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Cyber Loan Extortion Racket Busted: Mumbai Man Arrested Over Ties to International Crime Ring

July 14, 2025

– Categories: Crime



A troubling new cybercrime case has emerged from Maharashtra, with authorities arresting a 29-year-old man for orchestrating a widespread extortion scheme that preyed on financially vulnerable individuals through deceptive mobile loan applications. The suspect, Isaki Rajan Thevar, a resident of Mumbai with roots in Tamil Nadu, was detained by the Pimpri Chinchwad Cyber Crime Police following a detailed investigation into harassment and threats made against victims who had taken out small loans through digital platforms.

The investigation began when a resident of Mahalunge filed a formal complaint (First Information Report – *FIR*) at the Pimpri Chinchwad Cyber Crime Police Station. The complainant had accepted a modest loan of ₹5,000 via a mobile app, only to be bombarded in the following days by a barrage of coercive phone calls from unidentified numbers, many originating from Pakistan (+92 country code). These calls escalated into threats, including demands for additional payments and menacing warnings that digitally altered nude photos would be sent to his contacts if he failed to comply.

Upon digging deeper, investigators discovered that the fraudulent loan app had been granted access to the user's personal contacts and photo gallery during installation. This access was later weaponized to blackmail the victim. When the complainant refused to pay the extortionate demand of ₹15,000, his altered images were distributed to people in his contact list, forcing him to seek help from law enforcement.

Deputy Commissioner of Police (*DCP*) Shivaji Pawar assigned a team, comprising Inspector Ravikiran Nale, Assistant Inspector Praveen Swami, and Sub-Inspectors Sagar Poman and Prakash Katkade, to lead the inquiry. Their technical probe revealed that the app used to deceive the victim originated from Mumbai, with its operations traced to Vashi, where Thevar was residing.

Upon arrest, authorities seized a trove of electronic evidence indicating Thevar had been running at least seven similar apps, all with the same exploitative model. According to *DCP* Pawar, these apps requested permission to access photos and contacts under the guise of loan processing. Once access was granted, victims were manipulated and extorted for amounts far exceeding their original loans.

What makes this case more alarming is the confirmed involvement of international handlers. Thevar is believed to have been working in coordination with operatives based in Singapore and China, countries increasingly associated with cross-border cyber exploitation operations. The apps in question were allegedly developed and operated under the direction of these foreign agents, further highlighting the global dimension of this growing cyber threat.

While the central government has yet to introduce robust measures to address the spike in such digital loan scams, many with overseas links, the case underscores the need for a tougher stance on mobile app regulation and foreign-backed financial cybercrimes.

This latest arrest may only scratch the surface of a much larger network targeting Indian citizens. With economic hardship growing and online lending becoming a lifeline for many, such predatory schemes thrive in the absence of strong oversight. It's a wake-up call for law enforcement, tech platforms, and policymakers to work in sync to protect consumers and to crack down on digital threats that all too often cross borders unchecked.