

Unit - 11

Let's Begin:

In the play 'If I Were You', you have read how Gerrard outsmarts the intruder with his 'presence of mind'. The intruder wanted to steal Gerrard's identity. In our day-to-day life we share personal information like telephone number, house address, mobile number, date of birth, e-mail address, etc., every day with people whom we may not know very well.

Don't you think it is not safe to share information in today's digital age? Someone like the intruder in the play 'If I Were You' might misuse your unique and personal identity details. This is called identity theft. The cases of online identity thefts are increasing day by day. Collect information about cases of identity theft and share it in the class.

Answer:

Identity theft is the deliberate use of someone else's identity, usually as a method to gain a financial advantage or obtain credit and other benefits in the other person's name, and perhaps to the other person's disadvantage or loss. Identity theft is becoming an increasingly common problem in India, as fraudsters discover more and more ways to get hold of the information which is required to steal someone's identity. Some real-life examples of identity theft are discussed below. In an incident which took place in Ahmedabad, a resident of Nava Vadaj became a victim of Identity theft. The fraudster used his PAN and 2 years of IT returns by changing photograph, signature, address and phone number.

With the documents, the person had applied for seven auto and personal loans from all major banks. In another incident a student had his identity stolen when he was seven years old. His parents discovered the problem when the Internal Revenue Service told them that they couldn't claim their son as a deduction on their tax return because his social security number (SSN) was already in use.

Reading Comprehension:

Read the following text and answer the questions that follow.

Text - I

Interview with a Detective:

His appearance was clean, cool and deliberately ambiguous. Under the sanctuary of his aviators, his eyes silently scanned the room. He is a Manhattan-based, third-generation private detective who's been in the business for more than three decades – specialising in surveillance and being an overall mystery-tinged badass. We asked him everything we've ever wanted to know about the profession.

Interviewer : So, what exactly do you do?

Detective : I do a lot of surveillance. Basically, someone who wonders, "What is this other person up to?" If it's an insurance company (surveying someone on workers' compensation), they'll ask, "Is he back working?" Things like that.

Another very common request is locating people, and it could be for a lot of reasons. I had a case recently, a man hadn't been in touch with his mother for 20 years and I helped him find her.

Interviewer : What kind of skills make for a good PI (Private Investigator)?

Detective : Patience – Number one. You have to pay attention. You have to be the kind of person, if you sit in front of a door watching it for six hours, and you haven't seen your guy.

You have to plan accordingly, and be willing to make sacrifices in order to stay out there. It's not a job for people who want to slack off.

Interviewer : If you needed to locate someone, what's the ideal information you need to start?

Detective : Usually, this is what I tell people, "If you want to find someone, I need the name with the exact spelling, the DOB if you know it, the social security number, add a last known, official address where they've lived within the past 15 years." Because that means they'll be in our database.

Interviewer : Do most private investigators have a relationship with local police?

Detective : I would say that's kind of a myth. Most cops wouldn't even do it in the first place, because they know how serious a violation it is.

Interviewer : Do most private eyes carry guns?

Detective : I don't think so. We don't kill people but help them.

Interviewer : What do films and television shows get wrong about being a PI?

Detective : The big difference is, the things you see in films do happen to private detectives, but they're shrinking down maybe 20 years of adventure into an episode. After 30 years, I probably have one good movie worth of experiences.

Question 1.

What is the profession of the person being interviewed?

Answer:

Private Detective.

Question 2.

Complete the following sentence.

As soon as the detective entered the room, he _____.

- (a) examined the place carefully.
- (b) was vague and uncertain.
- (c) knew what he was doing.
- (d) got ready for the interview.

Answer:

- (a) examined the place carefully.

Question 3.

Which of the following was not a part of the job of the detective?

- (a) to wander about
- (b) to find lost people
- (c) to carry guns
- (d) to keep a watch

Answer:

- (c) to carry guns

Question 4.

According to the detective, there are some qualities that are essential in his profession. What are these and why are they essential?

Answer:

Patience, ability to plan, and willingness to make sacrifices. These qualities ensure that the person is serious and sincere about his job.

Question 5.

What information should the PI have in order to locate someone?

Answer:

The PI should have the name with the exact spelling, the DOB if known, the social security number, and official address where he/she has lived within the past 15 years.

Question 6.

In the sentence given below the word 'aviators' means sunglasses. Now choose the appropriate meaning for the underlined word from the options given.

Under the sanctuary of his aviators, his eyes scanned the room.

- (a) shelter
- (b) shade
- (c) hideout
- (d) refuge.

Answer:

- (b) shade

Text - II

Read the passage and answer the questions that follow.

Sharadindu Bandyopadhyay:

Do you know who is Sharadindu Bandyopadhyay? He was a Bengali writer. He is remembered for his most famous creation of a fictional detective, Byomkesh Bakshi.

He was actively involved with Bengali cinema as well as Bollywood. He wrote different forms of prose: novels, short stories, plays and screenplays. Besides, he wrote many songs and poems. However, his forte was short stories and novels. He also wrote historical fiction and supernatural stories.

Sharadindu Bandyopadhyay started writing Byomkesh stories in 1932 at the age of 33. He has written 32 Byomkesh stories. He continued to write till his death in 1970. He portrayed himself as a narrator of his stories named Ajit Bandhopadhyay who is also a companion of Byomkesh Bakshi. In some stories Also also investigates in the

absence of Byomkesh. These stories are written in traditional Bengali language and have now been translated into other languages.

His stories are very engrossing and consist of a series of events. Byomkesh solves cases from international drug racket to household mysteries and crimes. Byomkesh identifies himself as Satyanweshi meaning 'truth seeker' rather than a detective. Where he stands out from other legendary detectives like Hercule Poirot or Sherlock Holmes is that he is more concerned with truth than with the law.

Question 1.

Who among the following is not a detective?

- (a) Byomkesh Bakshi
- (b) Sharadindu Bandyopadhyay
- (c) Hercule Poirot
- (d) Sherlock Holmes

Answer:

- (b) Sharadindu Bandyopadhyay

Question 2.

Sharadindu Bandyopadhyay is known for his _____.

- (a) Short stories and novels
- (b) Poems and songs
- (c) Historical fiction
- (d) All of the above

Answer:

- (d) All of the above

Question 3.

State whether true or false.

- (a) Byomkesh is a 'truth seeker'.
- (b) Byomkesh is a detective like Hercule Poirot and Sherlock Holmes.
- (c) Byomkesh is concerned with truth rather than with the law.
- (d) Byomkesh follows law to solve his cases.

Answer:

- (a) True
- (b) True
- (c) True
- (d) False

Question 4.

What is the role of Ajit in Byomkesh stories?

Answer:

He is the narrator of the stories. He is also a companion of Byomkesh Bakshi. In some stories Ajit also investigates in the absence of Byomkesh.

Question 5.

Find the antonyms of the words given below. All of them are given in the text.

- (a) natural _____
- (b) fact _____
- (c) passively _____
- (d) discontinued _____
- (e) presence _____
- (f) modem _____
- (g) unconcerned _____

Answer:

- (a) fictional
- (b) fiction
- (c) actively
- (d) continued
- (e) absence
- (f) traditional
- (g) concerned.

Vocabulary:**Question 1.**

The following words and phrases occur in the passages. Try to guess the meanings. Match the words with their meanings. You may refer a dictionary later.

database	the act of going against or refusing to obey a law, an agreement, etc.
violation	open to more than one interpretation; not having one obvious meaning.
surveillance	a structured set of data held in a computer, especially one that is accessible in various ways.
insurance	close observation, especially of a suspected spy or criminal.

ambiguous	an agreement made with a company or the Government that provides a guarantee of compensation for specified loss, damage, illness, or death in return for payment of a specified premium.
forge	an action or event regarded as morally or legally wrong and causing general public outrage.
sinister looking	to make an illegal copy of something in order to deceive.
scandal	suggesting evil or harm

Answer:

- database – a structured set... various ways.
- violation – the act of going against ... an agreement, etc.
- surveillance – close observation ... criminal.
- insurance – an agreement made... premium.
- ambiguous – open to more than one... meaning.
- forge – to make an illegal... deceive.
- sinister looking – suggesting evil or harm
- scandal – an action or event regarded ... outrage.

Question 2.

The contextual meaning of 'sanctuary*' in the comprehension passage I is 'shade'. The same word 'sanctuary' is used in a variety of sentences given below. They have different meanings in different contexts. Refer to a dictionary and write the meanings.

- Banita's home was a sanctuary for runaway kids.
- The refugees found sanctuary when they reached India.
- The sanctuary contains the altar of sacrifice.
- I found sanctuary in the cave to save myself from the storm.
- Bhadra Wildlife Sanctuary is a protected area for tigers.

Answer:

- a shelter; a safe place
- refuge
- a holy building
- a place of protection
- reserve for birds and wildlife

Question 3.

Use the following pair of opposites in sentences. One has been done for you.

lose/gain

You've nothing to lose, but what have you to gain?

- (a) hot/cold
- (b) beautiful/ugly
- (c) smart/foolish
- (d) lonely/busy
- (e) great/little
- (f) live/die

Answer:

- (a) Ranjeet preferred to have a hot coffee instead of the cold drink.
- (b) Whatever looks beautiful from outside may turn out to be ugly from inside.
- (c) Instead of proving smart, Vinay proved himself a fool to them.
- (d) The lonely plot of Mr. Arun is located far away from the busy town.
- (e) The great King Shibi sacrificed to save the little bird.
- (f) It is better to live and fight misfortunes than to die fearing them.

Grammar:

An affirmative sentence can be changed into a negative sentence without changing the meaning of the original sentence. Look at the examples given below.

- You may be comfortable, but I am not. / You may not be uncomfortable, but I am.
- Few people take the trouble to visit me. / People generally do not take the trouble to visit me.
- Better be quick. / Better not be late.

Question 1.

Change affirmative sentences into negative sentences without changing the meaning. One has been done for you.

I know all the answers. / There are no answers that I don't know.

- (a) All the members liked the programme.
- (b) Amritsar is colder than Delhi.
- (c) I am free to go places and do nothing.
- (d) The farmer was too weak to walk.
- (e) She is always on time.
- (f) The intruder was foolish to let Gerrard go.

Answer:

- (a) There was no member who did not like the programme.
- (b) Delhi is not as cold as Amritsar.
- (c) I have no constraint to go places and do anything.
- (d) The farmer was not so strong to walk.
- (e) She never comes late.
- (f) The intruder was not smart to let Gerrard stop.

Question 2.

Let us look at the sentence given below.

I am glad you are pleased to see me.

Here, 'to see' is an example of the infinite form of a verb. The infinite form of a verb is usually preceded by 'to'.

Choose the words from the box and complete the sentences given below.

phone up, pay, assist, change, clear off, help, team up, stay

- (a) Before we begin I would like you _____ my place.
- (b) I'll be glad _____ you.
- (c) You mean _____ with me?
- (d) But are you sure it's going _____ you?
- (e) Those are just the things I want _____.
- (f) Be willing to make sacrifices in order _____ out there.
- (g) Anju asked Hemant _____ Rs. 100 to avoid a scene.
- (h) Well, tell him _____ directly.

Answer:

- (a) to clear off
- (b) to assist
- (c) to team up
- (d) to help
- (e) to change
- (f) to stay
- (g) to pay
- (h) to phone up

Editing:

Some words are missing in the passage given below, indicated by '/'. Rewrite the passage by providing the missing words, and using appropriate punctuation marks in the space given below. Sherlock Holmes is/ fictional private detective, the first scientific detective, created/ British author Sir arthur conan doyle. He is a

'consulting detective' in the stories written by Sir Doyle. Holmes is known for his skills of observation, knowledge of forensic science, / logical reasoning.

He employs all these while investigating cases for/ wide variety of clients. Sir Doyle's four novels and 56 short stories, excluding one, are set in the Victorian or Edwardian eras, between about 1880 and 1914. Most are narrated by Dr Watson, Holmes's friend, he is also his biographer/ usually accompanies Holmes during his investigations/ often shares quarters with him at the address of 22 IB Baker Street, London, where many of the stories begin.

Sherlock Holmes is arguably/best known fictional detective, with Guinness World Records listing him as the 'most portrayed movie character' in history. The stories have been adapted into stage/ radio plays, television films, video games, and other media for over one hundred years. Many have believed Holmes to be not a fictional character/ a real individual because of his popularity/ fame. Widely considered a British cultural icon, the Character and Stories have had a profound/ lasting effect on mystery Writing and popular culture /a Whole.

Answer:

Sherlock Holmes is a fictional private detective, the first scientific detective, created by British author Sir Arthur Conan Doyle. He is a 'consulting detective' in the stories written by Sir Doyle. Holmes is known for his skills of observation, knowledge of forensic science and logical reasoning. He employs all these while investigating cases for a wide variety of clients. Sir Doyle's four novels and 56 short stories, excluding one, are set in the Victorian or Edwardian eras, between about 1880 and 1914. Most are narrated by Dr Watson, Holmes's friend. He is also his biographer and usually accompanies Holmes during his investigations and often shares quarters with him at the address of 22 IB, Baker Street, London, where many of the stories begin.

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Listening:

Listen to the story of Shibi Rana and answer the questions that follow:

There are many stories in our mythology when gods have disguised themselves in the forms of human beings, birds, etc. This is done either to test the efficiency and ability of the kings or to see if people are happy and contented on earth. This is another aspect of changing the identity. Let us listen to the story of King Shibi.

There was a great king, Shibi Rana who had immense power then, even gods in heavens were amazed. They feared that Shibi might take away their kingdoms. They devised a plan to test his sense of justice. So they decided to reach Shibi's kingdom in disguise.

One day, Shibi Rana was sitting on his throne. His courtroom was surrounded by majestic gardens. There came a scared dove flying to him and it was followed by a fierce looking eagle. The king gave shelter to the dove and saved her. The eagle argued that the king has taken away his food – the dove. It would starve. The king assured the eagle that he would give equal quantity of any other food. The eagle asked for King Shibi's flesh. The magnanimous king agreed with a smile. A balance was brought in the court. It was soon found that with each addition of the king's flesh the dove grew heavier. The equal balance was not arrived at. But the king remained calm and unperturbed.

The Gods in the guise of dove and eagle were assured of Shibi's righteousness. The forms of the eagle and the dove soon disappeared. In their place stood Indra, the king of the Gods and Agni, the God of fire smiling and blessing the king for his benevolence and greatness.

Question 1.

Why were the Gods in heaven afraid of King Shibi?

Answer:

They feared that King Shibi might take away their kingdoms because he had immense power.

Question 2.

What made the eagle angry?

Answer:

The eagle was angry because the king gave shelter to the dove which was the eagle's prey.

Question 3.

What did the eagle demand?

Answer:

The eagle demanded the king's flesh equal to the weight of the dove.

Question 4.

Was the eagle satisfied?

Answer:

Yes, the eagle who was Lord Indra in disguise was assured of the King's righteousness.

Question 5.

Who were in the disguise of the eagle and the dove?

Answer:

Indra, the king of Gods and Agni, the God of Fire.

Question 6.

King Shibi was blessed for his:

Answer:

Benevolence and greatness.

Speaking:**Question 1.**

In a group of four, discuss and take down notes based on the discussion. Theft in the digital age. Theft that occurs when someone uses another's unique personal details like his/ her name, credit card numbers, without his/her permission, to commit fraud or other crimes.

Answer:

Theft in the Digital Age:

Computers are relatively new invention. Personal computers were introduced as recently as the early eighties. In this short period, they have made a tremendous impact on our lives. There is inevitability that technology will progress and become increasingly complex. However, we should ensure that we are still in a position where we are able to control technology.

Identity Theft:

In the digital age, the theft occurs when someone uses another's unique personal details like his/her name, date of birth, Social Security Number, credit card numbers, without his/her permission, to commit fraud or other crimes. This is called identity theft. In almost all cases, identity theft victims suffer from financial loss. According to Insurance Information Institute of America, in every two seconds, another person became a victim of identity fraud in 2014.

How does this theft work ?

In the modern age, we store and transmit most of our information digitally. An organization's computer network can be composed to collect thousands of records at once. Criminals use various techniques such as social engineering, phishing and devious modus operandi via the Internet targeting potential victims. They identify vulnerabilities and exploit emails, instant messaging and the web to trick potential victims. The longer a criminal has access to personal information, the more damage they can do.

Warning Signs:

The following are some warning signs of possible identity theft:

- We can receive notice that our information was compromised by a data breach.
- Unfamiliar withdrawals from our bank account.
- Expected bills are not received.
- Our cheques or credit cards are declined.
- Debt collectors call us about debts that are not ours.
- Unfamiliar charges appear on our credit report.

What to do in the case of Identity Theft

We should take the following actions immediately:

- Contact the respective/bank/company to freeze the account.
- Place a fraud alert and request the bank for a credit report.
- Report the theft to the respective bank officer.
- File an FIR with your Local Police Station.

Measures to prevent Identity Theft

The following measures can be suggested to secure your identity online :

- Monitor your accounts frequently so that you know if your identity has been compromised or not.
- Take advantage of free SMS services provided by your bank or credit card company when transactions occur.
- Use best practices for password management.
- Verify any organization that requests your personal or financial information. Call an official on listed numbers to verify the request.
- Be cautious of emails that require action or urgently request you to provide your personal information or passwords.
- Sharing too much personal information can enable an identity thief to learn enough about you to answer security questions for your accounts. So, don't overshare on social media.

Question 2.

You may talk to the manager of a Bank, Cybercrime cell, etc., about 'online identity theft' cases and measures to avoid them.

- Discuss this in groups of four in the class.
- Prepare posters on creating awareness about online identity theft.

Answer:

1. Introduction: When someone uses another person's personal identifiable information such as name, date of birth, credit card numbers, bank account numbers, usernames and passwords, etc. online to commit fraud or other crimes, it is called 'Online Identity Theft'. This is a serious concern in the modern digital age. So, we visited the manager of a bank and interviewed him to know more about 'online identity theft' cases and measures to avoid them.

Interview with the Manager Every member of the group (one-by-one): Good Morning, Sir.

Manager : Very Good Morning, everyone.

Aman : Sir, we want to know about the seriousness of online identity theft that has been a burning topic in these days. Manager : Yes, of course, this is a serious concern now-a-days. Every minute, thousands of individuals and even companies fall prey to these increasingly sophisticated cyber criminals and attackers. The growth of internet and e-commerce has taken ID theft to new levels.

Aman : Sir, what are the impacts of such thefts? Manager : In almost all cases, identity theft victims experience some type of financial loss. Cyber-criminals can steal money from your account. Also, they can sell your personal data to other parties who will use it for illicit or illegal purposes.

Usman : How does identity theft happen ? Manager : While your computer is connected to the internet, spyware quietly transmits your personal information. He/she records your internet browsing habits and keystrokes, monitors the programmes you use and collects your personal information.

John : Who are these people ?

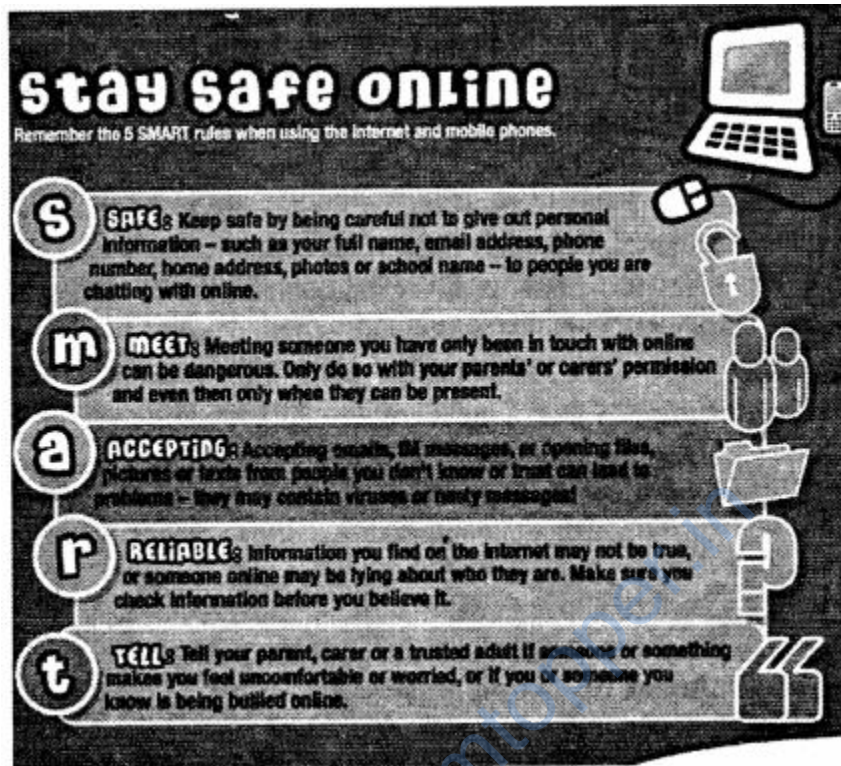
Manager : Cyber criminals are not super-geniuses, but the ordinary people. They have one goal in life : to rob your identity. They know a bit about psychology and how to manipulate technology. With this knowledge, they trick internet users into giving away personal information or breach their devices security.

Reeta : What are the various measures to avoid such the thefts ?

Manager: The following measures can be suggested to avoid them :

- Do not give out your personal information over the phone.
- Create strong passwords.
- Use an anti-virus to protect your computer and other devices.
- Beware of fake browsers.
- Beware of seemingly official e-mails.
- Beware of free apps, music and games.
- Verify the organization that requests your personal or financial information.
- Be cautious of emails that require action urgently or request you to provide your personal information or passwords.
- Do not share too much personal information on social media.
- Continually check the accuracy of personal accounts and deal with any discrepancies immediately.
- Don't open messages from unknown senders.

Posters on Creating Awareness about online Identity Theft:



Writing:

Question 1.

Sometimes we think about what we are like and how each of us is different. We all are interesting people with our physical differences and attitudes to life. Write in about 300 – 400 words what you are like, your identity and what you enjoy doing and how do you envision yourself in future.

Answer:

I am a unique person. Basically an introvert, I enjoy keeping to myself. People call me “enigmatic”, “dreamy” and even a ‘fool’. But I know I am not any of these kind. I am a self-learner and always have a quest for knowledge. For me spending time in idle talk with others is a waste. As long as we are alive in this world, we need to acquire knowledge. I don't also like to share my knowledge with others, unless asked for. This is because, I feel that the other person may differ from me. Even if I am sure about a thing authoritatively, I do not like to establish my stance, for it will lead to unnecessary conflicts.

For, people in general, always have the pride that they know everything and that they are the best. Yes, there are a few people who like to come to me for clarification. They do accept my stance for they know that I am well informed.

As far as my favourite pastimes are concerned, I enjoy reading books, listening to music and in fact like to compose music. Now a days there are computer apps which give us this opportunity. Working on such apps gives me peace of mind, and immense satisfaction of having listened to my soul's needs. As long as I am a student, my responsibilities are restricted only to studies and I can do this soul searching.

I have no specific plan or idea about my future, because I am still in school I do know that there are bigger responsibilities for me to plan my career, to get into a job and take care of my parents. But considering the fact that there are numerous openings and opportunities to try our hand at, I think I can sit back and relax. I only need to be smart enough to prune my skills and keep looking for a suitable opening.

Question 2.

Complete the following story. It has to be a scary story that terrifies people. Give a suitable title to your story.

I stopped my scooter in front of an old and dilapidated building. A haggard, skinny old man with drooping shoulders came towards me. "Don't go in, Sir", he whispered. "It is dangerous..."

Answer:

I stopped my scooter in front of an old and dilapidated building. A haggard, skinny old man with drooping shoulders came towards me. "Don't go in, Sir", he whispered. "It is dangerous..." I had no other option but to stop. But the word "dangerous" put me in a deep thought. I was disturbed. I took the old man into my confidence. I took him away from the place to a tea shop. I got him some snacks and tea. After draining these, the man folded his hands to me as a mark of respect, I then asked him about the "goings on" in the building. He said that he was long before the owner of the building.

His only son was then away from this city. After the death of the old man's wife, the son had got the house in his name. He had also kept the old man in his house. But after a few months, he had driven him away. The old man, since then had been begging for food and roaming around his house, which he owned once. The son had been using this for his "drugs" business, bringing his customers here to enjoy during odd hours. The old man requested me not to reveal this to anyone. But, I explained

to him that it is an anti-social activity. With his cooperation, I registered a complaint at the police station and got the old man's son and his partners arrested.

Project:

Question 1.

Going digital means more transparency, saving of papers, accountability and ease of transaction. The Government has initiated the programme 'Digital India'. Collect more information about this programme. You can interview people, collect photographs, anecdotes, data, etc. Prepare a report based on your findings.

Answer:

"Digital India" is a campaign launched by the government of India to ensure that the government services are made available to citizens electronically by improved online infrastructure and by increasing internet connectivity or by making the country digitally empowered in the field of technology. The main objective of this initiative is to connect rural areas with high speed internet networks

Digital India was launched by the Prime Minister of India, Narendra Modi on July 1, 2015. It consists of three core components :

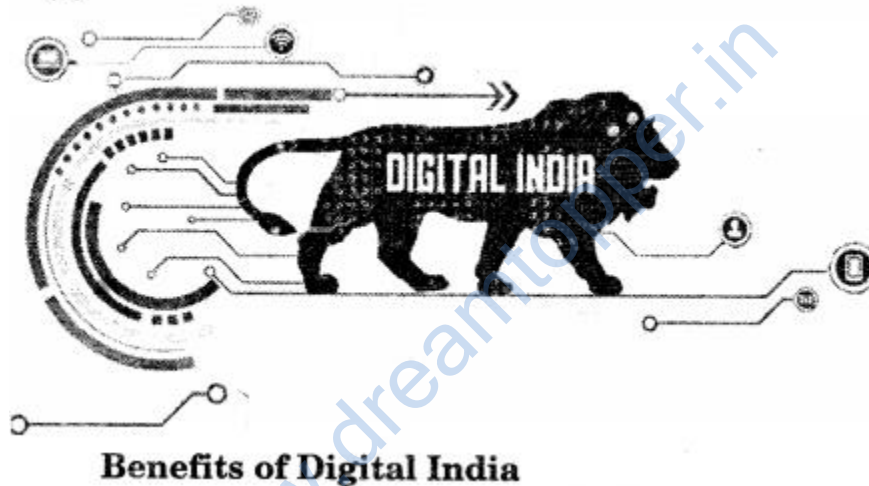
- Development of secure and stable digital infrastructure
- Delivering government services digitally
- Universal digital literacy.

These components include the following nine-pillars of the Digital India :

- Broadband Highway
- Universal Access to Mobile Connectivity
- Public Internet Access Programme
- E-Governance, reforming Government through Technology
- E-Kranti, electronic delivery of services
- Information for all
- Electronics Manufacturing
- IT for jobs
- Early Harvest Programmes.



(2)



Benefits of Digital India:

The following are the benefits of digital India :

- Digital India initiative helps people connect around the country through technology.
- Financial issues can be handled sitting at home.
- Information can easily be gathered.
- The need to carry regular money can be avoided.
- Easy access to study materials for students has become possible.
- The need for documentation has been reduced.
- Transparency increases.
- Opportunities in IT department have been increased.
- Work from-home-freelancing and other part time opportunities have been increased.

- Emergency situations can be handled easily by utilising the internet.
- Digital locker facility will help citizens to digitally store their important documents like PAN card, Passport, Mark-sheets, etc.
- It will help in achieving universal digital literacy.
- This project will certainly help in improving the ease of doing business.
- It will connect the entire India and bring to the forefront all the hidden talent and entrepreneurs.

As a result of this initiative, the internet subscribers have increased to 500 million in India till April 2017.

Question 2.

Prepare a street play (nukkad natak) on how someone was duped by an unknown person when he/she was trying to withdraw money from the ATM. And how the bank manager helped him/her in getting back the money. What precautions did the bank manager suggest to avoid such incidents in future?

Enact the nukkad natak in your school assembly/community hall/park, etc.

Answer:

ATM theft has been a serious concern these days especially for a common man. This is a justified concern because nearly 2.59 crore credit cards issued by 56 banks have a transaction worth Rs. 202 crore through ATMs in July 2016. In addition, 69.72 crore debit cards have registered transactions worth Rs. 2.19 lakh crore through ATMs during the same period. The fraudsters are ready to tap into through several loopholes in the system.

Now, we are going to organize a street play (Nukkad natak) showing how someone was duped by an unknown person when he/she was trying to withdraw money from the ATM. We have to involve people standing in ATM queues in our play and share valuable information about ATM transactions, e-wallet and online banking with them. This play will provide some entertainment from the long wait in queue and relevant information on the topic. This show is to be staged near a queue outside the PNB branch ATM at Patparganj, Delhi-110092.

The play starts. My classmate, Anita goes for cash withdrawal to the bank's ATM. She puts the card in one of the machines, but it is not working. So, she takes out Rs. 2,000 from the other machine and leaves the ATM room. Five minutes later, she gets an alert saying another Rs. 5,000 have been withdrawn.

How does it happen ?

ATM card fraud involves theft of identity or information on your cards. This information is then used to make ATM withdrawals.

How does the Bank Manager help the victim ?

Anita immediately contacts the Branch Manager and tells about the fraud. The Branch Manager asks for video footage of the recent past in the ATM room. He checks for any suspicious activity. It is found that an unknown person has compromised the data. He informs the police, nabs the person and recovers all the money. In this way, he helps her in getting back the money.

Precautions suggested by the Bank Manager:

The following measures can be suggested to avoid such incidents in future :

- Stay away from ATMs that appear dirty or in disrepair.
- Do not use ATMs with unusual signage such as command to enter your PIN twice to complete the transaction.
- Make sure to cover the keypad with your hand while entering the PIN to escape any camera attached nearby.
- Avoid taking the help of any person volunteering to assist you.
- Use only your own bank ATMs, particularly those attached to a bank branch and those that have security guards.
- Protect your Personal Identification Number (PIN) and memorize it.
- Do not write your PIN on the card or share it with anyone, including family and friends.
- Be alert and aware of your surroundings.
- Use ATM that is located in an open space with bright lights.
- If anything looks suspicious, cancel the transaction and leave the area at once.
- If the ATM looks different or appears to have any alterations or attachments to the card slot or PIN pad, do not use it. Immediately report it to the bank.
- If the ATM retains your card, notify the branch as soon as possible.
- Sign your card on the signature panel as soon as you receive it.
- When selecting a PIN, do not use your birth date, telephone number or social security number.
- Do not give your PIN even to the representatives of the bank.
- Keep changing your passwords from time-to- time.
- Register for alerts so that the bank could alert you against any online card transaction or ATM withdrawals the moment these take place.

- Do not use your debit card for e-commerce transactions.

What to do if cheated:

If the ATM theft happens, the following steps should be taken immediately :

- Report the loss immediately to the bank or card provider and have the card blocked.
- Have the customer care number of your bank handy.
- Lodge an FIR at the earliest.
- Further, approach the Nodal Officer and then, the court of law for redressal.

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