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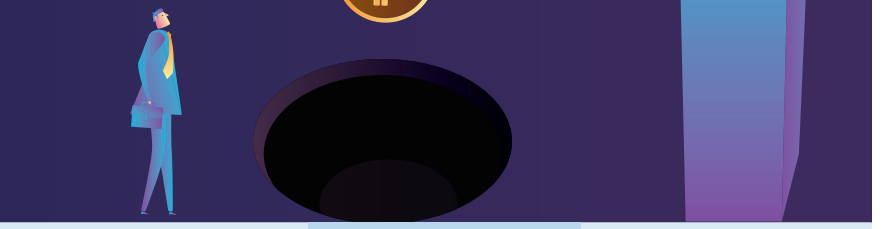
Anand Kumar has a job as a hostel warden in Arunachal Pradesh's Miao town. The salary is a modest Rs 10,000 a month so when a 'friend' of a 'friend' suggested a side hustle to supplement his income, Kumar jumped at the chance. The friend said investing in 'Trons', a kind of cryptocurrency, on a website would give him 30% interest every day.

"I didn't know too much about crypto but the friend had been sending me messages for over a year and he finally convinced me," says Kumar. "The website gave me the promised returns for five days." An excited Kumar talked it up to his friends and relatives who also invested. Kumar was promised a 2% commission on each of their investments too. One put in his entire life's savings — Rs 1.6 lakh. On the sixth day, when Kumar logged to check his investment, the site said "wrong password". Unsuspecting, he tried again, and then again a couple of hours later. He called the friend but his calls had been blocked. Kumar broke into a cold sweat once he realised that he had been duped. "I lost Rs 10,000 but I had coaxed seven people. Together we had lost over Rs 2 lakh in a matter of days. It was crushing," he says.

Cryptocurrency — decentralised and encrypted digital money — has become increasingly attractive as an investment option in India. It is estimated that at least 1.5 crore Indians hold crypto-assets worth a billion dollars. But the buzz has also meant the rise of scamsters who want to prey on those who feel they've missed the bus on crazy returns.

Scammers are cashing in on crypto FOMO

Using Ponzi schemes and rug pulls, hustlers are swindling Indian investors with false promises of windfall returns



- **Morris coin scam:** A multi-layered ponzi scheme in which investors were duped of ₹1,200 crore by a man in Kerala who promised them a non-existent currency called Morris coins
- **Bitcoin scam:** Bengaluru's Srikrishna Ramesh or Sriki, a hacker, is accused of a multi-crore Bitcoin scam that has taken political ramifications
- **Pluto exchange:** In January last year Delhi Police arrested Pluto exchange founder who had promised 45 investors returns of 20-30%. Police estimate fraud of ₹2 crore

A friend of a friend convinced me to invest in Trons. For five days, it showed great returns and on the sixth, it wouldn't let me log in

—ANAND KUMAR | Crypto scam victim

A recent study found that scammers around the world took home a record \$14 billion in cryptocurrency in 2021 and losses from crypto-related crime rose 79% from 2020, according to Chainalysis. Very rough estimates for India suggest people lose crores every month.

REELING THEM IN ONLINE

Cyber security expert Ritesh Bhatia says social networks like WhatsApp, Telegram and Discord are flooded with messages promising special offers with videos of "satisfied customers" waving wads of cash that they have earned through crypto investments. "People get WhatsApp messages like 'do you remem-

ber me?' or 'are you interested in a special offer' with a profile picture of a beautiful girl. The person is lured to a fake website or Telegram group and then the web is spun," Bhatia says. A Bengaluru-based software engineer lost over Rs 13 lakh after he was persuaded to invest in Bitcoin through a WhatsApp group. In October last year Erappa Naik was added to a group — 00202A NEX-BTC Fortune 019 — by an unknown phone number (+62878-4891-0950). Initially he invested Rs 3 lakh. The con artists informed Naik that his investment had earned them a huge profit and asked him to pay some charges to get the amount. Naik told the police that he had transferred more than Rs 10 lakh. That was the last he saw of his money. A college student in Odisha's Bhubaneswar, Bikash Mohanty, thought he had hit upon an opportunity of a lifetime when he saw an online ad offering 10-100% assured returns. The 21-year-old had earlier been successful in doubling his money by investing Rs 30,000. "I borrowed some money from home and invested \$400 (Rs 30,000). But it turned out to be fake," he says.

FAKE EXCHANGES SET UP

Kaspersky security expert Mikahil Sytnik says scammers aim to divert people to fake exchanges. Cybercriminals create fake sites that mimic the work of usual browser plugins, used by most cryptocurrency holders. "To do this, they have several methods of attraction. There are traditional swindles like 'You've won a prize! Go to the site and get it'. To get the 'prize', the user must register on a fake exchange and transfer coins to the fraudsters to 'confirm' that they are not a robot. This money is now in the hands of fraudsters and will no longer be returned to the owner," Sytnik says.

RUG PULLS

Another popular scam that crypto hustlers have used is the rug pull. These can be of various kinds but one method is by launching a new (and fake) initial coin offering (ICO), which sound quite like stockmarket IPOs. In this scenario, there is typically an interesting project that is hyped with fake websites and a marketing pitch that goes like 'you can only buy them from us...' or 'you are one of the

lucky ones who get a chance to participate...'. Investors like Arunachal's Kumar can be persuaded to buy this newly minted currency which they can never sell or which crashes after being boosted artificially.

USING INFLUENCERS

Scammers recognise that users place a lot of trust in influential voices, so they create fake endorsement videos featuring the founders of cryptocurrencies or notable people associated with the industry. In a study, cyber exposure platform Tenable found that existing interview footage was interspersed with fake tweets or statements to fool people. Among the most frequently used names are Ethereum co-founder Vitalik Buterin and Tesla CEO Elon Musk. In India, YouTuber Aditya Singh who runs a channel Crypto India says that he had been impersonated. "People came to me saying you have cheated me. I was shocked. They showed me messages from fake profiles in my name created on Telegram. The messages actually sounded like me, including the same abbreviations that I would use while texting. It was worrying," he says. Singh now runs regular disclaimers and alerts the platform when he finds fake profiles. "But there are new profiles every few hours. They announce a project and by the time you find out or get the platform to block them, they have already made their moolah," he adds.

PONZI-STYLE SCAM

There are also 'arbitrage' or exit scams which are similar to ponzi schemes. Here the user might get a message that they can sell cryptocurrency at a higher price on another exchange (a fake one) and thus make a profit. But unfortunately, when the user transfers the crypto coins to the fake exchange, they automatically lose them. People are also lured to fake exchanges from genuine ones on the pretext of offering them tech support. Cyber expert Bhatia says that the person thinks he is getting help from the exchange, and instead ends up giving private keys and wallet seed-phrases. The victim loses everything he or she has.

LEGAL RECOURSE

Most cybercrime goes unreported because people are unsure of the law. The government has brought in a bill to regulate cryptocurrency but there is no clarity on what the regulatory framework will be. "In its absence," says Cyber Saathi founder and SC lawyer N S Nappinai, "Scams continue to happen and go unreported. There is very little enforcement and what people don't understand is that action can be taken against the perpetrators under the existing laws of cheating, breach of trust and fraud."

With inputs from Santosh Kumar RB in Bengaluru

P U Z Z L E

...the six letters that have become a pandemic itch

From the viral Wordle to simple card games, people are rediscovering the joy of play

Amulya Gopalakrishnan

So, word has it that Wordle is the new game in town, it's the daily itch that many people just have to scratch. All of last year, it was The New York Times Spelling Bee. My husband and I used to think it was our random obsession, but turns out nearly all our friends had been stung by the bee. It's not hard, but it doesn't condescend either; it just flatters you all the way from nice and solid to amazing and genius and queen bee.

What can one even say about this whole teeming world, its many expressions — a cockfight or polo match, pachinko or mah-jong, rummy or poker, video game warfare or sports? Well, people who take play seriously enough to study it have pointed out some common strands. Play stands outside the ordinary, it absorbs the player fully. We play inside a magic circle,



The lockdowns, quarantines and working from home flipped our routines. It made many of us homebound and time-rich. Plus, there's only so much you can bear of the news cycle, its malice and injustice. That's probably why people have turned to games, as respite and escape.

All I know is that my life's been sorely missing this element. Play interrupts our solemn and linear routines, introduces some freedom, some loop-

as the world goes on outside. Rules do matter — if you break the conventions, you have disrupted the game — but there is a distinction between rule-governed games, which you discipline yourself to master, and the more impulsive, free-form play that children do. Play combines elements like competition, chance, make-believe or mimicry, and vertigo, that dizzy feeling that some kinds of play induce, like skating or roller-coasters.

Chad Crowe



Proud of their patches: How people with vitiligo are embracing their twin tones

Instead of hiding behind makeup and full-sleeved clothes, they're showing off their spots on stage, on social media and even on magazine covers

Neha Bhayana

Shivaji Choudhary was nine when he was diagnosed with vitiligo, a condition that leads to uneven loss of skin pigment. By 10, half his body was white. Through his school years, the Kota boy was mercilessly bullied and dubbed 'Dalmatian' and 'spotty' by classmates. He admits that it got so bad that he even tried to end his life.

Now 31, Choudhary has embraced his uniqueness — and a Dalmatian too. He did a photoshoot with the black-and-white dog in his arms and posted this picture on Instagram because he wanted to "own his spots". "I want to show the world that vitiligo is not disgusting, it is beautiful, cool and funky. Dogs, cows and leopards have spots, zebras have beautiful stripes. We too are part of nature," says the brand specialist.

Like Choudhary, several young people with vitiligo are fed up of hiding behind layers of make-up, full sleeved clothing and scarves. Instead, they are flaunting their



“I used to crave talking on stage and acting in school plays but I was never given a chance. Now, I perform regularly and if people stare, that's okay

— ANMOL ARORA | 23 Spoken word artist

and also provides a safe space for followers to share their pictures and stories without fear of being stared at or mocked. "People with vitiligo don't have the confidence to even take a selfie. I wanted to encourage them to live their life to the fullest," says Choudhary.

One to two per cent of India's population suffers from vitiligo (also known as leucoderma) which occurs when pigment producing cells (melanocytes) die or stop functioning. The condition is not contagious or life-threatening but there is a lot of stigma associated with it. Those who get it almost always waste years hoping for a miracle cure and end up disappointed.

Choudhary recalls being taken by his mother to at least 10 doctors, many 'babas' and countless divine centres across the country. Aastha Shah, a Mumbai-based financial analyst, says her childhood memories are all about "visiting clinics and hundreds of temples" looking for solutions. "My dad used to tell me every night at bedtime that the day you become successful in life, no one will care about the way you look. I think this statement just struck me one day and I realised I was wasting time trying to

cure vitiligo," says the 24-year-old who works at a top bank. Shah posts her pictures and dance reels on Instagram hoping to inspire others to become comfortable in their own skin.

Delhi resident Anmol Arora too posts motivational videos online. The 23-year-old has made it her mission to turn vitiligo into

ing on stage and acting in school plays but I was never given a chance," says Arora, who is a writer and spoken word artist. She now regularly performs at open mic venues across the capital, reciting her poems and short stories and also talking about vitiligo. "Some people do stare but I don't find it offensive," says Arora.

Choudhary agrees that we have taken baby steps in the right direction. He, however, believes we still have miles to go before vitiligo is looked at as just another skin type. Famous vitiliginos including Shah and Jagan regularly receive messages from people with vitiligo who share their woes — parents forcing them to cover up or undergo endless treatments, some girls talk about being rejected by prospective groom. "Unfortunately, some families still abandon their children for having vitiligo," says Shah.

“I would wear heavy makeup to cover my patches. One day, I decided to stop covering up. It was so liberating

— PRARTHANA JAGAN | 24 Model

'vitili-glow'. Arora can never forget how "left out" she felt during her school years. "I used to crave talking on stage and acting in school plays but I was never given a chance," says Arora, who is a writer and spoken word artist. She now regularly performs at open mic venues across the capital, reciting her poems and short stories and also talking about vitiligo. "Some people do stare but I don't find it offensive," says Arora.

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“Shooting with a Dalmatian was a way of owning my spots. I wanted to show the world that vitiligo is not disgusting, it is cool and funky

— SHIVAJI CHOUDHARY | 31 Runs @vitiligoindia



BLACK AND WHITE

- Vitiligo is a chronic auto-immune disorder in which the skin loses its pigment cells (melanocytes). This leads to patches of white skin and white hair
- There is no known cause of vitiligo. Some people, however, wrongly believe that it is caused by consuming fish with milk or that they are the result of 'pickle janam ke paap' (sins of the past life)
- Vitiligo is not contagious but people still turn away on seeing a person with skin patches
- Treatments can only restore colour to a certain extent. They do not prevent more patches or recurrence

ARE YOU A ZOOBIE OR MASK-ISSIST? BRUSH UP ON NEW WORK LINGO

As our work lives have changed due to the pandemic, so have the terms we use to describe it. The days of 'circling back' and 'touching base' are not behind us, but new words reflect the reality of our new(-ish) WFH or hybrid lives. Here are some of those neologisms:

Zoombies

• If you have been on consecutive (somewhat unnecessary) Zoom calls, the feeling of being a Zombie won't be all that alien. It almost makes one miss the feeling of being stuck in a small cubicle all day. The exhaustion of boring calls without the compensating factor of human connection have made Zoombies of many of us



Polyworking

• Side hustles are nothing new, but remote working has enabled many to do their day jobs as well as their side gig — whether that's a podcast or crocheting business — at the same time. "When you're not in the office, it's a lot easier to switch back and forth between tasks," lexicographer Erin McKean, who noted a recent spike in usage of the word 'polywork', told NYT

AI desko dining

• This term doesn't describe our current lives but is a nostalgic description of the existence some of us still yearn for. Eating on one's desk is hardly glamorous, but some miss dusting away breadcrumbs from their keyboards

Bookcase credibility

• As we enter year three of a Zoom call-laden life, our bookcases have become a way to lend ourselves some intellectual heft, according to NYT. Even celebrities have taken to showing off their bookcases (Judging by Paul Rudd's prominently featured copy of *Jude the Obscure*, for instance)

Blursday

• That presentation is scheduled for Thursday and today is... blursday. It's the phenomenon of days blurring into one another, leaving one discombobulated



Mask-issist

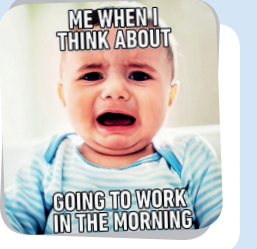
• For hybrid or in-person employees, the Mask-issist is a recognisable but dangerous figure who insists on removing their mask every time they have to talk or — for some reason — cough

Synchronous time

• Chatting with colleagues around the watercooler may have been a daily feature of our pre-pandemic working lives, but for many working in different time zones, it has become a scarcity. It refers to just talking to a colleague in real-time. "We've learned to cherish the synchronous time," Joshua Zerkel, head of global engagement marketing at Asana, whose staff members are spread around the globe, told NYT

R.T.O.

• Those three letters contain a world of pain (or pleasure, depending on your take). Return to Office is a shifting reality, one constantly derailed by new variants. You can thank Omicron for a few more months of working in PJs



Sources: NYT, The Guardian