

FILED IN OPEN COURT  
U.S.D.C. Atlanta

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James N. Hatten, Clerk  
By: Deputy Clerk

IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

ORIGINAL

UNITED STATES OF AMERICA

v.

MEHBOOB MANSURALI CHARANIA

CRIMINAL INDICTMENT No.

1 18-CR-421

THE GRAND JURY CHARGES THAT:

**COUNTS ONE THROUGH SIX**

*(Wire Fraud - 18 U.S.C. § 1343)*

1. From on or about July 22, 2015, to on or about January 12, 2016, in the Northern District of Georgia and elsewhere, defendant MEHBOOB MANSURALI CHARANIA knowingly devised and intended to devise a scheme and artifice to defraud United States residents and to obtain money and property from United States residents by means of materially false and fraudulent pretenses and representations, and by omissions of material fact.

**Background**

At all times relevant to this Indictment:

2. As used in this Indictment, a "call center" was an organization or group of organizations that defendant, aided and abetted by others known and unknown to the Grand Jury, used in connection with a scheme to defraud U.S. residents by misleading U.S. residents over the telephone into sending money utilizing a number of different confidence scams, to include:

a. IRS scam: India-based call centers impersonated U.S. Internal Revenue Service (IRS) officers and defrauded U.S. residents by misleading them

into believing that they owed money to the IRS and would be arrested and fined if they did not pay their alleged back taxes immediately.

b. Grant scam: India-based call centers defrauded U.S. residents by misleading them into believing that they were eligible for a fictitious government grant loan. Callers directed the U.S. residents to pay upfront fees. The victims received nothing in return.

c. Student loan scam: India-based call centers defrauded U.S. residents by misleading them into believing that they owed taxes and fees associated with their student loans. Callers directed the U.S. residents to pay taxes and fees.

d. Hacking scam: India-based call centers defrauded U.S. residents by misleading them into believing that their computers had been exposed to malicious malware, or a virus. Callers would gain remote access to the victims' computer and lock the computer so that the victim could no longer log on. Subsequently, the callers would demand payment to "fix" the computer, and threaten that if the payment was not received, access to the computer would not be restored.

3. The defendant, MEHBOOB MANSURALI CHARANIA, held the role of a "runner." As a runner, defendant retrieved cash payments of scammed funds via money transmitters such as Western Union and MoneyGram using fake identification documents and fraudulent information, and deposited scammed funds into bank accounts. The defendant, MEHBOOB MANSURALI CHARANIA, used various aliases, including, but not limited to, Eric Roy, David Royce, and Rolson Rosh.

4. The defendant, MEHBOOB MANSURALI CHARANIA, also facilitated “hawala” money transfers. A hawala is an underground banking system based on trust through which money can be made available internationally without actually moving it or leaving a record of the transaction. In a hawala system, a person wanting to send money abroad contacts a broker (the hawaladar), and gives him money, a fee, name, and location of the person to whom he wants the money delivered. The hawaladar contacts another hawaladar in the recipient’s country, and the second hawaladar delivers the money to the recipient. The first hawaladar then owes the transferred amount to the second, and the debt is frequently repaid by transactions conducted in the reverse direction.

**Execution of the Scheme**

5. On or about each of the dates set forth below in Column B, in the Northern District of Georgia and elsewhere, the defendant, MEHBOOB MANSURALI CHARANIA, aided and abetted by others known and unknown to the Grand Jury, for the purpose of executing and attempting to execute the scheme and artifice to defraud and to obtain money and property by means of false and fraudulent pretenses, representations, promises, and omissions relating to material facts, caused to be transmitted by means of wire communication in interstate commerce the writings, signs, signals, and sounds described below in Column C and Column D for each count and associated with the victims identified in Column E:

A	B	C	D	E
COUNT	DATE OF TRANSMISSION	DESCRIPTION OF WIRE	AMOUNT	VICTIM
1	1/4/2016	Electronic money transfer from O'Neill, Nebraska to Decatur, Georgia via MoneyGram	\$670.00	J.S.
2	11/16/15	Electronic money transfer from Locust Grove, Georgia, to Hendersonville, North Carolina via MoneyGram	\$650.00	W.W.
3	11/5/15	Electronic money transfer from Billings, Montana, to Suwanee, Georgia via MoneyGram	\$1,499.98	L.H.
4	7/23/15	Electronic money transfer from Bellevue, Nebraska, to Stone Mountain, Georgia via MoneyGram	\$870.00	P.S.
5	7/22/15	Electronic money transfer from Bellevue, Nebraska, to Morrow, Georgia via MoneyGram	\$850.00	P.S.
6	7/22/15	Electronic money transfer from Kalamazoo, Michigan, to Riverdale, Georgia	\$500.00	J.W.

All in violation of Title 18, United States Code, Section 1343 and Section 2.

**COUNT SEVEN**

*(Unlicensed Money Remittance – 18 U.S.C. § 1960)*

6. The Grand Jury realleges and incorporates herein by reference paragraphs Two through Five of the Indictment as though set further in full herein.

**Background**

At all times relevant to this Indictment:

7. Money transmitting businesses are required by federal law to register with the Secretary of the Treasury of the United States, to file reports of suspicious activity by customers, to report cash transactions in amounts greater than \$10,000.00, unless specifically exempted by law.

8. In the large majority of States, including the State of Georgia, a money transmitting license is required to conduct such a business. Operating a money transmitting business without a license is a crime under Georgia law, O.C.G.A. §§ 7-1-680 and 7-1-681. Operating a money transmitting business without a license in a State requiring such a license is punishable as a felony under 18 U.S.C. § 1960.

9. As used, a “money transmitting business” is an individual or entity engaged in check cashing, currency exchange, or money transmitting or remittance services, or engaging in an informal money transfer system.

10. The term “money transmitting” includes, among other things, transferring funds through an electronic funds transfer network involving a financial institution in the Federal Reserve system of the United States.

11. As used, an “unlicensed money transmitting business” means a money transmitting business that affects interstate commerce and foreign commerce in any manner and degree and fails to comply with the money transmitting business registration requirements under Section 5330 of Title 31, United States Code, or regulations prescribed under that section.

#### **Defendant’s Business**

12. At all times relevant to this Indictment, defendant MEHBOOB MANSURALI CHARANIA was a citizen of India, overstayed his B-2 visa in the United States, and was a resident of Tucker, Georgia.

13. Between on or about July 22, 2015 and on or about January 17, 2018, CHARANIA received wire transfers from different individuals across the United States.

14. After receiving incoming wire transfers, CHARANIA typically wired most of the amount received to other accounts, and kept a portion, typically between 4% and 12%, as a commission for facilitating the transactions.

15. Beginning on a date unknown, but at least by on or about July 22, 2015 and continuing until on or about January 17, 2018, in the Northern District of Georgia and elsewhere, the defendant, MEHBOOB MANSURALI CHARANIA, did knowingly conduct, control, manage, supervise, direct, and own an unlicensed money transmitting business, as that term is defined in Title 18, United States Code, Section 1960(b)(1)(B), in that the defendant, MEHBOOB MANSURALI CHARANIA, did knowingly conduct, control, manage, supervise, direct, and own all or part of an unlicensed money transmitting business, which transferred funds on behalf of the public by means including, wire transfers to locations throughout the United States, which affected interstate and foreign commerce, in a manner and a degree, and which unlicensed money transmitting business failed to comply with the money transmitting business registration requirements under Title 31, United States Code, Section 5330 and regulations prescribed under such section.

All in violation of Title 18, United States Code, Section 1960(a).

**FORFEITURE PROVISION**

16. The allegations contained in Counts One through Seven of this Indictment are hereby re-alleged and incorporated by reference as if fully set forth herein for the purpose of alleging forfeiture.

17. Upon conviction for one or more of offenses alleged in Counts One through Six of this Indictment, the defendant, MEHBOOB MANSURALI CHARANIA, shall forfeit to the United States, pursuant to Title 18, United States Code, Section 981(a)(1)(C), and Title 28, United States Code, Section 2641(c), all property, real and personal, which constitutes and is derived from proceeds traceable to said violation.

18. Additionally, upon conviction of the offense alleged in Count Seven of this indictment, the defendant, MEHBOOB MANSURALI CHARANIA, shall forfeit to the United States pursuant to Title 18, United States Code, Section 982(a)(1)(A), all property, real and personal, involved in such offenses, and all property traceable to such property.

19. If, as a result of any act or omission of a defendant, any property subject to forfeiture:

- a. cannot be located upon the exercise of due diligence;
- b. has been transferred or sold to, or deposited with, a third person;
- c. has been placed beyond the jurisdiction of the Court;
- d. has been substantially diminished in value; or
- e. has been commingled with other property which cannot be subdivided without difficulty;



the United States intends, pursuant to Title 18, United States Code, Section 982(b), Title 21, United States Code, Section 853(p), and Title 28, United States Code, Section 2461(c), to seek forfeiture of any other property of the defendant up to the value of the forfeitable property.

A True BILL

Ken Kinsler

FOREPERSON

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