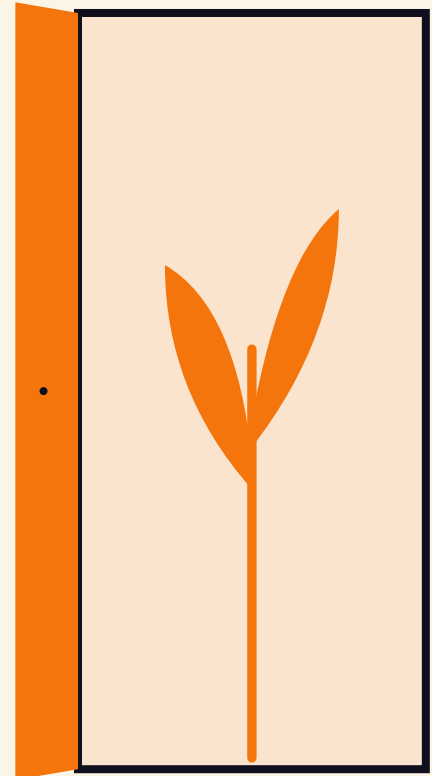




Spotting OTP fraud calls. *Stay safe.*

If you take only one guide from us, take this one. The simple rules below have saved thousands of families from losing money to phone scammers.



WHAT'S INSIDE

- ✓ How OTP scams work — in plain language
- ✓ 5 unbreakable safety rules
- ✓ What to do if you get a suspicious call



— WHY THIS MATTERS

If someone asks for your OTP — they are stealing.

Every day, scammers in India steal lakhs of rupees from elderly people by tricking them on the phone. They sound polite. They speak in your language. They say they are from your bank.

But banks NEVER call to ask for your OTP, your password, or any personal details. If someone calls and asks — they are not the bank. They are a thief.

WHAT YOU'LL LEARN

- What an OTP actually is
- How scammers trick you
- 5 rules that will keep you safe
- What to do after a suspicious call

 *Takes about 5 minutes to read*



1

STEP 1 OF 6

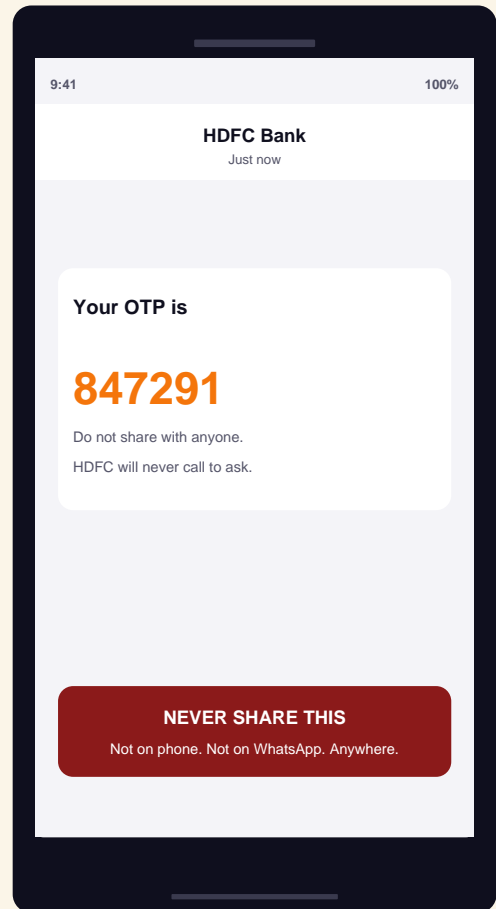
What is an OTP?

OTP means One-Time Password. It is a 6-digit number your bank sends you by SMS when you make a payment.

Think of it like a key that opens your money for one minute. If anyone else gets that key, they can take your money.

TIP

Banks send OTPs only when YOU are doing a transaction. If you didn't ask for it, something is wrong.





2

STEP 2 OF 6

How the scam works

Scammers call pretending to be from your bank. They might say:

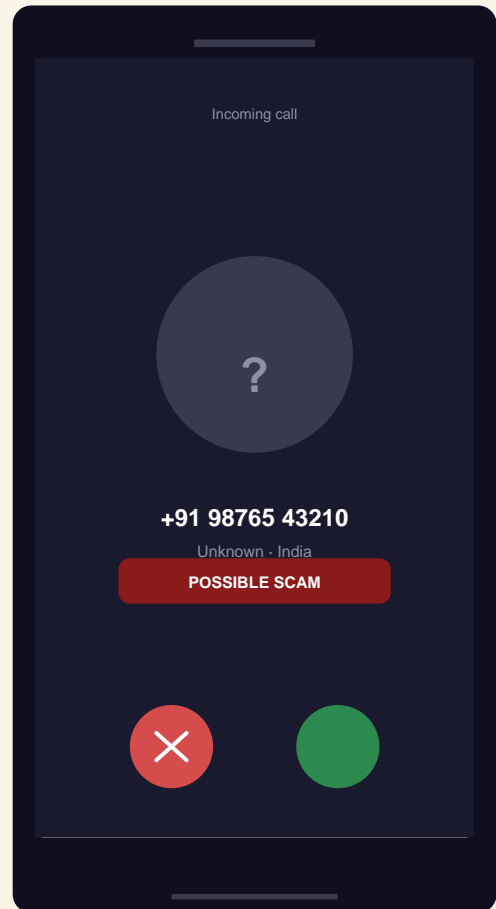
- "Your account will be blocked"
- "You won a lottery"
- "Your KYC needs updating"
- "Your card has been hacked"

Then they ask for the OTP that just came on your phone. The moment you tell them — your money is gone.



WARNING

If you feel rushed or scared on a call — STOP. Real bank calls never make you panic.





3

STEP 3 OF 6

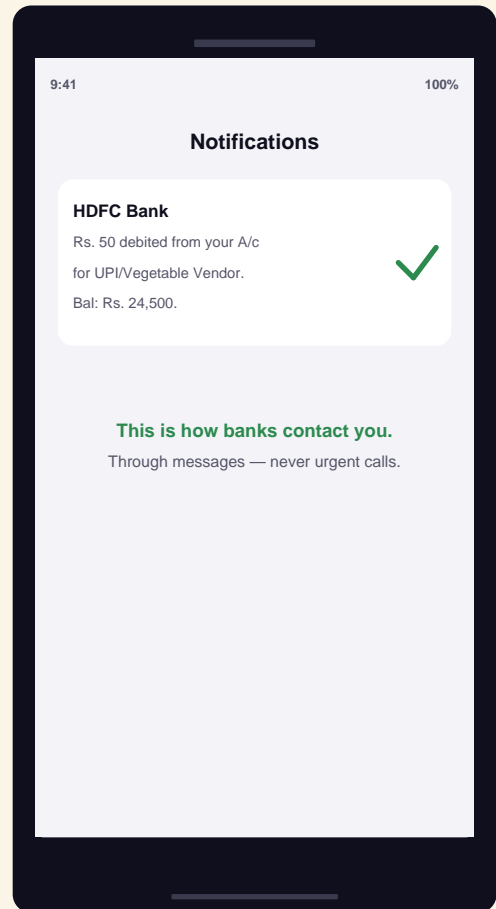
Banks contact through messages

Real banks NEVER call to ask you to act urgently. They send messages through SMS, app notifications, or email.

If a real issue exists, you can call your bank yourself. The bank will not ring you up to demand action in 5 minutes.

TIP

Save your bank's customer care number from the **BACK** of your debit card. That is the only safe number to call.





4

STEP 4 OF 6

Hang up. Then call your bank.

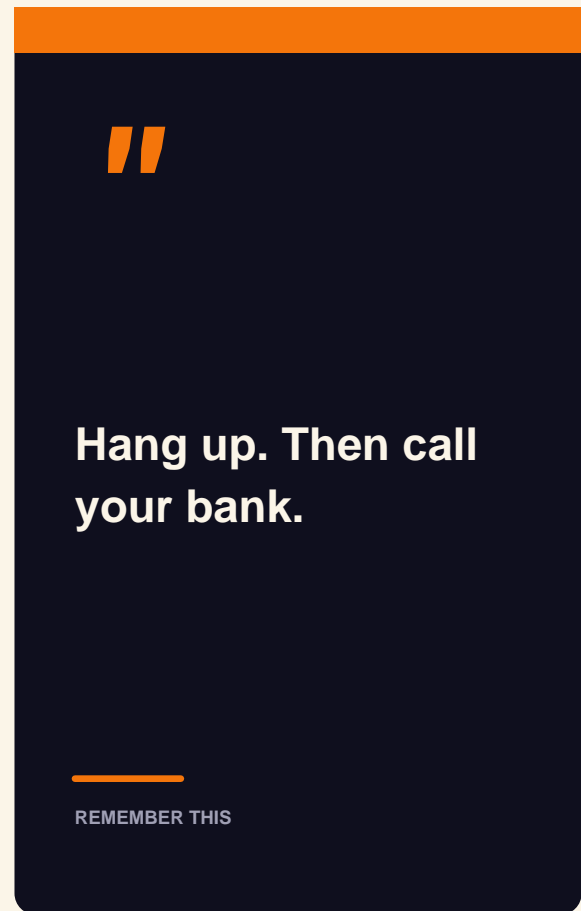
If a caller says they're from your bank and something seems wrong — hang up immediately.

Then call your bank yourself, using the number printed on your ATM card or passbook. Never use the number the caller gave you.



WARNING

Numbers found on Google for 'bank customer care' are often fake. Use **ONLY** the number on your card or passbook.





5

STEP 5 OF 6

When in doubt, ask family

If you ever feel unsure about a call, message, or email about money — call your son, daughter, or grandchild before doing anything.

They would much rather take your call than help you recover lost money. There is no shame in asking. Asking is wisdom.

TIP

Save one family member as 'Money help' in your contacts. Call them anytime something feels off.

”

Asking is wisdom.

REMEMBER THIS



6

STEP 6 OF 6

If you've been scammed, act fast

If you accidentally shared your OTP and money was taken:

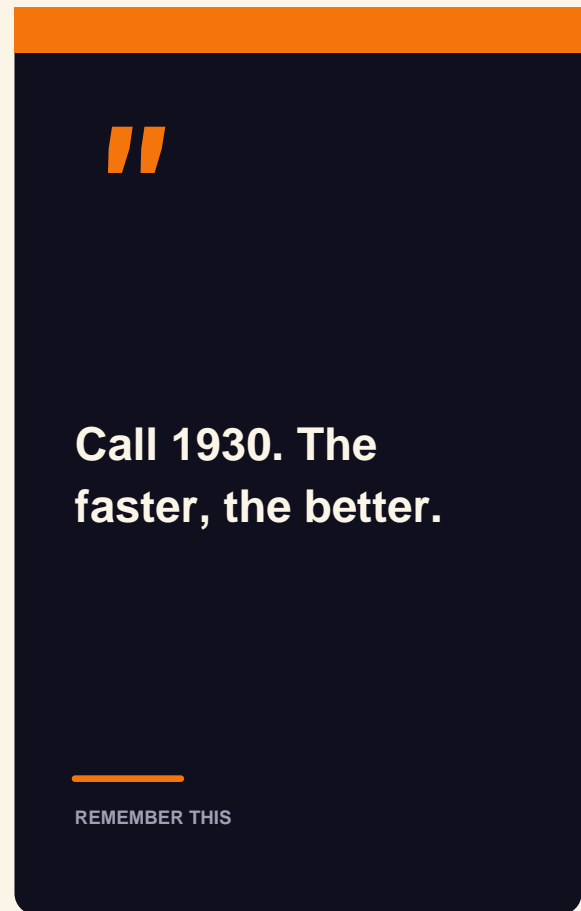
1. Call your bank immediately and block your card
2. Call 1930 — the national cyber crime helpline
3. File a complaint at cybercrime.gov.in

The faster you act, the better the chance of recovering your money. Do not feel embarrassed — this happens to thousands of smart people every day.



WARNING

Save 1930 in your contacts right now. It is the cyber crime helpline. Free to call from any phone in India.





SAFETY RULES

Stay safe.

1 Your OTP is yours alone

Like your toothbrush. Like your house keys. Never share it with anyone — even people who say they're from the bank.

2 Banks don't call. Banks send messages.

If someone calls saying they're from your bank, hang up. Real banks communicate through SMS or by you visiting the branch.

3 Urgency is a scam signal

Real banks don't say 'do this in 5 minutes or your account closes.' If you feel rushed, you're being scammed.

4 Save 1930 today

1930 is the national cyber crime helpline. If you are ever scammed, call this number first. Faster action means better recovery.

5 When in doubt — ask family

Your children would rather answer 100 small calls than help you recover lost money. Asking is wisdom, not weakness.



School of *Elderly*

You did it.

We're proud of you.

Learning new things at any age takes courage. Tell your family what you learned today — they'll be proud too.

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