

# Loss Memo for Unauthorised Bank Transaction

**Date:** \_\_\_\_\_

**To:** The Branch Manager

**Bank Name:** \_\_\_\_\_

**Branch:** \_\_\_\_\_

**Subject:** Loss Memo for Unauthorised Transaction – Request for Immediate Action

Respected Sir/Madam,

I, \_\_\_\_\_, holding Account Number \_\_\_\_\_ at your branch, wish to report an unauthorised transaction from my account. The details of the said transaction are as follows:

**Transaction Date:** \_\_\_\_\_

**Transaction Amount:** \_\_\_\_\_

**Transaction Reference No.:** \_\_\_\_\_

**Mode of Transaction:** \_\_\_\_\_

I confirm that I did not authorise this transaction and have no knowledge of the circumstances under which it was made. I request the bank to investigate the matter at the earliest, reverse the transaction, and restore my account as per regulatory norms.

I hereby declare that the above information is true to the best of my knowledge. I request you to take immediate action regarding this complaint and help in safeguarding my account.

**Place:** \_\_\_\_\_

**Date:** \_\_\_\_\_

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Signature

## Important Notes:

- Report unauthorised transactions to your bank as soon as possible, ideally within 24 hours.
- Attach a copy of your bank statement highlighting the disputed transaction.
- Keep a copy of this memo and acknowledgement of submission for future reference.
- The bank may require additional identity/address proof and further documentation during investigation.
- Do not share personal banking details or OTPs with anyone claiming to be from the bank.