

MIZORAM POLICE PRESS STATEMENT

No.F.14018/1/19-SMC/PART FILE/417

Dated Aizawl the 2nd December, 2022

PUBLIC ADVISORY ON ILLEGAL DIGITAL LENDING APPS

A large number of complaints are being reported nationwide pertaining to illegal digital lending apps, which provide short term loans/ micro credits at exorbitant interest rates along with processing/hidden charges.

These apps, which may not be Regulated Entities (RE) by RBI, target members of vulnerable and low income groups, and the borrowers are asked to provide mandatory access to confidential personal data like contacts, location, photos/videos, in order to avail the loans. This personal data is then misused for blackmail and harassment. The illegal apps make use of bulk SMSes. Digital advertisements, chat messengers and mobile app stores, etc. on a mass scale.

All citizens are therefore advised against the usage of these illegal lending apps, for availing loans. If anyone has been cheated, blackmailed or harassed as a result of using these apps, they are advised to report the matter to the Cyber Crime Police Station, Aizawl or the nearest Police Station of the area without delay. You may also call or report online at :-

Cyber Helpline No. **1930**

Cyber Crime registration portal: **cybercrime.gov.in**

ISSUED BY MIZORAM POLICE MEDIA CELL, PHQ

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 Relations Officer (CPRO)

Mizoram Police Media Cell

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DIGITAL LENDING APPS CHUNGCHANGA MIPUI HNENA THURAWN

Tunlai khawvelah *technology* kaltlanga sum inpuktira inbumna tam tak *report* dawn a ni a. Hei hian ram pum huap nghawngin, dan kalhin *Apps* hrang hrang hmangin misual ten *loan* an pe chhuak thin a. Hetiang *loan* hian pung uchuak tak neiin tarlan si loh, *processing fee* leh a ruka pawisa *charge* belh te an nei thin a ni.

Heng *Loan* pe thei *application* thenkhatte hi Reserve Bank of India in a pawmpui leh hriatpui ang ni lovin mi *personal data*, *video* leh thlalak te *access* ngai tura siam a ni thin a. Tichuan, heng *personal* thil an phut ang an *access* sak hnu hian vau behna atan hmangin sum phutna atan te an hmang thin a ni.

Hemi avang hian *online* kaltlanga *loan* lak te fimkhur turin Mizoram Police chuan mipuite a chah a. Hetianga bumna leh vauna tawkte chu Cyber Crime Police Station emaw Police Station hnai berah rang taka in-report turin kan inhriattir a ni.

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