

Reserved on : 05.02.2026

Pronounced on : 27.03.2026

IN THE HIGH COURT OF KARNATAKA AT BENGALURU

DATED THIS THE 27TH DAY OF MARCH, 2026

BEFORE

THE HON'BLE MR. JUSTICE M. NAGAPRASANNA

CRIMINAL PETITION No.10798 OF 2025

C/W

CRIMINAL PETITION No.10880 OF 2025

CRIMINAL PETITION No.11550 OF 2025

CRIMINAL PETITION No.11697 OF 2025

CRIMINAL PETITION No.11788 OF 2025

CRIMINAL PETITION No.11918 OF 2025

CRIMINAL PETITION No.12312 OF 2025

CRIMINAL PETITION No.12846 OF 2025

CRIMINAL PETITION No.12864 OF 2025

CRIMINAL PETITION No.12879 OF 2025

CRIMINAL PETITION No.12887 OF 2025

IN CRIMINAL PETITION No.10798 OF 2025

BETWEEN:

1 . MR.ROSHAN SALDANHA
S/O JOHN SALDANHA,
AGE ABOUT 38 YEARS,
R/AT NO.1-30/20A,
BAJAL BOLLA GUDDA,
BAJAL CHURCH,
BOLLA GUDDA HOUSE,
KANKANADY BAJAL, MANGALURU
DAKSHINA KANNADA
KARNATAKA – 575 027.

2 . MRS.DAFNEY NEETHU D'SOUZA
W/O ROSHAN SALDANHA
D/O CYRIL EUGINE D'SOUZA
AGED ABOUT 35 YEARS
R/AT NO.24-4-304/1,
CHARLES VILLA,
NEAR ROTARY HEALTH CENTRE,
7TH CROSS ROAD,
ATTAVAR MANGALURU,
DAKSHINA KANNADA
KARNATAKA – 570 027

AND ALSO
RESIDING AT NO.1-30/20A,
BAJAL BOLLA GUDDA,
BAJAL CHURCH,
BOLLA GUDDA HOUSE,
KANKANADY BAJAL, MANGALURU
DAKSHINA KANNADA
KARNATAKA – 575 027.

... PETITIONERS

(BY SRI HASHMATH PASHA, SR.ADVOCATE A/W
SRI KARIAPPA N.A., ADVOCATE)

AND:

1 . THE STATE OF KARNATAKA
 BY CEN CRIME POLICE STATION,
 MANGALURU CITY – 570 027
 REPRESENTED BY LEARNED
 STATE PUBLIC PROSECUTOR,
 HIGH COURT OF KARNATAKA
 BENGALURU – 560 001.

2 . MR.SIDDHARTH MOHAN
 S/O SRI RAKESH KUMAR,
 AGED ABOUT 30 YEARS,
 R/AT C -SECTOR,
 A - ALINGANJ, LUCKNOW,
 UTTAR PRADESH STATE – 226 024

... RESPONDENTS

(BY SMT.RASHMI JADHAV, ADDL.SPP FOR R-1;
 SRI VAIBHAV MALIMATH, ADVOCATE FOR R-2)

THIS CRIMINAL PETITION IS FILED UNDER SECTION 528 OF BNSS, PRAYING TO QUASH THE FIR AND ITS FURTHER PROCEEDINGS IN CR.NO.30/2025 OF CEN CRIME POLICE STATION, MANGALURU CITY, FOR OFFENCES UNDER SECTIONS 316(2), 316(5), 318(2), 318(3), 61(2), R/W SEC.3(5) OF BNS, AS PER ANNEXURE-A, WHICH IS ON THE FILE OF HON'BLE II ADDL.SENIOR CIVIL JUDGE AND CJM COURT, MANGALURU CITY AS AN ABUSE OF PROCESS OF LAW.

IN CRIMINAL PETITION No.10880 OF 2025**BETWEEN:**

MR. ROSHAN SALDANHA
 S/O. JOHN SALDANHA
 AGED ABOUT 38 YEARS,
 R/AT NO. 1-30/20A,
 BAJAL BOLLA GUDDA,

BAJAL CHURCH,
BOLLA GUDDA HOUSE,
KANKANADY, BAJAL,
MANGALURU,
DAKSHINA KANNADA,
KARNATAKA – 575 027.

... PETITIONER

(BY SRI HASHMATH PASHA, SR.ADVOCATE A/W
SRI KARIAPPA N.A., ADVOCATE)

AND:

1 . STATE OF KARNATAKA
BY CEN CRIME POLICE STATION,
MANGALORE CITY-570 027.

2 . CHIEF SUPERINTENDENT
CENTRAL PRISON,
MANGALURU,

REPRESENTED BY LEARNED
STATE PUBLIC PROSECUTOR,
HIGH COURT OF KARNATAKA,
BENGALURU – 560 001.

3 . MR. JAIKAR REDDY VEDIRE
S/O V.PANDURANGA REDDY,
AGED ABOUT 36 YEARS,
R/AT VILLA NO.11, ADITYA ROYAL,
PAL VILLAS, SHAIKPET,
HYDERBAD,
TELANGANA – 500 008.

... RESPONDENTS

(BY SMT.RASHMI JADHAV, ADDL.SPP FOR R-1 AND R-2)

THIS CRIMINAL PETITION IS FILED UNDER SECTION 482 OF
CR.P.C., PRAYING TO A. QUASH THE FIR REGISTERED IN
CR.NO.22/2025 ON THE FILE OF CEN CRIME P.S., MANGALURU

CITY REGISTERED FOR OFFENCES U/S. 316(2), 316(5), 318(2), 318(3) R/W 3(5) OF BNS, WHICH IS ON THE FILE OF HONORABLE II ADDL. SENIOR CIVIL JUDGE AND CJM, MANGALURU AS PER ANNEXURE-A AND B AS AN ABUSE OF PROCESS OF LAW, INCLUDING FURTHER INVESTIGATION; B. TO QUASH THE ARREST DATED 18.07.2025 EFFECTED IN CRIME NO CEN P.S., MANGALURU CITY AS ILLEGAL AND ABUSE OF PROCESS OF LAW AND CONSEQUENTLY TO RELEASE THE PETITIONER FORTHWITH FROM JUDICIAL CUSTODY CENTRAL PRISON MANGALURU, WITH A DIRECTION TO RESPONDENT NO.3; C. TO QUASH THE ORDER OF REMAND DATED 18.07.2025 PASSED IN CRIME NO.22/2025 OF CEN CRIME P.S. MANGALURU CITY AS PER ANNEXURE-B ON THE FILE OF HONORABLE 2ND ADDL. SENIOR CIVIL JUDGE AND CJM, MANGALURU CITY AND CONSEQUENTLY DIRECT THE CENTRAL PRISON, MANGALURU TO RELEASE HIM FORTHWITH.

IN CRIMINAL PETITION No.11550 OF 2025

BETWEEN:

MR.ROSHAN SALDANHA
S/O JOHN SALDANHA,
AGED ABOUT 43 YEARS,
R/AT NO.1-30/20A,
JEPPINA MOGERU,
BAJAL BOLLA GUDDA,
BAJAL CHURCH,
BOLLA GUDDA HOUSE,
KANKANADY, BAJAL,
MANGALURU,
DAKSHINA KANNADA,
KARNATAKA – 575 027.

... PETITIONER

(BY SRI HASHMATH PASHA, SR.ADVOCATE A/W
SRI KARIAPPA N.A., ADVOCATE)

AND:

- 1 . STATE OF KARNATAKA
BY CEN CRIME POLICE STATION,
MANGALURU CITY – 570 027
(REPRESENTED BY LEARNED
STATE PUBLIC PROSECUTOR,
HIGH COURT OF KARNATAKA,
BENGALURU – 560 001)

- 2 . MR. RAJIV SHARMA
S/O SHAMLAL SHARMA,
AGED ABOUT 58 YEARS,
R/AT FLAT NO.502, MARBLE ARCH-94,
PATI HILL, BANDRA WEST,
MUMBAI,
MAHARASHTRA STATE.

... RESPONDENTS

(BY SMT.RASHMI JADHAV, ADDL.SPP FOR R-1)

THIS CRIMINAL PETITION IS FILED UNDER SECTION 528 OF BNSS, PRAYING TO QUASH THE FIR REGISTERED IN CR.NO.40/2025 ON THE FILE OF CEN CRIME POLICE STATION, MANGALURU CITY, REGISTERED FOR OFFENCES U/S 316(2), 316(5), 318(2), 318(3), 111 R/W 3(5) OF BNS, AS PER ANNEXURE-A AS AN ABUSE OF PROCESS OF LAW, WHICH IS PENDING ON THE FILE OF THE HON'BLE II ADDL. SENIOR CIVIL JUDGE AND CJM COURT, MANGALURU.

IN CRIMINAL PETITION No.11697 OF 2025**BETWEEN:**

- 1 . MR.ROSHAN SALDANHA
S/O JOHN SALDANHA
AGED ABOUT 43 YEARS
R/AT NO.1-30/20A
JEPPINA MOGERU

BAJAL BOLLA GUDDA
 BAJAL CHURCH
 BOLLA GUDA HOUSE
 KANAKANADY, BAJAL
 MANGALURU
 DAKSHINAKANNADA
 KARNATAKA – 575 027.

... PETITIONER

(BY SRI HASHMATH PASHA, SR.ADVOCATE A/W
 SRI KARIAPPA N.A., ADVOCATE)

AND:

1 . STATE OF KARNATAKA
 BY KANKANDY TOWN POLICE STATION
 MANGALURU CITY – 570 027
 REPRESENTED BY LEARNED
 STATE PUBLIC PROSECUTOR
 HIGH COURT OF KARNATAKA
 BENGALURU – 560 001.

2 . NANDINI Y.N.,
 D/O RAGHURAM
 AGED ABOUT 45 YEARS
 R/AT NO.1, 9TH MAIN
 KAMADHENU NILAYA
 M.V.MARG
 BANASHANKARI 3RD STAGE
 CHENNAMMANAKATTE
 BENGALURU – 560 050.

... RESPONDENTS

(BY SMT.RASHMI JADHAV, ADDL.SPP FOR R-1;
 SRI VAIBHAV MALIMATH, ADVOCATE FOR R-2)

THIS CRIMINAL PETITION IS FILED UNDER SECTION 528 OF
 BNSS, PRAYING TO QUASH THE FIR REGISTERED IN CRIME
 NO.115/2025 U/S 318(4) R/W 3(5) OF BNS OF KANKANADY TOWN
 POLICE STATION, MANGALURU CITY, WHICH IS ON THE FILE OF

THE 6TH JMFC COURT, MANGALURU CITY, DAKSHIN KANNADA DISTRICT, AS PER ANNEXURE-A AS AN ABUSE OF PROCESS OF LAW.

IN CRIMINAL PETITION No.11788 OF 2025

BETWEEN:

MR. ROSHAN SALDANHA
S/O JOHN SALDANAHA
AGED ABOUT 43 YEARS
R/AT NO.1-30/20A,
JEPPINA MOGERU
BAJAL BHOLLA GUDDA
BAJAL CHURCH BOLLA GUDDA HOUSE
KANKANADY BAJAL MANGALURU
DAKSHINA KANNADA
KARNATAKA – 575 027.

... PETITIONER

(BY SRI HASHMATH PASHA, SR.ADVOCATE A/W
SRI KARIAPPA N.A., ADVOCATE)

AND:

- 1 . STATE OF KARNATAKA
BY CHITRADURGA TOWN POLICE STATION
CHITRADURGA – 577 501

(REPRESENTED BY LEARNED
STATE PUBLIC PROSECUTOR
HIGH COURT OF KARNATAKA
BENGALURU – 560 001)

- 2 . MR. MANJUNATH R.,
S/O RAMA REDDY
AGED ABOUT 57 YEARS
R/AT 107, 1ST MAIN, 2ND CROSS
ROYAL COUNTRY LAYOUT

PARAPPANA AGRAHARA
ELECTRONIC CITY
BENGALURU – 560 050.

... RESPONDENTS

(BY SMT.RASHMI JADHAV, ADDL.SPP FOR R-1)

THIS CRIMINAL PETITION IS FILED UNDER SECTION 482 OF CR.P.C., PRAYING TO QUASH THE FIR REGISTERED IN CR.NO.148/2025 OF CHITRADURGA TOWN P.S., CHITRADURGA, FOR THE OFFENCES P/U/S 34, 406 AND 420 OF IPC, WHICH IS PENDING ON THE FILE OF THE HON'BLE PRL. CIVIL JUDGE (JR.DN) AND JMFC COURT, CHITRADURGA, AS PER ANNEXURE-A, AS AN ABUSE OF PROCESS OF LAW.

IN CRIMINAL PETITION No.11918 OF 2025

BETWEEN:

MR. ROSHAN SALDANHA
S/O JOHN SALDANHA,
AGED ABOUT 43 YEARS,
R/AT NO.1-30/20A,
JEPPINA MOGERU,
BAJAL BOLLA GUDDA,
BAJAL CHURCH, BOLLA GUDDA HOUSE,
KANKANADY, BAJAL, MANGALURU,
DAKSHINA KANNADA,
KARNATAKA – 575 027.

... PETITIONER

(BY SRI HASHMATH PASHA, SR.ADVOCATE A/W
SRI KARIAPPA N.A., ADVOCATE)

AND:

1 . STATE OF KARNATAKA
BY CHITRADURGA TOWN POLICE STATION
CHITRADURGA – 577 501

(REPRESENTED BY LEARNED
STATE PUBLIC PROSECUTOR
HIGH COURT OF KARNATAKA
BENGALURU – 560 001)

2 . KRISHNAMURTHY Y.N.,
S/O NARASIMHALU Y.N,
AGED ABOUT 53 YEARS,
R/AT 27/8/574, ARAVINDANAGARA,
M.R.PALLI, HINDUPURA TOWN,
ANANTAPUR ANDHRA PRADESH – 515 001.

... RESPONDENTS

(BY SMT.RASHMI JADHAV, ADDL.SPP FOR R-1;
SMT.L.V.APARNA, ADVOCATE FOR R-2)

THIS CRIMINAL PETITION IS FILED UNDER SECTION 482 OF
CR.P.C., PRAYING TO QUASH THE FIR REGISTERED IN CRIME
NO.139/2025 OF CHITRADURGA TOWN POLICE STATION
CHITRADURGA FOR OFFENCES P/U/S 34, 406, 420 OF IPC WHICH
IS PENDING ON THE FILE OF THE PRINCIPAL CIVIL JUDGE (Jr. Dn.)
AND JMFC COURT CHITRADURGA AS PER ANNEXURE A AS AN
ABUSE OF PROCESS OF LAW.

IN CRIMINAL PETITION No.12312 OF 2025

BETWEEN:

MR. ROSHAN SALDANHA
S/O JOHN SALDANHA
AGED ABOUT 43 YEARS
R/ATNO.1-30/20A
JEPPINA MOGERU
BAJAL BOLLA GUDDA
BAJAL CHURCH,
BOLLA GUDDA HOUSE
KANKANADY, BAJAL, MANGALURU
DAKSHINA KANNADA

KARNATAKA – 575 027.

... PETITIONER

(BY SRI HASHMATH PASHA, SR.ADVOCATE A/W
SRI KARIAPPA N.A., ADVOCATE)

AND:

1 . STATE OF KARNATAKA
BY KANKANADY TOWN POLICE STATION
MANGALURU – 575 002

(REPRESENTED BY LEARNED
STATE PUBLIC PROSECUTOR
HIGH COURT OF KARNATAKA
BENGALURU – 560 001)

2 . MR. NAVINCHANDRA PATEL
S/O MANGALDAS PATEL
AGED 69 YEARS
R/AT A1, GROUND FLOOR
MAYFAIR GARDEN
LITTLE GIBBS ROAD
MALABAR HILL, MUMBAI CITY
MAHARASTRA – 400 006.

... RESPONDENTS

(BY SMT.RASHMI JADHAV, ADDL.SPP FOR R-1)

THIS CRIMINAL PETITION IS FILED UNDER SECTION 528 OF BNSS, PRAYING TO QUASH THE FIR REGISTERED IN CRIME NO.109/2025 OF KANKANADY TOWN POLICE STATION, MANGALORE FOR OFFENCES U/S 318(4) OF BNS AND ITS FURTHER PROCEEDINGS, WHICH IS PENDING ON THE FILE OF THE HON'BLE JMFC VI COURT, MANGALORE (C/C) DAKSHIN KANNADA DISTRICT, AS PER ANNEXURE-A, AS AN ABUSE OF PROCESS OF LAW.

IN CRIMINAL PETITION No.12846 OF 2025

BETWEEN:

- 1 . DAFNEY NEETHU D'SOUZA
(MENTIONED AS DAFFNA SALDANA IN F.I.R)
AGED ABOUT 36 YEARS
D/O CYRIL EUGINE D'SOUZA,
NO.24-4-304/1 CHARLES VILLA,
NEAR ROTARY HEALTH CENTRE,
7TH CROSS ROAD ATTAVAR,
ATTAVAR, MANGALORE,
DAKSHINA KANNADA,
MANGALURU – 575 001.
- 2 . N.CHANDRASHEKHAR,
(MENTIONED AS SRINIVAS REDDY
@ KOTANOTA CHANDRASHEKHARA IN F.I.R)
AGED ABOUT 51 YEARS
S/O. LATE NARASIMHALU
RESIDING AT
S.L.N NILAYA, KOTE ROAD,
CHITRADURGA – 577 501.

... PETITIONERS

(BY SRI H.KANTHARAJA, SR.ADVOCATE A/W
SRI RAVI H.K., ADVOCATE)

AND:

- 1 . STATE BY
CHITRADURGA TOWN POLICE STATION,
CHITRADURGA SUB-DIVISION
CHITRADURGA – 577 501
BY SPP, HIGH COURT OF KARNATAKA,
BENGALURU – 560 001.
- 2 . AJAIKUMAR K.,
S/O KRISHNAN KUTTY

AGED ABOUT 51 YEARS
RESIDING AT KALATHILETH HOUSE
RAMPURAN, KEERIKAD POST
ALAPPUZHA, KERALA – 690 508.

... RESPONDENTS

(BY SMT.RASHMI JADHAV, ADDL.SPP FOR R-1;
SRI P.N.MANMOHAN, ADVOCATE FOR R-2)

THIS CRIMINAL PETITION IS FILED UNDER SECTION 482 OF CR.P.C (U/S 528 OF BNSS, 2023) PRAYING TO QUASH THE FIR IN CR.NO.153/2025 OF RESPONDENT NO.1 CHITRADURGA TOWN P.S. ON THE FILE OF THE COURT OF THE PRL.CIVIL JUDGE (JR.DN) AND J.M.F.C CHITRADURGA FOR THE OFFENCES P/U/S 34, 406 AND 420 OF IPC IN SO FAR AS THE PETITIONERS HEREIN ARE CONCERNED.

IN CRIMINAL PETITION No.12864 OF 2025

BETWEEN:

- 1 . DAFNEY NEETHU D'SOUZA
(MENTIONED AS DAFFNA SALDAN IN F.I.R)
AGED ABOUT 36 YEARS
D/O CYRIL EUGINE D'SOUZA,
NO.24-4-304/1 CHARLES VILLA,
NEAR ROTARY HEALTH CENTRE,
7TH CROSS ROAD ATTAVAR,
ATTAVAR, MANGALURU,
DAKSHINA KANNADA,
MANGALURU – 575 001.
- 2 . N. CHANDRASHEKHAR,
(MENTIONED AS SRINIVAS REDDY @
KOTANOTA CHANDRASHEKHARA IN F.I.R)
AGED ABOUT 48 YEARS
S/O. LATE NARASIMHALU
RESIDING AT
S.L.N NILAYA, KOTE ROAD,

CHITRADURGA – 577 501.

... PETITIONERS

(BY SRI H.KANTHARAJA, SR.ADVOCATE A/W
SRI RAVI H.K., ADVOCATE)

AND:

1 . STATE BY
CHITRADURGA TOWN POLICE STATION,
CHITRADURGA SUB-DIVISION
CHITRADURGA – 577 501
BY SPP,
HIGH COURT OF KARNATAKA,
BENGALURU – 560 001.

2 . TILAK DATH CHOWDRI .G,
S/O GANESH T.,
AGED ABOUT 42 YEARS,
RESIDING AT NO.66, KNL,
KUMBAR PETE MAIN ROAD,
BENGALURU TOWN,
BENGALURU CITY – 560 002.

... RESPONDENTS

(BY SMT.RASHMI JADHAV, ADDL.SPP FOR R-1;
SRI AJAY KADKOL T., ADVOCATE FOR R-2)

THIS CRIMINAL PETITION IS FILED UNDER SECTION 482 OF CR.P.C. (U/S 528 OF BNSS, 2023), PRAYING TO QUASH THE FIR IN CR.NO.147/2025 OF RESPONDENT NO.1 CHITRADURGA TOWN P.S., ON THE FILE OF THE COURT OF THE PRL. CIVIL JUDGE (JR. DN) AND JMFC, CHITRADURGA, FOR THE OFFENCES P/U/S 149, 406, 420 OF IPC, IN SO FAR AS THE PETITIONERS HEREIN ARE CONCERNED.

IN CRIMINAL PETITION No.12879 OF 2025

BETWEEN:

N.CHANDRASHEKHAR
(MENTIONED AS CHANDRASHEKHAR IN F.I.R)
AGED ABOUT 48 YEARS
S/O LATE NARASIMHALU
RESIDING AT
S.L.N. NILAYA, KOTE ROAD
CHITRADURGA – 577 501.

... PETITIONER

(BY SRI H.KANTHARAJA, SR.ADVOCATE A/W
SRI RAVI H.K., ADVOCATE)

AND:

- 1 . STATE BY
CHITRADURGA TOWN POLICE STATION,
CHITRADURGA SUB-DIVISION
CHITRADURGA – 577 501
BY SPP,
HIGH COURT OF KARNATAKA,
BENGALURU – 560 001.
- 2 . SHIVA KRISHANAMUTHY IYER
S/O A.R.KRISHNAMURTHY,
AGED ABOUT 63 YEARS,
RESIDENT OF PLOT NO.17
MURTHY BHAVAN BUNGLOW,
ADJACENT TO JAI BHARAT SCHOOL,
RAVIKIRAN CHS LTD.,
CHERA NAGAR, SAGAON,
DOMBIVLI-EAST, KALYANA TALUK,
THANE DISTRICT,

MAHARASHTRA STATE.

... RESPONDENTS

(BY SMT. RASHMI JADHAV, ADDL.SPP FOR R-1;
SMT. L.V.APARNA, ADVOCATE FOR R-2)

THIS CRIMINAL PETITION IS FILED UNDER SECTION 482 OF CR.P.C. (U/S 528 OF BNSS, 2023), PRAYING TO QUASH THE FIR IN CR.NO.48/2024 OF RESPONDENT NO.1 CHITRADURGA TOWN P.S. ON THE FILE OF THE COURT OF THE PRL.CIVIL JUDGE (JR.DN.) AND JMFC, CHITRADURGA FOR OFFENCE P/U/S. 34, 417, AND 420 OF IPC IN SO FAR AS THE PETITIONER HEREIN ARE CONCERNED.

IN CRIMINAL PETITION No.12887 OF 2025

BETWEEN:

- 1 . DAFNEY NEETHU D'SOUZA
(MNTIONED AS DAFFNA SALDANA IN F.I.R.)
AGED ABOUT 36 YEARS,
D/O. CYRIL EUGINE D'SOUZA,
NO.24-4-304/1, CHARLES VILLA,
NEAR ROTARY HEALTH CENTRE,
7TH CROSS ROAD, ATTAVAR,
ATTAVAR, MANGALURU
DAKSHINA KANNADA
MANGALURU – 575 001.
- 2 . N.CHANDRASHEKHAR
(MENTIONED AS SRINIVAS REDDY ALIAS
KOTANOTA CHANDRASHEEKHARA IN F.I.R)
AGED ABOUT 51 YEARS,
S/O LATE NARASIMHALU
RESIDING AT
S.L.N. NILAYA, KOTE ROAD,

CHITRADURGA – 577 501.

... PETITIONERS

(BY SRI H.KANTHARAJA, SR.ADVOCATE A/W
SRI RAVI H.K., ADVOCATE)

AND:

1 . STATE BY
CHITHRADURGA TOWN POLICE STAION,
CHITRADURGA SUB-DIVISION
CHITRADURGA – 577 501
BY SPP,
HIGH COURT OF KARNATAKA
BENGALURU – 560 001.

2 . AJAYA NAIDU
S/O J.V.KANDA
AGED ABOUT 52 YEARS
3RD FLOOR, 90 DAIMOND
HILLS PLIT NO. 122 AND 123
LUMBINI AVENUE GACHIBOWLI,
SEREILINGAMPALLY MANDAL
RANGA REDDY DISTRICT,
HYDERABAD,
TELANGANA – 500 019.

... RESPONDENTS

(BY SMT.RASHMI JADHAV, ADDL.SPP FOR R-1)

THIS CRIMINAL PETITION IS FILED UNDER SECTION 482 OF CR.P.C., PRAYING TO QUASH THE F.I.R IN CR.NO.169/2025 OF RESPONDENT NO.1 CHITRADURGA TOWN POLICE STATION ON THE FILE OF THE COURT OF THE PRL.CIVIL JUDGE (JR. DN.) AND JMFC, CHITRADURGA FOR THE OFFENCES UNDER SECTIONS 34, 406 AND 420 OF IPC IN SO FAR AS THE PETITIONER HEREIN ARE CONCERNED.

THESE CRIMINAL PETITIONS HAVING BEEN HEARD AND RESERVED FOR ORDERS ON 05.02.2026, COMING ON FOR PRONOUNCEMENT THIS DAY, THE COURT MADE THE FOLLOWING:-

CORAM: **THE HON'BLE MR JUSTICE M.NAGAPRASANNA**

CAV ORDER

In most of the cases the petitioners are two different persons; they are husband and wife. The complainants are different in each of the cases. All of them are filed calling in question separate crimes registered against the husband and the wife along with others for offences punishable under Sections 316(2), 316(5), 318(2), 318(3), 318(4) r/w 3(5) of the BNS.

2. Heard Sri Hasmath Pasha, learned senior counsel along with Sri Kariappa N.A., learned counsel for petitioners in all the petitions, Smt. Rashmi Jadhav, learned Additional State Public Prosecutor for respondent – State in all the petitions, Sri Vaibhav Malimath, learned counsel for respondent No.2 in CrI.P.Nos.10798/2025, 11697/2025, Smt. L.V.Aparna, learned counsel for respondent No.2 in CrI.P.Nos.11918/2025, 12879/2025, Sri P.N.Manmohan, learned counsel for respondent No.2 in

Crl.P.No.12846/2025, Sri Ajay Kadkol, learned counsel for proposed respondent in Crl.P.No.11697/2025 and for respondent No.2 in Crl.P.No.12864/2025.

3. Facts, in brief germane are as follows: -

In Criminal Petition No.10798 of 2025:

3.1. The complainant/respondent No.2 is one Siddharth Mohan. The complainant and one Dr. Anubha Yadav, cousin sister of the complainant generate interest in purchase of a property in Mangalore. Dr. Anubha Yadav is introduced to the 1st petitioner/ Roshan Saldhanha by a broker by name Subhash. The 1st petitioner claims ownership of a house and projects it to be for sale. On 23.01.2025, Dr. Anubha Yadav was asked to come to Mangalore and visit the house and also meet other partners of the 1st petitioner. On three dates viz., 17-03-2025, 31-03-2025 and 01-04-2025, Dr. Anubha Yadav visits Mangalore and finalizes the deal of purchase of the house of the 1st petitioner at ₹10/- crores. In furtherance of the deal, a bank transfer of ₹5/- crores is made in favour one M/s. Yahviivi Ventures Private Limited to whom the amount was directed to be transferred by the 1st petitioner. On

10-04-2025, the 1st petitioner and another R.K.Nayak are said to have obtained the identity documents of Dr. Anubha Yadav and further asked to transfer ₹14,67,900/- towards sale registration and now asked the said amount to be credited to one M/s Akshaya Agency. A sale agreement was said to be executed between the parties. That did not take place. Getting suspicion about the entire transaction as after the aforesaid huge amounts of crores being transferred, there was no answer from the 1st petitioner. The company M/s Yahviivi Ventures Private Limited to whom Dr. Anubha Yadav transferred ₹5/- crores did not belong to the 1st petitioner. The 2nd respondent, family member of Dr. Anubha Yadav, therefore registers a complaint, which becomes a crime in crime No.30 of 2025 for the afore-quoted offences. Immediately thereafter, the subject petition is preferred on 24-07-2025 and an interim order of stay is obtained from the hands of the coordinate Bench on the score that the matter, which is purely civil in nature is now dressed with a colour of crime and the petitioners – husband and wife have no nexus to the transfer that is made to some agency.

In Criminal Petition No.12312 of 2025:

3.2. The petitioner/Roshan Saldanha is accused No.1 and he is the 1st petitioner in the companion petitions. The 2nd respondent is the complainant. It is the case of the complainant that he is the partner of one M/s. Umiya Infracon. The said company is into the business of construction and development. It needed funds to the tune of ₹250/- crores. Respondent No.1 contacts with one of his family friend Mr. Parmar, which led the complainant to get himself introduced to one Mr. Vaishali Dixit, who is said to be in the business of funding and for getting finances was running the show under M/s Wajra Financial Services. On 06-06-2025, a meeting was arranged in Mangalore with the petitioner/accused No.1 who assured that he will arrange and get ₹250/- crores for which the complainant has to deposit 2% of the amount as stamp duty, which would come to ₹5/- crores. Again, when accused No.1 wanted to collect KYC documents, he further asked that 2% stamp duty should be immediately deposited. Therefore, the complainant is said to have deposited ₹4.99/- crores into the account of one Balaji Enterprises. Accused No.1 then assured that he has started the work and he will complete it in due course. On 18-07-2025, a

newspaper article appears showing the arrest of the petitioner in a cheating and fraud case. The complainant woke up and immediately registered the complaint on coming to know that his ₹5/- crores is struck with the petitioner or with Balaji Enterprises, whom the petitioner has introduced. The complaint becomes a crime in Crime No.109 of 2025 registered on 20-07-2025. Immediately thereafter, the subject petition is preferred on 21-08-2025 and a coordinate Bench has granted an interim order of stay on the score that in the companion petitions stay had been obtained from the hands of different benches.

In Criminal Petition No.11918 of 2025:

3.3. Here again the petitioner is accused No.1 common in the aforesaid two petitions. The modus operandi is also similar. The 2nd respondent is a proprietor of a silk manufacturing company. He wanted to increase the width of his business. Therefore, in need of money he approached one VimalleshHattikonda who in turn is said to have told that one person in Chitradurga will get him loan as he is running a business venture called Sai Finance, run by the petitioner. The 2nd respondent needed huge amount. Therefore, 80

stamp papers were said to be required for the purpose of disbursement of loan and the cost of which was indicated to be ₹40,00,000/-. ₹40,00,000/- was obtained from the hands of the complainant with an assurance that in 15 days the loan amount would be cleared. Loan amount did not come about to the coffers of the complainant despite passage of 2 years. Here again the complainant registers the crime looking at the television that the petitioner had cheated several persons. The complaint is registered on 16-07-2025 which becomes a crime in Crime No.139 of 2025. Immediately thereafter, the petitioner approaches this Court in the subject petition on 12-08-2025 and an interim order of stay is granted on the score that in the companion petitions interim order is granted.

In Criminal Petition Nos. 11788, 11697, 11550 and 10880 of 2025:

3.4. These petitions are preferred by the petitioner/s who are accused No.1 or accused Nos. 1 and 2 as the case would be. The modus operandi is similar. The crimes are registered by those persons after looking into the newspaper or television that accused

No.1 has cheated and defrauded several people. Therefore, individual facts in these cases need not be narrated.

3.5. There are other set of petitioners in four of the cases. In Criminal Petition No.12846 of 2025, the petition is preferred by accused Nos.2 and 3. They are arising out of the same crimes in which accused No.1 has called in question those crimes registered against him which are noted hereinabove. Therefore, individually repeating the nature of allegations is not necessary.

3.6. In Criminal Petition No.12864 of 2025, it is calling in question a crime in Crime No.147 of 2025 in which the petitioners are accused Nos.4 and 5. In other petitions similar is the allegation.

3.7. In a nutshell, these petitions are preferred by accused Nos.1 to 5 in common crime or in different crimes where they are common accused. In all these cases, interim orders are granted on the score that money transactions having gone wrong, which led the complainants to register crimes for the purpose of recovery of money.

4. Sri Hasmath Pasha, learned senior counsel appearing for the petitioners in all these petitions submits that a purely money transaction is rendered a colour of crime or a civil proceedings is rendered a colour of crime. It is his vehement contention that the complainants ought to have resorted to filing of civil suits against these petitioners for recovery of money but, the criminal law is set into motion for the said purpose, which is contrary to plethora of judgments rendered by the Apex Court and of this Court.

5. *Per contra*, the learned counsel appearing for the complainants in all these cases would vehemently contend that petitioners/accused Nos.1 to 5, not today, but are throughout in the same business. They have common *modus operandi*. They trace and track persons who need funds and assure them that they would resolve their problem and get money transferred into their accounts. Every one of them is a bogus company that is registered. In one voice all the learned counsel would contend that the moment the crimes are registered, the petitioners are before the Court. The matters are serious and interim orders are obtained projecting that

it is purely a money transaction between the parties and the crimes are registered for the purpose of recovery of money. The learned counsel would submit that it is not only for recovery of money but these cases are crimes against Society as every person is getting hoodwinked. They would submit that merely because it has a flair of civil remedy that would not mean that crimes cannot be permitted to be registered. They would seek dismissal of the petitions.

6. The learned Additional State Public Prosecutor Smt. Rashmi Jadhav would also toe the lines of the learned counsel appearing for the complainants in seeking that investigation in these cases is a must. The bail applications filed by these petitioners are all rejected, but there is an interim order operating in the cases at hand which has stopped any investigation to be conducted as petitions are preferred immediately and coordinate Benches have granted interim orders of stay in each of the cases.

7. I have given my anxious consideration to the submissions made by the respective learned counsel and have perused the material on record.

8. The afore-narrated facts, link in the chain of events, nature of crimes are all as per the averments in the petitions. It would suffice for this Court at this juncture to notice the complaints made by respective complainants in each of the petitions. They read as follows:

IN CRIMINAL PETITION No.10798 OF 2025

"From,

Siddharth Mohan, Age 30
Son of: Sri Rakesh Kumar
C-3, Sector A, Aliganj
Lucknow, Uttar Pradesh.
Phone number: 8795555111
E-mail ID: siddharthjaiswal72@gmail.com.

To,

Station House Officer,
CEN Crime Police Station
2nd Floor, MUDA Building,
Urvastores, Mangaluru.

Sir/Madam,

Subject: Regarding Roshan Saldana, Smt. Daffny Neetu D'Souza, R.K. Nayak, and Subhash, who defrauded Dr. Anubha Yadav of Rs. 10,14,67,900/- (Ten Crores, Fourteen Lakhs, Sixty-Seven Thousand, Nine Hundred Rupees) by giving false promises of property sale.

I am a resident of the above-mentioned address and am I a businessman. Dr. Anubha Yadav is my cousin sister and she is not keeping well and hence I am authorised to file this complaint on behalf of her and I know the facts of the complaint. Dr. Anubha Yadav to file this complaint. Dr. Anubha Yadav, was in the process of purchasing property in Mangaluru, she was introduced to a person named Roshan Saldana through a broker named Subhash. Roshan Saldana claimed ownership of a property of the residential property of his house and property surrounding his house and told her that it is for sale. Consequently, on January 23, 2025, Dr. Anubha Yadav came to Mangaluru and visited his house in Bajal. Roshan Saldana, his wife Smt. Daffny Neetu D'Souza, his partner R.K. Nayak, and two other individuals were present at his house.

Subsequently, in meetings held on March 17, 2025, March 31, 2025, and April 10, 2025, Roshan Saldana, Smt. Daffny Neetu D'Souza, and R.K. Nayak were present. During this time, the accused induced her to finalise the deal for a total sum of Rs.10,00,00,000/- (Rupees ten crores).

Later, Dr: Anubha Yadav transferred Rs. 5,00,00,000/- (Five Crores) on April 2, 2025, from her HDFC Bank, Pranay Towers Branch, Lucknow, Account No. 5010039572772, via RTGS with UTR No. 0000000000000129, to Yahviivi Ventures Pvt Limited, ICICI Bank, Account No. 248305500364, IFSC ICIC0002483, Kochi Branch, as instructed by Roshan Saldana. Again, on April 15, 2025, she transferred another Rs. 5,00,00,000/- (Five Crores) with UTR No. 0000000000000130 to the above mentioned account of to Yahviivi Ventures Pvt Limited as instructed by Roshan Saldana, totaling a sum of Rs. 10,00,00,000/- (Ten Crores).

Later, when Dr. Anubha Yadav came to Mangaluru on April 10, 2025, Roshan Saldana and R.K. Nayak obtained her photographs, ID card documents, 5 blank cheques, a 100-rupee stamp paper, and her signature on a blank sheet on a pretext for property registration and to pay stamp duty as claimed by the accused. The accused then promised to send the agreement via courier after the full payment was made.

After this, when Dr. Anubha Yadav called the accused to inquire about the sale agreement, they sometimes answered the call

but would make new excuses and provide future dates, avoiding their responsibility.

Subsequently, the accused called and demanded an additional Rs.14,67,900/- for stamp duty, stating that the sale registration would be done if this amount was paid. Accordingly, Dr. Anubha Yadav who is the partner of M/S Health Plus Research & Medi Center LLP, transferred Rs. 14,67,900/- via RTGS on May 6, 2025, from M/S Health Plus Research & Medi Center LLP A/c, bearing Account No. 50200094202233, HDFC Bank, Sapru Marg Branch, Lucknow, to the accused's named account Akshaya Agency, IDFC First Bank, Hubballi Branch, Account. No. 10204249906.

Therefore, the accused have conspired to defrauded Dr. Anubha Yadav of Rs. 10,14,67,900/-(Ten Crores, Fourteen Lakhs, Sixty-Seven Thousand, Nine Hundred Rupees) by giving false promises of property sale, causing her loss.

Hence, a request is made to take appropriate legal action against the accused.

Accused:

- 1) Roshan Saldana (42), Son of: John Saldana, Resident of: House No. 1-30/20A, Bajaj Gudda House, Kankanady, Bajal, Mangaluru.
- 2) Smt. Daffny Neetu D'Souza, Wife of: Roshan Saldana, Resident of: House No. 1-30/20A. Bajaj Gudda House, Kankanady, Bajal, Mangaluru.
- 3) R.K. Nayak (Advocate, Mangaluru)
- 4) Subhash, Mumbai"

IN CRIMINAL PETITION No.10880 OF 2025

To,

The Station House Officer

CEN Crime Police Station,
2nd Floor, MUDA Building,
Urwastore, Manguluru

From:

Jaikar Reddy Vedire, Aged 36 Years
S/o. V. Panduranga Reddy,
R/o. Villa No. 11, Aditya Royal Palm Villas
Shaikpet, Hyderabad.

Mobile-967-667-9999

E-mail - Jaikar.reddy@gmail.com

Respected Sir,

Sub: Complaint against (1) Roshan Saldanha
(2) Srinivas Reddy (3) Lalit (4) R.K. Naik
(5) Srinivas Diwakarla for committing acts of
fraud, cheating, criminal breach of trust etc.
- Reg.

I, the undersigned, am a businessman and resident of
Hyderabad. I wish to submit the following facts for your kind
perusal:

- 1) I am into real estate business including construction and selling of finished apartments and villas. During the course of business, I was looking at raising loan for my business needs. I was approached by an Agent, Mr. Srinivas Diwakarla (Mobile Number - 80198-37581) in Hyderabad. He introduced himself and suggested that instead of going for loan from Nationalised Banks and/or Private Banks, I should look at raising loan from Private individuals by giving property as collateral at very low annual interest rate from private lenders based in Manguluru, Karnataka.
- 2) Consequently, he introduced me to one person named Mr. Lalit (Mobile Number -84510-71871) based out of Manguluru and spoke with him on 22.01.2025 and he invited me to visit him. Accordingly I traveled to Manguluru on 23.01.2025 where I met Mr. Roshan

Saldanha (Mobile Number - 84949-45686) and Mr. Srinivas Reddy who introduced himself as the owner of M/s. Saibaba Finance Company based out of Chitradurga, Karnataka. I was at Moogambika Temple and after my darshan I was picked up by these three individuals and taken to a location (Jeppinmogeru) in Manguluru for a meeting. At the meeting Roshan Saldanha explained the process of financing that is done by them:

- a. He stated that first I should provide details of the property that I would be giving as collateral to enable them to undertake due diligence and local verification. He assured that this process would take about 15-20 days.
- b. Once they get legal clearance and they are satisfied of my credentials through local verification, then they would forward the necessary paperwork for execution and transfer of money.
- c. He further stated that the interest rate charged by them would be 4% per annum and the amount being given on loan would be in cash/bank transfer.
- d. They knew that I was looking for a loan amount of Rs.100 Crores and he explained that they believe in transparency and security of both parties. As such I should provide property collateral for Rs.150 Crores and that the documents should be executed here in Manguluru on Stamp Papers purchased from Government of Karnataka. He further explained that the Stamp Duty is 1% of the loan amount.
- e. At the meeting they explained that the Due Diligence would be conducted by one Mr. P.P. Hegde, Advocate (Mobile Number- 88619-37597) in Manguluru and that I

should quote reference number of '457' in all communication with him.

- f. At the end of the meeting I provided documents for the property I was offering as collateral and then left to Hyderabad.
- 3) Thereafter, I returned to Hyderabad and after about a week I received a call from the number purportedly belonging to Mr. P.P. Hegde and the person said that preliminary verification was satisfactory and that further scrutiny would be conducted by Mr. R.K. Naik (Mobile Number-88842-79364). After a few days I received a call from Mr. R.K. Naik stating that the legal scrutiny is complete and that the property documents were found to be satisfactory and he further advised me to travel to Manguluru to undertake further process with Mr. Roshan Saldanha and others.
- 4) Consequently, I traveled to Manguluru on 01.03.2025 for clarifications regarding the documents sent by them in the name of M/s. Saibaba Finance Company and met with Roshan Saldana, Srinivas Reddy and Lalit at the residence of Roshan Saldanha. There Roshan Saldana again explained the process once again in the following manner:
 - a. That since the scrutiny of property documents was satisfactory, the next step was to enter into Loan Agreement and other ancillary documents to enable them to do the processing
 - b. That as per the Karnataka laws, Stamp Duty payable was 1% of loan amount and to avoid reporting to IT Department, he suggested that multiple agreements would be entered into of Rs.49,00,000/- so that the stamp duty paid for each agreement/stamp paper was Rs.49,000/- and there would not be any reporting to IT Department. They even showed sample Stamp Papers purchased for other persons like me. The loan amount

would be part cash and part bank transfer depending upon availability of funds with them.

- c. That the loan amount was for Rs.100 Crores with stamp duty coming to Rs.1 Crore.
 - d. That once the date was finalised for entering into of the loan agreement, Roshan Saldanha said he would be visiting my house/office in Hyderabad and then confirming to cash handling company, CMS', who would deliver the cash or transfer directly to my home/office in Hyderabad.
 - e. That the term of the loan was for either 3 or 6 or 9 years. The interest on the loan was to be paid on quarterly or half yearly basis.
 - f. That the stamp papers were cancellable and the amount refunded if I had a change of mind and wanted cancellation of the loan within first Six (6) months of entering into of the Agreement.
 - g. That I would be holding the signed agreements with me in Hyderabad and give them to Roshan Saldanha at the time of CMS delivering the cash to me in Hyderabad.
- 5) Believing his words, I returned to Hyderabad and was making arrangements for paying Rs.1 Crore towards Stamp Duty charges. Thereafter, on 03.03.2025, Roshan Saldanha sent me details of a Bank Account stating that it belonged to the Stamp Vendor who would be issuing the Stamp Papers. He provided me the details of one M/s. Akshaya Agencies with A/c No. 10204249906 | IFSC - IDFB0080281 | Bank Name-IDFC Bank | Branch - Hubballi. On 04.03.2025, I transferred a sum of Rs.50 Lakhs from my personal account held with SBI Bank, reference Barkatpura Branch, Hyderabad with RTGS reference number SBINR52025030477304921. On 11.03.2025 I transferred a further sum of Rs.50 Lakhs

from my personal account with RTGS reference number SBINR52025031178094574. Thus, at Roshan Saldanha's direction, I transferred total of Rs.1 Crore to the Bank account of M/s. Akshaya Agencies. I came to Manguluru on 06.03.2025 to meet Roshan Saldanha and discuss the loan arrangements. He kept promising me that the entire money would be transferred at once and he further obtained my signature on 5 Blank papers as well as five (5) signed blank cheques as security [Cheque numbers- 848150 to 848154 drawn on SBI Bank, Barkatpura Branch, Hyderabad).

- 6) Since then Roshan Saldana and his group have been giving one pretext or the other and kept dragging the matter by giving reasons such as someone died in Mr. Srinivas Reddy's family and that they are in mourning and thereafter that cash was being arranged. Majority of the phone calls were on WhatsApp mobile application. For the past few days there is no response to my calls from any of the above persons.
- 7) It is clearly evident that (1) Roshan Saldanha (2) Srinivas Reddy (3) Lalit (4) R.K. Naik (5) Srinivas Diwakarla are preying on gullible people like me under the guise of getting loan at low interest rate. The entire modus operandi is clearly reflective of a well oiled machine being kept in place by these unscrupulous elements. Therefore, I request your good self to kindly look into the issue and do the needful to ensure my hard earned money is recovered from them. I have been trying to contact all the above persons telephonically over the past several weeks, however they were either not responding or giving vague and evasive answers and dragging the matter. Therefore, having realized that I have been defrauded by the above persons by hatching a conspiracy, I am approaching your good self to take appropriate action against the said individuals and recover my money. The addresses of accused, as known to me, are as follows:
 - a. Roshan Saldanha S/o Jon Saldanha
Aged about 45 Years, Occ: Business
R/o. No 1-30/20A, Bajaj Gudda House,
Kanakanady Bajal, Mangalore,

Dakshina Kannada - 575 027
Mobile number-84949-45686

b. Srinivas Reddy S/o Not Known
Age-Not Known, R/o. Manguluru &
Chitradurga

c. Lalit S/o Not Known

Aged about 32 Years, R/o Manguluru
Mobile number-84510-71871

d. R.K. Naik S/o Not Known
Age-Not known, R/o Manguluru
Mobile Numbers-88619-37597 & 88842-
79364

e. Srinivas Diwakarla S/o Not Known
Age-Not Known, R/o. Hyderabad
Mobile number-80198-37581

8) I am attaching copies of all transactional documents and screenshots of messages etc., for your ready reference and further action. For this act of yours, I shall be eternally grateful."

IN CRIMINAL PETITION No.11550 OF 2025

"To,

Station House Officer
C.E.N Crime Police Station
Mangaluru City
Mangaluru

From,

Rajiv Sharma Age:58 Years
S/o Shamlal Sharma
R/o Flat no: 502 Marble Arch
94 Pali Hill Bandra, Bandra West Mumbai

Maharashtra State Pin Code:400050

Mob: 9820055525

Gmail: rajsharma3@yahoo.com

Dear Sir,

Subject : Regarding the fraud committed by Roshan Saldana and others by taking Rs. 2,08,10,600/- from me in the name of stamp duty charge in the name of sanctioning a loan to me and not sanctioning the loan.

In relation to the above matter, I reside with my family at the above address and run a garment factory named Samrat Group in Andheri Industrial Area, Mumbai. I need money for more investment in my garment factory, and my acquaintance Rakesh Singh gave me the mobile numbers of agents Jaiswal and Deepak Sharma and told me that he would talk to them and sanction a loan for me. When I called Deepak Sharma in February 2025, he asked me to come to Roshan Saldana home, I came to Mangalore on 20-02-2025, I stayed at Hotel Taj Vivanta, then Roshan Saldhana wife Daphne Saldhana came and left me at Roshan Saldhana's house in Jappinamogaru, Mangalore. At home, Roshan Saldhana, R.K. Naik, Deepak Sharma, Jaiswal and Srinivas Reddy were present and when I inquired about the loan of 25 crores, Roshan Saldana and Jaiswal said that if your documents are correct, which we left with him he will review the documents and all approved he can sanction up to 100 cores with in 15 days. He said money was coming from janardhan reddy group and the person in the meeting who approve and sanction the loan 100 cores along with him was Mr.Srinivas reddy Brother in law of Janardhan reddy. At this time, there was no mention of the stamp paper. Then I left for Mumbai. Dated: 05-03-2025, I came to Mangalore and went to Roshan Saldana's house and gave all the original documents. Roshan Saldana checked all the documents and said that even though I need 25 cores, you can give me a loan of 100 cores. It was said that it was approved, and I agreed to it, if the loan money was to be deposited into your account at that time, I was told that 2% Stamp duty should be paid to the Karnataka government, and accordingly I agreed to pay the Stamp duty.

Then on date: 07-03-2025, I went back to Mumbai. Then Roshan Saldana called me through Whats App and gave me the bank account details and asked me to deposit the money Akshaya agencies for stamp duty against loan disbursal I told him we will deposit directly government portal, but he refused the same and sent me details of his company Akshaya Agencies saying due to procedure and cash issues all stamp duty paid by Akshaya Agencies and stamp duty paper will be in the name of ritu Sharma and Rajiv Sharma. Accordingly, on date: 09-03-2025, I came to Mangaluru with my wife and stayed at Taj Vivanta Hotel, On date: 10-03-2025 in the morning, I transferred Rs 50 lakhs online to the bank account mentioned by Roshan Saldana, then after talking to Roshan Saldana over the phone, my wife and I went to his house. During the conversation, Roshan Saldana had asked me to transfer all the money mentioned for the stamp duty and then we stayed at the Taj Vivanta Hotel, so I transferred the remaining amount of Rs 1 core 50 lakhs online on 11-03-2025. Then when I went to Roshan Saldana house at 5:00 pm, he showed me the stamp paper and told me that he would send the stamp paper to the hotel, that the money transfer process would be completed and that Rs 60 core would be paid in cash and Rs 40 core by cheque. Then when I reached the hotel, he said that it would be late for the transfer the money to my account has bank was closed. The next day he told us to wait and said that Mr. R.K Naik would give the transfer details by evening, when we kept calling him for the transfer details he said there was some signature issue at the bank and will happen the next day. We were in Mangalore for two or three days and when I inquired about the loan money, the he said that there would be a delay in processing the money. Because Mr. Srinivas Reddy signature was required on more documents by the Bank. They said that they would give it to me tomorrow. Since I had to go to Europe for urgent work and had to leave Mangalore for Mumbai on 14-03-2025. Later when I Called Roshan Saldana he said R. K. Naik Completing the Transaction, When I called R.K. Naik said that his bank account was frozen and that he would transfer the money to our account from overseas from London, Roshan Saldana and R.K Naik kept telling me that they were transferring money from Germany and London. On 21-03-2025, R.K. Naik called and told me that Indian bank account now operational and said that since he was transferring a large

amount of money, bank insurance was required and I had to transfer Rs. 8,10,500/-immediately. Accordingly, I transferred Rs. 8,10,600/- by the afternoon of 21-03-2025. When I called later, he said that the money would be transferred by 5:00 PM that day. Then at 6:00 PM, R.K. Naik messaged me through Whats App and informed me that the process of transferring Rs. 40 cores would be underway on Monday. Later, he kept giving similar excuses. When he called again after few days and told me that if I wanted the entire 100 core in One shot, then I Must pay Additional 01 Core, upfront, which I refused. which I So daily I was following up with roshan and RK Naik and they kept Avoiding Phone call and when did pick up they gave excuses, like Mr. Srinivas Reddy Father died so two to three Weeks all closed, they re travelling etc. I realized that I was been cheated.

Therefore, I transferred Roshan Saldana, Rs 2,08, 10,600 through RTGS in stages till 10-03-2025, assured me that he would sanction a loan of 100 crores to my wife Ritu Sharma Ac No: 05921930001948 and My Ac No: 05921930001921 Dated: 10-3-2025 To 21-03-2025.

The details of the bank accounts through which I transferred the money are as follows:

Sl. No.	Money Transferred Date	Money Transfer Account Details	Money Transferred Account Details	Amount
1.	10-03-2025	Ac No: 05921930001948	Ac	50,00,000/-
2.	11-03-2025	IFSC Code: HDFC0000592	No:10204249906	50,00,000/-
3.	11-03-2025	Unit No :01 Town Center,	IFSC Code:	50,00,000/-
4.	11-03-2025	Andheri Kurlard, Near Kobe Sizzlers Andhreri East Mumbai Maharashtara	IDFB0080281 Akshaya Agencies Hubballi Branch	50,00,000/-
5.	21-03-2025	Ac No:05921930001921	Ac	8,10,600/-
		IFSC Code: HDFC0000592	No:10204249906	
		Unit No :01 Town Center, Andheri Kurlard, Near Kobe Sizzlers Andhreri East Mumbai Maharashtara	IFSC Code: IDFB0080281 Akshaya Agencies Hubballi Branch	
Total				2,08,10,600/-

Hence Roshan Saldana 8494945686, R. K. Naik 8884279364, 8861937597, Rakesh Singh 9771475398, Deepak Sharma 9810474939. Jaiswal D.K. 9819303444 and Roshan Saldana's wife Daphne Saldana 94837239622 and Srinivas reddy. I filed this complaint today little late as I believed their promise to I have called and messaged Roshan Saldana and R.K. Naik inquired daily sanction the loan. I Request to take appropriate legal action against them."

IN CRIMINAL PETITION No.11697 OF 2025

"To,

Station House Officer
Kankanady Town Police Station,
Mangalore.

From:

Nandini Y N,
W/o Late Raghuram,
Aged 45 years,
No. 1, 9th Main, 'Kamadhenu Nilaya'
M.V Marg, Banashankari 3rd Stage,
Chennammanakatte Achukattu,
Bangalore – 560 085.
9164111999

Sir,

1. I, Nandini Y N, a widow, do hereby lodge a complaint against (1) Sri. Roshan Saldanha, resident of #43, Bollugudde, Bajal in Mangalore, (2) Sri Girish, (3) Suresh Pai: No.2 & 3 are close associates of Sri Roshan Saldanha, who have colluded with each other and cheated me to an extent of Rs. 14,74,900/-, on the pretext of providing loan facility.

Summary of the Complaint

2. I got in touch with a person called Suresh Pai through Face book, captioned as 'Loan Provider'. As I was in financial troubles after the death of my husband; my husband during his lifetime had borrowed loan from Yes Bank to an extent of Rs. 3.5 Crores, (Document of loan details is annexed herewith).
3. Sri Suresh Pai exchanged Phone Number through Face book and further introduced me to one Mr. Girish, who is an associate of Sri Roshan Saldanha and promised that

Sri Girish and Roshan Saldanha shall help in getting loan for me based on collateral security; when I asked them about their place of business, they communicated that they are doing business in Mangalore in the of Balaji Enterprises.

4. I was called to Mangalore for further discussions regarding loan facility and they gave an appointment to meet them at his residence at Mangalore in the month of May 2025. Accordingly, I being a widow, my brother-in-law, Mr. Harish accompanied me along with my younger brother, R Harsha to Mangalore on 22.5.2025, and we met Sri Roshan Saldanha at his residence Bajal Mangalore through Mr. Girish and they assured that they will make arrangement for loan at the earliest. Further, Mr Roshan Saldanha informed that he will charge 2% amounting to Rs. 12 Lakhs as stamp duty and Rs. 3 Lakhs for insurance upon the loan amount of Rs. 6 Crores and he further stated that one Srinivasa Reddy shall fund money to me on the above mentioned terms. As I agreed, Mr. Roshan Saldanha asked us to meet them in the month of June 2025 for further development of the loan.
5. I had been to Mangalore again to meet the above personnel along with my relatives, as mentioned above in the 2nd week of June; met Mr.Roshan Saldanha at his home office Bajal and he informed that my loan has been processed and the loan account No. is 673. I shall be liable to pay 2% of loan amount towards stamp duty and Rs. 3 Lakhs as insurance charges, at the earliest.
6. Later on, I was called to Mangalore informing me that the loan has been sanctioned and I should bring an amount of Rs. 14,74,900/- on 20th June, 2025 (I gave them Rs. 12 Lakhs in Cash at his residence and Rs. 2,74,900/- was transferred through online, as insurance charges; the said amount was accrued through pledging mine and my brother's gold ornaments at Federal Bank, Jayanagar Branch. A copy of the pledged details is annexed to this Complaint. Mr. Roshan Saldanha borrowed 5 blank cheques and took signature on 24 Nos. of stamp paper, (each stamp paper's value being Rs. 49,000/-) and

assured that as the loan has been sanctioned, it will be credited to my account in about 2 weeks' time.

Further, I issued them 5 blank cheque leaves duly signed by me, drawn on Federal Bank, the cheque Nos is mentioned as below

i) 375454

ii)375455

iii)375456

iv) 375457

v) 375458

7. After 2 weeks, when we consulted Mr Roshan Saldanha & Mr. Girish, they assured that due to some legal complications, the task could not be completed; they shall transfer the sanctioned amount within a week and later on, he switched off his phone and I came to know that I have been cheated by Mr. Roshan Saldanha, Mr. Girish & Mr. Suresh Pai.

I request your good-self that I being a widow and already having to clear my husband's loan amount to the tune of Rs. 3.5 Crores and I am in huge debt to pay interest on the previous loan and I have been made falsely to trust Mr. Roshan Saldanha and Mr. Girish. These persons, with mala fide intention, have cheated me by making wrongful gain and my amount of Rs. 14,74,900/- is required to be recovered from them and appropriate legal action shall be initiated against the above said persons."

Petitioner – accused No.1 has obtained an amount of ₹14,74,900/-, from the complainant on the pretext of sanctioning loan of ₹6/- crores.

IN CRIMINAL PETITION No.11788 OF 2025

“ಇವರಿಗೆ,
ಪೊಲೀಸ್ ನಿರೀಕ್ಷಕರು
ನಗರ ಪೊಲೀಸ್ ಠಾಣೆ
ಚಿತ್ರದುರ್ಗ.

ಇಂದ :
ಮಂಜುನಾಥ್.ಆರ್ ತಂದೆ ರಾಮರೆಡ್ಡಿ, 57 ವರ್ಷ,
ರೆಡ್ಡಿ ಜನಾಂಗ, ಟ್ರಾನ್ಸ್ ಪೋರ್ಟ್ ಬಿಜಿನೆಸ್,
ವಾಸ #107, 1 ನೇ ಮೇನ್, 2 ನೇ ಕ್ರಾಸ್, ರಾಯಲ್ ಕೌಂಟಿ ಲೇ ಔಟ್,
ಪರಪ್ಪನ ಅಗ್ರಹಾರ, ಎಲೆಕ್ಟ್ರಾನಿಕ್ ಸಿಟಿ ಪೋಸ್ಟ್,
ಬೆಂಗಳೂರು -560100 .ಮೊ.ನಂ. : 9845068515

ಮಾನ್ಯರೇ,

ವಿಷಯ : ಲೋನ್ ಕೊಡಿಸುವುದಾಗಿ ನನ್ನನ್ನು ನಂಬಿಸಿ, ನನಗೆ ಮೋಸ ಮಾಡಿರುವ
1)ರೋಷನ್ ಸಾಲ್ಕಾನ್ 2) ಮಂಜುನಾಥ್ 3) ಪಿ.ಪಿ ಹೆಗ್ಡೆ ಎಂಬುವರ
ವಿರುದ್ಧ ಕಾನೂನು ಕ್ರಮ ಜರುಗಿಸಲು ಕೋರಿ .

ನಾನು ಮೇಲ್ಕಂಡ ವಿಳಾಸದಲ್ಲಿ ವಾಸವಾಗಿದ್ದು, ಟ್ರಾನ್ಸ್ ಪೋರ್ಟ್ ಕೆಲಸ ಮಾಡಿಕೊಂಡಿರುತ್ತೇನೆ. ನನಗೆ ನನ್ನ ವ್ಯಾಪಾರದ ಅಭಿವೃದ್ಧಿಗಾಗಿ ಹೆಚ್ಚುವರಿಯಾಗಿ ನನಗೆ 20 ಕೋಟಿ ಹಣದ ಅವಶ್ಯಕತೆ ಇದ್ದುದರಿಂದ, ನಾನು ನನಗೆ ಪರಿಚಯವಿದ್ದ ಲೋನ್ ಕೊಡಿಸುವ ಏಜೆಂಟ್ ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದ ಮಂಜುನಾಥ್ ಎಂಬುವರನ್ನು ಒಮ್ಮೆ ಭೇಟಿಯಾಗಿ ಎಲ್ಲಿಯಾದರೂ ನನಗೆ ಸಾಲ ಕೊಡಿಸಿ ಎಂದು ಕೇಳಿಕೊಂಡಾಗ ಅವರು ನನಗೆ ಚಿತ್ರದುರ್ಗ ನಗರದಲ್ಲಿ ವಾಸವಾಗಿರುವ ನನಗೆ ಪರಿಚಯವಿರುವ ರೋಷನ್ ಸಾಲ್ಕಾನ್ ರವರು ಆಸ್ತಿ, ಮೇಲೆ ಲೋನ್ ಕೊಡುತ್ತಾರೆ, ನಿಮ್ಮನ್ನು ನಾನು ಒಮ್ಮೆ ಚಿತ್ರದುರ್ಗಕ್ಕೆ ಕರೆದುಕೊಂಡು ಹೋಗಿ ರೋಷನ್ ಅವರನ್ನು ಪರಿಚಯ ಮಾಡಿಸುತ್ತೇನೆ, ನೀವು ಅವರ ಬಳಿ ಮಾತನಾಡಿ ಎಂದು ಹೇಳಿರುತ್ತಾರೆ. ಆಗ ನಾನು ಆಯಿತು ಎಂದು ಹೇಳಿದ್ದು ಮಂಜುನಾಥ್ ರವರು ನನ್ನನ್ನು 2023ನೇ ಸಾಲಿನ ಸೆಪ್ಟೆಂಬರ್ ತಿಂಗಳಿನಲ್ಲಿ ಮೊದಲನೇ ವಾರದಲ್ಲಿ ನನ್ನನ್ನು ಚಿತ್ರದುರ್ಗಕ್ಕೆ ಕರೆದುಕೊಂಡು ಬಂದು ಕೋಟಿ ರಸ್ತೆಯಲ್ಲಿರುವ ಶ್ರೀ ಸಾಯಿ ಕನ್ಸಲ್ಟೆಂಟ್ ಆಫೀಸ್ ಗೆ ಕರೆದು ಕೊಂಡು ಹೋಗಿದ್ದು ಅಲ್ಲಿ ಆಫೀಸ್ ನಲ್ಲಿ ರೋಷನ್ ಸಾಲ್ಕಾನ್ ಮತ್ತು ಪಿ.ಪಿ ಹೆಗ್ಡೆ ಇರುತ್ತಾರೆ. ಮಂಜುನಾಥ್ ರವರು ನನಗೆ ಅವರುಗಳನ್ನು ಪರಿಚಯ ಮಾಡಿಕೊಟ್ಟಿದ್ದು ನಾನು ಅವರ

ಹೆಸರು ಕೇಳಿದಾಗ ಒಬ್ಬರು ತನ್ನ ಹೆಸರು ರೋಷನ್ ಸಾಲ್ಹಾನ, ಸಾಯಿ ಫೈನಾನ್ಸ್ ನ ಮ್ಯಾನೇಜಿಂಗ್ ಡೈರೆಕ್ಟರ್ ನಾನೇ ಎಂದು ಪರಿಚಯಿಸಿಕೊಂಡರು, ಮತ್ತೊಬ್ಬರು ತನ್ನ ಹೆಸರು ಪಿ.ಪಿ. ಹೆಗ್ಡೆ, ಸಾಯಿ ಫೈನಾನ್ಸ್ ಲೀಗಲ್ ಅಡ್ವೈಸರ್ ಎಂದು ಹೇಳಿ ವಿಸಿಟಿಂಗ್ ಕಾರ್ಡ್ ಕೊಟ್ಟು ಪರಿಚಯಿಸಿಕೊಂಡರು.

ನಾನು ಅವರುಗಳಿಗೆ ನನಗೆ 20 ಕೋಟಿ ಹಣದ ಅವಶ್ಯಕತೆ ಇರುತ್ತದೆ ನನಗೆ ಲೋನ್ ಕೊಡಿ ಎಂದು ಕೇಳಿದಾಗ ಅವರುಗಳು ನಾವು ನಿಮಗೆ 50 ಕೋಟಿ ಲೋನ್ ಕೊಡುತ್ತೇವೆ ಆದರೆ ಅದಕ್ಕೆ ಮೊದಲು ನೀವು 2% ಸ್ಟಾಂಪ್ ನೋಟರಿ ಫೀಸ್ ಕಟ್ಟಬೇಕು ಎಂದು ಹೇಳಿದ್ದು ಹಾಗೂ ನೀವು ಸಾಲಕ್ಕೆ ಮಾರ್ಕೆಟ್ ಮಾಡಿಕೊಳ್ಳಲು ನಿಮ್ಮ ಬಿಲ್ಡಿಂಗ್ ಗೆ ಸಂಬಂಧಿಸಿದ ದಾಖಲಾತಿಗಳನ್ನು ತಂದು ಕೊಡಿ, ನಾವುಗಳು ದಾಖಲಾತಿಗಳನ್ನು ಪರಿಶೀಲಿಸಿ ನೋಡಿ 15 ದಿನಗಳಲ್ಲಿ ಲೋನ್ ಕೊಡುತ್ತೇವೆ ಎಂದು ತಿಳಿಸಿದರು. ಹಾಗಾಗಿ ನಾನು ನನ್ನ ಹೆಂಡತಿಯ ಹೆಸರಿನಲ್ಲಿರುವ ಆಸ್ತಿಯ ದಾಖಲಾತಿಗಳನ್ನು ಕೊಟ್ಟೆನು. ಆಗ ಅವರು ನನಗೆ 15 ದಿನಗಳ ಒಳಗೆ ಲೋನ್ ಮಂಜೂರು ಮಾಡಿ, ತಕ್ಷಣ ನಿಮಗೆ ಕರೆ ಮಾಡಿ ತಿಳಿಸುತ್ತೇವೆಂದು ಹೇಳಿ ನನ್ನನ್ನು ಕಳುಹಿಸಿದರು.

ಸೆಪ್ಟೆಂಬರ್ ತಿಂಗಳಲ್ಲಿ ನನಗೆ ರೋಷನ್ ಸಾಲ್ಹಾನ ಮತ್ತು ಪಿ.ಪಿ.ಹೆಗ್ಡೆ ಇಬ್ಬರೂ ಕರೆಮಾಡಿ ಸಾಯಿ ಫೈನಾನ್ಸ್ ನಿಂದ ನಿಮಗೆ ಲೋನ್ ಮಂಜೂರಾಗಿದೆ. ನೀವುಗಳು ದಿನಾಂಕ:25-09-2023 ರಂದು ಚಿತ್ರದುರ್ಗದ ಸಾಯಿ ಫೈನಾನ್ಸ್ ಗೆ ಬನ್ನಿ, ಬರುವಾಗ ನಿಮ್ಮ ಹೆಸರಿನಲ್ಲಿರುವ ಬ್ಯಾಂಕ್ ಖಾತೆಯ ಸಹಿ ಮಾಡಿರುವ 10 ಖಾಲಿ ಚೆಕ್ ಹಾಳೆಗಳು, ನಿಮ್ಮ ಹೆಂಡತಿಯ ಹೆಸರಿನಲ್ಲಿರುವ ಬ್ಯಾಂಕ್ ಖಾತೆಯ ಸಹಿ ಮಾಡಿರುವ 6 ಖಾಲಿ ಚೆಕ್ ಹಾಳೆಗಳು, ಆಧಾರ್ ಕಾರ್ಡ್, ಪಾನ್ ಕಾರ್ಡ್ ಗಳ ನಕಲನ್ನು ತನ್ನಿ ಎಂದು ಹೇಳಿದ್ದರು. ಅದರಂತೆ ನಾನು, ಏಜೆಂಟ್ ಆದ ಮಂಜುನಾಥ್, ನನ್ನ ಹೆಂಡತಿ ಸವಿತ, ನನ್ನ ನಾದಿನಿ ಸುಮಿತ ಮತ್ತು ನಮ್ಮ ಸಂಬಂಧಿ ಚಂದ್ರಶೇಖರ್ ರೆಡ್ಡಿ ರವರುಗಳು ದಿನಾಂಕ:25-09-2023 ರಂದು ಬೆಳಿಗ್ಗೆ 11-00 ಸುಮಾರಿಗೆ ನಾವುಗಳು ಚಿತ್ರದುರ್ಗ ನಗರದ ಸಾಯಿ ಫೈನಾನ್ಸ್ ಗೆ ಬಂದಿದ್ದು ಅವರುಗಳು ತಿಳಿಸಿದಂತೆ ನನ್ನ HDFC ಬ್ಯಾಂಕ್, ಎಲೆಕ್ಟ್ರಾನಿಕ್ಸ್ ಸಿಟಿ ಬ್ರಾಂಚ್ ಅಕೌಂಟ್ ನಂಬರ್: 05491930005700 ಖಾತೆಯ ಸಹಿ ಮಾಡಿರುವ 10 ಖಾಲಿ ಚೆಕ್ ಹಾಳೆಗಳು, ನನ್ನ ಹೆಂಡತಿಯ ಹೆಸರಿನಲ್ಲಿರುವ HDFC ಬ್ಯಾಂಕ್, ಕೋರಮಂಗಲ ಬ್ರಾಂಚ್ ಅಕೌಂಟ್ ನಂಬರ್: 50100238294491 ಖಾತೆಯ ಸಹಿ ಮಾಡಿರುವ ಚೆಕ್ ನಂಬರ್: 000120 ರಿಂದ 000125 ರವರೆಗಿನ 6 ಖಾಲಿ ಚೆಕ್ ಹಾಳೆಗಳು ಹಾಗೂ ಆಸ್ತಿಗೆ ಸಂಬಂಧಿಸಿದ ಎಲ್ಲಾ ದಾಖಲಾತಿಗಳನ್ನು ರೋಷನ್ ಸಾಲ್ಹಾನ ಹಾಗೂ ಪಿ.ಪಿ. ಹೆಗ್ಡೆ ಇವರಿಗೆ ಕೊಟ್ಟೆನು. ಆಗ ರೋಷನ್ ಸಾಲ್ಹಾನ ಅವುಗಳನ್ನು ಪರಿಶೀಲಿಸಿದ ನಂತರ ನನಗೆ ಯಾವುದೋ ಒಂದು ಇ-ಸ್ಟ್ಯಾಂಪ್ ತರಹದ ಪತ್ರವನ್ನು ತೋರಿಸಿ ಈ ತರಹದ 49,000/- ರೂಪಾಯಿಗಳ ಒಂದರಂತೆ ಒಟ್ಟು 200 ಇ-ಸ್ಟ್ಯಾಂಪ್ ಪತ್ರಗಳನ್ನು 1ನೇ ಪಾರ್ಟಿ ಮಂಜುನಾಥ್.ಆರ್ ಎಂದು 2ನೇ ಪಾರ್ಟಿ ರೋಷನ್ ಸಾಲ್ಹಾನ ಎಂಬ ಹೆಸರಿಗೆ ತೆಗೆಸಬೇಕು. ನಿಮಗೆ ನೀಡುವ ಲೋನ್ 50 ಕೋಟಿ ಆಗಿರುವುದರಿಂದ ಅದರ 2% ಹಣದ ಇ-ಸ್ಟ್ಯಾಂಪ್ ಪತ್ರಗಳಿಗೆ 1,00,00,000/-ರೂ(ಒಂದು ಕೋಟಿ) ಹಣವನ್ನು ಬ್ಯಾಂಕ್ ಅಕೌಂಟ್ ಗೆ ಹಾಕಿ ಎಂದು ತಿಳಿಸಿದ್ದರು. ಅದರಂತೆ ನಾನು 1,00,00,000/-ರೂ(ಒಂದು ಕೋಟಿ) ಹಣವನ್ನು ಹೊಂದಿಸಿ ದಿನಾಂಕ:25-09-2023 ರಂದು ನನ್ನ ಹೆಂಡತಿ ಸವಿತರವರ ಅಕೌಂಟ್ ನಂಬರ್: 917010054824335 ನಿಂದ ಚಿತ್ರದುರ್ಗ IDFC First

Bank, Sri Sai Consultant ಅಕೌಂಟ್ ನಂಬರ್:10135390504 ಗೆ ಒಟ್ಟು 40,00,000/- ಹಣವನ್ನು ಹಾಗೂ ಅದೇ ದಿನ ನಾನು ನನ್ನ ಸ್ನೇಹಿತನಾದ ಕೃಷ್ಣರೆಡ್ಡಿ ರವರ K.R Enterprises ಕೆ.ಆರ್. ಪುರಂ, ಬೆಂಗಳೂರು ರವರ ಕರೆಂಟ್ ಅಕೌಂಟ್ ನಂಬರ್: 9647000600001001 ರಿಂದ ಚಿತ್ರದುರ್ಗ IDFC First Bank, Sri Sai Consultant ಅಕೌಂಟ್ ನಂಬರ್: 10135390504 ಗೆ ಒಟ್ಟು 50,00,000/- ಹಣವನ್ನು RTGS ಮಾಡಿರುತ್ತೇನೆ ಹಾಗೂ ದಿನಾಂಕ:26-09-2023 ರಂದು ನನ್ನ ಹೆಂಡತಿ ಸವಿತರವರ ಅಕೌಂಟ್ ನಂಬರ್:917010054824335 ನಿಂದ ಚಿತ್ರದುರ್ಗ IDFC First Bank, Sri Sai Consultant ಅಕೌಂಟ್ ನಂಬರ್: 10135390504 ಗೆ ಒಟ್ಟು 10,00,000/- ಹಣವನ್ನು RTGS ಮಾಡಿರುತ್ತೇನೆ ಒಟ್ಟು ನಾನು ರೋಷನ್ ಸಾಲ್ಕಾನ ಹಾಗೂ ಪಿ.ಪಿ.ಹೆಗ್ಡೆ ರವರು ತಿಳಿಸಿದಂತೆ 1,00,00,000/- (ಒಂದು ಕೋಟಿ) ಹಣವನ್ನು ಆರ್.ಟಿ.ಜಿ.ಎಸ್ ಮಾಡಿದ್ದು ಅವರುಗಳು ದಿನಾಂಕ:27-09-2023 ರಂದು ನಾನು ಮತ್ತು ನನ್ನ ಹೆಂಡತಿಯ ಹತ್ತಿರ ಖಾಲಿ ಸ್ಟ್ಯಾಂಪ್ ಪೇಪರ್ ಮೇಲೆ ನಮ್ಮಗಳ ಸಹಿ ಮತ್ತು ಹೆಬ್ಬೆಟ್ಟಿನ ಗುರುತು ಹಾಕಿಸಿಕೊಂಡಿದ್ದು ಅವರುಗಳು ನಮಗೆ ಇನ್ನು 15 ದಿನಗಳಲ್ಲಿ ನಾವುಗಳು ಹೇಳಿದಂತೆ ನಿಮಗೆ ಲೋನ್ ಆಗುತ್ತದೆ, ಅದರಲ್ಲಿ ಸ್ವಲ್ಪ ಹಣವನ್ನು ಅಕೌಂಟ್ ಮೂಲಕ ನೀಡುತ್ತೇವೆ. ಉಳಿದ ಹಣವನ್ನು ನಗದು ರೂಪದಲ್ಲಿ ನೀಡುತ್ತೇವೆ ಎಂದು ತಿಳಿಸಿ ನೀವುಗಳು ಹೋಗಿ ಎಂದು ಹೇಳಿದ್ದರಿಂದ ನಾವುಗಳು ಅವರುಗಳ ಮಾತುಗಳನ್ನು ನಂಬಿ ಬೆಂಗಳೂರಿಗೆ ಹೊರಟು ಬಂದಿರುತ್ತೇವೆ.

ನಾನು 15 ದಿನಗಳು ಕಾದು ನೋಡಿದರೂ ನನಗೆ ಯಾವುದೇ ರೀತಿಯ ಫೋನ್ ಕರೆ ಬಂದಿರುವುದಿಲ್ಲ, ನಾನೇ ರೋಷನ್ ಸಾಲ್ಕಾನ ಮತ್ತು ಪಿ.ಪಿ ಹೆಗ್ಡೆ ರವರಿಗೆ ಫೋನ್ ಮಾಡಿದಾಗ ಅವರುಗಳು ಹಬ್ಬ ಇದೆ ಹಬ್ಬ ಮುಗಿದ ನಂತರ ನಿಮಗೆ ಲೋನ್ ಆಗುತ್ತದೆ ಎಂದು ಹೇಳಿರುತ್ತಾರೆ. ಹಲವಾರು ಬಾರಿ ಕರೆ ಮಾಡಿದರೂ ಸಹ ಸಬೂಬು ಹೇಳುತ್ತಲೇ ಬಂದಿರುತ್ತಾರೆ. ದಿನಾಂಕ: 17-07-2025 ರಂದು ರೋಷನ್ ಸಾಲ್ಕಾನ ಈತನ ಮೇಲೆ ಮೋಸ ಮಾಡಿದ ಕೇಸುಗಳು ದಾಖಲಾಗಿವೆ ಎಂದು ಟಿ.ವಿ.ನ್ಯೂಸ್ ನಲ್ಲಿ ಬಂದಿದ್ದನ್ನು ನಾನು ನೋಡಿದ್ದು ನನಗೂ ಸಹ ಇವರೆಲ್ಲರೂ ಸೇರಿ ಸಾಲ ಕೊಡಿಸುವುದಾಗಿ ನಂಬಿಸಿ 50 ಕೋಟಿ ಸಾಲ ಕೊಡಲು 2% ನಂತರ ಇ-ಸ್ಟಾಂಪ್ ನಲ್ಲಿ ಅಗ್ರಿಮೆಂಟ್ ಮಾಡಿಕೊಡುವುದಾಗಿ ನನ್ನಿಂದ 1,00,00,000/- (ಒಂದು ಕೋಟಿ) ಹಣವನ್ನು ಪಡೆದುಕೊಂಡು ನನಗೆ ಮೋಸ ಮಾಡಿದ್ದಾರೆಂದು ತಿಳಿಯಿತು,

ನನಗೆ 50 ಕೋಟಿ ಸಾಲವನ್ನು ಕೊಡುವುದಾಗಿ ನಂಬಿಸಿ ನನ್ನಿಂದ 1,00,00,000/- (ಒಂದು ಕೋಟಿ) ಹಣವನ್ನು ಪಡೆದು ಸಾಲವನ್ನು ಕೊಡದೇ, ನನ್ನಿಂದ ಪಡೆದ ಹಣವನ್ನು ವಾಪಾಸ್ ಕೊಡದೇ ನನಗೆ ಮೋಸ ಮಾಡಿರುವ ರೋಷನ್ ಸಾಲ್ಕಾನ, ಮಂಜುನಾಥ್ ಮತ್ತು ಪಿ.ಪಿ ಹೆಗ್ಡೆ ಮತ್ತು ರವರ ವಿರುದ್ಧ ಕಾನೂನು ಕ್ರಮ ಜರುಗಿಸಿ ನಮಗೆ ನ್ಯಾಯ ಒದಗಿಸಿಕೊಡಬೇಕೆಂದು ಕೋರಿ ಎಂದು ತಡವಾಗಿ ಈ ದಿನ ಬಂದು ದೂರು ನೀಡಿರುತ್ತೇನೆ.”

The complainant in the afore-quoted crime, has approached the petitioner on the score that he required capital for his business

development and the petitioner projecting himself as the Managing Director of one Sri Sai Consultants has taken an amount of ₹1/- crore from the complainant.

IN CRIMINAL PETITION No.11918 OF 2025

“ಇವರಿಗೆ,

ಪೊಲೀಸ್ ಇನ್ಸ್ ಪೆಕ್ಟರ್
ನಗರ ಪೊಲೀಸ್ ಠಾಣೆ, ಚಿತ್ರದುರ್ಗ

ಇಂದ,

ವೈ.ಎನ್.ಕೃಷ್ಣಮೂರ್ತಿ ತಂದೆ ವೈ ಎನ್ ನರಸಿಂಹಲು,
53 ವರ್ಷ, ವ್ಯವಹಾರ, #27/8/574, ಅರವಿಂದ ನಗರ, ಎಂ.ಆರ್.ಪಲ್ಲಿ,
ಹಿಂದೂಪುರ್ ಟೌನ್, ಆಂಧ್ರ ಪ್ರದೇಶ ರಾಜ್ಯ, ಫೋನ್ ನಂ:9550575242

ಮಾನ್ಯರೇ,

ವಿಷಯ : ರೋಷನ್ ಸಲ್ದಾನಹ ಬಿನ್ ಜಾನ್ ಸಲ್ದಾನಹ ಹಾಗೂ ವಿಮಲೇಶ್ ಹತ್ತಿಕೊಂಡ ರವರು
ನನಗೆ ಸಾಲಕೊಡುವುದಾಗಿ ನಂಬಿಸಿ ನನ್ನಿಂದ 40,00,000/-ರೂಪಾಯಿ ಗಳನ್ನು
ಪಡೆದು ವಾಪಾಸ್ ಕೊಡದೇ ಮೋಸ ಮಾಡಿರುವ ಬಗ್ಗೆ ದೂರು.

ಈ ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, ವೈ.ಎನ್. ಕೃಷ್ಣಮೂರ್ತಿ ಆದ ನಾನು ನೀಡುತ್ತಿರುವ ದೂರು ಏನೆಂದರೆ, ನಾನು ಸಿಲ್ಕ್ ಸ್ಟಾರಿ ತಯಾರಿಕಾ ಕಂಪನಿ ಮಾಲೀಕನಾಗಿರುತ್ತೇನೆ. ನನಗೆ ನನ್ನ ವ್ಯವಹಾರವನ್ನು ಅಭಿವೃದ್ಧಿಪಡಿಸಲು ಹಾಗೂ ಗೃಹಕೃತ್ಯದ ಖರ್ಚುಗಳಿಗೆ ಹಣದ ಅವಶ್ಯಕತೆಯಿರುತ್ತದೆ. 2023 ನೇ ಸಾಲಿನಲ್ಲಿ ನನಗೆ ಬೆಂಗಳೂರಿನಲ್ಲಿ ಫೈನಾನ್ಸ್ ಕನ್ಸಲ್ಟೆನ್ಸಿ ನಡೆಸಿಕೊಂಡಿರುವ ವಿಮಲೇಶ್ ಹತ್ತಿಕೊಂಡ (ಮೊ.ನಂ.9739538639) ಎಂಬುವವರು ಪರಿಚಯವಾಗಿದ್ದು, ಅವರ ಬಳಿ ನಾನು ನನಗೆ ಹಣದ ಅವಶ್ಯಕತೆಯಿರುವ ವಿಚಾರವನ್ನು ಹೇಳಿದಾಗ, ಅವರು ತನ್ನ ಪರಿಚಯಸ್ಥರು ಚಿತ್ರದುರ್ಗ ನಗರದಲ್ಲಿ ಸಾಯಿ ಫೈನಾನ್ಸ್ ನಡೆಸಿಕೊಂಡಿದ್ದು, ಅವರು ನಿಮಗೆ ಸಾಲ ನೀಡುತ್ತಾರೆ. ನಾನು ಹಣ ಕೊಡಿಸುತ್ತೇನೆ ಎಂದು ಹೇಳಿದ್ದರು. ಆದ್ದರಿಂದ ನಾನು ಹಾಗೂ ವಿಮಲೇಶ್ ಹತ್ತಿಕೊಂಡ ಇಬ್ಬರೂ ದಿನಾಂಕ:23.10.2023 ರಂದು

ಬೆಳಿಗ್ಗೆ 11.00 ಎಂ ಗಂಟೆಗೆ ಚಿತ್ರದುರ್ಗ ನಗರದ ಕೋಟೆ ರಸ್ತೆಯಲ್ಲಿನ ಸಾಯಿ ಫೈನಾನ್ಸ್ ಗೆ ಹೋಗಿದ್ದು, ಕಛೇರಿಯಲ್ಲಿ ಸಾಯಿ ಫೈನಾನ್ಸ್ ನ ಮ್ಯಾನೇಜಿಂಗ್ ಡೈರೆಕ್ಟರ್ ಆದ ರೋಷನ್ ಸಲ್ತಾನಹ ಬಿನ್ ಜಾನ್ ಸಲ್ತಾನಹ, 1-30/20ಎ, ಬಜಾಲ್ ಬೊಲ್ಲಾ ಗುಡ್ಡ ಬೊಲ್ಲಾ, ಗುಡ್ಡಹೌಸ್, ಕಂಕಂಡಿ ಬಜಾಲ್, ಮಂಗಳೂರು (ಮೊ.ನಂ.8494945686) ಹಾಗೂ ಲೀಗಲ್ ಅಡ್ವೈಸರ್ ಪಿ.ಪಿ. ಹೆಗ್ಗಡೆ ಇವರಿಬ್ಬರು ಇದ್ದರು. ಇವರುಗಳನ್ನು ವಿಮಲೇಶ್ ಹತ್ತಿಕೊಂಡ ನನಗೆ ಪರಿಚಯಿಸಿದರು.

ಅವರ ಬಳಿ ನನ್ನ ವ್ಯವಹಾರವನ್ನು ಅಭಿವೃದ್ಧಿ ಪಡಿಸಲು ಹಾಗೂ ಗೃಹಕೃತ್ಯದ ಖರ್ಚುಗಳಿಗೆ ಹಣದ ಅಪಶ್ಯಕ್ತಿಯಿರುವ ಬಗ್ಗೆ ನಾನು ಹೇಳಿದೆನು. ನಾವು ಸಾಲ ಮಂಜೂರು ಮಾಡಿಕೊಡುತ್ತೇವೆ ಆದರೆ ನೀವು ಸ್ಕ್ವಾಂಪ್ ಡ್ಯೂಟಿಗೆ ಹಣ ಬೇಕು, ಆ ಹಣವನ್ನು ನೀವು ತುಂಬಬೇಕಾಗುತ್ತದೆ ಎಂದು ಹೇಳಿ ನನಗೆ ಒಂಬತ್ತು ಸ್ಕ್ವಾಂಪ್ ಪೇಪರ್ ಗಳನ್ನು ತೋರಿಸಿ, ಒಂದು ಸ್ಕ್ವಾಂಪ್ ಪೇಪರ್‌ಗೆ 49,000/ ರೂಪಾಯಿಗಳಾಗುತ್ತವೆ, ನಮಗೆ ಒಟ್ಟು ಎಂಭತ್ತು ಸ್ಕ್ವಾಂಪ್ ಪೇಪರ್ ಗಳು ಬೇಕಾಗಿದ್ದು ಅವುಗಳಿಗೆ ಒಟ್ಟು 39.20,000/- ಹಣಗಳು ಖರ್ಚಾಗುತ್ತವೆ ಎಂದು ಹೇಳಿ ನನ್ನ ಬಳಿ ಒಟ್ಟು 40,00,000/- ರೂಪಾಯಿಗಳನ್ನು ನಗದು ಹಣ ಪಡೆದು ಅದರೊಂದಿಗೆ ನನ್ನ ಸಹಿಯಿರುವ 10 ಬ್ಲಾಂಕ್ ಚೆಕ್‌ಗಳು, ಫ್ಯಾಕ್ಟರಿ ಕರಾರು ಪತ್ರ, ಆಧಾರ್ ಕಾರ್ಡ್, ಪಾನ್ ಕಾರ್ಡ್, ಮತದಾನ ಗುರುತಿನ ಚೀಟಿ, ಪಾಸ್‌ಪೋರ್ಟ್, ವಾಹನ ಚಾಲನೆ ಪರವಾನಿಗೆ ಪತ್ರ ಹಾಗೂ ಬ್ಯಾಂಕ್ ಸ್ಟೇಟ್ ಮೆಂಟ್, ನನ್ನ ಸ್ವಂತ ಕಲ್ಯಾಣಮಂಟಪ ಹಾಗೂ ನನ್ನ ಮನೆಗೆ ಸಂಬಂಧಿಸಿದ ದಾಖಲೆ ಪತ್ರಗಳನ್ನು ಪಡೆದುಕೊಂಡು, ಇನ್ನೂ 15 ದಿನಗಳಲ್ಲಿ ಸಾಲ ಮಂಜೂರು ಆಗುತ್ತದೆ ಎಂದು ಹೇಳಿ ಕಳುಹಿಸಿದರು. ನಾನು ಅಲ್ಲಿಂದ ಇಲ್ಲಿಯ ವರೆಗೆ ರೋಷನ್ ಸಲ್ತಾನಹ ರವರಿಗೆ ಫೋನ್ ಮಾಡಿ ನನ್ನ ಸಾಲ ಯಾವಾಗ ಮಂಜೂರಾಗುತ್ತದೆ ಎಂದು ಕೇಳಿದರೆ ಇವತ್ತು ನಾಳೆ ಎಂದು ಹೇಳುತ್ತ ಬರುತ್ತಿದ್ದು. ವಿಮಲೇಶ್ ಹತ್ತಿಕೊಂಡ ರವರಿಗೆ ಕೇಳಿದರೆ ಅವರು ನನಗೆ ಸ್ಪಂದಿಸುತ್ತಿಲ್ಲಾ ಆದ್ದರಿಂದ ನನಗೆ ನಂಬಿಸಿ ನನ್ನಿಂದ 40 ಲಕ್ಷ ನಗದು ಹಣಪಡೆದು ನನಗೆ ಮೋಸ ಮಾಡಿದ ರೋಷನ್ ಸಲ್ತಾನಹ ಬಿನ್ ಜಾನ್ ಸಲ್ತಾನಹ ಹಾಗೂ ವಿಮಲೇಶ್ ಹತ್ತಿಕೊಂಡ ರವರ ವಿರುದ್ಧ ಸೂಕ್ತ ಕಾನೂನು ಕ್ರಮ ಜರುಗಿಸಲು ಕೋರುತ್ತೇನೆ.”

IN CRIMINAL PETITION No.12312 OF 2025

“To

The Station House Officer,
Kankanady Town Police Station,
Mangaluru City, Mangaluru.

From,

Navinchandra Patel, aged: 69 yrs,
S/o. Mangaldas Patel,
R/o. A1, Ground Floor,

Mayfair Garden, Little Gibbs Road,
Malabar Hill, Mumbai,
Maharashtra State- 400 006.
Phone Number: 98200 40048.

Sub: Complaint of Financial Fraud

I Navinchandra Patel adult indian inhabitant is a partners in UMIYA INFRACON with my nephew Mr. Jayshiv Patel are into the business of construction and development.

We say that since we are into the business of construction we require funds for the purpose of development. We say that we have our various projects throughout Mumbai and the projects were halted due to the shortage of funds and therefore we require to raise funds through loan to a tune of rupees 250 crores.

We say that for the said loan purposes we approached various bankers but the interest loan too high we did not opt for the said loan.

We say that looking into our needs of funds one of family friend Mr. Parmar introduced us to one Ms. Vaishali Dixit who is into the business of funding and finance under the name of Wajra Financial Services.

We say that accordingly we set up the meeting and Vaishali Dixit who visited our project site and office and told that she would help me procure the loan amount of 250 crores that too at the lower interest rate of 6% as she is into the said business and she have done such transactions many times and have a good approach with people in Mangalore who can provide the loan and have succeeded in doing so and providing loan to various individuals and business man throughout India.

Ms Dixit asked for all documents for our partnership and project reports to get us approved for loan. Within few days she informed us, they have done their due diligence and approved our loan after perusal of our all documents and project reports by their lawyer Mr. R.K. Nayak.

Mr. R.K. Nayak confirmed our loan approval through whatsapp chat and call from his mobile No. 88842 79364.

We say that accordingly Ms Vaishali Dixit and another middle man Mr Lalit set up meeting at Mangalore on 6th June 2025, at 12pm along with the person name Mr. Roshan who assured us to provide the loan of 250 crores through one of their company as they provide loan at low interest rates after executing loan agreements and also payment of upfront 2% stamp duty i.e Rs. 5 crores.

We Visited Mangaluru again on 30th June 2025, to finalize the agreement terms and conditions.

He shared through whats app the terms and conditions in the Meeting with us at 12:30 on same day and finalized terms and conditions.

We shared our agreement draft on 11th July through Whatsapp Chat to Mr. Roshan and Ms. Vaishali Dixit

We say that as per the assurance we trusted the person and also as per assurance of the agent Ms Vaishali Dixit we were ready to procure the said loan as we were assured the loan amount will be credited into the account of Umiya Infracon.

We say that we along with agent Ms. Vaishali Dixit and with my nephew / partner Jayshiv Patel and our legal advisor Mr. Prashanth Yadav from Mumbai visited to Mangalore on Tuesday i.e 15th of July 2025, for finalization of loan deal and accordingly we were picked up from the Hotel AJ Grand in Mangalore by his person through a car and taken to the house of Mr Roshan at same place and bungalow named Saldanha Compound in Jappinamogru, Mangalore. One person by name Mr. Lalit was also present there. That day discussions held about loan process and transaction disbursement.

On 16th of July as per instructions we i.e myself, Ms. Vaishali Dixit, Jayshiv Patel and Mr. Prashanth Yadav were picked up by his person through car from AJ Garand Hotel to his house Saldanha Compound. In the meeting we were introduced to Mr. Srinivas Reddy as Roshan told that he is the financier for this loan. There we were asked for KYC documents and 5 blank

checks as security for the loan. After submitting all the documents we were asked to make the payment of stamp duty of 2% amounting rupees 5 crores and thereafter the process will be started to get stamps of Rs 49995/-each, total stamps will be required approx 1000 stamps which would take time and the loan amount will be credited into our account by Saturday 19th July 2025 after signing the agreement. Thereafter returning to hotel we were shared the account details from Mr. Roshan through his whatsapp and the account in name of BALAJI ENTERPRISES, details are:

Name: BALAJI ENTERPRISES
 Account number: 10232658235
 IFSC: IDFB0080281
 SWIFT code: IDFBINBBMUM
 Bank name: IDFC FIRST
 Branch: HUBBALLI BRANCH

As per conditions we transferred the amount of Rs. 5 crores through rigs/NEFT from our YES Bank account in the name of UMIYA INFRACON, account No. 041963700001470, IFSC Code: YESB0000419, YES Bank Lower Parel Bank, Mumbai-4000 013 on 16th of July 2025.

Below is the transaction details:

YES BANK AC X1470 debited for INR 10,000.00 on 16JUL25 13:57.

NEFT:YESIG51970046209/IDFB0080281-BALAJI E. Bal INR 5,06,01,111.00. Not U?

SMS BLKMB <CustID> to 9840909000

NEFT Transaction with reference number YESIG51970046209 for INR 10,000.00 has been credited to the beneficiary account XXXXXX8235 on 16-07-2025 at 14:04:41.

Warm Regards, YES Bank

YES BANK Ac X1470 debited for INR 4,99,90,000.00 on 16JUL25 16:36.

RTGS:YESBR52025071655852144/BALAJI ENTERPRISES-. Bal INR 6,11,111.00.

Not U? SMS BLKMB <CustID> to 9840909000

RTGS from YES BANK A/C with Ref No YESBR52025071655852144 of INR 49,990,000.00 has been credited to the beneficiary acct XXXXXXX8235 on 16-07-2025 at 16:37:10. Warm Regards, YES Bank.

We say that on the next day on 17th July it was informed by Mr. Roshan to us through Whatsapp call that our work has been started and agreement will be executed in due course after processing of stamp duty amount and accruing the stamps.

We say that the on morning of 18th July it came to an shocking message to us when we got the news in the newspaper about arrest of Mr. Roshan being arrested on 17th night from Saldhana compound residence in the case of cheating and fraud with various businessmen and immediately it was realized that his full name is ROSHAN SALDANHA and we have been duped and cheated by the said person so we immediately informed our banker (YES BANK) to which payment was made regarding the said illegality.

We asked Ms. Vaishali Dixit for contact number of Mr. Lalit to know the situation after the arrest of Mr. Roshan Saldanha, we got Lalit's number 84510 71871, contacted him over whatsapp for which he is saying that he will solve the matter.

Hence we say that we have been conned and cheated by this entire racket of providing the loan and an amount of Rs 5 Crores have been duped under the disguise of the providing the loan and procurement of stamp duty and have lost the amount of Rs. 5 Crores through the fraud and cheating played upon us and have become the victim of said fraud which required to be investigated and help us to get back our hard earned money that is lost by us due to said fraudulent and cheating played upon us by Mr. Roshan Saldanha and his team."

IN CRIMINAL PETITION No.12846 OF 2025

“ಇವರಿಗೆ,
ಪೊಲೀಸ್ ನಿರೀಕ್ಷಕರು,
ನಗರ ಪೊಲೀಸ್ ಠಾಣೆ

ಚಿತ್ರದುರ್ಗ.

ಯಿಂದ,
ಅಜೈಕುಮಾರ್. ಕೆ ತಂದೆ ಕೃಷ್ಣನ್ ಕುಟ್ಟಿ,
ವಯಸ್ಸು: 51 ವರ್ಷ,
ಆರ್/ಎ ಕಲಾತಿಲೆತ್ ಹೌಸ್,
ರಾಮಪುರಂ, ಕೀರಿಕಾಡ್ ಪೋಸ್ಟ್,
ಅಲಪ್ಪುಳ ಜಿಲ್ಲೆ, ಕೇರಳ-690 508
ಮೊಬೈಲ್ ಸಂಖ್ಯೆ: 9495858585/7012885855

ಮಾನ್ಯರ,

ವಿಷಯ: 1) ರೋಶನ್ ಸಾಲ್ಕಾನಾ 2) ಥಾಪ್ಪಿ ಸಾಲ್ಕಾನಾ 3) ಶ್ರೀನಿವಾಸ ರೆಡ್ಡಿ @ ಕೋಟಾ
ನೋಟು ಚಂದ್ರ 4) ಪಿ.ಪಿ ಹೆಗ್ಡೆ ರವರು ನನಗೆ ಸಾಲಾ ಕೋಡುವುದಾಗಿ ನಂಬಿಸಿ
ನನ್ನಿಂದ 50 ಲಕ್ಷ ರೂಪಾಯಿ ಹಣ ಪಡೆದು ಮೋಸ ಮಾಡಿದ್ದು ಕಾನೂನು ಕ್ರಮ
ಕೈಗೊಳ್ಳಲು ದೂರು

ನಾನು ಮೇಲ್ಕಂಡ ವಿಳಾಸದಲ್ಲಿ ನನ್ನ ಕುಟುಂಬದೊಂದಿಗೆ ವಾಸವಾಗಿದ್ದು, ಮನೆಯ ಒಳಾಂಗಣಕ್ಕೆ
ಸಂಬಂಧಿಸಿದ ವಿರೋಧಕರಣಗಳನ್ನು ತಯಾರಿಸುವ ವ್ಯವಹಾರ ಮಾಡಿಕೊಂಡಿರುತ್ತೇನೆ. ನನ್ನ ವ್ಯವಹಾರದ
ಅಭಿವೃದ್ಧಿಗಾಗಿ ನನಗೆ ಸಾಲದ ಅವಶ್ಯಕತೆಯಿದ್ದು, ನಾನು ನಮ್ಮ ರಾಜ್ಯದ ಅಲೆಪ್ಪಿ ಜಿಲ್ಲೆಯ ಕುಲಂ ಗ್ರಾಮದ
ಮನು (ಬೆಂಗಳೂರಿನ ವಾಸಿ ಫೋನ್ ನಂ:9645096933) ಎಂಬುವವರನ್ನು ಬೇಟಿಯಾಗಿ ನನಗೆ ಸಾಲದ
ಅವಶ್ಯಕತೆಯಿರುವುದರ ಬಗ್ಗೆ ಹೇಳಿದ್ದೇನು. ಆದ್ದರಿಂದ ಮನು ತನಗೆ ಬೆಂಗಳೂರಿನ ವಾಸಿಯಾದ ಫಿಲೀಫ್
ಪೌಲ್ ಎಂಬುವವರು ಪರಿಚಯವಿದ್ದು, ಅವರನ್ನು ಬೇಟಿ ಮಾಡಿಸುವುದಾಗಿ ತಿಳಿಸಿ 2023 ನೇ ಸಾಲಿನ ಮೇ
ತಿಂಗಳಿನ ಒಂದು ದಿನ ನನಗೆ ಮನು ರವರು ಫಿಲೀಫ್ ಪೌಲ್ ರವರನ್ನು ಬೇಟಿ ಮಾಡಿಸಿದರು. ಅವರಿಗೆ ನನಗೆ
ಲೋನ್ ಅವಶ್ಯಕತೆಯಿರುವುದರ ಬಗ್ಗೆ ತಿಳಿಸಿದನು ಆಗ ಅವರು ನನಗೆ ರೋಶನ್ ಸಾಲ್ಕಾನಾ ಎಂಬುವವರು
ಪರಿಚಯವಿದ್ದು, ಸದರಿಯವರು ನಿಮಗೆ ಲೋನ್ ಕೊಡುತ್ತಾರೆ. ನಾನು ನಿಮ್ಮನ್ನು ಚಿತ್ರದುರ್ಗಕ್ಕೆ
ಕರೆದುಕೊಂಡು ಹೋಗುತ್ತೇನೆ ಎಂದು ತಿಳಿಸಿದರು.

ನಂತರ ದಿನಾಂಕ: 15.06.2023 ರಂದು ನನಗೆ ಚಿತ್ರದುರ್ಗ ನಗರದ ಕೋಟೆರಸ್ತೆಯಲ್ಲಿನ ಶ್ರೀ
ಸಾಯಿ ಲೋನ್ ಕನ್ಸಲ್ಟೆನ್ಸಿ ಆಫೀಸ್ ಗೆ ಕರೆದುಕೊಂಡು ಹೋಗಿದ್ದು, ಕಚೇರಿಯಲ್ಲಿ ಮೂವರು ಕುಳಿತಿದ್ದರು.
ಅದರಲ್ಲಿ ಒಬ್ಬರೂ ನಾನು ರೋಶನ್ ಸಾಲ್ಕಾನಾ ಶ್ರೀ ಸಾಯಿ ಲೋನ್ ಕನ್ಸಲ್ಟೆನ್ಸಿಯ ಮ್ಯಾನೇಜಿಂಗ್ ಡೈರೆಕ್ಟರ್,
ಇನ್ನೊಬ್ಬರೂ ನಾನು ಪಿ.ಪಿ ಹೆಗ್ಡೆ ಶ್ರೀ ಸಾಯಿ ಕನ್ಸಲ್ಟೆನ್ಸಿಯ ಲೀಗಲ್ ಅಡ್ವೈಸರ್ ಎಂದು ಪರಿಚಯಿಸಿಕೊಂಡು
ಪಿ.ಪಿ ಹೆಗ್ಡೆರವರು ನನಗೆ ತಮ್ಮ ವಿಸಿಟಿಂಗ್ ಕಾರ್ಡ್ ಅನ್ನು ಕೊಟ್ಟರು. ಮೇಲ್ಕಂಡ ಇಬ್ಬರೂ ಮತ್ತೊಬ್ಬ

ವ್ಯಕ್ತಿಯನ್ನು ಪರಿಚಯಿಸಿ ಇವರು ಶ್ರೀನಿವಾಸ ರೆಡ್ಡಿ ಎಂದು ಇವರು ನಮ್ಮ ಬಾಸ್ ಮತ್ತು ಲೋನ್ ಮಂಜೂರು ಮಾಡುವವರು ಎಂದು ತಿಳಿಸಿ ರೋಶನ್ ಸಾಲ್ವಾನ್ ನು ಡಬ್ಲ್ಯು ಸಾಲ್ವಾನ್ ಮೇಡಂರವರು ನಿಮಗೆ ಲೋನ್ ನೀಡುವ ಬಗ್ಗೆ ನಿರ್ಧರಿಸುತ್ತಾರೆ ಹಾಗೂ ರೋಶನ್ ಸಾಲ್ವಾನಾ ರವರು ನನಗೆ ನಾವು ನಿಮಗೆ ಲೋನ್ ಕೊಡುತ್ತೇವೆ ಆದರೆ ನೀವು ಬ್ಯಾಂಕ್ ಖಾತೆಗೆ ಹಣ ವರ್ಗಾಯಿಸಿದರೆ 6% ಬಡ್ಡಿ ಆಗುತ್ತದೆ. ನಗದು ರೂಪದಲ್ಲಿ ಬೇಕಾದರೆ 3% ಬಡ್ಡಿಯಾಗುತ್ತದೆ ಎಂದು ಹೇಳಿದರು ಆಗ ನಾನು ಬ್ಯಾಂಕ್ ಮೂಲಕ ವರ್ಗಾವಣೆ ಮಾಡಿ ಎಂದು ಹೇಳಿ ವಾಪಸ್ಸು ಹೋದೇನು.

ನಂತರ ನನಗೆ 2023 ರ ಜೂನ್ ತಿಂಗಳಿನಲ್ಲಿ ಪಿ.ಪಿ ಹೆಗ್ಡೆ & ರೋಶನ್ ಸಾಲ್ವಾನಾ ಇಬ್ಬರೂ ಫೋನ್ ಮಾಡಿ ನಿಮಗೆ 25 ಕೋಟಿ ಲೋನ್ ಮಂಜೂರಾಗಿದೆ. ನೀವು ಬ್ಯಾಂಕಿಗೆ 25 ಕೋಟಿ ಹಣಕ್ಕೆ 2 % ಸ್ಕ್ವಾಂಪ್ ಪೇಪರ್, ಲೀಗಲ್ ಕ್ಲೀರೆನ್ಸ್ ಪ್ರೋಸೆಸಿಂಗ್ ಪೀಸ್ ಮುಂಗಡವಾಗಿ 50 ಲಕ್ಷ ರೂಪಾಯಿಗಳನ್ನು ನಗದು ರೂಪದಲ್ಲಿ ಕಟ್ಟಬೇಕಾಗುತ್ತದೆ ಎಂದು ಹೇಳಿದಕ್ಕೆ ನಾನು ಬ್ಯಾಂಕ್ ಗೆ ವರ್ಗಾವಣೆ ಮಾಡುತ್ತೇನೆ ಎಂದು ಹೇಳಿದೇನು.

ನಂತರ ದಿನಾಂಕ 18.08.2023 ರಂದು 11.00 ಎಂ ಗೆ ಚಿತ್ರದುರ್ಗ ನಗರದ ಕೋಟೆ ರಸ್ತೆಯಲ್ಲಿನ ಶ್ರೀ ಸಾಯಿ ಲೋನ್ ಕನ್ಸಲೆನ್ಸಿ ಆಫೀಸ್ ಗೆ ಬಂದು ನನ್ನ ಕೇರಳ ರಾಜ್ಯದ ಹರಿಪ್ಪಾಡ್, HDFC ಬ್ಯಾಂಕ್ ಖಾತೆ ಸಂಖ್ಯೆ: 59109495858585 ಯಿಂದ ಶ್ರೀ ಸಾಯಿ ಲೋನ್ ಕನ್ಸಲೆನ್ಸಿ ಚಿತ್ರದುರ್ಗದ IDBI ಬ್ಯಾಂಕ್ IFSC Code:IBKL0001241 ಗೆ RTGS ಸಂ. HDFCR52023081880786577 ರ ಮುಖಾಂತರ 27,00,000/- (ಇಪ್ಪತ್ತೇಳು ಲಕ್ಷ) ರೂಪಾಯಿಗಳನ್ನು ವರ್ಗಾವಣೆ ಮಾಡಿ, 23,00,000/- (ಇಪ್ಪತ್ತೂರು ಲಕ್ಷ) ರೂಪಾಯಿಗಳನ್ನು ನಗದು ರೂಪದಲ್ಲಿ ನೀಡಿದ್ದು ರೋಶನ್ ಸಾಲ್ವಾನಾ, ಪಿ.ಪಿ ಹೆಗ್ಡೆ & ಶ್ರೀನಿವಾಸ ರೆಡ್ಡಿ ಮೂವರು ಎಣಿಸಿಕೊಂಡು. ರೋಶನ್ ಸಾಲ್ವಾನಾ ರವರು ಭದ್ರತೆಗಾಗಿ ನನ್ನ ಸಹಿ ಇರುವ ಕೇರಳ ರಾಜ್ಯದ ನಂಗಳಿರ್ಕುಲನಗರದ South Indian Bank : ಶಾಖೆಯ ಖಾತೆ ಸಂಖ್ಯೆ 0055053000105833 ಯ ಚೆಕ್ ಸಂ. 1037616 ರಿಂದ 1037620 ರವರೆಗಿನ ಚೆಕ್ ಗಳನ್ನು ಪಡೆದುಕೊಂಡು 01.00 ಪಿಎಂ ಗಂಟೆಗೆ ನನಗೆ ಕಳುಹಿಸಿದರು.

ನಂತರ ನನಗೆ ಲೋನ್ ಮಂಜೂರು ಆಗದೆ ಇದ್ದುದರಿಂದ ನಾನು ರೋಶನ್ ಸಾಲ್ವಾನ್ ಹಾಗೂ ಪಿ.ಪಿ ಹೆಗ್ಡೆರವರಿಗೆ ಫೋನ್ ಮಾಡಿದರು ನನ್ನ ಫೋನ್ ಕಾಲ್ ಸ್ವೀಕರಿಸಲಿಲ್ಲ. ಹಾಗಾಗಿ ನಾನು ಮತ್ತು ಫಿಲಿಪ್ ಪೌಲ್ ಅವರು ರೋಷನ್ ಸಾಲ್ವಾನಾ, ಕೋಟೆ ನೋಟ್ ಚಂದ್ರಶೇಖರ್ ಮತ್ತು ಪಿಹೆಗ್ಡೆ ಅವರನ್ನು.ಪಿ. ಚಿತ್ರದುರ್ಗಕ್ಕೆ ಬಂದು ಮಾಡಲು ಹಲವಾರು ಬಾರಿ ಬೇಟಿ ಮಾಡಿದರು ಅವರು ಇವತ್ತು ಲೋನ್ ಆಗುತ್ತದೆ ನಾಳೆ ಲೋನ್ ಆಗುತ್ತದೆ ಎಂದು ಹೇಳುತ್ತಿದ್ದರು.

ದಿನಾಂಕ:04.07.2025 ರಂದು ನಾನು ಹಾಗೂ ಫಿಲಿಪ್ ಪೌಲ್ ರವರು ಮಂಗಳೂರಿನ ರೋಶನ್ ಸಾಲ್ವಾನಾ ರವರ ಮನೆಗೆ ಹೋದಾಗ ಅಲ್ಲಿದ್ದವರು ನಮಗೆ ಮನೆಯ ಒಳಗೆ ಬಿಟ್ಟುಕೊಳದೆ ಅಲ್ಲಿಂದ ವಾಪಾಸು ಕಳುಹಿಸಿದರು.

ನಂತರ ದಿನಾಂಕ:18.07.2025 ರಂದು ಟಿ.ವಿಯಲ್ಲಿ ರೋಷನ್ ಸಾಲ್ಡಾನಾರವರನ್ನು ಮಂಗಳೂರಿನ ಪೊಲೀಸರು ದಸ್ತಗಿರಿ ಮಾಡಿದ್ದು, ಮನೆಯಲ್ಲಿ ಕೆಲವು ವಸ್ತುಗಳನ್ನು ಜಪ್ತು ಮಾಡಿರುತ್ತಾರೆ ಎಂದು ಬರುತ್ತಿತ್ತು ಆಗ ತಿಳಿಯಿತು.

ನನಗೆ ಮೋಸ ಮಾಡುವ ಉದ್ದೇಶದಿಂದ ಲೋನ್ ಕೊಡುವುದಾಗಿ ನಂಬಿಸಿ ನನ್ನಿಂದ 50 ಲಕ್ಷ ರೂಪಾಯಿ ಹಣ ಪಡೆದು ನನಗೆ ಮೋಸ ಮಾಡಿದ 1) ರೋಷನ್ ಸಾಲ್ಡಾನಾ 2) ಡಾಖ್ನಿ ಸಾಲ್ಡಾನಾ 3) ಶ್ರೀನಿವಾಸ ರೆಡ್ಡಿ @ ಕೋಟಾ ನೋಟು ಚಂದ್ರ 4) ಪಿ.ಪಿ ಹೆಗ್ಡೆ ರವರ ವಿರುದ್ಧ ಕಾನೂನು ರೀತ್ಯ ಕ್ರಮ ಜರುಗಿಸಲು ಕೋರಿ ಈ ದಿನ ತಡವಾಗಿ ರಾಣಿಗೆ ಬಂದು ದೂರು ನೀಡಿರುತ್ತೇನೆ.”

IN CRIMINAL PETITION No.12864 OF 2025

“ಇವರಿಗೆ,

ಪೊಲೀಸ್ ನಿರೀಕ್ಷಕರು

ನಗರ ಪೊಲೀಸ್ ಠಾಣೆ

ಚಿತ್ರದುರ್ಗ.

ಇಂದ

ಜಿ.ತಿಲಕ್ ದತ್ ಚೌದ್ರಿ ತಂದೆ ಟಿ.ಗಣೇಶ್, 42 ವರ್ಷ, ಕ್ಷತ್ರಿಯ ಜನಾಂಗ, ಬಿಲ್ಡಿಂಗ್ ಕನ್ಸ್ಟ್ರಕ್ಷನ್ ವೃತ್ತಿ,
ವಾಸ # 66, ಕೆ.ಎನ್ ಲೈನ್, ಕುಂಬರ್ ಪೇಟೆ ಮುಖ್ಯ ರಸ್ತೆ, ಬೆಂಗಳೂರು-560002,
ಮೊ.ನಂ : 9886611155.

ಮಾನ್ಯರೇ,

ವಿಷಯ : ಲೋನ್ ಕೊಡಿಸುವುದಾಗಿ ನನ್ನನ್ನು ನಂಬಿಸಿ, ನನಗೆ ಮೋಸ ಮಾಡಿರುವ
1)ರೋಷನ್ ಸಾಲ್ಡಾನ್, 2)ಪಿ.ಪಿ ಹೆಗ್ಡೆ, 3)ಗಿರೀಶ್ 4)ಡಾಖ್ನಿ ಸಾಲ್ಡಾನ,
5)ಶ್ರೀನಿವಾಸ ರೆಡ್ಡಿ @ ಕೋಟನೋಟ್ ಚಂದ್ರಶೇಖರ್ ಎಂಬುವರ ವಿರುದ್ಧ
ಕಾನೂನು ಕ್ರಮ ಜರುಗಿಸಲು ಕೋರಿ .

ನಾನು ಮೇಲ್ಕಂಡ ವಿಳಾಸದಲ್ಲಿ ನನ್ನ ಸಂಸಾರದೊಂದಿಗೆ ವಾಸವಾಗಿದ್ದು, ಬಿಲ್ಡಿಂಗ್ ಕನ್ಸ್ಟ್ರಕ್ಷನ್ ಕೆಲಸ ಮಾಡಿಕೊಂಡಿರುತ್ತೇನೆ. ನನ್ನ ಕೆಲಸದ ಅಭಿವೃದ್ಧಿಗಾಗಿ ಹೆಚ್ಚುವರಿಯಾಗಿ ನನಗೆ 6 ಕೋಟಿ ಹಣದ

ಅವಶ್ಯಕತೆ ಇದ್ದುದರಿಂದ, ನಾನು ನನಗೆ ಪರಿಚಯವಿದ್ದ ಲೋನ್ ಕೊಡಿಸುವ ಏಜೆಂಟ್ ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದ ಮುರಳಿ,ಎನ್.ಸೀನಪ್ಪ ಎಂಬವರನ್ನು ಒಮ್ಮೆ ಭೇಟಿಯಾಗಿ ಎಲ್ಲಿಯಾದರೂ ನನಗೆ ಸಾಲ ಕೊಡಿಸಿ ಎಂದು ಕೇಳಿಕೊಂಡಾಗ, ಅವರು 2023ನೇ ಸಾಲಿನ ಅಕ್ಟೋಬರ್ ತಿಂಗಳಿನಲ್ಲಿ ನನಗೆ ಲೋನ್ ಮಾಡಿಸಿಕೊಡುತ್ತೇನೆ ಎಂದು ಹೇಳಿದ್ದರು. ಆಗ ನಾನು ಅವರ ಬಾಬು 1)9535332111, 2)9663529292 ಮೊಬೈಲ್ ನಂಬರ್ ಗಳನ್ನು ಪಡೆದುಕೊಂಡಿದ್ದೆನು. ನನಗೆ ತುರ್ತಾಗಿ ಹಣ ಬೇಕಾಗಿದ್ದರಿಂದ ಅದೇ ತಿಂಗಳಿನಲ್ಲಿ ಮುರಳಿ,ಎನ್.ಸೀನಪ್ಪ ಇವರನ್ನು ಪುನಃ ಸಂಪರ್ಕಿಸಿ ಸಾಲದ ಬಗ್ಗೆ ವಿನಂತಿಸಿಕೊಂಡಾಗ, ಮುರಳಿ.ಎನ್.ಸೀನಪ್ಪ ತನ್ನ ಜೊತೆಯಲ್ಲಿ ಒಬ್ಬ ವ್ಯಕ್ತಿಯನ್ನು ಅದೇ ತಿಂಗಳಲ್ಲಿ ನಮ್ಮ ಮನೆಗೆ ಕರೆದುಕೊಂಡು ಬಂದು ಇವರ ಹೆಸರು ಗಿರೀಶ್, ಇವರು ಬೆಂಗಳೂರಿನ ಅವನ್ಯೂ ರಸ್ತೆಯ ಶ್ರೀಸುಬ್ರಹ್ಮಣ್ಯೇಶ್ವರ ಸಹಕಾರಿ ಸಂಸ್ಥೆ ಶಾಖೆಯಲ್ಲಿ ಕೆಲಸ ಮಾಡುತ್ತಾರೆ ಎಂದು ನನಗೆ ಪರಿಚಯಿಸಿದರು, ನಾನು ಗಿರೀಶ್ ರವರ 8618065759 ನ್ನು ಪಡೆದುಕೊಂಡೆನು. ಗಿರೀಶ್ ರವರು ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದ ಸಹಕಾರಿ ಸಂಸ್ಥೆಯಲ್ಲಿ 6 ಕೋಟಿ ಸಾಲವನ್ನು ಕೊಡಲು ಸಾಧ್ಯವಿಲ್ಲ. 3 ಕೋಟಿ ಮಾತ್ರ ಸಾಲ ಕೊಡುತ್ತಾರೆ ಎಂದು ತಿಳಿಸಿದ ಗಿರೀಶ್ ಬೇರೆ ಬ್ಯಾಂಕ್ ಗಳಲ್ಲಿ ವಿಚಾರಿಸುತ್ತೇನೆ. ಇಲ್ಲವೇ ತನಗೆ ಪರಿಚಯವಿದ್ದ ಚಿತ್ರದುರ್ಗದ ಸುಮಂಗಲ ಎಂಬವರು ಖಾಸಗಿ ಫೈನಾನ್ಸ್ ಸಾಲ ಕೊಡಿಸುತ್ತಾರೆ ಅವರನ್ನು ಕೇಳಿ ಹೇಳುತ್ತೇನೆ ಎಂದು ತಿಳಿಸಿದ್ದರು. ಒಂದೆರಡು ದಿನಗಳ ಬಳಿಕ ಗಿರೀಶ್ ರವರು ನನಗೆ ಕರೆಮಾಡಿ, ಬೇರೆ ಯಾವುದೇ ಬ್ಯಾಂಕ್ ನಲ್ಲಿ 6 ಕೋಟಿ ಸಾಲ ಸಿಗುವುದಿಲ್ಲ, ಚಿತ್ರದುರ್ಗದ ಸುಮಂಗಲ ಅವರಿಗೆ ಫೋನ್ ಮಾಡಿ ವಿಚಾರಿಸಿದೆ, ಅವರು ಲೋನ್ ಕೊಡಿಸುವುದಾಗಿ ತಿಳಿಸಿರುತ್ತಾರೆ. ಗುರುವಾರ ಮಾತ್ರ ಅವರ ಕಛೇರಿ ಓಪನ್ ಇರುತ್ತದಂತೆ ಮುಂದಿನ ಗುರುವಾರ ಹೋಗೋಣ ಬನ್ನಿ ಎಂದು ನನಗೆ ತಿಳಿಸಿದರು. ಅದರಂತೆ ನಾನು ಒಂದು ಗುರುವಾರದಂದು ಚಿತ್ರದುರ್ಗಕ್ಕೆ ಬಂದು ಗಿರೀಶರವರಿಗೆ ಫೋನ್ ಮಾಡಿದಾಗ ಅವರು ನಾನು ಬರುವ ಮೊದಲೇ ಚಿತ್ರದುರ್ಗಕ್ಕೆ ಬಂದಿರುವುದಾಗಿ, ನೀವು ಕೋಟಿ ರಸ್ತೆಗೆ ಆಟೋದಲ್ಲಿ, ಬನ್ನಿ ಎಂದು ತಿಳಿಸಿದರು. ಅದರಂತೆ ನಾನು ಕೋಟಿ ರಸ್ತೆಗೆ ಹೋದಾಗ, ಉಚ್ಚಂಗಿ ಯಲ್ಲಮ್ಮ ದೇವಸ್ಥಾನದ ಹತ್ತಿರ ಗಿರೀಶ್ ರವರು ಸುಮಂಗಲ ಎಂಬವರನ್ನು ನನಗೆ ಪರಿಚಯಿಸಿದರು. ನಂತರ ಸುಮಂಗಲಮ್ಮ ನಮ್ಮನ್ನು ಅದೇ ರಸ್ತೆಯಲ್ಲಿರುವ ಮನೆಯೊಂದರ 3ನೇ ಮಹಡಿಗೇ ಕರೆದುಕೊಂಡು ಹೋದರು. ಅಲ್ಲಿದ್ದ ಇಬ್ಬರು ವ್ಯಕ್ತಿಗಳು ನಮ್ಮನ್ನು ಪರಿಚಯಿಸಿಕೊಂಡರು, ನಾನು ಅವರ ಹೆಸರು ಕೇಳಿದಾಗ ಒಬ್ಬರು ತನ್ನ ಹೆಸರು ರೋಷನ್ ಸಾಲ್ತಾನ, ಸಾಯಿ ಫೈನಾನ್ಸ್ ಮ್ಯಾನೇಜಿಂಗ್ ಡೈರೆಕ್ಟರ್ ನಾನೇ ಎಂದು ಪರಿಚಯಿಸಿಕೊಂಡರು. ಮತ್ತೊಬ್ಬರು ತನ್ನ ಹೆಸರು ಪಿ. ಪಿ ಹೆಗ್ಡೆ ಸಾಯಿ ಫೈನಾನ್ಸ್ ಲೀಗಲ್ ಅಡ್ವೈಸರ್ ಎಂದು ಹೇಳಿ ವಿಸಿಟಿಂಗ್ ಕಾರ್ಡ್ ಕೊಟ್ಟು ಪರಿಚಯಿಸಿಕೊಂಡರು.

ನಂತರ ಅವರುಗಳು ಇದು ಸಾಯಿ ಫೈನಾನ್ಸ್ ಇಲ್ಲಿ ಲೋನ್ ಕೊಡುವವರು ಶ್ರೀನಿವಾಸರೆಡ್ಡಿ ಎಂದು ತಿಳಿಸಿ. ನಮ್ಮ ಫೈನಾನ್ಸ್ ಕಡೆಯಿಂದ ಕಮರ್ಷಿಯಲ್ ಬಿಲ್ಡಿಂಗ್ ಗಳಿಗೆ ಮಾತ್ರ ಲೋನ್ ಕೊಡುತ್ತೇವೆ. ನಮ್ಮಲ್ಲಿ, 6 ಕೋಟಿ ಲೋನ್ ಕೊಡುವುದಿಲ್ಲ. ಕನಿಷ್ಠ 10 ಕೋಟಿಯಿಂದ 100 ಕೋಟಿ ವರೆಗೆ ಲೋನ್ ಕೊಡುತ್ತೇವೆ. ನಿಮಗೆ ಸರಿಯೆನಿಸಿದರೆ, ನೀವು ಸಾಲಕ್ಕೆ ಮಾರ್ಕೆಟ್ ಮಾಡಿಕೊಳ್ಳಲು ನಿಮ್ಮ ಬಿಲ್ಡಿಂಗ್ ಗೆ ಸಂಬಂಧಿಸಿದ ದಾಖಲಾತಿಗಳನ್ನು ತಂದು ಕೊಡಿ, ಶ್ರೀನಿವಾಸರೆಡ್ಡಿ ಯವರು ಅವುಗಳನ್ನು ಪರಿಶೀಲಿಸಿ ನೋಡಿ ಒಂದೆರಡು ತಿಂಗಳಲ್ಲಿ ಲೋನ್ ಕೊಡುತ್ತಾರೆ ಎಂದು ತಿಳಿಸಿದರು. ಹಾಗಾಗಿ ನಾನು ನಮ್ಮ ತಂದೆಯ

ಹೆಸರಿನಲ್ಲಿರುವ ಬೆಂಗಳೂರಿನ, ಕುಂಬಾರಪೇಟೆ ಮುಖ್ಯ ರಸ್ತೆಯಲ್ಲಿರುವ, ಕೆಂಚನಾಯಕನ ಲೈನ್ ನಲ್ಲಿರುವ # 66ರ ಬಿಲ್ಡಿಂಗ್ ದಾಖಲಾತಿಗಳನ್ನು ಹಾಗೂ ಬಿಲ್ಡಿಂಗ್ ಮೌಲ್ಯದ ಬಗೆಗಿನ ದಾಖಲಾತಿಗಳನ್ನು ಕೊಟ್ಟೆನು. ಆಗ ಅವರು ನನಗೆ ಒಂದು ತಿಂಗಳ ಬೆಳಗ್ಗೆ ಲೋನ್ ಮಂಜೂರು ಮಾಡಿ, ತಕ್ಷಣ ನಿಮಗೆ ಕರೆ ಮಾಡಿ ತಿಳಿಸುತ್ತೇನೆಂದು ಹೇಳಿ ನನ್ನನ್ನು ಕಳುಹಿಸಿದರು.

ಎರಡು ತಿಂಗಳು ಕಳೆದ ನಂತರ ಡಿಸೆಂಬರ್ ನಲ್ಲಿ ನನಗೆ ಪಿ.ಪಿ. ಹೆಗ್ಡೆ ಮತ್ತು ರೋಷನ್ ಸಾಲ್ಕಾನ ಇಬ್ಬರೂ ಕರೆಮಾಡಿ ಸಾಯಿ ಫೈನಾನ್ಸ್ ನಿಂದ ನಿಮಗೆ ಲೋನ್ ಮಂಜೂರಾಗಿದೆ. ದಿನಾಂಕ: 11-12-2023 ರಂದು ಮಧ್ಯಾಹ್ನ ಚಿತ್ರದುರ್ಗದ ಸಾಯಿ ಫೈನಾನ್ಸ್ ಗೆ ಬನ್ನಿ, ಬರುವಾಗ ನಿಮ್ಮ ಹೆಸರಿನಲ್ಲಿರುವ ಬ್ಯಾಂಕ್ ಖಾತೆಯ ಸಹಿ ಮಾಡಿರುವ 5 ಖಾಲಿ ಚೆಕ್ ಹಾಳೆಗಳನ್ನು ಆಧಾರ್ ಕಾರ್ಡ್, ಪಾನ್ ಕಾರ್ಡ್, ಪಾಸ್ ಪೋರ್ಟ್ ಇದ್ದರೆ ಅವುಗಳ ನಲಕನ್ನು ಹಾಗೂ ನೀವು ಯಾವ ಬ್ಯಾಂಕಿನ ಚೆಕ್ ನೀಡುತ್ತೀರೋ, ಅ ಬ್ಯಾಂಕಿನ ನಿಮ್ಮ ಸಹಿ ಪರಿಶೀಲನಾ ಪತ್ರ ತನ್ನಿ ಎಂದು ಹೇಳಿದ್ದರು. ಆದ್ದರಿಂದ ದಿನಾಂಕ: 11-12-2023 ರಂದು ಮೇಲ್ಕಂಡ ದಾಖಲಾತಿಗಳೊಂದಿಗೆ ನಾನು ಚಿತ್ರದುರ್ಗ ನಗರದ ಸಾಯಿ ಫೈನಾನ್ಸ್ ಗೆ ಬಂದು ನಾನು ತಂದ ದಾಖಲಾತಿಗಳನ್ನು ರೋಷನ್ ಸಾಲ್ಕಾನ ಹಾಗೂ ಪಿ.ಪಿ. ಹೆಗ್ಡೆ ಇವರಿಗೆ ಕೊಟ್ಟೆನು. ಆಗ ರೋಷನ್ ಸಾಲ್ಕಾನ ಅವುಗಳನ್ನು ಪರಿಶೀಲಿಸಿದ ನಂತರ ನನಗೆ ಯಾವುದೋ ಒಂದು ಇ-ಸ್ಕ್ವಾಂಪ್ ತರಹದ ಪತ್ರವನ್ನು ತೋರಿಸಿ, ಇದರ ಫೋಟೋ ತೆಗೆದುಕೊಳ್ಳಲು ನನಗೆ ತಿಳಿಸಿದರು. ಈ ತರಹದ 49,000/- ರೂಪಾಯಿಗಳ ಒಂದರಂತೆ ಒಟ್ಟು 40 ಇ-ಸ್ಕ್ವಾಂಪ್ ಪತ್ರಗಳನ್ನು, 1ನೇ ಪಾರ್ಟಿ ಜಿ.ತಿಲಕ್ ದತ್ ಚೌದ್ರಿ ಎಂದು 2ನೇ ಪಾರ್ಟಿ ಶ್ರೀನಿವಾಸರೆಡ್ಡಿ ಎಂಬ ಹೆಸರಿಗೆ ತೆಗೆಸಬೇಕು. ನಿಮಗೆ ನೀಡುವ ಲೋನ್ 10 ಕೋಟಿ ಆಗಿರುವುದರಿಂದ ಅದರ 2% ಹಣದ ಇ-ಸ್ಕ್ವಾಂಪ್ ಪತ್ರಗಳಿಗೆ 19.60.000/-ರೂ ಹಾಗೂ ಪ್ರೊಸೆಸಿಂಗ್ ಚಾರ್ಜ್ ಸೇರಿ ಒಟ್ಟು 20,00,000/- (ಇಪ್ಪತ್ತು ಲಕ್ಷ) ನಗದು ಹಣವನ್ನು ತಂದು ಕೊಡಿ ಎಂದು ತಿಳಿಸಿದ್ದರು. ಅದರಂತೆ ನಾನು 20,00,000/- (ಇಪ್ಪತ್ತು ಲಕ್ಷ) ನಗದು ಹಣವನ್ನು ಹೊಂದಿಸಿಕೊಂಡು ದಿನಾಂಕ : 21-12-2023 ರಂದು ಸಂಜೆ 07-30 ಗಂಟೆಗೆ ಚಿತ್ರದುರ್ಗ ನಗರದ ಸಾಯಿ ಫೈನಾನ್ಸ್ ಗೆ ಹಣ ಕೊಡಲು ಬಂದಾಗ, ಅಲ್ಲಿ ನಾಲ್ಕು ಜನರು ಇದ್ದರು, ರೋಷನ್ ಸಾಲ್ಕಾನ, ಪಿ.ಪಿ. ಹೆಗ್ಡೆ, ಗಿರೀಶ್ (ಸಾಯಿ ಫೈನಾನ್ಸ್ ನೌಕರ) ಇವರುಗಳು ಅಲ್ಲಿದ್ದ 4ನೇ ವ್ಯಕ್ತಿಯನ್ನು ತೋರಿಸಿ ಇವರ ಹೆಸರು ಶ್ರೀನಿವಾಸರೆಡ್ಡಿ ಎಂದು ಪರಿಚಯಿಸಿದರು. ನಂತರ ನಾನು ತಂದಿದ್ದ 20,00,000/- (ಇಪ್ಪತ್ತು ಲಕ್ಷ) ನಗದು ಹಣವನ್ನು ಅವರಿಗೆ ಕೊಟ್ಟಾಗ, ಅವರೆಲ್ಲರೂ ಎಣಿಸಿ ಇಟ್ಟುಕೊಂಡು, ನನಗೆ ನೀವು ಚಿತ್ರದುರ್ಗ ನಗರದಲ್ಲಿಯೇ ಉಳಿದುಕೊಳ್ಳಿ ನಾಳೆ ಬೆಳಿಗ್ಗೆ ಲೋನ್ ಮಂಜೂರು ಪತ್ರ ರೆಡಿ ಮಾಡುತ್ತೇವೆ ಎಂದು ಹೇಳಿ ಕಳುಹಿಸಿದರು. ಆಗ ನಾನು ಚಿತ್ರದುರ್ಗದ ಯಾವುದೋ ಲಾಡ್ಜ್ ನಲ್ಲಿ ಉಳಿದುಕೊಂಡೆನು.

ಮಾರನೇ ದಿನ 22-12-2023 ರಂದು ಬೆಳಿಗ್ಗೆ 11-30 ಗಂಟೆ ಸಮಯಕ್ಕೆ ನಾನು ಅವರ ಬಳಿ ಹೋದಾಗ, ರೋಷನ್ ಸಾಲ್ಕಾನ 49.000/- ಸಾವಿರ ಮಾಲ್ಯದ ಒಟ್ಟು 40 ಇ-ಸ್ಕ್ವಾಂಪ್ ತೆಗೆಯಲು ಕಾಲಾವಕಾಶ ಬೇಕು ಎಂದು ನನಗೆ ತಿಳಿಸಿ, 1000/-ರೂ ಮಾಲ್ಯದ ಒಂದು ಖಾಲಿ ಇ-ಸ್ಕ್ವಾಂಪ್ ಪೇಪರ್ ನ್ನು ನನಗೆ ತೋರಿಸಿದ್ದು, ಅದರಲ್ಲಿ MEMORANDU OF UNDREANDING ಅಂತ ನಮೂದು ಇದ್ದು, ಸದರಿ ಖಾಲಿ ಇ- ಸ್ಕ್ವಾಂಪ್ ಪೇಪರ್ ಮೇಲೆ ನನ್ನ ಸಹಿ ಮತ್ತು ಎಡಗೈ ಹೆಬ್ಬೆಟ್ಟನ್ನು ಪಡೆದುಕೊಂಡ ನಂತರ

ರೋಷನ್ ಸಾಲ್ಕಾನ ಇವರು ನನಗೆ ಅವರ ಹೆಂಡತಿ ಡಾಫ್ನಿ ಸಾಲ್ಕಾನ 40 ಇ-ಸ್ಟಾಂಪ್ ಪೇಪರ್‌ಗಳನ್ನು ತೆಗೆಸಿ, ಲೋನ್ ಗೆ ಸಂಬಂಧಿಸಿದ ಕೆಲಸ ಮಾಡಿ, ಕ್ರಿಸ್ಮಸ್ ಹಬ್ಬ ಮುಗಿದ ನಂತರ ನಿಮ್ಮ ಮನೆಗೆ ಖುದಾಗಿ ಬಂದು ಪೇಪರ್ ಗಳನ್ನು ನೀಡಿ ಆಗ್ರಿಮೆಂಟ್ ಮಾಡಿಕೊಡುತ್ತಾರೆ ಎಂದು ತಿಳಿಸಿ ಅವರ ಹೆಂಡತಿ ಡಾಫ್ನಿ ಸಾಲ್ಕಾನ ಇವರ ಮೊಬೈಲ್ ನಂಬರ್ 9483723922 ನ್ನು ನನಗೆ ನೀಡಿದರು. ನಾನು ವಾಪಾಸ್ ಬೆಂಗಳೂರಿಗೆ ಹೋದೆನು. ಕ್ರಿಸ್ಮಸ್ ಹಬ್ಬ ಮುಗಿದ ಒಂದು ವಾರದ ಬಳಿಕ ನಾನು ಲೋನ್ ಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ರೋಷನ್ ಸಾಲ್ಕಾನ ರವರ ಮೊಬೈಲ್ ನಂಬರ್ 8494945686, ಪಿ.ಪಿ. ಹೆಗ್ಡೆರವರ ಮೊಬೈಲ್ ನಂಬರ್ 8861937597, ಡಾಫ್ನಿ ಸಾಲ್ಕಾನ ರವರ ಮೊಬೈಲ್ ನಂಬರ್ 9483723922, ಇವರಿಗೆ ಹಲವಾರು ಬಾರಿ ಕರೆಮಾಡಿದರೂ ಸಹ ಈ ಮೂವರ ಮೊಬೈಲ್ ನಂಬರ್ ಸ್ವಿಚ್ ಆಫ್ ಆಗಿರುತ್ತದೆ. ದಿನಾಂಕ : 17-07-2025 ರಂದು ರೋಷನ್ ಸಾಲ್ಕಾನ ಈತನ ಮೇಲೆ ಮೋಸ ಮಾಡಿದ ಕೇಸುಗಳು ದಾಖಲಾಗಿವೆ ಎಂದು ಟಿ.ವಿ.ನ್ಯೂಸ್ ನಲ್ಲಿ ಬಂದಿದ್ದನ್ನು ನಾನು ನೋಡಿದ್ದು, ನನಗೂ ಸಹ ಇವರೆಲ್ಲರೂ ಸೇರಿ ಸಾಲ ಕೊಡಿಸುವುದಾಗಿ ಮ್ಮ ನಂಬಿಸಿ 10 ಕೋಟಿ ಸಾಲ ಕೊಡಲು 2% ನಂತರ ಇ-ಸ್ಟಾಂಪ್ ನಲ್ಲಿ ಅಗ್ರಿಮೆಂಟ್ ಮಾಡಿಕೊಡುವುದಾಗಿ ನನ್ನಿಂದ 20 ಲಕ್ಷ ಹಣವನ್ನು ನಗದಾಗಿ ಪಡೆದುಕೊಂಡು ನನಗೆ ಮೋಸ ಮಾಡಿದ್ದಾರೆಂದು ತಿಳಿಯಿತು.

ನನಗೆ 10 ಕೋಟಿ ಸಾಲವನ್ನು ಕೊಡುವುದಾಗಿ ನಂಬಿಸಿ ನನ್ನಿಂದ 20 ಲಕ್ಷ ಹಣವನ್ನು ಪಡೆದು ಸಾಲವನ್ನು ಕೊಡದೇ, ನನ್ನಿಂದ ಪಡೆದ ಹಣವನ್ನು ವಾಪಾಸ್ ಕೊಡದೇ ನನಗೆ ಮೋಸ ಮಾಡಿರುವ 1)ರೋಷನ್ ಸಾಲ್ಕಾನ್, 2)ಪಿ.ಪಿ ಹೆಗ್ಡೆ, 3)ಗಿರೀಶ್ 4)ಡಾಫ್ನಿ ಸಾಲ್ಕಾನ, 5)ಶ್ರೀನಿವಾಸ ರೆಡ್ಡಿ @ ಕೋಟನೋಟ್ ಚಂದ್ರಶೇಖರ್ ವಿರುದ್ಧ ಕಾನೂನು ಕ್ರಮ ಜರುಗಿಸಲು ಕೋರಿ ಎಂದು ತಡವಾಗಿ ಈ ದಿನ ಬಂದು ದೂರು ನೀಡಿರುತ್ತೇನೆ.”

IN CRIMINAL PETITION No.12879 OF 2025

“FROM,

Shiva Krishnamuthy Iyer
s/o A.R.Krishnamurthy,
Aged about 62 Years,
Hindu Bramhin caste,
resident of plot no.17
Murthy Bhavan Bunglow,
adjacent to Jai Bharat School,
Ravikiran CHS Ltd, Chera Nagar,
Sagaon, Dombivli-East, Kalyana Taluk,
Thane district,
Maharashtra State. ph: 9930511962.

TO,

Station house officer,
town police station,
chitradurga town.

I Mr Shiva Krishnamuthy Iyer Aged about 62 Years and resident of Maharashtra (17 Murthy Bhavan Bunglow adjacent to Jai Bharat School, Ravikiran CHS Ltd, Chera Nagar Sagaon, Dombivli(East) came to Chitradurga in the month of November 2023, December 2023 and on 25th January 2024 to meet Mr.Rohan Saldanha and Mr.Padma Prasad Hegde having office in the name of SAI FINANCE H N R building, Fort Road adjacent to old Government School building, Chitradurga. I was introduced to them by Mr. Lalit Chavan and Mr.Dinesh Jaiswal, being the residents of Maharashtra. (A 305, Raj Apartment, RavikiranCHS Ltd, Chera Nagar, Sagaon, Dombivli (E), Maharashtra.

The purpose of the meeting was to get a loan of Rs.2.5 crores from Sai Finance for the expansion of the school being run by Mr. Shiva Krishnamurthy Iyer in Maharashtra. Mr. P P Hegde and Mr. Roshan Saldanha and one person named Chandrashekhar (well Known and Called by other name called "Kote Chandranna @ Kotanotu Chandrashekar) had promised the loan amount and asked Mr. Iyer to pay a security deposit of Rs.7.5 lakhs in cash as security deposit for getting the said loan. Mr. Iyer and his son Mr. Saravana Shiva Iyer, aged 29 years gave the amount in the office of M/s. Sai Finance on the morning of 24th January 2024 at around 1 pm. Mr. Iyer and Mr. Saravana were put up in Hotel Vaibhava grand, Turunavuru road, Chitradurga. Mr. Hegde, Chandrashekhar and Mr. Roshan said that the security deposit would be used to purchase E stamps worth Rs.7.5 lakhs. Further it is stated that On 25th January 2024 my son was called to the office of Sai Finance and compelled him to sign on 15 E-stamp papers worth Rs.49000/- each and on a blank MOU and forced him to deliver the three blank cheques. Mr. Hegde, Mr Chandrashekhar, and Mr. Roshan Saldanha agreed to deliver the loan amount of Rs.2.5 crores on 29th January 2024 in the residence of Mr. Iyer in cash.

Till date the loan amount has not been disbursed and Mr. Hegde, Mr Kotanotu Chandrashekhar and Mr.Roshan

Saldanha are not attending the phone calls of Mr. Iyer. On 14th March 2024 Mr. Iyer visited the office of Sai Finance but Mr.Hegde, Mr Chandrashekhar, and Mr.Roshan Saldanha refused to give a firm date for disbursal of the loan. After considering all the sequence of events Mr. Shiva Krishnamurthy Iyer feels that he and his son have been cheated and hence I request the Chitradurga police to file a complaint against 1) Mr.Lalit Chavan 2)Mr.Dinesh Jaiswal 3) Mr Chandrashekhar 4) Mr.P.P. Hegde and 5) Mr.Roshan Saldanha under appropriate sections of IPC and proceed against these accused persons.

The Phone numbers of the 4 accused are:-

- 1) Mr.LalitChavan-8451071871
- 2) Mr.DineshJaiswal - 7039010952
- 3) Mr.P.P.Hegde - 8861937597
- 4) Mr.RoshanSaldanha - 8494945686
- 5) Mr.Chandrashekhar @ kotanotu Chandru-9448466114

With reference to the entry in the station register of Town police station, Chitradurga, Karnataka on Thursday 14th March 24 at around 5 pm against 5 persons 1) Mr.Lalit Chavan 2) Mr.Dinesh Jaiswal 3) Kote Chandra shekar, 4) Mr.Padma Prasad Hegde 5) Mr.Roshan Saldanha

I would like to add the following to the above:

A) From the behaviour of the accused persons in not returning the E stamp papers and cheques and other documents received from the complainant relating to the loan, resulting to cheating and deception.

So I request the Chitradurga police to investigate the matter and take appropriate action against the accused persons with the seriousness it deserves."

IN CRIMINAL PETITION No.12887 OF 2025

“ರವರಿಗೆ:

ರಾಣಾಧಿಕಾರಿಗಳು
ಚಿತ್ರದುರ್ಗ ನಗರ ಪೊಲೀಸ್ ಠಾಣೆ
ಚಿತ್ರದುರ್ಗ ಜಿಲ್ಲೆ.

ಇಂದ:

ಅಜಯ್ ನಾಯ್ಡು ತಂದೆ ಜಿ.ಎ.ಕೊಂಡ,
52 ವರ್ಷ, ನಾಯ್ಡು ಜನಾಂಗ,
ರಿಯಲ್ ಎಸ್ಟೇಟ್ ಕೆಲಸ, 3rd ಫೋರ್-19, ಡೈಮಾಂಡ್ ಹಿಲ್ಸ್,
ಪ್ಲಾಟ್ ನಂ 122 & 123 ಲುಂಬಿನಿ ಅವೆನ್ಯೂ, ಗಚ್ಚಿಬೌಳಿ,
ಸೇರುಲಿಂಗಮ್ ಮಂಡಲ್ ರಂಗ ರೆಡ್ಡಿ ಜಿಲ್ಲೆ, ಹೈದ್ರಾಬಾದ್,
ತೆಲಂಗಾಣ ರಾಜ್ಯ, 500032,
ಫೋನ್ ನಂ-9030211111, 7718499999.

ನಾನು Jai Ho developers LLP, Hyderabad ಎಂಬ ರಿಯಲ್ ಎಸ್ಟೇಟ್ ಮಾಲೀಕನಾಗಿರುತ್ತೇನೆ. ನನ್ನ ಕೆಲಸದ ಅಭಿವೃದ್ಧಿಗಾಗಿ ನನಗೆ 50 ಕೋಟಿ ಹಣದ ಅವಶ್ಯಕತೆ ಇದ್ದುದರಿಂದ, ನನಗೆ ಪರಿಚಯವಿದ್ದ ಅಸ್ಮಾ ಎಂಬುವರ ಬಳಿ ಹಣದ ಬಗ್ಗೆ ಮಾತನಾಡುತ್ತಿದ್ದಾಗ ಚಿತ್ರದುರ್ಗದಲ್ಲಿ, ಸಾಯಿ ಫೈನಾನ್ಸ್ ಇದೆ ಅದರಲ್ಲಿ ಕಡಿಮೆ ಬಡ್ತಿಗೆ ಹಣವನ್ನು ಸಾಲವಾಗಿ ಕೊಡುತ್ತಾರಂತೆ ನಮ್ಮ ಸ್ನೇಹಿತ ರಾಮಮೂರ್ತಿ, ಹಾಗೂ ಸುರೇಂದ್ರ ಎಂಬವರು ತಿಳಿಸಿದ್ದು ನೀವು ವಿಚಾರ ಮಾಡಿಕೊಳ್ಳಿ ಎಂತ ತಿಳಿಸಿದಾಗ ನಾನು ರಾಮಮೂರ್ತಿ ಹಾಗೂ ಸುರೇಂದ್ರ ರವರನ್ನು ಸಂಪರ್ಕಿಸಿದಾಗ ಅವರು ಚಿತ್ರದುರ್ಗದಲ್ಲಿ, ಸಾಯಿ ಫೈನಾನ್ಸ್ ನಲ್ಲಿ ಕಡಿಮೆ ಬಡ್ತಿಗೆ ಹಣವನ್ನು ಕೊಡುತ್ತಾರಂತೆ ತಿಳಿಸಿ 23.06.2023 ಚಿತ್ರದುರ್ಗಕ್ಕೆ ಕರೆದುಕೊಂಡು ಬಂದು ಅಲ್ಲಿ ಕೋಟಿ ರಸ್ತೆಯಲ್ಲಿರುವ ಉಚ್ಚಂಗಿ ಯಲ್ಲಮ್ಮ ದೇವಸ್ಥಾನದ ಹತ್ತಿರ ಮೂರನೆ ಅಂತಸ್ತಿನ ಮನೆಗೆ ಕರೆದುಕೊಂಡು ಹೋಗಿ ಅಲ್ಲಿದ್ದ ಸಾಯಿ ಫೈನಾನ್ಸ್ ಕಛೇರಿಗೆ ಕರೆದುಕೊಂಡು ಹೋದರು. ಅಲ್ಲಿ ಮೂರು ಜನರನ್ನು ತೋರಿಸಿದರು. ಅದರಲ್ಲಿ ಒಬ್ಬರು ರೋಷನ್ ಸಾಲ್ಕಾನ್, ಸಾಯಿ ಫೈನಾನ್ಸ್ ನ ಮ್ಯಾನೇಜಿಂಗ್ ಡೈರೆಕ್ಟರ್ ಎಂದು ಪರಿಚಯಿಸಿಕೊಂಡರು. ಮತ್ತೊಬ್ಬರು ತನ್ನ ಹೆಸರು ಪಿ.ಪಿ.ಹೆಗ್ಡೆ, ಸಾಯಿ ಫೈನಾನ್ಸ್, ಲೀಗಲ್ ಅಡ್ವೈಸರ್ ಎಂದು ಹೇಳಿ ವಿಸಿಟಿಂಗ್ ಕಾರ್ಡ್ ಕೊಟ್ಟು ಪರಿಚಯಿಸಿಕೊಂಡರು. ನಂತರ ಮತ್ತೊಬ್ಬರು ಸಾಯಿ ಫೈನಾನ್ಸ್ ನ ಮಾಲೀಕರು ಇವರೇ ಇಲ್ಲಿ ಲೋನ್ ಕೊಡುವವರು ಶ್ರೀನಿವಾಸರೆಡ್ಡಿ @ ಕೋಟಾ ನೋಟ್ ಚಂದ್ರಶೇಖರ್ ಎಂತ ಹೇಳಿ ಪರಿಚಯಿಸಿದರು, ಆಗ ಶ್ರೀನಿವಾಸರೆಡ್ಡಿಯವರು ನಿಮಗೆ ಎಷ್ಟು ಲೋನ್ ಬೇಕು ಎಂತ ತಿಳಿಸಿದರು, ಆಗ ನಾನು 50 ಕೋಟಿ ಬೇಕು ಎಂತ ತಿಳಿಸಿದೆ ಆಗ 100 ಕೋಟಿ ತೆಗೆದುಕೊಳ್ಳಿ, ಕೊಡುತ್ತೇವೆ ಎಂತ ತಿಳಿಸಿದರು ನಾವು ಬೇಡ 50 ಕೋಟಿ ಸಾಕು ಎಂತ ತಿಳಿಸಿದೆವು, ಆಗ ರೋಷನ್ ಸಾಲ್ಕಾನ್ ರವರು ಪ್ರೋಜೆಕ್ಟ್ ಡಿಪಿಆರ್ ಹಾಗೂ ಲೀಗಲ್ ಒಪಿನಿಯನ್ನು ಒಂದು ವರ್ಷದ ಬ್ಯಾಂಕ್

ಸ್ಟೇಟ್ ಮೆಂಟ್, ಐದು ಪೋಲೋ, ಕೆ.ವೈ.ಸಿ ಪುಲ್ ಡಾಕ್ಯುಮೆಂಟ್, ಸೈನ್ ಮಾಡಿರುವ ಐದು ಖಾಲಿ ಚೆಕ್ ಗಳು ಬ್ಯಾಂಕ್ ಸರ್ವಿಸಿಕ್, ಒನ್ ಸೆಟ್ ಕೊಲೆಟ್ರಲ್ ಡಾಕ್ಯುಮೆಂಟ್, ಸ್ಟಾಂಪ್ ಡ್ಯೂಟಿ ಅಮೌಂಟ್ ಗಳನ್ನು ರೆಡೆ ಮಾಡಿಕೊಂಡು ನನಗೆ ಪೋನ್ ಮಾಡಿ ಎಂತ ರೋಷನ್ ಸಾಲ್ವಾನ್ ರವರು 8494945686 ನೆ ಪೋನ್ ನಂಬರ್ ಕೊಟ್ಟು ಪೋನ್ ಮಾಡುವುದಕ್ಕೆ ತಿಳಿಸಿದರು. ನಾನು ಸರಿ ಎಂತ ಒಪ್ಪಿಕೊಂಡು ಹೋದೆನು.

ಒಂದು ದಿನ ರೋಷನ್ ಸಾಲ್ವಾನ್ ರವರು ಪೋನ್ ಮಾಡಿ ನಾವು ನಿಮ್ಮ ಸ್ಟೇಟ್ ನೋಡುವುದಕ್ಕಾಗಿ ನಮ್ಮ ಸಿಬ್ಬಂದಿಯವರು ಕಳುಹಿಸಬೇಕು ನೀವು ಬಂದು ಡಾಕ್ಯುಮೆಂಟ್ ಸ್ಟಾಂಪ್ ಡ್ಯೂಟಿ ಪೀಸ್ ಆಗಿ 24,98,000/- ಹಣವನ್ನು ಕೊಡಬೇಕೆಂದು ತಿಳಿಸಿದಾಗ ನಾವು ದಿನಾಂಕ:09.09.2023 ರಂದು ಚಿತ್ರದುರ್ಗಕ್ಕೆ ಬಂದು ನಗದಾಗ 24,98,000/- ಹಣವನ್ನು ಕೊಟ್ಟಿರುತ್ತೇವೆ.

ನಂತರ ಮಾರನೇ ದಿನಾಂಕ:15.09.2023 ರಂದು ರೋಷನ್ ಸಾಲ್ವಾನ್ ರವರು ಪೋನ್ ಮಾಡಿ ಡಾಕ್ಯುಮೆಂಟ್ ತಂದು ಕೋಡಿ ನಿಮಗೆ 50 ಕೋಟಿ ಲೋನ್ ಕೊಡುವುದಕ್ಕೆ ಶ್ರೀನಿವಾಸರೆಡ್ಡಿರವರು ಒಪ್ಪಿಕೊಂಡಿರುತ್ತಾರೆಂತ ತಿಳಿಸಿದರು. ಹಾಗೂ ರೋಷನ್ ಸಾಲ್ವಾನ್ ರವರ ಹೆಂಡತಿಯಾದ ಡ್ಯಾಫ್ನಿ ರೋಷನ್ ಸಾಲ್ವಾನ್ ರವರು ಸಹ 9483723922 ನೇ ಪೋನ್ ನಂಬರಿನಿಮದ ಪೋನ್ ಮಾಡಿ ನೀವು ಬೇಗ ಬಂದು ಸ್ಟಾಂಪ್ ಪೀಸ್ ನ್ನು ಕಟ್ಟಿ ಲೋನ್ ಆಗುತ್ತದೆ ಎಂತ ತಿಳಿಸಿದರು. ಅದರಂತೆ ದಿನಾಂಕ: 20-10-2023 ರಂದು ಮಧ್ಯಾಹ್ನ 1.00 ಗಂಟೆಗೆ ಸಾಯಿ ಚಿತ್ರದುರ್ಗದ ಸಾಯಿ ಫೈನಾನ್ಸ್ ಗೆ ಬಂದು ಆಗ ನನ್ನ ಹೆಸರಿನಲ್ಲಿರುವ ಬ್ಯಾಂಕ್ ಖಾತೆಯ ಸಹಿ ಮಾಡಿರುವ 5 ಖಾಲಿ ಚೆಕ್ ಹಾಳೆಗಳನ್ನು, ಆಧಾರ್ ಕಾರ್ಡ್, ಪಾನ್ ಕಾರ್ಡ್, ಐದು ಪಾಸ್ ಪೋರ್ಟ್, ಪ್ರೋಜಕ್ಟ್ ಡಿಪಿಆರ್ ಹಾಗೂ ಲೀಗಲ್ ಒಪಿನಿಯನ್ನು ಒಂದು ವರ್ಷದ ಬ್ಯಾಂಕ್ ಸ್ಟೇಟ್ ಮೆಂಟ್, ಡೈವಿಂಗ್ ಲೈಸೆನ್ಸ್, ಪಾಸ್ ಪೋರ್ಟ್ ಜೆರಾಕ್ಸ್, ಕೆ.ವೈ.ಸಿ ಪುಲ್ ಡಾಕ್ಯುಮೆಂಟ್, ಒಂದು ವರ್ಷದ ಬ್ಯಾಂಕ್ ಸ್ಟೇಟ್ ಮೆಂಟ್ ಗಳನ್ನು ಕೊಟ್ಟೆವು. ನಂತರ ನಿಮ್ಮ ಲೋನ್ ಆಗಿದೆ ನೀವು ಸ್ಟಾಂಪ್ ಡ್ಯೂಟಿಯಾಗಿ ಇದೇ ದಿನ Beneficiary Sri sai consultant IDFC First Bank, IFSC code IDFB0080992 ನೇ ಬ್ಯಾಂಕ್ ಖಾತೆಗೆ ಒಟ್ಟು 1,00,00,000/-(ಒಂದು ಕೋಟಿ) ಕಟ್ಟಬೇಕೆಂದು ತಿಳಿಸಿದರು ಆಗ ನಮ್ಮ ಅಕೌಂಟೆಂಟ್ ರವರಿಗೆ ತಿಳಿಸಿದಾಗ ಹೈದ್ರಾಬಾದ್ ನ ಶಿಲ್ಪ ಹಿಲ್ಸ್ ಕೊಂಡಪುರ್ ಬ್ರಾಂಚ್ ICIC ಬ್ಯಾಂಕಿನ 424505000454 ನೇ ಅಕೌಂಟ್ ನಿಂದ

1] RTGS Ref:ICICR42023102000525753- Rs25,00,000/-,

2] RTGS Ref:ICICR42023102000527143- Rs25,00,000/-,

3] RTGS Ref:ICICR42023102000527362- Rs25,00,000/-,

4] RTGS Ref:ICICR42023102000527963- Rs25,00,000/-,

ರಲ್ಲಿ ಒಟ್ಟು 1,00,00,000/- ರೂಗಳನ್ನು ಕಳುಹಿಸಿದರು. ನಂತರ ಅಲ್ಲಿಂದ ಇದೇ ಮೂರು ಜನಗಳು ನಾಳೆ ನಿಮಗೆ 50 ಕೋಟಿ ಹಣ ನಿಮ್ಮ ಅಕೌಂಟ್ ಗೆ ಬೀಳುತ್ತದೆ ಹೋಗಿ ಎಂತ ತಿಳಿಸಿದರು. ನಾನು

ಎರಡು ದಿನ ಚಿತ್ರದುರ್ಗ ದಲ್ಲಿಯೇ ಇದ್ದೇನು ನಂತರ ಲೋನ್ ಆಗುವುದು ಎರಡು ದಿನ ಲೇಟ್ ಆಗುತ್ತದೆ ನೀವು ಹೈದ್ರಾಬಾದಿಗೆ ಹೋಗಿ ನಾವೇ ಅಲ್ಲಿಗೆ ಲೋನ್ ಹಣವನ್ನು ತೆಗೆದುಕೊಂಡು ಬಂದು ಕೊಡುತ್ತೇವೆಂತ ತಿಳಿಸಿದರು. ನಾನು ಹೈದ್ರಾಬಾದಿಗೆ ಹೋದೆನು, ಎರಡು ದಿನ ಬಿಟ್ಟು ರೋಷನ್ ಸಾಲ್ಕಾನ ರವರ ಮೊಬೈಲ್ ನಂಬರ್ 8494945686, ಪಿ.ಪಿ. ಹೆಡ್‌ರವರ ಮೊಬೈಲ್ ನಂಬರ್ 8861937597, ಡ್ಯಾಫ್ನಿ ಸಾಲ್ಕಾನ ರವರ ಮೊಬೈಲ್ ನಂಬರ್ 9483723922, ನಂಬರ್ ಗಳಿಗೆ ಹಲವಾರು ಬಾರಿ ಕರೆಮಾಡಿದರೂ ಸಹ ಈ ಮೂವರ ಮೊಬೈಲ್ ನಂಬರ್ ಸ್ವಿಚ್ ಆಫ್ ಆಗಿರುತ್ತದೆ. ದಿನಾಂಕ : 17-07-2025 ರಂದು ರೋಷನ್ ಸಾಲ್ಕಾನ ಈತನ ಮೇಲೆ ಮೋಸ ಮಾಡಿದ ಕೇಸುಗಳು ದಾಖಲಾಗಿವೆ ಎಂದು ಟಿ.ವಿ.ನ್ಯೂಸ್ ನಲ್ಲಿ ಬಂದಿದ್ದನ್ನು ನಾನು ನೋಡಿದ್ದು, ನನಗೂ ಸಹ ಇವರೆಲ್ಲರೂ ಸೇರಿ ಸಾಲ ಕೊಡಿಸುವುದಾಗಿ ನಂಬಿಸಿ 50 ಕೋಟಿ ಸಾಲ ಕೊಡಲು 2% ನಂತರ ಇ-ಸ್ಟಾಂಪ್ ನಲ್ಲಿ ಅಗ್ರಿಮೆಂಟ್ ಮಾಡಿಕೊಡುವುದಾಗಿ ನನ್ನಿಂದ 1,24,98,000/- ಹಣವನ್ನು ನಗದಾಗಿ ಪಡೆದುಕೊಂಡು ನನಗೆ ಮೋಸ ಮಾಡಿದ್ದಾರೆಂದು ತಿಳಿಯಿತು.

ನನಗೆ 50 ಕೋಟಿ ಸಾಲವನ್ನು ಕೊಡುವುದಾಗಿ ನಂಬಿಸಿ ನನ್ನಿಂದ 1,24,98,000/- ಹಣವನ್ನು ಪಡೆದು ಸಾಲವನ್ನು ಕೊಡದೇ ಕೊಡದೇ, ನನ್ನಿಂದ ಪಡೆದ ಹಣವನ್ನು ವಾಪಾಸ್ ಕೊಡದೇ ನನಗೆ ಮೋಸ ಮಾಡಿರುವ 1)ರೋಷನ್ ಸಾಲ್ಕಾನ್, 2 ಪಿಪಿ ಹೆಗ್ಡೆ, 3) ಶ್ರೀನಿವಾಸ ರೆಡ್ಡಿ @ ಕೋಟನೋಟ್ ಚಂದ್ರಶೇಖರ್, 4] ಡ್ಯಾಫ್ನಿ ರೋಷನ್ ಸಾಲ್ಕಾನ ವಿರುದ್ಧ ಕಾನೂನು ಕ್ರಮ ಜರುಗಿಸಲು ಕೋರಿ ಎಂದು ತಡವಾಗಿ ಬಂದು ದೂರು ನೀಡಿರುತ್ತೇನೆ.”

The afore-quoted crimes are registered by different complainants, but the accused persons remain the same. Likewise, all the complainants were cheated and lured into parting with money on the pretext of granting loans amounting to several crores of rupees at minimum interest rates at 4% to 6% p.a. The complaints afore-quoted in all these cases would clearly reveal a design made by the accused to hoodwink the complainants. In every case, the complainants are lured into transactions, money is transferred and nothing comes about. The chart showing the

number of first information reports registered against the petitioner / s in all the petitions, is as follows:

THE CHART SHOWING NUMBER OF FIR'S REGISTERED AGAINST THE PETITIONERS

SL. NO.	DATE OF THE ORDER OF ISSUANCE OF NBW AGAINST ACCUSED NO.1 & 3	REGISTRATION OF FIRS	OCCURRENCE OF OFFENCE DAY	ACCUSED NO.
1.	08.07.2024	FIR in Crime No.48/2024 dated 09.04.2024 for offences u/s 34, 420, 417 of IPC	01.11.2023 to 25.01.2024	A1. Lalit Chavan A2. Dinesh Jaiswal A3.Chandrashekhar A4. Padma Prasad Hegde A5. Roshan Saldanha
2.	28.08.2024	FIR in Crime No.72/2025 dated 27.04.2025 for offences u/s 34, 406, 420 of IPC	16.06.2023 to 22.04.2024	A1. Chandur A2. Roshan A3.Viji T N
3.	14.10.2024	FIR in Crime No.86/2025 dated 14.05.2025 for offences u/s 34, 406, 420 of IPC	20.01.2024 to 06.02.2024	A1. Roshan Saldanha A2. Dinesh Kumar
4.	16.01.2025	FIR in Crime No.109/2025 dated 20.07.2025 for offences u/s 318(4) of BNS, 2023	06.06.2025 to 17.07.2025	A1. Roshan Saldanha A2. Vaishali Dixit A3. Nayak R K A4. Lalith A5. Shrinivas Reddy and Others
5.	05.03.2025	FIR in Crime No.115/2025 dated 31.07.2025 for offences u/s 318(4) & 3(5) OF BNS 2023	22.05.2025 TO 31.07.2025	A1. Roshan Saldanha A2. Girish A3. Suresh Pai
6.	09.05.2025	FIR in Crime No.139/2025 dated 16.07.2025 for offences	23.10.2023 to 23.10.2023	A1. Roshan Saldanha A2. Vimallesh Hathikonda

7.	01.07.2025	u/s 34, 406, 420 of IPC FIR in Crime No.147/2025 dated 26.07.2025 for offences u/s 149, 406, 420 of IPC	01.10.2023 to 22.12.2023	A1. Roshan Saldanha A2. Hegde P P A3. Girish A4. Daffney Saldanha A5. Srinivas Reddy @ kota note Chadrashekara
8.	-	FIR in Crime No.153/2025 dated 01.08.2025 for offences u/s 34, 406, 420 of IPC	15.06.2023 to 18.08.2023	A1. Roshan Saldanha(A1) A2. Daffney Saldanha (A2) A3. Srinivas Reddy @ kota note Chadrashekara (A3) A4. Hegde P P (A4)
9.	-	FIR in Crime No.159/2025 dated 07.08.2025 for offences u/s 34, 406, 420 of IPC	18.12.2023 to 08.06.2024	A1. Roshan Saldanha A2. Hegde P P A3. Abdul Niyas A4. Muhammed Hanan
10.	-	FIR in Crime No.169/2025 dated 17.08.2025 for offences u/s 34, 406, 420 of IPC	09.08.2023 to 20.10.2023	A1. Roshan Saldanha A2. P P Hegde A3. Srinivas Reddy @ kota note Chadrashekara A4. Daffney Saldanha
11.	-	FIR in Crime No.109/2025 dated 20.07.2025 for offences u/s 318(4) of BNS 2023	06.06.2025 to 17.07.2025	A1. Roshan Saldanha A2. Vaishali Dixit A3. Nayak R A4. Lalith A5. Srinivas Reddy @ kota note Chadrashekara
12.		FIR in Crime No.115/2025 dated 31.07.2025 for offences u/s 318(4) & 3(5) of BNS 2023	22.05.2025 to 31.07.2025	A1. Roshan Saldanha A2. Girish A3. Suresh Pai

13.		FIR in Crime No.72/2025 dated 27.04.2025 for offences u/s 34, 406, 420 of IPC	16.06.2023 to 24.04.2024	A1. Chandur A2. Roshan A3.Viji T N
14.		FIR in Crime No.148/2025 dated 20.05.2025 for offences u/s u/s 34, 406, 420 of IPC	05.09.2023 to 27.09.2023	A1. Roshan Saldanha A2. Manjunath A3. Hegde P P
15.		For offences under Section 120(B), 420 r/w 34, I.P.C IN C C No. 567/2023		A1. Chadrashekara @ Kotanotu Chandra A2.Manoj @Manojkumar @Bhasha A3.Shekara. S @ Suresha A4. Yadhukumar @ Yadhu @ Giri A5.Harisha A6. Geethamma A7.Roshan @ Mangalore Roshan

9. A co-ordinate bench of this Court in Crl.P.Nos.10798/2025 and 10880/2025 interdicts the investigation in crime Nos.30/2025 and 22/2025 respectively, and following suit of crimes that are registered against these petitioners, are also interdicted.

10. It is the submission of the learned senior counsel appearing for the petitioners that the matter which is purely money transaction is rendered a colour of crime and the complainants ought to have resorted to filing of civil suits against these petitioners for recovery of money. The said submission is noted only to be repelled. It is trite that a particular transaction can give rise to registration of two proceedings, one the civil proceedings and the other the criminal culpability. The criminal culpability in the cases are writ large *albeit, prima facie*. It is in such circumstances the Apex Court has held that civil and criminal proceedings can go on simultaneously.

11. The Apex Court in the case of **ROCKY v. STATE OF TELANGANA**¹ has held as follows:

¹ 2025 SCC OnLine SC 2713

" "

24. The appellant's core contention, that the dispute is purely civil in nature, is untenable at this stage. Although courts must guard against giving criminal colour to civil disputes, it is equally well settled that the existence of civil remedies does not preclude criminal prosecution where the allegations disclose the essential ingredients of an offence. Civil and criminal proceedings may validly coexist if the factual matrix supports both."

11.1. Again, the Apex Court in the case of **ANURAG BHATNAGAR v. STATE (NCT OF DELHI)**² has held as follows:

" "

45. The allegations in the application moved under Section 156(3) CrPC and the material in support thereof reveals that SHL is contending breach of the conditions of MoU dated 11.03.1995 and that it has been induced and deceived by VLS for entering into the aforesaid MoU. VLS has cheated SHL and its officers by making a false promise which was legally impossible to be carried out. The allegations of breach of conditions of the MoU or of making a false promise by itself may not give rise to any criminal action as no criminality is attached to it. However, there are elements of inducement, criminal conspiracy and cheating which are also borne out from the allegations made in the application and the complaint, which if proved, may amount to commission of an offence. Therefore, once such allegations are made out, it is difficult for the court in exercise of its inherent jurisdiction to interfere with the FIR, only for the reason that some of the disputes are of civil nature which may or may not be having any criminality attached to it.

46. It is well settled by a catena of decisions of this Court, especially in *State of Haryana v. Ch. Bhajan Lal Singh*,

² 2025 SCC OnLine SC 1514

that the discretion to quash an FIR at a nascent stage has to be exercised with great caution and circumspection. In this connection, it would be beneficial to refer to an old case of Privy Council in *King Emperor v. Nazir Ahmad Khwaja* wherein the law was well settled that the courts would not thwart any investigation or that the courts should be very slow in interfering with the process of investigation. It is only in rare cases where no cognizable offence is disclosed in the FIR that the court may stop the investigation so as to avoid the harassment of the alleged accused. Even in such exercise of power, the court cannot embark upon an inquiry as to the genuineness or otherwise of the allegations made in the FIR or the complaint which have to be examined only after the evidence is collected.

47. The breach of conditions of the MoU or allegations of false promises in relation to the aforesaid MoU are undisputedly subject matter of the different FIRs lodged by VLS itself. Therefore, violation of those conditions for some reasons have been considered by VLS to be offensive. Therefore, the High Court rightly held that if breach of those conditions of the MoU itself has been considered to be of criminal nature by VLS, it cannot be permitted to turn around and allege that such breach of conditions would be of pure civil nature.

48. Thus, in the above facts and circumstances, we do not consider to go into detail as to the exact nature of disputes involved in the FIR and leave the same to be adjudicated upon by the appropriate court where the chargesheets have been submitted."

11.2. In the case of **KATHYAYINI v. SIDHARTH P.S.**

REDDY³ the Apex Court has held as follows:

³ 2025 SCC OnLine SC 1428

" "

19. We now come to the issue of bar against prosecution during the pendency of a civil suit. We hereby hold that no such bar exists against prosecution if the offences punishable under criminal law are made out against the parties to the civil suit. Learned senior counsel Dr.MenakaGuruswamy has rightly placed the relevant judicial precedents to support the above submission. In the case of *K. Jagadish v. Udaya Kumar G.S.*³, this Court has reviewed its precedents which clarify the position. The relevant paragraph from the above judgment is extracted below:

"8. It is thus well settled that in certain cases the very same set of facts may give rise to remedies in civil as well as in criminal proceedings and even if a civil remedy is availed by a party, he is not precluded from setting in motion the proceedings in criminal law."

20. In *Pratibha Rani v. Suraj Kumar*⁴, this Court summed up the distinction between the two remedies as under:

"21. ... There are a large number of cases where criminal law and civil law can run side by side. The two remedies are not mutually exclusive but clearly coextensive and essentially differ in their content and consequence. The object of the criminal law is to punish an offender who commits an offence against a person, property or the State for which the accused, on proof of the offence, is deprived of his liberty and in some cases even his life. This does not, however, affect the civil remedies at all for suing the wrongdoer in cases like arson, accidents, etc. It is an anathema to suppose that when a civil remedy is available, a criminal prosecution is completely barred. The two types of actions are quite different in content, scope and import. It is not at all intelligible to us to take the stand that if the husband dishonestly misappropriates the stridhan property of his wife, though kept in his custody, that would bar prosecution under Section 406 IPC or render the ingredients of Section 405 IPC nugatory or abortive. To say that because the stridhan of a married woman is kept in the custody of her husband, no action against him can be taken as no offence is committed is to override and distort the real intent of the law."

21. The aforesaid view was reiterated in *Kamaladevi Agarwal v. State of W.B.*,

"17. In view of the preponderance of authorities to the contrary, we are satisfied that the High Court was not justified in quashing the proceedings initiated by the appellant against the respondents. We are also not impressed by the argument that as the civil suit was pending in the High Court, the Magistrate was not justified to proceed with the criminal case either in law or on the basis of propriety. Criminal cases have to be proceeded with in accordance with the procedure as prescribed under the Code of Criminal Procedure and the pendency of a civil action in a different court even though higher in status and authority, cannot be made a basis for quashing of the proceedings."

22. After surveying the abovementioned cases, this Court in *K. Jagadish* (supra) set aside the holding of High Court to quash the criminal proceedings and held that criminal proceedings shall continue to its logical end.

23. The above precedents set by this Court make it crystal clear that pendency of civil proceedings on the same subject matter, involving the same parties is no justification to quash the criminal proceedings if a prima facie case exists against the accused persons. In present case certainly such prima facie case exists against the respondents. Considering the long chain of events from creation of family tree excluding the daughters of K.G. Yellappa Reddy, partition deed among only the sons and grandsons of K.G. Yellappa Reddy, distribution of compensation award among the respondents is sufficient to conclude that there was active effort by respondents to reap off the benefits from the land in question. Further, the alleged threat to appellant and her sisters on revelation of the above chain of events further affirms the motive of respondents. All the above factors suggest that a criminal trial is necessary to ensure justice to the appellant."

11.3. Later, in the case of **PUNIT BERIWALA v. STATE (NCT OF DELHI)**⁴ the Apex Court holds as follows:

"...

MERE INSTITUTION OF CIVIL PROCEEDINGS CANNOT ACT AS A BAR TO INVESTIGATION OF COGNIZABLE OFFENCES

28. It is trite law that mere institution of civil proceedings is not a ground for quashing the FIR or to hold that the dispute is merely a civil dispute. This Court in various judgments, has held that simply because there is a remedy provided for breach of contract, that does not by itself clothe the Court to conclude that civil remedy is the only remedy, and the initiation of criminal proceedings, in any manner, will be an abuse of the process of the court. This Court is of the view that because the offence was committed during a commercial transaction, it would not be sufficient to hold that the complaint did not warrant a further investigation and if necessary, a trial. [See: *Syed Aksari Hadi Ali Augustine Imam v. State (Delhi Admin.)*, (2009) 5 SCC 528, *Lee Kun Hee v. State of UP*, (2012) 3 SCC 132 and *Trisuns Chemicals v. Rajesh Aggarwal*, (1999) 8 SCC 686].

(Emphasis supplied at each instance)

The Apex Court in **ROCKY**'s case *supra* reaffirmed the settled principle, that a mere availability of a civil remedy does not by itself eclipse the jurisdiction of the criminal law, where the allegations on their face disclose essential ingredients of a recognizable offence. In the said matter, the allegations levelled were invoking Sections

⁴ 2025 SCC OnLine SC 983

406, 420, 344 and 506 of the IPC. **Upon a careful and nuanced examination of the factual matrix, the Apex Court deemed it appropriate to interdict the prosecution, only insofar as the offence under Section 406 of the IPC was concerned, while allowing the remaining charges to stand and the criminal trial to proceed. This course was adopted upon Court's satisfaction, that notwithstanding the presence of civil elements, the controversy could not be characterized as one of a purely civil complexion.**

11.4. In **ANURAG BHATNAGAR's** case *supra*, the Apex Court once again declined to exercise its jurisdiction to quash the criminal proceedings, noting that the memorandum of understanding between the parties was not a mere commercial arrangement simpliciter, but one imbued with allegations of inducement and criminal breach of trust, as borne out from the averments contained in the complaint. **The Court held that the allegations, if taken to its face value, were sufficient to constitute the commission of a criminal offence and therefore, warranted adjudication through the rigours of a criminal trial.**

11.5. In KATHYAYINI's case *supra*, where civil suits involving identical parties arising out of the same transaction were admittedly pending, the Apex Court held that pendency of civil proceedings cannot be employed as a shield to thwart criminal prosecution. The Court underscored that where the allegations disclose a prima facie case against the accused, the continuance of criminal proceedings is neither impermissible nor an abuse of the process, notwithstanding the existence of parallel civil litigation between the same parties.

11.6. Echoing this well entrenched jurisprudence, the Apex Court in PUNIT BERIWALA *supra* categorically held that mere institution of civil proceedings does not operate as a legal embargo upon the investigation or prosecution of a cognizable criminal offence. The Court, thus, reinforced the salutary principle that civil and criminal remedies though they may arise from the same set of facts, operate in distinct spheres and pursue fundamentally different objectives, a caveat, it would depend on facts obtaining in each of the cases.

12. The matter is still at the stage of crime. Even before the ink on the crime could dry, the accused are before this Court calling in question the crimes so registered on the afore-quoted offences and the criminal law being set into motion for the purpose of recovery of money. It is by now a too well settled principle of law that the FIR is not of offence, what is alleged is to be investigated into and the investigation must ensue. The Apex Court in the case of **NEEHARIKA INFRASTRUCTURE (P) LTD. v. STATE OF MAHARASHTRA**⁵, has held as follows:

"....

33.12. The first information report is not an encyclopaedia which must disclose all facts and details relating to the offence reported. Therefore, when the investigation by the police is in progress, the court should not go into the merits of the allegations in the FIR. Police must be permitted to complete the investigation. It would be premature to pronounce the conclusion based on hazy facts that the complaint/FIR does not deserve to be investigated or that it amounts to abuse of process of law. After investigation, if the investigating officer finds that there is no substance in the application made by the complainant, the investigating officer may file an appropriate report/summary before the learned Magistrate which may be considered by the learned Magistrate in accordance with the known procedure."

⁵ (2021) 19 SCC 401

12.1. The Apex Court in the case of **STATE OF MADHYA PRADESH v. KUNWAR SINGH**⁶, has held as follows:

"....

8. Having heard the submissions of the learned counsel appearing on behalf of the appellant and the respondent, we are of the view that the High Court has transgressed the limits of its jurisdiction under Section 482 of CrPC by enquiring into the merits of the allegations at the present stage. The fact that the respondent was a signatory to the cheques is not in dispute. This, in fact, has been adverted to in the judgment of the High Court. The High Court has also noted that a person who is required to approve a financial proposal is duty bound to observe due care and responsibility. There are specific allegations in regard to the irregularities which have been committed in the course of the work of the 'Janani Mobility Express' under the National Rural Health Mission. **At this stage, the High Court ought not to be scrutinizing the material in the manner in which the trial court would do in the course of the criminal trial after evidence is adduced. In doing so, the High Court has exceeded the well-settled limits on the exercise of the jurisdiction under Section 482 of CrPC. A detailed enquiry into the merits of the allegations was not warranted. The FIR is not expected to be an encyclopedia, particularly, in a matter involving financial irregularities in the course of the administration of a public scheme. A final report has been submitted under Section 173 of CrPC, after investigation."**

12.2. In the case of **SOMJEET MALLICK v. STATE OF JHARKHAND**,⁷ has held as follows:

⁶ 2021 SCC OnLine SC 3668

⁷ (2024) 10 SCC 527

"....

15. Before we proceed to test the correctness of the impugned order, we must bear in mind that **at the stage of deciding whether a criminal proceeding or FIR, as the case may be, is to be quashed at the threshold or not, the allegations in the FIR or the police report or the complaint, including the materials collected during investigation or inquiry, as the case may be, are to be taken at their face value so as to determine whether a prima facie case for investigation or proceeding against the accused, as the case may be, is made out. The correctness of the allegations is not to be tested at this stage.**

16. To commit an offence, unless the penal statute provides otherwise, mens rea is one of the essential ingredients. **Existence of mens rea is a question of fact which may be inferred from the act in question as well as the surrounding circumstances and conduct of the accused. As a sequitur, when a party alleges that the accused, despite taking possession of the truck on hire, has failed to pay hire charges for months together, while making false promises for its payment, a prima facie case, reflective of dishonest intention on the part of the accused, is made out which may require investigation. In such circumstances, if the FIR is quashed at the very inception, it would be nothing short of an act which thwarts a legitimate investigation.**

17. It is trite law that FIR is not an encyclopaedia of all imputations. Therefore, to test whether an FIR discloses commission of a cognizable offence what is to be looked at is not any omission in the accusations but the gravamen of the accusations contained therein to find out whether, prima facie, some cognizable offence has been committed or not. At this stage, the court is not required to ascertain as to which specific offence has been committed.

18. It is only after investigation, at the time of framing charge, when materials collected during

investigation are before the court, the court has to draw an opinion as to for commission of which offence the accused should be tried. Prior to that, if satisfied, the court may even discharge the accused. Thus, **when the FIR alleges a dishonest conduct on the part of the accused which, if supported by materials, would disclose commission of a cognizable offence, investigation should not be thwarted by quashing the FIR.**

19. No doubt, a petition to quash the FIR does not become infructuous on submission of a police report under Section 173(2)CrPC, but when a police report has been submitted, particularly when there is no stay on the investigation, the court must apply its mind to the materials submitted in support of the police report before taking a call whether the FIR and consequential proceedings should be quashed or not. More so, when the FIR alleges an act which is reflective of a dishonest conduct of the accused."

(Emphasis supplied at each instance)

If the complaints quoted hereinabove are considered on the bedrock of the elucidation of the Apex Court in the judgments noted hereinabove what would unmistakably emerge is, the matter requires investigation in the least. The accused are said to have hoodwinked several people after luring them into respective transactions. Therefore, there can be no question of interdicting the investigation in such cases. The projection of the learned senior counsel that it is purely a civil transaction and there is no nexus between the amounts deposited into the accounts to which the

petitioners/accused have no nexus, are all matter of investigation as it is not one case or one complainant, there are 11 complaints by different complainants against the same accused. In the seriously disputes questions of fact if this Court would interfere, it would run foul of plethora of judgments rendered by the Apex Court all of which are noted hereinabove.

13. For the aforesaid reasons, finding no merit in these petitions, the petitions stand **dismissed**.

**Sd/-
(M.NAGAPRASANNA)
JUDGE**

nvj
CT:MJ