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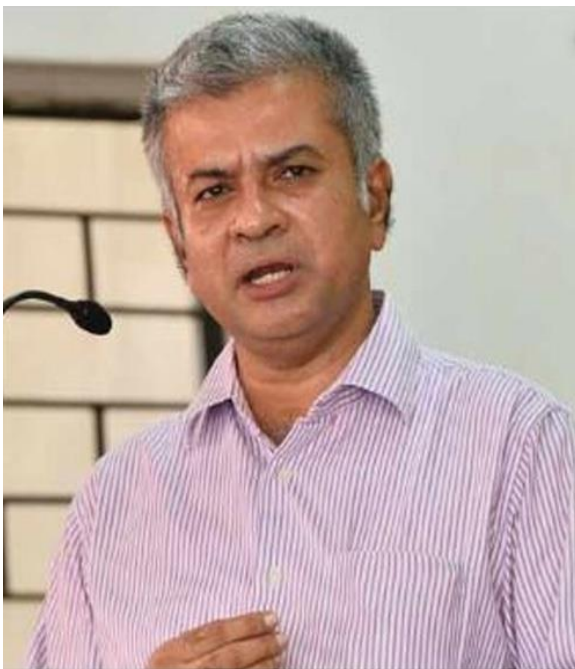
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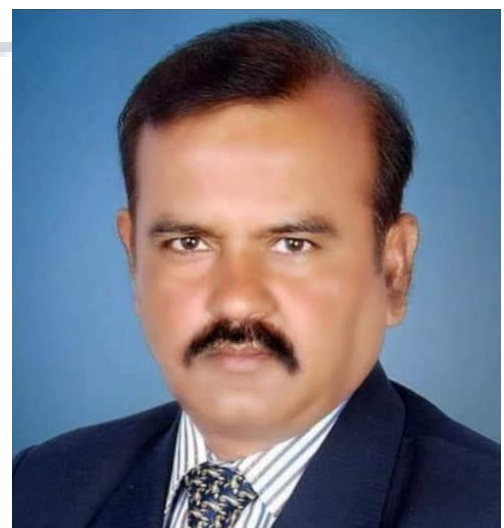
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Dr. Nitesh Saraswat

E.MBA, LL.M, Ph.D, PGDSAPM

Currently working as Assistant Professor at Law Centre II, Faculty of Law, University of Delhi. Dr. Nitesh have 14 years of Teaching, Administrative and research experience in Renowned Institutions like Amity University, Tata Institute of Social Sciences, Jai Narain Vyas University Jodhpur, Jagannath University and Nirma University.

More than 25 Publications in renowned National and International Journals and has authored a Text book on Cr.P.C and Juvenile Delinquency law.

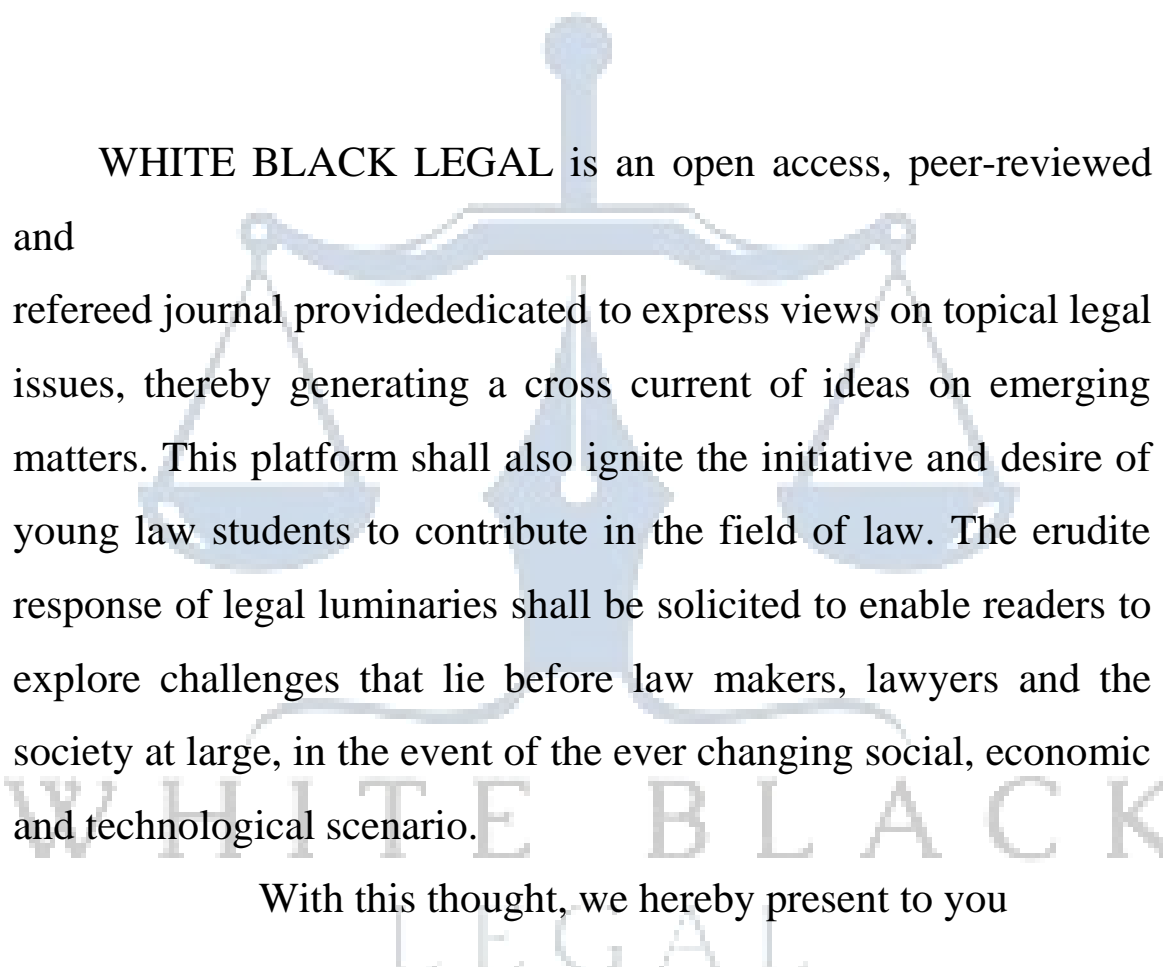


Subhrajit Chanda

BBA. LL.B. (Hons.) (Amity University, Rajasthan); LL. M. (UPES, Dehradun) (Nottingham Trent University, UK); Ph.D. Candidate (G.D. Goenka University)

Subhrajit did his LL.M. in Sports Law, from Nottingham Trent University of United Kingdoms, with international scholarship provided by university; he has also completed another LL.M. in Energy Law from University of Petroleum and Energy Studies, India. He did his B.B.A.LL.B. (Hons.) focussing on International Trade Law.

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With this thought, we hereby present to you

FOSTERING CYBER HYGIENE: A PERUSAL OF CONTEMPORARY INDIA AND AWARENESS REGARDING CYBER SECURITY

AUTHORED BY - PRAGATI RAJAK*

ABSTRACT

It is well-versed by David Dean Rusk, “Only one-third of the people of the world are asleep at any given moment. The other two-thirds are awake and probably stirring up mischief somewhere.” In this dynamic world, the pace of innovation and technological advancement is uncatchable. This has high chances to let the people prey on cyber frauds and therefore, the concept of cyber hygiene becomes peculiar. Cyber hygiene, or cybersecurity hygiene, is a set of practices that enables us to protect our devices, data and networks from cyber threats and theft. It is similar to personal hygiene in that it requires regular and consistent effort to keep our digital environment healthy which is a new normal of contemporary era.

A desire dwells in our heart to contribute towards the betterment of society and to make this world a better place to live in. Inspired by this, the paper highlights a real life incident related to cyber fraud and presents a critical analysis of it. Awareness is the chief factor to prevent the exploitation of people and therefore, suggestions have been also included.

The objective of the paper is to acquaint with not only the concept of cyber hygiene, but also to address the disparity lying in this arena. Analysis has been made regarding the circumstances which lead to being the victim of cyber fraud and portraying the ways to overcome it along with keeping an eye over the legislations in this regard.

Keywords: Awareness, betterment of society, cyber frauds, contemporary era, cyber hygiene.

* Final year student at Amity Law School, Amity University Chhattisgarh, Raipur. Pursing B.A., LL.B. (Hons.)

INTRODUCTION

The panorama of the cyber world is very fascinating and the financial transactions that take place online are very feasible which creates a magnificent landscape glimmering before our eyes. This is the glory of technology wherein just keeping the phone in our pocket can give us all the luxuries fulfilled by the requisite called money. Within this period one can enjoy not only the purchase of any product but also very conveniently do online transactions, a boon of various e-wallet companies. The usage of phones is very advantageous until and unless we confront any fraud or mishap that bears the nature of being troublesome. Cyber fraud often makes headline news but it is thought that the number of cases of fraud detected and prosecuted is just the tip of the iceberg.¹ Internet fraud is a form of white-collar crime whose growth may be as rapid and diverse as the growth of the internet itself.² Such frauds via calls leading to financial losses is very common these days which is experienced in one or the other way with many people and therefore, to raise awareness about it among the people becomes crucial. *Cyber hygiene*, or cybersecurity hygiene, is a set of practices that enables us to protect our devices, data, and networks from cyber threats and theft. It is similar to personal hygiene in that it requires regular and consistent effort to keep our digital environment healthy which is a new normal of the contemporary era.

Thus, by illustrating a real-life problem the paper aims to aware the common man to not fall in the trap of any type of cyber fraud and the main focus is upon the financing frauds. And suggestions have been presented to counter such situation and more prominently to prevent such situation. The annexure depicts the photographs of the concerned incidence.

Inspired by a real-life incidence, secondary sources of information are the chief source of information wherein books, articles, research papers and other government sites data have been relied upon. Moreover, the primary information received from the victims of cyber frauds have also been taken into consideration. Annexure-I portrays the incident wholly wherein the situation has been illustrated by the use of photographs of the same and other details linked to the incident and the objective of the paper are as following: -

- To promote the cyber-hygiene for ensuring social and economic well-being of people
- To aware about the financial frauds occurring commonly and tailoring digital literacy.

¹ David Bainbridge, "Introduction to Computer Law", at 291 (2000)

² For our purposes, the term "internet fraud" may be broadly defined as any fraud committed through or with the aid of computer programming or internet-related communications such as web sites, email, and chat rooms.

PERTAINING FACTS OF THE INCIDENT AND AFTERMATH

The details of the incident are that very firstly the message came in the social media platform WhatsApp (Annexure I fig. 1) and messages regarding updating of payment of electricity bill and thereupon payment of 10/- was asked to make for updating the status of payment. After it a call from unknown number was made and asked to download the apps as given in annexure-I (fig. 3 and 4) and such applications supports screen viewing and thereby they were able to withdraw the amount as they were able to view each and every step-in phone thereby monitoring the activities taking place in phone debited around 49,000/- from the bank.

After it, the culprit made multiple attempts to withdraw money from different sources but were unsuccessful and thereby frequently so many messages popped up and hereby the cyber fraud took place. How it was tackled and precautions to take if any such situation comes up are hereby mentioned. After a study of this incidence, awareness to people so that such incidence should not happen with any other person.

ENSURING SOCIAL AND ECONOMIC WELL-BEING OF PEOPLE: AWARENESS ABOUT THE CYBER SECURITY

Poverty is **deprivation in the well-being**³ and to maintain standard of living and to alleviate poverty, the directive principles of state policy enshrined under the Constitution of India mentions various constitutional provisions for the wellbeing of the people are paramount. The contemporary era is a digital era and now to **uphold the social justice**, it is crucial to ensure digital literacy among the people as the cyber world is evolving and growing rapidly and matching the pace of such technological advancement is really a big task. The data mentioned herein reflects the draconian impact of such frauds and the growing crime rate.

Generally, such frauds take places during weekends due to the fact that the bank are closed in these times. But on confronting such things, using toll free number to block the usage of ATM card and bank account should be made which act as a safeguard so as to protect the financial losses. Such numbers are easily available at internet and also given in passbook of the respective bank. In this scenario as per a report immobile application of ICICI Bank was

³ João Pedro Azevedo Global Poverty Practice World Bank Group, POVERTY MEASUREMENT FROM NOISE TO SIGNAL... AND HOW THE MEDIA CAN HELP, World Bank Group, Page 3
<https://www.worldbank.org/content/dam/Worldbank/document/eca/central-asia/TJ-Poverty-Measurement-Media-Training.pdf>

considered much secured and the same was experienced regarding the same. Thus, certain things which should be kept in mind. Most prominently, if any bank fraud took place wherein so and so amount has been withdrawn then the prominent steps that we must follow: -

- Report as soon as possible since this has a chance to get back the money.
- Get the bank account freeze so that the further transaction does not take place and this can be done by calling in the toll-free number of the respective Bank.
- Toll free number to report such cybercrime is “1930” through which the necessary actions are taken previously this number was 155260 and even if called the same then also such number is connected to the government agency and the portal to register such complaints online is cybercrime.gov.in

SUGGESTIONS

Awareness is the chief factor herein as it is well said that knowledge is that light which illuminates ignorance and provides aid during the time of crisis. Therefore, being aware regarding such things is very crucial thing and one must be alert while seeing such messages and getting such calls. **Robust legal framework** in this arena is the biggest loophole is that it leads to a situation wherein neither the culprit is caught and most of the cases the victim remains helpless and suffers greatly. Governments should enforce stricter laws regarding data protection and require companies to report breaches promptly. Governments, financial institutions, tech companies, and law enforcement should work together to combat cyber fraud, sharing intelligence and resources to track down criminals. As it is very difficult to caught the culprit due to the fact that in cyber world it becomes next to impossible to identify them and the unavailability of proper legislation to address the vital issue in hand sets the culprit free. We should also ensure that all **online transactions are encrypted** using secure payment systems (SSL, TLS). Consumers should also be advised to only use trusted platforms. Also, teaching individuals and businesses about the importance of regularly changing passwords, avoiding sharing personal information via email, and being cautious with public Wi-Fi networks is one of those steps that is simple and has potential to make big changes. In certain cases, **blockchain's immutable nature** can help prevent fraud, especially in areas like financial transactions or supply chain integrity. By Encouraging the **use of biometric methods** (fingerprint, facial recognition) in place of passwords to add an additional layer of security and the Two-Factor Authentication (2FA) wherein to adopt 2FA across critical platforms,

especially for financial transactions and sensitive data access are other ways forward. Encourage businesses and individuals to report cyber fraud attempts promptly. This can help prevent further fraudulent activities and lead to faster investigations. By combining robust cybersecurity technology with education, legal enforcement, and collaboration, we can significantly reduce the threat of cyber fraud. It is a shared responsibility among individuals, businesses, and governments to stay vigilant and proactive. Promote transparency in online transactions, especially in terms of terms and conditions, refund policies, and customer service. Financial institutions and e-commerce sites should deploy real-time monitoring systems to detect unusual activities such as large transfers or multiple failed login attempts. **Using machine learning and AI** to understand normal user behaviour and flag anomalies that could indicate fraudulent activity. Therefore, there is actually a need to look upon in this matter soonest as far as national security is concerned.

CONCLUSION

The Internet is often described as an incredible tool, an engaging place and a liberating experience but for whose benefit is it for? There is the potential for many of us to become victims to the growing pool of criminals who skilfully navigate the net and draws us to the doors of troubles. Cyberspace often known as web, an environment that is intangible and dynamic. The crimes have an ability to not only threaten the national security but deteriorates the financial health of individual, country but for the globe. Being aware is the only way and keeping an eye over the technological advancement is must. Moreover, if such situation pops up very firstly, we must verify the source of such information that is the from authenticated source or not. Then even if such circumstances come that the transaction has been taken place then very first step we must do is to freeze or lock our bank accounts so that it prevents any further financial loss and then within 24 hour such information must be registered to the cyber-crime department along with mentioning the transaction ID through which the officers are able to block the completion of transaction and thereby the money is revert back to the account from which it was debited. Innovative responses such as the creation of 'cyber-cops', 'cyber-courts' and 'cyber-judges' may eventually be required to overcome the significant jurisdictional issues and moreover to tackle such situations to pertain ahead.

Thus, it can be concluded that "acts, when multiplied by millions of people, can transform the world." Last but not the least, I would like to conclude with the line said by the father of the

Nation, “The best way to find ourself is to lose ourself in the service of others.” Thus, being an educated citizen of the nation, it is time for call of action to raise awareness about rights, duties, and entitlements to people bringing a positive change to the society. We all form the social fabric of society and a small initiative by us can set a benchmark for progressive and pragmatic reforms and turns the dreams of Ujjwal Bharat a reality.

Ending the narrative and the incident with some lines that are really close to my heart: -

“सिर्फ हंगामा खड़ा करना मेरा मकसद नहीं,
मेरी कोशिश है कि ये सूरत बदलनी चाहिए।

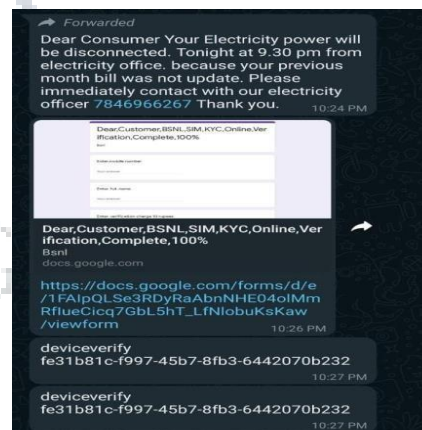
मेरे सीने में नहीं तो तेरे सीने में सही,
हो कहीं भी आग, लेकिन आग जलनी चाहिए।”

— Dushyant Kumar, साये में धूप [Saaye mein Dhoop]

ANNEXURE-I

The beginning of the cyber fraud

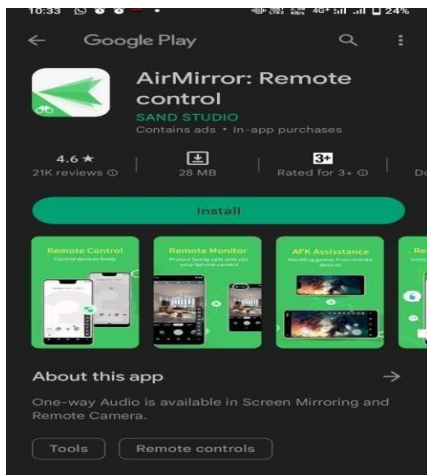
Notification. Dear Customer You electricity power will be disconnected. Tonight at 10:30 pm from electricity office. because your previous month bill was not update. Please immediately contact with our electricity office [08287971626](tel:08287971626) Thank You.



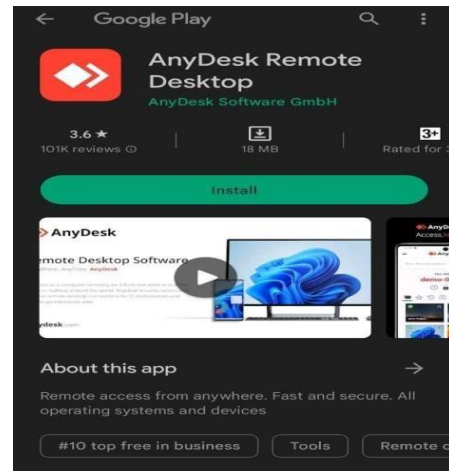
(Fig. 1)

(Fig. 2)

Involved Applications :-



(Fig. 3)



(Fig. 4)

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