

# The Banning of Unregulated Deposit Schemes Act, 2019

## One-page Finin2min decision sheet

1. Fix facts, parties, asset/right and event date.
2. Identify exact section, definitions, provisos, schedules and current amendment.
3. Map the enabling Rule/Regulation, notification, form, fee, portal and authority.
4. Compute value, threshold, period, duty, fee, compensation, interest or penalty.
5. Obtain authority and preserve the official source, working paper and filing/service proof.
6. Record forum, limitation, cure, appeal, stay, settlement and enforcement.

## High-risk checks

- Superseded forms or instruments • Wrong State/territorial layer • Invalid execution authority • Missing electronic metadata • Incorrect valuation/deadline • Private contract used to override mandatory law

## Core instruments

- Banning of Unregulated Deposit Schemes Rules, 2020
- Competent Authority and Designated Court notifications
- Central database and information-sharing procedures
- First Schedule regulated-deposit matrix
- State deposit-protection law interface