



RBI Panaji organises financial literacy and cyber fraud awareness programmes for citizens, students across Goa

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In relation to the Reserve Bank of India's (RBI) nationwide 'RBI Kehta Hai' campaign to create awareness on cyber fraud, RBI Panaji Regional Office organised a series of awareness programmes in Goa during December 2025, covering a wide cross-section of society including senior citizens, women, school students and college youth.

As part of the campaign, a specialised cyber fraud awareness programme was organised in Panaji for senior citizens and women, a segment increasingly targeted by cyber criminals.

The event was held in the presence of Shri Vivek Deep, Executive Director, RBI; and Shri Prabhakar Jha, Regional Director, RBI Panaji; and Shri Deepak Pednekar, Police Inspector, Cyber Crime Cell, Goa Police, who served as the guest speaker.

Highlighting the rising incidence of cyber frauds targeting senior citizens and women in Goa, Shri Prabhakar Jha talked about the RBI's proactive financial literacy initiatives tailored to diverse demographic groups.

Identifying ignorance, fear, and greed as the three critical enablers of cyber frauds, Shri Vivek Deep, Executive Director, RBI, explained why senior citizens are particularly vulnerable, citing factors such as limited technical literacy, financial stability, and growing social media usage.

Shri Deepak Pednekar talked about common cyber fraud typologies such as "digital arrest," impersonation scams, and phishing and stressed adherence to cyber hygiene practices.

The programme highlighted emerging cyber fraud typologies, common psychological triggers exploited by fraudsters and the importance of maintaining cyber hygiene. Participants were also sensitised on the need for vigilance while using digital platforms and were encouraged to report cyber fraud incidents promptly through the National Cyber Crime Reporting Portal and the Cybercrime Helpline.

Complementing the initiative, the Financial Inclusion and Development Department of RBI Panaji conducted financial awareness camps for students in North and South Goa, reaching both school and college youth. The programmes focused on building a strong foundation of financial literacy at an early stage, covering responsible financial behaviour, safe usage of digital banking tools, security features of Indian currency notes and procedures for exchange of soiled or mutilated notes. Students were also sensitised to common fraud techniques and advised on protecting personal financial information such as OTPs, passwords and UPI PINs. Awareness was further enhanced through familiarisation with the Integrated Ombudsman Scheme, empowering students to understand their rights and the grievance redressal mechanism available to them.

'RBI Kehta Hai' is an initiative of the Reserve Bank of India to educate the public about its regulations which are aimed at enhancing the quality of customer service in banks.

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