



CDSL IR/OPS/AP/GENRL/51

May 05, 2015

BEWARE OF FRAUD CALLS

Please note this communiqué is issued in Public Interest

Approved Persons (APs) are advised to take note of the fraud taking place in the name of Insurance company/ Entities. Below news article extract explains how people are cheated in the name of Insurance Companies or entities connected with Insurance Companies.

The fraudsters call you on the pretext of Insurance Company representative or any other entity connected/ servicing insurance policy and will give you the reference of your previous or ongoing insurance and tell you additional benefits to be given of free of cost but generally ask you for two cheques of nominal amount of Rs. 50 or 60 towards processing fee along with ID proof of date of birth. After taking you in confidence they will ask to handover the said two cheques along with ID Proof to the person deputed by them and also details of person to be enrolled for medical insurance (additional benefits). The person who visits the customer will ask the customer that he can help in filling the cheques and fill the cheques with his own pen (Magic Pen) and will finally ask you to sign the cheque with your own pen. This is a catch and a fraud point. The ink of pen with which the person filled the cheque get evaporated after 30 to 45 minutes and it is being used by them as bearer cheque and withdraw the cash from your account because signature of yours on cheque remains there as being signed by your own pen. The Id proof which they will take from you will be utilized by them to find the balance amount in your account by making the telephone to bank. By now they have your account no and Id proof and others details on behalf of which the bank informs them the balance amount and they will fill the amount just leaving few thousands in account. After collection of cheques from you they will keep you busy in different talks so that their person reaches the bank. By this time they will take you again in confidence and will ask you to shut down your phone for 30 to 40 mins by pretending different reason of medical verifications etc. This is being done by them so that they can withdraw the payment from your account and transaction alert from bank will



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not reach you. After 45 mins when you will open the phone you will we having the transaction alert message but by that time your account will be almost empty. Only you can get the cctv footage from Bank in which you can have a look on person who had withdrawn the payment.

Request you all to beware of such issues and avoid such frauds in your life. Please keep in mind to fill the cheque with your own pen and always make it A/c payee with your own pen.

Please note this communiqué is issued in public interest:

CDSL IR Toll free no: 1800 200 5533 / AP – Helpdesk on (022) 2272 5194 / 5187

Emails may be sent to: **aphelpdesk@cdslindia.com**

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Shajitha Neves Lobo

VP – Operations