

# Beware of Dubious Schemes



Never respond to unsolicited offers of money received through emails/phone/other media\*



No one really gives you money for free\*



Be careful while investing in seemingly attractive schemes offering high returns\*



Don't invest in unregulated companies/entities\*



Don't rely on hearsay - Check for yourself\*



High return means higher risk including potential loss of entire money - Check your risk-appetite!\*



Take care of your money - it is hard to earn but easy to lose\*



When in doubt check with a trusted financial advisor\*

For details visit:

[www.rbi.org.in](http://www.rbi.org.in) or [www.sebi.gov.in](http://www.sebi.gov.in) or [www.irda.gov.in](http://www.irda.gov.in)