



INDIAN OVERSEAS BANK

PRESENTS

AWARENESS INCIDENTS BY



IOB ANNA

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



आईओबी अन्ना हर दिन चौकन्ना

Bank Account on Rent Scam

Date of Incident: 10 October 2025

Reported By: Customer – Mr. Ravi Kumar

Type of Incident: Bank Account on Rent Scam

Location: Social Media (Instagram / WhatsApp Message)

1. Incident Description:

Mr. Ravi Kumar received a message on social media offering **₹5,000 in exchange for temporary use of his bank account**. The sender claimed it was for a short-term “business transaction.” Believing it to be genuine, the customer shared his account details. Within 48 hours, his account was frozen due to detection of **suspicious fund transfers** linked to fraudulent activities.

2. Root Cause:

The customer was **unaware of the legal and financial risks** of renting his bank account. Fraudsters used his account to **launder illicit funds**, masking their identity.



3. Actions Taken:

- Cyber Awareness Unit intervened and guided the customer.
 - The incident was reported to the **Bank's Transaction Monitoring / KYC Department (TMKAD)** and **Cyber Crime Cell**.
 - The customer's account was temporarily restricted to prevent further misuse.
 - Awareness message shared through the **IOB Cyber Safety Campaign**.
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4. Lessons / Recommendations:

- **Never rent or share** your bank account for any reason.
 - **Report immediately** if approached with such offers.
 - **Enhance awareness** among customers through posters, SMS alerts, and digital campaigns.
 - **Practice safe digital banking** by not sharing OTPs, passwords, or links with unknown persons.
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5. Status:

Case resolved. Customer educated. No financial loss reported.



Wow! Easy money!



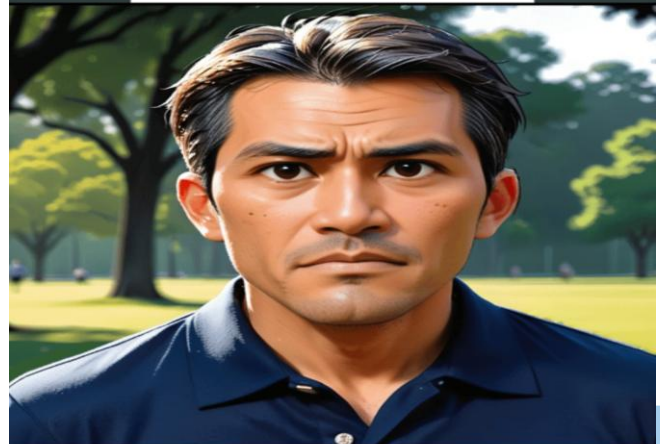
Earn ₹10,000 instantly! Rent your bank account for 2 days. 100% safe!



Just share your account number and OTP, we'll handle the rest. You'll get your money in minutes.



Ravi hesitates but agrees, thinking it's harmless.





A few days later, Ravi's phone buzzes with messages:



"Your account has been frozen due to suspicious activity."

"Police enquiry initiated for money laundering case."

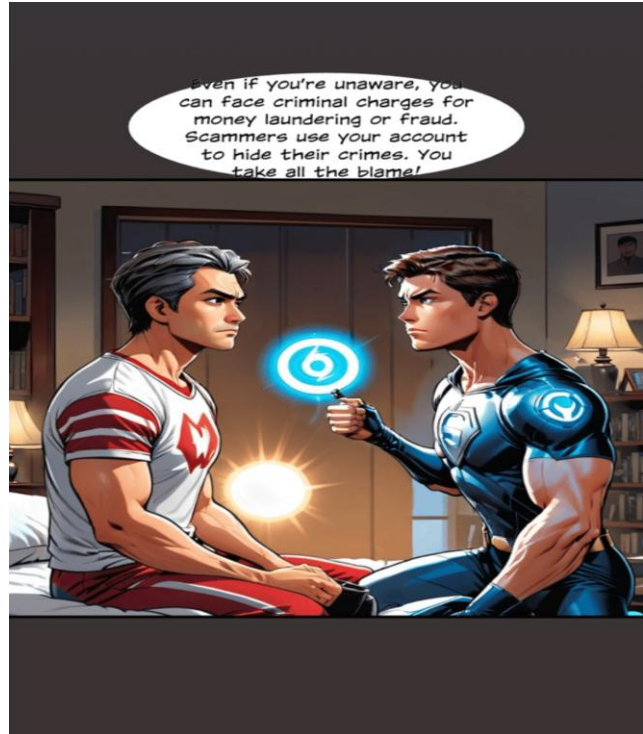


Oh no! What did I do?



Ravi! You've fallen into a Bank Account Rental Scam! Never rent or share your account- it's illegal!







⊘ Don't rent your bank account. Say NO to fraud!

♥ Issued in public interest by Indian Overseas Bank & IOB Anna - Cyber Safety Hero.



Report Suspicious activity: Report the scam attempt to the National Cybercrime Reporting Portal at 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 in case of cyber payment fraud.

THANK YOU
धन्यवाद