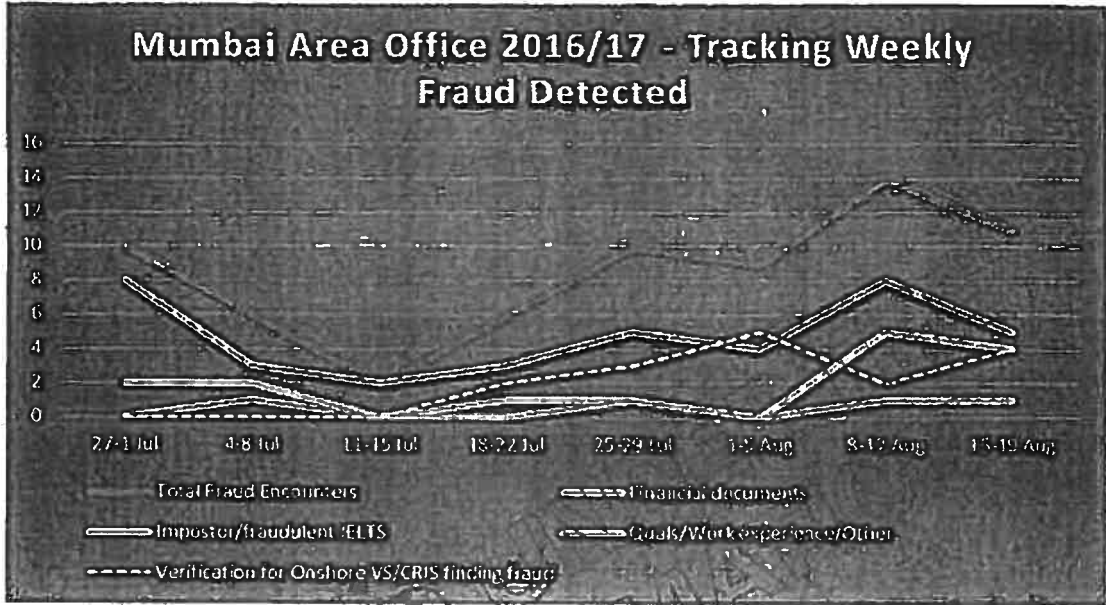


**Fraud detected at Mumbai Area Office over two weeks**

**8 - 19 August 2016**



Fraud Type	Sub-type	Cases	Cases	TOTAL
		8-12 Aug	15-19 Aug	
Loan fraud	Discrepancies in the security stated on the loan letter	2		2
	Forged loan disbursement letters	1	2	3
	Loan closed post-disbursement			
Bank docs (e.g. Fixed Deposits)	Fraudulently recycled bank documents	5	2	7
	Mis-match of KYC documents supporting bank documents	1		1
	Forged bank documents		3	3

sb(c)

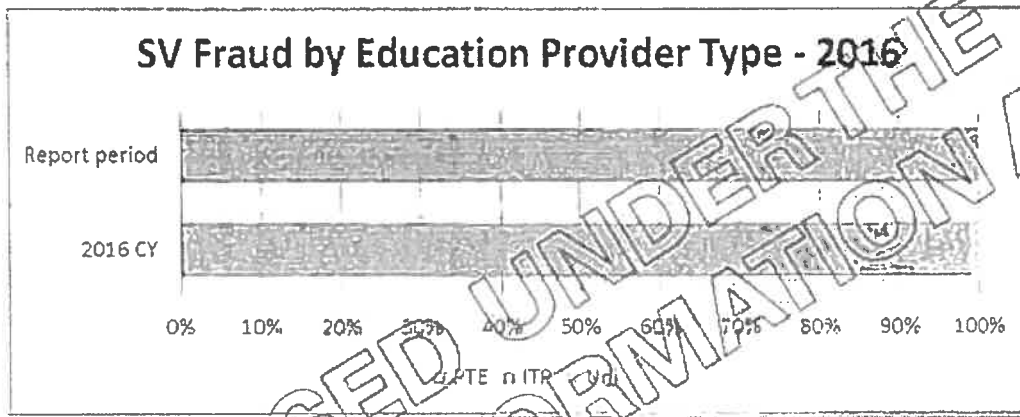
Total

25 fraud encounters detected these two weeks.

19 offshore.

Six onshore.

Fraud cases detected by MAO since 1 <sup>st</sup> January 2016 to date	
Offshore (visa caseload)	439
Onshore (verification requests from VS/CRIS)	34
Onshore (MAO investigation)	168
<b>TOTAL</b>	<b>640</b>



Comment

Fraud detection has improved, with more fraud found during these two weeks than over the preceding four weeks, but still well below early 2016.

Six verifications conducted over the two week period for onshore INZ requestors on Indian Student Visa holders resulted in fraud being detected. Four out of the six were students, while the other two were both ITP students. The fraud found by MAO VST was fraudulent education loans (3), fraudulent work experience (2) and a fake degree from the

s9(2)(b)(i)

(1).

s9(2)(b)(ii)

s9(2)(b)(ii)

One case involved a fraudulently altered IELTS certificate (inflated sub-scores) given to a PTE presumably by the agent, to obtain the Offer of Place. They then lodged an application with the genuine IELTS, which had two sub-scores at 5.0, which is below the minimum which was required. The fraud was uncovered when was asked why they issued the Offer of Place to someone who did not meet minimum IELTS, and it transpired that the two documents did not align.

s9(2)(b)(i)

This highlights why it is important for Education Providers to verify IELTS online.

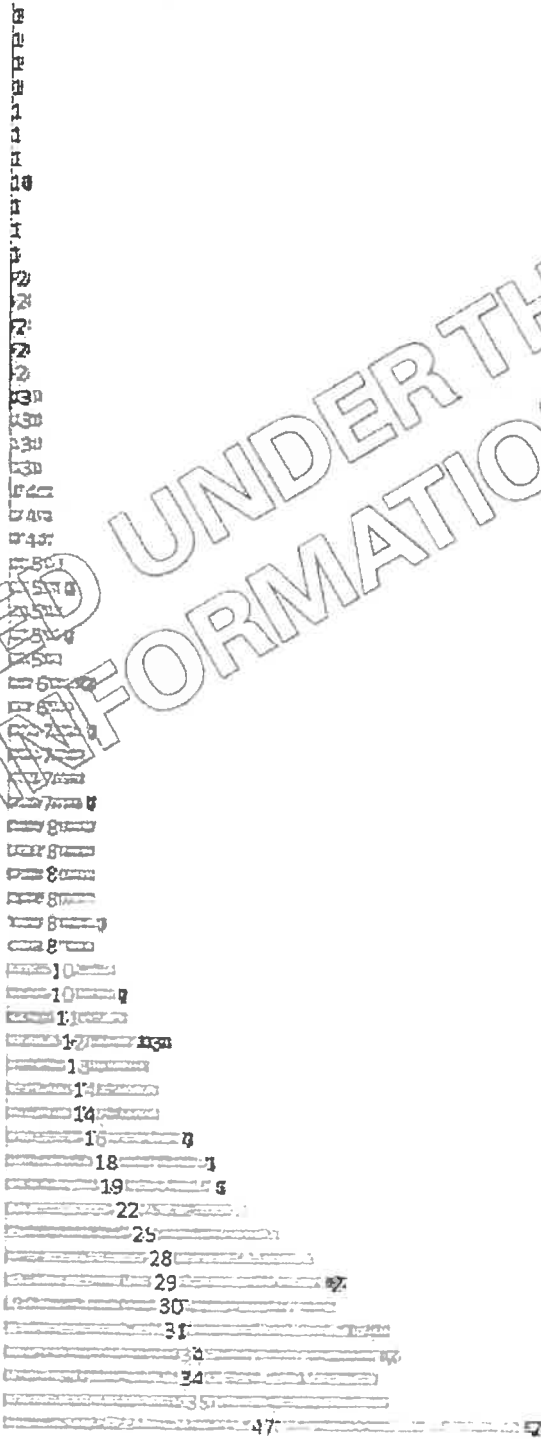
s9(2)(b)(i)

an ITP, was #1 education provider for fraud hits during the report period – above the usual holder of the #1 position.

s9(2)(b)(ii)

### Student Fraud Cases by Education Provider

▣ Fraud encountered by MAO - 01 January 2016 to date    ■ Fraud cases this period



RELEASED UNDER THE OFFICIAL INFORMATION ACT

s9(2)(b)(ii)

