

FIRST INFORMATION REPORT  
(Under Section 154 Cr. P.C.)

9/e

1171

Dist. SPC P.S. Cyber Guine Year 2022 FIR No. 121/22 Date 10/6/22  
(i) Act IPC Sections 419/420/468 (ii) Act ..... Sections .....  
(iii) Act ..... Sections 471 (iv) Others Acts & Sections .....  
(a) Occurrence of Offence : Day Since Date From 16/01/22 Date To .....  
Time Period ..... Time From ..... Time To .....  
(b) Information received at P.S. Date 10/06/22 Time 14:30 Pm  
(c) General Diary Reference : Entry No.(s) 131 Time 14:30 Pm  
Type of Information : Written Written / Oral  
Place of Occurrence : (a) Direction and Distance from P.S. .... Beat No. ....  
(b) Address Cyber Space

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

Complainant / Informant:  
(a) Name Govind Kumar Pathak  
(b) Father's / Husband's Name Basant Kumar Pathak  
(c) Date / Year of Birth : 41 years (d) Nationality Indian  
(e) Passport No. .... Date of Issue : .... Place of Issue .....  
(f) Occupation BSF, SPC, Baikunthapur, MT Platoon, Salugara, BDN, P.S. JPG.  
(g) Address Neyazipur, Tesariya Ka Dera, PO - Neyazipur, PS - Simari  
Details of known / suspected / unknown accused with full particulars Dist - Buxar, Bihar - 802131

(Attach separate sheet, if necessary):  
Person namely Santosh Kumar, (Ex BSF) of 94 PC Colony, Kankarbagh  
Near Lohiya Park, Patna, PIN - 800020 and WhatsApp No -  
9485185818 previously posted at Sector HQ BSF, Shillong, Mawpat  
PO - Mawpat, Dist - East Khasi Hills, Meghalaya - 793012  
Reasons for delay in reporting by the Complainant / Informant

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

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  
of the complainant which is treated as FIR is enclosed herewith.

Action taken : Since the above report reveals commissions of offence(s) as maintained at item No. 2, registered  
the case and took up to the investigation / directed SI Sanjay Ghosh 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.

Armed in Complaint  
Signature / Thumb impression  
of the Complainant / Informant

BSM  
10/06/22  
Signature of the Officer-in-Charge, Police Station

Name : Biswajit Choudhary  
Rank : Cyber Crime Police Station  
Siliguri Police Commissionerate

Date & Time of despatch to the court :

To

The In charge  
Cybercrime Police Station  
Siliguri, West Bngal

Sub:- LOADING OF FIR AGAINST SANTOSH KUMAR (REGIMENTAL No-121302070-EX BSF PERSONNEL) REGARDING MISSUSE OF MY MOBILE NO, GAMIL ID, NAME, FATHER NAME, AADHAR NO , CKYC NO (CENTRAL KNOW YOUR CUSTMER NO) AND PAN NO & APPLY/PASSED LOAN AGAINST, REGARDING.

Respected Sir,

It is submitted that the I No 000005050 Head constable Govind Kumar Pathak presently serving in STC (Subsidiary training center) Border security Force, Baikunthpur, Salugara.

2. On dated 16 Jan 2022, I received a mail from CKYC (Central know your customer) department i.e ([ckyc@ckycindia.in](mailto:ckyc@ckycindia.in)) regarding issuance of CKYC "that your record 30040612087123 registered with central KYC Registry has been updated by **Karzybee Service Private Limited on 16 -01-2022**. Your current address, permanent address, photograph has been updated (**Mail attached as page No-01**). But same is neither requested by me nor initiated by me.

3. After opening my mail I downloaded the CKYC document file, I surprised to see the file and found, that **-Email id, phone no, date of birth, name, Father name and CKYC identifier No, is mine but photo and address i.e ( C94 P C Colony, Kankarbagh Near Lohiya Park, Patna, 800020 , Bihar, India) incorporated/mention are not belong to me**, it's /Photo belong to Santosh Kumar ( **who is an Ex- BSF person ( Regimental No- 121302070 Rank-HC-Ministerial and share office/duty with me during year 2017 and 2018 at Sector Head Quarter BSF Shillong, Mawpat, PO- Mawpat, DISTT- East Khasi Hills, Meghalaya- 7930012. Later Santosh Kumar (Ex- BSF (Head Constable- ministerial) resigned/dismissed by the BSF in default case)** which is fake and obtain by presenting either fake document/or my document. (Copy of fake CKYC document with enlarged photo attached at page **No-02 & 03.**) Santosh Kumar is using whatsapp No- 9485185818 but no chats make with me since his dismissal. I receive this no from my friend.

4. Further, I am also bearing CKYC registry document issued by CKYC through my G mail id on dated 28/12/2021 which is identified by Nextbillion Technology private limited as I have opened Demate account through Grow platform for trading in share market ( copy of mail & original CKYC attached at page **No-04 & 05**) which is original

*Govind Kumar Pathak*

*Seen*  
*16/01/22*  
Inspector-In-Charge  
Cyber Crime Police Station

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and requested by me. digitally verified **AADHAR** and **PAN** enclosed at page No **5a, 5b & 5c**)

5. Mail regarding issue of fake CKYC has been sent by me on 16/01/2022 to the following address, [helpdesk@cersai.org.in](mailto:helpdesk@cersai.org.in), ( and **CERSAI** replied to contact CKYC helpdesk copy of E/Mail attached at Page **No-06**). Further I sent a E- Mail to [ckyc@ckycindia.in](mailto:ckyc@ckycindia.in) on **18 JAN 2022** but no fruitful result received by ckyc in this regard (copy of mail and reply attached at page No- **07 & 08**) simultaneously **I sent a mail to [rakesh.rah@ops.kbnbfc.in](mailto:rakesh.rah@ops.kbnbfc.in)** (original identifier to issue CKYC on **16 Jan 2022** , **representative of Karzybee Service Private Limited** but no reply received. (Copy of all mail attached at page **No-09** but this E-mail converted into KB NBFC< [reachus@kbnbfc.in](mailto:reachus@kbnbfc.in) on **17 Jan 2022** attached at Page **10,11 & 11 (a)** ) asked me to submit screenshot of mail for updates and I did so but on 18 Jan 2022, [reachus@kbnbfc.in](mailto:reachus@kbnbfc.in) inform me to file compliant against the mentioned individual for any misuse of documents. **Page No-11** ). In this regard, I have already lodge complaint vide compliant No- 289 dtd 18 Jan 2022.

06. Further **On 03 Feb 2022** I received a call from Phone No **02268092865**-received by my wife on my mobile no- 9089214902 regarding not payment of due EMI of personnel loan. Further I talked with the phone no and that call center confirm my ADHAR NO and said that you have drawn a loan from repaid paisa. I denied and said that neither I had applied for loan from rapaid paisa nor drawn any loan in my account. Further call center asked that mobile No- **8862816925** belong to me I replied it is not belong to me. Phone was cut off by the call center. I also approached UIDAI & NSDL & Income tax department in this regard but no fruitful result found ( copy of the same is attached at **Page No-12,13,14 & 14a,14b&14c**)

7. On 14 may 2022 I received an E-mail on my gmail Id that **Quote** " Thanks you for applying for your credit report and score through LOANWISER) **Unquote, but same was not applied by me, when I tried to open the main it was not open but after some day it was opened** after entering combination of pass word i.e Mix of my pan and last four digit of Mobile No-**8862816925** ( which I was received from call center and not belong to me) downloaded copy of Experian credit report ERN No- **1652510999276** and unique transaction ID: 358341677 DTD 14 May 2022 attached at Page No-**15 to 26** both side) **in which Overdue Loan Account Srl No- 15,16,18 to 22 ( Page No-16 (b)** and address i.e **C-94 P C COLONY, KANKARBAGH, NEAR LOHIYA PARK, PATNA-800020 BIHAR, 800020** and mobile No-**8862816925**,

*Shashi Kumar Patil*

*Seen*  
Inspector-In-charge  
Police Station

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9485185818 and E MAIL ID govindkumarpathak94@gmail.com mentioned in it not belong to me ( Page No- 22 to 26) and it is fake. Mobile No-8862816925, 9485185818 GMAIL ID govindkumarpathak94@gmail.com may be belong to above mention suspect.

08. 02 June 2022 I receive a message from Paisa Bazaar regarding overdue account found (Page No-27) further I download the CRIF Highmark credit report on 02 June 2022 vide ERN No-CCR220531CR704715894 DTD 31/05/2022 ( attached at page No- 26 to 42 both side) in which **overdue/ loan account Srl** No- 02,03,08,12,,15,20,21,22,24 are not belong to me and almost all credit enquiry also not done by me (**page no-41b**). It seems it belong to above mention suspect. It is pertinent to mention here that neither any loan amount credited/debited in/ from my bank account so far nor applied by me. But possibility of the same cannot be ruled out.

09. I am receiving several call from Phone No-912268494300, 2268492822 2268494002 regarding nonpayment of loan amount, call center inform me that "you have credited loan amount in Bank of Maharashtra, Boring road, Patna, Further call center asked that address i.e **C-94 P C COLONY, KANKARBAGH, NEAR LOHIYA PARK, PATNA-800020 BIHAR, 800020** and mobile No-8862816925 belong to me I replied it is not belong to me. Phone was cut off by the call center on 08 June 2022. Meanwhile I receive a Whatsapp message on 06 June 2022 from mobile No- 9702925954 regarding **overdue loan amount ( attached at page No-43)** and Several call received by me on my MO- No-9089214902 and threatening me to deposit the loan amount other legal action will taken against you (me) .

10. Keeping in view of above request lodge FIR against above mentioned person / fraudulent who is MISSUSING MY MOBILE NO, GAMIL ID, NAME, FATHER NAME, AADHAR NO , CKYC NO (CENTRAL KNOW YOUR CUSTMER NO) AND PAN NO BCHPP2373K and obtained/apply for loan by using my identity or by producing my document either hard copy or digitally and take action according to prevent such **cybercrime (fraud)**, so that my interest could not be effected/compromised. And to avoid unnecessary legal action me in future. And I am not responsible for misuse of my any document henceforth. Address of above suspect is attached (at page No- 44.)

*Govind Kumar Pathak*  
*Seen*  
*12/06/22*

Contd on p/no-04

//04//

11. A copy of the FIR may please be provided to under signed for record as well as follow up action in this regards.

10/06/2022

Govind Kumar Pathak  
STC BSF Baikunthpur  
MT Platoon, Salugara,  
M/No- 9089214902  
7005285548

[govindpathak1980@gmail.com](mailto:govindpathak1980@gmail.com)

S/o Basant Kumar Pathak

Vill- NEYAZIPUR TESARIYA KA DERA  
Po- NEYAZIPUR  
P.S. SIMARI  
Dist- BUXAR  
ST - BIHAR PIN - 802131

Received on 10/06/22 at 14:30 hr  
Video Cyber Crime PS GDE No - 131 Dtd.  
10/06/22 of registered Cyber Crime PS  
Case No - 121/22 Dtd. 10/06/22 U/S -  
419/420/468/471 IPC of endorsed to  
SI Sanjay Ashok for its investigation.

B.M. Ch.  
10/06/22  
Inspector-In-Charge  
Cyber Crime Police Station  
Siigauri Police Commissionerate