



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

Integrated Risk Management Department
Head Office, Pune - 411005

Dear Valued Customer,

11.03.2022

Thank you for banking with Bank of Maharashtra!

Security of your account is of utmost importance to us. In our endeavour to continue educating our customers on security, we are hereby publishing the Customer Awareness Series- 34. Please find the same below. Hope you will find it useful and informative

Customer Awareness Series – 34
Consumer Awareness - Cyber Threats and Frauds

It has come to the notice that unscrupulous elements are defrauding and misleading members of public by using innovative modus operandi including social media techniques, mobile phone calls, etc. Bank is providing some Safe Banking practices to be followed for avoiding any Fraud in your account as under:

SAFE DIGITAL BANKING PRACTICES

- Never share your account details such as account number, login ID, password, PIN, UPI-PIN, OTP, ATM / Debit card / credit card details with anyone, not even with bank officials, however genuine they might sound.
- Do not respond to offers for getting KYC updated / expedited. Always access the official website of the bank or contact the branch.
- Do not download any unknown app on your phone / device. The app may access your confidential data secretly.
- Transactions involving receipt of money do not require scanning barcodes / QR codes or entering MPIN. Thus, exercise caution if asked to do so.
- Always access the official website of bank for contact details.
- Check URLs and domain names received in emails / SMSs for spelling errors. Use only verified and secured websites / apps for online banking, that is, websites starting with "https".
- If you receive an OTP for debiting your account or If you receive a debit SMS for a transaction not done by you, inform to the bank immediately.
- Regularly check your email and phone messages for alerts from your financial service provider.
- Report any un-authorized transaction observed to the bank immediately and block all modes of debit, including UPI so as to prevent any further losses.
- Do not share the password of your email linked to your bank account. Do not have common passwords for e-commerce / social media sites and your bank account / email linked to your bank account. Avoid banking through public, open or free networks.
- Do not be misled by advices intimating deposit of money on your behalf with RBI for foreign remittances, receipt of commission, or wins of lottery.
- Secure your cards and set daily limit for transactions. You may also set limits and activate / deactivate for domestic / international use. This can limit loss due to fraud.

- Chief Information Security Officer,
Bank of Maharashtra