



P.S. Bhaktinagar Year 2022 FIR No. 1191/22 Date 04/11/2022

Sections 406/417/420/465/ Act - Sections -
Sections 468/120B (iv) Others Acts & Sections -

3. (a) Recurrence of Offence : Day - Date From end of year 2021 Date To 22/9/2022

Time Period - Time From not mentioned Time To -

(b) Information received at P.S. Date 04/11/2022 Time 10.10 hrs.

(c) General Diary Reference : Entry No(s) 178 Time 10.10 hrs.

4. Type of Information : - Written / Oral -

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

(b) Address M/s Balaji Enterprise at Mittal Complex, Opposite Anand Lake Hospital, Seroke Road, PS-Bhaktinagar.

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

6. Complainant / Informant :

(a) Name Sri Anush Garg

(b) Father's / Husband's Name Sri Ashok Kr. Agarwal

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

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

(f) Occupation Business

(g) Address M/s Balaji Enterprise, office at Mittal Complex, opp. Ananda-Lake Hospital, Seroke Road, PS-Bhaktinagar, Dist-Jalpaigmi.

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

(Attach separate sheet, if necessary) ① Branch Manager, Indust Ind Bank Ltd., ② Sri Sujay Ghosal, BBG Department, Indust Ind Bank Ltd, both Seroke Road, Opp. Uttar Banga Marwari Bazar, 2nd Mile Seroke Road, PS-Bhaktinagar, Dist-Jalpaigmi.

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 Rs- 41,400/- only

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

12. FIR Contents (Attach separate sheets, if required) : The original written complaint of the Complainant which is treated as F.I.R is reproduced over leaf.
S.I.
04/11/22

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 Deepak Kr. Singh of BUN PS to take up investigation / refused investigation / transferred to P.S. - on point of jurisdiction. FIR read over to the Complain/ Informant, admitted to be correctly recorded and a copy given to the Complainant / Informant free of cost.

noted in original Complaint.

14. Signature / Thumb impression of the Complainant / Informant

Inspector-In-charge, Police Station
Bhaktinagar Police Station
Siliguri Police Commissionerate
Signature of the Complainant / Informant
04/11/22
Prasenjit Deo Sarkar

Name : Prasenjit Deo Sarkar

Rank : No. SI of Police.

15. Date & Time of despatch to the court :

Date: 03.11.2022

To,
The Inspector -in-Charge
Bhaktinagar Police Station
Dist. - Jalpaiguri

SUBJECT:- F.I.R / Written Complaint against (1) **THE BRANCH MANAGER**, IndusInd Bank Limited, (2) SRI SUJAY GHOSAL, BBG DEPARTMENT, IndusInd Bank Limited, both of Sevoke Road, Opp. Uttar Banga Marwari Bhawan, 2nd Mile, Sevoke Road, Siliguri, P.O. Sevoke Road, PIN - 734001, Dist - Jalpaiguri for committing cheating and fraud.

Sir,

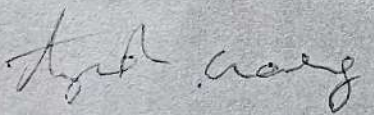
I, **SRI AYUSH GARG**, Son of Sri Ashok Kumar Agarwal, being Proprietor of **M/S BALAJI ENTERPRISE** having office at Mittal Complex, Opposite Anandloke Hospital, Sevoke Road, Siliguri, Post Office:- Sevoke Road, Police Station:- Bhaktinagar, in the District of Jalpaiguri, Pin:- 734001 would like to lodge written complaint against the above named miscreants stating as follows:

1. That the above-named miscreants (Bank Officials) approached me in the end of year 2021, and requested me to transfer the cash credit account in the name of my firm to their bank by shifting it from my existing bank i.e. Kotak Mahindra Bank.
2. That I was never interested to shift my cash credit account in IndusInd Bank Limited but the above said miscreants every other day started approaching me with some lucrative offers such as reducing of processing fees to 0.25% including documentations and legal expenses, interest below 7.2%, no foreclosure charges none other type of hidden cost in any case, and be it mentioned here that said miscreants have also obtained my signature along with the signature of my father on several papers and documents to shift the account from Kotak Mahindra Bank to their Bank.
3. That recently on going through the documents provided by above said miscreants it is found that one among the several letters bearing sub: **"Loan Request Letter" dated 23.12.2021** which pertains to have been signed by me but infact I have never signed the same.
4. That though in good faith I have signed many papers and documents without going through the contents of the same for shifting the account from Kotak Mahindra Bank to IndusInd bank but pretended signatures on the said "Loan Request Letter" is not mine and hence forth the same has been forged by above said miscreants.
5. That since my signature on the said letter dated 23.12.2021 is forged by said miscreants and they did not even comply with the promises made by them thus it is crystal clear that with the intention of cheating and


causing harm and to play fraud and forgery upon me the above named miscreants have dishonestly and fraudulently have manufactured said false document having my false and fake signature on it.

6. That further on 25.02.2022, practicing fraud and unfair trade practice the above-named miscreants have debited my account to the tune of Rs.30,000/- (Rupees Thirty Thousand) only on account of "PROCESSING FEE FOR BBG" and a sum of Rs.5,400/- (Rupees Five Thousand Four Hundred) only was also charged on account of GST and be it mentioned here that a sum of Rs.6000/- (Rupees Six Thousand) only has also been charged on 08.06.2022 on account of legal charges.
7. That subsequently the above-named miscreants, without any information and knowledge has disbursed loan in my account maintained at their branch without issuance of any disbursement letter.
8. That for the said fraudulent act of above said miscreants I through my lawyer have issued them a legal notice dated 19.09.2022 which was duly received by them on 22.09.2022 wherein I have asked them to refund my money which they have deducted from my account most illegally and fraudulently but even after receiving the said legal notice the above said miscreants have not responded and do not have fear of law for their fraudulent act.
9. That in the above said circumstances, I humbly request you to investigate in the matter, book the above-named culprits under the relevant provisions of criminal law and take necessary action for recovery of my hard-earned money from the aforesaid culprit.

Thanking you,
Yours Truly,


SRI AYUSH GARG
9434012548

Received on 04/11/22 at 10.10 hrs.
vide BUN PS GDE NO-178 and
Started Bhaktinagar PS case
NO - 1191/22 date 04/11/22 u/s -
406/417/420/465/468/120B IPC.
SI Deepak Kr. Singh will investigate
the case.


04/11/22

Inspector-In-charge
Bhaktinagar Police Station
Siliguri Police Commissionerate