



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

ई-मेल email: helpdoc@rbi.org.in

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**Do Not give Details of Your Bank Account or
Credit/Debit Cards on Email/Phone:
RBI Warns Public Again on Phishing Mails/Calls**

Of late, some new methods of frauds have come to the notice of the Reserve Bank of India. An e-mail is sent in the name of a senior official of the Reserve Bank of India which gives an impression of it having been sent from the Reserve Bank and at times even displays the official rbi.org.in extension. The e-mail states that the Reserve Bank has received a large sum of foreign currency from the World Bank or a well-known international institution or a multi-national company for transfer of such funds to the bank account of the e-mail recipient. The reason for such transfer cited in such e-mails is also quite convincing, such as, '*compensation for internet and cyber-crimes and for reduction of poverty in Asian regions*'. The e-mail requests for submission of personal data of the mail recipient, such as, his bank account number, mobile number and passport details for claiming the amount. The e-mail also claims that such messages are generated by the 'Foreign Remittance Department – an Online Banking Unit of the Reserve Bank'.

Another way to defraud the susceptible public is to convince the recipient of a phone call to divulge details of the debit card to the caller who claims to be calling from the Reserve Bank. The caller states that the Reserve Bank needs details of the card including the CVV number as printed on the back of the card and also the PIN to make the card more secure. Similarly, through an email, fraudsters lead the mail recipients to a website that looks similar to the official website of the Reserve Bank of India and ask them to fill up a form with details of their bank accounts.

The Reserve Bank of India clarifies and reiterates that it does not send any such mails or make such calls. In fact, no bank or respectable organisation asks for bank account details or details of the debit or credit cards over email or phone.

The Reserve Bank of India has, on several occasions in the past, cautioned the members of public about such frauds and has urged them not to fall prey to fictitious offers/lottery winnings/remittance of cheap funds in foreign currency from abroad by so-called foreign entities/individuals or to Indian residents acting as representatives of such entities/individuals.

The Reserve Bank clarifies/advises that

- ❖ It does not hold any money for any individuals.
- ❖ It does not call or sends sms or e-mails to individuals about lottery prizes, transfer of funds received from abroad or for making bank accounts or credit/debit cards more secure.
- ❖ The only official and genuine website of the Reserve Bank of India is www.rbi.org.in. The public should be careful and should not be misled by fake websites with similar addresses beginning with 'Reserve Bank', 'RBI', etc., along with fake logos.
- ❖ People should not fall prey to offers from someone posing as RBI officials, it could be impersonation.
- ❖ Anyone receiving such fictitious offers should inform the local police or cyber crime authority about such calls/e-mails/sms.

Press Release : 2014-2015/228

Alpana Killawala
Principal Chief General Manager

Related Press Releases/Notifications	
May 26, 2014	RBI warns about Fake Website in its Name
October 15, 2012	RBI cautions Public Not to respond to Phishing Mail sent in its Name
September 14, 2012	Do not respond to Mails asking for your Internet Banking Account Details : RBI Cautions Public
February 06, 2012	RBI cautions Public Once Again against Fictitious Offers
January 10, 2012	Complain to Local Police/Cyber Crime Authorities against Fictitious Offers of Money from Abroad
April 05, 2011	RBI Never asks for Your Bank Account Details
February 15, 2011	Do Not Pay Money to receive Large Funds from Abroad : RBI Advisory
May 28, 2010	Do Not fall Prey to Fictitious Offers of Funds Transfer: RBI Advisory
May 26, 2010	Remittance towards participation in lottery, money circulation schemes, other fictitious offers of cheap funds, etc.
July 30, 2009	Beware of Fictitious Offers/Lottery Winnings/Cheap Fund Offers: RBI
December 07, 2007	RBI cautions Public against Fictitious Offers of Remitting Cheap Funds from Abroad