

1446



1. Dist. **SPC** P.S. **Bhaktinagar** Year **2025** FIR No. **144/25** Date **12/02/25**
ii) Act. **IPC** Sections **406/420** Sections _____
iii) Act _____ Sections _____ iv) Others Acts & Sections _____

3. (a) Occurrence of offence : Day _____ Date From **02/28/19** Date To _____
Time Period _____ Time From _____ Time To _____

(b) Information received at P.S. Date **12/02/25** Time **10:55 hrs**

(c) General Diary Reference : Entry No (s) **609** Time **10:55 hrs**

4. Type of Information **Written (typed)** Written / Oral _____

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

(b) Address **SMFG India Credit Co. Ltd., 1st Floor, 2nd Mile, City Plaza, Sewoh Road, Off. Pargal Cinema Hall, Siliguri**

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

6. Complainant / Informant : (a) Name **Biplab Saha**

(b) Father's / Husband's Name _____

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

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

(f) Occupation **Manager of SMFG India Credit Company Ltd.**

(g) Address **1st Floor, 2nd Mile, City Plaza, Sewoh Road, Off. Pargal Cinema Hall, Siliguri**

7. Details of known / suspected / unknown accused with full particulars

(Attach separate sheet, if necessary):
① **Tapan Ghosh of Bibodi Saurmi, Haiden Park, Siliguri, Near Palash Shivmangla c/o Jason Paul, West Bengal, Siliguri - 734006 App 3/1/2 Ram Krishna Lame, Bag Bagan Kolkata - 700003**

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

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

① **Rs 2,21,504/- C Papers Two Laps Twenty one thousand Five Hundred and Four**

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 **ASZ Passany Dawa Sheyca** to take up investigation / refused investigation / transferred to P.S. _____ 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**
Signature _____
Name **Sanjiv Kumar**
Rank : No. **IC Bhaktinagar PS, SPC**

15. Date & Time of despatch to the court :



SMFG
IndiaCredit

Pragati Ki Nayi Pehchaan

BY RPAD / HAND DELIVERY

Date:- Feb 12 2025

The S.H.O / Senior Inspector of Police,

Bhaktinagar Police Station
Bhaktinagar Police Station, Siliguri, WB, PIN-734008
Siliguri, WB, PIN-734008

Subject : Complaint.

Ref : PL - Self Loan Number :- 132302310435064

Dear Sir/Madam,

SMFG India Credit Company Ltd (formerly Fullerton India Credit Co. Limited), a Non-Banking Finance Company incorporated under the Companies Act, 1956, and registered with the Reserve Bank of India. Our company has its registered office at Commerzone IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Porur, Chennai, Tamilnadu – 600116, and its branch offices at, First Floor, 2nd Mile, City Plaza, Sevoke Road, Off. Payal Cinema Hall, Siliguri, Darjeeling, West Bengal - 734001 files the present complaint through Mr.Biplab Saha Mo.No 9733015854, Manager, regarding the following offenses committed by the borrower:

SMFG India is engaged in providing various kinds of loans to its customers, such as personal loans, business loans, commercial vehicle loans, loans against property, digital loans, etc. The company has several branches across India and enjoys a good reputation and goodwill in the market.

We would like to bring to your kind notice the following acts of the borrower, TAPAN GHOSH , having Mobile no. 7001323789/8520798646 , which are serious cognizable offenses punishable under the Bhartiya Nyaya Sanhita (B.N.S)

The borrower approached SMFG India to avail of a loan amounting to Rs. 221504/- and applied for a PL - Self. Believing his/her representation to be true, correct, fair and honest, SMFG India disbursed the loan to him/her vide loan bearing no. 132302310435064 . The borrower executed a loan agreement along with other requisite documents and furnished a declaration confirming that the information in the application form was valid and correct. As per the terms and conditions of the loan agreement, the borrower undertook to repay the loan amount. We have verified the documents submitted by him/her concerning repayment abilities, etc. The borrower submitted KYC and income documents along with the Loan Application and represented him/herself to be a person with decent repayment capacity and induced SMFG India to accept the loan proposal, sanction it and disburse the loan amount.

On 2/28/2019, SMFG India sanctioned and disbursed the loan amount of Rs. 221504/- to the borrower. The terms and conditions governing the said facility were duly explained to the borrower, and he/she agreed and undertook to adhere to the same after being fully satisfied. The borrower was under obligation to repay the amounts with interest as agreed upon in the loan document.

SMFG India Credit Co. Ltd.

(Formerly Fullerton India Credit Co. Ltd.)

Branch Office: First Floor, 2nd Mile, City Plaza, Sevoke Road, Off. Payal Cinema Hall, Siliguri, Darjeeling, West Bengal - 734001.

Registered Office: Megh Towers, 3rd Floor, Old No. 307, New No. 165, Poonamallee High Road, Maduravoyal, Chennai - 600095.

Toll-free No.: 1800 103 6001 ✉ namaste@smfgindia.com 🌐 www.smfgindiacredit.com CIN: U65191TN1994PLC079235

SMFG India Credit

Summary of loan
Pragati Kr Nayi Pehchaan

Loan No.	132302310435064
Loan / Product	PL - Self
Customer name	TAPAN GHOSH
Mobile number	7001323789/8520798646
Present Address	3/1/2 Ram Krishna lane Bag bazar Kolkata 700003
Loan Amount	Rs. 221504/-
Loan date	2/28/2019
Present Outstanding	Rs. 724130/-



The borrower initially provided their residential address as BIBADI SARANI; HAIDER PARA; SILIGURI; NEAR PALASHI SHIVMANDIR C/O ISWAR PAUL WEST BENGAL SILIGURI 734006. However, immediately after receiving the loan, they absconded and became untraceable, failing to inform the company of any change in address which is gross violation of the terms and conditions agreed by the borrower. With the intention to deceive, the borrower caused a financial loss to the company while obtaining wrongful benefits for themselves. The borrower has now been located within your jurisdiction at 3/1/2 Ram Krishna lane Bag bazar Kolkata 700003. If no action is taken against them at this time, there is a risk they will abscond again.

In the above circumstances, I request your good office to register a F.I.R. against the said accused unknown/unidentified Accused for commission of aforesaid offences and the accused be dealt with in accordance with law.

Thank you for your prompt attention to this matter. We trust in your cooperation to bring the offender to justice.

Your early action in the matter is highly solicited.

Yours Faithfully,





For SMFG India Credit Company Limited (Formerly Fullerton India Credit Company Limited)
Authorized Signatory

Encl:-

1. Copy of Loan agreement
2. Copy of loan application form
3. Statement of account
4. Copy of KYC documents

Received on 12/02/25 at 10:55 hrs vide GDE
no- 609 and started Bhaktinagar AS case
no- 144/25 Dtd- 12/02/25 U/s 406/420 IPC
and enclosed to ASI Posing Down Stanga
for its investigation.


Inspector-in-Charge
Bhaktinagar Police Station
Siliguri Police Commissionerate

SMFG India Credit Co. Ltd.
(Formerly Fullerton India Credit Co. Ltd.)

Branch Office: First Floor, 2nd Mile, City Plaza, Sevoke Road, Off. Payal Cinema Hall, Siliguri, Darjeeling, West Bengal - 734001.
Registered Office: Megh Towers, 3rd Floor, Old No. 307, New No. 165, Poonamallee High Road, Maduravoyal, Chennai - 600095.