

1232

1. Dist. S/C PS. Bhaktinagar Year 2023 FIR No. 323/23 Date 26/4/2023

2. i) Act I/P Section 408/420/120B Act — Section —

ii) Other Acts & Sections —

3. Occurrence of offence: Day — Date From Not mentioned Date To —

Time From Not mentioned Time To 19:55 hrs.

Time 19:55 hrs.

4. Type of Information — Written / Oral —

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

(b) Address Galaxy House, 4th Floor, near P.C. Mittal Bus Stand, Savera Road under Bhaktinagar P.S.

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

6. Complainant / Informant (A) Name Sri Anugshuman Nandi

(B) Father's / Husband's Name A. Gopal Krishna Nandi

(C) Date / Year of Birth — (d) Nationality Indian

(E) Passport No. — Date of Issue — Place of Issue —

(F) Occupation Branch Operation and Service Manager,

(G) Address Bajaj Allianz General Insurance Co. Ltd. at Galaxy House, 4th Floor, near P.C. Mittal Bus Stand, Savera Road, P.S. - Bhaktinagar, Dist. Jh.

7. Details of known / suspected / unknown accused with full particulars (Attach separate sheet, if necessary) ① Manojit Ch. Sarkar (now Resigned) an Executive having Employee Code - 21226, ② Atulka Ray, VLE, ③ Manik Chand Mandal & ④ Gilla Mandal IMO of the Company.

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

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

10. Total value of properties stolen / involved Rs. 20,88,328/- (Approx)

11. Inquest Report / U.D. Case No. if any —

12. FIR Copy (Attach separate sheets, if required) The original written Complaint of the Complainant which is treated as F.I.R. is reproduced overleaf.

13. Action Taken: Since the above report reveals commission of offence(s) as mentioned at Item No. 7, Registrar of Companies, Bhaktinagar, P.S. —

Investigation / directed SI D.N. BAKSHI on point of —

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 Sri Anugshuman Nandi

Rank No. PS, Bhaktinagar PS

15. Date & Time of despatch to the court: —

Noted in original Complaint.

15. Date & Time of despatch to the court:

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Stamp: Bhaktinagar P.S. 26/4/23

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To,
Station House Officer,
Bhakti Nagar Police Station,
Siliguri-734001,
West Bengal

Sub: Complaint against Mr. Manojit Chandra Sarkar, Mr. Apurba Ray,
Mr. Manik Chand Mandal and Mr. Billa Mandal, and their
Accomplices for Cheating and thereby deceiving the Company to
deliver Insurance Policies, Dishonest Misappropriation of Premium
Amount, Criminal Breach of Trust, and other Criminal Offences.

Dear Sir,

I, Anghuman Nandi, S/o Late. Gopal Krishna Nandi working as Branch
Operation and Service Manager in Bajaj Allianz General Insurance Co. Ltd.
(Hereinafter referred to as BAGIC or Company) having its branch office
at Galaxy House, 4th Floor, Near P.C. Mittal Bus Stand, Sevoke Road,
Siliguri-734001, West Bengal, is submitting the present Complaint on behalf
of the Company, as under:

1. That BAGIC is a leading General Insurance Company incorporated
under the Companies Act 1956 and carrying on the business of
General Insurance in India as a duly registered entity, as General
Insurer, with Insurance Regulatory Development Authority of India
vide IRDA Regd. No. 113 and rendering valuable General Insurance
services to Indian public.
2. That the Company has been cheated and consequently deprived of an
amount of Rs.20,88,328/- (approx.) in a planned manner by the afore-
mentioned Accused persons and their Accomplices. The Accused in
order to achieve their end have committed cheating along with

inducing Company to deliver Insurance Policies and depositing premium amount collected from Customers to deposit with the Account of the Company; have betrayed the trust reposed in them by the Company and have duped the gullible customers and company in the process.

3. That the Accused No. 1, Mr. Manojit Chandra Sarkar (now Resigned) was an Executive bearing Employee Code: 21226, working in Virtual Sales Office (VSO) of the Company at the Siliguri Branch Office. The VSO caters to web-based sales i.e. sale of Two-Wheeler Insurance Policies, through I-Mitra and Easy Tab portal of the Company. He is well versed and acquainted with the functioning of the afore-said portals and was entrusted with access to said portals. He being the mastermind has colluded with other Accused Persons in regard to collection of proceeds of misappropriated money from Accused No. 3 and 4 i.e. Mr. Manik Chand Mandal and Mr. Billa Mandal.

That the Accused No. 2, Mr. Apurba Ray, is a VLE (Village Level Entrepreneur). It is his ID through which all the policies have been issued through I-Mitra and Easy Tab.

The Accused No. 3 and 4 i.e. Mr. Manik Chand Mandal and Mr. Billa Mandal respectively, are brothers and Billa being one of the IMD (intermediary) of the Company along with Manik has collected premium in cash from the customers by issuing them Insurance Policies. They along with Accused No. 1 and 2 with a common purpose have dishonestly deprived the Company of the amount collected as premium against the Insurance Policies purchased by the Customers.

4. That the illegal modus operandi adopted by the Accused person came to light when the Company in its regular audit observed that the Company have not been credited on account of Rs. 20,88,328.-(approx.) Insurance Policies issued. The Company subsequently when went for recovery found that the said Policies have been purchased against VLE ID: 354217730013, which is in the name of VLE, Mr. Apurba Roy, with an address- Scuria Global Pvt. Ltd., eleni Para, Sahudangi Haat, Binnaguri, Jalpaiguri, Rajganj, binnaguri, West Bengal-735135, with contact no.: 875984068 and email id: apurba.roy164@gmail.com.
5. That Mr. Apurba Roy when asked to reimburse the Premium amount availed by him against his VLE Id for issuance of policies, was evasive and pretended to be innocent and said that he has not booked those policies although he confirmed his VLE Id to be his. The Company then went directly to the Customers who have bought these policies and found that the policies have been bought from the Pollution Centre, Maa Baba AETC Pollution Centre, Jaleswari Bazar, Jalpaiguri, being run by Accused Persons, Mr. Manik Mandal and Mr. Billa Mandal. The Customers have identified Manik & billa as the persons from whom they have bought the Insurance Policies and handed over premium amount in form of cash to them in lieu of purchase of Insurance Policy.
6. That Mr. Manik Mandal has accepted that he had been issuing the said policies by using VLE code of Apurba. On further inquiry he has revealed that he has provided these policies to Customers by using the access to Login Id and Password provided to them by Accused No. 1, Mr. Manojit Sarkar. They also revealed that Mr. Manojit Sarkar had

come to them with the proposal of earning easy them the access to I-Mitra / Easy Tab portal for the purpose of misappropriating the premium amount collected from the customers. The Accused never had the intention to return the premium amount collected right from the inception of issuance of policies. They have also accepted that Accused No. 1, Mr. Manojit Sarkar used to visit the said pollution centre and collect the proceeds of the misappropriation in form of cash from them.

- 7. That the above-mentioned Accused Persons have worked in collusion with each other to cheat the Company and depriving the Company of its premium amount.
- 8. That the illegal modus operandi adopted by the Accused Persons have huge societal and financial implications: Not only the Company has been deprived of its entitled Premium Amount, the sanctity of Insurance Policy issued has also become questionable as Company has not received any premium amount in the account of the Company and thereby resultant huge consequence on the hapless victims involved in the accidents who may have got reprieve against the insurance policies will have nowhere to go to avail the remedy. Furthermore this modus operandi has dented the corpus of the Company and public exchequer and eroded faith of common people in insurance industry.
- 9. That in view of the afore-mentioned facts and circumstances, you are hereby requested to take immediate necessary legal action against the Accused for Cheating along with subsequent inducement of Company leading to issuance of Insurance Policies, Dishonest Misappropriation of Premium Amount, Criminal Breach of Trust and other Offences.

Yours Sincerely

Angalana Nandi
3703999



Authorized Representative

For:

Bajaj Allianz General Insurance Co. Ltd.

Date : 26.04.2023

Place : Siliguri

Enclosures:

- A. List of Insurance Policies.
- B. Copy of Insurance Policies. To be submitted within 7 days
- C. CD/ Pen drive containing Video and Audio Recording (To be submitted) within 7 days

Angalana Nandi
26-4-23

~~The original written Complaint~~

Received on 26/4/23 at 13.55hrs
Vide. BAH PI GDS NO-1303 and
Standard Qualification R call
no- 329/23 date 24/4/23 UG-
408/420/1206 TPC. SI. D.N. BANJARI
will investigate the case.

(Handwritten signature)