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FINANCIAL LITERACY

EXAM REVISION NOTES

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MODULE I

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MODULE IV

FINANCIAL FRAUDS AND SECURITY MEASURES

Taxonomy and Evolution of Financial Cr × in the Digital Age

Digital Banking Frauds: Vectors, Modus Operandi Technical Architecture

The Mechanics and Lifecycle of SIM Swap Fraud: Modern Multi-Factor Authentication (MFA) relies heavily on SMS-based out-of-band one-time passwords delivered to the customer's registered mobile number (RMN).

- **Phase 1: Reconnaissance and Credential Harvesting:** The attacker obtains the victim's primary bank account credentials, date of birth, mother's maiden name, and identity proof details (Aadhaar or PAN) via prior phishing attacks, social media scraping, or dark-web corporate data dumps.
- **Phase 2: Telecom Impersonation and Social Engineering:** The criminal contacts the telecom service provider or visits a retail customer care store utilizing counterfeit identity documentation, falsely claiming that the original SIM card was damaged, physically lost, or that an upgrade to 5G is required.
- **Phase 3: SIM Porting and Network Deactivation:** The telecom company deactivates the victim's authentic SIM card and issues a blank replacement SIM linked to the identical mobile number.

ATM Physical, Mechanical, and Logical Exploitation Mechanisms: ATMs represent high-value targets operating at the intersection of mechanical cash dispensing and digital networking:

- **ATM Jackpotting (Logical Attack):** ; Hard-disk encryption, secure boot protocols, BIOS passwords, dispenser bus encryption, and tamper-detection alarms that trigger immediate system lockouts upon panel opening.
- **Cash/Card Trapping (Physical Mechanical Attack):** Fraudsters insert a mechanical spring claw or sticky resin strip inside the card insertion throat or cash dispenser shutter.
- **Man-in-the-Middle (MitM) Communication Hijack:** 1X).
- **Shoulder Surfing Hidden Pinhole Cameras:** ; ATM privacy shields mounted on both sides of the keypad; tactile recessed keyboard design; educating users to cover the keypad with their non-dominant hand while typing PINs.

The Definitive Red Flag Checklist for Identifying Investment Frauds: Students of financial literacy must apply rigorous analytical scrutiny when evaluating wealth creation offers.

- **Guaranteed Excess Returns with Zero Market Risk:** In economic finance, risk and expected return are inextricably linked.

- **Complex, Opaque "Secret Proprietary" Strategies:** "
- **Heavy Incentivization for Recruitment over Product Sales:** The primary monetization channel relies on commissions paid for bringing friends and relatives into the scheme rather than organic retail demand for an underlying utility product.
- **Severe Withdrawal Restrictions and Fictitious Ledger Balances:** Investors can view handsome capital balances on custom-designed smartphone dashboards or private websites, but encounter rolling lock-in clauses, exit penalties, or demands for additional "tax clearance fees" whenever they request liquidation.

Proactive Consumer Cyber Hygiene Protocols: Retail financial consumers should maintain stringent operational protocols across everyday transactions:

- **Mobile Banking UPI:** ; Recognize that a UPI PIN is strictly required to debit funds.
- **Debit / Credit Cards:** ; Utilize mobile banking card-switch controls to dynamically lock cards, disable international usage, and turn off contactless NFC payments when not actively traveling.
- **Public Wi-Fi Terminals:** ; Always conduct financial operations over encrypted personal cellular networks or utilize secure, verified Virtual Private Networks (VPNs).
- **ATM Usage:** ; Inspect the ATM card throat for loose, wobbly, or mismatched plastic bezels; shield the keypad completely with your hand when inputting PINs.

Institutional Escalation Architecture: When a customer falls prey to cyber fraud, an immediate, multi-tiered escalation process must be followed:

- **Step 1: Immediate Card Account Freezing:** Step 1: Immediate Card Account Freezing: Call the bank's emergency 24/7 helpline or use the mobile app to immediately block the compromised debit card, credit card, net-banking profile, and UPI handle.
- **Step 3: Internal Grievance Redressal Officer (GRO):** Lodge a formal written complaint with the Branch Manager and the Principal Nodal Officer (PNO) of the bank, securing a unique Complaint Tracking Number.
- **Step 4: RBI Integrated Ombudsman Scheme (RB-IOS):** in.

Information Technology (IT) Act, 2000 and Digital Banking Cyber Offences: The legal enforcement against electronic banking cr × relies heavily on provisions established under the Information Technology Act, 2000 (amended in 2008):

- **Section 43:** ; Civil liability to pay damages by way of compensation to the affected party (up to #8377;1 crore).
- **Section 66C:** ; Imprisonment of either description for a term extending up to 3 years and fine up to #8377;1 lakh.
- **Section 66D:** ; Imprisonment of either description for a term extending up to 3 years and fine up to #8377;1 lakh.
- **Section 72A:** ; Imprisonment up to 3 years, or fine up to #8377;5 lakh, or both.

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