

FIRST INFORMATION REPORT

(Under Section 173 B.N.S.S)

प्रथम सूचना रिपोर्ट
(धारा 173 बी एन एस एस के तहत)

1. District (जिला) BALASORE

FIR No. (प्र.सू.रि. 0368

P.S. BALIAPAL

Year 2026

Date and Time of FIR (प्र.सू.रि. की दिनांक 06/08/2026 21:58 hrs

2. S.No. (क्र. Acts (अधिनियम)

S.No. (क्र.)	Acts (अधिनियम)	Sections (धारा(एँ))
1	THE BHARATIYA NYAYA SANHITA (BNS), 2023	318(2)
2	THE BHARATIYA NYAYA SANHITA (BNS), 2023	318(4)
3	THE BHARATIYA NYAYA SANHITA (BNS), 2023	316(5)
4	THE BHARATIYA NYAYA SANHITA (BNS), 2023	336(3)
5	THE BHARATIYA NYAYA SANHITA (BNS), 2023	3(5)

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 जहां सूचना प्राप्त हुई): Date (दिनांक): 06/08/2026 Time (समय): 16:15 hrs

(c) General Diary Reference (रोजनामचा संदर्भ): Entry No. (प्रविष्टि सं.): 006 Date & Time: 06/08/2026 21:41 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. :

(b) Address (पता): Spandana Sphoorty Financial Ltd

(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): SAGAR KUMAR BEHERA

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

(c) Date/Year of Birth (जन्म तिथि / वर्ष): 1996

(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)

1

(h) Address (पता):

S.No.(क्र.सं.)	Address Type (पता का प्रकार)	Address (पता)
1	Present Address	BRANCH MANAGER, Spandana Sphoorty Financial Lt, BALIAPAL, BALASORE, ODISHA, INDIA
2	Permanent Address	BRANCH MANAGER, Spandana Sphoorty Financial Lt, BALIAPAL, BALASORE, ODISHA, INDIA

(i) Occupation (व्यवसाय):

(j) Phone number (दूरभाष सं.):

Mobile (मोबाइल सं.): 91-9827753381

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

S.No. (क्र.सं.)	Name (नाम)	Alias (उपनाम)	Relative's Name (रिश्तेदार का नाम)	Present Address (वर्तमान पता)
1	HARSHA BARDHAN SINGH		Father's Name : RASANANDA SINGH	1. LOAN OFFICER OF, Spandana Sphoorty Financial Lt, BALIAPAL, BALASORE, ODISHA, INDIA
2	JITENDRA MALLIK		Father's Name : KUMUDA CHANDRA MALLIK	1. LOAN OFFICER, Spandana Sphoorty Financial Lt, BALIAPAL, BALASORE, ODISHA, INDIA
3	LOKANATH GIRI		Father's Name : HARENDRA GIRI	1. BRANCH MANAGER, Spandana Sphoorty Financial Lt, BALIAPAL, BALASORE, ODISHA, INDIA
4	BALARAM BHAKTA		Father's Name : BRAJAMOHAN BHAKTA	1. LOAN OFFICER, Spandana Sphoorty Financial Lt, BALIAPAL, BALASORE, ODISHA, INDIA
5	JAGADISH SAHU		Father's Name : KAMALAKANTA SAHU	1. LOAN OFFICER, Spandana Sphoorty Financial Lt, BALIAPAL, BALASORE, ODISHA, 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))
1	COIN AND CURRENCY	INDIAN RUPEE	CASH OF RS. 719984	719984 Rs

10. Total value of property (In Rs/-)-सम्पत्ति का कुल मूल्य(रु में): 719984 Rs.

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.)

12. First Information contents (प्रथम सूचना तथ्य):

To,
The I.I.C
Baliapal Police Station,

Date-

Sub:- Application for FIR against 05 culprits namely **Harsh Bardhan Singh, Jitendra Mallik, Lokanath Giri, Balaram Bhakta** and **Jagadish Sahu** all Ex Retrenched employees of Spandana Sphoorty Financial Limited for their fraudulent activities by adopting offences of cheating, criminal breach of trust and there by dishonestly misappropriating collected EMI of Baliapal Branch amounting to a tune of **Rs.7,19,984/-** of lady borrowers and converting to their own use without depositing in Branch and not posting in Branch FIMO.

Respected Sir/Madam,

I, **Sagar Kumar Behera**, Branch Manager, (House At- Nachhipur, Po-Dagarpada, Ps- Khaira, Dist-Balasore, Pin-756049) representing Spandana Sphoorty Financial Ltd., branch located at Baliapal, Baleswar District, Odisha, would like to lodge a complaint regarding an internal fraud committed by five former employees of our organization.

Details of the Incident:

Total Fraud Amount: Rs.7,19,984/-

Involved Staff:

1. **Harsh Bardhan Singh** (S/o- Rasananda Singh, At/Po- Balis Bolapada, Kuruda, Dist- Balasore, Odisha, Pin-756056, Mob- 8984729245) Designation: -Loan Officer, Misappropriated Rs.62,110/-.
2. **Jitendra Mallik** (S/o- Kumuda Chandra Mallik, At/Po- Chaka Srirampur, Srijang, Dist-Baleswar, Odisha, Pin-756044, Mob- 7847821604) Designation: -Loan Officer, Misappropriated Rs.93,330/-.
3. **Lokanath Giri** (S/o- Harendra Giri, At/Po- Aghiria, Anko, Rupsa, Dist-Balasore, Odisha, Pin-756028, Mob-7537826518) Designation: -Branch Manager, Misappropriated Rs. 2,05,204/-.
4. **Balaram Bhakta** (S/o- Brajamohan Bhakta, At/Po-Basta(baharda), Baharda Bazar Dist-Balasore, Odisha, Pin-756029, Mob-8637204822) Designation: - Loan Officer, Misappropriated Rs.86,991/-.
5. **Jagadish Sahu** (S/o- Kamalakanta Sahu, At/Po- Chaksimilia, Panjibag, Dist- Balasore, Odisha, Pin-756002, Mob-8637206501) Designation: - Loan Officer, Misappropriated Rs. 2,72,349/-.

all Ex-employee of Spandana Sphoorty Financial Limited for their fraudulent activities adopting offences of cheating, criminal breach of trust and there by dishonestly misappropriating Company Cash and borrowers EMI collected amount of taking total to Rs. 7,19,984/- and converting to their use without posting in Branch FIMO.



Spandana Sphoorty Finance Limited is a non-Banking Financial Company – Micro Finance Institution (NBFC-MFI) registered and regulated by The Reserve Bank of India. The Company provides collateral - free loans/financial services to women especially to the economically weaker sections of for income – generation activities and latter collect loan instalments mainly through field staffs designated as Loan Officer staffs. As per the Company policy, the field staffs used to collect regular loan instalments on monthly basis, loan instalment arrears and depositing sure amount from Borrowers of different villages referring to work entrusted on them for that date from the Branch and deposit entire collected amount in the Branch on the same date following which the same is entered in Branch FIMO.

Finally Internal Audit team concluded that, following the following 05 absconding and terminated staff of Baliapal Branch have deceived borrowers adopting fraudulent activities, dishonestly induced them intentionally to deliver total Rs.7,19,984/- towards their loan EMI and being so deceived those innocent poor ladies delivered such amounts to them as noted against them. After that those 05 culprits dishonestly misappropriated collected amount as noted against them and converted to their own use without posting in Branch FIMO. Borrowers also provided evidence against payment. Misappropriated amount by those 05 culprits is as below. Harsh Bardhan Singh, Jitendra Mallik, Lokanath Giri, Balaram Bhakta and Jagadish Sahu taking total misappropriate amount Rs.7,19,984/-. The Audit Report is enclosed here with for kind perusal.

Hence pray for necessary action against all 05 culprits for their above-mentioned fraudulent activities in deceiving innocent poor lady victim borrowers and dishonestly misappropriating total Rs.7,19,984/- collecting from them and converting to their use without posting in Branch FIMO and oblige.

Thanking you,
Yours faithfully,

Sagar Kumar Behera
Sagar Kumar Behera (Branch Manager)
Spandana Sphoorty Financial Ltd.
Baliapal Branch
Contact: - 9827753381



04.15 PM
06.08.2026

Received the reports of complt. As to a copy case, forwarded it as FIR, registered Baliapal PS case 110.368/2026 yrs. 318(4)/316(5)/336(3)/2(5) bds and di SI. S. pal to take up investigation the case. FIR copy supplied for a case to the complt.

Sagar Kumar Behera
06.08.2026
110 Baliapal PS



12. First Information contents (प्रथम सूचना तथ्य):

On 06.08.2026 at 4.15 PM complt. Sagar Kumar Behera, Branch Manager of Spandana Sphoorty Financial Ltd., Baliapal branch reported that accd. persons namely 1. Harsha Bardhan Singh S/O-Rasananda Singh of vill/po-Balia Bolapada, Kuruda PS Sadar Dist Balasore, 2. Jitendra Mallik S/O-Kumuda Chandra Mallik of vill/PO-Chaka Srirampur Srijung, Dist Balasore, 3. Lokanath Giri S/O-Harendra Giri of vill Aghiria, Anko, Rupsa Dist Balasore, 4. Balaram Bhakta S/O-Brajmohan Bhakta of vill Baharda(Basta), Baharda Bazar, PS Basta Dist Balasore and 5. Jagadish Sahu S/O-Kamalakanta Sahu of vill/PO-Chaksimilia Panjibag Dist Balasore combindly misappropriated, fraudulent total cash of Rs. 7,19,984/- from Spandana Sphoorty Financial Ltd., Baliapal branch towards loan EMI and being so deceived those innocent poor ladies which found in audit 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:

or (या)

(प्रकरण दर्ज किया गया और जांच के लिए लिया गया):

(2) Directed (Name of I.O.) (जांच अधिकारी का नाम): SUBHASHMITA PAL Rank (पद): SI (Sub-Inspector)

No.(सं.): Mobile No.(मोबाइल सं.): 9178363734 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 इंकार 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):


06.08.2026

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

Name (नाम): SALKHAN MURMU

Rank(पद): I (Inspector)

No.(सं.): CCMPM5558D

Mobile No.(मोबाइल सं.): 9078681450