

FIRST INFORMATION REPORT

(Under Section 154 Cr. P.C.)

1372 Darjeeling Dis: Siliguri P.S. Siliguri Year 2023 FIR No. 122/23 Date 20.02.2023
 (i) Act — Sections — (ii) Act — Sections 406/408/419/420/
 (iii) Act — Sections — (iv) Others Acts & Sections 465/471/34/120-B.1/c,
 (a) Occurrence of Offence : Day — Date From — Date To 17-6-2021 & 29/7/21

Time Period — Time From — Time To —
 (b) Information received at P.S. Date 20.2.23 Time 15:20 hr.
 (c) General Diary Reference : Entry No(s) 1219 Time 15:20 hr.

1. Type of Information : Written Written / Oral
 5. Place of Occurrence : (a) Direction and Distance from P.S. 1.5 Km Beat No. —
 (b) Address IDBI Bank Retail Centre, Sevok road, Siliguri
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 Mr. Nilava Nag, Center Head, AGM
 (b) Father's / Husband's Name —
 (c) Date / Year of Birth — (d) Nationality Indian
 (e) Passport No. — Date of Issue — Place of Issue —
 (f) Occupation Service
 (g) Address vill - West Kerani Para, Jalpaiguri - 735101

7. Details of known / suspected / unknown accused with full particulars ① Gobinda Ray, ② Person
 (Attach separate sheet, if necessary) : who impersonated Shri Pradip Kumar Sanyal
③ Nikita Subh (Guarantor), ④ Biman Raj Chhetri, ⑤ Sunitz
Chhetri and ⑥ Officials of CORONA ADVISORS and others.

8. Reasons for delay in reporting by the Complainant / Informant —

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

10. Total value of properties stolen / involved Rs. 46.85 Lakh

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

12. FIR Contents (Attach separate sheets, if required) : The original written complaint of
the complainant which has been treated as FIR is 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, Rana Brahma 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 Noted in Original Complaint.
 of the Complainant / Informant

15. Date & Time of despatch to the court : On 21.2.2023 at 10:30 hr.
 Signature of the Officer-in-Charge, Police Station 20.2.23
 Name : DEBABRATA SENGUPTA
 Rank : No. SI OF POLICE

Ref No.: IDBI/850/22-23/FIR/01

Date: 20/02/2023

To,
The Officer In Charge
Panitanki Town Out Post
Siliguri Police Comissionerate
Siliguri

Received on 20.2.23 at 15:10 hrs vide Siliguri
P.S. GDE No. 1219, date-20.2.23 and started Siliguri P.S.
Case No. 122/23, date-20.2.23, w/s 406/408/419/420/465/
471/34/120-B IPC. St. Rana Brahma has been endorsed
this case for investigation.

X to sub Police
20-2-2023

Sub: FIR against MULTIPLE PERSONS for cheating and fraudulent activities committed in the process of availing credit facility from IDBI Bank.

Dear Sir/Madam,

IDBI Bank Ltd., Retail Asset Center, Siliguri represented by Mr. NILAVA NAG, Center Head, AGM, Permanent Resident of West Kerani Para, Jalpaiguri-735101 would like to inform you of the following act of Cheating, Mis Appropriation and Criminal Breach of Trust on IDBI Bank Ltd. which is detailed as under in one case of availing credit facilities.

CASE DETAILS

Name of Party / Account	Loan account No	Nature of Account	Date of Sanction	Sanction Limit (Rs. Lakh)	Balance Outstanding (Rs. Lakh)
PRADIP KUMAR SANYAL & NIKITA SUBBA	0182675100067333	MORTGAGE LOAN	29/07/2021	46	46.85

Time date & place of occurrence of fraud	DATE OF OCCURRENCE IS 29.07.2021, THE DATE OF DISBURSEMENT OF THE LOAN. PLACE OF OCCURRENCE IS IDBI BANK RETAIL ASSET CENTRE, SEVOKE ROAD, SILIGURI. THE APPLICATION WAS LOGGED IN ON 17/06/2021.
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रिटेल एसेट सेन्टर, नानक कॉम्प्लेक्स, निचला तल्ला, सेवोक रोड, सिलिगुरी - 734001, पश्चिम बंगाल, फोन : 0353-2523341, 2523342, 2523343
Retail Asset Centre, Nanak Complex, Lower Gr. Floor, Sevoke Road, Siliguri - 734001, West Bengal, Tel : 0353-2523341, 2523342, 2523343

पंजिक्न कार्यालय : आर्दडीबीआई टॉवर, इन्डियन स्ट्रीट कॉम्प्लेक्स, कलकत्ता, मुंबई-400 005. वेबसाइट : www.idbi.com
Registered Office : IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400 005. Website : www.idbi.com

Brief details of fraud

THE TOTAL GROSS PRINCIPAL AMOUNT OF RS.45,89,401/- AS ON 05.01.2023 IS CONSIDERED AS FRAUD AMOUNT.

A LOAN PROPOSAL FOR MORTGAGE LOAN WAS SOURCED AND SUBMITTED BY A DIRECT SALES TEAM MEMBER (DST-SRI GOBINDA RAY) AT RETAIL ASSET CENTER (RAC), IDBI BANK LTD, SILIGURI IN THE NAMES OF PRADIP KUMAR SANYAL AND NIKITA SUBBA (GUARANTOR). THE APPLICATION WAS LOGGED IN ON 17/06/2021.

IT WAS SUBMITTED WITH MULTIPLE FAKE IDENTITY AND INCOME DOCUMENTS. THE CASE WAS SANCTIONED AND DISBURSED SINCE POSITIVE VERIFICATION REPORTS WERE SUBMITTED TO BANK BY FIELD INVESTIGATION AGENCY.

THE LOAN PROCEED WAS CREDITED TO APPLICANT'S SAVINGS ACCOUNT WITH IDBI BANK AND FUND WAS SUBSEQUENTLY DIVERTED. THE SAVING ACCOUNT WAS ALSO OPENED WITH FORGED DOCUMENTS. IT MAY ALSO BE NOTED THAT 30 LAKHS OF THE LOAN PROCEEDS HAS BEEN UTILISED TO CLOSE LOANS OF BIMAN RAJ CHETTRI & SUNITA CHHETRI.

THE REPAYMENT STOPPED COMING LATER ON. UPON SCRUTINY, IDENTITY FRAUD AND INCOME DOCUMENT FRAUD WERE ESTABLISHED. FAKE PAN, AADHAR WITH CHANGED PHOTOS WERE SUBMITTED TO BANK WITH FAKE INCOME PROOFS LIKE SALARY SLIP ETC.

AS SUCH CREATED MORTGAGE ON THE PROPERTY IS NULL AND VOID. BANK IS OUT OF FUNDS WITHOUT ANY SECURITY.

THE PERSONS KNOWN TO BE INVOLVED IN THE PROCESS ARE,

1. GOBINDA RAY - INVOLVED IN SOURCING AND TECHNICALITIES IN THE CASE. PAN - ANCPR0487K. ADDRESS : 45/9 BAGHAJATIN COLONY NR CHILDREN PARK, BAGHAJATIN KALONI NO 45, SILIGURI, MATIGARA DARJEELING, WEST BENGAL 734403.



2. PERSON WHO IMPERSONATED SHRI PRADIP KUMAR SANYAL AND OBTAINED THE LOAN. BANK IS NOT AWARE OF HIS ACTUAL IDENTITY. HIS PHOTO IS AVAILABLE WITH BANK.
3. NIKITA SUBBA- GUARANTOR, HELPED IN GETTING LOAN WITH SUBMITTING FAKE DOCUMENTS INCLUDING PAY SLIP ETC. PAN - DRHPS6469C. ADDRESS: GREEN PARK WARD NO-46, PO-PRADHAN NAGAR MALLAGURI, SILIGURI, 734003.
4. BIMAN RAJ CHETTRI & SUNITA CHHETRI - 30 LAKHS OF THE LOAN PROCEEDS HAS BEEN UTILISED TO CLOSE LOANS OF BIMAN RAJ CHETTRI & SUNITA CHHETRI. PAN- ADFPC2204G. ADDRESS: 1ST FLOOR SHATABDI APPT NEVIDITA ROAD PO, RAMKRISHNA ASHRAM, SILIGURI, 734003.
5. OFFICIALS OF CORONA ADVISORS - PROVIDED WRONG POSITIVE REPORTS OF FIELD INVESTIGATION. WHICH RESULTED IN SANCTIONING OF LOAN. OFFICE ADDRESS: RAMKRISHNA ROAD, ASHRAMPARA, SILIGURI-734001.

In view of the above, I, on behalf of IDBI Bank request you to take up the instant case of cheating, Mis Appropriation and Criminal Breach of Trust committed on IDBI Bank Ltd., Retail Asset Center, SILIGURI for a proper investigation and to register FIR/FIRs under the appropriate provisions of law against the above mentioned accused persons and such other persons involved in the fraudulent activities as mentioned above, and initiate suitable legal action against the said persons under the appropriate provisions of law.

Sir
Received On 20.02.2023 of 14.15hr
vide Pantoni - 101 G.R.E NO - 446/23
dt- 20.02.2023 and forwarded to (NILAVA NAG, CENTRE HEAD, AGM)
I/C Siliguri AS to stand a specific
Case and endorsed to Sh. Rana Bohane,
of Pantoni - 101.

Yours Sincerely,

Nilava Nag

20/02/2023

