SCAM-PROOF CHECKLIST

CYBER MINUTE with UK

10 settings and habits that block the most common scams. About 30 minutes, one time. Tick each box as you go, then share this with someone you care about.

PHONE AND ACCOUNTS

- [ ] **1. Lock your Aadhaar biometrics**
  myaadhaar.uidai.gov.in or the official Aadhaar app. Unlock only when you need your fingerprint, it locks again on its own.

- [ ] **2. Check every SIM in your name**
  Sanchar Saathi (sancharsaathi.gov.in or app). Report any number that is not yours.

- [ ] **3. WhatsApp two-step PIN**
  Settings, Account, Two-step verification. Also Settings, Privacy, Calls, Silence unknown callers.

- [ ] **4. Google account 2-step verification**
  myaccount.google.com, Security. Your Gmail resets every other password, so lock it first.

- [ ] **5. Turn off unknown app installs**
  Keep Google Play Protect on. Never install APK files from WhatsApp: wedding cards, bills, challans, KYC.

UPI AND BANK

- [ ] **6. Set a UPI daily limit and app lock**
  In GPay, PhonePe or Paytm settings. Use a lock on the app, not just on the phone.

- [ ] **7. Turn on SMS and app alerts for every transaction**
  Spot fraud in minutes. Every rupee debited should notify you.

- [ ] **8. Check your CIBIL report every few months**
  A loan or card you never took means someone is using your identity. Dispute it right away.

DOCUMENTS AND CALLS

- [ ] **9. Use DigiLocker, not photocopies**
  Share documents from DigiLocker. If you must give an Aadhaar copy, use a masked Aadhaar and write the purpose on it.

- [ ] **10. Turn on spam call protection**
  Phone app, Settings, Caller ID and spam. Register DND with the TRAI DND app or SMS START to 1909.

THE 3 GOLDEN RULES

1. Never share an OTP, UPI PIN or CVV. No bank, police officer or delivery company needs them.

2. Scanning a QR code or entering a UPI PIN never receives money. It always sends money.

3. Police, CBI or customs never arrest anyone on a video call. Hang up. Digital arrest is a scam.

General safety guidance, not legal or financial advice. Check with your bank and local authorities.
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SPOT IT. STOP IT. REPORT IT.

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Scams change every week. The red flags do not. If you see even one of these, slow down.

RED FLAGS IN 5 SECONDS

- **Rush**
  "Bijli aaj raat kat jayegi", "account block", "12 hours"
- **Odd sender or link**
  10 digit mobile number, link that is not the real .gov.in or company site
- **QR or PIN to receive**
  "Scan this QR to get Rs 5,000". Receiving money never needs a PIN
- **Secrecy or fear**
  "Do not tell family", police, CBI, customs, video call
- **A tiny fee**
  Rs 25 redelivery fee, Rs 49 gift courier. They want your card
- **Free money**
  Rs 5000 Diwali bonus, like videos and earn, 300% trading profit
- **Asks for OTP**
  No real company or officer asks for an OTP on a call

ALREADY CLICKED OR PAID? YOUR FIRST HOUR

1. **Call 1930 immediately**
   National cybercrime helpline. The faster you report, the better the chance your money can be frozen.
2. **Block your card and UPI**
   Bank app, Cards, Block card, or call the number on the back of your card. Ask the bank to block UPI and net banking too.
3. **File at cybercrime.gov.in**
   Add screenshots, the UTR or transaction ID and the scammer's number. Keep the complaint number for your bank.
4. **Secure your accounts**
   Change your UPI PIN and passwords. Uninstall any app the caller asked you to install (AnyDesk and similar).
5. **Beware of recovery scams**
   Anyone who promises to get your money back for a fee is a scammer too.

WHERE TO REPORT

Money lost	Call 1930 | cybercrime.gov.in
Fraud call, SMS, WhatsApp	Chakshu on Sanchar Saathi (sancharsaathi.gov.in or app), within 30 days, when no money was lost
Lost or stolen phone	Police complaint, then block the phone on CEIR via Sanchar Saathi
Spam and telemarketing	TRAI DND app or SMS 1909

OUR FAMILY CODE WORD

Write it here, agree it in person, never text it: _____

If anyone calls in an emergency asking for money, ask for the code word first.

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