

Background:

For the past 20 years, a Bangladeshi shop in Kuala Lumpur has been operating with a reputation in Malaysia. The managerial responsibilities of the shop were entrusted to a person named Md Robiul Islam, [ANNEX A]. Regrettably, Robiul Islam abused this trust and reputation by defrauding approximately 20 Bangladeshi individuals under various pretexts, including visa issuance and interest payments, among other unspecified reasons. The fraudulent activities took place on the morning of October 25, 2023, after which Robiul Islam disappeared. His salary was 34,500 BDT, but in a few months, he transferred a substantial amount of money to **Rezaul Karim**- his brother's account, totaling 36 lakh Taka between September 3 and September 25.

Identification and Transfer Details:**[ANNEX C]**

Upon self investigation, we identified an individual who facilitated the transfer of funds between July-October 2023. Receipts obtained confirm that the embezzled money was transferred to a specific account :

BANK ACCOUNT : 20504450100009312**GODAGARI BRANCH, ISLAMI BANK Bangladesh**

belonging to **Rezaul Karim**, who is **Robiul Islam's younger brother**.

Summary of Fraudulent Activities:**Perpetrator:**

1. **Md Robiul Islam** (Shop Manager) **[ANNEX A]**
2. **Rezaul Karim** (**Robiul Islam's younger brother**) **[ANNEX B]**

Date of Incident: October 25, 2023**Method:** Collected funds from around 20 Bangladeshi individuals in Malaysia under various pretexts and misappropriated the money for personal gain.**Amounts Involved:**

Total: 60 lakh BDT

From 20 Bangladeshi individuals: 50 lakh Tk BDT

From the shop's resources: 10 lakh Tk BDT

Transferred Method:

Most of the embezzled money was sent to Bangladesh. We have identified his brother's bank account as the primary recipient and have also found several **Mobile Financial Service (MFS)** [ANNEX D] accounts involved.

PROFILE OF MD ROBIUL ISLAM

[ANNEX A]

Serial	Topics	Detail Information
1.	Name	MD ROBIUL ISLAM
2.	Contact No	Bangladeshi No : 01644338304
3.	NID	
4.	Passport	BY0675435 BA0851740 (PREVIOUS PASSPORT)
5	BIRTH CERTIFICATE	19907016617019262
5.	Father's Name	MD LUTFUR RAHMAN
6.	Mother's Name	MST RUMALI BEGUM
7.	Date of Birth	20 OCT 1990
8.	Present address	UNKNOWN
9.	Permanent address	CHATRA PUKUR, GODAGARI,RAJSHAHI
10.	Social Accounts	Facebook: https://www.facebook.com/mohd.robiul.520
11.	Last Radio Location	
12.	Family Information	<p>Father: MD LUTFUR RAHMAN PHONE 01: 01767163113 PHONE 02 : 01748557812</p> <p>YOUNGER BROTHER : PHONE NO 03 : 01784453231 PHONE NO 04 : 01648533544</p> <p>BANK ACCOUNT : 20504450100009312 GODAGARI BRANCH, ISLAMI BANK BANGLADESH LIMITED</p>

PROFILE OF Md Rezaul Karim (Robiul Islam's Younger Brother) **[ANNEX B]**

Serial	Topics	Detail Information
1.	Name	Md Rezaul Karim
2.	Contact No	01784453231 01648533544
3.	NID	
4.	Passport	
5	BIRTH CERTIFICATE	
5.	Father's Name	MD LUTFUR RAHMAN
6.	Mother's Name	MST RUMALI BEGUM
7.	Date of Birth	
8.	Bank Account	BANK ACCOUNT : 20504450100009312 GODAGARI BRANCH, ISLAMI BANK
8.	Present address	CHATRA PUKUR, GODAGARI,RAJSHAHI
9.	Permanent address	CHATRA PUKUR, GODAGARI,RAJSHAHI
10.	Occupation	Proprietor - RK Telecom , GODAGARI,RAJSHAHI
11.	Education	Rajshahi College
12.	Social Accounts	Facebook: https://www.facebook.com/profile.php?id=100006261499084
13.	Last Radio Location	
14.	Family Information	Father: MD LUTFUR RAHMAN PHONE 01: 01767163113 PHONE 02 : 01748557812

[ANNEX C]

Customer's Part		Islami Bank Bangladesh Limited Godogani Branch/Sub-Branch		F-3A/10
No. C 4116357 Rk Telecom		AWCA/MSNDA/MSA/MSS/Other A/C Number 20304450100009312		DBPBDZDZBZ
Account Name :	Bank & Branch :	Account No.	Cash Denominations :	Tk. Ps.
Account with Branch/Sub Branch :		20304450100009312	500000	
Instrument(s) No. & date:		Tk. 1,000X		
Amount in words : Five thousand Taka Only		Tk. 500X		
Depositor's Name : DAHID		Tk. 500X		
Source of Fund : 01673393618		Tk. 100X		
Phone No. : 15056 Jabor		Total Amount : 500000		
NID/Account No. : 15056 Jabor		Deposit Slip will not be valid without having signature of two Authorised Officials of the Bank.		
Depositor's Signature		Authorised Officer	Authorised Officer	

Islami Bank Bangladesh Limited
Nazimuddin Road, Shahbagh, Dhaka-1000
03 SEP 2023
CASH RECEIVED

Customer's Part		Islami Bank Bangladesh Limited Branch/Sub-Branch		F-3A/10
No. C	4115451	Godogora		12002023
Account Name : RK TELECOM		AWCA/MSNDA/MSA/MSS/Other A/C Number		
Account with Branch/Sub Branch :		Account No. 20309950100002312		
Instrument(s) No. & date:	Bank & Branch :	Cash Denominations :	Taka	Ps.
		Tk. 1,000X 20	500000	
		Tk. 500X 2600		
		Tk. 200X		
		Tk. 100X 1000		
Amount in words : FIVE LAC TAKA DASHI		Total Amount :	500000	
Depositor's Name : DAHID				
Source of Fund : 01623393618				
Phone No. : 01623393618		Depositor's Signature	Authorised Officer	Authorised Officer
NID/Account No. : 120511111111		Deposit Slip will not be valid without having signature of two Authorised Officials of the Bank		

Customer's Part		Islami Bank Bangladesh Limited Godagazi Branch/Sub-Branch		F-3A/10												
No. C	4115372	Bank & Branch:	AWCA/MSNDA/MSA/MSS/Other A/C Number 205944501000009312													
Account Name :		Account No. :														
Account with Branch/Sub Branch :																
Instrument(s) No. & date:		<table border="1"> <thead> <tr> <th colspan="2">Cash Denominations :</th> </tr> <tr> <th>Tk. 1,000X</th> <th>Taka 700000</th> </tr> </thead> <tbody> <tr> <td>Tk. 500X</td> <td></td> </tr> <tr> <td>Tk. 200X</td> <td></td> </tr> <tr> <td>Tk. 100X</td> <td></td> </tr> <tr> <td colspan="2">Total Amount : 700000</td> </tr> </tbody> </table>			Cash Denominations :		Tk. 1,000X	Taka 700000	Tk. 500X		Tk. 200X		Tk. 100X		Total Amount : 700000	
Cash Denominations :																
Tk. 1,000X	Taka 700000															
Tk. 500X																
Tk. 200X																
Tk. 100X																
Total Amount : 700000																
Amount in words : <i>Sixty two Thousand Taka</i>																
Depositor's Name : <i>JAHID</i>																
Source of Fund : <i>Business</i>																
Phone No. : <i>01673393618</i>																
NID/Account No. : <i>13050 101002</i>																
Depositor's Signature		Authorised Officer		Authorised Officer												
Deposit Slip will not be valid without having signature of two Authorised Officials of the Bank.																

Customer's Part		Islami Bank Bangladesh Limited Branch/Sub-Branch		F-3A/10
No. C	4115417	AwCA/MSNDA/MSA/MSS/Other A/C Number RFD PDRY B		
Account Name : R.K. Telecom		Account No. 20309450100000032		
Account with Branch/Sub Branch :				
Instrument(s) No. & date:		Bank & Branch : Islami Bank Bangladesh Limited Nazrul Islam Sub-Branch Chittagong		
# 750000		Cash Denominations : Tk. 1,000X 200 Tk. 500X 200 Tk. 200X Tk. 100X		Taka Ps.
Amount in words : SEVEN LAC TKA		Total Amount : 200000		
Depositor's Name : JAHID		Depositor's Signature		Authorised Officer
Source of Fund : 01673323618				Authorised Officer
Phone No. : 1305622602		Deposit Slip will not be valid without having signature of two Authorised Officials of the Bank.		
NID/Account No. :				

Customer's Copy		Islami Bank Bangladesh Limited Branch/Sub-Branch	090920214
No. C	5260823	AWCA/MSNDA/MSA/MSSA/Other A/C Number	80529450100009312
Account Name : <u>AK TAKEM</u>		Account No. :	
Account with Branch/Sub Branch :			
Instrument(s) No. & date:	Bank & Branch :	Cash Denominations :	Ps.
		TK. 1.000X	<u>500000</u>
		TK. 500X	
		TK. 200X	
		TK. 100X	
		Other's	
Amount in words :	FIVE TWO THOUSAND ONLY	Total Amount :	<u>500000</u>
Depositor's Name	JAHED	Authorised Officer	Authorised Officer
Source of Fund	01673323618	Deposit Slip will not be valid without having signature of two Authorised Officials of the Bank.	
Phone No.			
NID/Account No.			
<p style="text-align: center;">CASH RECEIVED</p> <p style="text-align: center;">13 SEP 2013</p>			

Few MFS Number Transaction:

[ANNEX D]

MFS Number	Amount
01749779113	30000
01765973600	51000
01754343428	51000
01860922444	147900
01885623146	81000
01755755178	102000