

1. Dist. Jalpaiguri P.S. NJP Year 2024 FIR No. 641/24 Date 29/06/24

2. i) Act IPC Sections 406/420 IPC ii) Act _____ Sections _____

iii) Act _____ Sections _____ iv) Others Acts & Sections _____

3. (a) Occurrence of offence : Day _____ Date From April month Date To _____

Time Period _____ Time From _____ Time To _____

(b) Information received at P.S. Date 27/06/24 Time at 20:45h

(c) General Diary Reference : Entry No (s) 1547 Time at 20:45h

4. Type of Information written Written / Oral ✓

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

(b) Address L&T Finance Ltd Office at Fulbari Branch, ps- NJP
Dist. Jalpaiguri

(c) In case outside limit of this Police Station, then the

Name of the P.S. N/A District _____

6. Complainant / Informant :

(a) Name Sujal Sarker C.M. No- 751117845

(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 representative of L&T Finance Ltd company

(g) Address _____

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

(Attach separate sheet, if necessary) :

Bidhan Roy s/o- Sachin Roy

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 Total amount of Rs 27,58/-

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

12. FIR Contents (Attach separate sheets, if required) : The original written compet which is included 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 ASI Manoj Majumder NJP PS. SPC 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.

on the original written compet

14. Signature / Thumb impression of the Complainant / Informant

15. Date & Time of despatch to the court :

29/06/24
Signature of the Officer-in-Charge, Police Station

Name : NIRMAL KR DAS

Rank : No. SI OF POLICE

CLC NJP PS / SPC

Received on 29.06.24 at 20.45h vide
G.DENo 1649 and started NPP
PS case No 641/24.dl-29/06/24
U/S-406/9.20 IPC and Enclosed
to ASZ Monoo Majumdar of
NPPS for the investigation. Date :

To

The Officer-In-Charge

NJP, Police Station

Jalpaiguri, West Bengal

29/06/24
Officer-In-Charge
New Jalpaiguri Police Station
Siliguri Metropolitan Police

Subject – Complaint against accused person BIDHAN ROY S/O- SACHIN ROY, for committing fraud, Misappropriation of funds, Criminal Breach of Trust and Cheating of amount of Rs. 27,580/- (Rupees Twenty-Seven Thousand Five Hundred and Eighty only) from Fulbari situated office, at L&T Financial Ltd.

Respected Sir,

I, Sujal Sarkar, is an authorised representative and working for gain at L&T Finance Limited (the Complainant Company) incorporated under the Companies Act, 1956 having its registered office at L&T Finance Ltd., P.S SRIJEN Tech Park, 15th floor, Plot no 52, Block DN, Sector – V, Salt Lake City, Kolkata- 700091, and branch office at L&T Finance Ltd, at Fulbari. The Complainant Company submits as under:

That the Complainant Company is a registered NBFC and is carrying business at rural areas by providing micro loans to the interested low income & less privileged women group of the state of West Bengal in order to develop their financial strength as per RBI guidelines.

That the above-mentioned accused person namely Bidhan Roy was working as Front-line Officer (FLO) at L&T Finance Ltd and was deputed at Fulbari office in Siliguri district. That FLO are employed by the Complainant Company to conduct the business operations in designated locations with the responsibility to conduct collection and deposit monthly EMIs in the account of the Company on behalf of the customers. That accused Bidhan Roy was entrusted with the duty to collect monthly EMI and issue money receipt and put signature in customers loan passbook(LPB) against each EMI collection and deposit it in the account of Loan bearer on behalf of the Complainant Company.

That the in the Complainant Company after the end of collection period of April, on 16-04-2024 night the Branch Manager of Fulbari branch/undersigned had reported that one of their FLO-Bidhan Roy (PS-50034162) had been absconding and not contactable from the field. During the initial field verifications and internal investigation, an integrity issue found against the accused, where he had collected an amount of Rs.13,080/- on 01-04-2024 towards the foreclosure of loan account No. L10224149423 from borrower customer namely Ms. Pinki Das after signing on loan Pass Book however not issuing any receipt, but the collection amount has not been deposited in branch and thus misappropriated/pocketed by FLO Bidhan Roy. Also, the accused person took company biometric device which is used for issuing money receipts during collection. Further, another customer namejy Ms. Sahera Begam (loan account No. L11224397992) had given us a written complaint that the said FLO Bidhan Roy had collected an

amount of Rs.14,500/- from her 10-04-2024 towards loan account foreclosure, however without issuing any receipt or signing on her on loan Pass, but similarly the collection amount has not been deposited in branch and thus misappropriated/pocketed by FLO Bidhan Roy.

That the Accused has thus still misappropriated an amount of Rs.13,730+Rs.14,500 totaling to Rs.27,580/ (Rupees Twenty-Seven Thousand Five Hundred and Eighty Only) is still wrongful loss for the Company. That the accused person earlier verbally confessed for his wrong act and promised to pay all misappropriated amount of Rs Rs.27,580/ (**Rupees Twenty-Seven Thousand Five Hundred and Eighty Only**) to the complainant company but still not returned the same. Complainant chased the accused person many times to recover misappropriated amount, but every time accused was not present at his house and absconded from very first date of offence. On last visit to accused person house to meet his family and convenience them to return the misappropriated amount and company device, the accused person denied to return the misappropriated amount and warned through their family with threatening the complainant if he will come again then no one will save him.

That from the above-mentioned facts and circumstances, it is quite apparent that accused person has cheated the Complainant Company's customer/loanee with malafide intention and committed misappropriation of company's fund during the tenure of his employment. That such act of accused person not only amounts to criminal breach of trust, cheating and misappropriation of public money but also extends to causing personal gain to himself and wrongful loss to the company as well the customer and is testimony to accused persons unprofessional, unethical, and guilty conduct in company's business which has led the company to suffer irreparable damage and loss of reputation, and which cannot be compensated in terms of money.

On the basis of aforesaid facts and circumstances, it is humbly prayed that your good self may kindly treat the instant complaint as First Information Report and conduct investigation there into. We request you to take appropriate steps in the matter at the earliest against the accused person.

We shall be grateful, if you consider our request and assure you to extend maximum co-operation from our end.

Based on aforesaid facts, it is my humble request to your good office to please investigate the matter and take necessary action in accordance with the law otherwise irreparable loss and injury will be incurred to the Company and a wrongful gain to the accused.

Thanking You
Sujal Soukore
Yours Faithfully

(7501117845) | Ganesh
9304249857

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Authorised Representative.