



The Digital India program is a flagship initiative launched by the Government of India

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Introduction

The Digital India program is a flagship initiative launched by the Government of India in **July** 2015, aimed at transforming the country into a digitally empowered society and knowledge economy. It seeks to ensure that government services are made available to citizens electronically by improving online infrastructure, increasing internet connectivity, and fostering digital literacy. Increase in broadband width and internet connectivity, online traffic has significantly increased manyfold times resulting in increased chances for cyber frauds like digital house arrest.

Digital House Arrest is a new term coined by cyber criminals who are constantly finding new ways to cheat people in the rapidly growing digital world. This new method involves scammers pretending to be police officers, CBI or customs officials and calling people to keep them hostage at home. They then proceed to empty the victim's bank.

According to a recent report by the RBI, bank frauds worth over Rs. 30,000 crores have been recorded in India in the financial year 2023(Business Standard, December 2024). Over the last decade, 65,017 fraud cases have been reported in Indian banks, resulting in Rs. 4.69 lakh crore being defrauded(RBI). Cybercriminals are using various scams such as UPI, credit card, OTP, job and delivery scams to defraud people. In addition to these, Digital House Arrest is becoming a prevalent method for scammers.

Digital House Arrest

Digital House Arrest is a method adopted by cybercriminals to hold the victim hostage at home and defraud them. The scammers create an environment of fear by making audio or video calls, impersonating police or officers through AI-generated voice or video calls, claiming that the victim has done something wrong with their Aadhaar or phone number. They keep people imprisoned in their homes by giving them the fear of arrest and force them to pay money.

Modous operandi

Scammers trap people by posing as officials and intimidating them with threats of arrest and defamation. The victim is threatened by putting him/her under arrest and to get rid of the imprisonment he/she has to deposit a stated amount in various bank accounts spread over different locations across the country. The victim is not allowed to talk to anyone during the digital arrests' tenure, he/she has to follow the instructions of scammer. The scammer keeps a close eye on the victim through a video call, usually done by WhatsApp or skype.

Objective of the Study

1. To study the victims of digital house arrests on the basis of gender.

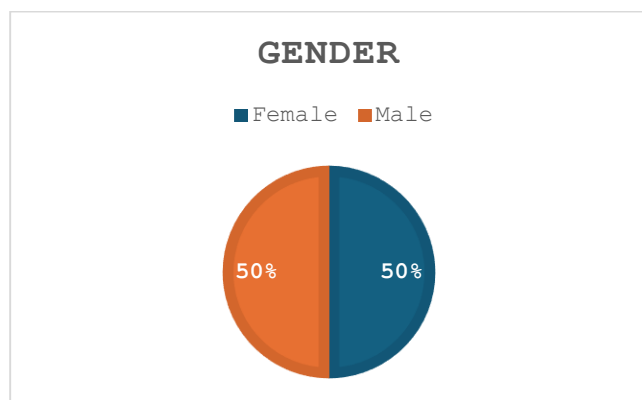
Research Methodology

The study was conducted through the secondary data mainly published in the national level newspapers and reports disclosed in various periodicals.

Tools

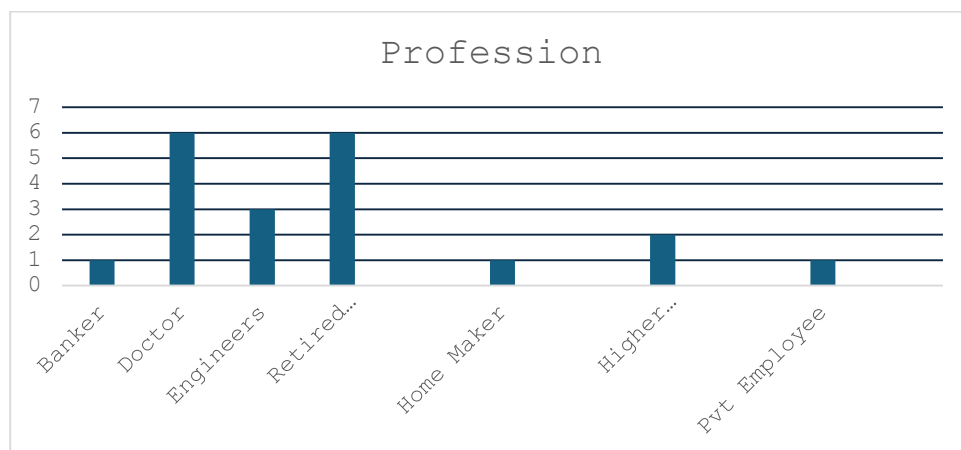
Paired sample 't' test was applied. SPSS version 26 was used to analyse the data.

Chart 1



Interpretation: Out of twenty respondents ten are male victims and ten are female victims

Chart 2



Out of twenty victims one is working banker, six are doctors (medical profession), three are engineers, one is home maker, two are in higher education, six are retired from various public sector organisations and one is working as private employee.

Table No.1

Digital arrests Victims (Year 2024)

S.No	Month	Gender (Victim)	Profession	Place	Amount (Syphoned)in Lakhs
1	August	Female	Doctor	Lucknow	220
2	September	Male	Retired Engineer	Ujjain	240
3	August	Female	Retd. Female	Bangaluru	220
4	August	Female	House Wife	Delhi	2.4
5	September	Male	Rtd. Banker	Meerut	173
6	September	Male	Doctor	Delhi	3.37
7	October	Female	Banker	Bhopal	11
8	October	Male	Rtd. Airforce	Lukhnow	25
9	October	Male	Doctor	Bangaluru	15
10	October	Female	Doctor	Pune	12
11	October	Female	Doctor	Lucknow	250
12	October	Male	Pvt.Employe	Bangaluru	2.4
13	November	Male	Ret. Major General	Noida	200
14	November	Female	Professor	Pilani	767
15	November	Male	Lecturer	Bhopal	130
16	November	Male	Retd. DGP	Punjab	10
17	November	Female	Doctor	New Delhi	60
18	November	Female	IT Engineer	Noida	7.5
19	December	Male	IT Engineer	Gurgaon	5.5
20	December	Female	Engineer	Ahmedabad	4.5

*Data collected from various national news papers

Hypothesis

H_0 : There is no significant difference among Male and Female victims of digital arrest in terms of volume of money.

H_1 : There is a significant difference among Male and Female victims of digital arrest in terms of volume of money.

Interpretation

$p = 0.5639$ ($p > 0.05$ accept the null hypothesis)

Result

The significant value of p is 0.5639 which is greater than 0.05 hence we accept the null hypothesis, there is no significant difference between Male and Females for the loss of assets in terms of monetary value in case of Digital Arrests.

Suggestions

Vigilance is necessary in order to prevent Digital House Arrest scam. Report such calls or communications to the appropriate authorities as soon as the call is received. The Chakshu portal on the Sanchar Saathi website was introduced by the government to counter online fraud and cyberattacks.

It's also important to remember certain things, such not giving out your personal information, like your Aadhaar, PAN card, or banking information. Your PIN and OTP will never be requested by banks or other government agencies. Therefore, even if you accidentally give out your personal information, you should never do so. Additionally, to prevent online fraud, change your bank account and social media passwords on a frequent basis.

Scope for further Investigations

1. All the money syphoned is always credited to some bank accounts.
2. None of the bank accounts are opened without the KYC
3. It is very easy to find out the details of the beneficiaries account due to Core Banking solutions.
4. The beneficiaries account can be immediately freeze.

Conclusion

The increasing incidences of digital arrests may affect the digital transaction adversely, the fear of falling a victim due to more number and volumes of transactions may adversely affect the merchants and traders online business transactions.

Increasing number of such cases raises a serious question on the cyber security. A step forward to digital economy may adversely affected.

Digital arrests have imposed a serious question on the issue of governance. As the volumes of transactions are exponentially increasing and digital arrests can affect the FDI and other investments in our country

References

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