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AG's Branch (Coord)  
DIAV (Coord)  
AGIF (Coord)  
CDA (Pension)  
CGDA

### FRAUDSTERS TARGETTING SERVICE PERS AND ESM

1. A series of fraudulent attempts and activities have been reported wherein indls impersonating as officials from AGIF, Income Tax Dept and Private Coys are targeting and misguiding serving and veteran defence personnel for fin deceits. In a recent case, Brig VS Grover has been victimised and duped a sum of Rs 35,000/- by a fraudulent firm titled 'F Value Services'. An FIR to this effect has been lodged at PS, Hauzkhas, New Delhi.
2. **Modus Operandi.** The fraudsters gain trust of the ESM by impersonating as officials of AGIF, CDA (Pension), PCDA (O) , MP 5&6 or any similar dept and offer their help and service towards dispensing their pending dues / claims and other schemes, which incl rel of their maturity benefits, rec of bal of AGIF investment bonuses and rec of TDS on impending AGIF bonuses etc.. They are generally in possession of all the pers detls, like Army No, Rk, DoB, DoC, DoR, dues / claims with various defence departments etc of the targeted ESM. Subsequently, the indl is lured to deposit 10% or more of the due amount as a service charge through cheque or cash. In some cases, ESM made to believe that their names have been selected through an online draw/ lottery sys for some luring Gifts /Cash. **During last six months, a total of one Lt Gen, Seven Brigs and a host of other ESM have been targeted and financially duped.**
3. **Assessment.**
  - (a) The fraudsters have certainly managed to obtain the detls of ESM from AGIF/MP5/MP6/PCDA (O)/CDA, Allahabad or similar agencies maintaining database of Serving / Retd Defence pers.
  - (b) The likelihood of an employee (s) of these offices mentioned above, in the fraudulent activities or connivance with other fraudulent identities cannot be ruled out.
  - (c) The Modus Operandi is similar to numerous Insurance frauds/ Bank frauds/ credit card frauds etc, which are rampant in the envt.
4. Request sensitize the envt about prevalence of these incidents, excise caution while accepting any unsolicited financial offers or any help towards speedier settlement of claims and dues. Also institutionalise necessary measures to keep the data and info about Serving and Retd persons Safe & Secure.

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