① Emergency | Urgent

LAST APPEAL

To Sh. Gaurav Yadav IPS
DGP (PB)

Reg:- Fraud and cheating by cyber criminals posing as wealth Management advisers by Using whats app as "F.777 DBS Wealth Equity Research Group"

Respected Sir

① With great sorrow, pain and despair I have to bring it to your kind notice that I have cheated by these cyber thugs posing as "Wealth Equity Advisers" to the tune of Rs 8.10 crores.

② At the out set I regret that I did not use due caution while parting with my Money. Actually I saw this whats app and group very active on telegram. They were claiming to be representing DBS Group which is authorised by GoI and SEBI (As per them) to educate and help retail investors earn good money from Capital Markets

contd-

(3) Starting around Oct 28, 2025 Dr Rajat Verma (CEO DBS Bank) or some one posing on his behalf and using his photograph was giving tips on Capital Markets everyday whereby they explained stock market and other factors affecting indian markets. Anybody could ask a question and he use to reply it. It resulted in increase in confidence in the said activity. They also said initally the first phase-I will last 40 days for retail investors and Dr Rajat Verma will vet the names who will be allowed to trade. It was actually a ploy to show some sort of genuineness. So many people were clamouring for it.

(4) After about a week Prof Rajat Verma or somebody on his behalf approved a list and allowed the investors to trade. it created some sort of Euphoria (some of it seems to be manipulated by members of the investors group who were planted to market the scheme.

(5) Slowly slowly people started depositing more and more money. They developed a DASHBOARD which showed 4 headings (1) Daily trade stock, (2) OTC stock (3) IPO (4) Quantitative funds. Each of the scheme offered better returns than the other one. The screen shot of the for - dash board are available.

(12)

(6) As the moment picked up in daily trade stock with appreciation of 5% they brought in IPOs. Which were hitting market. They also claimed the DBS Group is given a very preferred lead that the group members applying through group will get highly discounted shares with good allotment. By manipulating the internal mechanism they would allot large number of shares where investors will have add more money to fully subscribe to the issue. Since it was one click subscription any body could be allotted any numbers of shares.

(7) After the IPO they would bring in OTC trade (over the trade counter) trad where trading starts at 3.30 PM onwards. It again used to be a sold at a discount to the prevailing market price, hence made good proposition for investors.

(8) Next in the line were the "Quantitative funds" where it told that lock in period of 3days (working) will bring at least 40%. appreciation. DBS also claimed that if it is not done by market for the DBS make good the profits. Due to which many of the investors huge amounts. Even though now it appears that these were only for their DASHBOARD PURPOSES. for attract . —

continued Page (4)

(9) Sir, while dishing out IPO details of good companies at a very concessional rate, I was suspecting foul play. So I confronted Dr Rajat Verma with the facts that while even the big ANCHOR INVESTORS have to pay full price, how can we get at discounted rate, he replied that for big institution investors the rates are always negotiable. Looks like some body else in place of Mr Rajat Verma was posing as Rajat Verma.

(10) There are details of Good numbers of so called investors having deposited money to trade. The receipt of all such payment are in my cell phone saved as chat with (1) Rajat Verma (2) chat with Meena Pohat (3) Complete chat of "F777 WEALTH EQUITY RESEARCH GROUP." I have also got hard copies of the same printed.

(11) Many of the investors also seemed to be part of the racket, because whenever anybody raised suspicion or questioned the DBS system, they will jump to the support of the trading programme saying that it is 100% legal.

— Next page —

(12) To make it look perfectly legal, everyday at 6.30 Ms Rajat Verma CEO of DBS or some body posing as him with his photo and give advice for next day's trade.

(13) Everyday MEENA BHAT the socalled assistant to Rajat Verma will start morning by 9 AM seeking investors to increase their investment so as to earn higher profits

(14) Every day they will select on script Which would be already near the Upper circuit to buy and sell it next day at 5% gain.

(15) Most of the time the figures concided with it but the number of shares traded on stock exchanges was much less than these people were buying or selling, claiming it to be "INTERNAL EQUITY TRADE" where there is no limit on number of shares traded.

(16) Incase of OTC trades (over the counter) which commences after closing of daily trades the profit margin was shown as 30-40 percent in one or two days.

(17) Then they introduced " QUANTITATIVE FUNDS " where the profit exceeded 50% for a three day window — ·PTO→

— continued - Page - 6 —

(18) The girl Meena Bhat (or some posing as such) continuously urged me not to reduce my holdings as it will affect my profits.

(19) When I questioned Dr Rajit Verma (or someone posing as one) he also said something and told that many people had larger profits than me.

(20) In the beginning of Dec 2025 when I applied for a withdrawal of Rs 5 Cr from my principal they said that my November profits were 52 Cr+, so I have to pay 1.5% service fee on principal + profit and 3% as Tax on profits which came to more than 2.25 Crores. With great difficulty I borrowed from my friends & relative & cleared the same.

(21) Again when I asked for withdrawal in Dec 2025, they said it is now coming to close on 12th Dec 2025, so all the levies have to be cleared to withdraw money. All the demands came close to another 2.025 Cr Rupees

(22) After that they said my annual fee for premium membership is 20 Lacs which has to be paid. I cleared the same also

— contd - next page.

cont.

(23) At the end when I persisted with Dr Rajit Verma for early withdrawal he suggested to pay bribe of Rs 10 Lacs to lower level functionaries who will fasten it up. I was coaxed to do that.

(24) In the last days of trade cycle Mr Verma announced that they will have celebratory Press meet at Mumbai on 30th Dec. The best 50 investors will be flown to DBS HQ in Singapore to study the whole system. All the expenses will be born by the DBS Group.

(25) Many participants were requesting that their names be included in the lists. It appears they were all part of the "NETWORKS".

(26) Similar case has been reported from Andhra Pradesh where a retired Engineer has been duped of more than one crore of Rupees. It is reported as

" ~~www.mexc.com~~
~~www.~~
~~www.mexc.c~~
www.mexc.co/en-IN/news/241449

continued on Page - 8

(27) Sir I have made all the payments through Bank transfers, where the details of the Benficiaries, Banks, account Numbers and Bank addresses are given also with IFSC addresses.

(28) Sir, I have made transfers from three of my Bank accounts as follows

(1) Axis Bank _ A/C No. 155010100116824
Urban Estate Phase-II, Patiala IFSC code, UTIB0002034

(2) HDFC Bank — A/C No. 14591050003044
~~Urban Estate Phase II~~, Patiala IFSC code
Chotti Baradari Patiala HDFC0001330

(3) ICICI Bank A/C No's (1) 079001003222
(2) 008201516699
Urban Estate Phase-II, Patiala
IFSC code ICIC0000790

(29) ~~M~~ I have the misfortune of transferring more than 8 Cr of funds. My own share of is approximately one Cr + Cr while rest were borrowed from friends and relatives which is more than 7 Cr plus.
I am totally devasted and so will my family will be once they come to know about it. Thinking that I can arrange good future for them I got trapped. I have been taking medicines for depression without knowlage of my family months

continued - page -

(30) It is totally my stupidity and carelessness where I believed strangers. Now I am not able to show my face to the friends and relatives. Nor I am able to pay them their dues. Even all my family assets will hardly be able to make up for this amount. In this situation I am left with no choice except to take my own life.

(31) "Except for these scammers" there is no one else responsible for it. I have my family and I am ashamed that I am leaving them in this abyss.

(32) Sir, I request your goodself to kindly register ~~and~~ a case of fraud scam leading to my murder against these scoundrels. If possible please ensure recovery of my funds by constituting a SIT of suitable officers and staff so that these people are brought to book.

(33) I know I will not be around to see the results but my spirit will pray for you, your family and Punjab Police.

Continued.. Page — 10 —

(34) Apart from this kindly allow a team of 3 police Psos/Guards with my family for a period of 3-4 years from now, when they are able to come out of the shock.

(35) Also I request yourself to impress upon all the persons from whom I borrowed money, not to harass my family. They will probably settle everything by selling our land and other assets as best as they can in the shortest possible time when they are out of the shock.

(36) I have saved all the chat with these scammers namely (1) Rajat Verma (2) Meena Bhatt, (3) Whats Group "F-777 Wealth Equity Research Group"

---

I have also make hard copies which available at my study table. The saved chat is available in Mobile phone under the Name 'AMAR'

I have told password to the cell phones to my family, ~~so~~ wife, Son & Daughter in Law.

— Continued Page — (11)

(37) The details of the beneficiary's where money was transferred are given my my Dairy giving alongwith transfer of funds. Also the details of amounts I borrowed from different people. These all tagged with Red, Green patches

(38) The details of the Bank accounts are also given where money was transferred. This can give a clear picture about the money trail.

(39) I am extremely sorry Sir, that apart from destroying my own family, I have ~~not~~ brought the Punjab Police in question whose own officer could not take care of the caution to be exercised.

(40) Since this is a very sophisticated Scamster's group a dedicated SIT can only unravel the network and bring people to book. If your good self may find it proper it could even be entrusted to CBI or a specialised cell in Punjab Police.

(41) I am again sorry that I have been driven to extreme circumstances of taking my own life, while it was my time to pass evening of my life with my family.

— Continued - Page - 12

(42) Sir, I would be grateful that if any culprits are caught and recoveries affected, same could be got passed on to my family so that they are able to pay the persons from I borrowed money.

(43) Sir, While advising general people to be aware of the scamsters I have myself fallen victim to their sophisticated method. I am left with no choice but to END my life.

I have used rifle of my Gunman Ranjit Singh of IRB, who is not at all at fault. He is a sincere boy. Since I don't have any private weapon, I use to keep this rifle in my Almirah for the night while at home.

(44) I request that both the PSO's provided to me may please be allowed to continue for 2-3 years more.

(45) While wishing Punjab Police every success I pray that if I am ever born again I should become a police officer.

GOOD BYE SIR

[illegible]