

FIRST INFORMATION REPORT

(Under Section 154 Cr. P.C.)

2270



Dist. Darjeeling P.S. Siliguri Year 2022 FIR No. 270/22 Date 12/3/22

Sections 406/420/465/467/468/120B Sections (iii) Act Sections (iv) Others Acts & Sections

3 (a) Occurrence of Offence : Day Date From Since 2008 Date To Time Period Time From Mention n/r Time To

(b) Information received at P.S. Date on 12/03/22 Time 12.15 hrs

(c) General Diary Reference : Entry No(s) 994 Time 12.15 hrs

4. Type of Information Written / Oral

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

(b) Address Jagadish Abasan, Swamiji Sarani near Vivekananda School, Haximpara, W/m-15, P.S. 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 Debansh Saha

(b) Father's / Husband's Name Lt. Krishnapada Saha

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

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

(f) Occupation

(g) Address Rangam, w/Isurdhan A/P Jagadish Abasan 1st floor, Swamiji Sarani Near Vivekananda School, Haximpara, W/m-15, P.S. Siliguri Dist. Darjeeling

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

(Attach separate sheet, if necessary): (i) Mr. Rajesh Paul he NOT know Staff of Reliance Co. (ii) Sreyasi Dey

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

9. Particulars of properties stolen / involved (Attach separate sheet, if necessary): Rs. 2,50,00,000/- 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 Ashim Kumar Das or Subitanki TSP. to take up investigation / refused investigation / transferred to P.S. Siliguri 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: Raju Chatterjee

Rank: No. SI of Police

15. Date & Time of despatch to the court: on 13/03/22 at 10.30 hrs

To,
The Inspector-in-Charge
Siliguri Police Station
Siliguri

Date:- 12/03/22

SUB: FIR on fraud of Rs-2,50,00,000/- on Credit cards and bank accounts

Respected Sir,

I, Debashis Saha, son of Late Krishnapada Saha, having permanent residence at Raniganj, West Burdwan and presently residing at 1st Floor, "Jagadish Abasan", Swamiji Sarani, - Near Vivekananda School, Hakimpara, Ward No-15 of S.M.C, P.O & P.S-Siliguri would like to bring to your attention to the below mentioned facts. I am an engineer by profession and presently working as an AGM & CM at Ramman-3, NTPC, Teesta LDP:4, NHPC of BHEL (Bharat Heavy Electrical Ltd), having a transferable power plant construction job and therefore worked at several power plants in India. While my employment at NHPC Power Plant located at Kalijhora, near Siliguri in the year 2008, I made a policy of Rs.10,000/- which was of Reliance Company. In the year of 2011, the policy got matured and two staffs of Reliance came to me and created a new policy for me. When I came to know that the date of birth in the new policy was entered wrongly, I inquired about the same to the concerned authority. In order to rectify the same with supporting documents, a company person name Mr. Rajesh Pal from the office visited me at Siliguri. I have known him since then.

Since Mr. Rajesh Pal was involved in tax saving policies, Share and Mutual funds, he took all the savings details of me and my wife. He started making policies on behalf of us after our consent. Since I had to travel a lot for my job purposes, all my policies were handled by Mr. Rajesh Pal. Everything was going well and fine until 2019. In 2019, instead of investing in Mutual fund policy on behalf of me, he invested 2nos in Yearly Premium of ULIP policies which was difficult for me to proceed with. I had an argument with him related to that. He stopped providing details of my other policies after the said incident. In 2019-20, Mr. Rajesh Pal insisted me to invest in yearly premium based Term Policy till 85 years of my age. I certainly could not take the said policy because I knew it would have difficulty for me in making payments. Mr. Rajesh Pal introduced me to his son Mr. Souvik Pal and a girl whose name was Sreyasi Dey. This girl, Sreyasi was new to this policy business and tried to convince me to take a policy to which after repeated requests, I agreed. She used to work in the office of Mr. Rajesh pal. She was terminated from employment by the son of Mr. Rajesh Pal. She also told me that all the policies of mine were handled by her in the office of Mr. Rajesh Pal from beginning.

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Thereafter all my policies were transferred from Mr. Rajesh Pal and shifted to her. She, as an agent used to do several company's insurance policies for me but never provided the details of those policies. During this time, there was an outbreak of Covid-19 and there was lockdown everywhere. She could not provide the details as a reason of the pandemic and promised to send them by post. After that found that 30Lakh made policies are of traditional type ie yearly premium based type ,not mutual fund ,as told by me while making. Another Rs-35,00,000/- (Thirty Five) policy was done by her stating false promises and when inquired and asked to return the amount mentioned in the policy, she could not provide any details. She made false statements stating that the policy amount shall be increased thus, advising me to invest in TOP UP equivalent amount policy. I had to pay Rs. 70 lacs from my different credit card.

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Due to disparity in transaction towards different policies, she could not give proper transaction statement towards filing of Income Tax return of year 2020-21 as informed by my tax consultant lawyer of Siliguri. She made me enter into various policies stating false and deceiving information. All the money for the policy was being deducted from my credit cards where the interest is around 40% with GST. I was in such a bad situation that even GOLD loan from SBI was taken to close all the dues with interest of credit card. I feel melancholy whenever I think about this situation. I did not get a single amount after maturity and she gave me fake promises taking future dates and telling me that the amount will be received since one year and moving Kolkata, Ranchi & Mumbai offices as informed.

Even I had to mortgage my flat which is situated at Hakimpara, P.O & P.S-Siliguri. She even tried to seduce me several times and send me obscene pictures in my phone. Around 10 number of LIC policies has been surrendered by her without my knowledge and made one Bandhaan Bank account to get 7 number policies amount and taken away Rs-6,00,000 to their personal account. Amounting Rs 10,00,000/- from three policies has been taken by her by stating false information. Till date the amount has not been refunded. Once she had taken an amount of Rs. 4,00,000/- as help in 2020 for her known sick person named Akash Da, and Akash used to refund Rs.30,000/15,000 monthly by cash/account but full amount not yet refunded and some hidden photos might have taken during cash handover on this.

After second covid lockdown it is realized that whenever I used to visit Siliguri on marketing, they used to follow up me and kill time against odd excuses so that I can't go to any insurance office to gather their policies'

information. Even her main agent Mr. Rajesh Pal after hearing this did not help us and certainly did not take our words into consideration. I and my wife went to several places for meeting her but she was not available most of the time. One fine day, we went to the office of Edelweiss Tokio Insurance, Siliguri and found her and confronted her. We eventually came to know that she had made several policies using unknown mail id's and unknown mobile numbers which did not match any of our number, email, etc and their validity was only of one year. No medical tests were done and yet health policies were created. Also visited other insurance companies like HDFC Ergo, TATA Aig, Max, TATA AIG where many policies were made on other person by my credit cards without my knowledge, Till date she has not given any further policy and cash deposit details.

After 2nd COVID lockdown found only around 40 Lakhs traditional policy were made on our name with different mobile number and mail id which I never asked for due to yearly huge amount of premium payment and can't be paid after 2023rd January retirement. Without my knowledge, activated direct ECS payment of policies from my bank account and credit card by doing forgery of my signature.

During last two years, had to transfer an amount of total 55 Lakhs cash to 26 nos bank accounts in different names as per her intimation from my saving bank/UPI towards deposit of Reliance 1st time monthly premium which is merely 6Lakh. But no proof could get from her and Reliance office till date. Nowadays informing about false refunding information through cash against me. Once I complained to Reliance Nippon during December 2021 to close all the odd policies, but she came to my home twice with Reliance Nippon Branch Manager Mr. Vimal Kumar standing downstairs and forcibly taken declaration by giving false assurance that KYC would be spoiled towards getting redemption. Mr. Rajesh Kumar Pal had also forcibly taken voice declaration through mobile recording. From the beginning, she used to seduce and sent many of her nude photos to my mobile. Moreover met me 3-4 times at Siliguri residence for official job and intentionally used to do oral sex and had taken hidden photos for black mailing me. Now she is threatening me, my office through e-mail towards lifting away the searching policies letter from different Companies on all non-traceable amount from my cards. Even she used to threaten me by saying that she would commit suicide if I complain against her before any authority including Police.

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So in gist she and others have committed the following offenses:-

- 1) Making of unwanted insurance companies traditional plan from different agencies like Reliance, Max, Tata Aia, Ergo, etc
- 2) Cash transfer to their personal bank account on false information
- 3) Doing multiple fraudulent transactions from my credit card and instead of making my policy from they have done in name of outsiders and collected cash from them and they are not providing details from first day till date about expenditures on credit card and cash transaction.
- 4) Intentional blackmailing through seducing act

From the above details, it is clearly indicated that,

The following are the credit cards from where transactions are reflected:

- I. Yes Bank - 5363 0320 2125 5255
- II. IDBI - 4850 6900 0003 0560
- III. ICICI - 4315 8100 8818 9004
- IV. HDFC - 5522 6050 0416 3758
- V. SBI - 4377 4860 0763 2795
- VI. Standard Chartered - 4622 7153 5379 1810
- VII. RBL - 5369 0773 7040 6482 (presently closed)

The transaction details of all the policies and their payments have been made in provided as follows and documents are enclosed herewith:

1. A/c No. 184104000020022, IDBI Bank, MANAGEMENT HOUSE, SALT LAKE ELECTRONICS COMPLEX, BLOCK-EP & GP, SECTOR -V, KOLKATA -700 091
2. A/c No. 182104000040576 IDBI Bank, 1ST FLOOR, NANAK COMPLEX, SEVOKE ROAD, SILIGURI-734001

From the above situation, I feel depressed as there is huge burden on present home and gold loan amounting to around Rs 63 lakhs, other savings with LIC Rs-40 Lakhs and Rs-70 lakhs of provident fund spent on above event and finding no other option I approached before you for appropriate measures. I would be extremely grateful if you look into this matter as soon as possible and take necessary action for the ends of justice.

Thanking you,

Yours faithfully

Debashis Saha
(DEBASHIS SAHA)
9800869326, 7308520955
S/O Late K.P. Saha

Received on
12/3/22 at 12:45
Mrs. vide sig
Ps GDE No. 994
dt. 12/3/22
Stamped sig Ps
Case No. 270/22
dt. 12/3/22 w/s
406/420/465/467
168/120 B IPC
and endorsed
to SE Ashim
K. Das of
PNT TOP for
its investigation.

AS
12/3/22
Inspector in Charge
Siliguri Police Station
Siliguri Police Commissionerate

Encl: Bank transfer statement
with credit card bill.