

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

1. Date: SPC P.S. Cyber Gurie Year 2023 FIR No. 85/23 Date: 31/08/23

2. i) Act: IPC Sections 419/420 ii) Act: _____ Sections _____
iii) Act: _____ Sections _____ (iv) Others Acts & Sections _____

3. (a) Occurrence of Offence: Day Wednesday Date From On 14/06/23 Date To _____
Time Period _____ Time From _____ Time To _____

(b) Information received at P.S. Date: 31/08/23 Time: 18:35 Pm.

(c) General Diary Reference: Entry No(s) 403 Time 18:35 Pm.

4. Type of Information: Written Written / Oral

5. 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 _____

6. Complainant / Informant:

(a) Name: Raj Kumar Goyal

(b) Father's / Husband's Name: Chandra Dev Goyal

(c) Date / Year of Birth: 03/10/1957 (d) Nationality: Indian

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

(f) Occupation: Business

(g) Address: F1. Anant Kunj Apartment, Jyoti Nagar, By lane 4

7. Details of known / suspected / unknown accused with full particulars: Reliance w/ Friends - PS-BKN, JPA.

(Attach separate sheet, if necessary):
Unknown person

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

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

Rs. 2,29,996/-

10. Total value of properties stolen / involved: Rs. 2,29,996/-

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 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 Asst. Abhijit Biswas of C.P.S. SPC 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: As noted in Complaint
of the Complainant / Informant

Signature of the Officer-in-Charge, Police Station: Prashant Chamling
Name: Inspector-in-Charge
Rank: No. Cyber Crime Police Station
Siliguri Police Commissionerate

15. Date & Time of despatch to the court: On 01/09/2023 at 10:00 Pm

Date → 31/08/2023

To,
The Inspector in Charge
Cyber Crime Office, Siliguri
Siiguri -734001 (W.B)

Subject: F.I.R regarding unauthorized transactions in my Standard Chartered Bank Credit Card no. # 5589-5957-5251-4247 on dated 14th June, 2023 against which telephonic complaint to cybercrime was made on 15th June vide Acknowledgement No. # 33206230007336

Respected Sir,

I hereby inform you that I was made a victim of a cybercrime on 14th June, 2023 via a fraud advertisement on Facebook.

On the 14th of June, 2023 at around 8 PM, I was surfing Facebook, wherein an advertisement was displayed which mentioned dry fruits at cheap prices.

On clicking the advertisement, I was routed to a Big Bazaar looking website and I assumed this was some flash sale by Big Bazaar and hence I entered my credit card details for completing the transaction.

No payment happened for the same as I did not receive any OTP. Assuming an issue with the Internet connection/Servers, I left the transaction and forgot about the same.

At around 10.00 PM IST, I received OTP's and for the below mentioned transactions, for which I did not do anything, however I still received messages that the amount has been charged to my Credit Card.

Post receiving the messages intimating the transactions, I connected with the customer care of the Bank, got my card blocked (By 10.34 PM) and also raised dispute for the below mentioned transactions on the bank website @7.37 AM on 15th June, 2023 (within 10 Hours of the transaction intimation message).

I also raised the complaint with the telephonic division of the Cyber unit and was given an acknowledgement No # 33206230007336 on the 15th of June, 2023.

Seen
31/08/23
Inspector-In-Charge
Cyber Crime Police Station
Siliguri Police Commissionerate

Details of transactions are as below (Bank Statement attached for your reference)

14/06/2023	[UNPOSTED] Freecharge Payment Tec Mu INR [75105173166003467834656]	49,999.00 DR
14/06/2023	[UNPOSTED] Freecharge Payment Tec Mu INR [75105173166003467839945]	100,000.00 DR
14/06/2023	[UNPOSTED] Freecharge Payment Tec Mu INR [75105173166003467836925]	29,999.00 DR
14/05/2023	[UNPOSTED] Freecharge Payment Tec Mu INR [75105173166003467837931]	29,999.00 DR
14/06/2023	[UNPOSTED] Freecharge Payment Tec Mu INR [75105173166003467840042]	19,999.00 DR

Post this, the bank had provided a temporary credit in my card effective 14th June, 2023 (As shown in in attached statement for Jun-2023).

The same has been reversed by the bank in this month.

Regards

Raj Kumar Goyal, S/O Chandra Devi Goyal,

Raj Kumar Goyal
F1, Amrit Kunj Apartments,
Jyoti Nagar, By Lane to reliance Trends
Siliguri- 734001
Ph (M): 9735052536
Ph (M): 7908622069

Received on 31/08/23 at 18:35 pm.
Vide Cyber Crime PS GDE NO - 463 Dtd.
31/08/23 of registered Cyber Crime PS :
Case No - 85/23 Dtd - 31/8/23 U/S - 41A.
420 IPC of endorsed to A.P.A. Biswas.
For all investigation.

[Signature]
31/08/23
Inspector-In-Charge
Cyber Crime Police Station
Siliguri Police Commissionerate

PREFERRED BANKING CARD
 XXXX-XXXX-XXXX-4247 193,762.34 193,762.34

RAJ KUMAR GOYAL
 C/O VISHAL ENTERPRISES
 CHANDRA BHAWAN SARKAR PARA
 BAKIM NGR, 2ND MILE, SEVOKE RD
 NR KUSUM MOTOR TRAINING SCH
 SILIGURI WB
 734001

193,762.34 193,762.34

20 AUG 2023

11 SEP 2023

453,500 226,750 259,733 11 SEP 2023 20 AUG 2023 3,75 1

36,233.66CR 0.00 0.00 229,995.00 0.00 0.00 193,762.34

XXXX-XXXX-XXXX-4247 RAJ KUMAR GOYAL		PREFERRED BANKING CARD	INR
140623	PREVIOUS BALANCE		36,233.66CR
140623	REVERSAL OF TEMPORARDIT		19,999.00
140623	REVERSAL OF TEMPORARDIT		29,999.00
140623	REVERSAL OF TEMPORARDIT		29,999.00
140623	REVERSAL OF TEMPORARDIT		49,999.00
140623	REVERSAL OF TEMPORARDIT		100,000.00
	NEW BALANCE		193,762.34
	MINIMUM PAYMENT DUE		193,762.34

Reward Plus Programme Opening Balance	Points Earned	Points Redeemed/Reversed	Points Available for Redemption
30,817	0	0	30,817

----- END OF STATEMENT -----

Scan
[Signature]
 31/08/23

Inspector-In-Charge
Cyber Crime Police Station
Siliguri Police Commissionerate

- In case the payment due by you is indicated as immediate in the statement, we may seek assistance of collections agencies.
- In case of any overdue payment on your account, you may be contacted by our partners to facilitate clearance of the dues. Please check for the authority letter issued by the bank from anyone contacting you on the bank's behalf and note that our partners are not authorised to collect any payment from you in cash.
- Contents of this statement will be considered correct if no errors reported within 21 days of statement date. Please refer to the reverse of the statement for the grievance redressal process, card member rules & regulations and fees & charges. Please visit our website <https://www.sc.com/in> for latest terms & conditions.
- Please note reward points earned on your credit card have a validity of 3 years starting from the day the points are earned on your card. Login to Online Banking >> 360 Rewards >> Account Summary to view details of your reward points expiry on your credit card.
- Goods and Services Tax (GST) will be levied at the applicable rates in force on all taxable supplies.
- This document is not a tax invoice as per the GST regulations.
- To strengthen your Aadhaar, update your details with UIDAI, if your Aadhaar was granted more than 10 years ago. For more details, please visit <https://uidai.gov.in>.

PREFERRED BANKING CARD
XXXX-XXXX-XXXX-4247

36,233.66CR

0.00

RAJ KUMAR GOYAL
C/O VISHAL ENTERPRISES
CHANDRA BHAWAN SARKAR PARA
BANKIM NGR, 2ND MILE, SEVOKE RD
NR KUSUM MOTOR TRAINING SCH
SILIGURI WB
734001

36,233.66CR

0.00

19 JUL 2023

10 AUG 2023

453,500

226,750

489,729

10 AUG 2023

19 JUL 2023

3.75

1

36,233.66CR

0.00

0.00

0.00

0.00

0.00

36,233.66CR

XXXX-XXXX-XXXX-4247 RAJ KUMAR GOYAL

PREFERRED BANKING CARD

INR

PREVIOUS BALANCE

36,233.66CR

NEW BALANCE

36,233.66CR

MINIMUM PAYMENT DUE

0.00

Reward Plus Programme Opening Balance	Points Earned	Points Redeemed/Reversed	Points Available for Redemption
30,817	0	0	30,817

----- END OF STATEMENT -----

Seen
31/08/23

Inspector-In-Charge
Cyber Crime Police Station
Siliguri Police Commissionerate

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PREFERRED BANKING CARD
XXXX-XXXX-XXXX-4247 36,233.66CR 0.00

RAJ KUMAR GOYAL
C/O VISHAL ENTERPRISES
CHANDRA BHAWAN SARKAR PARA
BANKIM NGR, 2ND MILE, SEVOKE RD
NR KUSUM MOTOR TRAINING SCH
SILIGURI WB
734001

36,233.66CR 0.00

19 JUN 2023

11 JUL 2023

453,500	226,750	489,729	11 JUL 2023	19 JUN 2023	3.75	1
81,614.15	81,614.15	280,093.93	243,860.27	0.00	0.00	36,233.66CR

	XXXX-XXXX-XXXX-4247 RAJ KUMAR GOYAL	PREFERRED BANKING CARD	INR
	PREVIOUS BALANCE		81,614.15
200523	PAYTM NOIDA IN	75105173141003365636906	470.82
200523	INDIAN OIL CORPORATIMUMBAI IN	75503723141023407942286	1,164.67
220523	Reliance Retail Ltd JALPAIGURI IN	05450803143045530098296	968.00
230523	SAGAR SERVICE STATIQJALPAIGURI IN	75503723144023475510483	314.01
240523	SAGAR SERVICE STATIQJALPAIGURI IN	75503723146023495276312	8,468.77
240523	Surcharge Reversal 1		83.84CR
260523	73IGST @ 18.00%		15.09CR
310523	INDIAN OIL CORPORATIMUMBAI IN	75503723152023614507126	1,164.67
050823	SAGAR SERVICE STATIQJALPAIGURI IN	75503723157023715569848	340.71
070823	Reliance Retail Ltd JALPAIGURI IN	05450803159045793201117	219.00
080623	PAYMENT - THANK YOU		81,614.15CR
120623	FIVE STAR SERVICE STSILIGURI IN	75503723164023836160908	282.80
130623	PAYTM NOIDA IN	75105173165003462783305	470.82
140623	Freecharge Payment TMUMBAI IN	75105173166003467836925	29,999.00
140623	Freecharge Payment TMUMBAI IN	75105173168003467837931	29,999.00
140623	Freecharge Payment TMUMBAI IN	75105173166003467834656	49,999.00
140623	Freecharge Payment TMUMBAI IN	75105173166003467839945	100,000.00
140623	TEMP REVSL - FREECHAAYMENT TEC		19,999.00CR
140623	TEMP REVSL - FREECHAAYMENT TEC		29,999.00CR
140623	TEMP REVSL - FREECHAAYMENT TEC		29,999.00CR
140623	Freecharge Payment TMUMBAI IN	75105173166003467840042	19,999.00
140623	TEMP REVSL - FREECHAAYMENT TEC		49,999.00CR
140623	TEMP REVSL - FREECHAAYMENT TEC		100,000.00CR
150823	Freecharge Payment TMUMBAI IN	75105173187003470720107	49,999.00CR
	NEW BALANCE		36,233.66CR
	MINIMUM PAYMENT DUE		0.00

Reward Plus Programme Opening Balance	Points Earned	Points Redeemed/Reversed	Points Available for Redemption
26,942	4,875	1,000	30,817

END OF STATEMENT

S. An
31/08/23
Inspector in Charge
Kharaina Police Station
Kharaina, Siliguri

- In case the payment due by you is indicated as immediate in the statement, we may seek assistance of collection agencies.
- In case of any overdue payment on your account, you may be contacted by our partners to facilitate clearance of the dues. Please check for the authority letter issued by the bank from anyone contacting you on the bank's behalf and note that our partners are not authorised to collect any payment from you in cash.
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- Please note reward points earned on your credit card have a validity of 3 years starting from the day the points are earned on your card. Login to Online Banking >> 360 Rewards >> Account Summary to view details of your reward points expiry on your credit card.
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- This document is not a tax invoice as per the GST regulations.



Your recent communication with us (KMM43745335V28302L0KM)

Message

Standard Chartered Bank Customer Care <Customer.Care@sc.com>
To: GOYAL0310@gmail.com

Sat, Aug 12, 2023 at 17:33

Ref : 08/23/021670/SP/CRD

Dear Mr Goyal,

This is with reference to your e-mail dated 05 August 2023 , addressed to Customer Care Team, regarding your Credit Card

We understand that you wish to report a dispute regarding the amount of INR 19999.00 and INR 29999.00 and INR 29999.00 and INR 49999.00 and INR 100000.00 towards M/s. FREECHARGE PAYMENT TEC on 14 June 2023.

In this regard, your card number ending with 4247 has been blocked in our records with effect from 14 June 2023.

As you have disputed the transaction, we suggest you to file a legal complaint as per the law of the land against the merchant and request you to revert to us with the FIR copy, for us to proceed further.

You can also manage your account easily wherever you are. Request for cheque book, change PIN, block and replace card and do much more, all within minutes using our self-help option by clicking the link

<https://www.sc.com/in/bank-with-us/online-banking/help-and-services/>

Please feel free to write back to us for any further support. We will be happy to assist you.

We assure you of our best service at all times.

Yours sincerely,

On behalf of Standard Chartered Bank

Gowtham S
Officer-customer care

Please do not disclose your PIN/One Time Password (OTP) to anyone. Standard Chartered Bank will never call or send SMS/emails asking for such details. If you receive an OTP without request, please intimate the bank immediately. Login to Online Banking through our secured website.

You can write to us at Standard Chartered Bank, Customer Care Unit, 19, Rajaji Salai, Chennai 600 001 or reach our Phone Banking executives at <https://www.sc.com/in/ways-to-bank/inperson-phone.html>

For more details on our complaint management policy and Banking Ombudsman Scheme, 2006, please visit to <https://www.sc.com/in/help-centre/complaints.html>

Quick links for your convenience

Get your new credit card	Apply for security	Offers
Apply for a new SIM Card	Discover card offers here	
Online Banking 24x7 access to the bank	Mobile Web Your bank now on your mobile	Phone Banking Any service requests now just a phone call away

Seen *[Signature]* 31/08/23.
Inspector-In-Charge
Cyber Crime Police Station
Chennai Police Commissionerate

Your Disputed Transaction<C33230810307544>

<ecomm.communication@sc.com>
To: GOYAL0310@gmail.com

Fri, Aug 11, 2023 at 13:05

File No : I/RESP/08/2023/15606

Dear Sir/Madam,

Thank you for banking with Standard Chartered Bank.

This is in reference to your below mentioned Disputed Transaction on your card no 5589XXXXXXXX4247 with us.

Transaction Date	Amount	Merchant Name
14-Jun-23	49999	Freecharge Payment Tec MUMBAI IN

We wish to advise you that basis our internal investigation we observe that the disputed transaction is a secured transaction. In view of the same the disputed transaction is the onus of the customer.

Please note that we have reversed the earlier credit afforded to your account. This debit will reflect in your next statement.

In case you would like to contact us, please visit

Yours sincerely,

Standard Chartered Bank

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This email and any attachments are confidential and may also be privileged. If you are not the intended recipient, please delete all copies and notify the sender immediately. You may wish to refer to the incorporation details of Standard Chartered PLC, Standard Chartered Bank and their subsidiaries together with Standard Chartered Bank's Privacy Policy via our public website.

Seen
31/08/23
Inspector-In-Charge
Cyber Crime Police Station
Mumbai Police Commissionerate

Your Disputed Transaction<C33230810307546>

<ecomm.communication@sc.com>
To: GOYAL0310@gmail.com

Fri, Aug 11, 2023 at 13:05

File No : I/RESP/08/2023/15607

Dear Sir/Madam,

Thank you for banking with Standard Chartered Bank.

This is in reference to your below mentioned Disputed Transaction on your card no 5589XXXXXXXX4247 with us.

Transaction Date	Amount	Merchant Name
14-Jun-23	100000	Freecharge Payment Tec MUMBAI IN

We wish to advise you that basis our internal investigation we observe that the disputed transaction is a secured transaction. In view of the same the disputed transaction is the onus of the customer.

Please note that we have reversed the earlier credit afforded to your account. This debit will reflect in your next statement.

In case you would like to contact us, please visit [www.sc.com](#)

Yours sincerely,

Standard Chartered Bank

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Seem
13/08/23
Inspector in Charge
Cyber Crime Police Station
Signal Police Station

Your Disputed Transaction<C33230810307543>

<ecomm.communication@sc.com>
To: GOYAL0310@gmail.com

Fri, Aug 11, 2023 at 13:05

File No : I/RESP/08/2023/15605

Dear Sir/Madam,

Thank you for banking with Standard Chartered Bank.

This is in reference to your below mentioned Disputed Transaction on your card no 5589XXXXXXXX4247 with us.

Transaction Date	Amount	Merchant Name
14-Jun-23	29999	Freecharge Payment Tec MUMBAI IN

We wish to advise you that basis our internal investigation we observe that the disputed transaction is a secured transaction. In view of the same the disputed transaction is the onus of the customer.

Please note that we have reversed the earlier credit afforded to your account. This debit will reflect in your next statement.

In case you would like to contact us, please visit <https://www.sc.com>

Yours sincerely,

Standard Chartered Bank

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Sen
08/23
Inspector-In-Charge
Cyber Crime Police Station
Siliguri Police Commissionerate