

Why it is required

- **To break the economic infrastructure of the Criminal**

HOW TO INITIATE FINANCIAL INVESTIGATION

- **Scrutiny of Case Documents**
- **Conducting House Searches of Accused**
- **Verification of Bank Statements**
- **Verification of Electronic Devices belongs to Accused.**

HOW TO INITIATE FINANCIAL INVESTIGATION

- **Gathering Details from Statutory Authorities**
- **Conducting Discrete Enquiries regarding Benami Properties of Accused.**
- **Investigating the Source of Income.**

HOW TO INITIATE FINANCIAL INVESTIGATION

- **Identification of Illegally Acquired Properties.**
- **Check the Applicability of Provisions.**
- **Issue Freezing Order**

SCRUTINY OF DOCUMENTS

- **Scrutiny of Panchanama and Jama Talashi regarding the details of Credit/Debit Cards, Bank Passbooks, PAN Cards, Aadhar Cards and RC Book of Vehicles if any seized/recovered from the Accused.**
- **Scrutiny of Voluntary Statement of the Accused regarding their Parents name, profession, Wife's name and profession and other relatives names and details. Also his deposition regarding movable and immovable properties held by him.**

CONDUCTING HOUSE SEARCHES

- **To identify the Credit/Debit Cards, Bank Passbooks, PAN Cards, Aadhar Cards and RC Book of Vehicles, Property Documents which are useful for financial investigation. To seize the Cash. To verify the Diaries.**
- **Useful for financial investigation means the Property should acquired within six years from date of Arrest and also there is chance to establish some reasonable belief.**

VERIFICATION OF BANK STATEMENTS

- **To Identify Big Financial Transactions and Obtain Remitter/Beneficiary Details from Concerned Bank.**
- **If the Remitter/Beneficiary is found to be Supplier/Receiver or person who made the transaction based on the direction of Supplier/Receiver, then the same can also be used as evidence in Court of Law after recording relevant statements.**
- **To Identify Big Cash Deposits, if any, and question Accused during the Judicial Custody.**

VERIFICATION OF BANK STATEMENTS

- **To identify the remittances from Crypto Currencies or transfers to Crypto Currencies.**
- **Search for the key words like Wazir X, Zeb Pay, Binance, Giottus, Coin dcx and Coin Switch Kuber which are famous Crypto Currency exchanges in India.**
- **If bunch of transactions are there without any keyword, then talk with concerned banker immediately to get remitter/beneficiary details as that also may be related to Crypto Currencies.**

VERIFICATION OF BANK STATEMENTS

Statement of A/c [REDACTED] for the period 01/06/2021 to 30/06/2021

Txn Date	Value Date	Brn Code	Particulars	Ref. No	Debit	Credit	Balance
01/06/2021	01/06/2021		B/F...				1,452.69
01/06/2021	01/06/2021	4857	Chqbk_Delv_Chgs-EB382553908IN-31-05-2021		59.00		1,393.69
02/06/2021	02/06/2021	4857	CHEQUE BOOK ISSUE CHARGE		649.00		744.69
12/06/2021	12/06/2021	1763	IMPS-116301560489-Mr			500.00	1,244.69
17/06/2021	17/06/2021	1763	IMPS-116804813997-WUNDERBAKED TECHNOLO-Y			1.00	1,245.69
17/06/2021	17/06/2021	1763	IMPS-116808888957-WUNDERBAKED TECHNOLO-Y			1.00	1,246.69
17/06/2021	17/06/2021	2101	NEFT CR-SBIN121168464533-Mr			5,00,000.00	5,01,246.69
18/06/2021	17/06/2021	2101	NEFT DR-N168210097822568-giottus-IDFB001		5,00,000.00		1,246.69
18/06/2021	18/06/2021	2101	NEFT CR-SBIN221169404244-Mr			5,00,000.00	5,01,246.69
18/06/2021	18/06/2021	2101	NEFT DR-N169210097863463-giottus-IDFB001		5,00,000.00		1,246.69
21/06/2021	20/06/2021	2101	NEFT CR-SBIN321171160731-Mr			5,00,000.00	5,01,246.69
21/06/2021	20/06/2021	2101	NEFT DR-N171210097919482-giottus-IDFB001		5,00,000.00		1,246.69
22/06/2021	22/06/2021	1763	IMPS-117301949246-WUNDERBAKED TECHNOLO-Y			1.00	1,247.69
22/06/2021	22/06/2021	1763	IMPS-117310761700-WUNDERBAKED TECHNOLO-Y			1.00	1,248.69
23/06/2021	23/06/2021	1763	IMPS-117401759953-WUNDERBAKED TECHNOLO-Y			1.00	1,249.69

VERIFICATION OF BANK STATEMENTS

- **To verify the Locker Details and Details of movable and immovable properties purchased through concerned bank.**
- **Scrutiny of Application Form and identify the KYC details Viz. PAN and Aadhar.**
- **Scrutiny of Account details of person who introduced the Bank Account.**
- **Scrutiny of Linked Bank Accounts and their KYCs.**

VERIFICATION OF ELECTRONIC DEVICES OF ACCUSED

- **To verify the whatsapp chats and transaction messages available in the mobile if recovered under Jama Talashi and to obtain CFSL report if the mobile is seized.**
- **To identify the online payment apps used by the Accused.**
- **To verify the OTPs and transaction messages received from Crypto Currency Wallats.**

GATHERING DETAILS FROM STATUTORY AUTHORITIES

- **To gather the details of Immovable Properties from concerned Sub-Registrar and also Centralized Computer Section available in the Hqrs of Registration and Stamps Department. The names of Accused and Family members should be communicated without any spelling mistakes.**
- **To identify the source of income for purchasing said properties and to identify whether the same were purchased within 6 years.**
- **To investigate previous owner of the property if necessary.**

GATHERING DETAILS FROM STATUTORY AUTHORITIES

- **To gather the details of Movable Properties from concerned RTO and also Centralized Computer Section available in the Hqrs of RTA Department. The names of Accused and Family members should be communicated without any spelling mistakes.**
- **To identify the source of income for purchasing said properties and to identify whether the same were purchased within 6 years.**
- **To investigate previous owner of the property if necessary.**

GATHERING DETAILS FROM STATUTORY AUTHORITIES

- **To gather details from Municipal Administration department regarding property taxes paid by Accused and his family members.**
- **To gather details from Registrar of Companies to check the Accused is holding any Companies in the capacity of Director/Managing Director.**

CONDUCTING DISCRETE ENQUIRIES RELATED TO BENAMI PROPERTIES OF ACCUSED

- **Accused may have purchased Benami Properties in the name of any other known persons.**
- **Discrete enquiries can be conducted in his locality to identify the details of Benami Properties which can be in the form of**
 - (a) Buildings or Lands**
 - (b) Vehicles or Gold**
 - (c) Using the bank account in the name of others**

THANK YOU