# SAMPLE LEGAL NOTICE

## Failed UPI Transaction / Delayed Reversal and Compensation

**Note:** This is a general template. Adapt it to the actual transaction, the responsible regulated entity and the applicable RBI timeline. It is not a statutory form. Do not use it for a successful transfer to a wrong recipient without revising the legal basis.

Date: [DD/MM/YYYY]

**From:**
[Advocate / Sender Name]
[Address]
[Email / Contact]

**To:**
The Branch Manager / Grievance Redressal Officer / Nodal Officer
[Bank / Payment Service Provider Name]
[Address / Email]

**Subject: Legal notice demanding reversal of failed UPI transaction and applicable delay compensation**

Sir / Madam,

1. That, I represent [name of customer], residing at [address] (hereinafter “my client”).

2. That, on [transaction date] at [time], my client initiated a UPI transaction of ■[amount] from the account ending [last four digits], bearing UPI transaction ID / UTR / RRN [reference number], through [UPI app / PSP].

3. That, the transaction status was shown as [failed / pending / unsuccessful]. The amount was debited from my client’s account, but [the beneficiary account was not credited / the merchant did not receive transaction confirmation].

4. That, my client raised complaint(s) on [dates] under reference number(s) [complaint IDs]. Despite the complaints, ■[amount] remains unreversed / applicable compensation has not been credited. Copies of the transaction record and complaints are enclosed.

5. That, the transaction appears to fall within the RBI framework under Circular DPSS.CO.PD No. 629/02.01.014/2019-20 dated 20 September 2019, issued under the Payment and Settlement Systems Act, 2007. The applicable reversal timeline is [T+1 day for a qualifying transfer / T+5 days for a qualifying merchant payment]. The circular provides ■100 per day compensation for delay beyond the applicable timeline, where the failure is covered by the framework.

6. That, the amount claimed is calculated as follows:

| Particulars | Amount / details |
|---|---|
| Transaction amount to be reversed | ■[amount] |
| Transaction date (T) | [date] |
| Applicable deadline | [T+1 / T+5 date] |
| Date reversal received / still pending | [date / pending] |
| Eligible delay days | [number] |
| Delay compensation (■100 × eligible days) | ■[amount] |
| Total demand (subject to verification) | ■[total] |

7. That, you are called upon to:

(a) reverse / credit ■[amount] to my client’s account; (b) credit eligible delay compensation of ■[amount]; (c) provide the transaction trace and a reasoned written response; and (d) confirm compliance within [7 / 15] days

from receipt of this notice. The period stated is a requested response deadline and not a statutory RBI notice period.

8. That, failing compliance, my client reserves the right to pursue remedies available under the RBI grievance framework, the Consumer Protection Act, 2019 where maintainable, and other applicable law, at your risk as to costs and consequences.

This notice is issued without prejudice to my client's rights and contentions.

Yours faithfully,

[Advocate Name]
[Enrollment No.]
[Signature]

**Enclosures:** (1) transaction / bank statement proof; (2) UPI status screenshot; (3) prior complaint acknowledgements and replies; (4) compensation calculation; (5) other relevant records.

**Drafting caution:** Mask account numbers. Never attach or disclose UPI PIN, OTP, password or full card credentials. Verify the responsible entity, the transaction type, the deadline and whether the transfer actually failed before dispatch.