

Fraud Investigation Report

Account: ACC0216

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Executive Summary

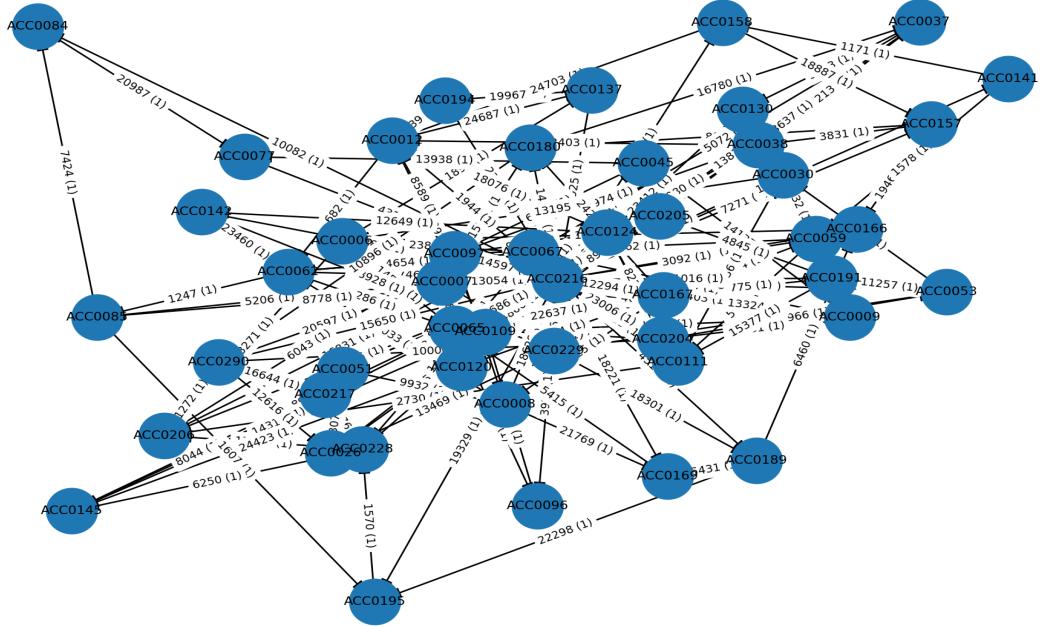
Risk Score	56.27	Risk Band	MEDIUM
Total Sent	■268,430	Total Received	■281,108
In Degree	22	Out Degree	26
Transactions	48	Counterparties	47

Detected Patterns

- **layering** —
- **layering** —
- **layering** —

Transaction Graph

Transaction Subgraph: ACC0216 (hops=1)



RAG Narrative & Investigator Checklist

- 1) The account ACC0216 has been flagged for several suspicious indicators, including:
 - Cyclic transactions involving multiple accounts (ACC0169, ACC0171, ACC0214, ACC0194)
 - Layering transactions through multiple accounts (ACC0195, ACC0013, ACC0017, ACC0045, ACC0016)
 - High degree of connectivity as a "hub" account, with a large number of incoming and outgoing transactions
- 2) These patterns are suspicious for potential money laundering activities, such as:
 - Layering: Obscuring the origin of funds through complex transactions
 - Cyclic transfers: Disguising the source and destination of funds
 - High connectivity: Potentially acting as a central hub for illicit funds
- 3) The Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), and Insurance Regulatory and Development Authority of India (IRDAI) have issued detailed Know Your Customer (KYC) and Anti-Money Laundering (AML) guidelines to their respective regulated entities. These guidelines require financial institutions to:
 - Verify the identity and address of customers [1]
 - Periodically update customer information [1]
 - Monitor transactions and flag suspicious behavior [1]
 - Undertake Customer Due Diligence (CDD) at the time of account opening and during high-value or unusual transactions [1]
- 4) To further investigate this case, the following steps could be taken:
 - Obtain additional information on the account holders and their activities
 - Analyze the source and destination of funds involved in the suspicious transactions
 - Check for any connections or links between the accounts involved
 - Assess the overall risk profile of the account and consider enhanced due diligence measures
 - Coordinate with relevant regulatory authorities, if necessary, to gather more information and take appropriate actions