

FIRST INFORMATION REPORT

(Under Section 154 Cr. P.C.)

2900 Spe  
 1. Dist. Cyber Crime Year 2023 FIR No. 98/23 Date 29/09/23  
 2. i) Act IPC Sections 419/420 ii) Act \_\_\_\_\_ Sections \_\_\_\_\_  
 (iii) Act \_\_\_\_\_ Sections \_\_\_\_\_ (iv) Others Acts & Sections \_\_\_\_\_  
 3. (a) Occurrence of Offence : Day Monday Date From on 25/09/23 Date To \_\_\_\_\_  
 Time Period not mentioned Time From \_\_\_\_\_ Time To \_\_\_\_\_  
 (b) Information received at P.S. Date 29/09/2023 Time 13:25 hrs  
 (c) General Diary Reference : Entry No(s) 472 Time 13:25 hrs  
 4. Type of Information : \_\_\_\_\_ Written / Oral \_\_\_\_\_  
 5. Place of Occurrence : (a) Direction and Distance from P.S. \_\_\_\_\_ Beat No. \_\_\_\_\_  
 (b) Address Cyber Crime Space  
 (c) In case outside limit of this Police Station, then the  
 Name of the P.S. \_\_\_\_\_ District \_\_\_\_\_  
 6. Complainant / Informant : Sri. Ravi Kothari  
 (a) Name \_\_\_\_\_  
 (b) Father's / Husband's Name S/o Sajjan Kothari  
 (c) Date / Year of Birth 23/01/1987 (d) Nationality Indian  
 (e) Passport No. \_\_\_\_\_ Date of Issue : \_\_\_\_\_ Place of Issue \_\_\_\_\_  
 (f) Occupation Private Job  
 (g) Address 2nd Floor, Ahinsa Apartment, Nilanpally, PS Siliguri  
 7. Details of known / suspected / unknown accused with full particulars  
 (Attach separate sheet, if necessary) : UNKNOWN  
 8. Reasons for delay in reporting by the Complainant / information \_\_\_\_\_  
 9. Particulars of properties stolen / involved (Attach separate sheet, if necessary) :  
Rs. 3,00,000/- (Three lakhs only)  
 10. Total value of properties stolen / involved Rs. 3,00,000/-  
 11. Inquest Report / U.D. Case No., if any \_\_\_\_\_  
 12. FIR Contents (Attach separate sheets, if required) : The original written Complaint which is treated as FIR is enclosed.  
 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 Anuraj Kr Chhetri 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 \_\_\_\_\_  
 of the Complainant / Informant  
 15. Date & Time of despatch to the court : on 30/09/2023

Noted in the Complaint

Signature of the Officer-in-Charge, Police Station  
Prashant Chamling  
 Name: PRASHANT CHAMLING  
 Rank: Inspector in Charge, Cyber Crime PS, Siliguri  
 Siliguri Police Commissionerate

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Received on 29/09/2023 at 13:25 hrs vide  
Cyber Crime PS. GDE No. 472 and registered  
Cyber Crime PS. Case No. 98/23 Dt. 29/09/2023  
u/s- 419/420 IPE and enclosed to SI Suraj  
Kr Chhetri for investigation.

Date- 25.09.23

To.  
The Inspector In charge,  
Cyber Crime Police Station,  
Siliguri Police Commissionerate,  
Siliguri  
Darjeeling, West Bengal

29/09/2023  
Inspector-In-Charge  
Cyber Crime PS  
Siliguri Police Commissionerate

Sub- General diary of Loan of 3 lakhs taken by a fraudster on my credit card

Dear Sir,

I Ravi Kothari S/O Sajjan Kothari resident of 2<sup>nd</sup> Floor, Ahinsa Apartment, Millanpally, Siliguri would like to report that a loan of Rs 3 lakhs was taken by a fraudster from my HDFC credit card 5523650500257661 . The entire incident starts when I purchased a Real me 9 mobile phone from Amazon on 1<sup>st</sup> July 2023 which was purchased on EMI from my credit card. When I received the product there were some defects in it and same was returned to Amazon and amount of Rs 16,999 (The principal amount which was paid by me ) was refunded by Amazon. On 22<sup>nd</sup> August when I received my card statement it came to my notice that EMI of Rs 2966 was deducted from my account for which Amazon had already refunded the amount. I immediately called on HDFC customer care number which I found through google, the customer care executive confirmed that they have received the amount of Rs 16,999 from Amazon but since I had not informed the bank EMI was deducted. I told him to since I was unaware about the same and to please stop my EMI immediately. The customer care executive confirmed me that he has done the needful from his end and shared a reference number 23234070864 with me from my future use. On 22<sup>nd</sup> September when I received my credit card statement it came to my notice that HDFC has again deducted the EMI amount of Rs 2996 which was supposed to be stopped and refunded me back. I immediately gave a call to the Service relationship manager contact number of which was shared on my message by HDFC bank. The relationship manager stated that though loan has stopped but EMI is continued since I need to give them a call regarding stopping of EMI. I had a heated argument with the Relationship manager to which she said that they will resolve the matter by EOD 22<sup>nd</sup> September. But to my surprise there was no call back from HDFC and when I tried calling them there was no response from there end, failing which I took route of social media and raised a complaint tagging HDFC bank. HDFC bank shared a link where they mentioned to raise the complaint. I messaged on that URL but there was no response from HDFC, on one of the handle which mentioned HDFC they mentioned a mobile number 9387224263 I called them up and they told me to update my email id on my net banking post which by 25<sup>th</sup> September 2023 Monday they will resolve the case. Today when I called the concern who mentioned his name Anay where he assured me that the case will be resolved, I shared OTP with him when he asked for it. But since it was taking long it raised doubts in my mind when I tried logging my account I saw password of same was changed. I immediately changed all my passwords and saw loan of Rs 3 lakhs was taken from my HDFC credit card number 5523650500257661. Also, the fraudster had deposited amount of Rs 2,43,383 in my savings account which is Held with HDEC bank, Panitanki Road, branch, Siliguri and account number of same is 50100189303985. I immediately raised the concern with HDFC bank but they told they wont be able to do anything in this matter. Failing to which I moved to file a general diary.

Sir, your support in this matter can help me get the amount of Rs 3 lakhs which was taken from my credit card. I urge your support in this matter.

Your faithfully,

*Ravi Kothari*  
Ravi Kothari

S/o, Sajjan Kothari,  
Ahinsa Apartments,  
Millanpally, Siliguri.

Contact - 97493 60961

Encl-

Savings account statement of HDFC bank vide account number 50100189303985

Credit card statement vide card number 5523650500257661

Seen

*AS*

29/09/2023

Inspector-In-Charge  
Cyber Crime PS  
Siliguri Police Commissionerate