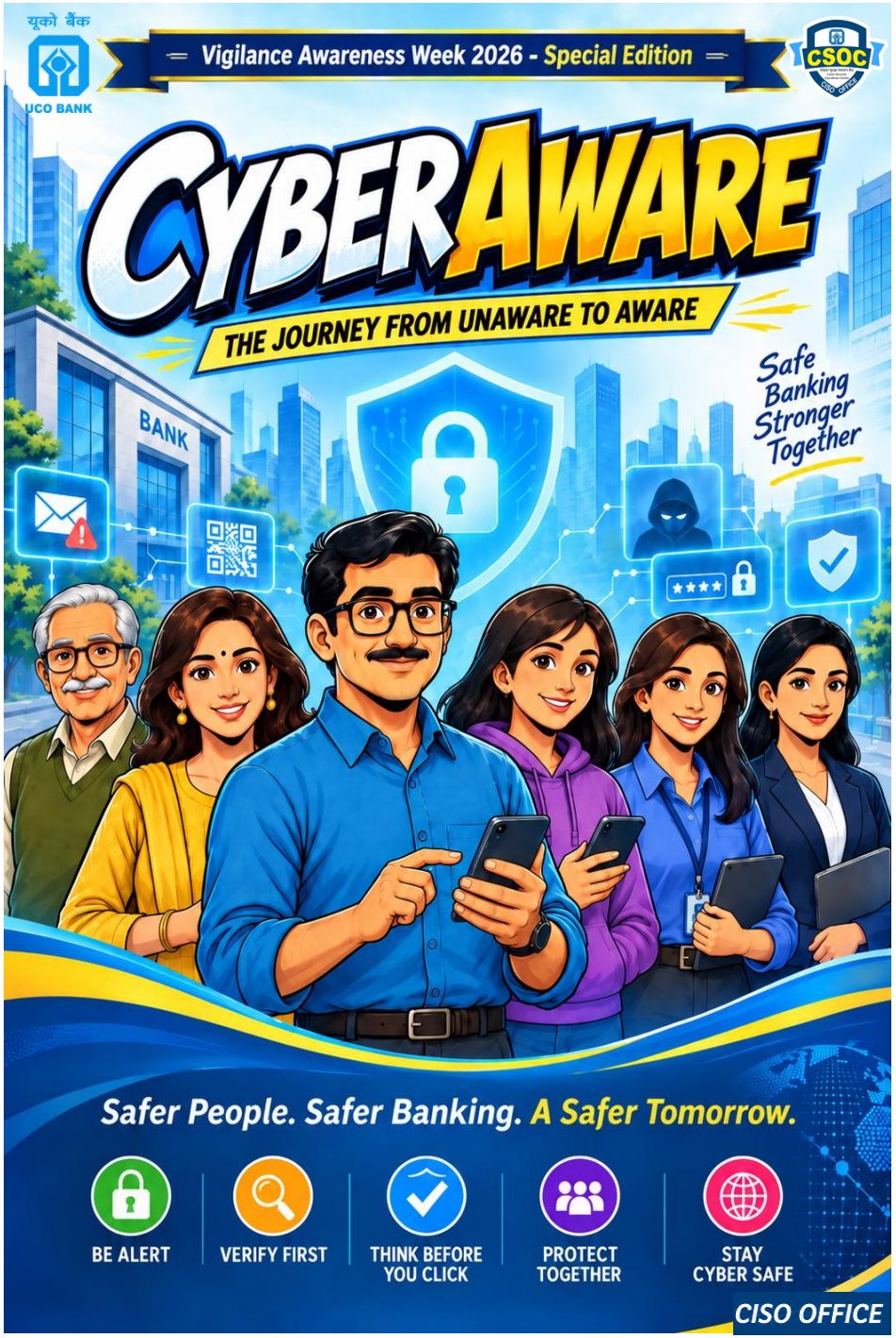

यूको बैंक
UCO BANK
Vigilance Awareness Week 2026 - Special Edition
CSOC
CYBER AWARE
THE JOURNEY FROM UNAWARE TO AWARE
Safe Banking Stronger Together
BANK
Safer People. Safer Banking. A Safer Tomorrow.
BE ALERT
VERIFY FIRST
THINK BEFORE YOU CLICK
PROTECT TOGETHER
STAY CYBER SAFE
CISO OFFICE

विज़न

सूचना की सुरक्षा हेतु बैंक के लिए
एक सुरक्षित साइबर स्पेस बनाना

Vision

To build a secure and resilient cyber space
for the Bank to protect information

मिशन

बैंक की बुनियादी संरचना, व्यक्ति, प्रक्रिया और प्रौद्योगिकी
के सम्मिलन से साइबर स्पेस में सूचना तथा बुनियादी संरचना
की सुरक्षा करना, साइबर के खतरों को रोकना एवं अनुक्रिया करना

Mission

To protect information and information infrastructure in cyber space, build capability to prevent and respond to cyber threat, reduce vulnerabilities and minimize damage from cyber incidents through a combination of the Bank infrastructure, people, process and technology.



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CSOC

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Small Steps Today. A Safer Tomorrow.

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Safer People.
Safer Banking.
A Safer Tomorrow.



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CyberAware
The Journey from Unaware to Aware

FROM THE DESK OF
MD & CEO (I/C) & Executive Director



To all the UCOites & Valued Customers,

Digital technology has transformed banking, bringing speed, convenience and accessibility. However, cyber fraud is becoming increasingly sophisticated, often exploiting trust, urgency and lack of awareness.

At UCO Bank, protecting our customers and maintaining confidence in our digital ecosystem remain key priorities. Along with strong security controls, we believe awareness and vigilance are vital defences against cyber threats.

CyberAware — The Journey from Unaware to Aware promotes simple, practical cyber-safe habits. It encourages us to question suspicious requests, verify before acting, protect sensitive information and remain alert while using digital services.

I encourage every reader to make cyber safety a daily habit and share this awareness with family, colleagues and the wider community.

Stay alert. Stay informed. Stay CyberAware.

With warm regards,

[Rajendra Kumar Saboo]
MD & CEO (I/C) & Executive Director

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Stay Safe

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CyberAware
The Journey from Unaware to Aware

FROM THE DESK OF
Executive Director



Dear UCOites, our valued Customers & beloved Citizens,

Digital banking has made financial services faster, simpler and more accessible. This convenience also calls for caution and responsible digital behaviour. Cybercriminals deceive users by creating urgency, impersonating trusted individuals or institutions, and encouraging actions without verification. Awareness and presence of mind can make a critical difference.

At UCO Bank, cybersecurity is a collective responsibility. Technology and security controls provide protection, but their effectiveness depends on everyone remaining alert, questioning unusual requests and following safe digital practices.

CyberAware — The Journey from Unaware to Aware promotes this approach through relatable situations and practical lessons, helping readers recognise warning signs, verify before responding and make informed decisions. Let us make cyber awareness an everyday habit and contribute to a safer digital ecosystem.

Be aware. Verify. Act securely.

With warm regards,

[Vijay N. Kamble]
Executive Director

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Stay Safe

FROM THE DESK OF CVO



To all my esteemed Colleagues and Valued Customers.

In today's digital banking environment, vigilance extends beyond controls and procedures. It requires alertness, sound judgement and responsible action when we encounter suspicious activity. Cyber fraud exploits trust, urgency and human behaviour. Impersonation, phishing, fraudulent payment requests and social engineering show how caution and verification can prevent significant loss.

At UCO Bank, vigilance is a shared responsibility. Recognising warning signs, protecting sensitive information, following procedures and reporting suspicious incidents help maintain a secure banking environment.

CyberAware — The Journey from Unaware to Aware reinforces these principles through practical situations that encourage readers to pause, question and verify before acting. Let us build a culture of awareness, integrity and vigilance in the workplace and our personal digital lives.

Stay vigilant. Verify before you trust.

With warm regards,

[Shri Dheerendra Settipalli]
Chief Vigilance Officer

FROM THE DESK OF CISO



To all my dear Colleagues & valued Customers,

The last few years have witnessed unprecedented growth of mobile and internet supported technologies that have greatly helped banks in offering various digital solutions to the customers with a great deal of efficiency and case of use. However, this has also presented additional opportunities for criminals , who are targeting certain weaknesses in attacking either the banks or individuals resulting in the rise of Cybercrimes.

Many incidents begin with a simple action—clicking an unverified link, sharing sensitive information or approving an unexpected request. Recognising warning signs and responding cautiously can help prevent fraud.

At UCO Bank, we strengthen our cybersecurity framework while promoting awareness as part of everyday decision-making.

CyberAware — The Journey from Unaware to Aware offers practical lessons to help identify threats, verify before acting and adopt safer digital habits.

Let us remain alert and strengthen our collective cyber resilience.

They don't hack devices. They hack people. Stay CyberAware

With warm regards,

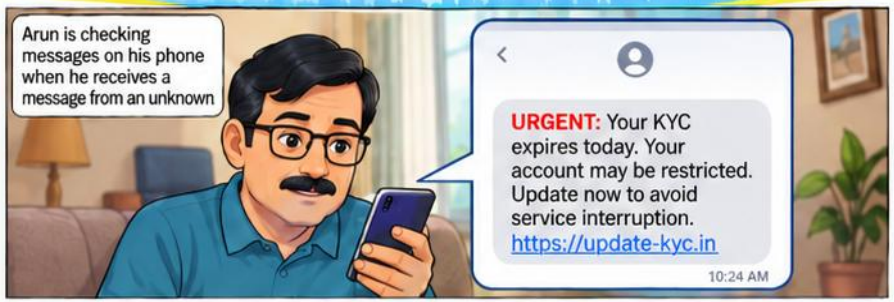
[Mohammad Sabir]
Chief Information Security Officer

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EP 1 - Fake KYC / Phishing

(When Urgency Looks Official)

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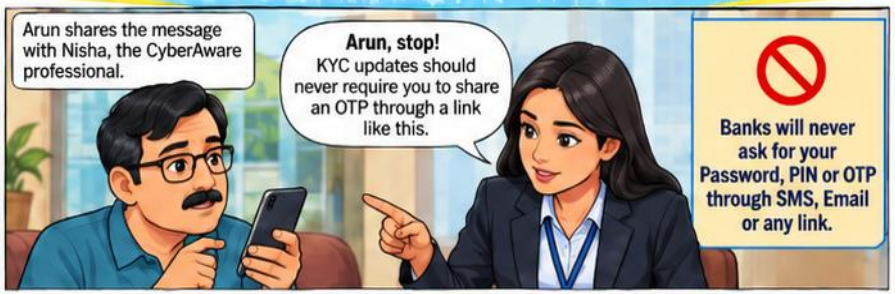




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Question, Verify, Stay Safe

CSOC







CyberAware Takeaway

- **STOP** — Stop and think.
- **CHECK** — Look for warning signs.
- **VERIFY** — Use official app / website or contact the bank directly.

- Never share passwords, PINs or OTPs through unsolicited links.
- Your bank will never ask you to disclose confidential credentials by SMS, email or messaging apps.
- **Pause. Question. Verify. Stay Safe.**

From Trust to Question A Safer You!

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EP 2 - UPI / QR Fraud

(When Receiving Money Becomes a Trap)

CSOC

Riya has listed her old laptop for sale online.

Laptop (Used)
₹8,000
Good condition

Great! Finally a buyer!

UNKNOWN NUMBER

I'll buy it. I'm sending the payment now.

10:15 AM

The buyer sends a QR code to receive the payment.

UNKNOWN NUMBER

Scan this QR to receive ₹8,000.

Scan to receive money

That was quick. I just need to scan it.

SCAN TO RECEIVE MONEY?

After scanning the QR code, a payment request appears on her phone.

Payment Request

PAY
₹8,000

Enter UPI PIN

Cancel Proceed

Why is it asking for my UPI PIN if I'm receiving money?

Arun notices Riya hesitating.

Wait, Riya. If you're receiving money, why are you being asked to authorise a payment?

DON'T PAY TO GET PAID

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Question Before You Pay

CSOC

Meera joins them.

The buyer says I need to scan the QR to receive the payment.

Receiving money shouldn't require your UPI PIN.

They look at the phone together.

- Unknown sender
- QR sent by stranger
- Scan to receive money claim
- UPI PIN requested
- Payment instead of receipt

Episode 1 taught me something — urgency or confidence isn't proof that a request is genuine.

The correct way to receive money.

To receive money:

- Share your UPI ID if required
- Let the payer scan your genuine receive QR
- Verify that money has actually been credited in your account/app.

So scanning someone else's QR and entering my PIN can actually send money from my account?

Exactly.

Riya closes the request, blocks and reports the sender.

UNKNOWN NUMBER

Block

Report

Now I'll check what the transaction is asking me to do before entering my PIN.

CyberAware Takeaway

STOP — Stop and think. Don't scan a stranger's QR blindly.

CHECK — Check whether the screen says PAY or RECEIVE.

VERIFY — Verify the credit in your account/app independently.

- You never need to enter your UPI PIN merely to receive money.
- A UPI PIN authorises a transaction from your account.
- Never approve a collect/payment request unless you understand exactly what you are authorising.

Arun's Journey
QUESTION ⇒ RECOGNISE

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EP 3 - Remote Access / Screen-Sharing Scam

(When Help Takes Control)

CSOC

1 It's a quiet afternoon at home. Dadaji receives an unexpected call.

What problem?

UNKNOWN NUMBER

Sir, we detected a problem with your account. I can help you fix it.

2 The caller creates urgency and offers assistance.

Your mobile banking may stop working. I'll guide you before that happens.

Install this support app so I can check the problem remotely. Click on the link I'm sending you.

Oh! Please help me.

UNKNOWN NUMBER

Install Remote Support App to fix your issue.
https://support-now.in

Remote Support App

REMOTE ACCESS REQUESTED

3 Dadaji opens the app and sees a permission request.

Remote Support

Allow screen sharing?
Your screen may be visible to another person.

Cancel | Start Sharing

He said this will fix the problem...

4 Arun notices what Dadaji is doing.

Dadaji, who asked you to share your screen?

The bank's support person. He says he can fix the problem remotely.

But did you call the bank — or did he call you?

DON'T HAND OVER YOUR SCREEN

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Stay Alert. Stay in Control

CSOC

5 Arun contacts Nisha, the CyberAware professional.

This is a common scam. Fraudsters use remote access apps to see your screen, steal your OTP, PIN, passwords and even make transactions.

Banks never ask customers to install such apps or give remote access to their phone.

SCAM WARNING SIGNS

- Unsolicited call from unknown number
- Request to install an app
- Remote access or screen sharing
- Asks for OTP, PIN or passwords
- Claims urgency to create fear

6 Dadaji realises the risk and disconnects the call.

I've disconnected the call and closed the app.

Good decision, Dadaji! Always verify by calling the bank's official customer care number yourself.

7 Nisha reinforces the right approach.

If you ever get such a call:

- Do not install any remote access app.
- Do not share your screen.
- Do not share OTP, PIN or passwords.
- Disconnect and verify through the bank's official channel.

When in doubt, stop, check and ask someone you trust.

Arun's Journey
RECOGNISE → VERIFY

CyberAware Takeaways

Stop and think.	Check by calling the bank directly.	Do not install any app at the request of a caller.	Never allow remote access or screen sharing.	Ask a family member if you are unsure.

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EP 4 - Workplace Social Engineering / Credential Theft

(When "IT Support" Isn't IT)

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1 At the office...

It says IT needs me to verify my account.

IT SUPPORT 10:12 AM
Security verification required. Please complete the sign-in check immediately.
External / Unverified Sender

2 A device code is requested...

IT SUPPORT 10:18 AM
Open the company sign-in page and enter this verification code.
K7P9-M2Q4

Company Sign-In
Enter device code
K7P9-M2Q4
Next

The sign-in page looks genuine.

3 Arun questions the request...

Wait. Did you request this sign-in?

No. IT contacted me.

Then let's not enter that code yet.

- UNEXPECTED LOGIN REQUEST
- CODE REQUESTED BY SOMEONE ELSE
- URGENCY

4 Another suspicious email arrives...

Now they're asking me to open an attachment too.

IT SUPPORT 11:03 AM
Subject: Mandatory Security Update
Open the attached file to complete the security update.
Security_Update.zip (1.8 MB)

That's another reason to stop and verify.

DON'T TRUST THE REQUEST — VERIFY THE SOURCE

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Verify Before You Act

CSOC CISO OFFICE

5 Arun challenges the request...

Let's contact IT ourselves — not through this message.

Good idea. I'll call the IT Helpdesk number from the company portal.

Official IT Helpdesk
(From Company Portal)
IT Helpdesk
1800-XXX-XXXX

6 It's a scam!

I just spoke to IT. They haven't sent any such email. It's a phishing attempt.

I'm glad we checked. It looked so genuine.

Attackers use genuine-looking login pages and fake IT requests to steal your credentials.

7 Report the incident...

Nisha (CyberAware Professional)

I've reported the email and attachment through the official channel.

Report Phishing
- Suspicious email reported
- Suspicious attachment reported
- Incident details submitted

This helps protect others too.

Well done, Arun! Challenging and reporting suspicious requests keeps you and the organisation safe.

8 Arun's learning...

Earlier I would just verify. Now I challenge unexpected requests even if they look internal.

When in doubt, we stop, verify and report.

That's the CyberAware way!

CyberAware Takeaway

- **STOP** — Stop and think.
- **CHECK** — Verify requests using official channels.
- **CHALLENGE** — Question unusual instructions even if they look internal.
- Be cautious with unexpected attachments.
- Report suspicious emails and requests. It helps protect everyone.

Arun's Journey
VERIFY → CHALLENGE

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EP 5 - AI / Deepfake Impersonation

(When Seeing and Hearing Isn't Believing)

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CISO OFFICE

1 A video call at home...



2 An urgent request...



3 It looks so real...



4 Let's verify first...



DON'T TRUST THE FACE — VERIFY THE PERSON

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Verify the Person, Not the Voice

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CISO OFFICE

5 Checking through a known number...



6 Realisation — it was a deepfake!



7 Let's follow safe habits...



8 Arun's learning...



CyberAware Takeaway

AI deepfakes can imitate people you trust.
A familiar face or voice is not enough — always verify through an independent channel before sending money or sharing sensitive information.

- Don't trust just because it looks or sounds familiar.
- Verify through a known and trusted contact.
- Be cautious with urgent requests.
- Talk to family. Stay alert. Stay safe.

From Unaware to Aware — Together for a Safer You!

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EP 6 - Cyber Hygiene / Digital Protection

(Protection Starts Before the Threat Arrives)

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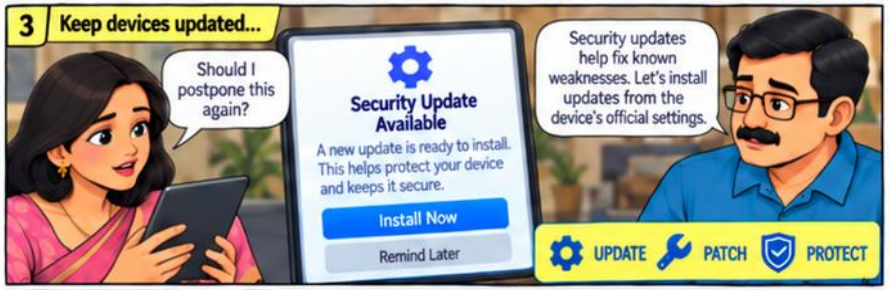
1 A different Arun...



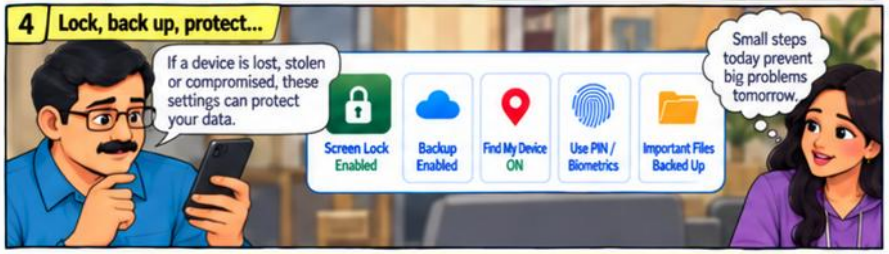
2 Stronger account protection...



3 Keep devices updated...



4 Lock, back up, protect...



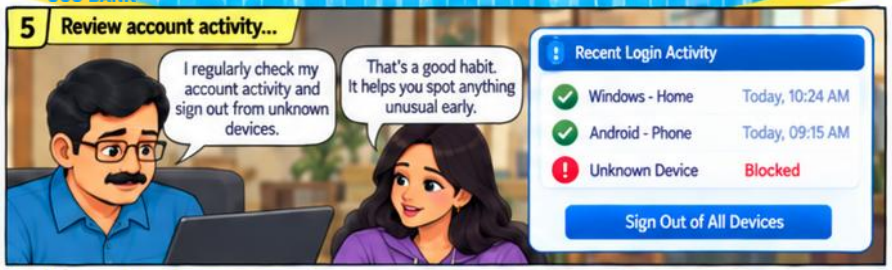
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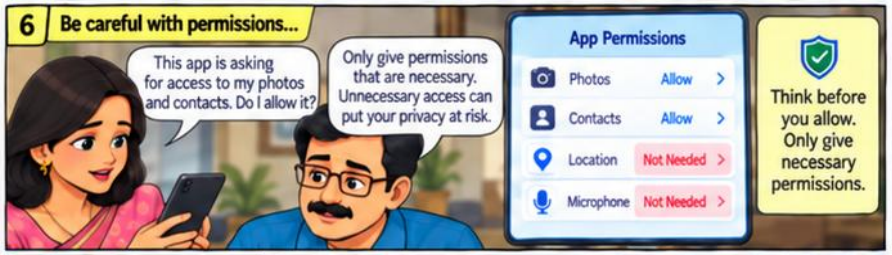
Make Cyber Safety a Habit

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5 Review account activity...



6 Be careful with permissions...



7 Make it a family habit...



8 Arun's learning...



CyberAware Takeaway



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From Unaware to Aware

A Journey Built One Safer Decision at a Time

1 TRUST

"If it looks official, it must be genuine."



2 QUESTION

"Does this request really make sense?"



3 RECOGNISE

"Warning signs are easier to spot when I slow down."



4 VERIFY

"I confirm through a trusted channel."



5 CHALLENGE

"Even an internal-looking request can be questioned."



6 PROTECT

"Good security habits reduce risk before trouble begins."



Earlier me...
- Reactive
- Easily trusts
- Doesn't check
- Takes risks



Now me...
- Pauses
- Checks
- Verifies
- Stays alert
- Protects
- More aware

Every safer decision made Arun more aware.

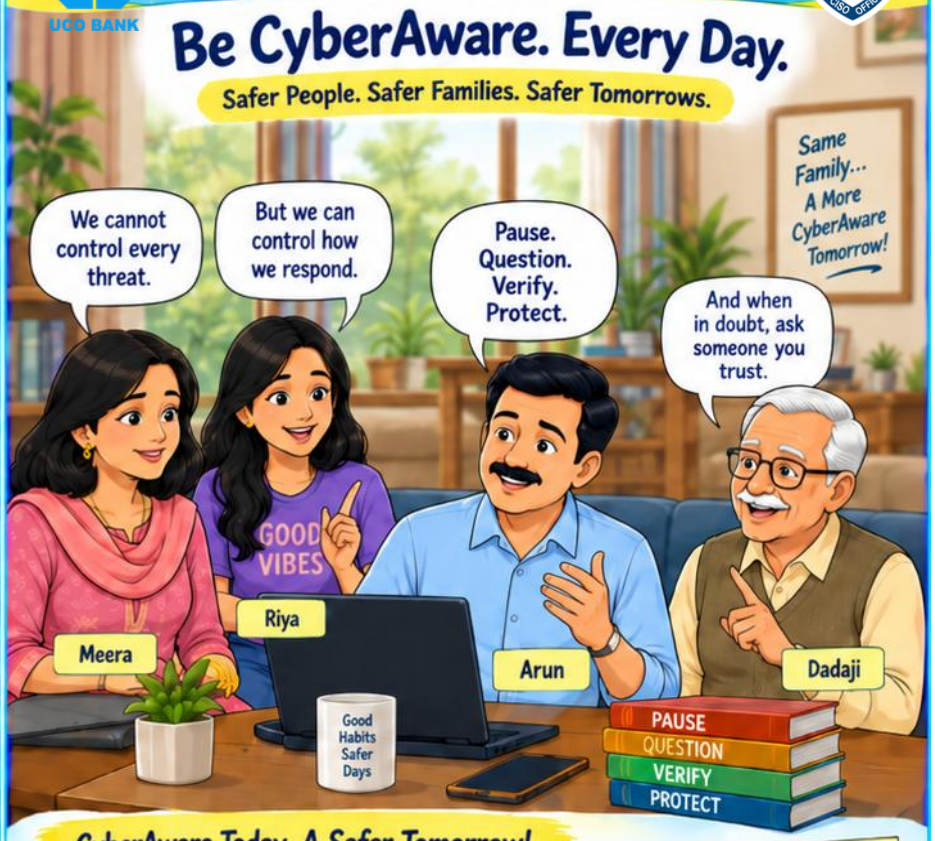
Cyber awareness grows when good decisions become everyday habits.

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Be CyberAware. Every Day.

Safer People. Safer Families. Safer Tomorrows.



CyberAware Today. A Safer Tomorrow!

- A safer family
- A safer workplace
- A safer community
- A stronger, more secure digital India

Awareness today builds a safer tomorrow!

Let's make cyber safety a habit — for ourselves, our families and our communities.

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Cyber Safety Do's

Simple Habits. Stronger Protection.

1 PAUSE BEFORE YOU ACT



Take a moment when a message creates urgency, fear or pressure.

2 VERIFY THE SOURCE



Use an official website, app, known number or trusted contact to confirm requests.

3 CHECK BEFORE YOU PAY

Confirm the recipient, amount and purpose before approving any payment or scanning a QR code.



4 KEEP CREDENTIALS PRIVATE

Protect passwords, PINs, OTPs, verification codes and other authentication information.



5 USE STRONG, UNIQUE PASSWORDS

Use different passwords for important accounts and enable MFA wherever available.



6 UPDATE AND PROTECT DEVICES

Install updates, lock devices and use trusted security settings.



7 CHECK LINKS, FILES AND PERMISSIONS

Review unexpected attachments, login requests, app permissions and access requests carefully.



8 REPORT WHEN SOMETHING LOOKS WRONG

Use the appropriate official reporting or support channel as soon as possible.



Good cyber safety starts with good habits.



PAUSE • CHECK • VERIFY • PROTECT

Make cyber safety part of your everyday routine.

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Cyber Safety Don'ts

Avoid the Habits That Create Risk.

1 DON'T ACT UNDER PRESSURE



Urgency is not proof that a request is genuine.

2 DON'T SHARE SENSITIVE INFORMATION



Never share passwords, PINs, OTPs, verification codes or banking details with anyone.

3 DON'T CLICK UNKNOWN LINKS OR DOWNLOAD FILES

Avoid clicking on suspicious links or downloading attachments from unknown senders.



4 DON'T SHARE SCREEN OR GIVE REMOTE ACCESS



Never allow screen sharing, remote access or device control to unknown persons.

5 DON'T SCAN UNKNOWN QR CODES

Avoid scanning QR codes from untrusted sources (e.g. messages, posters or random websites).



6 DON'T USE PUBLIC OR UNSECURE NETWORKS FOR SENSITIVE TRANSACTIONS

Avoid banking or sharing personal information on public Wi-Fi networks.



7 DON'T IGNORE WARNING SIGNS

Don't ignore unusual messages, calls, requests or unexpected behaviour in your accounts.



8 DON'T DELAY REPORTING

Don't ignore or delay reporting suspicious activity. Quick action helps prevent larger loss.



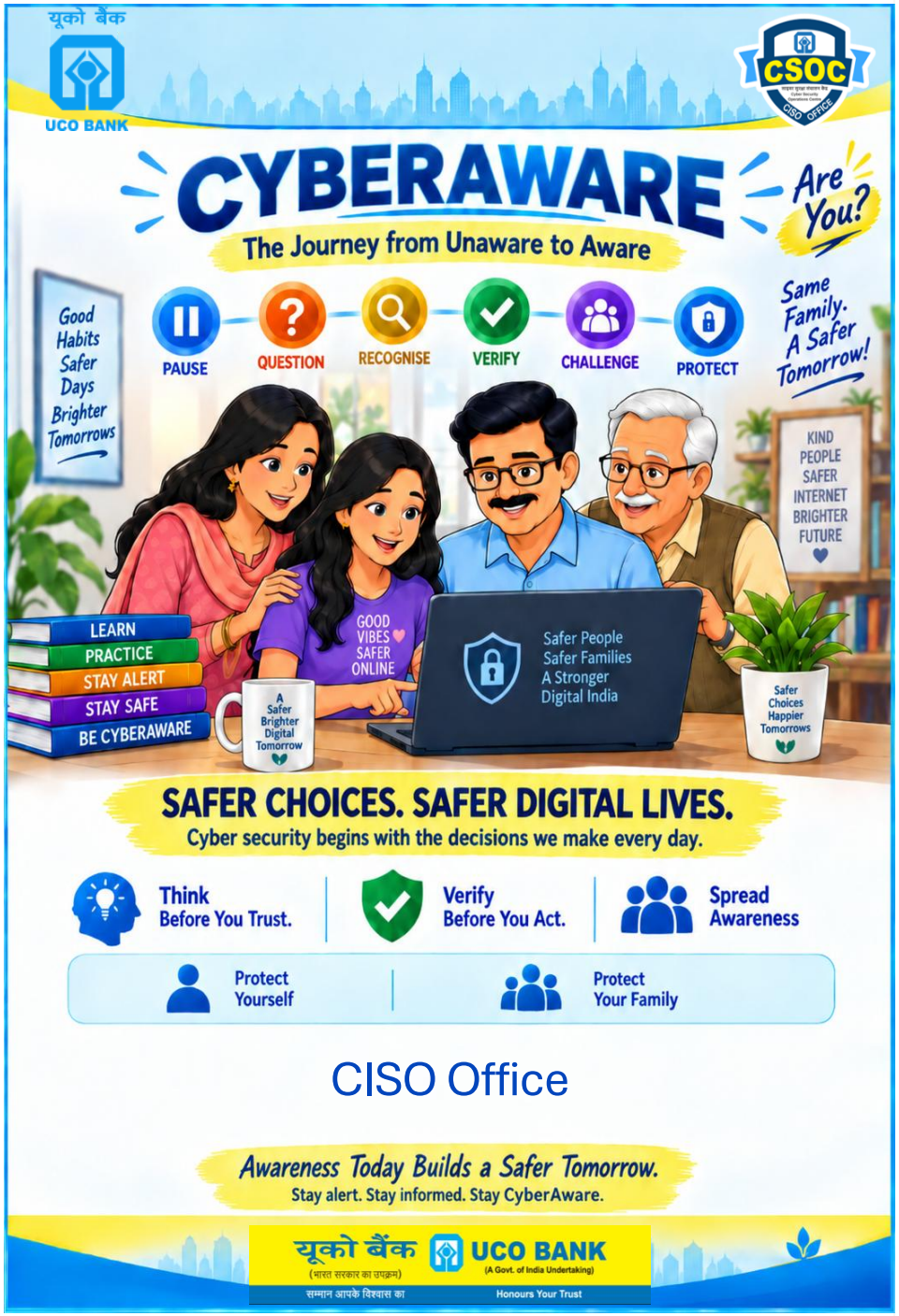
STOP • THINK • STAY ALERT • STAY SAFE

Avoid risky habits, choose safer actions.



Small mistakes can lead to big risks. Let's stay CyberAware!

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Are You?
The Journey from Unaware to Aware
Good Habits Safer Days Brighter Tomorrows
PAUSE
QUESTION
RECOGNISE
VERIFY
CHALLENGE
PROTECT
Same Family. A Safer Tomorrow!
KIND PEOPLE SAFER INTERNET BRIGHTER FUTURE
LEARN
PRACTICE
STAY ALERT
STAY SAFE
BE CYBERAWARE
GOOD VIBES SAFER ONLINE
A Safer Brighter Digital Tomorrow
Safer People Safer Families A Stronger Digital India
Safer Choices Happier Tomorrows
SAFER CHOICES. SAFER DIGITAL LIVES.
Cyber security begins with the decisions we make every day.
Think Before You Trust.
Verify Before You Act.
Spread Awareness
Protect Yourself
Protect Your Family
CISO Office
Awareness Today Builds a Safer Tomorrow.
Stay alert. Stay informed. Stay CyberAware.
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