

MYTH OR FACTS

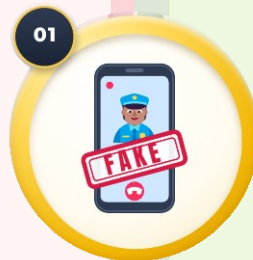
ABOUT CYBERSECURITY

◆ CYBER SECURITY AWARENESS MONTH 2026 ◆

✗ MYTH DIGITAL ARREST

Police or CBI can put me under 'digital arrest' on a video call.

01



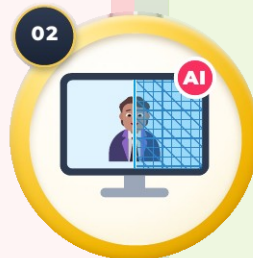
✓ FACT

There is no 'digital arrest'. No police, CBI, ED or RBI officer questions or arrests anyone on a video call. Stop, think, disconnect and report it on 1930.

✗ MYTH DEEPPAKE CALLS

If I can see and hear them on a video call, it must be real.

02



✓ FACT

AI can copy anyone's face and voice. If a 'boss' or relative urgently asks for money or an OTP, hang up and call them back on a number you already know.

✗ MYTH UPI & QR CODES

I must scan a QR code or enter my UPI PIN to receive money.

03



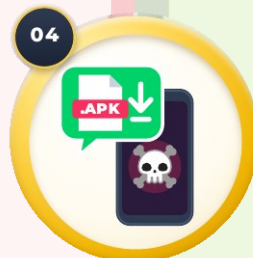
✓ FACT

Your UPI PIN is needed only to pay, never to receive. Anyone asking you to scan a code or enter your PIN 'to get paid' is trying to take your money.

✗ MYTH FAKE APPS

An app file sent on WhatsApp by someone I know is safe to install.

04



✓ FACT

Their phone may already be hacked. Fake '.apk' files for challans, KYC, wedding invites or rewards can take over your phone and read your OTPs. Install apps only from official app stores.



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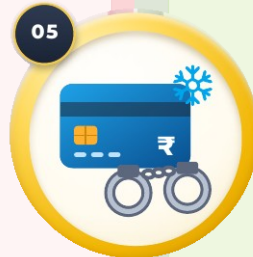
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✗ MYTH

MONEY MULES

Letting someone use my bank account for a small commission is harmless.

05



✓ FACT

This makes you a 'money mule' for **fraudsters**. Your account can be frozen and you can face police action. Never lend your account, card, UPI ID or KYC documents.

✗ MYTH

FAKE BANK CALLS

A caller who knows my name and account details must be from my bank.

06



✓ FACT

Fraudsters buy leaked data to sound genuine. Your bank never asks for OTP, PIN or passwords, and its service calls now come from numbers starting with '1600'.

✗ MYTH

FAKE WEBSITES

A website with the bank's logo and a padlock sign is always genuine.

07



✓ FACT

Fake sites copy logos and can show a padlock too. Indian bank websites now end with '.bank.in'. Type the address yourself or use your bank's official app.

✗ MYTH

INVESTMENT SCAMS

Online groups promising guaranteed share market profits are genuine.

08



✓ FACT

Fake trading apps show big 'profits' but never let you withdraw. No genuine investment guarantees returns. Invest only through SEBI-registered brokers.



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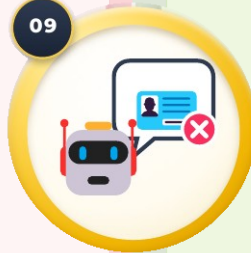
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✗ MYTH

AI AT WORK

Public AI chatbots are safe to use with customer or bank data.

09



✓ FACT

What you type may be stored and seen by others. Never enter customer or bank data into public AI tools. Use only AI tools approved by your bank.

✗ MYTH

RANSOMWARE

We have backups, so ransomware can't really hurt us.

10



✓ FACT

Ransomware hunts for connected backups and locks them too. Keep at least one copy offline or immutable (unchangeable), and test restoring it regularly.

✗ MYTH

REPORTING FRAUD

Once money is lost to online fraud, reporting it is pointless.

11



✓ FACT

Act within the 'golden hour'. Report at once on 1930 or cybercrime.gov.in. Quick reporting helps freeze the money before fraudsters can withdraw it.

STOP • THINK • TAKE ACTION



Never share OTP, PIN or passwords



Verify callers on a known number



Use only official app stores



Report fraud at once on 1930



/nabardonline