



# C.D.T.I. E-NEWSLETTER

CENTRAL DETECTIVE TRAINING INSTITUTION, CHANDIGARH

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## From the Director's Desk



Bringing out this E-issue of CDTI, Chandigarh Newsletter gives me immense satisfaction. In spite of the difficult times overshadowed by the pandemic, the CDTI Chandigarh could reinvent and rise to the occasion to conduct online training programmes for Police Officers, Judicial Officers & Prosecutors which were highly appreciated by the participants.

Although online training modules have limitations of conducting practical exercises and discussions but still with the help of faculty and associates we were able to design modules which were found practically useful, interesting & helpful in keeping the officers updated.

From Oct to Dec 2021, fifteen (15) online courses/webinar have been conducted on Investigation of Crime against women & children, Women Safety, Investigation of Financial Fraud, Investigation of Organized Crime/Cyber crime, Gender sensitization and rights of transgender, Investigation of Drug trafficking crimes, Skill development & work life balance, Stress management, Investigation of Cyber Forensics, Analysis of Digital evidence and dark web, Wild life offences & Cyber law awareness programme for Judicial officers and Public prosecutors including two webinar on digital evidence, cyber crime investigations and its challenges in which 528 Police Officers and 19 Judicial Officers & Prosecutors participated.

With the pandemic situation improving, we are hopeful of starting regular courses soon. I extend my gratitude to all the stakeholders for their valuable inputs which always help us to do better.

**JAI HIND**

**RANI BINDU SACHDEVA, IPS  
DIRECTOR  
CDTI CHANDIGARH**

**DETAILS OF COURSES/WEBINAR CONDUCTED AT CDTI, CHANDIGARH**  
**W.E.F. OCT TO DEC, 2021 FOR POLICE OFFICERS**

S/No.	Name of Course	Duration	Nos. of Participants
01	Investigation of Crime against Children (NCPCR) & Women	05.10.21 to 07.10.21	31
02	Investigation of Bank Fraud cases & Plastic fraud cases	11.10.21 to 13.10.21	40
03	Investigators training on Women safety	18.10.21 to 22.10.21	39
04	Gender sensitization (NCW Course) for Investigators	25.10.21 to 29.10.21	43
05	Scientific aids to Investigation (Exclusive for Ladakh Police Officers)	26.10.21 to 28.10.21	25
06	Webinar on Zero FIR as a part of Gender sensitization	29.10.21	34
07	Investigation of NDPS Cases	01.11.21 to 03.11.21	46
08	Investigation of organized Cyber crimes	09.11.21 to 11.11.21	65
09	Cyber Crime Investigation (For Ladakh Police Officers)	23.11.21 to 25.11.21	24
10	Investigation of NDPS Cases	01.12.21 to 03.12.21	30
11	Cyber crime cases & use of Dark web and Crypto currency	07.12.21 to 09.12.21	35
12	Investigator training on Women Safety	13.12.21 to 17.12.21	50
13	Investigation Abroad	20.12.21 to 22.12.21	27
14	Collection & Preservation of digital evidence	28.12.21 to 30.12.21	39
		<b>Total Trainees</b>	<b>528</b>

**COURSE/WEBINAR CONDUCTED AT CDTI, CHANDIGARH FROM OCT TO DEC, 2021 FOR**  
**JUDICIAL/PROSECUTORS OFFICERS**

S/No.	Name of Course	Duration	Nos. of Participants
01	Prosecutors training on Women Safety	15.11.21 to 19.11.21	Prosecutors-19
		<b>Total Trainees</b>	<b>19</b>

**Course of Calendar w.e.f. Jan to March, 2022 in r/o CDTI, Chandigarh**

S/No.	Name of Course	Duration
01	Online Investigators training on Women Safety	03.01.22 to 07.01.22
02	Online short duration course on Investigation of Economic Crime cases	11.01.22 to 13.01.22
03	Investigation of Financial fraud & Money laundering crimes (Exclusively for Russian Police Officers)	17.01.22 to 21.01.22
04	Webinar on "Appreciation of Digital evidence in vigilance enquires and cases"	28.01.22
05	Investigation of Cyber crime cases	01.02.22 to 03.02.22
06	Gender Sensitization (NCW Course)	07.02.21 to 11.02.21
07	Prosecutors training on Women Safety	14.02.22 to 18.02.22
08	Investigation of Organized crime cases	22.02.22 to 24.02.22
09	Webinar on Awareness about cyber space, safe use of social media / online wallets & appreciation of digital data in office working	25.02.22
10	Investigation of Rape cases	01.03.22 to 03.03.22
11	Investigator training on Women safety	07.03.22 to 11.03.22
12	Investigation of Financial frauds & Money laundering crimes	14.03.22 to 16.03.22
13	Cyber surveillance for Handling cross border crimes (for CPOs )	22.03.22 to 24.03.22
14	Cyber crime awareness program for Police Officers	28.03.22 to 30.03.22

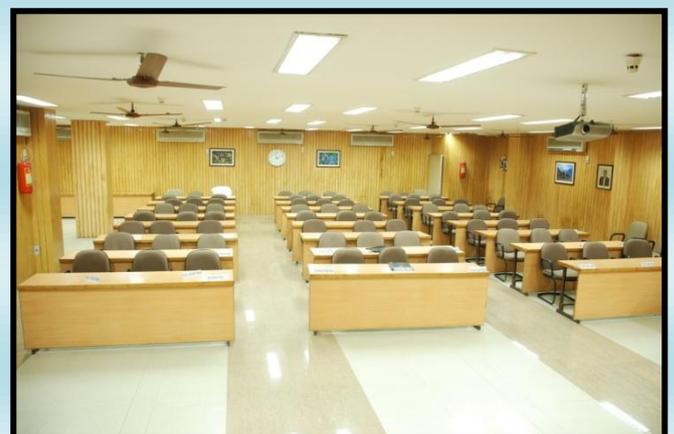
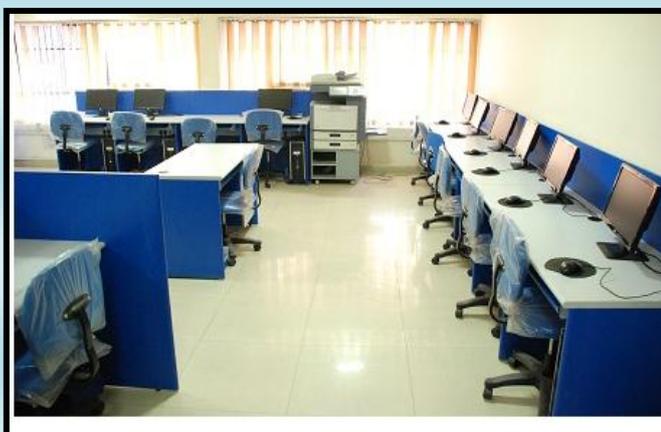
# CDTI AT A GLANCE



**Mess & Gymnasium**



**Recreation Hall & Hostel**



**Cyber Lab & Class Room**

# VISIT OF DIGNITARIES

VISIT OF DGP BPR&D ON 11.10.2021



# VISIT OF IGP/DIRECTOR, NPM, BPR&D ON 22.11.2021



# VISIT OF ADGP H.P. POLICE ON 18.10.2021



# FOUNDATION DAY CELEBRATION ON 01.10.2021

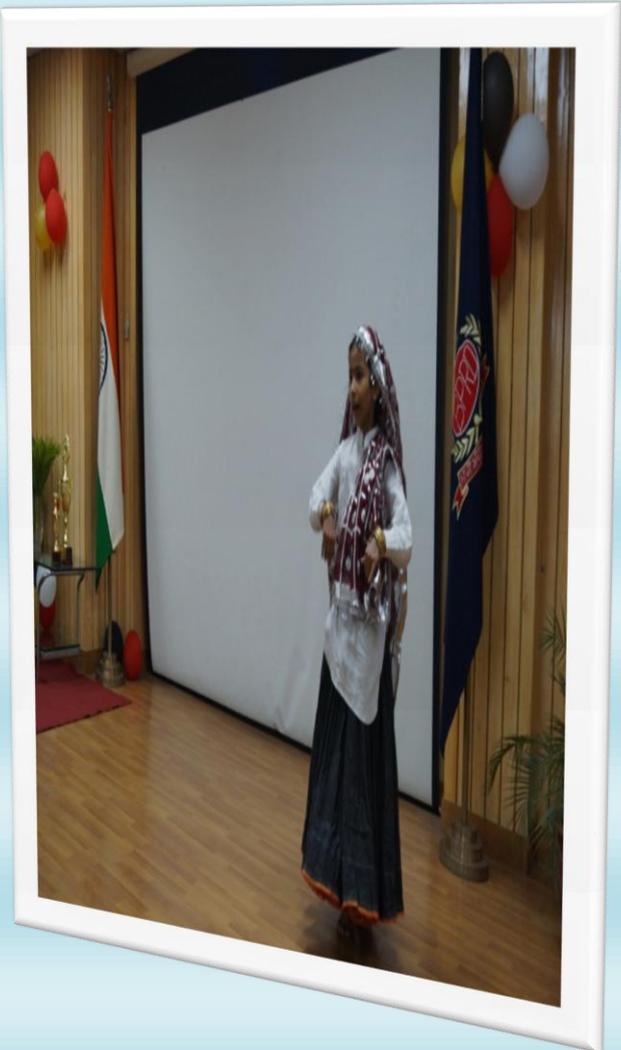
## OUR SPECIAL CHIEF GUEST

SH. M K TIWARI, IPS, DGP, & CHAIRMAN-CUM-MANAGING DIRECTOR,  
PUNJAB POLICE HOUSING CORPORATION





Cultural activities by children on the occasion of Raising Day on 01.10.2021



# HEALTH MANTRA



**AYURVEDIC  
MEDICAL CAMP  
FOR HEALTH  
CHECK-UP OF THE  
STAFF OF CDTI &  
CFSL  
CHANDIGARH  
WAS ORGANIZED  
ON 12.11.2021**



**AN AWARENESS DRIVE ON THE OCCASION OF CONSTITUTION DAY TO SPREAD AWARENESS AMONGST PEOPLE ABOUT THEIR FUNDAMENTAL RIGHTS/ DUTIES**





Cyber Awareness Program for School Students



General awareness session on women safety organized at Dev Samaj Collage Chandigarh





**Police  
Commemoration Day  
and Rashtriya Ekta  
Divas/ Police Flag Day  
being observed at  
CDTI Chandigarh**



# CLEANLINESS DRIVE ON SWACHHATA PAKHWADA



# ONLINE TRAINING COURSES @ CDTI

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Participants with video off: 34 hidden

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Participants (40)

Search

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- CDTI CHD Host
- CDTI CHD Cohost
- amandeep kaur asi 2541/ sg...
- Animesh Char
- Arun Kumar Pandey
- Arun kumar pandey
- CHANDRAVEER SINGH
- DEEPAK KUMAR
- Dibas Mondal
- dilpreet kaur
- Dy. SP Sonal

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Speaking: Tasleem Ahmad Khan, INSPR, MUJAHID N...

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- amit kumar
- Animesh Char
- Ankita
- Arun Kumar Pandey
- ARUN KUMAR PANDEY
- CHANDRAVEER SINGH
- Dibas Mondal
- dilpreet kaur
- gangaramkharadi

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## FINANCIAL INDEPENDENCE ACROSS GENDERS



For quite a long time men have been seen and respected as the sole bread earner of a household, and the status of woman in a household is considered inferior even though women supports men in attaining their goals as individuals as well as running the households smoothly. Society doesn't view it as a woman's role to earn money, or her right to make financial decisions. Money matters are often portrayed as a “male domain” and women are neither consulted nor involved while financial decisions are taken for a household or a joint family structure. Secondly, there's also the lack of relevant advice. But why does work, of any form and structure, matter so much in the lives of women? It is primarily because employment brings with it financial independence, and financial independence means an equal voice — a voice that can be heard at home, in a community, and in a nation.

But gradually this notion has been changing as women have entered into the working force and their roles have changed from “House makers” to “Working women”. Women are now earning their own money and are not dependent on the males of the households for their expenses. However, women are still lagging in attaining the full-fledged status in ‘**Financial Independence**’. We are living in a world where almost 50% population is female but the question is how much they are independent while taking their own life decisions or family decisions especially financial decisions. Financial independence is not only about earning your own money but being in control of your overall finances, investment, and other decisions of life. Liberty for a woman comes from the ability to make financial decisions for her life.

The basics of financial independence are the same for both genders. Ignorance towards one's finances will only bring one down. On the path to gender equality, financial independence and literacy have been an often overlooked step. We as a society

can't attain gender equality if our women are not financially independent. We have to ask ourselves this question that why financial independence is considered merely a choice for a woman, why it is not as essential for her as it is for a man in her house?

Women are still behind men struggling to make financial decisions. Women must educate themselves and grow wiser in the subject of finance. Normally men seem to have more financial knowledge and have been seen taking the final call on every financial matter of the family even if it relates to the finances of his wife, sister, daughter, or mother. Yes, it is true that many women are working and are in top positions, yet they are not very clear about what and how it goes on when it comes to financial matters. Women tend to have less interest than men in managing their own money and finances and being a part of financial decisions in the family. The most common excuse heard is that they don't have that much financial knowledge. But giving excuses won't solve the problem.

. Why are women hesitant to invest? A part of the answer lies in a complex socio-cultural web where women are discouraged from participating in discussions or decisions around investing. The problem is that women invest too conservatively, don't save enough, lack confidence, and are less knowledgeable than men. But nothing is offered to “fix” this issue. However, women are more compassionate, thoughtful, and open-minded, hence, these qualities can be used to their advantage by making financial decisions that don't allow them to lose sight of the things they most value. Women also tend to be more cautious about taking risks, so they invest less aggressively. Using a more consistent investing approach, even if it's slower, can be ideal and give better long-term results. Women just need financial guidance like their male counterparts.

**Pooja Chaudhary**  
**Dy. SP**  
**CDTI Chandigarh**

# CYBER CRIMES AND CYBER INSURANCE

India reported 50,035 cyber crime cases in 2020, according to NCRB data, 12% increase over the previous year. This was revealed in crime in India, 2020 report by NCRB.

## **HOW Cyber Insurance can protect you from Internet fraud**

Cyber insurance covers have mainly been offered to corporates. But after IRDAI came up with a model cyber insurance cover, it is expected that more insurance companies to offer covers to individual too. The COVID-19 induced lockdown since March 2020 and physical distancing have given a massive boost to the digitalization of financial transactions. The pandemic's fallout fuelled a boom in online transactions, with many switching to the virtual mode due to convenience or out of compulsion. The cyber risks have risen manifold in India since the first lockdown in March 2020. And the IRDAI wanted to be something about it.

In first week of September 2021 it came out with a model cyber insurance policy that aims to protect consumers. This policy will compensate you financially if you suffer from cyber fraud. The model policy was a result of an IRDAI constituted working group report. The report noted the fraudsters are using the heightened digital footprint the traffic to find vulnerabilities or to siphon money. Fraudster have also developed phishing websites, emails and phishing UPI accounts.

## **When your financial transaction go wrong.**

Till now these policies were typically being purchased by banks and corporates, individuals to need to be insured against such frauds. Now large insurers such as Bajaj Allianz, HDFC Ergo and ICICI Lombard already offered this cover to retail policy holders. Cyber security insurance policies following product are offered by various insurance companies.

- i) Cyber Safe
- ii) E@Secure
- iii) Cyber Liability

Premium for annual cyber insurance policies that are currently available ranges from Rs. 2000/- to Rs. 5000/- for a Rs. 5 Lakh cover. The cover provide protection against financial losses that may incur due to unauthorised online financial transaction, malware attacks, phishing and email spoofing attempts and so on. Charges for data restoration in case of malware attack will also be reimbursed. Multiple devices can be covered under a single cover and family member can also be covered under same insurance.

## **Fine print : Compensation could be capped**

Before you sign up for these insurance policies, you need to read the fine print to understand what will not be payable. For example, reimbursement for phishing and email spoofing is restricted to 15 to 25 percent of the overall sum insured limit. People should look for 100% limits for major coverages such as loss of funds, ransom, and identity theft.

Then there are generic exclusions – your claim could be rejected if you file your complaints six months after the fraud have taken place. So it's your responsibility to notify your bank as well as your insurer as soon as you notice the fraudulent transaction in the account. Insurer will not pay for any losses arising out of product defects. The clauses also state that you should take adequate precautions to safeguard your confidential information. Also, since it is a cyber insurance policy, frauds in the physical world will not be covered under any insurance company's policy.

**Rajeev Kumar Sharma,  
Dy.SP (Admin)  
CDTI Chandigarh**

## CDTI CHANDIGARH ON SOCIAL MEDIA



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Central Detective  
Training Institute: Chandigarh