

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



1. DISTRICT: Thoubal

P.S. Thoubal

YEAR: 2025

2. FIR No. 0093

Date and time of FIR: 07/05/2025 at 08:30 pm

Sl. No.	Acts	Sections
1	BNS, 2023	318(4)
2	BNS, 2023	336(3)
3	BNS, 2023	336(4)
4	BNS, 2023	340(2)
5	BNS, 2023	61(2)

3. (a) Occurrence of Offence:

Day: **Sunday**

Date from: **28/02/2025**

Date to: **28/02/2025**

Time Period:

Time from: **Not mentioned**

Time to: **Not mentioned**

(b) Information received at PS:

Date: **07/05/2025**

Time: **8:30 pm**

(c) General Diary Reference:

Entry No. **29**

Date & Time: **07/05/2025 at 08:30 pm**

4. Type of information: **Complaint report.**

(a) Place of occurrence: **One of the branches of PNB Metlife India Insurance Co. Ltd.**

(b) Direction and distance from PS:

Beat No.

(c) Address : **One of the branches of PNB Metlife India Insurance Co. Ltd.** District- Thoubal, Manipur

(d) In case outside the limit of this Police Station, then Name of P.S:- **N/A**

5. Complainant/Informant:

(a) Name: **PNB Metlife India Insurance Co. Ltd.**

(b) Father's, C/O name:

(c) Date/Year of Birth:

(d) Nationality:

(e) UID No.

Passport No.

(f) Date of issue:

Place of issue:

(g) ID Details (Ration Card, Voter ID Card, Passport, UID No., Driving License, PAN):

Sl. No.	ID Type	ID No.
1		

(h) Occupation:

(i) Address:

Sl. No.	Address Type	Address
1	Present address	One of the branches of PNB Metlife India Insurance Co. Ltd.
2	Permanent address	One of the branches of PNB Metlife India Insurance Co. Ltd.

(i). Phone number:

6. Details of known/suspected/unknown accused with full particulars:

Sl. No.	Name	Alias	Relative's name	Present address
1	Md. Najir Khan		S/o Inaobi	Sangaiyumpham Puleipokpi Part I
2	And his other accomplices			

7. Reasons for delay in reporting by the complainant/informant.

8. Particulars of properties of interest:

Sl. No.	Property Category	Property Type	Description	Value (in Rs.)
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1			
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9. Total value of property:

10. Inquest Report/U.D. case No., if any:

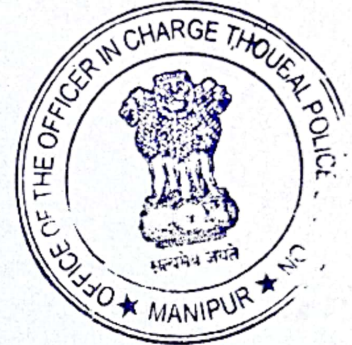
Sl. No.	UIDB No.

11. First Information contents: **OE enclosed as separate sheet.**

12. Action taken: Since the above information reveals commission of offence(s) u/s as mentioned at Item No. 2.

- (i) Registered the case and took up the investigation/or
- (ii) Directed (Name of I.O.): **SI. Pm Murtaza Khan of Thoubal PS.**
to take up the Investigation.
- (iii) Refused investigation due to:
- (iv) Transferred to P.S:
on point of jurisdiction

District:



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.

R.O.A.C...

(Signature)

Signature of Officer-in-Charge, Police Station

Name: Th. Phulachandra Singh

Rank: Inspector, OC, TBL-PS

No:

13. Signature/Thumb impression
of the complainant/informant:

Officer in-Charge
Thoubal Police Station
Thoubal District, Manipur

14. Date and time of dispatch to the court:



Government of Manipur
Office of the Superintendent of Police, Thoubal District

Memo No. 3/2/2025/SP-TBL/2609

Copy to :

Thoubal, the 7th May, 2025.

✓ The Officer-in-Charge,
Thoubal Police Station.

Subject : Complaint against Md. Najir Khan S/o Inaobi, R/o Sangaiyumpham Puleipokpi Part-I Sangaiyumpham, Wangjing, Thoubal Division, Manipur-795148 accomplices for criminal conspiracy, cheating, fraud, fabrication of fraud document, impersonation of the deceased person, etc.- reg.

- Please find enclosed herewith the Dy. Inspector General of Police (R-II), Manipur endorsement No. C-2/5/R-II/025 dated 05/05/2025 on the above cited subject is forwarded.
- For information and necessary action please.

Enclosed: As above.

G. K. Singh
8/5/25

[Signature]
Superintendent of Police
Thoubal District, Manipur.

2048-D
26/4/25

devendra.verma1@pnbmetlife.com
de Sat, 26 Apr 2025 11:50:49 AM +0530
To "dgp-mnp@nic.in" <dgp-mnp@nic.in>
Tags Not in Contacts

Office of the ADGP (LJ), Manipur

Receipt No. 1754

Date 28/4/25

OFFICE OF THE DGP
P.H.C. Manipal.

Receipt No. 6139-D

Date 26/4/25

M/NO. 287-1GP(7-1)
20/4/25

To,
The Director General of Police,
Manipur

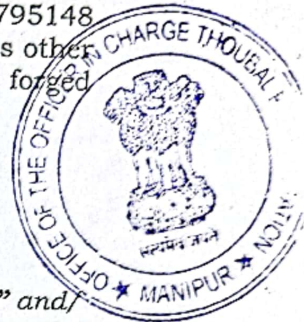
OFFICE
MANIPUR
RECEIPT NO. 663
DATE 29/4/25

SUBJECT: Complaint against Md. Najir Khan, S/o Inaobi, R/o Sangaiyumpham Puelipokpl Part - 1, Sangaiyumpham, Wangjing, Thoubal Division, Manipur - 795148 (hereinafter referred as **Accused**) (having Mobile No. 8787792572) and his other accomplices for criminal conspiracy, cheating, fraud, fabrication of forged documents, impersonation of the deceased person, etc.

Respected Sir / Ma'am,

The contents of the instant complaint are mentioned in detail hereinbelow: -

1. That PNB MetLife India Insurance Co. Ltd (hereinafter referred to as "**PNB MetLife**" and/or "**Complainant Company**") is engaged in Life Insurance Business and has its Registered Office at Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27, M G Road Bangalore-560001 and head office at 1st Floor, Techniplex-1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai-400062. The Insurance Regulatory and Development Authority of India ("**IRDAI**") being a statutory body created by the Government of India has licensed PNB MetLife to carry out its Life Insurance Business on terms and conditions prescribed by the IRDAI.
2. That the Complainant Company is in the business of providing Life Insurance Coverage and Services and having its branches and offices all over India. The Complainant Company had issued a Life Insurance Policy i.e., "**Pradhan Mantri Jeevan Jyoti Bima Yojana**" bearing Policy Certificate No. 40086126 (hereinafter referred to as "**Policy**") in the name of Mrs. Nahathoi, W/o Md. Najir Khan, S/o Inaobi, R/o Sangaiyumpham Puelipokpl Part - 1, Sangaiyumpham, Wangjing, Thoubal Division, Manipur - 795148 (Mob No. 8787792572), (hereinafter referred to as "**Life Assured**" and/or "**LA**"). The said Policy was issued in favour of Life Assured on the information provided by Mrs. Nahathoi, W/o Md. Najir Khan, S/o Inaobi in the Proposal Application Form of the Policy. A copy of the certificate of insurance is annexed herewith as **Annexure - A - 1**.
3. That on 28.02.2025, the Accused herein had approached one of the branches of the Complainant Company and filed a Claim Form to credit the Death Claim of the Deceased Life Assured, being the nominee, in the aforementioned Policy. It is pertinent to mention here that in the said Claim Form, the Accused had informed the Complainant Company that the Deceased Life Assured had died on 18.02.2025. It is pertinent to mention here that along with the Claim Form, the Accused has submitted a copy of his Aadhar, PAN Card, Bank proof and a copy of the Death Certificate of the LA. A copy of the Claim Form dated 28.02.2025 along with the said documents is annexed herewith as **Annexure A - 2 (Colly)**.
4. That as and when the Accused filed the Claim Form with the Complainant Company to receive the benefits of the Policy, thenceforth, the Complainant Company immediately reviewed the said claim filed by the Accused and assigned the matter to its investigation team to verify and cross-check the details provided by the Accused in order to get the amount of the Policy to be released. The Complainant Company hired an Investigation Agency i.e., "**LIFE CLAIM INVESTIGATION**" and the said Investigation Agency filed its Final Investigation Report on 24.03.2025 reporting the instant case to be negative. The



SP/Thoubal

Office of the DIG (Range - II)

Receipt No. 2765

Date 20/04/2025

Time 5:00 P.M.

overall observations of the said Investigation Agency are that from the nearby people the Investigator came to know that the Death Certificate dated 26-02-2025 submitted by the claimant stating that the DLA passed away on 18.02.2025 is fake. A copy of the Investigation Report dated 24.03.2025 along with the supporting documents are annexed herewith as Annexure A-3 (Colly).

5. That basis the investigation findings the investigator met with the claimant (Md. Naji Khan) wherein the claimant had voluntarily given a statement that his wife Late Mrs. Nahathoi had expired on 31-12-2024 at RIMS Hospital, Manipur. Further based on the investigation findings and statement procured from the nominee, the investigator has applied for cancellation of Death Certificate dated 26-02-2025 wherein the concerned Authorities had cancelled the said Death Certificate on 27-03-2025. Copy of the statement procured from the nominee is annexed herewith as Annexure - A - 4 and cancelled Death Certificate is annexed herewith as Annexure - A - 5.
6. That thereafter, the Complainant Company issued a Claim Decision Letter dated 30.03.2025 to the Accused, wherein the Complainant Company formally informed the Accused that the Company has reviewed and verified the claim of the Accused and wishes to bring to the attention of the Accused that during the investigation of the claim, the Company has found that Death Certificate submitted at claim stage is completely forged and the policy was fraudulently and maliciously caused to be issued by unknown fraudsters to intentionally deceive and to cause wrongful loss to the company and to make unlawful personal gain. It was further informed to the Accused that the Complainant Company cannot accept any responsibility for the claim due to grave fraud committed to deceive the Complainant Company by misleading it to issue the Policy. A copy of the said Claim Decision Letter dated 30.03.2025 is annexed herewith as Annexure A - 6.
7. That the above-mentioned findings clearly show that the Accused in connivance with her other accomplices had deliberately concealed/withheld material facts and deliberate fraud has been perpetrated on the Complainant Company whereby the Insurance Policy was obtained in the name of the deceased person with the sole intention to defraud the Complainant Company to deliberately cause wrongful loss to the Complainant Company for their unlawful personal gain. It is suspected to be a case of issuance of policy under false information and filing of a Death Claim.
8. That the aforesaid facts clearly establish beyond reasonable doubt that the Accused in connivance, with her other accomplices with malafide intention of making wrongful gain, had caused grave loss to the Complainant Company. The act committed by the accused constitutes a serious criminal offences under the provision of the Bharatiya Nyaya Sanhita, 2023.
9. That based on the above-said facts and available documents, it is evident that the Accused in connivance with her other accomplices has committed grave offences of:
 - Fake Death Certificate
 - Fraudulent submission of a Death Claim;
 - Forgery for the purpose of cheating;
 - Criminal Conspiracy.
10. That it is evident that the Accused in connivance with her other accomplices induced the Complainant Company for the issuance of the Policy by impersonation and filed the Death Claim of the Deceased Life Assured. The above-mentioned facts and available documents indicate that the subject Policy was purchased with fraudulent and dishonest intention to cheat the Complainant Company.
11. That; the Company strongly believes that the Accused Persons are involved in the abovementioned fraudulent claim being lodged with the Complainant Company and apart from the Accused Persons, some more unidentified persons/ gangs might be involved in such malicious and fraudulent activities.
12. In view of the facts and circumstances stated above, it is humbly prayed that the matter may kindly be investigated and acted upon and the persons/gangs involved in this

racket be booked and an FIR may be registered against such persons involved under all relevant sections of the Bharatiya Nyaya Sanhita, 2023 and other relevant laws in the interest of Justice.

We shall depute our authorized representative from the local branch, he shall submit the relevant documents and provide necessary co-operation in the investigation so that the culprits are brought to justice.

Yours Sincerely,
For PNB MetLife India Insurance Company Limited

Authorized Signatory

Encl:

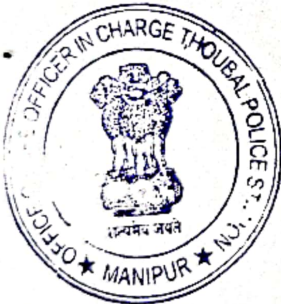
1. Certificate of Insurance
2. Claim Form along with the documents.
3. Investigation Report dated 24.03.2025 along with the supporting documents.
4. Statement of nominee;
5. Cancelled Death Certificate;
6. Claim Decision Letter dated 30.03.2025.

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1 Attachment(s) • Download as Zip



Annexures.zip
5.1 MB •



*This report is treated as an O.E. of case
FIR No. 93(5) 2025 Tbl-PS u/s 318(A)/336(3)
336(A)/340(2)/61(2) of BNS, 2023*

*OC, Tbl-PS
7/5/2025.
Officer in-Charge
Thoubal Police Station
Thoubal District, Manipur*