

# FIRST INFORMATION REPORT

(Under Section 154 Cr. P.C.)

630

1. Dist Darjeeling P.S. Siliguri Year 2021 FIR No. 1280/21 Date 30.10.2021  
 2. (i) Act SPL Sections 406/420/120 B (ii) Act \_\_\_\_\_ Sections \_\_\_\_\_  
 (iii) Act \_\_\_\_\_ Sections \_\_\_\_\_ (iv) Others Acts & Sections \_\_\_\_\_  
 3. (a) Occurrence of Offence : Day \_\_\_\_\_ Date From 30.07.2020 Date To \_\_\_\_\_  
 Time Period \_\_\_\_\_ Time From mentioned in Time To \_\_\_\_\_  
 (b) Information received at P.S. Date on 30.10.2021 Time 15.15 hrs  
 (c) General Diary Reference : Entry No(s) 1928 Time 15.15 hrs  
 4. Type of Information \_\_\_\_\_ Written / Oral \_\_\_\_\_  
 5. Place of Occurrence : (a) Direction and Distance from P.S. \_\_\_\_\_ Beat No. \_\_\_\_\_  
 (b) Address Panitanni More, Seraxe Road, PS-Siliguri, Dist-Darjeeling.

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

Name of the P.S. \_\_\_\_\_ District \_\_\_\_\_

6. Complainant / Informant :

(a) Name Partha Pratim Nath, Asst. Regional Manager, Muthoot Fin. Ltd  
 (b) Father's / Husband's Name Prabhat Ranjan Nath  
 (c) Date / Year of Birth \_\_\_\_\_ (d) Nationality \_\_\_\_\_  
 (e) Passport No. \_\_\_\_\_ Date of Issue \_\_\_\_\_ Place of Issue \_\_\_\_\_  
 (f) Occupation \_\_\_\_\_

(g) Address Flat No-674, Block-A, Siddhin Exotica Apartment, Chayanpara  
W/O-42, PS-Siliguri, Dist-Darjeeling.

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

(Attach separate sheet, if necessary) :

① Mrs. Manisha Paul w/o Achintan Paul of Samyosen Colony, A-Block, Arundha  
 Sarani, near Badmiki School, W/O-34, Raiganj, Jalpaiguri ② Banashwar Sarkar  
 S/o H. Sarkar of Timbattimona, W/O-21, PS-Siliguri, Dist-DJ ③ Shubham Mitra  
 S/o Arun Mitra of Sarbhanga Gopalpur, Koch Bihar near Garavita, Udayan Sangha  
 Club (A) Pushpenderi Barman S/o Mr. Chapat Krishna Burman of Swadapally,  
 Shivmanon, Mandanga, Darjeeling.

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

Gold loan Rs. 5,47,511/- (Five lakhs forty seven five hundred eleven) only.

10. Total value of properties stolen / involved \_\_\_\_\_

11. Inquest Report / U.D. Case No., if any \_\_\_\_\_

12. FIR Contents (Attach separate sheets, if required) : The original written complaint of the complainant is treated as FIR which enclosed herewith.

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 Uday Shankar Mandal of Siliguri PS/SR to take up investigation / refused investigation / transferred to P.S. \_\_\_\_\_ 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.

14. Signature / Thumb impression of the Complainant / Informant

Signature of the Officer-in-Charge, Police Station

Name Rajiv Chakraborty

Rank No. \_\_\_\_\_

30/10/2021  
 Officer-in-Charge  
 Siliguri Police Station  
 Siliguri Police Commissionerate

15. Date &amp; Time of despatch to the court : \_\_\_\_\_

Siliguri :

Date: 30/10/2021

Complainant: -

Mr. Partha Pratim Nath aged 42 years, S/o Sri. Prabhat Ranjan Nath, working as Asst. Regional Manager, Muthoot Fincorp Limited. having residential address at Flat No G4, Block A, Siddhi Exotica Apartment, Chayanpara, Ward No 42, Siliguri-734004, District - Darjeeling , West Bengal .

To  
The Officer-In-Charge  
Pani Tanki TOP(I) Under siliguri PS  
Sevoke Road, Siliguri, Dist. - Darjeeling,  
West Bengal.

Sir

I, Partha Pratim Nath, aged 42 years, S/o. Sri. Prabhat Ranjan Nath working as Asst. Regional Manager, Muthoot Fincorp Limited. having residential address at Flat No G4, Block A, Siddhi Exotica Apartment, Chayanpara, Ward No 42, Siliguri-734004, District - Darjeeling , West Bengal , is lodging this complaint for and on behalf of M/s Muthoot Fincorp Ltd , a Company incorporated under the provisions of the Companies Act, 1956, and having its registered office at Muthoot Centre, Punnen Road, Trivandrum – 695034 and branch office at Muthoot Fincorp Ltd, 1st Floor, Holding No. 40/107, 6 Ram Krishna Samity Building, Pamitanki More Sevoke Road, Siliguri P.O, P.S. Darjeeling, West Bengal – 734001.

M/s Muthoot Fincorp Ltd is engaged in the business of advancing loans against security/pledge of gold ornaments and other Non-Banking Financial Services as per the rules, regulations and guidelines laid down by the RBI.

I am filing this complaint against the customers (1) Mrs. Monika Paul, aged about 40 years, W/o Mr. Anchita Paul, residing at Suryasen Colony, A Block, Arunanda Sarani, Near Balmiki School, Ward No. 34, Siliguri Town, Jalpaiguri, Rajganj, West Bengal- 734004 (2) Mr. Baneswar Sarkar, aged about 41 years, S/o Mr. H. Sarkar, residing at Tinabatti More, Siliguri, Near Over Bridge, Rajhar, Ward No. 31, Siliguri - 734015, (3) Mr. Shuvam Mitra, aged about 24 years, S/o Mr. Arun Mitra, residing at Dakshin Gopalpur, Koch Bihar, Near Baravita Udayan Sangha Club, West Bengal- 736133, and against the ex-staff of M/s Muthoot Fincorp Ltd (4) Mr. Pushpendu Barman, aged about 42 years, S/o Mr. Chapal Krishna Burman, who is also the previous branch manager of our Siliguri Branch residing at Sarada Pally, Shivmandir, Ranidanga, Darjelling, West Bengal- 734011 & (5) Mr. Anchita Paul, residing at Suryasen Colony, A Block, Arunanda Sarani, Near Balmiki School, Ward No. 34, Siliguri Town, Jalpaiguri, Rajganj, West Bengal, 734004.

Partha Pratim Nath  
30/10/2021

1. That, **Mr. Baneswar Sarkar** approached our Siliguri Branch on **30.07.2020** and pledged gold ornaments including Locket (2 nos.) , Ring (13 nos.) , Stud (12 nos.) and Necklace (1 no.) under **Gold Loan No. F307** and has availed loan amount of **Rs.1,12,200.**
2. That, **Mr. Shuvam Mitra**, approached our Siliguri Branch on **10.08.2020** and pledged gold ornaments including Rings (4 nos.), Stud Drops (8 nos.) and Studs (22 nos.) under **Gold Loan No. F320** and has availed a loan amount of **Rs.1,62,100/-**
3. That, **Mrs. Monika Paul**, approached our Siliguri Branch on **13.08.2020** and pledged gold ornaments including Earrings (2 nos.), Necklace (1 no.) and Studs (2 nos.) under **Gold Loan No. F324** and has availed a loan amount of **Rs. 63,880/-**.
4. That, the said **Mr. Baneswar Sarkar** again approached our Siliguri Branch on **04.09.2020** and pledged gold ornaments including Bracelet (2 nos.), Locket (7 nos.), Ring (1 no.) , Stud drops (4nos.) and Studs (20 nos.) under **Gold Loan No. F369** and has availed a loan amount of **Rs.1,65,500.**

**Detailed description of the ornaments along with gross and net weights provided under Annexure A.**

That, in the internal gold inspection conducted by the Gold Inspector Mr. Sunil Das at our Siliguri branch from 15.09.2020 to 17.09.2020, it was reported that, the gold ornaments pledged in the above-mentioned accounts (F307, F369, F320 & F 324) are spurious gold. Upon the receipt of the said report, a detailed internal enquiry was conducted by the company.

Thereafter a report was obtained from the Government certified gold inspector. The gold valuation report by the gold inspector also confirmed the same to be spurious. There were minor differences between the gross weights mentioned in the pledge card and those mentioned in the gold valuation report which is normal in the case of measurement of gold ornaments. **The details of the weight of gold as per the pledge card and report of the Government certified gold inspector are provided under Annexure B.**

That it has come to our knowledge that the said customers with the guidance and assistance of Mr. Anchita Paul colluded with the Ex. Branch Manager, namely Mr. Pushpendu Barman in pledging the said spurious gold. It has further come to our knowledge that Mr. Anchita Paul is a leading gold merchant in the locality and Mr. Baneswar Sarkar works for the said Mr. Anchita Paul. Further, Mrs. Monika Paul is the wife of the said Mr. Anchita Paul. Also, Further, Mr. Pushpendu Burman is a close associate of the said Mr. Anchita Paul.

That, the said Mr. Mr. Pushpendu Burman being the Branch Manager misguided and fraudulently got the branch staff to appraise and seal the spurious gold under GL No. F307, F369, F320 and F324.

*(Rallu Prokta Kalki)*  
*Pushpendu*

Enquiry it was learnt that the above-mentioned customers had knowingly and wilfully pledged ornaments with the connivance of the said Mr. Pushpendu Burman. The company has suffered a total loss of Rs 5,47,511/- along with its interest and costs thereupon. The intention of all the above mentioned were to make undue benefit and also to impose irreparable loss to the company by cheating and defrauding the company by pledging spurious gold as genuine gold.

**DETAILS OF LOAN AVAILED BY PLEDGING SPURIOUS GOLD**

Sl No	Pledge No	Customer Name	Pledge Date	Average Purity % of the Packet	Pledge Amount	Spurious Amount
1	F324	MONIKA PAUL	13/08/2020	50.00%	63800	15687
2	F369	BANESWAR SARKAR	04/09/2020	0.00%	165500	165500
3	F307	BANESWAR SARKAR	30/07/2020	0.00%	112200	112200
4	F320	SHUVAM MITRA	10/08/2020	0.00%	162100	162100
						<b>5,47,511</b>

The above persons have thus cheated the company and availed cash benefit by pledging spurious gold instead of actual gold. You therefore requested to register FIR against (1) Mrs. Monika Paul, (2) Mr. Baneswar Sarkar, (3) Mr. Shuvam Mitra (4) Mr. Pushpendu Barman & (5) Mr. Anchita Paul under sections 420 of the IPC for defrauding and cheating the company and to invoke any other relevant sections of IPC as may deem fit after going through the material documents.

*Received on 30.10.21 at 14:35 hr vide Panitanki TOP GDE NO. 664/21 dt. 30.10.21 and forwarded to I/c Siliguri PS to start a specific case under proper Sec of law. Sd. Uday Sankar Mandal will investigate the case.*

*30/10/21  
Officer in-Charge  
PANITANKI TOP.  
P.S. Siliguri  
Dist Darjeeling*

*Paul*

Complainant

*(Pauline Pratin Mela)*

*Received on 30/10/21 at 15:15 hr vide SCS PS GDE NO. 1928 Dt. 30.10.2021 Started SCS PS Case no- 1280/21 Dt. 30.10.21 u/s 406(A20) 120 B IPC.*

*30.10.2021  
Officer in-Charge  
Siliguri Police Station  
Siliguri Police Commissionerat?*