STEP-BY-STEP GUIDE

# How to Check If a Mule Account or Fake SIM Has Been Opened in Your Name

Checking this only takes a few minutes, and it's completely free. Here's exactly where to go and what to do — for both SIM cards and bank accounts.

## 1 Check How Many SIM Cards Are Registered in Your Name

The Indian government runs an official portal for exactly this — it's called **Sanchar Saathi**, run by the Department of Telecommunications.

1. Go to **sancharsaathi.gov.in** (or download the official "Sanchar Saathi" app — Android/iOS).
2. Click on **"Know Your Mobile Connections"** under Citizen Centric Services (this is the TAFCOP module).
3. Enter your active 10-digit mobile number and the captcha shown on screen.
4. Enter the OTP sent to your phone to verify it's really you.
5. You'll see a full list of every mobile number currently registered against your ID.

If you see a number you don't recognise or don't use, report it directly on the portal — you can mark it as "Not My Number" or "Not Required," and it gets flagged for disconnection.

## 2 Check If a Bank Account Has Been Opened in Your Name

There's no single government portal that lists every bank account tied to your PAN or Aadhaar — but these three checks together give you a reliable picture:

### A. Check Your Credit Report (CIBIL / Experian / Equifax / CRIF)

Your credit report lists loans and, in many cases, accounts linked to your PAN. Get your free annual credit report from CIBIL (cibil.com) or any RBI-authorised credit bureau. Look for any account or loan you don't recognise.

### B. Ask Your Bank for a PAN-Linked Account Statement

Visit or call your bank and ask them to confirm all accounts linked to your PAN across their branches. Banks can run this check on request, especially if you mention you suspect identity misuse.

### C. Search Your Details on the Cybercrime Portal's Suspect Repository

The National Cybercrime Reporting Portal (cybercrime.gov.in) lets citizens search whether their mobile number, email, or account number has shown up as linked to a reported cybercrime.

## 3 Found Something Suspicious? Do This Immediately

1. **Report it on the spot** — on Sanchar Saathi for an unknown SIM, or directly with your bank for an unknown account.
2. **File a complaint** on the National Cybercrime Reporting Portal (cybercrime.gov.in) or call the 24×7 helpline **1930**.
3. **Ask your bank to freeze or flag** the unknown account and request written confirmation once it's blocked.
4. **Get an acknowledgment / complaint number** for every report you file — you'll need this as proof later if anyone questions you.
5. **Visit your nearest police station** to file a formal complaint if a bank account has been misused, especially if you're contacted by any authority about it.

## ✅ Safe Pointers to Follow Going Forward

- Never share your Aadhaar, PAN, or SIM card with anyone in exchange for money or a "favour"
- Never let anyone else open a bank account or SIM connection "on your behalf"
- Check your SIM connections on Sanchar Saathi every few months — it takes two minutes
- Check your credit report at least once a year, even if you've never taken a loan
- If someone offers you money just for your ID documents, treat it as a red flag — walk away
- Keep your KYC documents (Aadhaar, PAN copies) private — don't share them over WhatsApp or with unverified "agents"