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T-397

# Monthly Underground Banking Report May – 2026

(A Monthly Overview of Trends and Suspected Illicit Activities in  
Banking and Payment Infrastructure)



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## 1. Background

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- 1.1 India's rapid adoption of digital payments and fintech solutions has significantly improved financial inclusion and transaction efficiency. However, this growth has also enabled the rise of cyber-enabled financial crimes, including misuse of bank accounts, UPI handles, fintech platforms, merchant facilities, and digital lending ecosystems by transnational organised cyber-criminal syndicates.
- 1.2 These activities are supported by an underground banking ecosystem that exploits vulnerabilities in corporate banking, merchant onboarding, and UPI-based payment infrastructure to launder illicit proceeds. Intelligence inputs further indicate misuse of unregulated USDT–INR conversion services, advertised on social media, which function as informal crypto off-ramps by settling transactions through Indian banking channels.
- 1.3 The Indian Cyber Crime Coordination Centre (I4C), established by the Ministry of Home Affairs, Government of India, functions as the national framework for comprehensive and coordinated action against cybercrime.

## 2. Executive Summary

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- 2.1 The National Cybercrime Threat Analytics Unit (NCTAU) of I4C monitors underground forums and open-source platforms involved in the illicit trade and misuse of banking and payment infrastructure.
- 2.2 Analysis of social media channels identified systematic abuse of Indian bank accounts, UPI handles, merchant facilities, fintech platforms, and POS devices for fraud and money laundering. Widespread advertisement of unregulated USDT–INR conversion services was observed, enabling laundering of fraud proceeds through UPI, IMPS, and bank transfers.
- 2.3 Further, multiple unregistered offshore digital lending applications were identified operating on mobile platforms, engaging in data exploitation and coercive practices, with linkages to mule account networks.

### 3. Operational Modes & Commission Structure

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Analysis of social media and Telegram communications indicates the presence of structured operational models used for managing mule accounts and financial transactions.

Multiple operational modes have been identified:

#### 1. OTP-Based Operations:

Account holders share OTP credentials remotely with operators, enabling transaction control without physical access. Commission structures range between 3.2%–5.5%, with security deposits often demanded in cryptocurrency (USDT), indicating integration with digital asset channels.

#### 2. RTGS Tier Operations:

High-value transactions (₹10 crore and above) are conducted through corporate accounts using bulk transfer mechanisms. Commission rates of around 8% suggest involvement in large-scale fund movement activities.

#### 3. F2F (Face-to-Face) Operations:

In certain cases, operators physically meet account holders to gain direct control over accounts. Lower commission rates (2.7%–4.5%) may indicate reduced operational risk due to direct handling.

Geographical analysis of F2F operations shows coverage across multiple cities including **Delhi, Mumbai, Bangalore, Hyderabad, Kolkata, Jaipur, Ahmedabad, Pune, and others**, suggesting a wide and distributed physical network across the country.

## 4. Telegram /Instagram used for Procuring Mule Accounts

Numerous social media account, channels and groups were observed posting content related to the availability of **bank accounts** and **payment infrastructure** for **high-risk financial activities**. The open nature and visibility of such posts indicate the scale of the activity, as well as a perceived low risk of deterrence among organized fraud operators. Relevant screenshots supporting the observations have been included in the [Annexure 1, 2 & 3](#).

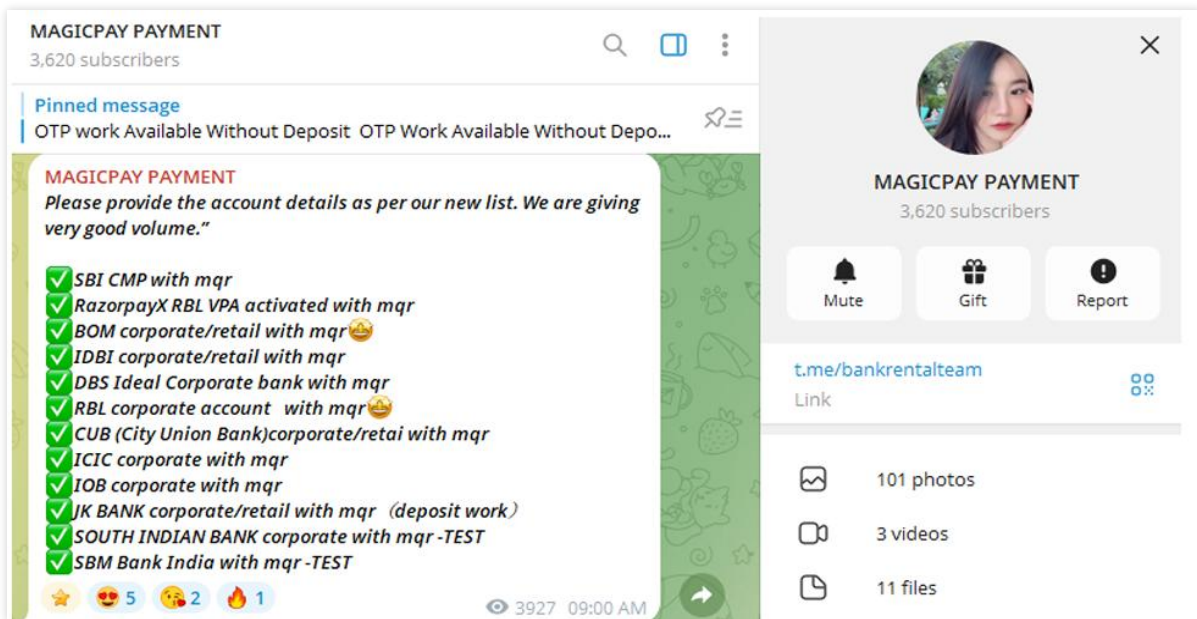


Fig 1- Sample Telegram Post Screenshot



Fig 2- Sample Instagram Post Screenshot

## 5. Money Mule Trends

### 1. Most Demanded Indian Banks (Mule Accounts)

Analysis of **100+ Telegram** channels advertising money mule and laundering services reveals highly concentrated demand for Indian bank accounts enabled with Merchant QR (MQR), bulk upload, and multi-ID corporate banking features.

The most targeted banks include **RBL Bank, IDBI Bank, State Bank of India, Bank of India, ICICI Bank, Bank of Maharashtra, City Union Bank, Kerala Gramin Bank, Karnataka Grameena Bank, J&K Bank**, among others.

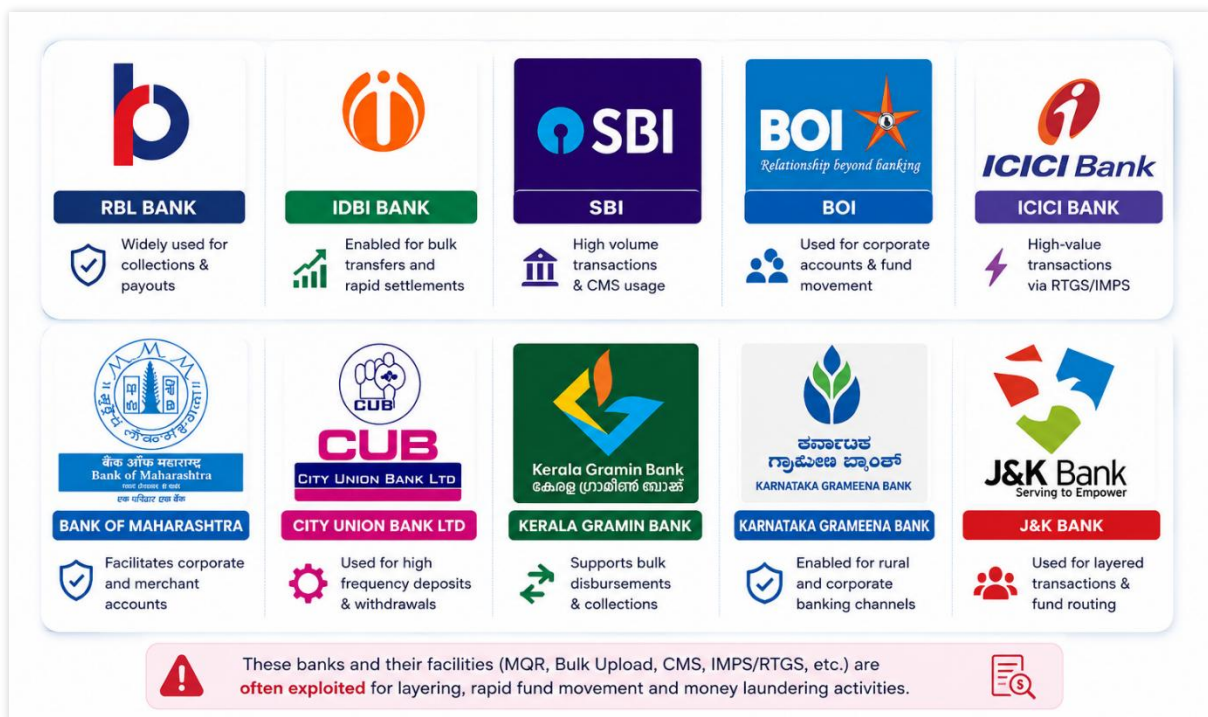


Fig 3- Most Targeted Banks

The table below presents banks ordered by frequency of advertisement and demand urgency across the monitored channels.

S.No	Bank Name	Demand
1.	RBL Bank (Corporate/Retail + MQR)	Very High
2.	IDBI Bank (Corporate/Retail + MQR)	Very High
3.	SBI (CMP / CMP NextGen / 3–6 ID + MQR)	Very High
4.	Bank of India – BOI (Corporate/Retail + MQR)	High
5.	ICICI Bank (Corporate + MQR)	High

S.No	Bank Name	Demand
6.	Bank of Maharashtra – BOM (Retail/Corp)	High
7.	City Union Bank – CUB (Corp/Retail + MQR)	High
8.	Kerala Gramin Bank – KGB (+ MQR)	High
9.	Karnataka Grameena Bank – KAGB	High
10.	J&K Bank (Corporate/Retail + MQR)	High
11.	Axis Bank (Neo Corporate + Bulk / PayPro)	High
12.	IndusInd Bank (Corporate + Bulk/IMQS)	High
13.	KVB (Corporate + Bulk MQR)	High
14.	YES Bank (Corporate/Business + Bulk)	High
15.	AU Small Finance Bank (Corporate + Bulk)	High
16.	Dhanlaxmi Bank (Corp/Retail + MQR)	High
17.	Indian Bank (Corp/Retail + MQR)	Medium
18.	DBS Bank – Ideal (Corporate + MQR)	Medium
19.	South Indian Bank – SIB (Corp + MQR)	Medium
20.	IOB (Corporate + Bulk MQR)	Medium
21.	SBM Bank India (Corp/Retail + MQR)	Medium
22.	Punjab & Sind Bank – PSB (Corp + MQR)	Medium
23.	Canara Bank (Corporate + Bulk MQR)	Medium
24.	Kotak Mahindra Bank (CMS + Bulk)	Medium
25.	IDFC First Bank (Bulk Upload + MQR)	Medium
26.	Cosmos Bank (Corporate + Bulk)	Medium
27.	Bandhan Bank (Corp/Retail + Bulk)	Medium
28.	HDFC Bank (Domain ID + Checker-Maker)	Medium
29.	UCO Bank (Corporate + MQR)	Medium
30.	TJSB Sahakari Bank (Corp/Retail + MQR)	Medium

## 2. Most Demanded Facilities, Products of Banks

Cybercriminals demonstrate sophisticated knowledge of Indian corporate banking features. The following facilities are explicitly demanded across Telegram

channels and are used to automate, accelerate, and obfuscate money laundering flows.



Fig 4- Observed misuse of Banking facilities

### 3. Rise in Gramin Bank Demand

A significant new trend observed during this monitoring period is the systematic expansion of demand to include accounts from Regional Rural Banks (RRBs) across India. This may be driven by the relatively lower transaction scrutiny in certain rural or semi-urban segments, wider availability of newly opened or low-activity accounts, and comparatively limited awareness among account holders regarding misuse risks. Such diversification of account sources suggests an adaptive strategy to reduce detection and maintain continuity of fund routing operations.

S.No	Gramin / Regional Rural Bank	Demand	Channel Coverage
1.	Kerala Gramin Bank (KGB)	Very High	Widespread – 50+ Telegram channels
2.	Karnataka Grameena Bank (KAGB)	Very High	Widespread – 50+ Telegram channels
3.	Andhra Pradesh Grameena Bank	High	Multiple channels
4.	Uttar Pradesh Gramin Bank	High	Multiple channels

S.No	Gramin / Regional Rural Bank	Demand	Channel Coverage
5.	Karnataka Vikas Grameena Bank	High	Multiple channels
6.	Arunachal Pradesh Rural Bank	Medium	Several channels
7.	Rajasthan Marudhar Gramin Bank	Medium	Several channels
8.	Gujarat Gramin Bank	Medium	Several channels
9.	Haryana Gramin Bank / Sarva Haryana	Medium	Several channels
10.	Assam Gramin Bikash Bank	Medium	Emerging
11.	Bihar Gramin Bank	Medium	Emerging
12.	Manipur Rural Bank / Meghalaya Rural Bank	Low-Medium	Niche operators
13.	Maharashtra Gramin Bank (MGB)	Low-Medium	Niche operators
14.	Punjab Gramin Bank	Low-Medium	Niche operators

#### 4. Top Fintech and Merchants used in withdrawals

Data gathered from various sources including NCRP (National Cybercrime Reporting Portal) and CFCFRMS (Citizen Financial Cyber Fraud Reporting and Management System) showed that cybercriminals resorted to Indian Fintech and Merchants to carry out financial fraud as well as money laundering of the fraud proceeds.

The most used Merchants based on transaction count for withdrawing money are:

(\*Data is indicative and may not be fully verified)

S.No	Merchant Name
1.	JIO
2.	AIRTEL
3.	CHANGEJAR TECHNOLOGIES PRIVATE LIMITED
4.	Krazybee Services Private Limited
5.	MMAD COMMUNICATIONS PRIVATE LIMITED
6.	RI O TECH SOLUTIONS PRIVATE LIMITED
7.	Google Playstore
8.	GYANESHWARI ORGANICS PVT LTD MARKETPLACE ESCROW ACCOUNT

S.No	Merchant Name
9.	REMIT PAY
10.	Vgamaa Services Private Limited

The most used Merchants based on transaction amount for withdrawing money are:

(\*Data is indicative and may not be fully verified)

S.No	Merchant Name
1.	Legalpay Technology Private Limited
2.	CSC E Governance Services India Limited
3.	FASTAG RECHANGE INTERNAL BIL
4.	IIFL Finance Limited
5.	CC BILL PAYMENT
6.	Tanishq Jewellery
7.	Google Playstore
8.	HDB Financial Services Limited
9.	Apple India Private Limited
10.	Krazybee Services Private Limited

## 5. Top POS / Merchants used in withdrawals

Data gathered from various sources including NCRP (National Cybercrime Reporting Portal) and CFCFRMS (Citizen Financial Cyber Fraud Reporting and Management System), multiple POS devices involved in withdrawing funds from victims have been identified.

The most used POS are based on transaction count for withdrawing money are:

(\*Data is indicative and may not be fully verified)

S.No	POS Name
1.	HP Pay / Hindustan Petroleum
2.	CSC e-Governance Services
3.	PA*Xine Corp Ltd
4.	PAYPOINT INDIA NETWORK

S.No	POS Name
5.	Reliance Retail
6.	STANVERSE TECHNOLOGIES
7.	Powerol Petroleum
8.	Khanpur Diesels
9.	G R Iron Store
10.	S K Indian Oil

The most used POS are based on transaction amount for withdrawing money are:

(\*Data is indicative and may not be fully verified)

S.No	POS Name
1.	PA*Xine Corp Ltd
2.	CSC e-Governance Services
3.	Kites Outlet
4.	Bharat Internet
5.	HP Pay / Hindustan Petroleum
6.	KISARA REALCON LLP
7.	Indian Hardware
8.	A R Rajasthan Steel
9.	Powerol Petroleum
10.	JS TRADERS

## 6. USDT–INR Conversion Promotion

The Telegram ecosystem monitoring reveals a highly active and organized cybercrime network primarily focused on large-scale money laundering through cryptocurrency (USDT) to fiat exchanges. The ecosystem is highly active and organized, leveraging money mules, third-party payments, and avoidance of direct verification to facilitate large-scale money laundering through USDT exchanges and illicit services.

- a. These operations are often linked to illicit "gaming funds," "stock funds," and explicitly labeled "fraud funds" or "hacker funds."

- b. Key threat actors operate under various "payment company" or "group" aliases (e.g., Shanhai Group, Luckpay, Kingsoft Group, Easipay, GNS-PAY, ATpay, Ant Wallet, Cowpay, JPAY, SSS-Pay, AlturaX OTC, T1 payment, OK Group, WukongPayHongkong and others).
- c. These entities solicit "partners" (individuals or corporate account holders) in **India, Pakistan, Bangladesh, Nigeria, Kenya, Algeria, Philippines, Malaysia, and other** regions to facilitate the conversion of illicit funds.
- d. A prevalent modus operandi involves requiring upfront USDT payments from "partners" before transferring local currency, often from "third-party accounts," indicating classic money mule schemes.



The screenshot shows an Instagram post from the account 'Instant USDT Exchange'. The post features a promotional graphic with the text 'WE BUY USDT IN INDIA' and the Indian flag. Below this, it lists 'Only Serious Sellers' and provides four bullet points: 'TRUST WALLET ONLY (No Binance / Other Wallets)', 'ERC20 & BEP20 Networks Only', 'Face-to-Face Deal After Verification', and 'Cash, UPI & Bank Transfer Available'. The background of the graphic shows a man in a suit holding a smartphone displaying a wallet interface. The post text includes a call to action: 'Looking to sell USDT in India IN? We offer a secure and verified process for genuine sellers only.' It also lists three benefits: 'Face-to-face deal after verification', 'Multiple payment options available', and 'Professional and trusted buyers'. A note states 'Serious sellers only. Message now to proceed.' and a section titled 'No comments yet.' with the prompt 'Start the conversation.' The post has 12 likes and is marked as 'Follow'.

Fig 5- Sample Instagram Post Screenshot

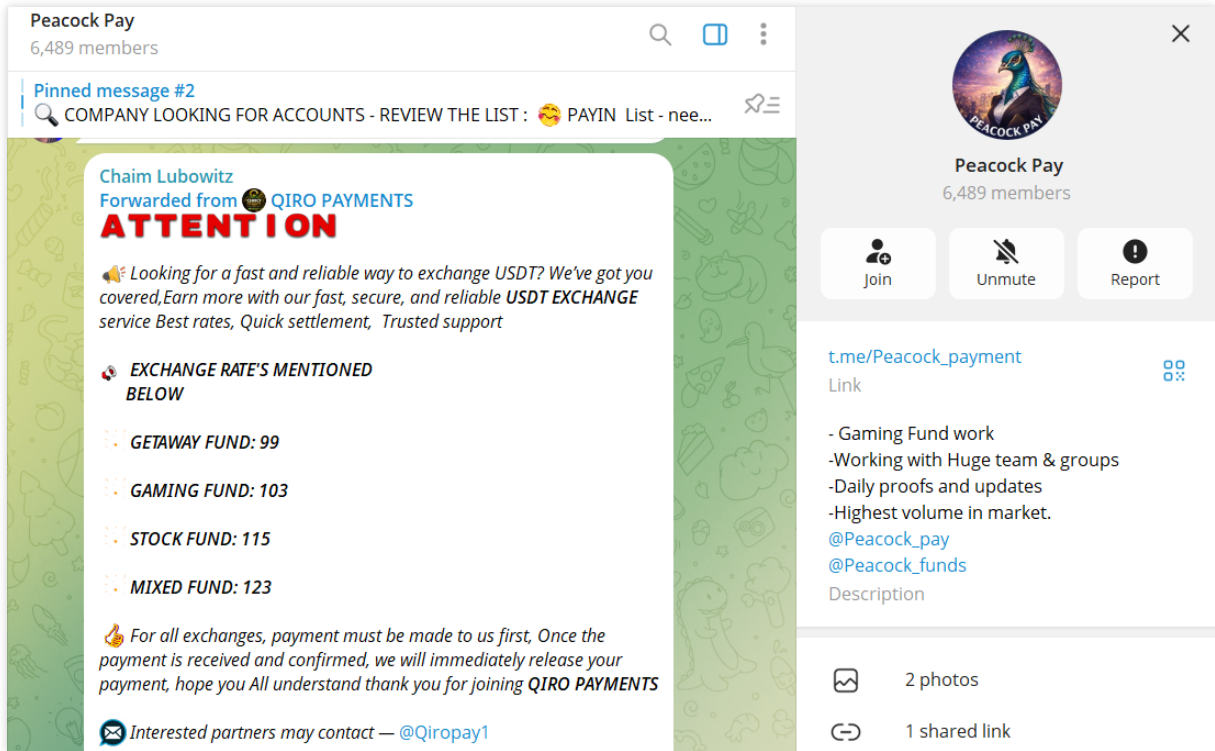


Fig 6- Sample Telegram Post Screenshot

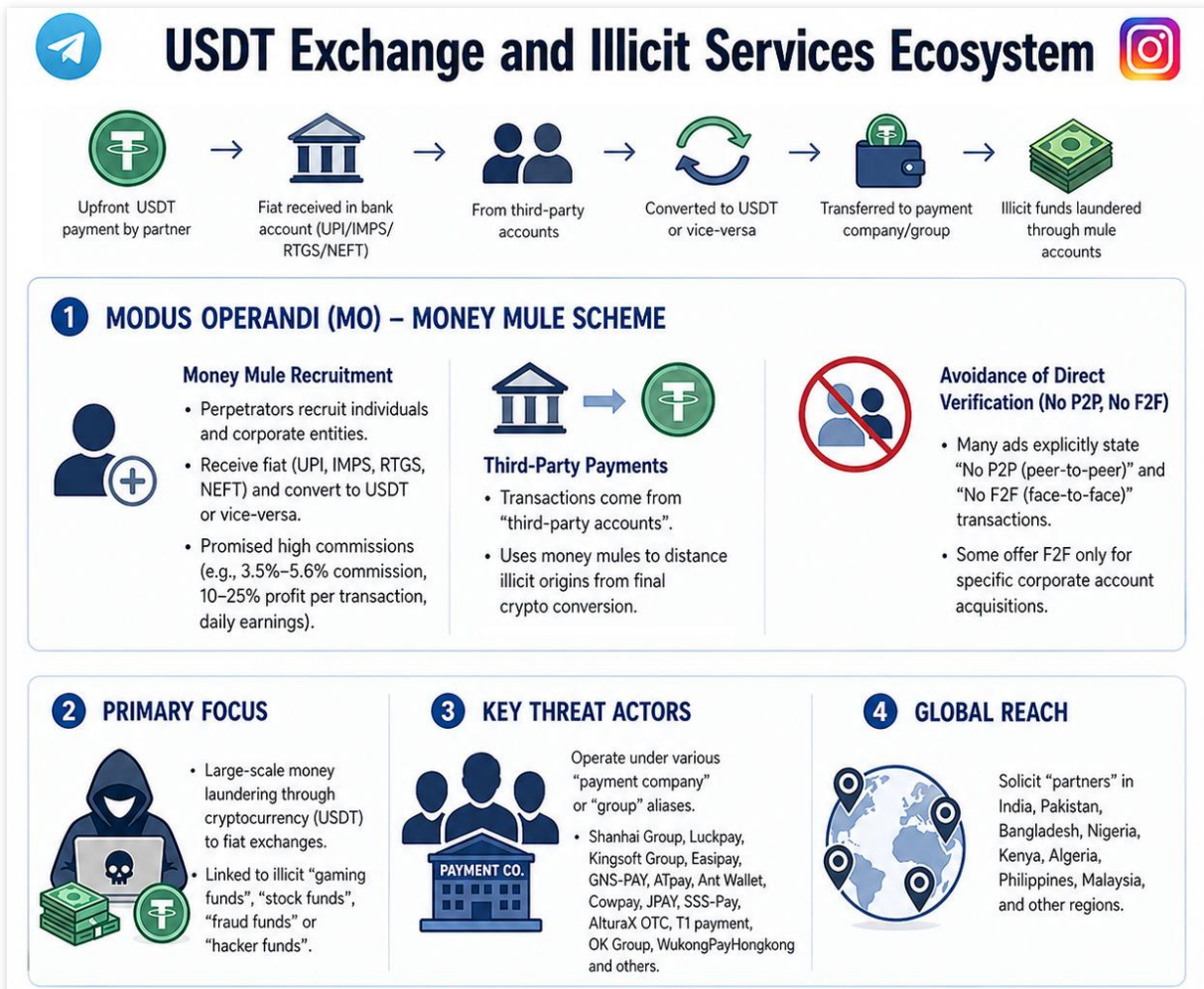


Fig 7- USDT Exchange and Illicit Services Ecosystem

## 7. IP Access Trends – Money Mule Operation

Analysis of IP access logs of identified Telegram channels indicates possible misuse of network infrastructure for coordinated activities, with key patterns summarized below.

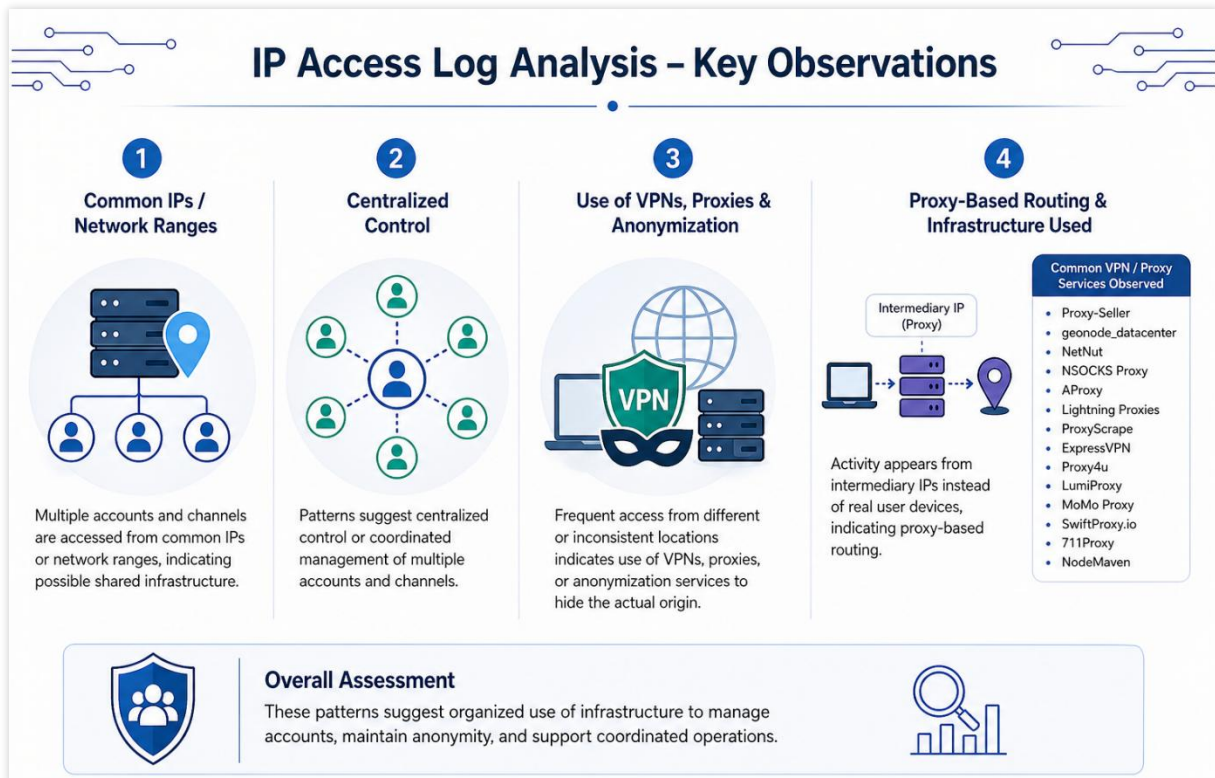


Fig 8- IP Access Trends of Telegram accounts

### 1. Common IPs / Centralized Control

Multiple accounts and channels were accessed from common IP addresses or network ranges, indicating possible shared infrastructure. Such patterns suggest centralized control or coordinated management of multiple accounts and channels.

### 2. Use of VPNs, Proxies & Anonymization

Frequent access from different or inconsistent geographic locations has been observed. This may indicate the use of VPNs, proxy services, or anonymization tools to conceal the actual origin of activity.

### 3. Proxy-Based Routing & Infrastructure Used

Certain access patterns suggest the use of intermediary IPs, where activity appears to originate from proxy servers rather than actual user devices. The involvement of known

VPN and proxy service providers further supports the likelihood of anonymized and controlled infrastructure usage. Some identified VPN/Proxy services are below-

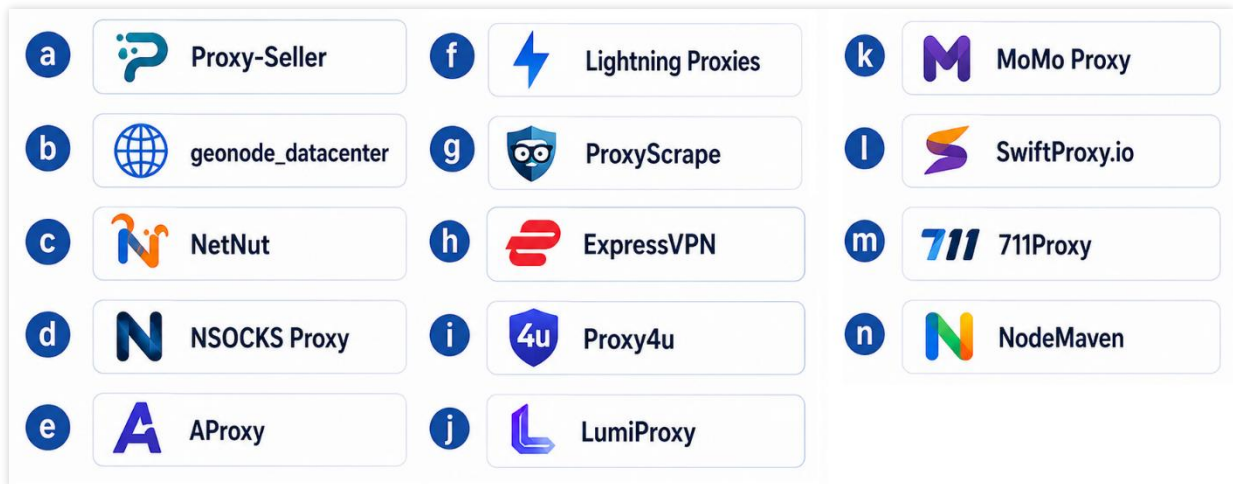


Fig 9- VPN/Proxy Services Observed

This pattern information can be used by Bank's Transaction monitoring & AML team for IP based monitoring of mule accounts.

## 8. Panel-Based Financial Operations

During monitoring, certain content was identified on Telegram groups offering access to multiple "payment panels" along with commission-based earning opportunities. The following steps outline the typical mule account workflow.

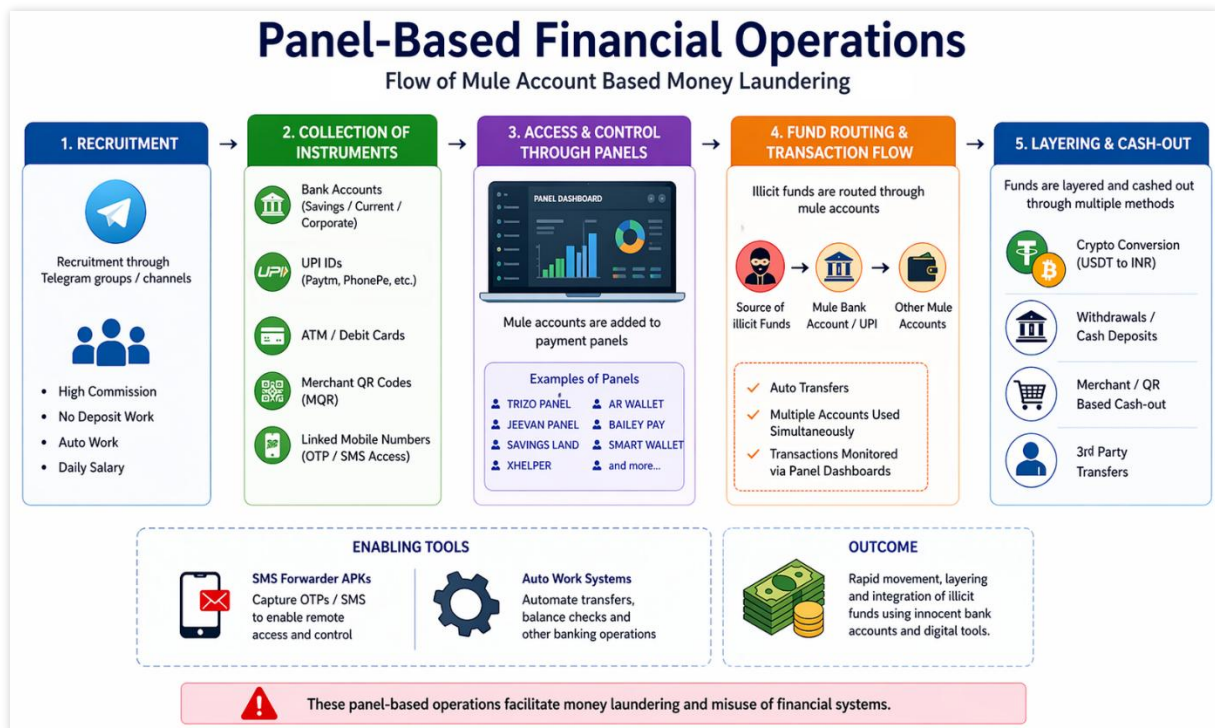


Fig 10- Panel-Based Financial Operations

### a. Recruitment

Individuals are recruited through Telegram groups where they are offered high commissions and easy earning opportunities. They are encouraged to share access to their bank accounts, UPI IDs, or payment instruments, often without full awareness of the risks involved.

### b. Collection of Instruments

Recruited individuals provide financial details such as bank accounts, UPI IDs, ATM/debit cards, or merchant QR codes. In some cases, linked mobile numbers are also shared, enabling access to OTPs and transaction alerts.

### c. Access & Control through Panels

These mule accounts are integrated into centralized panel systems, which act as dashboards for managing multiple accounts. Operators can monitor transactions and control fund movement across several accounts simultaneously.

### d. Fund Routing & Transactions

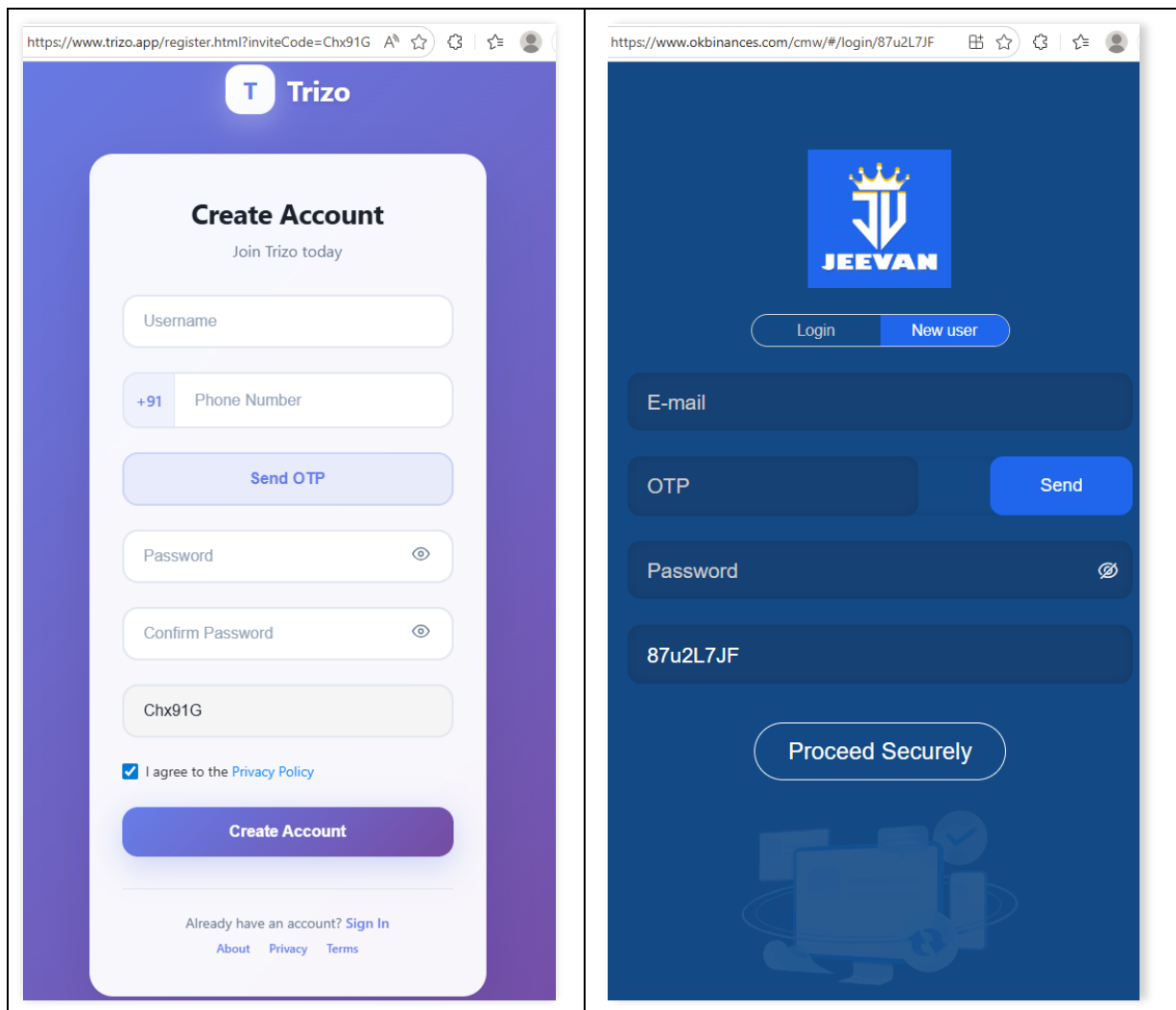
Funds are routed through mule accounts using multiple and rapid transactions, often split into smaller amounts. The movement across different accounts helps in breaking the transaction trail and reducing traceability.

### e. Layering & Cash-Out

Funds are eventually withdrawn, transferred, or utilized through various channels such as UPI or merchant payments. In some cases, funds may be further routed across accounts to disperse and obscure their origin.


Some of the prominent ones are Trizo, Jeevan, XWallet, Bailey Pay

Below are some panel screenshots:




The image displays two side-by-side screenshots of mobile application interfaces. The left screenshot shows the registration page for 'Trizo' at the URL <https://www.trizo.app/register.html?inviteCode=Chx91G>. The page features a 'Create Account' form with fields for Username, Phone Number (with a '+91' prefix), Password, Confirm Password, and an invite code 'Chx91G'. A 'Send OTP' button is positioned below the phone number field. At the bottom, there is a checkbox for 'I agree to the Privacy Policy' and a 'Create Account' button. The right screenshot shows the login page for 'JEEVAN' at the URL <https://www.okbinances.com/cmw/#/login/87u2L7JF>. The page has a dark blue background with the 'JEEVAN' logo at the top. It includes 'Login' and 'New user' buttons, followed by input fields for E-mail, OTP, and Password. A 'Send' button is next to the OTP field. Below these fields, the invite code '87u2L7JF' is displayed. At the bottom, there is a 'Proceed Securely' button and a faint illustration of a laptop and server hardware.

https://ing.baileyweb.com/register?code=1192d40MaF



Phone

 Enter your phone number

**Continue**

Already have an account? [Sign In](#)

https://xwallet.umasterking.com/re...

**xWallet**

UserName

+91 PhoneNo

LoginPassword

OTP Code **Send**

ea5364

**Register and Login**

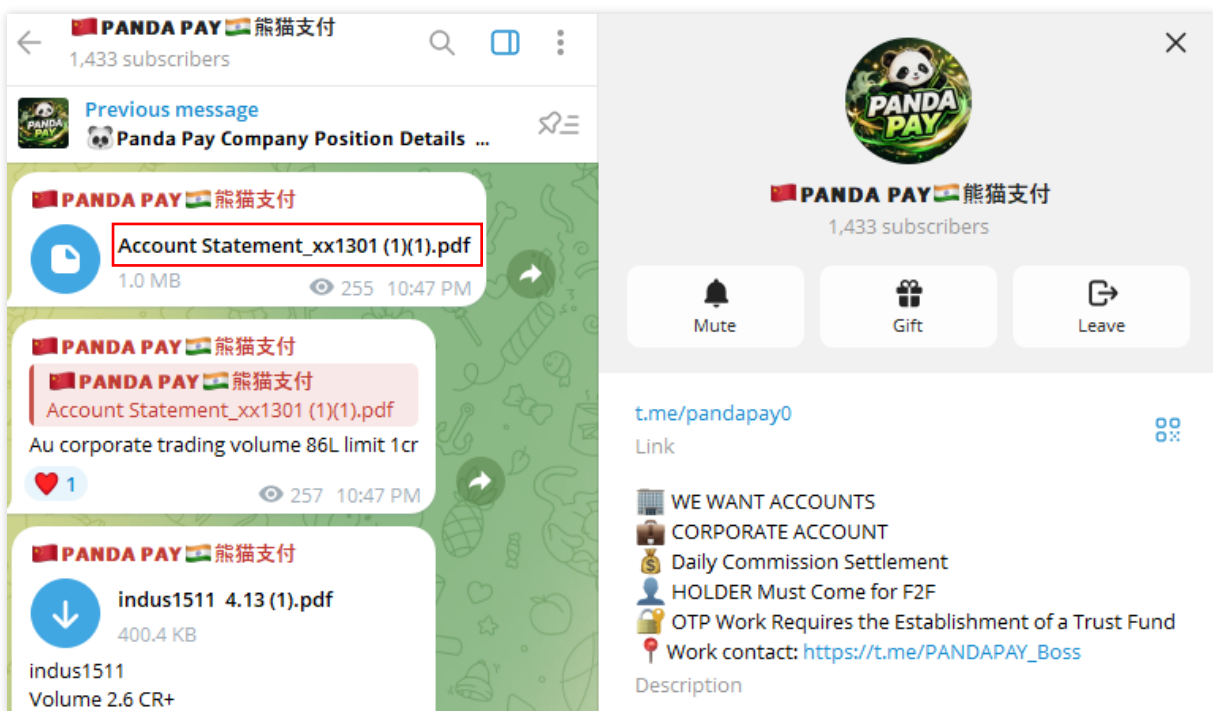
[login your old account](#)

[forget your login password?](#)

[The information you fill in must be true, especially the phone number and identification must be your own, otherwise you will not be able to get this opportunity to make money.]

## 9. Analysis of Mule Account Statement

During monitoring, certain Telegram groups were identified wherein bank statements were being shared openly among members.



The image shows a Telegram channel interface for 'PANDA PAY' (熊猫支付) with 1,433 subscribers. The channel posts include:

- A message titled 'Account Statement\_xx1301 (1)(1).pdf' (1.0 MB, 255 views, 10:47 PM).
- A message titled 'Account Statement\_xx1301 (1)(1).pdf' (400.4 KB, 257 views, 10:47 PM) with the text 'Au corporate trading volume 86L limit 1cr'.
- A message titled 'indus1511 4.13 (1).pdf' (400.4 KB, 10:47 PM) with the text 'indus1511 Volume 2.6 CR+'.

The channel's bio includes:

- PANDA PAY** 熊猫支付
- 1,433 subscribers
- Buttons: Mute, Gift, Leave
- Link: [t.me/pandapay0](https://t.me/pandapay0)
- Description: WE WANT ACCOUNTS, CORPORATE ACCOUNT, Daily Commission Settlement, HOLDER Must Come for F2F, OTP Work Requires the Establishment of a Trust Fund, Work contact: [https://t.me/PANDAPAY\\_Boss](https://t.me/PANDAPAY_Boss)

Fig 11- Account Statement shared in Telegram Channel

The following points outline key observations from the analysis of mule account statements, highlighting transaction flow, patterns, and indicators.

**a. Account Overview**

The accounts analyzed are typically savings or current accounts held in an individual's name. These accounts show frequent inflows from multiple sources and maintain low or inconsistent balances.

**b. Money In (Inflows)**

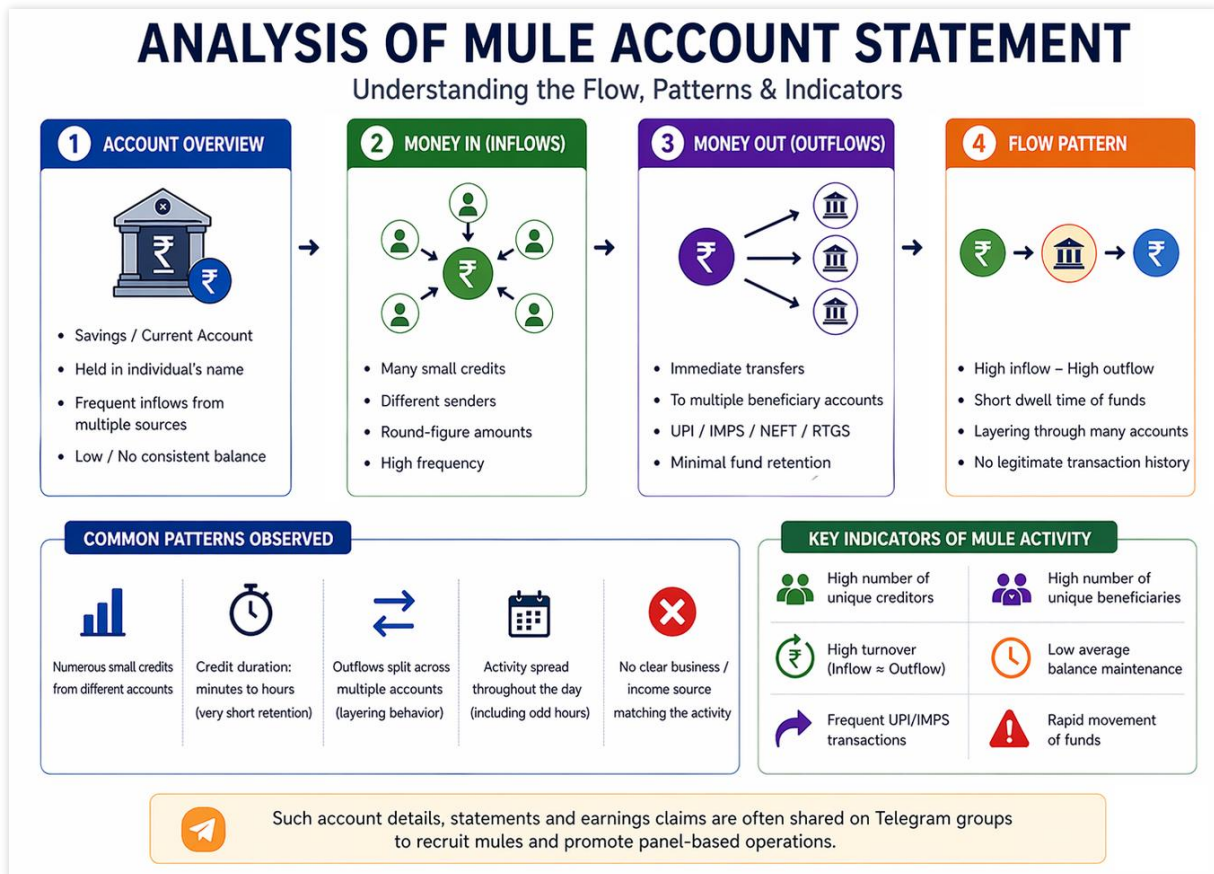
The accounts receive multiple small-value credits from different senders within short time periods. The transactions often follow structured or round-figure amounts and occur at high frequency.

**c. Money Out (Outflows)**

Funds are quickly transferred out to multiple beneficiary accounts, often immediately after receipt. These transfers are carried out through channels such as UPI, IMPS, NEFT, or RTGS, with minimal retention of funds.

**d. Flow Pattern**

The overall transaction pattern reflects a pass-through behaviour, where funds enter and exit rapidly. This includes high inflow and outflow, short dwell time, and movement across multiple accounts, with no clear legitimate business activity.



*Fig 12- Digital Banking Misuse*

## 10. Unregistered offshore Lending Loan Apps

The National Cybercrime Threat Analytics Unit of I4C, MHA has identified multiple suspicious loan app on Google Play Store and Apple App Store, that are not registered / regulated by Reserve Bank of India are using bulk SMS, digital advertisement, chat messengers and mobile app stores on a massive scale. Borrower has to provide mandatory access to contacts, location, phone storage in order to avail loan. This data is misused to harass and blackmail the citizens using morphed images and other abusive practices by recovery agents located in India.

I4C has initiated appropriate action against identified applications in coordination with platform intermediaries and relevant authorities.

List of apps that have mis-used name of NBFC/Developer in Google Play Store:

S.No	Application Name	NBFC/ Developer Name	Play Store URLs	App Installs
1.	Flex Credit: Credit Line	Dark Skull Ghost Production	<a href="https://play.google.com/store/apps/details?id=com.online.cycle.fin.service.flex.credit.line">https://play.google.com/store/apps/details?id=com.online.cycle.fin.service.flex.credit.line</a>	100K+
2.	TrustHorizon: Credit Assistant	Bizcraft Financial Consultants Private Limited	<a href="https://play.google.com/store/apps/details?id=com.credit.score.trust.horizon.fin">https://play.google.com/store/apps/details?id=com.credit.score.trust.horizon.fin</a>	10K+
3.	Social Rupee	Neurovale Limited	<a href="https://play.google.com/store/apps/details?id=com.social.rupee.app">https://play.google.com/store/apps/details?id=com.social.rupee.app</a>	50K+
4.	LoanAxis-Special Funds	Mahamaya Softwares LLP	<a href="https://play.google.com/store/apps/details?id=com.house.car.loan.axis">https://play.google.com/store/apps/details?id=com.house.car.loan.axis</a>	100K+
5.	Mast Money	Aseedo Technology Private Limited	<a href="https://play.google.com/store/apps/details?id=in.app.mast.moneyapp.credit">https://play.google.com/store/apps/details?id=in.app.mast.moneyapp.credit</a>	100K+
6.	Kalghatgi Lekka	Thamthai Software Company Limited	<a href="https://play.google.com/store/apps/details?id=com.bhabhar.khata.app">https://play.google.com/store/apps/details?id=com.bhabhar.khata.app</a>	100K+
7.	CreditShakti	an.dev	<a href="https://play.google.com/store/apps/details?id=com.creditshakti.app">https://play.google.com/store/apps/details?id=com.creditshakti.app</a>	10K+
8.	WeRupee	Dev Impung 12Ac	<a href="https://play.google.com/store/apps/details?id=com.yukofland.calculator_getx">https://play.google.com/store/apps/details?id=com.yukofland.calculator_getx</a>	100K+
9.	Fisca Ledger	Mera Waheguro lending corp.	<a href="https://play.google.com/store/apps/details?id=org.gy.galaxy">https://play.google.com/store/apps/details?id=org.gy.galaxy</a>	100K+
10.	Ruplife	Dev Impung 12Ac	<a href="https://play.google.com/store/apps/details?id=com.technowstack.todo_list">https://play.google.com/store/apps/details?id=com.technowstack.todo_list</a>	100K+
11.	CreditSwea	Online Manoj	<a href="https://play.google.com/store/apps/details?id=com.credit.pancard.creditawwa">https://play.google.com/store/apps/details?id=com.credit.pancard.creditawwa</a>	100K+
12.	Cash Daily	Classes.net.in	<a href="https://play.google.com/store/apps/details?id=com.ol.projects.cashdaily">https://play.google.com/store/apps/details?id=com.ol.projects.cashdaily</a>	500K+
13.	GroveCredit - Credit Assistant	Harsh Rajput	<a href="https://play.google.com/store/apps/details?id=com.ranjeet.grove">https://play.google.com/store/apps/details?id=com.ranjeet.grove</a>	10K+
14.	Baumen Loan: Line of Credit	Baumen Services Private Limited	<a href="https://play.google.com/store/apps/details?id=com.baumenloan.baumenservices&amp;hl=en_IN">https://play.google.com/store/apps/details?id=com.baumenloan.baumenservices&amp;hl=en_IN</a>	50K+
15.	TrustRupee- Personal Credit	Kjepada Yang Terhormat	<a href="https://play.google.com/store/apps/details?id=com.trust.yerpo.app">https://play.google.com/store/apps/details?id=com.trust.yerpo.app</a>	50K+
16.	HomeCredit- Instant Loan App	Genera Proimpulso Económico, S.A.P.I. de C.V.	<a href="https://play.google.com/store/apps/details?id=com.home.credit.instant.personal.loan">https://play.google.com/store/apps/details?id=com.home.credit.instant.personal.loan</a>	50K+

## 11. Recommendation

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To reduce misuse of Indian banking and payment systems, protect citizens from financial fraud, and strengthen trust in the digital financial ecosystem through coordinated action by banks, regulators, and platforms.

### 1. Bank

- a. Mandatory periodic revalidation of corporate and merchant accounts.
- b. Facility-based risk scoring and transaction monitoring (Bulk Upload, CMS, MQR).
- c. Identify and act on personal accounts behaving like business or merchant accounts.
- d. “Incoming Transaction Count” based monitoring and restrict credits.

### 2. NPCI & UPI Ecosystem

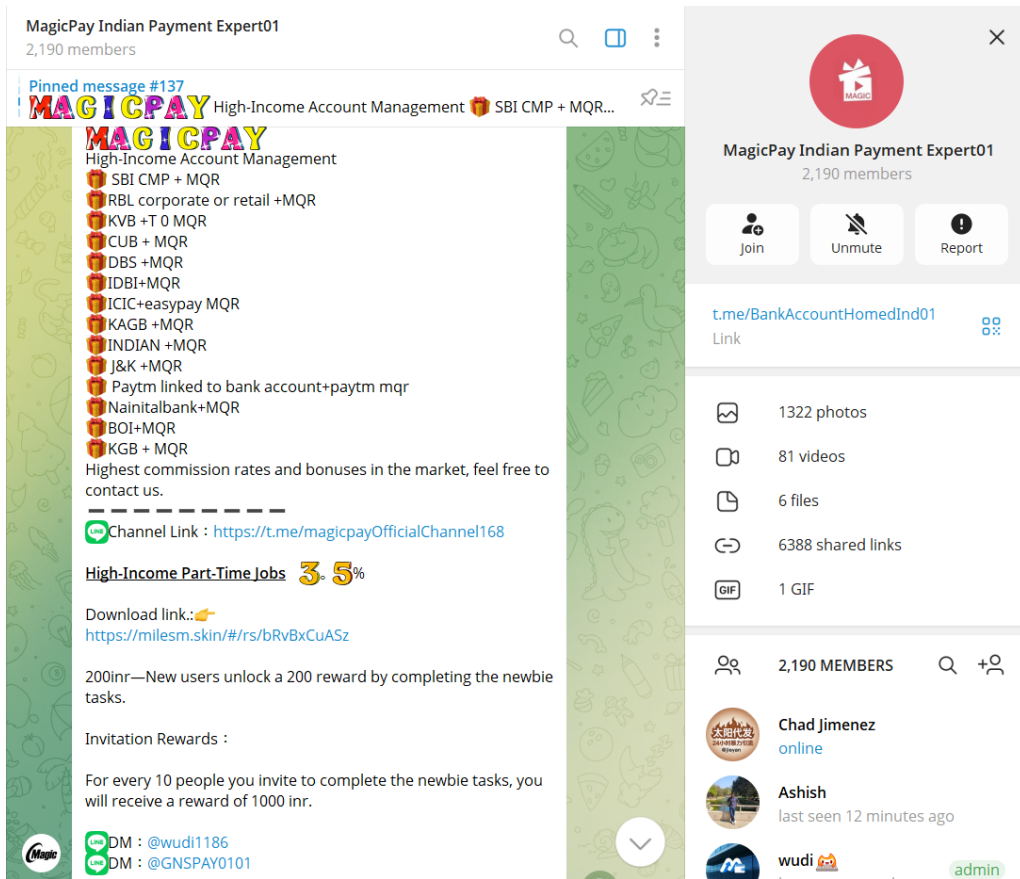
- a. Monitor frequently abused UPI handle types on a priority basis.
- b. Velocity and concentration controls on merchant QRs.
- c. Visibility of bank account linked to the UPI IDs to I4C.

### 3. Fintech & Payment Aggregators

- a. Enhanced due-diligence of API-based bulk payouts and similar products.
- b. Review merchant accounts showing unusual refund or cash-out patterns.
- c. Create a framework / mechanism to identify shell corporate entities.

# Annexure 1

## 1) BankAccountHomedInd01



**MagicPay Indian Payment Expert01**  
2,190 members

**Pinned message #137**  
**MAGICPAY** High-Income Account Management 🏆 SBI CMP + MQR...

**MAGICPAY**  
High-Income Account Management  
 🏆 SBI CMP + MQR  
 🏆 RBL corporate or retail +MQR  
 🏆 KVB +T 0 MQR  
 🏆 CUB + MQR  
 🏆 DBS +MQR  
 🏆 IDBI+MQR  
 🏆 ICIC+easypay MQR  
 🏆 KAGB +MQR  
 🏆 INDIAN +MQR  
 🏆 J&K +MQR  
 🏆 Paytm linked to bank account+paytm mqr  
 🏆 Nainitalbank+MQR  
 🏆 BOI+MQR  
 🏆 KGB + MQR  
 Highest commission rates and bonuses in the market, feel free to contact us.

Channel Link : <https://t.me/magicpayOfficialChannel168>

**High-Income Part-Time Jobs 3-5%**

Download link: <https://milesm.skin/#/rs/bRvBxCuASz>

200inr—New users unlock a 200 reward by completing the newbie tasks.

Invitation Rewards :

For every 10 people you invite to complete the newbie tasks, you will receive a reward of 1000 inr.

DM : @wudi1186  
DM : @GNSPAY0101

**MagicPay Indian Payment Expert01**  
2,190 members

Join Unmute Report

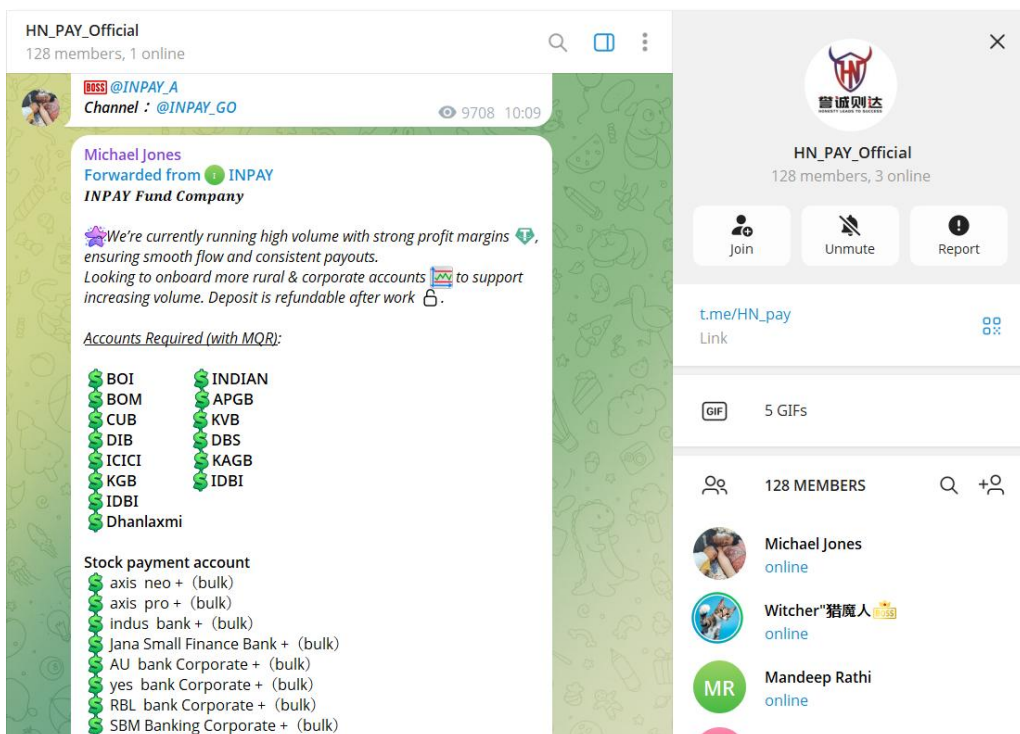
[t.me/BankAccountHomedInd01](https://t.me/BankAccountHomedInd01)  
Link

1322 photos  
81 videos  
6 files  
6388 shared links  
1 GIF

2,190 MEMBERS

Chad Jimenez online  
Ashish last seen 12 minutes ago  
wudi admin

## 2) HN\_pay



**HN\_PAY\_Official**  
128 members, 1 online

**@INPAY\_A**  
Channel : @INPAY\_GO 9708 10:09

**Michael Jones**  
Forwarded from INPAY  
INPAY Fund Company

We're currently running high volume with strong profit margins ensuring smooth flow and consistent payouts. Looking to onboard more rural & corporate accounts to support increasing volume. Deposit is refundable after work.

**Accounts Required (with MQR):**

🏆 BOI	🏆 INDIAN
🏆 BOM	🏆 APGB
🏆 CUB	🏆 KVB
🏆 DIB	🏆 DBS
🏆 ICICI	🏆 KAGB
🏆 KGB	🏆 IDBI
🏆 IDBI	

Dhanlaxmi

**Stock payment account**

- axis neo + (bulk)
- axis pro + (bulk)
- indus bank + (bulk)
- Jana Small Finance Bank + (bulk)
- AU bank Corporate + (bulk)
- yes bank Corporate + (bulk)
- RBL bank Corporate + (bulk)
- SBM Banking Corporate + (bulk)

**HN\_PAY\_Official**  
128 members, 3 online

Join Unmute Report

[t.me/HN\\_pay](https://t.me/HN_pay)  
Link

5 GIFs

128 MEMBERS

Michael Jones online  
Witcher"猎魔人" online  
Mandeep Rathi online

### 3) WukongPay\_Official

**WUKONGPAY® Official Channel**  
1,794 subscribers

Pinned message  
**WUKONGPAY® Latest Account List** 🏆 Account Work Support: @WukongPay\_Nez...

**🏆 April Top Accounts 🏆**

Submit these accounts for instant work.

**TOPPAYIN**

Paytm Business  
- with Multiple MID(s)

Benefits:

- Good Volume, High Percentage
- Paytm MID Invalid, Bank Account Safe

**TOPPAYOUT**

Axis Neo Corporate  
- with Salary Payment

Benefits:


- Good Volume, High Percentage
- Stable Account, Long Working Days

**🚫 We are gaming payment company, don't come ask for other funds.**

**📩 CONTACT US TO GET STARTED**

Account Work Manager: @WukongPay\_Nezha  
Official Channel: [https://t.me/WukongPay\\_Official](https://t.me/WukongPay_Official)

184 edited 13:11



**WUKONGPAY® Official Channel**  
1,794 subscribers

Join Unmute Discuss

[t.me/WukongPay\\_Official](https://t.me/WukongPay_Official)  
Link

Wukong Technology Pvt. Ltd.

Reliable Payment Processing Company Based in Hong Kong

- ✓ UMoney - UPI Work
- ✓ Xchange - USDT to INR Exchange
- ✓ Private Exchange - USDT to INR Exchange

Gaming Funds only for all business under us.

Description

---

304 photos

35 videos

12 files

### 4) ammpay24

**AMM PAY OFFICIAL**  
390 subscribers

F2F:MUMBAI&JAIPUR 👍

dm for more details 🌟

50 13:44

Amber Ammpay  
Forwarded from AMM PAY OFFICIAL (Brahmins Dharma)

**AMMPAY**


OTP WORK NO DEPOSIT 🌟

Mixed 4%

- RBL RAZORPAY X
- HDFC DOMAIN
- SBI CMP
- YES CORPORATE BULK
- YES BUSSINESS BULK
- DBS

DEPOSIT WORK MIXED AND STOCK 📈

- ICICI
- AXIS NEO
- BANDHAN
- IDFC BULK
- KOTAK CMS
- AU CORPORATE
- UCO CORPORATE
- INDUS BULK
- PNB CORPORATE



**AMM PAY OFFICIAL**  
390 subscribers

Join Unmute Gift

[t.me/ammpay24](https://t.me/ammpay24)  
Link

🇮🇳 We are among the top Five gaming payment companies in India."

Description

---

207 photos

8 videos

15 files

3 shared links

Join Channel

### 5) bankrentalteam

PAYMENT CORPORATE  
566 subscribers

Pinned message  
AT Our New List Updated NO DEPOSIT ...

April 11

**PAYMENT CORPORATE**  
OUR NEW UPDATED LIST 🤑🤑

If you have any of these please contact with Us

Our update Bank list

SBI WITH CMP  
DHANLAXMI CORPORATE MQR  
IDBI CORPORATE MQR  
ICICI CORPORATE MQR  
INDIAN BANK WITH MQR  
KGB CORPORATE MQR  
RMGB BANK WITH MQR  
APGB WITH MQR  
RGB WITH MQR  
UCO CORPORATE WITH MQR  
UTTAR PRADESH GRAMIN BANK + MQR  
RBL CORPORATE MQR  
BOM CORPORATE WITH MQR  
Nainital bank WITH MQR  
Razorpay with INDUS bank  
Razorpay with KTAk bank  
Razorpay with AXIS bank  
Razorpay with ICICI bank

Our Official id - @kunioherio

ACCOUNT 1M ACCOUNT NEED DEPOSIT -200 USDT

OVER 1M NOT NEED ANY DEPOSIT

414 edited 18:41

**PAYMENT CORPORATE**  
566 subscribers

Join Unmute Gift

t.me/bankrentalteam  
Link

176 photos  
4 videos  
16 files  
11 shared links

Join Channel  
Report

### 6) gamingfundssgn

SGN GAMING  
3,646 members

Pinned message #203  
SBI 3ID 15.3CR 20-4-26.xlsx, SGN GAMING FUNDS Urgent Need SBI3id bank ...

Li 宇泽 owner 4  
Forwarded from Li 宇泽

SBI 3ID 15.3CR 20-4-26.xlsx  
13.4 MB

**SGN GAMING FUNDS**

Urgent Need SBI3id bank Urgent Need.

SGN GAMING is now launching a major campaign, and the commission ratio for the account has increased! High returns, high volume ! ! !

3.6%

The event lasts for one week.

SBI3id we can run very good volume.payin daily 6-15cr.

SBI3id commssion was very good.we give good percent for commssion.

This activity is valid for one week

ONLY DEPOSIT WORK

Contact Now - Fast Deals Only!

DM: @SGNGAMINGG  
Official Channels: @Sgngamingfunds  
Official group

https://t.me/SGNUSDTEXCH

**SGN GAMING**  
3,646 members

Join Unmute Report

t.me/gamingfundssgn  
Link

时间就是金钱。不要浪费时间需要潜在的银行卡供应商并聘请印度代理商为我们工作！加入我们，改变您的未来！

Description

1 post  
484 photos  
64 files  
297 shared links

ADMINISTRATORS

SGNBOT has access to messages admin  
Li 宇泽 owner

### 7) doctorpay\_g1obal

**DOCTORPAY\_india server**  
15,319 subscribers

**Pinned message**  
Here provided shortcut to make your DREAM be come REAL! good volu...

**DOCTORPAY**  
-Direct Company-Genuine-Gaming Funds-

**We provide multiple work opportunity.**

- ✂ Account Work ✂ High percentage ✂
- ✂ Usdt Exchange ✂ High ratio ✂ 100% Safe ✂
- ✂ Career build up ✂ Daily earning profits ✂
- ✂ OTP WORK ✂ Face to face ✂

**High demanding accounts and fast work arrangement!**

👉 Doctorpay  
👉 Doctor Admin  
👉 Doctor Customer service

**PAY IN**


- 👉 Paytm business 🔥
- 👉 BOI omni neo retail / corporate 🔥
- 👉 SBM corporate / retail 🔥
- 👉 IDBI corporate / retail 🔥
- 👉 CUB corporate / retail 🔥

**PAY OUT**

- 👉 RazorpayX + IDFC / RBL
- 👉 Indus corporate with Upload Payment
- 👉 Axis Neo corporate
- 👉 AU corporate with bulk
- 👉 Kotak with CMS (limit at least 50L)

If you looking for work opportunity and daily profits earning can  
Clink link <https://s-app.ink/bps> Start earn now! DM **Doctorpay Admin**

👉 @Doctorpay\_g1obal  
Doctorpay provide genuine service & work.



**DOCTORPAY\_india server**  
15,319 subscribers

Join Unmute Gift

[t.me/doctorpay\\_g1obal](https://t.me/doctorpay_g1obal)  
Link

We're here to provide earning opportunity. @Doctorpay\_8055 own this channel. we provided high commission for india corporate accounts to operate pay in & pay out work. we have also provide genuine usdt exchange service and earning platform.

Description

1 gift 🎁  
83 photos  
6 videos  
25 shared links  
1 poll  
1 GIF

### 8) indiabankfirstworldtop1

**IndianAccount-Trusted 100**  
3,509 members

**OTP WORK - REQUIRED ACCOUNTS** 👍

PAYIN WITH MQR 📄 😊

- RBL Corporate 📄
- SBM 📄
- PAYTM Business with Corp Account 🗨️  
(INDUS CORP / AXIS NEO BUSINESS / AXIS NEO CORPORATE / RBL CORPORATE / PSB CORPORATE / IDFC FIRST) 📄
- RAZORPAY with Corp Bank (INSTANT SETTLEMENT UNLIMITED LIMIT) 🗨️
- RAZORPAYX with RBL CORP (VPA ACTIVE / RBL MQR) 📄
- KAGB (Karnataka Grameena Bank)
- IDBI
- CUB
- KGB
- BOM Corporate (Mahasecure)
- BOI Corporate - long waiting
- BOI Retail
- PSB Corporate
- COSMOS 🗨️
- IDFC


PAYOUT 📄 😊

- INDUS Corporate with BULK 🗨️
- RazorpayX with RBL / IDFC 📄
- BOI CORP with BULK
- YESBANK BUSINESS
- AU CORP with BULK
- UNITY SMALL FINANCE Corporate 📄
- Kotak cms (50L limit above)
- Axis Neo Corp Salary Payment / Business Bulk On 📄

I have accounts !!!

15:46 ❤️

JOIN CHANNEL



**IndianAccount-Trusted 100**  
3,509 members

Join Unmute Report

[t.me/indiabankfirstworldtop1](https://t.me/indiabankfirstworldtop1)  
Link


**DIRECT COMPANY**


" 6 YEARS in Market "  
" CLEAN and PURE "  
" GAMING no complaint "

Description

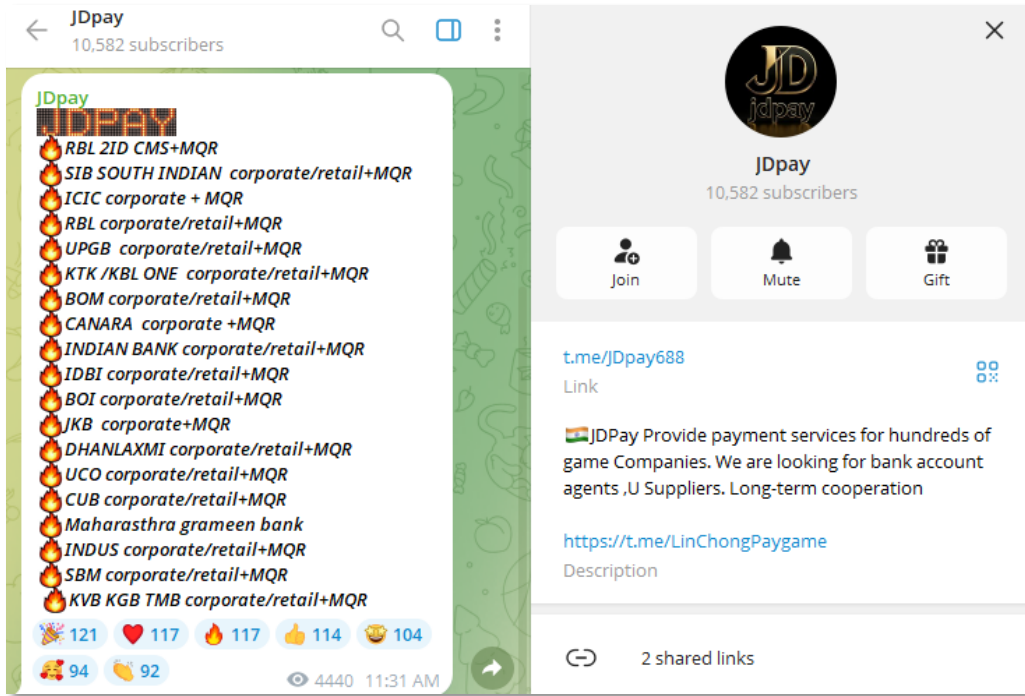
168 photos  
24 videos  
3 shared links

**ADMINISTRATORS**

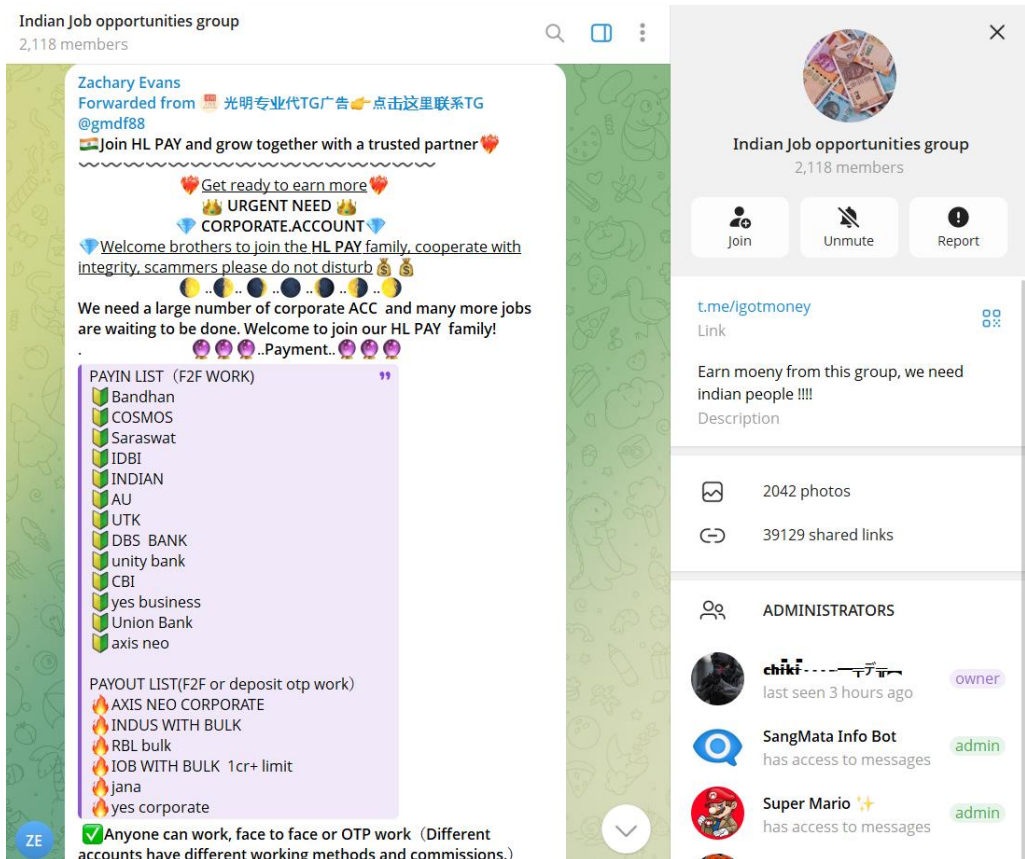
 **IMONEY BOT**  
has access to messages admin

 **Annalisa belle** zzz owner

### 9) JDpay688



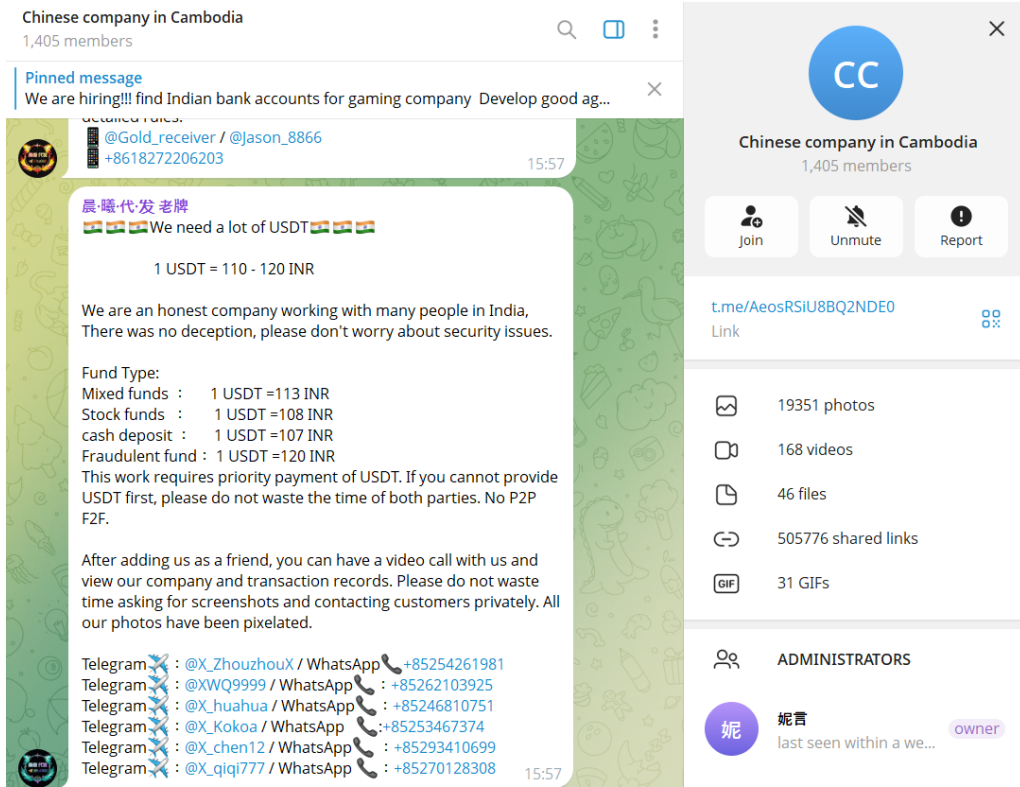
### 10)igotmoney



## Annexure 2

### USDT buying/selling

#### 1) AeosRSiU8BQ2NDE0



**Chinese company in Cambodia**  
1,405 members

**Pinned message**  
We are hiring!!! find Indian bank accounts for gaming company Develop good ag...

@Gold\_receiver / @Jason\_8866  
+8618272206203

晨曦代发老牌  
We need a lot of USDT

1 USDT = 110 - 120 INR

We are an honest company working with many people in India, There was no deception, please don't worry about security issues.

Fund Type:  
Mixed funds : 1 USDT =113 INR  
Stock funds : 1 USDT =108 INR  
cash deposit : 1 USDT =107 INR  
Fraudulent fund : 1 USDT =120 INR  
This work requires priority payment of USDT. If you cannot provide USDT first, please do not waste the time of both parties. No P2P F2F.

After adding us as a friend, you can have a video call with us and view our company and transaction records. Please do not waste time asking for screenshots and contacting customers privately. All our photos have been pixelated.

Telegram : @X\_ZhouzhouX / WhatsApp : +85254261981  
Telegram : @XWQ9999 / WhatsApp : +85262103925  
Telegram : @X\_huahua / WhatsApp : +85246810751  
Telegram : @X\_Kokoa / WhatsApp : +85253467374  
Telegram : @X\_chen12 / WhatsApp : +85293410699  
Telegram : @X\_qiqi777 / WhatsApp : +85270128308

**Chinese company in Cambodia**  
1,405 members

Join Unmute Report

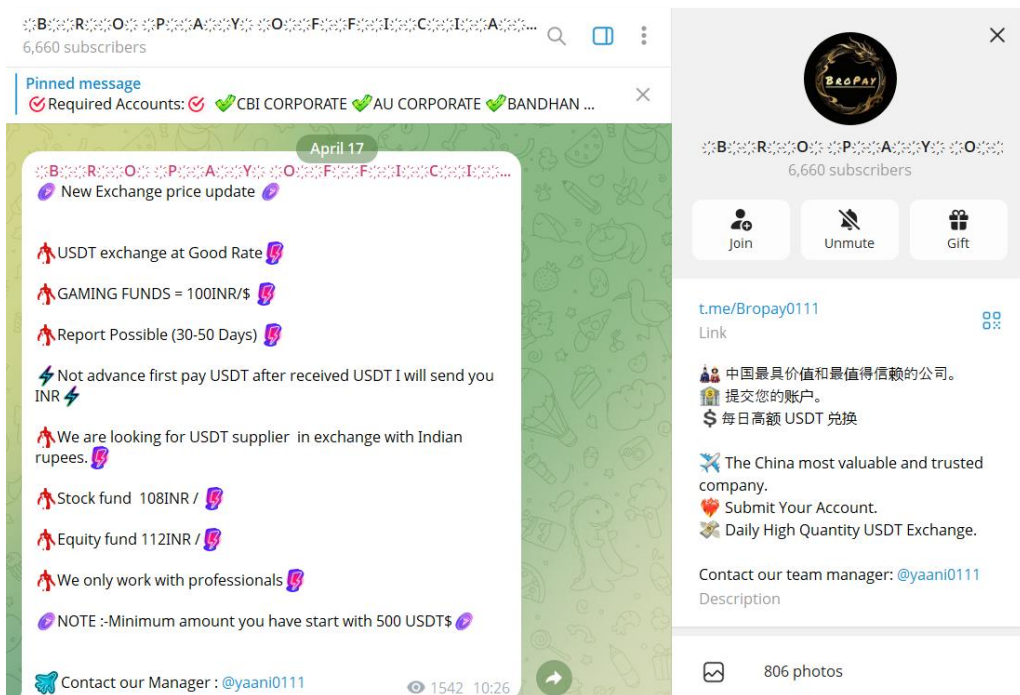
t.me/AeosRSiU8BQ2NDE0  
Link

19351 photos  
168 videos  
46 files  
505776 shared links  
31 GIFs

ADMINISTRATORS

妮言  
last seen within a we... owner

#### 2) BroPAY0111



BroPAY0111  
6,660 subscribers

**Pinned message**  
Required Accounts: CBI CORPORATE AU CORPORATE BANDHAN ...

April 17

New Exchange price update

USDT exchange at Good Rate

GAMING FUNDS = 100INR/\$

Report Possible (30-50 Days)

Not advance first pay USDT after received USDT I will send you INR

We are looking for USDT supplier in exchange with Indian rupees.

Stock fund 108INR /

Equity fund 112INR /

We only work with professionals

NOTE :-Minimum amount you have start with 500 USDT\$

Contact our Manager : @yaani0111

**BroPAY0111**  
6,660 subscribers

Join Unmute Gift

t.me/Bropay0111  
Link

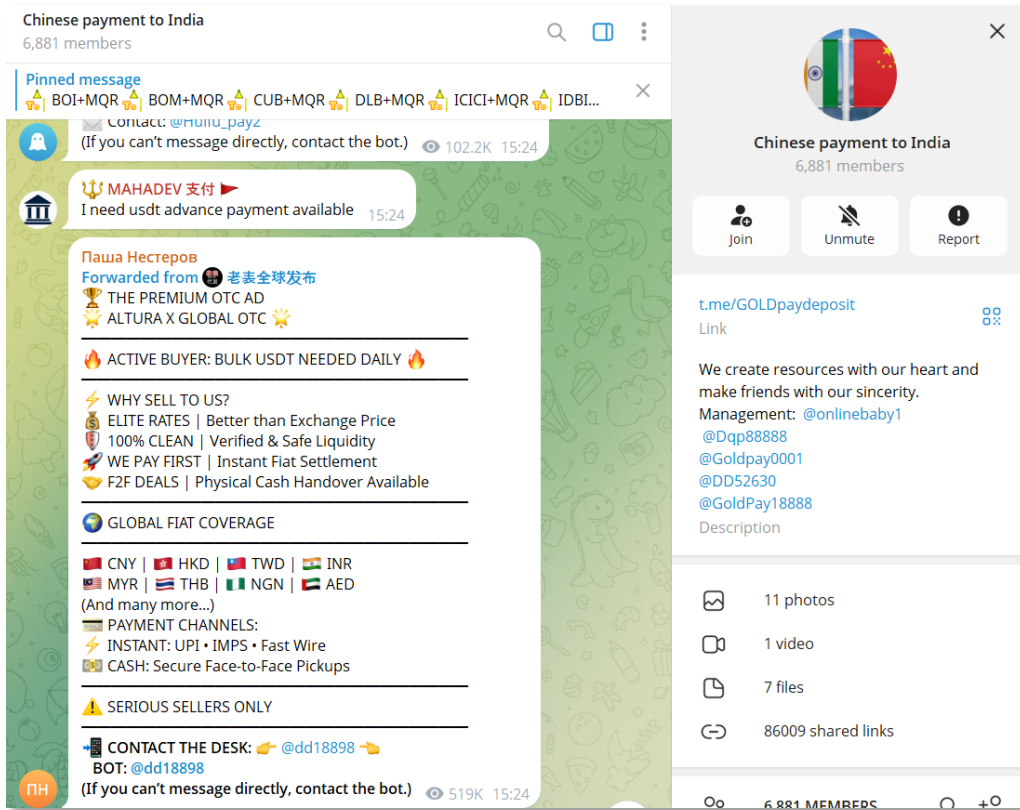
中国最具价值和最值得信赖的公司。  
提交您的账户。  
每日高额 USDT 兑换

The China most valuable and trusted company.  
Submit Your Account.  
Daily High Quantity USDT Exchange.

Contact our team manager: @yaani0111  
Description

806 photos

### 3) GOLDpaydeposit



**Chinese payment to India**  
6,881 members

**Pinned message**  
BOI+MQR | BOM+MQR | CUB+MQR | DLB+MQR | ICICI+MQR | IDBI...

Contact: @mumu\_payz  
(If you can't message directly, contact the bot.) 102.2K 15:24

MAHADEV 支付  
I need usdt advance payment available 15:24

**Паша Нестеров**  
Forwarded from 老妻全球发布  
THE PREMIUM OTC AD  
ALTURA X GLOBAL OTC

ACTIVE BUYER: BULK USDT NEEDED DAILY

WHY SELL TO US?  
ELITE RATES | Better than Exchange Price  
100% CLEAN | Verified & Safe Liquidity  
WE PAY FIRST | Instant Fiat Settlement  
F2F DEALS | Physical Cash Handover Available

GLOBAL FIAT COVERAGE

CNY | HKD | TWD | INR  
MYR | THB | NGN | AED  
(And many more...)

PAYMENT CHANNELS:  
INSTANT: UPI • IMPS • Fast Wire  
CASH: Secure Face-to-Face Pickups

SERIOUS SELLERS ONLY

CONTACT THE DESK: @dd18898  
BOT: @dd18898  
(If you can't message directly, contact the bot.) 519K 15:24

**Chinese payment to India**  
6,881 members

join Unmute Report

t.me/GOLDpaydeposit  
Link

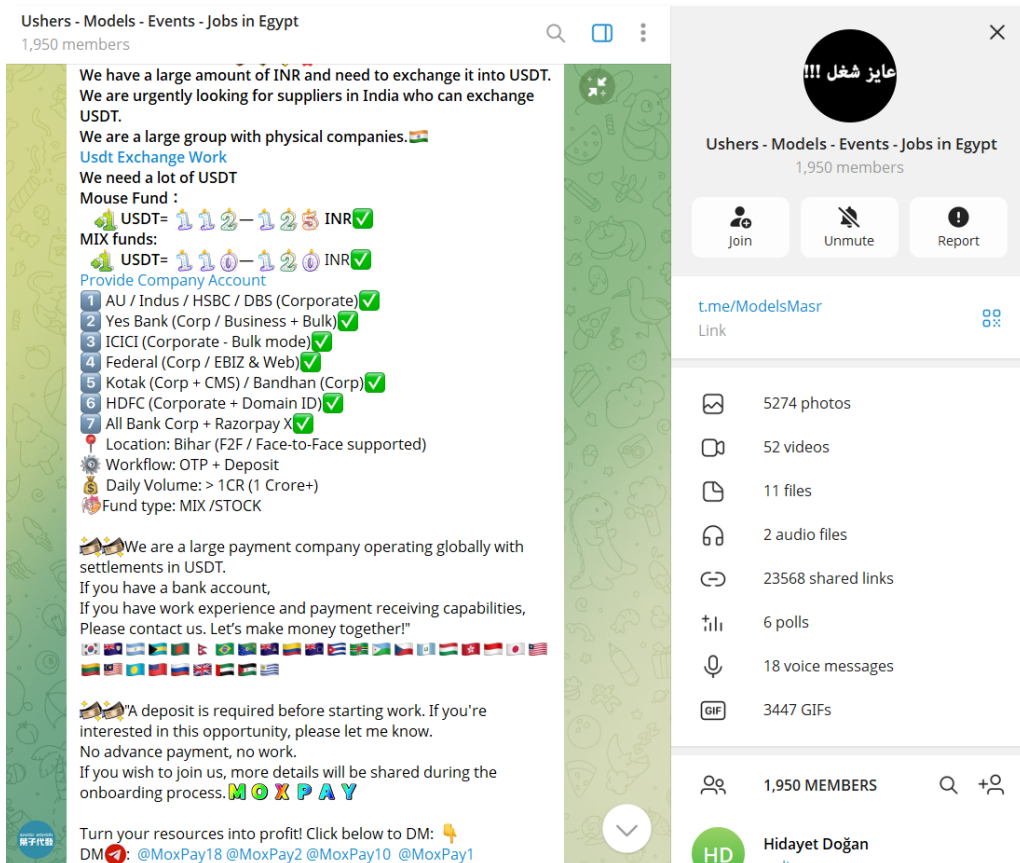
We create resources with our heart and make friends with our sincerity.  
Management: @onlinebaby1  
@Dqp88888  
@Goldpay0001  
@DD52630  
@GoldPay18888

Description

11 photos  
1 video  
7 files  
86009 shared links

6,881 MEMBERS

### 4) ModelsMasr



**Ushers - Models - Events - Jobs in Egypt**  
1,950 members

We have a large amount of INR and need to exchange it into USDT. We are urgently looking for suppliers in India who can exchange USDT.

We are a large group with physical companies.

Usdt Exchange Work  
We need a lot of USDT  
Mouse Fund :

1 USDT= 112-125 INR ✓  
MIX funds:  
1 USDT= 110-120 INR ✓

Provide Company Account

- AU / Indus / HSBC / DBS (Corporate) ✓
- Yes Bank (Corp / Business + Bulk) ✓
- ICICI (Corporate - Bulk mode) ✓
- Federal (Corp / EBIZ & Web) ✓
- Kotak (Corp + CMS) / Bandhan (Corp) ✓
- HDFC (Corporate + Domain ID) ✓
- All Bank Corp + Razorpay X ✓

Location: Bihar (F2F / Face-to-Face supported)  
Workflow: OTP + Deposit  
Daily Volume: > 1CR (1 Crore+)  
Fund type: MIX /STOCK

We are a large payment company operating globally with settlements in USDT.  
If you have a bank account,  
If you have work experience and payment receiving capabilities,  
Please contact us. Let's make money together!"

A deposit is required before starting work. If you're interested in this opportunity, please let me know.  
No advance payment, no work.  
If you wish to join us, more details will be shared during the onboarding process. MOXPAY

Turn your resources into profit! Click below to DM:  
DM: @MoxPay18 @MoxPay2 @MoxPay10 @MoxPay1

**Ushers - Models - Events - Jobs in Egypt**  
1,950 members

Join Unmute Report

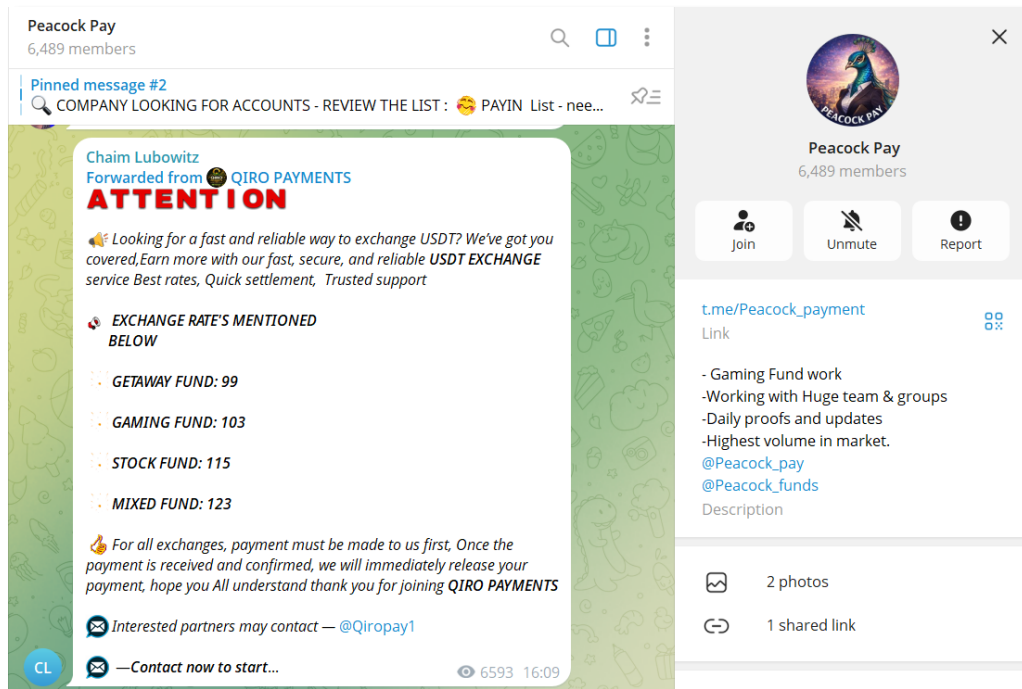
t.me/ModelsMasr  
Link

5274 photos  
52 videos  
11 files  
2 audio files  
23568 shared links  
6 polls  
18 voice messages  
3447 GIFs

1,950 MEMBERS

Hidayet Doğan online

## 5) Peacock\_payment



Peacock Pay  
6,489 members

Pinned message #2  
COMPANY LOOKING FOR ACCOUNTS - REVIEW THE LIST : 😄 PAYIN List - nee...

Chaim Lubowitz  
Forwarded from **QIRO PAYMENTS**  
**ATTENTION**

🔥 Looking for a fast and reliable way to exchange USDT? We've got you covered, Earn more with our fast, secure, and reliable **USDT EXCHANGE** service Best rates, Quick settlement, Trusted support

🔥 **EXCHANGE RATE'S MENTIONED BELOW**

- 🔥 **GETAWAY FUND: 99**
- 🔥 **GAMING FUND: 103**
- 🔥 **STOCK FUND: 115**
- 🔥 **MIXED FUND: 123**

🔥 For all exchanges, payment must be made to us first, Once the payment is received and confirmed, we will immediately release your payment, hope you All understand thank you for joining **QIRO PAYMENTS**

📩 Interested partners may contact — @Qiropay1

📩 —Contact now to start...

6593 16:09

Peacock Pay  
6,489 members

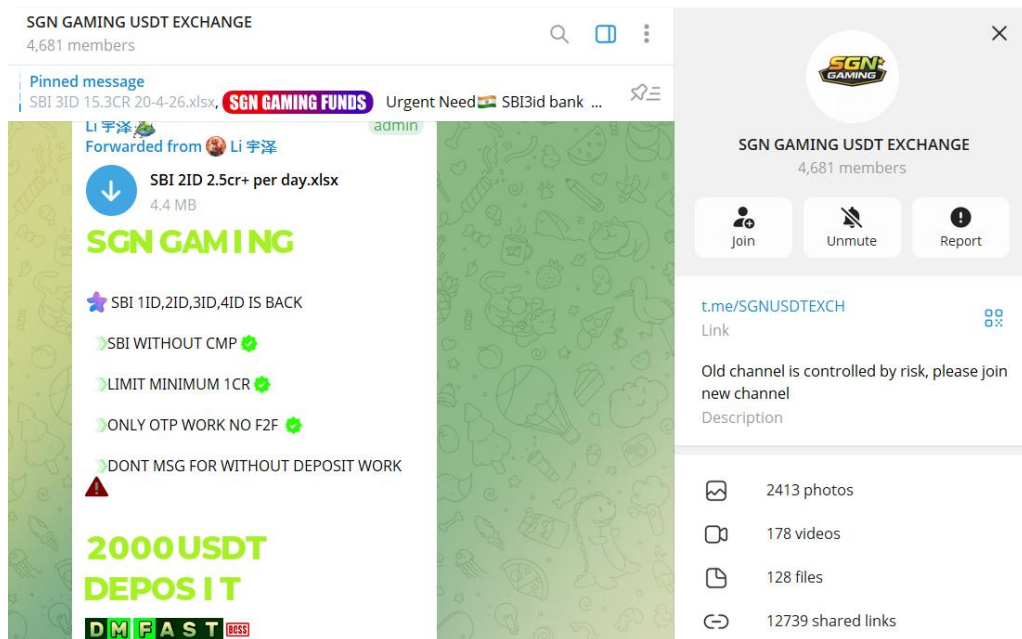
Join Unmute Report

t.me/Peacock\_payment  
Link

- Gaming Fund work  
- Working with Huge team & groups  
- Daily proofs and updates  
- Highest volume in market.  
@Peacock\_pay  
@Peacock\_funds  
Description

2 photos  
1 shared link

## 6) SGNUSDTEXCH



SGN GAMING USDT EXCHANGE  
4,681 members

Pinned message  
SBI 3ID 15.3CR 20-4-26.xlsx, **SGN GAMING FUNDS** Urgent Need 🇮🇳 SBI3id bank ...

Li 宇泽  
Forwarded from **Li 宇泽**  
admin

📎 SBI 2ID 2.5cr+ per day.xlsx  
4.4 MB

**SGN GAMING**

- 🌟 SBI 1ID, 2ID, 3ID, 4ID IS BACK
- ➡️ SBI WITHOUT CMP
- ➡️ LIMIT MINIMUM 1 CR
- ➡️ ONLY OTP WORK NO F2F
- ⚠️ DONT MSG FOR WITHOUT DEPOSIT WORK

**2000 USDT DEPOSIT**

**DM FAST** (BES)

SGN GAMING USDT EXCHANGE  
4,681 members

Join Unmute Report

t.me/SGNUSDTEXCH  
Link

Old channel is controlled by risk, please join new channel  
Description

2413 photos  
178 videos  
128 files  
12739 shared links

### Annexure 3

1. <https://www.instagram.com/p/DW-dOliAFM3/>

**PAYMENT GATEWAYS & 2-DIRECTOR PVT LTD COMPANIES**  
LONG-TERM • HIGH VOLUME • STABLE COOPERATION

We are actively looking for bulk payout accounts, payment gateways, and 2-director Pvt Ltd companies for long-term collaboration.

DIGITAL / GATEWAY COMBOS (T+0 Settlement   Pure API Service Required)	FAST PROCESS PAY-IN	BULK PAYOUT AVAILABLE FOR
RBL + Razorpay	SBI CMP (3-5 ID) + MQR	IndusInd Corporate
YESBANK Yes Bank + Razorpay	RBL (2ID/CMS/Corporate/Retail) + MQR	BOI Corporate
YESBANK Yes Bank + Easebuzz	KVB Corporate/Retail + MQR	RBL Bank
IndusInd Bank + Razorpay	UP Gramin Bank + MQR	Yes Business
kotak Bank + Razorpay	ICICI Corporate + MQR	AU Corporate
Axis Bank + Razorpay	UCO Corporate + MQR	Jana Bank
ICICI Bank + Razorpay	BOM Retail/Corporate + MQR	AU Bank
	Indian Bank Corporate/Retail + MQR	Axis Bank (2ID)
	BOM Corporate (Mahasecure) + MQR	Axis PayPro
	CLUB Corporate/Retail + MQR	Axis Neo Corporate
	Dhanlaxmi Corporate/Retail + MQR	Bandhan Corporate
	BOI Retail / Corporate + MQR	Indian Bank
	KTK / KBL One Corporate/Retail + MQR	
	IDBI Corporate/Retail + MQR	
	JKB Corporate + MQR	
	IDB (Send MQR for Checking)	

**WHY WORK WITH US?**

- HIGH DAILY VOLUME
- FAST PROCESSING
- STABLE LONG-TERM DEMAND
- RELIABLE SETTLEMENTS

Carolp Carolp Doug Follow ...

carolcarolp.d 4d  
Greepay: Chinese Gaming Company  
We are actively seeking bulk payment accounts, payment gateways, and Private Limited companies with dual directors to establish long-term partnerships. We require native third-party gateway collection and disbursement accounts suitable for Indian Private Limited companies. We offer high daily transaction volumes, rapid processing speeds, stable long-term demand, timely settlements, and 100% gaming-related funds. Serious partners only—if you possess the aforementioned accounts, please send a private message immediately to expedite onboarding and discuss collaboration!

keshavrathod734 3d  
4 days ago

Add a comment...

2. <https://www.instagram.com/p/DW-rjllqHvt/>

**WuKong Pay**  
CHINA x INDIA  
PARTNER FOR SUCCESS

- HUGE DAILY TRANSACTION VOLUME
- COMPETITIVE COMMISSION RATES
- DAILY COMMISSION SETTLEMENT
- STABLE LONG-TERM COOPERATION

REQUIREMENTS: CORPORATE BANK ACCOUNT REQUIRED  
SAVINGS ACCOUNTS ARE NOT ACCEPTED

PayBridge Global Follow ...

citya\_lumino 4d  
Looking for a stable and profitable opportunity?  
Partner with WuKong Pay and grow your income effortlessly.

- Huge Daily Transaction Volume
- Competitive Commission Rates
- Daily Commission Settlement
- Stable Long-Term Cooperation

Requirements:

- Corporate bank account required
- Savings accounts are not accepted

Limited spots available — join now and maximize your profits.

**No comments yet.**  
Start the conversation.

4 days ago

Add a comment...

3. <https://www.instagram.com/p/DWLPvUBgDQs/>

**Greepay BULK ACCOUNTS NEEDED**

Greepay is pleased to announce the availability of corporate & retail bank accounts with MQR support.

**AVAILABLE BANKING CHANNELS**

- SBI - CMP 3-6 ID + MQR
- RBL Bank - 2 ID CMS + MQR
- RBL Bank - Corporate / Retail + MQR
- KVB (Kansu Vyasa Bank) - Corporate / Retail + MQR
- Indian Bank - Corporate / Retail + MQR
- Dhanlaxmi Bank - Corporate / Retail + MQR
- BOI - Retail / Corporate + MQR
- BOM - Corporate Mahasecure + MQR
- BOM - Corporate / Retail + MQR
- South Indian Bank - Corporate + MQR
- ICICI Bank - Corporate + MQR
- KTK / KBL One - Corporate / Retail + MQR
- Canara Bank - Corporate + MQR
- IDBI Bank - Corporate + MQR
- J&K Bank - Corporate + MQR

**SPECIAL OPTIONS**

- Paytm Business
- High Volume Processing
- Uttar Pradesh Gramin Bank + MQR
- PSB (Punjab & Sind Bank) - Corporate / Retail + MQR

**DAILY EARNING 300USDT GUARANTEED**

Contact our management team for account

**Comments:**

Carolp Carolp Doug Follow ...

carolpcarolp.d 3w  
Source payment platforms urgently need Indian accounts (corporate/retail)  
Paytm Business + MQR  
PhonePe Business + MQR  
BharatPe Business + MQR  
Directly recruiting agents  
No waiting  
High commissions  
High transaction volume  
100% game funds  
Safe and reliable

fit\_pub1 3w  
5% wala app mere bio mein hai, sign up bonus 350 hai hai bas 2000 ke buy par  
Agr process smjh na aaye toh dm kro...

162 23  
March 22

Add a comment...

4. <https://www.instagram.com/p/DWY8I4AAAlE/>

**Panda Pay Seeking Indian Corporate Account Partners**

We are a Chinese company looking for Indians with corporate bank accounts to develop India's market together.

- ✓ Huge daily transaction volume  
每日交易量巨大
- ✓ Competitive commission rates  
具有竞争力的佣金费率
- ✓ Commissions settled every day  
佣金每日结算
- ✓ Stable long-term cooperation  
稳定长期合作

₹ 1 USDT = 105 INR

**Requirements:**

- Corporate bank account required
- Savings accounts are not accepted

**What We Offer:**

- ✓ Huge daily transaction volume
- ✓ Competitive commission rates
- ✓ Daily commission settlements
- ✓ Stable and long-term cooperation
- ✓ Attractive rate: 1 USDT = 105 INR

**Requirements:**

- Must have a corporate bank account
- Personal/savings accounts are not accepted

**Comments:**

Panda Pay Partner Program Follow ...

keto.acvofficial45 2w  
Panda Pay - Seeking Indian Corporate Partners

We are a Chinese fintech company expanding rapidly in the Indian market. We are now looking for reliable partners with corporate bank accounts to collaborate long-term.

4  
March 27

Add a comment...

5. <https://www.instagram.com/p/DWeLh4HqIXx/>



**Panda Pay**

**Requires a Corporate Account**

**Savings Account Unusable**

Our company boasts the highest transaction volume and longest uptime in India.  
Most importantly, commissions are settled on time daily.

Provide the corporate accounts we need,  
Earn sufficient commissions for a better life!

**Acceptable Corporate Accounts:**

- AU Bank
- Axis Bank
- Bandhan Bank
- Central Bank Of India
- DBS Bank
- Federal Bank
- IndusInd Bank
- IDBI Bank
- ICIC Bank
- Kotak Bank
- Karur Vysya Bank
- RBL Bank

**Panda Pay Global Payments** Follow ...

**keto.acvofficial42** 2w  
Only for people with Corporate Bank Accounts  
✖ Savings account not allowed  
👉 We provide:  
✔ Huge daily transaction volume  
✔ High commission %  
✔ Daily commission settlement (on time)  
✔ Long-term stable work  
📧 The more volume you handle, the more you earn!  
👉 Message now to start earning today!

**chahat\_\_baby\_\_123** 2w  
@chahat\_\_baby\_\_123  
🔥 THIS IS SO PERFECT ✅ 💰 LOVE ❤️  
IT 🏆 THE BEST SIN IN  
Reply

4 3  
March 29

Add a comment...

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