Bengaluru Woman Loses $3.8 Million in Six-Month Digital Arrest Scam

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A 57-year-old software engineer in Bengaluru transferred $3.8 million to fraudsters over six months while being held under constant video surveillance in an elaborate "digital arrest" scheme.

The woman made 187 separate bank transfers totaling 31.83 crore rupees ($3.8 Million USD) between September 2024 and March 2025. She remained silent about the fraud until after her son's wedding in June, fearing the scammers would harm her family.

The scheme began with a phone call on September 15, 2024, from someone claiming to be from DHL Andheri. The caller said a parcel booked in her name contained credit cards, passports and MDMA, and that her identity had been stolen.

Before she could respond, the call transferred to people posing as CBI officers. They told her "all evidence is against you" and warned her not to contact police, claiming criminals were watching her home.

The fraudsters forced her to install two Skype accounts and stay on video constantly. A man calling himself Mohit Handa monitored her for two days, followed by Rahul Yadav for a week.

Another impersonator, Pradeep Singh, posed as a senior CBI officer and pressured her to prove her innocence. The group appeared to know her phone activity and location, making her fear even greater.

They told her to verify all her assets with the Financial Intelligence Unit of the RBI. They produced forged letters to make the scheme appear official.

Between September 24 and October 22, the woman shared details of her finances and transferred large amounts. From October 24 to November 3, she deposited what they called a surety amount of $238,000, followed by additional payments for "taxes."

The scammers promised her a clearance letter before her son's engagement on December 6. They sent a fake one to keep her complying.

"All this time I had to report over Skype where I am and what I am doing," she said in her complaint. "This person, Pradeep Singh, was in touch daily. I was told that money will be returned by February 25 after completion of all procedures."

The pressure left the woman mentally and physically unwell. She finally received the clearance letter on December 1, allowing the engagement to proceed, but fell seriously ill afterward and needed a month of medical treatment to recover.

After December, the scammers demanded processing charges and repeatedly delayed refunds, first to February, then to March. All communication stopped on March 26, 2025.

The woman waited until after her son's wedding in June to file a police complaint. She told authorities she wanted to protect her family and ensure the wedding went smoothly before coming forward.

Police in Indiranagar registered a case and are investigating the fraud. The woman has asked authorities to track down everyone involved in the scheme.

The case represents one of the largest digital arrest scams reported in India. These schemes typically involve fraudsters impersonating law enforcement officials and using threats to extract money from victims over extended periods.