

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

1. Verify the sender's identity independently. Scammers often pretend to be banks, government departments, or police.
2. Call the organisation's official number (from their website) to confirm any request.
3. 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.