

FIRST INFORMATION REPORT

(Under Section 154 Cr.P.C.)
प्रथम सूचना रिपोर्ट
(धारा 154 दंड प्रक्रिया संहिता के तहत)

1. District (जिला): STATE VIGILANCE AND ANTI-

P.S. (थाना): UNA

Year (वर्ष): 2021

FIR No. (प्र.सू.रि. सं.): 0004

Date and Time of FIR (प्र.सू.रि. की दिनांक और समय): 07/04/2021 13:44 hrs

S.No. (क्र.सं.)	Acts (अधिनियम)	Sections (धारा(एँ))
1	IPC 1860	409
2	IPC 1860	467
3	IPC 1860	471
4	IPC 1860	477-A
5	IPC 1860	120-B

3. (a) Occurrence of offence (अपराध की घटना):

1. Day (दिन): Intervening Day

Date From (दिनांक से): 04/05/2017

Date To (दिनांक तक): 24/05/2017

Time Period (समय अवधि):

Time From (समय से): 00:00 hrs

Time To (समय तक): 00:00 hrs

(b) Information received at P.S. (थाना जहाँ सूचना प्राप्त हुई): Date (दिनांक): 04/07/2019

Time (समय): 00:00 hrs

(c) General Diary Reference (रोजनामचा संदर्भ): Entry No. (प्रविष्टि सं.): 008

Date & Time (दिनांक और समय): 07/04/2021 12:35 hrs

4. Type of Information (सूचना का प्रकार): Written

5. Place of Occurrence (घटनास्थल):

1. (a) Direction and distance from P.S. (थाना से दूरी और दिशा): SOUTH, 1 Km(s)

Beat No. (बीट सं.):

(b) Address (पता): Una

(c) In case, outside the limit of this Police Station, then (यदि थाना सीमा के बाहर है तो):

Name of P.S. (थाना का नाम):

District(State) (ज़िला (राज्य)):

6. Complainant / Informant (शिकायतकर्ता/सूचनाकर्ता):

(a) Name (नाम): SI Jasbir Chand

(b) Father's/Husband's Name (पिता / पति का नाम):

(c) Date/Year of Birth (जन्म तिथि / वर्ष): 22/06/1967

(d) Nationality (राष्ट्रियता): INDIA

(e) UID No. (यूआईडी सं.):

Date of Issue (जारी करने की तिथि):

(f) Passport No. (पासपोर्ट सं.):

Place of Issue (जारी करने का स्थान):

(g) Id details (Ration Card, Voter ID Card, Passport, UID No., Driving License, PAN)

S.No. (क्र.सं.)	Id Type (पहचान पत्र का प्रकार)	Id Number (पहचान संख्या)
1		

(h) Address (पता):

S.No. (क्र.सं.)	Address Type (पता का प्रकार)	Address (पता)
1	Present Address	PS and ACB Una, Una, UNA, HIMACHAL PRADESH, INDIA
2	Permanent Address	Majara, PO Baruna, Nalagarh, Nalagarh, SOLAN, HIMACHAL PRADESH, INDIA

(i) Occupation (व्यवसाय):

(j) Phone number (दूरभाष सं.):

Mobile (मोबाइल सं.):

7. Details of known/suspected/unknown accused with full particulars (जात / संदिग्ध / अज्ञात अभियुक्त का पूरे विवरण सहित वर्णन):

N.C.R.B (एन.सी.आर.बी)
I.I.F.-I (एकीकृत जाँच फार्म -I)

S.No.(क्र.सं.)	Name (नाम)	Alias (उपनाम)	Relative's Name (रिश्तेदार का नाम)	Present Address (वर्तमान पता)
1	Kamal Dev Bhogal			1. Branch Manager KCCB Ltd, College branch Una, Una, UNA, HIMACHAL PRADESH, INDIA
2	Sandeep Kumar			1. S/o Sh Jagdish Ram, VPO Chalola tehsil Una, Una, UNA, HIMACHAL PRADESH, INDIA

8. Reasons for delay in reporting by the complainant/informant (शिकायतकर्ता / सूचनाकर्ता द्वारा रिपोर्ट देरी से दर्ज कराने के कारण):

9. Particulars of properties of interest (संबन्धित सम्पत्ति का विवरण):

S.No. (क्र.सं.)	Property Category (संपत्ति श्रेणी)	Property Type (सम्पत्ति का प्रकार)	Description (विवरण)	Value(In Rs/-) (मूल्य (रु में))
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10. Total value of property (In Rs/-)-सम्पत्ति का कुल मूल्य(रु में):

11. Inquest Report / U.D. case No., if any (मृत्यु समीक्षा रिपोर्ट / यू.डी.प्रकरण सं., यदि कोई हो):

S.No. (क्र.सं.)	UIDB Number (यू.डी.प्रकरण सं.)
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12. First Information contents (प्रथम सूचना तथ्य):

An enquiry was conducted by Sub Inspector Jasbir Chand of this PS on a complaint of Sh. Bhavak Prashar H. No. 65 Krishna Colony Rakker Una, the contents of the enquiry report as under:-
Mr. Kamal Dev Bhogal remained posted as manager of The Kangra Central Co-operative Bank Ltd, Branch Govt. College UNA in the year 2017. Manager Kamal Dev Bhogal in connivance with one Sandeep Kumar s/o Jagdish Ram resident of VPO Chalola, Tehsil Distt. Una, HP cheated the bank by misappropriating Rs. 2.00 Crore (Rupees two crore only) by fraudulently withdrawing money in the name of ten persons. The manager Kamal Dev Bhogal and Sandeep Kumar prepared false personal loan applications in the name of ten persons. Six out of these ten persons who were interviewed during the enquiry, have categorically stated that they neither sought the loan nor have signed the loan documents. Four of the ten persons could not be traced, as the addresses recorded in the loan applications have been found to be fictitious. CCL accounts were fraudulently opened in the name of these persons. After sanction of loans of Rs. 20 lakh each in respect of these ten persons by manager Kamal Dev Bhogal, the loan amount was transferred to their CCL accounts and was withdrawn through forged cheques. Details of loanes, loans and withdrawals are as under:-

1. Rattan Singhs/o Sahib Singh : Address - H. No. 1408, Ward No.4, Near DAV Public School Una, Distt Una, HP Amount of loan : Rs. 20 Lakh, Date of Sanction : 4-5-17, Sanctioned by Manager Kamal Dev Bhogal Withdrawn by cheque : i) Rs 10 lakh on 4.5.17, ii) Rs. 9.5 lakh on 5.5.17 Remarks: Forged signature on cheque.
2. Vandana Thakur w/o Sandeep Thakur: Address - H. No. 1408, Ward no.4, near DAV Public School, Una, Distt. Una, HP Amount of loan : 20 Lakh , Date Of Sanction :-12.05.2017 Sanctioned by Manager Kamal Dev Bhogal Withdrawn by cheque : i) Rs.10 Lakh on 12.05. 2017, ii) Rs.10 Lakh on 17.05.2017 Remarks: Forged signature on cheque.
3. Smt Kanta Devi w/o Ramesh Chand, Address - VPO Raipur Maidan, Teh. Bangana, Distt. Una, HP Amount of loan :, Rs. 20 Lakh Date of Sanction : 12.05.2017 Sanctioned by Manager Kamal Dev Bhogal Withdrawn by cheque : i) Rs.10 Lakh on 12.05. 2017, ii) Rs.10 Lakh on 17.05.2017 Remarks: Forged signature on cheque.
4. Surjit Singh s/o Ram Kishan Address - VPO Badhera, Teh. Haroli, Distt. Una, HP Amount of loan :, Rs. 20 Lakh Date of Sanction : 17.05.2017 Sanctioned by Manager Kamal Dev Bhogal Withdrawn by cheque : i) Rs.10 Lakh on 17.05. 2017, ii) Rs.10 Lakh on 18.05.2017 Remarks: Forged signature on cheque.
5. Gurwinder Singh s/o Sardar Bahadur Singh Address - H.No. MIG 274, Rakkar Coloney, UNA Amount of loan :, Rs. 20 Lakh Date of Sanction : 17.05.2017 Sanctioned by Manager Kamal Dev Bhogal Withdrawn by cheque : i) Rs.10 Lakh on 17.05. 2017, ii) Rs.10 Lakh on 18.05.2017 Remarks: Forged signature on cheque.
6. Jagjeet Singh s/o Tehal Singh, Address - VPO Bhadsali, Sub-tehsil Ispur, Distt. Una, HP Amount of loan :, Rs. 20 Lakh Date of Sanction : 20.05.2017 Sanctioned by Manager Kamal Dev Bhogal Withdrawn by cheque : i) Rs.10 Lakh on 20.05. 2017, ii) Rs.10 Lakh on 20.05.2017 Remarks: Loanee could not be traced-address found fictitious.
7. Manpreet Kaur w/o Gurwinder Singh Address - VPO Chalola, Teh Distt. Una, HP Amount of loan :, Rs. 20 Lakh Date of Sanction : 20.05.2017 Sanctioned by Manager Kamal Dev Bhogal Withdrawn by cheque : i) Rs. 10 Lakh on 20.05.17, ii) Rs. 5 Lakh on 22.5.17 iii) Rs. 5 Lakh on 22.05.2017 Remarks: Loanee could not be traced-address found fictitious.
8. Amandeep Kaur w/o Jaspreet Singh Address - VPO Bhadsali, Sub-tehsil Ispur, Distt. Una, HP Amount of loan : Rs. 20 lakh on 20.05.17. Sanctioned by Manager Kamal Dev Bhogal. Withdrawn by cheque : Rs.10 Lakh on 20.05. 2017, ii) Rs.10 Lakh on 20.05.2017, Remarks: Loanee could not be traced-address found fictitious.
9. Sonia Rani d/o Sh Amamath Address - VPO Chalola, Teh Distt. Una, HP Amount of loan :, Rs. 20 Lakh Date of Sanction : 22.05.2017 Sanctioned by Manager Kamal Dev Bhogal By Withdrawn Slip : Rs.20 Lakh on 22.05.2017 Remarks: Loanee could not be traced-address found fictitious.
10. Vandana Devi w/o

Deepak Parmar, Address - VPO Raipur Maidan, Teh. Bangana, Distt. Una, HP Amount of loan : Rs. 20 Lakh
Date of Sanction : 24.05.2017 Sanctioned by Manager Kamal Dev Bhogal Withdrawn by cheque : Rs. 10 Lakh on 24.05.2017, ii) Rs. 10 Lakh on 24.05.2017, Remarks: Forged signature on cheque. Mr Sandeep Kumar s/o Sh Jagdish Ram VPO- Chalola, tehsil distt. UNA, HP was owner of 00-15-94 Hect of land as co-sharer situated, at Mohal Dhadial, tehsil district UNA, HP. The value of this land as per prevailing circle rate is about Rs. five lakh only. This piece of land has been mortgaged by Sandeep Kumar against each of these ten loans of Rs 20 lakh each as guarantor in each loan. All the ten mortgage deeds of the same piece of land were executed on the same day i.e. 12-5-2017. No mutation to create charge on this land was got executed by the Bank Manager Kamal Dev Bhogal and he paid ten loans amounting to Rs. two crore against a piece of land whose circle rate was five lakh rupees. No other collateral security against loans has been found in the record. In the absence of mutation, this piece of land was sold by Sandeep Kumar in 2019 and bank is not even in position to recover whatever small value of this land has. All the ten loans are NPA as on date and total outstanding is Rs. 2,93,08,518 (rupees two crore ninety three lakh eight thousand five hundred eighteen only) including interest. Six of the persons shown as loanees who could be traced, have no knowledge about the loans withdrawn in their name. Hence, it can be conclusively presumed that all the loan money has been misappropriated by manager Kamal Dev Bhogal and his accomplice Sandeep Kumar. Thus Mr Kamal Dev Bhogal, in the capacity of manager, in connivance with Sandeep Kumar, prepared false loan documents, and fraudulently withdrew embezzled Rs. Two crore from the Govt. College Branch of KCCB Ltd. and thus committed offences of criminal breach of trust, forgery of valuable security, using forged documents as genuine, falsification of accounts and criminal conspiracy. Hence FIR under section 409, 467, 471, 477A, 120B IPC is recommended to be registered against Mr Kamal Dev Bhogal Sandeep Kumar s/o Sh Jagdish Ram VPO- Chalola, tehsil distt UNA, HP. The approval of the competent Authority for registration of FIR vide VHQ letter No. SV and ACB (R-NR/VHQ) Comp. (Una) 40/2020-5232 dated 18.03.2021 has been received in this PS vide SP-SV ACB NR Endst. No. 1933 dated 30.03.2021. Action at Police Station: On the contents of the enquiry report offence under section 409, 467, 471, 477A, 120B IPC are made out against Mr. Kamal Dev Bhogal Ex- Branch Manager KCCB Ltd. College branch Una and Mr. Sandeep Kumar s/o Sh. Jagdish Ram resident of VPO Chalola, Tehsil Distt. Una, HP. Hence FIR is hereby being registered. Copies of FIR are being sent to Ld. CJM Una and higher authorities. Case being special reported, therefore copy of FIR may be treated as special report.

13. Action taken: Since the above information reveals commission of offence(s) u/s as mentioned at Item No. 2.

(की गयी कार्यवाही : चूँकि उपरोक्त जानकारी से पता चलता है कि अपराध करने का तरीका मद सं. 2 में उल्लेख द्वारा के तहत है।)

(1) Registered the case and took up the investigation:
(प्रकरण दर्ज किया गया और जांच के लिए लिया गया):

or (या)

(2) Directed (Name of I.O.) (जांच अधिकारी का नाम): Parveen Kumar Rank (पद): SI (Sub-Inspector)
No. (सं.): 13730 to take up the Investigation (को जांच अपने पास में लेने के लिए निर्देश दिया गया) or (या)

(3) Refused investigation due to (जांच के लिए):

or (के कारण इन्कार किया या)

(4) Transferred to P.S. (थाना): District (ज़िला):

on point of jurisdiction (को क्षेत्राधिकार के कारण हस्तांतरित).

F.I.R. read over to the complainant / informant, admitted to be correctly recorded and a copy given to the complainant / informant free of cost. (शिकायतकर्ता / सूचनाकर्ता को प्राथमिकी पढ़ कर सुनाई गयी, सही दर्ज हुई माना और एक कॉपी निशुल्क शिकायतकर्ता को दी गयी।)

R.O.A.C. (आर. ओ. ए. सी.)

14. Signature/Thumb impression of the complainant / informant.(शिकायतकर्ता
/ सूचनाकर्ता के हस्ताक्षर / अंगूठे का निशान):

15. Date and time of dispatch to the court (अदालत में प्रेषण की दिनांक और समय):



Signature of Officer in charge, Police Station
(थाना प्रभारी के हस्ताक्षर)

Name (नाम): Sagar Chander

Rank(पद): Addl. SP (Additional Superintendent of Police)

No.(सं.): NA