



## FIRST INFORMATION REPORT 863

First Information of a cognizable crime reported under section 154 Cr. P.C. at P.S.

- District Alipour Station Alipour P.S. Falaka Year 2022 FIR No. 60/22 Date 02.02.22
- i) Act IPC Sections 404/405/463/... ii) Act ? Sections ?  
iii) Act ? Sections 468/471/470 iv) Other Acts & Sections ?
- a) General Diary Reference Entry No. 54 Time 00.15 H.  
b) Occurrence of Offence: Day White posted at Falaka Branch Time ?  
c) Information of Offence: Day Wednesday Date 02.02.2022 Time 00.15 H.  
G.D. No. 54 at the Police Station.
- Type of Information: Written Agree or Item
- Place of Occurrence: (a) Direction and Distance from P.S. North 200 mtrs from P.S.  
(b) Address Uttar Banga Khetanga Gramin Bank, Falaka Branch, P. Falaka  
Dist. Alipour Beat No. ?  
(c) In case outside limit of this Police Station, then the name of  
P.S. ? District ?
- Complainant / Information:  
(a) Name Arjun K. Das  
(b) Father/Husband's Name Mr. Jitendra Narayan Das  
(c) Date/Year of Birth ?  
(d) Nationality Indian  
(e) Address Regional Manager, U.B.K. Bank, Regional Office, Jalpaiguri
- Details of Known/suspected/unknown/accused with full particulars: Mr. Sajjan Das, Emp 24 - 138  
(attach separate sheets, if necessary) (under suspension)  
Mr. Mr. Abhijit Das, Regional  
Kharakhatra P.O. Falaka Branch  
Police post, Dist. South 24 Parganas  
Kolkata - 700144
- Reasons for delay in reporting by the Complainant/Informant ?
- Particulars of properties stolen/involved: (Attach separate sheets, if required)  
as mentioned in the complaint
- Total value of properties stolen/involved ?
- Inquest report/U.D. Case No. if any ?
- FIR contents: (Attach separate sheets, if required) The original written complaint of the Complainant is not  
in (attached as FIR is not in original form)
- Action taken: Since the above report reveals commission of offence(s) u/s  
404/405/463/468/471/470 IPC

in absence of P.C. R. and  
registered the case and took up investigation/directed St. Minus Roy

to take up the 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.

Signature / Thumb-impression of

the Complainant/Informant as the original with  
impr. Seal

Signature of the Officer-in-Charge, Police Station

Name Banabir M. Das Police StationRank SI PoliceNumber, if any 2nd year Falaka P.S.

Date- 1st Feb, 2022

The Inspector in Charge,  
Falakata Police Station  
Falakata

Inspector in-charge  
Fakirhat Police Station  
Dist. Alipurdia

Respected Sir,

**Sub: - Complaint / First Information Report (FIR) regarding fraud committed by Mrs. Sayani Das, Emp. ID- 1138, Officer IMG-1 Posted at Coochbehar Bazar Branch (Under Suspension), W/O Mr. Abhirup Naskar, Residing at Kazipara, Khumallick, Po & Ps- Baraipur (Behind Petrol Pump), Dist.- South 24 Parganas (Baraipur HO), Kolkata-700144, through misappropriation of funds by unauthorized transactions in large number of banks customer account(s) at Falakata Branch.**

1. Ashim Kumar Isor, S/o Late Jitendra Narayan Isor, aged 59 years being the Regional Manager, Uttarbanga Kshetriya Gramin Bank, Regional Office, Jalpaiguri and authorised representative and signatory of Uttarbanga Kshetriya Gramin Bank (hereinafter mentioned as UBKGB), Head Office, Sunity Road, Po+Dist.-Coochbehar, Pin-736101, do submit as under:-

The Complainant Bank, Uttarbanga Kshetriya Gramin Bank, having its Head Office at Sunity Road Coochbehar, Pin-736101 inter alia Regional Office at Jalpaiguri. The abovementioned Falakata Branch is under control of undersigned. As such he is duly authorised and competent to represent the complainant Bank and to lodge this complaint on its behalf.

Upon receipt of an information about unauthorised debits in some accounts, an internal investigation of the matter as per the extant norms of Bank was conducted and it was revealed that Mrs. Sayari Das (Naskar), Officer IMG-I, W/O Mr. Abhirup Naskar residing at Kazipara, Khairailick, Po&P's- Barúpur (Behind Petrol Pump), Dist- South 24-Parganas (Barúpur HQ), Kolkata-700144, while posted at Falakata Branch had committed a series of fraudulent transactions in numerous accounts by various ways through misutilizing her official position as officer/employee of the Bank from time to time with an intention to gain an undue advantage from the public money defrauded thereby.

(1) Mrs. Sayani Das, Emp. ID- 1138, Officer IMG-I (U/S), had fraudulently debited following accounts of various customers without authority from account holders and misappropriated the funds for her wrongful gain through unauthorized Cash Withdrawals. Transactions are only made in system by entering and posting by herself and no records of physical vouchers obtained, prepared and kept on record.

FOR UTTERANCE AND SIGNATURE OF MINOR

Following are the transaction details:

Sl. No.	A/c No. (SOL ID-400037)	Transaction Date	Transaction ID	Amount (Rs.)
1	1010000492	15/05/2020	017134	600.00
2	1010000235	15/05/2020	017138	3600.00
3	1030000162	21/05/2020	012082	800.00
4	1010000315	21/05/2020	012555	5000.00
5	1030014442	06/06/2020	01812	700.00
6	1030007437	21/11/2020	013496	500.00
7	1030007499	02/12/2020	0110149	1500.00
8	1030007826	03/12/2020	015075	3000.00
9	1010000315	09/12/2020	013870	5000.00
10	1030026629	11/12/2020	012962	800.00
11	10300062900	11/12/2020	012970	1000.00
12	1030005808	11/12/2020	013719	1200.00
13	1030028494	14/12/2020	018725	800.00
14	10300067929	14/12/2020	018798	2700.00
15	1030027275	15/12/2020	013900	500.00
16	1030027310	15/12/2020	014738	600.00

As such she has fraudulently debited above mentioned amounts from the various accounts without authority from the account holders and misappropriated the debited funds for her wrongful gain.

(2) Mrs Sayani Das had fraudulently debited various customers account and misappropriated the funds for her wrongful gain through NEFT to her own personal Account No. - 195001000002317 maintained with Indian Overseas Bank. The all NEFT transactions were entered by herself.

Following are the NEFT transaction details:

Sl. No.	A/c No. (SOL ID-400037)	NEFT Transaction Date	NEFT Ref. No.	Amount (Rs.)
1	1010000008	27/04/2020	S018251118	52373.00
2	1030051294	28/04/2020	S018252784	51945.00
3	1030005808	28/04/2020	S018257159	18728.00
4	1010000049	27/05/2020	S018406705	1270.00
5	1030000605	30/05/2020	S018431256	1665.00
6	1010000283	30/05/2020	S018431328	1600.00
7	1030078031	04/06/2020	S018457757	14135.00



Moreover, on 12.06.2020 she has fraudulently debited a NEFT transaction without any voucher or authority vide transaction ref. no. S018503866 for Rs. 11553.00 from A/c No. - 40003710100014015 to her own personal Account No. - 195001000002317 maintained with Indian Overseas Bank.

(3) Mrs Sayani Das, had fraudulently entered/posted the Transfer Transactions in various accounts and credited the amount to irrelevant third party accounts without any authority from account holders. Further, she has misappropriated the funds for her wrongful gain through NEFT to her personal Account No. - 195001000002317 maintained with Indian Overseas Bank through unauthorized debit in the accounts where previously amount has been transferred.

Following are the transaction details:

Sl. No.	Transaction Date	Transaction ID	Amount (Rs.)	Transferred to A/c No. (SOL ID-400037)	Details of fraudulent transactions
1	27/04/2020	016755	14600.00	1010000008	Mrs. Das entered/posted unauthorized transfer transaction of (Rs.14600.00 from A/c No.- 4000371010000028 & Rs. 13530.00 from A/c No.- 4000371010000004) to A/c No.- 4000371010000008 and misappropriated the fund amounting to Rs.52373.00, which also includes residual balance of Rs.24243 in A/c No. 4000371010000008 on 27.04.2020 by transferring through NEFT ref. no. S018251118 to her own personal account.
2	27/04/2020	017098	13530.00	1010000008	
3	28/04/2020	011656	38929.00	1030051294	Mrs. Das entered/posted unauthorised transfer transaction of Rs. 38929.00 from fifteen different accounts with SOL ID- 400037(1010000001, 1010000003, 1010000005, 1010000006, 1010000035, 1010000044, 1010000063, 1010000070, 1010000081,

					1010000155, 1010000272, 1010000539, 1030023949, 1030020184 & 1030033894) to A/c No.-4000371030051294 and misappropriated the fund amounting to Rs. Rs.51945.00 from A/c No. 4000371030051294 which also includes residual balance of Rs.13016.00 in A/c No. 4000371030051294 on 28.04.2020 by transferring through NEFT to her own personal account.
4	16/05/2020	011237	8630.00	1010000235	Mrs. Das misappropriated the fund on 16.05.2020 by transferring an amount of Rs.8630.00 from A/c No. 4000371010000235 through NEFT to her own personal account.
5	21/05/2020	012040	540.00	1030000162	Mrs. Das entered/posted unauthorised transfer transaction of Rs. 540.00 from three different accounts with SOL ID-4000371010000483, 1010000572, 1010000577) and misappropriated the fund of amount of Rs.800.00 (which includes residual balance of Rs.260.00 in A/c No.-4000371030000162) from A/c No. 4000371030000162 on 21.05.2020 through cash withdrawal.
6	27/05/2020	012353	934.00	1010000049	Mrs. Das entered/posted unauthorised transfer transaction of Rs. 934.00 from four different accounts with SOL ID-400037(1010000026, 1010000027, 1010000029, 1010000033) and misappropriated the fund of amount of Rs.1270.00 (which includes residual balance of Rs.336.00 in A/c No.-

					4000371010000049) from A/c No. 4000371010000049 through NEFT to her own personal account.
7	28/05/2020	014287	1366.00	1010000605	Mrs. Das entered/posted unauthorized transfer transaction of Rs. 1366.00 from four different accounts with SOL ID-4000371010000064, 1010000075, 1010000080, and 1010000083) and misappropriated the fund of amount of Rs.1665.00 (which includes residual balance of Rs.299.00 in A/c No.-4000371030000605) from A/c No. 4000371030000605 through NEFT to her own personal account.
8	30/05/2020	014024	1030.00	1010000283	Mrs. Das entered/posted unauthorized transfer transaction of Rs. 1333.00 from five different accounts with SOL ID-4000371010000045, 1010000073, 1010000092, 1010000104 & 1010000110) and misappropriated the fund of amount of Rs.1600.00 (which includes residual balance of Rs.267.00 in A/c No.-4000371010000283) from A/c No. 4000371010000283 through NEFT to her own personal account.
9	30/05/2020	014042	103.00	1010000283	
10	04/06/2020	012683	13343.00	1030078031	Mrs. Das entered/posted unauthorized transfer transaction of Rs. 13343.00 from two different accounts with SOL ID-4000371030077928, 1030034532) and misappropriated the fund of amount of Rs.14135.00 (which includes residual balance of Rs.792.00 in A/c No.-4000371030078031) from A/c No. 4000371030078031 through

For UTTARANCHAL KSHETRA CHAMAN BANS

*(Signature)*  
CHAMAN BANS  
20/06/2020

					NEFT to her own personal account.
11	08/01/2021	017667	1200.00	1010009455	Mrs. Das transferred without authority Rs. 600.00 from A/c No.-4000371010013674 & Rs. 600.00 from A/c No.-4000371010015029 to A/c No.-4000371010009455 for misappropriation of the fund on 08/01/2021.
12	04/01/2021	016310	29000.00	1010009455	Mrs. Das transferred without authority Rs. 29000.00 from A/c No.-4000371010004270 to A/c No.-4000371010009455 for misappropriation of the fund on 04/01/2021 through cash withdrawal on same day through BC-Nirod Surradhar of Falakata Branch.

(4) Mrs. Sasmiti Das had fraudulently utilized the SB A/c No.4000371010009455 of the BC-Shri Nirod Surradhar of Falakata Branch to transfer and misappropriate funds for her wrongful gain through NEFT to her personal Account No. - 195001000002317 maintained with Indian Overseas Bank.

Following are the transaction details:

Sl. No.	Transaction Date	Transaction ID	Amount (Rs.)	Transactions Entered by	Remarks
1	04/07/2020	8018585337	3000.00	Sayani Das-Officer-(AM)	Mrs. Das misappropriated the fund on 04/07/2020 by transferring an amount of Rs.3000.00 through NEFT to her own personal account.
2	20/07/2020	8018668275	35000.00	Sayani Das-Officer-(AM)	Mrs. Das misappropriated the fund on 20/07/2020 by transferring an amount of Rs.35000.00 through NEFT to her own personal account.

THE TITANIC LIFE TIME GUARANTEE

*Das*  
INDIAN OVERSEAS BANK



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3	21.07.2020	SO18671488	100000.00	Sayani Das- Officer-(AM)	Mrs. Das misappropriated the fund on 21.07.2020 by transferring an amount of Rs.100000.00 through NEFT to her own personal account.
4	01.01.2021	SO19438449	6000.00	Sayani Das- Officer-(AM)	Mrs. Das misappropriated the fund on 01.01.2021 by transferring an amount of Rs.6000.00 through NEFT to her own personal account.

#### Modus Operandi

The modus operandi of Fraud in various accounts which amounts to Rs. 226399/- (Rupees Two Lakh Twenty Six Thousand Three Hundred Ninety Nine Only) in respect of siphoning-off of Bank's funds being public money as enumerated above.

Mrs. Sayani Das, Emp. ID- 1138, Officer IMG-3 (U/S), while working as Assistant Manager at Falakata Branch had taken advantage of the constraints that was occurred due to lockdown restriction imposed at the outbreak of covid-19 pandemic and fraudulently debited numerous accounts without authority from the account holders of the bank and without preparing vouchers and keeping on record and siphoned the amounts debited through cash withdrawals, transferring to third party accounts and transferring remitting to her own account. In some accounts she has prepared fake and fabricated vouchers for the transactions which are altogether irrelevant with the actual transactions made. She has taken undue advantage of her official position to make above fraudulent transactions. She has continued such fraudulent transaction till highlighting the information about unauthorised transactions in certain accounts.

The total amount of loss to the Bank identified in Falakata Branch is Rs. 226399.00/- & in our Bank as a whole (Rs. 1322050.00 - Rs. 226399.00 = Rs. 1548449.00) as on date.

Here, it is pertinent to mention that simultaneously Bank has initiated Internal Departmental Action against Mrs. Sayani Das and at the initial stage of proceedings, she has admitted her guilt vide an e-mail dated 04.12.2021 and also she has informed to the Bank regarding her pregnancy for past 6 months. Again Mrs. Sayani Das in her reply to the charge sheet issued by the bank (Internal Departmental Action) through an email dated 31.12.2021 has accepted all the charges alleged therein and repaid Rs.500000.00 (Rupees Five Lakh Only) as

For the purpose of Internal Departmental Action  
Signature  
Date



19.01.2022. Further, she has also expressed her willingness to repay Rs.571000.00 (Rupees Five Lakh Seventy One Thousand Only) (Approx.) shortly.

In view of the above facts, we request your good office to register a Criminal Complaint/ First Information Report against Mrs. Sayani Das, Emp. ID- 1138, Officer JMG-1 (U/S) and get enquired the matter so the guilty person may be brought to justice as per provision of law.

A copy of registered FIR is requested to be provided to us

Yours Faithfully  
Ashim Kumar Isor  
Regional Manager  
Uttaranga Kshetriya Gramin Bank  
Regional Office, Jalpaiguri  
M- 9872894000