

SurakshaAI – Fraud Analysis Report

Report ID	48
Profile	General
Generated At	2026-02-22 05:16:14
Final Score	100 / 100
Risk Level	Critical

Original Message

Dear Customer, your HDFC Bank account has been temporarily restricted due to suspicious transactions. Verify your identity immediately at <https://hdfc-secure-update.co.in> to avoid permanent suspension. Failure to comply within 12 hours will result in account closure.

Score Breakdown

Component	Score
Rule-Based Score	100 / 100
AI Fraud Probability	0.90%
Psychological Score	100 / 100
Combined Final Score	100 / 100

Psychological Manipulation Detected

Fear, Urgency, Authority, Financial Pressure, Financial Coercion

Safety Recommendations

- Verify the sender's identity independently. Scammers often pretend to be banks, government departments, or police.
- Call the organisation's official number (from their website) to confirm any request.
- Messages with specific time deadlines ('within 6 hours', 'before 5 PM') are designed to create panic. Genuine deadlines are communicated through official channels.

- 4.** If a message gives you a short window to act, step back and verify independently. Scammers use artificial time pressure.
- 5.** Legitimate companies process refunds automatically — they never ask you to 'confirm account details' to receive a refund.
- 6.** If you receive a message about a failed payment or billing issue, log into the service directly (not via a link) to check.
- 7.** Refund phishing scams often create urgency ('within 6 hours') to pressure you into sharing banking details. Take your time.
- 8.** Never update payment methods through links in emails or messages. Go to the official website or app instead.
- 9.** If a message threatens 'account closure' unless you act, it is almost certainly a scam. Real services send multiple reminders through official channels.
- 10.** Do not update bank details via SMS or email links. Always call the company's official billing department directly to 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.