

July 6<sup>th</sup>, 2022

## **Subject: Fraudsters using Army personnel details to perpetrate financial cyber frauds**

### **Threat Summary**

As per the analysis of recent complaints reported on NCRP of I4C, a new trend in financial cyber fraud has been observed where fraudsters impersonate Indian army personnel to exploit the goodwill associated with the armed forces to siphon off money from innocent victims who have advertised to put their property (House, Flat, Rooms, etc. on rent) on the popular house renting websites/apps, real estate database website or social media websites, etc.



*Fig. 01 – Fraudsters perpetrating frauds using details of army personnel*

### **Modus Operandi**

- Fraudsters choose their targets from house renting websites/apps (99 acres, Housing.com, etc.), real estate database websites or social media websites, etc. by seeing ads for renting a house, a flat, rooms, etc.
- Fraudsters contact their targets posing as Indian Army officials (by providing stolen/fake credentials of army persons), and inform them (victims) that they (fraudsters) have recently got posted and must move immediately to a house.
- The fraudsters claim that the security deposit for rent can only be transferred by the Army bank, and ask (the victims) to share UPI details.
- Fraudsters provide their UPI details to the victims and ask them to add the details (claiming it to be a requirement for claiming allowances) provided in their payment accounts (victims).

- Victims are asked to transfer small amounts for verification. After initial small transactions, fraudsters tell the victims to receive the actual large amount. But in reality, they send 'request for money' to the victims which are unknowingly accepted by the victims.
- Fraudsters make withdrawals from the sent amount instantaneously, as the victims get defrauded into sending the money.

*Request for Money - a notification is sent to a contact requesting for money, only entering the OTP is required for completing the transactions, which is many a times mistaken by victims thinking that they will receive money.*

## Suggestions

- Always remember that entering OTP is a requirement for sending money, not for receiving it.
- If an unknown person makes contact for renting your house, flat, or rooms, etc., try to confirm his/her identity from other available methods/sources.
- Fraudsters typically show urgency in their requests. Scrutinize, if a request seems too urgent.
- Avoid relying on conversations and identity details provided by unknown people on messaging apps, house renting platforms, etc.
- Scrutinize every transaction request made to you from people unknown to you.
- Captiously perform transactions on various online transaction platforms, aware yourself with all the features a payment gateway.
- Report any such incidents on the [cybercrime.gov.in](https://cybercrime.gov.in) portal and follow [@CyberDost](https://twitter.com/CyberDost) on Twitter, YouTube, Facebook, Instagram, Public, Koo and LinkedIn to know more about safety tips.

Regards,

**Indian Cyber Crime Coordination Centre**

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