

PTN- No - 3770504825 0427

N.C.R.B (एन.सी.आर.बी)

I.F.-1 (एकीकृत जॉय फार्म-1)



**FIRST INFORMATION REPORT**  
(Under Section 173 B.N.S.S)

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

1. District (जिला): MURSHIDABAD  
FIR No. (प्र.सू.रि. सं.): 0427

P.S. (थाना): NABAGRAM

Year (वर्ष): 2025

Date and Time of FIR (प्र.सू.रि. की दिनांक और समय): 16/07/2025 17:24 hrs

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

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): 16/07/2025 Time (समय): 17:24 hrs

(c) General Diary Reference (रोजनामचा संदर्भ): Entry No. (प्रविष्टि सं.): 0036 Date and Time (दिनांक और समय): 16/07/2025 17:24 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): EAST, 5 Km(s) Beat No. (बीट सं.):

(b) Address (पता): Palsanda Branch office,

(c) In case, outside the limit of this Police Station, then Name of P.S. (यदि थाना सीमा के बाहर है तो थाना का नाम): NABAGRAM

District (State) (जिला (राज्य)): MURSHIDABAD (WEST BENGAL)

6. Complainant / Informant (शिकायतकर्ता / सूचनाकर्ता):

(a) Name (नाम): Nabirul Islam

(b) Father's Name (पिताका नाम): Ruhul Amin SK

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

(d) Nationality (राष्ट्रीयता): INDIA

(e) UID No. (यूआईडी सं.):

(f) Passport No. (पासपोर्ट सं.):

Date of Issue (जारी करने की दिनांक):

Place of Issue (जारी करने का स्थान):

(g) ID Details (Ration Card, Voter ID Card, Passport, UID No., Driving License, PAN) (पहचान विवरण (राशन कार्ड, मतदाता कार्ड, पासपोर्ट, यूआईडी सं., ड्राइविंग लाइसेंस, पैन कार्ड))

S. No. (क्र.सं.) ID Type (पहचान पत्र का प्रकार)

ID Number (पहचान संख्या)

(h) Occupation (व्यवसाय):

(i) Address (पता):

S.No. (क्र.सं.)	Address Type (पता का प्रकार)	Address (पता)
1	Present Address	BM of Spandana Sphoorty Palsa, NABAGRAM, MURSHIDABAD, WEST BENGAL, INDIA
2	Permanent Address	BM of Spandana Sphoorty Palsa, NABAGRAM, MURSHIDABAD, WEST BENGAL, INDIA

(f) Phone number (दूरभाष सं.): Mobile (मोबाइल सं.): 91-9593750862

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

Accused More Than (अज्ञात आरोपी एक से अधिक हो तो संख्या): 0

S.No. (क्र.सं.)	Name (नाम)	Alias (उपनाम)	Relative's Name (रिश्तेदार का नाम)	Present Address (वर्तमान पता)	Permanent address (स्थायी पता)
1	Tutul Sk		Father's Name: Giyasuddin Sk	1, Hukahara, JALAN G, MURSHIDABAD, WEST BENGAL, INDIA	1, Hukahara, JALAN G, MURSHIDABAD, WEST BENGAL, 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 (सम्पत्ति श्रेणी)	Property Type (सम्पत्ति के प्रकार)	Nature of Property (संपत्ति के प्रकार)	Description (विवरण)	Value (In Rs/-) (मूल्य (रु में))

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.)

12. First Information contents (प्रथम सूचना तथ्य):

Ref: Nabagram PS Case No-427/2025 Dt. 16.07.2025 U/S-318(4)/316(5) BNS

Today on 16.07.2025 received a written complaint from one Sri Nabirul Islam, Currently residing At-Vill- Sajernati, PS - Nabagram, Dist - Murshidabad, WB, Pin- 742238 (who is BM in Spandana Sphoorty Financial Ltd, Palsanda Branch under Nabagram PS) against Tutul Sekh, Loan Officer (Emp Code:SF0093407) s/o Giyasuddin Sk, resident of Hukahara, near hukahara Bazar, PS - Jalangi, Dist Murshidabad to the effect that accused Tutul Sekh work at the said company as loan officer and he collecting loan installments from the customers. In that way he collected amounting to Rs.2, 03,699/- but has not deposited in the Branch and misappropriated converting to his own use (.) Over this written complaint, the above-noted case has been started. Superior for kind information (.)

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): Nityananda Singha Rank (पद): SI (Sub-Inspector)

No. (सं.): 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)

I.I.F.-1 (एकीकृत जॉय फार्म-1)

R.O.A.C. (आर.ओ.ए.सी.)

Recorded as duty officer as per order  
of O/C P.S. Nabagram, MSD, P.D.

Retain on Mandu  
Dt 16/7/25 SI

Nobin Kumar

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

Name (नाम): NABAGRAM PS PS OC

Rank (पद): SI (Sub-Inspector)

No. (सं.): 001 Officer-in-Charge  
Nabagram Police Station  
Murshidabad P.D

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): This refer to Nabagram P.S. G.D. ENO 1260 dt 16.07.25

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, विकृतियों 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					

Is Proxitted: Yes

Deformities / Peculiarities (विकृतियों / विशिष्टताएँ)	Teeth (दोत)	Hair (बाल)	Eye (आँखें)	Habit(s) (आदतें)	Dress Habit (s) (पहनावा)
8	9	10	11	12	13

Language/Dialect  
(भाषा/बोली)

Place of (का स्थान)

Others (अन्य)

Burn Mark (जले हुए का निशान)	Leucoderma (लुकोदेर्मा (सफ़ेद पट्टे))	Mole (मस्सा)	Scar (घाव)	Tattoo (गूदे हुए का)
14	15	16	17	18

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)

The Officer-in-charge,  
Nabogram Police Station,



Murshidabad, West Bengal - 742184

Sub: - Application for FIR relating to fraudulent activity adopting offences of cheating, misappropriation by Tutul Sekh amounting of Rs 2, 03,699/-at PalsandaBranch (Spandana Sphoorty Financial ltd. Company).

Respected Sir,

With reference to the subject cited above I Sri Nabirul Islam, Currently residing At-Vill- Sajermati, PS - Nabogram, Dist - Murshidabad, WB, Pin- 742238, beg to submit that following lines of kind consideration and necessary for their fraudulent activity adopting offences of cheating, misappropriation etc. That now I am working as BM in Spandana Sphoorty Financial Ltd. Company and posted at Palsanda Branch under Nabagram PS.

That one Tutul Sekh, Loan Officer (Emp Code:SF0093407) s/o Giyasuddin Sk, resident of Hukahara, near hukahara Bazar, PS - Jalangi, Murshidabad, west bengal, 742305, was working in the said Branch. Our Company is providing loan to the female of weaker section of society to strengthen their financial position referring to Guidelines of RBI. Those loan are being transferred to the customers Bank Acct after observing all the formalities. As a matter of practice field staffs such as Loan Officer, occasionally BM used to collect regular loan installments, arrear, and pre-closure amount during field visit and deposited the collected amount at Branch by EOD of the collected date. In this process BM or Loan Officer of the Branch was entrusted to collect payment from Customers.

During field visit subsequently it was ascertained that Loan Officer/B.M after collecting loan installments, amounting to Rs.2, 03,699/- has not deposited in the Branch and misappropriated converting to his own use. After this instruction was given for internal Audit. Auditor Tushar

Kabiraj conducted audit of the alleged misappropriated amount doing field visited and verifying connecting documents and submitted Audit Report. As per Audit Report fraudulent staff Tutul Sekh Amount 2, 03,699/- Was found to have committed Fraud adopting offences of cheating and misappropriation. To attune of Rs.2, 03,699/-

Hence I pray for necessary action may kindly be given against the said Tutul Sekh as per law and oblige.

Yours faithful

Nobisoul Islam (B.M)

Dalsoda Branch

Mobile- 9593750862

Date- 16.07.2025

Anexure:

1. Audit Charge sheet Letter
2. Evidence (26)
3. Fraud staff's KYC
4. Fraud staff's Offer Letter
5. Complainant's KYC
6. Complainant's- Offer letter & I card
7. Application of registration (FORM-B)
8. Trade license
9. RBI Certificate
10. Employee code of conduct
11. Recruitment Policy
12. Show Cause Notice

Received on 16.07.25 at 17:24 hrs.  
and started investigation PSC case No  
427/25 D 16.07.25 L/5-318(A)/3/665)BMS

Detair. In. Mendu

Dt-16/7/25

