

2. VISHING CALLS

One day, Raju received a call.

Fraudster: "Hello Sir, I am calling from XYZ Bank."

Raju: "Hi, what is the matter?"

Fraudster: "This is regarding your insurance policy. Your policy is activated, and you need to pay Rs18000 as a premium."

Raju: "No! I don't have any insurance with XYZ bank."

Fraudster: "Sir, it got activated as a promotional offer at a very low fee. But if you don't need it, I will deactivate it."

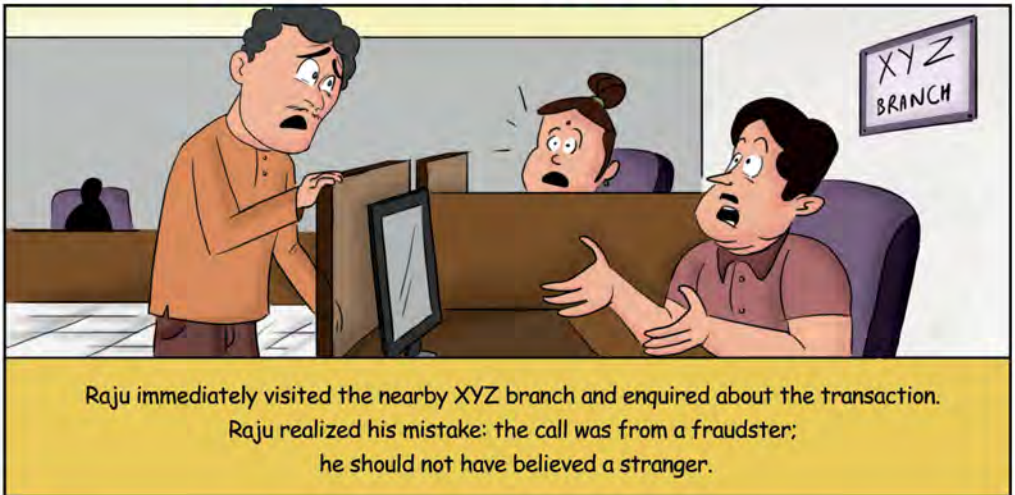
Raju: "I don't understand how you activated the policy without my consent, and why should I trust you?"

Fraudster: "Sir, I am calling you directly from the XYZ Bank customer care. I have all your details like Name, Address, Card details, DOB, Company Name and Designation."

Raju: "Okay, so tell me how to deactivate the policy?"

Do's:

- ✓ Always cross-check with your relationship manager or bank branch about any issue before trusting anyone.
- ✓ OTP is like a key to your safe wealth, so always keep it away from fraudsters.
- ✓ Report the incident to the nearest Cyber Crime Police Station and National Cyber Crime Reporting Portal at <https://cybercrime.gov.in>



Don'ts:

- × Don't trust unknown callers claiming to be speaking on behalf of banks asking for confidential information / details. Banks don't seek such details over phone.
- × Never trust strangers in the digital world easily, and be cautious while answering calls from unknown numbers.