DSCI
PROMOTING DATA PROTECTION
A nasscom Initiative

THE CYBER CHRONICLES

CYBER SECURITY AWARENESS MONTH
OCTOBER 2024
SECURE OUR WORLD
OCTOBER 2024
UNITE FOR CYBER PROTECTION

CYBER SCAM STORIES AROUND THE CORNER

INCLUDES TIPS ON HOW TO STAY SAFE ONLINE

Introducing **The Cyber Chronicles: Scams Around the Corner**, a collection of pictorial stories designed to guide you to recognize cyber scams and stay safe through practical tips and tricks. We have covered a range of scenarios such as AI powered deepfakes and impersonation, e-commerce and financial frauds, digital arrest, dating scams, employment and social media traps to shed light on prevalent scams around us. Read them to keep yourself protected in the digital world.

To download the copy, click or scan

www.dsci.in/content/cyber-security-awareness-month-2024

SCAN ME

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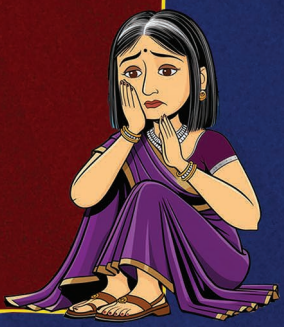


LEARN TO SHOP SMART ONLINE WITH SONIA AND SANDEEP.

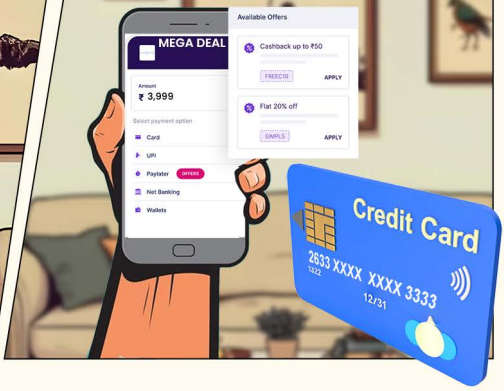
DIWALI MEGA OFFER CATCHES SANDEEP AND SONIA'S ATTENTION ON SOCIAL MEDIA.

SONIA URGES HIM TO ORDER IT IMMEDIATELY AND AVAIL THE FESTIVE OFFER!

We have been wanting to buy a microwave for so long.

But Sandeep, before purchasing do check the reviews of this online store first.

PUMPED UP BY THE DEAL, SANDEEP QUICKLY SIGNS UP ON THE WEBSITE AND HE PAYS ONLINE.



FEW DAYS LATER SANDEEP RECEIVES THE PRODUCT SHIPMENT STATUS UPDATE VIA SMS.

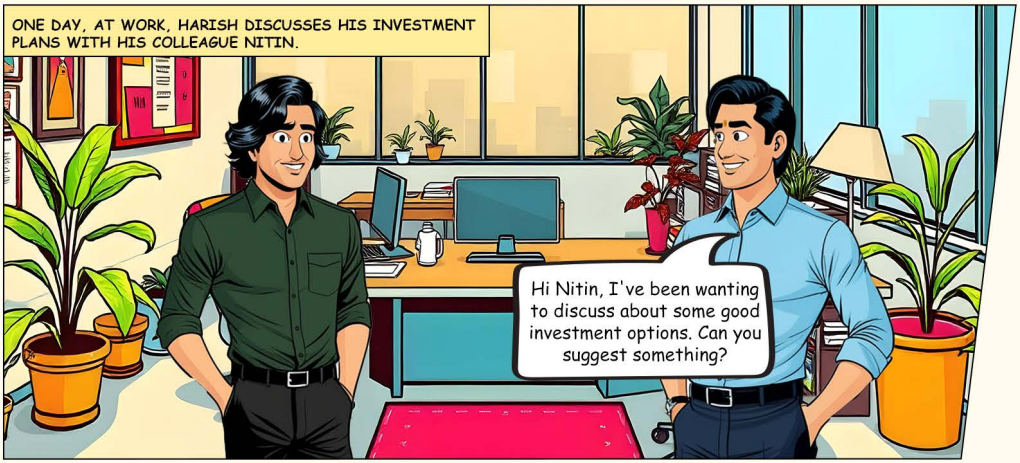
Your shipment MICRO_3792 is dispatched. Track your order here : www.del/3792.in

Shop only from well-known shopping portals. If buying from a new website, always verify the customer care/help section, refund policies, etc. before buying.

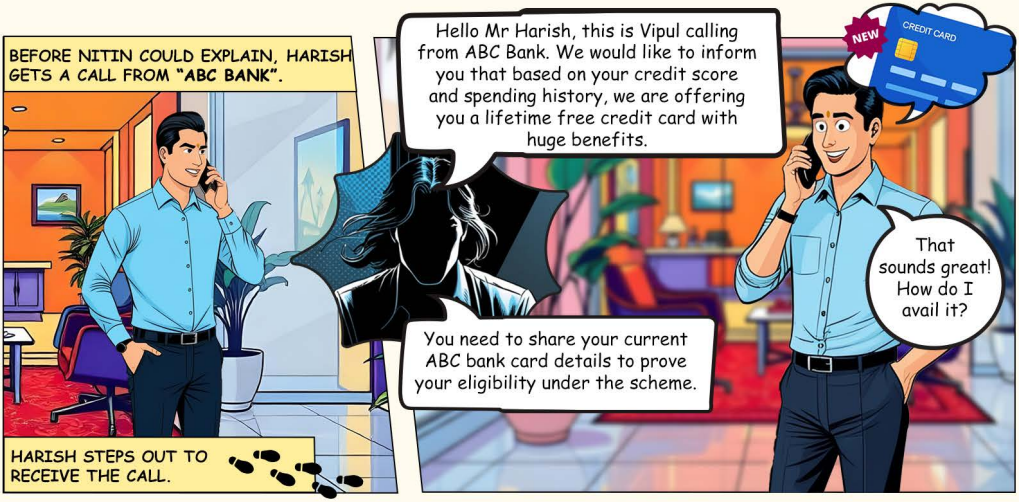
Beware of "too-good-to be-true" offers, deceptive pricing is a common trick in online scams.

THE PHONEY BANK CALL

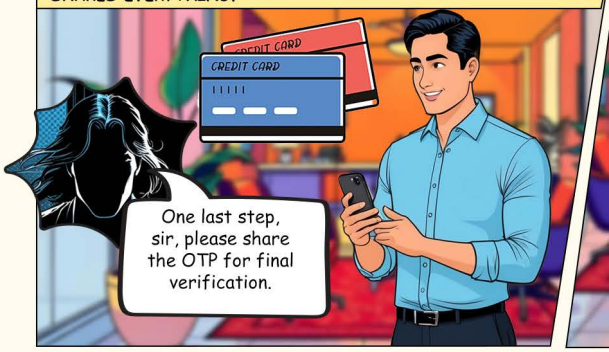
LEARN WHAT NOT TO SHARE WITH STRANGERS FROM HARISH'S MISTAKE.


ONE DAY, AT WORK, HARISH DISCUSSES HIS INVESTMENT PLANS WITH HIS COLLEAGUE NITIN.
Hi Nitin, I've been wanting to discuss about some good investment options. Can you suggest something?


Hey Harish Ji! You could consider starting with mutual funds for growth and maybe the NPS scheme.
Oh really? Tell me more about it.

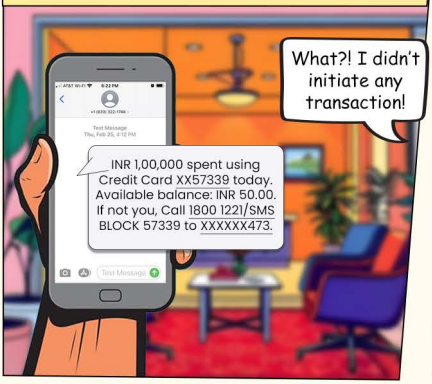

BEFORE NITIN COULD EXPLAIN, HARISH GETS A CALL FROM "ABC BANK".
Hello Mr Harish, this is Vipul calling from ABC Bank. We would like to inform you that based on your credit score and spending history, we are offering you a lifetime free credit card with huge benefits.
NEW
CREDIT CARD
That sounds great! How do I avail it?
You need to share your current ABC bank card details to prove your eligibility under the scheme.
HARISH STEPS OUT TO RECEIVE THE CALL.

THE SO-CALLED 'BANK OFFICIAL' REQUESTS HARISH'S CARD DETAILS ONE BY ONE. IN A STATE OF EXCITEMENT, HARISH SHARES EVERYTHING.

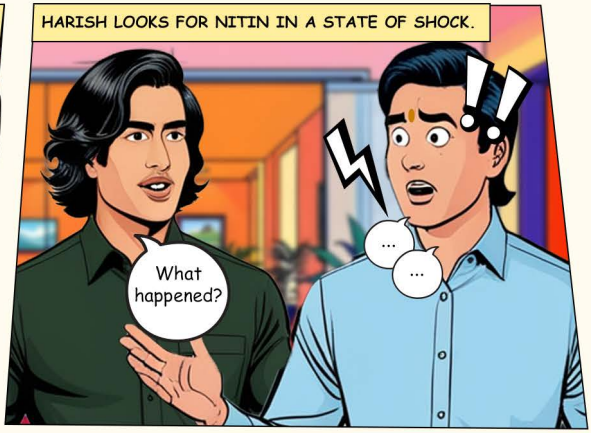


HARISH SHARES THE OTP AND THEN... THE CALL DISCONNECTS.

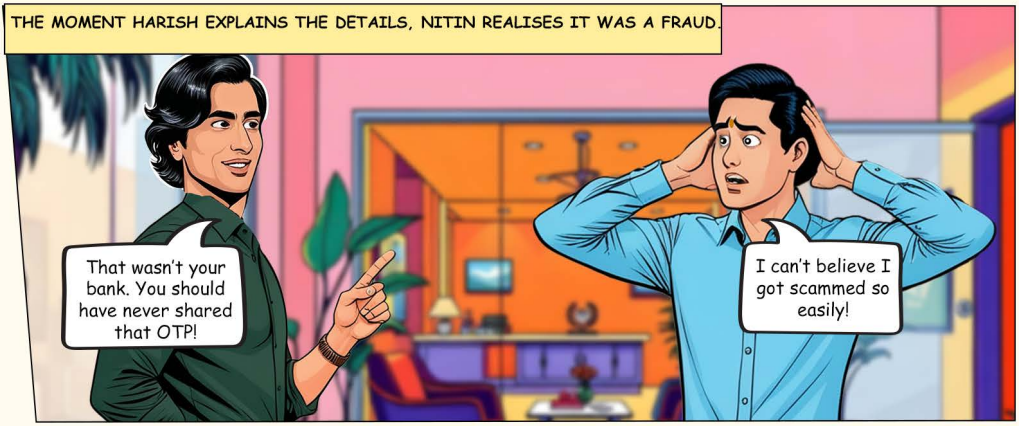
HARISH'S PHONE BUZZES, AND AS HE READS THE MESSAGE, HIS HEART SKIPS A BEAT...



HARISH LOOKS FOR NITIN IN A STATE OF SHOCK.



THE MOMENT HARISH EXPLAINS THE DETAILS, NITIN REALISES IT WAS A FRAUD.

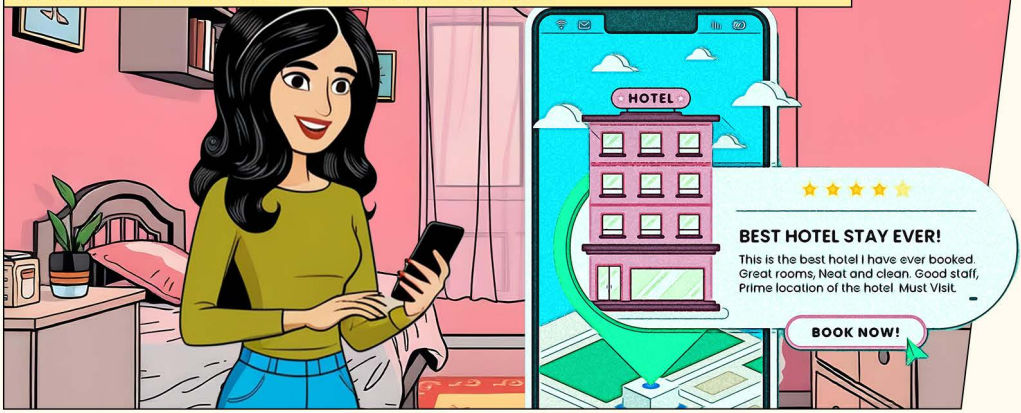


Never share your OTP/PIN with anyone over call, SMS, or email, no legitimate company or bank will ask for it.

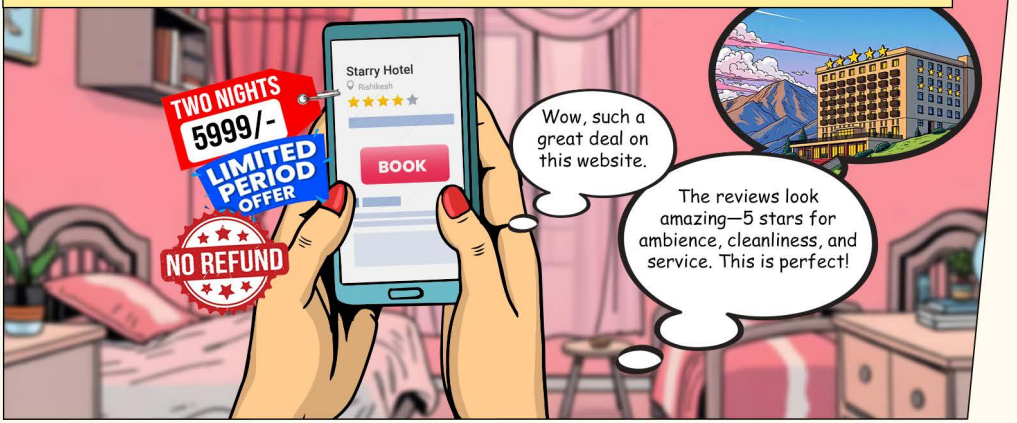
Enable spam blocking on your mobile device and regularly check for suspicious calls or messages.

DON'T FALL FOR STAR STUDDED DEALS ONLINE LIKE GARVITA DID.

GARVITA, EXCITED ABOUT HER SOLO TRIP TO RISHIKESH, BEGINS SEARCHING ONLINE FOR AFFORDABLE HOTELS. SHE CAREFULLY CHECKS MULTIPLE WEBSITES FOR OPTIONS.



WITHOUT MUCH THOUGHT, GARVITA CLICKS THROUGH THE THIRD-PARTY BOOKING SITE 'EAZYHOTELS.COM' AND SECURES HER ROOM FOR THE TRIP NEXT MONTH.



GARVITA REACHES RISHIKESH, EAGER TO CHECK IN AT THE HOTEL SHE BOOKED. BUT AS SHE STARTS LOOKING FOR STARRY HOTEL, THINGS DON'T ADD UP.

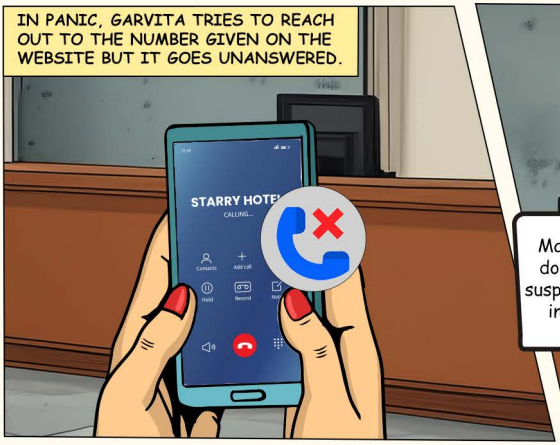
SHE CAN'T FIND THE HOTEL LISTED ANYWHERE ON MAPS OR NEARBY SIGNS.

AFTER HOURS OF SEARCHING, SHE STUMBLES UPON A BUILDING WITH A SMALL BOARD THAT READS STARRY HEIGHTS.

FRUSTRATED, GARVITA LOOKS AROUND AND FIGURES OUT THAT THE PLACE IS NOWHERE CLOSER TO WHAT SHE SAW ONLINE.

AT THE FRONT DESK, SHE DEMANDS TO RE-CHECK IF THEY RECEIVED ANY BOOKING THAT SHE DID VIA EAZYHOTELS.COM

IN PANIC, GARVITA TRIES TO REACH OUT TO THE NUMBER GIVEN ON THE WEBSITE BUT IT GOES UNANSWERED.

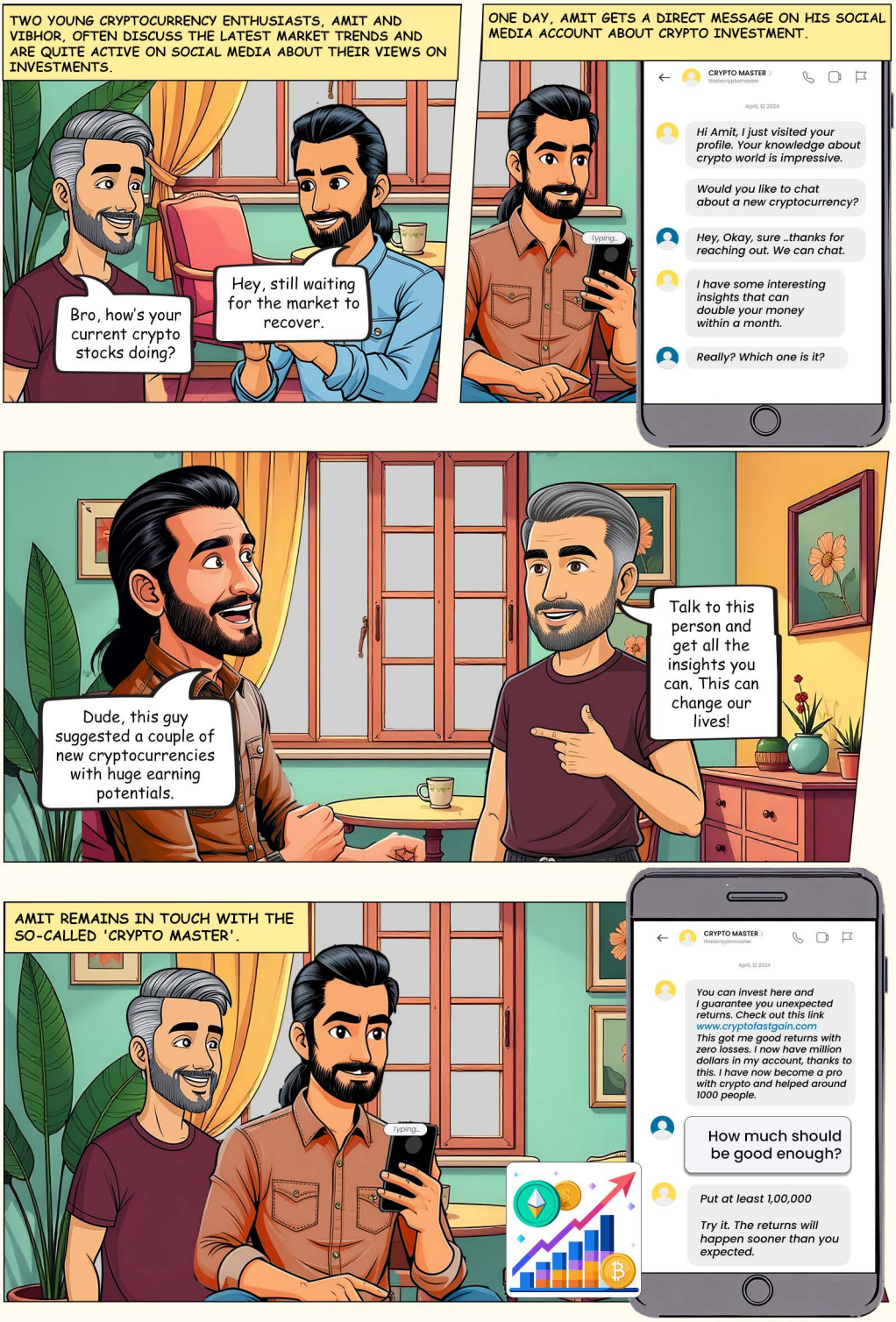


ON CLOSER INSPECTION, GARVITA NOTICES SOMETHING ALARMING. THE SAME PHOTOS AND REVIEWS APPEAR ON DIFFERENT HOTELS ACROSS THE WEBSITE, ALL POSTED BY FAKE ACCOUNTS WITH NO REAL GUESTS.

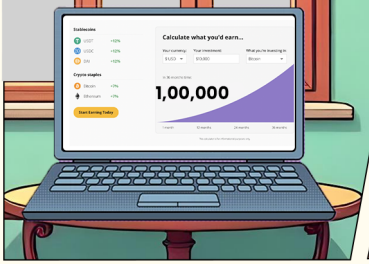
- Look closely at the URL to ensure you are on the hotel's official website or a booking site you know and trust.
- Ensure websites and their payment pages are secure, meaning they start with https:// and display a lock symbol.

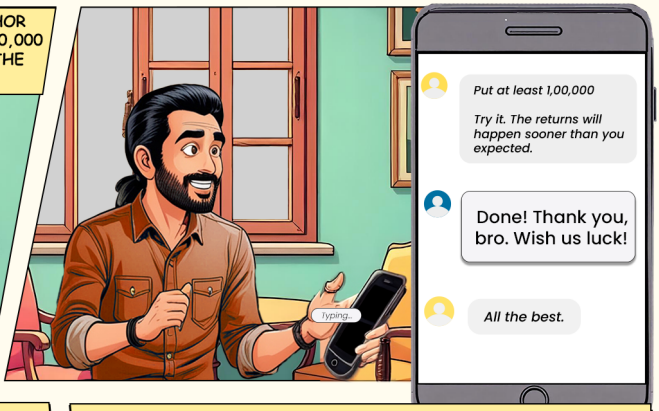
THE FISHY CRYPTO CHAT

LEARN FROM AMIT AND VIBHOR'S ONLINE INVESTMENT FALLACY.

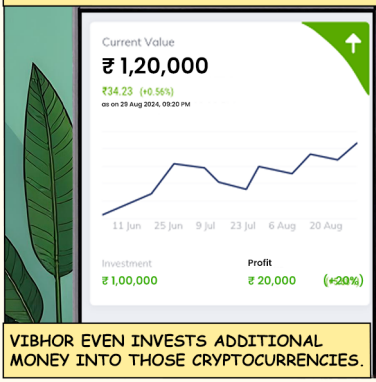

TWO YOUNG CRYPTOCURRENCY ENTHUSIASTS, AMIT AND VIBHOR, OFTEN DISCUSS THE LATEST MARKET TRENDS AND ARE QUITE ACTIVE ON SOCIAL MEDIA ABOUT THEIR VIEWS ON INVESTMENTS.
Bro, how's your current crypto stocks doing?
Hey, still waiting for the market to recover.
ONE DAY, AMIT GETS A DIRECT MESSAGE ON HIS SOCIAL MEDIA ACCOUNT ABOUT CRYPTO INVESTMENT.
Typing...
CRYPTO MASTER
thisiscryptomaster
April, 12 2024
Hi Amit, I just visited your profile. Your knowledge about crypto world is impressive.
Would you like to chat about a new cryptocurrency?
Hey, Okay, sure ..thanks for reaching out. We can chat.
I have some interesting insights that can double your money within a month.
Really? Which one is it?
Dude, this guy suggested a couple of new cryptocurrencies with huge earning potentials.
Talk to this person and get all the insights you can. This can change our lives!
AMIT REMAINS IN TOUCH WITH THE SO-CALLED 'CRYPTO MASTER'.
Typing...
CRYPTO MASTER
thisiscryptomaster
April, 12 2024
You can invest here and I guarantee you unexpected returns. Check out this link www.cryptofastgain.com
This got me good returns with zero losses. I now have million dollars in my account, thanks to this. I have now become a pro with crypto and helped around 1000 people.
How much should be good enough?
Put at least 1,00,000
Try it. The returns will happen sooner than you expected.

EXCITED BY THE VALUE, AMIT AND VIBHOR CLUB THEIR SAVINGS TO MAKE IT A 1,00,000 SUM AND POOL IN AS INSTRUCTED IN THE LINK.



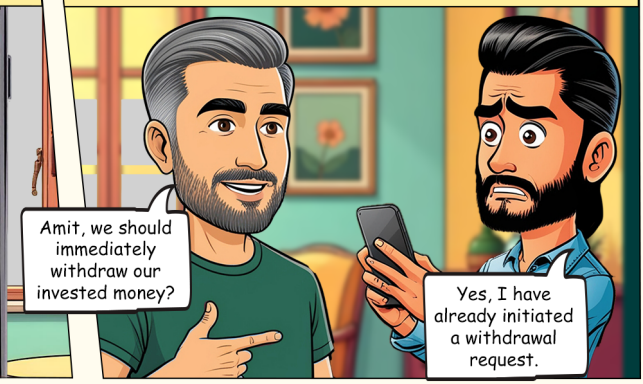


IN THE COMING DAYS, THEY SEE A STEADY INCREASE IN THEIR INVESTMENT AND THEIR JOYS HAVE NO BOUNDS!

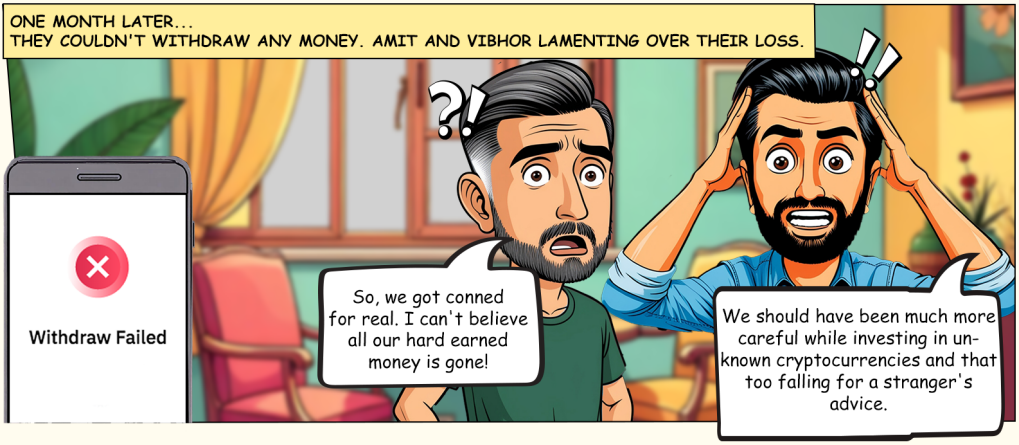


VIBHOR EVEN INVESTS ADDITIONAL MONEY INTO THOSE CRYPTOCURRENCIES.

ONE DAY, AMIT IN A STATE OF PANIC TELLS VIBHOR THAT AS PER LATEST NEWS, THE CRYPTOCURRENCIES THEY INVESTED ARE FAKE.



ONE MONTH LATER...
THEY COULDN'T WITHDRAW ANY MONEY. AMIT AND VIBHOR LAMENTING OVER THEIR LOSS.



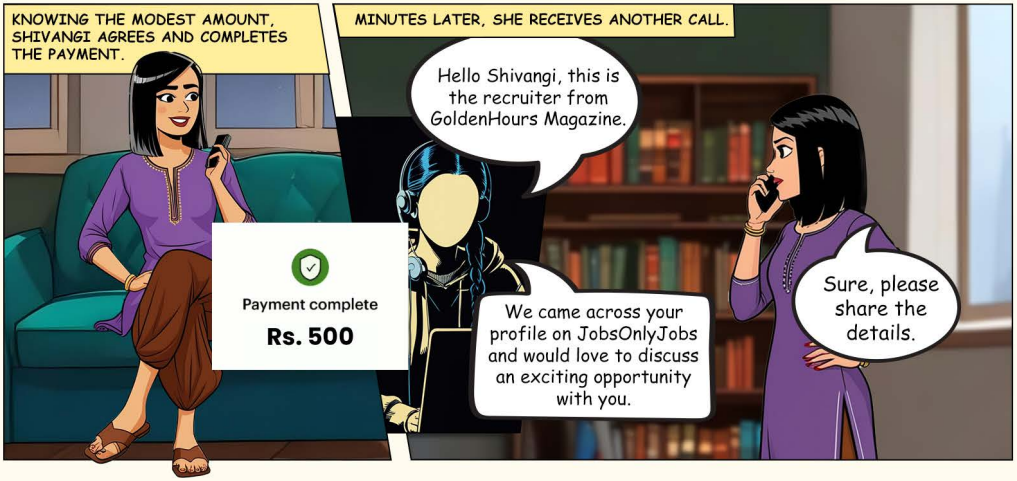
Ensure that the platform follows regulatory standards and is registered with financial regularities.

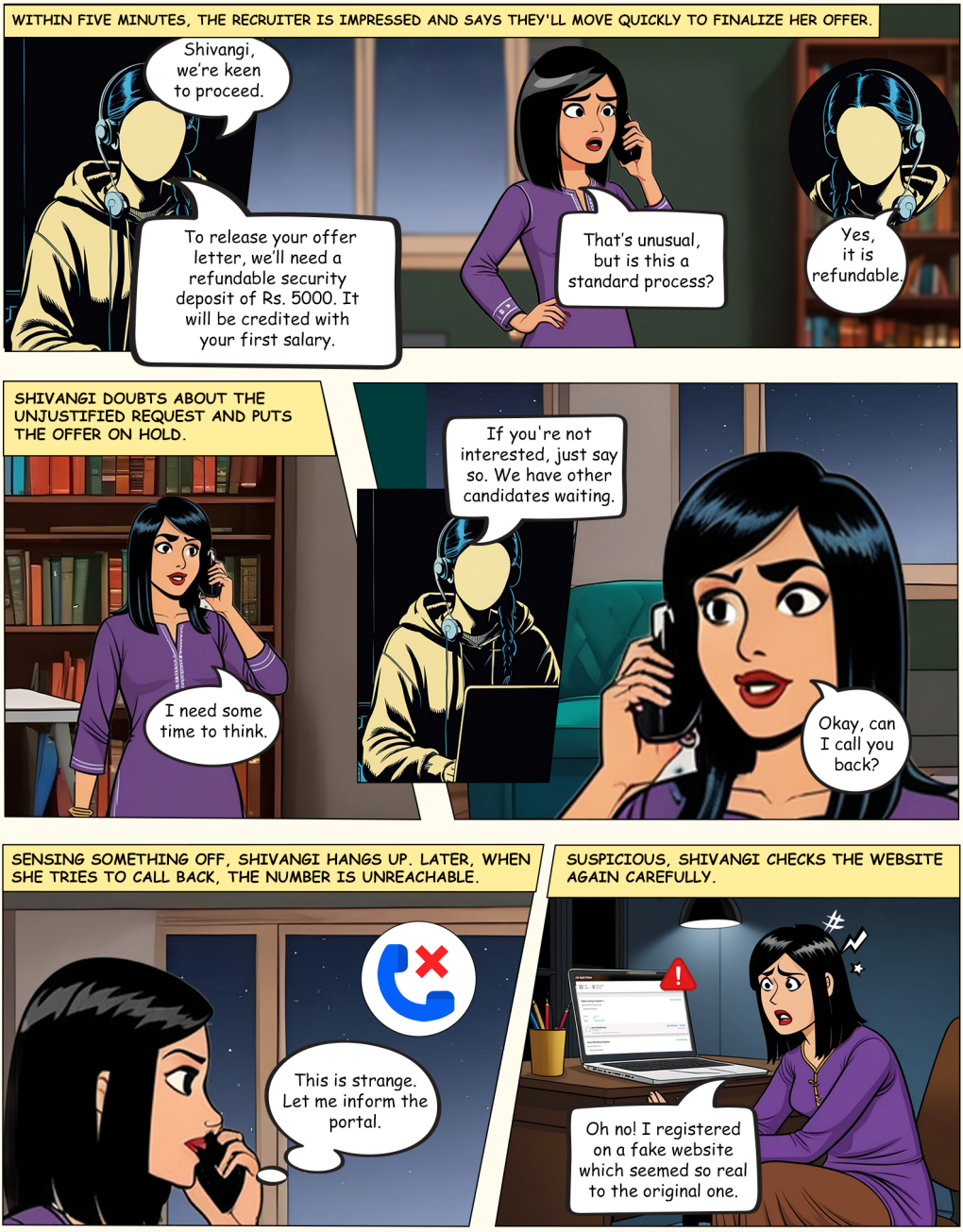
Be skeptical of guaranteed returns. No one can guarantee massive gains. Watch out for terms like "risk-free" or "double your investment".

FIND OUT HOW JOB OFFERS CAN BE DECEIVING WITH SHIVANGI.

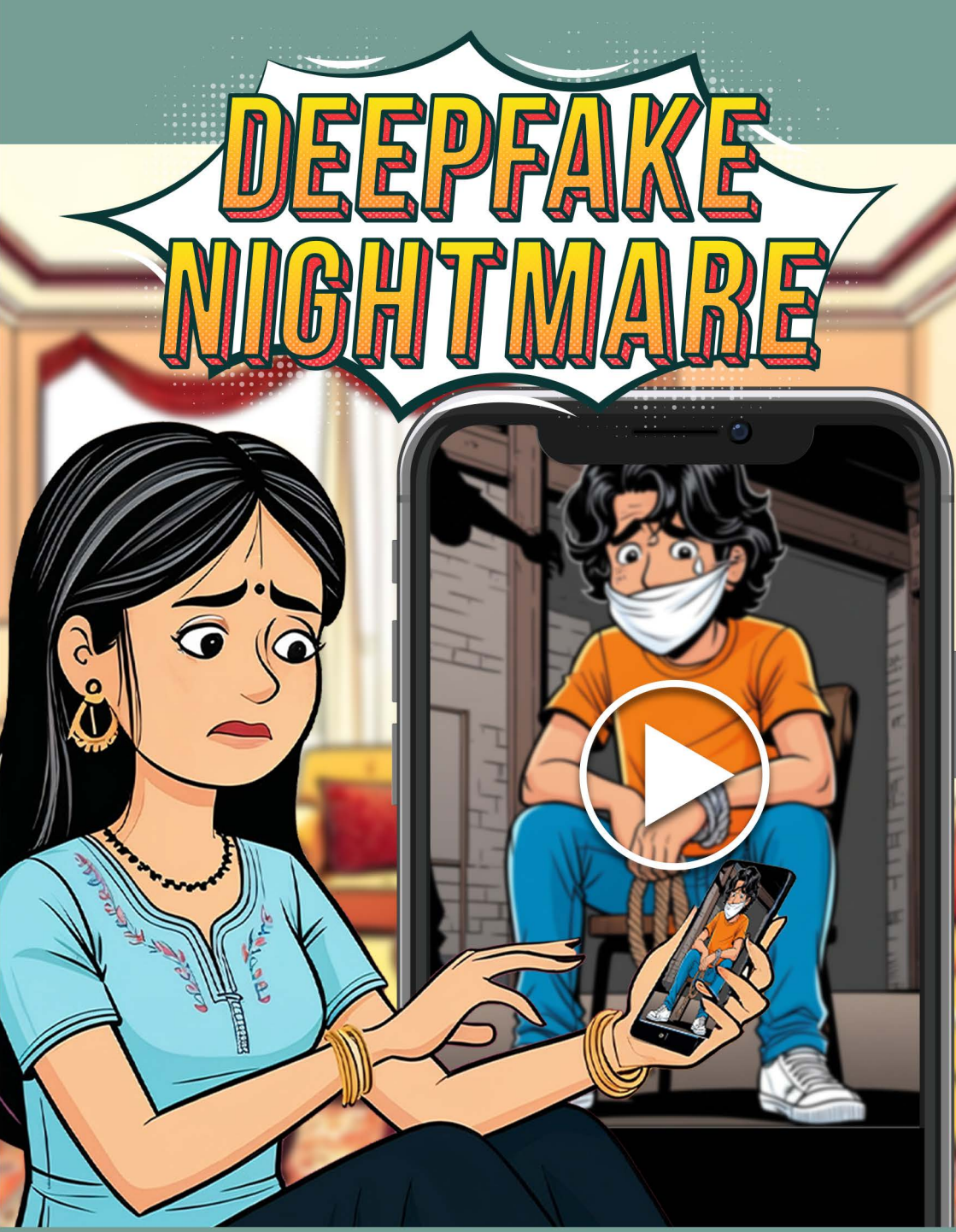

SHIVANGI IS ON THE LOOK OUT FOR A NEW JOB AND DECIDES TO REGISTER ON THE SAME PORTAL SHE USED FOR HER LAST JOB. BUT THINGS SEEM DIFFERENT THIS TIME.
Hmm, the platform looks different from what I remember.
Jobs
Companies
Services
Login
Register
Find your dream job now
5 lakh+ jobs for you to explore
Search
Jobs you may be interested in


SOON AFTER REGISTERING, SHE GETS A CALL FROM THE PORTAL.
Hello ma'am, thanks for registering with JobsOnlyJobs.com. As a next step, you'll need to pay ₹500 for our continued assistance and service.
That's strange. It was free the last time.
Not anymore, Ma'am. The fee is now required to keep the platform running.

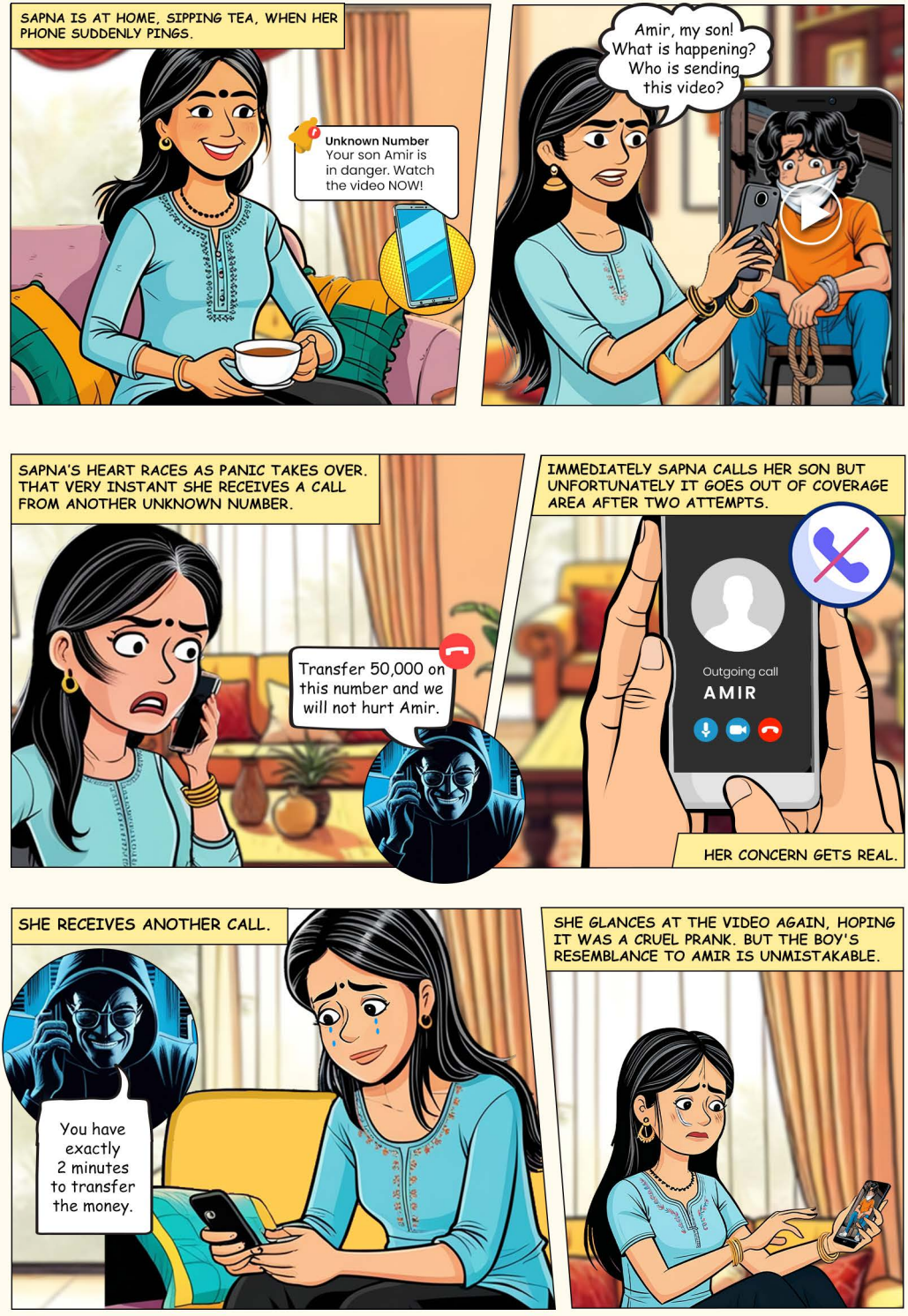

KNOWING THE MODEST AMOUNT, SHIVANGI AGREES AND COMPLETES THE PAYMENT.
Payment complete
Rs. 500
MINUTES LATER, SHE RECEIVES ANOTHER CALL.
Hello Shivangi, this is the recruiter from GoldenHours Magazine.
We came across your profile on JobsOnlyJobs and would love to discuss an exciting opportunity with you.
Sure, please share the details.


WITHIN FIVE MINUTES, THE RECRUITER IS IMPRESSED AND SAYS THEY'LL MOVE QUICKLY TO FINALIZE HER OFFER.
Shivangi, we're keen to proceed.
To release your offer letter, we'll need a refundable security deposit of Rs. 5000. It will be credited with your first salary.
That's unusual, but is this a standard process?
Yes, it is refundable.
SHIVANGI DOUBTS ABOUT THE UNJUSTIFIED REQUEST AND PUTS THE OFFER ON HOLD.
I need some time to think.
If you're not interested, just say so. We have other candidates waiting.
Okay, can I call you back?
SENSING SOMETHING OFF, SHIVANGI HANGS UP. LATER, WHEN SHE TRIES TO CALL BACK, THE NUMBER IS UNREACHABLE.
This is strange. Let me inform the portal.
SUSPICIOUS, SHIVANGI CHECKS THE WEBSITE AGAIN CAREFULLY.
Oh no! I registered on a fake website which seemed so real to the original one.
REMEMBER!
Legitimate employers will never ask you to pay for offer letters or job positions.
Always cross-check the official website URL before visiting. Scammers create fake replicas of renowned/well-known websites.

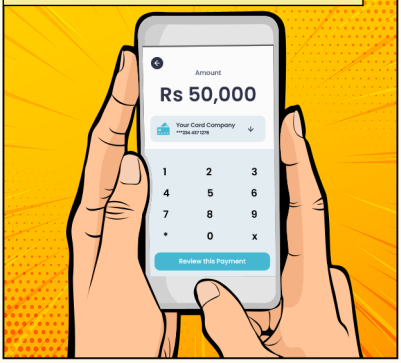
DEEPFAKE NIGHTMARE



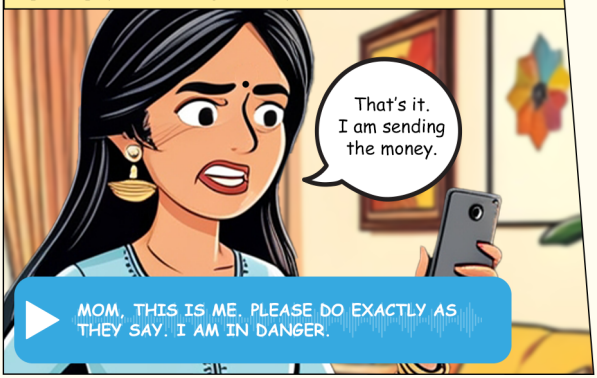
DON'T BE TRICKED LIKE SAPNA.
LEARN HOW TO SPOT DEEPFAKE SCAMS.


SAPNA IS AT HOME, SIPPING TEA, WHEN HER PHONE SUDDENLY PINGS.
Unknown Number
Your son Amir is in danger. Watch the video NOW!
Amir, my son! What is happening? Who is sending this video?
SAPNA'S HEART RACES AS PANIC TAKES OVER. THAT VERY INSTANT SHE RECEIVES A CALL FROM ANOTHER UNKNOWN NUMBER.
Transfer 50,000 on this number and we will not hurt Amir.
IMMEDIATELY SAPNA CALLS HER SON BUT UNFORTUNATELY IT GOES OUT OF COVERAGE AREA AFTER TWO ATTEMPTS.
Outgoing call
AMIR
HER CONCERN GETS REAL.
SHE RECEIVES ANOTHER CALL.
You have exactly 2 minutes to transfer the money.
SHE GLANCES AT THE VIDEO AGAIN, HOPING IT WAS A CRUEL PRANK. BUT THE BOY'S RESEMBLANCE TO AMIR IS UNMISTAKABLE.

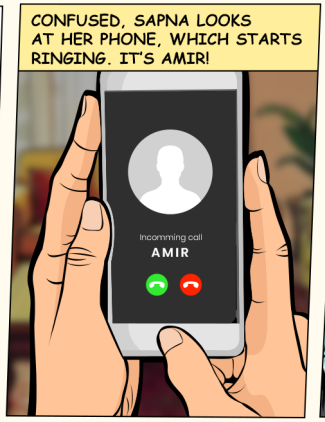
SHE NAVIGATES TO HER BANKING APP, HANDS SHAKING AS SHE TYPES IN THE AMOUNT.

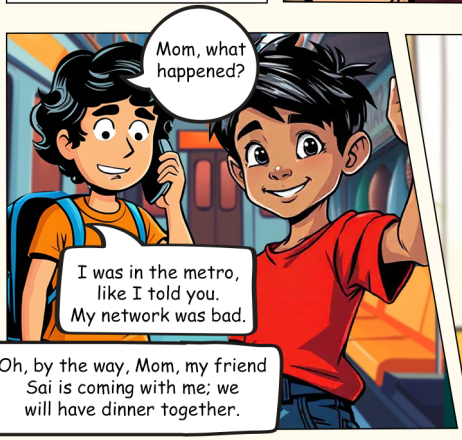


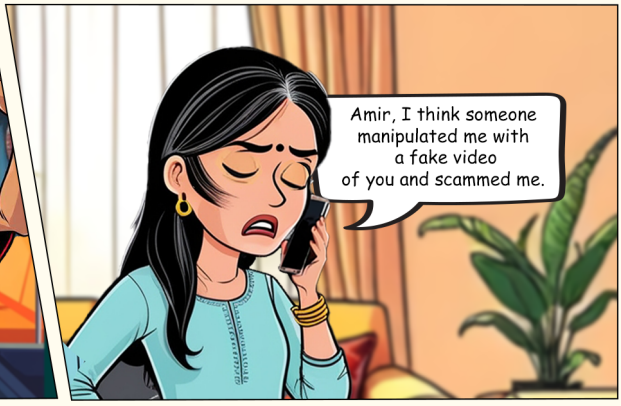
SHE IS IN UTTER SHOCK AS SHE RECEIVES ANOTHER MESSAGE WITH AN AUDIO CLIP.



CONFUSED, SAPNA LOOKS AT HER PHONE, WHICH STARTS RINGING. IT'S AMIR!



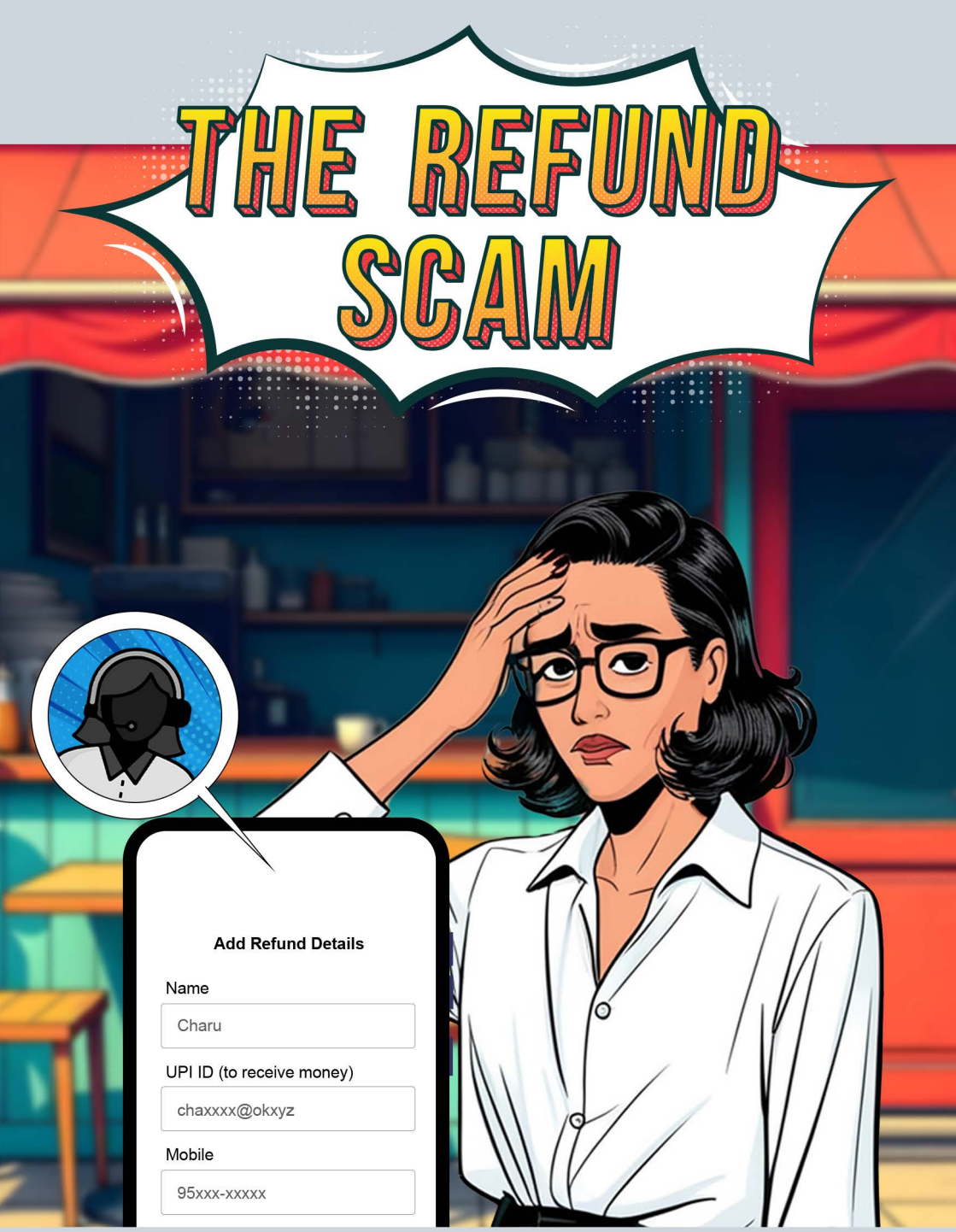




Scammers use urgency to pressure people into committing mistakes. Think twice before responding to any ransom/money requests.

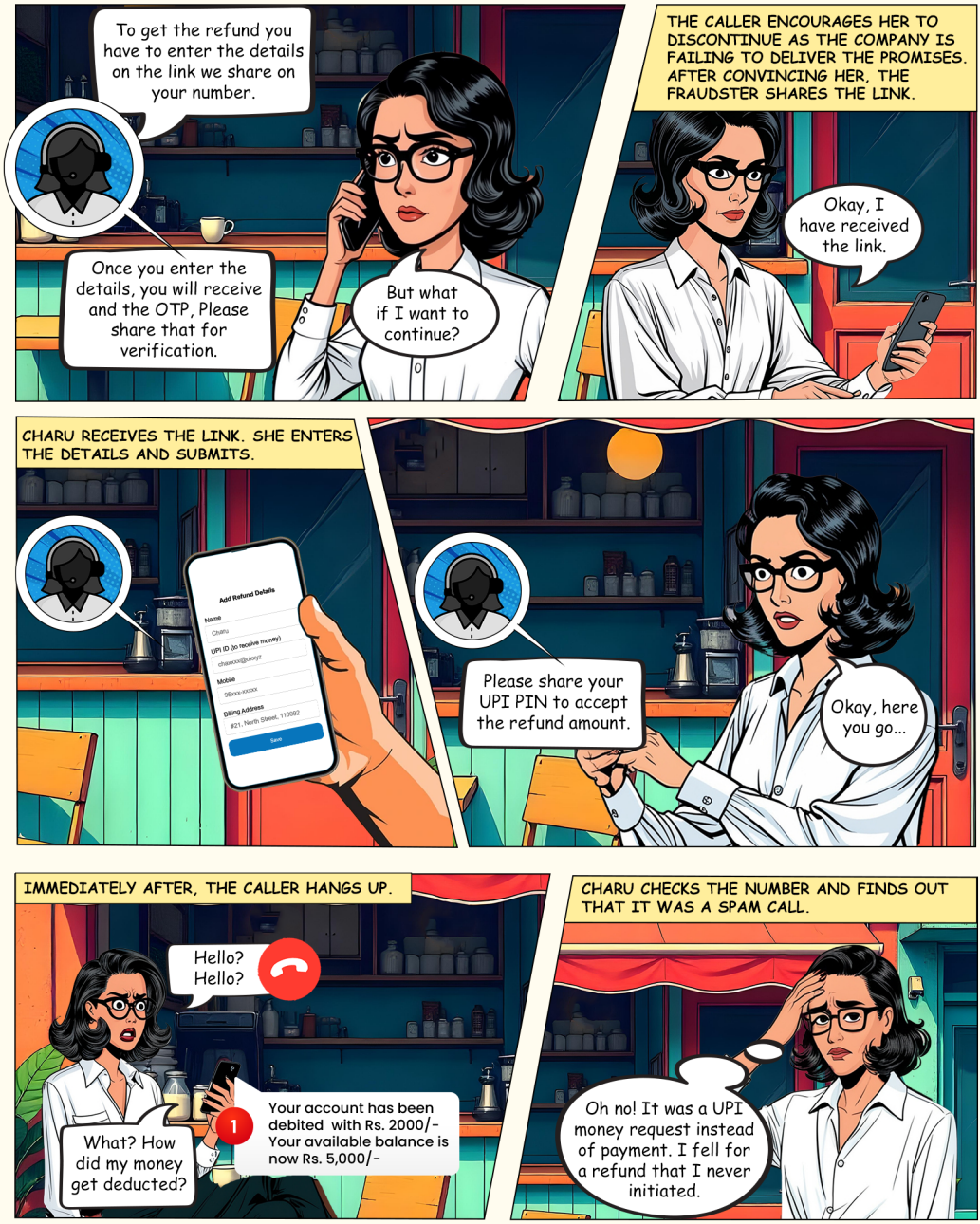
Deepfake scams are on the rise. Look for visual or audio glitches like unnatural facial movements, inconsistent lighting, or mismatched audio syncing, which can be the signs of deepfakes.

THE REFUND SCAM



DON'T END UP LOSING MONEY LIKE CHARU DID.

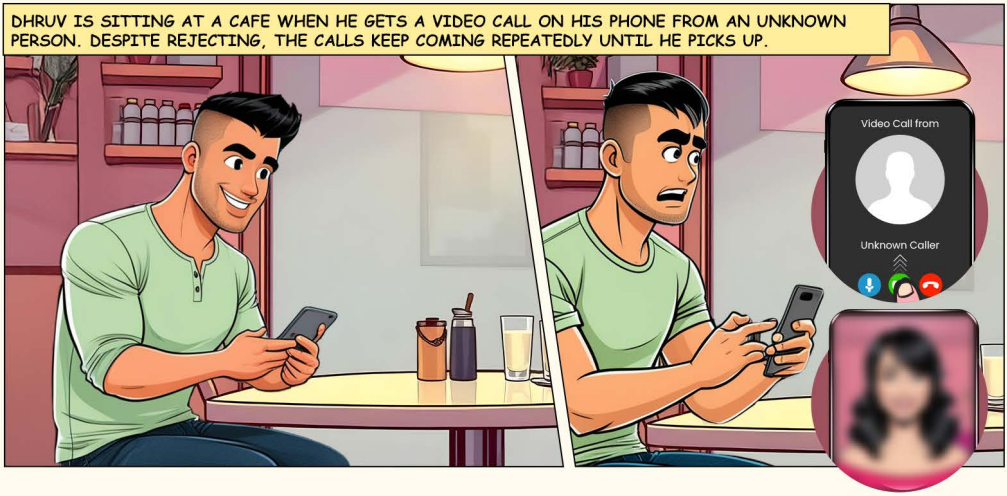

CHARU IS A YOUNG GRADUATE SCOUTING FOR JOB OPPORTUNITIES. SHE SIGNS UP ON MULTIPLE JOB PORTALS ONLINE. ONE DAY SHE GETS A CALL FROM A REPUTED JOB PORTAL.
Hello Charu, this is **JobsForYou** calling, we saw you registered with us some time back. Good time to talk?
Hello! Yes, please go on.
You signed up for our premium service, but haven't landed a job yet, right?
Yes. I haven't.
Since you registered under the premium category and we couldn't align your profile, the company would like to offer you a complete refund of 2000/-.
Umm... okay
?!


To get the refund you have to enter the details on the link we share on your number.
Once you enter the details, you will receive and the OTP, Please share that for verification.
But what if I want to continue?
THE CALLER ENCOURAGES HER TO DISCONTINUE AS THE COMPANY IS FAILING TO DELIVER THE PROMISES. AFTER CONVINCING HER, THE FRAUDSTER SHARES THE LINK.
Okay, I have received the link.
CHARU RECEIVES THE LINK. SHE ENTERS THE DETAILS AND SUBMITS.
Add Refund Details
Name
Charu
UPI ID (to receive money)
charuxxx@okxyz
Mobile
95xxx-xxxxx
Billing Address
#21, North Street, 110092
Save
Please share your UPI PIN to accept the refund amount.
Okay, here you go...
IMMEDIATELY AFTER, THE CALLER HANGS UP.
Hello? Hello?
What? How did my money get deducted?
1
Your account has been debited with Rs. 2000/- Your available balance is now Rs. 5,000/-
CHARU CHECKS THE NUMBER AND FINDS OUT THAT IT WAS A SPAM CALL.
Oh no! It was a UPI money request instead of payment. I fell for a refund that I never initiated.
REMEMBER!
Do not enter UPI PIN ever to receive money. PIN is only needed to send money.
Banks, government organizations, and legitimate businesses will never ask you to share your UPI PIN or OTPs.

THE SHADY CALL

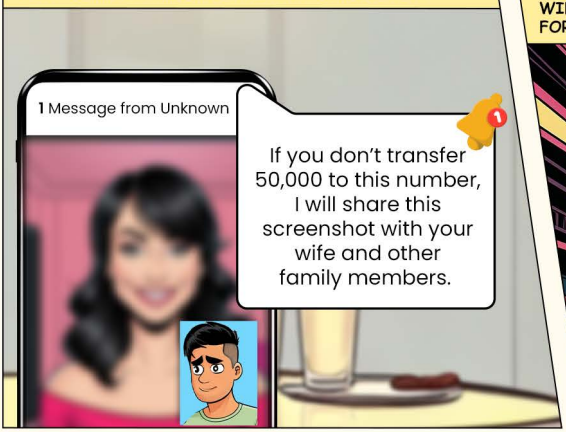
BE CAUTIOUS & DON'T FALL FOR ONLINE HONEYTRAPS
LIKE DHRUV DID.

DHRUV IS SITTING AT A CAFE WHEN HE GETS A VIDEO CALL ON HIS PHONE FROM AN UNKNOWN PERSON. DESPITE REJECTING, THE CALLS KEEP COMING REPEATEDLY UNTIL HE PICKS UP.

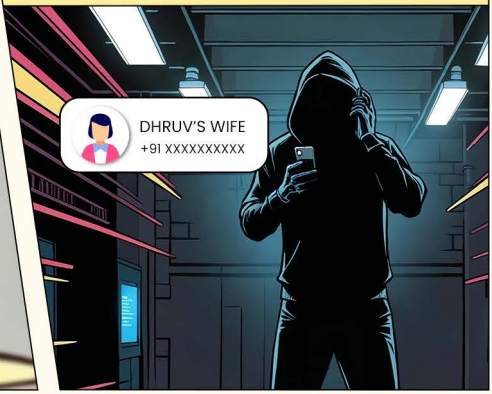


DHRUV IS UTTERLY CONFUSED ABOUT THE CALLER AS SHE UNDRESSES HERSELF OVER THE CALL.

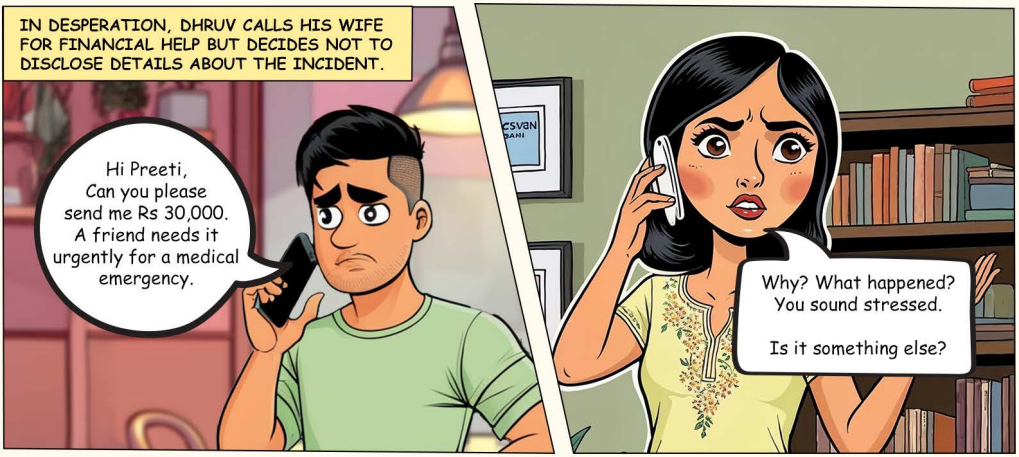
NEXT COMES A MESSAGE WITH A SCREENSHOT.



THE BLACKMAILER ALSO SHARES DETAILS OF DHRUV'S WIFE TO MAKE HIM BELIEVE IN THE SITUATION AND FORCES HIM TO TRANSFER THE MONEY ASAP.



IN DESPERATION, DHRUV CALLS HIS WIFE FOR FINANCIAL HELP BUT DECIDES NOT TO DISCLOSE DETAILS ABOUT THE INCIDENT.



HESITATINGLY, DHRUV EXPLAINS THE SCENARIO.

PREETI SAVES THE DAY

- Limit permissions given to social media/ messaging apps.
- Verify the user before accepting their calls on messaging platforms.

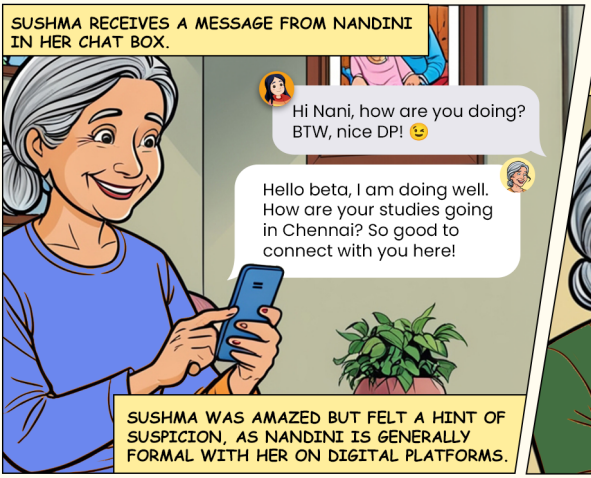
THE DISGUISED RELATIVE

DON'T ACCEPT MONEY REQUESTS ON SOCIAL MEDIA LIKE SUSHMA DID.

SUSHMA, A RETIRED TEACHER, ENJOYS KEEPING UP WITH HER FAMILY ON SOCIAL MEDIA. ONE EVENING, SHE RECEIVES FRIEND REQUEST FROM A STRANGER PRETENDING TO BE HER GRANDDAUGHTER NANDINI.

WITHOUT THINKING TWICE, SHE ACCEPTS THE REQUEST.

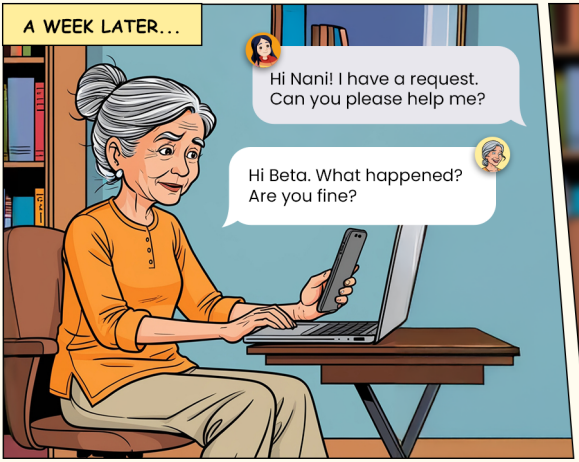
SUSHMA RECEIVES A MESSAGE FROM NANDINI IN HER CHAT BOX.



SUSHMA WAS AMAZED BUT FELT A HINT OF SUSPICION, AS NANDINI IS GENERALLY FORMAL WITH HER ON DIGITAL PLATFORMS.

NEVERTHELESS, SHE CHERISHED THIS CONVERSATION. A COUPLE OF DAYS PASSED, THEY EXCHANGED, FUNNY MEMES, AND PODCAST LINKS.

A WEEK LATER...



WITHOUT HESITATION, SHE TRANSFERS THE AMOUNT TO THE NUMBER PROVIDED.

Money Transferred

LATER THAT DAY...
SUSHMA GETS A CALL FROM HER DAUGHTER.

I helped Nandini today. She needed some money urgently.

Nandini? I spoke with her today, she never mentioned anything. Also, Mom, how is that she is chatting with you on social media?

But she asked for help... we chatted a bit too.

Mom, Nandini had to disable her social media account for some reason. She is only reachable on messaging app.

I should have called Nandini or you directly to check first.

Always double-check with family before sending money, especially if the message feels out of the blue, Mom!.

REALIZING SHE MAY HAVE BEEN DECEIVED BY A FRAUDSTER PRETENDING TO BE HER GRANDDAUGHTER.

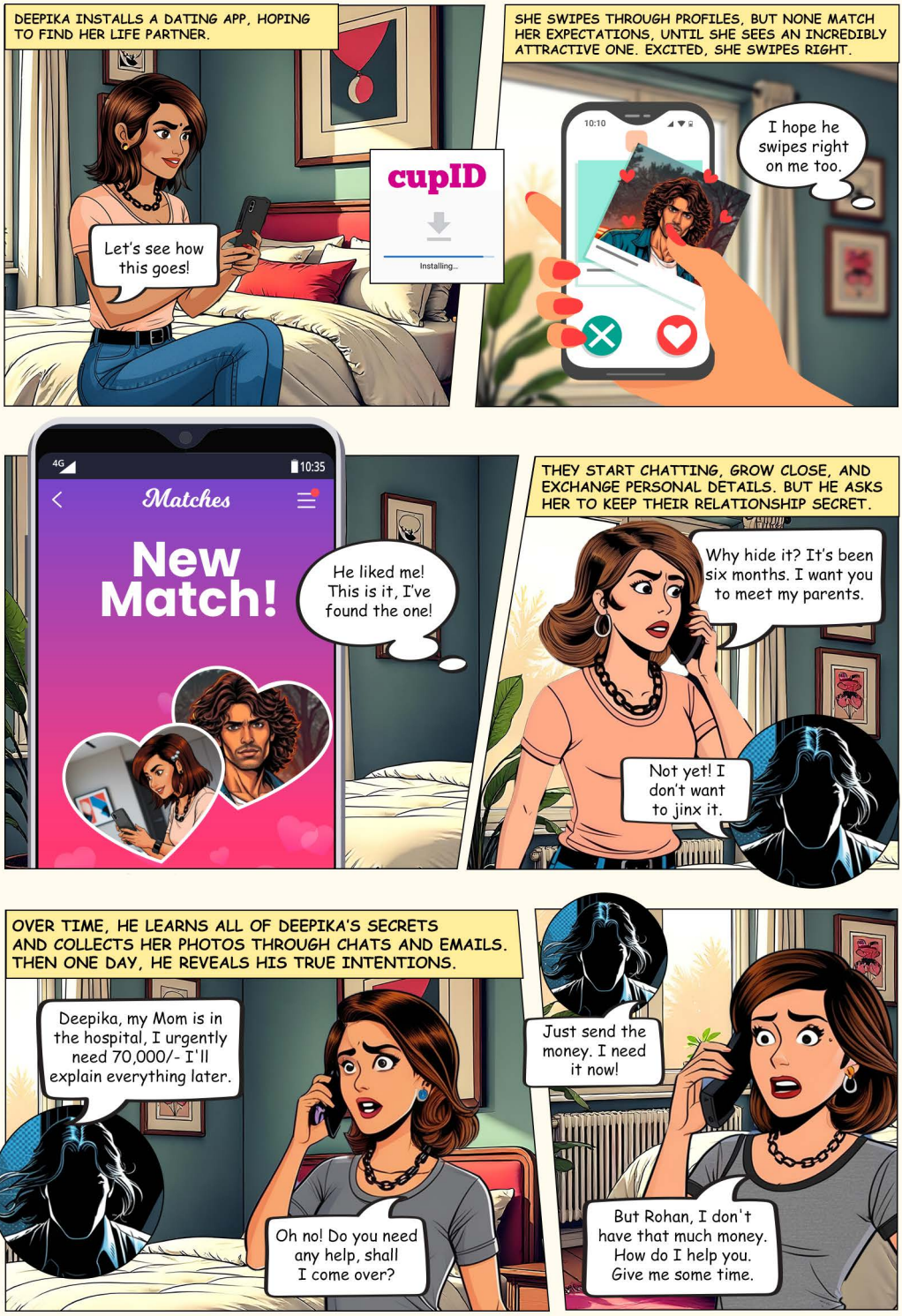
Mom, you need to quickly contact your bank to report the transaction and file a complaint.

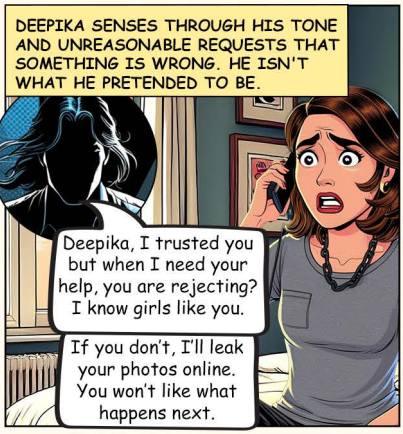
Let me help you with this entire process.

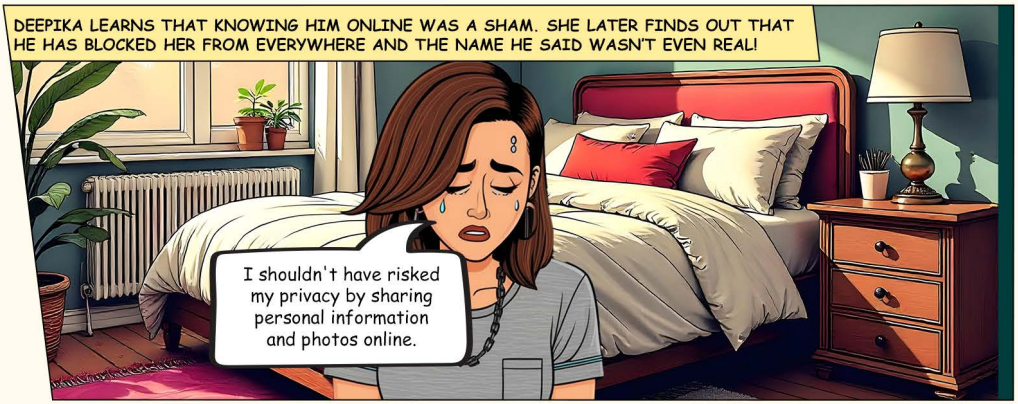
REMEMBER!

- Verify the requests before connecting with anybody on social media.
- Do not entertain any money requests received on social media.

DON'T FALL PREY LIKE DEEPIKA; KNOW WHO'S ON THE OTHER SIDE BEFORE TRUSTING THEM.

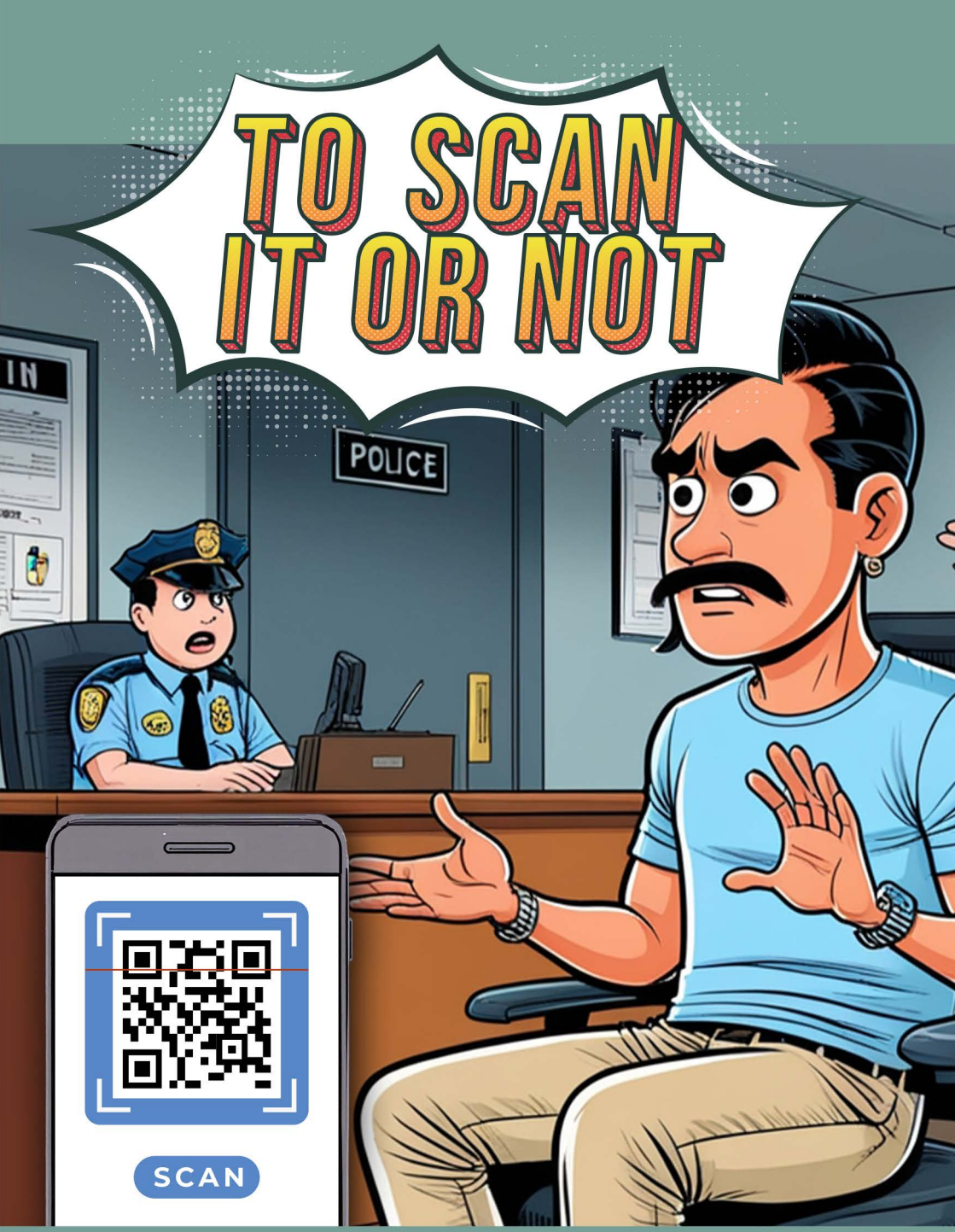

DEEPIKA INSTALLS A DATING APP, HOPING TO FIND HER LIFE PARTNER.
Let's see how this goes!
cupID
Installing...
SHE SWIPES THROUGH PROFILES, BUT NONE MATCH HER EXPECTATIONS, UNTIL SHE SEES AN INCREDIBLY ATTRACTIVE ONE. EXCITED, SHE SWIPES RIGHT.
10:10
I hope he swipes right on me too.
4G
10:35
Matches
New Match!
He liked me! This is it, I've found the one!
THEY START CHATTING, GROW CLOSE, AND EXCHANGE PERSONAL DETAILS. BUT HE ASKS HER TO KEEP THEIR RELATIONSHIP SECRET.
Why hide it? It's been six months. I want you to meet my parents.
Not yet! I don't want to jinx it.
OVER TIME, HE LEARNS ALL OF DEEPIKA'S SECRETS AND COLLECTS HER PHOTOS THROUGH CHATS AND EMAILS. THEN ONE DAY, HE REVEALS HIS TRUE INTENTIONS.
Deepika, my Mom is in the hospital, I urgently need 70,000/- I'll explain everything later.
Oh no! Do you need any help, shall I come over?
Just send the money. I need it now!
But Rohan, I don't have that much money. How do I help you. Give me some time.





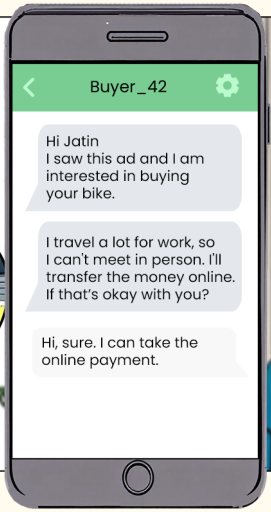
Do not trust anyone online until you meet them offline.

Avoid sharing intimate media digitally at any stage of a relationship.



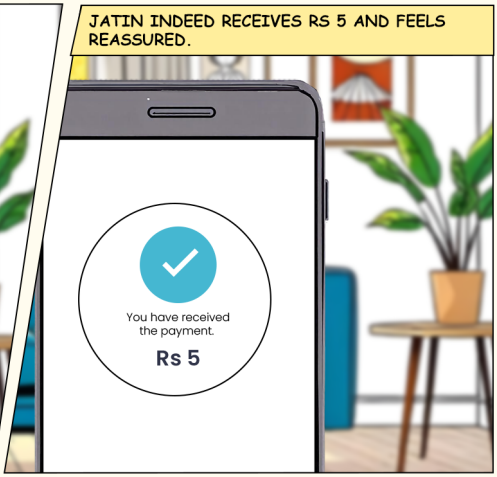
STAY VIGILANT OR LOSE YOUR MONEY
THE WAY JATIN DID.

JATIN IS SELLING HIS OLD BIKE ON OLX PLATFORM WITHIN MINUTES, HE GETS A MESSAGE FROM A BUYER.

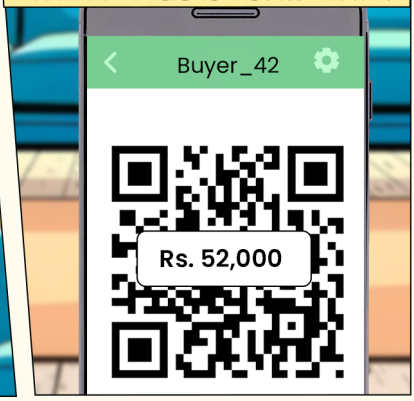


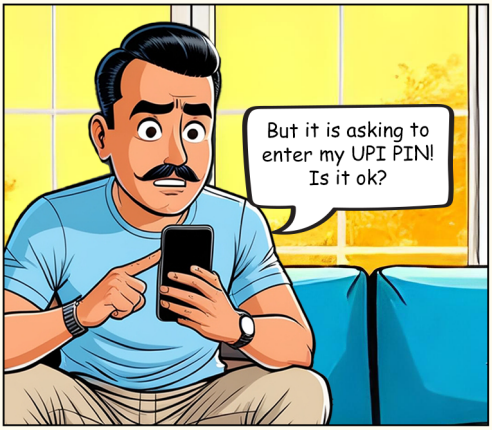
JATIN, EAGER TO MAKE THE SALE, DOESN'T HESITATE EVEN A SECOND AND GOES AHEAD WITH ONLINE TRANSACTION.

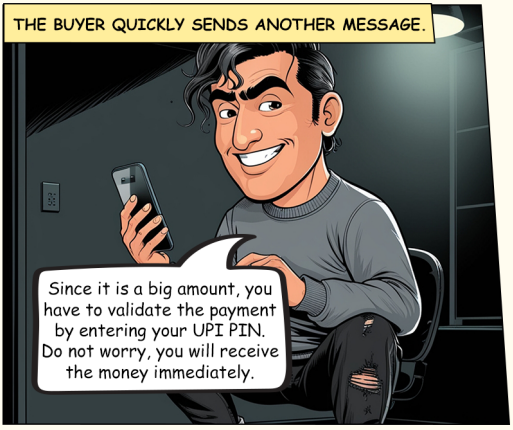
JATIN INDEED RECEIVES RS 5 AND FEELS REASSURED.

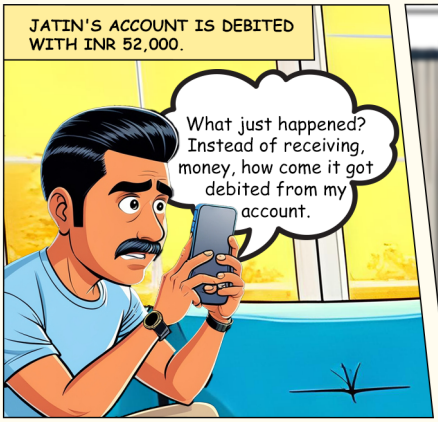


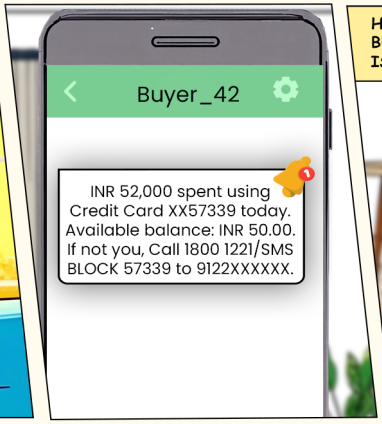
BUYER SENDS A SECOND QR CODE FOR RS 52,000. JATIN SCANS IT CONFIDENTLY. ASSUMING TO RECEIVE THE FULL AMOUNT.

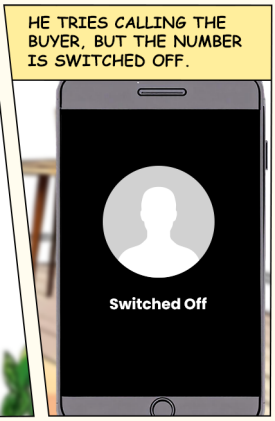








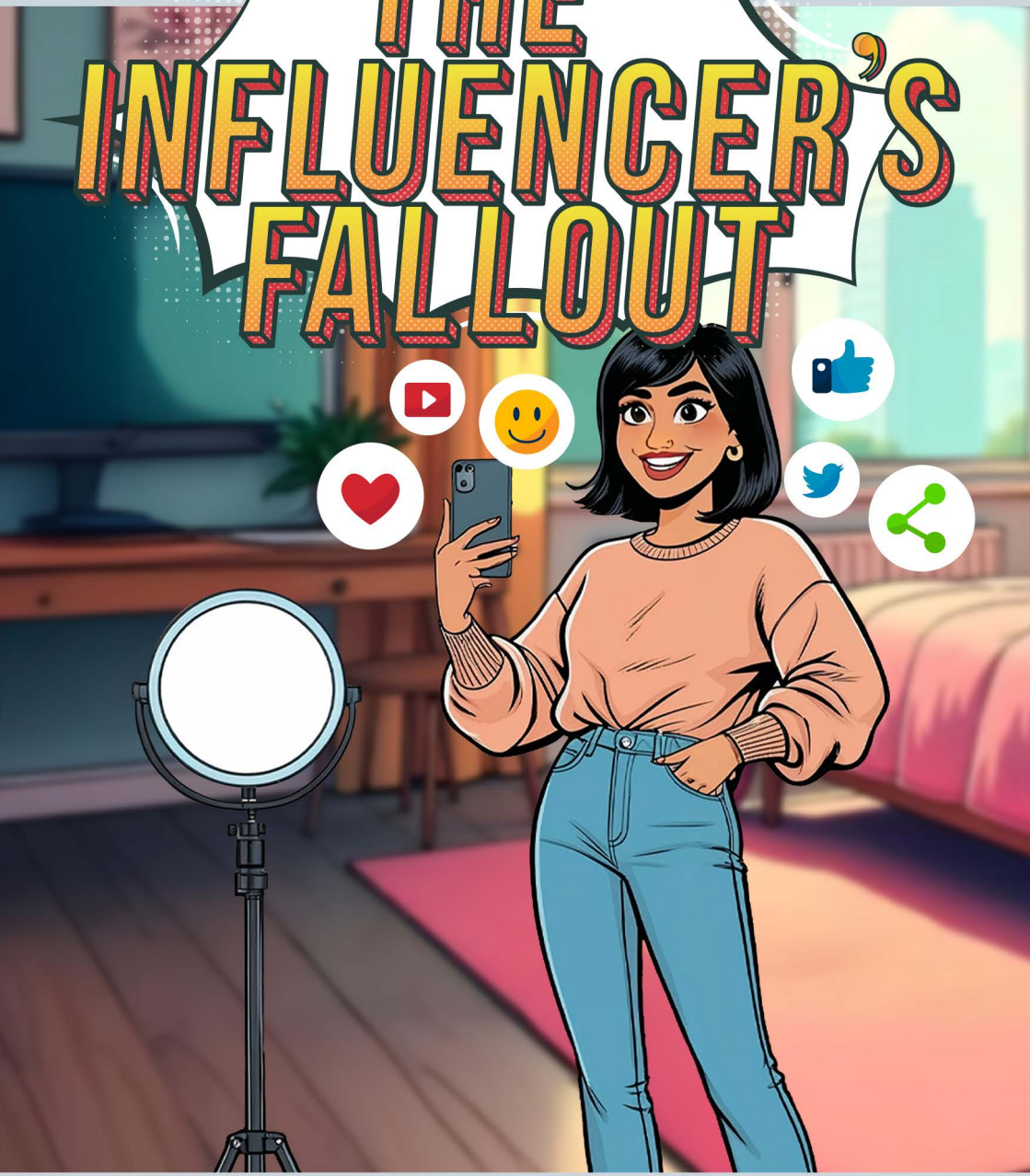




Do not scan QR codes and enter UPI PIN expecting to receive money. PIN is only needed to send money.

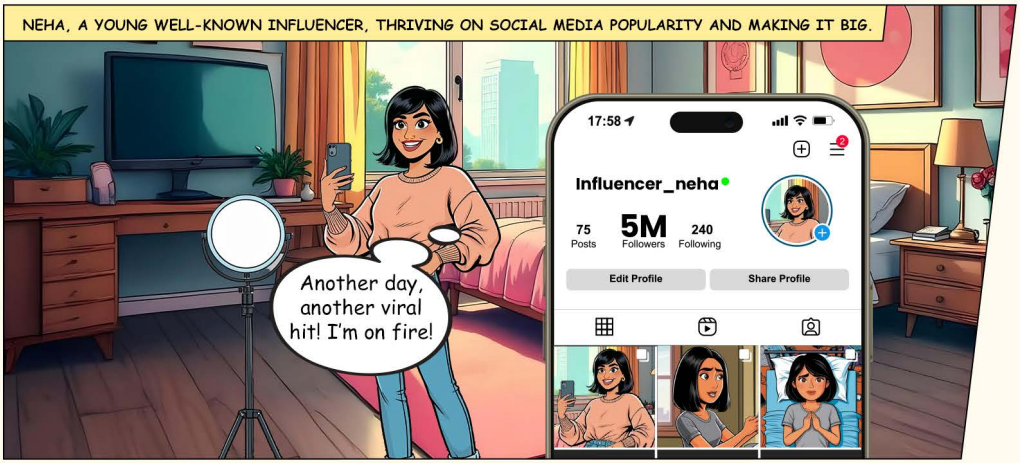
Please be careful with online payments from unknown individuals.

THE INFLUENCER'S FALLOUT

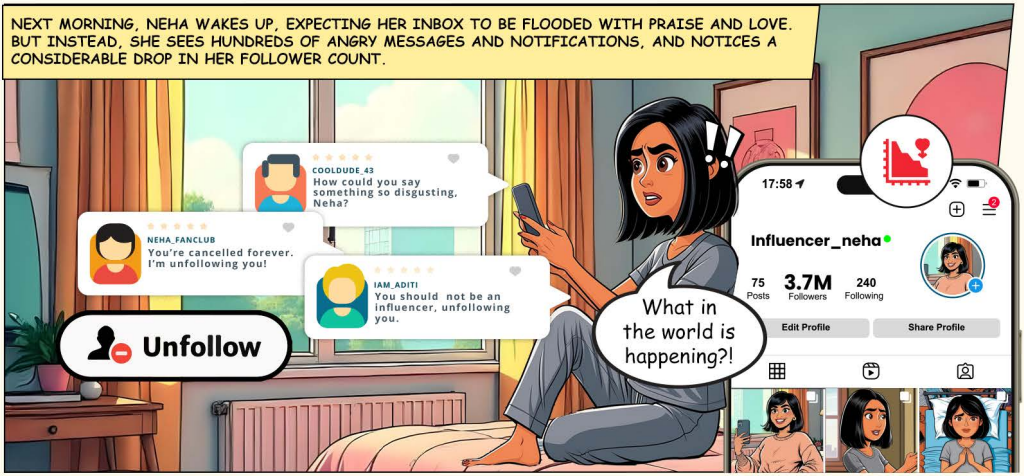


EVERYTHING IS NOT WHAT IT SEEMS ONLINE
LEARN FROM NEHA'S FALLOUT.

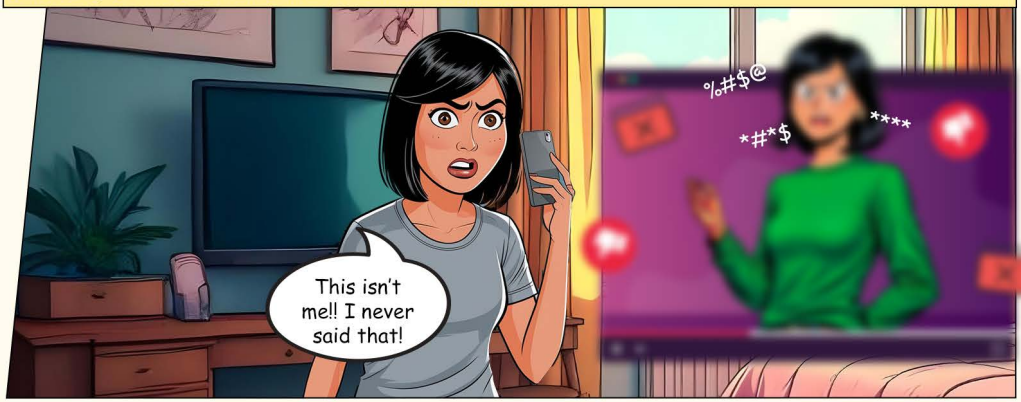
NEHA, A YOUNG WELL-KNOWN INFLUENCER, THRIVING ON SOCIAL MEDIA POPULARITY AND MAKING IT BIG.

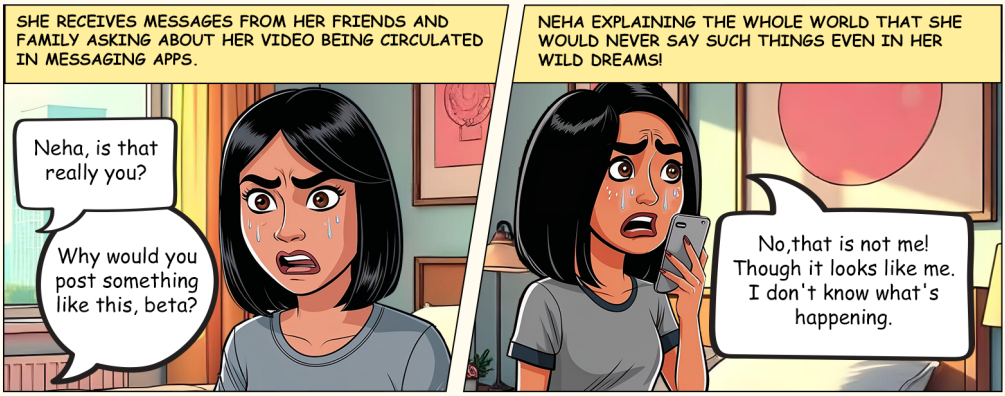


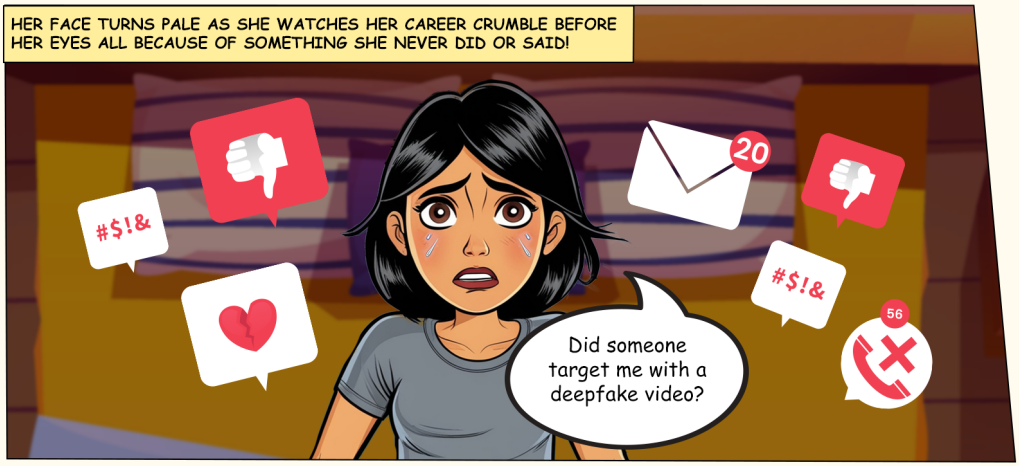
NEXT MORNING, NEHA WAKES UP, EXPECTING HER INBOX TO BE FLOODED WITH PRAISE AND LOVE. BUT INSTEAD, SHE SEES HUNDREDS OF ANGRY MESSAGES AND NOTIFICATIONS, AND NOTICES A CONSIDERABLE DROP IN HER FOLLOWER COUNT.

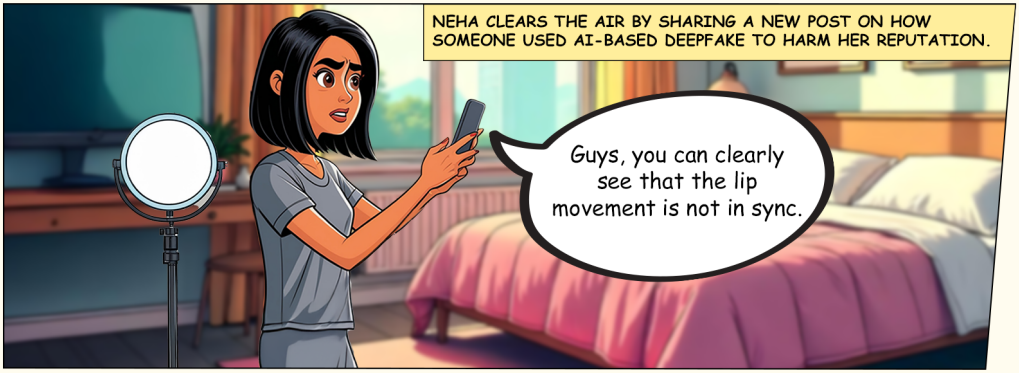


NEHA FRANTICALLY SCROLLS THROUGH HER PROFILE, GASPING IN HORROR. A DEEPFAKE VIDEO OF HER CONTAINING HATEFUL MESSAGES IS CIRCULATING EVERYWHERE. IN THE VIDEO, HER FACE IS DIGITALLY ALTERED TO SAYING THE MOST OFFENSIVE, OUTRAGEOUS THINGS AND ANTI-RACIST COMMENTS.





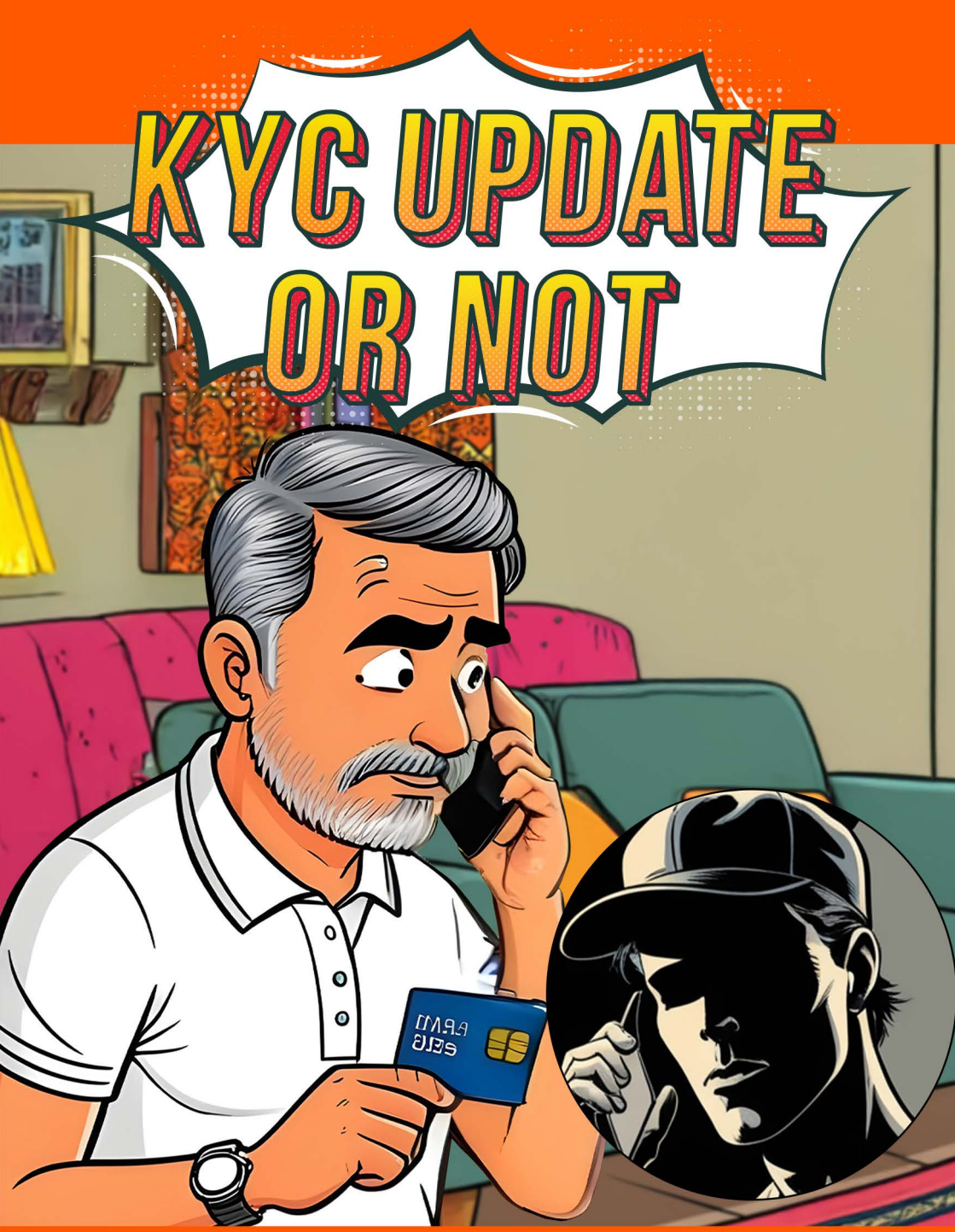




Check for discrepancies like inconsistent lighting, unnatural facial movements, or mismatched audio that indicate manipulation.

If you come across deepfake content that could harm others, report it to the platform's help centre where it's shared.

KYC UPDATE OR NOT

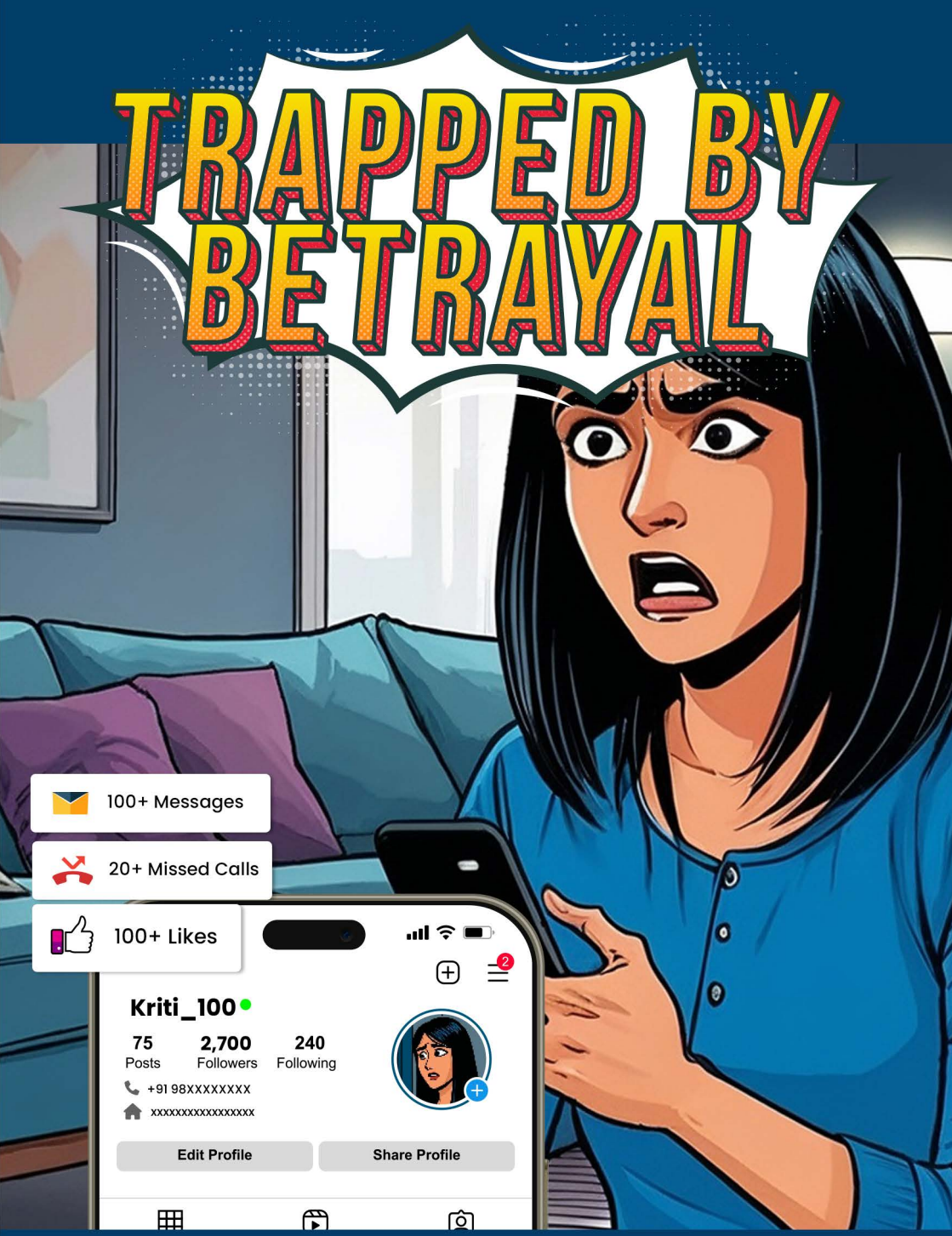


STAY AWAY OF QUICK KYC UPDATES OVER PHONE CALLS.
DON'T FALL FOR EASY SHORTCUTS LIKE FAISAL DID.


Hello, this is Manoj calling from SDI Bank. Am I speaking with Mr Faisal?
Yes, that's me. What is this regarding?
Sir, your KYC is still pending, we have notified you.Today is the final day to complete the update. If you don't verify, your account will freeze, and you will have to pay heavy fines.
Oh no! I can't afford this! I know KYC updates are important.
Sir, I can help you complete the KYC update over this call. I just need a few verification details.
Sure, please help.
You can validate your bank details either through your netbanking or ATM card details. We recommend ATM card as it is swift and easy.
Ok sure. Let me get my card.
Please share the card number, expiry date and CVV.
Here are my card details Debit Card number 4XXX XXXX XXXX XXXX, CVV XX3, Expiry Date XX/XX
Thank you for the details. Now, for your KYC please share your name, email, phone number and an ID proof like Aadhaar card.

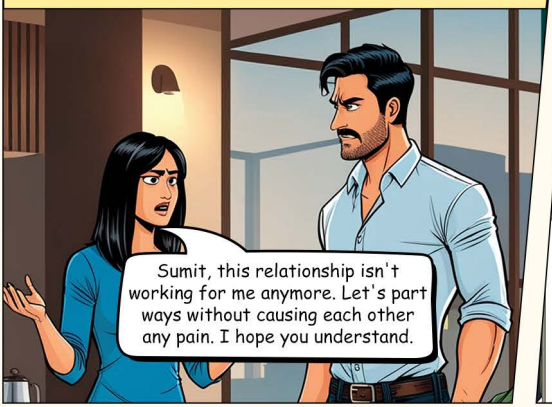

Thank you. This is the last verification step. Please provide the OTP received by you to complete the process.
Ok. 984262
Wonderful! Your KYC will be updated within 24 hours. Have a good day.
Thanks! This process was quick.
THE CALL GETS DISCONNECTED AND AS SOON AS FAISAL KEEPS THE PHONE DOWN. HE IS SURPRISED AND CANNOT BELIEVE WHAT HE SEES...
SDI Bank
INR 79, 900 spent using Debit Card XXX3243 today. Available balance: INR 50.00. If not you, Call 1800 1221/SMS BLOCK 57339 to XXXXXX473.
HE CALLS HIS BANK IMMEDIATELY AND THE BANK OFFICIAL TELLS HIM...
Mr. Faisal, SDI Bank would never ask for your card number, CVV, or account no., Aadhaar over phone. This was a scam. Scammers often use scare tactics like KYC deadline to trick people.
Please immediately call 1930 and register a complaint at www.cybercrime.gov.in and send us the copy for investigation.
REMEMBER!
No bank will ever ask for sensitive details like your card number, CVV, or Aadhaar over the phone.
Never share an OTP with anyone. Always read the SMS containing the OTP to know the purpose of the OTP. Any money transaction will have the amount and merchant site details mentioned in the SMS.

TRAPPED BY BETRAYAL

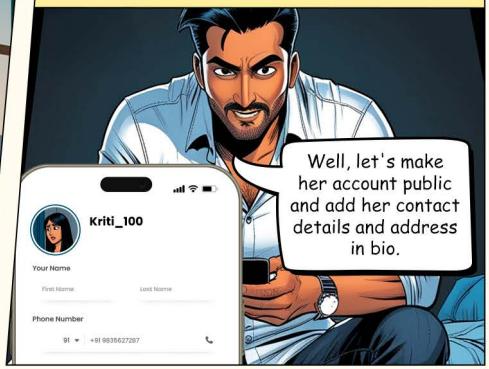


LEARN WITH KRITI WHY SOME THINGS AREN'T MEANT TO BE SHARED ONLINE.

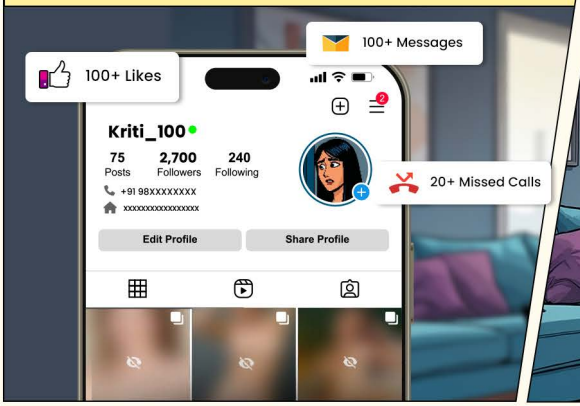
AFTER A LONG AND THOUGHTFUL CONVERSATION, KRITI DECIDES TO END HER RELATIONSHIP WITH SUMIT.



SUMIT, HOWEVER, DOESN'T TAKE THE BREAKUP WELL. HE FORCEFULLY LOGS IN TO KRITI'S ACCOUNT AND STARTS POSTING PRIVATE IMAGES AND VIDEOS WITHOUT HER CONSENT.

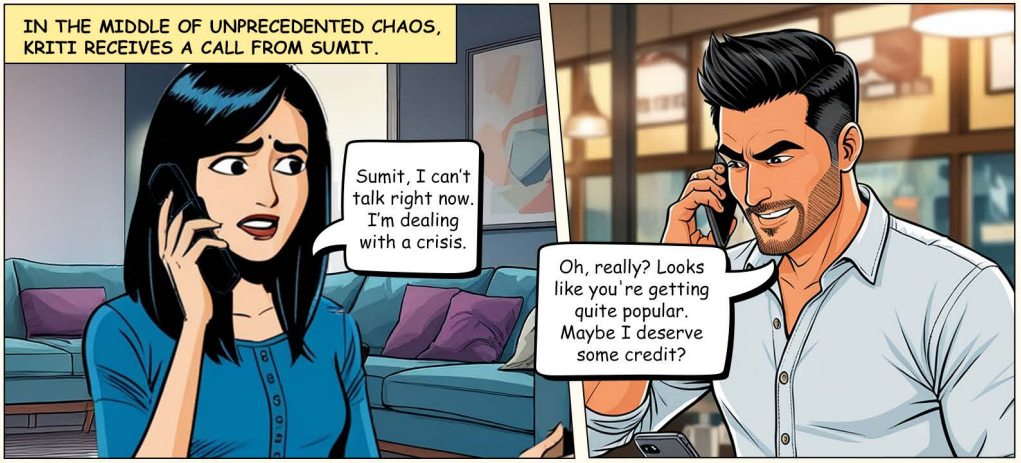


NEXT DAY KRITI IS FLOODED WITH MESSAGES FROM UNKNOWN PEOPLE IN HER INBOX, COMMENTS FROM STRANGERS AND CALLS ASKING STRANGE FAVOURS.

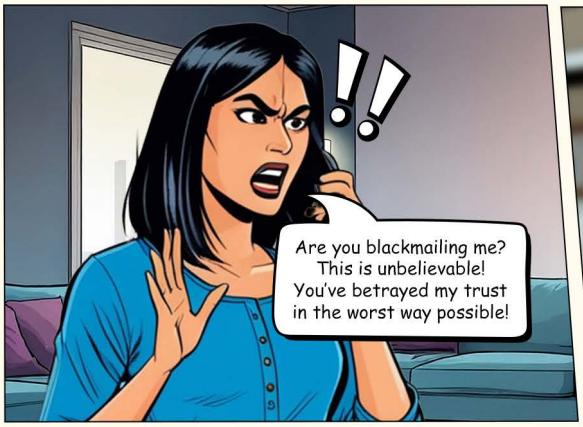


CONFUSED AND DISTURBED, KRITI STARTS RECEIVING MORE INAPPROPRIATE CALLS THROUGHOUT THE DAY.

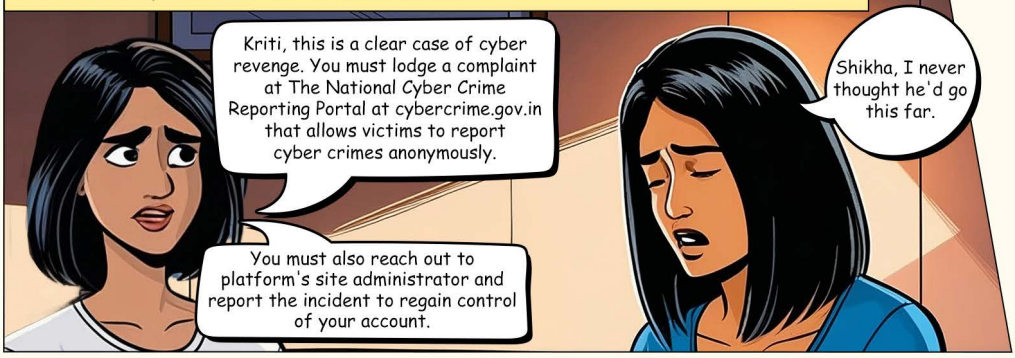
IN THE MIDDLE OF UNPRECEDENTED CHAOS, KRITI RECEIVES A CALL FROM SUMIT.



KRITI SUDDENLY REMEMBERS THAT, IN A MOMENT OF TRUST, SHE ONCE SHARED HER PASSWORDS WITH SUMIT.

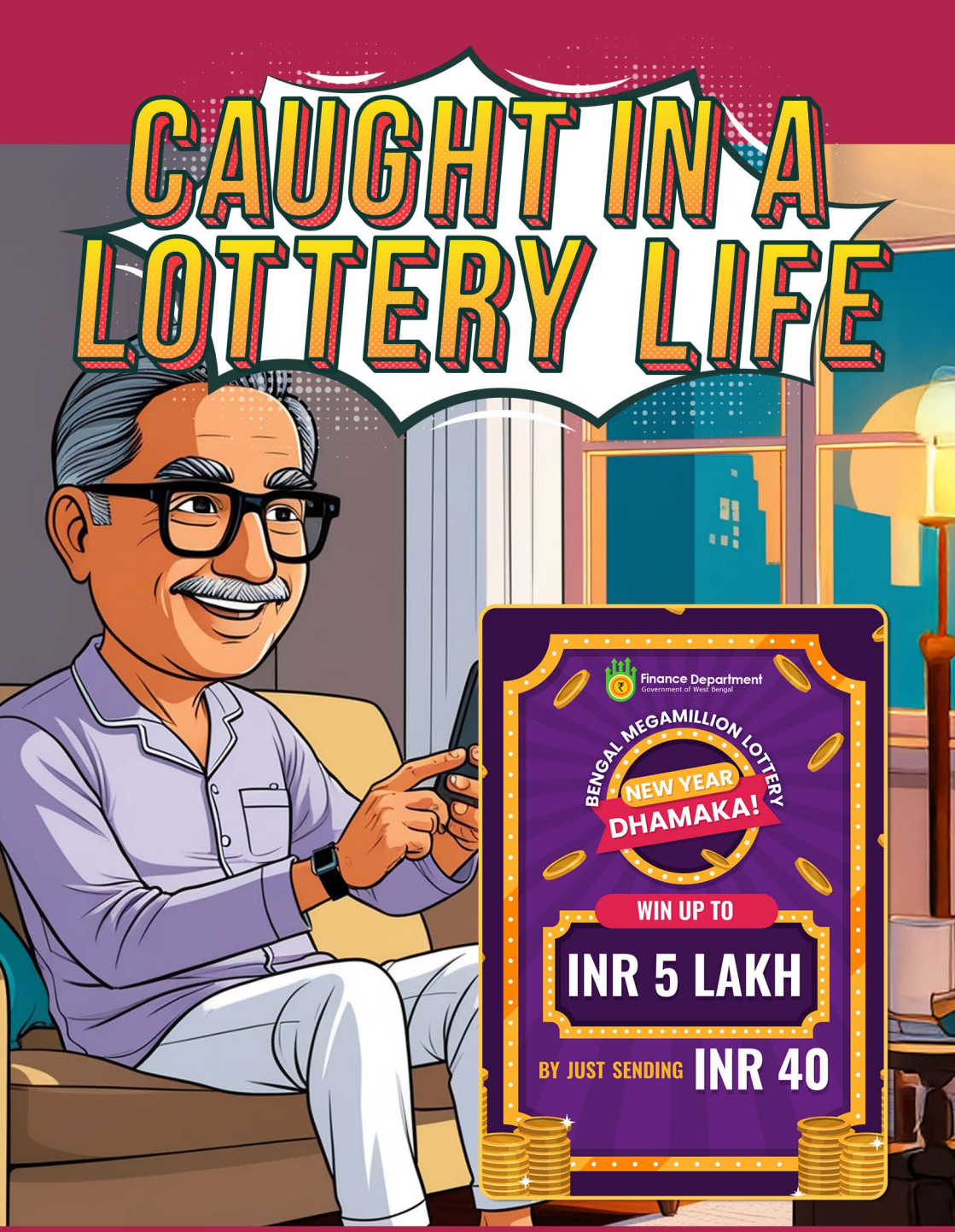


IN UTTER SHOCK, KRITI RECEIVES FRANTIC CALLS FROM HER FRIENDS. SHE'S BEING A VICTIM OF 'CYBER REVENGE,' TRAPPED IN AN ONLINE NIGHTMARE.



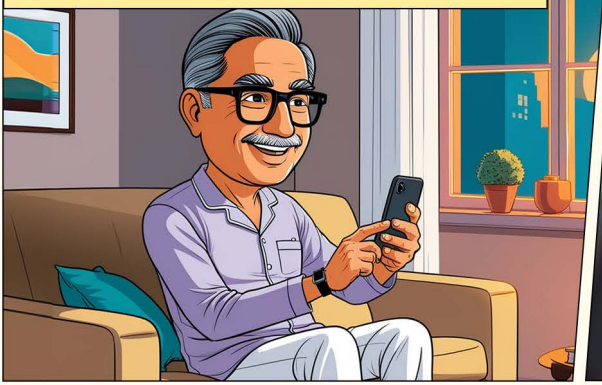
- Avoid sharing sensitive or personal photos and videos, even with people you trust.
- Keep financial details, passwords, and other private information strictly confidential; never share these with anyone.
- If you ever become a victim of cyber harassment or cyber revenge, don't hesitate to report it to local authorities or cybercrime cell.

CAUGHT IN A LOTTERY LIFE



DON'T GET LURED BY OFFERS THAT SEEM TOO GOOD TO BE TRUE, LIKE SATYAPAL DID.

SATYAPAL, A RETIRED SCHOOLTEACHER, RECEIVES AN EXCITING MESSAGE ON SOCIAL MEDIA ABOUT A HUGE CASH PRIZE IN A 'BENGAL MEGAMILLION LOTTERY.'



THE LOTTERY CAPTION READS OUT ...

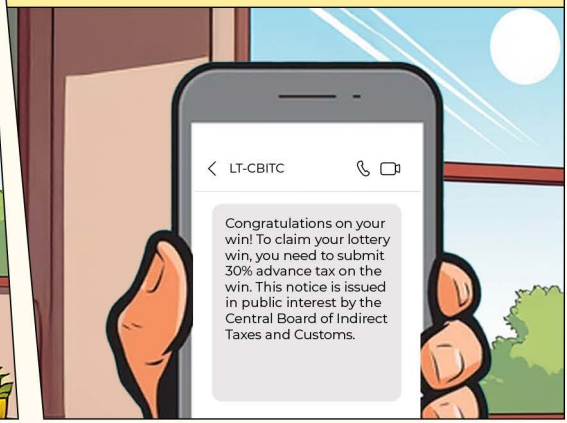
THE DEPARTMENT OF WEST BENGAL STATE LOTTERY IS PROUD TO INTRODUCE THIS ONCE-IN-A-LIFETIME ONLINE LOTTERY. SIMPLY FOLLOW OUR PAGE AND SEND A SMALL ENTRY FEE OF INR 40 TO THIS NUMBER!

MR. SATYAPAL, TRUSTING THE APPEARANCE OF AN OFFICIAL-LOOKING LOGO, IS TEMPTED. HE SENDS THE MONEY AND WAITS FOR HIS 'TICKET'.

FEW DAYS LATER...

THE NEXT DAY, HE RECEIVES A MESSAGE FROM THE SAME SOURCE.

THAT VERY INSTANT, SATYAPAL RECEIVES A MESSAGE.



SOON, HE ALSO RECEIVES A CALL FROM A SO-CALLED 'GOVERNMENT OFFICIAL'

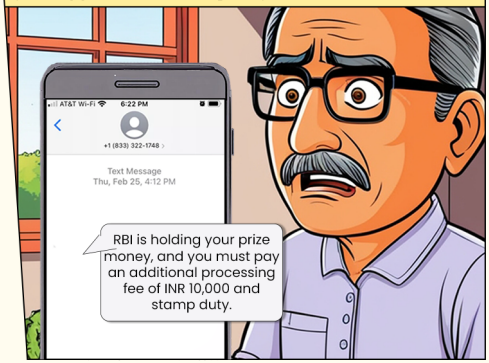
Hello, Mr Satyapal, I am calling from the Indirect Tax department. For 5,00,000 win; I will have to request you to submit 1,50,000 as advance tax charged at 30%.

Sir, I will not be able to deposit such a huge amount suddenly. Is there any other way?

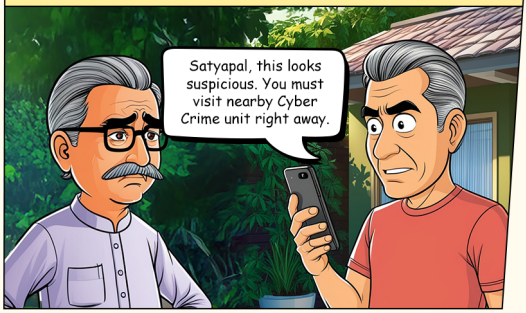
In that case, for now, you may please submit a minimum of 50,000 in installments for us to process.

Okay.

ANXIOUSLY, SATYAPAL WAITS FOR HIS PRIZE MONEY BUT REPEATEDLY RECEIVES REQUESTS FOR ADDITIONAL PAYMENTS.



EACH TIME HE SENDS MONEY, ANOTHER 'OFFICIAL' MESSAGE FOLLOWS, ASKING FOR MORE PAYMENTS. IT BECOMES OBVIOUS TO SATYAPAL THAT SOMETHING IS NOT RIGHT ABOUT THESE TRANSACTIONS, HE SHARES ABOUT HIS EXPERIENCE WITH HIS FRIEND MR. SHARMA.



SATYAPAL REPORTS THE INCIDENT TO THE CYBER CRIME UNIT, WHERE HE LEARNS THAT HUNDREDS HAVE FALLEN TARGET TO THE SAME SCAM.

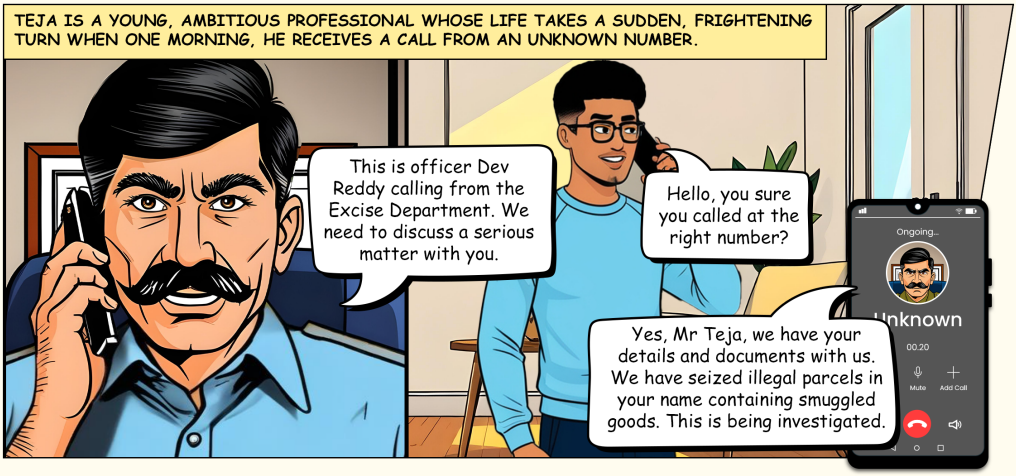
Always verify the authenticity of online lotteries. Be cautious of deceptive, look-alike websites that mimic official sources, double-check URLs, official contact details, and verify legitimacy directly from the official site.

Never entertain calls from unofficial sources claiming unrealistic money wins. Always verify with the official lottery company directly.

DIGITAL ARREST ON RISE

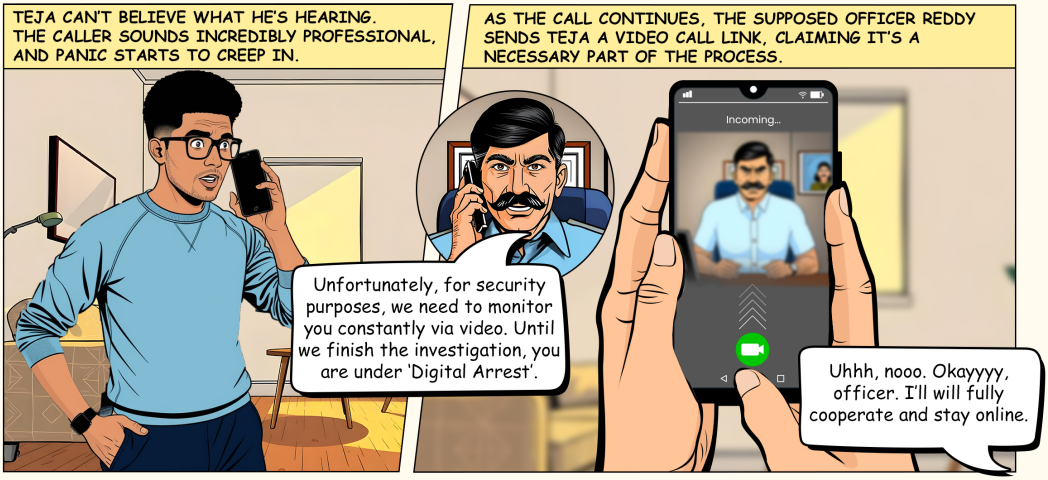
DON'T LET PANIC CONTROL YOU LIKE IT DID TO TEJA.

TEJA IS A YOUNG, AMBITIOUS PROFESSIONAL WHOSE LIFE TAKES A SUDDEN, FRIGHTENING TURN WHEN ONE MORNING, HE RECEIVES A CALL FROM AN UNKNOWN NUMBER.



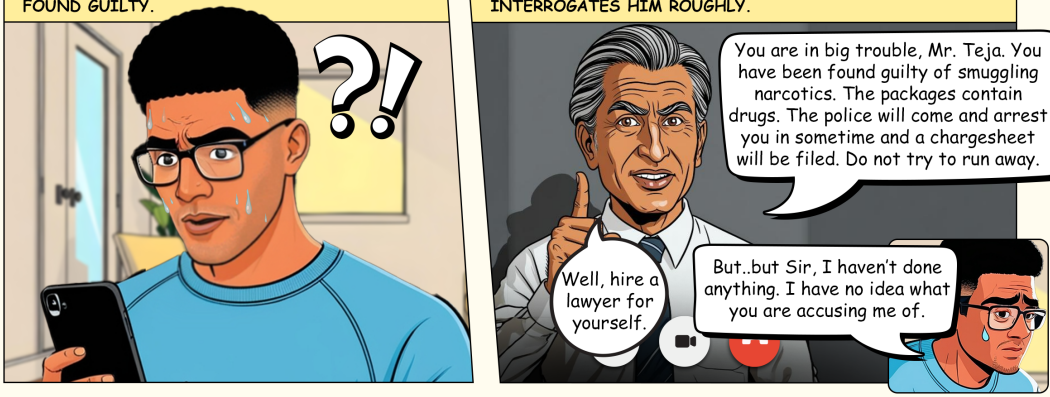
TEJA CAN'T BELIEVE WHAT HE'S HEARING. THE CALLER SOUNDS INCREDIBLY PROFESSIONAL, AND PANIC STARTS TO CREEP IN.

AS THE CALL CONTINUES, THE SUPPOSED OFFICER REDDY SENDS TEJA A VIDEO CALL LINK, CLAIMING IT'S A NECESSARY PART OF THE PROCESS.



TEJA IS CONSTANTLY HELD ON VIDEO DUE TO WHICH HIS FEAR AND ANXIETY GROWS. THEY WARN HIM OF SEVERE CONSEQUENCES IF HE'S FOUND GUILTY.

A NEW PERSON NAMED PRATAP PRETENDING TO BE A SENIOR OFFICER FROM THE DIRECTORATE OF REVENUE INTELLIGENCE APPEARS ON THE VIDEO CALL AND INTERROGATES HIM ROUGHLY.



THE SR. OFFICER LEAVES, AND ANOTHER 3RD PERSON DRESSED AS A POLICEMAN APPEARS IN FRONT OF THE CAMERA.

Mr. Smuggler, get ready to go to jail. The police will be at your door any moment.

Pleasseee sir! Isn't there any othe way?

Well, for now transfer 50,000 and I will delay the arrest and talk to my seniors about what can be done.

!!

TERRIFIED, TEJA TRANSFERS THE AMOUNT, HOPING IT WILL END HIS NIGHTMARE.

I guess luck is on your side. I have talked to all involved parties and though Pratap sir was not agreeing but I have somehow convinced him. We will drop all charges, destroy the packets on video and close the case if you transfer us 2,00,000 rupees.

I don't have this much money with me.

You can decide whether you value your freedom more or money. Am sure you can arrange. You have two hours.

TEJA ENDS UP SENDING THE MONEY AND FEELS RELIEVED.

₹2,00,000

AFTER FEW DAYS... LAMENTING OVER HIS MONETARY LOSS AND RECALLING THE HORRIFIC INCIDENT, TEJA SIPS A CUP OF TEA AND READS THE NEWSPAPER.

VICTIM

BEWARE OF DIGITAL ARREST SCAMS

THE FRONT-PAGE NEWS TITLE READS AS "BEWARE OF DIGITAL ARREST SCAMS".

REMEMBER!

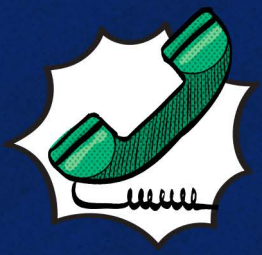
There is no such thing as Digital Arrest under the Indian law.

Beware if anyone poses to be a Govt. or Police official and demands money. Ask them to send a legal notice at your address first.

No legal fine or settlement can happen online over a call without proper documentation and court hearing.

If fraudsters share fake fine documents, challan, always disconnect the call and reach out to the concerned department on your own by visiting the respective office or call on helpline.

CYBERCRIME REDRESSAL MUST FOLLOW STEPS



Call 1930 within the Golden Hour

If you fall victim to a financial cyber scam, remember to quickly call on 1930 and report your case within the first hour of the incident, also known as the Golden Hour. This can significantly help you to recover your loss.

Report the Cybercrime

Ensure that you always report the incident at the National Cybercrime Reporting Portal (NCRP) at www.cybercrime.gov.in It is mandatory for the victim to report an official complaint to seek resolution.

If online reporting is not possible due to any reason, visit the nearby cyber crime police station to lodge your complaint.

CYBER TERMINOLOGIES

Credential Stuffing

A cyber-attack where stolen username-password pairs from one breach are used to gain unauthorized access to user accounts on different platforms.

Cyber Revenge

This involves using digital platforms to get back at against someone, often thvrough harassment or sharing private information without consent to cause harm or humiliation.

Cyber Stalking

This involves the persistent harassment of an individual through electronic means, including spying, monitoring, and unwanted communications, leading to fear or distress.

Deepfake/Morphing

This refers to the use of artificial intelligence to create realistic fake videos or images that manipulate a person's likeness, often used to mislead or defame individuals.

Digital Arrest

A digital arrest involves cybercriminals using deception and fear to control a victim's digital communication and movement to extract money or information.

CYBER TERMINOLOGIES

Impersonation Scams

Scammers impersonate friends or family members in distress and contact victims to send money urgently, creating a sense of panic.

Matrimonial/Online Dating Scams

Scammers create fake profiles on dating or matrimonial sites to build a relationship with victims, ultimately deceiving them into sending money or sharing personal information.

Phishing

A fraudulent attempt to obtain sensitive information such as usernames, passwords, and credit card details by disguising as a trustworthy entity. This often occurs through emails or messages that appear to be from legitimate sources.

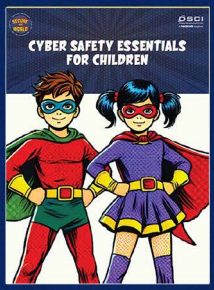
Sextortion

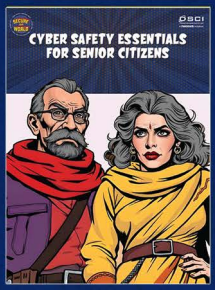
A form of blackmail where an individual is coerced into providing sexual content or money by threatening to release compromising information or images if they do not comply.

CHECK OUT OUR OTHER CYBER AWARENESS CONTENT

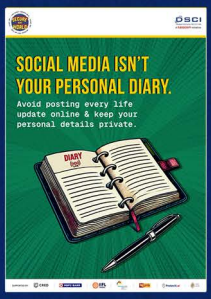
To make cybersecurity awareness more accessible, we've created awareness materials for all ages and in English and Hindi. You can explore more such interesting thematic based cyber security awareness materials at : www.dsci.in/content/cyber-security-awareness-month-2024

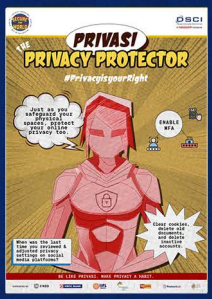
INFOGRAPHICS





POSTERS





SCREENSAVER

MEET OUR CYBERHEROES!

SAKHI: THE SOCIAL KEEPER

On social media, I choose to share wisely.

RAKSHAA: THE APP GUARDIAN

I only install official apps & grant them necessary permissions.

DHANI: THE PAYMENTS WIZARD

I guard my OTP/PINs & never share them.

SANDESH: THE EMAIL DEFENDER

I will check for phishing emails & think before clicking links.

PRIVASI: THE PRIVACY PROTECTOR

Privacy is my right; I protect it offline & online.

SATYA: THE CYBERCRIME ADVISOR

You are not alone. Together we can fight it off.

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DSCI
PROMOTING DATA PROTECTION
A nasscom Initiative

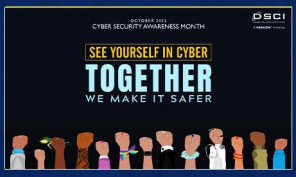
CYBER SECURITY AWARENESS MONTH
OCTOBER 2024
SECURE OUR WORLD
UNITE FOR CYBER PROTECTION
OCTOBER 2024

Data Security Council of India (DSCI) is a not-for-profit, industry body on data protection in India, setup by Nasscom, committed towards making the cyberspace safe, secure and trusted by establishing best practices, standards and initiatives in cyber security and privacy. DSCI works together with the Government and their agencies, law enforcement agencies, industry sectors including IT-BPM, BFSI, CII, telecom, industry associations, data protection authorities and think tanks for public advocacy, thought leadership, capacity building and outreach initiatives.

Explore our other awareness campaigns on cyber security and privacy at www.dsci.in

2023

2022



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