CONTENT

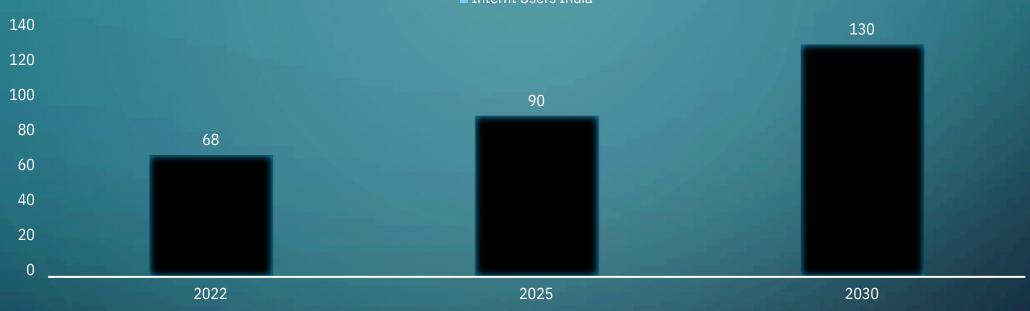
Simple | Smart | Speed | HOOLS

- Why Cyber Security is Important?
- Real Life Cyber Crime Incident & Prevention
- Doubt session

WHY CYBER SECURITY?: USERS

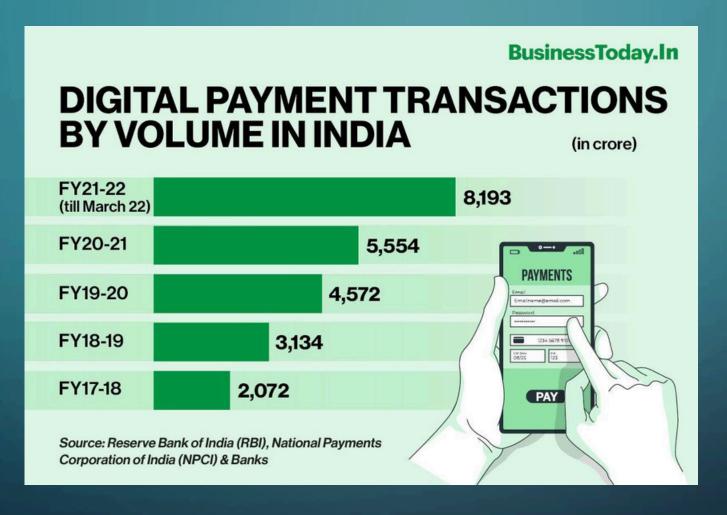
INTERNET USERS INDIA (IN CRORE)





Source~ Internet and Mobile Association of India (IAMAI)

WHY CYBER SECURITY?: EXPONENTIAL GROWTH DIGITAL PAYMENT



WHY CYBER SECURITY: RAPID DEVELOPMENT IN TECH

Rapid Development in Information Technology

- Speed of Microprocessorchips doubles every 12-18 months
- **Storage**Density doubles every 12 months
- Bandwidthis doubling every 12 months
- Price keeps dropping making technology affordable & pervasive

WHY CYBER SECURITY: 5G & IOT

- 5G Technology and Internet of Things (IOT)
- Ultra Low latency + Ultra High Bandwidth + Ultra High Network Reliability
- Soft Target IOT Devices

FLOW OF SESSION

Real Life Incidents

Method

Impact

Prevention/Learning

INCIDENT 1: UPI AND DIGITAL PAYMENT

- Around 80,000 frauds worth Rs 200 crore are committed through UPIevery
 month~ Source: CERT-IN (timesofindianews)
- UPI accounted for 50% of digital Payment fraud

INCIDENT 1: UPI/DIGITAL PAYMENT FRAUD: REASON

Reason

- Trapped in Social Engineering
- Installing Pirated Software Providing
- sensitive data to untrusted websites
- Same Password for everyWebsite/Application Awareness vs
 - **Adaptability**

>INCIDENT 1: DIGITAL TRANSACTION -> PREVENTION

Customer Liability

Zero Liability

Limited Liability

Fraud/Negligence/Def iciency on part of Bank

Third Party Breach: Report within 3 Days

Negligence by Customer

Third Party Breach:
Report within 4-7 Days
: Maximum liability
Decided by RBI
regulation

Beyond 7 Days
: Concerned
bank's Board
approved
policy

*Banks discretion to wave off Limited Liability in case of Negligence by Customer

Source : RBI Master Circular

MAXIMUM LIABILITY: [REPORT WITHIN 4 TO 7 DAYS]

Table 1

Maximum Liability of a Customer under paragraph 7 (ii)

Type of Account	Maximum liability (₹)
BSBD Accounts	5,000
 All other SB accounts Pre-paid Payment Instruments and Gift Cards Current/ Cash Credit/ Overdraft Accounts of MSMEs 	
 Current Accounts/ Cash Credit/ Overdraft Accounts of Individuals with annual average balance (during 365 days preceding the incidence of fraud)/ limit up to Rs.25 lakh 	10,000
 Credit cards with limit up to Rs.5 lakh 	
 All other Current/ Cash Credit/ Overdraft Accounts Credit cards with limit above Rs.5 lakh 	25,000

INCIDENT 2: AADHAR BASED PAYMENT

Hyderabad: Gang clones fingerprints to hack accounts through Aadhaar-based pay

MAHESH BUDDI / TNN / Updated: Jun 17, 2022, 08:42 IST









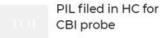
ARTICLES



Hyderabad: Gang clones fingerprints to hack accounts...



Here's how Aparna's willingness to financially...



Violence erupts as protesters stopped



Image used for representational purpose

- Method: Fingerprint Cloning Impact: 10,000 Aaddhar number and fingerprint compromised.
- Prevention & Learning:

>INCIDENT 2 : AADHAR BASED PAYMENT -> PREVENTION

- Use mAadharApp for Lock Biometric
- •User Virtual Aadhar Card (Old One

Deactivated after requesting for New

Virtual Card)

INCIDENT 3: CISCO -> IMPACT

- 2.8 GB of Sensitive information extracted from CISCO internal Network
- Administrative Privileges Access on Multiple Machine

INCIDENT 3: CISCO -> PREVENTION/LEARNING

- Frequent Password Change
- Do not use personal email id for official purpose
- Enable 2 Factor Authentication
- Kasperskyhas developed a free Yanluowangransomware decryptortool

► INCIDENT 4 : JEE 2021 EXAM



- Method: Alleged for Remote Access by tempering tampered with the iLeon software of TCS
- **Impact**: Around 800 Students were get admission through it.
- Prevention & Learning:
 - Mandatory RegularSecurity Audit of Apps
 - Dynamic Approach for Cyber Crime Mitigation (Ex: Quantum Computer)