

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

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

1. District (जिला): State Vigilance & Anti
Corruption Bureau, Haryana

P.S. (थाना): ACB, Panchkula

Year (वर्ष): 2026

FIR No. (प्र.सू.रि. सं.): 0004

Date and Time of FIR (प्र.सू.रि. की दिनांक और समय):
23/02/2026 20:46 hrs

S.No. (क्र.सं.)	Acts (अधिनियम)	Sections (धारा(एँ))
1	PREVENTION OF CORRUPTION ACT, 1988	13(2)
2	PREVENTION OF CORRUPTION ACT, 1988	13(1)
3	THE BHARATIYA NYAYA SANHITA (BNS), 2023	316(5)
4	THE BHARATIYA NYAYA SANHITA (BNS), 2023	318(4)
5	THE BHARATIYA NYAYA SANHITA (BNS), 2023	336(3)
6	THE BHARATIYA NYAYA SANHITA (BNS), 2023	338
7	THE BHARATIYA NYAYA SANHITA (BNS), 2023	340(2)
8	THE BHARATIYA NYAYA SANHITA (BNS), 2023	61(2)



3. (a) Occurrence of offence (अपराध की घटना):

1 Day (दिन): Intervening Days

Date from (दिनांक से):
26/09/2025

Date To (दिनांक तक):
23/02/2026

Time Period (समय अवधि):

Time From (समय से): 00:00
hrs

Time To (समय तक): 07:50
hrs

(b) Information received at P.S. (थाना जहाँ सूचना प्राप्त हुई):

Date (दिनांक):
23/02/2026

Time (समय): 07:50
hrs

(c) General Diary Reference (रोजनामचा संदर्भ):

Entry No. (प्रविष्टि सं.): 022

Date and Time (दिनांक और समय):
23/02/2026 20:20
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, 7 Km(s)

Beat No. (बीट सं.):

(b) Address (पता): पंचकुला,

(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):

District (State) (जिला (राज्य)):

6. Complainant / Informant (शिकायतकर्ता / सूचनाकर्ता):

- (a) Name (नाम): Inspector Amit Kumar
 (b) Father's Name (पिताका नाम): sh. Raj Pal
 (c) Date/Year of Birth (जन्म तिथि / वर्ष): 1982 (d) Nationality (राष्ट्रियता): 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 वियरण (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)
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- (h) Occupation (व्यवसाय):

- (i) Address (पता):

S.No. (क्र.सं.)	Address Type (पता का प्रकार)	Address (पता)
1	Present Address	PS SV ACB Panchkula, ACB, Panchkula, State Vigilance & Anti Corruption Bureau, Haryana, HARYANA, INDIA
2	Permanent Address	PS SV ACB Panchkula, ACB, Panchkula, State Vigilance & Anti Corruption Bureau, Haryana, HARYANA, INDIA

- (j) Phone number (दूरभाष सं.): Mobile (मोबाइल सं.): 91-9466633638

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	unknown officials And public private persons			1. IDFC First Bank and AU Small, Finance Bank PKLPANCHKULA, HARYANA, 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)	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.)
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12. First Information contents (प्रथम सूचना तथ्य):

नकल लेख इस प्रकार से है

To,

The Station House Officer
State Vigilance Anti-Corruption Bureau
Panchkula

Sub: -Regarding unauthorized payments reported in the bank accounts of IDFC Firsts Bank and AU Small Finance Bank indicating the potential involvement of other department's accounts
Sir.

It is submitted that Government of Haryana memo number 61/16/2026-2VII dated 23.02.2026 has been received vide endst. No. 3219/I-1/SVACB(H) dated 23.02.2026 sent by office of DGP SVACB Haryana Panchkula wherein state Government has directed that matter be investigated through State Vigilance Anti-Corruption Bureau after registration of FIR. Documents attached with aforesaid decision reveals that a committee was constituted by Director Development Panchayats Department Haryana Chandigarh vide endst. No. DFA-72026/5332-35 dated 11.02.2026 for enquiring into the matter related to IDFC First Bank accounts related mismatch/issues. Inquiry report of the committee is re-produced in verbatim manner: -

Inquiry Report

A three-member committee was constituted vide letter dated 5332-35 dated 11.02.2026 to enquire into the matter related to IDFC First Bank account related mismatch/issues on. The committee examined the matter and observed as under:

The scheme in-charge was directed to present the relevant documents related to above said account on 11/02/2026. The presented documents show that Two accounts were opened on dated 26.09.2025 in IDFC First Bank and AU Small Finance Bank by the department under MMGAY-2.0 Scheme. Initially, a fund of Rs. 50 Crores and Rs. 25 Crores were transferred to IDFC First Bank and AU Small Finance Bank respectively as per their Fund Limits in accordance with the Finance Department instructions dated 12 July 2024.

The office record presented before the committee shows that no approvals for utilization of funds in the above-mentioned accounts, from the competent authority were got issued at any stage till date and the entire amount of Rs. 50 Crores and Rs. 25 Crores shall be safely parked in the accounts for the entire duration. Further bank account statements related to IDFC First Bank and AU Small Finance bank are also on record for the period "26-Sep-2025 to 30-Nov-2025", dated "16-Dec-2025", dated "01-Dec-2025 to 31-Dec-2025" and for the period "26-Sep-2025 to 08-Jan-2026". Also the office record shows that a request was made to update the signature of the present incumbent director for operation of the said accounts, vide letter dated 10.12.2025 to the respective banks which were duly received by both the banks.

Letters dated 13.01.2026 were again sent to both the banks i.e. IDFC First Bank and AU Small Finance Bank by the incumbent to close the accounts and to transfer the available funds to the tune of Rs. 50 Crores and Rs. 25 Crores completely along with interest accrued respectively and transfer the amounts to the AXIS Bank. In response, AU Small Finance Bank transferred 25,45,84,863/- (Twenty five Crores Forty-five lakhs eight four thousand and eight hundred sixty-three Rupees) to Axis Bank and closed the account on 16.01.2026. However, IDFC First Bank transferred only 1,27,44,689/(One crore twenty-seven lakhs forty-four thousand and six hundred eighty-nine rupees) to Axis Bank and proceeded to close the account, despite the closure request clearly specifying that an amount of Rs. 50 crores along with accrued interest was to be transferred. Upon receiving this information, the department recorded its disagreement with the status of the account and the statement provided by IDFC First bank.

For the purpose of further investigation into this matter concerning IDFC First Bank, the Account Opening Form, Log details and voucher details of all the transactions were sought from the bank. The bank submitted these details on 16 February 2026.

The senior IDFC First Bank Officials, who attended the inquiry committee proceedings on 16/02/2026 were directed to submit their written statements along with details being presented to the enquiry committee on 16/02/2026. The officials promised to submit the said statement after due vetting and following SOPs of the bank but no such statement has been submitted by the said officials till date. The records presented to the committee show that:

- Multiple cheques along with debit notes were processed by the Bank for payment transfers
- These cheques, prima facie, bear forged signatures of the then Director General, Sh. D.K. Behera, despite the fact that he had relinquished charge on 28.10.2025.
- The Debit Notes attached with the cheques do not have any Memo No, or dispatch number and they again seem to contain forged signatures.
- It has also been observed that one of the cheques processed by the Bank mentions the amount in figures as Rs. 2,50,00,000/- (Two Crore Fifty Lakhs), whereas the amount in words is written as "Rupees Twenty-Five," which has been honoured and processed by the bank indicating a serious discrepancy



□ The bank has also produced call and SMS logs indicating that transaction-related alerts and confirmations were sent to the registered mobile number 91-9812433350 linked with the said account. It has been verified that the aforesaid mobile number is registered in the name of Sh. Prince, Superintendent, O/o Director, Panchayats.

* The committee deemed it fit to seek the statement or the explanation of Mr. Prince in regards to the log details of registered Mobile No. "9812433350" and is placed on record as an annexure.

* The scheme in charge categorically mentioned that the Department does not use cheques as a mode of payment in this scheme accounts and exclusively operates through Debit Notes.

* The account statement provided by IDFC First Bank shows that various transfers totalling to Rs. 46,56,00,000/- (Forty-six crores fifty six lakhs rupees) were made to AU Small Finance Bank Account on the basis of above-mentioned cheques and debit notes.

* The committee summoned the record of AU Small Finance Bank related to these transactions which have not been received till date. Only a statement related to above said account have been received in the record.

* The act of the AU Small Finance Bank appears to be non-cooperative as they are not forthcoming with the relevant documents and records with the enquiry committee despite the communication made in this regard vide letter No. 6545 dated 16/02/2026 and letter No. 6290 dated 18/02/2026.

The committee, after examination of the available record is of the unanimous view that:

* As per record on file, department has only used Debit note for transfer of funds under this scheme for all the transactions which have been approved by the competent authority.

* No fund transfer Instructions were issued against these two bank accounts by this department as per the record on the files.

* Forged account statements were provided by the bank to mislead the department's officials (Copies attached)

* Prima facie the signature on the Cheques processed by IDFC First Bank doesn't seem to match with the signatory on the Account Opening form.

* IDFC First Bank continued to do transaction even after receiving the signature update letter dated 10.12.2025 duly received on 12.12.2025, apparently, using the forged signature of Sh. D.K. Behera, the then Director General along with a forged debit note. (Copy attached)

* Debit note provided by the IDFC First bank do not bear any letter numbers and the signature on debit note also seems to be forged. (Copies attached)

* Cheque 000011 processed by the IDFC First Bank mentions the amount in figures as Rs. 2,50,00,000/- (Two Crores Fifty Lakhs), whereas the amount in words is written as "Rupees Twenty-Five Crores," which has been honoured and processed by the bank indicating a which appears to be an established act of malafide intention.

* The account statement show that the transactions have been made with office of Haryana State Pollution Control Board and Municipal Corporation, Panchkula which are inexplicable. Such transactions in other departments other than the above two are not ruled out.

* AU small Finance bank is non-cooperative and the statement shows that various transactions have been made to Swastik Desh Projects, details of which are not known.

Therefore, it seems to be a case of forgery and procedural lapse by both IDFC First Bank and AU Small Finance bank's officials and it is recommended that thorough investigation may be carried out in this matter by state police."

The inquiry report has been signed by Accounts Officer (HRDF), Deputy Director and Additional Director, DP on 18.02.2026. The annexures contain the statements of bank account No 10248108941 (IDFC First Bank Branch Sector 32 Chandigarh) and Two bank statements of account no. 2501211082591022 (AU Small Finance Bank). Further as mentioned in relevant documents the appearance of such transactions suggests that possibility that similar irregularities or unauthorized activities may have occurred in respect of accounts maintained by other departments/entities in AU Small Finance Bank or IDFC First Bank.

Material received along with memo mentioned hereinabove disclose the commission of cognizable offence, therefore, FIR under section 13(2) read with 13(1) (a) of Prevention of Corruption Act, 1988 (as amended in 2018) and sections 316(5), 318(4), 336(3) 338, 340(2) and 61(2) of The Bhartiya Nyaya Sanhita, 2023 against unknown official(s) of the IDFC First Bank and AU Small Finance Bank as well as other public/private person(s) whose role is found during course of investigation. Further, it is also requested that bank account statements of other departments of Government of Haryana mentioned in the documents received as well as concerned department's record may also be obtained during course of investigation and scrutinized/investigated to find out any unauthorized transaction. SD- (Inspector Amit Kumar) SV ACB Panchkula Time 7:50 PM Dt.23.02.2026

अज थाना- उपरोक्त तहरीर पर अभियोग नम्बर 04 दिनांक 23.02.2026 धारा 13(1) r/w 13(2) भ्रष्टाचार निवारण अधिनियम व धारा 61(2) 316(5), 318(4), 336(3), 338, 340(2) भारतीय न्याय संहिता 2023 थाना राज्य चौकसी एवं भ्रष्टाचार निरोधक ब्यूरो पंचकुला अंकित करके स्पेशल रिपोर्ट ई. मेल के माध्यम से स्पेशल मैजिस्ट्रेट साहब, जिला पंचकुला की सेवा में व उच्च अधिकारियों की सेवा में भिजवाई जा रही है। असल तहरीर व अभियोग की पुलिस फाईल आगामी अनुसंधान हेतु श्री शुकर पाल ह0पु0से0 के हवाले की जाएगी। इन्द्राज रिकार्ड विधि अनुसार किया गया।



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): SHUKARPAL SINGH Rank (पद): Dy. SP (Deputy Superintendent of Police)
No. (सं.): PINSP 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.)

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

Name (नाम): Ganga Ram

Rank (पद): SP (Superintendent of Police)

No. (सं.): 1

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):

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