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## Research Article

# REVIEW OF FINANCIAL CRIMES BY IMPOSTERS AS ARMED FORCES

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## ABSTRACT

Online financial crimes are on the rise in the recent past in India. The Reserve Bank of India is taking lot of initiatives in this regard on a continuous basis. Despite the continuous measures and awareness by the topmost banking regulator, the perpetrators are doing their fraudulent activities continuously. The perpetrators use lots of tricks and techniques to win the trust of the public so as to defraud them. The ignorant and innocent public also fall prey to their cunning tricks and get victimised by losing money. Lesser amount of fraud may not seem to be a big threat at the first sight. But if we calculate the aggregate of all the money lost in our country in a particular period, surely it will be an alarm for the policy makers. Also, the duped money may lead to terror funding. The fraudsters become more innovative than the techies. There were considerable number of frauds recorded in the last 2 years in India in which the fraudsters pose themselves as armed forces to win the trust of the public and defraud them. The trust and the sentiments of the public towards the security personnels of the country is misused by the perpetrators for defrauding. This article collects a bunch of real time cases published in various leading newspapers as a sample and analyses the real cause and reason for the online financial crimes by imposters as armed forces and provide suggestions to prevent the same. This article may be the first of its kind to analyse how the people are getting trapped by using the name of armed forces.

## KEYWORDS

Financial Crimes, Perpetrators, Victims, Frauds.

## INTRODUCTION

Defence ministry of India handles the Armed forces of India with the support from home ministry. There are three security forces in India

1. Indian Armed Forces
2. Paramilitary Forces and
3. Central Armed Forces

Apart from these three forces our nation has dedicated special forces too within each security forces. In addition to the special force the security system has specialised anti-terrorism, urban warfare and VIP protection units.

### 1.1 Indian Armed Forces

The Indian military forces are called the Indian Armed Forces. This service in India includes three uniformed services namely

- a) Indian Army
- b) Indian Navy and
- c) Indian Air Force

Supreme commander of our Indian Armed Forces is the President of India and all the three uniformed services report to the Ministry of Defence.

#### a. Indian Army

East Indian company created the Indian Army before independent India. It was called the British Indian army then. It is the land-based army force. Indian Army is the second largest army in the world. Our Indian Army is actively engaged in the national security, defend the sovereignty, territorial integrity and harmony of India from any threads from outside the country. The Army also serves on humanitarian ground to the people of our country during unexpected natural calamities.

#### b. Indian Navy

Security aspects of the Indian maritime borders of India's coastline of 7516.6 Km is taken care by the Indian Navy. It also renders service in terms of security of the trading vessels. The Indian navy also work for the people of India on humanitarian ground during unexpected natural disasters. The Indian Navy is commanded by the chief Naval officer. The naval forces are also used for supporting the foreign policy objectives and strengthen international cooperation.

#### c. Indian Airforce

Indian Airforce was called the Royal Indian Airforce before independence in recognition of its service during the World War II. The term Royal was omitted after independence. Indian Airforce is the fourth largest air force in the world. The primary concern of our air force is to safeguard the Indian air space and conduct aerial warfare in the time of conflict. Air force also works on humanitarian ground during the unexpected happenings. Apart from this, our Indian air force has participated in a large number of united nation's peace keeping mission.

#### 1.2 Statement of the problem

All the three-armed forces earned its name and fame among the citizens of India. Anything told about the armed forces or by the armed forces are extremely respected by the citizens of India due to its integrity and citizens' patriotism. The patriotism of Indian citizens combined with the integrity of the armed forces makes the perpetrators to pose as armed forces and further move into defrauding the innocent public. Many a time the educated become financially illiterate and targeted and cheated by those imposters. There were almost no researches found by the researcher in this regard. The reason may be of the comparatively lower percentage of population involved in the armed forces. At this juncture this research collects data on

the almost untouched portion and method of financial frauds in India.

### 1.3 Objective

To review some sample newspaper reports on the financial frauds by imposters as armed forces and to suggest preventive measures.

### REVIEWS

Sample reports in the leading newspapers and internet are summarised below:

As per Khatabook.com, as on Jan 9, 2022, over twenty flat owners were individually defrauded by some con artists acting as army officers to a maximum of Rs.10,000 each. [1]

The same Khatabook.com noted that in the year 2020 ten villagers of Rajasthan were defrauded by imposters as army officers. The imposters were having ID cards and expressed interest in OLX to sell used products. [2]

The Times of India in its Mumbai Mirror stated that over 24 dozen flat owners duped of tens of thousands of rupees each by conmen posing as defence officers seeking apartments. [3]

A sales director of a private company lost Rs.9,800 in Kolkata with an assurance to get a house for lease in the name of an army officer who got transfer to Kolkata. [4]

An engineer from Borivali lost Rs.49,500 in the name of getting house for rent and asked for QR code to receive money. [5]

A 66-year-old retired executive of a private firm from Powai was duped of 3.97 lakh by replying to an advertisement published for flat rent in Thane. [6]

Sujit Goswami (62) retired civil engineer, duped of 74,500 stating that he is an army officer and needed to rent a flat in Saki Naka flat. [7]

In Rajkot, Gujarat cybercrime cell received fifty applications in two months. The victims were asked to scan advertisements, when they did scan their accounts were swiped away. All the fifty were done by posing as army men of the country. [8]

A talati from Rajkot district lost Rs.51,000 by clicking a link to sell his bike which was accepted by a conman as army officer. [9]

A furniture shop owner from Jamnagar lost 1,00,000 by clicking a link given by a posing army officer needed bulk order. [10]

In Vadodra a lady was siphoned to 1,00,000 by a posing army man in need of rented house and asked her to send QR code for sending advance. [11]

An MBA student from the same Vadodra District was looted Rs. 20,000 in the name of army officer wanting to buy the student's bike. [12]

In Ahmedabad 35 such cheating was done to a total of Rs.40,00,000 by a person called Sajjad Anwar of 25 years old who is from the Deoghar district of Jharkhand. [13]

Dr. Honey Patel, an ophthalmologist was duped of Rs.14,30,000 posing as colonel who needs eye check-up for his team. [14]

In Rajasthan 10 villagers were cheated in the name of a duped army officer to buy items from Olx and told that they have a sperate swipe machine to pay in G.Pay. [15]

A physiotherapist from Vile Parle was cheated Rs. 1,00,000 by a posed military officer to have 100 physiotherapy sessions for 15 military officers at the

city airports. The physiotherapist had enrolled himself with Portia, an online Portal through which he gets the patients. [16]

In Bengaluru, R.T Nagar a conman cheated Rs. 1,05,000 from a diagnostic lab saying that he needs a bulk appointment for the army officers and asked for QR code for making payment. [17]

In another incident in the same area Tanzeen Shahjahan cheated a lab wanting to have a check-up for 25 army personnels and cheated 1,05,000. [18]

In Konnanakunte a man posed himself as a security force officer from 94th battalion asking the lab to have check-up for 25 new appointees and asked for QR code to send money and cheated 94,900. [19]

A 32-year man got arrested in Mathura, Uttar Pradesh posing as army personnel wanted to rent a flat in Mumbai asked for payment details to pay advance and then withdraw Rs. 88,000. [20]

A duping army officer cheated a father and son of 2,00,000 in the name of renting a property and initiating payment. [21]

## DISCUSSION

There are several reasons to get cheated financially by the perpetrators. The victims from the review are from all the age groups starting from students to retired person. The review section clearly reveals that all the victims are educated. There were no case reported by an illiterate person. This can be interpreted in two ways

1. Though the illiterates are vulnerable, they did not make an effort to report it to the police.

2. No knowledge of online transactions make them to be away from doing online financial transactions.

There is a biggest concern on how and why do the literates getting trapped.

## How?

Majority of the cases in the review section and in other reports of secondary nature clearly states that the victims are trapped in the name of armed personnel. When a persons contacts the victim posing as military officer, the victim is believing the person beyond anything due to the respect and honour he/she has towards the Indian armed forces. Apart from this, the ignorance of educated persons in dealing with the online financial transactions also making them victimised. The consolidation of the reviews state that majority of the victims fall victim by

1. House rent offer because it is believable for a security personnel to get transferred and needs house to live.
2. Sale of used articles in social media also reported widely because the victim believes transfer makes the security personnel to sell and buy the second hand due to their transferable nature.
3. The imposters were duping the victims by asking for medical treatments or check up for a considerable number of security personnels.
4. The perpetrators tell the victim to connect to whatsapp which will have the DP projecting them as security personnels to make the victim fall in trap.
5. They use bogus whatsapp numbers to defraud the public.
6. Perpetrators use fictitious SIM cards or virtual numbers.

7. Perpetrators ask the victim to click on a link send by them or download an app suggested by them.
8. It is also identified from the secondary sources, majority of the frauds have been done by asking for QR code either in the name of advance payment or in the name of checking it for sending the payment

Why?

Unlike the previous studies to the general public stating greediness as the cause for victimisation [22], the patriotism becomes the cause and reason for victimisation as regard to bogus armed personnels.

What could be done?

Major points for protecting oneself in the case of getting cheated in the name of armed forces are:

1. Be an Indian to respect the security personnel and vigilant to identify the perpetrators. There are very easy methods for a con man to cheat anyone in the name of our armed forces. The perpetrators even bring the ID cards which seems exactly same as that of the original. Also, the public have to know a real army officer need not plead anyone to believe him as an army officer. Even if the person is actually from the Indian security force, never share your QR code with the person for receiving money.
2. If any trading activity has to be done to an unknown person such as renting flats, meet the person in a common place at least once to get to know his actual motive in the trade.
3. Never send advance payment for anything without knowing the individual or company.
4. Never click on a unprotected link or app

5. Be careful in accepting payments also.
6. Always be updated on the new defrauding methods so as to know the preventive method.

Though being vigilant, if you are getting cheated what could you do?

1. File a complaint immediately. Only the golden hours will bring your money back.
2. Alert the seller brand or the business for about the fraudulent activity in their name. So that they can be alert from their side.
3. Launch your social media campaign to make the public alert on the same.

## CONCLUSION

India is a country strongly build up by patriotism and sentimental attachments. We, Indian give utmost priority and privilege to our armed forces because we value their sacrifices in all the walks of our life. Every Indian citizen is fear free because of the armed forces. This sentimental attachment of the public to the armed forces lead to get victimised by the perpetrators. We can never lose our patriotism or the attachments towards our armed forces in any case but can educate ourselves continuously and become the rational citizens to identify the real and duped army personnel to prevent ourselves from victimisation. Education is the only way forward to prevent victimisation.

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