

# SurakshaAI – Fraud Analysis Report

Report ID	24
Profile	General
Generated At	2026-02-22 03:24:37
Final Score	75 / 100
Risk Level	High

## Original Message

URGENT!!! Your SBI account is suspended due to suspicious activity.

## Score Breakdown

Component	Score
Rule-Based Score	70 / 100
AI Fraud Probability	1.27%
Psychological Score	100 / 100
Combined Final Score	75 / 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.
- Scammers use fear (account blocked, legal action) to cloud your judgement. Verify threats through official channels.
- No bank or government body will threaten you via SMS or WhatsApp. Always cross-check.
- Legitimate organisations rarely impose extreme time pressure. Take a moment to verify before acting.

6. If a message says 'act within 24 hours or else', pause and call the organisation's official helpline.

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.