Suspicious Activity Report (SAR) - STRATIFY

1. Alert & Subject Information

Alert ID:	ALT-2026-00523
Customer Name:	Rajesh Kumar Sharma
Customer ID:	CUST-78234
Occupation:	Business Owner - Import/Export
Risk Score:	63.48/100
Typology Detected:	Structuring with Layering

2. SAR Narrative

SAR NARRATIVE

SECTION 1: SUBJECT INFORMATION
- Name: Rajesh Kumar Sharma
- DOB: [Not Provided]
- ID: CUST-78234
- Account Opened: June 15, 2019
- Occupation: Business Owner - Import/Export
- Employer: Sharma International Traders
- Income: $1,200,000.00
- Account Numbers: [Not Provided]
- Institution: [Not Provided]

SECTION 2: SUMMARY OF SUSPICIOUS ACTIVITY
The subject, Rajesh Kumar Sharma, has engaged in a series of transactions that appear to be structured to evade detection and reporting requirements. Over a short period, Mr. Sharma executed 48 transactions involving a total inflow of $4,760,185.00 and a total outflow of $4,600,000.00. The transaction volume represents an 8.5 times increase over the baseline average inflow of $881,418.17. The activity includes multiple transactions to and from high-risk jurisdictions, specifically the United Arab Emirates (AE), which is known for weak anti-money laundering (AML) controls.

SECTION 3: DETAILED TRANSACTION ANALYSIS
The transaction activity was flagged for structuring, with a total of 48 transactions executed in a condensed timeframe. The inflows and outflows were characterized by rapid movement of funds, with significant amounts being deposited and subsequently withdrawn or transferred almost immediately. The transactions were primarily conducted in round numbers, which is indicative of an attempt to obscure the audit trail. The subject's behavior deviated significantly from the expected transaction patterns associated with his stated occupation as an import/export business owner.

SECTION 4: FLOW OF FUNDS
The flow of funds indicates a complex web of transactions. Initial deposits were made into Mr. Sharma's account, followed by immediate transfers to accounts associated with new counterparties in the UAE. The rapid movement of funds through these accounts suggests an effort to layer and obscure the source of the funds. The transactions were executed in a manner that avoided detection, with deposits consistently made just below the $10,000 reporting threshold.

SECTION 5: SUSPICION RATIONALE
The suspicious nature of the activity is underscored by several red flags:

Suspicious Activity Report (SAR) - STRATIFY

- The total inflow of $4,760,185.00 and outflow of $4,600,000.00 over 48 transactions indicates a significant deviation from the subject's baseline average inflow of $881,418.17.
- The presence of two new counterparties and transactions involving high-risk jurisdictions raises concerns about the legitimacy of the funds.
- The structuring of deposits just below the reporting threshold is consistent with attempts to evade regulatory scrutiny.
- The sudden increase in transaction volume and velocity is inconsistent with the subject's stated business profile as an import/export trader.

SECTION 6: PRIOR HISTORY
There are no prior SARs associated with Rajesh Kumar Sharma, indicating that this sudden change in transaction behavior is atypical and warrants further investigation.

SECTION 7: ACTIONS TAKEN
Upon identification of the suspicious activity, the financial institution has initiated an internal review of Mr. Sharma's account activity. Relevant transaction records have been compiled and are included in this SAR submission. The institution has also implemented enhanced monitoring of the subject's account to detect any further suspicious activity.

This narrative is submitted in compliance with FinCEN guidelines to report suspicious activity that may indicate potential money laundering or other financial crimes.

3. Quality Assurance Checks (5 Ws & How)

Check Description	Status
Check	PASS
Check	PASS
Check	PASS
Check	PASS
Check	PASS
Check	PASS
Check	PASS
Check	PASS
Check	PASS
Check	PASS

4. Audit Trail Summary

Pipeline Version: STRATIFY v0.1
Generated At: 2026-02-17T00:54:18.408670

Risk Factors Identified:
- Behavioral Anomaly Score (70.0/100)
- Rule Match (None)
- Composite Risk Score (63.5/100)