



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

173 BNS

Siliguri Year 2024 FIR No. 647/24 Date 13.07.2024

2 i) Sections 406/409/420/34 IPC Sections (iii) Sections (iv) Others Acts & Sections

3 (a) Occurrence of Offence : Day 18.09.2021 Date To

Time Period Time From 13.07.24 Time To 10.35 hrs

(b) Information received at P.S. Date 7.49 Time 10.35 hrs

(c) General Diary Reference Entry No(s) 749 Time

4 Type of Information Written / Oral

5 Place of Occurrence : (a) Direction and Distance from P.S. 2 1/2 km East Subharpally

(b) Address Ashutosh Mukherjee Road Wards NO-19 Subharpally P.S. Siliguri Dju

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

6 Complainant / Informant : (a) Name Surajit Biswas

(b) Father's / Husband's Name Lt Ganesh Biswas

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

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

(f) Occupation

(g) Address Ashutosh Mukherjee Road Subharpally Wards NO-19 PS Siliguri

7. Details of known / suspected / unknown accused with full particulars (Attach separate sheet, if necessary) :

Surajit Biswas vs Lt Ganesh Biswas and Branch Manager Subhaji Das of Overseas Bank Dalgrow, Thakur Nagar

8 Reasons for delay in reporting by the Complainant / Information

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

10. Total value of properties stolen / involved Rs 20,00,000 (Twenty Lac Rupees)

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 here with.

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 / decided S.I. Md. Abed Ali of Siliguri PS

investigation / refused investigation / transferred to P.S. S.P.C. 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 noted in original complaint Signature of the Officer-in-Charge, Police Station Name: Binod Singh Roy Rank: No. Siliguri Police Station Siliguri Police Commissionerate

15. Date & Time of despatch to the court :

To
The Inspector-In-Charge
Siliguri Police Station
under Siliguri Police Commissionerate
Dist. Darjeeling.

Dated: 12/07/2024

Sub: F.I.R. against Subhrajit Biswas and Subhrajyoti Das for dishonestly misappropriating money by criminal conspiracy and cheating.

Respected Sir,

I Sri Surajit Biswas, Son of Late Ganesh Biswas, resident of 2/2, Ashutosh Mukherjee Road, Ward No.19 of S.M.C., Subhash Pally, P.O. & P.S. Siliguri, Dist. Darjeeling, do hereby beg to inform that in the year 2021 as per family decision taken by me my mother and my younger brother Subhrajit Biswas (Mob. No.98320-97390), Son of Late Ganesh Biswas, all are residing at the same house at 2/2, Ashutosh Mukherjee Road, Ward No.19 of S.M.C., Subhash Pally, P.O. & P.S. Siliguri, Dist. Darjeeling for availing a loan for business of my brother Subhrajit Biswas I was asked to apply for a Term Loan under stand up India Scheme. As per the family decision I opted for a Term Loan in Indian Overseas Bank, Dabgram, Thakur Nagar Branch, P.O. Sahudangi Hat, Dist. Jalpaiguri as suggested by my brother as the Branch Manager Sri Subhrajyoti Das (Mob. No.6297670844) of said Bank was a good friend of my brother and have assured that he can get the loan sectioned. After applying for loan, the sanction letter was issued by Bank on 18.09.2021 of Rs.20,00,000/- (Rupees Twenty Lac) only which I came to know when I was called by the Bank to put signature on the sanction letter. On said date I signed a bunch of papers, forms, receipts as asked by the Branch Manager Subhrajyoti Das without going through the contents. The Branch Manager informed me that he will intimate me the date of disbursement of the loan amount of Rs.20,00,000/- (Rupees Twenty Lac) only and I left the Bank.

Sir, since that day neither the Branch Manager Subhrajyoti Das nor my brother Subhrajit Biswas informed me about the status of my loan disbursement. On 20.10.2023 I received phone from the Bank present Branch Manager that there is over dues in my Loan Account and if I do not pay the due EMI it shall be declared NPA and legal action will be taken against me for recovery of the loan. I was surprised on hearing about loan dues.

I rushed to the Bank and enquired about the loan and obtained the statements of account and came to know that loan of Rs.20,00,000/- only has been disbursed in my name in Loan Account No.361503632000006 on 18.09.2021 on the same date of loan sanctioned and the said loan amount has been credited in my new savings account being A/c No.361501000017676 opened in my name on the same day i.e. 18.09.2021. From said savings account the amount of Rs.17,00,000/- (Rupees Seventeen Lac) only has been transferred to the account of my brother Subhrajit Biswas on 20.09.2021 and several other transactions were made thereafter in my said savings account. All these disbursement and transactions in the loan account and in my new created savings account was done behind my back without my knowledge by my brother in conspiracy with the then Branch Manager Subhrajyoti Das for their illegal gain. Said Branch Manager misusing his power has operated my loan account and transferred the loan amount to newly savings account opened in my name and from there without my consent and permission transferred the loan amount to my brother's savings account which is against the Bank Rules. To hide this illegal act Subhrajit Biswas had been paying the EMI for last 2 (two) years through his savings account by making transfer of EMI in my new savings account linked with the loan account. Last EMI paid by him was on 24.08.2023. Thereafter, I started repaying the overdue amount to the Bank to avoid NPA and maintain my credit score.

Sir when I asked Subhrajit Biswas about all this illegal activities he firstly denied that he knows nothing about it. On putting pressure he accepted that he has taken the loan money with the help of his friend the then Branch Manager Subhrajyoti Das, but denied to repay the loan EMI further. I asked him where is the money. To that he did not give any answer and started threatening me of dire consequences if I take any legal action against him or his friend Subhrajyoti Das.

Sir, on 02.02.2024 I received a letter dated 29.01.2024 from the Sr. Manager, Indian Overseas Bank, Dabgram, Thakurnagar Branch, wherein I have been informed that the loan is over due by Rs.1,02,000/- (Rupees One Lac Two Thousand) and if the overdue amount is not paid on or before 07.02.2024 the account shall be classified as NPA and adversely impact my credit score and legal action will be taken against me to recover the loan by bank. I am helpless now.

Sir, inspite of my financial hardship I somehow managed to repay the overdue amount to save the loan account from becoming NPA. This all illegal act done by my brother Subhrajit Biswas was informed to my mother and I asked my mother to ask him to repay the loan dues but my mother also did not help me, rather she supported my brother. I made all attempt by way of family, well-wishers meeting but my brother did not listen to anybody and state forward refused to return the money he has taken or repay the loan EMI. I waited for more than 5 (five) months with a hope that my brother shall change his mind and repay the loan but all in vain. For this there was delay in lodging this complaint.

Sir, on 12.07.2024 the present Branch Manager of Indian Overseas Bank, Dabgram, Thakur Nagar Branch called my brother Subhrajit Biswas after knowing the facts of this loan and fraud done by my brother and the then Branch Manager and asked my brother to repay the loan amount which he has misappropriated, but my brother again refused to repay the loan.

Sir, both Subhrajit Biswas and Subhrajyoti Das have dishonestly misappropriated my sanctioned loan money by illegal way and criminal conspiracy and cheated me and put me in loan debts which I have not enjoyed. I therefore request you Sir, to enquire into the matter and take necessary legal action against said Subhrajit Biswas, Son of Late Ganesh Biswas and the Branch Manager Subhrajyoti Das of Indian Overseas Bank, Dabgram Thakur Nagar Branch holding office in the year 2021 as per law and help to recover the loan amount of Rs.20,00,000/- (Rupees Twenty Lac) misappropriated by them.

Thanking you,

Yours faithfully,

Received on 13/07/2024 at 10.35 hrs
Vide G.O.E. NO 749 Dt 13/07/2024 and
Stated Siliguri P.S. Case no 642/24
Dt 13/07/2024 U.K. 406/409/20/391 PC
and endorsed to Sr. Md. Abed Ali
of Siliguri P.S. for its investigation.

Surajit Biswas
(Surajit Biswas)

Mobile No. 98320-10390

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13/07/2024
Siliguri Police Station
Siliguri Police Commissionerate