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एन सी ई आर टी
NCERT

CyberPeace

UNDERSTANDING
The Digital Scam Landscape

Spot. Stop. Report.

When and How Did It Start?

1900s

Spanish Prisoner letters: "pay a fee, share the treasure"

1990s

"Phishing" named on AOL; "419" advance-fee emails spread

2000s

Lottery, job and matrimonial email fraud goes global

2010s

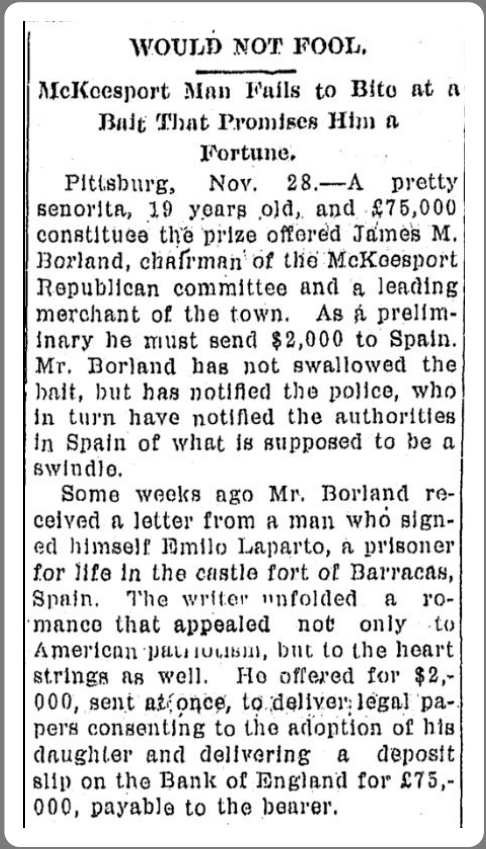
UPI boom brings fake KYC, OTP, "customer care" calls

2020s

WFH offers, crypto, AI voice clones, "digital arrest"

With every change in technology, scammers device new ways to dupe

The Spanish Prisoner: A 100-year-old Scam



WOULD NOT FOOL.

McKeesport Man Fails to Bite at a Bait That Promises Him a Fortune.

Pittsburg, Nov. 28.—A pretty senorita, 19 years old, and £75,000 constitutes the prize offered James M. Borland, chairman of the McKeesport Republican committee and a leading merchant of the town. As a preliminary he must send $2,000 to Spain. Mr. Borland has not swallowed the bait, but has notified the police, who in turn have notified the authorities in Spain of what is supposed to be a swindle.

Some weeks ago Mr. Borland received a letter from a man who signed himself Emilo Laparto, a prisoner for life in the castle fort of Barracas, Spain. The writer unfolded a romance that appealed not only to American patriotism, but to the heart strings as well. He offered for $2,000, sent at once, to deliver legal papers consenting to the adoption of his daughter and delivering a deposit slip on the Bank of England for £75,000, payable to the bearer.

The bait

A "prisoner for life" in a Spanish castle offers 75,000 pounds and a young bride.

The hook

First, send $2,000 to release the papers. The fee is the real target.

The hero

The target got suspicious and informed police.

Scam vs Spam vs Fraud

SPAM

Unwanted bulk messages. Annoying, but usually not out to steal.

Ex: Advertisements for products

SCAM

A trick that makes YOU hand over money or data willingly.

Ex: "Your KYC has expired, click now"

FRAUD

The crime itself: deception for unlawful gain. A scam is one way fraud is carried out.

Ex: the money drained from your account

Spam annoys. Scams trick. Fraud is the crime.

Is It Always for Money?

Money

Fake fines, fees and "investments"

Identity & data

Aadhaar, PAN, bank details for later fraud

Device access

Remote-access apps and malicious APKs

Emotions & trust

Romance and "friend in trouble"

Ransom

Sextortion, blackmail, fake kidnap calls

People

Fake jobs abroad that trap victims in forced scam labour

Types of Scams

- AI & Deepfake
- Smishing & fake texts
- Shopping fraud
- Investment & crypto
- "Digital arrest"
- Social media scams
- Fake support
- Fake CEO emails

AI & Deepfake Scams

Synthetic voices

Using AI to clone voices

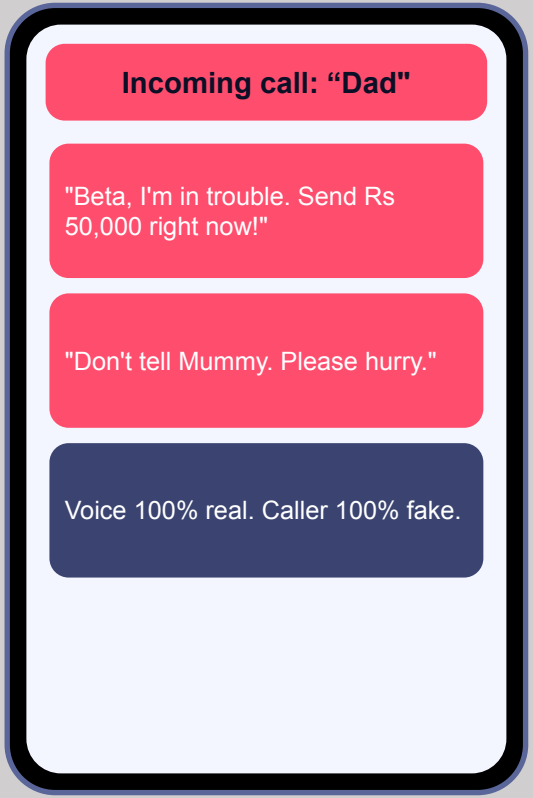
Fake video calls

Faked video streaming loved ones in distress or authority figures.

Seconds of audio is enough

A scammer needs just a few seconds of reel or voice note to create fakes

Tip: hang up, then call back on the known number.

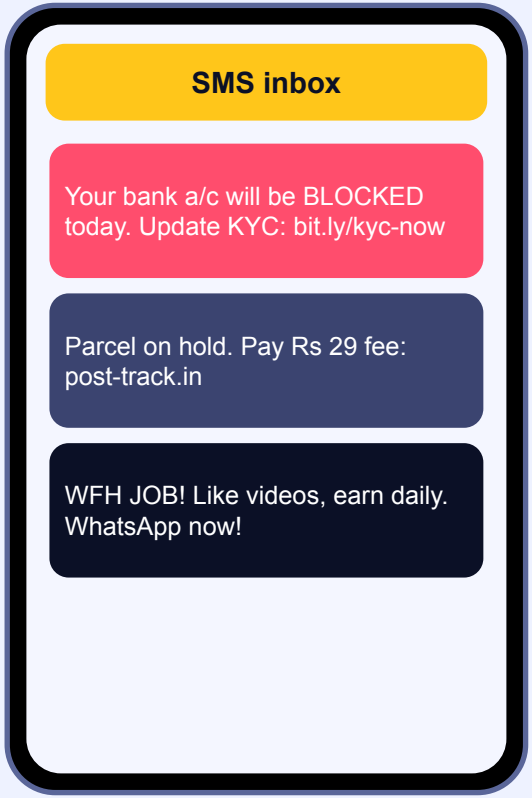


Smishing & Text-Based Phishing

SMS overload

Fake alerts

Recruitment & WFH offers



Tip: never tap links in unexpected texts.

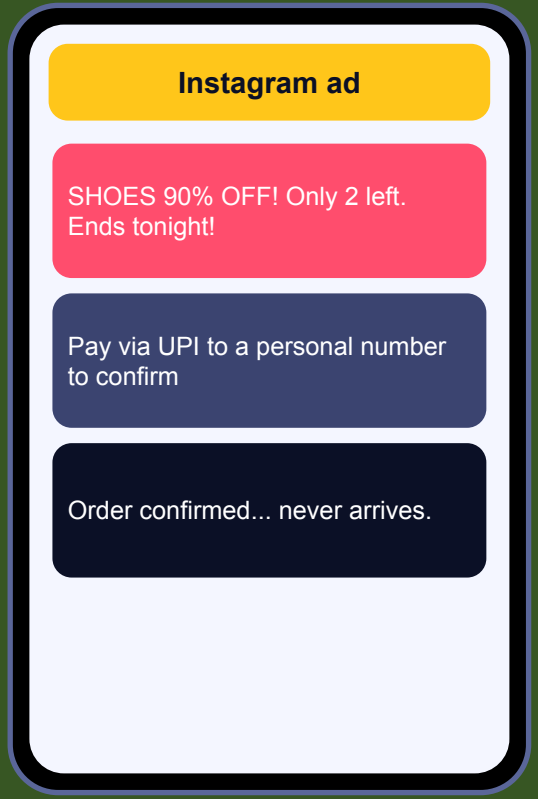
E-Commerce & Social Media Shopping Fraud

Fake storefronts
Professional sites with unrealistic discounts.

Non-delivery
Payment done but goods never arrive.

Social ads
Malicious Insta & FB promos

Tip: too good to be true? It is. Pay only on trusted sites.



Investment & Cryptocurrency Schemes

High-return traps

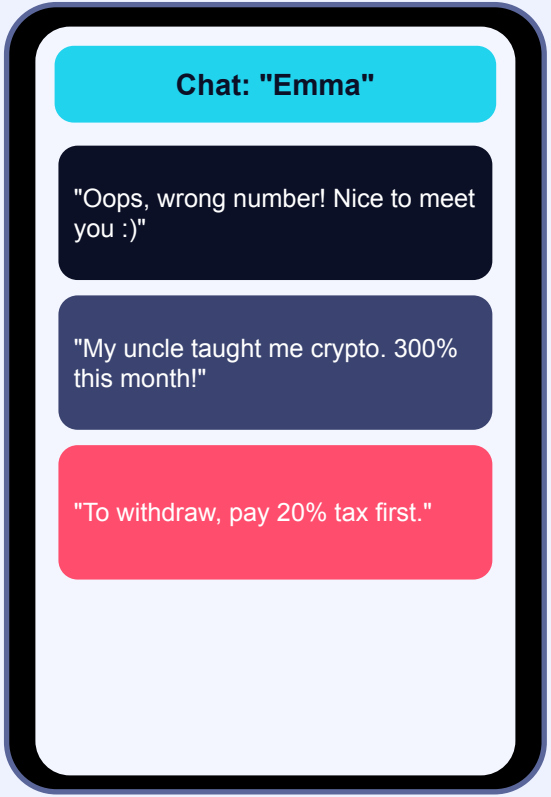
Guaranteed, astronomical returns on fake crypto platforms.

Pig butchering

A fake long-term relationship slowly "fattens" you into investing big.

The exit trap

Withdrawals blocked until you pay "tax" or "fees".



Imposter & "Digital Arrest" Scams

Authority fakes

Scammers pose as police, customs or bank officials.

Fear tactics

Threats of instant arrest; good cop/bad cop approach

Stay on the line

Victims are kept on camera and isolated from family.

Truth: there is NO "digital arrest" in Indian law.

Social Media & Everyday Scams

- Fake Apps
- Fake websites
- Fake profiles
- Fake charities
- Fake support
- Fake CEO email
- Fake challans
- Fake ransom calls

Red Flags To Watch Out For

Authority
Police, bank, CEO

Familiarity
"Hi, it's me!"

Urgency
"Do it NOW"

Temptation
Prizes, jobs, profits

OTP
Asks for OTP / PIN

KYC
"Update or be blocked"

Remote access
AnyDesk, screen share

See ONE? Pause and verify.

Money Gone Without Sharing an OTP?

1. The call

"Bank executive" says your KYC is expiring today.

2. The app

Victim installs a "KYC app" or AnyDesk / screen-share tool.

3. The access

App reads SMS and screen. OTPs and PINs are seen live.

4. The drain

Fraudster transfers money via UPI and net banking.

5. Too late

Victim only sees the "debited" SMS.

Other no-OTP routes: SIM swap, cloned or saved cards, "collect request" UPI traps.

Your Cyber Safety Mantra

STOP.

Do not click, pay or reply.

THINK.

Who is asking? Why the rush?

VERIFY.

Call back on the official number.

ACT.

Report fast: 1930 or cybercrime.gov.in

Scammers need you to skip steps 2 and 3.

5 Things To Do If You Suspect a Scam

Stop	Cut contact. Send no more money, codes or access.
Call 1930	Act within the first hour; ask your bank to freeze cards and UPI.
Secure	Uninstall remote apps; change passwords; turn on 2FA.
Save proof	Screenshots, numbers, links, transaction IDs.
Report	File at cybercrime.gov.in and tell someone you trust.

Where To Report?

Call 1930

National cyber crime helpline

cybercrime.gov.in

Official complaint portal

CyberPeace

WhatsApp 9570000066 for guidance

Local police cyber cell

Visit your nearest station

NCPCR portal

When a child is affected

Consumer helpline

consumerhelpline.gov.in

Social platforms

Report and block in-app

The first hour matters most!

Stay Safe Online: 5 Takeaways

PAUSE

Urgency is the scammer's weapon.

VERIFY

Call back on the official number.

NEVER SHARE

OTP, PIN, or remote access. Ever.

LOCK DOWN

2FA, updates and a family code word.

REPORT & TALK

Tell family; call 1930 fast.

THANK YOU

Together, we can build a cybersecure world