

Circular No.: NSDL/POLICY/2024/0070

May 28, 2024

Subject: Report of Indian Cyber Crime Coordination Centre with respect to Abuse of 'SMS Headers' in Transnational 'Stock Market Investment Fraud'.

Attention of Participants is invited to NSDL Circular Nos.: NSDL/POLICY/2023/0043 dated March 27, 2023 and NSDL/POLICY/2023/0117 dated September 06, 2023 regarding "*Guidelines to curb spam SMSes and misuse of Headers and Templates by unauthorized Telemarketers (UTMs)*".

In this regard, all Participants are hereby informed that, SEBI vide its email dated May 15, 2024, has informed about the receipt of a report dated April 18, 2024 from the Indian Cyber Crime Coordination Centre titled '*Abuse of 'SMS Headers' in Transnational 'Stock Market Investment Fraud'*' **(copy enclosed)**.

In view of the above, Participants are advised to take necessary measures, as mentioned in the report, including the following:

1. Measures to prevent misuse of their SMS headers, entity and template ID by telemarketer or through DLT platform.
2. Measures to follow directions issued by TRAI dated February 16, 2023 and May 12, 2023 w.r.t "*curb spam SMSes and misuse of Headers and Content Templates*" (Reference: "*Guidelines on SMS*" of 'Miscellaneous' chapter of NSDL Master Circular for Participants.) Additionally, review all SMS headers and Content Templates and surrender/close unused Header and Template.
3. Measures for prompt reporting of any impersonation of their identity, trade mark, logo etc. by any fraudster on National Cybercrime Reporting Portal.

Participants are requested to take note of the above and ensure compliance. Further, Participants may take any other action, as deemed necessary, in addition to the aforesaid measures on the captioned subject.

**For and on behalf of
National Securities Depository Limited**

**Arockiaraj
Manager**



Enclosure: One

FORTHCOMING COMPLIANCE			
Particulars	Deadline	Manner of sending	Reference
Investor Grievance Report (Monthly)	By 10 th of the following month	Through e-PASS	1. Para 20 of NSDL Master Circular for Participants on 'Grievance Redressal' chapter. 2. Circular No.: NSDL/POLICY/2023/0161 dated November 13, 2023
Artificial Intelligence /Machine Learning Reporting Form (if offering or using such technologies as defined) (Annually)	Within three months of the end of the financial year	Through e-PASS	Circular No.: NSDL/POLICY/2024/0003 dated January 05, 2024





गृह मंत्रालय
MINISTRY OF
HOME AFFAIRS



Indian
Cyber
Crime
Coordination
Centre

**NATIONAL CYBERCRIME THREAT ANALYTICS UNIT
TAU – 115 | Telecom Intelligence Report**

**Abuse of ‘SMS Headers’ in Transnational
‘Stock Market Investment Fraud’**

Prepared By
Indian Cyber Crime Coordination Centre (I4C)
Ministry of Home Affairs
New Delhi

18th April 2024



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1. Introduction

The Ministry of Home Affairs, Government of India has established the **Indian Cyber Crime Coordination Centre (I4C)** to provide a framework and eco-system for Law Enforcement Agencies (LEAs) to deal with cybercrime in a comprehensive and coordinated manner. The **National Cybercrime Threat Analytics Unit (NCTAU)** is one of the vertical of I4C which is instrumental in issuing alerts, advisories, and carrying out analysis of cyber threats and sharing the reports with various Ministries / Department, and other stakeholders for the prevention of cybercrime in the country.

2. Executive Summary

National Cybercrime Threat Analytics Unit has observed a sharp rise in a new pattern of transnational cyber enabled financial fraud. During analysis of National Cybercrime Reporting Portal complaints and inputs from State Police, a new pattern of transnational investment scam is observed where the cyber criminals are impersonating stockbrokers, financial advisors, or company executives of capital investment companies majorly through fake mobile apps, websites, and WhatsApp / Telegram. Fraud WhatsApp groups are learnt to be operated from Cambodia / Hong Kong.

At the early stage, these apps were learnt to be circulated through Google Playstore, Apple App store and via web links that are sponsored majorly through Instagram and Facebook Advertisements targeting users with 'interest' in 'Stock Market'.

Recently, it has been observed that the cybercriminals have started abusing A2P SMS by sending bulk SMSes to the potential victims with

luring messages and a link which redirected to a WhatsApp group where further crime takes place.

3. Observations

- It is observed that there is potential takeover / misuse of SMS Header, Entity and Template ID from either Telemarketer end or through DLT platform.
- These Identifiers are being used to send SMSes by cyber fraudsters without consent / knowledge of Entity / Header Owner which is a serious cause of concern as victims believe the SMS is coming from genuine entity and proceeds with the messages.
- Fraud SMS containing link to join WhatsApp group are being sent through **V-CON Mobile & Infra Private Ltd. (VM IPL)** and **Bharti Airtel**.
- NCTAU has confirmed from some of the entities that they have not sent the SMS and header / template has been mis-used.
- It is also found that the SMS Header Entity as well as template are totally different, and the SMS being sent relating to Stock Market through these headers.
- A report on misuse of SMS Headers related to similar threat actor / modus operandi had also shared with TRAI vide report no. **TAU-042**.

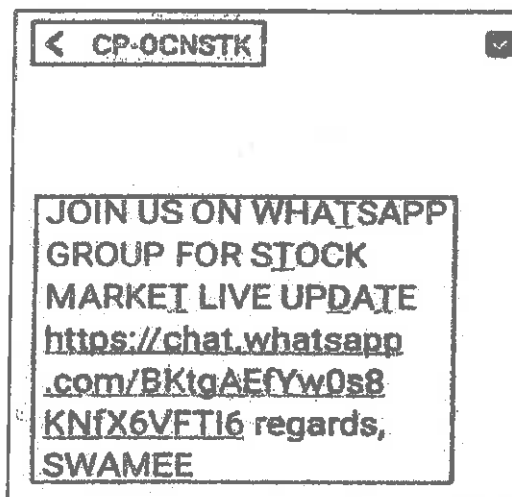
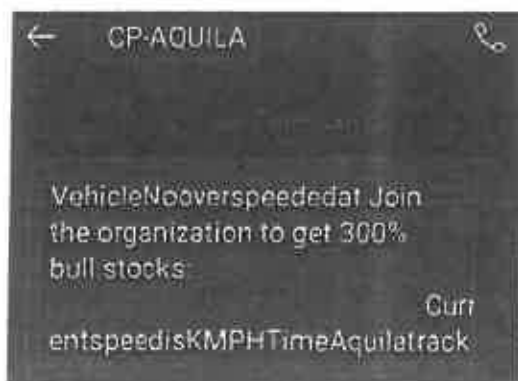
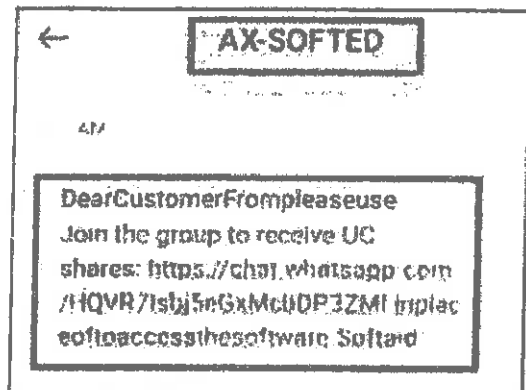
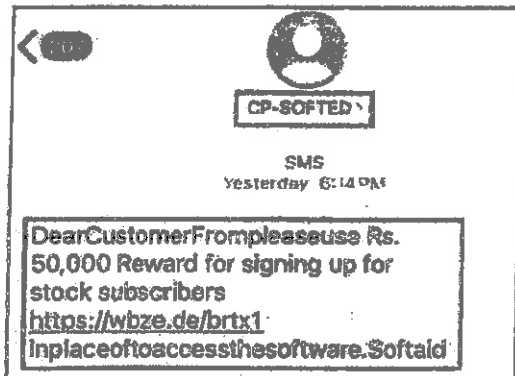
4. Recommendations

- Identify the root cause of the misuse / hacking of Entity ID, Header ID and Template ID.
- Identify the Tele-marketer involved in sending the messages shared in the report.
- Gauge the scale of abuse and number of SMS sent along with the source of phone numbers used by TM to send SMS.
- Telecom operators may implement AI based detection mechanism to detect WhatsApp group links and redirecting web links.
- Explore option to put additional authentication mechanism which will ask for re-authorization in case of Tele-Marketer change.


5. Details of SMS Headers being Misused.

Sr.No.	Prefix	Header	Principal Entity and Address	Purpose
1.	CP	SOFTED	SOFT AID COMPUTER 18/2, Ramdas Colony, M J College Rd JALGAON, Jalgaon, Maharashtra, 425001	Transactional/Service
2.	CP	RESHMT	Reshma Tourists Shop No 17, S.NO 124 1 A, Rajeev Gandhi Vanijya Sankeerna, Marpady Village, Mudbidri, Dakshina Kannada, Karnataka	Transactional/Service
3.	CP	AQUILA	Zellot Connected Services Private Limited 803/1, 803/A-1-3, 76th A Cross, West of Chord Road, 6th Block, Rajajinagar	Transactional/Service
4.	CP	OCNSTK	OCEAN STOCKS 606, Golden Traengal, Opp Stediam, Post Navjivan, Ahmedabad	Transactional/Service
5.	CP	ZIGMAZ	Meenakshi Ammal Educational Trust, No.81/82,Veerabathra Nagar,Medavakkam,Chennai, Kancheepuram, Tamil Nadu, 600100.	Transactional/Service
6.	CP	PSRDFM	PSR Dairy Farm 77/3 Near Rto Office, Peruvangur Village,Kallakurichi, Kallakkurichi, Tamil Nadu, 606213	Transactional/Service
7.	CP	TRAMCO	The Ramco Cements Limited, Ramamandiram, Rajapalayam, Rajapalayam, Tamil Nadu, 626117	Transactional/Service
8.	AX	DBSJNP	Smt dhanraji devi shri bhuleshwar singh inter college, kadipur, ramdayalganj, jaunpur, uttar pradesh, 222105.	Transactional/Service

6. Screenshots of SMSes



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CP-ZIGMAZ


SMS
Today, 11:39 AM

Dearkindlyjointhemeetingreg Join the group to receive UC shares: <https://api.whatsapp.com/send?phone=919725337838>
zoomidpwdRegardsZIGMAMHSS



PSRDAIRYFARMDEIAMLtr Professional Stock Analysis Link: P/MLtr

210




AX-DBSJNP

SMS
Today, 1:52 PM

DearParentsAdmissionsareopenfor Professional Stock Analysis Link: chat.whatsapp.com/ISV4QvW4IG1AMk8ibUsf1A
toFROMDBSINTERCOLLEGE

189



CP-TRAMCO

SMS
Tuesday, 11:03 AM

CementdeapMTQdMtd Blackstone recommended fine stock, click to get it now!
<https://wa.me/919908788185>
RamcoCements

Tuesday, 12:08 PM

CementdeapMTQdMtd Professional Stock Analysis Link!<https://api.whatsapp.com/ISV4QvW4IG1AMk8ibUsf1A>
toFROMDBSINTERCOLLEGE
RamcoCements

Tuesday, 12:08 PM

CementdeapMTQdMtd Blackstone recommended fine stock, click to get it now!
<https://wa.me/919908788185>
RamcoCements


7. Confirmation from Entities

Email Communication to Softed Computers

softaid computer April 15, 2024 1:04 AM


Good Morning,

As discussed over telephonically, please see the following SMSes being forwarded through your registered SMS Header with TRAI and requested to kindly confirm that whether these SMSes are being sent through your company or not.


CP-SOFTED

SMS
Wednesday, 7:12 AM

Dear Customer From please use Rs. 50,000 Reward for signing up for stock subscribers
<https://wbze.de/btrx1>
inplaceoftoaccess the software. Softaid


AX-SOFTED

Dear Customer From please use
Join the group to receive UC shares: <https://chat.whatsapp.com/HQYB71abj5eGxMcbDPJZMI> in placeoftoaccess the software. Softaid

Response from Softed Computers

Request for confirmation - reg 2 messages

From: softaid computer April 15, 2024 1:30 PM


Hi,

Dear sir,
After reviewing the messages forwarded to us, we can confirm that they were not sent by our company.

Regards,
Suresh Wankhede
www.softaidcomputers.com | softaid.computer@gmail.com

Email Communication to Zeliot

Request for confirmation - reg 2 messages

 From: akshay@zeliot.in April 15, 2024 12:44 PM

To: akshay@zeliot.in

Good Afternoon,

As discussed telephonically, please see the following SMS being forwarded through your registered SMS Header with TRAI and requested to kindly confirm that whether this SMSes are being sent through your company or not.

← 09A5010A 📞

VehicleNooverspassedat Join
the organization to get 300%
bull stocks.


Curr

entspeedsKMPIITimeAquilatrack

An early response in this regard will be highly appreciated.

Response from Zeliot

Request for confirmation - reg 2 messages

 From: akshay@zeliot.in April 15, 2024 5:10 PM

To: akshay@zeliot.in

Cc: sumeet@zeliot.in anup@zeliot.in

Hi

These SMSs are not being sent by us. We are not into this business case. This seems to be a case of hacking and on this suspect, we have blocked the this header through our gateway partner.

Kindly let me know if any additional action needs to be taken.
