UPI Transaction Complaint Letter Template

Date:

To,

The Branch Manager

Bank Name:

Subject: Complaint Regarding UPI Transaction – Amount Debited But Not Credited

Respected Sir/Madam,

I am writing to bring to your kind attention a UPI transaction issue. I made a UPI payment, but the amount was debited from my account even though the beneficiary did not receive it.

Transaction Details:

Account Holder Name:

Account Number:

Transaction Date:

Transaction Time:

Transaction Amount:

UTR Number:

UPI App Used:

Beneficiary UPI ID / Phone Number:

The payment failed, and the beneficiary confirmed they have not received the amount. However, the money has been debited from my account, as visible in my bank statement.

As per RBI guidelines on failed UPI transactions, the amount should be auto-reversed within a T+1 working day.

Since more than

working days have passed, I request that you kindly look into this matter urgently and credit the amount to my account at the earliest.

Attached Documents:

I request you to resolve this issue and refund the deducted amount within the stipulated time as per RBI regulations.

Thank you for your prompt attention to this matter.

Yours sincerely,

Signature:

Your Name:

Mobile Number:

Email ID:

Note: Keep a copy of this letter for your records and obtain acknowledgment from the bank.