

Good morning,

Below is a structured **11-point executive summary on latest news on investigations by India's major enforcement and investigation agencies including the Central Bureau of Investigation (CBI), Directorate of Enforcement (ED), Directorate of Revenue Intelligence (DRI), Serious Fraud Investigation Office (SFIO), and related agencies under our weekly Darshan Mala Series.** The executive summaries are prepared based on information's available in public domains.

1. Massive NEET-UG 2026 Paper Leak Investigation by CBI

- **The alleged NEET-UG 2026 paper leak has escalated into one of the largest examination fraud investigations in India, with the Central Bureau of Investigation (CBI) now probing a suspected "multi-state" network involving middlemen, coaching links, "solver gangs," and possible insider assistance.**
 - (i) **What is happened in NEET-UG 2026?**
 - (a) **The National Testing Agency (NTA) cancelled NEET-UG 2026, which had been conducted on May 3, after investigators found evidence suggesting that exam questions had circulated before the test.**
 - (b) **The Union government then handed the case to the CBI and announced a re-examination. Around 22-23 lakh students are believed to be affected.**
 - (ii) **What the CBI is investigating in NEET-UG 2026?**
 - **According to multiple reports, investigators are examining:**
 - (a) **Whether public servants or insiders helped access or distribute the paper.**
 - (b) **A wider conspiracy operating across Rajasthan, Maharashtra, Bihar, Haryana, Uttarakhand, and other states.**
 - (c) **The circulation of so-called "guess papers" that reportedly matched a large portion of the actual exam.**
 - (d) **Digital evidence including PDFs, WhatsApp groups, scanned handwritten copies, and financial transactions.**
 - (e) **Payments ranging from ₹2 lakh to ₹30 lakh for access to leaked content.**

(iii) **What are major developments till now?**

- (a) **Several accused** have been **arrested** or **detained in Rajasthan, Maharashtra, Bihar, and Uttarakhand.**
- (b) **Investigators** reportedly **uncovered a network of at least 45 people.**
- (c) One report says a **handwritten copy of the paper was scanned into PDFs and distributed before the exam.**
- (d) Authorities are probing allegations that **leaked papers were sold as "premium guess papers."**
- (e) **A retired professor** in Latur was reportedly **detained for questioning.**

(iv) **What is Govt. response?**

- The government has:
 - (a) **Ordered a full CBI investigation.**
 - (b) **Cancelled the original examination.**
 - (c) **Announced a fresh NEET-UG exam date** will be released separately.
 - (d) **Indicated that future NEET exams** may move **fully online (CBT format)** to reduce leak risks.

(v) **What are the public reactions?**

- The controversy has **triggered nationwide protests** by student groups and political parties, with **demonstrations outside the NTA office in Delhi and demands for accountability and examination reforms.**

(vi) **Why this case is significant**

- This **investigation** is being **compared to previous major exam scandals** because:
 - (a) It **affects India's largest medical entrance examination.**
 - (b) Millions of **students' admissions timelines** are **disrupted.**
 - (c) The **probe** now **involves interstate organized crime** angles and possible institutional **compromise.**

2. **Reliance ADA / RCom Bank Fraud Probe by CBI**

- *The Reliance Communications (RCom), part of the Reliance ADA Group, is under a **major bank fraud investigation** by India's Central Bureau of Investigation (CBI). **Key developments** in the probe include:*
 - (i) *The CBI has **registered "multiple" FIRs against RCom** and other Reliance ADA Group entities over alleged **fraud involving public sector banks** and financial institutions. The reported alleged **exposure** across cases is **about INR 27,337 cr.***
 - (ii) *On **May 14–15, 2026**, the **CBI conducted fresh searches at 7 locations** across Mumbai, Gurugram, and Bengaluru **linked to former RCom executives**, including **ex-CEOs, CFOs**, and directors associated with the company **during 2015–2017**. Investigators reportedly **seized documents** during the raids.*
 - (iii) *Earlier in May 2026, the **CBI searched 17 locations** connected to other Reliance ADA Group firms including:*
 - (a) *Reliance Telecom Limited (RTL)*
 - (b) *Reliance Commercial Finance Limited (RCFL)*
 - (c) *Reliance Home Finance Limited (RHFL)*
 - (iv) *The **CBI has also arrested 2 senior RCom executives — D. Vishwanath and Anil Kalya** — alleging they handled banking operations and fund utilisation connected to the suspected fraud.*
 - (v) *The **Supreme Court** of India recently **criticized delays in the CBI and Enforcement Directorate (ED) investigations** into alleged RCom-related loan diversion and **fraud cases** reportedly **involving** more than **INR 40,000 crore**. The Supreme court **questioned why separate bank complaints** were "not" always **treated as separate FIRs**.*
 - (vi) *The **allegations broadly relate to:***
 - (a) ***Diversion** or misuse of bank loans,*

- (b) *Alleged **siphoning of funds** through associated entities,*
- (c) *Possible **irregularities in loan disbursal** and repayment,*
- (d) *Suspected **involvement of company officials** and possibly bank officials.*
- (vii) **Conclusion**
 - (a) ***Investigations are ongoing***
 - (b) ***“No” final judicial determination of guilt** has been made,*
 - (c) ***Accused entities and individuals retain right to defend themselves in court.***

3. **Punjab Minister Sanjeev Arora Arrested by ED**

- (i) *Punjab Industries Minister Sanjeev Arora was arrested by India’s ED on **May 9 2026 in connection with** an alleged **INR 100-crore GST-linked money laundering** case. The ED says the probe **involves** suspected **fake GST transactions**, shell companies, and **financial irregularities** tied to firms associated with him.*
- (ii) *According to reports, **ED teams conducted raids at “multiple” locations** including Arora’s **official residence in Chandigarh “before” taking him into custody under** the Prevention of Money Laundering Act (**PMLA**).*
- (iii) *A PMLA’s **special court in Gurugram** later **granted the ED 7 days of custody for interrogation.***
- (iv) *Arora has **challenged the arrest in** the Punjab and Haryana **High Court**, calling it “illegal and unconstitutional” and **alleging violations of** statutory **safeguards under the PMLA 2002.***
- (v) *The **ruling** Aam Aadmi Party (**AAP**) has **described the ED action as politically motivated**, while the ED maintains the **arrest is part of** an ongoing financial **crime investigation.***

4. **ED Arrests Senior Kolkata Police Officer**

- (i) (a) *The **ED has arrested** senior Kolkata Police officer **Shantanu Sinha Biswas in** connection with an alleged **land-grabbing**, extortion, and money-laundering probe **linked to** the so-called “Sona Pappu” **network.***

- (b) Officials said he was **taken into custody** “after” more than **10 hours of questioning** at the ED office in Kolkata.
- (ii) (a) According to reports, **Biswas** had allegedly **skipped** “multiple” **ED summons** earlier, and a **lookout circular** had also been **issued against him**.
- (b) **Investigators** are **probing** his alleged **links to businessman Joy Kamdar** and alleged **financial irregularities**, illegal sand mining, and **extortion** operations tied to **fugitive criminal “Sona Pappu.”**
- (iii) The ED reportedly claimed that **Biswas** was “not cooperating” and **gave evasive replies** during interrogation. He is expected **to be produced before a PMLA’s special court in Kolkata**.

5. Haryana ₹590 Crore Government Funds Scam by CBI and ED

- The INR 590-crore Haryana government **funds scam** is a major alleged financial fraud **involving diversion of public money** from government department accounts **through fake banking transactions**, shell companies, forged documents, **and suspected collusion between bank officials**, private individuals, **and some government officials**.
- (i) **What is happened?**
 - According to investigators, **funds belonging to “multiple” Haryana govt. departments** were allegedly **siphoned out from** accounts maintained at **private banks** including IDFC FIRST Bank and AU Small Finance Bank. The **fraud surfaced in early 2026** when discrepancies were found **during account reconciliation**.
 - **The scam reportedly involved:**
 - (a) **Fake or unauthorized bank accounts**
 - (b) **Forged signatures of senior officials**
 - (c) **Fraudulent debit notes and cheques**
 - (d) **Transfer of money into shell companies**
 - (e) **Use of funds for gold purchases, real estate, and personal enrichment**

(ii) **What are names of the agencies involved?**

- (a) *Central Bureau of Investigation (CBI)*
- (b) *Enforcement Directorate (ED)*
- (c) **Conclusion**

*The Haryana government transferred the case to the CBI because of the scale of the alleged fraud and **suspected interstate links.***

(iii) **What are the key developments?**

- (a) *More than a **dozen people** have been **arrested**, including former **bank officials**, government employees, **businessmen**, and alleged **middlemen.***
- (b) *Two **IAS officers** were **suspended** earlier in the probe.*
- (c) *Recently, Haryana **govt.** reportedly **allowed** the **CBI to question 5 IAS officers connected to** departments whose **funds** were allegedly **diverted.***
- (d) *The **ED obtained custody of** former bankers **accused** of laundering proceeds **of the scam.***

(iv) **What is alleged money trail?**

● *Investigators claim that:*

- (a) *Government **funds** were **routed into shell entities** such as Swastik Desh Projects.*
- (b) *Some **money** was allegedly **converted into gold** and property purchases.*
- (c) ***Fake firms** and benami transactions may have been **used to conceal proceeds.***

(v) **Who are the important persons' names reported in media?**

- (a) *Former bank officials **Ribhav Rishi** and **Abhay Kumar***
- (b) *Builder **Vikram Wadhwa***
- (c) ***Several suspended** or questioned **Haryana officials***

(vi) **What is current status?**

● **The investigation is ongoing by CBI and ED for:**

(a) **Tracing the flow of money**

(b) **Examining bank records and digital evidence**

(c) **Investigating possible involvement of bureaucrats and private entities**

(d) **Looking into potential money laundering violations under PMLA, 2002**

6. SFIO Probe into IFCI-Linked Loan Irregularities

(i) **The reported “SFIO probe into IFCI-linked loan irregularities” refers to an investigation by India’s Serious Fraud Investigation Office into suspected financial misconduct connected to loans associated with IFCI Limited, a government-backed financial institution.**

(ii) **The Serious Fraud Investigation Office (SFIO) functions under India’s Ministry of Corporate Affairs (MCA) and investigates complex corporate fraud and financial irregularities.**

(iii) **SFIO probes typically examine:**

(a) **Whether loans were sanctioned in violation of lending norms**

(b) **Possible diversion or misuse of borrowed funds**

(c) **Links between borrowers, intermediaries, and company officials**

(d) **Potential falsification of accounts or shell-company transactions**

(e) **Compliance failures by auditors or financial executives**

(iv) **If the IFCI-linked matter escalates, it could involve:**

(a) **Forensic examination of loan files and fund trails**

(b) **Coordination with agencies such as the ED, CBI, RBI, or SEBI**

(c) **Action against directors, promoters, or officials under the Companies Act and related financial laws**

(v) **Conclusion**

- (a) At this stage, publicly available information appears **limited, and “no” formal findings** or charges have been **confirmed in the search** results I could verify.
- (b) The **SFIO** generally **releases details** only “after” **investigations** materially progress or **prosecutions begin**.

7. **Big Crackdown on Online Gaming / Betting Networks by ED**

- India’s Enforcement Directorate (**ED**) **has launched** a major nationwide **crackdown on online gaming** and betting-linked money laundering networks, with recent **raids and arrests** forming part of a **INR 1,000 crore investigation**.
- (i) **What are happening in the latest ED action?**
- (a) The **ED carried out searches across “multiple” locations in Delhi-NCR, Bengaluru, and other cities in connection with** suspected **illegal betting** operations routed **through online gaming** platforms
- (b) The **probe focuses on a INR 1,000 crore money laundering network** allegedly **linked to real-money gaming apps** and betting syndicates
- (c) Authorities have reportedly **seized digital records, documents, and financial data to trace fund flows**
- (ii) **What are enforcement’s actions in Games kraft case?**
- One of the **biggest targets in the current crackdown** is **Games kraft Technologies**:
- (a) **ED froze INR 526 crore in bank deposits** and seized gold/cash “after” **raids**
- (b) The **company** is accused of **running real-money gaming apps** allegedly used as a front **for betting and money laundering activities**
- (c) **Three top executives** were **arrested**, and the **case** is being **investigated under the Prevention of Money Laundering Act (PMLA) 2002**

(iii) **What are legal and court developments?**

- (a) **The Karnataka High Court has recently sought the ED's response to petitions challenging these arrests, keeping the case under judicial review**
- (b) **The investigation is ongoing, with courts examining whether the ED's actions and allegations are legally sustainable**

(iv) **What are ED's allegations?**

- **Across multiple cases, the ED's core allegations are:**
 - (a) **Online gaming apps being used as a cover for illegal betting operations**
 - (b) **Use of shell companies, digital wallets, layered transactions to launder money**
 - (c) **Flow of illicit funds through FIR-linked gambling networks across states**
- (v) **What are the key developments in the case?**
 - **This crackdown is part of a wider government push in India to:**
 - (a) **Separate skill-based gaming vs illegal gambling**
 - (b) **Curb unregulated real-money gaming platforms**
 - (c) **Strengthen enforcement under evolving gaming and financial crime laws**

8. DRI and Anti-Smuggling Operations

- **DRI and Anti-Smuggling Operations in India mainly refer to the work of the DRI and its coordination with "other" enforcement agencies to detect, prevent, and investigate smuggling and related economic offences.**

● **Core Functions of DRI** ●

(i) **Anti-Smuggling Operations**

DRI targets illegal movement of:

- (a) **Gold, narcotics, and foreign currency**
- (b) **Luxury goods and electronics**
- (c) **Wildlife products and prohibited items**
- (d) **Fake currency and counterfeit goods**

(ii) **Intelligence Collection**

- (a) **Human intelligence** i.e. informants, surveillance
- (b) **Data analysis** i.e. trades anomalies, import/export patterns
- (c) **Coordination with** international customs **agencies**

(iii) **Investigations**

- (a) **Identifying** smuggling networks and **syndicates**
- (b) **Financial trail analysis** i.e. hawala and shell companies
- (c) **Arrests and seizure** operations **under** Customs Act, **NDPS Act** and etc.

(iv) **Enforcement Actions**

- (a) **Seizure** of contraband goods
- (b) **Arrest** of smugglers and financiers
- (c) **Prosecution** and adjudication support

● **How Anti-Smuggling Operations Work** ●

(i) **Step 1: Intelligence Input**

- **Information** is gathered **from**:
 - (a) **Customs data** at ports and airports
 - (b) **Informers** and surveillance networks
 - (c) **International intelligence** sharing

(ii) **Step 2: Risk Analysis**

- **DRI uses profiling techniques**:
 - (a) **Suspicious** consignments
 - (b) **High-risk routes** i.e. air cargo, coastal routes and borders
 - (c) **Repeat offenders** or linked entities

(iii) **Step 3: Surveillance & Interception**

- (a) **Monitoring shipments** or passengers
- (b) **Coordinated raids** at airports, ports and warehouses

(iv) **Step 4: Seizure & Arrest**

- (a) **Contraband is seized** under customs law
- (b) **Individuals** involved are **detained** or arrested

(v) **Step 5: Investigation & Prosecution**

- (a) **Financial links traced** i.e. hawala and offshore accounts
- (b) **Case filed in courts** or adjudicating authorities

(vi) **Legal Framework Used by DRI**

- (a) **Customs Act, 1962**
- (b) **Narcotic Drugs and Psychotropic Substances (NDPS) Act, 1985**
- (c) **Foreign Trade (Development & Regulation) Act 1992**
- (d) **Prevention of Money Laundering Act (PMLA) 2002**

(vii) **Coordination with Other Agencies**

● **DRI often works with:**

- (a) **State police**
- (b) **Border Security Force (BSF)**
- (c) **Coast Guard**
- (d) **Enforcement Directorate (ED)**
- (e) **Foreign customs/intelligence agencies**

● **Why DRI is Important**

- (a) **Protects national revenue** from customs evasion
- (b) **Prevents entry of drugs** and dangerous goods
- (c) **Disrupts organized smuggling** networks
- (d) **Supports trade security** and **economic stability**

9. Terror-Financing & Espionage Investigations by ED and NIA

- **Terror-financing and espionage investigations in India are primarily handled by 2 key agencies** i.e. the **Enforcement Directorate (ED)** and the **National**

Investigation Agency (NIA). They **operate in overlapping** but distinct domains—**financial crime enforcement** and counter-terror/**anti-national security investigations**.

(i) **What is role of the ED in terror-financing cases?**

- The **ED focuses on financial crimes**, especially those **involving money laundering** under the Prevention of Money Laundering Act (PMLA) 2002 . In terror-financing cases, **ED typically investigates:**

- (a) **Routing of funds** to banned or extremist groups
- (b) **Hawala networks** and cross-border transfers
- (c) **Use of NGOs, charities, or shell companies** to disguise funding
- (d) **Asset attachment of individuals/entities** linked to terror networks
- (e) **Conclusion**

A major pattern in **ED investigations is tracing how funds originating abroad** or through illegal channels are layered **through** “multiple” accounts “before” reaching operatives **on the ground**.

(ii) **What is role of the NIA in terror-related investigations?**

- The National Investigation Agency (NIA) is India’s primary **counter-terrorism law enforcement body**. It investigates offences under the Unlawful Activities (Prevention) Act (UAPA) 1967, including terror financing **when linked to national security threats**. Key focus areas include:

- (a) **Terror plots** and recruitment networks
- (b) **Radicalization modules** operating domestically or online
- (c) **Cross-border terror links**, especially involving Pakistan-based groups
- (d) **Espionage and sabotage** cases affecting national security
- (e) **Conclusion**

The NIA often **takes over cases from state police** when they **involve inter-state or international dimensions**.

- **Major terror-financing investigations**

(iii) **What is Jammu & Kashmir terror-financing networks?**

- **1 of the most persistent areas of investigation involves funding channels supporting militant groups in Jammu & Kashmir. These cases often involve:**

- (a) **Hawala operators**
- (b) **Cross-border funding routes**
- (c) **Misuse of trade and remittance channels**
- (d) **Conclusion**

Both ED and NIA have coordinated in dismantling these networks, especially those allegedly linked to separatist groups and terror outfits.

(iv) **What is Popular Front of India (PFI) case?**

- **The crackdown on the PFI in India was 1 of the most high-profile coordinated actions in recent years. Authorities alleged:**

- (a) **Structured radicalization and recruitment networks**
- (b) **Funding channels linked to overseas sources**
- (c) **Training camps and logistical support for extremist activities**
- (d) **Conclusion**

The NIA led the criminal investigation under UAPA 1967, while ED handled the financial trail and asset seizure operations under PMLA 2002.

(v) **What are Espionage investigations?**

- **Espionage cases in India often involve alleged intelligence networks linked to foreign agencies, most commonly Pakistan's Inter-Services Intelligence (ISI), though investigations also extend to other countries depending on the case. Typical patterns include:**

- (a) **Recruitment of informants through financial inducements**
- (b) **Leakage of defence-related or strategic information**

- (c) **Use of digital communication** channels for covert contact
- (d) **Infiltration of sensitive government** or military-adjacent roles
- (e) **Conclusion**

The NIA frequently handles such cases when they involve organized national security threats, sometimes in coordination with military intelligence and state police.

(vi) **How the ED and NIA are coordinating?**

- Although they have **separate mandates**, coordination is common:

- (a) **NIA builds the criminal conspiracy** and security angle
- (b) **ED traces and seizes the money flow** behind it
- (c) **Evidence sharing is crucial in court** to prove both intent and funding
- (d) **Conclusion**

This combined approach is especially important in modern terror ecosystems where financing and operations are deeply interconnected.

10. Increasing Political Focus on Enforcement Agencies

- (i) An “increasing political focus on enforcement agencies” usually **refers to a pattern where governments, opposition parties, and public institutions pay greater attention** to how law-enforcement and **regulatory bodies operate**—often with implications **for accountability, autonomy, and political influence.**
- (ii) In practice, this **focus shows up in a few recurring ways**
- (iii) (a) 1 major dimension is **greater political scrutiny of agencies** like the police, anti-corruption bodies, and **financial crime regulators.** In India, for example, institutions such as the **ED and CBI** often **become central to political debate, especially when they investigate sitting politicians or high-profile economic cases.**
- (b) Supporters argue this reflects **stronger enforcement against corruption;** critics argue it can lead to concerns **about selective targeting.**

- (iv) (a) Another aspect is **debates over institutional independence**. Agencies like the Election Commission of India or state police forces are **frequently discussed** in terms of how insulated they are **from political pressure**.
- (b) When **political attention increases**, discussions often focus on appointment processes, transfer policies, and **oversight mechanisms**.
- (v) Finally, this **focus is tied to a broader global pattern**: as states face complex threats i.e. **financial crime networks**, digital fraud and cross-border crime enforcement agencies **naturally gain prominence**. The political debate then shifts to whether **stronger enforcement improves governance** or risks overreach.

11. Agencies Currently Most Active in 2026

● What are investigating agencies main focus areas

- (i) Central Bureau of Investigation (CBI)
- **Investigating for leaks, bank frauds and corruption**
- (ii) Enforcement Directorate (ED)
- **Investigating for money laundering, FEMA, crypto and betting apps**
- (iii) Directorate of Revenue Intelligence (DRI)
- **Investigating for Gold smuggling, narcotics and customs fraud**
- (iv) Serious Fraud Investigation Office (SFIO)
- **Investigating for Corporate fraud and accounting irregularities**
- (v) National Investigation Agency (NIA)
- **Investigating for terror funding, espionage and extremist modules**

With warm wishes,

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