

# Your money on a betting app — what actually happens, and what to do

## What happens to your ₹500 in 4 hours

1. **T+10 sec** — lands in mule UPI in a Tier-3 city.
2. **T+5 min** — split across 4-5 mule accounts.
3. **T+1 hour** — pushed to a crypto wallet.
4. **T+4 hours** — exits India as USDT/BTC. Operationally unrecoverable.

## Your only window: first 72 hours

Complain in this order:

1. **Call 1930** (National Cybercrime Helpline) — real-time freeze possible.
2. **File at cybercrime.gov.in** — choose “Online Gambling/Betting Fraud”.
3. **Visit your bank** with screenshots — request merchant-flag.
4. **Bank Grievance** if no response in 7 days — escalate to **Banking Ombudsman** at [cms.rbi.org.in](https://cms.rbi.org.in) if no response in 30 days.

## Need to know

- Charge-back **fails** for authorised UPI. The cyber-cell freeze is your real tool.
- **Recovery rate** at 72 hours: ~15%. At 30 days: ~5%. After: ~1%. **Speed = money.**
- **NEVER** “deposit one more time to recover” — it deepens the loss + legal exposure.

## Read the full guide

[righttoinformation.wiki/upi-gambling-fraud-india](https://righttoinformation.wiki/upi-gambling-fraud-india)

RTI Wiki — citizen-first legal content. April 2026. **Forward to your IPL WhatsApp group.**



### Right to Information Wiki

The working reference for India's Right to Information Act, 2005.



**Read online**

<https://righttoinformation.wiki/share/upi-gambling-fraud-india>

**Main website**

<https://righttoinformation.wiki/>

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