AI Scams Surge in India

Prelims – *Current events of National and International importance| Science & Technology.*

Why in News?

Recently, India has witnessed a surge in AI-based scams exploiting WhatsApp, SMS, and phone calls.

- **Artificial Intelligence (AI)** – It is a technology that enables machines and computers to perform tasks that *typically require human intelligence.*
- AI is an umbrella term that encompasses a wide variety of technologies, including ***Machine learning, Deep learning and Natural language processing (NLP).***
- **AI applications –** Chat GPT, Deep Seek, Google Gemini,

  Claude (Anthropic), Bhashini, Haptik, Karya, Rephrase.ai, Saarthi AI, Vernacular.ai (Skit.ai).

- **Types of AI scams**

AI voice cloning scams	Voices lifted from social media are cloned to send emotional pleas for money via WhatsApp, or to impersonate hiring managers.
OTP scams	Using AI scraping tools, criminals trick users into revealing OTPs through call-merging, phishing, or SIM swaps.
Email scams	AI-powered spear phishing creates highly personalised emails, often reinforced with deepfake video calls.
Digital arrest scams	Criminals impersonate police or agencies, using AI voices and fake video backdrops to intimidate victims into transferring funds.
Loan app scams	Fake apps steal contacts and photos, then use AI-generated threats and doctored images for extortion.
Fake investment platforms	Fraudulent trading sites use fake dashboards and AI chatbots to delay withdrawals.
Romance and deepfake scams	AI-generated profiles and videos lure victims into sending money or investing.
Deepfake extortion	Explicit videos are fabricated using victims' photos, followed by blackmail threats.

- AI scams are succeeded by manipulating fear, trust, and urgency, threatening finances and public trust.
- **Rise of Scams in India – 83%** of Indian victims of AI voice scams reported monetary losses.
- **48%** of them lost over Rs. 50,000, and **69%** struggle to distinguish human voices from AI-generated ones.
- **47%** have been a victim of, or know someone affected by, AI voice scams (nearly double the global average of 25%)
- **Preventive measures –** Report an incident on ***cybercrime.gov.in or call 1930.***
- Verify all notices on official portals before acting.
- Avoid unverified loan or trading apps.

- Document all evidence (screenshots, messages) to aid investigations.

Reference

The Indian Express| AI Scams Surge in India

