ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

# ADMINISTRATIVE PANEL DECISION
Real Asset Management Pty Ltd v. Rajarshi Majumdar
Case No. D2026-4268

## 1. The Parties

The Complainant is Real Asset Management Pty Ltd, Australia, represented by S&A Law Offices, India.

The Respondent is Rajarshi Majumdar, India.

## 2. The Domain Name and Registrar

The disputed domain name <realassetinternational.com> is registered with BigRock Solutions Pvt Ltd. (the "Registrar").

## 3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on September 22, 2026. On September 23, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On September 24, 2026, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the disputed domain name which differed from the named Respondent (Domain Admin Privacy Protect LLC) and contact information in the Complaint. The Center sent an email communication to the Complainant on September 24, 2026, providing the registrant and contact information disclosed by the Registrar, and inviting the Complainant to submit an amendment to the Complaint. The Complainant filed an amended Complaint on September 28, 2026.

The Center verified that the Complaint together with the amended Complaint satisfied the formal requirements of the Uniform Domain Name Dispute Resolution Policy (the "Policy" or "UDRP"), the Rules for Uniform Domain Name Dispute Resolution Policy (the "Rules"), and the WIPO Supplemental Rules for Uniform Domain Name Dispute Resolution Policy (the "Supplemental Rules").

In accordance with the Rules, paragraphs 2 and 4, the Center formally notified the Respondent of the Complaint, and the proceedings commenced on September 30, 2026. In accordance with the Rules, paragraph 5, the due date for Response was October 20, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on October 23, 2026.

The Center appointed Adam Samuel as the sole panelist in this matter on October 28, 2026. The Panel finds that it was properly constituted. The Panel has submitted the Statement of Acceptance and Declaration of Impartiality and Independence, as required by the Center to ensure compliance with the Rules, paragraph 7.

## 4. Factual Background

The Complainant is an Australian company that is part of the Real Asset Management Group and trades under the name Real Asset Management, using the acronym RAM, in connection with asset management, investment and other financial services activities. The Complainant owns an Australian trademark registration number 2181478 for REAL ASSET MANAGEMENT, registered on May 25, 2021. The Complainant markets its services through the domain name <ramgroup.com>, registered on March 4, 2007.

The disputed domain name was registered on May 26, 2025. It resolved to a website displaying "Real Asset Management Services" and purporting to offer loan services. In 2026, the Respondent sent a client of the Complainant or Complainant's group a "Loan Sanction Letter" referring to a loan application made, purporting to be from Real Asset Management Services and signed by the Head of Credit of the Complainant. That individual has made a statement denying that the signature is his. The letter contained a logo containing the words "Real Asset Management" and an email address derived from the disputed domain name.

The Complainant's lawyers wrote to the Respondent on September 1, 2026, attaching a "Cease and Desist Notice". Following receipt of this, the Respondent changed the website to which the disputed domain name resolves to say "We don't have any Affiliation or Authorisation with" the Complainant. The disputed domain name no longer resolves to an active website.

## 5. Parties' Contentions

### A. Complainant

The Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the disputed domain name.

Disregarding the generic Top-Level Domain ("gTLD") ".com", the disputed domain name incorporates the expression Real Asset, the dominant and readily recognizable element of the Complainant's REAL ASSET MANAGEMENT mark, while replacing the word "management" with the descriptive term "international". This replacement gives the impression that the disputed domain name refers to an international arm, affiliate of a business operating under the Complainant's identity.

The website and associated materials used expressions such as "Real asset management" and displayed device marks with that term in it to evoke the Complainant's branding. The Respondent has used the Complainant's trademarks and corporate identity in associated commercial documentation including the purported "Loan Sanction Letter".

The Complainant has never authorized, licensed or otherwise permitted the Respondent or anyone connected to it or the disputed domain to use its trademark, REAL ASSET MANAGEMENT, or any confusingly similar marks, business names, domain names, email addresses or device marks. There is no evidence that the Respondent or any person operating through the disputed domain name has been commonly known by the disputed domain name.

The illegitimate nature of the Respondent's use of the disputed domain name is clear from the "Loan Saction Letter" which reproduces the Complainant's corporate name, describing it as a "lending partner" and seeks a processing fee and an upfront insurance premium. It contains the purported signature of a senior executive of the Complainant. The use of a domain name for impersonation, passing off, phishing, identity theft or other fraudulent activity can never confer rights or legitimate interests.

The website operating through the disputed domain name trades as "Real Asset Management Services" and carries a copyright notice indicating that it was built by Real Asset Management (India). It falsely claims to have been operating since 2016 and collaborations and partnerships with 25 international lenders.

The Respondent has used the disputed domain name to create a false impression of affiliation, sponsorship, endorsement or commercial connection with the Complainant and intentionally used the disputed domain name to attract for commercial gain Internet users and prospective customers by creating a likelihood of confusion with the Complainant's marks. The confusion created led the recipient of the "Loan Sanction Letter" to contact the Complainant to enquire whether it has sent the document.

**B. Respondent**

The Respondent did not reply to the Complainant's contentions.

## 6. Discussion and Findings

To succeed, the Complainant must demonstrate that all of the elements listed in paragraph 4(a) of the Policy have been satisfied:

(i) the disputed domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights;

(ii) the Respondent has no rights or legitimate interests in respect of the disputed domain name; and

(iii) the disputed domain name has been registered and is being used in bad faith.

**A. Identical or Confusingly Similar**

The disputed domain name consists of the Complainant's trademark, except that the word "management" has been replaced by the adjective, "international", and the gTLD ".com". The gTLD is irrelevant here as it is a standard registration requirement. See section 1.11.1 of the WIPO Overview of WIPO Panel Views on Select UDRP Questions ("WIPO Overview 3.1").

The words "real asset" are the dominant elements of the Complainant's trademark. The replacement of the common word "management" with the equally generic "international" does not prevent the disputed domain name from being confusingly similar to the Complainant's trademark.

Section 1.8 of the WIPO Overview 3.1 says:

"Where the relevant trademark is recognizable within the disputed domain name, the addition of other terms (whether descriptive, geographical, […] meaningless, or otherwise) would not prevent a finding of confusing similarity under the first element."

For these reasons, the Panel finds the first element of the Policy has been established.

**B. Rights or Legitimate Interests**

Based on the available record, the Respondent is not called or commonly known by "Real Asset International" or anything similar. There is no evidence that the Complainant has ever authorised the Respondent to use its trademarks or that the Respondent has made a bona fide offering or a legitimate non-commercial or fair use of the disputed domain name. The Respondent appears to have used the disputed domain name to impersonate the Complainant and obtain payments from the Complainant's customer to itself. For these reasons, the Panel concludes that the Complainant has met this element. See sections 2.1 and 2.13.1 of the WIPO Overview 3.1.

**C. Registered and Used in Bad Faith**

The original website to which the disputed domain resolved purported to belong to the "Real Asset Management Services", the Complainant's trademark and business name, not "Real Asset International".

In 2026, the Respondent sent a "Loan Sanction Letter" to one of the Complainant's clients inviting a response to an email address connected to the disputed domain name, claiming to be entitled to a Total Processing fee and an insurance premium. The letter contains two signatures purporting to be from the Credit Head, ECB Division of Real Asset Management Services and the Head of Credit of the Complainant. The latter individual has denied signing the letter and the signature on his statement is quite different from that on the "Loan Sanction Letter".

Section 3.1.4 of the WIPO Overview 3.1 says of this type of phishing activity:

"… Given that the use of a domain name for per se illegitimate activity such as […] phishing can never confer rights or legitimate interests on a respondent, such behavior is manifestly considered evidence of bad faith."

Section 3.4 of the WIPO Overview 3.1 adds:

"Panels have held that the use of a domain name for purposes other than to host a website may constitute bad faith. Such active ('behind the scenes') uses […] can include a range of bad faith activity or scams such as sending email, phishing […]. Many such cases involve the respondent's use of the domain name to send deceptive emails, e.g., […] to solicit payment of fraudulent invoices by the complainant's actual or prospective customers."

The impersonation of the Complainant's employee in a letter containing the Complainant's trademark in the logo on the top right of each page shows that the Respondent knew who the Complainant was when it registered the disputed domain name. The subsequent amendment of the Respondent's website cannot undo the bad faith nature of its attempts to impersonate the Complainant and confuse Internet users into believing that the Respondent was connected or part of the Complainant's group.

For all these reasons, the Panel concludes that the Respondent registered and uses the disputed domain name in bad faith.

**7. Decision**

For the foregoing reasons, in accordance with paragraphs 4(i) of the Policy and 15 of the Rules, the Panel orders that the disputed domain name <realassetinternational.com> be transferred to the Complainant.

*/Adam Samuel/*
**Adam Samuel**
Sole Panelist
Date: November 5, 2026