



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,

22.07.2019

### **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 - 7. Please find the same below. Hope you will find it useful and informative.

### **Customer Awareness – 7**

#### **AGENT SMITH MALWARE**

There are reports coming from media, Agent Smith virus has infected Android phones across the world. It has so far infected over 25 million phones of which over 15 million (over 1.5 crore) are in India.

#### **How Does the Agent Smith Malware Work?**

Disguised as a Google-related application, the malware exploits known Android vulnerabilities and automatically replaces installed apps with malicious versions without users' knowledge or interaction.

- The Agent Smith usually hides in adult entertainment applications, games and photography apps.
- Once the app has been installed on the phone, the Agent Smith uses permissions given to it by users, and users often say yes to all permissions while installing an app. At the same time, Agent Smith also starts injecting its code into other legitimate apps. This code is then used to serve more ads to the users.
- The malware attacks user-installed applications silently, making it challenging for the users to combat such threats on their own.

#### **What harm can Agent Smith Malware do?**

The malware currently uses its access to the devices' resources to show fraudulent advertisements for financial gain, but could easily be used for far more intrusive and harmful purposes such as banking credential theft, card data stealing and eavesdropping on mobile OTPs or voice communication.

#### **Tips for the customers to protect their Phones from Agent Smith Malware**



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The apps should be downloaded only from trusted app stores to mitigate the risk of infection

If you are getting too many ads on your phone, scan your phone with a good anti-virus app.

Following are some good security practices which should be followed by the users to protect their Phones from this Malware infection:

- It is advised to download Bank's App from trusted app store only.
- Avoid sleazy apps or gaming apps from unknown sources.
- It is advised to install an antivirus on your mobile phones and scan it regularly.
- If you suspect your phone is infected with Agent Smith, It is suggested to do a factory reset.

**By Chief Information Security Officer  
Bank of Maharashtra**

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