

**ASSESSMENT # 3**

**Total Marks: 30**

- 1.** Give short answers for the following questions: (14)
- i. You are an investigative officer, how would you differentiate between high and low level thieves?
  - ii. Give the profile of a typical criminal who commits more expensive fraud.
  - iii. Define the term 'calculating criminals.'
  - iv. What is the main difference between situation dependent criminals and power brokers?
  - v. What are the three situations that are usually present in fraud case, according to the fraud triangle?
  - vi. Briefly describe the Gwynn Nettler's perception about employees lying, cheating, and stealing.
  - vii. What are the typical motivations for a white - collar criminal, which persuades him to commit fraud?
- 2.** 'The profile of a white -e collar or blue - collar criminal is different from other typical street criminal.' Discuss this. (5)
- 3.** "Fraud is most common in organisations that have no controls, no trust, no ethical values, no profits, and no prospects." Discuss this. (5)

**Case Study** (6)

The accounts of a trader were under tax investigation by the local tax office. He had recently begun selling and fitting kitchens using recycled materials, including pine dressers and cupboards, and the new website he had created to support the new service displayed some very impressive photographic results of his work.

The tax inspector (as part of her tax investigation into the accounts, which had been submitted for the new business) had looked at the website and used the photographs to produce a costing exercise. It showed that, even based on a reasonable assumption that only four kitchens had been sold and fitted during the period, a far higher profit than that which had been declared would have been generated. She had therefore begun an investigation into the business's and the trader's financial affairs. A forensic expert was instructed to assist the trader in the enquiry.

Having reviewed the papers and met with the inspector the expert quickly established that the key to the investigation were the photographs on the trader's website. He interviewed the trader who

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explained that he had not actually sold or fitted any kitchens during the period but had used photographs from books and magazines to give the impression on his website that he had experience of fitting luxury kitchens. After meeting with the trader, the forensic expert was fully convinced that the trader was right in his statement.

Keeping in view the above case, please answer the following questions:

- i. If the trader has actually committed the crime, what kind of crime it is?
- ii. How can forensic expert investigate the case properly when trader could have sold the goods without generating any invoices or on cash?