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"FRAUDS THROUGH FAKE IDENTITY: A LEGAL ANALYSIS OF IMPERSONATION AND ITS CHALLENGES IN INDIA"

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ABSTRACT

With the development of the society in the post modern era we have attained immense progress in multimodal dimensions that today the ambit of the dreams has so expanded that nothing dreamt may be classified as unachievable. While once it was a dilemma as to whether any other planet could even exist or what maybe the size of the earth the post-modern era has paved the pathway to buy your own property at the mars. The characteristic feature of the society that we all live in and the society that took birth ever since time immemorial; the relevance of the society and its subjects primarily the most creative animals-humans came into existence is the parallel development and expansion of the subject of law to keep the society regulated with progression. Since time immemorial the fate of human is such that the subject of law cannot be deviated from him(her) and thus with progression of time it is also the duty of the law-makers to comprehend and keep the pace with such changes so as the effect of law, its regulatory power and the faith of the right-men in the subject doesn't fade away.

With contemporary developments in the field of technology the traditional theories of causation of crime as prescribed by eminent jurists has taken the modern pace wherein the developed technology has acted as a catalyst to give new mode of crime causation and one such pathway includes deepfake. This paper aims to research on such developing cases while understanding the problem and aims to curate out effective measures so as to tackle the same. Through this research paper a comparative study of prevalent international laws & local laws is also done so as to understand the remedial response upon the issues through the eyes of the legal experts of the world.

Keywords: Jurist, Progression, Catalyst, Post-Modern, Crime-Causation.

INTRODUCTION

With the societal progression and the continuous development of the technology what has been observed is that the mode and the manner of the causation of crime has also changed. The ambit of the subject of criminal law that revolved around the domain of frauds has now taken the modern costume of digital frauds theft and breach of trust in their existent codified form have minimal existence in the society we all live today and have changed their form to digital thefts. No offence that existed in its traditional outlook as evident either in the Indian Penal Code¹ or in the Bharatiya Nagarik Sanhita² has escaped the vision and impact unethical technological development taking the outlook of what we term today as cyber crimes of which deepfake becomes a crucial element.

Although the change in the technology has promulgated the detection of crimes but the mode manner and the rapid unapproachable pace in which the technology has magnified the novelty of the new crimes backed by the malice-oriented learning itself may someday qualify for a copyright for which even the copyright act would itself feel frauded. Apart from the legal backed humour its now interesting to learn about as to what may be the best way by which such crimes could be timely detected and an effective solution is curated so that the society may not govern the outdated law but the well updated law may govern the society.

The traditional and etymological meaning of fraud³ an act, expression, omission, or concealment calculated to induce another to part with something of value or to surrender a legal right defines the original meaning however when the same is understood in its legal etymological meaning then as per the Bharatiya Nyaya Sanhita sec 2(9) a person is said to do a thing fraudulently if he does that thing with intent to defraud but not otherwise.⁴

However when the ambit of the newly structured and modern way of commission of fraud

¹ Government of India. The Indian Penal Code, 1860. Act 45 of 1860, Ministry of Law and Justice, 1860. PDF file, India Code, www.indiacode.nic.in/bitstream/123456789/4219/1/THE-INDIAN-PENAL-CODE-1860.pdf. Accessed 12 Nov 2025

² The Bharatiya Nyaya Sanhita, Act no. 45 of 2023 Accessed 12 Nov. 2025.

³ Merriam-Webster. "Fraud." Merriam-Webster.com Dictionary, Merriam-Webster, <https://www.merriam-webster.com/dictionary/fraud> Accessed 12 Nov. 2025.

⁴ Bharatiya Nyaya Sanhita, 2023. Act No. 5 of 2023. India Code, Government of India, Ministry of Law and Justice, <https://www.indiacode.nic.in/handle/123456789/20062> Accessed 12 Nov. 2025

through deepfake is to be considered it can be defined identity fraud involving and creating realistic fake identities using ai-generated images, videos, and audio establishing forgeries deceiving systems and individuals, leading to unauthorized access or misinformation⁵. The changing definition herein is itself the proof of the fact that the technology has not only amplified the definition of fraud but has also expanded its impact in crime commission thereby also creating a legal vacuum and backwardness so as to tackle the new methodology of the commission of crime.

This paper is an attempt to identify such newly developed methodologies of causation of crime generate public awareness and thereby curb the rapid growth of such crimes and by the time a legislative vacuum exist what shall be the possible steps that must be taken so as to prevent the happenings of such crime.

LEGAL FRAMEWORK

India's digital boom has unleashed a shadow of economy of frauds where fake identities enable everything from upi scams to well organized job rackets. Criminals as already discussed impersonate as bank officials, lovers, or executives, stealing billions annually through stolen credentials and forged documents. This portion of the paper dissects the substantive legal framework under the indian penal code (ipc), information technology act (it act), bharatiya nyaya sanhita (bns), and bharatiya nagarik suraksha sanhita (bnss), revealing how these laws target cheating, personation, forgery, and electronic identity theft and will further lead to the conclusion as to whether these laws are sufficient in per se or there exist a legislative vacuum and parliamentary insufficiency so as to tackle these laws.

If The Offence Had It Been Of That Of The Physical Forgery The Bns And The Bnss Would Have Been Sufficient However It Pales Against Cyber Impersonation, Where The It Act, 2000 Fills Critical Gaps⁶. Section 66c⁷ Punishes Identity Theft Wherein Fraudulently Using Another's Electronic Signature, Password, Or Unique Identifier And Provides For Measures With Up To Three Years' Jail And ₹1 Lakh Fine. Stealing Otps Via Phishing Or Sim Swaps

⁵ "Deep Fake Identity Fraud Definition. FraudNet, Fraud.net, <https://www.fraud.net/glossary/deep-fake-identity-fraud#what-is-deep-fake-identity-fraud> Accessed 12 Nov. 2025.

⁶ Chanchlani Law World. "Identity Theft and Its Laws in India." Claww – Chanchlani Law World, claww.in/identity-theft-and-its-laws-in-india/ Accessed 16 Dec. 2025.

⁷

To Drain Bank Accounts Directly Invokes This. Section 66d⁸ Further Targets "Cheating By Personation Using Computer Resources," Criminalizing Fake Profiles On Matrimonial Sites Or Phishing Portals Mimicking The Banking Authority Sbi Or The Online Ticket Generation And Reservation Platform The Irctc.

While These Provisions Are In Themselves Not Sufficient Hence The Supporting Provisions Add Deterrence. Section 43 Imposes Civil Damages For Unauthorized Access Or System Damage; Criminalized Under Section 66 When Done Dishonestly And On The Same Lines Sections 72 And 72a Grant The Authority To Penalize Privacy Breaches By Officials Or Intermediaries Leaking Kyc Data Fueling Impersonation. A Better Understanding In A More Reasonable Terminology Can Be Understood By The Example That A Call Center Employee Selling Customer Details For Fraud Rings Faces Both It Act Liability And Bns Charges.

The Above Reading May Lead To The Proof That The It Act Alongwith The Relevant Provisions Of The Bns, Bnss As Well As The Bsa Maybe Sufficient Enough To Tackle Such A Situation However The Reality Is Something Else That Despite Robustness And Statutory Recognition, Challenges Persist. Ipc/Bns Demand The Proof Of Dishonest Intent At The Inception, Tricky In Evolving Online Chats. It Act Penalties Seem Light For Cases Wherein The Offence Is Of Multimillion-Rupee Hauls, And Effective Coordination Between Cyber Cells And Economic Offences Wings Lags. Victims Under-Report Due To Shame In "Romance Scams," While Cross-Border Platforms Evade The Jurisdiction So As To Take The Cognizance Of The Crime.

Thus Conclusively It Can Be Suggested That India's Laws Form A Formidable Net Against Fake-Identity Frauds, Blending Traditional Cheating Doctrines With Cyber-Specific Offences And This Makes It Clear That There Does Not Exist A Specific As Well As An Exclusive Recognition Of The Offences Of Identity Frauds. Enhanced Penalties Under Bns Can Be Linked As A Signal Intent, But Success Hinges On Enforcement, Victim Awareness, And Tech Like Ai Fraud Detection. Until Then, Vigilance And Active Awareness Remain The First Line Of Defense Which Is To Verify Before You Transfer And Rethink Before You Participate And Identify Before You Trust.

COMPREHENSIVE ANALYSIS OF THE CASES TAKEN IN THE STUDY

CASE 1: *Smt. Saroj Gupta V. State (Through Dcp, Special Cell) (Cjm Patiala House Courts, Fir No. 162/2025, Ps Special Cell)*

The Mode And Methodology Of Commission Of The Offence Through Deepfakes Is Not One Common Way But Includes Various Multiple Methodologies Of The Commission Of The Crime. Deepfake Though Existing In Various Forms But Has Given Birth To One Of The Finest Modes Of Committing Criminal Offences Which Is Through The "Digital Arrest" Scam, Where Fraudsters Impersonate As The Law Enforcement Officers To Coerce Victims Into Transferring Funds Under False Pretenses Of Investigation. The Methodology Enabled Herein Is That Of Installing Fear Of Reputation In The Like Reputed Members Of Society. Usually These Members Are The Ones Who Are The Right Thinking Members Of The Society Who Care A Lot Of Reputation And N The Virtue Of Fear Of Loss Of Reputation Get Victimized Through The Weapon Of The Deepfakes. The Case Of Smt. Saroj Gupta V. State (Through Dcp, Special Cell) (Crl. M.A./2025, Cjm Patiala House Courts, Fir No. 162/2025, Ps Special Cell) Illustrates This Dual Tragedy Wherein An Elderly Couple Got Defrauded Of Their Life Savings.

THE FACTS OF THE CASE FOR THE BETTER UNDERSTANDING AS WELL AS FOR THE IDENTIFICATION OF THE MODE AND MANNER OF CRIME CAUSATION THROUGH DEEPFAKES IS HEREBY DEDUCED FROM THE MAIN APPLICATION FILED BEFORE THE HON`BLE PATIALA HOUSE COURT ARE AS FOLLOWS.

A. Facts Of The Case

- 1. Smt. Saroj Gupta, A Senior Citizen From 20 Sf Mig Flat, Mall Mandi Gt Road, Amritsar, Fell Victim Alongside Her Spouse To An *EIGHT-DAY ORDEAL FROM APPROXIMATELY 10.01.2025 TO 18.01.2025.***
- 2. FRAUDSTERS EXECUTED A TEXTBOOK DIGITAL ARREST FIRSTLY POSING AS POLICE Via Calls/Video, Then Fabricated Charges Against The Couple, And Lastly Demanding "Verification" Transfers Totaling ₹26,17,000 From Union Bank Of India Savings Account.**
- 3. From The Accounts Of The Couple The Following Were The Key Debits Included:**

S.No	AMOUNT	DATE	Utr Details	Transferred To A/C
1	₹2,96,000	18.01.2025	Ubinr220250118015 83423	Ratnakar Bank Ltd
2	₹3,88,000	13.01.2025	Ubinr220250113012 12444	State Bank Of India
3	₹16,59,00 0	15.01.2025	Ubinr220250115013 42648	Bandhan Bank
4	₹2,74,000	17.01.2025	Ubinr220250117014 95763	Yes Bank

4. After Such Incident Of Transferring The Amount Amounting Nearly To 26,17,000 To Multiple Accounts From The Account Of The Elderly Couple The Fraudsters Mysteriously, Returned ₹65,000 To The Account From An Unknown; Unbeknownst To Gupta Until Post-Fraud Scrutiny And Being Flagged In The Delhi Police Special Cell's Radar.
5. The Information Regarding The Freezing Of The Bank Account By The Bank Officials Came To The Notice Of The Elderly Couple When Their Son Arun Gupta (Australia-Based) Remitted Approximately ₹4,00,000 For Sustenance And Fixed Deposit, Replenishing Depleted Savings And The Couple Was Unable To Withdraw The Same. On Bank Inquiry, Gupta Learned Her Account Stands Frozen As Per Fir 162/2025 (Ps Special Cell, Dwarka Sector-16c), As The Amount Of About Rs 65,000 Was That Was Transferred In The Bank Account Of Mrs. Gupta, Was From Another Deepfake Case Thus Punishing Mrs. Gupta Further Who Is Neither Accused Nor Suspect And Despite Lossing Rs 26,17,000 Is **VICTIMIZED FURTHER BECAUSE HER ACCOUNT IS DEFRAUDED.**

B. Legal Steps Undertaken

1. The First And The Foremost Step Taken By The Counsel Is Regarding The Presentation Of The Application Regarding Deefreezing Of The Bank Account.
2. The Application Was Made To The Court Of Chief Judicial Magistrate, Patiala House Court New Delhi.

3. THE APPLICATION DEMANDED DE-FREEZING OF THE ACCOUNT AS THE APPLICANT SUFFERED TWO CONCRETIONAL LOSSES:

- (a) Loss Of An Amount Amounting To Rs 26,17,000 Lost To Fraudsters Impersonating As Police OFFICERS.
- (b) Further Seizure Of The Bank Account Of The Victim Just Because An Amount Of Rs 65,000 That Was Part Of Another Money Trail Was Sent To The Bank Account Of The Victim.

Case 2: Jimmy Multitrade Pvt. Ltd. V. State Nct Of Delhi (Fir No. 164/2025, Ps Cr Park)

Another Case That Is Evident Is Of The Jimmy Multitrade Pvt Limited Which Is Registered And Incorporated As A Company Under The Companies Act 2013. The Company Is Involved In The Dealing Of Artificial Jewellery And Has A Renowned Name In The Region. The Company Is Serving As An Applicant By The Virtue Of The Fact That It Has Filed An Application Before The Court For Defreezing Its Account.

A. Facts Of The Case

1. On 04.07.2025, At Around 04:00 P.M., An Unknown Person Approached The Applicant And Expressed Interest In Procuring Artificial Jewellery Materials Worth Rs.3,50,000/- From The Applicant Company. After A Detailed Discussion, The Deal Was Finalised And The Applicant Shared Its Bank Account Details For Payment. Soon Thereafter, The Applicant's Bank Account Was Credited With Rs.3,50,000/-.
2. That Shortly After The Amount Was Received, The Aforesaid Individual Re— Approached The Office Of The Company And Conveyed That He No Longer Wished To Proceed With The Order And Requested That Applicant To Cancel The Order And Sought Refund Of The Money.
3. **AT THIS STAGE, HE INSISTED THAT THE REFUND BE MADE IN CASH, STATING THAT HE HAD COME FROM OUTSIDE THE CITY AND NEEDED CASH** Urgently For His Personal And Travel Expenses. The Company, Being A Law-Abiding Business Entity, Clearly Communicated That Cash Refund Was Not Advisable And The Company's Policy Mandated That All Refunds Be Processed Through Banking Channels.
4. **HOWEVER, IN** Order To Accommodate The Urgency Expressed By The Said Individual And As A Gesture Of Goodwill, A Limited Amount Of Rs.L,00,000/-

Was Handed Over In Cash, While Assuring That The Balance Would Be Refunded Via Proper Banking Mode Within The Next Two Working Days, Upon Providing Bank Details. The Applicant Acted In Good Faith, Without Any Mala-Fide Intention.

5. That To The Utter Shock Of The Applicant, Shortly Thereafter, The Company's Bank Account Was Blocked By The Concerned Bank. Upon Enquiry, The Applicant Was Informed That The Saine Had Been Done In Connection With Fir No. 164/2025 Dated 06.07.2025, Registered At Police Station C.R. Park Under Sections 318(4)/61(2)/3(5) Of The Bharatiya Nyaya Sanhita, 2023, Being Investigated By Special Staff, South District, New Delhi.
6. The Account To Which Such An Amount Was Transferred Was Defreezed By The Police In Reference To A Money Trail.

B. Legal Steps Undertaken

1. The The First And The Foremost Step Taken By The Counsel Is Regarding The Presentation Of The Application Regrading Deefreezing Of The Bank Account.
2. The Application For The Purpose Of Defreezing Account Has Been Made To The Court Of Chief Metropolitan Magistrate, South District Saket Court New Delhi.
3. The Application Demanded De-Freezing Of The Account As The Applicant Suffered Two Concretional Losses:
 - (a) Loss Of An Amount Amounting To Rs. 3,50,000 Lost To Fraudsters Impersonating As A Bona Fide Customer.
 - (b) Freezing Of The Bank Account Of The Company Has Put Immense Continuing Loss To The Company.

CRITICAL & LEGAL ANALYSIS OF THE CASES CONSIDERED IN THE STUDY

The Case Studies As Described In The Previous Heading Present A Sample Of One Of The Prevalent Methodology Of The Commission Of Crime. In The Case Of Smt. Saroj Gupta V. State (Through Dcp, Special Cell) (Crl. M.A./2025, Cjm Patiala House Courts, Fir No. 162/2025, Ps Special Cell) And Jimmy Multitrade Pvt. Ltd. V. State Nct Of Delhi (Fir No. 164/2025, Ps Cr Park) Crystallize The Multifaceted, Promulgated And Unethically Promoted Menace Of Impersonation Frauds Which Is Further Amplified By The Newly Evident

Deepfake Technology In Contemporary And Post Modern India. These Narratives As Provided In The Analysis Of The Above Mentioned Cases Filed In The Jurisdiction Of Delhi Transcend Not Mere Financial Heists But They Embody A Systemic Assault On Trust, Dignity, And Economic Agency, Where Fraudsters Deploy Hyper-Realistic Digital Personalities To Orchestrate The Commission Of "Digital Arrests" And Layered Money Mules. Gupta's Harrowing Eight-Day Coercion Ending Up With The Extraction Of ₹26.17 Lakh Through Fabricated Police Personas Via Video Calls And In Another Case Jimmy Multitrade's Inadvertent ₹3.5 Lakh Receipt From A Sham Jewellery Deal, Both Culminating In Account Freezes, Expose Impersonation's Dual Harm Leading Direct Victimization Followed By Investigative Overreach Under Bns Sections 318/319 (Cheating By Personation), 308 (Breach Of Trust), 230 (Identity Theft), And Allied Conspiracy/Forgery Clauses.

The Case Of Gupta's Ordeal Exemplifies Not Only Financial Hardships But Also Deepfakes' Psychological Weaponry. Targeting The Best Suitable "Right-Thinking" Seniors Attuned To Reputational Sanctity, Scammers Mimicked Law Enforcement From 10.01.2025 To 18.01.2025, Fabricating Charges To Demand Verification Transfers From The Bank Account Thereby Layering Debits Amounting Of Multiple Amounts As Specified In The Table Mentioned Earlier. Further The Act Of Enigmating ₹65,000 Back To The Account, Unknown To The Victim Mrs. Gupta Herein Until Post-Fraud Audit, Leads To Not Only Loss In The Present And In Unison But A Loss Concurrent And Continuous In Nature. This Victim-Victimization Loop Thereby Leading To Life Savings Eviscerated, And Legitimate Aid Being Impounded—Underscores Deepfakes' Evolution From Novelty To National Security Threat, Exploiting Article 21's Right To Dignity And Privacy As Ensured In Various Landmark Cases By The Hon`Ble Apex Court.

The Case Of Jimmy Multitrade's Parallel Plight Reveals The Phenomenon And Causal Effect Of Physical-Digital Hybridity. The Firm Received ₹3.5 Lakh From An Unknown Client For Artificial Pieces. Post-Cancellation, Ascertaining Its Goodwill And Necessity Of The Customer Cash Refund Of (₹1 Lakh) Preceded The Account 7350323889 Leading To Account Getting Freezed Under Fir Made Before The Police Station Cr Park Fir. Even After Being Unnamed In Fir, Directors Pritesh Soni And Yash Chawda Faced Operational Paralysis In Reference To The Discharge Of Salaries, And The Business In Itself. Both These Cases Reveal To The Conclusion As To How In A Case Victim Is Victimized First Traumatized By The Incident And Further By The Actions Of The Police Officials When His Accounts Get Seized

For No Possible Reasons.

These Illustrations Lead To The Conclusion And Help To Dissect Impersonation's Modus Operandi. Deepfake "Digital Arrests" Prey On Societal Reverence For Authority, Blending Voice Cloning, Video Synthesis, And Urgency Scripts—90% Targeting Elders Per Ncrb 2024-25 Data.⁹ Enforcement's If Any Made By The Investigating And The Enforcement Bodies Replicate Collateral Damage Of Loss Of Money As Well As Entering Into A Never Ending Legal Dispute And Thus These Offences Demands Recalibration. De-Freezing Petitions (Patiala House Cjm For Gupta; Saket Cmm For Jimmy) Advocate Liens On Tainted Sums And Further The Delays Exacerbate Harm, Violating Natural Justice.

Ultimately, These Cases Herald Impersonation's Paradigm Shift: From Crude Personation To Ai-Orchestrated Examples, Threatening Digital India's ₹10 Lakh Crore Upi Ecosystem. Gupta's Emptied Nest Egg And Jimmy's Vendor Defaults Symbolise Broader Carnage—Millions Frozen Annually, Smes Crippled, Elders Destitute. Vigilance However Should Be Two-Factor Scrutiny, Npci Alerts, 1930 Helplines Bridges Interim, But Legislative Agility Alone Reclaims Identities From Deepfake Shadows, Ensuring Deception Shatters Rings, Not Republics.¹⁰

THE FUTURE ROADMAP

INDIA'S IMPERSONATION FRAUD EPIDEMIC, AS Illuminated By The Saroj Gupta Case As Well As By The Jimmy Multitrade Cases, Demands A Multifaceted Reformative As Well As Progressive Agenda. Such An Agenda Shall Not Be Limited To Only Generating Awareness Or Making Specialized Statues To Deal With The Situation But Must Include A Combined Effort Of The Both. Deepfake-Enabled "Digital Arrests" And Hybrid Cash-Swap Rackets Exploit Statutory Regulations, Procedural Bluntness, And Technological Naivety, Victimized Elders Like In The Case Of Mrs. Gupta (₹26.17 Lakh Coerced) And Intermediaries Like In The Case Of Jimmy Multitrade (₹3.5 Lakh Frozen). Current Bns Sections 318/319 (Cheating By Personation), It Act 66c/D (Identity Theft), And Bns

⁹ Government of India, Press Information Bureau. "India Well-Equipped to Tackle Evolving Online Harms and Cyber Crimes; Government to Parliament." PIB, 8 Aug. 2025, www.pib.gov.in/PressReleasePage.aspx?PRID=2154268®=3&lang=2 Accessed 16 Dec. 2025.

¹⁰ Kuebelbeck, Kelly. "The Deepfake Economy: A Critical Threat to Financial Leadership and Enterprise Security." ZeroFox Blog, ZeroFox, www.zerofox.com/blog/the-deepfake-economy-a-critical-threat-to-financial-leadership-and-enterprise-security/ Accessed 16 Dec. 2025

Freezes Prove Reactive, Yielding Less Than 10% Convictions Amid ₹1 Lakh Crore Annual Estimated Losses. Reforms Must Span Legislation, Enforcement, Technology, Victim Safeguards, And Global Alignment, Transforming Law From Colonial Relic To Ai-Adaptive Shield.

A. Legislative Overhaul: Deepfake-Specific Offences

THE FIRST Proactive Step That Is The Need Of The Hour In The Light Of The Present Growing Cases Of Deepfake Shall Be To Enact A Standalone Deepfake And Digital Impersonation Act, Aiming To Altogether Criminalize Ai-Generated Content For Fraud With Aggravated Penalties. Insert And Amend Bns Section 319a: "Cheating By Deepfake Personation"—With Atleast 5-10 Years Rigorous Imprisonment Plus Impose Fines Approximately 2 Or 3 Times The Amount Alleges In The Offence And Such An Offence Must Be Treated As Organised Crime Under S.82 Of The Act For Associations With More Than Three Members. Explicitly Cover Voice Cloning, Video Synthesis Mimicking Officials (Police Or As Cbi), And "Digital Arrest" Scripts Inducing Reputational Fear Must Be Also Criminalized. An Amendment Shall Also Be Made In The It Act In Its Section 66d To Mandate Platform Detection And Within The Scope Of S.43 Expand Its Meaning To Include Provision For Victim Compensation From Errant Banks/Apps.

Another Strong And Important Suggestion Is To Draw Inferences From K.S. Puttaswamy V. Union Of India¹¹, Embedding The Concept Of Privacy Enshrined Under Article 21 To Include Dignity In Deepfake Thresholds As Well As To Include Non-Consensual Mimicry As Per Se Violation.

B. Procedural Reforms: Balanced Bns Enforcement

For The Purpose Of Regulation Of The Freezed Accounts Involved In The Money Trail That As Discussed In The Previous Cases Leads To Continuous Victimization Of The Sufferers Of The Offence Of Deepfake. Thus It Is Required That The Bhartiya Nyaya Suraksha Sanhita Must Also Be Amended In The Following Manner.

It Is Suggested That Sections Of Bns Expressively 457/497 De-Freezing To Limit The Freezing For Only 48-Hour In The Cases Of Money Trails. Mandatory Victim Hearing Should Be Within 72 Hours, Another Effort Should Be Construed In The

¹¹ (2017) 10 SCC 1 KS. PUTTASWAMY V. UNION OF INDIA 2017

Manner To Shift Burden To Investigation Officer For Mens Rea Linkage. Zero Firms Must Be Available For Cross-State Deepfakes.

Another Effort Should Be Made To The Organ Of Judiciary To Provide For Specialized And Fast-Track Court In Order To Deal With The Rising Cases. Not Only Specialized Courts But Also The Judicial Officers In These Courts Must Be Provided With Immense Training And Well Equipped Systems So As They Are In A Well-Equipped Situation To Take Cognizance As Well As Understand The Mode, Manner And The Causation Of The Offence Committed Through Deepfakes.

C. Training Of The Investigation Officers

Training Is An Important Tool To Detect The Crime As Well As The Offender. In Order To Prevent The Crime That Is Usually Technically Sound As Well As Organized; The Investigation Officers Must Be Well Equipped With Adequate Training That Can Help Curb The Crime Involving Deepfakes And Detect The Next Possible Steps Required To Proactively Act So As To Protect The Victims And The Society In Large.

CONCLUSION

Impersonation Based Fraud In India Today Stands At The Intersection Of Three Converging Stages The Crisis Of Identity, Further Led By The Crisis Of Enforcement Capacity, And Lastly The Crisis Of Trust In Digital And Financial Ecosystems. Frauds Through Fake Identity Are No Longer Confined To Crude, One-On-One Cheating But Have Evolved Into Layered, Networked Operations That Have Evolved With The Effect Of Post Modernism And Weaponize Forged Documents, Stolen Credentials, Deepfake Technologies, Thereby Demarking Systemic Gaps In Law And Procedure. The Methodology Traced Throughout This Research Ranges From Traditional Offences Under The Indian Penal Code (Ipc) And The Bharatiya Nyaya Sanhita (Bns) To Technology-Driven Crimes Under The Information Technology Act Which Shows That While The Present Framework Formally Criminalises Cheating, Personation, Forgery And Identity Theft, The Lived Reality Of Victims Reveals Persistent Under-Deterrence, Under-Reporting, And Under-Compensation.

The Analysis Of Impersonation Begins With The Core Doctrinal Premise That Criminal Liability In Such Frauds Rests On Deception Coupled With Dishonest Or Fraudulent Inducement. Provisions Like Section 415 Ipc And Its Successor In Bns Retain This Conceptual Structure, While Section 416 Ipc And Its Bns Counterpart On Cheating By

Personation Recognise The Specific Wrong Of Pretending To Be Another Person Or Misrepresenting Identity To Secure A Wrongful Gain. In Parallel, Forgery Provisions Dealing With False Documents And Electronic Records, And It Act Provisions Such As Sections 66c And 66d On Identity Theft And Cheating By Personation Using Computer Resources, Extend This Protection Into The Digital Sphere.

However, The Case Studies Examined In This Paper Demonstrate That The Core Challenge Is No Longer Merely Definitional, But The Essence Of The Same Is Operational And Structural. In Deepfake Catalysed Digital Arrest Scams, For Instance, Elderly Or Otherwise Vulnerable Victims Are Not Persuaded By Mere Words; They Are Coerced By Hyper-Realistic Audio-Visual Representations Of Police Officers, Regulatory Officials, Or Judges That Exploit Their Fear Of Reputational Ruin. Here, The Deception Is Psycho-Social As Much As It Is Legal, Built On Cultural Deference To Authority, Anxiety About Law-Enforcement, And Poor Digital Literacy. Similarly, In Corporate And Commercial Frauds, As Seen In Multi-Layered Money Trails, Bona Fide Businesses Become Downstream Recipients Of Tainted Funds In Ways That Are Not Immediately Apparent To Them. When Investigating Agencies Respond With Blanket Freezing Of Accounts, These Entities Experience Secondary Victimization That Not Only Has Been Used As Conduits Without Knowledge, But The Very Banking Infrastructure Underpins Their Legitimate Economic Life Is Paralysed.

Ultimately, The Legal Analysis Undertaken In This Research Demonstrates That Frauds Through Fake Identity In India Are Both A Symptom And A Catalyst Of Deeper Structural Vulnerabilities In The Digital Rule Of Law. Impersonation Attacks The Very Premise Of Accountability By Obscuring Who Is Really Acting, On Whose Behalf, And With What Authority. If Identity Itself Becomes Unstable Capable Of Being Convincingly Forged, Swapped, Or Stolen In Seconds Then Notions Of Consent, Contract, And Culpability Become Fragile. The Law's Challenge Is Therefore Twofold Firstly To Preserve The Integrity Of Identity In An Era Of Deepfakes And Data Breaches, And Secondly To Ensure That In The Pursuit Of Fraudsters, It Does Not Inadvertently Punish Those It Is Obligated To Protect. The Conclusion Of This Study Is That India Stands At A Critical Juncture: First To Either Adapt Its Legal And Institutional Architecture To Confront Impersonation Frauds In Their Full Digital Complexity, Or In Other Way Risk Allowing Fake Identities To Erode The Foundations Real Justice.