

FIRST INFORMATION REPORT

(Under Section 154 Cr.P.C.)

(प्रथम सूचना रिपोर्ट)

(धारा 154 दंड प्रक्रिया संहिता के तहत)

1. District (ज़िला): STATE VIGILANCE AND

P.S.(थाना): UNA

Year(वर्ष): 2022

FIR No(प्र.सू.रि.सं.): 0006

Date & Time of FIR (एफआईआर की तिथि / समय):

24/09/2022 12:27 PM

2. 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
6	PREVENTION OF CORRUPTION ACT, 1988	13(1)(a)
7	PREVENTION OF CORRUPTION ACT, 1988	13(2)

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

1. Day(दिन):

Date From(दिनांक से):

Date To(दिनांक तक):

Time Period (समय अवधि):

Time From (समय से):

Time To (समय तक):

(b) Information received at P.S.(थाना जहाँ सूचना प्राप्त हुई):

Date(दिनांक): 02/01/2021

Time (समय): 12:00 AM

(c) General Diary Reference (रोजानामचा संदर्भ):

Entry No.(प्रविष्टि सं.): 006

Time (समय): 24/09/2022 11:23 AM

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):

Beat No(बीट सं.):

(b) Address(पता):

(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/Mother's/Husband's Name (पिता / माता / पति का नाम):

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

(d) Nationality (राष्ट्रियता): INDIA

(e) UID No (यूआईडी सं.):

(f) Passport No. (पासपोर्ट सं.):

Date of Issue (जारी करने की तिथि):

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)
----------------	-------------------------------	-------------------------

(i) Address(पता):

S.No. (क्र.सं.)	Address Type (पता का प्रकार)	Address (पता)
-----------------	------------------------------	---------------

1	Present Address	VILLAGE-PS SV ACB UNA , PS-UNA, DISTRICT-STATE VIGILANCE AND ANTI-CORRUPTION BUREAU (SV & ACB), STATE-HIMACHAL PRADESH, INDIA
2	Permanent Address	VILLAGE-PS SV ACB UNA , PS:UNA, DISTRICT-STATE VIGILANCE AND ANTI-CORRUPTION BUREAU (SV & ACB), STATE-HIMACHAL PRADESH, INDIA

(j) Phone number (दूरभाष न.):

Mobile (मोबाइल)

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

Accused More Than (अज्ञात आरोपी एक से अधिक हों तो संख्या):

S.No. (क्र.सं.)	Name (नाम)	Relative's Name(रिश्तेदार का नाम)	Present Address (वर्तमान पता)	Parmanent Address (स्थायी पता)
1	Sandeep Kumar	Father:Jagdish ram	STREET NAME-S/o Sh Jagdish Ram, COLONY-VPO Chalola tehsil Una, VILLAGE-Una,TEHSIL-Una,PS-UNA SADAR,DISTRICT-UNA,STATE- HIMACHAL PRADESH,INDIA	STREET NAME-S/o Sh Jagdish Ram, COLONY-VPO Chalola tehsil Una, VILLAGE-Una,TEHSIL-Una,PS-UNA SADAR,DISTRICT-UNA,STATE- HIMACHAL PRADESH,INDIA
2	Kamal Dev Bhogal	Father:Bhag Singh	VILLAGE-Jallgram Tabba ,TEHSIL-Una, PS-UNA SADAR,DISTRICT-UNA,STATE- HIMACHAL PRADESH,INDIA	VILLAGE-Jallgram Tabba ,TEHSIL-Una, PS-UNA SADAR,DISTRICT-UNA,STATE- HIMACHAL PRADESH,INDIA
3	DINESH DEWETT	Father:SATPAL SINGH	HOUSE NO-Plot No105,STREET NAME- Shelja Bihar ,COLONY-Near Shani Mandir ,VILLAGE-UNA,TEHSIL-UNA ,PS-UNA SADAR,DISTRICT-UNA,STATE- HIMACHAL PRADESH,INDIA	HOUSE NO-Plot No105,STREET NAME- Shelja Bihar ,COLONY-Near Shani Mandir ,VILLAGE-UNA,TEHSIL-UNA ,PS-UNA SADAR,DISTRICT-UNA,STATE- 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 (Attach separate sheet, if necessary) (संबन्धित सम्पत्ति का विवरण (यदि आवश्यक हो, तो अलग पृष्ठ नत्थी करें)):

S.No. (क्र.सं.)	Property Category (संपत्ति श्रेणी)	Property Type (सम्पत्ति के प्रकार)	Nature Property (प्रकृति संपत्ति)	Description (विवरण)	Value(In Rs/-) (मूल्य (रु में))
--------------------	---------------------------------------	------------------------------------	--------------------------------------	---------------------	---------------------------------

10. Total value of property stolen (In Rs/-) (चोरी हुई सम्पत्ति का कुल मूल्य (रु में)):

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

S.No. (क्र.सं.)	UIDB Number (यू.आई.डी.बी.संख्या)
-----------------	----------------------------------

12. First Information contents (Attach separate sheet, if necessary) (प्रथम सूचना तथ्य (यदि आवश्यक हो, तो अलग पृष्ठ नत्थी करें)):

A complaint No. 01/2021 dated 02.01.2021 was received vide VHQ letter No. 1245 dated 19.01.2021 wherein it was alleged that a scam of Rs. 80 Lakh was committed in the KCCB GC branch Una by the then branch manager in connivance with other persons. The 04 fake saving bank accounts were opened and further fake loan applications for Rs. 20 Lakh each with forged signatures were submitted to the then branch manager, who further sanctioned these loans without completing codal formalities. These loans were fraudulently sanctioned and all amounts were embezzled by the then branch manager in connivance with other persons. The complaint was enquired by EO/SI Jasbir Chand of this Police Station. In the enquiry it was found that in the year 2017, Mr Kamal Dev Bhogal was posted as branch manager in KCC Bank Ltd., Govt. College branch(hereinafter called as GC branch), UNA. He, in connivance with one Sandeep Kumar & others, prepared false loan documents of 1) Smt. Reeta Devi wife of Sh Surajkant, VPO Dhameta Khas, Tehsil Fatehpur, Distt. Kangra, 2) Sh. Daljeet Singh s/o Sh Milkhi Ram, VPO Dhameta Khas, Tehsil Fatehpur, Distt. Kangra, 3) Sh Chander Kant s/o Daljeet Singh, VPO Dhameta Khas, Tehsil Fatehpur, Distt. Kangra and 4) Sh Rajani Kant s/o Daljeet Singh, VPO Dhameta Khas, Tehsil Fatehpur, Distt. Kangra. All the four persons are of the same family and reside in VPO Dhameta Khas, Teh. Fatehpur, Distt. Kangra which falls outside the jurisdiction of the GC branch Una. All the four loanees never visited the branch nor signed any loan application document or account opening forms. Fake accounts were opened and false loan documents were prepared in their name in KCC bank branch GC, Una. Their forged signatures were put in all these documents. Loan of Rupees

twenty lakh was sanctioned by the then Branch Manager Kamal Dev Bhogal on each of these fake loan applications. Copies of KYC documents like PAN & Aadhar card of the loanees were suspectedly provided to Kamal Dev Bhogal by Ashok Puri, the then GM in KCCB. Sandeep Kumar s/o Late Sh Jagdish Ram r/o VPO Chalola, Tehsil & Distt Una has signed as guarantor in three of the loans. The market value of land mortgaged against the four loans is far less than the amount of loans. All mortgage deeds were done by Sandeep Kumar on the same day. No other collateral security against these loans has been taken. All loanees have been shown as 2nd guarantor in each others loan. One Dinesh Dewit s/o Sh. Satpal Singh r/o near Shani Mandir, Plot No. 105 Shailja Vihar, Una, HP is guarantor in loan of Chander Kant. The sanctioned amount of Rs. 20 lakh against each of the four loans was transferred from loan accounts to the saving bank accounts of these loanees. These fake saving bank accounts were also opened in the branch in the name of these four loanees. From the saving bank accounts, money was transferred to the accounts of 1) Rattan Singh s/o Sh. Sahib Singh r/o House No. 1408 near Palika Bazar DAV School Una, 2) Smt. Bandna Thakur w/o Sh. Sandeep Thakur r/o House No. 1408 near Palika Bazar DAV School Una, HP, 3) Smt. Hardeep Kaur r/o House No. 357 DC Colony, Bhag Mata Rotary Street Una and 4) M/s Aradhya Construction Co. 1st floor, Royal Complex near Sabji Mandi Una. All these loans are NPA as on date.

Hence it is established in the enquiry report that the then branch manager Kamal Dev Bhogal in connivance with Sandeep Kumar, Dinesh Dewait & others prepared false loan documents and fraudulently embezzled Rs. 79,97,400.00 from the GC branch, Una of KCCB Ltd. Thus there is prima facie evidence that the above named persons have committed offences of criminal breach of trust, forgery of valuable security, using forged documents as genuine, falsification of accounts, criminal conspiracy and criminal misconduct by a public servant. Hence FIR u/s 409, 467, 471, 477-A, 120-B IPC, Section 13(1)(a) r/w 13(2) of PC Act is recommended to be registered against Mr. Kamal Dev Bhogal s/o Sh. Bhag Singh r/o VPO Jalgram Tabba, Tehsil & Distt Una, HP, Sandeep Kumar s/o Late Sh. Jagdish Ram r/o VPO Chalola, Tehsil & Distt Una, HP, Dinesh Dewett s/o Sh. Satpal Singh, r/o near Shani Mandir, Plot No. 105, Shelja Bihar, Tehsil & Distt. Una, HP and the account holders to whom the amount was fraudulently transferred. Approval of the competent authority u/s 17 A of Pc Act (Amendment)2018 has been obtained against Sh. Kamal Dev Bhogal the then Branch Manager. Action At Police Station :- On the contents of enquiry report offence u/s 409, 467, 471, 477-A, 120-B IPC, Section 13(1)(a) r/w 13(2) of PC Act are made out against Mr. Kamal Dev Bhogal s/o Sh. Bhag Singh r/o VPO Jalgram Tabba, Tehsil & Distt Una, HP, Sandeep Kumar s/o Late Sh. Jagdish Ram r/o VPO Chalola, Tehsil & Distt Una, HP, Dinesh Dewett s/o Sh. Satpal Singh, r/o near Shani Mandir, Plot No. 105, Shelja Bihar, Tehsil & Distt. Una, HP. Hence FIR is hereby being registred . Copies of FIR are being sent to Ld Special Judge 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: चूंकि उपरोक्त जानकारी से पता चलता है कि अपराध करने का तरीका मद सं.2.में उल्लेख धारा 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): Harish Kumar Guleria Rank (पद): INSP. (Inspector)

No(सं.): 32647

to take up the Investigation (को जांच आपने पास में लेने के लिए निर्देश दिया गया) or

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

or (के कारण इंकार किया या)

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):

Signature/हस्ताक्षर

Signature of Officer in charge, Police Station

(थाना प्रभारी के हस्ताक्षर)

Name(नाम): Anil Kumar

Rank (पद): Dy. SP (Deputy Superintendant of Police)

No(सं.):

15. Date and time of dispatch to the court

(अदालत में प्रेषण की दिनांक और समय):

Attachment to item 7 of First Information Report (प्रथम सूचना रिपोर्ट के मद 7 संलग्नक):

Physical features, deformities and other details of the suspect/accused:(If known/seen)

(संदिग्ध / अभियुक्त की शारीरिक विशेषताएँ, विकृतियाँ और अन्य विवरण :(यदि ज्ञात / देखा गया))

S.No.(क्र.सं.)	Sex (लिंग)	Date/Year of Birth (जन्म तिथि / वर्ष)	Build (बनावट)	Height(cms.) (कद(से.मी))	Complexion (रंग)	Identification Mark(s) (पहचान चिन्ह)
1	2	3	4	5	6	7
1	Male	1976	FAT	170.1-170.18	BROWNISH DARK	Moles (small) : Others
2	Male	1966	NORMAL/MEDIUM	157.4-157.48	FAIR	Moles (small) : HEAD
3	Male	1982				

Deformities/ Peculiarities (विकृतियाँ/ विशिष्टताएँ)	Teeth (दाँत)	Hair (बाल)	Eyes (आँखें)	Habit(s) (आदतें)	Dress Habit(s) (पहनावा)
8	9	10	11	12	13
		Hair type : NORMAL - GREY	Eyes type : NORMAL	NO HABIT	Male outer top : T-SHIRT
		Hair type : FRONT BALD	Eyes type : NORMAL	NO HABIT	Male outer top : FULL SHIRT

Place Of(का स्थान)					Others (अन्य)
Burn Mark (जले हुए का निशान)	Leucoderma (धवल रोग)	Mole (मस्सा)	Scar (घाव)	Tattoo (गूदे हुए का)	
15	16	17	18	19	20
		OTHERS			
		HEAD			

These fields will be entered only if complainant/informant gives any one or more particulars about the suspect/accused.

(यह क्षेत्र तभी दर्ज किए जाएंगे यदि शिकायतकर्ता / सूचनाकर्ता संदिग्ध / अभियुक्त के बारे में कोई एक या उससे अधिक जानकारी देता है।)