Defence & Security · GS - III

“Digital arrest scams reflect the growing threat of cybercrime and the misuse of financial systems in India.” Discuss the challenges involved in tackling such crimes and suggest suitable measures.

EXAM YEAR	PAPER	SUBJECT
DAILY PRACTICE 17/10/2026	GS - III	Defence & Security

MARKS	WORD LIMIT
10	~150 words

Answer Hint

Digital Arrest Scams, Cybercrime, Money Laundering, ED, PMLA, Shell Companies, Mule Accounts, Digital Literacy, Cybersecurity, Inter-agency Coordination, International Cooperation.

Model Answer

Introduction

The increasing use of digital technology has created new opportunities for financial fraud. Digital arrest scams involve criminals impersonating law enforcement officials through phone or video calls and threatening victims with fake legal cases to extort money.

Main Body

Challenges

1. Psychological intimidation: Criminals exploit fear of arrest and legal action to manipulate victims.

2. Complex financial networks: Shell companies and mule accounts can make it difficult to trace and recover stolen funds.
3. Cross-border operations: Overseas networks create jurisdictional and investigative challenges.
4. Low awareness: Many victims are unaware that digital arrest is not a legally recognised procedure.

Measures

1. Strengthen coordination among police, the ED, banks and cybercrime agencies.
2. Improve real-time detection and freezing of suspicious transactions, subject to due process.
3. Promote digital literacy and public awareness.
4. Enhance international cooperation and use technology to trace financial transactions.

Conclusion

Combating digital arrest fraud requires effective investigation, financial monitoring, public awareness and international cooperation. A coordinated approach can protect citizens, strengthen trust in digital payments and improve India's cyber resilience.

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