10-Day Training TOC: From Basic to Expert – Financial Intelligence & Statement Analysis

👥 **Batch Size: 5 participants**

🗓️ **Duration: 10 Days (2 Weeks)**

🎯 **Goal: To turn freshers into skilled financial analysts capable of detecting suspicious financial activity, following the money trail, and writing clear, actionable intelligence reports for law enforcement agencies.**

📘 **Day 1: Understanding Financial Intelligence – The Big Picture**

- What is Financial Intelligence?
- Who uses financial intelligence and why? (Banks, FIUs, Law Enforcement)
- Types of financial crimes (money laundering, terror financing, fraud, hawala)
- Basic terms: AML, KYC, CDD, STR, FIU, PEP, FATF
- Real-life examples of financial crimes
- Activity: Match the crime to its method (fun quiz)

📘 **Day 2: Anatomy of a Bank Statement – Seeing What's Hidden**

- Personal vs. Business account structures
- Types of transactions (credits, debits, NEFT, RTGS, UPI, SWIFT)
- How to read a bank statement like an analyst
- Time patterns, frequency patterns, unusual round numbers
- Activity: Explore a real bank statement and annotate suspicious areas

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📘 **Day 3: Profiling: Understanding Human Behavior Behind the Numbers**

- What is profiling in financial analysis?
- Personal profile vs. financial behavior profile
- Red flags in individual behavior: cash deposits near thresholds, third-party transfers, multiple accounts
- Introduction to "Follow the Money" principle

- Activity: Build a basic profile based on 3 months of bank activity

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📘 **Day 4: Business Accounts – Tricks, Patterns & Red Flags**

- Common red flags in business behavior:
  - Shell companies
  - Over/under invoicing
  - Same-party transactions
- How businesses hide illegal money: circular transfers, layered payments
- Activity: Spot 5 red flags in a sample business account

📘 **Day 5: Tools for Statement Analysis – Doing It Smartly**

- How Excel helps you "see" patterns:
  - Sorting, filtering, conditional formatting, pivot tables
  - Basic formulas for finding repetition or gaps
- Templates for red flag detection
- Creating timelines and behavior maps
- Activity: Analyze and summarize 3 statements using Excel templates

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📘 **Day 6: Operational Analysis – Acting on Real-Time Suspicion**

- What is operational vs. strategic intelligence?
- When to flag immediately (cash structuring, rapid fund movement)
- Basics of transaction monitoring systems (non-technical)
- Thresholds and triggers for alerts
- Activity: Live simulation – would you report this transaction?

📘 **Day 7: Strategic Analysis – Building a Case Over Time**

- Linking accounts, transfers, and relationships
- Using Excel + mind maps to build a story

- Seeing the bigger picture: multiple statements over time
- Documenting behavior in timelines and networks
- Activity: Connect the dots from 3 interlinked statements

📘 **Day 8: Writing Reports That Work – SARs/STRs**

- What is an STR (Suspicious Transaction Report)?
- What makes a report "actionable" for law enforcement
- Writing style: Objective, clear, fact-based
- What to include and what to avoid
- Sample STR walk-through (good vs. bad)
- Activity: Write your first STR in a simulated case

📘 **Day 9: Intelligence Dissemination – Collaborating with Agencies**

- Who do we send reports to and how?
- Confidentiality and sensitivity in communication
- Law enforcement workflow: what happens after your report?
- Escalation protocol and follow-ups
- Role Play: You're the analyst, the officer is questioning your STR

📘 **Day 10: Final Simulation – Put It All Together**

- Group Case Study:
    - Statement Review → Profile Building → Flag Detection → STR Draft
- Peer Review: Cross-check and give feedback
- Panel Presentation: Present your findings to a mock enforcement panel
- Final Reflection: What would you do differently now?