



HO: LKMC

Preface

We are currently witnessing game changing digital pervasiveness taking place in the entire banking ecosystem. Apart from contribution of enabling technological innovations and breakthroughs, Covid-19 pandemic has radically transformed the world as far as digital adaptation is concerned. It has also accelerated the adoption of digital payments in India. However, at the same time a disturbing surge in financial frauds has also been reported. As a result, a kind of paradoxical progress is manifested wherein on one hand we are enjoying the benefits of Digital Banking but on the other hand a feeling has got generated pointing to a loss of desired confidence in the system (owing to manifold increase in Cyber Crime and Digital Frauds). We are aware that cyber frauds have become easy because of limited awareness on 'Cyber Hygiene' on part of users who become victims of the ever changing and crafty modus-operandi adopted by the Fraudsters. PNB, having one of the largest customer base amongst the Banks in India with 10049 branches & 12957 ATMs, is continuously sensitizing its customers on the 'Digital' related Do's and Don'ts as applicable to various Digital modes made available by the Bank. In the above context and to give the desired fillip to customer awareness on cyber frauds, an easy to follow and user friendly booklet has been prepared to acquaint our valued customers with the modus operandi of prevailing Cyber & Digital Frauds so that they do not fall prey to the Fraudsters. We hope, this Booklet will prove a very handy help to our customers concerning cyber and digital frauds.

Let's Introduce



Tinku: The Victim of Cyber Fraud.

Chatur Chetan: The Saviour !

Who states, how to be safe.



Flip, to know, what happens, next..

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UPI SCAM

Tinku uses UPI in his mobile.



He posted his bicycle online for selling it. He received a call regarding the same.



I saw your advertisement online. I am interested in buying this bicycle.

Sure. When do you want to see the bicycle?

Very soon. But before that I want to send you some token amount so that I don't lose the deal. Can you confirm your UPI ID? I'll send you a QR code in your UPI app. Scan it, and please don't forget to enter the UPI PIN.



Sure. My UPI ID is ***** Send me the QR, I will confirm the receipt of token amount once I scan the QR and enter the UPI PIN.



Tinku lost his money as soon as he scanned the QR and entered UPI PIN.



UPI SCAM

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Be careful while making financial transactions for online products using UPI.



Do remember, there is no need to enter your PIN or password anywhere, to receive money.



If UPI or any other app is asking you to enter UPI PIN to complete a transaction, it means you are **sending** money instead of receiving it.





Protecting your personal details

Tinku visits bank to link his Aadhaar Card to his bank a/c

Tinku submitted the required documents



I want to link my Aadhaar Card with my bank account



Please submit the form & copy of aadhaar card. Show me original aadhaar card also

Tell me the OTP you have received on your mobile.



I did not get any OTP!!!!

It is delivered on your registered mobile no.



There is no OTP received, please check mobile no. in my bank account.

Ok, it is 958*****15



What? This isn't my mobile number!!

But last time you got it changed.



Ohh no, now I remember... Last time when I came to submit my KYC form, a person helped me fill the form & submitted it.



contd...



Protecting your personal details

Ok, he might have mentioned his mobile number on that form. Now, that number is linked to your bank a/c. He may misuse it. You should have checked that form before submitting.



I did not have any idea about this. I made a big mistake. What should I do now??

Please fill & submit form for changing mobile number.



क्या कहता है चतुर चेतन!

Chatur Chetan Says !



One should never share confidential and sensitive information like aadhar card number, bank account number etc.



Keep a check on mobile number linked to your bank account.



Keep a track of transactions happening in your bank account & look for any suspicious activity.





Fake Applications for Payment Spoofing

Tinku is a humble and friendly shopkeeper.

A customer came and bought groceries.



Hi *Tinku*, can I make the payment by scanning the QR code? I am using **** App.

Yes, here is the QR code, scan it to pay.



The customer scanned QR code using fake **** app. Generated fake payment receipt & showed it to *Tinku*.



See, I have made the payment.



Tinku looks at the payment receipt, which is *fake*.

Thank you for shopping with us.



Tinku tallied his account in the evening, and found out, there was **NO** payment made by that customer. He realized being **cheated** using a fake **** app.



Here, *Tinku* won't be able to complain to the bank or report fraud as there was no real funds transfer. Also, he doesn't have any details of the customer.

क्या कहता है चतुर चेतन!

Chatur Chetan Says !

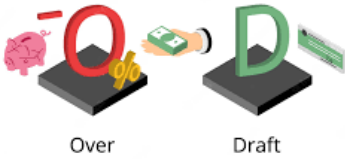


Always check/confirm transactions in your a/c whenever a QR code payment is done.



Always conclude any financial transaction with an actual receipt of funds.

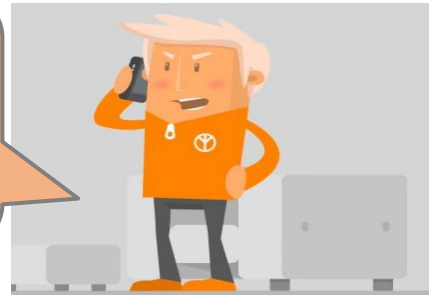




Overdraft against FD

Tinku had some money that he wanted to invest. One day he received a call from someone, pretending to be employee/agent of a reputed bank, advertising a new scheme with a high interest rate.

Hi, I am calling from XYZ bank. We are offering highest rate of return in market 9%. Are you looking for some investment options ?



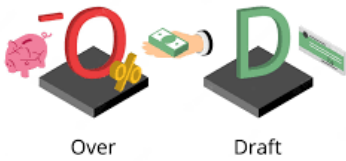
Hi, Are you sure I will get a 9 % rate because no bank is giving this much interest rate.

Yes Sir, This is a special scheme for a limited period only.

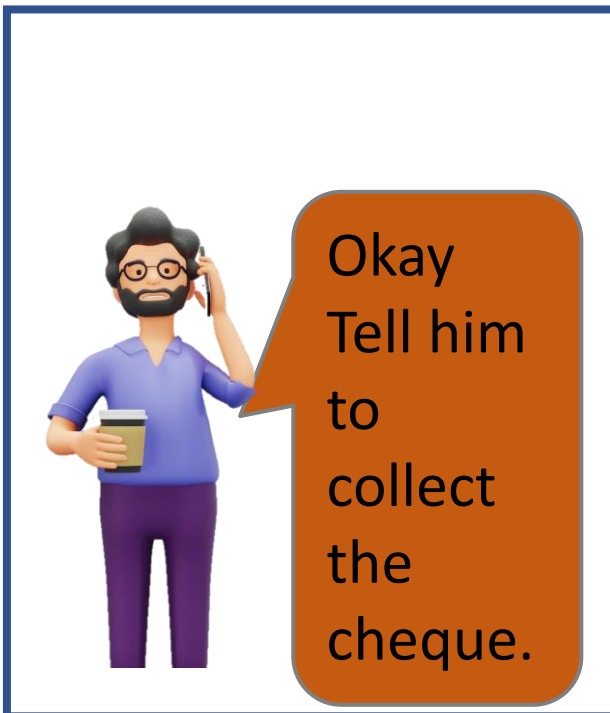
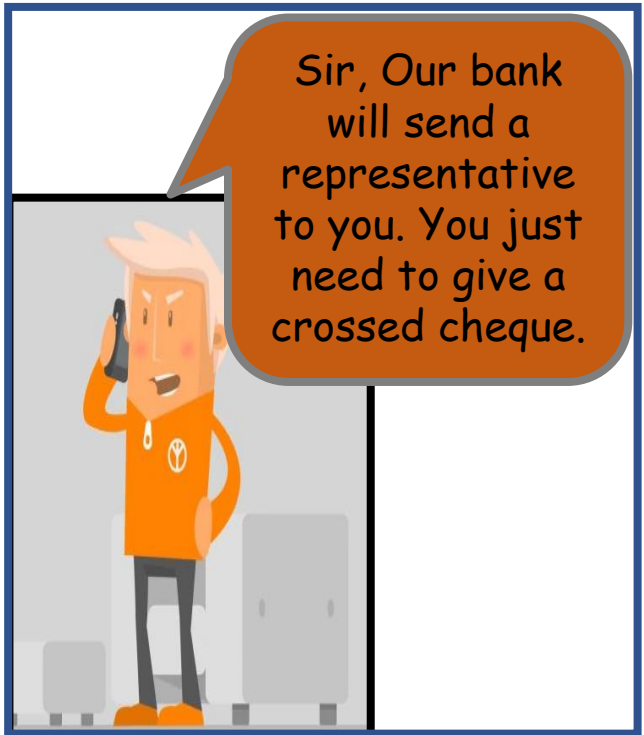
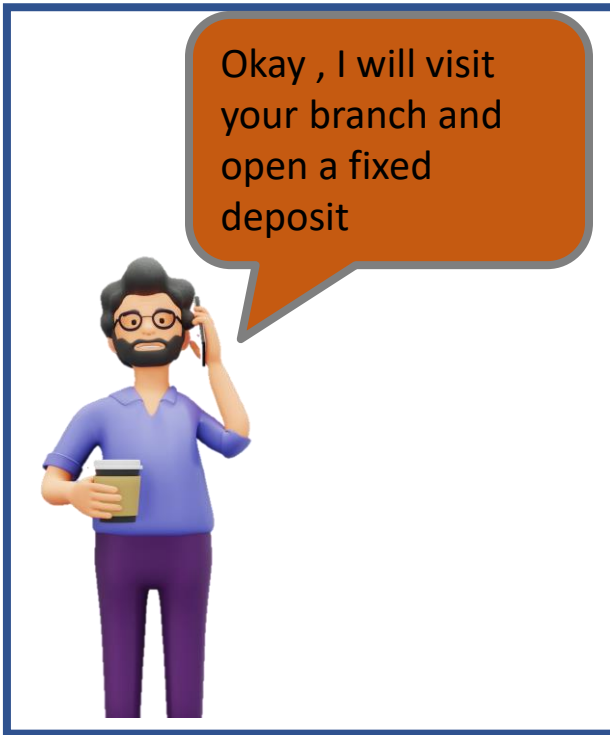


LIMITED OFFER

contd...

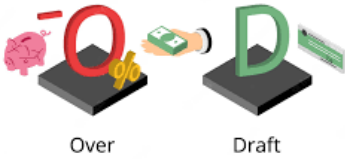


Overdraft against FD



Fraudster visits Tinku's home as representative of Bank and takes signatures on different forms (including OD documents), which Tinku did not check before signing.





Overdraft against FD

After a day, fraudster visits the branch as a representative of Tinku and deposits the cheque for creating fixed deposit. However, he gave fake fixed deposit to Tinku and kept original One with him self.



After a day, Tinku got SMS regarding overdraft against FD and upon visiting the branch, he was shocked to know that FD receipt was fake.

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Check all the documents before signing.



Prefer visiting the branch office or performing transactions over internet banking with assistance of known person.



Don't handover important documents, cheques etc. to anyone.





Cashback Offer



Hello Sir, I am calling from XYZ.com You recently made a purchase from us. You are eligible for 50 % cashback based on your frequent purchases.



Oh Is it ?? Thank you So much. Will it be credited in my account?



Yes Sir , You have to follow some steps to avail this. Please open the app and you will get a popup message for the same.

Its asking for UPI PIN ??





Cashback Offer



Yes, You need to enter UPI PIN to give confirmation for receiving payment.

Okay. I have entered that.



The moment Tinku entered PIN, Rs. 20,000/- were deducted from his account. Tinku tried calling the fraudster but that number was switched off.

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Don't believe unknown caller. One should verify the company's official website to check authenticity of any offer.



Don't share or enter UPI PIN for receiving the payment.



Illegal loan financing apps with exorbitant interest rates

Tinku : Hi Raju,

I am in the need of money. It is urgent
What should I do?



There are multiple apps which are providing loans very quickly.



Wow !! This app is providing the loan without any documents in 5 minutes.



Tinku installed one such application



Within 7 days, he started receiving calls for repayment of Rs. 7,000/-. He was shocked to see that Rs. 7,000/- being demanded for loan of Rs. 5,000/- in just 7 days. He discussed with another friend.



Oh !! Did you verify whether the entity is registered with RBI or have any other valid registration? Else they would not be covered under any rules and you are bound to pay as per the agreement.

Illegal loan financing apps with exorbitant interest rates

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



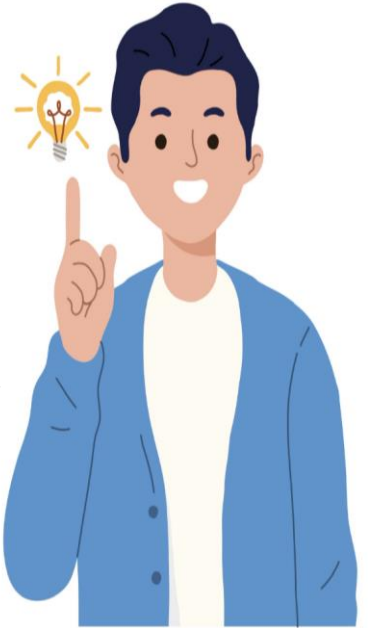
Always check the registration status of the company/ NBFC whose application is being used to provide loan and terms & conditions before availing loan from that NBFC.



Be Cautious while downloading any app and providing app permissions.



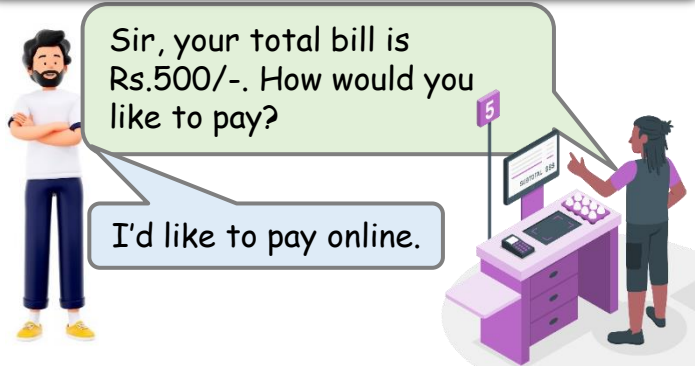
Be cautious and don't take loan if any mobile app is providing a quick loan without checking any document and credit score.





Public Wi-Fi “Used for fraud”

Tinku goes to billing counter after shopping.



Tinku faced network issues while making the online payment. Someone was standing behind him.



Hi, why don't you use free public wi-fi available here?

Oh yeah, you are right. Let me connect my mobile to the free public wi-fi available here.

Tinku made the payment using that free public wi-fi which was already hacked by Someone.

Someone fetched Tinku's all sensitive financial information using data interception, like username, password, card number, PIN etc.

Tinku received messages of money being deducted from his account that same day.

2 transactions of Rs.25000/- each were made.



क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Never use free public wi-fi for conducting any financial transaction.



Always connect your devices to safe and trustworthy network connections.





Malicious Application



One Day, Tinku got an email for an opportunity to work as freelancer. He grabbed that opportunity.

After downloading the app for freelancing, he started working as freelancer. Work seemed genuine to him. However, he was unaware that through this application his activities were being tracked.



After few days, Tinku received a alert message that Rs. 50,000/- have been deducted from his account. He had no clue from where the money was deducted.



Malicious Application

Upon investigation, it was found that his device contained an application that was observing all his activities and even data was being skimmed.



Don't download any application through link sent via SMS, email and instant messaging services without verifying its authenticity.

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Verify the authenticity of website of concerned entity offering jobs.

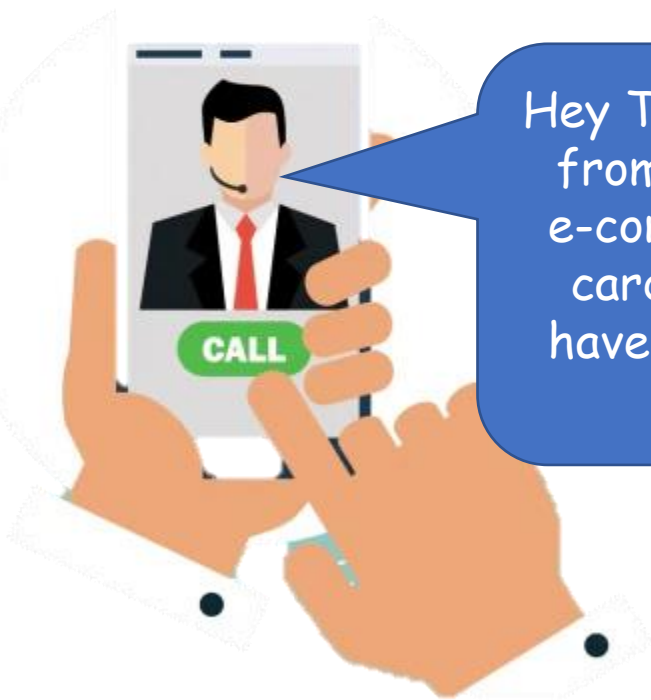


Report the incident to nearest cyber police station and National cyber crime reporting portal.



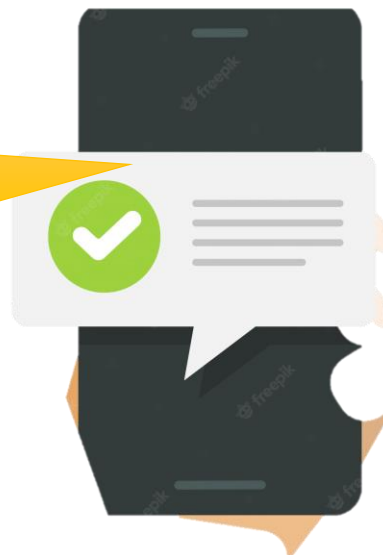
Details shared with known person/family/relatives

Tinku is very helpful and friendly person but he is ignorant about his financial details. One day, he received a call from his friend.



Hey Tinku, how are you ? Need a help from you. There is a offer on XYZ e-commerce site. It requires credit card from ABC Bank . I think you have this card. Can you please send me the details of that.

Yes, Sure. I can send you those details.



Tinku sent the image of his credit card.

Details shared with known person/family/relatives



After few days, Tinku received an alert message that Rs. 50,000/- have been deducted from his account. He had no clue from where the money was deducted.

Upon investigation, he realised that he shared his card details with his friend. He called his friend.

Raju, I gave you my card details. Have you done any purchase recently. I received a debit message.



No, I didn't make any transactions but few days back I lost my phone and that was having the card photo you shared. I am afraid that could have led to this transaction.

क्या कहता है चतुर चेतन!
Chatur Chetan Says !



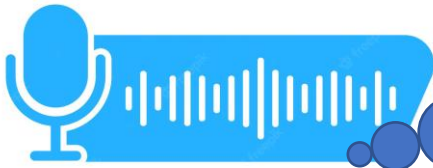
Don't share your card details over social media or any messaging app.





Reality Show Fraud

One day Tinku got a audio message.



Do you want to play
“KAUN BANEGA
LAKHPATI”? If Yes ,
Please Contact on
808XXXXXX10

Tinku got excited and called
on this number.

I just got the message
regarding participation
in QUIZ show “KAUN
BANEGA LAKHPATI”



Yes , Congratulations Sir !
You have been selected
for this. Do you want to
register ?



Reality Show Fraud

Yes, Yes !! I want to register.

You have to transfer an amount of Rs. 5,000/- as registration fee.

Tinku transferred the amount without giving a second thought. After the call, he was waiting for confirmation but he didn't receive any call. He tried to call back on the same number but that was switched off.



क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Always check on official website of reality show to confirm the genuineness of offer.





SIM Card Upgradation



Hi , I am calling from XYZ telecom company? Are you experiencing problem in internet connection?

Yes, I think so. I am getting issues while surfing internet.



Our company is giving SIM Card upgradation offer through which your SIM Card will be upgraded and you will get very high internet speed.

Yes, Please upgrade my SIM Card.



Sir, you need to enter your mobile number along with your aadhaar details. After that for confirmation , you need to enter 1.





SIM Card Upgradation

After some time, there was no network in Tinku's mobile. Fraudster cloned the SIM and all the calls, messages were being received at newly created SIM. With that, fraudster did the banking transactions also.



क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Always contact directly to telecom company for any SIM card issues.



Don't trust any unknown call for SIM card upgradation.





Fake Loan Offer

Tinku is a humble farmer, trying to make both ends meet. One day, he received a call from a stranger.



Hello, I am calling from XYZ bank. Our Bank has introduced loan scheme for farmers. You are eligible for loan at subsidized rate.

Oh Is it ?? What is the offer?



We are providing loan at 3% rate. For this you have to share your account details and aadhaar for verification.



Fake Loan Offer

Okay !! I will visit your branch with these documents



Sir, this offer is only valid for today. You need to send registration amount of Rs. 5,000/- to avail this offer. I can send the account details.



Farmer Tinku paid the amount.



After that Tinku kept waiting for details. He tried to call back on the same number but that was switched off.

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Never make any upfront payment for availing any loan.



Always check the registration status & details of lender before availing loans.





Fake Investment Offers



Hi, I am calling from XYZ investment company. Am I talking to Tinku?

Yes, But I don't want to do any investment.



Sir, There are very good opportunity. You can get very good return . Money will be doubled in 5 minutes

You can try by investing small amount even Rs. 100

Okay How can I do that ?



I am sending you account details. Please send amount in that. You will get return in next 5 minutes



Fake Investment Offers



As soon as, Tinku received double amount in 5 minutes, He was asked to invest more in the greed of gaining more money.



Why I am not getting any return now. His phone is also switched off now !!!!!!!

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Always do proper research before investment.



Never transfer money at the behest of any stranger.



Fake e-Commerce Website

Someone has created a fake shopping website & posted its links on various online platforms



Tinku being a web-freak, got attracted to that fake website looking at the lucrative offers.

Wow!!
Amazing
Deal



Tinku immediately clicked on the ad and was delighted to see the products on offer.

All offers were expiring soon. No “**Cash on Delivery**” option was available. Tinku quickly made payment using credit card and got a confirmation message.



15 days passed and Tinku did not receive his order. There was no way he could contact the website, as no contact info was provided on the shopping website. The website was no longer available as *someone* has already deleted it.

Tinku realized that he became a victim of fake advertisement and fake shopping website.

क्या कहता है चतुर चेतन!
Chatur Chetan Says !



- ☐ Always check the website URL, if it has ‘s’ after ‘http’, lock sign etc.
- ☐ Preferably opt for ‘Cash on Delivery’ if you are doubtful about the website.



Fake Advertisement

Diwali Bumper Sale !!!!
 Buy 1 get 4 Offer
 Buy one watch worth Rs. 2500 or above and
 Get three FREE!!
 Please call 90XXXXXX00 for details.

**SPECIAL
OFFER**

Tinku : WOW !!! That's great !! I can buy one watch and get three free !! I can gift to my cousins on Diwali. Lets call on this number.



Hi, I came across your offer on watches . Where is your location? I can come down to your store for purchase



Fake Advertisement

Hi, Sir!! You are very lucky. We were about to close the offer. You don't need to come here. We can deliver it to your address.



That's great. Please send me pictures of the watches.

Sure Sir !! I am just sharing. I have also shared the account details. Please send 2500 to confirm the order. We will deliver the order.



Why haven't they delivered the watches?? Their phone is also switched off. How can I trace them. I think I have lost my money.





Fake Advertisement

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



In case of branded products, check the offer from official website.

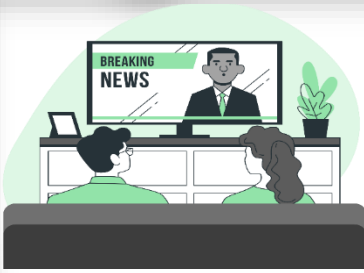


For non-branded products, make payment only after visit to branches.



Don't be misled by claims made in advertisements





Fake DTH Recharge Fraud

Chintu created a fake link for DTH recharge and engineered it to have a high page rank in Google search.

DTH Recharge online [Go](#)

*Call 958*****4 to recharge your DTH instantly*



Tinku was watching TV, his DTH plan got expired. He searched on web for DTH recharge. And he clicked on the fake link created by someone

Tinku called the mentioned number for DTH recharge.

I'd like to recharge my DTH

Sir, which plan do you want?

I need 1 year plan.

It will cost you Rs. 699/-
Should I send you the link for payment?

Yes, please.

Tinku clicked on the fake payment link which redirected him to a form where he was asked to fill in his personal & financial details like Card no, CVV no, expiry date etc.

Please fill all the details in the payment form.

Ok, I am filling all the details. How much time will it take to recharge?

You will receive a code via SMS, please tell me the same.



Fake DTH Recharge Fraud

OP-FGTRHY

Dear customer,
Please use OTP
324356 for
completing
transaction of
Rs.35000 from
your a/c...



Ok wait...The code
is 324356

Ok sir, thank you, we are
processing your recharge
request.



Tinku kept waiting for the recharge which never happened in reality.



Meanwhile he received a message that Rs.35000/- has been deducted from his bank account. He couldn't believe that he was **duped** in the name of DTH recharge.

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Always visit the official website or use genuine mobile application of that particular company for fetching customer service details.



As advised always, NEVER share any confidential information or OTP etc. with anybody. Bank never asks you for your confidential information.



50% OFF

Discount Fraud

Tinku wanted to book a hall for his elder sister's birthday party. So he searched on the internet for the available options and entered details for enquiry. After some time he received a call.

Hi, I am calling from XYZ Hotel. You enquired about bookings on our website. How can I help you?

I wanted to ask about banquet hall in your hotel. Is it available on rent?

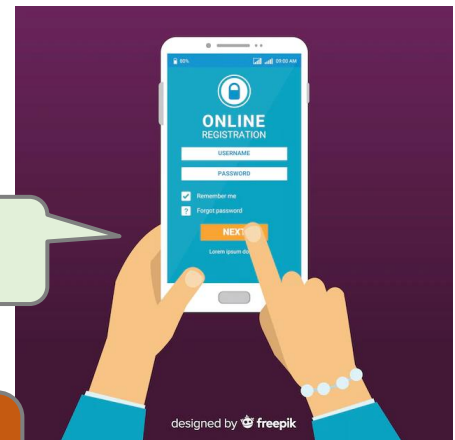
Yes. Its available.

What are the charges for birthday celebration?

Its 2500 per person and if you book online now, you will get 20 % discount.

Please tell me the procedure to book online.

Sir I can do it for you on the call itself. Tell me your card number, expiry date and CVV.





Discount Fraud

Tinku told all the card details along with OTP.



Sir, Booking is confirmed. You will receive confirmation through SMS also for the same.



After Some time, Tinku received SMS alert on his phone. Rs. 50,000/- deducted from his account. Tinku immediately called on that number but he didn't get any response. He realized that the call was a fraud and he should not have shared any details.

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Always verify the authenticity of a person offering any deal/ discount.



Always read the OTP alerts carefully as it has all the details of merchant, amount going to be deducted etc.





Credit Card Limit Upgrade

Tinku received a call from the Bank.

Hi, I am calling from XYZ Bank. Congratulations Sir, Your card is eligible for limit upgrade.

Oh Thanks!! What will be the new limit?

The new limit will be 5 Lakh from your current limit of rs 1 Lakh.

That's great!!

Sir, you will need to confirm some of the details and code. Shall I proceed?

Yes, Please.

Your card number is 4000 1000 1000 1000. You must have received a code. Can you please tell the code.

Yes! It's 123456.

Congratulations Sir!! You will receive the confirmation in next 2 hours.

As soon as Tinku disconnected the call, he received a message about debit of 1.2 Lakh from his credit card. Here, Tinku was defrauded.



Credit Card Activation

Tinku got XYZ Bank's Credit Card.

Hi, I am calling from XYZ Bank.
Congratulations on your credit card.

Yes, Thank you. Received it.

As per bank's policy, I am calling you to activate your credit card. You need to confirm your credit card details, after which you will receive a confirmation code. Upon entering it, your card will be activated.

Tinku believed the fraudster.

Okay , Please Activate my card.

Your name is Tinku XXXXX and
address is , Mumbai.

That's Correct.

Your number starts with 55. Kindly confirm the
credit card number.

Sure. It's 5500 1000 1000
1000.



Credit Card Activation

Thanks for the confirmation. Kindly confirm your card's expiry date and CVV number.

Yes, expiry date is 01/25 and CVV number is XXX.

Thank you Sir!! You must have received the activation code for final activation. Please confirm the code.

It is 123456.

Thank you Sir!! Your card will be activated in 24 hours.

As soon as Tinku disconnected the call, he received a message about debit of 1.2 Lakh from his credit card. Here, Tinku was defrauded under the pretext of credit card activation





Credit Card Activation/Limit Upgrade

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Never share your card details and OTP to anyone.



For any upgradation or any issues, talk to verified customer care number or visit branch office.





Charity Fraud

Tinku is a school teacher. He came across a news report that smart phones are being gifted to school students.



Tinku searched over internet about charity foundation and called up the number.



Hi, Is this XYZ Charity foundation ?



Hi, Yes!! I am from admin department. How may I help you?



I am Tinku calling from XXXX school. I saw the news of your charity foundation. We have 1000 students in our school. How can we get the smartphone for them?





Charity Fraud



Oh.. Sure. Please share your address. However, you will have to pay Rs. 50,000/- token amount for that. Smartphones will be delivered within one week and we will refund this registration fee after that within 15 days.

Okay Sir. Please share your account details. I will send the amount.



Sure, I am sending you



Tinku transferred the funds, but he later come to know that no such mobile phones were donated to government school students. He realized that he had been duped by fraudsters under the pretext of charity.



Charity Fraud



क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Always cross check charity organizations credentials on the government website/ database to check if it is genuine or not.



Always be vigilant because fake website may look exactly same as original one.



Scammers often use high pressure activities such as stressing the urgency.



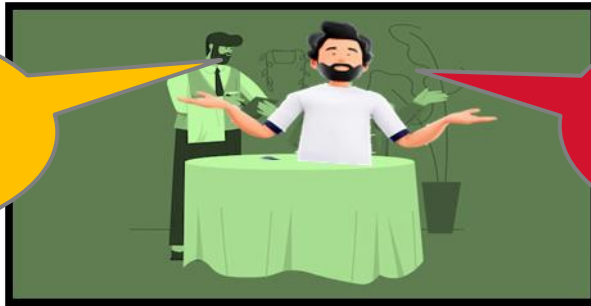
Don't call on a random number based on google search without verification.



Card Cloning at Merchant Outlets

One day Tinku went to a restaurant for lunch.

Welcome Sir!!
How can I help you?



Can I see your menu card?

Sure Sir,
This is our menu Card.



Tinku ordered food and enjoyed the meal.



Please get the bill.

Sir the bill amount is 2000/-.



I would like to pay by card.



Card Cloning at Merchant Outlets



Waiter took the card, walked away from Tinku and swiped the card in a skimmer when Tinku was not paying attention.

Sir, What is
PIN for card?



Its 4586.

Later, skimmed details of card were given to fraudster who cloned the card with all the card details and used those to debit money from Tinku's account.





Card Cloning at Merchant Outlets

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Always hide your PIN number while doing transactions through debit card/ credit card.



Change the PIN at periodic intervals.



Ask merchant/ dealers to swipe the card in your presence.



Don't let your debit/ credit card out of your sight.





Work from Home Scam

One day, Tinku came across an online advertisement offering Work from Home at very lucrative remuneration. He decided to apply for this job.

I must apply for this opportunity. I will be able to make good amount of money sitting at home.



Tinku clicked on the link provided in the advertisement. He was taken to a website where he was required to register himself for the job.

He filled the details and registered himself for the job. Soon, he received a call from a representative of the company

Sir, I am calling from XYZ company. You have been shortlisted for the job. I am sharing some forms with you. You are requested to fill these forms and submit them.

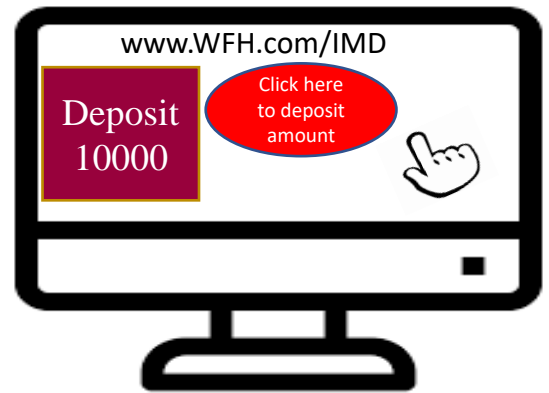




Work from Home Scam

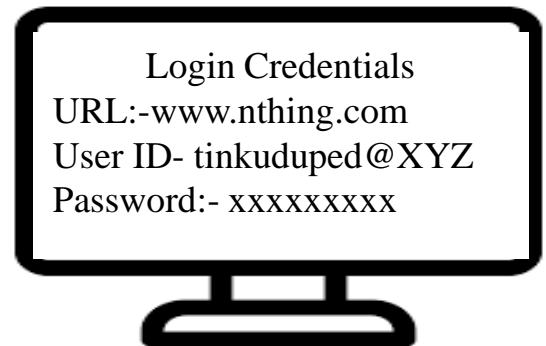
After submitting forms, Tinku received a call asking him to deposit a security amount of Rs 10000/- in terms of company policy. He was asked to deposit the money by visiting the website of the company.

Sir, please deposit Rs 10000/- as security deposit by visiting our website. It is part of our policy.



Tinku deposited the amount by visiting the website of the company.

Soon, Tinku received an email in which he was provided with the link of website, user id and password. He was informed that he could start work from next day by using the credentials provided



Next day, Tinku tries to visit the website. However, the link provided to him was not working. When, he tried to contact the company over phone, the number was not working anymore.

This is a case of Work from Home Fraud where fraudster has defrauded Tinku by making him deposit money in lieu of offering WFH job.



Work from Home Scam

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Be cautious of the links/ forms asking for personal information.



Look for poor spelling, grammatical mistakes on the website to identify fictitious companies.



Do not deposit any sort of security money for getting a job.





VISHING

Tinku received a call from a stranger stating that he is calling from XYZ Bank. He informs Tinku that bank has issued him a credit card under a promotional offer.



Hello Sir, I am calling from XYZ Bank. Our bank has issued a credit card under a promotional offer to you as you are a High Net worth Customer of our bank.

I already have one credit card. I don't need another card please. Tell me the process to cancel this new card.



Sir, if you want, I can cancel the card online. It will save your time and efforts. You have to share some information and OTP that you have received on your phone.



VISHING

Tinku: Ok, note down the OTP and cancel the card immediately please.



Tinku received a message on his mobile number informing that his account has been debited by Rs 20000/-.



Tinku tried to call the number from which he received the call but number was not working anymore.

Tinku realized that he should not have shared OTP with a stranger but it was too late now.

Number you are trying to reach is currently out of use. Please contact later.



Vishing (Voice-based phishing)



Fraudster was able to fool Tinku and extract the confidential information from him through Voice Call.

This is called as Vishing.



VISHING

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



It is a deception technique where the fraudster uses a phone call to lure you into giving your personal confidential banking information. The phone call can be of individual or automated Interactive Voice Response machine.



Do not share your personal information on the mobile/ phone with any person.



Enable SPAM filter in your phone.





Social Welfare Scheme Fraud

Tinku is a college going student who has availed education loan from XYZ bank. One day, he received a call from an unknown number.



Sir, I am calling from Education Department. You have availed an education loan from XYZ Bank.

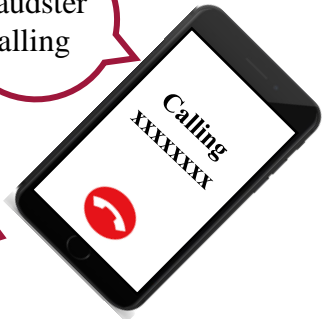
Your subsidy of Rs 15000/- is lying unused with us due to incomplete bank details.

What I need to do to update my details?



You need to provide some information. I will update it right now.

Fraudster calling



Please provide your account number and debit card number.



Ok. Please write my details





Social Welfare Scheme Fraud



Sir, You have received an OTP on your mobile number. You are requested to share the OTP with me so that I can complete the process.

Tinku shared OTP.



OK.
Thanks for updating my details.

Soon, Tinku received a message that his account has been debited by Rs 5,000/-. He was in complete shock as he realized that he has been defrauded.

This is a Social Welfare Scheme fraud where fraudster uses the benefits provided by Social Welfare Schemes to extract money from Tinku fraudulently by making him share his confidential information. .





Social Welfare Scheme Fraud

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Never make payments on receiving such calls. Check the details of the scheme and approach the concerned department for checking the details.

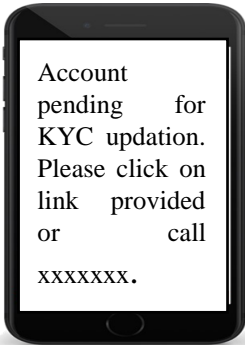


Never share your personal details as data is already available with the government department dealing with the concerned welfare scheme.





Smishing



One day, Tinku received a SMS on his mobile number that his account is pending for KYC updation and was advised to click on the link given or call on a given number to update his KYC.

Tinku tried to click on the link provided in the SMS, however, it was not opening. So he decided to call on the number provided in the message.



I have received a message regarding KYC updation, however, I am not able to open the link in the message. Can you help in updating my KYC in the account.

Yes Sir, we are always ready to help our customers. I will update your KYC on call only.

Please share your account details, Aadhar Card, Pan Number, ATM details and ATM PIN so that I can update KYC in the account.



Sir, you have received an authentication code on your phone. You are requested to share that with me.



Smishing

Tinku shared all his confidential details with the caller including the authentication code received by him.



OK. Note down the details.

Immediately, Tinku received a message that his account has been debited by Rs 50,000/-.



Tinku tried contacting the number but no one responded.



Number you are trying to reach is currently out of use. Please check the number.

Tinku realized that sharing information through phone call on the basis of SMS received from an unknown number was a mistake on his part. However, by then, he has lost his hard earned money to a fraudster.

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Do not share your personal information on the mobile/ phone with any person.



Fraudsters impersonating as bank staff/ from reputed companies, send spurious text messages to customers. So, Enable SPAM filter in your phone.





SIM Swap/ Cloning

One day, Tinku was relaxing at his home when he received a call from an unknown number. Tinku picked the call.



Sir, I am calling from MNP Telecom company. Your monthly plan has been discontinued by the company. We are offering you another plan at a cheaper rate with better features.



Sir, you need to provide me with your Aadhaar number and 20 digits SIM Card number.

Tinku provided the details desired by the caller/ fraudster. Following this, fraudster informed him about the further process and told him that his SIM will be deactivated for some time and will be activated automatically.

Fraudster calling





SIM Swap/ Cloning

After sometime, Tinku was going through emails and found that there were several debits in his account.



Tinku tried to inquire about the same. But it was of no use as the number from which he received the call was not in use any more.



Tinku realized that he has been defrauded by a fraudster who has cloned his SIM and used it to defraud him.

Number you are trying to reach is currently out of use. Please check the number.



This is a case of SIM Swaping/ Cloning. Here, fraudster has used the Aadhaar Number and 20 digit SIM number provided by Tinku to clone the SIM and used it to defraud him.

क्या कहता है चतुर चेतन!

Chatur Chetan Says !

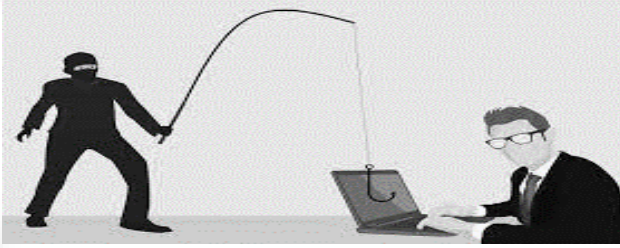


Use PNB Verify App. Instead of OTP through SMS, notification through the App will be generated.



In case of loss of mobile network connectivity, enquire with the Mobile Service provider immediately & in case, they issued any duplicate SIM, contact your Bank immediately.





PHISHING

One day, Tinku was going through a newspaper and saw that a new pandemic has affected the city. Tinku immediately decided to purchase a good mediclaim policy for him and his family.



I must purchase a good mediclaim policy for myself and my family. It is the call of the hour.

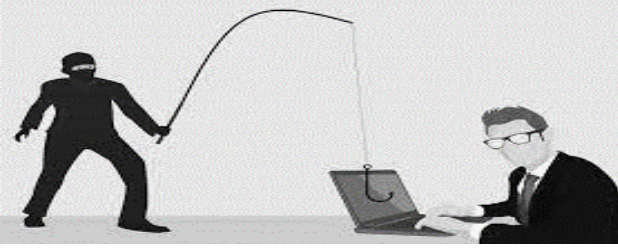
Tinku was going through his emails that day and he found that he has received an email from company offering a very good Mediclaim Policy for limited time at a lucrative price. It also had the link of the website from which mediclaim policy could be purchased.



It is a very good package, I must not miss this opportunity. It will be helpful for me and my family and Tinku clicked on the link provided in the email so as to purchase the policy.

www.medclam.com	
Name	
Account Number	
ATM Number	

Let me enter all the details quickly and grab this opportunity. I should also make payment of Rs, 1,000/- as premium for the policy.



PHISHING

As soon as Tinku entered the details and made payment, he received a call from a stranger impersonating as representative of the insurance company.

Who is this?



Sir, I am calling from XXXXXX company. We have received your request for policy. You need to share the authentication code that you have just received on your mobile phone to complete the process.

As Tinku provided the details, he received a message that his account has been debited by Rs. 50,000/-.



How this has happened. I only made a transaction of Rs 1000.00. I need to contact the company immediately and ask them to refund excess amount.

Tinku tried contacting the company on phone and email, but it was of no use as it was a fake company.

Account debited by Rs 50,000.00

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



This is a case of Phishing where a fraudster has used an electronic communication to extract confidential information of Tinku so as to defraud him later.



Be suspicious of emails that claim you must click, call, or open an attachment immediately. If you suspect that an email message is a scam, don't open any links or attachments that you see.





Multi Level Marketing Scams

One day, Tinku's friend came to visit him. Tinku was very happy to meet his old friend and asked him about his whereabouts.



Dear Tinku, I am absolutely fine. I just got enrolled as an executive in a company and now I am earning very good. I earn around Rs 1.00 lakh per month that too sitting at home and without offering much of time and efforts.

Nice to hear that. Would you like to share details with me. I may also want to join your company.



Why not? I was thinking about it myself. Let me tell you what you have to do?

Tinku's friend told him that it is a very easy process. He just has to purchase products of his company worth Rs. 20,000/-. The profit that he makes by selling these products will remain with him only. Further, he has to add more agents under him. After adding 3 agents, he will get Rs. 3,000/- for each extra agent that he brings with him. He asked Tinku to get enrolled under the company.





Multi Level Marketing Scams

Tinku decided to enroll as he thought it would be an easy way to earn money. He filled the application and signed the contract and handed it over to his friend. Further, he made purchases of Rs. 20,000/- from the company website.



So now I will earn money sitting at home. This is such a good scheme.

Don't fall in other's trap

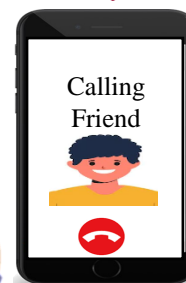


As the days passed, Tinku was neither able to sell the products he bought nor was able to add agents to earn commission. Rs. 20,000/- invested by him were gone now.

LOSS LOSS LOSS
LOSS LOSS LOSS
LOSS LOSS LOSS



Sorry, I cannot help you. You should have read the contract carefully.



This is a case of Multi Level Marketing Scam where Tinku was lured about the high returns involved MLM companies and made to invest good amount of money. However, chances of returns are minimal in these sort of jobs and mostly people end up losing money invested by them.





Multi Level Marketing Scams

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Stay away from the people who advise you to join such companies even if they are relatives or friends.



Do not enroll for unknown schemes and pay to unknown companies.





Fraudulent Loan with Stolen Documents

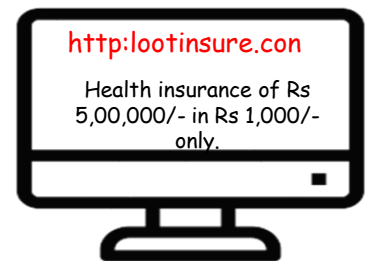
One day, Tinku was looking for an insurance product that he wished to purchase at an attractive price. He came across a website which was offering a Health Insurance at very good price.



Oh! It seems to be a good product and premium is also very low. I can fill the form and hear from their executive.

Tinku applied for the policy online. Soon, he received a call from a stranger who impersonated himself as an employee of the insurance company.

Sir, we have received your request. I will send a representative to collect your documents from home only.



Next day, a representative visited Tinku's place. Tinku provided him with confidential documents like Pan Card, Aadhar Card, Cancelled cheque etc. Further, Tinku was asked to pay Rs 1,000/- in cash as premium of the policy.



Thank you sir. You will get the policy in two days time.



Fraudulent Loan with Stolen Documents

Tinku kept waiting for his policy. However, more than a week has passed but he has not received the policy yet. He decided to call the company but it was in vain as the number was not in use anymore.



As few months passed, Tinku received a letter from XYZ bank informing that his personal loan has become overdue and he needs to pay Rs 10,000/- as over due amount.

Tinku was in shock but he cannot do anything. He realized he had been cheated.



क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Never share your confidential details like Pan Card, Aadhar Card and other details with unknown person.



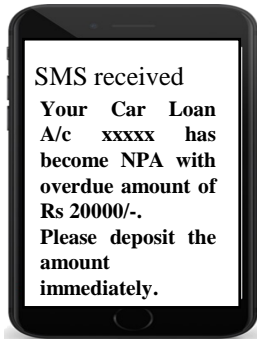
Always monitor the end use of documents in transaction.





Fraudster in pretext of Recovery Agents

Tinku has already lost his job due to COVID-19 pandemic. One day, he received a message on his phone that his Car Loan account has turned NPA as he has not deposited EMI for last 3 months.



Oh god! What should I do? I have already lost my job and now I have received this message.

As he was thinking about this situation, someone knocked at his door.

Who is on the door?



Sir, I am the recovery agent from XYZ Bank. Your account is overdue with Rs 20,000/-. I am here to collect it.

Tinku became tense as soon as he heard that there was a Recovery Agent at his door. He opened the door hesitantly.



Sir, you need to deposit the overdue amount right now or I will seize your vehicle and take it with me.





Fraudster in pretext of Recovery Agents



Sir, please don't do this. I lost my job that why I was not able to deposit the money. Now I have to get another job. I will deposit amount from next month.



This is bank procedure, I have to take away your car or you have to deposit Rs 20,000/- right now.

Sir, I have Rs 5,000/-. Please take it. I will deposit the remaining amount in next few days.



The Recovery Agent took Rs 5,000/- and advised Tinku to collect the receipt from bank. As few days passed, another recovery agent came to his house.



Sir, I am recovery agent from XYZ Bank. Your account is overdue with Rs 20,000/-. I am here to collect it.

But someone else came few days back and took Rs 5,000/- from me.



Sir, you are mistaken. No one else came from the bank. See I have the authority letter from the bank.



Someone has befooled me. I should have been more vigilant.

XYZ Bank
Deposit amount
Rs 20,000/-
immediately or
your vehicle will
be seized

This is a fraud by fraudster in pretext of recovery agent where Tinku was defrauded by a fraudster who impersonated himself as recovery agent,



Fraudster in pretext of Recovery Agents

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Always ensure authentication of the recovery agents before making any payment to them.



Never make payment to representative agents without any acknowledgement receipt.



Fraudster lure the customers by offering them to deposit lesser amount than the overdue amount.





Screen Sharing App/ Remote Access Fraud

One day, Tinku was relaxing at his home, when he received a call from an unknown number.

Sir, I am calling from ABC gaming company. We have prepared a new game, if you download the game and provide feedback, we will be giving you Rs 5,000/- as a gift.



Fraudster shared the link of the game so that Tinku could download it.



It's a lucky day for me. I will earn money just by playing a game on my mobile.

I have downloaded the game. What I need to do now?





Screen Sharing App/ Remote Access Fraud

Fraudster informed Tinku that he needs to transfer Rs 10/- through UPI via link given in gaming app so as to activate the game.



Ok, I will do it now.
(Tinku transferred Rs 10/- using his UPI ID and password immediately)

Soon, Tinku received a message from the bank that his account has been debited by Rs 10,000/- through UPI.



Tinku was confused as he hadn't shared his UPI User ID and password with any person.



क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Do not download any application from unknown or unverified sources.



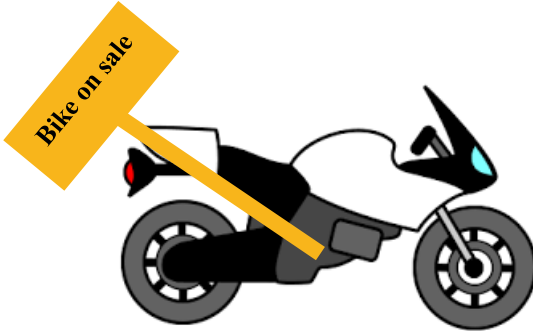
Delete SMS/ e-mail received from unknown sources to avoid unintentional clicking on the download link.





Fraud using Online Market Places

One day, Tinku thought of changing his old motorbike with a new one. So, he decided to put his old bike on sale through one of the consumer to consumer websites and posted details on the site.



Bike is in good condition, I will definitely get very good price for it.

Soon Tinku received a call from stranger who was willing to purchase his bike.



Sir, I saw your bike on ABC.com and want to purchase it. What is the price of the bike?

Well, I will sell the bike for Rs 50,000/-, not less than that.



Ok, it seems to be a good deal. I will not pay in cash. I can transfer the funds through UPI if you agree.



Tinku agreed for the UPI payment as he was not aware of the real intentions of the fraudster.



Fraud using Online Market Places

Fraudster then transferred Rs 500/- through UPI and asked Tinku to check if he has received the amount.

I have transferred Rs 500/- through UPI. Please check, if you have received the amount?



Yes, I have received the amount.



Ok. I am making payment of Rs 49,500/- through UPI. You need to share your UPI PIN with me as the amount is big..



Tinku realized something is not right and decided not to share his UPI PIN with him. Thus saving himself from fraud.

This is a case of Fraud using Online Market Places where fraudster approaches Tinku who are selling or buying a product through C2C websites and tried to defraud him by asking his confidential information.

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Always use trusted website and check customers' reviews and ratings before buying or reselling any product.



Do not share confidential information with strangeRs





Fake Vaccination Call

Tinku received a call from a stranger who was willing to provide free vaccination to him and his family.



Sir, I am calling from XYZ lab. I have received your name from COWIN app. You and your family is eligible for free vaccination.

Ok, what I need to do?



I need to register you for free vaccination. Please provide your Aadhar Card and Pan Card details and share their photos on whatsapp.



Lured by the opportunity to get free vaccination, Tinku provided the details.

Sir, please share the authentication code that you have received on your phone.

Ok, code is xxxx



Soon, Tinku received a message that his application for personal loan of Rs 1,00,000/- stands approved and amount has been transferred to a third person account number.

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Always read the complete message received for the purpose of OTP.





COVID Testing- Fake Online Sites

Tinku has to go abroad for a business conference. He realized that he need to show his COVID test report at the airport. So he tried to book a COVID Test and found that one lab named ABC lab was doing it at 50% discount. He decided to call the lab.



I need to book a COVID test urgently. Can you provide home service please.

OK Sir, we are also offering 50% discount on the test.



Ok. Please book the test for today itself.



ABC Lab



OK sir, I hope you know that test costs Rs 1,600/- and service charge is Rs 100/-. You are requested to deposit 50% of the amount i.e. Rs 850/- as advance through UPI on number given on website.

Lured by the discount offered, Tinku immediately transferred the money.

But no representative visited him for sample collection. Tinku realized that it was a fraud/fake Lab and he has been defrauded.



This is a case of Fake Online Sites offering Covid Testing services. In this case, fraudster lured Tinku by offering better price and asking him to deposit advance amount. Fraudster defrauded him as services were not provided to Tinku.



COVID Testing- Fake Online Sites

क्या कहता है चतुर चेतन!

Chatur Chetan Says !

Fraudsters in pretext of providing home services for Covid Testing/ Vaccination at attractive prices make people to deposit advance payments. Once the payments are deposited by the people, services are never provided to them.



Always book test/ vaccination from authenticated laboratories only.



Do not make advance payments in case you are doubtful. If advance payment has to be done, then do it with requisite precautions.





Betting Scam

A new season of FPL (Fortune Premier League) has just started. Tinku has heard from his friends that they have made a lot of money last year through online betting sites. Tinku decided to try his luck this season.

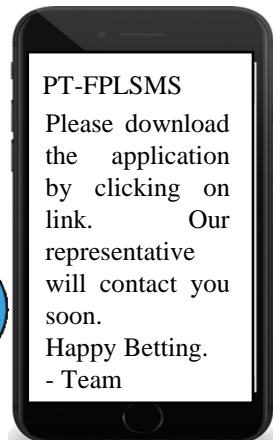


New season of FPL has started. It's time to make some easy money. Let me check some good betting websites.

Tinku found a website named

www.FPLearn.orm.con.

Tinku decided to use this website to make bets in this season of FPL. He left a message on the site enquiring about the process for placing the bets.



Tinku installed the application and waited for the call from representative of the company. Soon, he received a call.



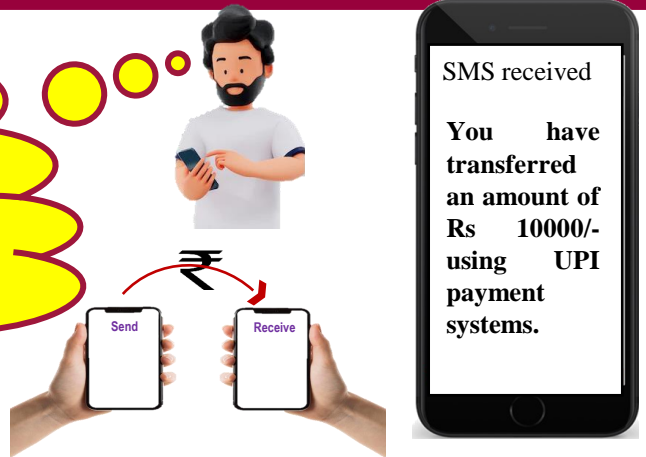
Sir, thanks for giving us the opportunity to serve you. I want to tell you that you are our lucky customer. If you register yourself on our app right now and recharge for a minimum of Rs 10,000/-, you will be getting a welcome bonus of Rs 20,000/-.



Betting Scam

Tinku become very excited after hearing to the offer and decided to register on the application.

Wow this is so good. I haven't started betting but money has started to inflow. I must register myself fast.



Sir, welcome on board. Tomorrow, you will receive a welcome bonus of Rs 10,000/-. You can also start betting from tomorrow onward. Happy betting. Is there anything I can help you with?

Tinku was very excited. He was waiting for next day.

Next day, neither the welcome bonus came nor was he able to place any bets. Also his recharge of Rs 10,000/- was shown as zero.

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



One should not make payment online on unknown websites without ensuring authenticity of these sites.



Never get lured of the attractive offers provided by unknown betting sites.





QR Code Scan Fraud



Tinku registered at online store to sell his old car.



After some time, he was contacted by a person.



I saw your advertisement on XXXX platform. I am interested in buying this car.

Sure. When do you want to inspect the car?



Yes. Soon but before that I want to send you some token amount so that I don't lose the deal. Can I get your account details?

Sure. Let me share with you.

Sent !!





QR Code Scan Fraud

Fraudster calls again after some time!!



I tried to send you the token amount but I am unable to do. So I am sending you QR code. Please scan QR code so that I can send you amount. You will have to enter the UPI PIN as well.

Tinku believes that and enters UPI PIN after scanning the QR Code.



Tinku receives a alert message that Rs 50,000/- have been deducted from his account.



He tried to call back on the same number but that was switched off.

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Be careful while scanning any QR code.



Before completing the process one should carefully look whether it's a Payment Request or a Receive Request





Online Job fraud

Tinku lost his job recently and was very worried. He started looking for jobs through online job portal. He updated his resume on various websites.



One Day, He got a call from a person impersonating from XYZ company.



Am I talking to Tinku ?

Yes!!

Hi !! I am from HR dept of XYZ company. You have been selected for managerial post in our company.



Wow !! What would be the next step ?

You need to pay Rs 5,000/- as security deposit for laptop. Can you please transfer this amount. We will send you the offer letter after that.





Online Job fraud

Without giving a second thought ,
Tinku transferred the amount.



Thank You Sir !! You will
soon receive the joining
letter.



Despite waiting for many days,
Tinku didn't get the joining/offer
letter. He tried calling back on the
same number but the number was
always unreachable.



क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Don't pay anyone under the pre-text of a
getting job. A genuine company will never ask
for such payment.



Verify the authenticity of the company or
recruitment agency before paying any money.





Message App Banking



Good Morning Sir!! I am calling from XYZ Bank. I can see that your KYC needs to be updated else your account will be blocked.

No!! Don't block my account. I will come to branch and will update the KYC.



Sure Sir!! I can do this for you at phone call also.

Is It ?? Please do that.

Fraudster : Sir, A message will be sent to you to your registered mobile number. You need to open the link and enter the details.





Message App Banking



It's asking for ATM details. Do I need to enter that ?

Yes!! You need to enter details for verification and OTP also.

Tinku : I have entered that.



Right After this , Tinku got a message that Rs 50,000 have been deducted from his account.



क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Don't trust unknown callers offering easy banking services



Don't share card details and OTP.





Lottery Fraud

Tinku received an audio message that he had won ABC jackpot.

Hi , Congratulations !! ou have won a jackpot of Rs 10 Lakh. Please contact on number XXXXXX to avail the prize



Excited Tinku called on this number.

Hi , This is Tinku. I was asked to contact you for availing lottery benefit.

Hi , Congratulation Tinku. To get the lottery amount, you have to pay tax amount Rs 25,000/- . I have shared the account number. Please Send the amount and call me back.



Tinku : Sure I am doing. Done!!!!

Fraudster : Thank you Sir!! You will receive the lottery amount in next 2 days.



Tinku waited for many days but didn't get any amount. Later he realized that he was cheated.



Lottery Fraud

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Don't make payment expecting high returns without verifying the credentials.



Always verify lottery offers from official website of such events.



Juice Jacking

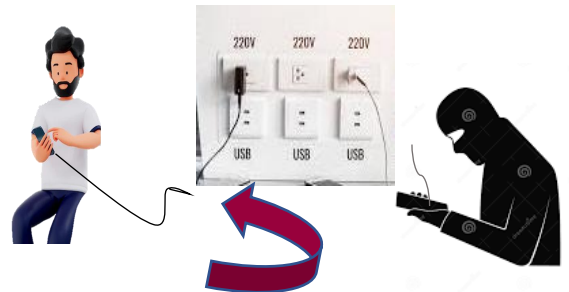


Tinku had to leave in emergency. He realized that his phone battery was low.



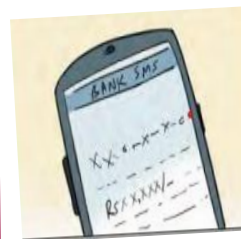
Tinku : Oh !!! I forgot the charger. Let me find a public charging point.

A fraudster installs charging cable with malware and leaves it as charging point



While charging , malware is injected in Tinku's mobile.

Fraudster got access to his mobile and captured all the details including bank details.



Tinku received messages of unauthorized debit from his accounts.



Juice Jacking

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Never use a public charging station or anyone else's laptop or PC for charging electronic devices like mobile, tablet or notebook.



Always use the charger and cable provided by the manufacturer of the device.





Social Media Fraud



Tinku bought his first new smart phone. Soon he got accustomed to using social media.



He started posting pictures, liking posts, sending friend requests and messages.



One Day Tinku's Friend Ramu messaged him on social media asking him to transfer Rs 10,000/- immediately as he was in urgent need.

He transferred amount without giving a second thought.

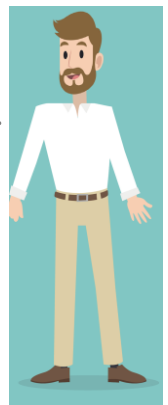


After Few Days, Tinku met Ramu



Hey !! Are you Okay now? What happened to you ? What was the emergency ?

Emergency ? No!! I am completely fine !!



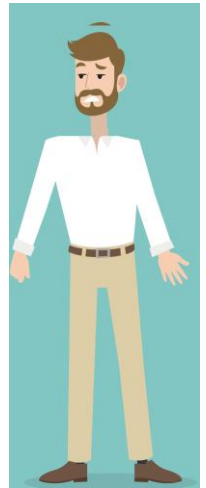


Social Media Fraud



You said on social media that you need Rs 10,000/- for emergency and I transferred the amount ?

No I never asked. Even I didn't receive any money from you.



क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Before responding to any such friend/ connect request verify whether the profile is genuine or not.



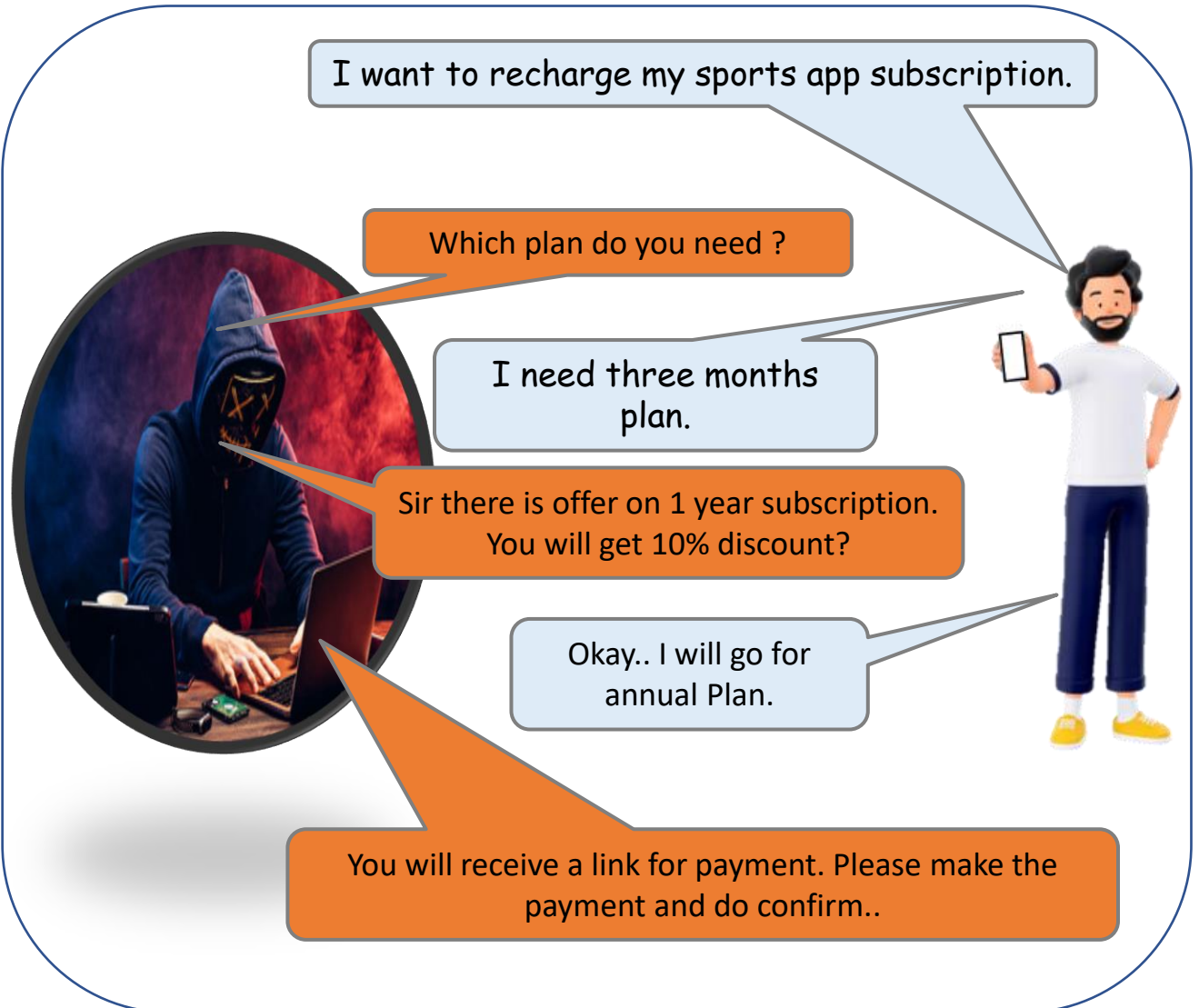
Before making any payment, reach out to your contacts over phone or by person to verify the authenticity.





Compromising Credentials through Search Engine

Tinku is very fond of watching cricket. As soon as he opened the App, he realized that his subscription has been ended. He started searching the internet and he found a contact number for doing recharge. Tinku dialled the number immediately.





Compromising Credentials through Search Engine

Tinku Paid the amount !!!!!

He received a message stating that Rs 40,000/- has been deducted from his account..



Instead of paying Rs 1000 /- Tinku ended up paying Rs 40,000/-.

क्या कहता है चतुर चेतन!

Chatur Chetan Says !

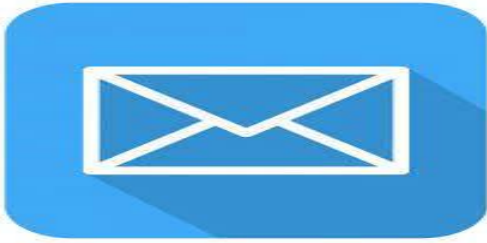


Always obtain the contact details/Customer Service number etc from the official website of the service provider only.



Don't contact random phone numbers obtained from web search engines, especially for doing financial transactions.





Fraud through email



A fraudster sent an email to Tinku impersonating his friend Raju and asking for financial help. This email also mentioned account details.

Tinku paid the amount immediately without giving a second thought.

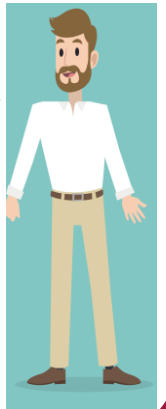


After Few Days, Tinku met Raju.



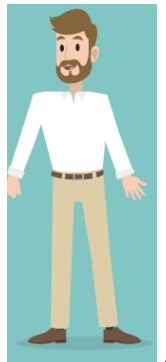
Hey !! Are you Okay now? What happened to you ? What was the emergency ?

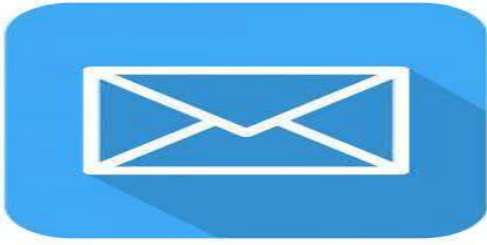
Emergency ? No!! I am completely fine !!



I got an email from you that you need Rs 10,000/- for emergency and I transferred the amount.

No I never asked. Even I didn't receive any money from you.

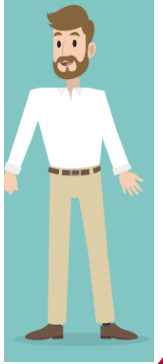




Fraud through email



Looks like some one tricked you by using a similar looking name !



Tinku was in shock after knowing this. His act of kindness made him a victim to a fraud due to his negligence. He should have verified the email Id.

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Verify with the concerned person before making any payment.



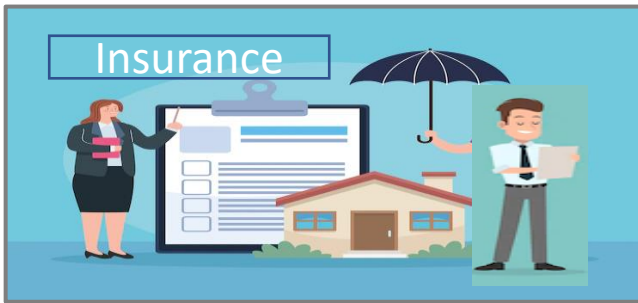
Don't make payments on receiving any requests from random email and similar looking email ids.





Fake Account Number

Tinku was planning to buy a family insurance policy for himself and his family. On his way back home, he saw a stall of insurance company.



Hey !! I am planning to buy a insurance. Can you please suggest me few ?

Sir!! The best one for family insurance is plan FAM SURAKSHA. For this plan , premium amount is XXXXX and insured amount is XXXX.

Okay, how can I apply for it?



I am giving you the form. Please fill that. The form is having account details as well on which you need to transfer the amount.



I have transferred the amount.

Next day Tinku noticed that there was no outlet. He didn't even receive policy even after 10-15 days. When he contacted the company, they told him that they don't have any outlet like that.



Fake Account Number

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Fraudster may give genuine company name and sell the products. Fraudster give their own account number to get the amount.



Cross check on organization data base for verifying credentials and account details.



Always approach registered office.





ATM Card Skimming



Tinku visited ATM to withdraw money. Tinku withdrew money and got the amount. He also got message alert for this transaction.



As soon as he reached home, he got multiple debit messages for his account. He got worried and discussed with his daughter.

What was your last transaction papa ? & Where ?



I had withdrawn Rs 10,000/- only once from ATM.



ATM Card Skimming



Let's first block your debit card using mobile banking App. Also, we need to get the account frozen for debit transactions. Have you shared your OTP or card details with any one Papa ?



No No.. I haven't.



We must go to ATM where you withdrew money.



Look at this papa. There is a skimming device installed in this ATM near card insert slot.

Oh No !!!





ATM Card Skimming

क्या कहता है चतुर चेतन!

Chatur Chetan Says !



Don't give your ATM card to anyone in premises to do transaction on your behalf.



Check ATM before inserting the card to find out if there is any external device added to it.



Scan QR Code to download One App



Scan QR Code to download One App



pnb one
just one app