E.HO.DOS/27/01

Arunachal Pradesh Rural Bank
(Scheduled Bank Owned by Government)

NABARD

CSAM 2026

There is no such thing as a digital arrest

Theme — Fear is the fraudster's weapon

Digital arrest is a scam in which fraudsters pose as police, CBI, customs or RBI officials on video calls. They frighten victims into transferring money.

> *A retired schoolteacher received a video call from a man in uniform. The caller claimed the teacher's Aadhaar had been used in a money laundering case. He kept the teacher on camera for two days and told him not to tell anyone. The teacher was then asked to break his fixed deposit and transfer Rs. 6 lakh to an RBI verification account. At the branch, an alert cashier noticed he was anxious and constantly on the phone. The Branch Manager spoke to him calmly and called his son. The transfer was stopped.*

RED FLAGS

- ▲ A government official arrests or questions someone over a video call.
- ▲ The victim is told to keep the matter secret, even from family.
- ▲ Money must be moved to a safe account or a verification account.
- ▲ There is extreme urgency, threats, or fake documents sent on messaging apps.

WHAT YOU SHOULD DO

- ✓ Watch for elderly customers breaking fixed deposits in a hurry or transferring large sums to unknown accounts.
- ✓ Ask gently what the money is for, and involve the Branch Manager.
- ✓ Contact a family member where appropriate.
- ✓ Tell customers plainly that no Indian agency arrests anyone over a call.

IF YOU ARE A VICTIM

1. Call 1930 immediately. The first few hours matter most for freezing funds.
2. Register a complaint at cybercrime.gov.in.
3. Report the fraud call or number on Chakshu at sancharsaathi.gov.in.
4. Inform the bank so that the beneficiary account can be flagged.

GUIDELINES TO FOLLOW

- Brief every branch at the start of the month on the impersonation methods currently in use in your area.
- Where a customer aged 60 or above asks for a large transfer or a premature deposit closure, have a second officer speak to them before it is processed.
- Keep a short printed script at the counter for staff to use when a customer appears to be acting under instruction from a caller.
- Record every such case, whether or not money was lost, and circulate the pattern to all branches.

A calm conversation at the counter can save a customer's life savings.

Report cyber fraud immediately
cybercrime.gov.in · sancharsaathi.gov.in

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