

**FIRST INFORMATION**  
**FIRST INFORMATION OF A COGNIZABLE CRIME REPORT UNDER SECTION**  
**154 CRIMINAL PROCEDURE CODE AT POLICE STATION-**

Sub. Division:- Porompat  
 No. 278 (09) 2023 HNG-PS U/S 403/406/ 408/418/420/ 120B /34 IPC

District :- Imphal East District FIR  
 Date & hours of occurrence:-  
 On 27/12/2023 time not mentioned

Date & hour when report	Place of occurrence & distance & direction from Police station	Date of despatch from police station
On 25/09/2023 at 06:25 pm	At ICICI Bank, Mantripukhri Branch about 3 Km West from PS	25/09/2023

N.B.- A first information must be authenticated by the signature mark of thumb impression of informant and attested by the signature of the officer recording it.

Name & residence of informant/complainant	Name & residence of accused	Brief description of offence with section and of property carried off if any	Step taken regarding investigation explanation of delay in recording information	Result of the case
Thokchom Leibakleima Devi (54 yrs) W/o Th. Surendro Singh, R/o Luwangsangbam Liberal College Gate, PS. Heingang, District Imphal East, Manipur	Koijam Darshan of Khonghampat Khunou and other staffs/officials of ICICI Bank, Mantripukhri Branch, Imphal.	Dishonest misappropriation of property, Criminal breach of trust, Criminal breach of trust by clerk or servant, Cheating with knowledge that wrongful loss may ensue to person whose interest offender is bound to protect, Cheating and dishonestly including delivery of property, Criminal conspiracy with common intention.  <u>Punishable</u> U/S <u>403/406/ 408/418/420/ 120B /34</u> IPC	SI N. Sanatomba Singh will please investigate the case.	

OE Attached

OC/HNG-PS

25/09/2023

Signed :- Inspt. Kh. Pathou Meetei

Designation :- OC/HNG PS

Dated:- 25/09/2023

To

The Superintendent of Police  
Imphal East Police station.

Subject :- Report of criminal breach of trust and cheating, amongst other offences, by staff and officials of ICICI Bank, mantripukhri Branch, Imphal.

Sir,

I, the undersigned, am submitting this complaint on the above subject for favor of your kind perusal and necessary affirmative action.

1. That, on 27.12.2021, I availed a loan Facility against Gold and Gold Ornaments from the ICICI Bank, Mantripukhri Branch, Imphal for an amount of Rs. 4,65,000/- (four Lacs sixty five thousand) only, under Account No. 332905003331 with a fixed interest rate of 11 % per annum having a tenure of 12 months by depositing the following gold ornaments (sanction letter bearing Ref. No. 140-7003703 dtd. 27.12.2021 enclosed).

SL No	Description of Jewelry	No. of articles	Gross weight (in gram)
1.	Chain or Mala or Haar	3	71.15
2.	Chain or Mala or Haar	1	15.00
3.	Finger Ring	2	10.00
4.	Earring or tops or Jhumka	4	44.55
5.	Earring or Tops or Jhumka	4	22.30
	Total	14	163.00 (14 tolas approx)

2. That, one Koijam Darshan Meitei of Khonghampat Khunou, a staff of ICICI bank, mantripukhri Branch, intimated to me sometime in the month of February, 2023 that zero interest return of gold ornaments is being provided by the ICICI Bank and told me to avail the same. Thinking that it would be good opportunity to withdraw the 02 (two) Jhumkas (1.5 tolas or 17.5 grams approx), which I took from my younger sister and deposited with ICICI Bank, Mantripukhri Branch and subsequently approached the bank authorities for withdrawing the said items out of the total 14 items. However, after a prolonged delay, it was later discovered from the other bank authorities that there was no zero interest return as claimed by the said Koijam Darshn and I was compelled to deposit an additional amount of Rs. 69,000/- (Sixty nine thousand) only for withdrawing the said two Jhumkas.
3. That, at that relevant point of time, the loan account standing in my name was transferred into a new loan account opened in the name of my husband, Thokchom Surendro Singh under the Account no. 332905004028 of ICICI Bank, Mantripukhri Branch vide Sanction letter bearing Ref. No. 140-8453919 dated 23.02.2023 on the advice of all the Bank authorities who said that it would entail lesser interest rate.
4. That, while withdrawing the said two Jhumkas from the bank and at the time of transferring the loan account in the name of my husband, I notice that some of the gold ornaments I deposited earlier with the bank were missing. However, on making enquiries, it was found that out of that the total of 14 tolas worth gold ornaments initially deposited with the bank and after deducting the 1.5 tolas worth of gold ornaments of my sister which I had withdrawn, 12.5 tolas worth of gold ornaments were supposed to remain with the bank. However, upon assessment, it was discovered that only about 10 tolas (118.49 gm) worth of gold ornaments were remaining and about 2.5/2.75 tolas worth of gold ornaments have disappeared. It was also later found that only the said 10 tolas (118.49) worth of gold ornaments were recorded in the new loan account of my husband.
5. That, on 02.05.2023, my husband submitted an application address to the Manager, ICICI bank, mantripukhri Branch requesting for finding out the missing gold ornaments. However, till date the bank Authorities have failed to initiate any positive action in that regard beyond intimating verbally that they susoected the hand of the said Koijam Darshan in connection with the disappearance of the missing gold ornaments after examining certain CCTV footages for that relevant point of time. It was in a manner of shifting blame to escape penal action for committing criminal offences. After which the matter was further pursued by me with the bank officials earnestly for the next few days, but was always put off under one pretext or another by the branch Manager (One Nixon) and soon, he avoided meeting me altogether after some time, I was totally ignored and repelled from contacting them.



6. That, relevant documents in c/w the loan accounts opened in my name as well as my husband with the ICICI bank, Mantripukhri Branch are enclosed herewith for kind perusal and ready reference.
7. That, it is reliably learnt that some of the employees of the said bank, including the said Koijam Darshan Meitei have defrauded many customers in similar manner but the bank authorities have failed to lodge a single criminal complaint to the Police in that regard till date. It is also worth mentioning that the said ICICI bank, being a reputed Private Sector Financial Institution authorized by the Reserve Bank of India (RBI), was expected to reciprocate the trust reposed upon them by its customers and the doleful play. However, ICICI bank has completely betrayed such expectations with the fraudulent acts committed upon its customers, as mentioned above.
8. That, as such the act of the authorities of ICICI bank, Mantripukhri Branch amounts to intentionally cheating and defrauding its customers and misappropriating their valuables which have been entrusted to them as security for availing loans by committing criminal conspiracy and common intent. Hence, they are liable to be booked for the offences punishable under section 403, 406, 408, 418, 420, 120B and 34 of the Indian Penal code (IPC), 1860 amongst others.
9. That, due to the extremely cavalier manner and lackadaisical attitude of the bank authorities in dealing with the manner and failure to take up any action in this regard, I had filed a report to the Officer-in-charge Heingang Police station on the 31<sup>st</sup> of May, 2023 seeking for the initiation of an appropriate action, booking and punishing the culprits in accordance with the law applicable to the concerned persons and Bank Authorities. The Complaint was received by one Sub-Inspector namely N. Sanatomba Singh of HNG-PS. However, no actions have been taken up against the accused persons till date without assigning any reason whatsoever.

In view of the above facts and circumstances, I shall be very grateful if your good office would kindly register a police /FIR case in this regard and thereby initiate appropriate action for causing inquiry, booking, and punishing the said culprits/persons/authorities of ICICI Bank, Mantripukhri Branch, including its staff/employee-Koijam Darshan of Khonghampat Khunou, in accordance with the relevant provisions of law for doing complete justice.

Yours faithfully,

Sd/-

[Thokchom Leibakleima Devi (54 yrs) |

W/o Th. Surendro Singh,

R/o Luwangsangbam Liberal College Gate,

PS. Heingang, District Imphal East, Manipur

Contact No. 7005184830

Place : Imphal

Dated : The 14<sup>th</sup> day of September, 2023