



Govt. Degree College Shivnagar District Kangra H.P

[svggcollegeshivnagar@gmail.com](mailto:svggcollegeshivnagar@gmail.com)

01894-297281



### **Guest lecture on Cyber Frauds in Banks by PNB Shivnagar**

On August 20, 2024, under the aegis of Commerce Society, GDC Shivnagar, a highly informative guest lecture on cyber frauds in banks was delivered by delegates from PNB Shivnagar, namely, Mr. Priyank Sharma Marketing Officer, PNB Circle Office Dharamshala, Mr. Rishav Kharwal Marketing Officer, PNB Circle Office Dharamshala & Mr. Pawan Singh Manager PNB Circle. The session aimed to educate students on the growing threat of cyber frauds and the importance of digital security in today's technology-driven world.

Students from various departments attended the lecture, all eager to learn about the pressing issue of cybercrime and its impact on the financial sector. They emphasized how these fraudulent activities can have severe financial and legal consequences for individuals and institutions alike.

Key Points covered:

1. **Phishing and Vishing:** The delegates explained how phishing involves tricking individuals into revealing personal information such as passwords and credit card details through deceptive e-mails or websites. Vishing, on the other hand, involves phone scams where fraudsters impersonate bank officials.
2. **Identity Theft:** They elaborated on the rising cases of identity theft, where cybercriminals steal personal data to gain unauthorised access to bank accounts or to carry out fraudulent transactions.
3. **Safe Online Banking Practices:** The lecture included a detailed discussion on safe online banking practices. Students were advised to use strong, unique passwords, enable two-factor authentication, and avoid sharing sensitive information over unsecured networks.
4. **Preventive Measures:** Emphasis was placed on the importance of regular monitoring of bank statements, being cautious of unsolicited communication and promptly reporting any suspicious activity to the bank.

Interactive Session:

The lecture concluded with an interactive Q&A session, where students posed questions regarding the latest trends in cybercrime and how they can protect themselves.

Some Glimpses of the Event:



GPS Map Camera



Google

Shivnagar, Himachal Pradesh, India  
XG48+G8Q, Shivnagar, Himachal Pradesh 176092, India  
Lat 31.956773°  
Long 76.515876°  
20/08/24 12:22 PM GMT +05:30



GPS Map Camera



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Shivnagar, Himachal Pradesh, India  
XG48+G8Q, Shivnagar, Himachal Pradesh 176092, India  
Lat 31.956765°  
Long 76.515802°  
20/08/24 12:25 PM GMT +05:30



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Shivnagar, Himachal Pradesh, India  
XG48+G8Q, Shivnagar, Himachal Pradesh 176092, India  
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Long 76.515812°  
20/08/24 12:57 PM GMT +05:30



### Conclusion:

The guest lecture by PNB delegates was highly informative and provided students with valuable insights into the world of cyber fraud. The event raised awareness about the potential risks associated with online transactions and equipped students with the knowledge to protect themselves from becoming victims of cybercrime. The delegates were presented with mementoes as an expression of gratitude for their time and expertise and encouraged students to apply the knowledge gained in their daily lives to ensure cyber security.

[https://www.himachalmedia.co/2024/08/blog-post\\_263.html](https://www.himachalmedia.co/2024/08/blog-post_263.html)

Convenor  
Commerce Society  
GDC Shivnagar

Principal  
GDC Shivnagar