

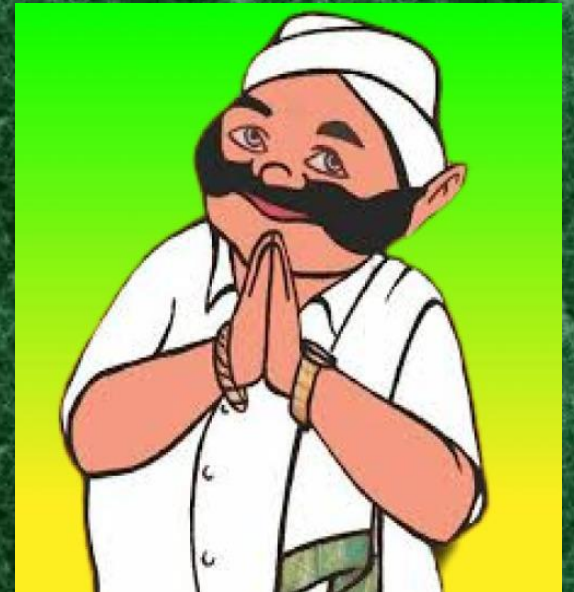
INDIAN OVERSEAS BANK

PRESENTS

AWARENESS INCIDENTS BY

IOB ANNA...

(Chapter 4)



(READ IT.....LEARN IT.....USE IT)



!! आईओबी अन्ना, हर दिन चौकन्ना !!

Cyber Hygiene Series by
IOB Anna... (Chapter 4)

Fraud Risk Management Cell
(Cyber)

Customer Fooled by Online Fake Job Offers

!! JOB for U!! INSTANT JOB

WE are hiring a suitable
candidate for:

@Web designer

@Programmer

@Network Engineer

@Graphic Designer

"Come & Join us and
explore the opportunity"

Salary: 50K to 75 K PM

Fulfill your Dream

In recent times all our employment & job-related search begins online/ social media, and this gives an opportunity to cyber criminals to trick us into scams. Presently many industries offering great employment opportunities and parallelly cybercriminals have created a fledgling industry out of fake job rackets. Cybercriminals are targeting the freshers, unemployed youth and experienced professionals in job scam. Presently work-from-home job scams, part time job scams & data entry job scams are the prime example of job scams. In recent time social media platforms become a popular venue for scammers for duping the people. Scammers would use social media networks to publish recruiting adverts with phrases like "flexible working hours," "handsome pay offers," and "rapid cash possibilities,". Scammers are always coming up with new methods like, build fake pages/ profile on Instagram, Facebook, LinkedIn etc. to sell fraudulent job vacancies.

In a job scam, job seekers who react to the scammer's ad are offered phony job interviews over the phone, followed by fake job offers. Scammers solicit the job applicant for sensitive personal information. In certain situations, the scammers may even ask for money to do background checks, get certificates etc. Cybercriminals use social engineering tactics to create an urgency which compels the job seekers to give in to the demands of the imposter. With a general lack of awareness on safe internet usage, cybercriminals can effectively achieve their goals by duping the job seekers.



Most job frauds take place because victims are unaware of the telltale signs of a possible scam. Most cyber frauds take place when they are least expected, and it is therefore important to keep an eye out for signs of a possible breach. Job seekers too should pay attention to the finer details and do background check of the employer before applying for any job openings.

INCIDENT

Ashok is an unemployed youth and searching for job. One day on social media he saw a advert for a job from directjob.com. One link was there, Ashok immediately clicked on the link. That link opened a webpage which required to be filled for initial details. He submitted all the information and received an acknowledgement message in which instructed that we would contact you after if you are shortlisted for the job. Next day Ashok received a SMS.....

Hello Ashok, we have received your job application. You are shortlisted for ABC company Ltd. Your telephonic interview scheduled for today. At the time of interview please share your registration no.

XYZ, HR, ABC Company

Ashok became very happy to see the SMS and attended the interview on scheduled time, without checking of company's background.

Hello Ashok! I am smith, HR of ABC company. Can we start the interview if you are ready?

Hello sir. I am ready for interview and thanks for this opportunity.

So Mr. Ashok, what is your field of work and any experience if you have.

Sir recently I have completed my diploma in programming & coding and looking for job.

Mr. Ashok, we are also looking for a good candidate who can help the company to complete the good project. In this company you will get the good experience and handsome package approx. Rs. 30000/- p.m. initially. Are you interested to explore your talent?

Yes sir, I am very much interested.

Very good Ashok! First, we will provide you project training, for that purpose you must pay security deposit of Rs. 25000/-. We will reimburse the amount along with your salary. If you are ok with then we will send a job offer letter to your email.

Sure sir, I am very much ok with that.

Ok Ashok, we are sending one link to your email for the payment of security deposit along with job offer letter. You must deposit the amount immediately so from tomorrow your job training will start for the project.

Oh, thank you very much sir, I will do my best for the company.

Best of luck Ashok for the job.



email from ABC company.....

From: HR ABC company <hrabc@hotmail.com>

subject: programmer job offer

Dear Ashok,

You selected on programmer in ABC company. We have attached your job offer letter.

[link available here](#), please press to pay the security deposit.

Best of luck!

Ashok made the payment of Rs.25000/- and received a SMS "You have paid your security deposit; your training will start tomorrow. Curriculum for the training will be sent to your registered email by today." Later Ashok did not receive any email or call from the company. He called the HR, but his phone was not reachable. Ashok realized that he got trapped with cyber scammers. He searched the help line number and called IOB Anna for help.

Ashok called IOB Anna.....



Hi, Ashok! What's up?



Anna, I am in a terrible situation, please help me.



Don't worry Ashok, tell me what happened?



Ashok briefed the complete scenario to IOB Anna.



Ashok my friend, why did you make payment without any background check of the company. You have to check the genuineness of social media ads and pop-ups.



Ashok, you have reacted on fake pop-up and access the fraudulent website and updated your details. You are duped by Fake Job Scam through fake interview, fake email, fake job letter & handsome salary.



How could you trust on anonymous caller? A job that pays any decent amount of money will require a certain level of knowledge or experience in the field. If anyone is asking to pay for a job, it's guaranteed to be a scam.



I am extremely sorry Anna, in a hurry to find the job, I did not even think about this. Now what I have to do?

Ashok, now immediately lodge complaint to cyber police station, National Cyber Crime Reporting portal and bank cyber cell team.



Incident Overview by IOB Anna.....

- Ashok is the victim of Online Fake Job Scam fraud.
- He reacted on a pop-up advertisement who promises for job without any experience on social media. Further clicked an unknown link and visit unknown website and updated his personnel documents & information.
- He agreed for the interview without any background check of the company, after hearing the luring offer of salary package from the fraudster.
- He easily believes in the hassle-free process and did not pay attention that genuine job offering companies did not ask for any registration fees or upfront security money for joining.
- He did pay attention that normally any genuine company take 2 to 3 days and 2 to 3 rounds of interview for selecting any suitable candidate for any good post.



Awareness Tips by IOB Anna.....

- Never believe on social media pop-up advertisement for job offering in quick time.
- Genuine job offers do not require any fees or upfront security money for joining, no organization ever asks for money to work with them.
- Before any registration on any such job, check the web page for the privacy policy of the website to know the type of information collected from the website.
- Do a thorough check regarding the authentication of the company, the recruiter, job posting, received email all these and after that apply for any job.
- Always look for the spelling errors in the e-mail address and job descriptions. If an email has spelling, grammatical and punctuation errors, it could be a scam.
- Many organizations conduct interviews through telephone, chat services, Skype calls or Google hangouts, Always do proper research about the organization and its representative before the online interview.
- Please contact at Cyber Police Help Line No. 1930 in case of any cyber fraud.
- Please contact IOB cyber cell at 044 2858 4890 & IOB customer care at 1800 425 4445 or send mail at cybercell@iob.in in case of cyber payment fraud.



Verify Verify Verify, Then Apply



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

आपकी प्रगति का सच्चा साथी
Good people to grow with



**“Lack Of Knowledge for Using
Social Media Will Cause Nothing
To Your Life,
But Lack of Awareness While
Using Social Media Will Cause
Hurt To Your Life.”**

**!! Online JOB Offers
Too Good to Be True,
It May Be Scammer’s Trap
To deceit You through Tempting Job Offers!!**

THANKS!