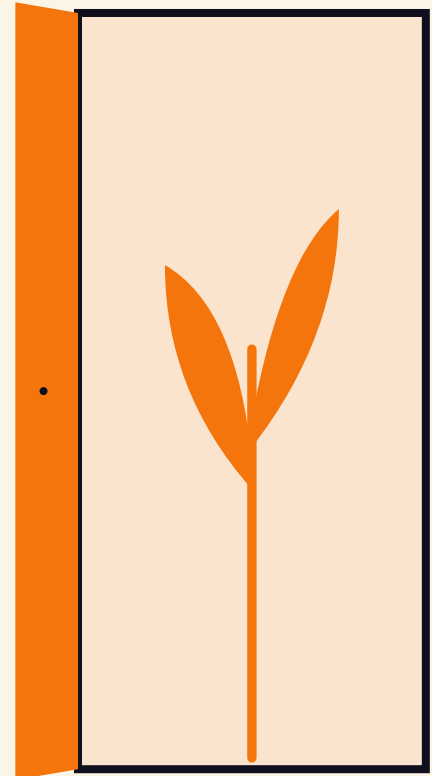




Lottery. KYC. Job offers. *All scams.*

Beyond OTP fraud, scammers have many tricks. Lottery wins, KYC updates, fake job offers, gold scheme bonanzas — learn to spot them all.



WHAT'S INSIDE

- ✓ Recognize 5 common scam patterns
- ✓ Learn the universal warning signs
- ✓ What to do when someone calls



— WHY THIS MATTERS

Scammers are creative. You can be smarter.

OTP fraud is just one trick. Scammers have hundreds. But here's the good news — they all share the same warning signs.

Once you spot the pattern, you'll catch every scam. They want money. They create urgency. They sound official. They ask for personal info. If you see these signs — it's a scam, every time.

WHAT YOU'LL LEARN

- 5 most common scam types
- Universal warning signs
- How to verify any 'official' call
- What to say when in doubt

 *Takes about 6 minutes to read*



1

STEP 1 OF 6

The 'You won a lottery' scam

You get a call: 'Sir/Madam, congratulations! You won Rs. 25 lakh in KBC lottery!'

They ask you to pay 'tax' or 'processing fee' first to release the prize. After paying, they vanish.



WARNING

You can't WIN a lottery you didn't BUY a ticket for. Real lotteries don't ask for fees first. KBC, Big Boss, Flipkart — none of these run lotteries you 'win' randomly.

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**Didn't buy ticket =
didn't win.**

REMEMBER THIS



2

STEP 2 OF 6

The 'KYC update' scam

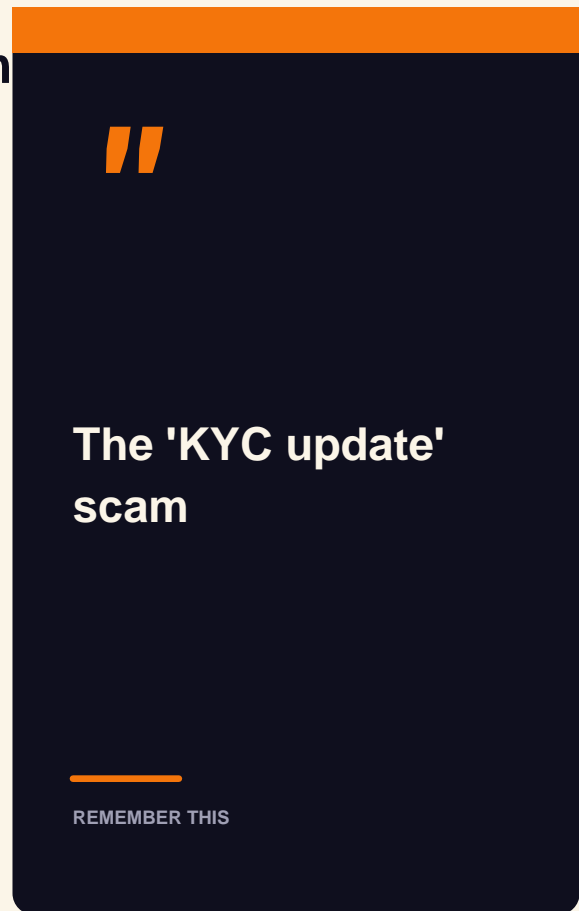
An SMS or call says: 'Your bank/wallet KYC will expire today. Update now or your account closes.'

They send a link. Clicking the link asks for Aadhaar, OTP, PAN — everything they need to drain your account.



WARNING

Real KYC updates happen IN THE BANK or in the OFFICIAL APP. Banks NEVER send urgent KYC links by SMS or WhatsApp. If concerned, visit your branch.





3

STEP 3 OF 6

The 'Job offer' scam

Someone messages: 'I have a part-time job for you. Earn Rs. 5000 a day from home. Just need a Rs. 500 registration fee.'

After registration, they ask for more fees — for 'training', 'verification', 'tax'. Fees never end. Job never starts.



WARNING

Real jobs PAY YOU. They don't ASK YOU TO PAY. Any 'job' that needs registration fees is a scam. Tell your son/daughter before signing up.

”

**Real jobs pay you.
They never ask for
fees.**

REMEMBER THIS



4

STEP 4 OF 6

The 'gas/electricity bill' scam

Phone rings: 'Sir, your electricity will be cut in 30 minutes. Last month's bill was not paid. Pay Rs. 5,000 now or disconnection.'

They send a UPI link. You pay. Real electricity bill was already paid weeks ago — they pocketed your money.



WARNING

Real electricity/gas companies send WRITTEN notice WEEKS before disconnection. Never urgent calls. Check your bill on the official app or website. Never pay through caller's link.





5

STEP 5 OF 6

The 'family emergency' scam

Phone rings, sobbing voice: 'Aunty, this is your nephew/grandson. I had an accident. Please send Rs. 50,000 immediately or police will arrest me.'

Sounds urgent. Sounds like family. It's not. It's a scammer.



WARNING

Even if voice sounds familiar — **HANG UP**. Then call the actual family member directly. If they're in real trouble, your call confirms it. If it was a scam, you saved yourself.

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Hang up. Call them yourself.

REMEMBER THIS



6

STEP 6 OF 6

Universal scam warning signs

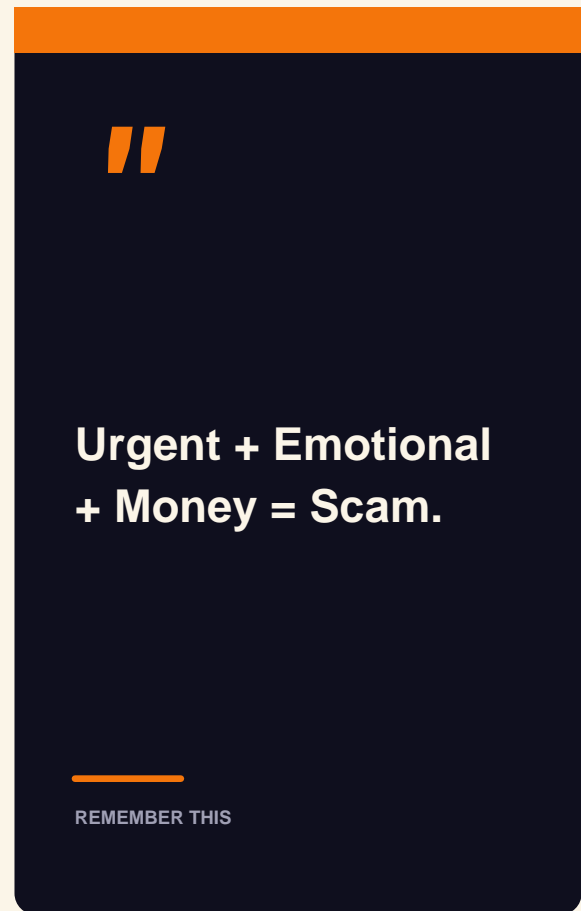
Every scam has these signs:

- URGENCY (act now or else)
- EMOTION (fear, greed, panic)
- MONEY ASKED (fee, tax, deposit)
- NEW NUMBER calling you
- Asks for OTP, password, or PIN

If you see ANY of these — it's a scam. Hang up.

● **TIP**

Real organizations don't pressure you. Real family doesn't ask you to send money to strange UPI IDs. Real prizes don't have fees.





SAFETY RULES

Spotting any scam.

1 Urgency is the biggest warning

Real organizations give you days, not minutes. If anyone says 'in 5 minutes or else' — it's a scam. Hang up.

2 Verify before paying anything

Got a 'bill' call? Check on the official app yourself. Got a job offer? Tell your kids. Verify always.

3 Real family asks differently

If 'family' is in trouble, hang up and call them directly on their saved number. Don't trust voice on phone.

4 No prize, gift, or job needs a fee

Real winnings, real jobs, real gifts — never require you to PAY first. If they ask, walk away.

5 Save 1930 — call if scammed

1930 is the cyber crime helpline. Free, 24x7. If money was lost — call within hours for best chance of recovery.



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