



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

PS Siliguri Year 2024 FIR No. 650/24 Date 13.07.2024
Sections 406/420 IPC
Date From 24 June 2024 Date To 26 June 2024

(a) Occurrence of Offence : Day
Time Period 13.07.2024 Time 20.45 hrs
(b) Information received at P.S. Date 13.07.2024 Time 20.45 hrs
(c) General Diary Reference : Entry No(s) 779 Time 20.45 hrs

4 Type of Information
5 Place of Occurrence (a) Direction and Distance from P.S. 3 km West / 5 mts Beat No.
(b) Address Manappuram Finance Ltd Branch Burdwan Road Siliguri Near Golden Plaza City PS-54/DJG.
(c) In case outside limit of this Police Station, then the Name of the P.S. X District X

6 Complainant / Informant :
(a) Name Bala Saha
(b) Father's / Husband's Name Kamaal Saha
(c) Date / Year of Birth
(d) Nationality Indian
(e) Passport No.
(f) Occupation Area Head of Siliguri Assam R 87104 M/S Manappuram Finance Ltd
(g) Address Kala Singhpur PO. Pally PS-Jagat Singhpur Dist-DO. Odisha

7. Details of known / suspected / unknown accused with full particulars
(Attach separate sheet, if necessary) :
Shrawan Gupta S/O Rombilal
Couple Mehigara Siliguri Dist. Darjeeling

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. 5,04,249 (Rupees Five Lakh Four Thousand Two Hundred and Forty nine only)
11. Inquest Report / U.D. Case No., if any

12. FIR Contents (Attach separate sheets, if required) :
The original written complain 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 / directed SI. Chiranjit Saha of Kharpura to take up investigation / refused investigation / transferred to P.S. T.O.P. PS-54/DJG. 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 : Binod Singh Rawat
Rank : No. Inspector of Police Siliguri Police Station

15. Date & Time of despatch to the court :

From,  
M/s. Manappuram Finance Ltd.,  
Administrative Office at Valapad, Kerala,  
Represented by

Emp. Code: 349499  
Area Head: BelalSaha  
Mob No :8256098766

To,  
Officer In charge  
Khalpara TOP -II Under Siliguri Police Station

SUB: Complaint against customer regarding misappropriation of gold and thereby cheating the company.

Respected Sir,

*Belal Saha*  
I am the Area Head of SILIGURI, ASSAM REGION of the Complainant Company and I am fully aware of the facts of this case. I am competent to file this complaint as being duly authorized by the Company. Complainant Company is a Non Banking Financial Company registered with the Reserve Bank of India under the provisions of Chapter III B of Reserve Bank of India Act, 1934 and it is licensed to conduct Non banking financial business as per the provisions of the said Act. The company has more than 3500 Branches in the Country. The complainant company lends money against gold through its branches. The Branch Head is assisted by an Assistant Branch Head along with clerical staff support, manage the affairs of each branch of the Company. The Branch is under the overall control and management of the Branch Head. The Complainant Company has a branch having address at BURDWAN ROAD SILIGURI and is within the territorial limit of Khalpara TOP - II Under Siliguri Police Station.

Below Given are the list of accused in the issue:

1. MR. SHRAWAN GUPTA (CUSTOMER)

ADDRESS: S/o- Rambilash Gupta ,Ramkrishnapara,Matigarasiliguri,Darjeeling,Pin 734010

*Received on 12/07/24 at 20.05 hr.  
vide Khalpara TOP II GDB No-383  
dt- 12/07/24, and forwarded to I/L  
Sly Ps. and started a specific case  
under proper section of law*

*Belal Saha*  
Officer in charge  
Khalpara T.O.P.  
P.S. Siliguri  
Siliguri Metropolitan Police

The accused person is the customer MR. SHRAWAN GUPTA Customer approached our company (Manappuram Finance), located at BURDWAN ROAD SILIGURI on 24-JUN-2024. The customer presented gold jewellery to be pledged as collateral for a loan. Our company specializes in providing loans against gold ornaments, and as per our established procedures.

Auditor 364249(PRITAM SARKAR) had conducted an audit and inspection on - 26-JUN-2024 of the aforesaid branch. On inspection, he reported that there is a total loss amounting to Rs. 5,04,249/- (Rupees Five Lakh Four Thousand Two Hundred and Forty Nine Only). Our Employees verified the purity of gold ornaments properly & deducted weight of stone according to our company norms. But, the deceptive nature of the gold made it difficult to identify initially. Nevertheless, a detailed inquiry conducted by the Auditor revealed that the gold was partly spurious account.

The total pledge value/loan value of this 1 pledge amounts to Rs. 8,40,416/- (Rupees Eight Lakh Forty Thousand Four Hundred and Sixteen Only). The accused have knowingly pledged the pledge and caused loss to the complainant company with wrongful intention to cheat the company and avail illegal personal benefits for themselves.

The pledge details are mentioned below:

Pledge No	Pledge Date	Gross Weight	Pledge Amount	Loss Amount	Irregularity
0135680700008067	24-JUN-2024	169.20	8,40,416	5,04,249	Partly Spurious Account.

It is understood that the accused customer purposefully and maliciously with the motive and common intention to deceive and defraud the complainant company carried out the above said act for unlawful gains. Because of the aforesaid criminal acts committed by the accused, the complainant company had sustained a total loss of around Rs. 5,04,249/- (Rupees Five Lakh Four Thousand Two Hundred and Forty Nine Only).

Since, the customer had cheated the complainant company with a dishonest intention to make unlawful gains. The accused should be dealt with sternly for cheating. The said losses are caused to the complainant company only due to the misappropriation done by the accused customer. The same had badly affected the reputation and goodwill of complainant-company and had resulted financial loss to the complainant company. Hence, the accused persons should be sternly dealt with

and brought to justice for the said offenses committed by them; as otherwise irreparable loss would be caused to the complainant company.

In the event that it is later found out that further misappropriations have been committed by the above-named persons, the complainant reserves the right to lodge an additional complaint against the accused.

Dated this the 13/07/2024

For Manappuram Finance Ltd.

Complainant: Manappuram Finance Ltd.

Administrative Office: Valapad, Thrissur, Kerala

REPRESENTED BY

Mr. Belal Saha

Emp. Code: 349499

Branch Address: Burdwan Road Siliguri Branch (3568), Near Golden Plaza City Lodge 1<sup>st</sup> floor, Burdwan Road, Siliguri Darjeeling. Pin - 734001

Co - Belal Saha  
Dt - Katesinghpur, Po - Pally  
Ps - Jagatsinghpur.  
Dist - Jagatsinghpur, Odisha

Mail - ~~Belal~~  
belalsaha@gmail.com

Documents Enclosed:

1. Audit Inspection Summary Report

Received on 13/07/2024 at 20:45 hrs  
Vide GDENO 739 Dt 13/07/2024 and  
stated Siliguri PS case no 650/24  
Dt 13/07/2024 u/s 406/420 IPC and  
endorsed to SI Chiranjit Saha of  
Khalpara TOP PS 526/DOJ for  
its investigation

13/07/2024  
Inspector Incharge  
Siliguri Police Station  
Siliguri Police Commissioner's Office