

NEWS RELEASE

HDFC Bank Ltd. HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013.

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HDFC Bank launches 2nd edition of "*Mooh Band Rakho*" campaign to raise awareness on fraud prevention

- To organise 2,000 Secure Banking workshops over the next 4 months
- To support International Fraud Awareness Week 2021

Mumbai, November 15, 2021: After the tremendous success of its *Mooh Band Rakho* campaign in 2020, HDFC Bank Ltd., today announced the launch of the second edition in support of International Fraud Awareness Week 2021. Through this initiative the bank aims to increase awareness on all types of frauds and the importance of keeping your mouth shut to ensure their prevention.

The Bank will be conducting over 2,000 workshops in the next 4 months across the country to help customers understand how they can safeguard themselves against financial fraud. The campaign reminds customers that there are many situations in which it is better not to disclose information, especially when it comes to banking details. Special focus is being given to the youth segment, where the bank will be targeting Senior Secondary Schools & Colleges, so that the awareness is ingrained.

Following simple steps such as not clicking on unknown links, sharing card details, CVV, Expiry Date, OTP NetBanking/ MobileBanking Login ID & Password over Phone, SMS, email and social media can help the general public keep their money safe.

At a virtual event organised today, the "Mooh Band Rakho" campaign was launched by Dr. K. Rajeswara Rao (IAS), Special Secretary, NITI Aayog. The event was also graced by Retd. Lt General Dr Rajesh Pant, National Cyber Security Co-ordinator, Government of India and Mr. Sashidhar Jagdishan, MD and CEO, HDFC Bank.

Digital frauds have undergone a sea change since the beginning of the pandemic. Today's fraudsters are becoming more sophisticated in order to gain people's trust.

Many of these frauds are now being perpetrated during weekdays and working hours to trick customers into believing that the calls and offers are legitimate. A fraud dispute time analysis by HDFC Bank revealed that in the first three months of this financial year, 65-70% of cyber frauds happened between 7.00 AM and 7.00 PM.

Also, fraudsters are not targeting senior citizens only. HDFC Bank's analysis further revealed that 80-85% of the affected customers were in the age group 22-50, and supposedly belonged to the more tech savvy age bracket.

Hence, this year, HDFC Bank through its *Mooh Band Rakho* campaign is urging customers to take a pledge and not share confidential banking information with anyone.

The bank has rolled out this campaign to commemorate International Fraud Awareness Week 2021, the global movement to minimise impact of fraud which is being held from November 15 – 21. This is the 3rd year HDFC Bank will be participating.

Click here to watch HDFC Bank Mooh Bandh Rakho video

"Digitalization offers customers unparalleled convenience and access to banking services. With these conveniences comes a lot of risks of cyber frauds as well. The fraudsters are constantly on the prowl looking out for gullible customers. It is critical to be always alert and mindful of talking and chatting with strangers. Customers need to protect their wealth and savings by following certain hygiene rules. For example don't pick up unknown calls; Don't click on SMS and mails from strangers. Don't share OTP, card numbers, passwords or PINS etc.," said Sashidhar Jagdishan, MD & CEO, HDFC Bank. "At HDFC Bank we are constantly updating our technology, processes and systems to mitigate emerging cyber security threats. Creating awareness is a critical step in this journey and we are therefore delighted to launch the Mooh Band Rakho campaign to educate people on how to keep their mouth shut about their personal and financial information and in doing so, keep their account safe."

"Ensuring the safety and security of financial information of the general public has been a cause close to my heart. Unscrupulous elements have always preyed on the vulnerable. I hope these workshops will bridge the gaps in information that give rise to such vulnerabilities and



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help keep more bank accounts safe," said **Dr. K. Rajeswara Rao (IAS), Special Secretary, NITI Aayog.**

"With over 1.1 billion phones and more than 700 million internet users in India, cybersecurity is an essential service today. The cybersecurity landscape in the country is rapidly changing and there is a growing need for stronger collaboration between the public and private sectors to guard against constantly emerging threats. The Mooh Band Rakho campaign by HDFC Bank is a good step in this direction and I am happy to be present at the launch of this campaign," said Lt Gen Dr Rajesh Pant, National Cyber Security Coordinator, PMO, Government of India.

Important for the general public including bank customers to note:

- HDFC Bank or any other bank will never ask for your OTP, NetBanking/MobileBanking password, Customer ID, UPI PIN for deferring your EMI payments.
- Please do not share any confidential details with anyone over phone, SMS, Email

Secure Banking tips:

- Do not click on unknown links in messages, social media posts
- Do not share PIN, passwords, bank details with anyone.
- Keep your bank informed when you change your address, contact number or email ID.
- An HDFC Bank representative will call you if any suspicious transaction is noticed in your account / card. The bank will call from phone number 61607475.
- Always save your regional phone banking number on your contacts list, which will help in case of emergencies when your card is lost or stolen or you get a suspicious transaction
- You can report suspicious transactions by calling HDFC bank on 61606161 or on toll free number – 18002586161 to reach HDFC Bank's Phone Banking Or National CyberCrime Helpline Number 155260 for 8 states

• Do not conduct banking transactions from your mobile, tablet, laptop, when it is connected to public / free Wi-Fi, which is open and therefore unsecured.

About HDFC BANK

For more information please log on to: www.hdfcbank.com.

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