



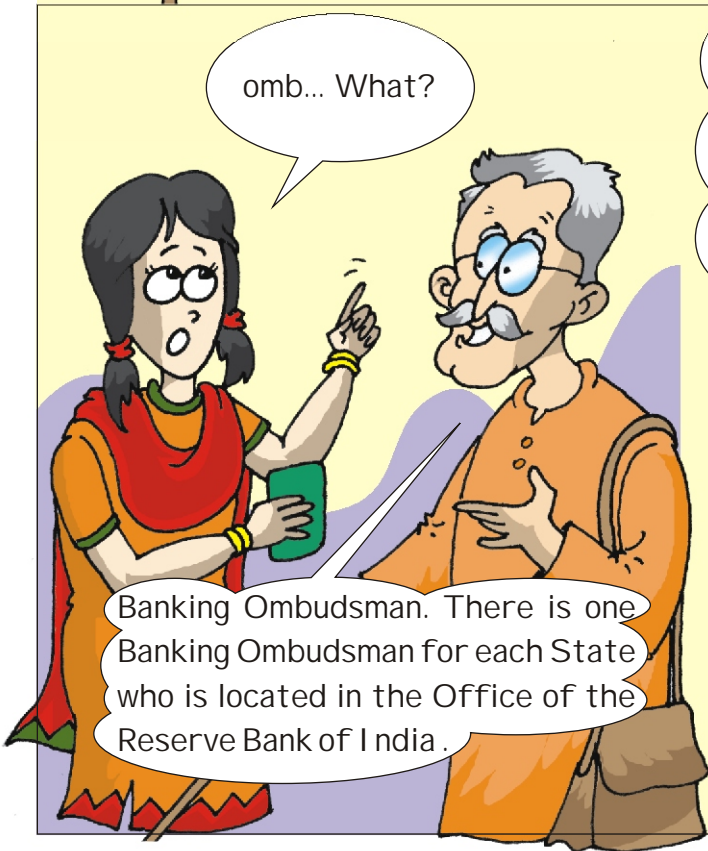


In fact, if you have any complaint with your bank you must first give it in writing to the bank.

If the bank does not resolve it in one month...

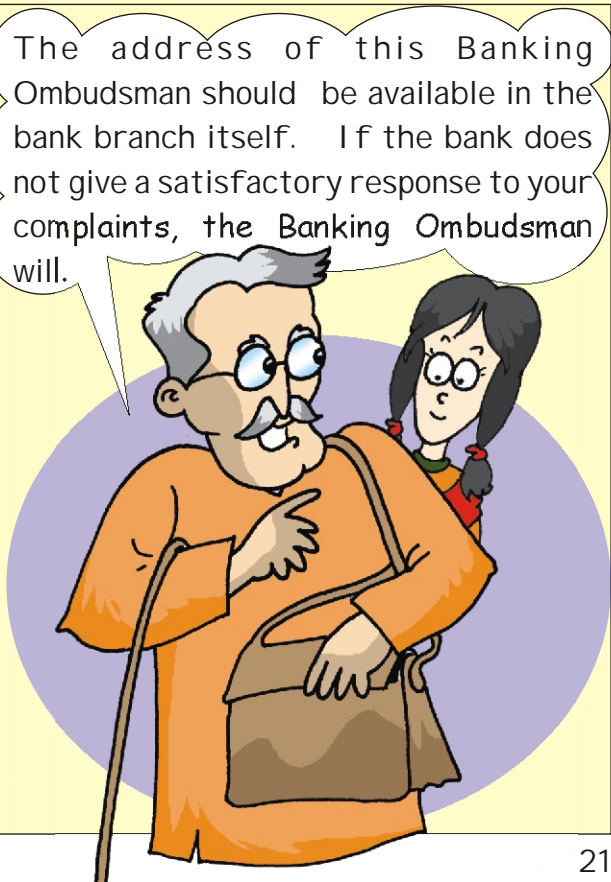


...you can send your complaint to the Banking Ombudsman, who has been appointed by the Reserve Bank of India to take care of such customer complaints.



omb... What?

Banking Ombudsman. There is one Banking Ombudsman for each State who is located in the Office of the Reserve Bank of India.



The address of this Banking Ombudsman should be available in the bank branch itself. If the bank does not give a satisfactory response to your complaints, the Banking Ombudsman will.

Gopi Chacha, is there a possibility that the bank will close down? And if that happens, will I get my money back?



All individual bank deposits upto Rs 1 lakh are compulsorily insured, which means that if any bank fails, these individual depositors get back their deposits upto Rs. one lakh.

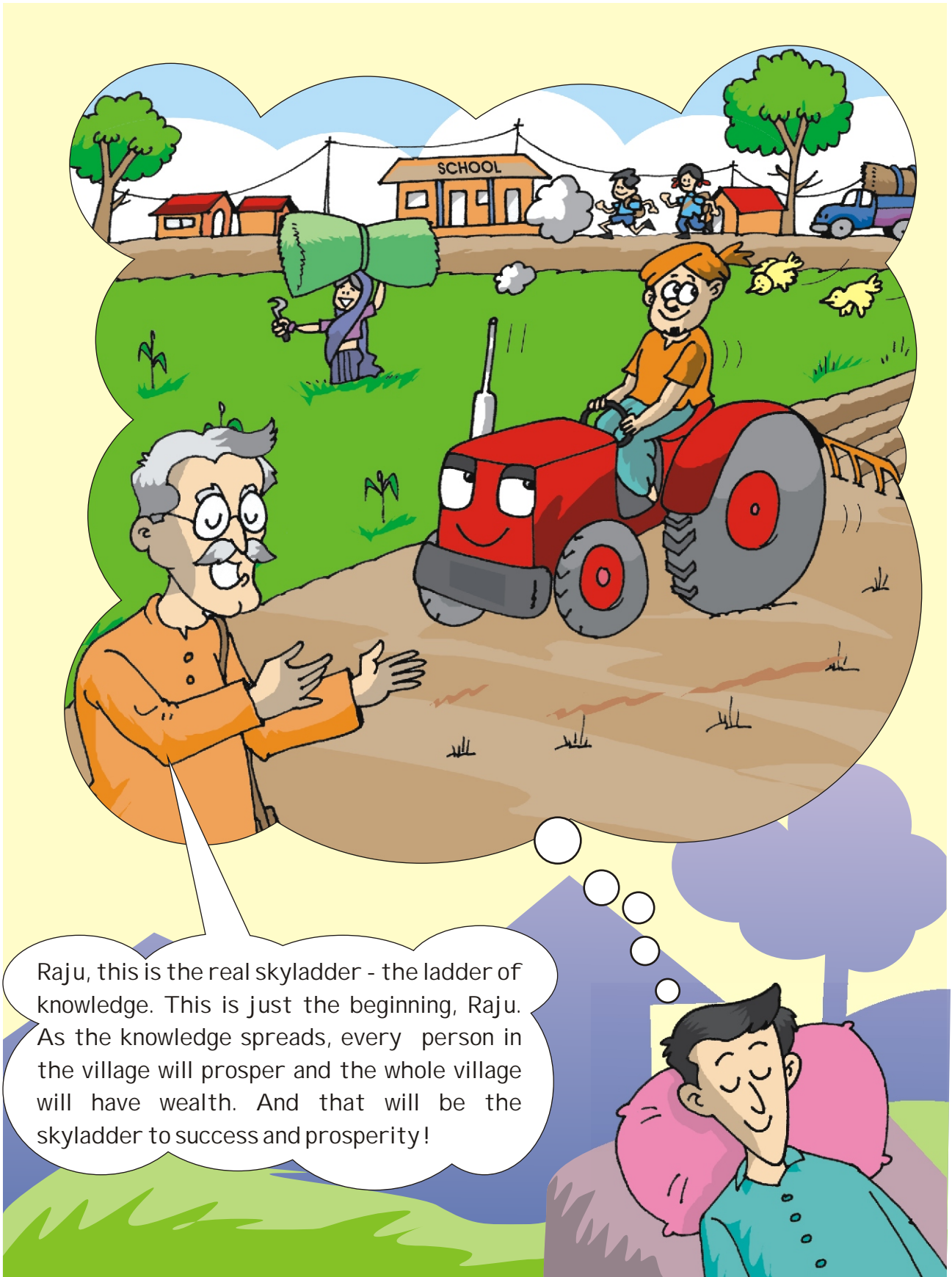


I would really like to know more about this. But I can see the Manager uncle is very busy so may be some other time.



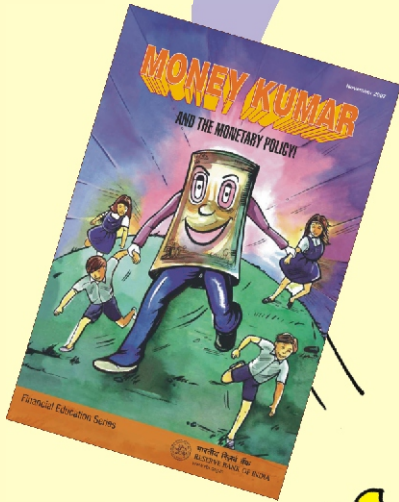
That night, Raju was lying on his bed looking very satisfied and very happy. He went to sleep peacefully and dreamt of Gopi Chacha's words.





Raju, this is the real skyladder - the ladder of knowledge. This is just the beginning, Raju. As the knowledge spreads, every person in the village will prosper and the whole village will have wealth. And that will be the skyladder to success and prosperity!

Yes Gopi Chacha! Knowledge is the real skyladder and a starbridge.  
There is no end to what we can learn in life.



Story by Manoj & Shailaja  
Art by Anupam Sharma

## So tell me...

**1. Which is the deposit account most suited for individuals or house holds?**

- a. Savings account
- b. Current account
- c. Fixed deposit

**2. Which is the deposit account most suited for a business man?**

- a. Savings account
- b. Current account
- c. Fixed deposit

**3. Which is the deposit account most suited for large expenditure in the future?**

- a. Savings account
- b. Current account
- c. Fixed deposit

**4. Which account meets Tara's needs?**

- a. Savings account
- b. Current account
- c. Fixed deposit

**5. What is the advantage of a crossed cheque?**

- a. Immediate cash
- b. Unsecured
- c. Secured

**6. Which account earns more interest?**

- a. Savings account
- b. Current account
- c. Fixed deposit

**7. Which account allows the facilities like payment of electricity, phone bills, etc.?**

- a. Savings account
- b. Current account
- c. Savings and Current

**8. Which of the following documents is acceptable for opening a bank account?**

- a. School leaving certificate
- b. Birth certificate
- c. Ration card

**9. You need to keep minimum balance in a 'no frills account'.**

- a. Correct
- b. Incorrect

**10. In the story 'skyladder' and 'starbridge' stand for**

- a. Prosperity through knowledge
- b. Prosperity through sharing
- c. Both



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