

# SurakshaAI – Fraud Analysis Report

Report ID	50
Profile	General
Generated At	2026-02-22 05:34:21
Final Score	100 / 100
Risk Level	Critical

## Original Message

Dear customer, your SBI account has been blocked due to KYC expiry. Click <http://sbi-kyc-update.in> to verify immediately or account will be permanently closed within 24 hours.

## Score Breakdown

Component	Score
Rule-Based Score	100 / 100
AI Fraud Probability	7.30%
Psychological Score	100 / 100
Combined Final Score	100 / 100

## Psychological Manipulation Detected

Fear, Urgency, Authority

## 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.** Scammers use fear (account blocked, legal action) to cloud your judgement. Verify threats through official channels.
- 6.** No bank or government body will threaten you via SMS or WhatsApp. Always cross-check.
- 7.** Legitimate companies process refunds automatically — they never ask you to 'confirm account details' to receive a refund.
- 8.** If you receive a message about a failed payment or billing issue, log into the service directly (not via a link) to check.
- 9.** Refund phishing scams often create urgency ('within 6 hours') to pressure you into sharing banking details. Take your time.
- 10.** Never update payment methods through links in emails or messages. Go to the official website or app instead.

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.