Paytm UPI Payment Failed but Amount Deducted

Refund and complaint guide for UPI users in India | 13 November 2026

1. Check the transaction status

Open Paytm and go to Balance & History or Passbook. Select the transaction and check whether it shows Failed, Pending or Successful. Also check your bank statement. Do not repeat the payment while the original transaction is unresolved, to avoid a duplicate payment.

2. Understand the refund timeline

Paytm's current failed/pending UPI help page says that a debited failed payment is usually credited back within 3–5 business days, depending on the bank. RBI's outer limits for defined failed transactions are different: UPI funds transfer debited but beneficiary not credited: auto-reversal by T+1 calendar day; merchant payment debited but merchant confirmation not received: auto-reversal within T+5 calendar days. RBI provides ■100 per day compensation beyond the applicable limit. These rules do not apply to every pending or successful payment.

3. Raise a complaint in Paytm

1. Open Paytm and tap your Profile icon.
2. Select Help & Support.
3. Describe the issue to the support assistant and select the relevant transaction.
4. Choose Payment Failed, Money Debited but Not Credited or Payment Pending, as applicable.
5. Follow the instructions. If unresolved, raise a support ticket and save its reference number.

4. Contact your bank

Contact the bank account from which the money was debited using its official app, website, phone number or branch. Share the UPI transaction ID/UTR/RRN, amount, date/time, Paytm complaint number and bank debit entry. Ask the bank to trace the transaction and register a failed UPI debit complaint.

5. Escalate if unresolved

- Paytm: raise the transaction complaint in-app and retain the ticket number.
- Paytm grievance escalation: follow Paytm's published grievance policy and provide the earlier ticket number.
- Bank/NPCI: escalate through the bank's grievance process and the applicable UPI dispute route.
- RBI Ombudsman: first complain to the regulated entity. Under the RBI Integrated Ombudsman Scheme 2026, generally you can approach RBI if no response is received within 30 days (or the applicable longer timeline), or if the response is unsatisfactory. Check eligibility and the filing time limit at the RBI website.

6. Details to keep ready

- Paytm transaction ID and UPI reference/UTR/RRN.
- Transaction date, time and amount.
- Screenshot of Paytm status and bank debit entry.
- Paytm support ticket and bank complaint acknowledgement.

7. Safety reminders

Never share your UPI PIN, OTP, ATM PIN, CVV or banking password. A UPI PIN authorises a payment; it is not needed to receive a refund. Do not scan a QR code or approve a collect request to receive money. Do not install remote-access apps at an unknown caller's request.

8. Official sources

Paytm – Failed or pending UPI transactions
Paytm – How to raise a UPI complaint
RBI – Failed transaction TAT and compensation framework
RBI – Integrated Ombudsman Scheme 2026 FAQs

NPCI – UPI FAQs

Important: Refund timing depends on the transaction category and bank reconciliation. RBI T+1 and T+5 limits apply only to the specific failed-transaction situations described above. This guide is educational and does not guarantee a refund. FinBankingTech.com is independent and is not affiliated with Paytm, NPCI or RBI.