

Receipt No. 1629 Date 05/01/2023

Office of the SP / IW District, Manipu.

Receipt Clerk .....

To

The Officer-in-charge,  
Lamphel Police Station,  
Imphal West District, Manipur - 795004.

**Subject :** Request to take necessary / appropriate actions against the accused person namely **Nongmaithem Bihari Singh**, the Managing Director of United Farmers' Development Cooperative Bank Ltd. (UFDCOBL 'in short') and Manipur Rural Agriculture Development Co-Operative Bank Ltd. (MRADCOBL 'in short') situated at Tera Bazar, Imphal - 795001, aged about 54 years, S/o N. Ibochou Singh. R/o Sagoltongba Makha Leikai, P.O. and P.S. Patsoi, Imphal West. Manipur, for forgery for purpose of cheating (S. 468, IPC). Forgery (S. 463, IPC), cheating and dishonestly inducing delivery of property (S. 420, IPC), criminal breach of trust by public servant. or by banker, merchant or agent (S. 409, IPC), cheating with knowledge that wrongful loss may ensue to person whose interest offender is bound to protect (S. 418, IPC), Using as genuine a forged [document or electronic record] (S. 471, IPC), dishonest misappropriation of property (S. 403, IPC), and malafidely with ill-intention or of knowledge of wrongdoing against the complainants' society.

Sir,

I beg to submit the following facts in connection with the subject referred above:

- (i) That, I am the President of Human Resource Development and Welfare Society (HRDWS 'in short') having the registered office at Tera Bazar, Imphal West. Manipur - 795004. The Society / Association renders service for the welfare of the members and non-members of Association, in general. It also organized skill development in horticulture activities for the members in particular and non-members in general. The Society / Association engage in horticulture activities

T. Gagan Singh,  
05/1/2023

President  
Human Resource Development  
And Welfare Society



To

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to generate employment and economic development. And, the Society / Association do not indulge in any anti-government activities and do only such activities to achieve the mentioned objectives.

- (ii) That, I know the above mention accused person namely, **Nongmaithem Bihari Singh** (accused), aged about 54 years, S/o N. Ibochou Singh, R/o Sagoltongba Makha Leikai, P.O. and P.S. Patsoi, Imphal West, Manipur, who is the Managing Director of United Farmers' Development Cooperative Bank Ltd. (UFDCOBL 'in short') and Manipur Rural Agriculture Development Cooperative Bank Ltd. (MRADCOBL 'in short') situated at Tera Bazar, Imphal – 795001.
- (iii) That, before submitting the allegations against Nongmaithem Bihari Singh (accused), the Managing Director of UFDCOBL and MRADCOBL. Firstly, I would like to submit the brief facts of the United Farmers' Development Cooperative Bank Ltd. (UFDCOBL) and Manipur Rural Agriculture Development Cooperative Bank Ltd. (MRADCOBL) in connection to the present accused person.
- (iv) That, as per the information / document provided by the Managing Director (the accused), the UFDCOBL is a bank which is registered under the Manipur Cooperative Societies Act, 1976 in the year 1997-98 being Registration No. 3 of 1997-98. Similarly, the MRADCOBL is a bank which is registered under the Manipur Cooperative Societies Act, 1976 in the year 1997-98 being Registration No. 2 of 1997-98. However, when enquired the Registration No. 2 of 1997-98 does not exist / registered under the Manipur Cooperative Societies Act, 1976. Rather, the said so called Cooperative Bank i.e. MRADCOBL was opened / started on 07.08.2017 when the UFDCOBL was re-opened at Tera Bazar, Imphal West, Manipur by the present accused person (N. Bihari, Managing Director) by using a forged document.

*T. Gagan Singh*  
(v)  
05/1/2023

President  
Human Resource Development  
And Welfare Society

That, the UFDCOBL deals with the loan disbursement to the shareholder who bought shares of the said Cooperative Bank for about Rs. 2,000/- (Rupees Two

thousand) only i.e. about 8 (eight) shares [1 (one) share = Rs. 250/- (Rupees Two hundred fifty) only]. And, for buying the said shares, the members are required to open an account by maintaining a minimum balance of Rs. 500/- (Rupees Five hundred) only as a mandatory. However, for applying of the said loan, the rate of 10% to the loan amount is mandatorily required to be paid to the UFDCOBL after opening of the account as a shareholder, in addition to Rs. 2,000/- (Rupees Two thousand) only for buying shares of the said Cooperative Bank. Rather, there is no fix rate of percentage for loan form instead the accused charge some lump sum amount on his own will, which is also differ from amount to amount. For example: Rs. 5,00,000/- charges Rs. 4,000/- and Rs. 10,00,000/- charges Rs. 9,000/- etc.

Further, it is also submitted that the said Cooperative Bank i.e. UFDCOBL also accept Depositors who wants to deposit money after registering as a shareholder by buying the shares of Rs. 2,000/- (Rupees Two thousand) only. It also requires the member to open an account by maintaining a minimum balance of Rs. 500/- (Rupees Five hundred) only. And, for every deposit amount, the accused bank paid 3% per month to the deposit total amount. However, the minimum tenure / period given for maturity is 3 (three) years.

- (vi) That, recently, it is learnt that, on 22.01.1998, the accused (Managing Director. N. Bihari Singh) had opened / operated the said Cooperative bank i.e. UFDCOBL at New Checkon, P.O. Imphal, P.S. Porompat, Imphal East District. Manipur being its registered office address, before opening / operating the offices of UFDCOBL and MRADCOBL at Tera Bazar, Imphal West, Manipur. However, the said UFDCOBL was closed due to malfunction and fraud committed by the accused (N. Bihari Singh). Later, it was again opened / operated at Minuthong, Imphal, Manipur, however, it was again failed and closed due to the same reason (fraud) as it was done / committed while operating at New Checkon, Imphal East, Manipur.

T. Gagan Singh  
05/1/2023

President  
Human Resource Development  
And Welfare Society



(vii) That, thereafter, later on 07.08.2017, the said Cooperative Bank i.e. UFDCOBL was again re-opened at Tera Bazar, Imphal West, Manipur, being its registered office address till date. However, the present accused person (Managing Director, N. Bihari Singh) again committed the same offence of fraud and forgery like a habitual offender against the shareholders of the said Cooperative bank (UFDCOBL) and the said Cooperative Banks were malfunction and closed in the month of December, 2021. Here, it is pertinent to mention that on the same day (i.e. 07.08.2017) of re-opening the UFDCOBL office at Tera Bazar, the present accused person (Managing Director, N. Bihari Singh) opened another Cooperative Bank i.e. Manipur Rural Agriculture Development Cooperative Bank Ltd. (MRADCOBL) at the same place / office where the UFDCOBL office was reopened under a fake Registration number being Regd. No. 2 of 1997-98. Later, it is learnt recently that the accused person (Managing Director, N. Bihari Singh) forged and manipulated the Government of Manipur Undertaking Registration number in order to give assurance to the shareholders of the said Cooperative bank (MRADCOBL).

(viii) That, it is pertinent to mention that on 01.05.2022, the accused person (Managing Director, N. Bihari Singh) published a notice in regard to the Re-opening of the said Cooperative Banks (i.e. UFDCOBL and MRADCOBL) in a local daily newspaper. However, on 20.05.2022, the Registrar of Co-operative Societies, Manipur had notified (Last Reminder/Urgent) vide No. B-Coop/12/01/96-97 (Pt), Government of Manipur, Office of the Registrar of Cooperative Societies, Manipur against the publication of Re-opening of Bank with a Ref: Restriction in the use of the word "Bank", "Banker" or "Banking". And, in the said Notice, the Registrar, Co-operative Societies, Manipur stated that, "...In inviting reference to the subject cited above and in continuation of this office letter vide No. B-Coop/8/2011/TAFCUB, dated the 5<sup>th</sup> July, 2016, you are again reminded to remove the word "Bank" from the name of your Cooperative Society. This Office had also issued subsequent Office Memorandum vide No. 7/SLCC/Coop/2019, dated 7<sup>th</sup> September, 2021, (Copy enclosed) and E-Coop/81/85/Pt-II dated 8/2/2022 (Copy enclosed), informing

T. Gagan Singh.  
05/1/2023

President  
Human Resource Development  
and Welfare Society



not to incorporate "Loans to non-members" in the provisions of Bye-Laws, not to take unauthorized deposits from non-members under any circumstances and to remove/withdraw the word "Bank" from the names of Cooperative Society.

2. It has been found that there was a publication in a local daily newspaper under the caption "KHANGHANJABA" (copy enclosed) informing the public that the "bank" had been re-opened.

3. Such illegal acts by the Cooperative Society may lead to winding up and liquidation of the society as per provisions of Manipur Cooperative Societies Act, 1976. Such misleading information to the public is completely illegal and is in gross violation of the Banking Regulation Act, 1949. The word "Bank" cannot be used without licence of Reserve Bank of India (RBI). Further, United Farmers' Dev. Cooperative bank Ltd. has not communicated with this Office since 2001, and the said Society was also enquired into under Section 83 of MCS Act, 1976 in the year 2009...

Further, in the said enclosed Office Memorandum dated 08.02.2022 being No. E-Coop/81/85/Pt-II of Registrar, Cooperative Societies, Manipur, it is stated that, "...Some Cooperative Societies have also used the word "Bank, Banker and Banking" in their names without having valid licence from Reserve Bank of India (RBI).

2. Whereas, some instances have been found where some Societies registered under Manipur Societies Registration Act, 1989, have incorporated in their Memorandum of Association and Regulations provisions to raise funds by way of deposits / collection of money from non-members / public / individuals / donors / sponsors and borrowing from non-members / public / individuals and giving loans to members / non-members / public / individuals.

3. Whereas, it is also reported that licence holders under Bombay Money Lenders Act, 1949 (as extended to the Manipur) are taking deposits from public/individuals and are also borrowing from public/individuals, thereby functioning as Non-Banking Financial Company (NBFC).

4. Whereas, such activities are not provided for / permitted under the above 3 (three) Acts, and, as such, these activities are in gross violation of law...

T. Gagan Singh  
05/1/2023  
President  
Human Resource Development  
And Welfare Society



- (ix) That, now, the allegations against the present accused person (Nongmaithem Bihari Singh, Managing Director, UFDCOBL and MRADCOBL) is that, in the year 2017-18, the members of the complainant society / association (HRDWS) registered as shareholders by following the above mention mandatory rules of the said so called Cooperative Banks (UFDCOBL and MRADCOBL) and deposited a sum of Rs. 12,47,01,861/- (Rupees Twelve crore forty-seven lakhs one thousand eight hundred and sixty-one) only in total (i.e. 108 members of HRDWS deposited a sum of Rs. 5,72,32,793/- in total in UFDCOBL and another 94 members of HRDWS deposited a sum of Rs. 6,74,69,068/- in total in MRADCOBL).
- (x) That, the accused person (N. Bihari Singh) confirmed / guaranteed the members of HRDWS by using the expired and fake registration certificate under the Government of Manipur, Office of the Registrar of Co-operative Societies, Manipur under Manipur Co-operative Societies Act, 1976 (Manipur Act 14 of 1976) being Regd. No. 3 of 1997-98 (UFDCOBL) wherein it is recently learnt that the Registrar of Co-operative Societies, Manipur notified vide No. B-Coop/12/01/96-97 (Pt) dated 20.05.2022 stated that the Registrar of Co-operative Societies, Govt. of Manipur had not communicated with the said UFDCOBL since 2001, and the said Society was also enquired into under Section 83 of MCS Act, 1976 in the year 2009. On the other hand, the Regd. No. 2 of 1997-98 of MRADCOBL, when enquired by the HRDWS in the Office of Registrar of Co-operative Societies, Manipur, it is learnt that the said Registration number does not exist. However, the accused person forged and fake the said Registration number for the purpose of cheating towards the HRDWS members (shareholders), only to extract money for his own benefit.
- (xi) That, it is important to mention that the main objective of the UFDCOBL is to extent credit facilities for improvement of agriculture and allied agro-based industries in the State of Manipur. However, the accused person (N. Bihari Singh) misused the said Co-operative Banks (UFDCOBL and MRADCOBL) as a money laundering activity for his own benefit. Rather the accused person did

*T. Gagan Singh*  
05/1/2023  
President  
Human Resource Development  
And Welfare Society



not disburse the principal deposit amount nor the interest amount till date, though the maturity period of deposit amounts, expired.

- (xii) That, in one occasion, on 18.05.2022, the accused person (N. Bihari Singh) in presence of his staffs and General Manager and the Advisor, General Secretary, President, Vice-President of Investor Union (the members of HRDWS) executed an agreement deed stating that when calculated with the said members, staffs and the accused person, the Income Investment and Expenditure Statement amounts to Rs. 9,95,80,950/- (Rupees Nine crore ninety-five lakhs eighty thousand nine hundred and fifty) only. Further the accused stated that if any mis-calculation has been committed then it can be corrected to the actual correct balance. Rather, the accused person also stated that he shall hand over Rs. 2,00,00,000/- (Rupees Two crores) only to the UFDCOBL Board Member on 10.06.2022 and the remaining amount shall hand-over in 4 (four) times after a gap of two months till the completion of the said amount. However, till date no such agreement was performed. From this facts and circumstances, it is clear that it was a pre-plan of the accused person to escape and hide from the staffs and members of HRDWS rather to evade the payment of the said promise amount.
- (xiii) That, it may be mentioned that on 22.10.2022, the General Manager Thangjam Govind Singh of the said Co-operative Banks (UFDCOBL and MRADCOBL) published a press conference note against the accused person (N. Bihari Singh) in the local daily newspaper by stating that, "*Biharina Lupa Crore 40 Puraga Lottaba Oirabadi Haannagumna Office Laktuna Chalaibiyu (If Bihari did not hide by taking 40 Crore then he would have come out and run the said office like before)*". Therefore, from this fact, it can be clearly seen that the accused person had committed a big criminal offence against the Law of the land.

Further, it is submitted that even if the Office of Registrar, Co-operative Societies, Manipur, had warned many times since 2016 i.e. vide letter No. B-Coop/8/2011/TAFCUB, dated the 5<sup>th</sup> July, 2016 and a Notice against publication of Re-opening of Bank vide Notice No. B-Coop/12/01/96-97 (Pt.) dated

T. Gagan Singh,  
05/1/2023  
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20.05.2022. The accused person (N. Bihari) without any hesitation and fear published another Notification in the local daily newspaper dated 15.12.2022 that the United Farmers and Manipur Rural office shall re-open from 04.01.2023 at Patsoi Part - 3 by violating and not complying the letter intimated by the Registrar, Co-operative Societies, Government of Manipur and without following the guidelines and registering under the Reserve Bank of India (RBI). Therefore, such habitual lawbreaker and criminal shall be booked and punished under a rigorous provision of Indian Penal Code so as to not repeat the offence committed by the accused (N. Bihari, the Managing Director, UFDCOBL & MRADCOBL).

- (xiv) That, mention may also be made that if the society and Police department let free the said accused person without taking any appropriate penalty, it would amount to encouraging such person to defraud the society at large which will ultimately result into social chaos and also breach of peace and public tranquility and there shall be no respect of the law.

In the above facts and circumstances, I take an honour to request Your Goodself to kindly take an appropriate action and booked the above mentioned accused person namely **Nongmaithem Bihari Singh**, the Managing Director of United Farmers' Development Cooperative Bank Ltd. (UFDCOBL 'in short') and Manipur Rural Agriculture Development Co-Operative Bank Ltd. (MRADCOBL 'in short') situated at Tera Bazar, Imphal - 795001, aged about 54 years, S/o N. Ibochou Singh, R/o Sagoltongba Makha Leikai, P.O. and P.S. Patsoi, Imphal West, Manipur, for forgery for purpose of cheating (S. 468, IPC), Forgery (S. 463, IPC), cheating and dishonestly inducing delivery of property (S. 420, IPC), criminal breach of trust by public servant, or by banker, merchant or agent (S. 409, IPC), cheating with knowledge that wrongful loss may ensue to person whose interest offender is bound to protect (S. 418, IPC), Using as genuine a forged [document or electronic record] (S. 471, IPC).

*T. Gagan Singh*  
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And Welfare Society

dishonest misappropriation of property (S. 403, IPC), and malafidely  
with ill-intention or of knowledge of wrongdoing against the  
complainants' society / association.

For this act of your kindness, I shall be very grateful to you.

Thanking you.

Dated/Imphal

The 5<sup>th</sup> January, 2023.

Sincerely yours,

*T. Gagan Singh*  
05/1/2023  
(Takhellambam Gagan Singh)

aged about 47 years,  
S/o (L) T. Brajabidhu Singh  
R/o Kongba Khunou, Uchekon,  
Imphal East, Manipur – 795008.

**President,**  
Human Resource Development Welfare  
Society, Tera Bazar, Imphal West, Manipur.

**President**  
**Human Resource Development**  
**And Welfare Society**

M.No. 9856279435

*This report is accepted as an  
OC & case FIR No. 8(01/2023)  
LPS W/S 468/420/409/418/471/  
403-IPC*

*[Signature]*  
OC - Lamphel PS  
Officer-in-charge  
Lamphel Police Station  
Imphal West District, Manipur

Copy to:

✓ I. Superintendent of Police (S.P.),  
Imphal West, Manipur.  
(For kind information)