



The Baramati Sahakari Bank Ltd
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Cyber Frauds during Lockdown - BE AWARE

Cyber fraudsters keep finding new ways to lure people. A new modus operandi of Cybercrime has been started by fraudsters.

The fraudsters are trying to take advantage of the EMI moratorium declared by the RBI & various Banks. As per the reports from media, the following Modus operandi are being used by the fraudster to trap the customers.

1. Customer gets call from a fraudster posing as a Bank representative. The customers are offered EMI moratorium benefits by the fraudster in order to get their Bank details and initiate a fraudulent transaction. The customer is asked to share the OTP. Once the OTP is shared, the amount is immediately siphoned away by the fraudster.
2. The customer may be guided via SMS to download a mobile app to avail the EMI moratorium. Once the customer downloads the app, a virus/ malware also gets installed which helps the hackers to capture the customer's sensitive information such as username and password. They will then ask for an OTP to carry out a fraudulent transaction.

Steps to ensure you do not fall prey to the scams

- i. Do not share your personal details or OTP with anyone. Banks will never ask for an OTP from their customers.
- ii. Do not download any such mobile or desktop app as per suggestion given on a random phone call.
- iii. Be extremely wary of SMS or WhatsApp asking for KYC, Aadhaar details, PIN or OTP details.
- iv. Never share confidential details when you receive any unsolicited calls, SMSs or emails.
- v. If you get an SMS/call asking for sensitive information, kindly do not provide these details.
- vi. Do not open or forward any suspicious links via email, SMS or chat.

**-By Chief Information Security Officer,
The Baramati Sahakari Bank Ltd.**