



1. Dist. Darjeeling P.S. Matigara Year 2025 FIR No. 197/25 Date 23.03.2025
 2. i) Act. BNS Sections 316(4) ii) Act. 351(2)/3(5) Sections
 iii) Act. Sections iv) Others Acts & Sections

3. (a) Occurrence of offence : Day Date From 14.01.21 Date To
 Time Period Time From Time To

(b) Information received at P.S. Date On 23.03.2025 Time 10:55 hrs

(c) General Diary Reference : Entry No (s) 1317 Time 10:55 hrs

4. Type of Information Written Written / Oral

5. Place of Occurrence : (a) Direction and Distance from P.S. Beat No.

(b) Address Branch office of Satin Credit Care Network Ltd. at Shikmandui, P.S. Matigara, Dist. Darjeeling

(c) In case outside limit of this Police Station. then the

Name of the P.S. District

6. Complainant / Informant :

(a) Name Malin Barman

(b) Father's / Husband's Name S/o Bijay Barman

(c) Date / Year of Birth (d) Nationality

(e) Passport No. Date of Issue : Place of Issue

(f) Occupation Territory manager of Satin Credit Care Network Ltd, Siliguri

(g) Address Fullbari, Agne, P.S. Mathabhanga, Dist. Cooch Behar

7. Details of known / suspected / unknown accused with full particulars

(Attach separate sheet, if necessary) : Debmata of Aikpanti More Bagdogra P/A. Ugra

Bhatpara, P.S. Kandi, Murshidabad (2) Jay Prabod Ray (3)

Subhabrata Barman

8. Reasons for delay in reporting by the Complainant / Information

9. Particulars of properties stolen / involved (Attach separate sheet, if necessary) :

10. Total value of properties stolen / involved Total Rs. 22,41,025/-

11. Inquest Report / U.D. Case No. If any

12. FIR Contents (Attach separate sheets, if required) : Original written complaint which is treated as FIR is reproduced overleaf

13. Action Taken : Since the above report reveals commission of offence(s) as mentioned at Item No. 2., Registered the case and took up the investigation / directed SI Mrityunjay Ray 23.03.25 to take up investigation / refused investigation / transferred to P.S. Inspector-in-Charge Matigara Police Station on point of jurisdiction. FIR read over to the Complaint / Informant, admitted to be correctly recorded and Matigara given to the Complainant / informant free of cost. Siliguri Police Commissionerate

14. Signature / Thumb impression of the Complainant / Informant

15. Date & Time of despatch to the court :

Signature of the Officer-in-Charge, Police Station

Name : ARINDAM BHATTACHARYA

Rank : No. Inspector-in-Charge

Matigara Police Station
Siliguri Police Commissionerate
Matigara P.S. P.C.

Received on 23.03.25 at 10:55 hrs with G.D. No 1317 and started Matigara P.S. Case No-197/25 D.D. 23.03.25 u/s. 316(4)/351(2)/3(5) of BNS. SI Mutyunjay Roy will investigate the case

To
The Officer/Inspector-In-Charge
Matigara Police Station,
Dist. Darjeeling
West Bengal- 734010

Date:

23.03.25

Inspector-in-Charge
Matigara Police Station
Siliguri Police Commissionerate

Ref: Written Complaint against **Suman Debnath** (Emp. I'D- 304829), **Shubhabrata Barman** (Emp. I'D: 326620) and **Jay Prasad Roy** (Emp. I'd: 335868), being the then employees of **Satin Credit Care Network Ltd., Shivmandir Branch, Siliguri**, for misappropriation of money, fraud, criminal breach of trust, cheating, criminal conspiracy etc. of amounting to **Rs. 22,41,025/-**

Sir,

I, **Malin Barman**, s/o **Bijay Barman**, permanent resident at **Fulbari, Agna, P.O. Fulbari, Mathabhanga, Dist. Cooch Behar, West Bengal- 735210**, being the Territory Manager of **Satin Credit Care Network Ltd., Siliguri Region**, having its Branch Office at **Shivmandir, Vill.+Post- Matigara, P.S. Matigara, Dist. Darjeeling, West Bengal- 734010**, do hereby beg to state as follows:

Our company is engaged in disbursing loan to its customers for meeting their business needs and personal needs for their betterment of livelihood and recover the loan from them.

That **Suman Debnath**, S/o **Swapan Debnath**, presently residing at **Bagdogra, Airport More, Dist. Darjeeling, Pin- 734014**, permanent resident of **Vill. Ugra Bhatpara, P.O. Jibanti, P.S. Kandi, Dist. Murshidabad, West Bengal- 742136**, joined our company on **14.01.2021**.

He joined as Assistant Branch Manager in Siliguri Region. As on **01.06.2022** Suman promoted as Branch Manager of Shivmandir Branch. As a Branch Manager, Suman was liable for disbursement of the loan to the customers and for monitor the collection of EMIs from customers by his subordinates. After that on **01.07.2024** Suman promoted as Territory Manager. As a Territory Manager Suman was liable to monitor his Branch Manager.

But all of a sudden on and from **26.09.2024** said accused **Suman Debnath** absconded from the company without any prior Notice. After his sudden absconding our Officials scanned his entire portfolio and found that Suman with the help of his 2 subordinates namely **(1) Jay Prasad Roy** (Branch Manager), & **(2) Shubhabrata Barman** (Field Staff) jointly took away Field Cash of **Rs. 23,06,025/-**. In the meantime **Jay Prasad Roy** & **Shubhabrata Barman** also absconded. **Shubhabrata** absconded on **02.10.24** & **Joy** absconded on **17.10.24**.

That our Senior Officials visited Suman Debnath's house several times but not found him at home. Finally on 13.11.24 they visited again & found Suman at home and discussed with him about the misappropriation. After long discussion with him, he finally admitted his guilt and told that he committed the misappropriation with the help of Branch Manager Joy Prasad Roy & Field Staff Shubhabrata Barman. Out of total misappropriated amount of Rs. Rs. 23,06,025/-, Suman took the maximum amount. Remaining amount was distributed between Joy & Shubhabrata. He also given in writing that he'll settle his part by paying Rs. 10,00,000/- within 28.02.25 in 4 instalments. But within this period he paid part payment of Rs. 65,000/- only, failed to pay the entire committed amount within stipulated time as per Written Commitment. Even after the expiry of stipulated time, we gave him chance for one-time payment within 20.03.25 as per his request on compassionate ground, but he failed to keep his commitment again. As per our findings his pending mismatched amount is Rs. 17,01,523/-.

Our Officials also visited Shubhabrata Barman's house for discussion about his part amount of Rs. 3,35,108/-. But Shubhabrata & his family members behaved with them roughly & gave ultimatum that if we would try to come at their home again, they will teach them a good lesson.

We also tried to communicate with Jay Prasad Roy for his part amount of Rs. 2,04,394/-, but he didn't respond.

That the accused persons have cheated our valuable customers and also defamed our company's reputation.

It is therefore prayed that you kindly take necessary action against the above noted accused persons. It is further stated that we have the necessary EVIDENCE to prove the illegal, criminal acts of the above-named persons which we can produce as and when require. The criminal acts of said accused persons is punishable by law.

In these circumstances, I, the undersigned, on behalf of Satin Credit Care Network Ltd. lodge this written complaint against the absconded employees and requesting you to take appropriate legal action against the culprits to ensure recovery of the embezzled amount.

Your early action is highly solicited.

Name of Accused Persons:

1) Suman Debnath (Emp. I'D- 304829)

S/o. Swapan Debnath

Address: Vill. Ugra Bhatpara, P.O. Jibanti, P.S. Kandi, Dist. Murshidabad, West Bengal- 742136

Misappropriated Amount- Rs. 17,01,523/-

Mob. No. 7074351556

2) Shubhabrata Barman (Emp. I'D: 326620)

S/o. Kamal Kanti Barman

Address: Vill+Post- Guriahati, B.C. Road, P.S. Kotwali,

Dist. Cooch Behar, West Bengal- 736170

Misappropriated Amount- Rs. 3,35,108/-

Mob. No. 7047112611

3) Jay Prasad Roy (Emp. I'd: 335868)

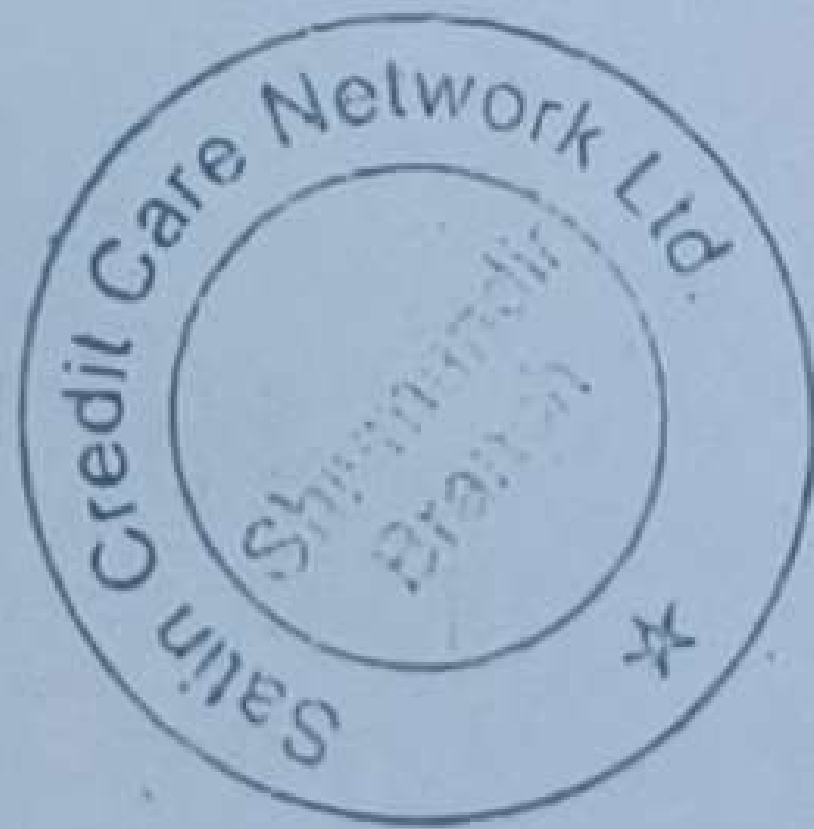
S/o. Bimal Roy

Address: Madati Para, P.O. Kharija Berubari, P.S. Kotwali,

Dist. Jalpaiguri, West Bengal- 735136

Misappropriated Amount- Rs. 2,04,394/-

Mob. No. 9319627506



Thanking you,

Yours sincerely,

Malin Barman

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For Satin Creditcare Network Ltd.

The List of documents annexed :

1. Excel Sheet of Misappropriated Accounts
2. Photocopy of Written Commitment by Suman Debnath
3. Photocopy of Appointment Letters of 3 Accused Persons
4. Photocopy of Show Cause Letters of 3 Accused Persons
5. Photocopy of Absconding Letters of 3 Accused Persons
6. Photocopy of RBI Certificate
7. Photocopy of Trade License