Financial crisis made worse by lockdown killed brothers, 4 kids

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ACP J Division R B Rana displays 26 credit cards on which the families had been surving late. Police investigation into the tragic suicide of Patel brothers Gaurang and Amrish, along with their four kids, reveals lack of income during the lockdown was posing problems in repaying credit card and home loans; the joint family had 26 credit cards and total liability of Rs 32 lakh

By Asik Banerjee

The severe economic impact of extended lockdown between March 25 and June 1 on the lives of common citizens is now being felt widely. Police probing the suicide of two brothers, who took own lives after sedating and hanging their four kids, say the difficulty faced by them in repaying credit card and home loans due to lack of income could have forced them to take the extreme step.

Gaurang (40) and Amrish Patel (42) had hanged themselves from their vacant flat at Prayosha Residency in Vinzol along with their four kids on Wednesday. Their bodies were discovered by police late on Thursday after the family went looking for them. The brothers and kids had left their respective houses saying they would return in a while.

Commenting on the case, ACP J division RB Rana said, "During the investigation it has been revealed that the joint family of the two brothers had the loan liability of Rs 32 lakh. It seems the loan amount which they took before the lockdown and the stress caused by their diminishing income is the reason for their extreme step."

Heavy burden of loans and credit cards

Police investigation has revealed that the joint family has a total of 26 credit cards in which the total outstanding amount is around Rs 12 lakh. And the financial liability, including the loans, is around Rs 32 lakh. Cops have concluded that the deteriorating financial condition of the family is the reason for which both Gaurang and Amrish took the extreme step.

According to police, out of the total 26 credit cards, 22 were in Gaurang's name while the other four credit cards were in the name of Joshna and Hetal. In the past, Amrish had six loan accounts, all closed. Eight loan accounts were in the name of Amrish's wife Joshna. Out of these, three are currently active— two credit card accounts and a loan.



While Gaurang's wife Hetal has four active loan accounts out of which one is a loan account and rest all are credit card accounts.

ACP Rana further said the address for all the loan and credit card accounts was recorded as Prayosha Residency apartment of Gaurang. Earlier, both the brothers were involved in textile work but a while ago they had

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bought two cars to start a cab service. One they had sold off and the family survived on income of one cab which stopped totally during the lockdown.

Brothers distributed income evenly

Gaurang and Amrish were close to each other and the income generated was distributed equally between the two. They didn't have many friends and depended on each other socially. The families also went on vacations together. Crucial family decisions were taken unanimously by the two.

Why Gaurang vacated Prayosha Residency flat

The address submitted while taking credit cards and loans was Gaurang's residence at Prayosha. Their wives were unaware about the huge debt incurred by the two.

A police officer associated with the case said, "Gaurang shifted to a rented accommodation in Vatva as several bank officials came inquiring to Prayosha demanding payment of pending amounts."

Brothers' land deal stuck

The families owned a plot of land near Pirana which was facing legal issues. A civil suit is going on as to real ownership of the plot. Police probe also showed that Gaurang and Amrish were well off compared to their relatives. Their children studied at Sacred Garden school in Ghodasar. Incidentally, Hetal and Joshna are cousin sisters who got wedded in the same family. A cop associated with the probe said the brothers were lately surviving by buying essential items via only credit cards. Their wives had no inkling of the financial stress.

The brothers' and their kids' last day

Gaurang and Amrish left their home on Wednesday morning with their children Mayur (12), Dhruv (12), Kirti (9) and Salvi (7), telling their wives that they are going out for recreation.

They sent their Whatsapp contacts pictures from their childhood. Sent along with the pictures was a disturbing insinuation — a video link to Bollywood song 'Zindagi ki talash mein hum maut ke kitne paas aa gaye' indicating that they were probably contemplating taking an extreme step.

Late on Thursday, cops found the six bodies hanging from the ceiling of their apartment at Prayosha Residency.

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