APPLICANT:

Mrs. Rohini Xalxo

RB/IV, Room No. 7, Building no. 1

Behind Burhani college Mazgaon

400010

Phone no. 9819086682

Age:46Yrs.

Resident of Mazgaon – 400010.

Mob: 9819086682

Date:16th March 2026

To,

Commissioner of Police,

Opposite Crawford Market,

Dr. DN Road, Fort, Mumbai - 400001, Maharashtra.

SUBJECT: - To register an FIR against Accused namely 1) **Mr. Rajat Shriram Sharma**, Mo.

No. 8690060119/ 756881117Ra.29 Murlipura Scheme, Jaipur, Village Singod Kalan, Rajasthan, 2) **Mr. Vijay Bhana Ram Maurya,** Mobile No. 9887646647, Ra. Village Mohalla, Ward No. 4, Rainer Mohalla, Bhagwatpura, Jhunjhunu. 3) **Mr. Ishwar Sawarmal Verma**, Mobile No. 9529310840 R. Jhunjhunu, Rajasthan and 4) their close associates for Organized Crime U Sec.111, Criminal Breach of Trust U/Se. 310, Cheating U/Sec. 318, Dishonest Misappropriation of Property U/Sec. 314 & other relevant provision of BNS, 2023 for fraudulently and dishonestly induced not only me/undersigned but also my entire team members to invest in XPO investment platform which is fraudulent and continuously conducted seminars meeting through online or physically to

intentionally deceive the investors to invest in XPO thereafter such investment is been swapped to 'Fix Deposit Funds' for 30 months without prior permission of the investors causing damages not only in respect of money but also in terms of mind and reputation which cannot be compensated in any terms. Hence this police complaint.

Respected Sir

1. I say that my name is Mrs. Rohini Xalxo, Age: - 46 years, residing at Mazgaon. I say that I was running a coaching class since 2009. I am staying at Mazgaon with my husband and my two children out of which my son studying in Engg. Computer Science 3rd year, and daughter preparing for aviation after completing her 12th in science stream. I say that myself and ***on***

behalf of other victims i. e my entire family, friends and relatives along-with other people related to me, I am making this Complaint/Application.

2. I say that in the April 2022 Ramanand Sah a family friend of mine informed me that he has invested in Dizicx i.e Forex Platform which giving her 4-5% returns monthly, pursuant to that I also invested 1 Lack in Dizicx which started giving me 4-5% monthly returns.

3. I say that in June 2022 Ramanand Sah told me that he wants to introduce me to his senior who is guiding him to invest in Dizicx pursuant to that Ramanand Sah personally introduced me with Accused Brijesh Pandy & Accused Sunil Aggarwal who came from Jaipur to promote Dizicx to make new members for investment in Dizicx.

4. It is important to note that since I have invested on believing Ramanand Sah, Accused Brijesh Pandey & Accused Sunil Agarwal in Dizicx & not a single occasion the returns have been stop from Dizicx I completely started believing on them on future investment. I say that on 1st October 2023, Ramanand Sah & Accused Brijesh Pandey has told me that XPO.RU is better investment platform than Dizicx because it is giving 8-10% monthly returns and persuaded me to invest in XPO.RU. It is important to note that I made an enquiry about the details of the XPO.RU. with Accused Sunil Agarwal at that time, they showed me the website of XPO.RU. (whose website developer is Mr. Sandeep Sigar resident of Jaipur, done IIT from. Delhi and has a company named SETUP FX in UAE) and explained me that the said investment platform is based in Russia and they have also showed me the 'International Certificates' on that occasion, I showed them my reservation about investment in the said platform being a Russian Company at that time

Accused Sunil Agarwal told me that when he has gone to Russia for taking admission in MBBS for his daughter in Russia at that time he has personally enquired about XPO.RU.'s office and assured me about the credibility and existence of XPO.RU. in Russia and persuaded me to invest in the said platform on which I told them that give me sometime to think.

5. I say that after continuously follow up by Accused Sunil Agarwal & Ramanand Sah, they requested me to provide them my Adhar Card, Pan Card, Phone Number and Email id to register me in XPO.RU. platform and told me to invested 1,00,000/- on a trial basis and to check whether regular returns I will get or not? I say that after receiving 8-10% returns on my investment on regular basis, I developed my faith on XPO.RU. and representation made by Accused Brijesh Pandey and Accused Sunil Agarwal, pursuant to which I started investing small-small amounts in the XPO.RU.

6. I say that Ramanand Sah, Accused Brijesh Pandey and Accused Sunil Agarwal told me to convince people to invest in the said platform so that I will get referral income from it. Pursuant to that, I convince my family members to invest in this platform like me so that my family members also get 8-10% amount of returns accordingly since January 2024 my family members, my friends, and relatives has invested in the XPO.RU. from time to time.

7. I say that in November 2023 a seminar has organised on investment in 'Royal Tulip Hotel' Kharghar where Accused Rajat Sharma from Jaipur Rajasthan was the Chief Guest and who portrayed himself as 'First investor' in India in XPO.RU. In the said program approximately 500 people participated and on a large LED Screen Accused Rajat Sharma and Accused Sunil

Agarwal gave a presentation about the profits and returns of XPO.RU.

8. I say that in the month of December 2023, on my WhatsApp I got a flyer invitation from Accused Sunil Agarwal and Ramanand Sah inviting for business seminar to be held on 31st December 2023 night in Jaisalmer wherein Accused Rajat Sharma as a Chief Guest. Due to my personal commitment, I have not attended the seminar, but showed my interest to send me the video so that I can check the credibility and authenticity of the investment platform. In one video Accused Rajat Sharma has again convinced the participants to invest in the said platform by saying that ***"2024 SHAANDAAR HI NAHI, DAAMDAAR HOGA"*** & further falsely portrayed that ***"INDIA KE LOGO KO INDIAN MUTUAL FUND KA PATA NAHI, XPO TO WORLD LEVEL KA MUTUAL FUND HE, JO AAJ SAMAJH LEGA WO FUTURE ME BAHOT PESE KAMAYEGA***

AUR APPKE MEHNAT KE PESE XPO ME BILKUL SURAKSHIT HE".

9. I say that in the month of March 2024, on my WhatsApp I got a flyer invitation from Ramanand Sah inviting for business seminar to be held at Hotel Three Star Kharghar wherein Accused Sunil Agarwal requested me to give my 'Testimonial Speech' of my journey after my investment in XPO.RU. In the said event Accused Sunil Agarwal reiterated that ***"ME 15 DIN RUSSIA ME REHKAR AYA HU AUR XPO RUSSIA SE CHAL RAHI HE AUR ME AAP SAB KO ASSHWAST KARTA HU K YE BILKUL SAFE INVESTMENT PLATFORM HE"***

10. I say that in the month of April 2024, I came to know that there is a business seminar to be held at Hotel Courtyard at Nasik wherein Accused Rajat Sharma was present as a Chief Guest. Again, with my busy schedule as a teacher I was unable to attend the event but the video of the event I saw. In the said

event Accused Rajat Sharma has promoted the XPO.RU. by saying as follows: -

(i) ***"HUM LOG SCHEME FREE INDIA AND SCAM FREE INDIA BANA RAHE HE"***

(ii) ***"APP LOG NISHCHINT HOKAR KAAM KARO ME HU NA".***

(iii) ***"YE LIFE TIME KA PROJECT HE. YE KAHI NAHI JANEWALA."***

(iv) ***"AAP LOG ITNA KAMAEGE K SAB LOG NAYI GAADI KHARIDEGE"***

I say that at that event again Accused Rajat Sharma was portrayed and shown to be first Indian investor and promoter in XPO.RU. in that event.

11. I say that in the month of May 2024 when Accused Sunil Agarwal came to Kharghar for business promotion at that time Accused Sunil Agarwal told me to take lead for future

prospects of my team because coming from Rajasthan to Mumbai was difficult for him. In the said event Accused Sunil Agarwal felicitated me as a leader prospect.

12. I say that in June 2024 Accused Rajat Sharma and his close associates has declared that the investors who invests or through referrals make investment of more than 10,000/- Dollars will be qualify to attend business seminar at Malaysia. It is important to note that I invested for the said trip to be held in August 2024, but due to the exams of my students I was unable to travel Malaysia.

13. I say that in August 2024 from all over India approximately 200 persons went to Malaysia for attending business seminar wherein Accused Rajat Sharma taken one person on zoom call named one Haripurushottam and shown and portrayed him as a banker with J. P. Morgan Bank in Singapore was his senior in

XPO.RU. He even informed there that the liquidity provider of XPO.RU. is J. P. Morgan Bank. I say that by false assurances and empty promises of Accused Rajat Sharma about security of returns from my investments I started thinking to quit my profession as a teacher.

14. I say that in the month of September 2024, I got to know that there will be one Zoom meet where Accused Rajat Sharma will be the host and informed that I will get a chance to ask question after his speech. There I got the chance to ask the question after his speech and after answering my technical questions, he appreciated my communication skill and the level of questions I asked. It is important to note that this was my first encounter with Accused Rajat Sharma.

15. I say that in the month of October 2024 Accused Rajat Sharma and his close associates has declared that the investors who invests or through referrals make investment of more than 10,000/- Dollars will be qualify to attend the 'Forex Expo' in

Dubai. I say that my financial condition at that time was not much good so I was not able to invest again the amount of 10,000/- Dollars. **Even without my investment I was allowed to travel Dubai**. I say that my motive to travel Dubai was to meet the team XPO.RU. so that I can assure myself whether the platform is actually from Russia. I say that there I met the entire team of XPO.RU. who came from Russia and I have interacted with them and asked questions. I say that on the same day there was an event, only for Accused Rajat Sharma team at Grand Hyatt Dubai. I say that there around 500 people attended the said event including their investors from Dubai. I say that after the end of program Accused Rajat Sharma came to meet me personally in the event hall and recognized me by stating ***'You are the one who attended the Zoom meet last month and appreciated me by stating I asked very good questions'***. It is important to note that being a Chief Guest, he approached me

to take photographs along with him and some other people standing there.

16. I say that after the said meet at Dubai Accused Rajat Sharma has assigned me to take zoom meeting once in a week for all the investors and promotors of India. That when I did assignment of zoom meeting thereafter Accused Rajat forced me to take the meeting of maximum investors physically. It is important to note that my team members were also getting good returns in XPO.RU. also successfully achieved the targets given by Accused Rajat Sharma, Accused Vijay Maurya and Accused Ishwar Verma because of which the investors getting good returns and team grew rapidly.

17. I say that in the month of December 2024 since the returns of my investment are regularly getting credited. I asked Accused Rajat Sharma to come and meet some of my family members and relatives who resides at Bhilai Chhattisgarh. ***There he asked me to take Podcast from the stage***. I say that it was the

gathering of around 100 people, there I asked one question that ***'XPO KYU NAHI BHAAG SAKTI?'*** To Accused Rajat Sharma gave answered technically based on Forex market. It is important to note that the said meeting was attended by Accused Vijay Maurya who also replied that ***"MAI GUARANTEE LETA HU APKE PAISE KA, KITNA PAISA LAGAOGE 1 CRORE, MERE SE AAKAR LE JAANA".***

18. I say that after this after this meeting Accused Vijay Maurya asked me about my investment, my relatives and friends. In the month of December 2024 Accused Vijay Maurya said that ***"I WILL GIVE YOU ONE SURPRISE VERY SOON, YOU WORK HARD IN OUR PLATFORM, YOU DON'T KNOW HOW MUCH YOU CAN EARN. YOU ARE NOT AWARE THE REAL POWER OF INTERNATIONAL MARKET. YOU START WORKING ON REFERRAL INCOME AND YOU WILL SEE ALL YOUR DREAMS COME TRUE".***

19. I say that in the month of April 2025 Accused Rajat Sharma, Accused Vijay Maurya and their close associates made me ELITE MEMBER in XPO.RU. where some extra commission used to give. It is important to note that the extra commission which used to receive in the name of elites was compelled to spend on the tour expenses and even some time I paid money from the profits I received. I say that at some point of time it becomes burden on many elites to bear the each and every expense of the team.

20. I say that after becoming the elite , Accused Rajat Sharma approached me many times to take interviews of other elites about their journey. I further say that in the month of October 2025 he phoned me that he arranged a Zoom call with Vice President, Asia Pacific Head and head of brokerage operations of XPO.RU. I say that as they don't know Hindi so Accused

Rajat Sharma appointed me as an interviewer to ask the questions and translate it in to Hindi and address to all the investors from India. I say that I being unaware of their fraud plans and lay person, I was not able to see any way out in the situation of being cheated financially and mentally and ***my communication skill was harshly misused.***

21. I say that in the month of November 2025 Accused Rajat Sharma, Accused Vijay Maurya and Accused Ishwar Verma have informed all the elite members to come to Thailand for business purpose where they did not meet us. It is important to note that during our stay in Thailand we all elite members came to know that FIR was registered in Mathuragate Police Station at Bharatpur, Rajasthan against Accused Rajat Sharma, Accused Vijay Maurya and Accused Ishwar Verma & others. It is pertinent to note that at that time we all came to know that the withdrawals were stopped and after continues follow up with

Accused Rajat Sharma, Accused Vijay Maurya and Accused Ishwar Verma they never given satisfactory answer to it neither came to meet us at Thailand. I say that after continues follow up with Accused Rajat Sharma, Accused Vijay Maurya and Accused Ishwar Verma they gave false assurance the withdrawal will start from 25th December 2025 which kept on extending till 28th February 2026.

22. I say that they are now not responding to my phone calls since 9th March 2026 and gave assurance to other people from Rajasthan that money will surely come but it's now 11 months and now with no earnings and huge financial burden on me, I am unable to survive with finances. When I talk about my problems to my few known person of Rajasthan Accused Rajat Sharma and his fraud associates conveyed me message through someone to inform Rohini ma'am to invest in our new

investment platform named POCKET FOLIO. I say that again they have started their plan to do fraud with innocent citizen.

23. I therefore respectfully request your good office to kindly take cognizance of “Pocket Folio” also, apart from XPO, and direct the appropriate authority/investigating agency to examine the constitution, ownership, directors/key persons, financial transactions, source and movement of funds, and interconnection, if any, between Pocket Folio and XPO.

24. This request is made in the interest of protecting the legitimate interests of the affected persons and I humbly request that the matter may kindly be examined comprehensively so that merely changing the name, structure or corporate vehicle does not result in the legitimate claims of affected persons being overlooked.

25. I say that because of sudden stop of withdrawal from XPO.RU and false assurances which kept on extending in definite time

has created a panic situation in my team members. It is pertinent to note that on 13th March 2026 when we visited the XPO.RU. Website at that time we got to know that investment is been swapped to 'Fix Deposit Funds' for 30 months without prior permission of the investors. It is important to note that the accused persons fraudulently and dishonestly induce not only me but also **my entire team members to invest in XPO.RU. investment platform** which is fraudulent and continuously conducted seminars meeting through online or physically to intentionally deceive the investors to invest in XPO.RU. causing damages not only in respect of money but also in terms of mind and reputation which cannot be compensated in any terms. Therefore, I along with on behalf of my team members collectively requests to register an FIR against the Accused Rajat Sharma, Accused Vijay Maurya and Accused Ishwar Verma & their close associates for Organized Crime USec.111, Criminal Breach of Trust U/Se. 310, Cheating U/Sec. 318, Dishonest

Misappropriation of Property U/Sec. 314 & other relevant provision of BNS, 2023.

I kindly request to your good office to register Complaint/FIR by myself and on behalf of other victims i. e my entire family, friends and relatives along-with other people related to me, and to take the necessary legal action against the 1) Rajat Sharma, 2) Vijay Maurya 3) Ishwar Verma & their close associates and any other concerned persons as per Law. Kindly acknowledge this complaint and take appropriate action at the earliest.

Yours Faithfully,

(Mrs.Rohini Xalxo)