



ANNUAL REPORT

DIRECTORATE OF
ENFORCEMENT

FY 2025-26

DISCLAIMER

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DIRECTOR'S MESSAGE

With immense pleasure and with a deep sense of honour and gratitude, I present the Annual Report of the Directorate of Enforcement (ED) for the Financial Year 2025-26. The Directorate administers the Prevention of Money Laundering Act (PMLA), the Fugitive Economic Offenders Act (FEOA), and the Foreign Exchange Management Act (FEMA), addressing offences that extend far beyond mere laundering of illicit funds to encompass a wide spectrum of threats to financial integrity and national security.

The nature of financial crime is constantly evolving. A few years ago, the ED primarily focused on bank frauds, large corporate scams, and real estate frauds. In recent years, there has been a visible decline in such offences, owing to sustained enforcement action by the investigating agencies, complemented by Government initiatives such as the Insolvency and Bankruptcy Code (IBC) and the Real Estate (Regulation and Development) Act (RERA).

While the ED continues to investigate bank frauds, the evolving criminal landscape has led to a notable rise in cases involving cryptocurrency fraud, cyber-enabled financial crimes, terrorism, anti-national activities, and narcotics trafficking. Further, in alignment with the Government's policy priority to curb the drug menace, the Directorate has accorded high priority to narcotics-related investigations, adopting a targeted financial disruption strategy to dismantle drug networks by tracing illicit proceeds and breaking their financial backbone. There has also been a marked increase in the investigation of the money laundering aspects of terror financing and espionage cases, as evidenced by the proactive and prompt action in the Red Fort blast case.

The Directorate has also adopted a forward-looking and focused approach to emerging threats, ensuring that its enforcement strategies remain adaptive, intelligence-driven, and responsive to the evolving dynamics of financial crime.

Money laundering investigations are inherently complex, often involving multi-jurisdictional and cross-border transactions, layered financial structures, and rapidly evolving technologies. Notwithstanding these challenges, the Directorate has significantly enhanced its enforcement outcomes, having filed 657 main prosecution complaints under the PMLA during this financial year — almost double the 333 filed in FY 2024–25. Additionally, the Directorate also filed 155 supplementary prosecution complaints during FY.2025-26. Out of the total 2,396 main prosecution complaints filed by the ED to date, over 41% have been filed in the last two years, reflecting a marked acceleration in investigative and prosecutorial efforts. The Directorate now looks forward to the expeditious adjudication of these cases by the Hon'ble Courts and will continue to extend full cooperation and assistance to the judiciary. With a conviction rate in money laundering cases standing at approximately 94%, it is expected that most of these cases pending in trial courts will result in conviction of the accused and confiscation of proceeds of crime.

The Directorate's mandate extends beyond securing convictions; a core objective is to deprive offenders of the enjoyment of the proceeds of crime. The offence of money laundering, as defined under Section 3 of the PMLA, covers any process or activity connected with the proceeds of crime. Under the Act, "proceeds of crime" is broadly defined to include any property derived or obtained, directly or indirectly, as a result of a scheduled offence. In alignment with global standards and FATF guidelines, this definition extends beyond laundered assets to include properties derived from predicate offences, as well as the properties involved in, or intended for use in such offences, including the financing of terrorism, terrorist acts, or terrorist organisations. Thus, the scope of "proceeds of crime" is not limited to laundered properties alone but also encompasses assets derived from predicate offences and the instrumentalities used in money laundering or in the predicate offence. The Act further provides for attachment and subsequent confiscation of properties of equivalent value in cases where the actual proceeds of crime have been dissipated or concealed.

A review of enforcement trends highlights the increasing emphasis on attachment of proceeds of crime. During the initial decade of the enactment of the Act (2005-2014), total attachments amounted to ₹5,171.32 crore, averaging approximately ₹574.6 crore annually. In the subsequent decade (2014–2024), total attachments rose sharply to ₹1,19,386.25 crore. In FY 2024–25 alone, attachments stood at ₹30,036.41 crore, and in FY 2025–26, the Directorate of Enforcement recorded attachments of properties amounting to ₹81,422.63 crore. To place this in perspective, attachments in a single financial year now exceed the cumulative total of the Act's first decade by more than fifteen times. These figures reflect a clear and sustained focus on depriving offenders of the benefits derived from criminal activities.

While attachment of properties is primarily undertaken with a view to eventual confiscation, it was observed that prolonged trials were delaying such outcomes. To address this, Section 8(8) was introduced in the Act, and its scope was considerably expanded in 2019, enabling confiscation of properties during trial in specified circumstances. Under this framework, including actions taken under the Fugitive Economic Offenders Act (FEOA), criminals have been deprived of properties worth ₹65,872.72 crore as on 31st March, 2026, out of which assets valued at ₹63,142 crore have been restituted to rightful claimants.

In cases involving banks, investors, and homebuyers, the objective of the PMLA extends beyond attachment and confiscation to facilitating restitution to victims and rightful owners. This commitment is reflected in the sharp rise in restitution: from negligible levels till FY 2022–23 to ₹71.16 crore in FY 2023–24, increasing significantly to ₹15,263.03 crore in FY 2024–25, and further to ₹32,678.12 crore in FY 2025–26. Cumulatively, over ₹63,142 crore has been restored to rightful claimants. Notably, in a landmark real estate case in Udaipur, the Directorate facilitated the release of attached properties to over 200 homebuyers. The Hon'ble Supreme Court recorded its appreciation of these efforts. Similarly, in the case of PACL Ltd., assets amounting to approximately ₹15,581 crore have been restituted to the Justice R. M. Lodha Committee for distribution to hundreds of thousands of investors.

Given the transnational nature of financial crime, international cooperation remains a cornerstone of our strategy. The Directorate has significantly strengthened engagement with foreign jurisdictions through mutual legal assistance, asset recovery initiatives, and intelligence sharing. India's leadership in global anti-money laundering efforts continues to grow through active participation in international asset recovery networks and forthcoming global engagements that will further strengthen cooperation and standard-setting. Notably, India now chairs the Steering Group of ARIN-AP (the Asia/Pacific Asset Recovery Interagency Network) and will host its Annual General Meeting in 2026; we are also preparing to host the GlobE Plenary in the year 2028. ED will also be a focal point to BRICS asset recovery network from India during India's chairmanship in 2026. These initiatives underscore India's leadership in setting AML/CFT standards internationally.

In coordination with agencies such as the Central Bureau of Investigation (CBI), serious economic offences are being systematically pursued. As of March 31, 2026, proceedings under the Fugitive Economic Offenders Act have been initiated against 54 individuals, with 21 declared as Fugitive Economic Offenders, while in 2 cases fugitives have either deceased or joined the prosecution and 31 cases are pending before the competent courts. Properties worth ₹2,178.34 crore have been confiscated under the Act, reinforcing the message that economic offenders cannot evade the reach of Indian law.

The Directorate recognizes the strong synergy between insolvency resolution and anti-money laundering enforcement. In coordination with the Insolvency and Bankruptcy Board of India, a structured mechanism introduced in November 2025 allows Insolvency Professionals to seek conditional release of PMLA-attached assets through the Special Court, supported by standardised undertakings. This ensures asset utilisation for creditor recovery while safeguarding against misuse by delinquent promoters and other unscrupulous elements. At the same time, the Directorate remains vigilant and intervenes in cases where the IBC process is misused to frustrate enforcement or shield illicit assets.

During the last financial year, several measures have been taken to improve transparency and accountability. Instructions have been issued to ensure that every action of junior officers are administratively approved at a very senior level. A QR code based system has been introduced to validate summons issued which can be verified through the ED's website for curbing the problem of impersonation and circulation of fake summons by unscrupulous elements. The risk based approach for initiation of PMLA investigation has been completely revamped and strengthened with monthly meetings of Risk Assessment Management Committee (RAMC). Punitive and preventive vigilance has been strengthened and several officers on deputation were repatriated. Finally, comprehensive Manuals were issued for PMLA, FEMA and FEOA, consolidating several technical circulars, administrative instructions, letters from HQ, etc. in single comprehensive internal document for bringing uniformity and clarity in operational, legal and administrative matters.

To meet all these challenges, the ED's own capacity has been greatly strengthened. In accordance with the Government of India's Karamyogi Bharat, we have organised comprehensive training programmes for newly recruited and serving officers. ED's budget and infrastructure spending have expanded significantly (nearly quadrupling in recent years) to build state-of-the-art forensic labs, data centres and intelligence systems. The ED now operates out of 5 regional offices, 27 zonal and 18 sub-zonal offices nationwide, with enhanced technical and personnel resources. This robust institutional foundation, combined with our strategic risk-focused approach, enables the ED to stay ahead of evolving criminal schemes.

In conclusion, the Directorate of Enforcement remains steadfast in its mission to combat money laundering and safeguard the financial integrity of the nation. The outcomes reflected in this report are the product of the dedication, integrity, and sustained effort of the officers and staff of the Directorate, to whom I extend my sincere appreciation. We remain committed to evolving in line with global best practices and addressing emerging challenges with resolve and professionalism.

Jai Hind

Rahul Navin
Rahul Navin
Director, ED

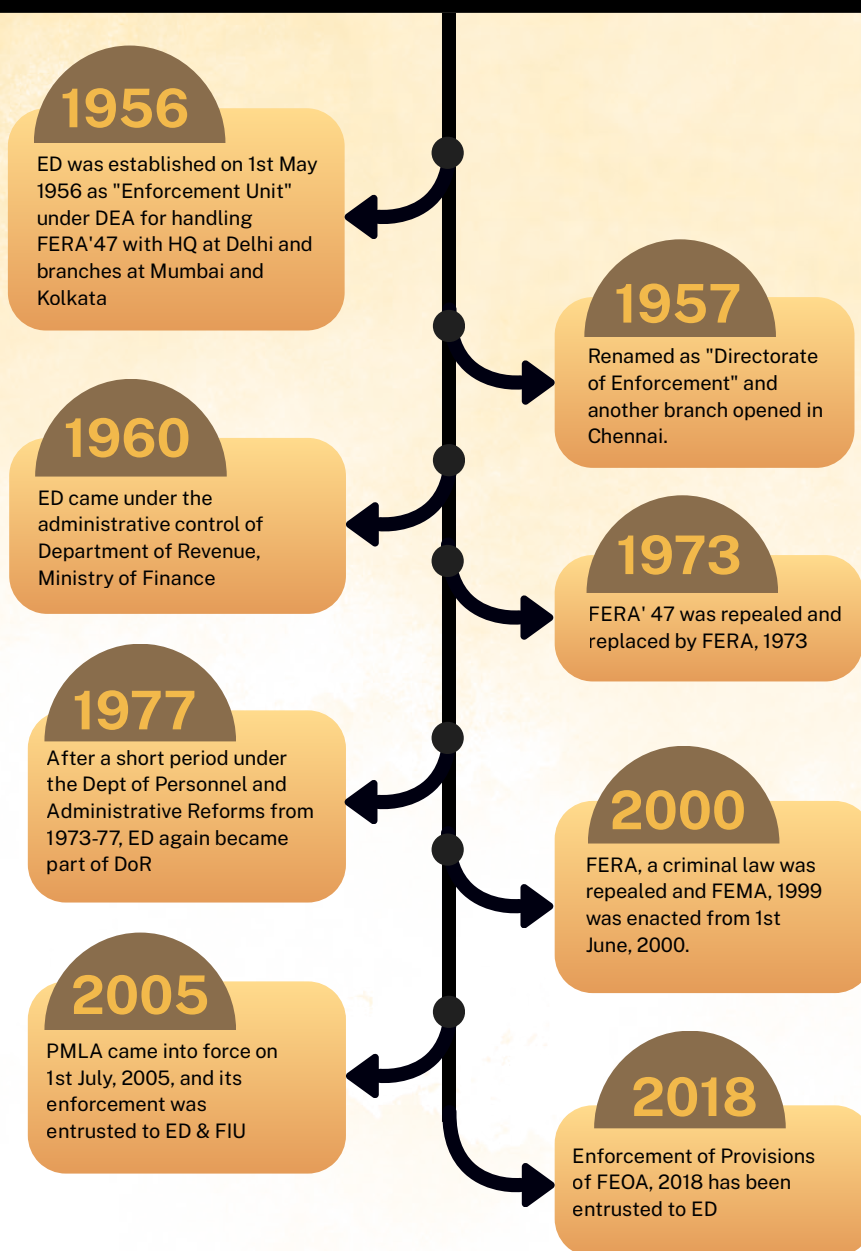


OVERVIEW OF DIRECTORATE OF ENFORCEMENT



The Directorate of Enforcement (ED) has undergone a significant institutional transition since its inception in 1956. Originally established as an Enforcement Unit within the Department of Economic Affairs (DEA) to oversee foreign exchange regulations, it has evolved into a premier financial intelligence and investigative agency under the Ministry of Finance. Its evolution is marked by a shift from regulating foreign exchange to tackling money laundering.

Institutional Evolution and Legal Framework



Exchange Control was first introduced in India as wartime measure to conserve foreign exchange at the outbreak of the Second World War. On 3rd September, 1939, the Government of India invoked the emergency powers under the Defence of India Rules, the financial provisions of which provided the basis for administration of Exchange Control in the country. It continued in one form or the other even after the end of the Second World War in 1945 and finally culminated in the statutory provisions of the Foreign Exchange Regulation Act, 1947 (FERA, 1947).



The “Investigation and Enforcement Section” of the Reserve Bank of India (RBI) administered the Foreign Exchange Regulation Act, 1947 till 1956. However, for search and seizure under section 19(3) of FERA, 1947, the RBI issued authorization from time to time in favour of the officers of the Special Police Establishment to obtain search warrants from the competent Magistrate. Even prosecution was conducted by the Special Police Establishment. The investigations and prosecutions of FERA, 1947 violations were not considered in consonance with the role of the RBI as the Central Bank of India. Thereafter, the role of enforcement of exchange control was transferred to the ‘Enforcement Unit’ in the DEA, Ministry of Finance.

The 'Enforcement Unit' handled Exchange Control Laws violations under FERA, 1947. This Unit was headed by a Legal Service Officer, as Director of Enforcement, assisted by an Officer drawn on deputation from RBI, besides 03 Inspectors of Special Police Establishment. Apart from Delhi Hqrs. to start with, 02 branches were also opened, one at Bombay and another at Calcutta. In the year 1957, this Unit was renamed as 'Enforcement Directorate', and another branch was opened at Madras. The administrative control of the ED was transferred from DEA to Department of Revenue (DoR) in 1960. With the passage of time, FERA, 1947 was repealed and replaced by the Foreign Exchange Regulation Act, 1973 (FERA, 1973). For a short period of 04 years (1973 – 1977), the Directorate remained under the administrative jurisdiction of Department of Personnel & Administrative Reforms. Thereafter, the administrative control remained with the DoR.

FERA, 1973 replaced FERA, 1947 with effect from 01.01.1974. FERA, 1973 was enacted with the objective to amend the law regulating certain payments, dealing in foreign exchange, and securities, transaction indirectly affecting foreign exchange and import and export of currency and bullion, for the conservation of the foreign exchange resources of the country and proper utilisation thereof in the interest of the economic development of the country.

W.e.f. June 1, 2000, the Foreign Exchange Management Act, 1999 (FEMA) succeeded FERA, 1973, marking a pivotal shift in India's economic regulatory framework. This transition was needed owing to the transformative developments of the 1990s, which involved robust expansion of foreign exchange reserves, the liberalization of cross-border investments, and the introduction of current account convertibility. The primary objective of FEMA is to facilitate **seamless external trade and payments** while fostering the **orderly development and sustained stability of the Indian foreign exchange market**. The ED was empowered to implement and to enforce the provisions of the FEMA.

FEMA

PMMLA

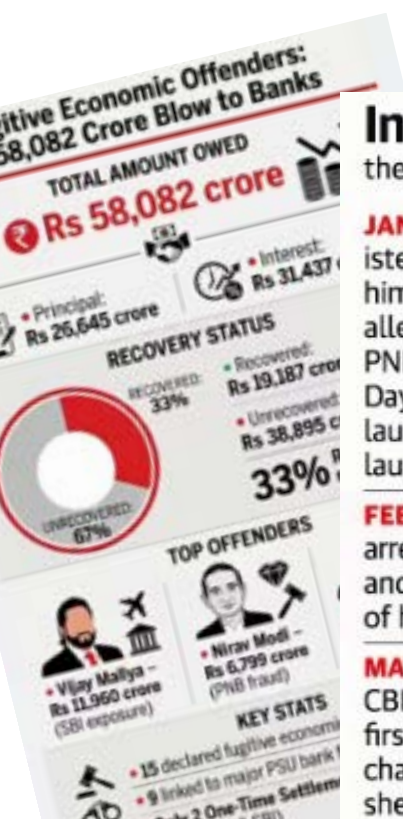
The necessity for a strong and comprehensive legal structure to address the issue of money laundering in India became evident with the 1988 UN Vienna Convention against Illicit Traffic in Narcotic Drugs and Psychotropic Substances and the founding of Financial Action Task Force (FATF) in 1989. The Financial Action Task Force was established with the aim to study money laundering and to develop countermeasures against it and also to create international standards for the same. The General Assembly of the United Nations, in its 17th special session held on February 23, 1990, adopted the Political Declaration and Global Program of Action annexed to the resolution S-17/2. From June 08 to June 10, 1998, the Political Declaration Adopted by the Special Session of the United Nations General Assembly called upon member states to adopt national money-laundering legislation and Programs. On August 4, 1998 the bill was introduced in Parliament with the aim of achieving the objective of Preventing Money Laundering. The bill was then referred to the standing committee of Finance, and on March 4, 1999 the committee presented its report to the Lok Sabha. **The Prevention of Money Laundering Bill passed both houses of the Parliament and got the assent of the President on January 17, 2003.** On July 1, 2005 it came on the statute book as the Prevention of Money Laundering Act, 2002, and came into force from July 1,

2005.

The objective of Prevention of Money Laundering Act, 2002 (PMLA) is to **prevent and control money laundering**, to provide for **seizure and confiscation of property** derived from, or involved in, money-laundering and to deal with any other matter connected with money laundering in India. The Directorate of Enforcement has been assigned with the responsibility to enforce the certain provisions of the PMLA relating to **investigations, attachment of property involved in the proceeds of crime and prosecution of the offenders** for the offence of money laundering.

FEOA

In the recent past, there have been several instances of economic offenders fleeing India so as to avoid jurisdiction of Indian courts. The absence of such offenders not only hampers investigation in criminal cases but it also wastes precious time of court as well as undermines the rule of law in India. In order to address these problems and lay down measures to deter economic offenders from evading the process of Indian law by remaining outside the jurisdiction of Indian courts, **the Fugitive Economic Offenders Ordinance, 2018 was promulgated on April 21, 2018 and later the Fugitive Economic Offenders Bill, 2018 was enacted on July 31, 2018**. The Fugitive Economic Offenders Act, 2018 is deemed to have come to force on the April 21, 2018. The Directorate of Enforcement has been tasked to implement and to enforce the provisions of the Act. Action under the said Act can be initiated against economic offenders who have left India so as to avoid criminal prosecution or who, being abroad, refuse to return to India to face criminal prosecution and the total amount involved in the economic offence is more than **100 cr**



In a corner

JAN. 31, 2018: CBI registers first case against him and others for allegedly cheating PNB of ₹6,498 crore. Days later, ED launches money laundering probe

FEB. 2018: CBI arrests bank officials and functionaries of his firms

MAY 14, 2018: CBI files first charge-sheet

Dubious distinction

Vijay Mallya became the first Indian to be declared a fugitive economic offender

The FEOA, which came into effect on July 25, 2018, allows for declaring a person an offender after an arrest warrant is issued and the value of offences exceeds ₹100 crore

MAY 11, 2020: Extradition trial commences

FEB. 25, 2021: Court allows extradition; order is sent to the Secretary of State of the U.K.'s Home Department

APRIL 15, 2021: The Secretary signs the extradition order

ED's List of Fugitive Economic Offenders

1. Vijay Mallya
2. Jatin Mehta
3. Lalit Modi
4. Nirav Modi
5. Mehul Choksi
6. Ritesh Jain
7. Sanjay Bhandari
8. Nitin Jayantilal Sandesara
9. Chetan Jayantilal Sandesara
10. Dharminder Ghossein
11. Ashish Chandra

The Directorate of Enforcement is entrusted with the implementation of the following legislations:-

1 The Foreign Exchange Regulation Act, 1973 (Legacy cases);

2 The Foreign Exchange Management Act, 1999;

3 The Prevention of Money Laundering Act, 2002; and

4 The Fugitive Economic Offenders Act, 2018.

In addition to above, ED plays a key role by sponsoring detention cases under **COFEPOSA, 1974** particularly those linked to FEMA contraventions. COFEPOSA, or the Conservation of Foreign Exchange and Prevention of Smuggling Activities Act, 1974, enables preventive detention to address smuggling and foreign exchange violations. ED collects intelligence, investigates violations, and recommends detention to the competent authority under COFEPOSA for FEMA contraventions and smuggling activities mainly related to Hawala Transactions.

Investigation in Money Laundering Cases:



The offence of money laundering, as defined under **Section 3 of the PMLA**, covers any process or activity connected with the proceeds of crime. Under the Act, "proceeds of crime" is broadly defined to include any **property derived or obtained, directly or indirectly**, as a result of a scheduled offence. In alignment with **global standards and FATF guidelines**, the definition of proceeds of crime extends beyond laundered assets to include properties derived from predicate offences, as well as those involved in or intended for use in such offences, including the financing of terrorism, terrorist acts, or terrorist organisations. Thus, the scope of "**proceeds of crime**" is not limited to laundered property alone but also encompasses assets derived from predicate offences and the instrumentalities used in money laundering or in the predicate offence.

The Directorate's mandate under the PMLA primarily begins **after the registration of the predicate offence**, involves tracing the proceeds of crime through money trail and further, **identification and attachment of proceeds of crime**, and building of **prosecutable evidence** through detailed financial and forensic analysis. An investigation by the Directorate starts by way of **recording of Enforcement Case Information Report (ECIR)** after a criminal investigation into a scheduled or predicate offence has already been initiated by any other law enforcement agency (LEA). **Scheduled offences** must transpire first to generate proceeds of crime and there should be a First Information Report (FIR) or a formal complaint registered by the scheduled LEA, thereby allowing the Directorate to initiate a money laundering investigation. In exceptional cases, PMLA investigation can be initiated wherein information has been received by ED in respect of commission of any schedule offence even though no First Information Report (FIR) or a formal complaint has been registered by the LEA. In such cases, reference can be made by this Directorate to the concerned LEA under section 66(2) of PMLA for registration of FIR/Complaint in the said cases.

The PMLA investigation focuses specifically on the **identification, attachment, seizure, and freezing of the proceeds of crime**, ensuring their availability for confiscation under the Act. **Section 17** of the PMLA empowers the Directorate to **search and seize property and records suspected to be proceeds of crime** after recording of 'reasons to believe'. Post such seizure, all seized material and the reasons to believe are forwarded to the Adjudicating Authority within 30 days for authorized retention.

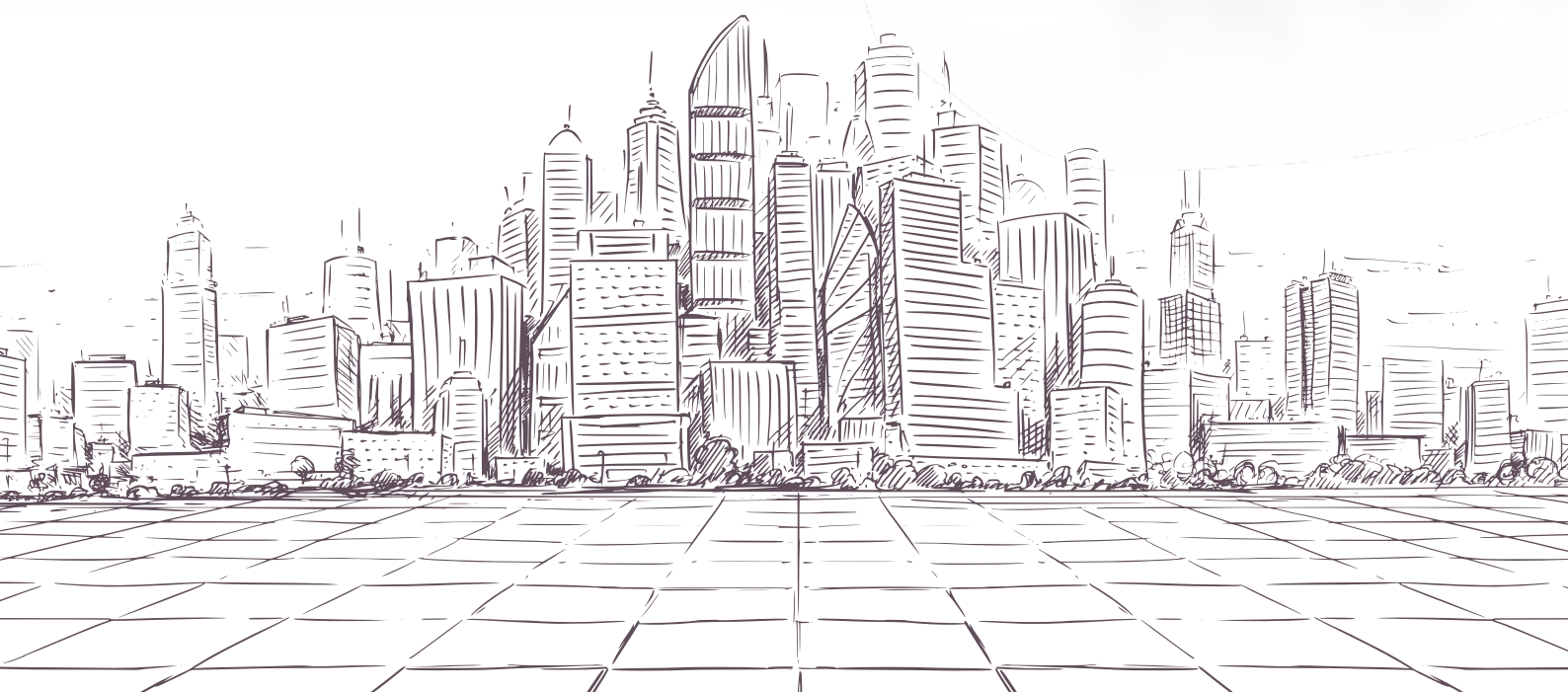


Proceeds of Crime are attached or restrained under the PMLA to ensure its availability for legal proceedings under the Act. Once the proceeds of crime are identified, provisional attachment is effected under section 5 of the PMLA followed by adjudication before the Adjudicating Authority.

Subsequently, in case of confirmation of the orders, in appropriate cases, ED takes possession of the concerned properties, thereby facilitating the effective enforcement of the PMLA and prevent enjoyment of such properties by the accused persons. **Section 8(4)** of the PMLA empowers the Directorate to take immediate possession of property attached under section 5(1) of the Act once that attachment is confirmed by the Adjudicating Authority under **section 8(3) of the Act**. Further, under **section 8(5) of the PMLA**, the Special Court is empowered to pass orders for the **confiscation of properties** that are conclusively proven to be involved in money laundering or are used in commissioning the offence of money laundering, upon the conviction of the accused. **Section 8(8) of the PMLA** allows the Special Court to restore confiscated property to claimants with legitimate interests who have incurred quantifiable losses from money laundering offenses. The claimant must demonstrate good faith, a lack of involvement in the offense, and that the loss occurred despite taking reasonable precautions. The Second Proviso to Section 8(8) of PMLA provides for restoration of property to legitimate claimants subject to fulfillment of certain conditions even during trial

Upon final confiscation, ownership of the said property vests absolutely and irrevocably with the Central Government, free from all encumbrances. In addition to conviction based confiscation, **Section 8(7) of the PMLA** introduces the concept of non-conviction-based confiscation. This provision empowers the Special Court to direct the confiscation of properties even in the absence of a conviction, provided that the trial cannot be conducted or concluded due to specific circumstances — such as the death of the accused, the accused being declared a proclaimed offender, or other legal limitations.

Over the past two FYs, the Directorate has prioritized the attachment and **non-conviction based confiscation** of proceeds of crime mainly under sections 8(7) & 8(8) of the PMLA. ensuring that crime does not pay and that offenders are stripped of the proceeds they have accumulated.



FY 2024-25

461

PAOs issued

₹30,036 Cr

Total attachment value

FY 2025-26

712

PAOs issued

₹81,422.63 Cr

Total attachment value

When the investigation under PMLA is concluded, in respect of person(s) or property(s) found to be involved in the offence of money laundering, the authorised officer files a **Prosecution Complaint** before the Special Court under PMLA, in accordance with **Section 44 of the PMLA**. Thereafter, the matter proceeds through cognizance, framing of charges, and trial. The above process demonstrates that the journey from recording of an ECIR to completion of trial is inherently long drawn and subject to continuous judicial oversight at multiple stages. Where no offence of money laundering is made out after investigation, the Directorate also files a Closure Report in terms of the proviso to Section 44(1)(b) of the PMLA. The Directorate's functioning is, therefore, characterised not by simplicity of cases but by sustained, multi-dimensional investigations requiring dedicated manpower and specialised expertise.

While prosecution of offenders is the primary objective of investigating agencies, the restitution of properties to victims and legitimate claimants is an essential part of the cycle of justice in money laundering investigations. **Restitution signifies the formal process of restoring property to victims** of money laundering or legitimate claimants who have sustained demonstrable financial losses resulting from the underlying predicate offences. Under the statutory framework, this mechanism ensures that assets seized during investigations are repatriated to their rightful owners, thereby mitigating the economic impact on affected parties and upholding the principles of restorative justice. When banks are defrauded or the general public is cheated through Ponzi schemes, cyber frauds or real estate frauds, the recovery and return of illegally amassed assets completes the mandate beyond merely punishing the accused.



The Directorate has been actively spreading awareness to victims about **sections 8(7) and 8(8) of the PMLA**, which empower them to claim their rights over attached assets. Beyond operational interactions, the Directorate has engaged formal communication channels to provide technical assistance, ensuring that the statutory provisions governing restitution are comprehensively understood and effectively implemented. In alignment with its commitment to judicial integrity, the Directorate maintains seamless coordination with other LEAs and provides comprehensive support to court-appointed committees. These collaborative efforts are dedicated to the equitable restoration of assets to aggrieved parties, ensuring a streamlined and transparent process for the redressal of financial grievances.

**During the last 2
Financial Years i.e. 2024-25 & 2025-26,**

the Directorate has adopted a more proactive and victim-centric approach to the restoration of crime property resulting in cumulative restitution by the Directorate valuing at



**Rs. 63,142.65
crore**

as on 31st March 2026.

EXECUTIVE ORGANISATIONAL STRUCTURE

The ED was headed till 1998 by an officer of the rank of the Joint Secretary to the Government of India. The post of the Director was upgraded to the rank of not below the Additional Secretary as per the directions of the Apex Court in its judgment in the case of Vineet Narain Vs. Union of India (1998) SCC (Cri) 307. The Director is **assisted by** the following class of officers:



Special Director of Enforcement (SDE)



Additional Director of Enforcement (ADE)/Additional Director (Prosecution)



Joint Director of Enforcement (JDE)/ Deputy Legal Adviser (DLA)



Deputy Director (DD)/ Assistant Legal Adviser (ALA)



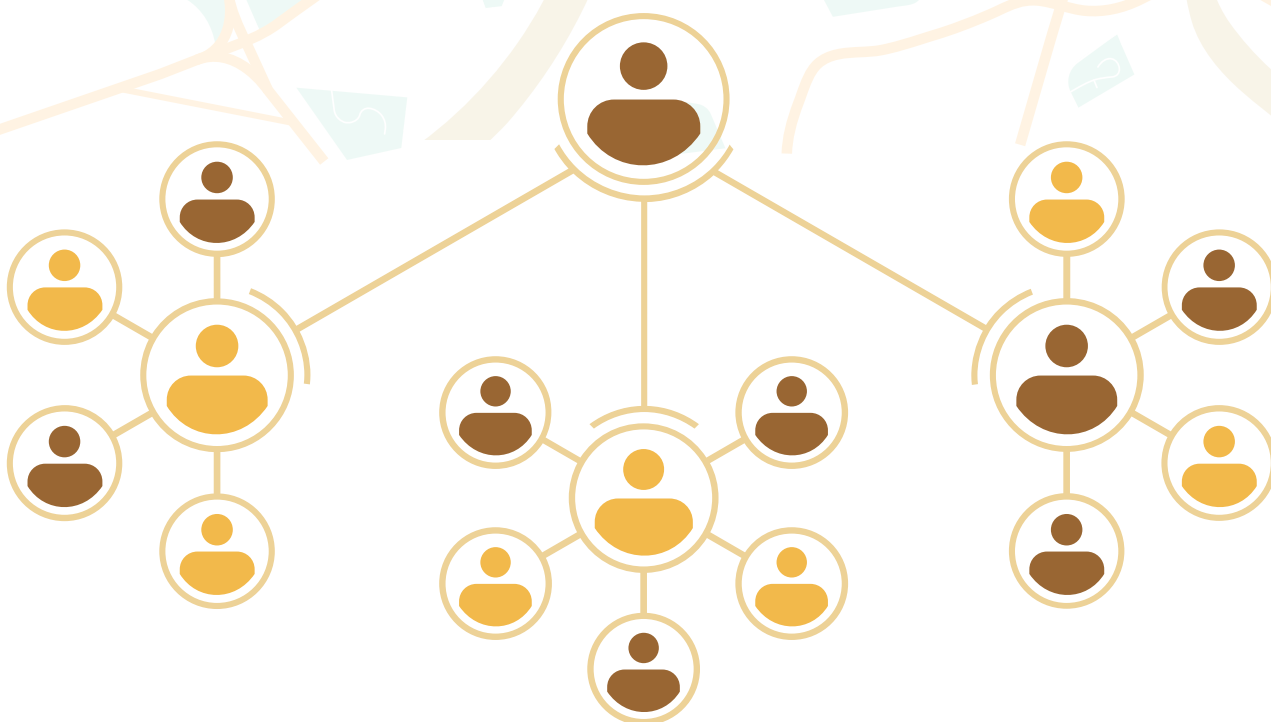
Assistant Director (AD)



Enforcement Officer (EO)



Assistant Enforcement Officer (AEO)

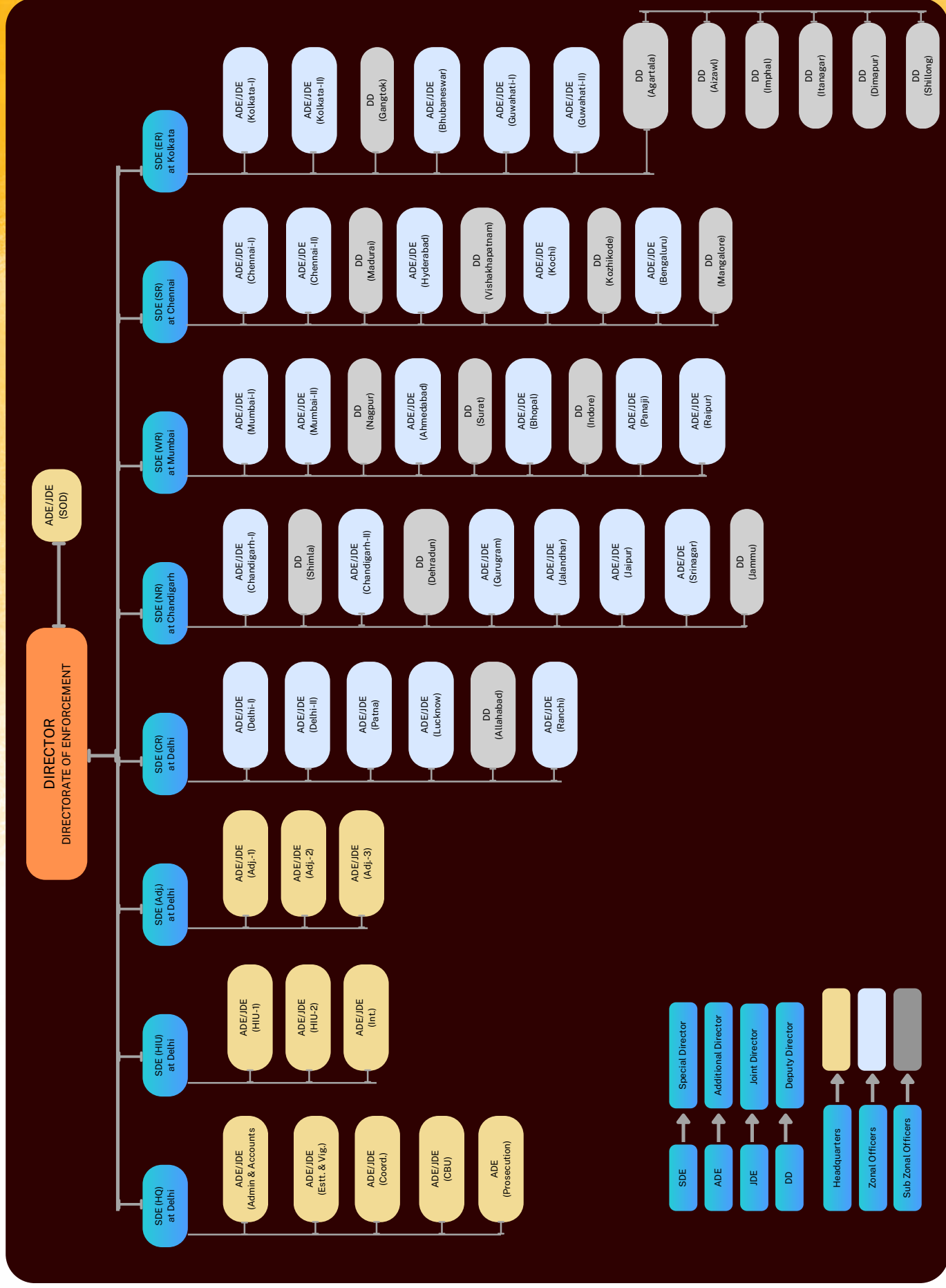


ORGANIZATION SETUP

The Directorate of Enforcement has its **Headquarters at New Delhi** and **five Regions, namely, Central Region, Eastern Region, Western Region, Northern Region and Southern Region** at New Delhi, Kolkata, Mumbai, Chandigarh and Chennai respectively. Each Region is headed by a Special Director of Enforcement. Regions are constituted of Zones headed by Joint Directors/ Additional Directors and Sub-Zone(s) headed by Deputy Directors. Sub-Zones are controlled by respective Zones. Zones and Sub-Zones function over the specified administrative jurisdiction for the purpose of enforcement of the entrusted Acts.

Most of the investigation and other related work is carried out at the Zonal and Sub-Zonal Offices. In addition, the **Headquarter Investigation Unit (HIU)** is specifically entrusted with conducting investigations and launching prosecutions in cases of significant importance and sensitivity, particularly those having wider legal, financial, or national ramifications. **There are 05 Regional Offices, 27 Zonal Offices, 18 Sub-zonal offices and 02 specialized Headquarter Investigation Units (HIU-I and HIU-II).** Details are as follows:

Organizational Structure of the Directorate of Enforcement at Regional, Zonal and Sub-zonal Offices







KEY STATISTICS

KEY STATISTICS

2025-26



INVESTIGATION



Number of ECIRs
Recorded
1,080



SEARCHES



No. of Searches
2,892



ARRESTS



156



ATTACHMENT



Number of
Attachment Made
712



ASSETS ATTACHED



Value of
Attachment Made
**Rs.
81,422.63 Cr.**



SEIZURE



Value of Seizures
**Rs.
710.25 Cr.**



PROSECUTION



Number of Prosecution
Complaints Filed
657



CONVICTIONS



Number of Accused
Convicted
19



RESTITUTION



**Rs.
32,677.97 Cr**

Snapshot of operational performance under PMLA (2025–2026)

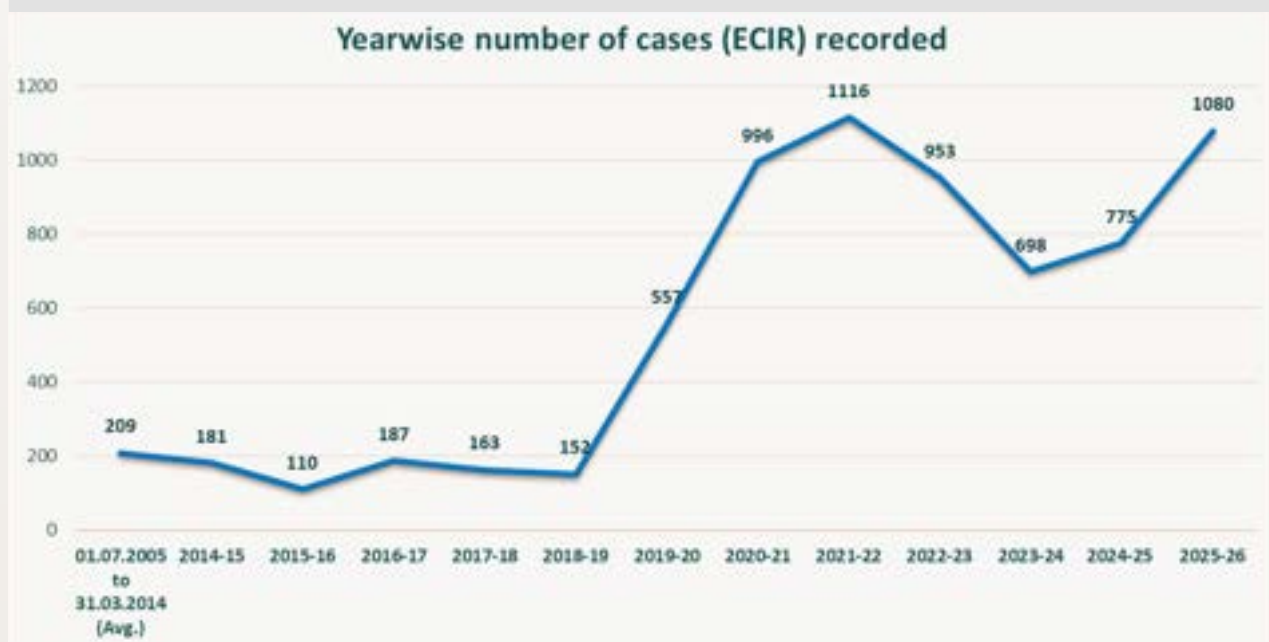
Item	01.07.2005 to 31.03.2014	01.04.2014 to 31.03.2024	01.04.2024 to 31.03.2025	01.04.2025 to 31.03.2026	Total
No. of cases recorded (ECIR)	1,883 (Avg. 209)	5,113 (Avg. 511)	775	1,080	8,851
No. of Provisional Attachment Orders (PAOs) issued	310 (Avg. 34)	2,018 (Avg. 202)	461	712	3,501
Value of Assets under attachment (Rs. in crore)	5,171.32 (Avg. 574.6)	1,19,386.25 (Avg. 11938.63)	30,036.41	81,422.63	236,016.61
No. of Persons Arrested	16 (Avg. 2)	801 (Avg. 80)	214	156	1,187
No. of Prosecution Complaints filed	84 (Avg. 9)	1,322 (Avg. 132)	333	657	2,396
No. of Supplementary Prosecution Complaints filed (SPCs)	15 (Avg. 2)	378 (Avg. 38)	124	155	672
No. of convictions	0	38	9	9	56
No. of persons convicted	0	67	38	19	124
Amount of confiscation under Section 8(5) of PMLA (₹ in crore)	0	44.27	19.5	4.43	68.2
Amount of confiscation under Section 8(7) of PMLA (₹ in crore)	0	15,667.71	0	0	15,667.71
Total amount of confiscation under PMLA	0	15,711.98	19.5	4.43	15,735.91
Total Restitution (Rs. in crore)	0	15,201.65	15,263.03	32,677.97	63,142.65
Number of searches conducted	84 (Avg. 9)	7,264 (Avg. 726)	1,491	2,892	11,731
Total Seizure (₹ in crore)	0.43 (Avg. 0.05)	5,846.35 (Avg. 584.60)	2,880.57	710.25	9,437.60

In the past few years especially during last 02 years, the Directorate has successfully implemented a systemic shift toward expedited investigative timelines and enhanced technological integration. Last 02 financial years i.e. 2024-25 & 2025-26 are characterized by peak performance across almost all critical enforcement metrics mainly towards disposal of cases recorded by way of filing of Prosecution Complaints, thus reducing the life cycle of cases from earlier 3-4 years to 1.5-2 years as depicted above.

Investigations and Prosecutions

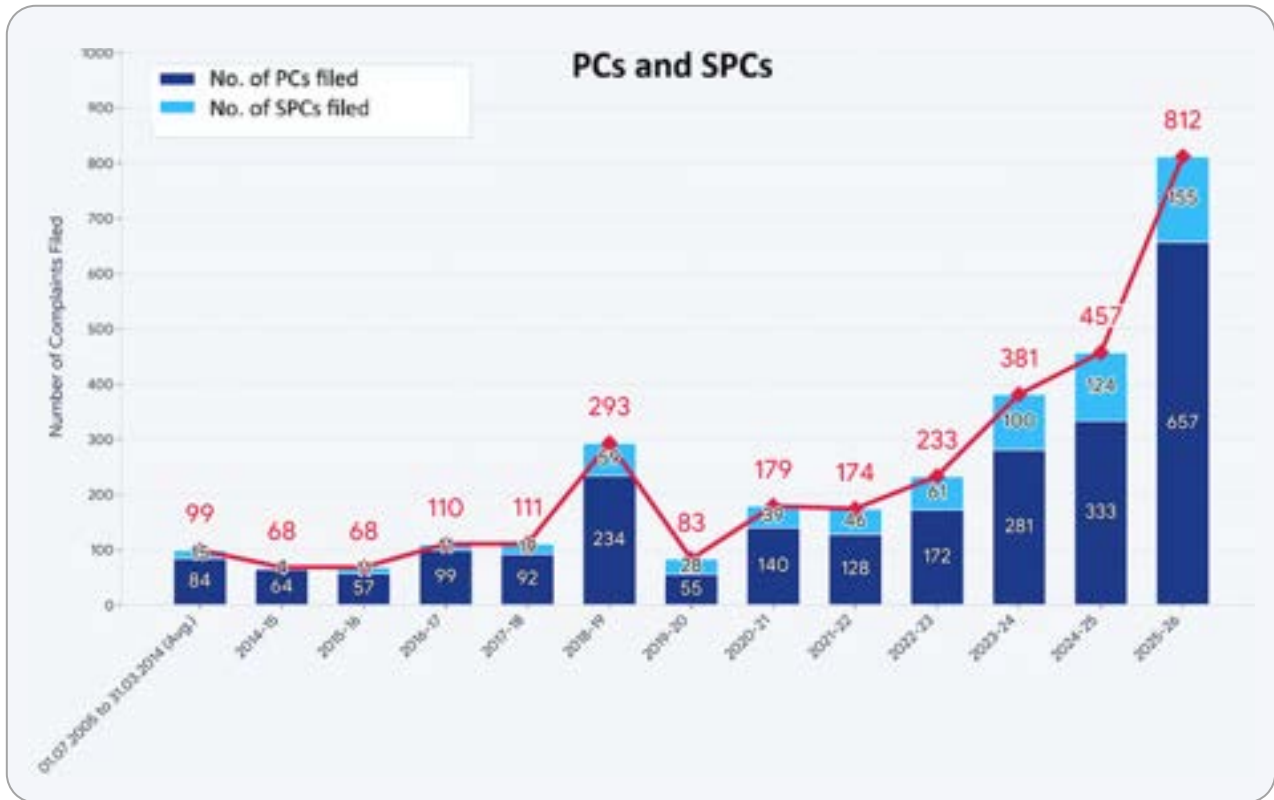


Number of cases (ECIRs) recorded



The agency has rapidly expanded its operational footprint, achieving a remarkable **~39% increase in case registrations from 2024-25 to 2025-26**. The leap from 775 to 1080 cases in a single fiscal year underscores the Directorate's heightened efficiency and proactive enforcement strategy. The Directorate has registered more than **900 cases on an average** during F.Y 2024-25 & 2025-26 which is nearly double the average of 500 cases recorded in earlier years i.e. between F.Y 2014-15 to 2023-24.

Prosecution Complaints (PCs)



Filing of Prosecution Complaints (PCs) saw the sharpest improvement particularly during the last 02 F.Y.s i.e. 2024-25 & 2025-26. During F.Y. 2024-25 & 2025-26, on an **average 600 Prosecution complaints (PCs)** including supplementary PCs, were filed which is 04 times the number of PCs (130 on an average) filed between F.Y.2014-15 to 2023-24.

Year-wise Trend of ECIRs and Prosecution Complaints

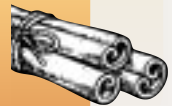


F.Y. 2025-26

**Recorded
1080
cases**



**Filed
812 PCs
(incl. 155
SPCs)**



During the last F.Y. 2025-26, this Directorate **registered 1080 cases and filed 812 PCs (including 155 SPCs)**. This indicates a strong emphasis by the department not only on initiating investigations but also on completion of the same in time bound manner.

In the past two years, there has been **renewed focus** by the Directorate to treat the filing of a prosecution complaint as the true measure of investigative completion. At each of the Quarterly Conferences, field formations were directed to identify mature cases that were fit for final prosecution complaints, to minimise avoidable delays in pending investigations, and to **systematically reduce the lifecycle of new investigations**. Director, ED, consistently emphasised across these forums that attachment without prosecution leaves the cycle of justice incomplete, and that the Directorate's credibility rests as much on bringing offenders to trial as on depriving them of assets.

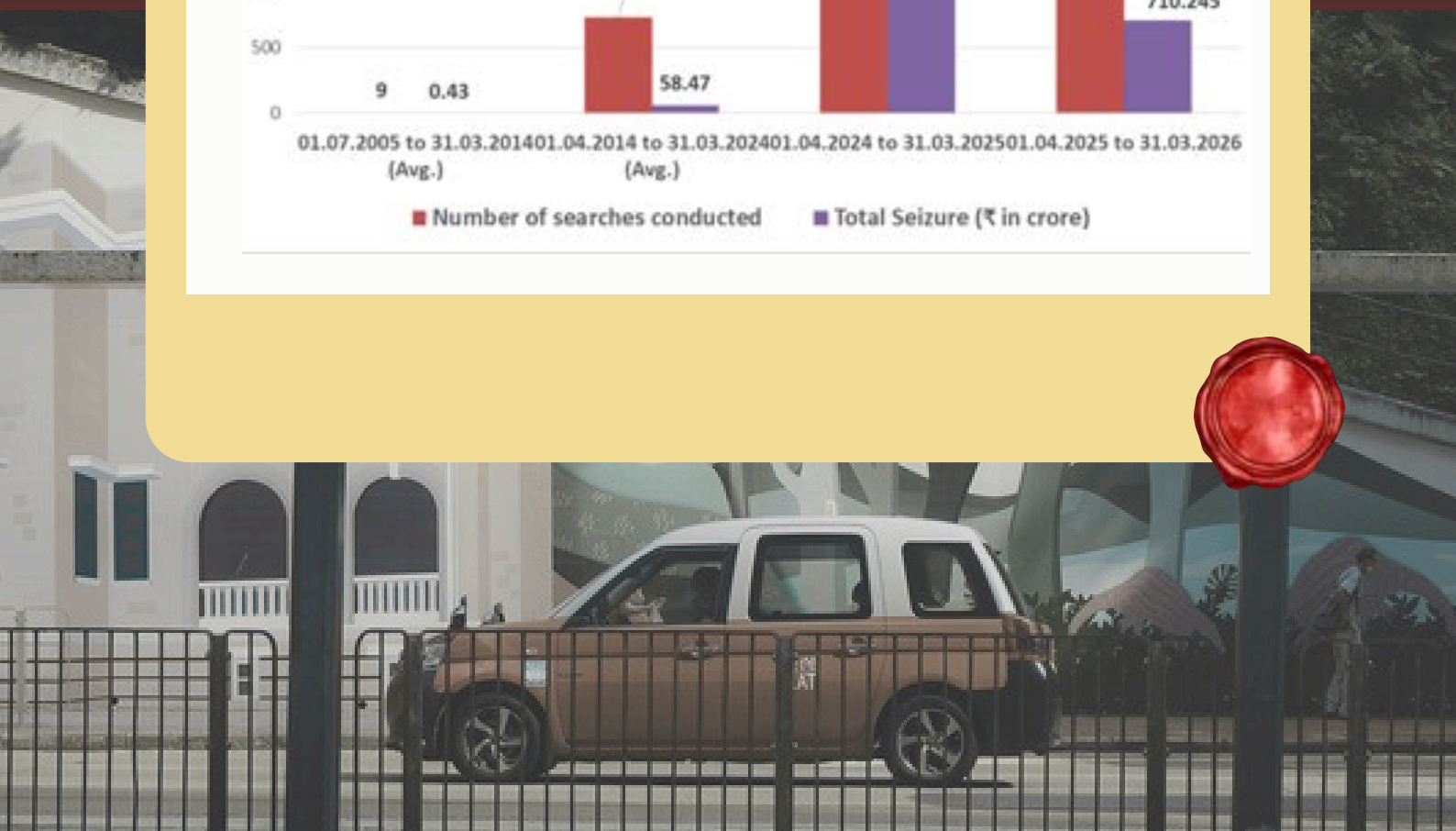
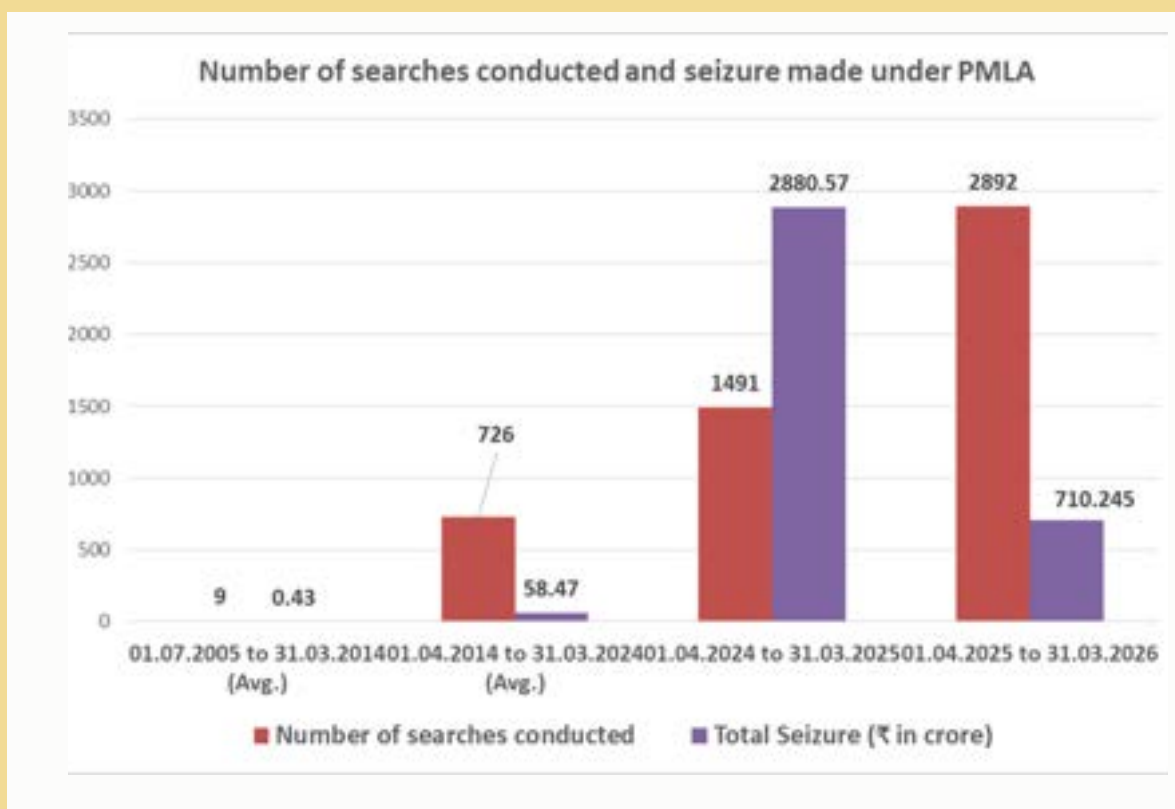
In recent years, there has been renewed shift in focus from **Person/summon-centric approach to Technology-centric approach** in investigation. Use of tools such as data analysis software, OSINT techniques, advanced cyber forensic tools, and integrated access to domestic intelligence platforms such as NATGRID, FINNET 2.0, CDMS and ICJS, etc. have materially shortened the time required to establish money trails, identify beneficial ownership, and build legally sustainable evidence. Where investigations previously stalled for want of proof or relied entirely on physical searches, officers now triangulate financial intelligence from multiple databases simultaneously, trace cryptocurrency flows through blockchain analytics, and access corporate and property records in real time. The result is faster investigations, stronger prosecution complaints, and a growing pipeline of matters moving from investigation to trial.

Consequently, the Directorate has been successful in filing a record number of 812 PCs in FY 2025-26 and is thus able to significantly reduce life cycle of cases from earlier 3-4 years to 1-1.5 years now.

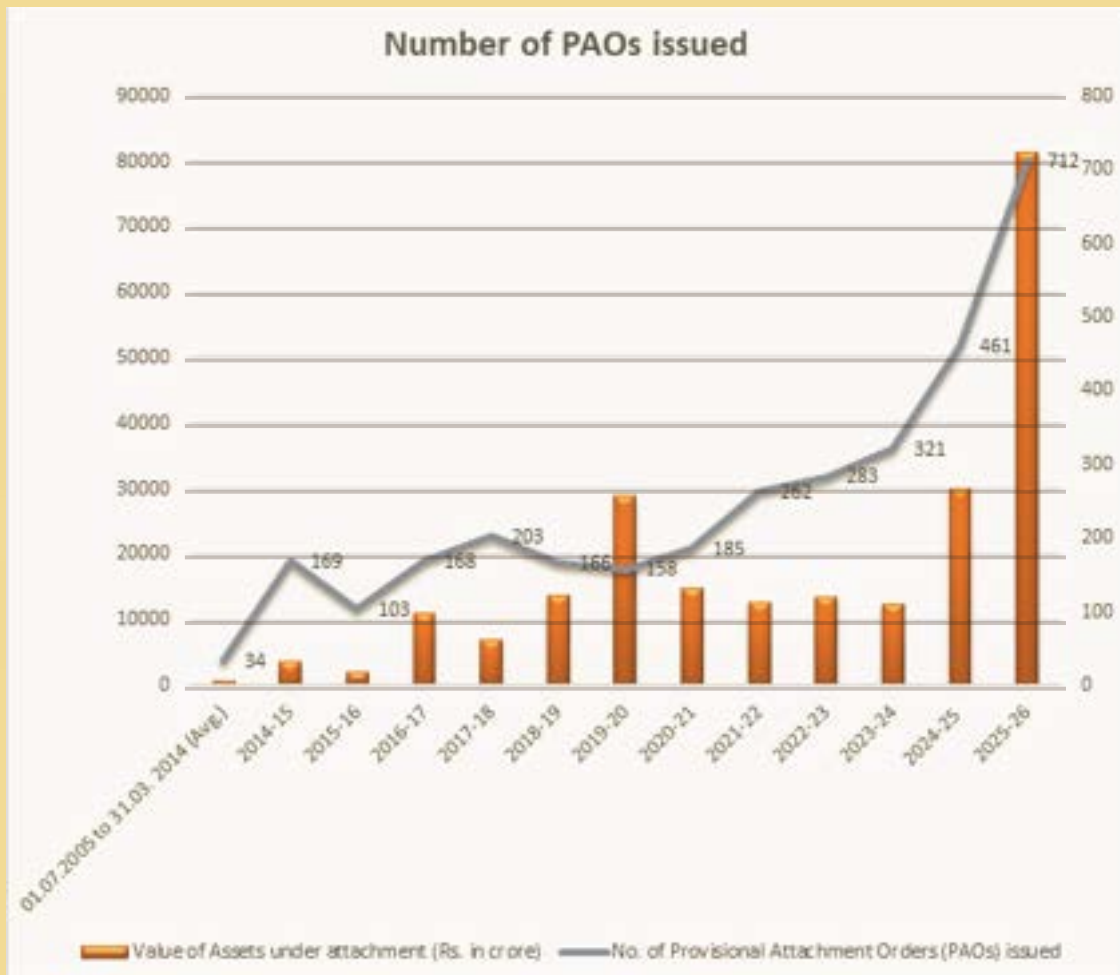


Number of searches conducted under PMLA

Item	01.07.2005 to 31.03.2014	01.04.2014 to 31.03.2024	01.04.2024 to 31.03.2025	01.04.2025 to 31.03.2026	Total
Number of searches conducted	84	7,264	1,491	2,892	11,731
Total Seizure (₹ in crore)	0.43	5,846.35	2,880.57	710.245	9,437.60

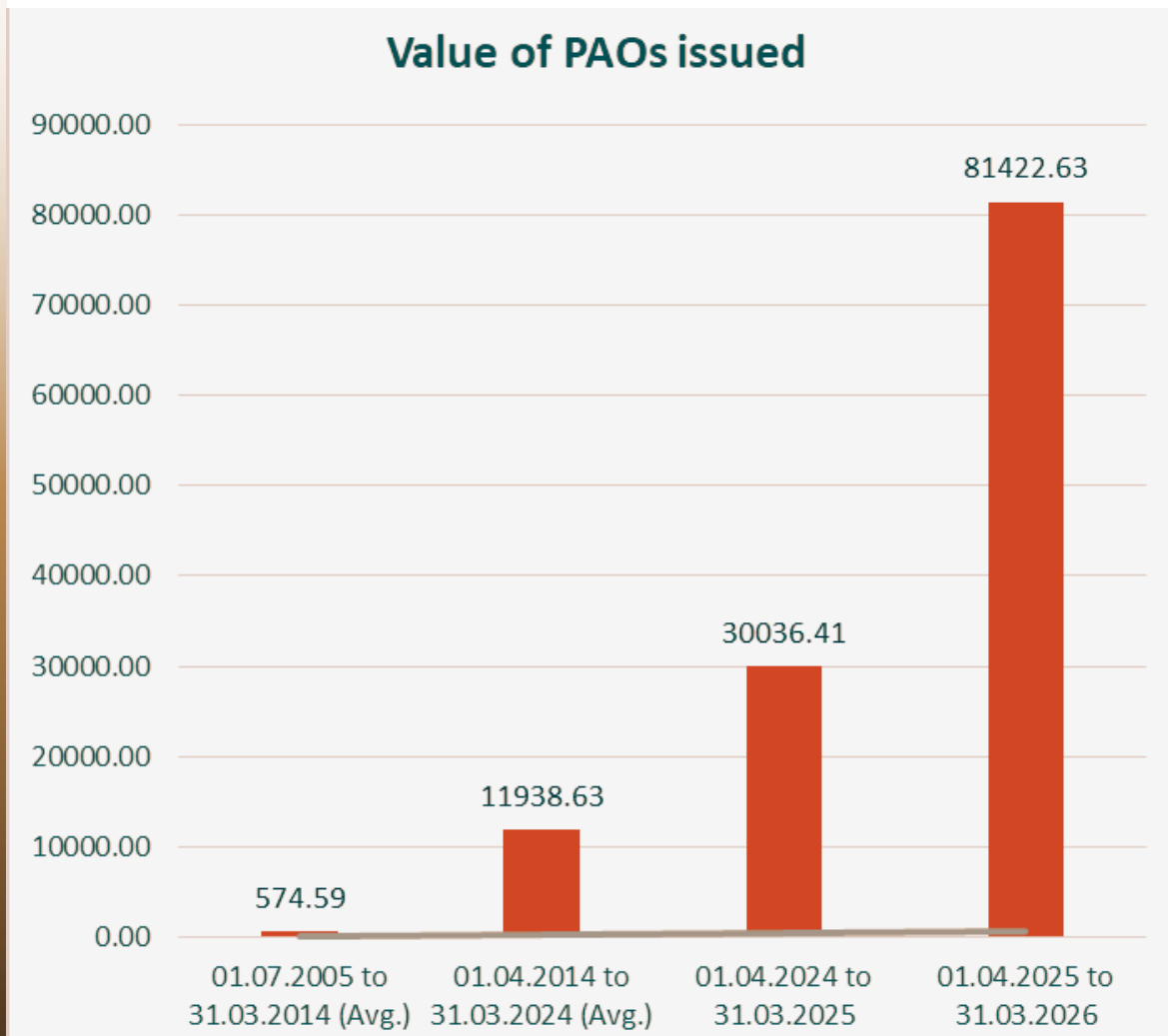


Number of Provisional Attachment Orders (PAOs) issued

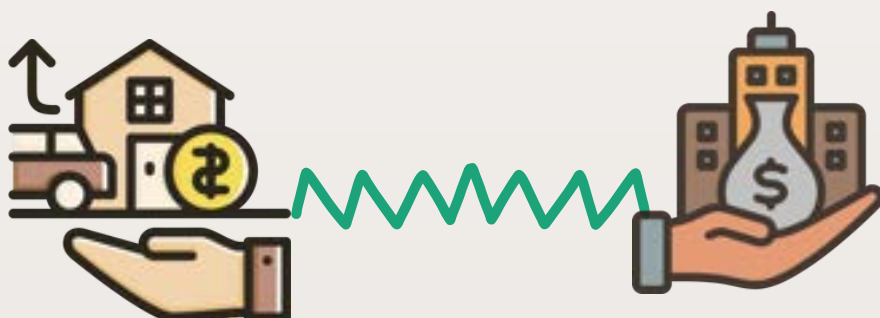


The key principle of PMLA investigation involves disincentivising the offence of money laundering by choking the financial flow. The same has been achieved through deprivation of criminal assets to accused, ensuring that crime does not pay and that offenders are stripped of the proceeds they have accumulated. Provisional attachment is the central instrument through which the Directorate pursues this objective. During the current **F.Y. 2025-26, 712 PAOs were issued during the year, attaching assets valued at Rs. 81,422.63 crore which is 171 % increase in value over FY 2024-25** (Rs. 30,036 crore across 461 PAOs). This is the highest ever attachment done in a single year by this Directorate by a very wide margin.

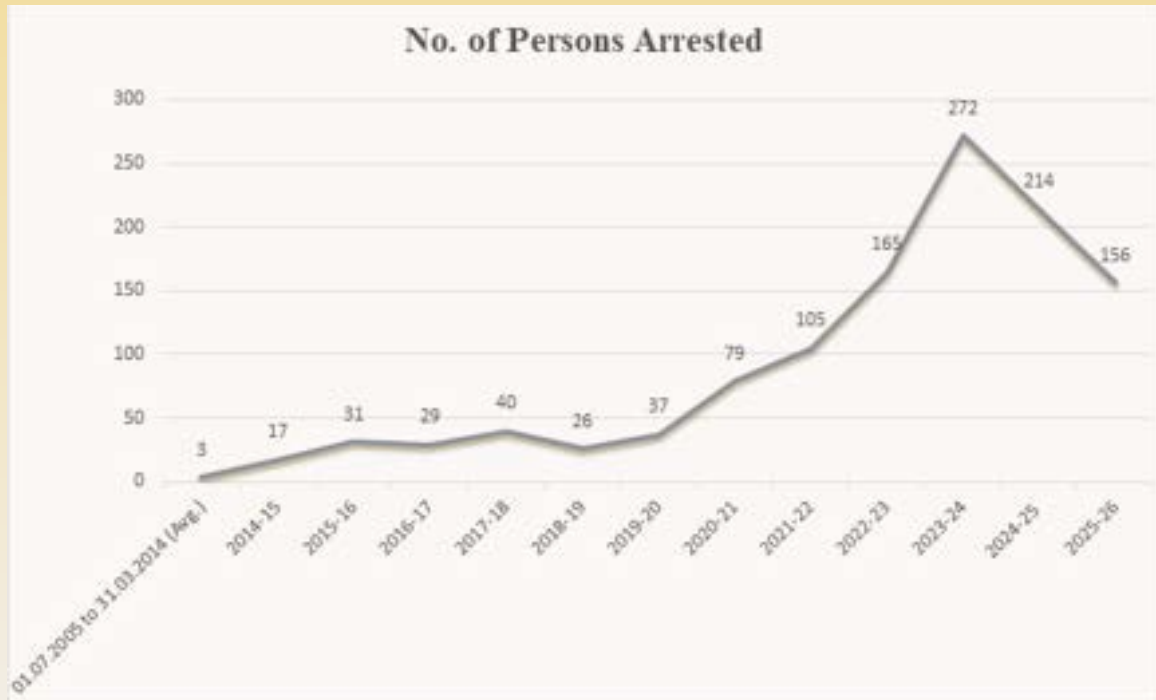
Value of PAOs Issued



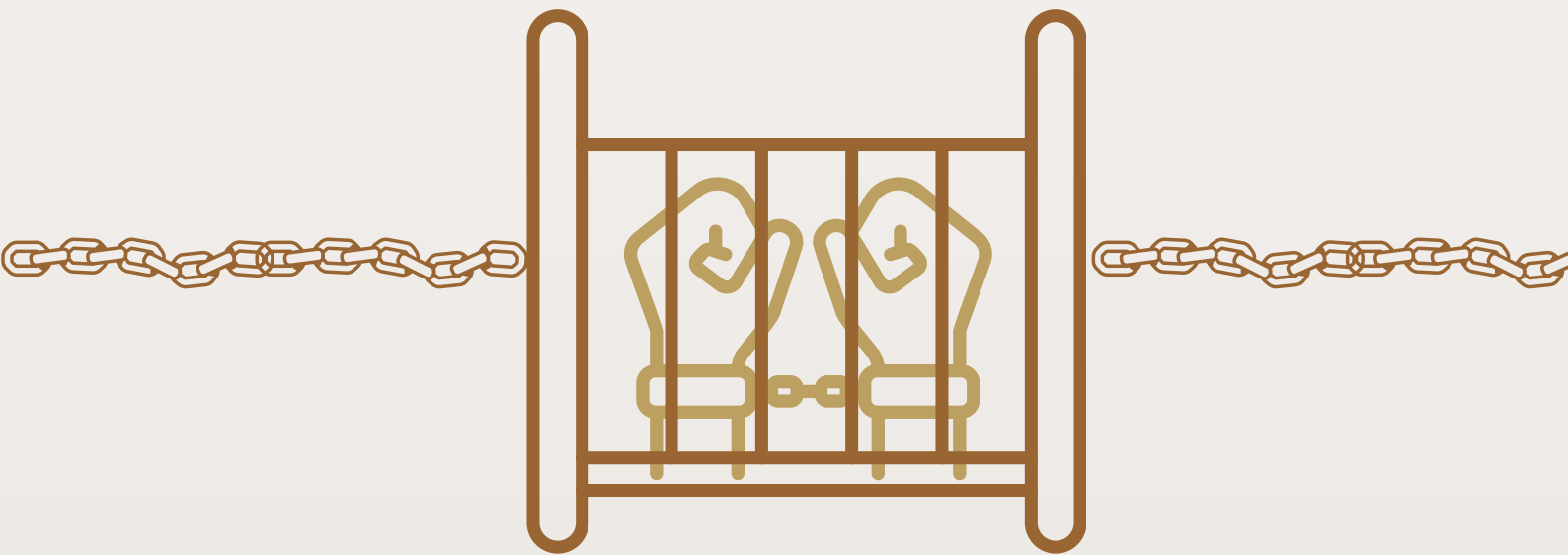
So far, this Directorate has **attached assets valuing at Rs. 2,36,016.61 crores**. Till F.Y.2023-24, assets valuing at Rs. 1,24,557.57 crores were attached by issuing 2328 PAOs whereas during the last 02 F.Y.s alone, assets valuing at Rs. 1,11,459.04 crores has been attached by issuing 1173 PAOs. Thus, by actively tracing and attaching properties, ED not only stops the accused persons to benefit from illegally acquired assets but also strengthens the efforts in asset recovery .



Arrests made



The trend in number of arrests reflects enhanced investigative focus, increased operational capacity, and a more proactive approach toward enforcement by the Enforcement Directorate. A reduction in arrests during the previous F.Ys viz. 2024-25 and 2025-26 reflect more **targeted and evidence-based investigations** by Enforcement Directorate. Also, investigation conducted by ED are more focused on qualitative evidence collection which has further led to strong prosecution cases and final convictions.



Number of Convictions secured



CASE DISPOSAL AND CONVICTION DATA AS ON 31.03.2026



60

No. of Cases Disposed
as on 31.03.2026



56

No. of Cases in which
Convictions Secured

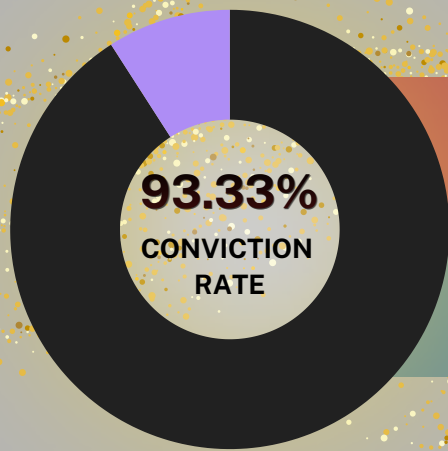


124

No. of Presons
Convicted

CONVICTION RATE

Percentage of cases resulting in conviction



Conviction Case

56 out of 60

Cases Not Resulting
in Conviction

4



OUT OF EVERY 100 DISPOSED CASES,
APPROXIMATELY 93
RESULT IN CONVICTION.



The Directorate has maintained a formidable conviction rate of approximately 93–94%. The high conviction rate assumes greater significance in the context of the stringent legal standards applicable under PMLA, where the burden of proof and evidentiary requirements demands a thorough and comprehensive investigation before a prosecution case can be successfully sustained before a court of law.

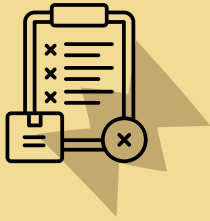


While the Directorate achieved zero convictions under the PMLA during the FYs 2009-10 to 2013-14, in contrast, the Directorate has **secured 38 convictions during the FYs 2014-15 to 2023-24** leading to conviction of 67 persons. Further, **during last two F.Ys, convictions have been secured in 18 cases leading to the conviction of 57 persons.** There has been strong emphasis on building robust, evidence-backed prosecution cases that has ensured that matters reaching the trial stage are well-substantiated, significantly reducing the probability of acquittals.

57 Convictions in last two F.Y.s

Trial vs. Case Ratio: Despite the high percentage rate in completed trials, only a small fraction of overall cases have reached a final verdict. Out of the total number cases registered, only about total of 60 cases have been fully adjudicated by various Special PMLA Courts till 31.03.2026. This is due to the inherent complexity of money laundering and the dependency on the progress of predicate offences.

Impediments faced by the Directorate in completion of PMLA trials:



Quashing of the underlying FIR or the acceptance of a closure report by the competent court can bring the PMLA proceedings to a pause;



Delay in taking cognizance of the prosecution complaint by the Special Court due to the first proviso to Section 223(1) of BNSS which requires that the accused be given an opportunity of hearing before cognizance is taken;



Requirement of prosecution sanction under Section 197 CrPC (now Section 218 BNSS);



Limited geographical spread of Special Courts, which are predominantly located in metropolitan and Tier-I cities;



Complexity of financial investigations which requires detailed forensic analysis that takes time to record and prove during trial;



Information requested from foreign jurisdictions which takes a long time due to legal complexities and inability/unwillingness of some countries to provide information.



Closure of cases under PMLA



Closure of ECIR before 01-08-2019

Prior to the insertion of the proviso to Section 44(1)(b) of PMLA by Finance (No.2) Act, 2019, there was no requirement to file a closure report before the Special Court. Thus, ECIR can be disposed of in the following categories:

- **Legacy Closures** (Pre-01.08.2019): This category would include such cases where the ECIRs were closed by the concerned Special Director of Enforcement, prior to the amendment, i.e., before 01.08.2019 where no money-laundering offence was made out or where PoC was meagre. Total 1,185 cases were disposed in this category.
- Disposal of ECIR by way of **filing PCs**
- Disposal of ECIR by way of **merger**
- Disposal of ECIR by way of **Quashing of ECIR/PC**

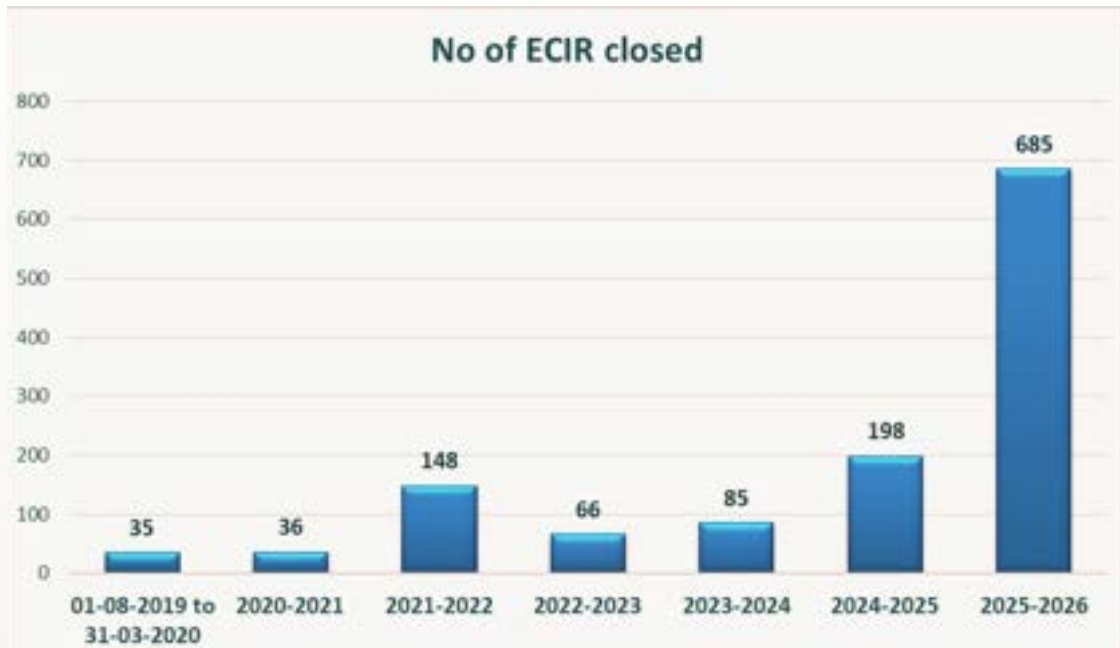
CLOSED

CLOSED

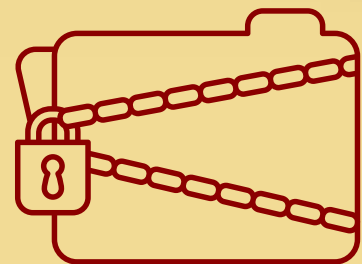
CLOSED

CLOSED

Closure of ECIR after 01-08-2019



The disposal of cases has seen an exponential growth in the last financial year as visible in the chart above. This was mainly due to focus on timely disposal of cases by sensitizing the field formations to identify mature cases that were fit for final prosecution complaints, to minimize avoidable delays in pending investigations, and to systematically reduce the lifecycle of new investigations.



Further, in order to bring standardization and uniformity in classification of closure details and to do away with any inconsistency in reporting of closure of cases under PMLA across all field formations, revised guidelines were issued vide PMLA Manual, 2025 in supersession of earlier instructions by defining and distinguishing certain categories, as detailed below:

Disposal of ECIRs after 01.08.2019

Disposal of ECIRs after 01.08.2019



The classification and reporting of closure of cases under PMLA is as follows:

○ **Disposal by filing Closure Report before Special Court, PMLA**

○ **Statistical Closure-I [Statistical Closure after filing of Final Prosecution Complaint (PC)]:**

Where the investigation has been completed, all identified PoC have been traced and attached, and the final Prosecution Complaint/Supplementary PC has been filed before the Special Court, PMLA. These cases may be closed for statistical purpose with the approval of concerned Special Director. These cases may be revived with the approval of concerned Special Director..

○ **Statistical Closure-II by way of filing of Last PC (Incomplete PoC):**

Where investigation has been completed to the extent possible, and the last PC/SPC has been filed, but complete PoC could not be traced or attached despite reasonable and documented efforts. These cases may be revived on detection of additional PoC or fresh intelligence with the approval of the Special Director concerned.

○ **Disposal by way of merger with any existing ECIR/investigation**

○ **Disposal of cases where ECIR or the prosecution complaint has been quashed by any competent court viz. High Court, Supreme Court**

○ **Archival Closure:**

Archival Closure refers to temporary closure where investigation cannot presently proceed due to legal or procedural impediments, but may be reopened upon removal of such impediments. There are certain cases where an investigation under PMLA cannot be conducted for various reasons viz. closure report has been filed by predicate agency but the same not yet accepted, quashing of predicate offence, which is under challenge etc. Further, in the absence of finality of proceedings related to predicate offence [like where the closure report filed by LEA but Court has not decided yet or Court has accepted closure report but further appeal / revision / review proceedings pending], further investigation under PMLA, 2002 may need to wait till revival of proceedings relating to scheduled offence. So far, 276 archival closures have been made.

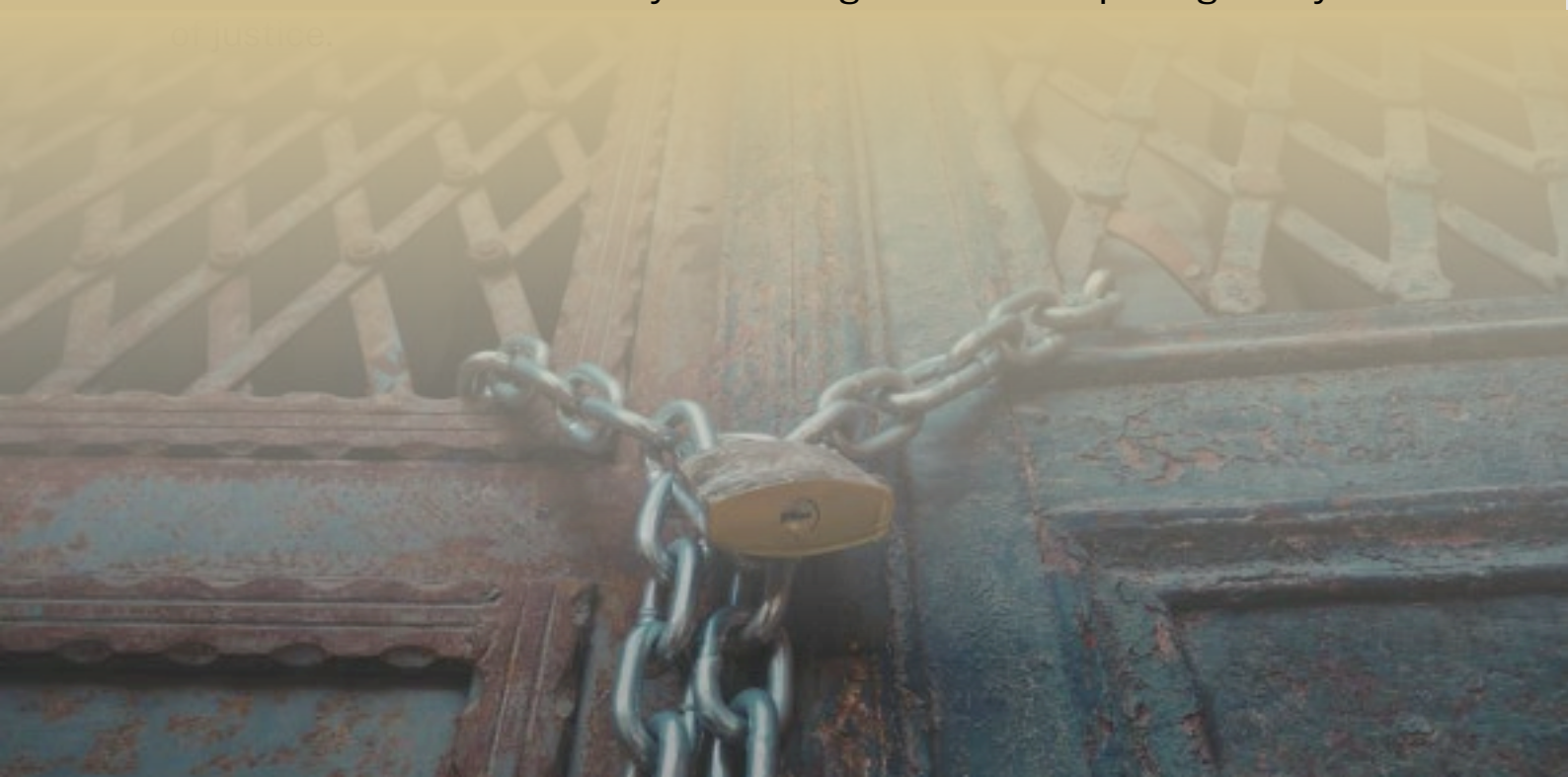
Although Trial in money laundering offences have been completed in only 60 cases, this Directorate has continuously ensured that accused of the offence of money laundering shall not enjoy the fruits of the crime and also the victims of the crime of money laundering viz., financial institutions, general public, etc. get justice in time.

Through various provisions viz sections 8(5), 8(7) & 8(8) of the PMLA, it is ensured that the accused persons are not able to enjoy the fruits of the offence of money laundering. Till 31.03.2026, this Directorate has been able to secure **conviction-based confiscation to the tune of Rs. 68.20 crores** in terms of section 8(5) of PMLA. In addition, fines to the tune of Rs 7.056 crores have also been imposed by the Special Courts.

Further, where trial of the case cannot be conducted or concluded due to specific circumstances such as the death of the accused, the accused being declared proclaimed offender or other legal limitation, this Directorate has been able to secure confiscation to the tune of Rs. 15,667.71 Crores, as on 31.03.2026, in terms of **section 8(7) of the PMLA**.

In addition of the above, confiscation has also been secured under the provisions of the Fugitive Economic Offenders Act (FEOA) for the offences of money laundering to the tune Rs. 2,178.34.

Mandate of ED under PMLA, 2002 is not only on confiscation of attached proceeds of crime but also the restitution of properties to the victims of the crime of money laundering and thus completing the cycle



As on 31.03.2026, other than confiscation of properties to the tune of Rs. 17,914.25 crores (both under PMLA & FEOA), ED has successfully restituted properties to the tune of Rs. 63,142.65 crores to the victims of crime.

Assets deprived to accused under money laundering as on 31.03.2026



1	Amount of confiscation under Section 8(5) of PMLA (Rs. in crore)		68.2
2	Amount of fine imposed on accused (Rs. in crore)		7.056
3	Amount of confiscation under Section 8(7) of PMLA (Rs. in crore)		15,667.71
4	Total amount of confiscation under PMLA (Rs. in crore)		15,735.91
5	Amount of confiscation under FEOA (Rs. in crore)		2,178.34
6	Amount of assets deprived to accused under PMLA other than the confiscated amount (Rs. in crore)		47,958.47
	6(a)	Amount of assets deprived to accused other than the confiscated amount under Section 8(8) of PMLA (Rs. in crore)	47,405.23
	6(b)	Amount of assets deprived to accused other than the confiscated amount under Section 8(7) of PMLA (Rs. in crore)	474.04
	6(c)	Amount of assets deprived to accused other than the confiscated amount under both Section 8(7) & 8(8) of PMLA (Rs. in crore)	79.2
7	Total amount of assets deprived to accused (Rs. in crore) {15,735.91 (column4: confiscation under PMLA) + 2,178.34 (column5: confiscation under FEOA) + (column6: 47,958.47 other assets deprived)}		65,872.72
8	Amount of property restituted to victims of Money-laundering/Legitimate Claimants (Rs. in crore)		63,142.65



Restitution to Victims

ED has adopted a more proactive and **"victim-centric" approach** to the restoration of crime property under the PMLA which has further been validated through various judicial pronouncements. Restitution of properties to victims and legitimate claimants is an essential part of the cycle of justice in money laundering investigations. ED under provisions of PMLA is tasked with conducting the Money Laundering investigation wherein the investigation involve cases related to Bank Fraud, Cyber Fraud Cases, Ponzi Scheme Cases etc., wherein either Financial Institutions (FIs) or general public is cheated of its hard-earned money. Hence, to complete the cycle of justice in the Money Laundering investigation it is essential that the accused is punished for criminal offences and the illegally amassed wealth of the accused by cheating the FIs/People is returned to the rightful claimant(s).

Key provisions under PMLA

Section 8(5) - Confiscation on conviction in trial

Confiscation of property and proceeds of crime by the Central Government after the special court finds the accused guilty of money laundering

Section 8(7) - Confiscation when trial cannot proceed

Allows confiscation by the special court if the trial cannot be completed due to the death of the accused or if the accused is a proclaimed offender.

Section 8(8) - Restoration to legitimate claimants (after trial)

Permits the special court to restore confiscated property to a legitimate claimant who acted in good faith and has a prior interest, after the conclusion of the trial

Second proviso to Section 8(8) - Restoration during trial

Provides for the restoration of property to a legitimate claimant during the pendency of the trial, if the court is satisfied with their claim and good faith, before final confiscation.

Restoration Rules and Procedures

To operationalize section 8(8) of the PMLA, the Central Government introduced the Prevention of Money-Laundering (Restoration of Property) Rules in 2016.

These rules outline the procedures for property restoration:

Restoration during Trial:

The Special Court may consider property restoration even before the trial concludes, provided certain conditions are met.

Post-Trial Restoration:

Following a confiscation order, the Special Court publishes a notice inviting claims from individuals with legitimate interests in the property. If multiple claimants exist and the property is insufficient to cover all losses, restoration may occur on a pro-rata basis.

Year-wise trend of Restitution (Rs. in crore)



During the last 5 years, the Directorate underwent a paradigm shift from simple asset attachment to sustained focus on restitution (restoring assets to victims and banks). Subsequently, the Directorate demonstrated a strong recovery trajectory in restitution and **as of 31st March 2026, cumulative restitution stood at Rs. 63,142.65 crore.**

Until **31st March 2024**, the total value of **restitution was Rs. 15272.81 crore.** However, the subsequent years marked a robust turnaround. In **FY 2024-25**, restitution collections rebounded sharply to **Rs. 15,263.03 crore**, indicating the effectiveness of strengthened enforcement mechanisms and improved recovery processes. This positive momentum continued into **FY 2025-26**, with collections rising further to **Rs. 32,678.12 crore**, more than **doubling the previous year's performance.** The consistent upward trend in recent years highlights the organization's commitment to **maximizing recoveries and delivering tangible financial outcomes.**



Successful Restitution by the Directorate in F.Y. 2025-26

Sr. No	Case Details	Amount Restored (₹)	Details of Order
1	Indian Technomac Company Ltd.	288.91 Cr	04.04.2025
2	Era Infra Engineering Ltd.	57.94 Cr	04.04.2025
3	REI Agro Pvt. Ltd. and Others	1200 Cr	16.04.2025
4	Vinay Vivek Aranha and others (M/s Seva Vikas Co-operative Bank fraud)	45.26 Cr	05.05.2025
5	Shivraj Puri, ex-employee Citi Bank and Others	16.2 Cr	08.05.2025
6	Shakti Bhog Foods Limited	52.35 Cr	04.06.2025
7	Dynamic Shells (India) Private Limited & others	12.79 Cr	05.06.2025
8	Agri Gold Group and Others	1000 Cr	10.06.2025
9	Nirav Modi Case	60.33 Cr	17.06.2025
10	IL&FS Case	952 Cr	25.06.2025
11	Kaushik Global Logistics Ltd.	9.56 Cr	19.02.2025 (Restoration in July' 25)
12	Krantiveera Sangolli Rayanna Urban Cooperative Credit Society (Anand Appugol Case)	31.07 Cr	08.09.2023 (Restoration in March' 25 & July' 25)
13	Shusheela Chintamani and Ors.	3.82 Cr	01.10.2024 (Restoration in July' 25)
14	Kandala Service Co-operative Bank	1.07 Cr	11.07.2025
15	Signet Products Pvt. Ltd., Aurangabad	30.02 Cr	19.07.2025
16	Karnala Nagari Sahakari Bank Ltd.	386 Cr	22.07.2025
17	Nathella Sampath Jewellery Private Limited [NSJPL] and others	163.85 Cr	26.06.2025
18	Rebba Satyanarayana, Kumar Pappu Singh & Ors.	56.13 Cr	15.09.2025 and 18.09.2025
19	Varron Aluminium Private Limited	55.85 Cr	26.09.2025
20	Injaz International & Ors.	20.16 Cr	14.02.2025 (Restoration date October' 25)
21	Bharat Bomb and Ors.	175 Cr	10.10.2025

Successful Restitution by the Directorate in F.Y. 2025-26

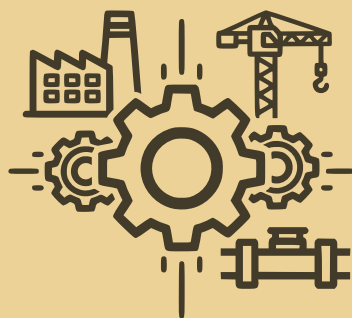
Sr. No	Case Details	Amount Restored (₹)	Details of Order
22	Leo Meridian Infrastructure Projects & Hotels Ltd. and Ors.	244.03 Cr	22.10.2025
23	Saravana Stores and Others	106.93 Cr	04.09.2025 & 23.10.2025
24	Cox & Kings Ltd. (CKL)	520.80 Cr	11.11.2025
25	Rotomac Global Pvt. Ltd.	380 Cr	15.11.2025
26	Sterling Biotech Ltd.	9,811.06 Cr	19.11.2025
27	Prakash Vanijya Private Limited	169.47 Cr	28.11.2025
28	Shree Ganesh Jewellery House (I) Limited	175 Cr	10.12.2025
29	GS Oils and Others	0.75 Cr	17.12.2025
30	ST Impex and Others (Kamal Karla)	4.84 Cr	23.08.2025 and 23.12.2025
31	Arvind Casting Pvt. Ltd.	3.13 Cr	06.01.2026 and 26.02.2026
32	Zoom Developers Pvt. Ltd.	180.87 Cr	17.01.2026
33	Ghanshyamdas Gems & Jewels	16 Cr	19.01.2026
34	Jagdamba AMW Automotives Private Limited	45 Cr	29.01.2026
35	Nature Heights Infra Limited	50 Cr	06.02.2026
36	Popular Group of Companies	65.07 Cr	10.02.2026
37	SRS Group	650 Cr	11.03.2026
38	PACL Ltd.	15,582 Cr	30.03.2026

Restitution by ED during F.Y. 2025-26

1. Indian Technomac Company Ltd.

In a bank fraud case, Indian Technomac Company Ltd. and its directors defrauded a consortium of banks led by Bank of India to the extent of **₹1,396 crore** by availing various credit facilities on the basis of forged documents. Investigation under the Prevention of Money Laundering Act revealed that the loan funds were diverted through a network of shell companies and utilized for the acquisition of movable and immovable properties in the names of directors and their associates. During the course of the investigation, ED attached properties valued at approximately ₹289 crore.

Subsequently, ED submitted a **‘No Objection’** before the Special Court (PMLA), Shimla, for the release of the attached properties in favor of the consortium of banks. The Hon’ble Court, after due consideration, ordered restitution of the said properties, valued at approximately **₹289 crore, to the consortium led by Bank of India.**

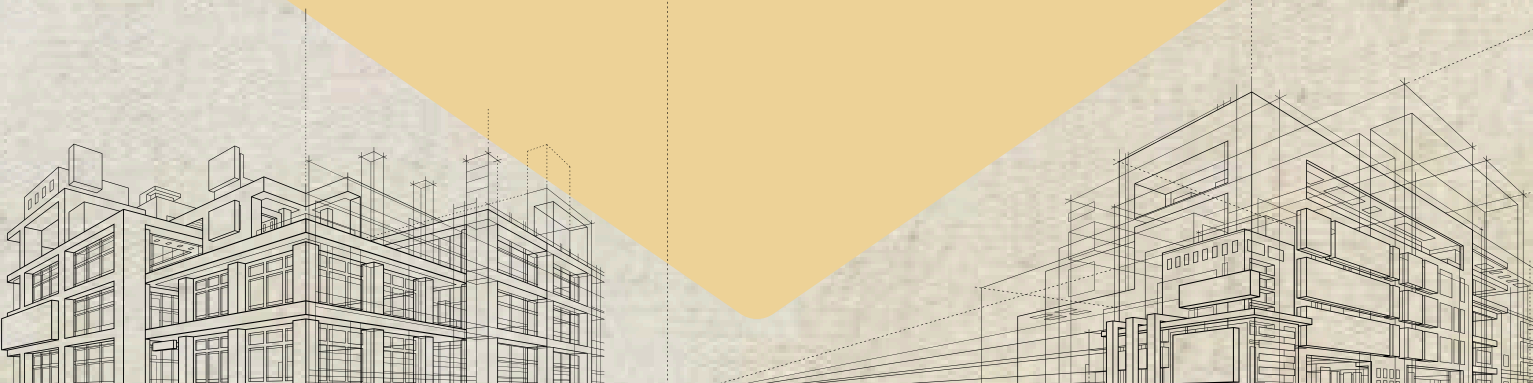


The top portion of the page features a photograph of a modern building with a blue-tinted glass facade. At the very top, a sign with the letters 'ERA' in a stylized, colorful font is visible against a clear blue sky. Below this image, a large, light-yellow, rounded rectangular box contains the main text of the document.

2.Era Infra Engineering Limited

In a bank fraud case, Era Infra Engineering Limited and its directors defrauded UCO Bank, causing a wrongful **loss of ₹250.70 crore**. The term loan facilities were sanctioned for repayment of high-cost debts owed to banks such as Central Bank of India, IDBI Bank, and Punjab National Bank, as well as to meet long-term working capital requirements. However, the company failed to utilize the loan for its intended purposes and instead diverted the funds to its group entities.

During the investigation under the Prevention of Money Laundering Act, ED attached properties valued at ₹58.66 crore. Meanwhile, creditor banks initiated CIRP under the Insolvency and Bankruptcy Code, and the Successful Resolution Applicant, SA Infrastructure Consultants Private Limited, acquired the assets of the company. Upon an application filed by the SRA, the Hon'ble Special Court permitted restitution of the attached properties, pursuant to which ED **restored assets amounting to ₹55.86 crore to the SRA**.

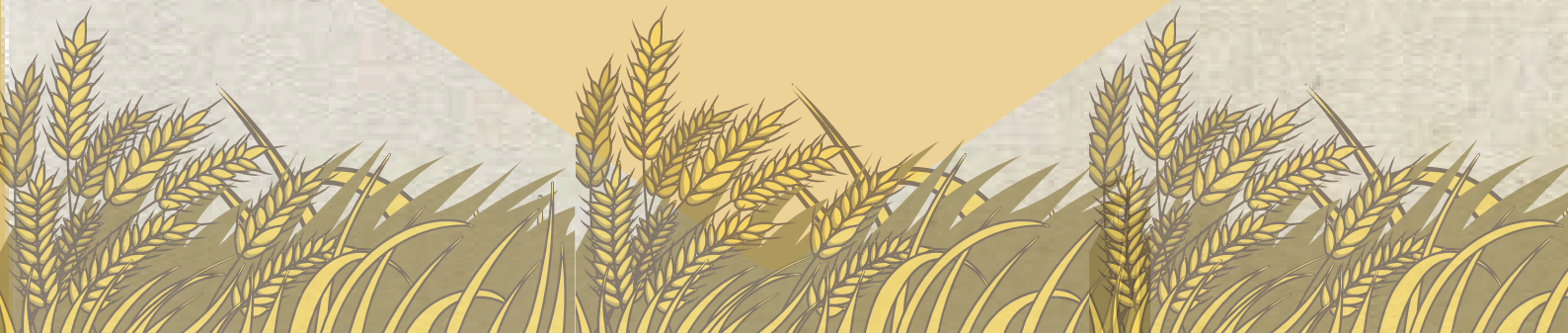
The bottom of the page is decorated with a detailed architectural line drawing of several multi-story buildings. The drawing uses fine lines to depict windows, balconies, and structural elements, creating a technical, blueprint-like appearance. It spans the width of the page, partially overlapping the yellow text box and the bottom edge of the page.



3.REI Agro Pvt. Ltd. and Others

In a bank fraud case, REI Agro Private Ltd., along with its directors and associates, defrauded a consortium of 14 banks led by UCO Bank to the extent of **₹3,871.71 crore** by availing credit facilities on the basis of manipulated financial statements and forged documents. Investigation revealed that the funds were diverted to sister concerns and ultimately siphoned off for acquisition of properties in the names of family members and related entities. During the course of investigation, ED attached assets valued at ₹1,256.76 crore.

Subsequently, the Official Liquidator appointed by the National Company Law Tribunal filed an application before the Special Court (PMLA), New Delhi, seeking restitution of the attached assets. The Hon'ble Court, after due consideration, ordered **restitution of assets worth approximately ₹1,200 crore** to the liquidator for further distribution in accordance with law.



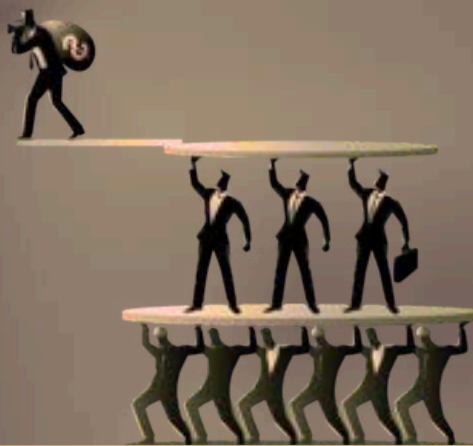


4.Vinay Vivek Aranha and others (Seva Vikas Co-operative Bank fraud)

In a bank fraud case, Amar Mulchandani, along with his associates including Vinay Aranha and Sagar Suryawanshi, cheated Seva Vikas Cooperative Bank of about **₹429 crore**. He misused his powers as the final authority to sanction loans and approved loans to persons who did not have proper creditworthiness, in return for cash commission. The loan amounts were used by the beneficiaries for personal use and for giving illegal payments to bank officials.

During the investigation under PMLA, ED attached assets worth ₹122 crore, which were later confirmed by the Adjudicating Authority, and key accused persons, including the Chairman were arrested. The bank then approached the Special Court for the return of the attached properties. The Hon'ble Court, by its order dated 05.05.2025, allowed the **return of immovable properties worth ₹45.26 crore** to the bank.





5. Shivraj Puri, ex-employee Citi Bank and Others

In an investment fraud and Ponzi scheme case, Shiv Raj Puri, along with his associates and family members, **defrauded investors of ₹302.37 crore** by running a fake investment scheme promising high assured returns on the basis of a forged SEBI circular. He induced investors to deposit funds into a custodian account opened at Citibank, which led to misappropriation and diversion of funds into accounts controlled by him and his relatives. During the investigation, ED attached assets worth ₹30.67 crore linked to the accused persons.

Citibank filed an application before the Special Court (PMLA), Gurugram, seeking restitution of the attached assets, which was supported by ED. The Hon'ble Court allowed **restoration of assets to the extent of ₹16 crore**, including accrued interest, in favor of Citibank.





6. Shakti Bhog Foods Limited

In a bank fraud case, Shakti Bhog Foods Ltd. and its directors defrauded a consortium of 10 banks led by State Bank of India to the extent of **₹3,269.42 crore**. The company obtained enhanced credit facilities by showing fictitious sale and purchase of raw materials to inflate its financial position and by routing loan funds through its group companies. During the investigation, ED attached properties valued at ₹131.93 crore.

Subsequently, the NCLT, on an application by the Committee of Creditors (CoC) comprising the consortium of banks led by SBI, ordered liquidation of the company and appointed Sh. Keshri Kumar as the liquidator. The Special Court allowed the application filed by the liquidator for **restoration of attached immovable properties worth ₹52.35 crore** and directed ED to hand over the said properties to the liquidator.





7. Dynamic Shells (India) Private Limited & others

In a bank fraud case, Dynamic Shells (India) Private Limited, through its director Shambu Prasad Singh and others, obtained credit facilities of **₹29.75 crore from Punjab National Bank**. The loan funds were not used for the intended purpose and were siphoned off through the accounts of dummy companies, and further withdrawn in cash or diverted to the personal accounts of the director. During the investigation, ED attached properties valued at ₹21.29 crore.

Subsequently, the Liquidator of the company filed an application before the Trial Court seeking restitution of the attached properties. Out of the attached assets, properties worth ₹12.79 crore were mortgaged to Punjab National Bank, which relinquished its charge in favour of the Liquidator. ED agreed to the restoration of the said properties, and the Hon'ble Special Court ordered **restitution of assets valued at ₹12.79 crore** to the Official Liquidator.



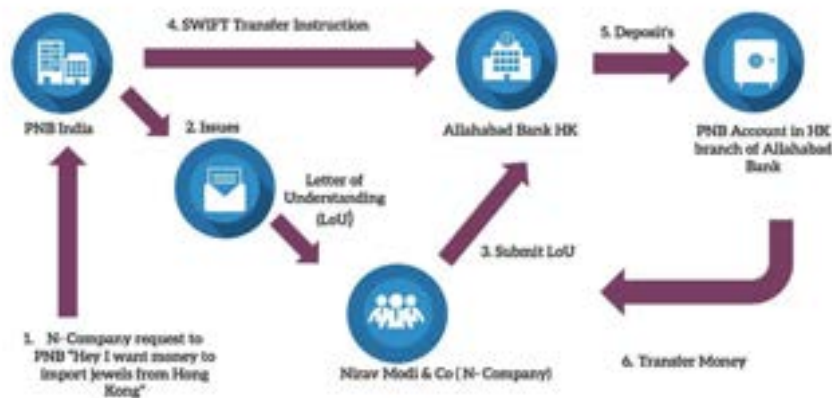


8. Agri Gold Group and Others

In a Ponzi scheme, Agri Gold Group lured innocent investors by promising that, on maturity, they would either receive plots at an “expected commercial value” much higher than their investment or get their money back with high returns. The funds collected from investors were diverted to other group companies and were further used for the purchase of properties in the names of the Directors. During the investigation, **ED attached properties valued at approximately ₹4,141.2 crore.**

In this case, overlapping attachments were made by ED and CID, Andhra Pradesh, under the Andhra Pradesh Protection of Depositors of Financial Establishments Act, 1999. To facilitate restitution to the investors, ED filed an application before the Special Court (PMLA) seeking transfer of the attached assets to CID, Andhra Pradesh Police, for further distribution. The Hon’ble Court allowed the application, and **ED has facilitated restitution of assets having an approximate market value of ₹7,000 crore** to ensure repayment to the affected investors.





9. Nirav Modi

In a bank fraud case, Nirav Modi defrauded Punjab National Bank through his firms by fraudulently availing credit facilities using inflated financial statements. The investigation revealed that he created dummy companies in Hong Kong and Dubai for routing funds and the round-tripping of money. Funds obtained through fraudulent Letters of Undertaking (LOUs) were used to acquire assets across the world in the names of himself, his family members, and related entities, and were also used to repay earlier LOUs. The total proceeds of crime were estimated at USD 1,015 million (₹6,498.20 crore).

During the investigation, ED has attached assets worth Ra. 2,626.62 crore. Nirav Modi was **declared a Fugitive Economic Offender** under the Fugitive Economic Offenders Act, 2018, and assets worth ₹692 crore were confiscated. The Special PMLA Court has ordered for restitution of properties including bank balances, diamond & bullion and immovable assets of the total amount of **Rs. 1052.58 crore to PNB** in years 2021 (Rs. 981.42 cr) and 2023 (Rs. 71.16 cr). Further, vide order passed in F.Y. 2025-26 (dt. 17.06.2025), the Special Court has **restored properties worth Rs. 60.33 crore to the PNB Bank** which includes immovable property in the form of a residential flat and movable property in form of bank balance & auction proceeds of valuables.



10.IL&FS Ltd. Case

Investigation by ED in the case of Infrastructure Leasing & Financial Services (IL&FS) Ltd. and its group companies revealed that its Committee of Directors sanctioned loans to various entities without following due procedure and without obtaining adequate security. During the investigation, it was found that Vadraj Cement Limited had availed financial assistance from IL&FS Financial Services Ltd. with the connivance of its officials, which was later classified as a non-performing asset. The investigation established that **loans amounting to ₹952 crore were fraudulently obtained.**

ED attached immovable properties of Vadraj Cement Limited valued at ₹952 crore, which were subsequently confirmed by the Adjudicating Authority. During CIRP proceedings under the IBC, the Successful Resolution Applicant, Nuvoco Vistas Corp. Limited, acquired the assets of the company. Upon an application filed by the SRA, the Hon'ble Special Court permitted restitution of the attached properties, and **ED restored assets amounting to ₹952 crore to the SRA.**



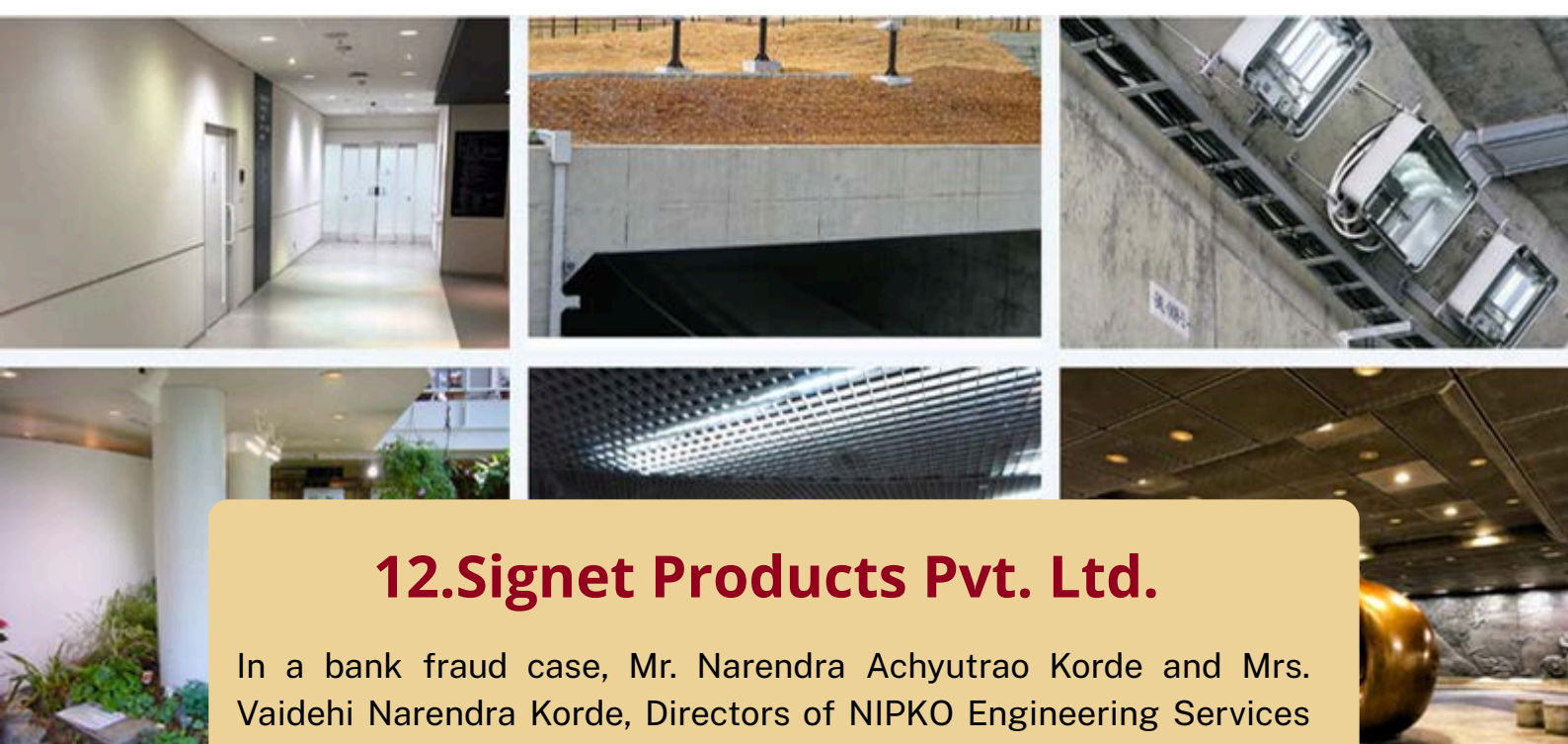


11.Kandala Service Co-Operative Bank

In a case of financial fraud and bank mismanagement at Kandala Service Co-operative Bank, N. Bhasurangan, Ex-President, along with other officials, engaged in misappropriation of funds, sanction of unauthorized loans, and abuse of official position. Loan proceeds, including Monthly Defaulter Loans and MDS advances, were irregularly disbursed to employees, relatives, and close associates, including key functionaries. Further, illegal expenditures were incurred on staff appointments, promotions, construction activities, vehicles, and investments, coupled with instances of overstaffing. The total Proceeds of Crime (PoC) were estimated at **over ₹56 crore**, comprising unauthorized loans of ₹34.43 crore and excess interest payments of ₹9.20 crore. The funds were diverted through illegal lending, unauthorized investments, and acquisition of movable and immovable assets, including gold and vehicles, as well as through inflated salaries and undue pecuniary benefits. The Directorate attached movable and immovable properties valued at approximately ₹1.12 crore under PMLA.

Aggrieved by the order of the Hon'ble Special Court rejecting the restitution application, Kandala Service Co-operative Bank preferred a petition before the Hon'ble Kerala High Court. The Hon'ble High Court, upon consideration of the matter, directed the release of the attached properties in favour of the Bank. In compliance with the said directions, **assets valued at ₹1.12 crore were restituted to the Bank** in accordance with the provisions of PMLA

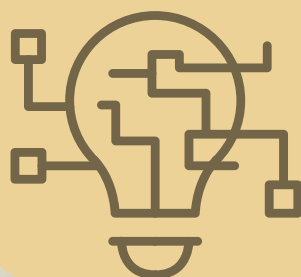




12. Signet Products Pvt. Ltd.

In a bank fraud case, Mr. Narendra Achyutrao Korde and Mrs. Vaidehi Narendra Korde, Directors of NIPKO Engineering Services Pvt. Ltd. (NESPL) and Signet Products Pvt. Ltd. (SPPL), **defrauded Andhra Bank to the tune of ₹72.99 crore** during 2016-17 through fraudulent bill discounting by submission of forged usance bills without any sanctioned credit limits. Both NESPL and SPPL did not maintain any sanctioned limits with the concerned branch. The bills were discounted beyond the permissible authority, and initial repayments were made to create a false sense of creditworthiness, which was followed by large-scale defaults, ultimately resulting in the account being classified as NPA.

Investigation by ED revealed that the defrauded funds were siphoned off and utilized for acquisition of various movable and immovable properties. During the course of investigation, assets valued at approximately ₹62.7 crore were attached under PMLA. Subsequently, Indian Bank filed an application before the Hon'ble Special PMLA Court seeking restitution of the attached properties. ED supported the said application, and the Hon'ble Court allowed **restoration of immovable properties valued at ₹30.2 crore to Indian Bank** in accordance with the provisions of PMLA.





13.Karnala Nagari Sahakari Bank Ltd.

In a major bank fraud case, Vivekanand Shankar Patil, in connivance with other officials, defrauded Karnala Nagari Sahakari Bank Ltd. and siphoned off bank funds for personal investments. He and other officials created 63 fictitious loan accounts using forged documents, in violation of Reserve Bank of India guidelines and established banking norms, thereby **diverting approximately ₹560 crore for personal gain**. Investigation under the Prevention of Money Laundering Act revealed that the siphoned funds were routed through various entities controlled by him and his relatives and were utilized for acquisition of immovable properties and other assets. During the course of investigation, properties valued at approximately ₹386 crore were identified and attached by the Enforcement Directorate.

The liquidator appointed by the Reserve Bank of India filed an application before the Special Court seeking restitution of the attached properties, to which the Enforcement Directorate accorded its consent. The bank had more than 5 lakh depositors with total deposits of around ₹553 crore, who suffered significant financial losses. The Hon'ble Court has ordered **restitution of the attached properties valued at ₹386 crore to the liquidator** for further distribution among the affected depositors.

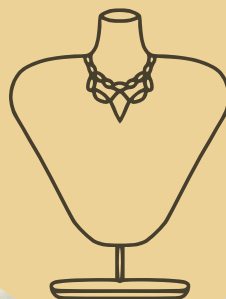




14.Nathella Sampath jewellery Private Limited & others

In a bank fraud case, Nathella Sampath Jewellery Pvt. Ltd. (NSJPL), through its promoters, defrauded a consortium of banks led by SBI, along with erstwhile State Bank of Travancore, HDFC Bank and Union Bank of India, to the tune of ₹379.75 crore during 2009–2017 by fraudulently availing credit facilities. During investigation under PMLA, it was revealed that NSJPL submitted inflated stock statements to secure higher Drawing Power. The loan funds were systematically diverted to non-consortium bank accounts and further routed through family-controlled entities and charitable trusts for acquisition of immovable properties and settlement of personal liabilities.

ED attached 37 properties valued at approximately ₹328.44 crore, including 10 properties held in the names of family members and a Trust, acquired from the Proceeds of Crime, which were subsequently confirmed by the Adjudicating Authority under PMLA. Pursuant to the order of the Hon'ble Special PMLA Court, **ED successfully restored properties valued at ₹163.85 crore to SBI** in accordance with the provisions of PMLA.





15.Rebba Satyanarayana, Kumar Pappu Singh & Ors.

In a bank fraud case, Rebba Satyanarayana, acting as an aggregator in connivance with certain bank officials, defrauded IDBI Bank of ₹159.24 crore by misuse of the Kisan Credit Card (KCC) loan scheme. He facilitated fraudulent sanction and disbursement of KCC loans amounting to ₹112.41 crore in the names of 143 borrowers across multiple branches. Investigation under PMLA revealed that the loan proceeds were withdrawn in cash and handed over to Satyanarayana, who misappropriated and diverted the funds by layering through bank accounts of close relatives and benami entities. The Proceeds of Crime were ultimately utilized for acquisition of immovable properties, investments in business entities, repayment of liabilities, and other personal expenses. ED has attached movable and immovable properties valued at ₹32.04 crore under PMLA.

IDBI Bank filed a restitution application before the Hon'ble Special Court, Visakhapatnam. ED supported the application, and the Hon'ble Court, after due consideration, allowed **restoration of attached properties valued at ₹56.13 crore to IDBI Bank** in accordance with the provisions of PMLA.

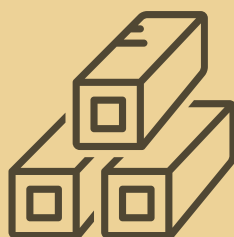




16.Varron Aluminium Private Limited

In a bank fraud case, Varron Aluminium Private Limited (VAPL) **defrauded Bank of India and SBI to the tune of ₹694.99 crore.** Investigation revealed that a manual Letter of Credit (LC) amounting to ₹300 crore was issued by Canara Bank on behalf of VAPL in favour of its group company, which was subsequently discounted by Bank of India on the basis of forged documents without due verification. Repayments of earlier LCs were systematically managed through issuance of fresh LCs in favor of VAPL and other shell entities. This practice had been in operation since inception, resulting in a cyclical flow of credit used to service existing liabilities and artificially inflate the financial position of the entities involved.

ED attached properties valued at ₹179.27 crore, which were confirmed by the Adjudicating Authority under PMLA. SBI filed an application before the Hon'ble Special Court seeking restoration of attached properties valued at ₹55.85 crore. ED supported the application by consenting to restitution of the confirmed attached properties. The Hon'ble Special Court, after due consideration, directed **restoration of immovable properties valued at ₹55.85 crore in favor of SBI** in accordance with the provisions of PMLA..





17. Bharat Bomb and Ors.

In a bank fraud case, Bharat Bomb (Udaipur-based C.A.) and others defrauded Syndicate Bank (now Canara Bank) to the tune of ₹1,267.79 crore during 2011–2016 by discounting forged cheques, discounting forged inland bills, and availing loans against forged insurance policies. The fraudulent transactions were carried out in a systematic manner, resulting in substantial wrongful loss to the Bank and corresponding unlawful gains to the accused persons.

During investigation under PMLA, ED attached properties valued at approximately ₹535 crore. The Directorate undertook detailed verification of 213 homebuyers and, upon due examination, submitted a No Objection Certificate (NOC) for restitution of the attached properties to the eligible homebuyers. **The properties identified for restitution have an estimated present market value of about ₹175 crore.** The Hon'ble Supreme Court has lauded the approach and efforts made by the Directorate in restoring the attached properties to secure the interest of the genuine and innocent homebuyers and observed that:

“Lastly, we place on record our appreciation for the efforts made by the learned counsel for the parties and the Directorate of Enforcement in restoring the attached properties to secure the interests of genuine and innocent home buyers.”



ED restituted properties worth ₹ 175 Crore to 213 innocent homebuyers out of the assets attached belonging to Udaipur-based CA Bharat Bomb and others in a bank fraud of ₹ 1267.79 Crore involving Syndicate Bank.

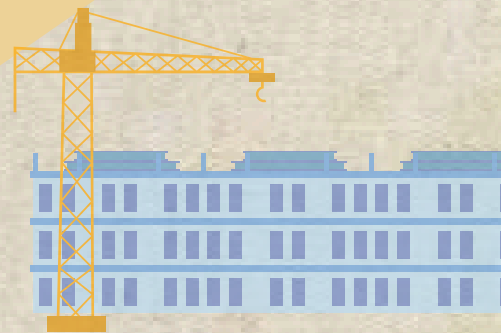
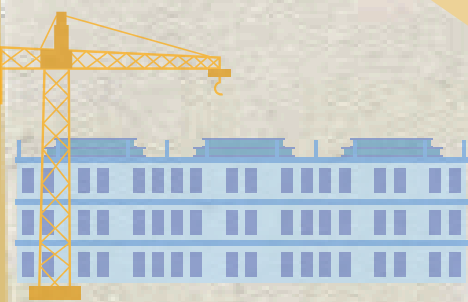




18. Meridian Infrastructure Projects & Hotels Ltd.

In a bank fraud case, M/s Leo Meridian Infrastructure Projects & Hotels Ltd. (LMIPHL) defrauded IOB, SBI and other banks by misrepresenting collateral and submitting false documents to obtain loans, which later turned into NPAs. Investigation revealed that about **₹700 crore was diverted and siphoned off** for personal use and for creation of assets in the names of benamis, mainly employees and associates of the promoters of LMIPHL. ED attached properties of the company valued at ₹250.4 crore under PMLA.

The Committee of Creditors (CoC), comprising a consortium of banks led by Union Bank of India, approached NCLT for initiation of CIRP, wherein Jalvihar Entertainment Consortium emerged as the Successful Resolution Applicant (SRA). The SRA filed an application before the Hon'ble Special Court seeking restitution of the attached properties, and ED submitted its no objection to the same. The Hon'ble Special Court allowed the application and ordered **restoration of properties valued at ₹244.03 crore to the SRA** in accordance with PMLA.



19.Saravana Stores Gold Palace

In a bank fraud case, Saravana Stores (Gold Palace) and its partners **defrauded Indian Bank of ₹240 crore and Axis Bank of ₹81.90 crore** by fraudulently availing credit facilities. ED investigation revealed that the firm inflated stock and manipulated financial statements to secure higher credit limits, projected inflated turnover, and submitted false stock statements. The loan funds were diverted for unauthorised purposes, including repayment of existing liabilities, acquisition of properties, and routing through multiple related accounts. Circular transactions and fictitious supplier payments were used to conceal the flow of funds.

ED attached immovable properties valued at ₹274.758 crore (Indian Bank) and ₹74.0438 crore (Axis Bank), which were confirmed by the Adjudicating Authority under PMLA. Pursuant to continuous efforts by ED before the Hon'ble Special Court, **properties valued at ₹275 crore were restored to Indian Bank, and four properties valued at ₹66.93 crore were restored to Axis Bank** in accordance with the provisions of PMLA.





20.Cox & Kings Ltd.

In a bank fraud case, Cox and Kings Ltd. (CKL), a travel company, defrauded Yes Bank to the tune of ₹4,100 crore by availing loans on the basis of forged documents. The loans were not used for the intended business purposes and were siphoned off through a network of shell companies and overseas group entities of CKL. Investigation by ED revealed that ₹520.80 crore was transferred to V Hotels Ltd., a group company of CKL, which was subsequently attached in the form of its immovable properties. In total, ED has attached assets valued at ₹657.71 crore in this case under PMLA. Subsequently, V Hotels Ltd. has underwent CIRP under IBC and Macrotech Developers Ltd. (formerly Lodha Developers Ltd.) was approved as the Successful Resolution Applicant (SRA). The Hon'ble Supreme Court, based on ED's consent has ordered restoration of properties worth Rs. 520.80 crore (along with interest) to the SRA and noted that:

"We place on record our appreciation for the earnest efforts made by the officers of the Directorate of Enforcement in restoring the attached properties to secure the interests of justice."



ED restituted ₹520.80 Crores to M/s. Macrotech Developers Ltd., approved as the Successful Resolution Applicant (SRA) in a bank fraud case involving two-and-a-half-century-old travel agency, Cox & Kings Ltd.



21. Rotomac Global Pvt. Ltd.

In a bank fraud case, Rotomac Global Pvt. Ltd. and its directors fraudulently availed credit facilities from Bank of Baroda by using false information, causing a wrongful loss of about **₹456.63 crore**. The fraud was carried out through misuse of Packing Credit and fraudulent Letters of Credit involving overseas shell entities and circular trading. Investigation revealed that the funds were siphoned off through fake export transactions and forged documents. ED attached assets valued at ₹177.07 crore under PMLA.

The attached assets were originally mortgaged to a consortium of Public Sector Banks, which later relinquished their security interest in favour of the liquidator of Rotomac Global Pvt. Ltd. The liquidator thereafter filed an application before the Hon'ble Special Court (PMLA), New Delhi, seeking release of the attached assets, to which ED submitted its no objection. The Hon'ble Court, after due consideration, ordered **release of the attached properties having a market value of ₹380 crore in favour of the liquidator** in accordance with PMLA.

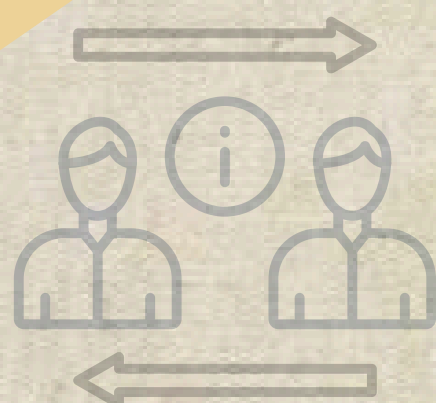
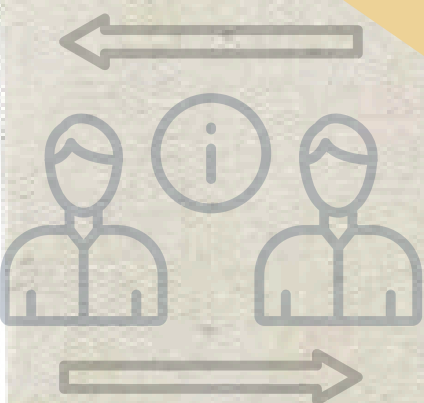




22. Sterling Biotech Ltd. (Sandesara Group)

In a case involving bank fraud and insider trading, Sterling Biotech Ltd. (SBL) and its promoters/directors, namely Chetan Sandesara, Dipti Sandesara, Nitin Sandesara and others, defrauded a consortium of banks including Andhra Bank, UCO Bank, BOI and SBI by fraudulently availing credit facilities. The company inflated its turnover through falsified records relating to production and capital asset investments using a network of domestic and overseas entities. The loan funds were diverted to benami entities and used for off-market trading in SBL shares. The total fraud is **estimated at about ₹14,690.95 crore**. Vide its order dt. 19.11.2025 the Hon'ble Supreme Court directed that the accused deposit of Rs. 5,100 crore as a full and final settlement payment, with the relevant lender banks and investigating agencies.

This has been achieved through a long process of enforcement, asset-tracing and legal action, much of it undertaken by ED, which ultimately brought the fugitives to the negotiating table. The Hon'ble Supreme Court in April 2026 recorded recovery of roughly ₹9,800 crore, comprising both direct repayments and asset liquidation linked to the ED's investigation. Thus, the efforts of ED have resulted into restitution of Rs. 9,799.63 crore to the legitimate claimants.



23. Prakash Vanijya Pvt. Ltd. & others

In a bank fraud case, M/s Prakash Vanijya Private Limited and its Promoter-Director, Manoj Kumar Jain, fraudulently obtained credit facilities from Central Bank of India on the basis of inflated financial statements and forged documents. The company caused a **wilful loss of ₹234.57 crore to the Bank** through multiple layered banking transactions and diversion of loan funds to shell/fictitious entities, as well as for personal gains of the Director. Investigation by ED revealed the flow of funds and consequent creation of assets from the Proceeds of Crime. ED attached assets valued at ₹199.67 crore located in West Bengal and Chhattisgarh under PMLA.

Central Bank of India filed a restitution application before the Hon'ble Special Court, which was supported by ED. The Hon'ble Court, after due consideration, allowed the application and ordered **restitution of properties valued at ₹169.47 crore to Central Bank of India** in accordance with the provisions of PMLA..



An illustration at the top of the page shows four business professionals in suits standing in a line, each holding a large stack of 100 Indian Rupee banknotes. The stacks are arranged in a descending order from left to right. The background is a light blue gradient.

24.Shree Ganesh Jewellery House (I) Limited

In a bank fraud case, Shree Ganesh Jewellery House (I) Limited (SGJHIL) and its Promoter-Directors defrauded a consortium of 25 banks to the tune of **₹2,672 crore** through fraudulent transactions and diversion of loan funds. Investigation by ED revealed that SGJHIL created a network of domestic and overseas entities, including subsidiaries in Dubai, Singapore, and Hong Kong, to carry out round-tripping of gold, bullion, and jewellery. Goods were falsely shown as exported to related overseas entities, but the export proceeds were not repatriated to India. The company availed export bill discounting facilities and secured funds from Indian banks without actual realization of export proceeds. The funds were retained abroad and layered through multiple entities to conceal their origin. ED attached properties valued at ₹193.11 crore located in West Bengal, Maharashtra, Gujarat, and Telangana under PMLA.

The Liquidator filed an application for restitution of the attached properties before the Hon'ble Chief Judge, City Sessions Court, Calcutta. The Hon'ble Court, vide order dated 10.12.2025, allowed **restitution of the attached properties valued at ₹175 crore to the Liquidator**, holding that the banks are entitled to legitimate recovery of their dues in accordance with the provisions of PMLA.



25.GS Oils and Others

In a bank fraud case, M/s GS Oils Ltd. and others fraudulently availed credit facilities from SBI on the basis of forged documents and diverted the loan funds to other accounts of M/s GS Oils Ltd., from where the amounts were withdrawn in cash. The company failed to repay the loan, causing a **wrongful loss of ₹97.55 crore** to the Bank. Investigation under PMLA revealed diversion and misuse of funds for purposes other than those sanctioned. ED attached assets valued at ₹66.30 crore in the name of GS Oils Ltd. and its directors under PMLA.

SBI and UCO Bank filed applications before the Hon'ble Special Court (PMLA) seeking restitution of the attached properties. ED supported the applications, and the Hon'ble Court, after due consideration, allowed restitution and ordered **restoration of properties valued at ₹63.05 crore to the Banks** in accordance with the provisions of PMLA.





26.ST Impex and Others

In a fake invoicing case, ST Impex and other entities, through their directors and in collusion with officials of Bank of Baroda, submitted forged import documents to divert foreign exchange under the guise of advance import payments and software imports to companies based in Hong Kong and Dubai. The scheme also involved over-invoicing of exports and under-invoicing of imports, resulting in wrongful gains and evasion of customs duties, and **causing a loss of about ₹3,600 crore**. Investigation under PMLA revealed systematic routing of funds through multiple entities to conceal the true nature of transactions. ED attached movable and immovable properties valued at approximately ₹68 crore under PMLA.

Applications under Section 8(8) of PMLA were filed by IDBI Bank, Kotak Mahindra Bank and SBI before the Hon'ble Special Court (PMLA), New Delhi, and seeking restitution of the attached properties. ED supported the applications, and the Hon'ble Court, after due consideration, ordered **restitution of properties valued at ₹13.58 crore to SBI, ₹1.34 crore to IDBI Bank, and ₹3.5 crore to Kotak Mahindra Bank** in accordance with the provisions of PMLA.



27.Arvind Casting Pvt. Ltd.

In a bank fraud case, Arvind Casting Pvt. Ltd. and others fraudulently availed credit facilities from SBI, IIFL, ICICI and BOI on the basis of fake and forged documents, thereby **causing a loss of ₹19 crore to the Banks**. Investigation under PMLA revealed that the loan funds were diverted to related entities instead of being used for the sanctioned purposes. ED attached properties valued at ₹3.51 crore in this case under PMLA.

BOI and SBI filed applications before the Hon'ble Special Court (PMLA) seeking restitution of the attached immovable properties. ED supported the applications, and the Hon'ble Court, after due consideration, allowed the same and ordered **restoration of properties valued at ₹1.44 crore to BOI and ₹1.69 crore to SBI** in accordance with the provisions of PMLA.



Related Party Transactions

28.Zoom Developers Pvt. Ltd.

In a bank fraud case, Zoom Developers Pvt. Ltd. (ZDPL), its Directors Vijay Madanlal Chaudhary and others, **defrauded a consortium of 22 banks led by PNB to the tune of ₹2,650 crore.** Investigation under PMLA revealed that ZDPL fraudulently availed loans under a consortium banking arrangement and diverted the loan funds to group companies, trusts in India, and overseas entities.

ED attached properties valued at ₹132.48 crore under PMLA. PNB filed an application on behalf of the consortium banks before the Hon'ble Special Court (PMLA) seeking restitution of the attached properties. A separate application was also filed by IDBI Bank, which was not part of the consortium. The Hon'ble Court, after due consideration, ordered **restitution of properties having a fair market value of approximately ₹106.5 crore to the consortium of banks led by PNB and ₹74.37 crore to IDBI Bank** in accordance with the provisions of PMLA.





29. Ghanshyamdas Gems & Jewels

In a bank fraud case, Ghanshyamdas Gems & Jewels and its Managing Partner, Sanjay Agarwal, fraudulently availed a gold metal loan of 250 kg from SBI by submitting forged bank guarantees and covering letters purportedly issued by PNB. The accused also removed the gold stock hypothecated to PNB and defaulted on repayment, **causing a loss of ₹30.09 crore.** The misappropriated gold and jewellery were sold in the open market for cash, and the proceeds were routed through accounts of PH Jewels and other entities held in the names of family members and employees. Investigation under PMLA revealed diversion and layering of funds. ED attached immovable properties valued at ₹9.5 crore in the name of Sanjay Agarwal, his family members and benamis.

PNB filed an application before the Hon'ble Special Court (PMLA) seeking restitution of the attached properties. ED supported the application, and the Hon'ble Court allowed the same and ordered **restitution of properties valued at approximately ₹2.55 crore to PNB.** The present market value of the restituted properties is about ₹16 crore.

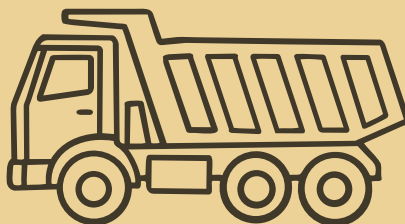




30. Jagdamba AMW Automotives Private Limited

In a bank fraud case, Jagdamba AMW Automotives Private Limited, through its Director Pushpendra Singh and in connivance with others, **fraudulently availed vehicle loans of ₹18.32 crore** from Canara Bank by using forged documents. Investigation under PMLA revealed that the loan funds were diverted to other businesses, transferred to accounts of family members, and used for personal gains. ED attached assets valued at ₹5.32 crore belonging to Pushpendra Singh and other accused persons under PMLA.

Canara Bank filed an application seeking restitution of the attached properties before the Hon'ble Special Court, Jabalpur, which was supported by ED. The Hon'ble Court allowed the application, and ED facilitated **restitution of properties having a fair market value of approximately ₹45 crore to Canara Bank** in accordance with the provisions of PMLA.



REAL ESTATE SCAMS



31. Nature Heights Infra Limited

In an investment fraud case, Neeraj Thatai, along with his company Nature Heights Infra Limited (NHIL) and others, cheated a large number of investors by promising allotment of properties in Punjab and Madhya Pradesh, but neither delivered possession nor refunded the invested amounts. The funds collected from investors were deposited in the bank accounts of NHIL and its group companies and were later diverted for purchase of properties and personal expenses, resulting in misappropriation of about ₹51 crore. Investigation under PMLA further revealed that ₹10.53 crore was transferred by NHIL to M G Gold Realtors for purchase of shops. M G Gold Realtors had also availed loans from State Bank of Patiala and CSB, which were subsequently defaulted. ED attached assets valued at ₹46.02 crore under PMLA.

An application for restitution of attached properties was filed by CSB and SBI before the Hon'ble Special Court (PMLA). ED supported the application, and the Court, after consideration, ordered **restitution of properties worth approximately ₹20.21 crore to the Banks**, with a direction that the sale proceeds, after recovery of dues, shall be deposited before the Court in accordance with PMLA provisions.





32. Popular Group of Companies & Ors

In an investment fraud case, Popular Group of Companies and its directors, including Thomas Daniel and others, **cheated around 3,000 depositors of approximately ₹1,000 crore** by collecting funds on false promises of high returns. Investigation under PMLA revealed that the funds collected were diverted for purchase of properties and luxury vehicles, kept as fixed deposits in the names of family members, and also sent abroad for non-viable and fictitious business activities. It was further found that gold pledged by the public was re-pledged to avail loans, and the proceeds were routed to personal accounts of the promoters. ED attached assets valued at ₹65.07 crore under PMLA.

Pursuant to the directions of the Hon'ble Kerala High Court, the Competent Authority approached the Special Court (PMLA) for distribution of the attached assets to the victims under the Banning of Unregulated Deposit Schemes Act, 2019 (BUDS Act) BUDS Act. ED submitted its no objection to the request. The Hon'ble Special Court, after due consideration, ordered **restitution of properties valued at ₹65.07 crore to the Competent Authority for distribution to the affected depositors** in accordance with PMLA and the BUDS Act.





33.SRS Group Case

In an investor fraud case, SRS Group, led by its Chairman and Managing Director Anil Jindal, cheated thousands of investors by luring them with false promises of high returns on investments. Funds were collected through cash, cheques, and bank transfers into various SRS group companies. In many instances, no formal agreements were executed and only informal or unsigned receipts were issued. Further, loans availed from banks in the name of development and construction projects were not repaid. The group diverted these funds through multiple shell companies and related entities, resulting in cheating of both investors and banks.

During investigation under PMLA, ED attached assets and properties valued at ₹2,045.60 crore belonging to the directors and associates of the group. As per directions of the Hon'ble Supreme Court, ED carried out detailed verification of claims based on payment records, allotment documents, and bank statements to ensure that claimants were genuine and not linked to the accused. The Hon'ble Special Judge, PMLA, Gurugram ordered **restitution of immovable properties valued at approximately ₹650 crore to 2,312 genuine homebuyers**. Accordingly, the total value of restitution in the SRS Group case stands at approximately ₹670 crore.



34.PACL Limited

In an investment fraud case, PACL Ltd. and related entities (Pearls group), managed by Nirmal Singh Bhangoo and his close associates, operated a massive illegal collective investment scheme, **fraudulently mobilizing over Rs. 48,000 crore** from lakhs of investors across India under the pretext of sale and development of agricultural land. Investors were induced to invest under Cash Down Payment and Instalment Payment Plans, and were made to sign misleading documents such as agreements, powers of attorney and other instruments. In most cases, land was never delivered, and approx. Rs. 48,000 Crore remains unpaid to investors.

The Hon'ble Supreme Court, vide order dt. 02.02.2016, directed SEBI to constitute a committee under the chairmanship of former Chief Justice of India, Justice R. M. Lodha, to dispose of the land purchased by PACL and to distribute the sale proceeds to the investors. However, further investigation revealed continued illegal dissipation of PACL assets, leading to registration of three additional FIRs for illegal sale, encroachment, and misuse of land acquired using investors' funds. As of March 30, 2026, the ED has facilitated the restitution of 455 PACL properties, valued at approx. ₹15,582 crore, to the Justice Lodha Committee to compensate duped investors



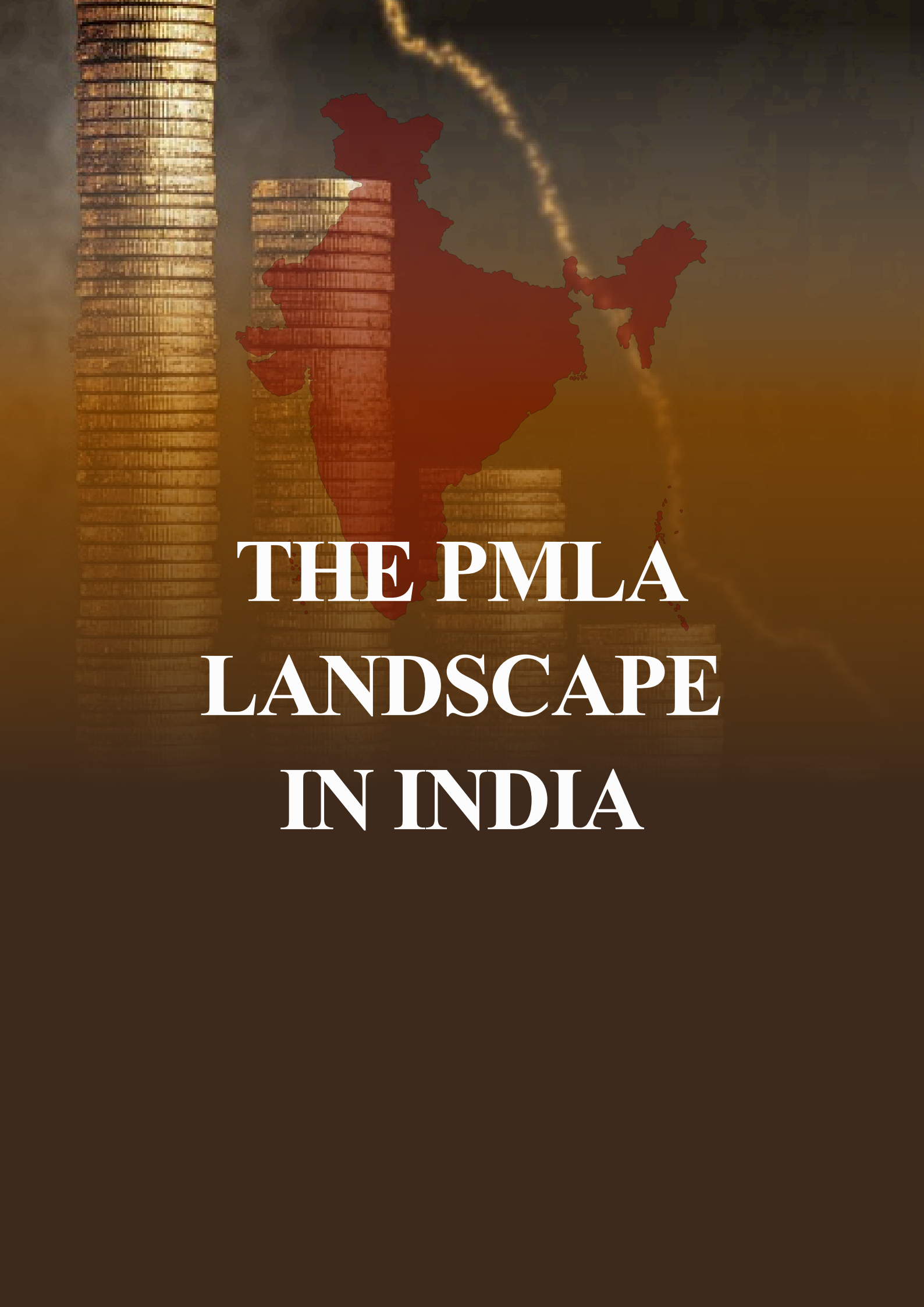
Kingfisher Airlines (Vijay Mallya)



In a major **bank fraud** committed by **Vijay Mallya-led Kingfisher Airlines Ltd. (KAL)** of **Rs. 6,777.36 crore** involving sanction of substantial consortium loans to KAL despite its weak financial position, negative net worth, and poor creditworthiness, in violation of established banking norms, **ED had attached properties** of Vijay Mallya, KAL and others worth **Rs. 5,042.66 crore**, along with additional properties of **Rs. 1,694.52 crore** which were treated as court assets. **Vijay Mallya was declared a fugitive economic offender on 05.01.2019** and assets amounting to Rs. 14,131.6 crore were confiscated to the GOI. Pursuant to applications filed by the SBI-led consortium, assets amounting to approx. **Rs. 14,131.6 crore have been restored to the SBI**. Beyond institutional recovery, in the FY 2025-26 ED also facilitated relief to KAL employees by enabling the **release of Rs. 311.67 crore towards long-pending workmen dues of KAL staff**, in coordination with SBI and pursuant to directions of the **Debt Recovery Tribunal**. The amount was transferred to the Official Liquidator for distribution, ensuring **relief to affected employees**.

Housing Development & Infrastructure (HDIL)

HDIL and its group companies had cheated and defrauded Punjab and Maharashtra Co-operative Bank (PMC bank) of Rs. 6117 crore by availing multiple credit facilities, with overdraft limits repeatedly enhanced artificially to avoid classification as NPAs. During investigations, ED had attached assets worth Rs. 773 crore. One of the confirmed attached lands situated in Sindhudurg (around 1741 acres) was approved by the Maharashtra Maritime Board in the name of 'Privilege Power Industries Pvt Ltd.', which was later acquired by HDIL Group. For acquisition of the said land, around **Rs. 82 crore** was diverted & layered in the bank accounts of 39 farmers who got the land registered in their name for a consideration of Rs. 52 Crore only. Further, the current valuation of land as per the registered government-approved valuer comes to around **Rs. 350 Crore**. State Government (Maharashtra Maritime Board) has filed application before Special Court for release of this property (through monetisation), for development of sea-port. In the said application, ED has filed reply on 17.12.2025 supporting application by State.



THE PMILA LANDSCAPE IN INDIA

The Enforcement Directorate is entrusted with detecting and disrupting the process of legitimizing illicit funds. It identifies assets derived from criminal activities and, through due legal process, attaches and ultimately confiscates such proceeds of crime through a court monitored process, thereby depriving offenders of the benefits of their unlawful gains.

Wide Ambit of Scheduled Offences:

The PMLA Schedule encompasses a broad range of predicate offences spread across Parts A, B, and C. It currently covers 30 major categories comprising approximately 150 plus offences under various statutes, including corruption, fraud and forgery, narcotics trafficking, terrorism financing, and several other serious crimes. This expansive coverage provides the ED with a wide jurisdictional scope.

Independent Financial Investigation:

The ED conducts independent financial investigations with an aim to trace the proceeds of crime as compared to predicate agencies. These investigations focus on tracing the origin, movement, and integration of illicit funds, including complex domestic and cross-border transactions, shell companies and layered financial structures.

Powers to Trace, Freeze, Seize, Attach, and Confiscate Assets:

Powers under the PMLA led to tracing of proceeds of crime, temporarily freeze or seize assets, issue provisional attachment orders to prevent their disposal, and secure final confiscation through adjudication by the Special Court. These powers enable effective asset recovery and serve as a strong deterrent against economic and financial crimes.

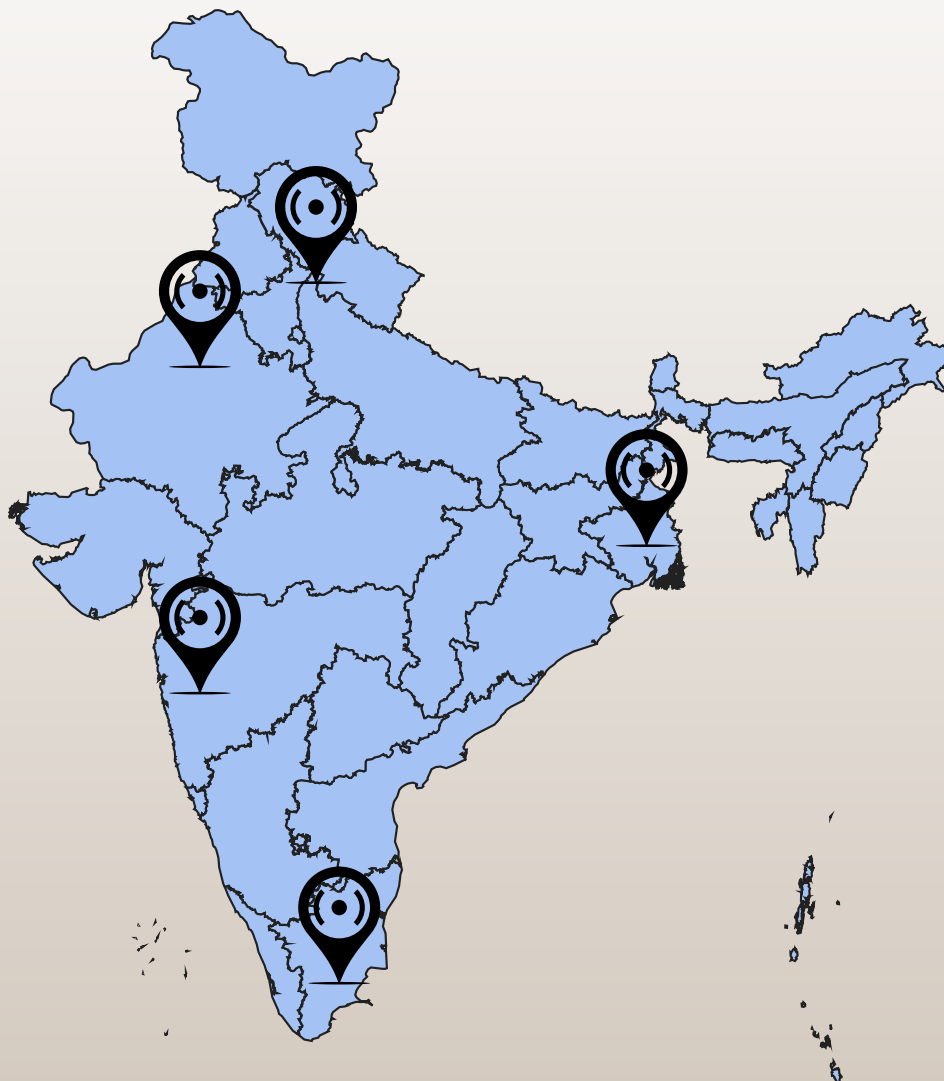




Importance of Risk Analysis

- It is not necessary that risk criteria for predicate agencies like Police, CBI, NCB and the risk criteria arising from money laundering are same. Although they are interlinked, the risks arising from money laundering through layering the proceeds of crime are different and pose a challenge to financial systems.
- On average, **60 lakhs FIRs per year** (as per NCRB data) have been registered by the various Police organisations (State Police, NIA, etc.). Out of these, average **5,57,655 Predicate offences per year** were registered by the said LEAs in around 18 Scheduled Acts. However, it does not include other predicate offences registered by other LEAs namely Income Tax Department, Customs & GST Authorities, SEBI, ROC, SFIO, etc. administering around 10 Scheduled Acts.
- On the other hand, ED has registered **around 925 cases per year** for the last 5 years, which constitutes around 0.16% of the total number of predicate offences registered by various Law Enforcement Agencies (LEAs).
- Thus, ED employs rigorous risk-based filters to identify cases with genuine money laundering and financial crime dimensions.

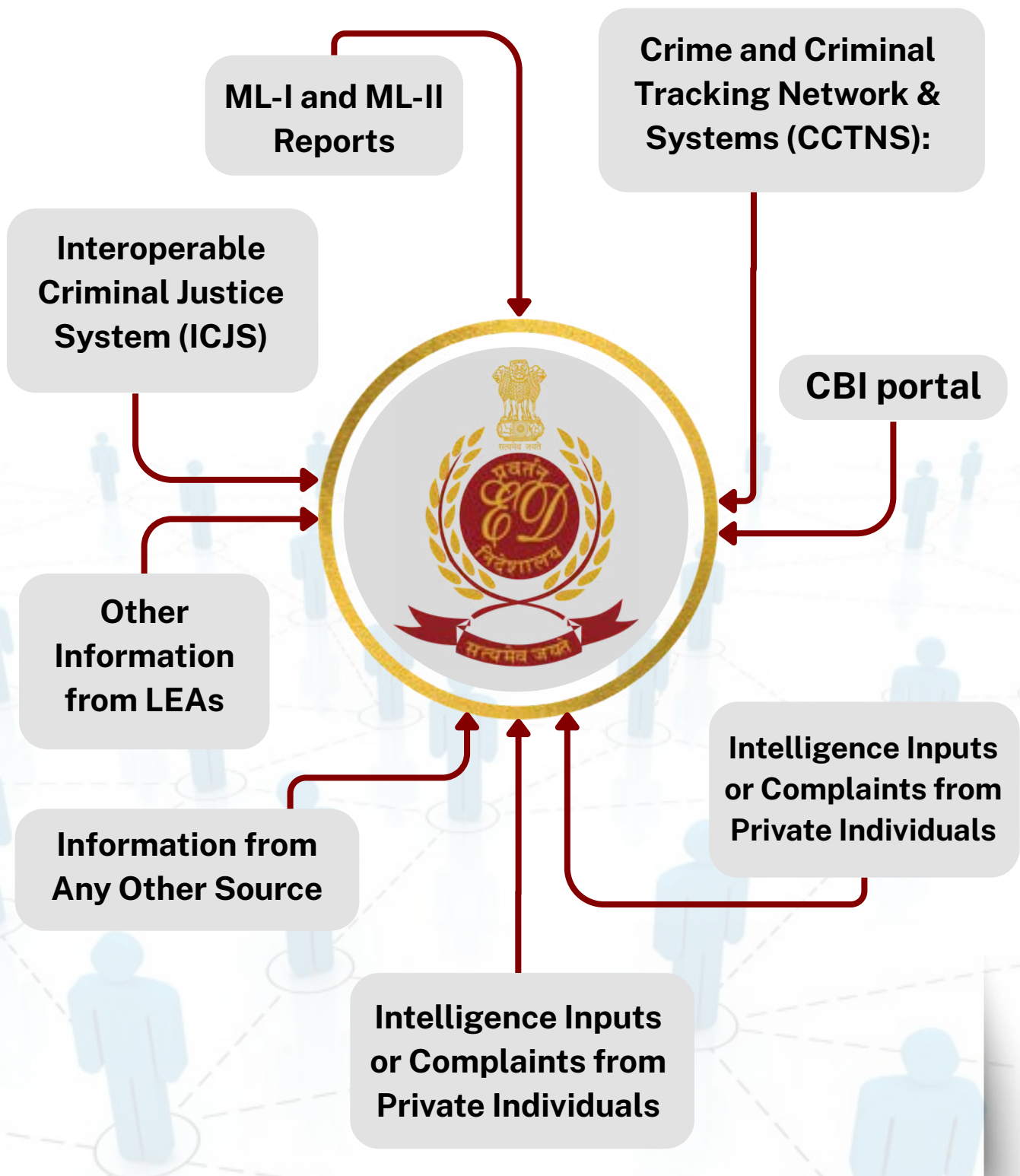
Regional Risk Analysis



Each Regional Office is tasked with analysing specific risks in their respective regions. This includes considering various factors such as types of crime more prevalent in the region (e.g., drug trafficking, organized crime, financial fraud), social impact of these crimes (e.g., community harm, public safety concerns), and local socio-economic factors contributing to crime, such as unemployment, poverty, or lack of education, among others. Once the risks are identified, the Regional Special Directors (RSDs) are required to document the **risk profile of their region**.

Similarly, in order to address the emerging and ever-evolving risks of money laundering, this Directorate in its PMLA Manual 2025, has recently advised its **Zonal offices to conduct the risk analysis** in their respective jurisdictions so as to address area specific money laundering threats.

Sources of information of predicate offences:



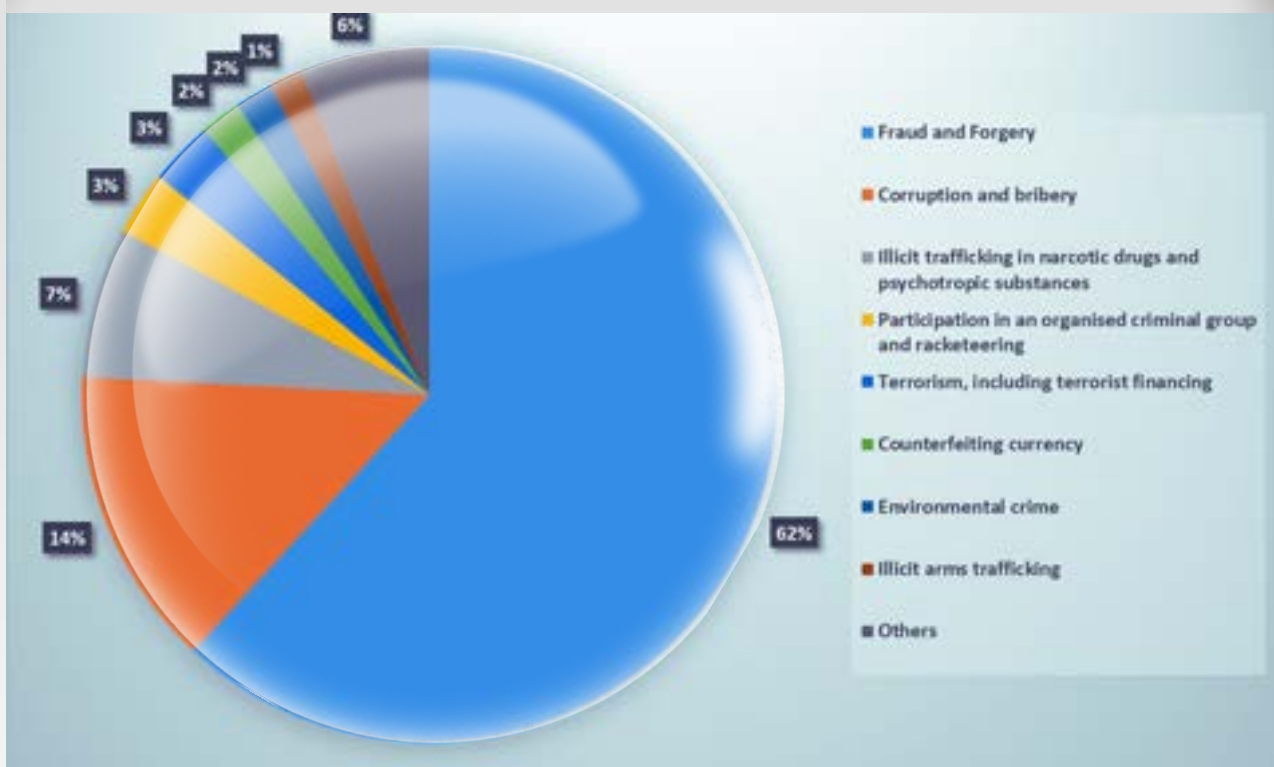
Typology of cases recorded by ED

8851 ECIRs

Recorded till date

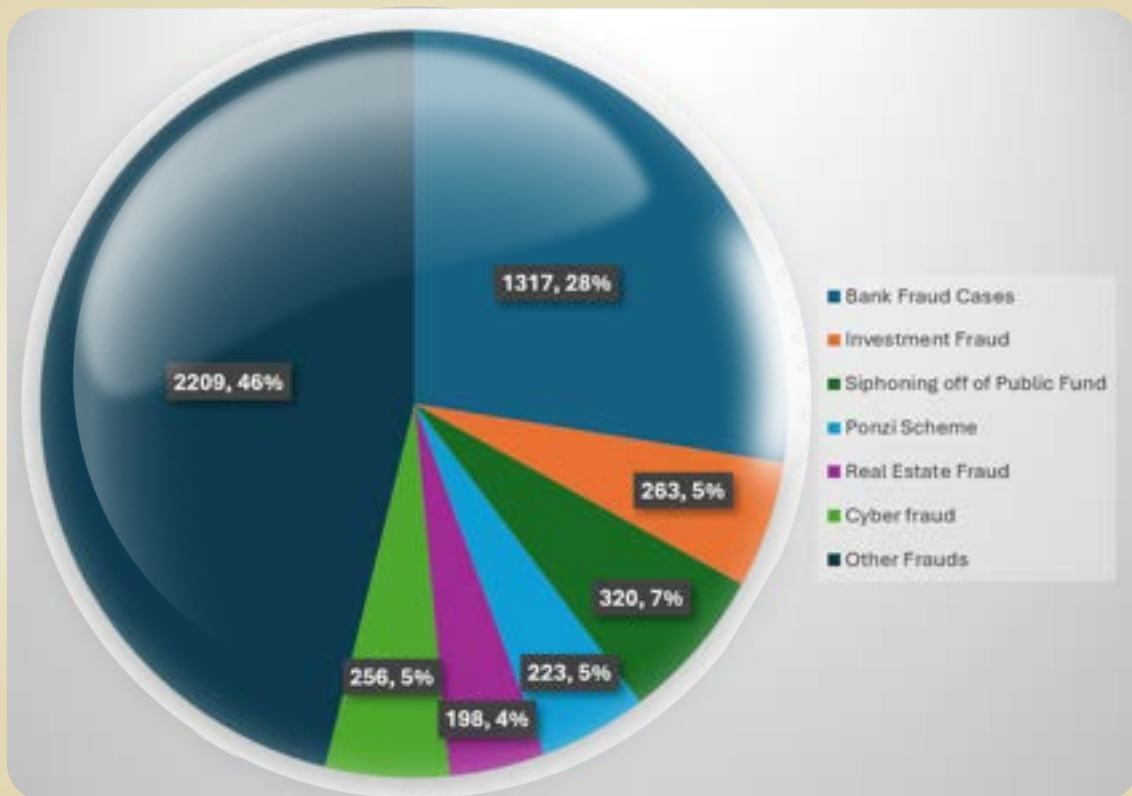
80%

of cases fall under the category of **Fraud, Forgery, Corruption & Bribery and NDPS**



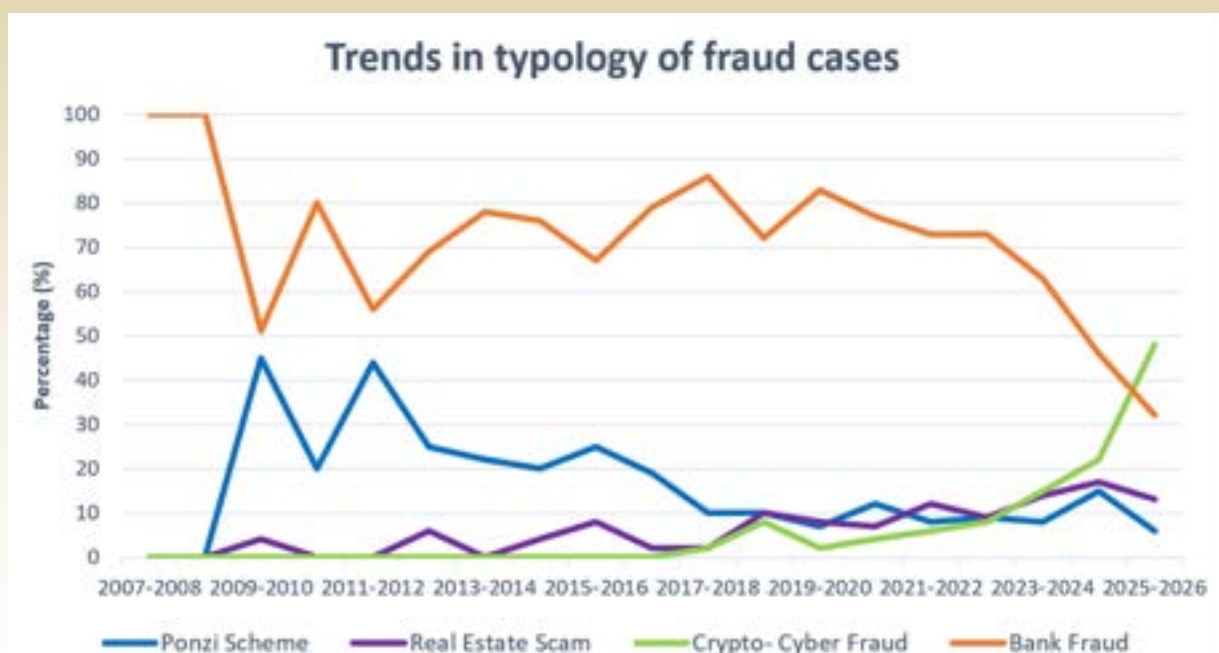
However, cases recorded under the category of fraud & forgery includes wide variety of fraud cases viz. Bank Fraud, Investment Fraud, Cyber Fraud, Ponzi Scheme, Real Estate, etc. and also includes emerging threats viz. digital arrest, fake loan app cases, crypto/VDA fraud, etc., which have wider societal and financial impact.

Categorization of Fraud & Forgery Cases



Other category of fraud includes cases of Intellectual Property Rights cases, Recruitment scams, Illegal sand mining, Immigration scam, etc. Changes in the trend of fraud cases category:

Changes in the trend of fraud cases category:



The typology of cases investigated by ED has significantly evolved over the years. Initially, cases of Bank Fraud constituted the majority of the cases taken up for investigation under the category of fraud. However, in the last few years, there has been a sharp rise in **technology-driven and cross-border typologies**, including crypto-cyber frauds, online betting apps, and digital arrest scams. ED has also seen growing involvement in NDPS-linked financial networks, where drug trafficking proceeds are laundered through real estate, trade-based laundering, and crypto assets. Whereas the bank fraud cases have seen a declining trend, cases involving money laundering through Cyber-enabled Frauds, Real Estate Scams, investment scams and Ponzi scheme cases have increased over the last few years.



Important Risk Areas of Money Laundering under PMLA

1. Banking and Financial Institutional Fraud:

Banking frauds weaken the fiscal position of the government, strain public resources, and erode confidence in the banking and regulatory ecosystem. As India's financial sector plays a central role in economic growth, stability, and credit expansion, major frauds undermine the very foundations on which the economy operates.

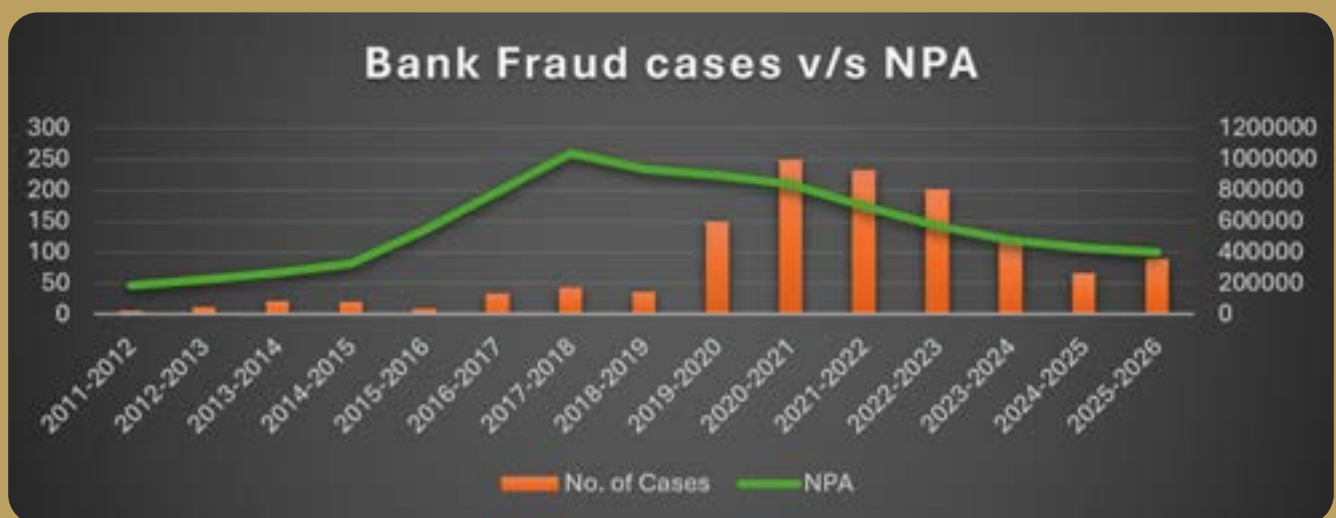


When frauds occur in public sector banks, the burden often shifts to the government, which must recapitalize these institutions to maintain stability and protect depositors. **This diverts public funds away from essential development priorities** such as infrastructure, healthcare, and social welfare. Fraud-related losses also worsen the asset quality of banks, increasing non-performing assets and forcing higher provisioning. This tightening of credit can dampen investment, reduce economic activity and indirectly affect government revenues.



While **Insolvency and Bankruptcy Code, 2016** has been a key reform initiative of the Government in which genuine loss-making insolvent companies can get a resolution of assets, the government has also been giving emphasis on initiating criminal actions wherever the lenders are defrauded.

Effective and timely actions under PMLA for recovery of assets has complimented genuine resolutions done under IBC, 2016 which is key reform agenda of the Government to improve the asset qualities of banking system and significantly bring down the Gross and Net NPAs in the banking system. The Economic Survey 2025-26 also points out that there is **improvement in asset quality of banking system and the Gross NPAs have significantly come down.**



Robust investigations carried out in Bank Fraud cases has proved to be deterrent and as a result, the quantum of Non-Performing Assets of the banks has dropped significantly over the years. The same is depicted by the chart above highlighting the **direct correlation between the value of attachment made by the Directorate and falling NPAs over previous financial years.**

Timely actions by ED have resulted in attachment of assets in significant bank fraud cases that would have otherwise not recoverable through insolvency process under the IBC, 2016. Some of the important cases are discussed below.



Case Study 1

An important investigation that continued in previous year is AMK case. The group had large exposure of more than Rs. 33,400 crores. ED began investigation on the directions of Supreme Court in a PIL. A complex web of more than 350 shell companies were identified during investigation to conceal the proceeds of crime. Lower rung employees were made dummy directors who never had information about the companies that held high value assets. A complex Beneficial Ownership chart was seized linking all the shell companies' shareholdings to the promoter and his family members. A parallel real estate empire was created from loan funds which were concealed by the promoter during personal insolvency proceedings. An additional attachment of Rs. 1100 crores leading to total attachment of assets of close to Rs. 6261 crores, were made (at book values) exceeding the banks recovery rate so far under IBC. Apart from bank fraud, securities fraud was also unearthed defrauding foreign investors of more than Rs. 1000 crores. The attached assets did not only belong to the promoter entities but also to entities whose shareholding was transferred to an Ex CMD of a large public sector bank without consideration. The banker's role was a clear quid pro quo for sanctioning large loans without diligence and acquiring assets, now faces prosecution as key accused in the fraud along with the promoter and 50 others.

BANK FRAUD



Case Study 2

An investigation was conducted in CCST Bank fraud case, with outstanding dues of Rs. 6200 crores. In this case more than 60 shell companies were used to rotate loan funds and conceal the trail of funds. Turnovers were inflated with outstanding debit balances to window-dress the financial statements. It reveals a systematically structured arrangement designed to artificially inflate turnover and financial strength, obtain and sustain large-scale bank financing, and divert and launder funds through multiple layers of transactions. Assets worth more than Rs. 745 crore have been attached and confirmed. Key promoter and ex CMD of another large bank were arrested.

**60 Shell
Companies**

used to route funds

**₹745
crores.**

have been attached



Case Study 3

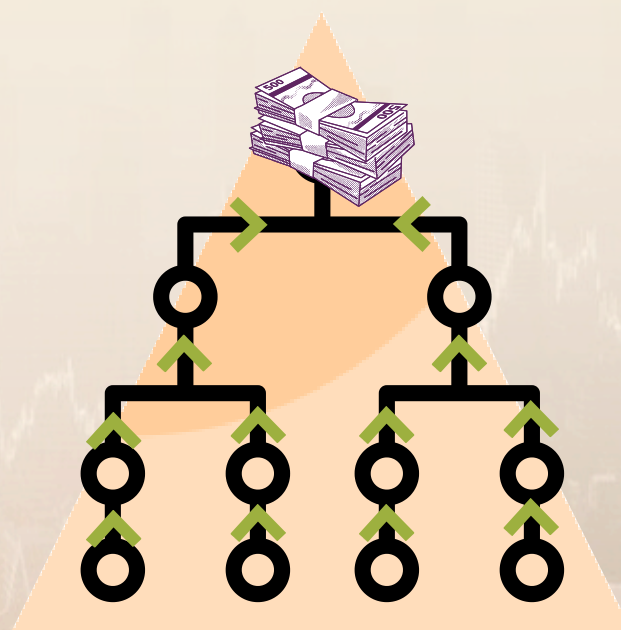
In a significant investigation covering the Andaman and Nicobar Islands for the first time, the ANSCBL fraud case centered around an ex Member of Parliament and his associates, who colluded with bank officials to sanction loans through shell companies and dummy directors, siphoning off large sums of cash for personal gain. Properties worth about ₹123 Cr were acquired via powers of attorney in dummy names and mortgaged at inflated values to secure high-value loans, while two businesses facilitated dummy entries in exchange for a share of the defrauded amounts. The Directorate arrested 4 persons, filed a prosecution complaint against 39 accused persons/entities, and secured dismissal of bail applications at both the Special Court (PMLA) and the Calcutta High Court. Further investigation traced 51 immovable properties worth around ₹200 Cr including lands, hotels, and resorts in the Andaman & Nicobar Islands linked to the proceeds of crime and held in the names of accused persons, their families, and controlled firms.



2. Ponzi Scheme/Investment frauds:

Investors fraud and Ponzi Schemes involve scammers promising higher returns than that of market and generally affect a large number of lower income households. Ponzi schemes or investment frauds are devised in a careful and methodical manner to lure small investors and depositors who otherwise do not have regular access to banking system. They are targeted at households which survive on hand to mouth earnings by luring them with a promise of high returns on their meagre savings. This has led many such households in a vicious cycle of debt trap as many such small investors would have borrowed from their other available means in anticipation of high returns.

It is notable that when the scammers fail to find new investors, and the returns stop, the scam comes to light leading to grave consequences to small households. Similar modus is also employed in Multi-Level Marketing scam. They are neither registered investment firms with SEBI nor are they registered as small finance banks with RBI, leaving the investors in a regulatory vacuum. One of the key reforms of the government was the introduction and enactment of Banning of Unregulated Depositors Act, 2019 to bring a decisive end to Ponzi schemes. Several of the Ponzi schemes investigated by the ED had offence periods before 2014, however the investigations have continued.



Case Study 1

A key breakthrough was made in PACL case by ascertaining High Value assets. Significant progress has been made in identification of assets and attachment of the same in the Financial Year 2025-26. This was one of the biggest Ponzi schemes other than Sahara scam, in which total collection of funds were more than Rs. 48,000 crores.

This real estate cum Ponzi scheme scam affected thousands of homebuyers and investors. In the year 2025-26 alone, attachment of assets of more than Rs. 26,000 crores were made. Proceedings are initiated against the key accused persons who are absconding overseas. Attachment of assets in this case also covers immovable properties located overseas. In a significant development, restitution of assets worth Rs. 15500 crores was ordered by PMLA Special Court on 30.03.2026.

PACL SCAM CASE
Major Breakthrough in India's Biggest Ponzi Scheme after Sahara
Real Estate Cum Ponzi Fraud • Affected Lakhs of Investors

Significant Asset Recovery in FY 2025-26
PACL is a massive real estate cum Ponzi scheme that fraudulently collected over ₹48,000+ Crore from lakhs of gullible investors across India under the pretext of agricultural land development.

Total Attached in FY 2025-26: ₹26,324 Crore
(Total attachments now stand at approx. ₹27,030 Crore)

Assets identified and attached include high-value immovable properties in India and overseas.

Landmark Restitution: ₹15,582 Crore
On 30.03.2026, PMLA Special Court ordered restitution of 455 immovable properties valued at ₹15,582 Crore to Justice Lodha Committee for refund to lakhs of victims.

- Assets identified and attached include high-value immovable properties in India and overseas.
- Key accused absconding overseas; PMLA proceedings initiated.
- Major breakthrough towards eventual restitution and justice for victims.

Key accused absconding overseas.



Case Study 2

Another important achievement of the Directorate has been leading the restitution efforts in Rose Valley Scam. The Rose Valley group had collected more than Rs. 15,000 crores from unsuspecting victims with the promise of High Returns in eastern India ranging from Odisha, Assam, West Bengal and Jharkhand. The key accused lured the investors for investment in real estate and tourism project and collected thousands of crores across states and misappropriated Rs. 6666 crores as Proceeds of Crime. In the FY 2025-26, assets worth more than Rs. 500 crores have been restituted to Rose Valley Asset Disposal Committee and more than 7.5 lakh victims stand to receive these funds. It is noteworthy that **more than 1.73 lakh victims have already received their money back in the previous year.**



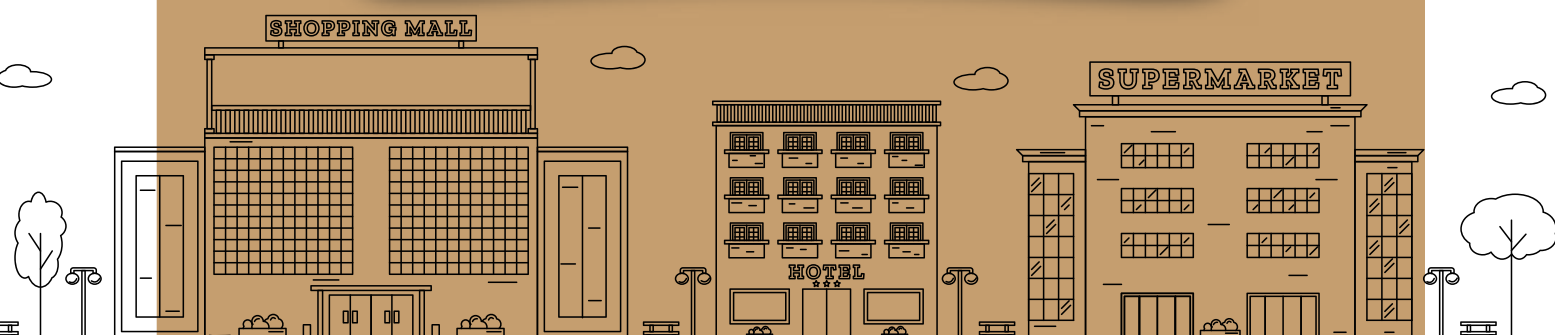
Case Study 3

The Directorate's restitution efforts are also highlighted in **Heera Gold Trading Scam of Nowera Sheikh**, wherein the ED had provisionally attached properties worth approximately ₹400 crore. Subsequently, auction of attached assets was undertaken, resulting in realisation of around ₹93 crore. The Directorate also detected instances where the accused attempted to dispose of properties already under attachment on which the Hon'ble Supreme Court took cognizance of the continued fraudulent activities by the accused. The Court directed the ED to proceed with auction of attached assets and to take action in accordance with law. The accused was directed to appear before the ED for execution of sale deeds and to cooperate in the process. This investigation has significantly contributed to identification, attachment, and monetisation of proceeds of crime, thereby safeguarding the interests of investors. The directions of the Hon'ble Supreme Court further reinforce the restitution efforts undertaken by the Directorate.



3. Builder/Real Estate Fraud:

Most of the real estate frauds and cheating involving thousands of homebuyers began in the period before the enactment of RERA, but continued leaving such homebuyers in a prolonged waiting period for return of their monies or homes. Real estate-related financial frauds involving diversion and misuse of funds collected from homebuyers have emerged as a significant challenge to the financial and housing sector, particularly affecting middle- and lower-income households investing in residential and commercial projects. When an average middle-income homebuyer makes a booking, substantial home loans are taken by them. When builder fails to deliver the same, such loans turn to NPAs leaving homebuyers with heavy burden of EMIs. Developer-driven frauds against homebuyers have become a major predicate offence over the last 5-7 years due to the boom in real estate prices. However, it is notable that offence periods are before 2014-15. **Thus, increase in number of cases in the later years does not necessarily mean offences are increasing as in most such cases the period of offence is before the enactment of Real Estate Regulations and Development Act, 2016.**



In this regard, the Directorate has undertaken significant enforcement actions wherein substantial proceeds of crime were generated through diversion of funds collected from homebuyers and misuse of project-related financial mechanisms. Such **actions have created a deterrence in the Real Estate Ecosystem, complimented by Key reform measures like enacting RERA, 2016.** Some of the cases that highlight such strong enforcement actions are discussed subsequently.

Case Study 1

In a significant Real Estate Fraud, the Directorate has demonstrated agility by acting on several homebuyers' complaint on M/s Ocean Seven case. The modus operandi of the accused was to collect funds, divert them to other uses and cancel allotment to homebuyers on technical grounds. The investigation uncovered a massive financial fraudulent diversion and laundering of funds collected from homebuyers across multiple housing projects, including projects implemented under the **Pradhan Mantri Awas Yojana (PMAY).**

The ED's search action resulted in seizure of ₹86 lakh in cash and arrest of the firm's Managing Director. The investigation also identified attempts by the accused to rapidly dissipate the proceeds of crime in the form of personal and corporate assets across Maharashtra, Rajasthan, and Gurgaon to evade recovery and attachment. The Directorate has taken action in a short span of recording of ECIR wherein diversion of homebuyer funds was investigated and tainted assets were attached. **Movable and immovable properties of aggregate value Rs. 51.57 crores are now provisionally attached and secured for adjudication.**

Major Red Flags

- ⚠ Unrealistically low prices
- ⚠ Pressure to pay in cash
- ⚠ No RERA registration
- ⚠ Missing original documents

Case Study 2

A key large-scale homebuyers' fraud was investigated in WTC group cases of Noida, Faridabad and Mohali. PMLA investigations in WTC Group revealed a recurring pattern of deceptive tactics used by the builder to siphon off funds meant for project development.

WTC GROUP FRAUD UNDER PMLA

Noida, Faridabad & Mohali Scam

PATTERN OF FRAUD

**Rs 3,000+
Crore Diverted**

12,000+ Homebuyers'
Funds Misused

**STALLED
Projects**

10 Years of Unfinished
Construction

1,000+

Victim Affidavits

Relied Upon
Documents (RUDs)

ENFORCEMENT DIRECTORATE'S RESPONSE

Follow the Money

Financial Trail
Traced

Promoter Arrested

Key Accused in
Custody

**Rs 2,348 Cr
Assets Attached**

+Rs 29 Cr Abroad

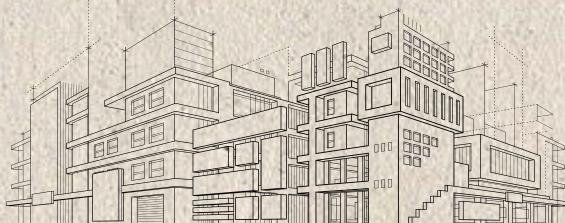
**Prosecution
Complaint**

41 Accused in
Special Court

Prosecution Complaint

Funds exceeding ₹3,000 crore collected from over 12,000 customers across India were systematically diverted away from residential and commercial projects. Instead of completing construction, which remained stalled for nearly a decade, the capital was used for illegal acquisition of immovable assets and unrelated business expansions. Some of the funds were also remitted offshore to the relatives of promoter in the guise of advisory and professional fees.

The Directorate's approach moves beyond traditional investigative methods, utilizing a robust "follow-the-money" framework designed to secure **the proceeds of crime including Arrest of the key accused, issuance of Attachment Orders attaching assets valued at approximately Rs. 2,348 crores and of Rs. 29 crores of assets located in India and Singapore respectively, filing of a Prosecution Complaint** before the Hon'ble Special Court (PMLA), Gurugram against 41 accused persons and entities along with affidavits of more than 1,000 victims submitted as Relied Upon Documents (RUDs).



Case Study 3

In SRS Real Estate fraud case significant progress was made in the restitution and efforts to bring the offenders back in India. In this case, 3 accused persons were declared Proclaimed Offender by the Special Court and request for publication of Red Corner Notice was made to Interpol by the ED earlier. Based on Interpol Red Corner Notice, Praveen Kumar Kapoor was denied entry at Newark International Airport, USA and deported to India by USA Authorities on 02.11.2025. He is currently imprisoned. Two other accused persons have also been declared as fugitive economic offenders by the Special Court, Gurugram.



In a significant restitution move, the Hon'ble Special Judge, PMLA, Gurugram has ordered restitution of immovable properties valued at Rs.650 Crore (approx.) to 2312 genuine home buyers in this case. Earlier, the Directorate had restituted 78 flats worth Rs. 20.15 Crore to genuine homebuyers in this case. Total value of restitution of properties in the case stands at Rs. 670 Crore (approx.)





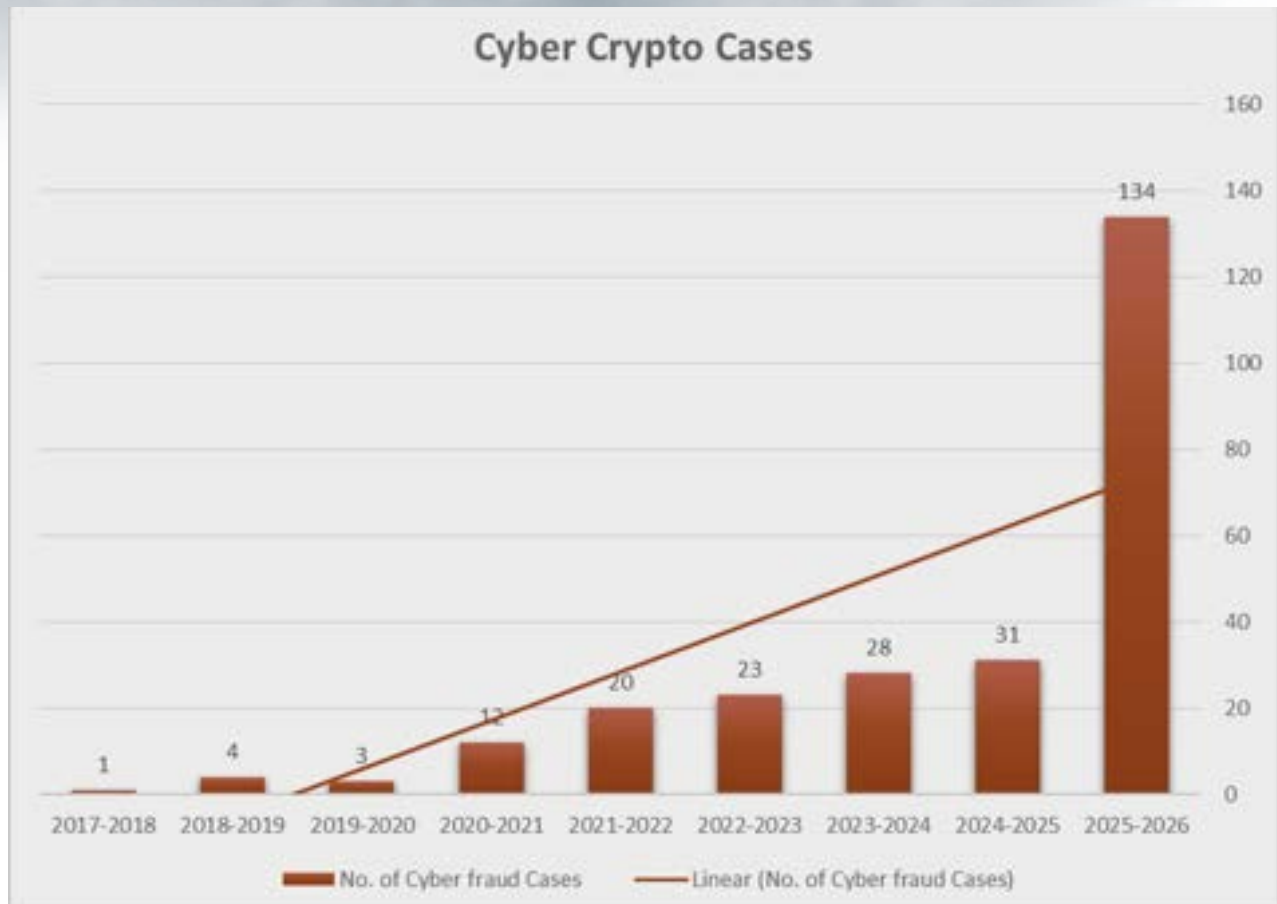
4.Cyber Fraud linked Money Laundering Cases

Cyber frauds refer to deceptive activities carried out through digital platforms such as unauthorized access, data theft, or online scams, which are often intended to cause financial loss to victims. Cyber frauds have emerged as a significant challenge to the financial ecosystem, often targeting unsuspecting individuals through digital platforms and fraudulent investment schemes. Organized criminal networks operating from transnational locations have been involved in large-scale cyber fraud operations, exploiting technological vulnerabilities and cross-border financial channels. India's cyberspace is busier than ever, with over 86% households being connected to the internet, carrying crores of transactions and interactions every day. The expanding digital landscape has enabled citizens to access digital services at their fingertips, but it has also widened the attack surface for cyber frauds, making cybersecurity a national priority.

The surge in cybersecurity incidents from 10.29 lakh in 2022 to 22.68 lakh in 2024 reflects the growing scale and complexity of digital threats in India. At the same time, the financial toll is becoming more pronounced, with cyber frauds amounting to ₹36.45 lakh reported on the National Cyber Crime Reporting Portal (NCRP) as of 28 February, 2025.



While the numbers point to increasing challenges, they also highlight remarkable progress in the nation's detection and reporting mechanisms. Rising cyber fraud cases also involve siphoning of Proceeds of Crime through cryptocurrency or cryptocurrency frauds. In its effort to tackle the menace of money laundering in cyber fraud cases, ED has **recorded 256 cases of cyber-crypto fraud** till March 2026.



The case trend reflects growing misuse of cryptocurrencies for layering and transferring illegal proceeds, prompting stricter regulatory scrutiny and coordination with agencies like the RBI, FIU-IND and international counterparts to trace and attach the Proceeds of Crime.

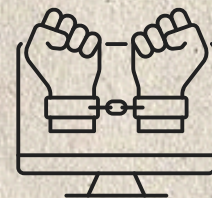
A total of **256 cases relating to cybercrime and investment fraud were investigated**, leading to the **arrest of 141 accused persons**. Investigations conducted in these cases resulted in the identification of **Proceeds of Crime (POC) amounting to Rs. 35,925 crores**, out of which assets valued at **Rs. 12,570 crores have been successfully attached** under the provisions of the Prevention of Money Laundering Act (PMLA). Some of the significant case studies are discussed subsequently.

Case Study 1

The investigation into QFX Trade Ltd. revealed a multilayered digital Ponzi scheme operating since July 2021, built on the false promise of 5% monthly returns through an online forex platform. Investors were persuaded to transfer funds into accounts linked to a web of interconnected QFX group companies, where the money was rapidly rotated to obscure its origin. Bank enquiries exposed extensive layering among eight associated entities, along with large-value transactions involving multiple individuals and firms. Searches conducted across 2025 led to freezing of ₹391 crore and attachment of ₹15.5 crore worth of properties purchased by directors and their relatives, marking clear evidence of the placement-layering-integration cycle of money laundering.

The Directorate's actions intensified as four top agents were arrested between September and December 2025, uncovering additional tactics such as frequent bank changes, rapid bank account rotation, and the use of USDT (Tether) to attract new investments. Two prosecution complaints have been filed before the Hon'ble Court in Shimla and is under scrutiny. International cooperation has also been escalated, with a Blue Notice issued through Interpol.

Case Study 2



Tech Support Scam defrauding Foreign Nationals: The CBI registered an FIR in July 2024 against illegal call centres operating in Delhi-NCR that defrauded US nationals through tech support scams.

Further evidence provided by the FBI confirmed IP addresses linked to CSPRO Technology OPC Pvt. Ltd, leading to the arrest of a key associate, under PMLA provisions. Non-bailable warrants were issued against absconding masterminds, and a Prosecution Complaint was filed against eight accused in February 2026. Proceeds of Crime in the form of movable and immovable properties to the tune of Rs. 91 crores have been attached. Further, international cooperation through EGMONT, ARIN-AP, Purple Notice, and MLAT requests has been sought to trace assets abroad. The matter remains under active investigation.

Case Study 3

Octa FX Case- Illegal Forex Trading matter represents another significant achievement of Enforcement Directorate in combating cross-border investment fraud involving foreign exchange trading platforms. Victims were targeted through online advertisements and digital communication channels, promising substantial returns through forex trading investments.

The ED's investigation involved a deep financial dive into a network of dummy entities and shell companies used to lure unsuspecting investors with false promises of high returns. To dismantle the syndicate, the ED utilized advanced forensic techniques, including creating test accounts on the illicit platform to track fund movements. These efforts revealed a sophisticated layering process where domestic UPI and bank transfers were laundered through fake e-commerce entities to mask the illegal origin of the funds.



In a series of actions, the ED conducted searches across dozens of premises, leading to the seizure and freezing of assets worth approximately ₹84.19 crores. The agency also issued several Provisional Attachment Orders (PAOs) targeting both domestic assets and high-value immovable properties including luxury Yacht located in Spain, totalling over ₹208 crores. To ensure comprehensive justice, Prosecution Complaints and supplementary Complaints were filed before the Special PMLA Court, which has since taken cognizance of the money laundering offenses against the primary architects and their associated entities.

The ED's success in this case was significantly bolstered by robust international cooperation. Leveraging Mutual Legal Assistance (MLAR) requests and informal channels like Silver and Purple Notices. The agency collaborated with authorities in Spain, USA, Denmark, and Europol. This cross-border synergy led to the identification and subsequent attachment of cryptocurrency wallets valued at nearly USD 270 million (Eq. ₹2,385 crores) in Spain in addition to the aforementioned attachment resulting total attachment to the tune of ₹2593 crores. These global efforts underscore the ED's commitment to pursuing financial fugitives and recovering diverted assets, regardless of the jurisdictional complexities involved in digital platform-based crimes.



Case Study 4

International Cyber Fraud via Impersonation

of foreign law enforcement authorities and fraudulent extraction of funds from overseas victims was also investigated by Directorate of Enforcement. The accused persons were found to impersonate official of the Royal Canadian Mounted Police and defrauded victim residing in Canada of approximately CAD 93,400 (Rs 56,75,780). The victim was instructed to deposit funds into a cryptocurrency, after which the funds were transferred through multiple digital wallets to conceal its origin.

Investigations revealed that the accused persons were operating an illegal call centre in Noida to target foreign nationals. The proceeds of crime were routed through a sophisticated network of cryptocurrency transactions designed to obscure the audit trail. The use of cryptocurrency enabled seamless cross-border transfer of funds, which were subsequently converted into cash and invested in movable and immovable assets in India and abroad. Investigations revealed that Proceeds of Crime of 351.86 BTC (valuing around ₹280 cr) were acquired in multiple crypto wallets.

The enforcement actions were initiated and Searches were conducted at 10 premises, leading to recovery of incriminating digital evidence, mobile devices, and property-related documents, movable and immovable assets located in India and the UAE including residential properties, were attached to the extent of Rs. 11.55 crore in addition to Rs. 28.9 worth of BTC and Prosecution Complaint has been filed before the Hon'ble Special Court (PMLA), New Delhi.



5. Money Laundering through Crypto Assets:

As the digital asset landscape evolves, the Enforcement Directorate (ED) has increasingly pivoted its tech-centric investigative focus toward the intersection of cryptocurrency and financial crime. Leveraging the comprehensive framework of the Prevention of Money Laundering Act, the Directorate actively monitors virtual digital assets (VDAs) to combat organized money laundering schemes and layering of illicit proceeds. By integrating advanced blockchain forensics with traditional financial intelligence, the ED aims to dismantle the perceived anonymity of crypto-transactions, ensuring that the decentralized nature of the technology does not serve as a sanctuary for economic offenders. Further, the Cryptocurrency-based frauds have increasingly been used to defraud through unregulated digital platforms and Enforcement Directorate stepped in Bit Connect Case, Keep sharer App Case, Coinbase Phishing Case to investigate the financial crime committed in furtherance of the criminal activity and the investigative impact is as follows-



Case Study 1

In the Bit Connect case, victims across the world were induced to invest in digital currency through a fraudulent trading platform that promised unusually high returns. The accused persons misrepresented investment opportunities and utilized complex digital transaction mechanisms to conceal the movement of funds. BitConnect falsely claimed to use a proprietary “volatility trading bot” that could generate returns of up to 40 per cent per month. The platform allegedly displayed fictitious daily returns of about 1 per cent, amounting to nearly 3,700 per cent annually.

BITCONNECT CASE
Global Cryptocurrency Ponzi Scam - ED's Major Crackdown
False Promises of 40% Monthly Returns Exposed

Victims worldwide induced through fraudulent trading platform promising unusually high returns

Falsely claimed proprietary "volatility trading bot" up to 40% per month

Displayed fictitious daily returns of ≈1%, equating to nearly **3,700% annually**

Misrepresentation of investment opportunities and use of complex digital transaction mechanisms to conceal fund movements

₹2,170 Crore

Significant quantities of cryptocurrency identified, seized, and secured in designated cold wallets under ED control to prevent further dissipation of proceeds of crime

Assets attached/frozen during investigation

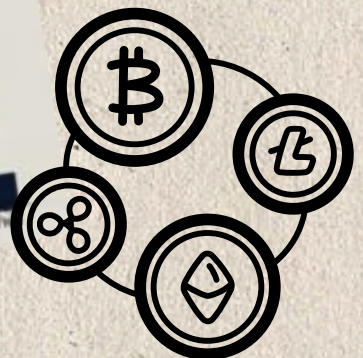
Two key accused arrested

Prosecution Complaint filed before the Special PMLA Court

Accused booked for money laundering offences under PMLA

Strong action against one of the largest global crypto frauds (12%)

Protecting Investors - Recovering Proceeds of Crime - Delivering Justice



During the course of investigation undertaken by Enforcement Directorate significant quantities of cryptocurrency were identified and seized valuing Rs. 2170 crores. These digital assets were subsequently secured in designated cold wallets under the control of the Enforcement Directorate to prevent further dissipation of proceeds of crime. Two key accused have been arrested and a prosecution complaint was filed before the Special PMLA Court.

Case Study 2

Second case is global cryptocurrency fraud infamously known as Coinbase Phishing Scam orchestrated by an Indian national and his co-conspirators by "spoofing" and "mimicking" the legitimate Coinbase website leading to the theft of over Rs. 165 Crores from victims worldwide was investigated by the Directorate and investigative mechanisms were invoked for identifying and recovering assets diverted through this international fraud.

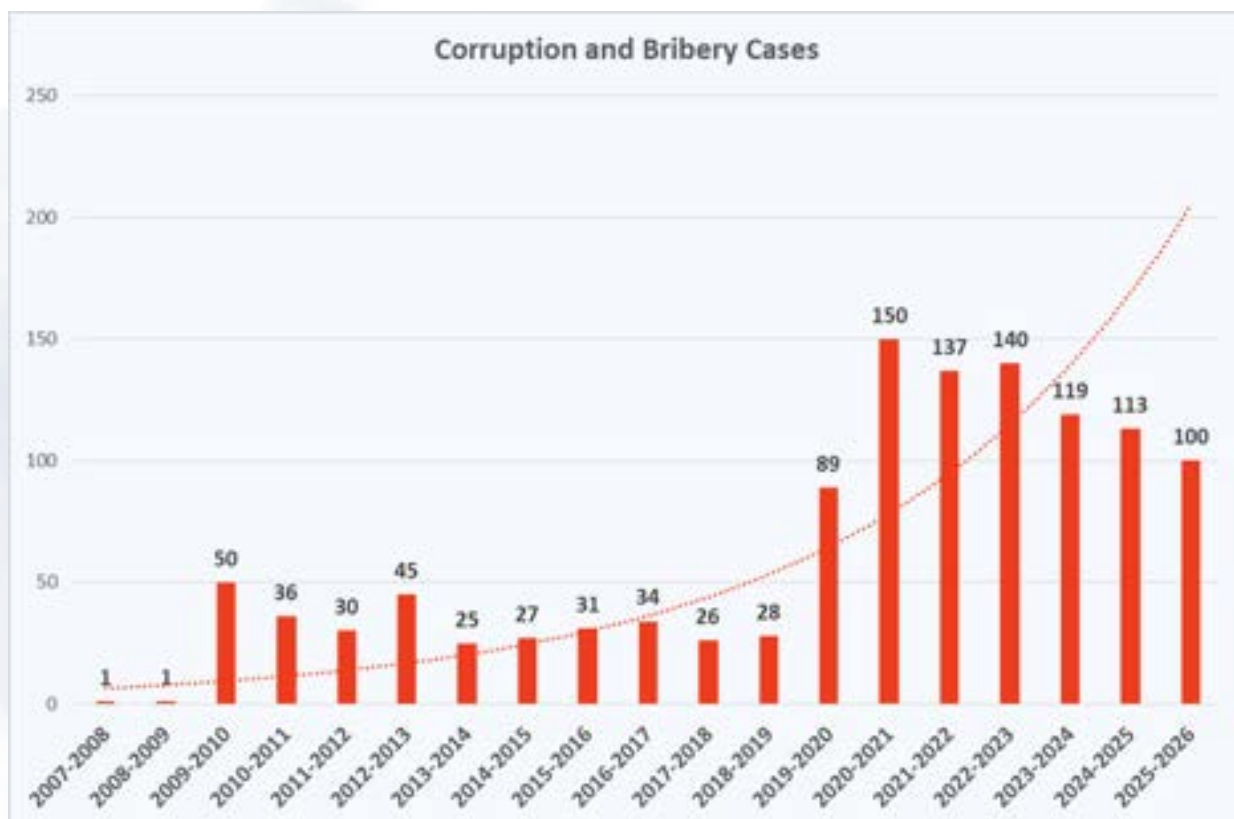
Actions under PMLA and FEMA were set into motion following international reports of Tomar's arrest by U.S. authorities with primary focus upon the "layering" and "integration" of the proceeds of crime within India. The investigation revealed that the stolen cryptocurrency was systematically moved through multiple virtual wallets before being sold on peer-to-peer (P2P) platforms and localbitcoins.com. The resulting Indian currency was then found to be funnelled into the bank accounts of Tomar, his family members, and various associates to fund a lavish lifestyle, including the purchase of luxury cars and high-end real estate.

The ED executed coordinated search operations across Delhi, Mumbai, and Jaipur and during these raids, the agency identified a complex web of fund diversion, leading to the immediate freezing of several bank accounts containing crores of rupees. Till date, the ED has provisionally attached substantial assets linked to the fraud, including 18 immovable properties and bank credits totaling over ₹64 crore. By utilizing international cooperation and domestic search powers, the agency has successfully mapped the transition of digital loot into tangible Indian assets. The ongoing probe continues to scrutinize the role of domestic crypto exchanges and other associates. The signs of fraudulent websites were also flagged by ED by outlining several key indicators that can help users identify spoofed or fraudulent websites.



6. Corruption-linked Money Laundering:

Cases involving abuse of public office represent a critical category of Corruption and Proceeds of Crime. Such offences not only result in direct financial losses but also undermine governance structures, distort public resource allocation, and erode institutional credibility. When public officials misuse their authority for private gain, it weakens regulatory frameworks, discourages fair competition, and creates systemic inefficiencies in sectors such as urban development, natural resources, and public administration.



Corruption and bribery significantly harm both society and the economy by distorting fair processes and weakening institutions. ED has constantly focussed on investigating such cases and thus increasing deterrence by pursuing high-profile cases involving politicians, bureaucrats, and corporate entities.

A recurring pattern observed in such cases is the use of layered financial transactions, shell entities, and benami arrangements to disguise illegal gratification as legitimate business dealings. These transactions are often structured to avoid direct detection, involving routing of funds through multiple intermediaries, fictitious entities, and backdated agreements. The proceeds are subsequently invested in immovable properties or other assets, thereby integrating them into the formal economy.

Case Study 1

CORRUPTION

In case of Shri VLN & Others in Chennai investigation revealed that a bribe of ₹27.90 crore was paid for grant of planning permission to a private developer. The funds were routed through a group company, M/s Bharath Coal Chemicals Ltd, to M/s Muthammal Estates Pvt. Ltd., an entity controlled by relatives of the then Minister. The transaction was falsely projected as a land advance, despite absence of any actual land transfer or recovery action. Investigation further uncovered that the source of funds originated from fictitious entities and non-existent “scrap vendors,” indicating use of shell entities for layering. Digital evidence established fabrication of backdated agreements to legitimise the transaction. ED conducted searches across multiple locations, resulting in seizure of incriminating evidence and cash, and attached properties worth ₹24.18 crore. A Prosecution Complaint has been filed, and the matter is under judicial consideration.

Case Study 2

Delhi Waqf Board Case highlights systemic misuse of public office in recruitment and property management. Investigation revealed illegal appointments against non-sanctioned posts and arbitrary leasing of Waqf properties, resulting in wrongful loss to the public exchequer. The case further uncovered large-scale cash transactions exceeding ₹100 crore, supported by documentary evidence including diaries and property records. Additional predicate offences relating to disproportionate assets were also established. ED has filed prosecution complaints and attached proceeds of crime, with the matter currently sub judice before the Hon'ble Courts.



Case Study 3

Important outcome of one of the corruption linked money laundering case was securing conviction of Sh. PSHA (IAS-Retd.) & Others, who abused the administrative authority in illegal allotment of government land resulted in wrongful gain to private entities. The illegally allotted land was subsequently developed and monetised, generating proceeds of crime. ED investigation led to attachment of properties valued at ₹5.92 crore and culminated in conviction under PMLA, with confiscation of assets to the Central Government. The special court sentenced him to rigorous imprisonment for five years along with imposition of fine, with additional imprisonment in case of default. The Court further ordered confiscation of the attached properties under Section 8(5) of the PMLA, thereby ensuring that the proceeds of crime are permanently vested with the Central Government

CORRUPTION



7. Online Money Gaming Fraud



The Enforcement Directorate (ED) has pioneered a robust investigative framework to combat the surge of online gaming fraud, specifically targeting syndicates that exploit digital platforms for large-scale money laundering. By invoking the stringent provisions of the Prevention of Money Laundering Act (PMLA), the Directorate has dismantled sophisticated networks that utilize illegal payment gateways to siphon public funds. The agency's strategy integrates advanced blockchain forensics with international cooperation to trace the conversion of illicit gaming proceeds ensuring that even the most technologically shielded assets are identified, frozen, and brought under the jurisdiction of the Indian legal system.

Case Study 1

A Significant case of online gaming fraud is the WinZo App case. Following the registration of multiple FIRs alleging large-scale fraud through online real money games via mobile Application- "Winzo App" and cheating public users by deploying BOTs/AI/Algorithm in real money games in which deliberate AI bots were being used as genuine players for ultimately cheating the real victims/players. The Enforcement Directorate initiated a series of comprehensive search and seizure operations. These actions targeted the residential and business premises of the Company's directors and key employees.

The operation led to the recovery of critical electronic evidence and internal records confirming the systematic deployment of bots and automated scripts designed to manipulate gaming outcomes. As a direct result of these findings, the ED froze movable assets valued at approximately Rs. 689 Crores.

Furthermore, arrest of the Company's directors under Section 19 of PMLA was made, and further issued a Provisional Attachment Order targeting the balances of foreign subsidiaries in the USA and Singapore, totalling approximately USD 55.69 million (Rs. 505.56 Crores).

Case Study 2

In a noteworthy case of "KCV alias Puppy" Directorate initiated investigation in the matter of illegal online betting and gambling websites following the registration of multiple First Information Reports (FIRs) filed across various jurisdictions, including Karnataka, Telangana, and Madhya Pradesh. The ED's primary focus remained on a sophisticated network of betting websites and payment gateways that allegedly defrauded the public at large by inducing deposits under the guise of high returns.

The principal architect who is also a sitting MLA, orchestrated the fraudulent operations through a complex web of family-linked entities and associated shells was identified and arrested during the course of investigation. By scrutinizing digital records and domain registrations, the agency uncovered a "rigged betting ecosystem". Technical analysis revealed that the syndicate used manipulated interfaces to display "winnings" to build user confidence. A comprehensive financial audit conducted by the ED demonstrated the massive scale of the operation, with approximately Rs. 2,300 crores flowing through the identified payment gateway networks like FonePaisa. The agency successfully mapped the trail of these illegal proceeds, linking the flow of funds from victim deposits to the final beneficiaries. The investigation and money trail also linked to a massive hawala network remitting funds outside India and also transfers through crypto currency which is still matter of investigation.

In a coordinated effort in August 2025, the ED conducted extensive and massive search operation over 60 premises across several locations, including Bengaluru, Hubli, Gangtok, and Goa. These operations lead to the physical seizure of assets and cash totalling approximately Rs. 150 crores which were subsequently formalized through multiple Original Applications (OAs) in late 2025. To prevent the dissipation of ill-gotten wealth, the ED issued a Provisional Attachment Order in January 2026, freezing assets worth Rs. 177.31 crores. Following the accumulation of evidence, the agency filed Prosecution Complaints before the Special PMLA Court in Bengaluru in October 2025 and February 2026. While significant recoveries have been made and the primary controllers have been charged, the ED continues its further investigation to uncover additional layers of the money laundering network, especially to trace assets acquired abroad in jurisdictions of UAE, Sri Lanka, etc



8. Terror Financing & Espionage Cases:

ED investigations, during the year, uncovered complex financial crime frameworks wherein both legitimate institutions and transnational criminal networks were systematically exploited for terror financing, reflecting a clear and evolving convergence between economic offences and national security threats. The cases demonstrate how illicit financial flows are increasingly embedded within otherwise lawful structures, complicating detection and amplifying risk.

Case Study 1

A significant case to highlight is the Khalistani Liberation Force case of JSKM represents a pure form of transnational narco-terror financing, where criminal enterprise and terror funding are fully integrated. Originating from a Punjab Police FIR in 2019 involving seizure of heroin and drug proceeds. The ED investigation uncovered a globally coordinated network spanning India, Pakistan, UAE, and the United States. Operating from Dubai, HKM the key accused functioned as an important financial node for the banned Khalistan Liberation Force (KLF), enabling the seamless flow of funds from narcotics trafficking into terror activities.





The network operated as a vertically integrated system, with heroin sourced from Afghanistan via Pakistan and routed into India through vulnerable corridors such as Jammu & Kashmir. The proceeds generated were collected domestically and transferred through hawala channels to Dubai for layering and onward transmission to terror operatives. The investigation revealed the misuse of licensed foreign exchange entities as covert conduits, direct overseas control over local operatives. The global dimension of the network was further reinforced by the designation of JSKM and associated entities under the US OFAC sanctions regime. ED action led to recovery of 1.06 kg gold and 370 grams of diamond jewellery, while Interpol notice has been issued against the accused. Recently, the Special PMLA Court declared the main accused as proclaimed offender and remains absconding abroad.

Case Study 2

The Directorate of Enforcement initiated investigation against AFL Charitable Trust, and ors. under the Prevention of Money Laundering Act, 2002 based on **Red Fort Blast** case arising from FIRs registered by the Delhi Police. The ED investigation revealed that the AFL University under the umbrella of AFL Charitable Trust and direct control of Mr. JAS falsely projected expired NAAC (National Assessment and Accreditation Council) accreditations, fraudulently claimed and advertised recognition under Section 12(B) of the University Grants Commission Act. The AFL School of Medical Sciences and Research Centre under the University engaged in large-scale regulatory malpractice in its medical college by using on-paper faculty, fabricated records, fake patients, and manipulated inspections to obtain approvals from National Medical Commission.

These acts were part of a systematic scheme to deceive students, parents, regulators, and the public, thereby inducing admissions and generating substantial fee income on the strength of false representations. So far, the ED quantified approximately Rs. 493.24 Cr as the Proceeds of Crime generated through fraudulent inducement and misrepresentation. So far ED has attached Proceeds of Crime so far to the tune of Rs. 179.4 Cr which include the University buildings and land, residential premises of the accused, bank balances and FDs, Shareholdings etc.

The key accused, chancellor of the University is also an accused in a FIR, **involving grave allegations under the Unlawful Activities (Prevention) Act, pertaining to preparation of explosive materials and harboring terrorists in Al-Falah University Campus**, who were responsible for the Delhi RedFort blast case.

AFL UNIVERSITY MONEY LAUNDERING CASE
ED Investigation under PMLA | Linked to Red Fort Blast Case

₹493.24 Crores
(Proceeds of Crime)

ED Attachment
₹179.4 Crores

- University Buildings & Land
- Residential Premises
- Bank Balances
- FDs & Shareholdings

Key Accused

- Chancellor Mr. JAS (key accused and in direct control of AFL Charitable Trust)
- Also facing serious UAPA charges in Red Fort Blast Case for preparation of explosive materials and harboring terrorists on Al-Falah University campus

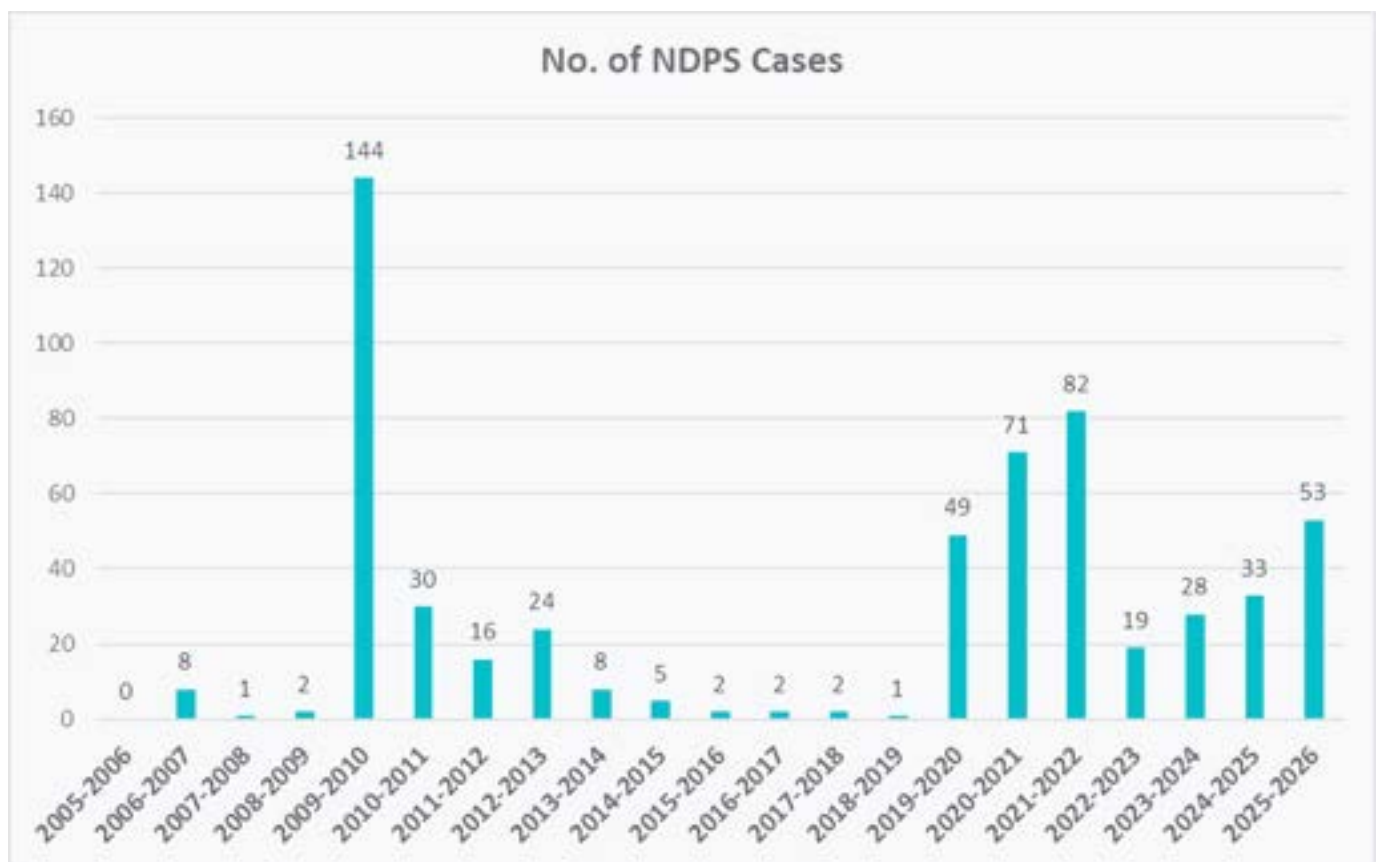
Fraudulent Practices

- Falsely projected expired NAAC accreditation
- Fraudulently claimed UGC Section 12(B) recognition
- Large-scale regulatory malpractice at AFL School of Medical Sciences: on-paper faculty, fabricated records, fake patients and manipulated inspections to secure NMC approvals
- Systematic deception of students, parents, regulators and public to induce admissions and generate massive fee income

Systematic Scheme to Deceive Students & Public | ED Continues Investigation

9. Drugs and Narco Trafficking

Illicit trafficking of narcotic drugs and psychotropic substances continues to be a significant component of transnational organized crime, generating substantial proceeds of crime with serious implications for public health, national security, and financial integrity.



From the above graph, it is seen that focus on NDPS cases has been constant over the years as drug trafficking generates large shadow economy where proceeds remain unaccounted and illegal profits are often routed into the formal system through money laundering. Such networks typically operate across jurisdictions, exploiting porous borders, global supply chains, and financial systems to facilitate both trafficking and laundering of illicit proceeds.

Case Study 1

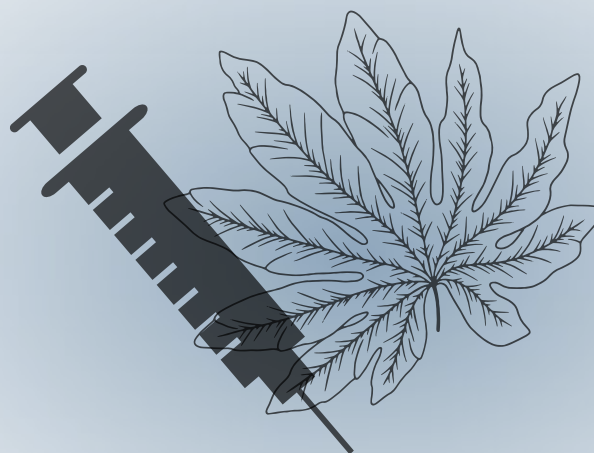
In one case, ED identified a transnational syndicate engaged in illegal export of psychotropic medicines from India to the USA and UK. The network operated through call centres in Lucknow, including M/s GIT and M/s GS Company, which solicited foreign customers and facilitated sale of drugs. Procurement of substances within India and their trafficking abroad was carried out through a network of suppliers and logistics entities, with consignments routed directly as well as through intermediary countries.

Foreign-based associates in the USA and UK played a key role in receiving, distributing, and monetizing the drugs, including last-mile delivery through postal services. The proceeds were routed back to India through multiple channels, including foreign inward remittances disguised as consultancy income, use of payment gateways such as PayPal, overseas entities, and hawala mechanisms.

The laundering process involved layering of funds through multiple accounts and entities, and their projection as legitimate income under various business activities such as consultancy services, courier operations, and trading. The funds were subsequently integrated into the economy through investments in assets and businesses.

Case Study 2

In this case of Myanmar border narco trafficking, investigation was initiated on the basis of an FIR registered by Mizoram Police under the NDPS Act, 1985, involving seizure of 4.724 kg of heroin (valued at ₹1.41 crore), ED uncovered a cross-border syndicate engaged in trafficking of precursor chemicals to Myanmar for manufacture of Methamphetamine. Investigation revealed that M/s Krishiv Enterprises supplied Pseudoephedrine and Caffeine Anhydrous worth ₹4.54 crore to Mizoram-based entities through 21 consignments, despite declaring unrelated business activities in its financial records. The network utilized porous border routes such as Aizawl–Zokhawthar, Lawngtlai, and Siaha for movement of precursor chemicals into Myanmar, from where manufactured drugs were smuggled back into India. Financial investigation revealed large-scale laundering of drug proceeds through narco-hawala channels and banking routes, with significant deposits detected in accounts of key operatives. Funds were layered through multiple entities and remitted abroad for conversion into foreign currency, including Myanmar Kyat, indicating an organized cross-border laundering mechanism.



10. Misuse of IBC and actions taken by Enforcement Directorate

The Insolvency and Bankruptcy Code (IBC) is designed to provide a time-bound, creditor-centric mechanism for resolving corporate distress. Once a company defaults, control shifts from the promoters to an independent resolution professional, ensuring that the debtor cannot siphon assets or manipulate records during the process. Creditors collectively decide the company's future through the Committee of Creditors (CoC), which evaluates resolution plans based on value maximization of Corporate Debtor's assets. **The IBC, 2016 is a Novel initiative of the Government of India, and a key reform measure.**



However, in a few exceptional cases, the key provisions of IBC have been misused by certain defaulters to gain backdoor access. Financial Year 2025-26 has been a significant year in crackdown by ED in misuse of IBC processes. The Enforcement Directorate wherever there is an ongoing money laundering investigation plays a crucial role in preventing the misuse or abuse of the IBC framework, especially in cases where promoters attempt to use insolvency as a shield to escape liability or to reacquire assets at a discount through proxies. ED intervenes when there is evidence of fraud, diversion of funds, benami holdings, or preferential transactions designed to defeat creditor claims. Timely actions such as freezing assets, attaching proceeds of crime, prosecuting fraudulent conduct, and coordinating with insolvency professionals ensures that the IBC process is not hijacked by promoters.

Case Study 1

In an important case, the Enforcement Directorate (ED) successfully intervened to halt the Corporate Insolvency Resolution Process (CIRP) initiated against a company under Section 9 of the Insolvency and Bankruptcy Code (IBC). After investigating under the Prevention of Money Laundering Act (PMLA) based on FIRs from two states, the ED found that group entities had allegedly raised over ₹1,840 crore from investors by promising high returns, plots, villas, and flats, with funds diverted internally. The agency presented evidence before the National Company Law Tribunal (NCLT) that the CIRP was marred by fraud and collusion: the Committee of Creditors (CoC) was dominated by the group's own companies (one holding nearly 97% voting share), and an ex-employee of the group was appointed as Resolution Professional. The process was deliberately designed to reclaim ED attached properties worth ₹492.72 crore and invoke immunity under Section 32A of the IBC.

Accepting the ED's arguments under Section 65 of the IBC, the NCLT recalled the CIRP, lifted the moratorium under Section 14, nullified the Resolution Professional's appointment and decisions, and imposed a ₹5 lakh penalty on the operational creditor. This intervention safeguards the Committee of Creditors and genuine stakeholders by preventing the misuse of the insolvency framework to legitimise Proceeds of Crime, protecting the integrity of the process, and ensuring that PMLA attachments are not diluted through collusive proceedings.

Case Study 2

IBC MISUSE

In another significant case ED demonstrated a proactive and rigorous investigative approach in the case of M/s RCL, with the first-ever arrest of a Resolution Professional (RP) under the PMLA upon revelations that the RP instead of acting as a neutral fiduciary, colluded with the promoters to admit fraudulent claims and facilitate the diversion of assets during the insolvency process. The agency's role began with search operations conducted under Section 17 which led to the seizure of critical digital evidence and the freezing of bank accounts. The investigative mechanism further intensified as the ED invoked its powers under Section 19 to arrest the ex-promoter of the Company for role in concealing and laundering the proceeds of crime and culminated in the filing of a Prosecution Complaint against 27 accused parties and the issuance of a Provisional Attachment Order, successfully securing immovable properties valued at ₹112 crore.

Risk Assessment Management Committee (RAMC)

The Directorate's primary objective in dealing with money laundering offences is to prevent the criminals from enjoying the proceeds of crime. In this regard, the Directorate lays emphasis on identifying more emerging threats viz. cyber fraud, crypto-related frauds, foreign funding, and drug trafficking-linked money laundering etc. Since October 2025, in a positive development, it has been mandated that all cases recorded under PMLA are to be approved by Risk Assessment Management Committee (RAMC) chaired by the Special Director (HO) and other senior officers of the concerned Region and Zone. In order to ensure that cases are taken up by RAMC on priority, RAMC meetings are being held on monthly basis instead of quarterly basis earlier. The RAMC shall also ensure that the ECIRs are recorded as per Money Laundering Risk identified in the particular zone. In addition to the same, in case of any urgent matter, Special RAMC meetings are also held on the request of concerned Zonal head with concurrence of Regional Special Director. Over a period, particularly in the previous two Financial Years, effective RAMC controls have ensured that high risk cases are taken on priority and followed by timely actions such as Search and Seizure, freezing of assets, arrest, attachment of proceeds of crime, prosecution complaint etc.

Impact of RAMC:

A total of **91 RAMC meetings were held since October, 2025** in which a total of **794 cases have been recorded**. New category of cases recorded after RAMC approval addresses new & emerging threats/risks to money laundering such as Digital Arrest, Fake Loan Scam, Foreign Interference and Lobbying against National Interest, immigration scam, intellectual property fraud, Human Trafficking, etc.

ED's renewed emphasis on emerging money laundering threats

Digital Arrest



Fake Loan App Scam



Foreign Interference, Lobbying, Propaganda



Immigration Scam



Human Trafficking



Overall, the trend in PMLA cases has moved from **cash-based corruption cases to complex, digital, and globally interconnected financial crimes**, requiring advanced forensic, digital, and international cooperation capabilities. Among other things, FATF in its Mutual Evaluation Report of India, (2024) has recognised the efforts made by India on mitigating the risks arising from ML/TF, including the laundering of proceeds from corruption, fraud, and organised crime.



FUGITIVE ECONOMIC OFFENDERS ACT, 2018 (FEOA)

Overview

The Fugitive Economic Offenders Act, 2018 (FEOA) was enacted w.e.f. 21.04.2018 to address cases of **high-value economic offenders fleeing the country** to avoid prosecution as the erstwhile civil and criminal laws lacked specific provisions to deal with such offenders. The FEOA provides for the measures to **deter the fugitive economic offenders** from evading the process of law in India by staying outside the jurisdiction of Indian Courts and to preserve the sanctity of the rule of law in India by **denying them the enjoyment of proceeds of crime**. FEOA enables **swift, non-conviction based confiscation** of assets of fugitives. The Act also aligns with FATF and UNCAC (reflects **FATF** Rec. 4 and **UNCAC** Art. 54(1)(c) on non-conviction-based confiscation) and supports **G20 priorities** (strengthens India's commitment to the G20 Nine-Point Agenda on Asset Recovery and global asset recovery cooperation) demonstrating **India's commitment to deny fugitives the benefit of proceeds of crime**.

Definition of a Fugitive Economic Offender (FEO)

A fugitive economic offender is an individual against whom a **warrant for arrest** in relation to a Scheduled Offence, where the **total value involved** in such offence or offences is **Rs.100 crore or more**, has been issued by any Court in India and who:

- a) has left India so as to avoid criminal prosecution; or
- b) being abroad, refuses to return to India to face criminal prosecution



Invoking the FEOA

The Law Enforcement Agencies administering various schedule offences as defined under section 2(1)(m) of the FEOA, 2018 can send the references of such economic offender to this Directorate to move the application under FEOA in the Special PMLA Court for the **declaration of an economic offender as Fugitive Economic Offender** and for **attachment of the POC** under the provisions of the Act. Thus, it is important to emphasize that the assets liable to be attached and subsequently, to be ordered for confiscation are not only limited to the **direct POC** but also the **benami properties, property equivalent in value or any other properties**.



Key Provisions of the FEOA



Section 4(3) empowers the Directorate of Enforcement to implement the FEOA.



- **Section 7** grants ED the power of survey.
- This provision allows an authorized officer to enter and inspect premises if they have 'reason to believe that an individual is a fugitive economic offender.'
- The authorized officer can inspect records, verify assets, collect evidence, record statements from any person at the property and make inventories.

Key Provisions

Section 8 provides the legal mechanism for conducting search and seizure proceedings under the FEOA when there is reason to believe that a person is a fugitive economic offender (FEO) or possesses proceeds of crime.



The authorized officer can-

- enter and search any building, place, vessel, vehicle, or aircraft;
- break open locks of any door, box, locker, or safe if the keys are unavailable; seize any records or property found during the search;
- mark records for identification, make copies, or create a detailed inventory of seized items;
- examine on oath any person found in control of the records or property.



Section 8(2) specifically allows for a search if information gathered during a survey under section 7 leads authorities to believe that evidence is likely to be concealed or tampered with. In such cases, they can immediately enter and seize the evidence.



Section 9 provides 'Search of Persons' which allows an authorized officer to search an individual if they have reason to believe that the person is concealing records or proceeds of crime on their person.

The authorized officer can search such person, seize any records or property discovered during the personal search and record statement of the person searched.



Section 11 outlines the 'Procedure for hearing application' once a notice has been issued to an individual under section 10 and provides a final opportunity for the accused to return to India and face the legal process to avoid property confiscation.



The Special Court may declare the person as Fugitive Economic Offender (FEO) in terms of **section 12** and may order to confiscate properties of an FEO which are in India or abroad that constitute proceeds of crime, benami properties, or any other properties.

The brief of process involved under FEOA is summarized as under:

PROCEDURE UNDER FEOA

Application:

An authority may file an application before a Special Court to declare a person an FEO.

Attachment:

Attachment of any property mentioned in the application with the permission of the Special Court. Further, any property can also be attached provisionally without the permission of the Special Court, provided an application is filed before the court within 30 days.

Power of Survey, Search and Seizure:

Search and Seizure: Authorized officer may conduct survey, search and seizure, if he/she has reasons to believe, that a person is an FEO, is in possession of PoC or records or property related to PoC.

Notice:

The Special Court will issue a notice to the individual:

(i) requiring him to appear at a specified place on a date which is at least six weeks after the issue of notice, and

(ii) stating that a failure to appear will result in him being declared an FEO. The notice needs to be served by contracting state within 2 weeks.

Proceedings:

If the person appears, the Special Court will terminate proceedings. If the person does not appear in person, but is represented by his counsel, the Special Court may allow the counsel a week to file a reply.

Confiscation and Management:

After hearing the application, the Special Court may declare the person an FEO and may confiscate properties of an FEO which are proceeds of crime, benami properties, or any other properties. The judgement is subject to appeal.

Scheduled Offences under the

FEOA

*Sections 2(1)(l) and 2(1)(m) of the FEOA explain schedule offences under the Act and the schedule offences list consists of **56 offences across 15 statutes**, including counterfeiting currency, cheque dishonour, benami transactions, fraudulent activities, tax evasion, money laundering, and offences under the Companies Act.*

Status of FEO Declarations by ED

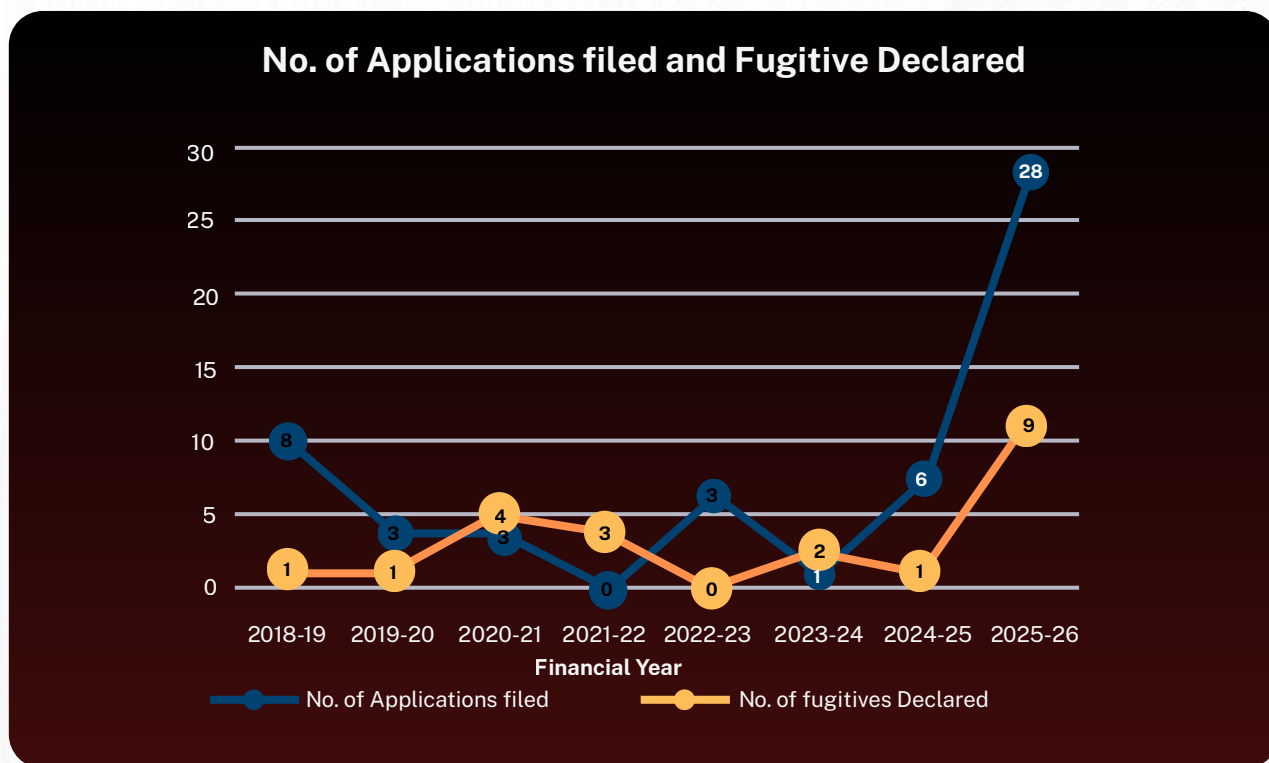
S. No. of case	Name	Application filed	Declared
1	Vijay Mallya	22-06-2018	05-01-2019
2	Mehul Choksi	10-07-2018	Sub-judice
3	Nirav Modi	10-07-2018	05-12-2019
4	Nitin Sandesra	26-10-2018	28-09-2020*
5	Chetan Sandesra	26-10-2018	28-09-2020*
6	Dipti Sandesra	26-10-2018	28-09-2020*
7	Hitesh Narendrabhai Patel	26-10-2018	28-09-2020*
8	Nitish Thakur	25-01-2019	Sub-judice
9	Jatin Mehta	25-06-2019	Sub-judice
10	Zakir Naik	23-09-2019	Sub-judice
11	Sanjay Bhandari	13-12-2019	05-07-2025
12	Hajra Iqbal Memon	04-12-2020	26-02-2021
13	Zunaid Iqbal Memon	04-12-2020	26-02-2021
14	Asif Iqbal Memon	04-12-2020	26-02-2021
15	Ramachandran Viswanathan	04-05-2022	08-06-2023
16	Atul Bansal	22-07-2022	Deceased
17	Sona Bansal	22-07-2022	Joined Prosecution
18	Ramanujam Sesarathnam	27-01-2023	Sub-judice
19	Sudarsan Venkatraman	27-01-2023	Sub-judice
20	Pushpesh Kumar Baid	18-04-2023	05-01-2024
21	Rashid Naseem	25-09-2024	30-04-2025
22	Ashoni Kanwar	19-09-2024	03-01-2026
23	Mandeep Rana	19-09-2024	03-01-2026
24	Bhupesh Arora	24-10-2024	22-01-2025
25	Sourabh Chandrakar	28-10-2024	Sub-judice
26	Ravi Uppal	28-10-2024	Sub-judice

*all proceedings related to the Sandesara Group have been closed as per the directions of Hon'ble Supreme Court vide its order dt. 19.11.2025.

FEO Declarations by ED

27	Karan A. Chanana	17-07-2025	06-02-2026
28	Anita Daing	17-07-2025	06-02-2026
29	Jitender Kumar Garg	11-08-2025	15-01-2026
30	Sunil Jindal	11-08-2025	15-01-2026
31	Praveen Kumar Kapoor	11-08-2025	Sub-judice
32	Mohd. Iqbal	18-12-2025	31-03-2026
33	Sonia Mehta	16-01-2026	Sub-judice
34	Mihir Bhansali	23-01-2026	Sub-judice
35	Rajiv Goyal	04-02-2026	Sub-judice
36	Alka Goyal	04-02-2026	Sub-judice
37	Suraj Mehta	04.02.2026	Sub-judice
38	Haytham Saman Abu Ali Obidah	04.02.2026	Sub-judice
39	Neeshal Modi	04.02.2026	Sub-judice
40	Nehal Modi	04.02.2026	Sub-judice
41	Aditya Nanavati	04.02.2026	Sub-judice
42	Sandeep Mistry	04.02.2026	Sub-judice
43	Gurpartap Singh	05-02-2026	Sub-judice
44	Sukhwinder Kaur	05-02-2026	Sub-judice
45	Shubham Soni	10-02-2026	Sub-judice
46	Anil Agrawal	10-02-2026	Sub-judice
47	Rakesh Kumar Sharma	16-02-2026	Sub-judice
48	Vinay Kumar	05-03-2026	Sub-judice
49	Lavish Chaudhary alias Navab	30-03-2026	Sub-judice
50	Sajid Ali	30-03-2026	Sub-judice
51	Rashid Ali	30-03-2026	Sub-judice
52	Vineet Kumar	30-03-2026	Sub-judice
53	Santosh Kumar	30-03-2026	Sub-judice
54	Rajender Sood	30-03-2026	Sub-judice

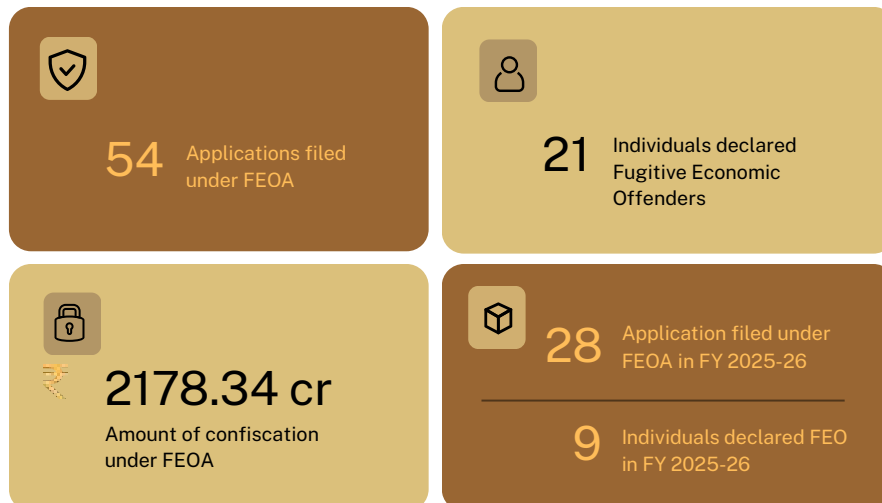
As on date, proceedings under FEOA have been initiated against 54 individuals, out of whom **21 have been declared as Fugitive Economic Offenders** with a **confiscation of Rs. 2178.34 cr (approx.)**. Out of which 9 individuals have been declared as Fugitive Economic Offenders in F.Y. 2025-26 itself.



In the past 02 FYs. i.e. **2024-25 & 2025-26**, the performance of the Directorate under the FEOA is marked by a significant asset recovery and a growing number of offenders been declared fugitives. In **F.Y. 2024-25** while there were **06 applications** filed under FEOA and **one person was declared as Fugitive Economic Offender**, the said numbers have increased to **28 applications** and **09 persons declared as Fugitive Economic Offender** in **F.Y. 2025-26**. It reflects the commitment of Enforcement Directorate to swiftly act against the individuals who flee the country to evade Prosecution of law.

It is noteworthy that ED has consistently made efforts to identify potential cases of such economic offenders who have committed schedule offences as defined in the FEOA and fall under the ambit of this special statute. Such **efforts** constitute **sensitization and active coordination with the various LEAs & state police** governing the schedule offences and seeking references of such economic offenders and **timely filing of applications** under the relevant provisions of the FEOA before the Special Courts. The efforts are not limited to filing of applications before the Special Court but also to **actively pursue the Courts** for initiation of the proceedings/ trial and seeking order for declaration of the fugitive economic offender and confiscation of the proceeds of crime.

The efforts made by the Directorate under FEOA complement its efforts at seeking justice through **international cooperation, issuance of Red Notices, increasing extradition and surrender treaties**, and pushing for **non-conviction based confiscation** at both domestic and international platforms as well. Recently, non-conviction based confiscation was added to **Recommendation-4 and Recommendation-38 of the Financial Action Task Force (FATF)**.



Successful FEOA declarations in FY 2025-26

Mohd Iqbal and others (1 Fugitive)

On March 31, 2026, the Special Court (PMLA/FEOA) in Lucknow, declared former **Uttar Pradesh MLC Mohd. Iqbal as a Fugitive Economic Offender** under Section 12(1) of the FEOA, 2018. This ruling followed an application by the ED after investigations revealed that Iqbal had deliberately evaded summonses and absconded to Dubai, UAE, to avoid criminal prosecution. The court concluded that Iqbal's refusal to return to India to face legal proceedings, despite a Non-Bailable Warrant, satisfied the statutory requirements for the fugitive designation.

As a direct consequence of this declaration, the Hon'ble Special Court directed the **confiscation of attached properties valued at ₹995.75 Crore** to the Central Government under Section 12(2) of the FEOA, 2018. These assets were identified as proceeds of crime stemming from a fraudulent disinvestment process involving multiple sugar mills in Uttar Pradesh. The ruling marks a significant step in the ED's efforts to recover assets linked to the alleged manipulation of the Companies Act and IPC provisions.

Rashid Naseem, Shine City Group (1 Fugitive)

On April 30, 2025, the Special Court (PMLA) in Lucknow, declared Rashid Naseem, promoter of real estate firm Shine City, as a Fugitive Economic Offender under Section 12(1) of the FEOA, 2018. This ruling followed an application filed by the ED after investigations revealed that funds worth ₹800-1,000 crore were collected through fraudulent real estate schemes and multi-level marketing with the promise of high returns. The court concluded that Naseem deliberately evaded the investigation, failed to appear despite issuance of summons, and ultimately absconded from India via Nepal and was then residing in Dubai, UAE.

ED has identified several addresses of Naseem in the UAE for confiscation. These include a villa at Dubai Library Road, Abu Dhabi; a property in District 1, Jumeirah Village triangle, Dubai; a commercial property in Dubai, and another residential address in Dubai

Fake degree scam case in Himachal Pradesh (2 Fugitives)



On January 3, 2026, the Special Court (PMLA/FEOA) in Shimla declared Ashoni Kanwar and her son, Mandeep Rana, as Fugitive Economic Offenders under the provisions of the FEOA, 2018. This ruling followed an application filed by the ED regarding their involvement in the Manav Bharti University fake degree scam. Ashoni Kanwar and Mandeep Rana were the promoters of the Solan Himachal Pradesh based Manav Bharti University along with Raj Kumar Rana. The duo was implicated alongside Raj Kumar Rana for selling fraudulent degrees, generating approximately ₹387 crore in proceeds of crime. These funds were allegedly laundered to acquire various movable and immovable assets across several states.

The court's decision to designate them as fugitives came after a series of failed legal compliances on their part. Consequently, the Special Court issued open-ended Non-Bailable Warrants against them in November 2023. Till date, the ED has attached assets worth ₹200 crore in connection with this case.

Amira Foods Group (2 Fugitives)

On February 6, 2026, the Special Court (FEOA) declared **Karan A. Chanana**, Chairman of Amira Pure Foods Private Limited, and **Anita Daing**, whole-time Director, as **Fugitive Economic Offenders (FEO)**. This ruling followed an application by the ED's Gurugram Zonal Office under the FEOA, 2018, after it was determined that the accused had fled India to avoid criminal prosecution. Consequently, the court ordered the **confiscation of assets worth ₹123.85 crore**. To further aid in global enforcement, **Interpol** has also issued a **Silver Notice** against Chanana to trace and freeze his international assets.

The declaration stems from an investigation into a massive bank fraud case involving the siphoning and **diversion of funds totalling approx. ₹1,201.85 crore** from a Canara Bank-led consortium. The ED has already filed a Prosecution Complaint against 21 entities and individuals, identifying total proceeds of crime amounting to ₹131.51 crore thus far. While the accused are believed to be residing in the UK and the UAE, Indian authorities have issued Non-Bailable Warrants and Look-Out Circulars to secure their arrest and continue the recovery of diverted domestic and foreign assets.

SRS Case (2 Fugitives)



On January 15, 2026, the Special Court (PMLA) in Gurugram declared **Jitender Kumar Garg** and **Sunil Jindal**, promoters of the SRS Group, as **Fugitive Economic Offenders (FEO)** under the provisions of the FEOA, 2018. This ruling followed an application by the ED, which also named Praveen Kumar Kapoor, who was recently deported to India in November 2025. The court's decision was based on evidence that the accused fled the country and are residing in foreign jurisdictions to evade criminal prosecution and the judicial process in India.

The declaration stems from an investigation into a massive fraud involving **approx. ₹2,200 crore** collected from the public and banks under the guise of real estate investments. The ED has already identified and attached **assets valued at ₹2,215.98 crore** as proceeds of crime. Following this FEO declaration, the ED has initiated the legal process to confiscate the properties of the offenders as per the provisions of the FEOA Act.

Sanjay Bhandari (1 Fugitive)

The Special Court (PMLA) on July 5, 2025, declared Sanjay Bhandari as Fugitive Economic Offender (FEO) under the provisions of the FEOA, 2018. This ruling follows an application filed by the ED on 13.12.2019 under the FEOA. Sanjay Bhandari is a United Kingdom based Arms dealer. After the Income Tax department raided him in 2016, Bhandari had fled to London. He fled India in 2016 via Nepal, and an Interpol red notice was issued against him in October 2017. The ED filed a criminal case against him under the PMLA. Investigation revealed that Sanjay Bhandari had undisclosed foreign income worth ₹655 crore and possessed foreign assets exceeding 100 crore. Between 2009 and 2016, he had deposited huge amounts of money in bank accounts of overseas shell companies and also invested in properties in the UAE and the UK. The ED filed its Prosecution Complaint (PC) against him in 2020 and then supplementary PC in 2023. ED has now filed application before the Special Court (PMLA), Rouse Avenue Court for confiscation of Sanjay Bhandari's properties.





FEMA

and FERA Overview



FEMA

Foreign Exchange Management Act



Foreign Exchange Management Act came into effect on June 1, 2000, replacing the earlier law called Foreign Exchange Regulation Act (FERA) of 1973. The timing is important — India had entered a phase of economic liberalization in the 1990s, and FEMA was designed to support this transition. Its main purpose is to facilitate external trade and payments, and to promote the orderly development of the foreign exchange market in India.

The shift was significant: while FERA was regulatory and even criminal in nature, FEMA was built to be more facilitative, civil, and business-friendly. In other words, FEMA represents India's move towards openness and global integration.

The Act regulates two main areas:

1. Capital account transactions such as foreign direct investment, portfolio investment, and external borrowing
2. Current account transactions such as trade and remittances.



FEMA is a civil law—not a criminal one. That means contraventions do not result in imprisonment, but in monetary penalties.



The law is administered jointly by the Reserve Bank of India (RBI) and the Central Government. The RBI serves as the chief regulator and administrator of FEMA while the Central Government drafts the overarching policies.



FEMA Violations are investigated by the Enforcement Directorate, and penalties are financial rather than punitive in nature.

It is notable that ED is the only agency that is tasked with enforcement of FEMA, 1999.

Importance & Global Relevance

FEMA provides a transparent and clear framework for cross-border financial transactions. By simplifying the rules for foreign investment and trade, it has improved India's ease of doing business. Positive impact of the Act:

- ▶ **Liberalized India's foreign exchange regime**
- ▶ **Encouraged foreign investment, and**
- ▶ **Integrated India closely with global trade and financial markets.**



Stages of a FEMA Investigation

Intelligence & Information Gathering: The ED receives inputs from various sources, such as the Reserve Bank of India (RBI), banks (Authorized Dealers), income tax authorities, or anonymous complaints regarding suspicious foreign remittances.

Issuance of Summons: If the ED finds merit in the lead, summons is issued to the concerned person/entity to appear in person or through a representative to provide evidence and produce financial documents.

Search and Seizure: If required, the ED may conduct a search to seize documents, computer drives, or Indian currency. Under Section 37A, the Directorate can provisionally attach assets in India of equivalent value to illegal offshore holdings.

Complaint: Once the investigation is complete, Complaint is filed before the Adjudicating Authority.

Show Cause Notice (SCN): Upon scrutiny of the Complaint, if the Adjudicating Authority finds prima facie contravention, SCN is issued.

Adjudication: A quasi-judicial process where noticees can present their legal defense through a lawyer or Chartered Accountant, upon completion of which Adjudication Order is issued.

For foreign investors, FEMA is attractive because it ensures fairness and predictability in India's regulatory environment. Overall, it has played a vital role in making India a more open and investor-friendly economy.

Understanding Section 37A of FEMA

Section 37A of FEMA and Black Money (Undisclosed Foreign Income and Assets) and Imposition of Tax Act, 2015 were part of a **twin-track legislative strategy launched in 2015** to dismantle the structure of offshore tax evasion. The Black Money Act and Section 37A of FEMA were effectively born from the same budget session of 2015. On Black Money, the then Finance Minister in his budget speech had stated, *"Tracking down and bringing back the wealth which legitimately belongs to the country is our abiding commitment to the country. Recognising the limitations under the existing legislation, we have taken a considered decision to enact a comprehensive new law on black money to specifically deal with such money stashed away abroad."* On Section 37A, he stated, *"The Foreign Exchange Management Act, 1999 (FEMA) is also being amended to the effect that if any foreign exchange, foreign security, or any immovable property situated outside India is held in contravention of the provisions of this Act, then action may be taken for seizure and eventual confiscation of assets of equivalent value situated in India."*

With this intent, the BMA was created as a standalone tax statute and Section 37A was inserted into FEMA via the Finance Act, 2015.

Whereas the BMA provides for taxing and penalizing undisclosed foreign assets, Section 37A of FEMA serves as a mechanism to address unauthorized foreign assets. Traditionally, enforcing regulations on offshore holdings was a jurisdictional challenge; however, Section 37A provides a solution through the principle of "**equivalent value seizure.**" If authorities have reason to believe that an individual or entity is holding foreign exchange, securities, or property abroad in violation of the law, this provision empowers the Directorate to seize assets of an equal value located within India. This ensures that even when foreign assets remain out of immediate reach, the government can secure local collateral during the investigation. To maintain a fair process, all such seizures must be reviewed and confirmed by a Competent Authority within 180 days, ensuring that these high-stakes enforcement actions are balanced by rigorous legal oversight.



In FY 2025-26, Rs. 642.6 Crore

worth property was seized under Section 37A by the Directorate.

Types of FEMA Cases Investigated by the Directorate

- ▶ Misuse of Foreign Portfolio Investment (FPI)/ Foreign Direct Investment (FDI) Route
- ▶ Issue of fraudulent Global Depository Receipts (GDR)
- ▶ Trade based Money Laundering (TBML)
- ▶ Use of Crypto currency for receiving and sending remittances
- ▶ Transfer of money to foreign based wallets for online betting/gaming/crypto
- ▶ Misuse of Liberalized Remittance Scheme (LRS) route
- ▶ Remittance of money abroad by forging CA certificate(Form 15CB)
- ▶ Issue of Employee Stock Options (ESOPs) by foreign entity to India based employees
- ▶ Violation of provisions of External Commercial Borrowings (ECB)
- ▶ Agriculture land purchase in India by NRIs
- ▶ Misuse of Money Transfer Service Scheme (MTSS)
- ▶ Holding undisclosed foreign properties
- ▶ Write-off of Overseas Direct Investment (ODI)
- ▶ Possession of Foreign currency in excess to prescribed limit
- ▶ Misuse of NRE/NRO/EEFC accounts



FEMA

Enforcement by the Directorate



9347 total Show Cause Notices have been issued, of which 7588 SCNs have been adjudicated, resulting in 81% adjudication of cases.

44369 total Investigations initiated under FEMA till date, of which 19385 cases have been closed.

Rs. 2051.27 Crore of penalty has been levied through investigation and adjudication of Show Cause Notices in FY 25-26.

Case study

Misuse of FDI Route

In one case, a news portal (XYZ) covering both Indian and international news, received foreign inward remittances worth Rs. 9.59 crores from a US-based company (ABC). Subsequently, XYZ allotted its shares to ABC. The said FDI was brought under Automatic route by declaring XYZ as a media service company. XYZ also received foreign inward remittance worth **Rs. 82.63 Crore** purportedly towards export of services.

Evidence analysis by the Directorate revealed that XYZ declared itself as a "Media Service Company" instead of News Entity to bypass prescribed sectoral conditions and entry route requirements under FEMA. Further, the foreign inward remittances towards export of services, were found to be in contravention of FEMA provisions due to misclassification of exports and failure to comply with mandatory reporting requirements, including submission of SOFTEX forms. It was further found that the transactions were deliberately structured in a manner that defeated the objectives of the foreign exchange regulatory framework.

Following a formal complaint filed by the Directorate, the Adjudicating Authority concluded its proceedings by imposing a **200% penalty** amounting to **Rs. 184 crores** on XYZ and its Director.



Case study

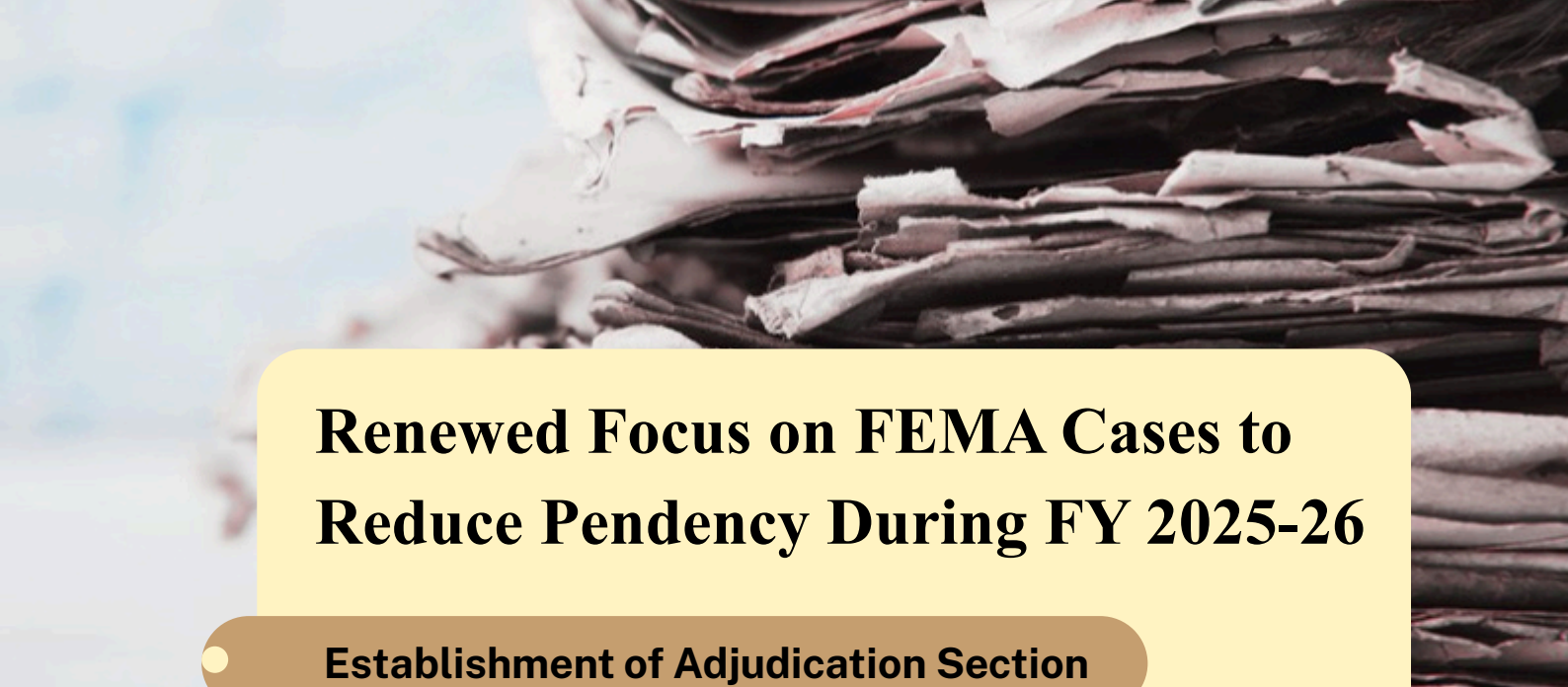
Undisclosed foreign properties

In one family-operated Private Limited Company (XYZ), an exporter of food products like rice powder and masalas, undervalued exports to Saudi Arabia and retained proceeds abroad. Approximately SAR 27,000,000 (**INR 55 crores**) was allegedly invested as capital in a Saudi trading Company (ABC). The promoters accepted having acquired shareholdings in the foreign entity, but denied having made any payment for acquiring the same.

RBI (Overseas Investment Division) confirmed that no approval was sought by XYZ for acquiring shares in foreign entity. Consequently, Seizure under Section 37A (1) of FEMA was made whereby properties worth **equivalent value (INR 40 crores)** were seized from directors/family. Lands under various deed numbers were also seized by the directorate and the seizure has been confirmed by the Competent Authority.

On the basis of complaint filed before the Adjudicating Authority, a Show Cause Notice in this case has been issued and currently the **adjudication proceedings are underway.**





Renewed Focus on FEMA Cases to Reduce Pendency During FY 2025-26

Establishment of Adjudication Section

Until early 2025, Adjudication of FEMA and FERA cases was being carried out by respective regional Special Directors and Joint Directors. In a pivotal transition, from June 2025 it was decided that FEMA and FERA **Adjudication would be centralized** at the HO level and cases from all Regions will be Adjudicated by Special Director (Adjudication) and Joint Directors (Adjudication). This restructuring was necessary because complaints are filed in the regions by their own IOs and it could lead to conflict of interest. Furthermore, creating a dedicated Section for adjudication is also expected to expedite disposal of pending FEMA cases.

Expeditious Disposal

Within six months of establishment, **all pending adjudication cases** at the SDE and ADE/JDE levels have been **revived** along with issuance of fresh Show Cause Notices. These matters are now being dealt with dedicated oversight and follow-up to ensure prompt resolution.

Latest Developments

Since its recent establishment, **77 cases have been adjudicated** by the Adjudication Section in addition to closure of legacy FERA cases and issuance of **42 new Show Cause Notices** based on the complaints filed by Investigating Officers of the Directorate.

Compounding under FEMA



In the evolving landscape of India's foreign exchange regulations, the FEMA stands as a pillar for facilitating external trade and payments. A standout feature of this regime — which distinguishes it from the more restrictive era of FERA — is the provision for Compounding of Contraventions.

Far from being a mere "fine," compounding acts as a sophisticated settlement mechanism that promotes the **"Ease of Doing Business"** while ensuring the integrity of India's foreign exchange reserves. Notably, the Enforcement Directorate has been increasingly encouraging use of this provision instead of punitive actions for non-serious, technical contraventions of FEMA, 1999.

What is Compounding under FEMA?

Compounding is a **voluntary process** where an individual or a corporate entity admits to a contravention of FEMA provisions, pleads guilty, and seeks to settle the matter by paying a specified amount as determined by the Reserve Bank of India.

Technically governed by **Section 15** of FEMA, 1999, and the recently updated Foreign Exchange (Compounding Proceedings) Rules, 2024, it allows for the **"regularization"** of lapses. Once a contravention is compounded, no further inquiry, investigation, or adjudication can be initiated against the party for that specific violation.

It is noteworthy that while the contraventions of technical or procedural nature can be compounded, the contravention covered under Section 3(a) related to Hawala transactions and Section 37A cannot be compounded by RBI.

The RBI vide Circular No. 17/2024-25, dated 01st October 2024, has issued directions for compounding of contraventions under FEMA, which contain compounding matrix for calculation of compounding amount depending on the contravention.

Strategic Benefits for Companies and the Economy

Win-Win



Compounding is a "win-win" for both the regulator and the regulated. By opting for compounding, the companies save years of legal battles, high attorney fees, and the administrative burden of appearing before adjudicating authorities. The process for application of compounding has been standardized as per the Compounding Proceedings Rules and is therefore preferable for the contraveners.

Certainty and Finality

Compounding also provides certainty and finality to businesses, which allows them to ensure legal compliances with clarity. Once issued, a compounding order provides immediate closure thereby preventing ongoing adjudication proceedings, allowing companies to clean their balance sheets and compliance records.



Constructive Role of the Directorate of Enforcement

The Directorate acts as a critical regulatory filter within the FEMA compounding ecosystem, distinguishing between minor administrative lapses and substantive financial crimes. While the RBI manages the procedural aspects of compounding, the ED provides essential oversight by evaluating whether contraventions involve serious threats like money laundering or terror financing. For cases under active investigation, the ED must issue a No Objection Certificate (NOC) before the RBI can proceed with compounding, provided an Adjudication Order has not yet been finalized. This dual-layered scrutiny ensures that the compounding route remains a "safe harbor" reserved strictly for bona fide commercial errors rather than intentional criminal activity.

By shifting from a purely punitive policing model to a facilitative one, the ED significantly enhances the "**Ease of Doing Business**" in India. The ability to resolve investigations through compounding offers companies an "exit ramp" from protracted litigation, providing the legal finality and balance-sheet clarity necessary for corporate growth.

To expedite compounding-related applications, in 2025, the Directorate has nominated Special Director (Adjudication) as Nodal Officer for communicating NOC to RBI.



The RBI has issued a **compounding order** on 17.10.2025 in the case of Nearbuy India Private Limited. This has resulted into termination of adjudication proceedings against the company for contraventions of provisions of FEMA (Para 9(1)(A) and (B) of Schedule 1 to FEMA 20/2000-RB,) covering **Rs 108.83 Crores**. The said order has been passed by RBI after issuance of **"No Objection"** by the Directorate of Enforcement.

FY 2025-26
130+ NOCs

During the FY 2025-26, over 130 NOCs have been issued by the directorate, which will result in termination of adjudication/legal proceedings against the contraventions, highlighting ED's commitment to a management-oriented foreign exchange regime. Ultimately, this collaborative approach between the ED and RBI fosters a culture of voluntary compliance, ensuring that technical roadblocks do not stifle international trade or domestic expansion.

OVERVIEW OF FERA

The Foreign Exchange Regulation Act (FERA), 1973 was a landmark piece of legislation that governed foreign exchange in India for over two decades. It was born out of a period when India faced an acute shortage of foreign currency and viewed foreign exchange as a scarce resource that needed to be strictly conserved.

The governing principle of FERA was **"Everything is prohibited unless specifically permitted."** Unlike modern laws that facilitate trade, FERA was defensive and restrictive. It treated any unauthorized possession or transaction of foreign exchange as a threat to the national economy.

Replacement of FERA with FEMA, 1999



By the 1990s, India's economic landscape had shifted from "protectionism" to "liberalization." FERA became a major roadblock to the 1991 reforms because its criminal provisions scared away foreign investors and it was incompatible with the World Trade Organization (WTO) norms. Furthermore, India's foreign exchange reserves had improved, making "conservation" less critical than "management."

"Sunset Clause" Under FEMA

While shifting from FERA to FEMA, there was a need to address ongoing and pending cases under the old act and therefore, a sunset clause was included in the new FEMA act.

Section 49(3) of FEMA stipulated that, "Notwithstanding any other law, no court shall take cognizance of an offence under the repealed FERA, and no adjudicating officer shall take notice of any contravention under FERA, after the expiry of a period of two years from the date of the commencement of FEMA."



This Section provided the Directorate with a two-year window, until May 31, 2002 to complete all pending investigations and file complaints for FERA violations that occurred before June 1, 2000.



Saving Provision

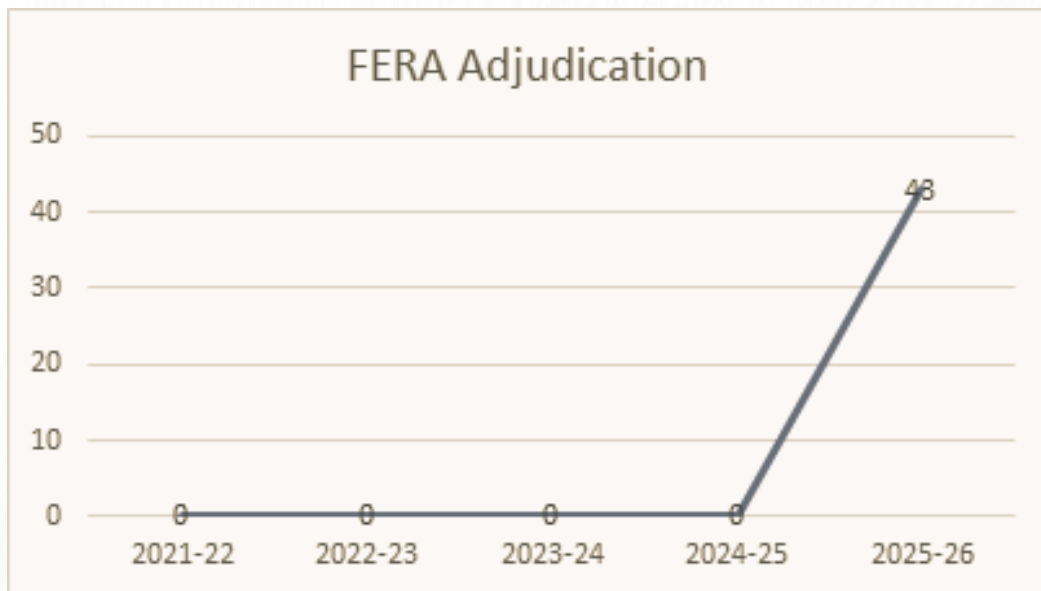
Section 49(4) also contained a saving provision, ensuring that all offences and contraventions that occurred under FERA would continue to be governed by the provisions of the repealed FERA, including its criminal and punitive nature as if that Act had not been repealed.

As a result, FERA cases remain pending at prosecution, adjudication and appeal stage more than 25 years since the repeal of this Act. It is therefore deemed essential that disposing of legacy FERA cases is crucial to align India's legal landscape with its modern, liberalized economic identity. Carrying forward decades-old criminal litigation under a repealed, stringent statute creates a "compliance overhang" that stifles the ease of doing business and deters foreign direct investment. By prioritizing the closure of these cases—often through settlement or final adjudication—this Directorate can redirect the specialized and scarce resources toward modern financial threats like money laundering and terror financing, rather than administrative lapses from a closed-economy era. Ultimately, clearing the FERA backlog signals a transition from a state of suspicion to one of trust, fostering a more predictable and investor-friendly environment.

Initiatives Taken by the Directorate for Disposal of FERA Cases

In June 2025, all FERA cases pending for Adjudication were transferred from field offices to the **Adjudication Vertical at HO** for fast-tracking their disposal.

A Notification was issued by the Department of Revenue on 18.03.2026, which effectively allowed intersection of monetary limit of FERA adjudication between Joint Director and Additional Director of Adjudication. This has led to expediting the disposal of legacy FERA cases within the existing setup of the Adjudication Section.



Adjudication of legacy FERA cases has also resulted in imposition of penalty of around Rs. 343 Crore during FY 2025-26.

The Adjudication Section has undertaken a special drive to dispose of the pending cases and as on 31.03.2026, all FERA cases pending for adjudication, except those which are sub-judice at Higher Courts, have been adjudicated. As a result, **cases as old as the ones from 1987 are disposed of.**

Way Forward



With a view to reduce pending legacy cases, a circular was issued in 2018 for **withdrawal of FERA Prosecution** cases. Steps are being taken to revise this circular, based on which most of the 500 plus pending prosecution cases are likely to be disposed.



Currently, there are **36 FERA Adjudication cases pending due to ongoing appeals** before the Hon'ble Supreme Court and various High Courts. These cases are being rigorously monitored and pursued to ensure their timely conclusion.



It is expected that **by next year, all pending FERA cases**, some of which have been pending for around 40 years, will be **closed** in all aspects so that the Directorate can strategically refocus its enforcement efforts on contemporary priorities.



INTERNATIONAL COOPERATION

INTERNATIONAL COOPERATION

To counter an ever-evolving transnational criminal landscape, Enforcement Directorate is taking a lead in the global fight against money laundering by adopting a proactive approach towards building **trust and reciprocity-based relationships** with its foreign counterparts, while setting new benchmarks in transnational enforcement cooperation. Directorate of Enforcement is re-envisioning how mutual assistance in criminal matters has been approached by India in recent years, shifting away from merely case-by-case formal cooperation towards building more broad-based and sustained informal agency-to-agency relationships with its foreign counterparts.

In the process, the Directorate is redefining its global presence, from being **a mere seeker of assistance to being a capacity builder and provider, offering technical assistance and asset recovery assistance to its foreign counterpart**

agencies under international frameworks and conventions like United Nations Convention against Corruption, Financial Action Task Force (FATF), and United Nations Convention against Transnational Organized Crime.

What assists the Directorate in realizing this vision are the enabling provisions within its own Acts- Prevention of Money Laundering Act 2002 and Foreign Exchange Management Act 1999. Additionally, **Overseas Investigation Unit (OIU)** located in ED Head Quarters, New Delhi has been created as a nodal point to deal with all matters of international cooperation with the foreign Law Enforcement agencies both through formal letters of requests for assistance drafted in accordance with the MHA guidelines, and through informal channels like GlobE Network, ARIN channels and INTERPOL.



STRATEGIC RELATIONSHIPS



FORMAL CHANNELS

Official Legal Mechanisms



42 MLA Treaties
Mutual Legal Assistance
Exchange of evidence and information for investigations & prosecutions.



48 Extradition Treaties
Legal process to return individuals accused or convicted of crimes.

INFORMAL CHANNELS

Rapid Communication & Intelligence Exchange



ARIN-AP
Asset Recovery
Interagency Network
Asia Pacific



INTERPOL
International Criminal
Police Organization

Instant global alerts (Red Notices) & secure data sharing on fugitives & crime.



Globe Network
Global Operational
Network of Anti-
Corruption Law
Enforcement Authorities



Egmont Group
Financial Intelligence
Units (FIUs)
Secure platform for FIUs to exchange financial intelligence & suspicious transaction reports.

Strategic Partnerships



Financial Action Task Force



STAR
Stolen Asset
Recovery
Initiative



ACWG
G-20 Anti
Corruption
Working group



Agency To Agency
Direct Liaison & Cooperation
Direct, confidential collaboration between law enforcement bodies for real-time intelligence & operational support.



BRICS
An
Intergovernmental
organization
comprising ten
countries

Engaging in policy development, best practice sharing, and coordinated actions to combat transnational financial crime.

International Cooperation Provisions in PMLA

Section 56 Agreements with Foreign Countries



Central Government may enter into **agreements** with other countries for **exchange of information** or enforcement under PMLA.

Section 57 Letter of Request



Issuance of letter rogatory by a court in India to a contracting State to take action on an offence under PMLA.

Section 58 Assistance to Contracting State



Execution of letter rogatory or request of a contracting State for enforcement of its laws related to an offence under PMLA.

Section 59 Reciprocal Arrangements for Processes or Assistance



Reciprocal arrangements for processes or assistance in relation to investigations, prosecution or proceedings under PMLA.

Section 60 Attachment or Confiscation of Property in a Foreign State



Attachment/confiscation of property by a contracting State based on a letter rogatory issued by a court in India.

Section 61, 62, 63 Execution of Processes Related to Attachment or Confiscation



Freezing, seizure, attachment and confiscation of property in a contracting State by Indian authority based on request from foreign State.



Part C Scheduled Offences of Cross Border Implications

Schedule offences having cross-border implications for gathering of information/ registration of cases under PMLA.



GLOBAL LEADERSHIP OF THE DIRECTORATE



Assumption of Presidency of the Asset Recovery Inter-Agency Network Asia Pacific (ARIN-AP)

In September 2025, the Directorate of Enforcement assumed the Presidency of the Asset Recovery Inter-Agency Network Asia Pacific (ARIN-AP) for the year 2026, with the handover which formally took place during the 10th ARIN-AP Annual General Meeting held in Ulaanbaatar, Mongolia from 23 to 26 September 2025. The outgoing Presidency was held by Mongolia. In addition to holding the Presidency, India will host the Network's 11th Annual General Meeting in 2026.

Directorate of Enforcement is India's designated nodal agency within ARIN-AP.

The Directorate of Enforcement has been associated with ARIN-AP since 2016, and was elected to the Network's Steering Committee in 2024. The assumption of the Presidency in 2026 marks a significant milestone in this trajectory, reflecting the growing recognition of ED's expertise and institutional standing in the domain of asset recovery and financial crime enforcement.



ARIN-AP is an informal platform of practitioners and experts dedicated to strengthening cooperation in the identification, tracing, freezing, and recovery of criminal proceeds. It enables direct, contact-point-to-contact-point exchange of information between member jurisdictions, thereby expediting transnational cooperation and enhancing the effectiveness of law enforcement action. The Network currently brings together 28 member jurisdictions and 10 observers, operating within the broader framework of the Camden Asset Recovery Inter-Agency Network (CARIN), which encompasses over 100 jurisdictions.

The priority areas identified for India's tenure include strengthening swift, practitioner-to-practitioner contact between member agencies; building capacity and peer learning across jurisdictions; and enhancing the Network's visibility and outreach through newsletters, success stories, and knowledge products.

The priorities resonate with India's broader multilateral commitments, including the 9-Point Agenda Against Fugitive Economic Offenders first presented at the G20 Summit in 2018, and the adoption of the High-Level Principles on Mutual Legal Assistance and Asset Recovery during India's G20 Presidency in 2023.

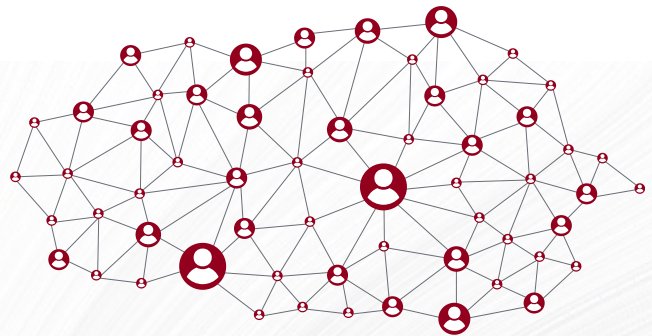




Enforcement Directorate hosts the Twelfth Steering Committee Meeting of the GlobE secretariat from 23-25 March 2026

From 23–25 March 2026, India hosted the 12th Steering Committee Meeting of the GlobE Network in New Delhi, with the Enforcement Directorate and CBI serving as co-host agencies. The meeting brought together representatives of the Network's 15 Steering Committee nations to deliberate on strategic direction, operational priorities, and the way ahead.

The GlobE Network



Established under the Riyadh Initiative during Saudi Arabia's G20 Presidency and operating under UNCAC — is a global platform for direct, practitioner-level anti-corruption cooperation. It today comprises 135 member countries, 250 member authorities, and 18 observers including EUROPOL and the World Bank.

The meeting highlighted India's instrumental role in the Network's establishment five years ago. Deliberations covered issues of sustainability of Network, strengthening of tools and services, and the Network's strategic outlook.

ED's co-hosting reflects India's growing institutional credibility in the global fight against financial crime. ED's active participation — including contribution to the GlobE Guiding Principles at the 6th Plenary and membership in key Thematic Working Groups — directly advances the objectives of UNCAC Chapters IV and V on international cooperation and asset recovery.





WIDENING STRATEGIC PARTNERSHIPS THROUGH MOUs

The Enforcement Directorate (ED), India, and the Financial Crimes Commission (FCC), Mauritius, signed a Memorandum of Understanding (MoU) in 2025 to enhance cooperation in combating financial crimes, including money laundering, corruption, fraud, asset recovery, and the financing of illicit activities. The MoU was exchanged in the presence of Hon'ble Prime Minister of India Sh. Narendra Modi and the Hon'ble Prime Minister of Mauritius Dr Navinchandra Ramgoolam as part of the former's State Visit to Mauritius.

In addition, many other MoUs with more than 10 agencies are in various stages of deliberations between the Directorate of counterpart foreign law enforcement agencies.



TECHNICAL ASSISTANCE

The Directorate has always committed to advancing the objectives under **Chapter VI of United Nations Convention against Corruption**, which calls upon member states to provide technical assistance to strengthen the capacity of fellow country jurisdictions in preventing and combating corruption and financial crime. During the deliberations of the UNCAC's Implementation Review Group, held in Vienna in September 2025, the Directorate had expressed support for the strengthening of practitioner-focused assistance, drawing attention to its own national efforts in training investigators, asset recovery practitioners, and judicial officers in asset tracing and financial investigation.





Translating this commitment into action, a **five-day in person capacity-building programme for the officers of the Financial Crimes Commission (FCC)**, Mauritius was organized by the Directorate under the ED-FCC MoU from 22 to 26 September 2025 in Port Louis, Mauritius.

This training programme was conceptualized to support FCC's expanded mandate and to share India's practical experience in investigations, prosecution, and asset recovery, including returning recovered funds to victims. The trainees included the newly inducted and serving investigators, senior investigators, chief investigators, senior officers and chief officers in asset recovery units of the FCC, Attorney General's Office and other investigative agencies.

The value of this engagement was formally acknowledged by FCC Acting Director General, who conveyed his appreciation for ED's efforts, and the FCC additionally expressed interest in having ED officers posted on secondment to further strengthen institutional capacity.



ENGAGING IN JOINT INVESTIGATIONS AND CROSS BORDER ASSET RECOVERY

The Directorate of Enforcement has increasingly moved beyond information exchange towards active participation in joint investigations and coordinated cross-border asset recovery operations. These operations have been conducted through a combination of formal Mutual Legal Assistance Treaty (MLAT) channels and informal practitioner-to-practitioner mechanisms, including through platforms such as the GlobE Network and ARIN-AP. In several cases, coordinated action between ED and foreign agencies led to real-time exchange of financial intelligence and simultaneous attachment of assets in multiple jurisdictions, preventing dissipation of proceeds of crime.

What has facilitated India's attempt at facilitating asset recovery in cross border operations is its asset recovery policy which is in compliance mostly with Recommendation 4 and 38 of FATF recommendations.

ENFORCEMENT DIRECTORATE ANNUAL REPORT 2025-26 Legal Framework for Asset Recovery

Object & Value-Based Confiscation



Covers actual proceeds of serious & organised crime, equivalent value assets, and assets used in committing the offence.

Extended Proceeds of Crime



Includes not just direct gains but additional value generated from subsequent use or investment of those proceeds

Provisional Attachment Early Stage Freezing



Enables early freezing and seizure of assets including substitute assets where original are perishable or depreciating

Conviction & Non- Conviction Confiscation



Assets confiscated and restituted to victims when trial is not possible

Fugitive Economic Offenders Act,



Confiscation of all assets of Individuals who flee India to evade prosecution in cases exceeding ₹100 Cr (-USD 113 Mn)

Case study 1:

The Directorate of Enforcement initiated an investigation under the Prevention of Money Laundering Act, 2002, into a foreign-controlled online forex trading platform operating illegally in India. The case originated from a police complaint filed by differently abled defrauded investors. The platform, controlled by a foreign national based abroad, targeted Indian investors through deceptive advertising, celebrity endorsements, and referral incentive schemes, fraudulently collecting public funds in violation of Reserve Bank of India regulations.



The Directorate utilised the GlobE Network to send an informal request to Spanish authorities where significant assets of the accused had been identified. Acting on this intelligence, the Directorate issued successive Provisional Attachment Orders under PMLA covering immovable properties, a luxury yacht, a high-value motor vessel, a luxury automobile, and residential properties situated abroad — cumulatively valued at over ₹172 crore.

Further, Directorate of Enforcement established cooperation with US Federal Bureau of Investigation, which was independently investigating the matter. A coordinated multi-jurisdictional action of Directorate of Enforcement with US FBI, Danish Police Authorities, EUROPOL, Spanish Guardia Civil and Spanish Central Authority resulted in ED's seizure of approximately 97 virtual currency accounts with a combined value of approximately USD 270 million.

This case has also been awarded with EgMONT's best case award and a silver notice and a purple notice has been published by INTERPOL in the matter, on the request of the Directorate of Enforcement.

Case study 2:

An informal request was received from NZ police, forwarding a copy of a Global Restraining Order issued by the New Zealand High Court on 11.05.2023. The request sought to freeze funds transferred to seven bank accounts located in India.

According to the allegations, Mrs. X was employed as the Property and Facilities Manager at a government agency 'OT'. It was discovered that she misused her position by assigning contracts to her husband's business, M/s. ABC Limited, without disclosing her relationship or connection to the company, which violated OT's policies and code of conduct. Furthermore, she approved payment for invoices related to these contracts.

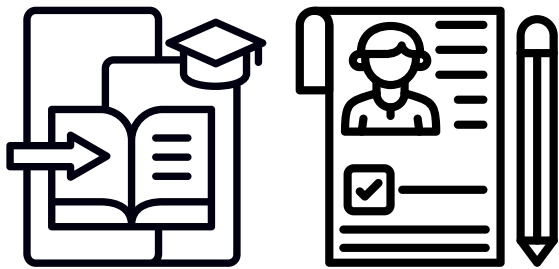
Upon analysing the information and considering the merits of the case, the Directorate promptly registered an ECIR (Enforcement Case Information Report) and conducted search operations under the provisions of the Prevention of Money Laundering Act, 2002 (PMLA) at the relevant banks. Funds amounting to Rs. 4.99 crore were seized under Section 17(1A) of the PMLA from the bank accounts suspected to have received proceeds of crime from New Zealand.

Case study 3:

The Directorate of Enforcement initiated an investigation under the Prevention of Money Laundering Act, 2002, on the basis of an FIR registered by a state police Crime Branch against a network of agents engaged in organised human trafficking and illegal cross-border migrant smuggling. The case came to national attention following the tragic deaths of four members of a family — among a group of eleven Indian nationals — who perished in extreme weather conditions while attempting to illegally cross an international land border. The victims had each paid between ₹55 to ₹60 lakh to the accused network for the promise of facilitated illegal entry into a high-income destination country.



The network operated through a scheme that exploited student visa processes as a cover for illegal immigration. Agents approached individuals seeking to emigrate and arranged fraudulent admissions to colleges in a transit country. On the basis of these paper admissions, student visas were obtained and the victims travelled abroad fraudulently as students. Upon arrival, however, they did not join any educational institution — the admissions existed only on paper. Instead, the victims were directed to illegally cross the land border into the intended destination country and the admission fees was refunded back. Search and seizure operations were conducted by ED under Section 17 of PMLA at 43 premises and bank accounts of the primary accused and co-accused, resulting in the seizure of cash and foreign currency totalling ₹1.69 crore.



Request was received from Royal Canadian Mountain Police and accordingly the two agencies entered into joint investigation to crack down on such migrant smuggling transnational criminal syndicates.

INTERNATIONAL REQUESTS FOR ASSISTANCE

India was graded as “SE”, largely compliant requiring moderate modifications in the IO2 Immediate Outcome parameter during the recent 2024 FATF evaluations of its AML-CT measures, which pertains to International co-operation and deliverance of appropriate information, financial intelligence, and evidence, and facilitating action against criminals and their assets. India’s remarkable achievement in this sector has been on account of ED leveraging both formal and informal means to optimise international cooperation towards better cross border investigation of its ongoing cases.



FORMAL OUTGOING REQUESTS

Formal International Cooperation in exchange of information is undertaken for the purposes of taking evidence from abroad which may be admissible during judicial proceeding, for establishing money trail and for examination of suspects/ accused/ witnesses residing in a foreign jurisdiction. For the aforesaid purposes, the officers investigating a case sends Mutual Legal Assistance Requests or Letter Rogatories.



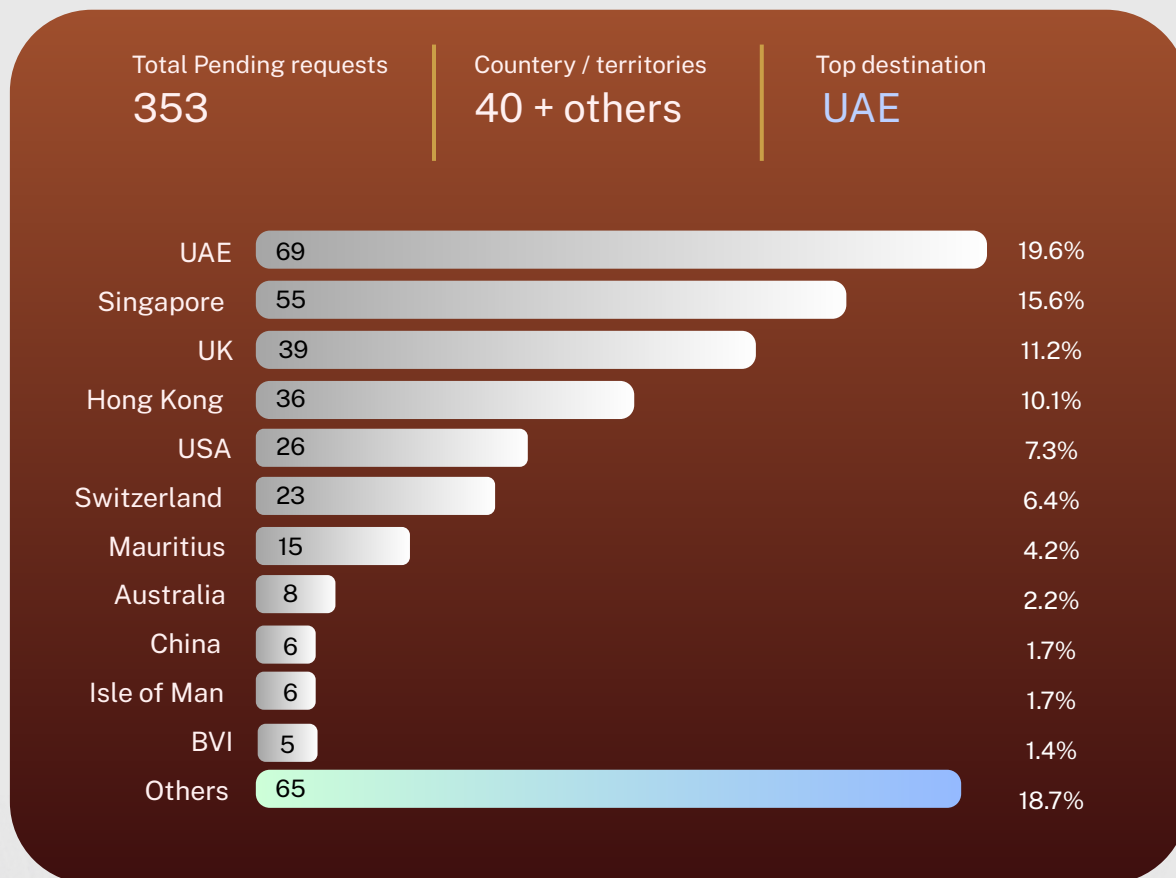
Request can be sent to any country with whom India has signed a bilateral MLA Treaty or Agreement or on the basis of applicable Multilateral Treaty or Convention like United Nation Convention against Corruption, 2003 (UNCAC) or United Nation Convention on Transnational Organised Crime, 2000 (UNTOC)

Generally, the basis for seeking Mutual Legal Assistance from a contracting State, is the Mutual Legal Assistance Treaty (MLAT) executed between both countries for providing international cooperation and assistance in Criminal Matters. As of now, India has signed **MLAT with 42 different countries**.

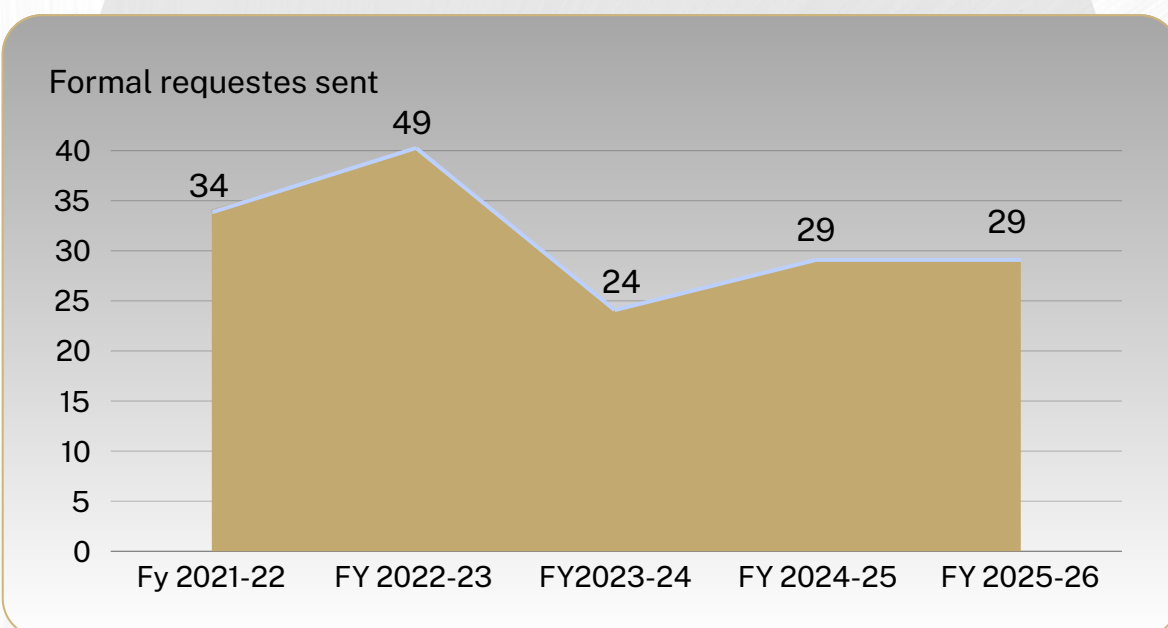
The past few years have witnessed a significant and sustained increase in the Directorate's engagement through formal international cooperation channels, reflecting both the growing transnational character of financial crime and the Directorate's expanding institutional capacity to pursue proceeds of crime across borders.

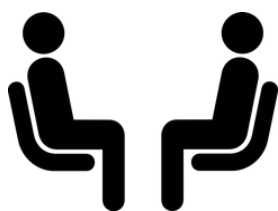
The volume of Letters Rogatory and Mutual Legal Assistance Requests sought by the Directorate has grown considerably in recent years. As on 31.03.2026, there are **353 pending MLAR/ LRs** that have been sent by the Directorate to foreign jurisdictions for seeking assistance.

COUNTRY WISE SEGREGATION OF PENDING OUTGOING REQUESTS IS GIVEN BELOW:



Year-on-year trend analysis





Further Directorate of Enforcement has also engaged proactively through **MHA/ MEA with the Central Authorities of foreign jurisdictions** directly through consular dialogues or through case-by-case video conferences for expeditious execution of its formal requests. Bilateral meetings and direct agency-to-agency interactions have been conducted on a regular basis to address queries, provide clarifications, and resolve legal differences that can otherwise delay the execution of formal requests. Details of the various **consular dialogues and bilateral engagements** done by Directorate of Enforcement in FY 2025-26 are as under:

Meeting details	Dates	Nominated Officer
Visit to UAE preceding the 5th Joint Security Committee (JSC) Meeting between India and UAE	21st to 22nd April, 2025	Sh. Visakh K, Joint Director, (Coord)
Meeting with the Department of Justice and Constitutional Development, Government of South Africa	23rd May, 2025	Sh. Amit Kumar, Assistant Director
India-Australia Consular Dialogue	23rd September 2025	Ms. Rachna Chhokar, Deputy Director and Mr. Amit Kumar, AD
6th Round of India-UAE JCCA (Joint Committee on Consular Affairs)	24th November - 26th November 2025	Sh. Manu Tentiwal, Special Director (HO)
2nd India France Consular Dialogue	29-30 January 2026	Sh. T. Sankar, SDE(HIU)
India-Russia Consular Dialogue	18th March 2026	Sh. Visakh K, Joint Director, (Coord)

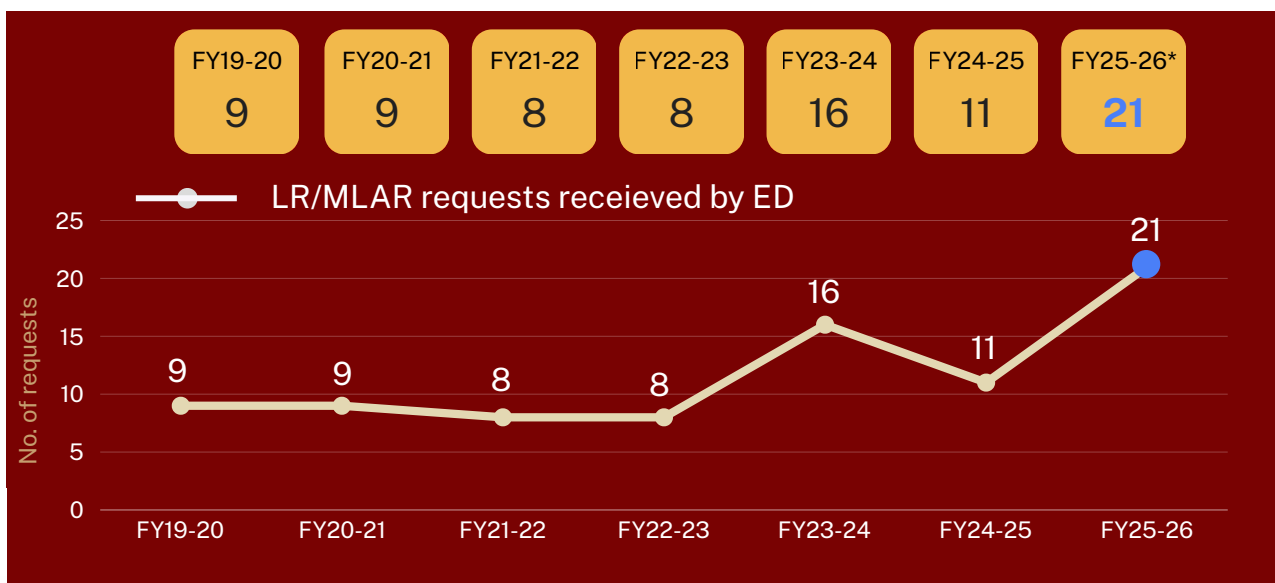
FORMAL INCOMING REQUESTS:

In the vast majority of incoming requests received during the year, the Directorate has been able to **provide actionable, and legally admissible responses** that meaningfully advances the investigations of requesting jurisdictions.

Equally significant has been the Directorate's focus on the **timeliness of execution**. Recognising that delays in responding to international requests can adversely affect the foreign LEA's investigation, the Directorate has made a dedicated institutional effort through its OIU Section to **reduce turnaround times** on incoming requests. This has also been achieved, through formalizing **internal Standard Operating Procedures and technical circulars** that provide guidelines to the field formations for timebound execution of incoming ILoRs within defined timeframes.

What is significant about ED's ability to provide assistance through MLARs/LRs is the enabling provisions within the PMLA 2002. **Schedule C of the Prevention of Money Laundering Act (PMLA), 2002, covers offences with cross-border implications and allows ED to initiate its own parallel investigations through recording of ECIRs**, to render assistance to foreign LEAs through recovering and restituting proceeds of crime. The Directorate of Enforcement has made significant attachment in several cases acting upon incoming requests and in other cases, is in the **process of execution of Foreign Confiscation orders** issued by overseas courts (FPOs). In recognition of the efforts of the Directorate, significantly, the number of requests received by the Directorate has also been gradually increasing.





SUCCESS STORIES-1

An incoming Mutual Legal Assistance request was received from a southern African jurisdiction, concerning corruption involving a foreign state-owned enterprise, its former Group Chief Executive Officer, and associated companies. The predicate offences — involving illegal benefits paid to individuals and corporate entities — took place in the requesting jurisdiction, but a portion of the proceeds of crime was found to have been laundered into India through bank accounts of several companies and individuals.

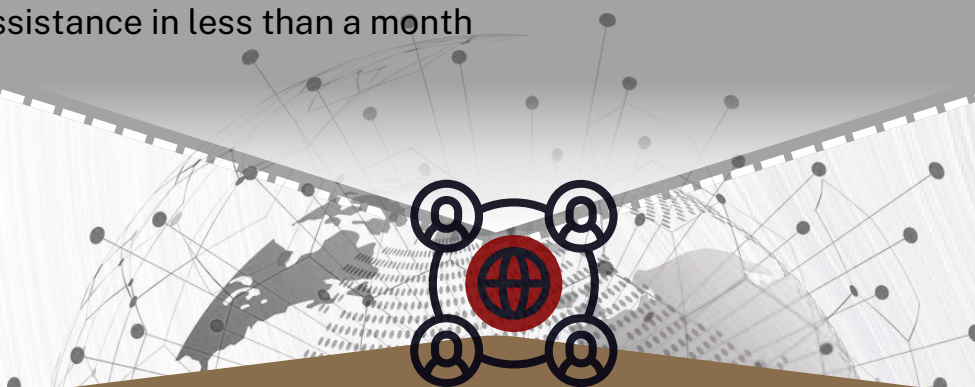
Acting on this intelligence, the Directorate recorded an ECIR and began its own investigation. ED also conducted searches across multiple cities, seizing incriminating documents and digital devices. The case was pursued through multiagency coordination mechanisms including the StAR World Bank's GFAR Action Series and the Basel Governance's ICAR framework, enabling case-based exchange of intelligence and information with the requesting jurisdiction. The case illustrates the Directorate's capacity to act swiftly on incoming MLA requests and to assist foreign jurisdictions seeking to recover proceeds of corruption that have crossed into India.

SUCCESS STORIES-2:

The Directorate of Enforcement received an incoming Mutual Legal Assistance Request from the Public Prosecution of a Gulf state, in connection with an investigation into trade fraud and money laundering against an Indian national and his associated trading company registered in that jurisdiction.

The accused had defrauded the complainant company into making payments — based on the false representation that a consignment of goods would be delivered by a stipulated date. The goods were never delivered, the payments were not returned, and within days of receiving the funds, the accused diverted the funds to a third-party company based in Mumbai,

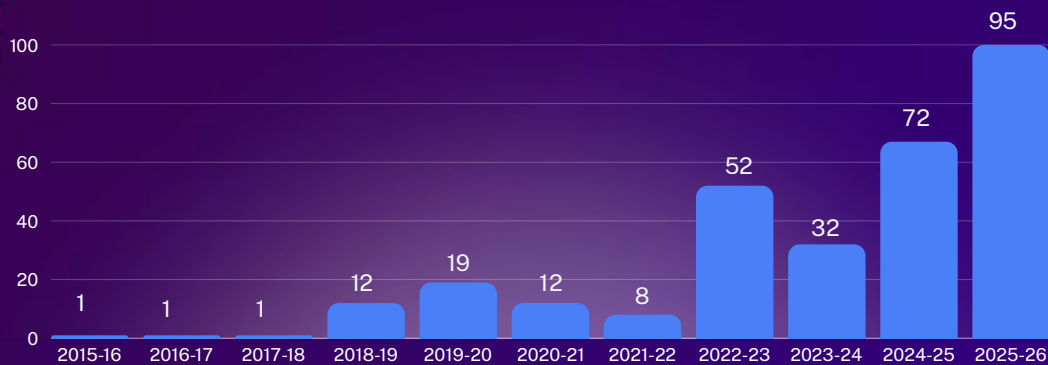
The Directorate examined the request and provided the desired assistance in less than a month



INFORMAL REQUESTS

With globalization and digitalization of banking services as the money moves across borders with a click of a button, the ability to share information quickly across borders has become critical to effective enforcement. Informal cooperation allows agencies to share intelligence in real time, identify and trace assets, and track fugitives at a pace that formal channels cannot always match. The Directorate actively uses informal cooperation both for pre-MLA enquiries, and as a standalone tool where speed is essential. Incoming informal requests are made through channels including ARIN/ CARIN networks including ARIN-AP, INTERPOL's NCB network, UNODC's Globe Network, FIU-Egmont Group and embassy attachés of various international Law Enforcement Agencies.

Year-on-year analysis of the informal outgoing requests is as under:
Information outgoing requests 2015-2026



Conversely, the Directorate responds to all such informal requests promptly, in the same spirit of reciprocity that it expects from its international partners. ED has always acknowledged that successful informal cooperation requires speed, agility and trust with the other nations. The same is ensured by ED as can be observed from the table below wherein ED has executed and logically concluded in FY 2025-26 more than 90% of the incoming informal requests received till date, a spike from its earlier average execution rate of 80%. Additionally, several incoming requests have also been examined by the Directorate from the purview of its own PMLA/ FEMA legislations and accordingly, joint investigations have been successfully initiated by ED with the counterpart foreign agency. **As on 31.03.2026 only 19 requests are unexecuted with the Directorate out of total 246 requests received by the agency till date.**

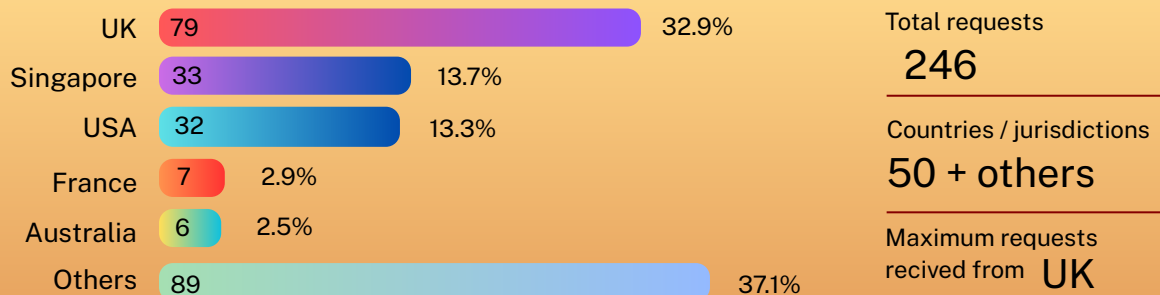
92%

Execution rate of incoming informal requests

The year on year trend analysis of informal incoming requests are as under:



The Country wise segregation of the incoming informal requests is as under:



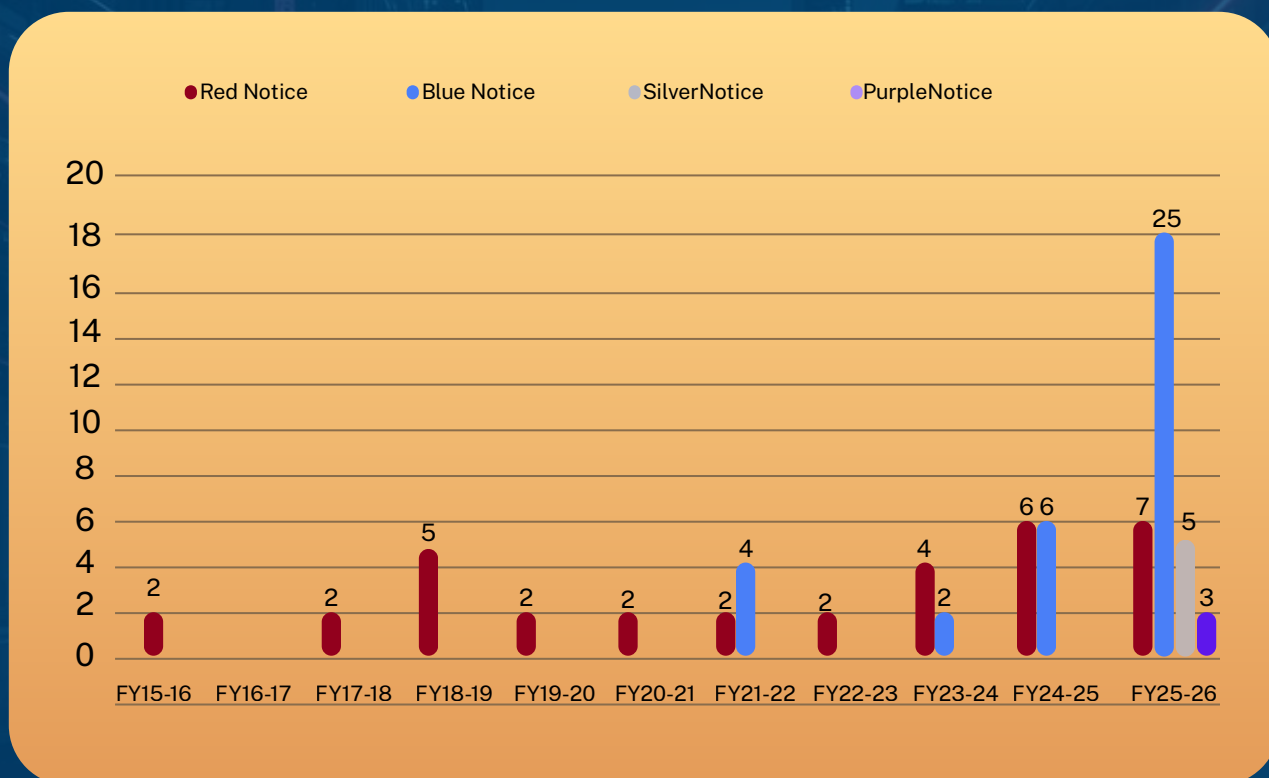
Be it through the introduction of Fugitive Economics Offender Act 2018 or through the use of INTERPOL notice systems, Directorate of Enforcement has consistently demonstrated its intent to geo-locate and bring high value economic offenders fleeing Indian jurisdiction back, to face charges

INTERPOL — the International Criminal Police Organization — provides a critical set of tools through its notices, diffusions and references systems through which the Directorate can seek informal assistance to trace absconders and their assets across the world. INTERPOL's notice system enables member countries to share alerts and requests for cooperation across its global network of police agencies.

ED officers serve as International Liaison Officers within BHARATPOL, enabling faster and more direct coordination with international law enforcement agencies through NCB-Central Bureau of Investigation.

The Directorate's use of these mechanisms has grown markedly over the years, as reflected in the year-on-year trend analysis below. Significantly, out of 9 silver notices assigned to India by INTERPOL as a part of the pilot project, **5 Silver Notice were issued by INTERPOL** on request of ED in the current year. Similarly, through publishing of **3 Purple Notices** in the Financial Year, attempt has been made by Directorate of Enforcement at generating awareness and sensitizing its global counterparts to these new emerging money laundering trends. The **sharp increase in Blue Notices — from 6 in the preceding year to 25 in the current year** — reflects the Directorate's growing focus on geolocating suspects and accused so that investigations can be suitably carried forward. Based on the published red and blue notices, ED has also successfully tracked and geo-located suspects and accused in several of its cases and has proceeded further in seeking the return of such fugitives. Additionally, INTERPOL references have also been made by the Directorate of Enforcement in 15 cases.





EXTRADITION REQUESTS

The Directorate of Enforcement's pursuit of fugitive economic offenders has yielded tangible results, with the agency making significant headway in seeking execution of extradition requests of several high-profile accused persons. Based on the published red notices and blue notices, several fugitives have been successfully geo-located and extradition dossiers prepared.

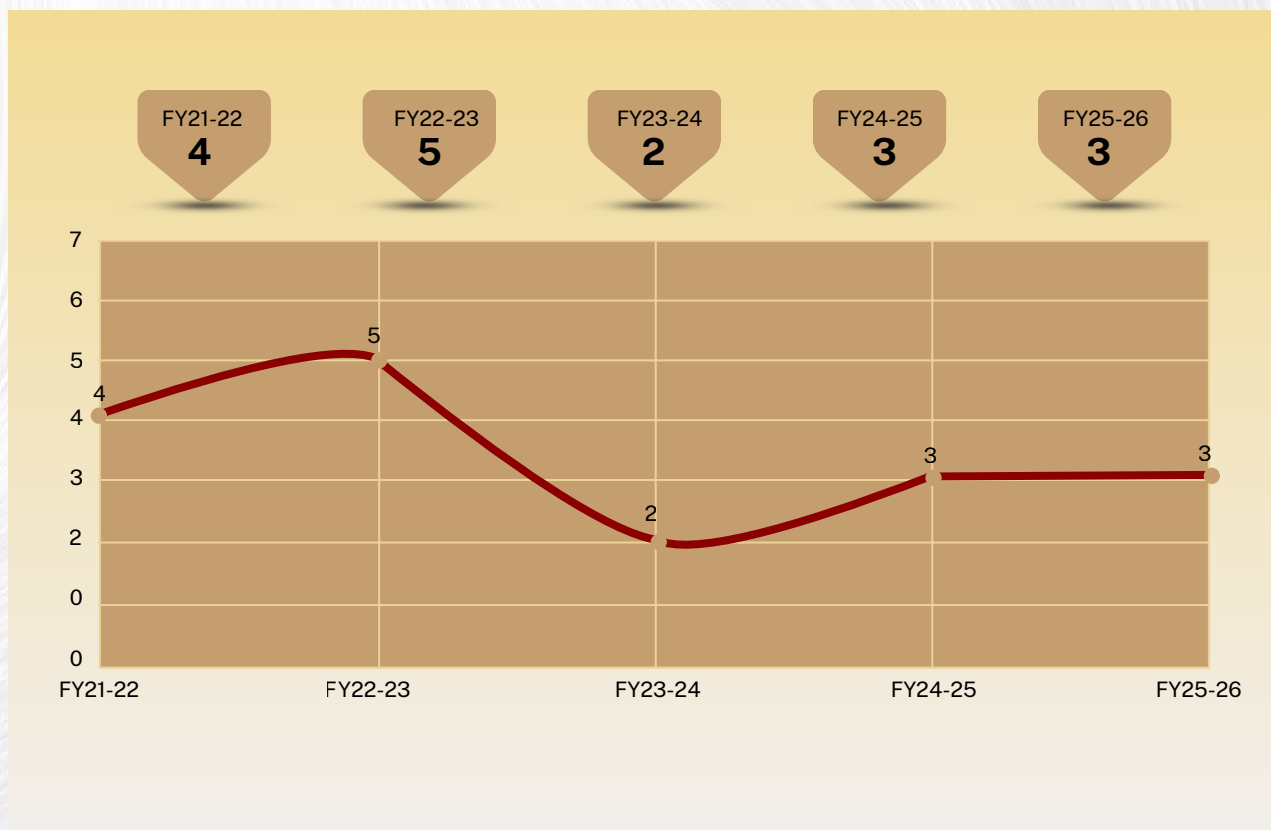
Additionally, towards this end, the Directorate has undertaken sustained inter-agency coordination with the predicate agencies like CBI, careful preparation of extradition dossiers in consultation with MHA and MEA, and persistent engagement with the judicial and prosecutorial authorities of the requested nations like United Kingdom Crown Prosecutorial Service. ED officers had even travelled to attend the extradition hearings in person at the UK Courts.

Significantly, the Directorate hosted a delegation from UK CPS and other UK agencies like National Crime Agency on 11.03.2025. The Directorate highlighted the need for deeper inter agency coordination between ED and UK CPS in the execution of the pending extradition requests and its attachment and freezing orders through UK Courts.



Directorate has also similarly stressed upon the execution of its pending extradition requests during its interactions with the Competant Authorities of the requested nation states during the Consular Dialogues.

The year by year trend analysis of extradition requests sent are as under:





In a significant move, recently on March 25 2026, the Division Bench of High Court of Justice, London rejected fugitive Nirav Modi's attempt to revisit the November 09, 2022 decision pertaining to India's Extradition Request in connection with his major role in the Rs 6,498 crore Punjab National Bank fraud case. Nirav Modi was arrested in London on 19 March 2019 in pursuance of Extradition request and continues to be in UK prison since then owing to rejection of Multiple Bail Applications preferred by him. On August 18, 2025, Modi applied under the UK Criminal Procedure Rules to reopen his case before the UK High Court alleging that he would face harsh treatment in India while facing trial and the same stands categorically rejected by the UK High Court on the basis of sovereign assurances

The judgment upholds cross border accountability in financial crimes and depicts strengthened Inter-Governmental Cooperation, mutual confidence/trust between two friendly powers in facilitating Global Financial Crime Enforcement.

REPRESENTATION ON INTERNATIONAL PLATFORMS

The Directorate's growing international presence is reflected in the increasing frequency with which its officers are invited to participate in global forums on anti-corruption and anti-money laundering. Officers from the Overseas Investigation Unit and field offices regularly attend conferences, working group meetings, expert discussions, and workshops organised by leading multilateral bodies including the Financial Action Task Force (FATF), the Asia Pacific Group on Money Laundering (APG), the Eurasian Group on Combating Money Laundering (EAG), the United Nations Office on Drugs and Crime (UNODC), ARIN-AP, and the GlobE Network.

Significantly, ED officers are increasingly being called upon not merely as delegates but as panellists and expert speakers on high-level international platforms — a reflection of the growing recognition of the Directorate as a contributor to the global fight against financial crime and money laundering. These invitations reflect the international community's recognition of the Directorate's expertise in asset recovery and financial investigation, and the value of India's enforcement experience to global policy discussions



S. No.	Agency/ Organization	Event	Topic	Date	Presenter
1	GlobE Network	Sixth Plenary Meeting	Operational Tradecraft- Sharing of Case Examples	19-23 May 2025	Sh.Visakh Krishna, Joint Director and Smt.Rachna Chhokar, Deputy Director
2	United Nations Office on Drugs and Crime (UNODC)	Asia Regional Meeting on Corruption and Tax.	India's Experiences on cooperation between anti-corruption and tax authorities	19-20 June 2025	Sh.Manu Tentiwal, Special Director
3	Srilankan Authorities	Technical Assistance on FATF's MER	Effective use of Financial intelligence	29th July 2025	Sh. Madhur Singh, Joint Director
4	United Nations Office on Drugs and Crime (UNODC)	(i) UNCAC's Second resumed 16th session of the (IRG) (ii)14th open-ended intergovernmental expert meeting (iii) 19th meeting of the Open-ended Intergovernmental Working Group on Asset Recovery	Denial of safe haven and corruption prevention in immigration, business and investment policies, and refugee protection programmes.	03 Sep 2025	Smt.Rachna Chhokar, Deputy Director

5	ARIN-AP	10th ARIN-AP AGM, Ulaanbaatar, Mongolia	Strengthening Legal Frameworks for Non-Conviction Based Confiscation (NCBC)	23-26 Sep 2025	Neha Yadav Joint Director & Sh.Visakh Krishna, Joint Director
6	FCC	In person 5-day training programme at FCC Office	Financial Investigations and Asset recovery	22 to 26 September 2025	Sh.Manu Tentiwal, Special Director; Robin Gupta, Joint Director; Mahesh Gupta, Rachna Chhokar Deputy Director and Mayank Makhija ALA
7	Eurasian Group (EAG)	AML/CFT Forum to be held in Ashgabat, Turkmenistan from 14-15 October, 2025.	Enhancing the effectiveness of identifying, freezing, seizing, and confiscating criminal property and proceeds derived from its use	14-15 Oct 2025	Sh.Ankit Gahlot, Deputy Director
8	Stolen Asset Recovery Initiative, The World Bank, UNODC	Conference of The States Parties to the United Nations Convention against Corruption 15-19 December 2025, Doha, Qatar	Technical assistance and domestic efforts for asset recovery	16 Dec 2025	Smt.Rachna Chhokar, Deputy Director

9	GlobE Network	Conference of The States Parties to the United Nations Convention against Corruption 15-19 December 2025, Doha, Qatar	From Hidden to Shared BO Data	17 Dec 2025	Smt.Rachna Chhokar, Deputy Director
10	The Central Bureau of Investigation (CBI) and I4C, MHA	National Conference on Tackling Cyber-Enabled Frauds & Dismantling the Ecosystem	Use of mule accounts in laundering cyber fraud proceeds, Investigating complex, Layered mule account network, Role of AI in mule account detection gaps & constraints	10 Feb 2026	Sh.Robin Gupta, Joint Director



OTHER INTERNATIONAL ENGAGEMENTS OF ED OFFICERS

Meeting details	Scheduled Dated	Place/Country	Nominated Officer
Intergovernmental Meeting on Enhancing the Use of Beneficial Ownership Information to Strengthen Asset Recovery from 14-15 April, 2025 in Vienna, Austria	14th to 15th April, 2025	Vienna, Austria	Sh. M Thangsuansang Zou, Deputy Director
1st BRICS Anti-Corruption Working Group (ACWG) meeting	5th to 6th May, 2025	Brasilia, Brazil	Sh. Vinay Kaushal, ADE
Inter-Ministerial team to New York for briefing the Monitoring Team of the UNSC 1267 / 1988 Sanctions Committees	14th to 15th May, 2025	New York, USA	Smt. Rachna Chhokar, Deputy Director
GlobE Network Invitation for 10th meeting SC and Sixth plenary meeting of conducted	19th to 23rd May, 2025	Baku, Azerbaijan	Sh. Visakh K, Joint Director, JD(Coord) & Ms. Rachna Chhokar, Deputy Director (OIU)
Meeting with the Department of Justice and Constitutional Development, Government of South Africa	23rd May, 2025	Pretoria, South Africa	Sh. Amit Kumar, Assistant Director
2nd Technical Meeting of G20 ACWG	09th to 12th June, 2025	Brasilia, Brazil	Mr. Vinay Kaushal, ADE
Professional Development Programme on Empowering Integrity: Mastering Artificial Intelligence & Technologies in Anti-Corruption	13-22 October 2025	Hong Kong	Sh. Manoj Mittal Deputy Director

9th Global Conference on Criminal Finances and Cryptoassets	28-29 October 2025	Vienna, Austria	Sh. Gaurav Saini, ALA
10th ARIN-AP Annual General Meeting	23-26 September 2025	Mangolia	Smt. Neha Yadav, JDE & Sh. Visakh K, JDE
INTERPOL Global Anti-Corruption and Asset Recovery Conference	11 to 13 November 2025	Abu Dhabi, UAE	Sh. Shrey Vats, Deputy Director
Court hearing in the matter of Extradition of Mr. Nirav Modi	16.12.2025 & 17.12.2025	London, UK	Sh. Amit Dua, ADE & Sh. Suryakant Swarnkar, AD
Fourth RSO constructive Dialogue	27-28 January 2026	Bangkok, Thailand	Smt. Rachna Chhokar, Deputy Director
Contemporary Issues Pertaining to Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT)	11-12 February 2026	Kathmandu, Nepal	Sh. Gaurav Saini, ALA
Series of Fraud themed Workshops	16-18 February 2026	London, UK	Sh. Manu Tentiwal, SDE and Sh. Madhur D Singh, JDE

TRAINING AND CAPACITY BUILDING



The Directorate of Enforcement places significant emphasis on continuous learning and skills development of its officers through participation in specialised international training programmes and workshops. During the year, officers from across the Directorate's headquarters and field offices were nominated to a wide range of specialised capacity-building programmes conducted by leading international organisations including FATF, OECD, ARIN-AP etc. These included FATF and APG Joint Assessor Training, equipping officers to participate in mutual evaluation processes of other peer member countries, thereby creating a national resource pool of quality assessors and reviewers on behalf of India.

Training details	International Organization	Scheduled Dated	Nominated Officer
FATF-EAG Joint Assessor Training (JAT) in New Delhi, India	FATF	7th - 11th April, 2025	Dr. Rahul Latiyal, DD
NCA UK- OSINT Cyber scams workshop (Regional Support Office of the Bali Process)	RSO- Bali process	21st -25th April, 2025	Sh. Navaneet Agrawal, JDE & Sh. Robin Gupta, JDE
ARIN-AP Asset Recovery Training	ARIN-AP	29th - 30th April, 2025	Sh. Gaurav Saini, ALA, HQ
OECD - Investigative Techniques for the Cash Economy (Specialty) Programme,	OECD	19th -23rd May 2025	Sh. Varun Goyal, DD
FATF: AML/CFT Standards Training Course	FATF	19th-23 rd Jan 2026	Sh. Amit Kumar, AD

TRAINING AND CAPACITY BUILDING

OECD-Misuse of Technology in Financial Crimes (Specialty) Pilot Programme,	OECD	26th - 30th May 2025	Sh. Prashant Kumar, SDE
Interregional Technical Workshop: Building Capacity to Coordinate Effective Online Investigations into TIP and Cyber-Scam Centres.	RSO- Bali process	27th - 30th May 2025	Sh. Tushar Narayan, DD, & Sh. Mohit Godara, AD
Financial Investigation Setup & Conduct, Cryptocurrency Transactions Analysis	Russian International Training and Methodology Centre for Financial Monitoring	16th - 19th September	Sh. Harimohan Dubey, DD
FATF-APG Joint Assessor Training (JAT)	APG Secretariat	17th - 21st November, 2025	Sh. Visakh K, JDE









UNITED NATIONS CONVENTION AGAINST CORRUPTION:



India had **ratified UNCAC in 2011**, and the Directorate, as the country's primary anti money laundering agency, has been a consistent and active participant in the various processes and mechanisms of the Convention. UNCAC's various substantive chapters — covering criminalisation, international cooperation, asset recovery, and technical assistance — each find direct expression in the Directorate's mandate and working methods. The Convention's provisions on asset recovery under Chapter V have been particularly influential in shaping India's domestic asset recovery framework and international cooperation approach. India has relied upon the various Articles within the Convention to seek the widest possible international assistance from fellow member states.

The Directorate has also been part of India's delegations to the Conference of the States Parties to UNCAC — the Convention's supreme decision-making body — as well as to the deliberations of the Implementation Review Group, which oversees the peer review mechanism through which member states assess each other's compliance with the Convention's obligations. Currently the Directorate under the overall supervision of DoPT is gearing up for 2nd Cycle Review of UNCAC of India by Iran and Montenegro.

As **India has assumed the Chairpersonship of BRICS in 2026**, through which India has also assumed the leadership of the BRICS Anti-Corruption Working Group; the Directorate continues to support the anti-corruption efforts of the Government of India, being one of the anti-corruption bodies according to the Convention.



INDIA'S CONTRIBUTION TO FATF:

Directorate of Enforcement, as part of Department of Revenue works closely with FATF, contributing to policymaking and technical discussions. India is an active member of the Asia/Pacific Group on Money Laundering (APG) and the Eurasian Group on Combating Money Laundering and Terrorist Financing (EAG), both of which are FATF-style regional bodies (FSRBs).



India has made significant contributions to the revision of FATF Recommendation 4 (Confiscation) and Recommendation 38 (Mutual Legal Assistance: Freezing and Confiscation).

The 2023 revision of Recommendation 4 and 38 introduced stronger requirements, including making asset recovery a stated national priority, requiring countries to establish a non-conviction based confiscation (NCB) regime, recognise each other's preliminary and final court orders and integrate asset recovery at the core of investigations. FATF Recommendations also underscore the importance of good communication and "informal" cooperation between countries on asset recovery. Directorate of Enforcement is already in compliance of these revised recommendations.

Officers from ED have participated in various FATF project teams responsible for drafting of its various guidance documents related to asset recovery and have contributed to deliberations in the FATF working groups and plenary sessions.

FATF's latest publication titled "Asset Recovery Guidance and Best Practices" referred to multiple examples from cases investigated by ED, which have been cited as models of effective asset recovery practice and interagency coordination.



The Fugitive Economic Offenders Act, 2018 of India has also been highlighted as a very good example of the legal doctrine of fugitive disentitlement

Investigations from the Directorate have also similarly featured in various other typology studies conducted by FATF like “Investigating Professional Money Laundering, Underground Banking, and the Use of Hawala and Other Similar Service Providers” wherein ED is one of the agency involved in the drafting of the document.

An Enforcement Directorate (ED) investigation into a \$150 million darknet based international drug smuggling syndicate, run by Haldwani-based brothers, has been included as a best practice case by the Financial Action Task Force (FATF) in its handbook on international cooperation on money laundering, titled ‘Handbook on international cooperation against money laundering’

Taken together, these recognitions reflect how the Directorate of Enforcement has evolved from a domestic enforcement agency into an institution whose investigative models are actively influencing the global standards by which financial crime is detected, prosecuted, and punished.

The global presence of ED in the AML architecture has been further cemented by ED’s continuous engagements during the various plenary sessions of FATF and the various FATF Style Regional Bodies

Meeting details	Dates	Place/Country	Representative Officer
FATF ICRG Asia Pacific Joint Group (APJG)	23rd to 24th April 2025	Busan, Republic of Korea	Sh. Shreyas, Deputy Director
42nd EAG Plenary and Working Groups meetings	26th to 30th May, 2025	Moscow, Russia	Sh. Rahul Navin, Director, Directorate of Enforcement
FATF/MONEYVAL Joint Plenary Week,	10th to 13th June, 2025	Strasbourg, France	Sh. Visakh K, JD (Coord)
APG Annual Meeting and Technical Assistance & Training Forum	25th August - 29th August	Tokyo, Japan	Sh. Manu Tentiwal, Special Director (HO)
EAG AML/CFT Forum	14th-15th October 2025	Ashgabat, Turkmenistan	Sh. Ankit Gahlot, DD(Admin.)
FATF Plenary and Working Group Meetings	9-13 February, 2026	Mexico City, Mexico	Sh. Visakh K, JD(Coord.)
43rd EAG Plenary & Working Group meetings in Minsk, Republic of Belarus	24th - 28th November, 2025	Minsk, Republic of Belarus	Sh. T. Shankar, SD (HIU)



INFRASTRUCTURE

ENVISIONING THE FUTURE

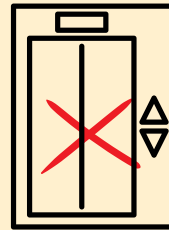
During the last 70 years of its journey, the Directorate of Enforcement has largely operated from rented premises. These office accommodations often did not conform to the spatial norms set by the Directorate of Estates and were typically located among private commercial establishments.

The offices of the Directorate functioning from rented premises usually face several operational challenges.

Operational Challenges



No Separate
Passage



No Separate
Lifts



Security
Threats



Unrestricted
Public Movement



Surveillance of
Office & Officers

All these challenges pose threat to secure functioning of the offices, given the sensitive nature of working of the Directorate.

Given the ever-increasing workload of the Directorate of Enforcement, the need for improved infrastructure became increasingly pressing and with the constant support from the Ministry of Finance, infrastructure has been significantly improved in the following ways in F.Y. 2025-26.

Pravartan Bhawan and New Office Building for ED Offices in Delhi

The current office space at Pravartan Bhawan is operational since 1st January 2022. It serves as the center for Directorate of Enforcement, housing its Headquarters, Central Regional Office, and Delhi Zonal Offices I & II. The facility spans over a space of 83,000 square feet and is equipped with modern infrastructure, including round-the-clock CISF security and more than 100 CCTV cameras with integrated audio capabilities.



Pravartan Bhawan – ED Headquarters, Central Regional Office and Delhi Zone I&II



Upcoming building at Netaji Nagar allotted by MoHUA to ED

In F.Y. 2025-26, the Ministry of Housing and Urban Affairs (MoHUA) has accorded in-principle approval for allocation of an independent building being built by NBCC having a carpet area of 88,000 sq. ft. at Netaji Nagar, New Delhi to cater to the requirement of space for offices of the Directorate at Delhi.

Proposals for purchase of Land

It is worth noting that all the purchase of land by the Directorate of Enforcement is made primarily from State Governments, Government Bodies and PSUs like BSNL.

6 NEW LANDS PURCHASED



1.Shillong Sub Zonal Office

The Shillong Sub-Zonal office is currently functioning from ABRI Building, Langkyrding, Shillong since 01.03.2021. Recently, the Shillong Sub- Zonal Office has purchased a land parcel of 01 acre situated at New Shillong Township which is a prime area where several government offices have been allotted space.



The recently purchased land parcel of 1 acre for Shillong Sub-Zonal office



The recently purchased land parcel of 0.97 acres for Dimapur Sub-Zonal office

2.Dimapur Sub Zonal Office

Recently the Dimapur Sub-Zonal Office has purchased a land parcel of 0.97-acre land situated at Village Puranabazar, Dimapur, Nagaland from Government of Nagaland in Dimapur. The mutation this land has been completed. The proposal for construction of the office building is currently underway.

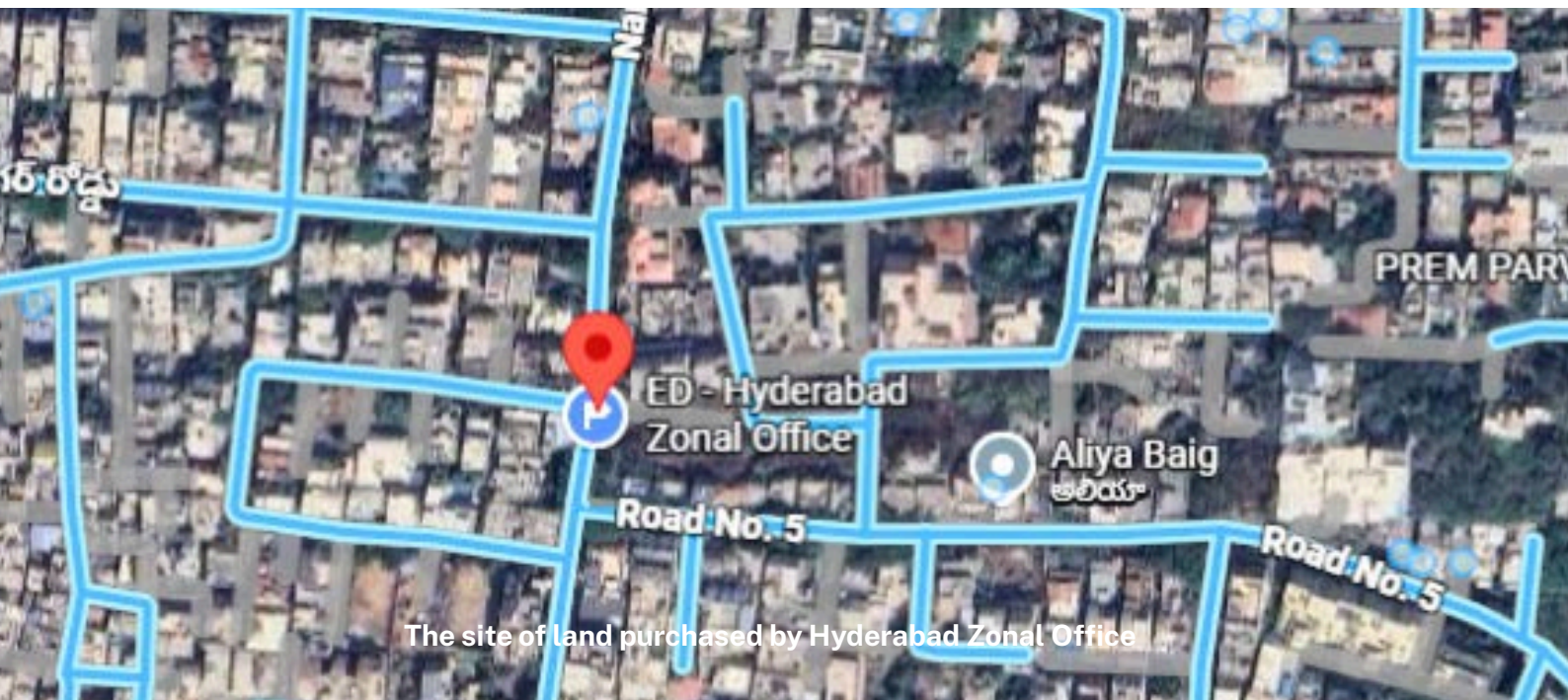


The recently purchased land parcel of 0.97 acres for Dimapur Sub-Zonal office

3.Southern Regional Office and Chennai Zonal Office – I & II

The Southern Regional Office and Chennai Zonal Office-I have been functioning from No. 2, 5th & 6th Floor, BSNL Administrative Building, Kushkumar Road, Nungambakkam, Chennai- 600034 since 01.04.2023.

In a major step towards infrastructure development, the Directorate has recently purchased a land parcel of 1.94 acre from BSNL in a prime location at Anna Salai, Chennai for construction of a unified office complex for all the offices of ED Chennai including Southern Regional Office, CEZO-I and CEZO-II.



The site of land purchased by Hyderabad Zonal Office

4. Hyderabad Zonal Office

The Hyderabad Zonal Office has been functioning from 3rd Floor, Shakar Bhawan, Fateh Maidan Road, Hyderabad since the year 1996. ED Hyderabad has recently purchased a land parcel of 1 acre from BSNL in a prime location of Banjara Hills, Hyderabad for construction of an office complex for Hyderabad Zonal Office.

5. Agartala Sub Zonal Office

The Agartala Sub-Zonal office has been functioning from House No. 039952, Ward No. 03, Nutan Nagar, Cooperative, Airport Road, Agartala since 01.10.2021. This office has recently purchased a land parcel of 0.80 acres in West Tripura from State Government of Tripura for setting up of office cum residential complex of Agartala Sub Zonal Office.



The recently acquired land parcel for Agartala Sub-Zonal office

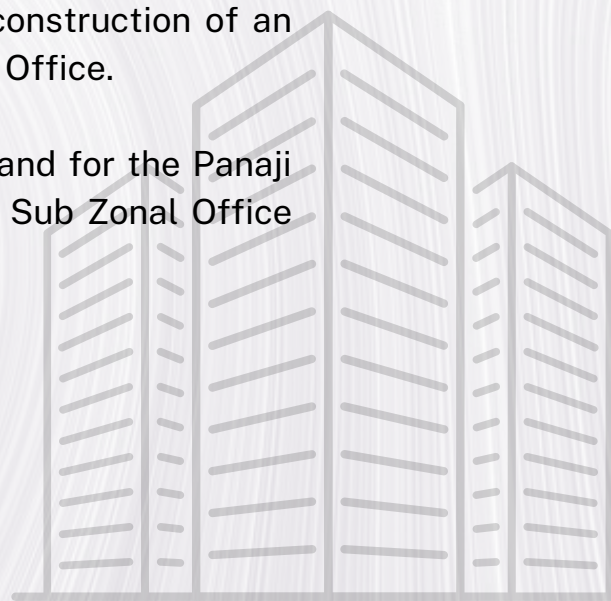


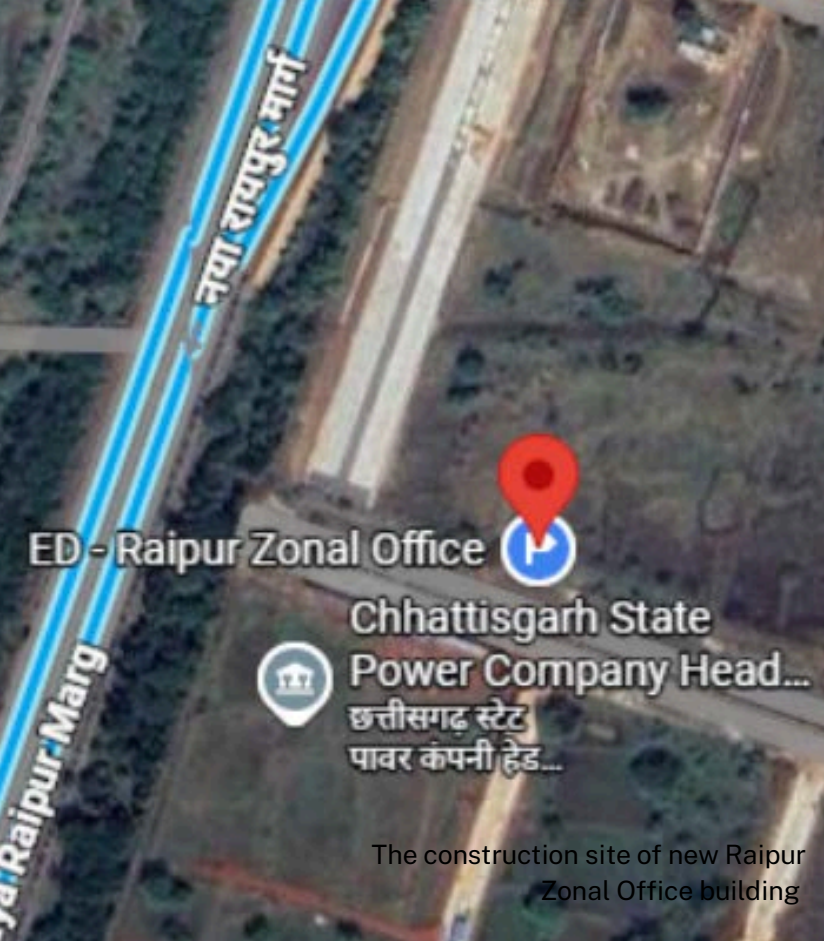
The recently purchased land parcel for setting up Mangalore Sub-Zonal Office

6.Mangalore Sub Zonal Office

The Mangalore Sub-Zonal Office has been functioning from 2nd Floor, 4-212/16, “Vistaar” Commercial Complex, Yeyyadi, Airport Road, Konchady, Mangalore since 01.04.2022. ED Mangalore has recently purchased a land parcel of 4700 sq. mt. from BSNL for construction of an office complex for Mangalore Sub-Zonal Office.

Further, the proposals for purchase of land for the Panaji and Kochi Zonal Offices and Kozhikode Sub Zonal Office are currently under active consideration.





Proposal for construction of office building

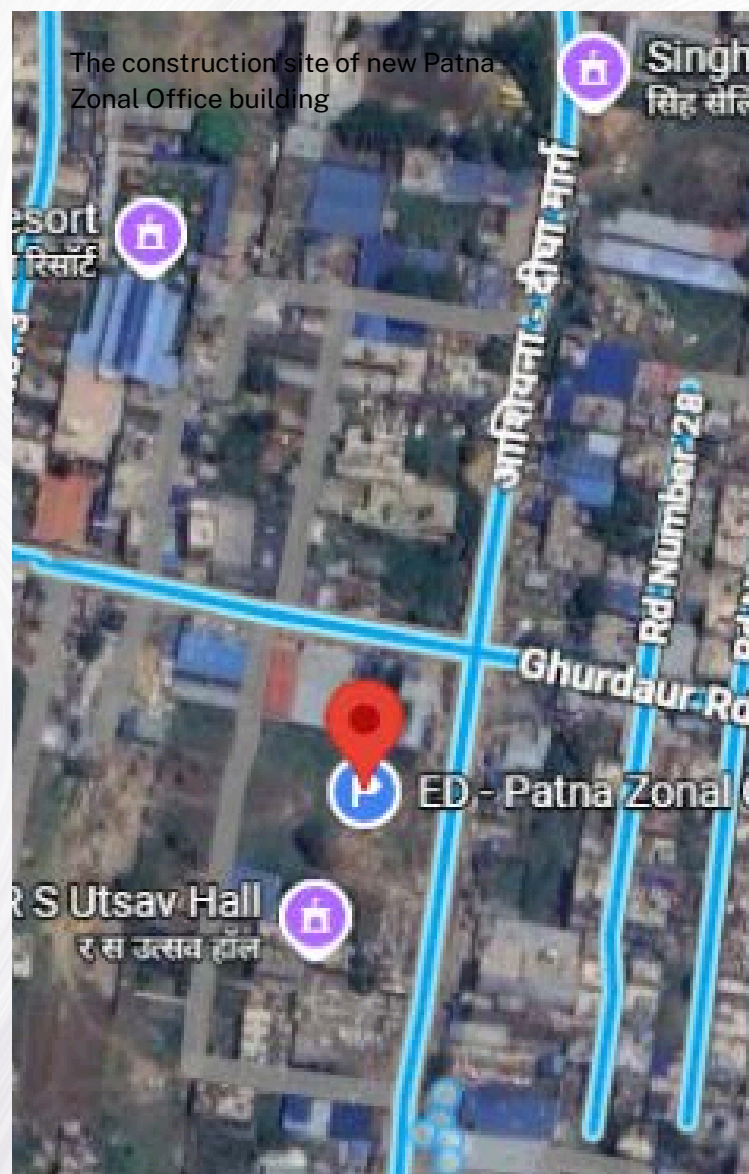
1. Raipur Zonal Office

The Raipur Zonal Office is currently functioning from A-1 Block, 2nd Floor, Pujari Chambers, Pachpedi Naka, Raipur since 03.02.2025. In pursuit of having its own building, ED Raipur has purchased 2.20 Acre land in village Jhanj, Raipur for construction of office building. The construction of office building has been started by CPWD.

2. Patna Zonal Office

The Patna Zonal office is currently functioning from Bank Road, Chandpura Place, Patna since 22.01.2024. ED Patna has recently purchased a land parcel of 01-acre land located at 90 ft. Road, adjacent to Patliputra Marriage Hall, Ashiana Digha Road, Patna Rajeev Nagar, Patna. The construction of new office building by CPWD is currently underway.

It is worth mentioning that the proposals for construction of the office building at the purchased land parcels for Lucknow and Bhopal Zonal Offices are currently under active consideration. Also, the proposal for construction of unified office complex for all offices of ED Mumbai on the recently purchased land parcel of 2200 sq. mt. in Bandra-Kurla Complex is also under consideration.



Proposals for hiring new/additional office space

8 NEW OFFICES HIRED



1.Jalandhar Zonal Office

Jalandhar Zonal Office has started functioning from a newly hired office space situated at 1,2,3, New Colony, Jalandhar.



2.Dehradun Sub Zonal Office

Dehradun Sub-Zonal Office has started functioning from newly hired office space situated at B-5, B-6, IT Park, Sahastradhara Road, Dehradun-248013.



The recently shifted Dehradun Sub Zonal Office



The recently shifted Bangalore Zonal Office



3.Bangalore Zonal Office

The Bangalore Zonal Office has started functioning from recently hired office space at HMT Machine Tools Limited Compound, Bangalore Complex, Near HMT Circle, Jalahalli, Bangalore - 560013.

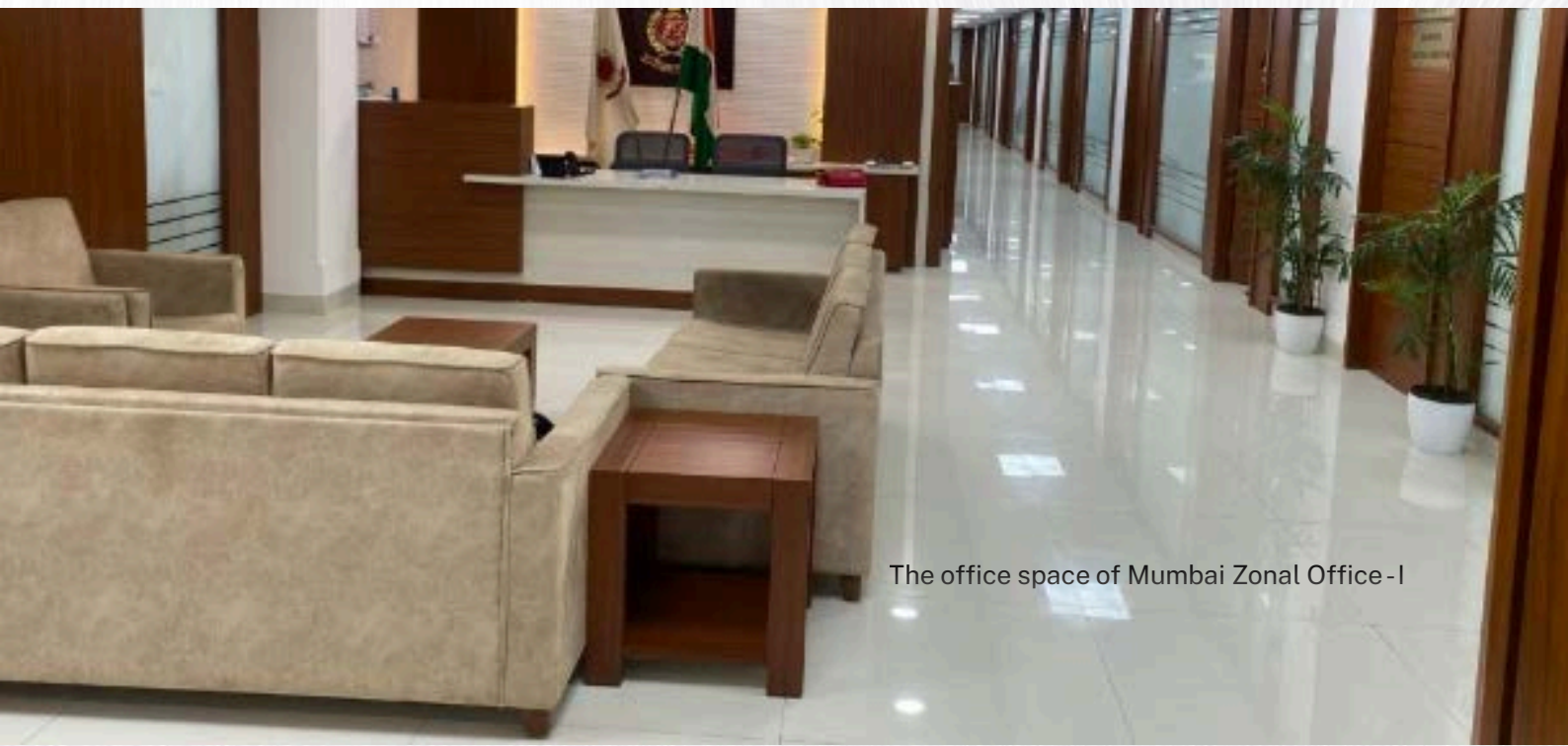


4.Shimla Sub Zonal Office

The Shimla Sub-Zonal Office has been functioning from Rani Villa, Bagrian House, Strawberry Hills, Chhota Shimla, Shimla since 30.07.2014. Recently, this office hired additional space at Ground floor, Rani Villa, Bagrian House, Strawberry Hills, Chhota Shimla, Shimla.

5.Mumbai Zonal Office-I

The Mumbai Zonal Office-I is currently functioning from the 5th Floor, Nirman Bhavan, M. P. Road, Mazgaon, Near Orange Gate, MBPT, Mumbai – 400010. Recently, this office has also hired additional space of 989.59 sq. ft. at the 6th and Ground floor, Nirman Bhavan, M.P. Road so as to cater to its immediate space requirement.



The office space of Mumbai Zonal Office -I



6. Itanagar Sub Zonal Office

Recently, the Government of Arunachal Pradesh has allotted the office space to Itanagar Sub Zonal Office of this Directorate. The Itanagar Sub-Zonal Office has started functioning from the allotted office space at flat Nos. 18 & 21, Tower-1, Senior Officer's Apartment, Zoo Road, Itanagar-791113.



The Itanagar Sub-Zonal office



The recently shifted Chandigarh Zonal Office-II

7. Chandigarh Zonal Office-II

The Chandigarh Zonal Office-II has started functioning recently from newly hired office space situated at CHB Building, Sector-9, Chandigarh.



The Dimapur Sub-Zonal office



8. Dimapur Sub Zonal Office

Recently, a new office at Dobinala, Army Supply Road, Dimapur has been rented for establishing the office of Dimapur Sub Zonal Office. The office is at prime location near to CSD Army Camp, the new Dimapur Market, Dimapur Railway Station and Airport.

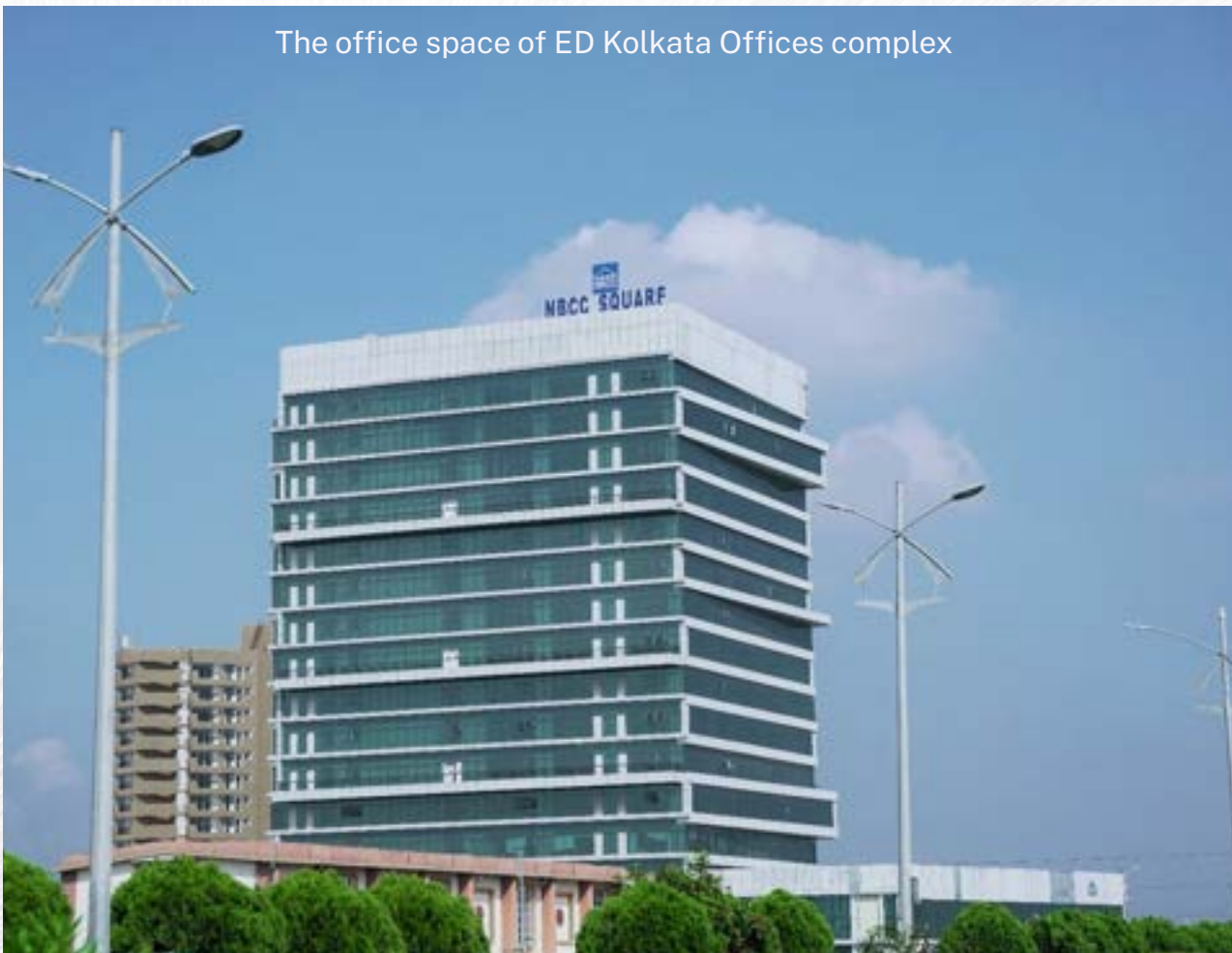


Proposals for renovation and refurbishment of purchased office building / space

Eastern Regional Office & Kolkata Zonal Office – I & II

The Eastern Regional Office, Kolkata Zonal Office-I & II are currently functioning from a CGO Complex, 3rd M.S.O. Building, 6th Floor, C & D Wing, DF Block, Salt Lake, Sector - I, Kolkata since 2003. The Directorate has recently purchased an office space of 62,481 Sq. ft. (Ground, First and Second Floor) in NBCC Square, Rajarhat, Kolkata for having a unified office premise for all three offices. The renovation/refurbishment of the same is near completion. ED Kolkata Office is going to be shifted to the new office building shortly.

The office space of ED Kolkata Offices complex





The office space for Bhubaneswar Zonal office

Bhubaneswar Zonal Office

The Bhubaneswar Zonal office is currently functioning from N/3-134, IRC Village, VIP Area, Bhubaneswar, Odisha since 2007-08. However, recently, ED Bhubaneswar has purchased **2 floors (Ground and First Floor) in Tower-1 of NBCC Imperia** at Chandrasekarpur, Bhubaneswar. Proposal for refurbishment of this office is under active consideration.



The artistic impression of newly renovated Jaipur Zonal Office

Jaipur Zonal Office

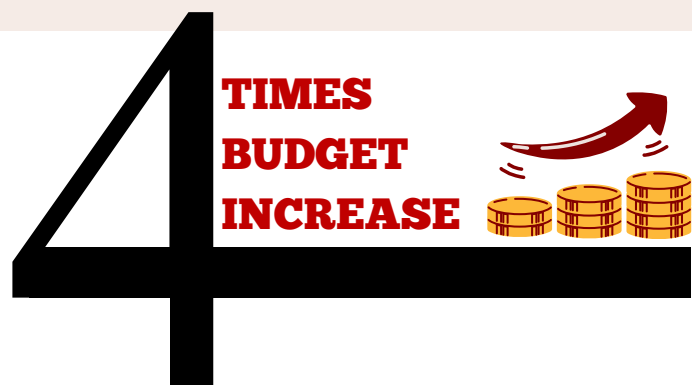
The Jaipur Zonal Office has been functioning from 2nd Floor, Jeevan Nidhi- II, LIC Building, Bhawani Singh Road, Jaipur, Rajasthan since 24.05.2013. Jaipur Zonal Office has recently purchased a ready built building located at Plot No 5A, Jhalana Doongari, Jaipur. The renovation/refurbishment of the same is near completion and the Jaipur Zonal Office is going to be shifted to the new office building shortly.

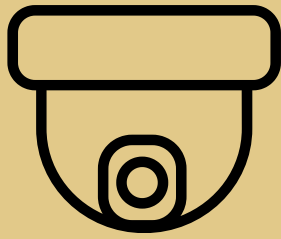
Budget of the Directorate of Enforcement

Over the past few years, there has been an increase of around four times in terms of the budget allocated to the Directorate of Enforcement and also the expenditure incurred thereby demonstrating its increased role.

S. No.	FY	Budget	Expenditure	Balance	Percentage
1	2020-21	2,71,36,00,000	2,56,97,79,242	14,38,20,758	94.70
2	2021-22	3,13,11,00,000	3,06,34,19,000	6,76,81,000	97.84
3	2022-23	4,80,11,00,000	4,64,75,54,316	15,35,45,684	96.80
4	2023-24	7,04,82,00,000	6,87,36,14,000	17,45,86,000	97.52
5	2024-25	8,54,25,79,634	8,46,05,13,584	8,20,66,050	99.04
6	2025-26	10,60,22,10,011	10,56,00,11,121	4,21,98,890	99.60

In FY 2025-26, the Directorate of Enforcement achieved a **budget utilization of 99.60%** which is among the highest of all the budget utilization for the past 06 years. The details of utilization of budget for the last six years are as above.





Strengthening transparency and custodial safeguards through CCTV surveillance

To strengthen transparency, accountability, and protection of fundamental rights during custodial interactions and in compliance to the direction of Hon'ble Supreme Court in SLP (Crl.) No. 3543 of 2020 titled "Paramvir Singh Saini Vs Baljit Singh & Ors.", CCTV cameras having audio/video recording capabilities and equipped with night vision functionality have been installed at all entry and exit points, including the lock-ups, interrogation rooms, main gate, as well as in all corridors, lobbies, verandas, outside washrooms/ toilets and the reception area of all the field offices of this Directorate which ensure comprehensive surveillance and strengthen security in the Directorate.

A safe working environment is necessary for the smooth and efficient working of officers/officials of the Directorate of Enforcement. To provide the sense of safety and security, recently efforts were made to provide security to the field offices of this Directorate by way of deployment of Central Industrial Security Force (CISF) at the field offices.

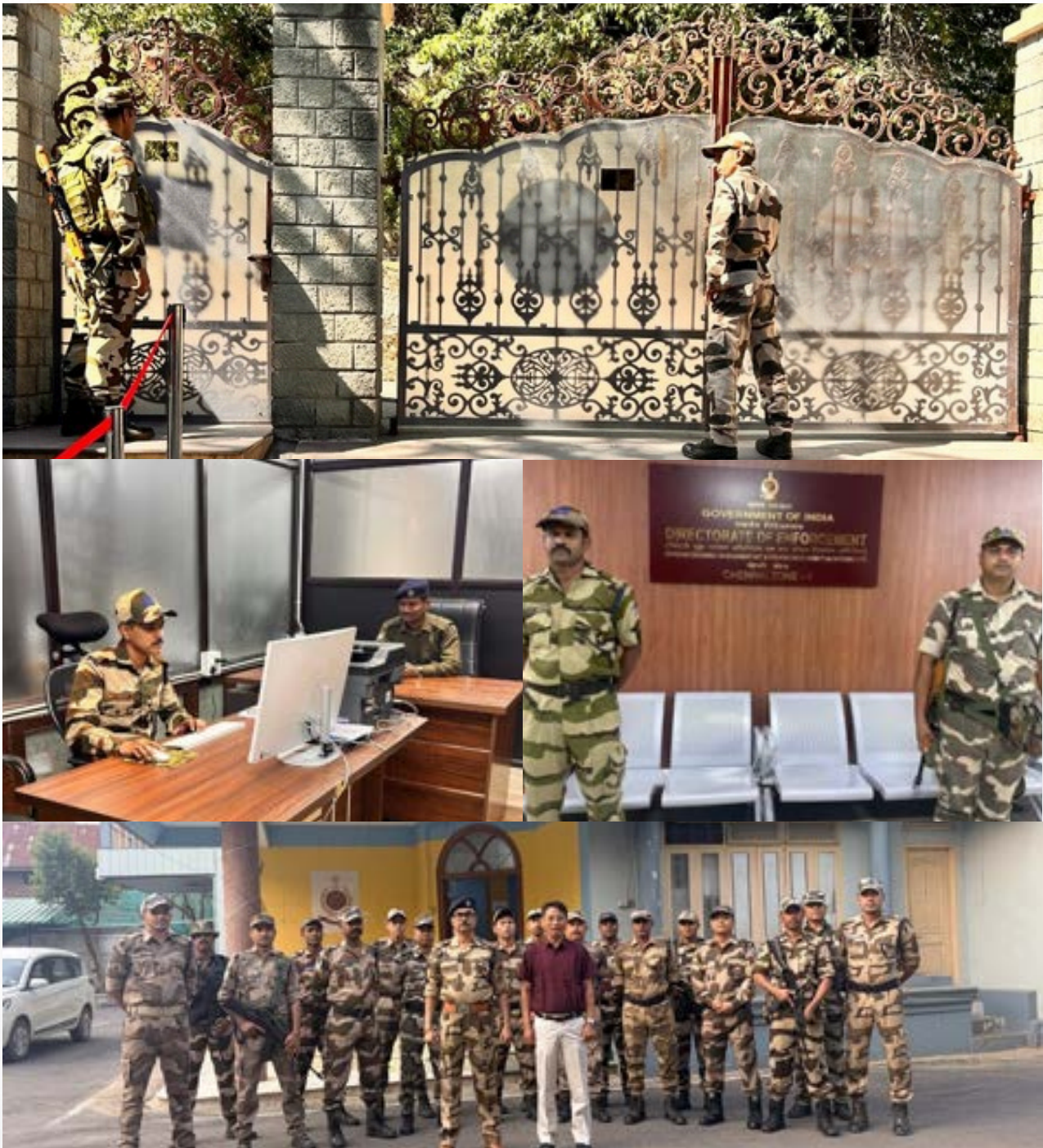
CISF was earlier approved and deployed at 6 offices of the Directorate viz. Jaipur, Jalandhar, Kolkata, Kochi, Raipur and Ranchi. The active persuasion with Ministry of Home Affairs resulted in deployment of CISF at 11 additional offices of the Directorate of Enforcement situated in Manipur, Kerala, Tamil Nadu, Jammu & Kashmir, Karnataka, Himachal Pradesh, Bihar, Telangana and Andhra Pradesh in the F.Y. 2025-26.

Security and Safety





Deployment of CISF at various field offices of the Directorate



The CISF deployed at Chennai, Srinagar, Bengaluru, Hyderabad Zonal Offices and Imphal, Kozhikode, Vishakhapatnam, Madurai, Jammu, Mangalore, Shimla Sub Zonal Offices.

In addition to the above offices, 01 Coy of CRPF and one Mobile Unit of CISF is also deployed in West Bengal for providing assistance and security to ED in West Bengal. 01(One) Mobile unit is also deployed in Ranchi Zonal Office of ED for security of officers/officials of ED Ranchi.

The Directorate of Enforcement aspires to have the CISF security for all its offices so as to safeguard the offices and officers working across the various field formations.



Human Resources

Human Resources

Establishment Section



To uphold the highest standards of operational excellence and organizational efficiency, the Establishment Section remains committed to maintaining a robust workforce through direct recruitment, deputations and promotions. By prioritizing the optimal distribution of human resources, this Section ensures that the Directorate's mandate is met with both precision and dexterity. In pursuit of these objectives, the following initiatives were successfully executed during the 2025-26 financial year:

The present sanctioned and working strength of this Directorate at various grades, along with their mode of recruitment, is tabulated below:

Sr No	Designation	Pay Level	Method of Recruitment	Sanctioned Strength	Working Strength
1	Director of Enforcement	L - 15	Selection	1	1
2	Special Director of Enforcement	L - 14	(i) 16.67% by Promotion failing which by Deputation and (ii) 83.33% by Deputation	8	7
3	Additional Director of Enforcement	L - 13	Promotion failing which by deputation	10	9
4	Additional Director(P)	L - 13	Promotion failing which by deputation	1	0
5	Joint Director of Enforcement	L - 12	(i) 40 % by Promotion and (ii) 60% by Deputation	28	24
6	Deputy Legal Adviser	L - 12	Promotion failing which by Deputation	7	4
7	Deputy Director	L - 11	(i) 50 % by Promotion f/w by deputation and (ii) 50% by Deputation	148	144

Sr No	Designation	Pay Level	Method of Recruitment	Sanctioned Strength	Working Strength
8	Assistant Legal Adviser	L – 11	(i) 75 % by direct recruitment; and (ii) 25 % by deputation / absorption failing which by direct recruitment.	18	6
9	Assistant Director	L – 10	(i) 60 % by Promotion (92% from EO & 8% from Supdt.) f/w by deputation and (ii) 40% by Deputation	255	251
10	Assistant Director (OL)	L – 10	(i) 100 % by Promotion f/w by deputation	3	2
11	Enforcement Officer	L - 8	(i) 75% by promotion failing which by deputation (ii) 25% by deputation	355	355
12	Senior Private Secretary	L - 8	Promotion failing which by deputation	1	0
13	Asst. Enforcement Officer	L - 7	i) 70% by Direct Recruitment ii) 10% by deputation failing which by Direct Recruitment. iii) 20 % by promotion through limited departmental competitive examination failing which by deputation.	425	354
14	Superintendent	L - 7	By promotion	20	11
15	Sr. Hindi Translator	L - 7	By Direct recruitment.	7	7
16	Private Secretary	L - 7	By promotion failing which by deputation	6	2
17	Assistant	L - 6	i) 67 % by Promotion failing which by deputation ii) 33 % by Direct Recruitment.	57	42
18	Driver (Special Grade)	L – 6	By promotion	5	5
19	Stenographer-I	L – 6	By promotion failing which by deputation	2	2
20	Upper Division Clerk	L – 4	i) 75 % by Promotion failing which by deputation ii) 25 % by Promotion through LDCE	92	71
21	Driver -Grade I	L – 5	By Promotion	12	5
22	Stenographer-II	L – 4	By Direct recruitment	63	56

Sr No	Designation	Pay Level	Method of Recruitment	Sanctioned Strength	Working Strength
23	Driver -Grade II	L – 4	Promotion failing which by deputation	50	11
24	Sr. Sepoy	L - 4	Deputation	209	203
25	Sepoy	L - 3	Deputation	70	69
26	Lower Division Clerk	L – 2	i) 85% by DR ii) 10% by promotion through LDCE iii) 5% by promotion on Seniority cum fitness	82	47
27	Staff Car Driver (OG)	L – 2	By promotion failing which by deputation and failing both by direct recruitment	29	3
28	MTS	L – 1	By Direct Recruitment	53	39
29	System Analyst(Comp).	NIC	Not Applicable	1	0
30	Scientific Technical Assistant(Comp.)	NIC	Not Applicable	11	0

For filling vacancies through direct recruitment, nominations received from SSC were processed expeditiously, and all pre-appointment formalities were completed in a timely manner.

SSC Recruitment in FY 25-26



Recruitment and Appointments



Vacancies Filled Through Deputation in FY 25-26

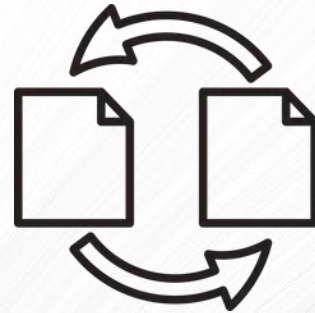
Simultaneously, through the timely convening of Selection Committee meetings, the Directorate ensured the filling of vacancies on deputation basis.

Induction of officers from diverse backgrounds through deputation, complemented by fresh talent through direct recruitment, has ensured balanced and holistic strengthening of the Directorate's human resources.

Transfers and Postings

This Directorate issued over 53 orders pertaining to transfers, postings, and allocation of charges, including the effective implementation of the Annual General Transfers for the years 2025 and 2026. In alignment with both administrative mandates and individual preferences, station and charge

assignments were successfully made for over 1,000 personnel. Notably, the Annual General Transfer for the year 2026 was finalized in a timely manner on 31st March 2026 itself, thereby marking the Directorate's efforts towards efficient and proactive human resource management.



Review of Recruitment Rules

This Directorate undertook a comprehensive review of the Recruitment Rules with a view to augmenting cadre strength and addressing stagnation in following grades:



Assistant Legal Adviser (ALA): Revised Recruitment Rules provide that 75% of vacancies shall be filled through direct recruitment and 25% through deputation, including short-term contract/absorption, failing which by direct recruitment. This amendment has enabled the Directorate to report a greater number of vacancies to UPSC for filling through direct recruitment where deputation avenues remain unutilized.

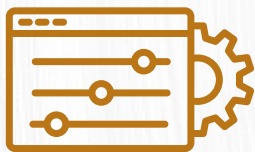


Assistant Director (Official Language): The method of recruitment has been modified to provide for 100% filling of vacancies through promotion, failing which by deputation, including short-term contract.

Introduction of the ED (PMLA, FEMA & FEOA) Manual 2025 for Structural, Operational, and Legal Standardisation



The Directorate of Enforcement, in pursuance of its mandate under the Prevention of Money Laundering Act, 2002, has compiled and issued the ED (PMLA, FEMA and FEOA) Manual 2025, with the express objective of consolidating the procedural, administrative and operational framework under the Act into a single, comprehensive internal document. Prior to the issuance of this Manual, the procedural framework of the Directorate was guided by many Technical Circulars and Headquarters letters issued at different points in time, which necessitated officers to reconcile various circulars without the benefit of a unified reference. By this unified approach, the Manual addresses the structural issues in a direct manner and brings operational, legal and administrative clarity in actions.



Operationally, the Manual formalises a structured body of Standard Operating Procedures that would handle grey areas in operational space into defined and actionable points with major emphasis on transparency and accountability.



Legally, the availability of prescribed formats, checklists, and approval chains ensures not only timely appropriate actions but also strengthens the evidence collection mechanism taken under the Act and addresses various vulnerability of proceedings that could become potential litigation in various judicial forums.



Administratively, the Manual promotes a structural rationalisation of the administration by integrating the functions of its Headquarters, Regional, Zonal, Sub-Zonal, and specialised units within a single framework. Furthermore, the Manual provides comprehensive guidance on inter-agency cooperation with the Central Bureau of Investigation, the National Investigation Agency, the Securities and Exchange Board of India, the Central Board of Indirect Taxes and Customs, and the Central Board of Direct Taxes, establishing nodal officer frameworks and clearly defined sharing protocols that strengthen both operational coordination and institutional accountability.

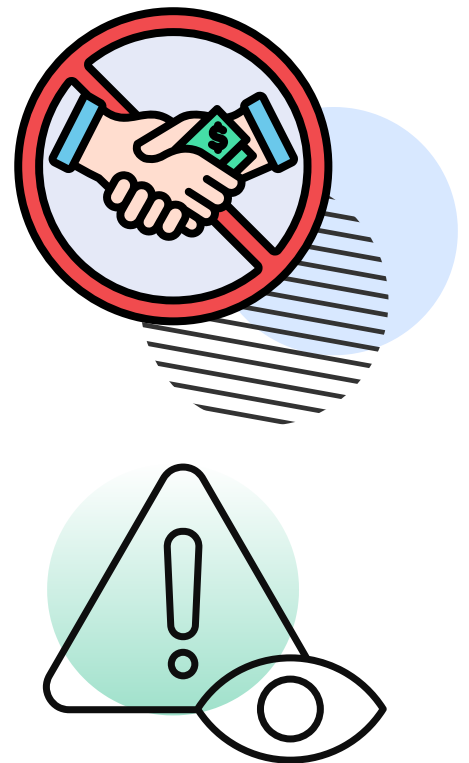


In its totality, the Manual serves not merely as a consolidation of existing instructions but as the foundational governance document of the Directorate's PMLA enforcement function, providing legal clarity, operational uniformity, and administrative accountability within a single instrument.

Vigilance Section

The Vigilance Section is headed by the Chief Vigilance Officer (CVO) and serves as the internal vigilance authority of the Directorate of Enforcement. The Vigilance Unit operates with strict adherence to the principle of “Zero Tolerance for Corruption”. The primary mandate of this Section is to identify sensitive and corruption-prone areas within the Directorate; conduct inspections and maintain surveillance over officers whose integrity is considered doubtful; investigate or cause an investigation to be conducted into verifiable allegation; and manage disciplinary proceedings against officers and officials, while ensuring adherence to the directives of the Central Vigilance Commission (CVC).

Broadly, the functions of the Vigilance Section fall into two categories of Preventive and Proactive Vigilance; and Punitive Vigilance.



Preventive and Proactive Vigilance

The Directorate has established a robust complaint handling mechanism. The CVO's address and email id (sd.hq-enforce@gov.in) has been displayed at conspicuous locations in all the offices of the Directorate. A strong and reliable complaint handling system allows individuals to report grievances or suspected corruption easily and securely. Complaints are submitted through designated channels, and each submission is properly recorded, acknowledged, and tracked as per the guidelines issued by the CVC.



On the basis of relevant inputs and assessment, an **Agreed list and ODI list** of the officers of this Directorate is prepared annually. Subsequently, discreet vigilance is maintained over the activities and conduct of the officers included therein. This exercise is intended to facilitate timely detection of any irregularities, while upholding due process and confidentiality.



Over last five years, **two internal Vigilance Circulars** have been issued by this Directorate with a view to sensitize and apprise all subordinate Offices of the extant guidelines and instructions issued from time to time by the Central Vigilance Commission and the Department of Personnel and Training in matters pertaining to Vigilance Administration.



Training programmes are conducted on the provisions of the CCS (Conduct) Rules, 1964 and the CCA (CCA) Rules, 1965 for new appointees and the employees of this organization, to ensure that all employees are adequately sensitized to the applicable service rules and disciplinary framework.



Periodic review of the employees of this Directorate is undertaken in accordance with the provision of FR 56 (j) and Rule 48 of CCS (Pension) Rules, 1972. Such reviews are conducted at prescribed stages with a view to assessing overall performance, integrity, and utility of the employees concerned in public interest. To date, two officers of this Directorate have been prematurely retired under the FR 56 (j) in public interest.



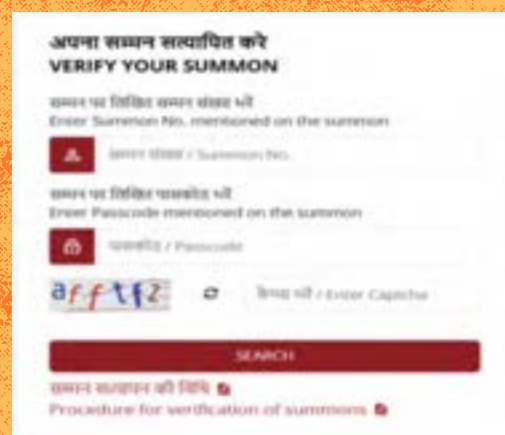
The Directorate observed **Vigilance Awareness Week 2025** from 27 October 2025 to 02 November 2025, and the Vigilance Awareness Campaign from 18 August 2025 to 17 November 2025. During this period, officers were sensitized to vigilance-related matters through structured training programs. Personnel were also encouraged to complete relevant iGOT courses, specifically focusing on Conduct Rules, work ethics, and preventive vigilance. All officers of this Directorate were administered the Integrity Pledge on 27 October 2025, supplemented by the e-pledge taken via CVC portal.

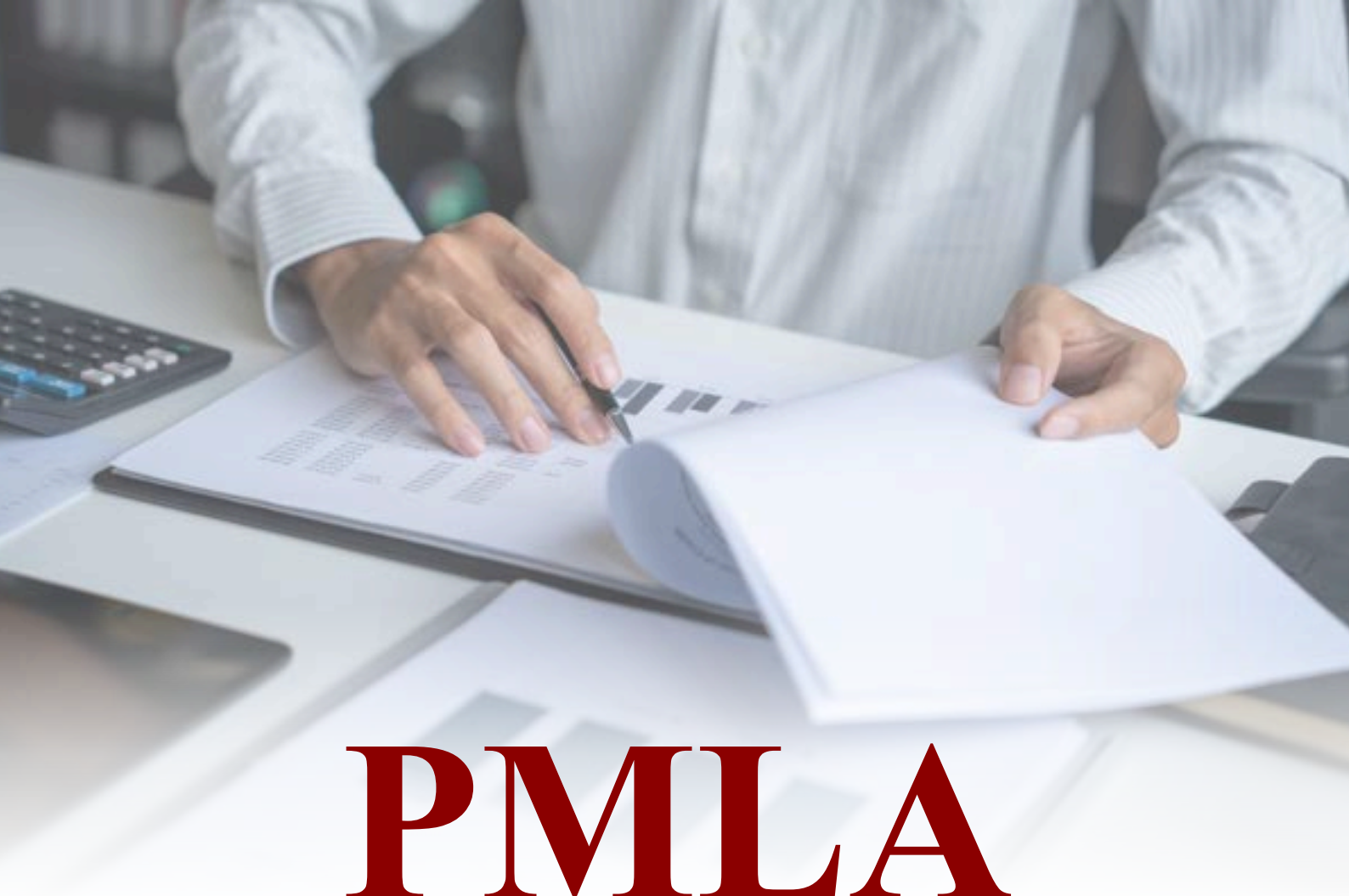
The Directorate has actively participated in the **Annual Sectoral Review** conducted by the Chief Vigilance Commission (CVC) on 25.02.2026. This exercise reflects this Directorate's commitment towards transparency, external oversight, and continuous improvement in vigilance practices and also enables the Directorate to have a comprehensive assessment of its vigilance framework, policies, and practices against established benchmarks and best practices. In due compliance to the CVC guidelines, the CTE Type Intensive Examination was carried out at different offices of this Directorate for the procurement contracts awarded by the respective offices during the Financial Year 2024-2025.

The Directorate carries out **robust examination of properties** declared by its officers in the Immovable Property Return (IPR). It also thoroughly scrutinizes all intimations and permissions filed by its officers for acquisition of movable and immovable property under Rule 18(2) and Rule 18(3) of the CCS (Conduct) Rules, 1964, respectively, to ensure that assets acquired by the officers are proportionate to their known sources of income.

Introduction of QR-Based Summons Verification System

Over the past few years, several major technology driven initiatives have been implemented. One such initiative is the introduction of a QR-code based system for validating summons issued under PMLA, FEMA and FEOA. Each summons now contains a unique QR code linked to a centralized database accessible through the ED website's homepage. By simply scanning the code, recipients can instantly verify the authenticity of the summons. This measure has effectively curbed the problem of impersonation and the circulation of fake summons by unscrupulous individuals.

A screenshot of a web portal for verifying summons. The interface is in Hindi and English. It has a title 'अपना सम्मन सत्यापित करें' and 'VERIFY YOUR SUMMON'. Below the title, it says 'सम्मन पर उल्लिखित सम्मन संख्या भेजें' and 'Enter Summons No. mentioned on the summons'. There is a text input field with a red triangle icon and a label 'सम्मन संख्या / Summons No.'. Below that, it says 'सम्मन पर उल्लिखित पासकोड भेजें' and 'Enter Passcode mentioned on the summons'. There is another text input field with a red house icon and a label 'पासकोड / Passcode'. Below these fields is a CAPTCHA image with the text 'असंगत / Enter Captcha' and a 'SEARCH' button. At the bottom, there is a link 'सम्मन सुधारण की विधि' and 'Procedure for verification of summons'.

A person in a white shirt is working at a desk. They are holding a pen over a document that has a bar chart on it. There is a calculator on the desk to the left. The background is slightly blurred.

PMLA

Framework for recording and concluding ECIRs under PMLA

PMLA investigations are initiated only after the recording of an ECIR. In this context, an order No. 05/2025 dated 08.10.2025 has been issued through which the recording of ECIR is undertaken after obtaining due approval from the Risk Assessment Management Committee (RAMC) constituted at the Headquarters Office of ED and chaired by Special Director (HQ). The Committee also comprises the concerned Regional and Zonal Heads and functions as an institutional mechanism to ensure that the initiation of investigations is justified. The RAMC evaluates the Money Laundering Risk identified within each Zone and authorizes the recording of ECIRs strictly in accordance with the assessed risk profile. This process ensures uniformity, accountability and a structured approach to the commencement of investigations under the PMLA.



Punitive Vigilance

Punitive vigilance involves taking action against officers once a lapse and misconduct has been identified. In 2025-26, disciplinary proceedings under CCS (CCA) Rules, 1965, were brought to logical end against five delinquent officers and appropriate penalty under CCS (CCA) Rules, 1965, was imposed on officers against whom charges were established. Further, during this year, a First Stage Advice (FSA) and a Second Stage Advice (SSA) was also tendered by CVO in the disciplinary proceedings initiated against the delinquent officer for suspected misconduct under CCS (Conduct) Rules, 1964.

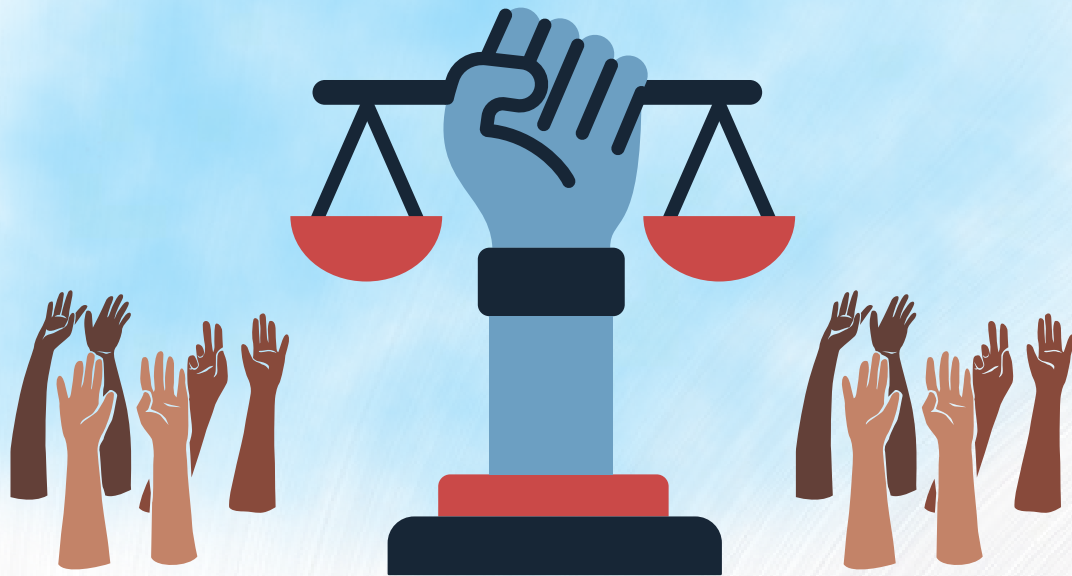
CCS (Conduct) Rules 1964



Government of India

Ministry of Personnel, Public Grievances & Pensions

Department of Personnel



Right to Information (RTI) Act

In accordance with the principles of transparency and accountability, the Directorate operates within the framework of the RTI Act, 2005. As an entity under the Department of Revenue, the Directorate maintains a delicate balance between fulfilling the public's right to know and safeguarding sensitive investigative intelligence. The Directorate has **designated 51 Central Public Information Officer (CPIO) and 51 First Appellate Authority (FAA) across India** based on jurisdiction to handle RTI requests and appeals in accordance with the statutory provisions. To maintain accuracy and transparency, the credentials of these designated officers and all relevant disclosures are regularly updated and remain accessible via the official ED website. In alignment with Section 4 of the RTI Act, the Directorate consistently publishes details regarding its organizational hierarchy, core functions, and governing regulations on its website.

01st April 2025 – 31st December 2025,

Application Recieved in ED	1295 RTI applications
Pending prev financial year	40 RTI applications
Total	1335 applications
Disposed	1313 RTI applications

Between 01st April 2025 – 31st December 2025, ED has received 1295 RTI applications in addition to 40 RTI applications pending from the previous Financial Year. Out of these total 1335 applications, 1313 RTI applications were disposed of in terms of the RTI Act, 2005 within mandatory period of 30 days. Additionally, 169 RTI First Appeals were received and 167 RTI First Appeals were disposed of. During the disposal of RTI applications, due consideration is given to the language of application. Efforts are made to ensure that the replies are furnished in the same language as that of the RTI application, in order to facilitate better understanding and accessibility for the applicant. This practice aligns with the spirit of the RTI Act, which emphasizes citizen-friendly access to information.

**Training Program/workshop conducted by CBU, ED Hqrs
from 01.04.2025 to 31.03.2026:**

In accordance with the Government of India's vision of Karmayogi Bharat, ED conducted the following training programs for its personnel during the year:



Training Programs Conducted During 2025-26

Sr. No.	Name of the training program	Level of Officers	Duration of training	Session Details
1	One (01) day attachment/training of 05 ICLS Trainee Officers (of 14th PCP batch) with Directorate of Enforcement	ICLS Trainee Officers (of 14th PCP batch)	01 day	Brief History of ED and Functioning of different sections Overview of PMLA and FEMA
2	A three (03) days training programme for newly joined Special Directors, Additional/Joint Directors & Assistant Directors on deputation	Special Directors, Additional/Joint Directors & Assistant Directors	03 Days	14 sessions on PMLA and related aspects and overview of FEMA
3	AEO Basic Training Program including one week Handling of Digital Devices and Forensic Tools at NCFL Dwarka	Newly joined and promoted AEOs, EO's & Superintendents	06 weeks	148 sessions on PMLA, FEMA, Accounts and other Statutes, including hands-on forensics training in the National Cyber Forensics Lab for 2 weeks.
4	One day interaction/ training of 04 Assam Police Officers with ED	04 Assam Police Officers	01 day	4 sessions on working of Legal team of ED and Legal challenges faced during trials and General Discussion with Legal team of ED
5	Capacity Building Programme as part of Vigilance Awareness Week, 2025	All ED Employees	01 Day	5 sessions on Investigation and Reports, Framing of Charge-sheet and Conducting CTE-type Intensive Examination
6	Awareness Training Course on "Swachhata Hi Seva (SHS) 2024" on the occasion of Swachh Bharat Diwas (2nd October)	All ED Employees	01 Day	20 min course on i-GoT as part of Swachhata Hi Seva initiative
7	03 days training programme on core issues (PMLA, FEMA, FEOA, Balance Sheets, and Conduct Rules etc.)	officers at all levels	03 Days	15 sessions 148 sessions on essential aspects of PMLA, FEMA and FEOA, Crypto currency and CCS conduct rules.
8	A 02 day Training Programme "on Digital Forensic Analysis"	officers of this Directorate	02 Days	13 sessions on SOP during Search and Seizure, Tools of Forensic Analysis, computer and mobile forensics, digital forensics and cloud forensics
9	One-day visit and field attachment of 183 Officer Trainees of the 79th Batch of IRS (IT) with ED	183 OTs (IRS)	One Day	Familiarization with work of ED

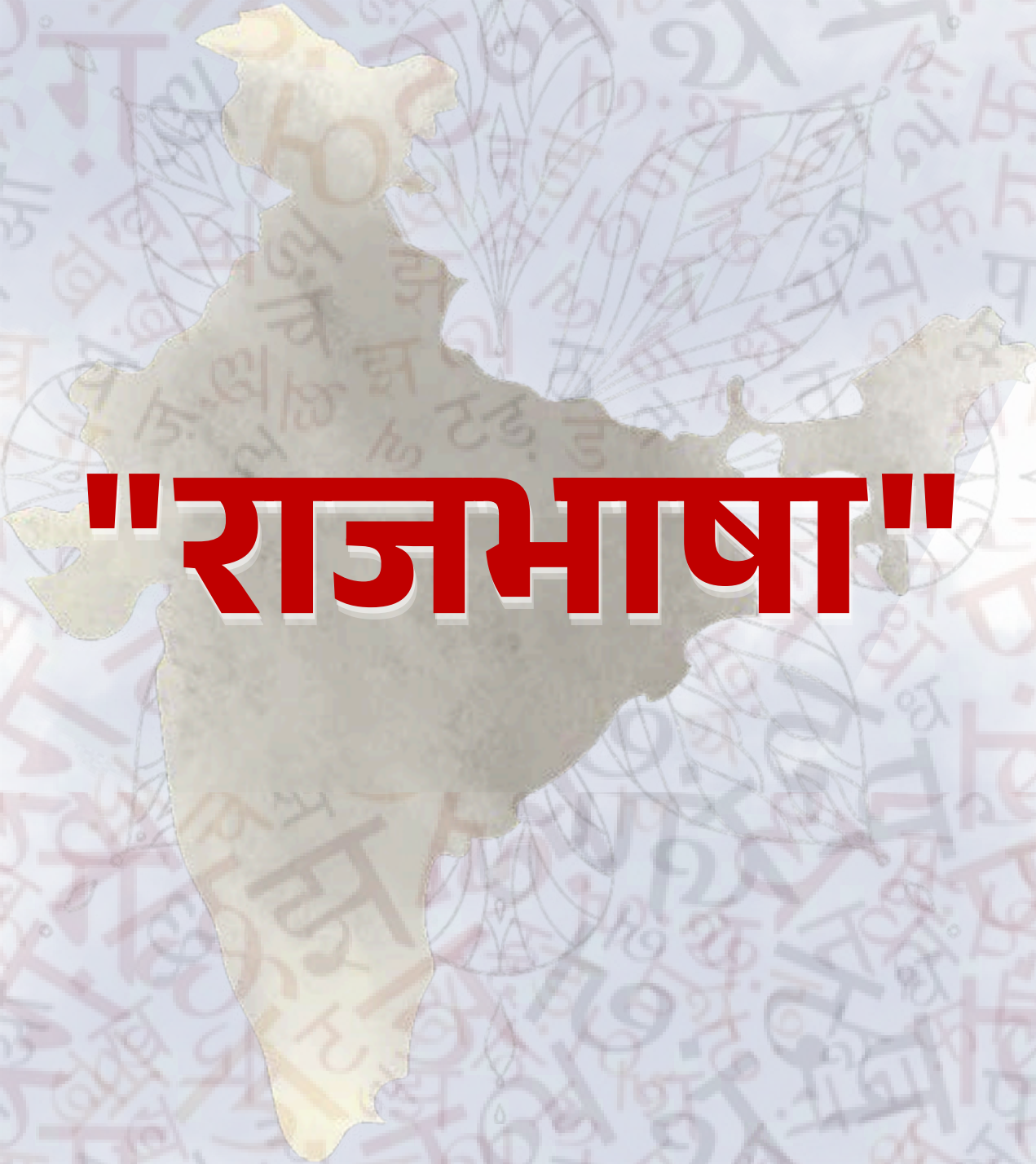
ED places strong emphasis on the continuous development of its officers and officials. In this direction, training programs are structured according to the hierarchical levels of officers and are specifically designed to equip them for their present and future roles. The Directorate regularly updates and refines its training modules to address emerging money-laundering risks, evolving legal frameworks and the increasing use of advanced technologies, including AI, in financial crimes. Special focus is placed on training newly recruited Assistant Enforcement Officers to ensure a strong foundational understanding of core functions. Training sessions are also imparted by officers from various other Departments and are held in designated, fully equipped, state-of-the-art training facilities with expert faculty. The training vertical also maintains regular coordination with external agencies such as INTERPOL, NIA, CBDT and others for specialized capacity-building programs.

AEO Basic Training Program



**One-day visit and field attachment of 183 Officer Trainees
of the 79th Batch of IRS (IT) with ED**





"राजभाषा"

प्रवर्तन निदेशालय

मुख्यालय का कार्यक्रम और उपलब्धियां

प्रवर्तन निदेशालय, राजभाषा अनुभाग

परिचय: भाषा शासन के ढांचे में एक केंद्रीय स्थान रखती है, जो न केवल संचार के माध्यम के रूप में कार्य करती है, बल्कि पहुंच, पारदर्शिता और प्रशासनिक समावेशिता के उपकरण के रूप में भी कार्य करती है। भारत का संविधान, अनुच्छेद 343 के तहत, देवनागरी लिपि में हिंदी को संघ की राजभाषा के रूप में नामित करता है। समय के साथ, इस वैधानिक दृष्टिकोण को एक व्यापक नीति व्यवस्था के माध्यम से कार्यान्वित किया गया है, जिसका उद्देश्य आधिकारिक कार्यों में हिंदी के प्रगामी प्रयोग को बढ़ावा देना है, साथ ही प्रावधानों के अनुरूप द्विभाषिकता सुनिश्चित करना है।

इस संदर्भ में, प्रवर्तन निदेशालय, एक प्रमुख वित्तीय जांच एजेंसी के रूप में, जिसे धन शोधन निवारण अधिनियम (पीएमएलए) और विदेशी मुद्रा प्रबंधन अधिनियम (फेमा) जैसे आर्थिक कानूनों के प्रवर्तन का दायित्व सौंपा गया है, एक जटिल प्रशासनिक और कानूनी पारिस्थितिकी तंत्र के भीतर काम करता है। जांच और न्यायनिर्णयन से लेकर सार्वजनिक संचार तक के कार्यों की प्रकृति में सटीकता, स्पष्टता और व्यापक पहुंच की आवश्यकता होती है। इस तरह के ढांचे के भीतर राजभाषा नीति का कार्यान्वयन विशेष महत्व रखता है, क्योंकि यह निदेशालय को जांच अधिकारियों, न्यायिक निकायों और आम जनता सहित विभिन्न हितधारकों के साथ प्रभावी ढंग से संवाद करने में सक्षम बनाता है।

इसलिए, प्रवर्तन निदेशालय में राजभाषा को बढ़ावा देना केवल एक वैधानिक दायित्व तक ही सीमित नहीं है, बल्कि सुशासन का एक अनिवार्य घटक है। यह प्रवर्तन कार्यों में पारदर्शिता को सुविधाजनक बनाता है, आधिकारिक संचार की समझ को बढ़ाता है और संस्थान और नागरिकों के बीच इंटरफेस को मजबूत करता है। नीति अनुपालन, क्षमता निर्माण, तकनीकी एकीकरण और संस्थागत जुड़ाव को शामिल करते हुए एक संरचित दृष्टिकोण के माध्यम से, निदेशालय ने अपने प्रशासनिक और परिचालन क्षेत्रों में हिंदी के उपयोग का उत्तरोत्तर विस्तार करने का प्रयास किया है।



यह अध्याय प्रवर्तन निदेशालय में राजभाषा के कार्यान्वयन से जुड़े संस्थागत तंत्रों, पहलों और परिणामों का अवलोकन प्रस्तुत करता है। यह भारत सरकार की राजभाषा नीति के व्यापक उद्देश्यों के साथ संरेखित होने के साथ-साथ प्रौद्योगिकी-संचालित और बहुभाषी प्रशासनिक वातावरण की विकसित मांगों के अनुकूल होने के लिए निदेशालय के प्रयासों पर प्रकाश डालता है।

प्रवर्तन निदेशालय में राजभाषा का संस्थागत ढांचा: मुख्यालय में हिंदी अनुभाग सभी राजभाषा संबंधी गतिविधियों की योजना, समन्वय और निगरानी के लिए एक नोडल इकाई के रूप में कार्य करता है। यह अनुभाग नीतिगत निर्देशों को कार्रवाई योग्य कार्यक्रमों में रूपांतरित करने, दिशानिर्देश जारी करने, रिपोर्टों को समेकित करने और राजभाषा विभाग द्वारा निर्धारित लक्ष्यों के साथ संरेखण सुनिश्चित करने के लिए जिम्मेदार है। यह सभी अधीनस्थ कार्यालयों के लिए केंद्रीय समन्वय प्राधिकरण के रूप में भी कार्य करता है, जिससे निदेशालय में कार्यान्वयन में एकरूपता आती है।

राजभाषा कार्यान्वयन का कार्य मुख्यालय और क्षेत्रीय स्तर पर तैनात नामित हिंदी अधिकारियों और सहायक निदेशकों (राजभाषा) के माध्यम से आगे बढ़ाया जाता है। ये अधिकारी अनुवाद कार्य का पुनरीक्षण, आधिकारिक पत्राचार में हिंदी के उपयोग को बढ़ावा देकर और द्विभाषी दस्तावेज़ीकरण और रिपोर्टिंग से संबंधित निर्धारित मानदंडों का पालन सुनिश्चित करके नीतिगत निर्देशों को लागू करने में महत्वपूर्ण भूमिका निभाते हैं। वे राजभाषा उपयोग से संबंधित मामलों में प्रशिक्षण, मार्गदर्शन और समस्या निवारण के लिए प्रमुख राजभाषा अधिकारी के रूप में भी कार्य करते हैं।

मानक अनुपालन इको सिस्टम - एक संरचित, जांच बिन्दु (चेक-पॉइंट) आधारित कार्यान्वयन ढांचा: प्रवर्तन निदेशालय में राजभाषा के कार्यान्वयन को एक प्रतीकात्मक या सहायक कार्य के रूप में नहीं माना जाता है; बल्कि, यह एक मानक अनुपालन सिस्टम के भीतर अंतर्निहित है जो वैधानिक जनादेशों को सत्यापन योग्य प्रशासनिक प्रथाओं के साथ संरेखित करता है। इस सिस्टम को एक संरचित 'चेक-पॉइंट' तंत्र के माध्यम से संचालित किया जाता है, जो राजभाषा अधिनियम, 1963 और राजभाषा नियम, 1976 के प्रावधानों को स्पष्ट रूप से परिभाषित, मॉनिटर और लागू करने योग्य मापदंडों में अनुवादित करता है।

इस ढांचे के मूल में आधिकारिक कार्य की पहचानी गई श्रेणियों में अनिवार्य द्विभाषिकता का सिद्धांत निहित है, विशेष रूप से वे जो राजभाषा अधिनियम, 1963 की धारा 3(3) के अंतर्गत आते हैं। इन प्रावधानों के अनुसार, सामान्य आदेश, कार्यालय ज्ञापन, परिपत्र, प्रशासनिक और वैधानिक रिपोर्ट, प्रेस विज्ञप्ति, स्वीकृति आदेश और न्यायनिर्णयन से संबंधित संचार जैसे दस्तावेजों को एक साथ हिंदी और अंग्रेजी में जारी करने की अनिवार्यता होती है। इसके अलावा, निदेशालय ने हिंदी में टिप्पण (नोटिंग) और आलेखन (ड्राफ्टिंग) के लिए मात्रात्मक लक्ष्य अपनाए हैं, जिसमें ई-ऑफिस प्लेटफॉर्म जैसे डिजिटल वातावरण भी शामिल हैं। यूनिकोड-सक्षम प्रणालियों द्वारा समर्थित हिंदी में फ़ाइल कार्य के एक पर्याप्त अनुपात को प्राप्त करने का उद्देश्य अनुवाद-निर्भर कामकाज से प्रशासन की एक कार्य भाषा के रूप में हिंदी के विकास की ओर बदलाव को दर्शाता है। इस परिवर्तन को कई स्तरों पर निरंतर निगरानी और समय-समय पर समीक्षा के माध्यम से सुदृढ़ किया जाता है।



अनुपालन ढांचा संस्थागत पहचान और संचार बुनियादी ढांचे के मानकीकरण तक भी फैला हुआ है। नेमप्लेट, सील, स्टाम्प, लेटरहेड, फॉर्म, रजिस्टर, नोटिस बोर्ड और आधिकारिक वेबसाइटों को द्विभाषी होने की अपेक्षा है, यह सुनिश्चित करते हुए कि संगठन के भौतिक और डिजिटल दोनों इंटरफेस पर हिंदी की दृश्यता बनी रहे। निदेशालय की आधिकारिक वेबसाइट, पूरी तरह से द्विभाषी होने के कारण, सुलभ और समावेशी संचार के प्रति इस प्रतिबद्धता का उदाहरण है। महत्वपूर्ण रूप से, इन मानदंडों के कार्यान्वयन को केवल कागजों पर पालन के लिए नहीं छोड़ा गया है, बल्कि रिपोर्टिंग और निरीक्षण के माध्यम से सत्यापन की एक मजबूत प्रणाली के अधीन है। हिंदी पत्राचार, दस्तावेजों के द्विभाषी जारी करने और नोटिंग और ड्राफ्टिंग में हिंदी के उपयोग से संबंधित डेटा कार्यालय स्तर पर संकलित किया जाता है और तिमाही रिपोर्टिंग सिस्टम के माध्यम से समेकित किया जाता है। बाद में इनकी मुख्यालय स्तर पर समीक्षा की जाती है।

इस प्रकार संरचित चेक-पॉइंट प्रणाली एक आंतरिक नियामक उपकरण के रूप में कार्य करती है, यह सुनिश्चित करते हुए कि प्रवर्तन निदेशालय के भीतर राजभाषा कार्यान्वयन नियम-आधारित, साक्ष्य-संचालित और लगातार निगरानी में है। वैधानिक प्रावधानों को परिचालन बेंचमार्क में परिवर्तित करके, निदेशालय ने एक मॉडल को संस्थागत रूप दिया है जिसमें हिंदी का उपयोग आकस्मिक नहीं है, बल्कि प्रशासनिक कार्य-पद्धति का एक अभिन्न अंग है।

निगरानी, समीक्षा और निरीक्षण तंत्र राजभाषा कार्यान्वयन का डेटा: संचालित शासन प्रवर्तन निदेशालय में राजभाषा कार्यान्वयन की प्रभावशीलता एक मजबूत, बहु-स्तरीय निगरानी और समीक्षा तंत्र में निहित है, जो यह सुनिश्चित करता है कि वैधानिक प्रावधानों का न केवल अनुपालन किया जाए, बल्कि मापने योग्य संकेतकों और संस्थागत प्रतिक्रिया लूप के माध्यम से लगातार मूल्यांकन किया जाए। यह प्रणाली प्रक्रियात्मक अनुपालन से डेटा-संचालित शासन की ओर बदलाव को दर्शाती है, जहां प्रदर्शन का आकलन, सत्यापन और संरचित निरीक्षण के माध्यम से परिष्कृत किया जाता है।

तिमाही प्रगति रिपोर्टिंग प्रणाली (QPRs): इस निगरानी ढांचे की नींव में राजभाषा विभाग द्वारा विकसित हिंदी तिमाही प्रगति रिपोर्ट सूचना प्रणाली में निहित है, जो निदेशालय के सभी कार्यालयों में आधिकारिक कार्य में हिंदी के उपयोग पर आकड़ों को संकलित करने के लिए प्राथमिक उपकरण के रूप में कार्य करती है। **मुख्यालय सहित कुल 51 कार्यालयों की हिंदी तिमाही प्रगति रिपोर्टें राजभाषा विभाग के आधिकारिक भाषा पोर्टल पर निर्धारित समय सीमा के भीतर अपलोड की जाती हैं,** जिससे समीक्षा के लिए डेटा की वास्तविक समय (रियल टाइम) उपलब्धता सुनिश्चित होती है। विभाग द्वारा तैयार की गई समीक्षा रिपोर्टों को डाउनलोड करने और उनकी जांच करने से आंतरिक मूल्यांकन एवं समीक्षा सिस्टम सुदृढ़ होती है, जिससे कमियों की पहचान करने और सुधारात्मक उपायों को शुरू करने में मदद मिलती है।

राजभाषा कार्यान्वयन समिति (ओएलआईसी): निगरानी प्रक्रिया को मुख्यालय की राजभाषा कार्यान्वयन समिति (ओएलआईसी) के कामकाज के माध्यम से संस्थागत रूप से सुदृढ़ किया जाता है, जो निदेशालय स्तर पर प्रमुख समीक्षा निकाय के रूप में कार्य करती है। वार्षिक कार्यक्रम के तहत निर्धारित लक्ष्यों के मुकाबले प्रदर्शन का आकलन करने के लिए समिति की नियमित तिमाही बैठकें बुलाई जाती हैं। इन बैठकों का उद्देश्य मात्र निर्धारित लक्ष्यों की प्राप्ति नहीं, बल्कि उन सभी कार्यालयों में जहां हिन्दी स्टाफ नहीं है, उन्हें उचित और पर्याप्त सहयोग/मार्गदर्शन प्रदान करना भी है। इसी क्रम में, मुख्यालय के कुल 11 अनुभागों एवं 11 अधीनस्थ कार्यालयों का राजभाषायी निरीक्षण किया गया। इन बैठकों में प्रवर्तन निदेशक के प्रेरणाप्रद मार्गदर्शन एवं समीक्षा का प्रतिफलन निम्नलिखित आकड़ों से समझा जा सकता है:



‘क’ क्षेत्र में अवस्थित निम्नलिखित कार्यालयों ने राजभाषा हिन्दी पत्राचार का लक्ष्य प्राप्त कर लिया है:

क्र. सं.	कार्यालय का नाम	क्षेत्र
1.	मध्य क्षेत्रीय कार्यालय, नई दिल्ली	मध्य क्षेत्र
2.	दिल्ली आंचलिक कार्यालय-2	मध्य क्षेत्र
3.	पटना आंचलिक कार्यालय	मध्य क्षेत्र
4.	प्रयागराज उप आंचलिक कार्यालय	मध्य क्षेत्र
5.	गुरुग्राम आंचलिक कार्यालय	उत्तर क्षेत्र
6.	शिमला उप आंचलिक कार्यालय	उत्तर क्षेत्र

‘ख’ क्षेत्र में अवस्थित निम्नलिखित कार्यालयों ने हिन्दी पत्राचार लक्ष्य प्राप्त कर लिया है:

क्र. सं.	कार्यालय का नाम	क्षेत्र
1.	पश्चिम क्षेत्रीय कार्यालय, मुंबई	पश्चिम क्षेत्र
2.	मुंबई आंचलिक कार्यालय-1	पश्चिम क्षेत्र
3.	उत्तर क्षेत्रीय कार्यालय	उत्तर क्षेत्र
4.	चंडीगढ़ आंचलिक कार्यालय-1	उत्तर क्षेत्र
5.	चंडीगढ़ आंचलिक कार्यालय-2	उत्तर क्षेत्र
6.	जालंधर आंचलिक कार्यालय	उत्तर क्षेत्र

‘ग’ क्षेत्र में अवस्थित निम्नलिखित कार्यालयों ने हिन्दी पत्राचार लक्ष्य प्राप्त कर लिया है:

क्र. सं.	कार्यालय का नाम	क्षेत्र
1.	पूर्व क्षेत्रीय कार्यालय, कोलकाता	पूर्व क्षेत्र
2.	कोलकाता आंचलिक कार्यालय-1	पूर्व क्षेत्र
3.	कोलकाता आंचलिक कार्यालय-2	पूर्व क्षेत्र
4.	भुवनेश्वर आंचलिक कार्यालय	पूर्व क्षेत्र
5.	गुवाहाटी आंचलिक कार्यालय-1	पूर्व क्षेत्र
6.	गुवाहाटी आंचलिक कार्यालय-2	पूर्व क्षेत्र
7.	इम्फाल उप आंचलिक कार्यालय	पूर्व क्षेत्र
8.	ईटानगर उप आंचलिक कार्यालय	पूर्व क्षेत्र
9.	दिसपुर उप आंचलिक कार्यालय	पूर्व क्षेत्र
10.	शिलांग उप आंचलिक कार्यालय	पूर्व क्षेत्र
11.	अगरतला उप आंचलिक कार्यालय	पूर्व क्षेत्र
12.	अइजोल उप आंचलिक कार्यालय	पूर्व क्षेत्र
13.	गंगटोक उप आंचलिक कार्यालय	पूर्व क्षेत्र
14.	दक्षिण क्षेत्रीय कार्यालय, चेन्नई	दक्षिण क्षेत्र
15.	कोचीन आंचलिक कार्यालय	दक्षिण क्षेत्र
16.	कोडिगोड उप आंचलिक कार्यालय	दक्षिण क्षेत्र
17.	जम्मू उप आंचलिक कार्यालय	उत्तर क्षेत्र



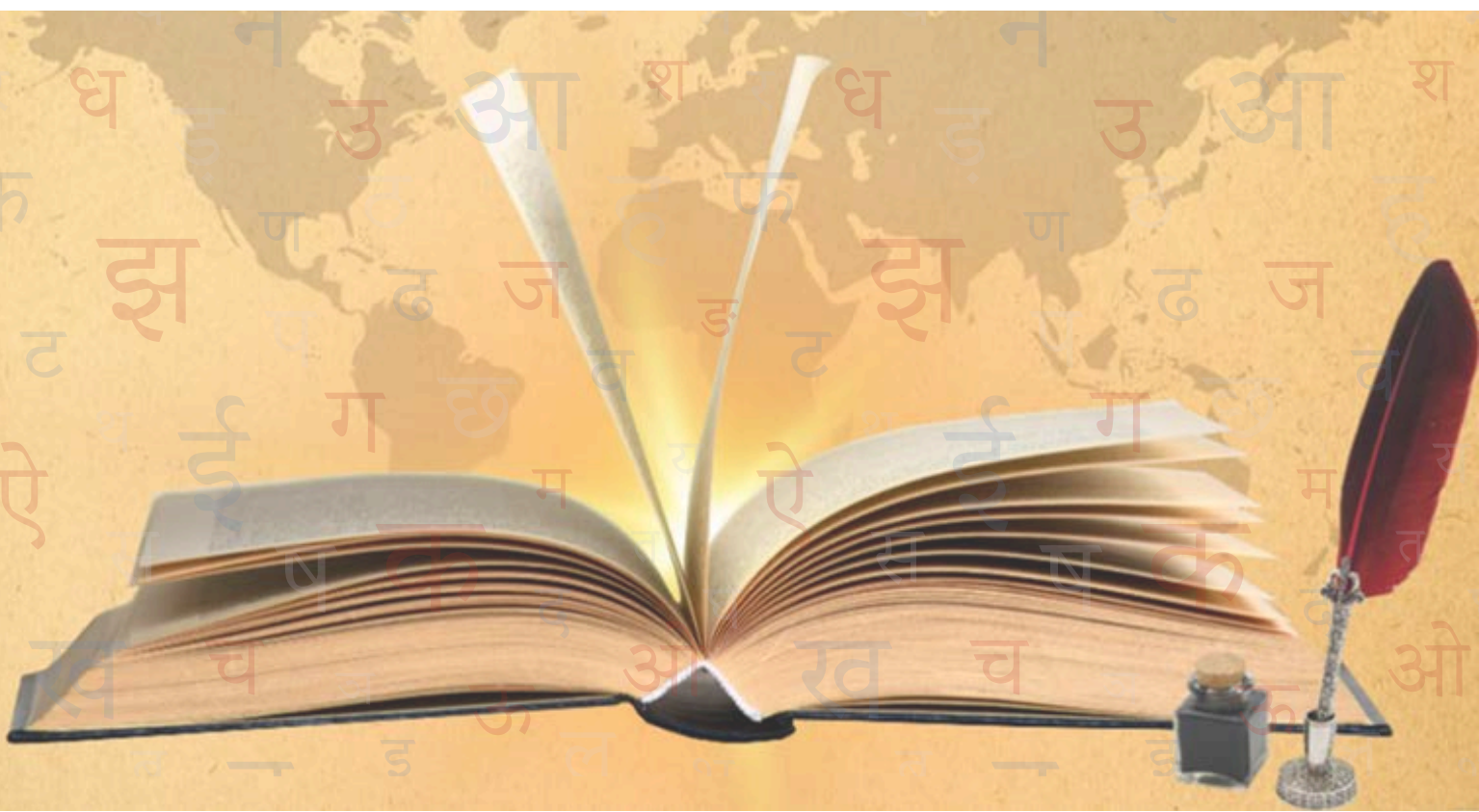
उच्च स्तरीय समिति की बैठकें: मंत्रालय/विभागीय स्तर पर हिंदी सलाहकार समिति की बैठकों में राजभाषा कार्यान्वयन/अनुपालन से संबंधित विषयों पर गहन चर्चा की जाती है एवं प्रत्येक स्तर पर कार्यान्वयनकी बारीकियों को समझने एवं इसके सम्यक अनुपालन को सुनिश्चित करने हेतु योजनाएं बनाई जाती है, ताकि राजभाषा के प्रगामी प्रयोग में उच्च स्तरीय समीक्षा सुनिश्चित की जा सके। जनवरी, 2025 में राजस्व विभाग द्वारा आयोजित हिंदी सलाहकार समिति की बैठक में प्रवर्तन निदेशालय का प्रतिनिधित्व स्वयं निदेशक महोदय ने किया एवं पदों से संबंधित मदों के साथ-साथ हिंदी पत्रिका: प्रवर्तन संदेश पर भी चर्चा की गई।

आंतरिक निरीक्षण प्रणाली निगरानी ढांचे का एक महत्वपूर्ण आयाम: आंतरिक निरीक्षण की प्रणाली रिपोर्ट किए गए आंकड़ों और प्रावधानों का जमीनी स्तर पर सत्यापन प्रदान करती है। निरीक्षण मुख्यालय अनुभागों के साथ-साथ अधीनस्थ कार्यालयों में ऑफ़लाइन एवं ऑनलाइन के माध्यम से आयोजित किए जाते हैं, जिससे अधिक से अधिक अधिकारियों तक पहुंच (कवरेज) और दक्षता दोनों सुनिश्चित होती हैं।

डेटा सत्यापन और प्रतिक्रिया तंत्र: निदेशालय की निगरानी प्रणाली की एक महत्वपूर्ण विशेषता आंकड़ों का सत्यापन और सुधारात्मक प्रतिक्रिया पर जोर देना है। सहयोग एवं समीक्षा हेतु निरीक्षण के दौरान या तत्पश्चात् प्रगति रिपोर्ट की समीक्षा के माध्यम से चिह्नित की गई विसंगतियों को संबंधित कार्यालयों को सूचित किया जाता है, जिसके बाद बैठकों, निरीक्षणों और मार्गदर्शन के माध्यम से संरचित अनुवर्ती कार्रवाई की जाती है। यह पुनरावृत्त प्रक्रिया सुनिश्चित करती है।

5. राजभाषा कार्यान्वयन के तहत प्रशिक्षण एवं प्रौद्योगिकी का एकीकरण: निदेशालय की क्षमता-निर्माण रणनीति में एक उल्लेखनीय प्रगति प्रौद्योगिकी-संचालित शिक्षण-प्रशिक्षण का एकीकरण है, विशेष रूप से अनुवाद और बहुभाषी संचार के क्षेत्र में। अधिकारियों को राजभाषा विभाग द्वारा विकसित कंठस्थ-2.0 अब भारती सारथी, शिक्षा मंत्रालय द्वारा विकसित भाषिणी, अनुवादिनी जैसे एआई-सक्षम उपकरणों के उपयोग में प्रशिक्षित किया जा रहा है, जो कुशल अनुवाद की सुविधा प्रदान करते हैं और द्विभाषी प्रारूपण की बढ़ती मांग का समर्थन करते हैं। कार्यशालाओं और सेमिनारों ने भाषा प्रसंस्करण में कृत्रिम बुद्धिमत्ता की व्यापक भूमिका को भी संबोधित किया है। बहुभाषी प्रशासन को सक्षम करना ईडी में हिंदी के प्रगतिशील उपयोग को डिजिटल उपकरणों और भाषा प्रौद्योगिकियों के एकीकरण द्वारा तेजी से आकार दिया गया है, जो पारंपरिक, मैनुअल प्रक्रियाओं से अधिक कुशल, प्रौद्योगिकी-सक्षम बहुभाषी शासन ढांचे में एक सचेत परिवर्तन को दर्शाता है। इस परिवर्तन का एक महत्वपूर्ण आयाम डिजिटल प्रशासनिक प्लेटफार्मों में हिंदी का समावेश है। इसके अलावा, निदेशालय ने भाषा प्रौद्योगिकी में उभरते रुझानों के बारे में जागरूकता का प्रदर्शन किया है, जैसा कि बहुभाषी शासन में कृत्रिम बुद्धिमत्ता की भूमिका पर समर्पित सत्रों में परिलक्षित होता है। इस तरह की पहल एक दूरदर्शी दृष्टिकोण का संकेत देती है, जिसमें राजभाषा कार्यान्वयन, डिजिटल प्रशासन और ई-शासन में व्यापक विकास के साथ संरेखित है।

6. प्रोत्साहन योजनाओं को प्रदर्शन-आधारित परिणामों के साथ जोड़ना: ईडी में हिंदी के उपयोग को मुख्य प्रशासनिक कार्यों में सुदृढ़ करने के लिए, निदेशालय ने आधिकारिक भाषा विभाग के दिशानिर्देशों के अनुरूप एक संरचित प्रोत्साहन तंत्र लागू किया है। योजना को राजभाषा उपयोग को मापने योग्य व्यक्तिगत प्रदर्शन के साथ जोड़ने के लिए डिज़ाइन किया गया है, न कि प्रतीकात्मक भागीदारी के साथ। सत्यापित आउटपुट के आधार पर प्रोत्साहन दिए जाते हैं, जिनमें शामिल हैं: भौतिक और ई-ऑफिस माध्यमों पर हिंदी में टिप्पण-आलेखन (नोटिंग और ड्राफ्टिंग) हिंदी में आधिकारिक पत्राचार का निपटान, धारा 3(3) के तहत द्विभाषी आवश्यकताओं का अनुपालन, डिक्टेशन और मसौदा प्रारूपण दक्षता आदि के लिए रिपोर्टिंग अवधि के दौरान नकद पुरस्कार प्रदान किए गए। प्रोत्साहन को मात्रात्मक आउटपुट से जोड़कर, योजना एक प्रदर्शन चालक के रूप में कार्य करती है, जो नियमित प्रशासनिक कार्य-प्रवह (वर्कफ्लो) में हिंदी के उपयोग को बढ़ावा देती है और ईडी के भीतर इसके क्रमिक संस्थागतकरण में योगदान करती है। राजभाषा विभाग द्वारा दिए जाने वाले क्षेत्रीय/राजभाषा कीर्ति पुरस्कारों की तर्ज पर मुख्यालय सहित सभी अधीनस्थ कार्यालयों के बीच राजभाषा कार्यान्वयन का प्रतिस्पर्धात्मक वातावरण तैयार करने हेतु राजभाषा कार्यान्वयन समिति (मुख्यालय) की बैठकों में मुख्यालय के अनुभागों के साथ-साथ अधीनस्थ कार्यालयों की तिमाही रिपोर्टों का अंक-आधारित मूल्यांकन एवं समीक्षा प्रारंभ की गई है। सर्वश्रेष्ठ प्रदर्शन (अंक-आधारित) करने वाले कार्यालयों को 'प्रवर्तन राजभाषा सम्मान' से पुरस्कृत किए जाने की योजना वर्ष 2025-26 से लागू की गई है।



7. राजभाषा हिंदी और सांस्कृतिक-संगठनात्मक जुड़ाव के एक उपकरण के रूप में हिंदी पखवाड़ा: अनुपालन और प्रदर्शन-लिंकड तंत्र से परे, ईडी ने हिंदी दिवस / हिंदी पखवाड़ा / हिंदी माह के पालन के माध्यम से संगठनात्मक संस्कृति के भीतर राजभाषा को सम्मिलित करने के लिए एक संरचित दृष्टिकोण अपनाया है। यह पहल औपचारिक प्रशासनिक प्रक्रियाओं से सक्रिय संस्थागत भागीदारी तक राजभाषा कार्यान्वयन का विस्तार करने के लिए एक मंच के रूप में कार्य करती है।

रिपोर्टिंग अवधि के दौरान, हिंदी पखवाड़ा / माह 14 सितंबर से 15 अक्टूबर 2025 तक मुख्यालय और अधीनस्थ कार्यालयों में आयोजित किया गया था। कार्यक्रम को राजभाषा विभाग के दिशानिर्देशों के अनुरूप आयोजित किया गया था और इसमें विशेष निदेशक स्तर के वरिष्ठ अधिकारियों सहित विभिन्न स्तरों पर भागीदारी देखी गई। कुल नौ प्रतियोगिताओं का आयोजन किया गया, जिसमें भाषाई दक्षता और प्रशासनिक अनुप्रयोग दोनों शामिल थे। ईडी में हिंदी पखवाड़ा का पालन औपचारिक गतिविधियों तक सीमित नहीं है, बल्कि राजभाषा ढांचे के व्यावहारिक विस्तार के रूप में कार्य करता है, जो औपचारिक और अनौपचारिक दोनों संस्थागत स्थानों में हिंदी के उपयोग को सुदृढ़ करता है। यह एक ऐसा कार्य वातावरण बनाने में योगदान देता है जहां हिंदी का उपयोग न केवल अनुपालन के लिए किया जाता है, बल्कि इसे प्रशासनिक अभिव्यक्ति के एक प्राकृतिक माध्यम के रूप में भी स्वीकार किया जाता है।



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हिन्दी पखवाड़ा और नवाचार: प्रोत्साहन नीतियाँ सिर्फ निदेशालय तक सीमित नहीं बल्कि, राजभाषा विभाग द्वारा आयोजित विभिन्न प्रतियोगिताओं में भाग लेने हेतु अधिकारियों को प्रोत्साहित किया जाता है। कंठस्थ 2.0 पर ईडी के लगभग 100 अकाउंट खोले गए हैं, इन अधिकारियों द्वारा लगभग दो लाख से अधिक अनुवाद ग्लोबल डेटा सहेजा गया है और 2024-25 में सर्वोच्च मासिक योगदान हेतु पुरस्कार भी प्राप्त किया है। एआई टूल कंठस्थ पर भी निदेशालय स्तर पर एक प्रतियोगिता आयोजित की गई। इतना ही नहीं, वर्ष 2025 राजभाषा विभाग के हीरक जयंती के अवसर पर आयोजित एआई पर 'लघु फिल्म निर्माण' प्रतियोगिता में निदेशालय की ओर से भेजी गई आधिकारिक फिल्म को पुरस्कृत भी किया गया है। राजभाषा विभाग से प्रेरणा लेते हुए निदेशालय में भी इस प्रतियोगिता का आयोजन किया गया एवं एक अधिकारी द्वारा अपने घर के परिवेश में हिन्दी के प्रचार-प्रसार हेतु एक ऐसे ही फिल्म का निर्माण किया गया, जिसे विशेष प्रोत्साहन पुरस्कार दिया गया।

8. प्रकाशन और आधिकारिक संचार सार्वजनिक प्लेटफॉर्म पर में राजभाषा का विस्तार: वर्ष 2019 के बाद राजभाषा विभाग, गृह मंत्रालय के दिशानिर्देशों के अनुरूप 2025 से ईडी की गृह पत्रिका का प्रकाशन संबंधी व्यवधानों को दूर करते हुए इसका नियमित प्रकाशन सुनिश्चित किया गया। यह पत्रिका न केवल ईडी की वेबसाइट बल्कि राजभाषा विभाग के साइट पर भी उपलब्ध कारवाई गई। इस पत्रिका में प्रत्याहरण से लेकर साइबर और डिजिटल वित्तीय अपराध के मामलों को सरल, स्पष्ट राजभाषा हिन्दी में प्रस्तुत किया गया। वित्तीय अपराधों पर केंद्रित पत्रिका आम जागरूकता के लिए मील का पत्थर साबित हो सकता है। निदेशक महोदय द्वारा स्वयं इसमें रुचि लेते हुए प्रत्याहरण, फिक्की के कार्यक्रम में अन्वेषण की बदलती जटिलताओं के स्वरूप के सामानंतर ईडी की रणनीतियों में बदलाव पर उनके द्वारा दिए गए अभिभाषण को शामिल किया गया। एफटीएफ द्वारा पारस्परिक मूल्यांकन पर उनके लेख अन्वेषण अधिकारियों की समझ को राजभाषा में पहुँचाने का काम किया है। राजस्व विभाग द्वारा आयोजित जनवरी, 2026 में हिन्दी सलाहकार समिति की संयुक्त बैठक में 'ईडी के आतंक वित्तपोषण के खिलाफ अभियान' पर केंद्रित अंक सभी माननीय सदस्यों को भेंट एवं तदुपरांत, इसकी अतिरिक्त प्रतियां राजस्व विभाग के डेस्क एरिया में आगंतुकों के पठन हेतु रखा गया। 'प्रवर्तन संदेश' का मापदंड राजभाषा कीर्ति पुरस्कारों के अनुरूप रखा गया है ताकि भविष्य में ईडी इस प्रतियोगिता में अपनी दावेदारी बनाए रखे। यह प्रवर्तन निदेशालय की ओर से अखिल भारतीय स्तर पर 'राजभाषा कीर्ति पुरस्कार' प्रतियोगिता में भेजे जाने वाली एकमात्र हिंदी गृह पत्रिका है।



9. 'प्रवर्तन संदेश' के माध्यम से ईडी में हिंदी का उपयोग आंतरिक प्रशासन से परे इसके डिजिटल संचार और प्रकाशन ढांचे तक फैला हुआ है, जिससे प्रवर्तन संबंधी जानकारी की व्यापक पहुंच सुनिश्चित होती है। ईडी की आधिकारिक वेबसाइट पूरी तरह से द्विभाषी है, जहां प्रेस विज्ञप्तियां और प्रमुख संगठनात्मक सामग्री एक साथ हिंदी और अंग्रेजी में उपलब्ध कराई जाती हैं, जिससे प्रवर्तन और वैधानिक आवश्यकताओं के अनुपालन में समानता सुनिश्चित होती है। पत्रिका विषयगत और संस्थागत अन्वेषण संबंधी सामग्री के लिए एक मंच के रूप में कार्य करती है, जो निदेशालय के प्रवर्तन कार्य और आंतरिक जुड़ाव को दर्शाती है। हाल के अंकों में शामिल हैं:

- अंक-08 (मार्च 2025): साइबर और डिजिटल वित्तीय अपराधों पर केंद्रित
- अंक-09 (2025-26): ईडी के आतंक वित्तपोषण के खिलाफ अभियान पर प्रकाश डाला गया
- अंक-10: विषयगत रूप से " लोकहित से देशहित तक"

ईडी में राजभाषा कार्यान्वयन नीति, अभ्यास और प्रगतिशील अनुकूलन के एक अच्छी तरह से संरेखित परिकल्पना को दर्शाता है। संवैधानिक और वैधानिक ढांचे में निहित, निदेशालय ने एक ऐसी व्यवहार-प्रणाली विकसित की है जहां अनुपालन को संस्थागत तंत्र, निरंतर निगरानी, लक्षित क्षमता निर्माण और प्रौद्योगिकी-सक्षम समाधानों द्वारा समर्थित किया जाता है। प्रशासनिक प्रक्रियाओं, डिजिटल प्लेटफार्मों और सार्वजनिक संचार में हिंदी के एकीकरण ने परिचालन दक्षता और पहुंच दोनों को मजबूत किया है, जबकि प्रशिक्षण कार्यक्रम, प्रोत्साहन और प्रकाशन जैसी पहलों ने संगठन के भीतर व्यापक भागीदारी और स्वीकृति को बढ़ावा दिया है। एक संतुलित बहुभाषिक दृष्टिकोण के माध्यम से जो नियामक अनुशासन को नवाचार और जुड़ाव के साथ जोड़ता है, ईडी ने धीरे-धीरे हिंदी को शासन के एक कार्यात्मक और प्रभावी माध्यम के रूप में स्थापित किया है। चल रहे प्रयास पारदर्शिता, समावेशिता और संस्थागत सामंजस्य को सुदृढ़ करना जारी रखते हैं, जो भारत सरकार की राजभाषा नीति के व्यापक उद्देश्यों में सार्थक योगदान करते हैं। नीचे टेबल में कार्यान्वयन प्रयासों का क्रमबद्ध लेखाजोखा प्रस्तुत किया गया है:



क्रम संख्या	अवधि	कार्यक्रम/ आयोजन	विवरण/उपलब्धियां
1	प्रत्येक तिमाही में	राजभाषा विभाग के पोर्टल पर तिमाही रिपोर्ट को अपलोड करना एवं समीक्षा रिपोर्ट प्राप्त करना	मुख्यालय सहित कुल 51 कार्यालयों की तिमाही हिंदी प्रगति रिपोर्ट निर्धारित समय से राजभाषा के पोर्टल पर अपलोड कराना एवं समीक्षा रिपोर्ट डाउनलोड करवाना सुनिश्चित किया गया।
2	प्रत्येक तिमाही में	राजभाषा कार्यान्वयन समिति की नियमित बैठक का आयोजन एवं निदेशालय स्तर पर हिंदी कार्यान्वयन/ प्रगति की समीक्षा	निदेशालय स्तर पर राजभाषा अधिनियम, नियम एवं वार्षिक कार्यक्रम का सम्यक अनुपालन सुनिश्चित किया गया। मुख्यालय सहित कुल कुल 30 कार्यालयों ने राजभाषा विभाग द्वारा निर्धारित लक्ष्यों को प्राप्त कर लिया है एवं शेष इन लक्ष्यों के निकट हैं। हिंदी प्रशिक्षण के लिए अधिकारियों को नामित किया गया है। मुख्यालय के कुल 11 अनुभागों एवं 11 अधीनस्थ कार्यालयों का राजभाषायी निरीक्षण किया गया।
3	योजना की अवधि 01-04-2025 से 31-03-2026	राजभाषा विभाग के निदेशानुसार सरकारी काम काज हिंदी में करने हेतु प्रोत्साहन योजना:	राजभाषा विभाग के दिशानिर्देशों के अनुसरण में वित्तीय वर्ष 2025-2026 के लिए 'सरकारी कामकाज (भौतिक अथवा इलैक्ट्रॉनिक रूप में) मूल रूप से हिंदी में करने के लिए प्रोत्साहन योजना' नाम से लागू किया गया है। वर्ष 2024-25 में प्रोत्साहन योजना चलाई गई एवं कुल 09 अधिकारियों को पुरस्कृत किया गया। इस योजना हेतु नकद पुरस्कार राशि निम्नानुसार है: पहला पुरस्कार (2 पुरस्कार) : प्रत्येक 5000/- रुपये दूसरा पुरस्कार (3 पुरस्कार) : प्रत्येक 3000/- रुपये तीसरा पुरस्कार (5 पुरस्कार) : प्रत्येक 2000/- रुपये अधिकारियों द्वारा हिंदी में डिक्टेशन देने के लिए प्रोत्साहन राशि: पहला पुरस्कार (1 पुरस्कार) : 5000/- रुपये
4	(अर्द्धवार्षिक) मार्च, 2025 सितंबर, 2025	राजभाषा कीर्ति पुरस्कार के लिए निर्धारित पात्रता के अनुरूप प्रवर्तन निदेशालय में हिंदी गृह पत्रिका "प्रवर्तन संदेश" का नियमित प्रकाशन	अंक-08 : साइबर और डिजिटल अपराध के मामलों पर केंद्रित अंक-09 : आतंक वित्तपोषण के खिलाफ ईडी की मुहिम ये पत्रिकाएं निदेशालय की वेबसाइट के साथ-साथ राजभाषा विभाग की पत्रिका पोर्टल पर भी उपलब्ध है। वित्त मंत्रालय के संयुक्त सलाहकार समिति की बैठक में सभी सदस्यों को पत्रिका भेंट की गई।
5		प्रवर्तन निदेशालय की वेबसाइट हिंदी और अंग्रेजी दोनों भाषाओं में उपलब्ध	प्रवर्तन निदेशालय की वेबसाइट हिंदी और अंग्रेजी दोनों भाषाओं में उपलब्ध है जिसे निरंतर अद्यतन रखा जाता है। वेब साइट पर प्रेस विज्ञप्तियाँ एवं अन्य सामग्रियाँ द्विभाषिक उपलब्ध कराई जाती हैं।
6	13-06-2025 25-09-2025 30-12-2025	हिंदी कार्यशाला/संगोष्ठी	प्रवर्तन निदेशालय (मुख्यालय) में प्रत्येक तिमाही में हिंदी कार्यशालाओं का आयोजन किया जाता है। इस दौरान प्रशिक्षण प्रदान करने के लिए वक्ताओं, विषय के ज्ञाता (राजभाषा विभाग के अधिकारियों एवं अन्य) और विशेषज्ञों को आमंत्रित किया जाता है। इन कार्यशालाओं में ' हिंदी पत्राचार एवं टिप्पण एवं आलेख' , "राजभाषा अधिनियम, नियम और कार्यालयीन कार्य हिंदी में करने का अभ्यास" एवं 'कार्यालयीन कार्य हिंदी में करने में सहायक अनुवाद टूल्स' आदि विषयों में विशेषज्ञों द्वारा लगभग 100 से भी अधिक अधिकार्यों/कर्मचारियों को प्रशिक्षित किया गया। आवश्यकतानुसार हिंदी कार्यशाला निदेशालय स्तर पर भी आयोजित की गई। हिंदी में कामकाज के लिए उपयोगी एआई टूल्स विषय पर एक संगोष्ठी का आयोजन किया गया था ।

क्रम संख्या	अवधि	कार्यक्रम/ आयोजन	विवरण/उपलब्धियां
7	14 सितंबर – 15 अक्टूबर, 2025	हिंदी पखवाड़ा/माह 2025	निदेशालय में 14 सितम्बर 2025 से 15 अक्टूबर 2025 तक आयोजित हिंदी दिवस/पखवाड़ा/माह के दौरान प्रवर्तन निदेशालय (मुख्यालय) के अधिकारियों/कर्मचारियों में हिंदी के बीज के पल्लवन के उद्देश्य कुल 9 रचनात्मक प्रतियोगिताओं का आयोजन किया गया, जिनमें निम्नलिखित प्रतियोगिताएँ आयोजित की गईं- कविता पाठ- हिंदी भाषी एवं हिंदीतर भाषी अधिकारी/कर्मचारी हेतु अलग-अलग आयोजित की गई। पूर्व निर्धारित विषयों पर निबंध लेखन; हिंदी टिप्पण/आलेखन प्रतियोगिता; हिंदी टंकण; हिंदी आशुलिपि प्रतियोगिता; श्रुत लेख प्रतियोगिता; प्रश्नोत्तरी प्रतियोगिता; ‘हिंदी नारा लेखन तथा हिंदी में कार्यालयीन कामकाज की गति बढ़ाने हेतु उत्कृष्ट सुझाव’ प्रतियोगिता और लघु फिल्म निर्माण प्रतियोगिता। इन प्रतियोगिताओं में सफल अधिकारियों/कर्मिकों को नकद पुरस्कार के साथ-साथ प्रशस्ति पत्र प्रदान किए जाते हैं। इस वर्ष कुल 87 पुरस्कार 64 अधिकारियों को दिए गए, जिसमें से 37 प्रोत्साहन पुरस्कार दिए गए। प्रवर्तन निदेशालय के सम्पूर्ण भारत में अवस्थित सभी अधीनस्थ कार्यालयों में हिंदी पखवाड़ा का भव्य आयोजन किया गया।
8	प्रवर्तन दिवस / वर्षांत पर	राजभाषा कार्यान्वयन में सर्वश्रेष्ठ प्रदर्शन करने वाले निदेशालय के अनुभागों/ अधीनस्थ कार्यालयों को ‘प्रवर्तन राजभाषा सम्मान’	राजभाषा विभाग द्वारा दिए जाने वाले क्षेत्रीय/राजभाषा कीर्ति पुरस्कारों की तर्ज पर मुख्यालय सहित सभी अधीनस्थ कार्यालयों के बीच राजभाषा कार्यान्वयन का प्रतिस्पर्धात्मक वातावरण तैयार करने हेतु राजभाषा कार्यान्वयन समिति (मुख्यालय) की बैठकों में मुख्यालय के अनुभागों के साथ-साथ अधीनस्थ कार्यालयों की तिमाही रिपोर्टों का अंक-आधारित मूल्यांकन एवं समीक्षा प्रारंभ की गई है। सर्वश्रेष्ठ प्रदर्शन (अंक-आधारित) करने वाले कार्यालयों को ‘प्रवर्तन राजभाषा सम्मान’ से पुरस्कृत किए जाने की योजना वर्ष 2025-26 से लागू की गई है।

निदेशालय में आयोजित हिंदी कार्यशालाओं का विवरण

राजभाषा विभाग द्वारा निर्धारित 'वार्षिक लक्ष्य 2025-26' में उल्लिखित दिशा-निर्देशों तथा निदेशक महोदय के आदेशों के अनुपालन में, प्रवर्तन निदेशालय, मुख्यालय में अधिकाधिक कार्य हिंदी में किए जाने को प्रोत्साहित करने हेतु और हिंदी के प्रभावी उपयोग को बढ़ावा देने के उद्देश्य से राजभाषा अनुभाग के संरक्षण में प्रत्येक तिमाही में एकदिवसीय हिंदी कार्यशाला का आयोजन किया गया।

दिनांक 24/03/2026 को मुख्यालय में आयोजित एक दिवसीय कार्यशाला में श्री कुमार पाल शर्मा, संयुक्त निदेशक (परामर्शदाता), राजभाषा विभाग, गृह मंत्रालय, नई दिल्ली को मुख्य वक्ता के रूप में आमंत्रित किया गया। इस कार्यशाला का शुभारंभ निदेशक महोदय द्वारा किया गया। निदेशक महोदय ने अपने संबोधन भाषण में कहा कि इस प्रकार की कार्यशालाएं हिंदी के प्रसार में महत्वपूर्ण हैं तथा उपस्थित प्रशिक्षार्थियों को इस कार्यशाला को सफल बनाने हेतु अधिक से अधिक कार्य हिंदी में करने हेतु प्रेरित किया। इस कार्यशाला में मुख्यालय के कुल 29 अधिकारियों एवं कर्मचारियों ने ऑफ़लाइन एवं ऑनलाइन माध्यम से सहभागिता दर्ज की। इनमें अधिकतर वे अधिकारी/कर्मचारी थे जो हिंदी तिमाही रिपोर्ट से संबंधित कार्य करते हैं।

कार्यालय में अधिकाधिक कार्य हिंदी भाषा में निष्पादित करने के लिए उपलब्ध टूल की सुविधाओं की जानकारी प्रदान करने एवं हिंदी के प्रगामी प्रयोग को बढ़ावा देने के उद्देश्य से मुख्यालय के सभी अधिकारियों/कर्मचारियों को “कार्यालयीन कार्य हिंदी में करने में सहायक अनुवाद टूल” विषय पर समुचित जानकारी उपलब्ध करवाने के लिए दिनांक 30/12/2025 को ऑफ़लाइन एवं ऑनलाइन माध्यम से एकदिवसीय कार्यशाला का आयोजन किया गया। इस कार्यशाला में श्री सत्येन्द्र राठी, सहायक निदेशक (रा.भा.), केन्द्रीय अनुवाद ब्यूरो को मुख्य व्याख्याता के रूप में आमंत्रित किया गया था। इस कार्यशाला में मुख्यालय के कुल 57 अधिकारियों एवं कर्मचारियों ने भाग लिया था।

प्रवर्तन निदेशालय में हिंदी कार्यशाला का आयोजन: (दिनांक 25 सितम्बर, 2025): दिनांक 25 सितम्बर 2025 को “राजभाषा अधिनियम, नियम और कार्यालयीन कार्य हिंदी में करने का अभ्यास” विषय पर एक दिवसीय हिंदी कार्यशाला का सफल आयोजन किया गया। कार्यशाला का शुभारम्भ निदेशक महोदय श्री राहुल नवीन की अध्यक्षता में हुआ।

यह कार्यक्रम ऑनलाइन और ऑफ़लाइन दोनों माध्यमों से आयोजित किया गया, जिसमें मुख्यालय कार्यालय के 30 से अधिक अधिकारी एवं कर्मचारी सक्रिय रूप से शामिल हुए। अपने अध्यक्षीय संबोधन में प्रवर्तन निदेशक महोदय ने कहा कि, राजभाषा हिंदी प्रशासनिक आत्मनिर्भरता का प्रतीक है। हमें अपने कार्यालयीन कार्यों में हिंदी को केवल अनिवार्यता नहीं, बल्कि कार्य-संस्कृति का आधार बनाना चाहिए। इस अवसर पर निदेशक महोदय ने हिंदी दिवस के उपलक्ष्य में अपने संदेश को पुनः दोहराया, और उन्होंने अधिकारियों और कर्मचारियों से आह्वान किया कि वे कार्यालयीन कार्यों में हिंदी के प्रयोग को बढ़ावा दें और इसे राष्ट्र की एकता एवं प्रशासनिक दक्षता से जोड़कर देखें। मुख्य व्याख्याता श्री सतीश पांडे ने अपने विस्तृत व्याख्यान में राजभाषा अधिनियम, 1963 और राजभाषा नियम, 1976 के प्रमुख प्रावधानों की जानकारी दी। उन्होंने बताया कि हिंदी में कार्य करना न केवल संवैधानिक दायित्व है, बल्कि कार्यकुशलता और पारदर्शिता को भी बढ़ाता है।

(घ) दिनांक 13/06/2025 को मुख्यालय कार्यालय में आयोजित एकदिवसीय कार्यशाला: मुख्यालय के सभी अधिकारियों/कर्मचारियों को “हिंदी पत्राचार एवं टिप्पण एवं आलेखन” विषय पर समुचित जानकारी उपलब्ध करवाने के लिए दिनांक 16/06/2025 को ऑफ़लाइन एवं ऑनलाइन माध्यम से एकदिवसीय कार्यशाला का आयोजन किया गया। इस कार्यशाला में श्री जगदीश मीना, संयुक्त निदेशक (रा.भा.), गृह मंत्रालय को मुख्य व्याख्याता के रूप में आमंत्रित किया गया था। इस कार्यशाला में मुख्यालय के एसटीएफ अनुभाग के उप निदेशक श्री एन. दिलीपन सहित कुल 26 अधिकारियों एवं कर्मचारियों ने भाग लिया था। मुख्य व्याख्याता श्री जगदीश मीना, संयुक्त निदेशक (रा.भा.) ने कुल तीन सत्रों में विभिन्न पत्राचारों के प्रकार, उनके उपयोग एवं हिंदी टिप्पण के तैयार करने के साथ-साथ तिमाही रिपोर्ट भरने की प्रक्रिया बारे में कार्यशाला में उपस्थित अधिकारियों को प्रशिक्षण दिया।

प्रवर्तन निदेशालय (मुख्यालय) में हिंदी दिवस/माह/पखवाड़ा -2025 का आयोजन भाषायी सौहार्द और समरसता का उत्सव –एक रिपोर्ट

दिनांक 14-15 सितम्बर 2025 को आयोजित हिंदी दिवस सह पंचम अखिल भारतीय राजभाषा सम्मेलन महात्मा मंदिर कन्वेंशन एंड एग्जीबिशन सेंटर, गांधी नगर, गुजरात में माननीय गृह एवं सहकारिता मंत्री **श्री अमित शाह जी** की अध्यक्षता में किया गया। राजभाषा विभाग के दिशानिर्देशों के अनुसरण में प्रवर्तन निदेशालय, मुख्यालय के सहायक निदेशक (राजभाषा) एवं वरिष्ठ अनुवाद अधिकारी दिनांक 14-15 सितम्बर 2025 के दौरान उक्त आयोजन में अपनी सहभागिता सुनिश्चित की।



निदेशक महोदय की प्रेरणा से 14 सितम्बर 2025 से 15 अक्टूबर 2025 तक आयोजित हिंदी दिवस/ पखवाड़ा/ माह के दौरान प्रवर्तन निदेशालय (मुख्यालय) के अधिकारियों/कर्मचारियों में हिंदी के बीज के पल्लवन के उद्देश्य कुल 9 रचनात्मक प्रतियोगिताओं का आयोजन किया गया, जिनमें निम्नलिखित प्रतियोगिताएँ आयोजित की गईं।

उल्लेखनीय है कि इन प्रतियोगिताओं में न केवल मुख्यालय के विभिन्न अनुभागों से 70 से अधिक अधिकारियों एवं कर्मचारियों ने उत्साहपूर्वक भाग लिया, बल्कि वरिष्ठ अधिकारियों यथा विशेष निदेशक महोदय, अपर निदेशक महोदय, संयुक्त निदेशक महोदय, उप निदेशक महोदय एवं अन्य वरिष्ठ अधिकारियों ने भी अपनी सहभागिता दर्ज की।

हिंदी माह/पखवाड़े के दौरान किए गए नवोन्मेषी कार्यों का ब्यौरा:- निदेशालय में हिंदी माह/पखवाड़े के दौरान कविता पाठ प्रतियोगिता का आयोजन किया गया जिसमें प्रतिभागी द्वारा किए गए स्वयं के कविता पाठ का वीडियो तैयार किए गए जिनका मूल्यांकन समिति द्वारा मूल्यांकन किया गया।

निदेशालय में इस हिंदी माह/पखवाड़े के दौरान ‘हिंदी दिवस की महत्ता एवं निदेशालय में इसके भव्य आयोजन’ अथवा ‘प्रवर्तन दिवस के उपलक्ष्य में प्रवर्तन निदेशालय की गौरवमयी यात्रा’ विषय पर लघु फिल्म निर्माण प्रतियोगिता का आयोजन किया गया।

‘हिंदी नारा लेखन तथा हिंदी में कार्यालयीन कामकाज की गति बढ़ाने हेतु उत्कृष्ट सुझाव’ प्रतियोगिता- समूह – क वर्ग के अधिकारियों के लिए हिंदी भाषी एवं हिंदीतर भाषी श्रेणी में अलग-अलग आयोजित की गई जिसमें निदेशालय के सहायक निदेशक स्तर के अधिकारी से लेकर विशेष निदेशक ने भी हिस्सा लिया। इस प्रतियोगिता के विजेताओं को हिंदी भाषी श्रेणी एवं हिंदीतर भाषी श्रेणी में 03 प्रतिभागी विजेताओं पुरस्कार दिए गए तथा 10 प्रतिभागियों को हिंदी में कार्यालयीन कामकाज की गति को बढ़ाने हेतु प्रोत्साहन स्वरूप स्मृति चिह्न दिया गया।

हिंदी माह/पखवाड़ा का समापन एवं पुरस्कार वितरण समारोह-

दिनांक 15/10/2025 को प्रवर्तन निदेशालय में हिंदी माह/पखवाड़े के समापन समारोह के दौरान मुख्यालय में कार्यालयी कामकाज में हिंदी की वृद्धि सुनिश्चित करने के लिए एआई (AI) आधारित अनुवाद टूल्स पर हिंदी संगोष्ठी का आयोजन किया गया।

वरिष्ठ अधिकारियों को स्मृति स्वरूप राजभाषा की कॉफी टेबल बुक “संघटनतः पूर्णतां प्रति चरैवेती, सिंदूरः परंपरा, प्रतीक और पराक्रम एवं ए आई पर “बहुभाषी भारत में भाषा प्रौद्योगिकी और एआई की भूमिका” पुस्तक भेंट की गई। इसके उपरान्त निदेशक महोदय की उपस्थिति में पखवाड़ा/माह की पूर्णाहुति एक गरिमामय पुरस्कार वितरण समारोह आयोजित किया गया, जिसमें विभिन्न प्रतियोगिताओं के विजेताओं को निदेशक महोदय के कर कमलों द्वारा प्रशस्ति-पत्र एवं शील्ड प्रदान कर सम्मानित किया गया। इसके अतिरिक्त 37 अधिकारियों को प्रोत्साहन पुरस्कार प्रदान किए गए।



निदेशक महोदय ने अपने संबोधन में सभी प्रतिभागियों की सराहना करते हुए हिंदी के प्रति उनकी प्रतिबद्धता को प्रेरणादायक बताया। उन्होंने यह भी उल्लेख किया कि कार्यालयीन कार्यों में हिंदी के निरंतर एवं गुणवत्तापूर्ण प्रयोग से प्रशासनिक दक्षता और पारदर्शिता में वृद्धि होती है। उन्होंने संदेश दिया कि सभी अधीनस्थ कार्यालयों को हिंदी पखवाड़ा का आयोजन करना चाहिए ताकि अधिकारियों में हिंदी के प्रति उत्साह और रुचि बढ़े, वे अपना कार्यालयी कामकाज अधिक से अधिक हिंदी में करें।

हिंदी पखवाड़ा/माह 2025 का यह आयोजन न केवल एक हिंदी प्रतियोगिताओं का सामान्य कार्यक्रम था, बल्कि यह **‘भाषायी समरसता’** को साकार करने की दिशा में एक ऐसा प्रयास रहा जिसने कार्यस्थल पर हिंदी के गौरव, प्रयोग और सहजता को पुनः स्मरण करवाया। प्रवर्तन निदेशालय (मुख्यालय) का यह आयोजन अधीनस्थ कार्यालयों के लिए भी एक प्रेरक उदाहरण प्रस्तुत करता है।



प्रवर्तन निदेशालय के क्षेत्रीय कार्यालयों एवं इसके अधीनस्थ कार्यालयों में हिंदी पखवाड़ा का उत्साहपूर्वक एवं सफलतापूर्वक आयोजन





मध्य क्षेत्रीय कार्यालय, दिल्ली: प्रवर्तन निदेशालय, मध्य क्षेत्रीय कार्यालय, दिल्ली ज़ोनल कार्यालय-1 व ॥ में हिंदी माह/पखवाड़ा का संयुक्त आयोजन दिनांक 14/09/2025 से 08/10/2025 तक हर्षोल्लास से किया गया। हिंदी पखवाड़ा का शुभारम्भ 14 एवं 15 सितंबर, 2025 को माननीय गृह एवं सहकारिता मंत्री श्री अमित शाह जी के द्वारा राजभाषा विभाग, गृह मंत्रालय द्वारा गांधीनगर गुजरात में आयोजित "पांचवें अखिल भारतीय राजभाषा सम्मेलन" के साथ एकीकृत रूप में हुआ। हिंदी पखवाड़ा के दौरान 'हिंदी निबंध लेखन प्रतियोगिता (हिंदी भाषी तथा हिंदीतर भाषियों वर्ग में)' तथा 'हिंदी नारा एवं सुझाव लेखन (सभी के लिए)' प्रतियोगिताओं का आयोजन किया गया। हिंदी पखवाड़ा के समापन समारोह का आयोजन दिनांक 08/10/2025 को भूतल, सी विंग, प्रवर्तन भवन में किया गया।

विशेष निदेशक (मध्य क्षेत्र) महोदय ने अपने सम्बोधन में कहा कि कार्यालय का राजभाषा अनुभाग अपना कार्य उत्कृष्ट तरीके से कर रहा है। सभी प्रतिभागियों व विजेताओं को शुभकामनाएं देते हुए महोदय ने राजभाषा हिंदी को कार्यालयी कार्यों में अधिक से अधिक प्रयोग में लाने की अपील की। राष्ट्रगान के साथ कार्यक्रम सम्पन्न हुआ।

पूर्व क्षेत्रीय कार्यालय: पूर्व क्षेत्रीय कार्यालय, कोलकाता एवं इसके अधीनस्थ कोलकाता आंचलिक कार्यालय 1-2 में दिनांक 14 सितम्बर हिन्दी दिवस के उपलक्ष में हिंदी दिवस/पखवाड़ा/माह का आयोजन किया गया। इस आयोजन में क्षेत्रीय कार्यालय सहित दोनों आंचलिक कार्यालयों के अधिकारियों/कर्मचारियों ने बड़े उत्साह के साथ भाग लिया। 14 सितम्बर 2025 से पूरे माह हिंदी माह हिंदीतर एवं हिन्दी भाषी अधिकारियों/कर्मचारियों के लिए कुल 6 हिन्दी प्रतियोगिताओं का आयोजन किया गया। 40 से अधिक अधिकारियों ने उत्साहपूर्वक भाग लिया। दिनांक 17/10/2025 को संयुक्त निदेशक महोदय, कोलकाता आंचलिक कार्यालय-1 और ॥ की उपस्थिति में पखवाड़ा/माह की पूर्णाहुति एक गरिमामय पुरस्कार वितरण समारोह आयोजित किया गया, जिसमें विभिन्न प्रतियोगिताओं के विजेताओं को संयुक्त निदेशक महोदय द्वारा स्मृति चिह्न प्रदान कर सम्मानित किया गया।

दक्षिण क्षेत्रीय कार्यालय, चेन्नई: दक्षिण क्षेत्रीय कार्यालय, चेन्नई आंचलिक कार्यालय-1 एवं चेन्नई आंचलिक कार्यालय-॥ में समेकित रूप से दिनांक 14 सितंबर से 28 सितंबर, 2025 तक हिंदी पखवाड़ा उत्साहपूर्वक एवं सफलतापूर्वक आयोजित किया गया। सभी कर्मचारियों ने आयोजित प्रतियोगिताओं में अत्यंत उत्साहपूर्वक भाग लिया जिसमें मुख्यतः तमिल, तेलुगु, कन्नड़, पंजाबी, सिंधी, मराठी, बंगाली एवं गुजराती भाषा के कार्मिकों द्वारा प्रदर्शित हिंदी के प्रति उत्साह एवं भाषाई चेतना अत्यंत दर्शनीय एवं सराहनीय रही। विशेष निदेशक महोदय ने अपने वक्तव्य में हिंदी पखवाड़ा के सफल आयोजन के लिए सभी को बधाइयाँ दी एवं राजभाषा अनुभाग द्वारा किये गए आयोजन की प्रशंसा की और हिंदी को देश की एकता, सांस्कृतिक पहचान और राष्ट्रीय गौरव का प्रतीक बताया। उन्होंने यह भी कहा कि हमें हिंदी भाषा में काम करने और उसे बढ़ावा देने का संकल्प लेना चाहिए, खासकर आज के डिजिटल युग में जब सूचना प्रौद्योगिकी हिंदी के उपयोग को बढ़ा रही है।

पश्चिम क्षेत्रीय कार्यालय, मुंबई: प्रवर्तन निदेशालय, मुंबई में दिनांक 14 सितंबर से 28 सितंबर, 2025 तक हिंदी पखवाड़ा उत्साहपूर्वक एवं सफलतापूर्वक आयोजित किया गया। हिंदी पखवाड़े के दौरान आयोजित प्रतियोगिताओं के विजेताओं को विशेष निदेशक महोदय की अध्यक्षता में आयोजित पुरस्कार वितरण समारोह जिसमें अपर निदेशक, मुं.आं.का.-1 तथा संयुक्त निदेशक, मुं.आं.का.-2 की गरिमामयी उपस्थिति में प्रशस्ति-पत्र एवं समृति-चिह्न प्रदान किए गए।

विशेष निदेशक महोदय ने अपने वक्तव्य में हिंदी पखवाड़ा के अत्यंत सफल आयोजन हेतु सभी प्रतिभागियों सहित राजभाषा अनुभाग को शुभकामनाएं दीं तथा यह भी कहा “इस प्रकार के आयोजन से कार्यालयीन कार्यों में हिंदी के प्रयोग को बढ़ावा मिलेगा और कर्मचारियों में राजभाषा के प्रति सकारात्मक दृष्टिकोण विकसित होगा। हमें सरलता पूर्वक हिंदी को अपने दैनिक कार्यालयीन कार्यों में सम्मिलित करते हुए राजभाषा के लक्ष्यों की प्राप्ति सुनिश्चित करनी है।”

उत्तर क्षेत्रीय कार्यालय: माननीय गृह एवं सहकारिता मंत्री जी की अध्यक्षता में 14 सितंबर, 2025 को हिंदी दिवस तथा 14 एवं 15 सितंबर को अखिल भारतीय राजभाषा सम्मेलन का आयोजन महात्मा गांधी कन्वेंशन एवं एग्जीबीशन सेंटर, गांधी नगर, गुजरात में किया गया। उक्त सम्मेलन में उत्तरी क्षेत्रीय कार्यालय एवं चंडीगढ़ आंचलिक कार्यालय-1 में राजभाषा का काम देख रहे श्री जगदीश चन्द्र मुनिराज, वरिष्ठ अनुवाद अधिकारी ने सभी सत्रों में अपनी उपस्थिति दर्ज की। सभी अधिकारियों को प्रोत्साहित किया गया कि वे राजभाषा विभाग की वेबसाइट पर जाकर हिंदी शब्द सिंधु, ई-पत्रिका पुस्तकालय एवं ई-सरल हिंदी वाक्यकोश जैसे आईटी उत्पादों का भरपूर लाभ उठाएं। इसके अलावा कमिकों को आवश्यकतानुसार स्मृति आधारित स्वदेशी अनुवाद सॉफ्टवेयर ‘कंठस्थ 2.0’ के अधिकाधिक प्रयोग के लिए प्रोत्साहित किया गया। वरिष्ठ अधिकारियों की बैठक में राजभाषा नीति, जो कि प्रेरणा, प्रोत्साहन और सद्भावना पर आधारित है, के संबंध में चर्चा की गई। हिंदी पखवाड़ा का समापन एवं पुरस्कार वितरण समारोह दिनांक 01.10.2025 को कार्यालय के सम्मेलन कक्ष में सम्पन्न हुआ। विशेष निदेशक (उत्तरी क्षेत्र) महोदय के कर-कमलों द्वारा प्रतियोगिताओं के विजेताओं को सम्मानित किया गया।



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