



Pensioner Fraud Safety Card

IF THE FRAUD IS HAPPENING RIGHT NOW

Call 1930

National Cybercrime Helpline · 24x7

FILE ONLINE WITH EVIDENCE

cybercrime.gov.in

Attach SMS, screenshots and transaction IDs

SIX RULES TO MEMORISE

Remember these six.

- 1 Banks never ask for OTP, PIN or CVV. Never.
- 2 Any call demanding an immediate transfer is a scam.
- 3 Jeevan Pramaan is free and self-service — no OTP needed.
- 4 “Guaranteed high returns” means Ponzi, not investment.
- 5 Government departments send notices, they don’t phone.
- 6 Never scan a QR to receive money — QRs only send.

GOLDEN HOUR

The first 60 minutes, in order.

- 0-5 min** **Call 1930** Fraudster number, UTR, amount. Note the ref.
- 5-15 min** **Call your bank** Number on passbook. Block card, freeze debits.
- 15-30 min** **File at cybercrime.gov.in** Attach SMS, screenshots, UTR. Save the ack.
- 30-60 min** **Lock down** Change bank + email passwords. Disable UPI. Tell family.
- Same day** **File an FIR** Bring 1930 ref and evidence. Get certified copy.
- 15+ days** **Escalate** Write to Nodal Officer. Then cms.rbi.org.in - free.

VERIFIED NUMBERS ONLY

Use these — nothing else.

1930

National Cybercrime Helpline

sachet.rbi.org.in

RBI — report unauthorised schemes

cms.rbi.org.in

RBI Ombudsman — escalate to here

cybercrime.gov.in

File complaint with evidence

pensionseva.sbi

Only official SBI Pension portal

Passbook / card back

Your own bank’s fraud number