

# Depositor: Protect Thyself!

## Planning to deposit your money ?

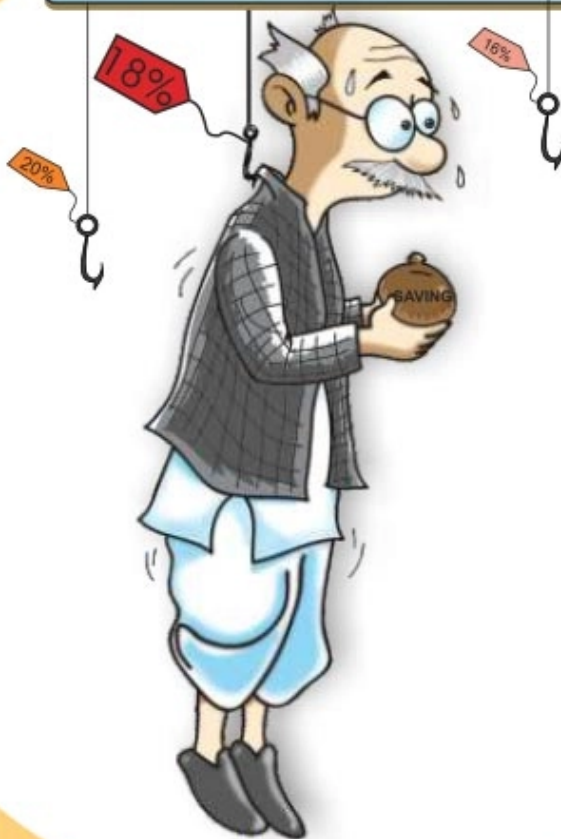
### CHECK

#### What should I check?

- ▶ Is the NBFC registered and specifically permitted by RBI to accept deposits?
- ▶ Is it prohibited by RBI from accepting public deposits?
- ▶ Is the NBFC offering very high rates of interest?
- ▶ Has the company give you a proper receipt for your deposit?

#### How should I check?

- ▶ From Certificate of Registration available with it or from [www.rbi.org.in/permittednbfc](http://www.rbi.org.in/permittednbfc)
- ▶ From [www.rbi.org.in/prohibitednbfc](http://www.rbi.org.in/prohibitednbfc)
- ▶ Compare with corresponding deposit rates of other companies, banks, insurance companies for corresponding maturity.
- ▶ Does the receipt have the date of the deposit, the name of the depositor, rate of interest payable and the maturity date and amount?
- ▶ Is the receipt signed by an authorised person of the company?



### Remember

- ▶ Higher returns mean higher risk
- ▶ Speculative activities and assured returns do not go together
- ▶ NBFCs cannot offer more than 12.5% p.a.as per RBI's instructions ; nor can they offer gifts
- ▶ Unincorporated bodies, including proprietorship and partnership concerns cannot accept public deposits

**Deposits placed with NBFCs are neither insured nor guaranteed by Reserve Bank of India / Government of India**

**You are the Best Guardian of Your Hard Earned Money**

Issued in Public Interest by



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