

HDFC Bank Advises Citizens About Actions To Take Post A Digital Fraud Incident

Mumbai, October 15, 2025: HDFC Bank, India's leading private sector bank, urges citizens to follow a simple three-step action in case they fall victim to digital frauds. The 'LBW' actions proposed are vital to helping customers act swiftly and decisively to mitigate their losses', draws inspiration from cricketing terminology.

The acronym, 'LBW' being an easy to remember one, is a reminder for the following actions to be taken in case of an incident of digital fraud:

- **Law Enforcement Agencies:** Customers should file a complaint by calling 1930 helpline number started by the Ministry of Home Affairs (MHA) as well as submit a complaint on National Cybercrime Reporting Portal <https://www.cybercrime.gov.in>. Citizens should also report suspicious call/message on the Chakshu portal on www.sancharsaathi.gov.in. Reporting to authorities immediately increases the chance of recovering lost money and helps prevent further incidents of fraud.
- **Bank:** Persons should immediately report the unauthorised transactions to their respective Bank and get the payment channel blocked, i.e., Cards/UPI/Net banking to safeguard against future losses.
- **Wipe:** Citizens should completely wipe their devices (mobile/tabs/laptops) clean, clear all cookies and reset all net banking/device passwords. This ensures your device is clean and secure.

Commenting on this, Mr. Manish Agrawal, Senior Executive Vice President – Credit Intelligence and Control – HDFC Bank said, "We urge all customers to stay vigilant while transacting digitally. Fraudsters are constantly evolving their methods and use sophisticated tactics to exploit their emotions. There are times when the citizens fall prey to the innovative social engineering techniques. Post an unfortunate incident of a digital fraud, following some simple but key steps by customers helps in not only improving the chances of recovering funds but also in protecting themselves from future incidents."

HDFC Bank urges customers to remain vigilant against scams, such as "digital arrest" fraud, where fraudsters impersonate law enforcement or government officials and threaten victims with a digital arrest warrant for reasons that could range from alleged tax evasion, regulatory violations, financial misconduct among others. Other frauds commonly seen include investment scams, where fraudsters promise unusually high returns on investments in stocks, IPOs, cryptocurrency, etc. via fake automated investment platforms and promoted via social media platforms. APK scam, where fraudsters typically use social engineering tactics by impersonating bank employees or government officials and send a malicious APK file claiming to be from trustworthy sources. Once the file is installed, it gives fraudsters full control of victim's phones. Fraudsters target the emotions of victims to perpetuate frauds by using the GTH – Greed, Threat and Help method.

HDFC Bank remains committed to strengthening cybersecurity awareness among customers and continues to work closely with regulators, law enforcement agencies and industry stakeholders to promote safe digital banking practices.

HDFC Bank has been conducting cyber fraud awareness workshops pan India as part of its secure banking initiative to promote safe digital banking practices. These workshops aim to educate customers, law enforcement agencies, senior citizens, self-help groups, educational institutions, vendors, partners and employees.

About HDFC Bank

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