

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

3018



1. District Darjuling P.S. Matigara Year 2024 FIR No. 168/24 Date 11.3.2024
2. Section 406/420/465 i) Act. _____ Sections _____
3. Section 468/471/120A ii) Act. _____ Sections _____
4. Others Acts & Sections _____

Occurrence of offence : Day _____ Date From 17.11.2023 Date To _____
Time Period _____ Time From _____ Time To _____

(b) Information received at P.S. Date On 11.3.24 Time 18:15 hrs

(c) General Diary Reference : Entry No (s) G.D.H Time 18:15 hrs

4. Type of Information Written Written / Oral _____

5. Place of Occurrence : (a) Direction and Distance from P.S. 12 KM North East from PS

(b) Address Quantam Building 5th floor, No. 503 Parkhahan Nagat PS Matigara, Dist. Darjuling

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

6. Complainant / Informant :

(a) Name Mainak Paul

(b) Father's / Husband's Name Kalipada Paul

(c) Date / Year of Birth _____ (d) Nationality _____

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

(f) Occupation Area Business Manager, Chokramandalam

(g) Address S.P.E. 1/2, Saptarshi Park, Estate Road, Jungapur, P.S. New Town, Dist. Burdwan

7. Details of Known / suspected / unknown / accused with full particulars Mr. Amit K. Sinha, Mna. House, Doornia Moha, PS. Matigara, Dist. Darjuling

(Attach separate sheet, if necessary) : 1) Mr. Sudip Halder s/o Soubhagyo Halder, Jyendra Chawan Sree Pally, Road No. 5, Kathal Taka Siliguri 2) Mrs. Debiya Paul s/o Chaital Paul, 1/A Kishalaya School Road, Hattu, Koluata. 3) Golianda Ray 4) Rama Das 5) Shekhar Singha & Others.

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

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

Cheque amounting to Rs. 27,11,262/-

10. Total value of properties stolen / involved _____

11. Inquest Report / U.D. Case No. If any _____

12. FIR Contents (Attach separate sheets, if required) : Original written complaint which is treated as FIR is reproduced overleaf

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. Pijush Kanti Sen Santhak 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 Mainak Paul

Inspector-in-Charge 11.3.24
Matigara Police Station
Name INSPECTOR IN CHARGE
Rank : No. Inspector in Charge
Matigara PS/SPE

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

Mainak Paul
12/08/2024



Received on 11.3.24 at 18:15 hrs
vide Cr. DE No. 604 and started Matigara
PS case no 168/24 dt. 11.3.24 u/s
406/420/465/468/471/120B I.P.C.
SI Pijush Kanti Sen Sarkar will
Please investigate the case

Date- 11/03/2024

To,
The Officer-in-Charge,
Matigara Police Station, Siliguri
West Bengal, Pin - 734010

11.3.24
Inspector-in-Charge
Matigara Police Station
Siliguri, West Bengal

**Sub: Complaint for Forgery, Impersonation, Fraud, Criminal Conspiracy and Wrongful Gain
Against Sudip Halder (Borrower), Debika Paul (Co-Borrower) and their associates.**

Dear Sir/Madam,

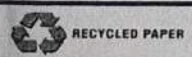
That the Complainant **M/s. Cholamandalam Investment & Finance Co. Ltd.** (hereinafter mentioned as **CIFCL**) is a Public Limited Company duly incorporated under the provision of Companies Act 1956, having registered office at Chola Crest, C 54 & 55, Super B-4, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600032, and inter-alia having Area office at Quantum Building, 5th Floor No. 503, Paribahan Nagar, NH-31, Matigara, Siliguri, West Bengal, Pin-734010, represented by **Mr. Mainak Paul**, Area Business Manager. CIFCL is inter-alia engaged in the business of extending Home Loans to prospective customers.

We are writing this letter as the official complaint against **Mr. Sudip Halder, Debika Paul and others** for committing Forgery, Impersonation, Fraud, Criminal Conspiracy and Wrongful Gain of Rs. 29,00,000/- with CIFCL as per the below mentioned fact.

The Complainant most respectfully submits as under:

1. That said **Sudip Halder** intended to purchase the "Entire First Floor of the building, measuring about 1200 sq. ft. super built up area, built and constructed at or upon the plot of land measuring about 0.044 acre, being Plot no. 13294 situated in Mouza- Siliguri, J.L. No. 110 (88), Touzi No. 3 (ja), Pargana- Baikunthapur, P.S.- Siliguri, Dist- Darjeeling for a sum of **Rs. 42,00,000/-** and applied for the Home Loan with all the relevant documents including Title deeds of the above said property, KYC docs, etc., vide CIFCL application no. **10113745** on **17/11/2023**.
2. That a Sanction Letter was issued for the said loan application in favour of **Sudip Halder** for a sum of **Rs. 29,00,000/-** on **30/11/2023** for a term of **192 months**. **Sudip Halder** as **Applicant along with the Co-applicant namely Debika Paul** signed the Loan Agreement with CIFCL for the Loan Account No. **HL235LG000108412**. The disbursement cheque was issued by us viz Cheque No. 693070 dated - 01/12/2023 drawn on HDFC Bank issued in favour of **Mrs. Lipika Sarkar**, the seller, as per the title deeds submitted by the applicants.

Cholamandalam Investment and Finance Company Ltd.
"CHOLA CREST", C 54 & 55, Super B-4, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600032, India
Tel : 91-44-40907172 Fax : 91-44-25346464
Website : www.cholamandalam.com
CIN : L65993TN1978PLC007576





3. That **Sudip Halder** with property owner **Lipika Sarkar** registered the property in his name vide Sale Deed No. 00024 of 2024 at A.D.S.R. Siliguri on **05/01/2024** and received the cheque amounting of **Rs. 27,11,262/-** in favour of **Lipika Sarkar** vide Cheque No. 693070 from CIFCL in exchange of original IGR of registered deed on the same day. **Sudip Halder** along with his Lawyer came to our Branch office and submitted IGR copy of registered deed and collected said cheque and provided acknowledgement for the same at our Siliguri office. Further said cheque was credited to the account of the seller vide Account No. 5481665700 at Central Bank of India, Chamurchi, Jalpaiguri.

4. Further, our Branch personnel collected The original sale deed from the Registrar office and submitted before our panel advocate for final verification, where it was found that the photo of the seller, Mrs. **Lipika Sarkar**, as affixed in that said deed did not match that of the photos in the KYC documents submitted by the Applicants before the sanction of the loan.

5. Further in order to enquire the complete facts, we visited the property/seller (**Lipika Sarkar**) and questioned her about the financed cheque. On enquiry she (**Lipika Sarkar**) categorically denied having sold the property to anyone as on date of enquiry and that she neither received the Cheque nor any amount was credited to her bank account.

6. On further investigation we came to know that **Sudip Halder** had registered the Conveyance Deed with a fake person who impersonated as **Lipika Sarkar**. Accordingly, she also opened a Bank Account in the name of **Lipika Sarkar**, in Central Bank of India vide Account No. 5481665700 Chamurchi, Jalpaiguri, by using original **Lipika Sarkar's** photos.

7. Further **Lipika Sarkar** lodged FIR on **25/01/2024** at **Siliguri PS** vide case no. **76/24** against **Mr. Sudip Halder** and few others, and also submitted Complain and FIR copy at our Siliguri Branch Office.

8. Thereafter while enquiring about the said fact with **Sudip Halder**, he verbally accepted the fact that with few others namely (**Gobindo Ray, Rana Das, Shekher Singha & others**) had conspired this fraud against the bank and executed accordingly. Further, this is to bring to the knowledge that after the said incident the Applicants are absconding, their residence is locked and they have been avoiding calls from the bank personnel.

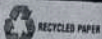
In the light of the above facts and the documents attached herewith, it is very clear and evident that all the said persons namely **Sudip Halder, Debika Paul, Gobindo Ray, Rana Das, Shekher Singha & others** have jointly conspired and performed this criminal act.

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Now, I, **Mainak Paul**, Area Business Manager of Cholamandalam Investment & Finance Co. Ltd. for Home Loan, being the representative from our company intend to bring this to your notice and request you to investigate this matter as per the provisions of Code of Criminal Procedure, 1973 and lodge FIR against the said persons as mentioned below and register a case with them under following sections of IPC 120B/406/420/465/467/468/471 along with other Sections as deemed fit according to the law.

Complaint against:

1. **Mr. Sudip Halder** - S/O - Soubhagyo Halder, Upendra Bhavan, Sree pally road no. 5, Kathal Tala Siliguri, Municipal Corporation Jalpaiguri, WB, Pin - 734005, Mobile No. - 8617516033
2. **Mrs. Debika Paul** - C/O - Bhairab Paul, 1/A, Kishalaya School Road, Haitu Kolkatta, WB, Pin - 700078, Mobile NO.- 8981800156

Documents attached (Photocopy)

1. Xerox certified copy of sale deed
2. Statement of account
3. KYC Docs
4. Loan agreement.
5. Chq copy
6. Bank details -
7. Legal search and technical report.



Thanking you

Mainak Paul
(Mainak Paul)
M- 9800896469

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