
CAUTION AGAINST PLACING DEPOSITS IN DUBIOUS SCHEMES

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TIPS FOR SAFE BANKING

Internet has made our life convenient with the services such as online banking and shopping but there is always the underlying security risk that criminals will abuse the internet to gain access to our personal banking details and use this to steal our hard earned money.

General Public is typically lured by attractive schemes, offers, lotteries, Prize Monies, whereby Fraudsters use a combination of **Email Phishing, Vishing (voice phishing) or Smishing (SMS phishing)** to get customer details like account no., login ID, login and transaction password, mobile no., address, debit card grid values, credit card no., CVV no., PAN, date of birth, mother's maiden name, passport no., etc. or prompt to enter details at a fake website whose look and feel are almost identical to the legitimate one or make payments into account/s towards claiming the Prize Money or divulge the account details and demographic information through a response via Emails/SMS or Mobile Applications.

How to identify a Fraud attempt?

- ✓ Unsolicited emails, calls from strangers or websites asking for confidential banking details
- ✓ Messages asking for urgent action due to security reasons
- ✓ Links received in emails to access known websites
- ✓ To check the actual website, roll the cursor over the link or check for https:// where "s" stands for 'secure site'

Steps to avoid being a victim –

- ✚ Never respond to unsolicited offers of money received through emails/phone/other media*
- ✚ No one really gives you money for free*
- ✚ Be careful while investing in seemingly attractive schemes offering high returns *
- ✚ Don't invest in unregulated companies/entities*
- ✚ Don't rely on hearsay - Check for yourself*
- ✚ Take care of your money – it is hard to earn but easy to lose*
- ✚ When in doubt check with a trusted financial adviser*
- ✚ High return means higher risk including potential loss of entire money – Check your risk-appetite! *

Should you come across with any such phishing/suspicious activity, please report to your bank branch immediately. Your awareness is the key to avoid being a victim of such fraud.

**For any clarification, visit www.rbi.org.in or www.sebi.gov.in or www.irda.gov.in*