



CROWN CONSULTANTS PRIVATE LIMITED

Client Awareness: Cyber Security in Stock Broking

Protect your trading, demat and payments. Know the rules. Act fast on red flags.



Agenda

- Why this Matters Now
- Regulatory Baseline
- Protect Your Trading Login
- Demat safety: Essentials
- Payments Hygiene
- Spot the Scam Patterns
- If Account is Compromised
- Checklist and resources



Why This Matters Now

- Rising social-media scams
 - WhatsApp/Telegram groups impersonating analysts
 - Fake apps and fake 'internal accounts'
- Real losses reported
 - Victims lose lakhs before detecting the fraud
 - Fraudsters block withdrawals or demand 'fees'
- Your action matters
 - Most breaches start with weak authorizations or phishing
 - Simple controls stop most takeovers



Regulatory Baseline

- SEBI Cyber Security & Cyber Resilience Framework for brokers/DPs (2022+, updated 2024)
- Mandatory audits, VAPT, incident reporting via exchanges
- 2FA for online trading access; session controls and device binding permitted
- CDSL/NSDL controls: TPIN/eDIS, pledging & re-pledging norms
- Investor awareness drives against unsolicited tips



Secure Your Trading Login

- Enable strong 2FA
 - Prefer authenticator app or device binding where supported
 - Avoid SMS-only if alternatives available
- Password hygiene
 - Unique passphrase; change if leaked on any site
 - Never share OTPs, API keys or QR codes
- Session discipline
 - Logout from shared devices; avoid public Wi-Fi
 - Review active devices and revoke unknown sessions



Demat Safety Essentials

- CDSL TPIN / eDIS
 - Sell authorisation via TPIN + OTP if no DDPI/POA
 - Authorise only on official CDSL domain (edis.cdslindia.com)
- Freeze sensitive ISINs
 - Use 'freeze' for off-market or debit to reduce risk
 - Unfreeze only when needed
- Pledge correctly
 - Use pledge/re-pledge flow; avoid off-market 'lending' requests
 - Check CDSL/NSDL SMS/email alerts



Payments Hygiene

- Fund transfers
 - Use mapped bank accounts only; avoid third-party wallets/QRs
 - Verify beneficiary name and UPI handle shown by broker
- Withdrawals
 - Beware 'fee to release funds' scams
 - Brokers never ask for GST/clearance charges to withdraw
- Limits and alerts
 - Set daily transfer limits at bank
 - Enable SMS/email notifications for every debit



Spot the Scam Patterns

- Impersonation
 - Fake RAs/RIAs, CEOs, or broker staff on social media
 - Check SEBI registration before acting
- Phishing & fake apps
 - Look-alike domains, APK links outside Play Store
 - Never login via links sent on chat
- Artificial urgency
 - Promises of guaranteed daily returns or insider access
 - Pressure to move funds off-platform



Using Technology Safely

- Device hygiene
 - Keep OS and trading app updated
 - Install from official app stores only
- Network hygiene
 - Avoid public Wi-Fi; use hotspot or trusted networks
 - Disable screen sharing during trading
- Data minimisation
 - Do not share PAN, Aadhaar, client ID on public forums
 - Mask screenshots before posting



If Account is Compromised

- Call broker helpline: to block trading and demat access
- Change passwords; revoke API keys; de-authorise devices
- Raise complaints: National Cybercrime Portal (cybercrime.gov.in), SEBI SCORES, Exchange IGRC
- Email details: timestamps, suspected links, amounts, screenshots
- Inform bank to freeze suspicious transactions



Verify before Trust

- People
 - Broker name and SEBI regn no.
- Platforms
 - Official broker domain and app developer
 - Play Store/App Store listing and reviews
- Payments
 - Beneficiary name = your broker entity
 - No third-party accounts or fees
- Messages
 - Ignore unsolicited tips
 - Do not join unknown groups



FAQs

- Is SMS-OTP enough?
 - Use app-based 2FA or device binding if possible
- Can broker staff ask for TPIN?
 - No. TPIN/OTP is only for you on CDSL portal
- Are guaranteed returns legal?
 - No. Treat as a red flag and report



Resources

- SEBI Cyber Security & Cyber Resilience circulars (2022+, 2024 update)
- NSE/BSE Cyber Audit circulars and investor alerts
- CDSL TPIN/eDIS guide and freeze/pledge alerts
- SEBI advisories on social-media scams
- Report: cybercrime.gov.in | SEBI SCORES | Exchange IGRC



Thank you

- Stay skeptical. Verify first. Act fast on red flags.
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