

## MISUSE OF MATRIMONIAL PLATFORMS FOR INVESTMENT/CRYPTO FRAUDS

National Cybercrime Threat Analytics Unit of I4C has identified a rise in misuse of matrimony platforms leading to investment scams. Based on NCRP complaint analysis, it was observed that fraudsters are creating fake profiles on matrimonial platforms like Jeevansaathi.com, Shaadi.com, Matrimony.com etc. or dating platforms (Tinder, Bumble, Ok Cupid etc.) to emotionally deceive and financially exploit individuals who are genuinely seeking relationships or marriage.

### MODUS OPERANDI

- ✚ **Creation of Fake Profiles:** Fraudsters register on Indian matrimonial platforms (including regional ones) by creating profiles with false identities. They often use stolen or morphed photographs and fake personal details (name, age, profession, income, etc.) to appear genuine.
- ✚ **Establishing Contact with Victims and targeting high income groups:** Contact is initiated with genuine users by expressing interest in marriage proposals and quickly presenting themselves as well-settled professionals (e.g., working abroad, in the armed forces, or in reputed companies) to gain credibility and trust quickly. They use age and income filters to identify and target individuals who are financially well-off.
- ✚ **Establishing Emotional Trust:** Through continuous communication - via calls, chats, emails, and video calls on WhatsApp (often using fake or edited backgrounds), fraudsters build a sense of emotional intimacy and gradually gain the victim's confidence and trust.
- ✚ **False Investment Offers and Crypto Traps:** After gaining the victim's trust, perpetrators create urgent or emotional situations to solicit money in fraudulent investment schemes **or investing in cryptocurrency** promising high returns.



### PRECAUTIONS

- ✚ **Verify the person's identity:** Do background checks. Use a reverse image search on their photos to see if they are stolen from the internet.
- ✚ **Protect your personal information:** Don't share private personal details, photos, or financial information with anyone you haven't met in person.
- ✚ **Invest after verification:** Do not transfer money to someone online without verifying their identity. If an investment scheme appears too good to be true and providing unrealistic returns in very short span of time, avoid investing money.