



Nowadays, Cybercriminals are using various tactics, including manipulation through downloading unverified Applications into mobile device to gain unauthorized access to personal or sensitive information for conducting fraudulent activities.



Modus Operandi

- ➔ Fraudsters posing as government officials often contact individuals under false pretenses like **updating of PAN Card, Aadhaar Card, KYC etc.**
- ➔ Individuals are then directed to **download unverified Applications** like **".APK"** or **".EXE"** files etc.
- ➔ Once the malicious files / Apps are downloaded, cybercriminals may **gain access to the device**, enabling them to **read messages** containing sensitive financial information like **OTP, PIN etc.**
- ➔ Taking full control of the victim's device, cybercriminals are able to **conduct unauthorized online transactions, fund transfers** to anonymous account etc. from victim's Bank account.



Cyber Safety Best Practices

Do's

- ✓ Always use official channels for any updates or services related to government IDs or Banking matters.
- ✓ Download apps only from verified and trusted sources such as Google Play Store, Apple App Store etc.
- ✓ Frequently review App Permission Setting & grant only those permissions which are utmost necessary.
- ✓ Keep your device's operating system and apps updated with latest patches & fixes.

Don'ts

- ✗ Avoid third-party Apps or links shared over unsolicited calls / messages / instant messaging platforms like WhatsApp, Telegram etc.
- ✗ Avoid downloading Apps from unknown sources or unfamiliar links.
- ✗ Never grant unnecessary permissions to Apps which allow remote access.
- ✗ Be cautious of unexpected calls / messages asks for sharing sensitive information.



Report Cyber fraud Incident to <https://www.cybercrime.gov.in>

or call **1930** for assistance