



# INDIAN OVERSEAS BANK PRESENTS

AWARENESS INCIDENTS BY



# IOB ANNA

(READ IT.....LEARN IT.....USE IT)

आईओबी अन्ना हर दिन चौकन्ना  
CYBER HYGIENE SERIES BY IOB ANNA...



CUSTOMER DUPED BY THE FALSE PROMISE  
झूठे वादे से ठगा गया ग्राहक

INCIDENT  
घटना

### The False Promise

- ❖ A woman, *Maya*, in her 40s, scrolling through her phone at home. The screen showed an ad: "Work from Home! Earn Big with Easy Commissions!"

Boost your income by selling  
branded products! High  
commissions and huge returns  
guaranteed!

Maya is intrigued by a  
seemingly lucrative offer on  
social media.



- ❖ **Maya at her desk, on a video call with a friendly, professional-looking woman from the company offering the opportunity.**





- ❖ **Maya checks her phone to see that she received a profit of Rs 12,000 on her Rs 10,000 investment. She smiles in satisfaction.**



Her first investment returns  
Rs 12,000—just as promised.

Wow! This is working!



❖ **Maya starts transferring more money, looking increasingly excited. The bank transfer screen shows**

**"Rs 11,25,000" and she has made 20 separate transfers.**

- ❖ **Encouraged by the initial success, Maya invests over Rs 11 lakh in just 15 days.**
- ❖ **Maya sits at her desk, looking anxiously at her phone. The investment app screen shows "Profit: Rs 0". She frowns.**





❖ **Maya walking into the Kashmirira Police Station, holding her phone, looking distressed.**

*I've lost everything... I need help!*

*Maya, along with four other women, reports the scam to the Kashmirira police.*





- ❖ Police officers working at their desks, reviewing multiple complaints. The screen shows bank accounts linked to the fraudsters.

The police begin to investigate, tracking the stolen money to the fraudsters' accounts.

These criminals have been targeting many victims using the same tactics.



- ❖ A police officer warns a group of citizens, including Maya, at a community meeting.

Remember, if an investment opportunity seems too good to be true, it probably is.

The police organize awareness programs to educate the public about online scams.



Beware of scams! Always verify before making any investment. . Don't trust unsolicited offers or messages.

The police warn citizens to stay cautious and avoid such investment schemes.



❖ Maya sits at home, thinking about the scam, but with a determined expression. She is holding a pamphlet



**titled "Cyber Hygiene series by IOB ANNA- How to Protect Yourself from Cyber Scams.**

I won't fall for this again. I need to be more careful next time.

Maya vows to spread awareness and protect others from falling into the same trap.





# MAYA CALLED IOB ANNA



**HELLO ANNA..... I Need your help. I got scammed. I lost approx. Rs.11 Lacs.**



**OMG! That is a huge sum! Please tell me more about the scam.**



**I am 40 years old and one day scrolling through my phone at home. The screen shows an ad: "Work from Home! Earn Big with Easy Commissions! Boost your income by selling branded products! High commissions and huge returns guaranteed! You can start with just Rs 10,000, and you will see profits almost immediately! I am convinced by the professional pitch and decided to invest. I received a profit of Rs 12,000 on my first Rs 10,000 investment. I started transferring more money. I transferred approx. Rs 11,25,000 in 20 separate transfers.**



**OMG! You are defrauded by fraudsters.  
This type of cyber crime is known as THE  
FALSE PROMISE SCAM.**

**A false promise scam is a type of  
deception that involves making a false  
promise to someone, such as a promise  
to marry or a promise of employment or  
promotion.**



**Maya! How do you realize that they were  
fake?**



**As time passes, the promised returns  
stop coming in. The investment app  
screen shows "Profit: Rs 0". Then I  
realized that I got scammed.**



**Anna! Please tell me that how to  
protect from these types of scams.**



**Here are some ways to protect yourself from false promise scams:**

- **Be wary of unsolicited contact**  
Do not respond to unsolicited emails, calls, or texts.
- **Do not share personal information**  
Do not share personal or financial information over the phone, in an email, or on a website you did not initiate.
- **Be cautious of urgent messages**  
Scammers often use urgent messages or get-rich-quick schemes to pressure you into acting.
- **Use multi-factor authentication**  
Use multi-factor authentication to protect your accounts. This requires two or more credentials to log in, such as a passcode, a one-time verification code, or a fingerprint scan.
- **Update your software**  
Keep your phone's operating system and computer's security software up to date to protect against malware and security threats.



**Anna! How to report such types of  
scams? Now what I must do?**



**Report Suspicious activity: Report the scam attempt to the National Cybercrime Reporting Portal at [WWW.CYBERCRIME.GOV.IN](http://WWW.CYBERCRIME.GOV.IN) or call Cyber Crime Helpline at 1930.**

## **Awareness Tips by IOB Anna.....**

- Always verify the identity of the caller through another means of communication before taking any action, when it is urgent request.
- Be wary of unexpected urgent requests for money or personal information, even if they appear to come from someone you know.
- Stay informed about different types of online scams and how they work. Awareness is key to preventing falling victim to these scams.
- Stay vigilant and exercise caution in all your interactions over online.
- Be cautious about what you share on social media and other online platforms and set your profiles to “friends and family” only, because scammers can use publicly available information against you convincingly.
- Enable multi factor authentication, if possible, on your financial and important online accounts to add an extra layer of security.
- Please contact at Cyber Police Help Line No. 1930 in case of any cyber fraud.
- Please contact IOB cyber cell at 044 2858 4890 & IOB customer care at 1800 425 4445 or send mail at [cybercell@iob.in](mailto:cybercell@iob.in) in case of cyber payment fraud.



Always be cautious of too-good-to-be-true offers. Verify everything, and if you suspect fraud, report it to the authorities.

Report scams, stay alert, and protect your hard-earned money!

THANK YOU  
धन्यवाद