

# SurakshaAI – Fraud Analysis Report

|              |                     |
|--------------|---------------------|
| Report ID    | 30                  |
| Profile      | General             |
| Generated At | 2026-02-22 03:30:04 |
| Final Score  | 39 / 100            |
| Risk Level   | Medium              |

## Original Message

Verify your identity immediately at <https://hdfc-secure-update.co.in> to avoid permanent suspension.

## Score Breakdown

| Component            | Score    |
|----------------------|----------|
| Rule-Based Score     | 78 / 100 |
| AI Fraud Probability | 3.64%    |
| Psychological Score  | 28 / 100 |
| Combined Final Score | 39 / 100 |

## Psychological Manipulation Detected

Urgency

## Safety Recommendations

1. Do not click on links in unexpected messages. Check the URL carefully for misspellings or unusual domains.
2. Hover over (or long-press) a link to preview the actual URL before clicking.
3. Legitimate organisations rarely impose extreme time pressure. Take a moment to verify before acting.
4. If a message says 'act within 24 hours or else', pause and call the organisation's official helpline.
5. Time-pressure tactics are designed to bypass rational thinking. Slow down and verify.

This report was generated by SurakshaAI – an explainable multilingual fraud intelligence engine. It is intended for informational purposes only and does not constitute legal or financial advice. Always verify suspicious communications through official channels.