



CSAM 2026

Fingerprints, SIM cards and fake KYC links

Theme — Protect what identifies you



Fraudsters now target the things that prove who we are: fingerprints, mobile numbers and KYC details.

An SHG member found Rs. 18,000 withdrawn through AePS at a micro-ATM she had never visited. Weeks earlier, her fingerprint had been taken on a device for a so-called ration verification. A small trader's phone suddenly lost network, and by morning his account was empty because a fraudster had obtained a duplicate SIM. A farmer received an SMS saying that his KYC expires today, with a link. He clicked it and entered his details.



RED FLAGS

- ▲ Someone collects fingerprints outside official centres.
- ▲ The mobile signal is lost suddenly and for a long time.
- ▲ An SMS or call asks for a KYC update through a link.
- ▲ AePS debits appear without any visit to a Bank Mitra or micro-ATM.



WHAT YOU SHOULD DO

- ✓ Lock Aadhaar biometrics through the official UIDAI website and unlock them only when needed.
- ✓ Update KYC only at the branch. The bank never sends KYC links.
- ✓ If the mobile network is lost unexpectedly, contact the mobile operator and the bank at once.
- ✓ Keep SMS alerts active for all transactions.
- ✓ Display these tips at the branch counter in the local language.



IF YOU ARE A VICTIM

- 1 Call 1930 or report at cybercrime.gov.in.
- 2 Inform the bank at the earliest, ideally within 3 working days, so that the customer's liability stays limited.
- 3 Lock Aadhaar biometrics immediately.
- 4 Check mobile connections issued in your name on sancharsaathi.gov.in.



GUIDELINES TO FOLLOW

- Make biometric locking part of the standard account opening conversation, and help the customer do it at the counter.
- Apply a cooling-off period on high-value and channel transactions after any change in the registered mobile number.
- Reconcile the AePS and micro-ATM activity of every business correspondent weekly, and question volumes that do not match the location.
- Keep transaction alerts live on every account and treat a failure in the alert system as an incident, not a service issue.

Your fingerprint, SIM and KYC are keys to your account. Guard them like cash.

Report cyber fraud immediately
cybercrime.gov.in · sancharsaathi.gov.in

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