

**MIZORAM POLICE PRESS STATEMENT**

NO.F.14018/1/19-SMC/PART FILE/369

Dated Aizawl, the 24<sup>th</sup> August, 2022

**LOAN APPS INBUMNA CHUNGCHANGA THURAWN**

Tunlai hian *mobile phone app* hmanga *loan* pe thei anga insawi chungchangah *complaint* a tam hle tih hriat a ni a. Heng *mobile apps* leh *website* kaltlang hian *loan amount* tlemte pek an ni thin a, amaherawhchu *loan* an rulh zawh hnu pawhin *payment failed* anga chhuanlam te siamin, rul nawn leh tura nawrin nasa taka tihbuai chhunzawm an ni thin bawk. An rulh nawn duh loh chuan an thlalak mawi lo deuh thehdarhsakah te vau niin, hmun thenkhatah phei chuan an chhungte pawh tihbuaiheng heng misual te hian an vau thin bawk a ni.

Hetieng *apps* hi *install* a nihin, *contact number* te, *gallery* etc. te *access* theihna *permission* a dil thin a. Phone neituin a remtihna(*permission*) a pek dan a zirin heng *apps* te hian *phone* neitu nihna hrang hrang, thlalak, *audio*, *video*, *messages*, *contact list* etc. te hi a *access* thei a, chung data pawimawhte chu misual ten ralkhat atingin an lo la chhawng thei ta a, chumi hmang chuan anmahni leh an chhungte chu an vau ta thin a ni.

Hetieng inbumna laka kan himna turin Mizoram Police chuan a hnuai tarlan ang hian mipuite tan thurawn a siam a ni:-

- 1) *Loan* pe thei anga insawi *application download* loh tur.
- 2) I *mobile-ah application* thar i *install* in *permission* pek a ngaih hunah i mimal thil pawimawh *access* thei lo turin fimkhur ang che.
- 3) I *phone-ah* nangma *download* ni lo *application* a lo in-*install* em tih enfiah thin ang che.
- 4) Hetieng thila buaina i tawk a nih chuan ngawihpui mai lovin Police hnenah thlen ngei ang che.
- 5) Mi hman tur *bank account* hawna atan i *documents* hmantir lo la, i SIM pawh tumah hmantir lo ang che. Heng thilte hi misual tan nasa taka hmansual theih a ni.

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ISSUED BY MIZORAM POLICE MEDIA CELL, PHQ

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Copy to:

- 1) Director, I&PR for kind information and to take necessary action for wide publicity to Electronics and Print Media please.
- 2) Director / News Editor - LPS Vision/Zonet Vision/Doordarshan Kendra/All India Radio (AIR), Aizawl.
- 3) President, MJA for kind information and necessary action please.
- 4) SO to DGP(M) for kind information of DGP(M)

  
(JOHN NEIHLAIA) IPS

Inspector General of Police (Hqrs)

&

Chief Public Relation Officer (CPRO)  
Mizoram Police Media Cell

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**ADVISORY ON LOAN APP SCAMS**

Recently, there has been an increase in the number of complaints related to mobile apps and websites offering loans online. These apps and websites provide micro loans of a few thousand rupees. However, even after the loan amount has been paid back, the victim is told that the payment was rejected and is continuously harassed into paying again. If the amount is not paid by the victim, he/she is threatened with distribution of edited images of the victim with vulgar caption to the victim's contacts. In some cases, the victim's relatives are also harassed as the scammers have access to the victim's contacts.

When such apps are installed, it requests permission to access the phone contacts, gallery, etc. The data accessed are sent by the app to the scammers, who then use it to threaten and harass the victims. Depending on the permissions granted by the users, these apps are capable of collecting sensitive information about the victims based on the data available on the phone, including pictures, audio, video, messages, contact list, etc. which can be used to further harass the victim.

In this regard, Mizoram Police issues the following advisory:

- 1) Do not install mobile apps which are offering loans online as they are most likely created by scammers.
- 2) When installing new mobile apps on your phone, check the permissions requested by the app to ensure that it does not have access to your personal information.
- 3) Occasionally check your phone to see if there are any mobile apps which you may not have installed.
- 4) Please don't surrender to abusive/torturous method of recovery agents of these Loan App companies. Report the matter to local Police.
- 5) Please do not give your documents for opening of bank accounts to be operated by someone else and also don't allow anybody to use your SIM to be used by someone else. These things can be used for illegal purposes.

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