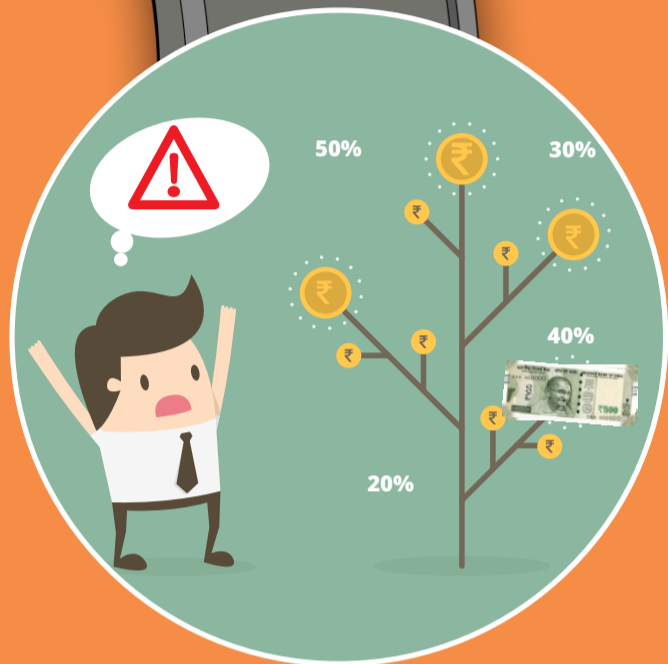




# RISK VS RETURN



**BASIC INVESTMENT PRINCIPLE**  
HIGH RETURN → HIGH RISK



**DON'T GET LURED BY HIGH  
RETURN SCHEMES → DO YOUR  
DUE DILIGENCE**

## Bank Deposits

- Deposits with banks are safe as banks are regulated and supervised by RBI and there is a system of complaints resolution through the Banking Ombudsman Scheme.

## Deposit Guarantee

- Deposits with banks are guaranteed by the Deposit Insurance and Credit Guarantee Corporation to the extent of Rs. One lakh per customer per bank

Report entities  
which default in  
repayment  
of deposits

File and Track Your Complaints

सचेत  
An SLCC initiative

[www.sachet.rbi.org.in](http://www.sachet.rbi.org.in)

Help your  
Regulator

FINANCIAL LITERACY • ROAD TO PROSPERITY

## Risk vs Return



FINANCIAL INCLUSION &  
DEVELOPMENT DEPARTMENT  
RESERVE BANK OF INDIA

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