

RBI's public awareness campaign on money transaction through QR codes

Radio Chitkara recently aired an informative program aligned with the Reserve Bank of India (RBI)'s public awareness campaign to promote safe digital payment practices and combat financial fraud. The broadcast, aimed at



empowering citizens with the knowledge to navigate the digital financial landscape securely, highlighted key issues such as QR code scams, fake online loan apps, and online lottery frauds.

Key Highlights of the Program

The program focused on educating listeners about the growing prevalence of financial fraud and provided actionable guidance to ensure safe and secure digital transactions.

1. Essential Precautions for Digital Transactions

- **Verify Payee Details:** Listeners were advised to cross-check the recipient's name and details before confirming a digital payment.
- **Avoid Unknown Loan Apps:** Caution was emphasized against downloading or using unverified loan applications that could misuse personal data.
- **Guard Personal Information:** Listeners were reminded never to share sensitive banking credentials or personal information with unverified individuals or entities.

2. **Awareness on Fraudulent Schemes:** The broadcast exposed common tactics employed by fraudsters, such as phishing links, unauthorized loan apps, and fake online lottery schemes. Listeners were warned against falling prey to promises of quick money, loans, or winnings that could lead to financial loss or compromised security.

3. **Reporting and Support**

- Radio Chitkara strongly encouraged reporting fraudulent activities to the **National Cyber Crime Reporting Portal** at cybercrime.gov.in.
- The audience was guided to consult RBI's advisory resources for further information:
 - rbikehtahai.rbi.org.in/dp for detailed advice.
 - [Digi Saathi](#) for guidance on safe digital payment practices.

Alignment with SDG 16: Peace, Justice, and Strong Institutions

The campaign aligns with **Sustainable Development Goal 16**, which promotes peaceful and inclusive societies, access to justice, and strong institutions. By fostering digital payment literacy and empowering citizens to identify and report financial fraud, the initiative contributes to building a secure financial ecosystem and enhancing public trust in digital transactions.

Positive Impact on Listeners

The program received widespread appreciation from the audience, who commended the practical tips and comprehensive guidance. Many listeners expressed their gratitude for the actionable steps provided, which are critical in safeguarding their financial and personal security.

Conclusion

This public service initiative underscores the commitment of Radio Chitkara and the Reserve Bank of India to fostering financial awareness

and protecting citizens from digital fraud. By equipping individuals with the tools to engage in safe digital transactions, the program contributes meaningfully to a more secure and informed society.

