

FIRST INFORMATION REPORT

(Under Section 154 Cr. P.C.)



246

Dist. spe P.S. Matigara Year 2021 FIR No. 943/21 Date 27.08.2021
 (i) Act IPC Sections 406/409/468/47/120/30 Sections
 (ii) Act _____ (iii) Act _____
 (iii) Act _____ Sections _____ (iv) Others Acts & Sections _____

(a) Occurrence of Offence : Day _____ Date From 2017 Date To _____
 Time Period _____ Time From _____ Time To _____

(b) Information received at P.S. Date 27.08.2021 Time 22.30h
 (c) General Diary Reference : Entry No.(s) 1576 Time 22.30h

Type of Information : _____
 Place of Occurrence : (a) Direction and Distance from P.S. 3 km South Beat No. _____
 (b) Address Wakanda Pally Shivmardi

ps. Matigara Dist - DSH.

(c) In case outside limit of this Police Station, then the Name of the P.S. N/A District _____

Complainant / Informant :
 (a) Name Sabyasachi Sinha

(b) Father's / Husband's Name _____
 (c) Date / Year of Birth : X (d) Nationality Indian

(e) Passport No. _____ Date of Issue _____ Place of Issue _____
 (f) Occupation Authorized Signatory of Pranamalla Housing LTD (Kolkata)

(g) Address Office at 1st floor Room No 3 & 4 City Plaza, New Market

Details of known / suspected / unknown accused with full particulars
 (Attach separate sheet, if necessary) :
1) Ashim Banerjee S/O Lt Ratan Banerjee
2) Rupak Kumar Ghosh S/O Pradip Ghosh, Sonit
Park S/O Lt Jitendra Sarkar and
Smt. Laxmi Mandal

Reasons for delay in reporting by the Complainant / Information _____

Particulars of properties stolen / involved (Attach separate sheet, if necessary) :
Loan of Rs. 24,96,688

Total value of properties stolen / involved _____
 Inquest Report / U.D. Case No. if any _____

FIR Contents (Attach separate sheets, if required) : The original written complaint which is treated as FIR is enclosed here with

Action taken : Since the above report reveals commissions of offence(s) as mentioned at item No. 2, registered the case and took up to the investigation / directed S.I. Kalipada Barman Officer-in-Charge
 investigation / refused investigation / transferred to P.S. of Matigara PS / SP on point of
 jurisdiction. FIR read over to the Complainant / Informant, admitted to be correctly recorded and a copy given to the Complainant / Informant free of cost. Singur Police Commissionerate

Signature / Thumb impression of the Complainant / Informant
Noted in original Complainant

Signature of the Officer-in-Charge, Police Station
Amit Kumar Bhattacharya
 Name : _____
 Officer-in-Charge
 Matigara Police Station
 Singur Police Commissionerate

To,
The Officer-in-charge
Matigara Police Station,
Darjeeling

Date: 27-08-2021

Sub: Written complaint.

Dear Sir,

Duty Officer

I, the undersigned, authorized signatory of Poonawalla Housing Finance Ltd. (Formerly Known as Magma Housing Finance Ltd), , more specifically by virtue of Certificate of incorporation issued by the Ministry of Corporate Affairs (Herein after referred to as The Certificate) the Magma Housing Finance Limited (hereinafter referred to as MHFL) has changed its name from Magma Housing Finance to Poonawalla Housing Finance Limited (PHFL) and having its registered office at Development House,24, Park Street, Kolkata, West Bengal-700016and Branch office at 1st Floor, Room No. 3 & 4, City Plaza, Sevoke Road, Siliguri, West Bengal-734401 is a renowned "Housing Finance Company" across India and is widely acclaimed for its reputation and service. The company is engaged in the business of Mortgage Loan by taking security of immovable properties.

In the year of 2017, during business activity of the company, we have received an application for mortgage loan from one borrower Kishore Kumar Mandal (Now Deceased), his mother Kanaktala Mandal @ Kalpana Mandal and his wife, Mrs. Lakshmi Mandal. Whereas the said Kishore Kumar Mandal (since deceased) applied for a loan as Borrower and his mother, Smt. Kanaktala Mandal @ Kalpana Mandal along with his wife, Smt. Lakshmi Mandal were stood as Co-borrowers in the said loan application. The loan was procured by the borrower and co-borrowers to extend their departmental store by construction of first floor via additional construction. Ultimately on 4th November, 2017 a loan agreement was executed by and between our company and abovementioned persons and thereafter a loan amount to the tune of Rs. 2496685/- was sanctioned and disbursed to their given account. It is relevant to mention here that the mother of the deceased borrower (Kanaktala Mandal @ Kalpana Mandal) was the owner of land which was mortgaged with our company and the said mortgaged land situated at Vivekandapally,

Poonawalla Housing Finance Limited
(Formerly known as Magma Housing Finance Limited)

CIN: U65922WB2004PLC229849

Corporate Office: 602, 6th Floor, Zero One IT Park, Sr. No. 79/1, Chorpadi, Mundhwa Road, Pune - 411036 **T:** +91 020 67808091

Registered office: Development House, 24 Park Street, Kolkata - 700016 **T:** +91 033 44017350

E: info@poonawallahousing.com | **W:** www.poonawallahousing.com

Near Sibmandir, PO. Kadamtala, P.S- Matigara, Dist. Darjeeling 734011. Apart from this the owner of the said land, Mrs. Kanaktala Mandal @ Kalpana Mandal also executed a registered mortgage deed in favour of our Company on 14th November, 2017 and same was executed through commission whereas the Ld. Registrar visited at the residence of the Borrower and Co borrowers and got the same registered before ADSR- Bagdogra recorded in Deed No. I-040305710/2017, Volume No. 0403-2017 Pages from 119739 to 119759 dated 14/11/2017.

It is relevant to mention here that one Mr. Rupak Kumar Ghosh, son of Pradip Ghosh, residing at Prithvi Pur, Chiryantand opp. Lane 1st., Bihar, PIN-800001 who was the former Sales Manager of our company and he executed the mortgage deed on behalf of the Company and one of our ex employees, Mr. Sanjit Sarkar, son of Late Jatindra Mohan Sarkar, residing at 31 A.P.C. Sarani, Haider Para, PIN-734006 stood as an attesting witness of aforesaid mortgaged deed.

Thereafter in the year 2019 we came to know that the borrower, Kishore Kumar Mandal committed suicide and the Co-Borrower / his wife, Lakshmi Mandal started defaulting in payment of EMI (equated monthly installments) after the death of the borrower. When our office executive met with the Co-Borrower, Lakshmi Mandal for regularization of payment then she blatantly refused to pay a single penny in relation to the said loan agreement. Later on upon thorough scrutiny it has been detected that the said loan agreement is manufactured by the abovementioned borrower and co borrower along with the aforesaid ex-employees of our company and they in connivance with each other provided false personification of Kanaklata Mandal @ Kalpana Mandal who was the actual owner of the mortgaged land and surprisingly it has also come to our knowledge that Kanaklata Mandal @ Kalpana Mandal was died long back in 2011 prior to the approval of the said loan.

After proper verification we came to know that the Borrower, Kishore Kumar Mandal (Now deceased) and co-borrower, Smt. Lakshmi Mandal in connivance with our ex-employees, Sri Ashim Banerjee, son of Late Ratan Banerjee, resident of Ramkrishna Colony old Matigara Road, Junction. Post Office- Pradhan Nagar, Dist- Darjeeling, Pin-734403 and Rupak Kumar Ghosh, son of Pradip Ghosh and Sanjit Sarkar, son of Late Jatindra Mohan Sarkar availed the said loan by mortgaging the

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property in the name of deceased mother, Kanaktala Mandal @ Kalpana Mandal with dishonest intention to commit fraud and misappropriation of the loan amount.

Our company would not have been deceived unless we have induced by the false documentation of the above named persons pretended to be genuine. The above named persons in connivance with each other forged and executed the manufactured loan agreement and mortgage deed vide Deed No. I-040305710/2017 registered on 14/11/2017 which purports to be a valuable security and by forging the said mortgage deed they received money in consideration of the said valuable security i.e. the mortgage deed.

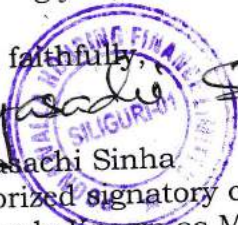
Moreover Sri Ashim Banerjee, son of Late Ratan Banerjee, Rupak Kumar Ghosh, son of Pradip Ghosh and Sanjit Sarkar, son of Late Jatindra Mohan Sarkar who were our ex employees deliberately by exploiting of their official position acting as employees or agent of our Non Banking company misappropriated the said loan amount in connivance with the borrower and co borrower i.e. Kishore Kumar Mandal (Now deceased) and co-borrower, Smt. Lakshmi Mandal for their wrongful gain and profit.

It is therefore requested to you to enquire the matter and book the culprits in accordance with appropriate provision of law.

Thanking you,

Yours faithfully,




Sabyasachi Sinha
Authorized signatory of Poonawalla Housing Finance Ltd.
(Formerly known as Magma Housing Finance Ltd),
Office at 1st Floor,
Room No. 3 & 4, City Plaza,
Sevoke Road,
Siliguri-734401

9609868095

Received on 28/8/2024 at
22.30 hrs with GDE NO 1576
dt 28/08/2024 and started
Mahigara PS case no 943/2024
dt 28/08/2024 MS 406/408/468/471
420/341PC and
endowed to SI Kalipad
Borua by its incharge
28/8/2024

Officer In-Charge
Matigara Police Station
Siliguri Police Commissionerate

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