

FIRST INFORMATION REPORT

(Under Section 154 Cr. P.C.)



1. Dist. Balabhogra Year 2024 FIR No. 784/24 Date 31/08/24  
2. i) Act. Sections 419/420/465/468 ii) Act. Sections \_\_\_\_\_  
iii) Act. Sections \_\_\_\_\_ iv) Others Acts & Sections \_\_\_\_\_

3. (a) Occurrence of offence : Day \_\_\_\_\_ Date From 17/03/2023 Date To \_\_\_\_\_  
Time Period \_\_\_\_\_ Time From \_\_\_\_\_ Time To \_\_\_\_\_

(b) Information received at P.S. Date 31/08/24 Time 14:05 hrs  
(c) General Diary Reference : Entry No (s) 1543 Time 14:05 hrs

4. Type of Information Written (Typed) Written / Oral \_\_\_\_\_

5. Place of Occurrence : (a) Direction and Distance from P.S. \_\_\_\_\_ Beat No. \_\_\_\_\_

(b) Address ICICI Prudential Life Insurance Co. Ltd. 2nd Floor, City Mall, M Bazaar Serouki Road

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

6. Complainant / Informant :

(a) Name Ashis Das

(b) Father's / Husband's Name lt. Prabhat Kumar Das

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

(e) Passport No. \_\_\_\_\_ Date of Issue \_\_\_\_\_ Place of Issue \_\_\_\_\_

(f) Occupation Associate Regional Manager, ICICI Prudential Life Insurance Co. Ltd., Siliguri Branch, 2nd Floor, City Mall,

(g) Address Serouki Road, Near City Gaudien, Siliguri

7. Details of known / suspected / unknown accused with full particulars Serouki Road, Near City Gaudien, Siliguri

(Attach separate sheet, if necessary):  
1. M/s. Abdul S/o Rahimuddin of Vill - Bathingachhi, PO Uddal Dahan, PS Islampur, Uttar Banggan

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 \_\_\_\_\_

11. Inquest Report / U.D. Case No. If any \_\_\_\_\_

12. FIR Contents (Attach separate sheets, if required): The original typed complaint which is treated as FIR is attached 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 SI Lalrang Bhunia to take up investigation / refused investigation / transferred to P.S. Balabhogra on point of jurisdiction. FIR read over to the Complaint / 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  
is on the complaint

Inspector-In-Charge  
Bhaktinagar Police Station  
Siliguri Police Commissionerate  
Signature: Shri Amit Adhikary  
Name: \_\_\_\_\_  
Rank: No. IC Balabhogra PS, SPC.

15. Date & Time of despatch to the court :

Date: 31st Aug, 2024

To,  
The Officer In-charge  
Bhaktinagar Police Station, Siliguri  
West Bengal

Sub: F.I.R./Complaint

Dear Sir,

I, Ashish Das, working as Associate Regional Manager at Siliguri Branch of ICICI Prudential Life Insurance Co. Ltd, having my office at 2<sup>nd</sup> Floor, City Mall, M Bazaar, Sevoke Road, Near City Garden, Above Tirupati NX, Siliguri, Dist.-Darjeeling, Pin:734001 beg to submit as follows:

- 1) That ICICI Prudential Life Insurance Co. Ltd. (hereinafter referred as "the Company") is a company engaged in the Life Insurance business under license from the Insurance Regulatory and Development Authority of India having branches, among other places in India, in West Bengal. The undersigned has been duly authorized to lodge this F.I.R. on behalf of the Company.
- 2) That there has been noticeable rise in organised criminal activities across the country whereby fraudsters have been illegally creating/forging government identification documents like the Aadhar and PAN cards to cheat financial institutions, including insurance companies, and obtain illicit monetary gains. Police authorities in multiple states have taken a note of the same and have directed enquiries and investigations into this rampant scam.
- 2) That the Company recently faced this problem when an insurance policy vide application number: OB20319197 was applied through company website in the name of Mr. Rahimuddin on December 10, 2022 and policy was issued by the Company on December 13, 2022. The application form is attached herewith as Annexure A.

**ICICI Prudential Life Insurance Company Limited.**

2nd Floor, City Mall, Sevoke Road, Plot No. 9656 ,P.O &P.S- Siliguri, Dist-Darjeeling, West-Bengal-734001  
**Regd. Office:** ICICI Prulife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400 025, India

Visit us at : [www.iciciprulife.com](http://www.iciciprulife.com) CIN : L66010MH2000PLC127837

Phone : 022 5039 1600 Fax : 022 2422 4484, Email : [corporate@iciciprulife.com](mailto:corporate@iciciprulife.com)

3) Details of the impugned policy are as follows-

Product name	ICICI Pru Assured Savings Insurance Plan
Name of Policy Holder/Life Assured (LA)	Rahimuddin
Name of Nominee	Nisarul (Son)
Policy Number	E3534719
Application Number	OB20319197
Proposal Date	December 10, 2022
Policy Issuance Date	December 13, 2022
Risk Commencement Date	December 13, 2022
Risk Cessation Date	December 13, 2037
Premium Cessation Date	December 13, 2029
Base sum Assured	INR 7,80,000/-
Premium Installment	INR 6,500/-
Premium Frequency	Monthly
Mode of First Premium Payment	Online Payment
Number of Premiums Received	1 installment (INR 6794/- including tax)
Paid to Date	January 13, 2023

4) That Mr. Nisarul (hereinafter referred to as the Claimant) raised a death claim which the Company received on March 17, 2023 wherein he stated that Mr. Rahimuddin (herein after referred to as Life Assured / LA) had died on January 10, 2023 due to cardiac arrest (heart attack). He submitted a death certificate and a medical certificate as issued by a Dr. S. Reja as proof of the same. Copies of the claim documents, death certificate, medical certificate and other documents as submitted by the Claimant are attached herewith as Annexure B.

5) That as the claim registered was an early claim i.e. the Life Assured died within 1 month from the date of policy issuance, the Company initiated an internal investigation in order to validate the authenticity of the claim. Subsequently, the following facts were discovered:

- (i) During vicinity checks, it was found that no one could recognize the person in the KYC documents and the scanned photo of the LA as provided to the Company at the proposal stage. Copies of the KYC/identity documents and the scanned photograph as submitted to the Company are attached herewith as Annexure C .
- (ii) Thereafter, the son of the LA i.e. the Claimant was met who provided a written statement confirming that his father had died on January 10, 2023 due to a heart attack. A copy of the written statement is attached herewith as Annexure D. The Claimant also provided his father's Aadhar card, Ration card, and PAN card as proof of identity. Copies of the LA's government identity cards as provided by the Claimant are collectively attached herewith as Annexure E.
- (iii) Through further investigation, we were able to procure the original Aadhar card of the LA which the local people identified to be the real LA. A copy of the original Aadhar card is attached herewith as Annexure F.
- (iv) Upon comparing the documents, it was observed that the photo in the original Aadhar card of the LA as procured during investigation (annexure F above), did not match with the photo in the government identity cards as provided by the Claimant as well as the scanned photograph submitted to the Company at the time of issuance of the policy (annexure C above).
- (v) Vicinity checks also revealed that the LA was a laborer earning only INR 50,000 per annum, which did not match with the profile provided in the application form submitted to the Company (annexure A above) which stated that his annual income was around INR 2,50,000.

It is submitted that insurance is a contract of "UTMOST GOOD FAITH", and as per this principle, the insured is bound to disclose all the material facts and information at the time of obtaining the policy from the insurer.

However, from the above, it is clear that deceitful tactics were employed by fraudsters where KYC documents were tampered with and false information was provided for the purpose of procuring an insurance policy. Furthermore, it is clear that the fraudsters had malafide intention to defraud/cheat the Company by impersonating the LA and extracting money by way of insurance.

Thus, we state that serious fraud has been committed not only against the Company, but that attempts have also been made to defraud other insurance companies by the above named in connivance with others. Had the discrepancies gone unnoticed, the Company could have incurred huge financial losses and the same could have also encouraged unlawful practices which may impact the Company's reputation in the eyes of its customers.

In the said circumstances it is prayed that your good self be pleased to investigate the matter and book the accused-criminal persons under the appropriate provisions of the Indian Penal Code for the commission of this offense.

Thanking you.

Yours faithfully,



Ashish Das (Authorized Signatory)

Associate Regional Manager, ICICI Prudential Life Insurance Co. Ltd.

Siliguri Branch, 2<sup>nd</sup> Floor, City Mall, Sevoke Road, Near , Above Tirupati NX, Siliguri, Dist.- Darjeeling, Pin:734001, Phone -9800200355

Folio:- Case PRABHAT KUMAR DAS  
P2 no# 9800200355.

Enclosed:-  
① Claim Form and All documents  
② Application Form and proof.

Received on 31/08/24 at 14:05 hrs with  
GDE no- 1543 and stamped Bhaktinagar  
PS Case no- 784/24 Dtd- 31/08/24  
419/420/465/466 JPC and endorsed to  
SI Laksmy Shukla for its investigation.

Inspector-in-Charge  
Bhaktinagar Police Station  
Siliguri Police Commissionerate