Cheated by a Betting App? Where to Complain

RBI Ombudsman as of 1 July 2026: Bank, certain NBFC, prepaid-instrument and credit-information complaints go under the **Reserve Bank - Integrated Ombudsman Scheme, 2026**, which replaced RB-IOS 2021 from 1 July 2026. First complain to the entity. If there is no reply in 30 days (or the longer NPCI/card-network window, if it applies) or you reject the reply, file free at cms.rbi.org.in within **90 days**. The Ombudsman can award up to **Rs 30 lakh** for consequential loss and up to **Rs 3 lakh** for time, expenses and harassment. Complaints received before 1 July 2026 stay under the 2021 scheme. Source: RBI FAQ, updated 1 July 2026 and the RB-IOS 2026 FAQ PDF dated 1 July 2026.

Quick Reply: How to complain against a betting app in India: call 1930 in the first hour, report Financial Fraud at cybercrime.gov.in the same day, give your bank written notice within three working days, then escalate to the RBI Ombudsman.

Direct answer. File in this order: **(1) call 1930 inside the first hour** — the only window in which a transfer can still be held mid-chain; **(2) file at cybercrime.gov.in the same day, under Financial Fraud** — the portal sets no deadline, but the money moves in minutes; **(3) give your bank written notice within three working days** and take your screenshots to the branch; **(4) write to the bank's nodal officer**; **(5) if the bank has not replied in 30 days, file with the RBI Ombudsman — you then have 90 days, and missing it ends the case**; **(6) file an RTI to the cyber cell at 30 days for case status**; **(7) consult a lawyer if the amount is large or the operator is part of a known network**. One thing to be clear about from the start: a deposit you made yourself is an authorised transaction, so there is no chargeback and no automatic reversal. This guide gives you the exact portal, the exact phone number and the exact template letter for each step.

This is the bookmark page. Every other gambling-fraud guide on this site links here.

Use this page like a checklist

- **Start:** call 1930, then file at cybercrime.gov.in.
- **Evidence:** read the UPI guide so you capture the correct merchant VPA.
- **Delay after 30 days:** use the AI RTI Drafter and First Appeal Builder.
- **Need your local cyber cell:** cybercrime.gov.in routes your complaint automatically — read portal vs police station for when to go in person.

 Take this to the bank: save this guide as a PDF and print the nodal-officer letter below.

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The seven-step complaint ladder

Step	Where	When	Cost
—	—	—	—
1	**1930** call	Immediately	Free
2	**cybercrime.gov.in**	Same day — no portal deadline	Free
3	**Written notice to your bank**	Within 3 working days	Free
4	**Bank's nodal officer**	Within 14 days	Free
5	**RBI Ombudsman**	After 30 days of bank silence, and within 90 days of that	Free
6	**RTI to cyber cell**	At day 30	₹10–₹50 RTI fee
7	**Lawyer / PMLA / class action**	If amount > ₹50K	Variable

The law that backs your complaint

Cite this in every complaint you file. The **Promotion and Regulation of Online Gaming Act, 2025** (Act 32 of 2025) came into force on **1 May 2026**, and the rules under it (**G.S.R. 303(E)**, dated 22 April 2026) followed. It is the strongest thing you can put in front of a bank or a cyber cell.

- **§5** — offering an online money game is prohibited **irrespective of whether it is a game of skill or a game of chance**. The old "but it is a skill game" defence no longer works.
- **§6** — advertising an online money game is an offence.
- **§7** — facilitating payment for an online money game is an offence. This is the section that matters to your bank and to the payment aggregator sitting behind the merchant VPA.
- **Penalties** — §9(1): up to 3 years and/or up to ₹1 crore. §9(2): up to 2 years and/or up to ₹50 lakh. §9(3): up to 3 years and/or up to ₹1 crore.
- **§10** — offences under **§5 and §7 only** are cognizable and non-bailable, so the police can act without a magistrate's order first.

> **You are not the offender.** The Act prescribes **no penalty for a person who merely plays** an online money game. It targets those who offer these games, advertise them and move money for them. Fear of getting into trouble yourself is the single biggest reason victims never file, and it is misplaced — state plainly in your complaint that you were the player and the person defrauded.

Background: what the Online Gaming Act 2025 changed.

Step 1 — Call 1930 (National Cybercrime Helpline)

- **Number:** 1930 (24×7, all states, multilingual).
- **What it does:** real-time freeze request to your bank if the deposit happened in the last few minutes/hours.
- **What to have ready:** transaction ID, amount, date/time, merchant UPI handle, your bank account number.
- **What they will do:** create an Acknowledgement Number (note it down), forward to your state cyber cell, and — if you call within minutes — instruct your bank to attempt a hold.

Step 2 — File at cybercrime.gov.in

- **URL:** cybercrime.gov.in
- **Path: Financial Fraud** is its own top-level reporting category on the portal, alongside "Women / Children Related Crime" and "Other Cyber Crime". Choose **Financial Fraud**, then the sub-category that matches your case. Do not file a money-loss case under "Other Cyber Crime" — Financial Fraud is the category wired to the bank-hold pipeline that can still stop a transfer.
- **What to upload:**
  1. Transaction screenshots from your UPI app.
  2. Bank statement showing the debit (highlighted).
  3. Screenshot of the betting app's signup page, deposit page, withdrawal-blocked message.

4. PAN + Aadhaar (your KYC).
5. Screenshot of any Telegram/WhatsApp message used to lure you (if any).

- **What you get:** a complaint reference number. To follow it, log in to cybercrime.gov.in and use **“Check Status”** — there is no direct status URL you can bookmark.
- **When to file:** the portal sets **no reporting deadline**, so an older fraud can still be reported. But file the same day anyway: the money moves in minutes, and speed changes what can be recovered, not whether you are allowed to complain.

Step 3 — Visit your bank

Take with you:

- The 1930 acknowledgement number.
- The cybercrime.gov.in complaint number.
- Printed transaction screenshots.
- Your KYC.

Ask for:

- **A dated acknowledgement of your written notice** — hand in a short written complaint about the transaction and get it stamped, or send it by email and keep the delivery receipt. This is the three-working-day notice explained below; without a dated copy you cannot prove you gave it.
- **Lien copy / freeze notice** if your account has been frozen.
- **Internal flag** on the merchant UPI you transferred to — this prevents future deposits and aids freeze.
- **Dispute form under the NPCI UDIR mechanism** — file it even though it will almost certainly be rejected. Its value is the dated written record that you raised the dispute.

> **Know what the bank owes you, and what it does not.** A deposit you made yourself is an **authorised** transaction. RBI's zero-liability protection — and the three-working-day written notice that preserves it — apply to **unauthorised** debits, money moved out of your account without your consent, under the **RBI circular dated 6 July 2017** on limiting customer liability in unauthorised electronic banking transactions. So do not expect a chargeback or an automatic reversal of a deposit you approved, and do not let anyone tell you that you are entitled to one.
>
> Give the bank written notice within three working days regardless. It preserves zero liability on any further debit you did **not** authorise, and it is the dated record on which every later step — nodal officer, Ombudsman, cyber cell — is built. Detail: how zero liability works for debits you did not authorise.

Step 4 — Bank's nodal officer

Every bank has a **Customer Grievance Nodal Officer** listed on its website (search *“[bank name] nodal officer”*). Send a written complaint:

- Subject: *“Grievance to the Nodal Officer — illegal betting-app fraud, transaction dated [DD/MM/YYYY], cybercrime acknowledgement no. [XXXXX] — first-stage complaint before*

escalation under RB-IOS 2026".
- Body: facts, transaction details, what you've already filed (1930 + cybercrime.gov.in), what you want (freeze, charge-back, merchant block, customer notice).
- Attach: all screenshots and acknowledgements from earlier steps.

Under the **Reserve Bank - Integrated Ombudsman Scheme, 2026**, you must give the bank **30 days** to reply before you can escalate. If it does not reply in 30 days, or you reject the reply, the Ombudsman route opens — and your 90-day clock to file with the Ombudsman starts running from that point. Where a longer NPCI or card-network resolution window applies to your case, that longer window runs first.

> **Make the bank complaint stronger:** attach the exact merchant VPA from the UPI money-trail guide, then calculate the 30-day escalation date with the Timeline Calculator.

Step 5 — RBI Ombudsman

If the bank fails to respond in 30 days, or the response is unsatisfactory:

- **Portal:** cms.rbi.org.in — RBI's Complaint Management System. Physical complaints by post or email are also accepted.
- **Scheme:** the **Reserve Bank - Integrated Ombudsman Scheme, 2026**, in force from 1 July 2026, which replaced the 2021 scheme. If an old page or a bank official still points you at the previous ombudsman scheme, RB-IOS 2026 is the one that now applies.
- **Cost:** free.
- **Deadline — do not miss this one.** File **within 90 days**, counted from whichever is *later*: the day the bank's 30 days ran out, or the date of the bank's last communication to you. File after that and the complaint is rejected without being examined at all. This is the deadline that quietly kills more complaints than any other.
- **What you'll need:** the bank's nodal-officer response, or proof that you complained and got none, plus every acknowledgement from the earlier steps.
- **Compensation:** up to **₹30 lakh** for consequential loss, plus up to **₹3 lakh** for the time you lost, your expenses and harassment.
- **If you disagree with the Award:** an appeal lies within **30 days** of receiving it.

What the Ombudsman can and cannot do. It examines deficiency in banking service — a bank that ignored your written complaint, blew the 30 days, or failed to act on a fraud report you gave it. It is not a route to reverse a payment you authorised yourself. Aim your complaint at what the bank did wrong, not at the betting app.

Step 6 — RTI to cyber cell

At day 30 if no FIR has been registered or progress is opaque:

- Use the AI RTI Drafter — generates a state-specific RTI in 60 seconds.
- Address it to the **PIO of the District/State Cyber Cell**.
- Ask for: case status, FIR number (if registered), names of investigating officers, freeze details, action taken on the merchant UPI, list of co-victims (in aggregate, anonymised).
- Fee: state-dependent — use RTI Fee Calculator.

- Reply due in **30 days** under §7 of the RTI Act.

If the PIO stalls — file a First Appeal at day 31 using the First Appeal Builder.

Step 7 — Lawyer / PMLA / class action

If the amount is significant (> ₹50,000) or the operator is part of a known network (Mahadev, Lotus365, Parimatch, 1xBet, Dafabet):

- **Engage a lawyer** — many Bar Council legal-aid clinics offer pro bono support for cybercrime victims; for higher amounts, a paid lawyer (₹15,000–₹50,000 retainer) is reasonable.
- **PMLA tracing application** — your lawyer can move an application before the Adjudicating Authority for tracing of the proceeds; useful if the operator's accounts are already under ED attachment.
- **Class action** — if multiple victims of the same app emerge (a Telegram group, a college, a workplace), consolidate the FIRs. State Cyber Coordinators prefer aggregated case files.
- **Ask for attachment and distribution under §107 BNSS** — §107 of the Bharatiya Nagarik Suraksha Sanhita, 2023 lets the court attach and forfeit proceeds of crime **and direct the District Magistrate to distribute them among the persons affected** by the crime. It is the one route in the code that puts seized money back into victims' hands. It does not happen by itself, so ask for it in writing, on the record, through the investigating officer and your lawyer.

A composite illustration of the full ladder

> **This is a composite illustration, not a real case.** It is assembled to show how the steps stack up over time. No real complainant, complaint number or recovery figure is reproduced here — treat the sequence as the lesson, not the numbers.

A salaried complainant in his twenties loses a mid-five-figure sum on a lookalike betting app during the IPL season, and works the ladder in order:

- **Day 0** — calls 1930 inside the first hour and writes down the acknowledgement number; files at cybercrime.gov.in the same day under **Financial Fraud**.
- **Within 3 working days** — gives his bank written notice of the transaction and keeps a stamped copy.
- **Day 3** — takes every document to the branch; files a UDIR dispute, which is rejected, as expected for a payment he authorised.
- **Day 12** — writes to the bank's nodal officer, cites §7 of the Online Gaming Act 2025, and asks for the merchant VPA to be blocked and the beneficiary details sent to the cyber cell.
- **Day 30** — files an RTI to the state cyber cell for case status; the reply confirms an FIR and a transfer to the state where the merchant account sits.
- **Day 43** — the bank's 30 days having run out without a substantive reply, escalates to the RBI Ombudsman, comfortably inside the 90-day window.
- **Later** — engages a lawyer through a Bar Council legal-aid clinic and joins other complainants against the same operator.

What this is honest about: most complainants in this position do not get their money back.

What the ladder reliably produces is a merchant VPA blocked, an FIR on the record, a bank held to its 30-day duty, and a case file large enough for enforcement to act on. Where recovery happens at all it comes late and partial, and it comes through attachment of the operator's accounts under §107 BNSS or a PMLA action — not from your own bank reversing what you paid.

🛠 Tools you can use right now

- 🤖 **AI RTI Drafter** — file an RTI to the cyber cell or RBI for case status.
- 🎙 **AwaazRTI** — voice drafting in Hindi/regional languages.
- 💰 **RTI Fee Calculator** — exact RTI fee.
- 📅 **Timeline Calculator** — track every step's deadline.
- ⚖ **First Appeal Builder** — escalate slow PIO replies.
- ✅ **PIO Reply Checker** — grade the official reply.
- 📖 **Explain Legal Reply** — convert legal text to plain English.
- 📊 **Outcome Predictor** — odds of recovery.
- 🔍 **Exemption Analyzer** — challenge §8 refusals.
- 📞 **1930 Call Script** — what to say in the golden hour, in order.

Read more

- Illegal casino app guide — spot, report, recover

Sample written complaint to bank nodal officer

``` To, The Nodal Officer (Customer Grievance) [Bank Name] [Branch / HO Address]

Date: [DD/MM/YYYY]

Subject: Grievance to the Nodal Officer — illegal betting app fraud — transaction dated [DD/MM/YYYY] — Cybercrime Acknowledgement No. [XXXXX]

Sir/Madam,

I, [Full Name], Account No. [XXXXX], hold a savings account with your [Branch] branch. On [date], a UPI transaction of ₹[amount] was debited from my account to merchant VPA [merchant@bank], identified as belonging to an illegal online gambling/betting platform [App Name].

I have already (i) called 1930 at [time, date] (Acknowledgement No. [XXXX]) and (ii) filed at cybercrime.gov.in on [date] (Complaint No. [XXXX]), copies of which are enclosed.

I request the following actions:

1. Internal flagging and blocking of the merchant VPA, to prevent further deposits from any account at your bank. Facilitating payment for an online money game is an offence under Section 7 of the Promotion and Regulation of Online Gaming Act, 2025, which came into force on 1 May 2026. 2. Disclosure to the investigating cyber cell of the beneficiary account details behind that VPA. 3. Coordination with my state's cyber cell on the hold request already raised through the 1930 helpline. 4. A dated written response within 30 days. 5. A copy of the outcome of the NPCI UDIR dispute filed on [date].

I record that I have given your bank written notice of this transaction within three working days,
```

as required to preserve zero liability under the RBI circular dated 6 July 2017 on limiting the liability of customers in unauthorised electronic banking transactions, in respect of any debit from my account that I did not authorise.

If I receive no response within 30 days, or a response I do not accept, I shall escalate to the RBI Ombudsman at cms.rbi.org.in under the Reserve Bank - Integrated Ombudsman Scheme, 2026, within the 90 days allowed by that Scheme.

Yours sincerely, [Signature] [Full Name] [Phone] [Email]

Encl: 1. Cybercrime acknowledgement; 2. UPI screenshot; 3. Bank statement extract; 4. UDIR chargeback acknowledgement. ```

Sample RTI to cyber cell

(Auto-generated by AI RTI Drafter in 60 seconds — the template is built in.)

Statutory references

- **IT Act 2000** §66D — cheating by personation using a computer resource.
- **BNS 2023** §318 — cheating; §318(4) — cheating and dishonestly inducing delivery of property, up to 7 years; §319 — cheating by personation, up to 5 years; §111 — organised crime. Note that §316 is criminal breach of trust, a different offence — the section for cheating is §318.
- **Promotion and Regulation of Online Gaming Act, 2025** (Act 32 of 2025), in force 1 May 2026 — §5 offering, §6 advertising, §7 payment facilitation; §9 penalties; §10 makes §5 and §7 cognizable and non-bailable. Rules: G.S.R. 303(E), 22 April 2026.
- **BNSS 2023** §107 — attachment and forfeiture of proceeds of crime, and distribution among the persons affected.
- **PMLA 2002** — the route by which the Enforcement Directorate traces and attaches proceeds where a scheduled predicate offence is made out.
- **RBI Master Direction on KYC 2016** — the bank's mule-account obligations.
- **RBI circular dated 6 July 2017** — limiting customer liability in unauthorised electronic banking transactions; the three-working-day notice that preserves zero liability.
- **Reserve Bank - Integrated Ombudsman Scheme, 2026** — the RBI Ombudsman; in force 1 July 2026, replacing RB-IOS 2021.
- **NPCI UPI Procedural Guidelines** — UDIR dispute mechanism.
- **RTI Act 2005** — §6, §7, §19, §20 for the RTI route.

Cross-references

- Pillar: Complete Citizen Guide
- Tricks: How satta apps cheat
- UPI: UPI fraud
- Family: Family help
- Tax: Tax on winnings

Related guides to open next

Complaint tools

- 1930 call script
- Timeline Calculator

Background guides

- How illegal betting apps use UPI
- Is Satta King legal in India?

- PIO Reply Checker
- Online Gaming Law 2026

Convert the visit into paperwork: save this guide as a PDF or draft the cyber-cell RTI.

Common mistakes

- **Treating cybercrime.gov.in as the only complaint.** It is one of seven. Each step compounds.
- **Not noting the merchant VPA.** The merchant UPI handle is the most important data point — the system runs on it.
- **Skipping the bank visit.** Online complaints alone rarely produce action; the in-person bank record is what triggers internal investigation.
- **Giving up at the chargeback rejection.** Chargeback rejection is normal for authorised UPI. The other six steps still work.
- **Filing in the wrong state.** File where you are based — the file then routes to the merchant's state automatically. Do not try to “find the right state” yourself.
- **Letting the 90 days lapse.** Once the bank's 30 days expire, you have 90 days to reach the RBI Ombudsman. Miss it and the complaint is rejected without being examined — no extension, no hearing on the merits.
- **Not filing because you think you broke the law by playing.** The Online Gaming Act 2025 prescribes no penalty for a person who merely plays. You are the person defrauded. Silence only protects the operator.

FAQs

I lost ₹2,000. Is it worth all this?

Yes. Small complaints aggregate: they feed class actions, they inform freeze decisions, and they build the case file enforcement agencies need in order to act at all. The filing itself is roughly an hour of work, spread across the weeks the case runs.

Will the bank refund my deposit?

Usually not, and you should plan on that. A deposit you made yourself is an **authorised** transaction. RBI's zero-liability protection covers **unauthorised** debits — money moved out of your account without your consent — so it does not apply to a payment you approved, and there is no chargeback route for it. What your bank *can* do is block the merchant VPA, give the beneficiary account details to the cyber cell, and answer you in writing. Give the bank written notice within three working days anyway: that is what preserves zero liability on any further debit you did **not** authorise, and it starts the paper trail every later step depends on.

Can I be punished for playing on a betting app?

No. The **Promotion and Regulation of Online Gaming Act, 2025**, in force from 1 May 2026, prescribes **no penalty for a person who merely plays** an online money game. It penalises those who offer the game (§5), advertise it (§6) and facilitate payment for it (§7). You are the person defrauded, not the offender — say so plainly in your complaint. Fear of self-incrimination is the single biggest reason victims never file, and it is misplaced.

Will my name become public?

No. Cybercrime.gov.in complaints are confidential. Your name appears in the FIR, which becomes accessible only to investigators and to the accused once a chargesheet is filed. Bank complaints are confidential. RTI replies do not name you.

I am from a small town with a slow cyber cell. What do I do?

File at cybercrime.gov.in regardless — it auto-routes. Then file an RTI to the State Cyber Coordinator at the state headquarters; state cells are usually faster than district cells.

My account has been frozen because I deposited on a betting app. What now?

Visit the branch with your KYC and ask for the lien copy and the cyber-cell notice behind it. Reply to the cyber cell by the date given on that notice, **disclosing the source of the funds** and stating that you were the *victim*, not the operator. How long the lien stays is decided by the investigating cell — there is no fixed period, so keep written follow-ups going and use an RTI for status if it stalls.

Can I sue the betting app directly?

Not practically — most of these operators sit offshore, beyond the reach of an Indian civil suit. Work the system instead: cyber cell, ED, and the RBI Ombudsman where your own bank has been deficient. Where money is actually recovered it usually comes from attachment of the operator's accounts under §107 BNSS or a PMLA action, not from suing the app.

Conclusion

The complaint ladder works. Not perfectly, not fast — but it works. Each rung compounds: the call to 1930 helps the freeze; the cybercrime.gov.in filing builds the FIR; the bank visit blocks the merchant; the Ombudsman holds the bank to its duty; the RTI keeps the cell honest.

Save this page. Save the helpline numbers. The day someone in your family loses money on a betting app, you'll know exactly what to do in the first hour — which is the hour that decides how much of it can still be stopped.

□ One-page summary — forward on WhatsApp

This is the page that should sit in every cricket WhatsApp group during IPL season.

□ **Save this guide as a PDF**

> **PDF source content** (publishing team — convert to A4 PDF):
>
> > ## **Cheated by a betting app? File in this exact order.**
> >
> > **Within the first hour — this is the window that matters:**
> > - **Call 1930** — National Cybercrime Helpline (24×7). Only in the first hour can a transfer still be held mid-chain.
> >
> > **The same day:**
> > - **File at cybercrime.gov.in** — choose **Financial**

Fraud, the top-level category. The portal sets no deadline, but the money moves in minutes.
- Have ready: transaction ID, merchant UPI handle, screenshots, bank statement.

Within 3 working days:
- **Written notice to your bank.** This is the RBI deadline that preserves zero liability on any debit you did *not* authorise. A deposit you made yourself is authorised — expect no chargeback for it.

Within 14 days:
- Written complaint to the **bank's nodal officer**. Ask for the merchant VPA to be blocked — funding an online money game is an offence under §7 of the Online Gaming Act 2025.

At 30 days (if the bank is silent):
- **Escalate to the RBI Ombudsman** at cms.rbi.org.in — free, and you must file **within 90 days** of that point or it is rejected unexamined.
- File **RTI** to your state cyber cell — use [AI RTI Drafter](https://righttoinformation.wiki/tools/ai-rti-draft-app.html).

If the amount is large:
- Engage a lawyer (legal aid via NALSA for low-income).
- Ask for attachment and distribution of proceeds under §107 BNSS.
- Join class actions if multiple victims of the same app.

You are not the offender. The Online Gaming Act 2025 prescribes no penalty for merely playing. File without fear.

Read full guide: righttoinformation.wiki/how-to-complain-betting-app-india

\[QR code]

RTI Wiki — citizen-first legal content. 2026. Forward freely.

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cybercrime-complaint, betting-fraud-recovery, rbi-ombudsman, 1930, npci-udir, reference-article

Right to Information Wiki
The working reference for India's Right to Information Act, 2005.

Read online	Main website	Last updated
https://righttoinformation.wiki/how-to-complain-betting-app-india	https://righttoinformation.wiki/	2026/08/28 18:53