



**CORONERS COURT  
OF NEW SOUTH WALES**

**Inquest:** Inquest into the death of Monika Chetty

**Hearing dates:** 23-27 November 2020

**Date of findings:** 28 March 2024

**Place of findings:** Local Court at Burwood

**Findings of:** **Magistrate Truscott**

**Catchwords:** CORONIAL LAW – Cause and manner of death – open finding as to manner – cause of death acid burns – application of acid by another – immigration fraud – gambling - debts

**File number:** 2014/0003316

**Representation:** **Counsel Assisting**  
Ms Christine Melis instructed by the Crown Solicitor's Office

**Sadma Begum**  
Mr E Kerkyashanan instructed by Ms R Cetin of Murphy's Lawyers Inc.

**Mosmeen Mohammed**  
Mr S Patrarajasingham instructed by Ms R Cetin of Murphy's Lawyers Inc.

**Ion Olariu**  
Mr M Higgins instructed by Ms R Cetin of Murphy's Lawyers Inc.

**Chris Farras**  
Mr C Parkin instructed by Ms R Cetin of Murphy's Lawyers Inc.

**Findings:****Identity of deceased:**

The deceased person was Monika Chetty.

**Date of death:**

Ms Chetty died on 31 January 2014.

**Place of death:**

Ms Chetty died at Concord Hospital in NSW.

**Manner of death:**

Ms Chetty's death was the result of a homicide by a person or persons unknown.

**Cause of death:**

The cause of Ms Chetty's death was complications from burns, such burns being from acid doused over 80% of Ms Chetty's body.

**Recommendation:****To the NSW Commissioner of Police:**

I recommend that the NSW Commissioner of Police cause the investigation into the death of Monika Chetty to be referred to or remain within the State Crime Command Unsolved Homicide Team for ongoing investigation, review, and monitoring.

**Non-publication orders:** Non-publication orders were made during the hearing in November 2020. A copy of the orders can be obtained on application to the Coroner's Court Registry.

*The Coroners Act 2009 (NSW) in s. 81(1) requires that when an inquest is held, the coroner must record in writing his or her findings as to various aspects of the death.*

*These are the findings of an inquest into the death of Monika Chetty.*

## **Introduction:**

1. Monika Chetty died in the Burns Unit of Concord Hospital on 31 January 2014. She was 39 years old. Monika had sustained non-survivable full thickness acid burns to 80% of her body. The acid was likely hydrochloric acid. Monika was the mother of three children: Daniel, who at the time was 15 years old; Kris, who was 12; and Trishala, who was 5 years old. They had been living with their father Ronald Chetty for three years at the time of Monika's death.
2. On 4 January 2014, police officers had found Monika in a suburban bushland adjacent to a residential street in West Hoxton. Monika was in a state of extremis. Her injuries were such that she was unable to be visually identified, police confirming her identity through DNA comparison with family members. Monika was hospitalised and treated and though her injuries were deemed by doctors to be non-survivable, Monika communicated to one of the specialists that she wanted him to do all that he could to keep her alive.
3. As to precisely when, where and why the acid was applied to Monika's skin was investigated by police, but it has not been possible to resolve the circumstances or manner of Monika's death, also leaving open the question as to who caused Monika's death..
4. The police investigation into what happened to Monika was commenced on the day police found her and has continued since that time.

## **The Inquest:**

5. A hearing of evidence was held from 23 to 27 November 2020 during which seven volumes of documents, videos and photographs were tendered. Evidence was taken from five witnesses: Detective Senior Constable Andrew Booth who became the officer in charge of the NSW Police investigation in May 2018; Dr Kerry Eagle, forensic psychiatrist who prepared a retrospective psychiatric assessment of Monika; Ronald Chetty, Monika's ex-husband; Associate Professor Dr Peter Haertsch, a plastic and reconstructive surgeon; and Gary Brixham (Asher) who befriended Monika between September and December 2013.
6. The proceedings were adjourned with the intention of resuming the hearing. However, after a full review of the matter there was no basis to hear further evidence and in 2023, those assisting me indicated to the interested parties to the inquest that the inquest would only be resumed for the purpose of entering findings, which would include an open finding as to the manner of Monika's death.
7. Counsel assisting served written closing submissions on the parties and submissions in reply served on behalf of Ms Begum indicated that no submissions would be made. Submissions served on behalf of Ms Mohammed were in the same vein but for a submission highlighting that the evidence at the Inquest indicated that Ms Chetty was involved in activities and had associations which would give rise to persons having motive and opportunity to cause harm to her. Submissions on behalf of Messrs Olariu and Farras were not made and were not required.
8. On resumption of the Inquest Monika's children and her sister Mohini made family statements which demonstrate their profound distress and sadness that Monika's death continues to cause them. I truly regret that this Inquest has not been able to resolve the many questions about Monika's death and has brought no person to justice.

## **The Role of the Coroner**

9. Section 27(1) of the *Coroners Act 2009 NSW* (the Act) requires an inquest to be held if the person had died or might have died as a result of homicide or if it has not been sufficiently disclosed what the manner and cause of a person's death was.
10. As set out in section 81(1) of the Act, the Coroner is required to record findings in relation to the following: (a) the deceased person's identity; (b) the date and place of the person's death; (c) the manner and cause of the person's death.
11. The Act does not define the phrase "manner and cause of death". The manner of death relates to the circumstances in which a death took place whereas the cause of death is the direct and proximate physiological cause of the death.
12. Pursuant to section 82 of the Act, the Coroner may make recommendations in relation to any matter connected with the death about which an inquest is concerned. Recommendations are those that have the capacity to improve public health and safety in the future, and/or be investigated or reviewed by a specified person or body. A recommendation can be made if it arises from the evidence adduced and tendered at the inquest or inquiry.

## **The Evidence:**

### ***Background:***

13. Monika was born Monika Prasad on 28 May 1974 in Fiji. Throughout high school she used the name Nikki Prasad. In 1988 she emigrated to Australia with her parents (who are both deceased) and her sister Mohini. In 1998 Monika and Ron Chetty married and their children were born in 1998, 2001 and 2008. During their marriage, Ron and Monika purchased a home in 1999 and then sold that and bought another in 2001. They lived in Bossley Park, a suburb in Western Sydney, NSW. Monika worked between 2001 and 2003 in a nursing home but other than those periods had not been formally employed.

14. In 2001 Monika commenced gambling which by 2005 had become a significant problem. Monika would deplete Ron's bank account and repay it by borrowing from her father. Whenever Ron did not give her money for gambling Monika would get it from her father. Winning made Monika happy but placed the family under huge financial stress such that they lost their home in 2008 due to significant mortgage arrears. They moved into the home of Ron's parents, but Monika continued gambling and her relationship with Ron ultimately and inevitably broke down and they separated in December 2009 with Monika and the children moving into Mohini's home and Ron having the children on weekends. The relationship between Monika and Mohini broke down and Monika moved again with the children to premises in Toongabbie.
15. In about 2007 Monika met Ms Begum and Mr Olariu, who are married and operated a pawn shop in Fairfield. Monika attended their shop "Smart Cash Loans" on countless occasions from this time to the end of 2013. She would often pawn jewellery there. Monika would refer to Ms Begum as "aunty" or "mum". Monika's diary entries in 2010 indicate that she owed Ms Begum money and was required to pay her \$500 per week.
16. By the end of 2010, when the children were supposed to return to Monika's care after spending Christmas with Ron, Monika asked Ron to care for them full time.
17. Monika kept a diary and in early 2010 she wrote entries about "Babe" or "Baby" who she knew as a man called "Nick Cha". In early 2010 Ron received a threatening phone call from a man who called himself Nick. This man threatened Ron demanding that he forward a portion of his superannuation money to Monika. A couple of weeks after the telephone call, Monika made an entry in her diary that she had received this money. Later diary entries indicate that she was fearful of Nick and he required her to pay him \$10,000. There is no evidence as to the true identity of Nick Cha though there appears to have been telephone contact between someone and Monika, whether he in fact existed or whether they ever met in person has never been established.

18. In 2012 Monika underwent chemotherapy for breast cancer but did not attend hospital in September 2012 for arranged surgery.
19. Throughout 2012 Monika constantly asked her father and Ron and Mohini for money and her behaviour became desperate and somewhat bizarre. In late August to early September 2012, she sent many text messages to Mohini pleading for \$500 to \$2000 claiming that she needed to repay money. Monika took to begging on the streets, presenting with numerous burn injuries which are outlined further below.
20. By February 2013, Monika was homeless living in a car and by the end of that year she did not have a car and was living in the bushland area where she was found by police in January 2014. Ms Begum is the mother of Mosmeen Mohammed, who is married to Chris Farras and they lived in a house near the location where the police found Monica in 2014. Prior to that time Monika would attend their residence, sometimes sleeping on their veranda and sometimes to have her wounds dressed. Ms Begum, Mr Farras and Mr Olariu visited Monica when she was hospitalised in 2014.
21. In about September 2013, Monika met Garry Brixton (Asher) when she was begging near Parramatta railway station. According to Mr Asher she asked him to marry her. Mr Asher said that he accompanied her to Smart Cash Loans on occasion and gave Monika money. He said that he had given her about \$20,000 from mid-September to mid-December. He said he last saw Monika on 27 December 2013 but her did not realise she required medical attention.

### **Immigration Scams**

22. The police investigation located evidence that Monika operated many bank accounts, and between 16 August 2010 and 11 December 2013 there had been 205 deposits made into 15 accounts totalling \$184,275. The police investigation discovered that Monika had been involved in an immigration racket whereby she would receive up to \$20,000 from mainly Indian students seeking immigration visas which she claimed she could secure for them through contacts in the Immigration Department. Sometimes she would

promise to marry so that he could apply for a spousal visa. She would hold their passports and when the man would discover that he had been scammed he would ask for the return of his passport and money. Police located several passports in Monika's property following her death.

### **Previous Burns**

23. In 2012 and 2013 Ron and Mohini and others saw burn injuries on Monika's hands and face. When asked, Monika would give varying explanations for these injuries such as being burns from cooking, from a car radiator's water splashing, from a coal radiator, injuries arising from a motor vehicle accident or from having her hand caught in a car bonnet.
24. In about August 2012 a man called Kushal Jhally visited Monika when she was living in Heckenberg. He reports that her shoulder length hair was dark brown on top and brown and white below and her face looked like it was badly burned, with her skin a darker colour and some skin peeling. Her fingers were covered in band aids. About a week later, when Mr Jhally saw Monika, her burns were beginning to heal.
25. Mohini saw Monika on 18 August 2012 and noted that Monika's face was entirely black and that she had blisters on her face that were clear and full of fluid. Monika had black arms and clear blisters on her left arm. Mohini could see Monika's head, hair ear or neck as Monika had covered them with a scarf which she prior to that did not normally wear. Monika excused her injuries as splashed oil when cooking an egg in a deep fryer.
26. Likewise, another witness Davendra Kuma saw Monika in September/October 2012 and Monika explained that the burns on her face were due to a radiator cap incident. In about mid-September Ron saw blisters on her left cheek and right side of her neck and on her forearms up to her sleeve line with all her fingers bandaged; again, Monika repeated the radiator cap incident and that the bonnet closed on her hands.



27. When Mohini saw Monika in early November 2012, she saw that Monika was still wearing the scarf and she had pink dry marks where the blisters had been.
28. In January 2013 the family's accountant saw Monika and took a video of her as he was shocked at her appearance. The skin of her arms was dark, and she had sores on her arms. Her face was blotchy and her arms and neck appeared burnt. Housing NSW social workers noted burns to Monika's body which she had claimed had been caused when cooking. She said they were old burns. They suspected that the burns may have been self-inflicted. Monika only stayed in temporary Housing NSW accommodation for a month.
29. On 7 May 2013 NSW Ambulance paramedics attended Monika at a leisure centre complex in Liverpool. She was sitting on a chair next to a sink with her hands wrapped in bloody bandages. She had thick burns on both hands and both feet. She was conveyed to Liverpool Hospital and then the following day transferred to Concord Hospital. Monika reported to Liverpool Hospital that she received the burns 2 weeks previously from a coal radiator. The Concord Hospital records indicate that Monika presented with chemical burns, the injuries were to her face, neck, hands and both feet. Monika reported that her injuries were sustained by being splashed with hot water from a radiator cap. Liverpool Hospital's records indicate that Monika had previously refused treatment for burns to her neck and chest and had claimed to have been treated by a medical centre. Monika was discharged on 8 May 2013.
30. Later the same day Monika was again at the leisure centre and paramedics were called and she requested pain relief and was given oral Panadol. She then re-attended Liverpool Hospital claiming her hands had been caught in a car bonnet causing her wounds to re-open. There was a message on the file that Ms Begum had called and that she should be called if Monika was going home.
31. On 10 May 2013 Monika self-discharged against medical advice only to return later in the night in the company of a friend to have an IV line removed.

32. On 13 May 2013 Monika attended Concord Hospital where photographs were taken of her hands and her wounds were re-dressed.
33. Later that evening on 13 May 2013, an ambulance attended Monika at the home of Mr Farras and Ms Mohammed in West Hoxton. Monika was taken to Liverpool Hospital, the notes for which included that the burns were from hot water two months previously and that a friend had been trying to clean the wounds and in doing so reopened the wounds. Monika was later discharged.
34. On 24 May 2013 Monika was admitted to Liverpool Hospital following a motor vehicle accident. Notes indicated that Monika had old burns and that she was very anxious about her need to find money and that she owed friends a lot of money for helping her out in the past and that she owed "big money". She was crying a lot.
35. On 25 May 2013 Monika was discharged. The hospital notes indicate that "a friend" attended the following day saying that she was happy to take Monika home as she usually helped Monika with wound care.

### ***The Fatal Incident:***

36. There is no direct evidence about how, when and where Monika received her fatal wounds. Dr Peter Haertsch who attended Monika at Concord Hospital on 6 January 2014 and every day thereafter posited that the injuries were about three to four weeks old. He posited that about two gallons of acid had been thrown on Monika from behind while she was lying down on her left side in a foetal position.
37. When Monika was first spoken to by police, she told Leading Senior Constable Olander that her name was Nikki Prasad and when he asked her what had happened, she told him that the previous week she had been asleep in Bigge Park Liverpool. She said she had been robbed and acid had been thrown over her. She was taken to Liverpool Hospital and told the police that the man had asked her for money; she said "no way" and then he asked her for a cigarette

but she had none and he left and then returned with a bottle of acid. She said she was lying down and he poured acid on her. She said it was too dark to see him but she described him as middle-aged.

38. The police attended Bigge Park which is opposite the entrance to Liverpool Hospital. Their investigation did not discover any evidence at Bigge Park to support Monika's version of events.
39. Garry Brixham (Asher) said that he saw Monika on 27 December 2013 and she said to him "someone threw acid on me last night". He said that she said it quite casually and did not seem alarmed by it, so he took it no further. I doubt that Mr Asher is correct about the date though he said he recollected it because it was the day after Boxing Day when he saw her.
40. There is evidence about Monika's injuries from witnesses and CCTV footage which support Dr Haertsch's opinion that Monika's injuries were caused in early December 2013 rather than Monika's claim to police that it was late December 2013.
41. A bus driver Mr Ian King provided a statement to police on 7 January 2014. He estimates that between 9 and 31 December 2013, Monika travelled on his bus about 10 times. At about 8.00pm on 9 December 2013 at the Liverpool Bus Interchange, Monika was wearing a white pad over her right eye. She walked slowly and she spoke to him saying that she wanted to go to the "fire station", meaning the Horningsea Park Fire Station which is the nearest stop for a 10-minute walk to the street in West Hoxton where Monika was found by police. Mr King said that when he got to the fire-station stop he had to wake Monika as she had fallen asleep. This occurred again for the next two days and again on 17 and 18 December 2013; Monika arrived at the same time, sat in the same seat, fell asleep and was awoken by Mr King at her stop. Mr King recalls that Monika boarded his bus at 8.00pm on 19 December 2013 and, at that time, he had observed a noticeable change in that she had numerous white surgical bandages around the top of her head and her skin appeared blotchy and "so dark".

42. Earlier that day a witness Kylie Macmillan saw Monika at Parramatta Westfield. She recalled that Monika's hair was dark and short with patches or clumps missing. She had a round medical patch on her right eye which Monika was continuously wiping at the inside corner as it was weeping. The skin on the left side of Monika's face looked damaged. Ms MacMillan asked Monika how she became injured and Monika told her, "I was asleep at the park and someone poured chlorine on me". Monika said she had put lavender oil on as a friend had told her it would help.
43. On 23 December 2013, Monika was at Westfield Shopping Centre at Liverpool. Footage from CCTV cameras show Monika entering the centre. Her head and face are bandaged. There are burns on her hands. She wore a black beanie, a hooded jumper and track suit pants. She was pushing a shopping trolley and some footage showed her begging.
44. The following day, on 24 December 2013, Monika was again on the bus and CCTV shows her head with white bandages and the eye pad over her right eye. She moved very slowly.
45. On 29 December 2013, Monika went to Liverpool Hospital. CCTV footage shows that at 6.00pm she was approaching people in the hospital lobby. She had bandages around her head, hands and wrists. A security officer's statement says that they had been called to the lobby as a woman was begging on hospital premises. When they attended and saw Monika's bandages, they asked her what had happened and she replied, "I got burnt". The skin on her face was peeling and flaky on both cheeks and parts were pink. She was asked whether she would like to see a doctor and she declined saying that she was fine. Monika walked out of the hospital and was seen to drink water from a nearby tap and then she walked to Bigge Park and sat down on a bench.
46. Monika caught Mr King's 8.00pm bus on 30 December 2013 and then the following day, but at a later time she had more bandages than on the previous day. On 31 December 2013 she had more padding and strapping which was wrapped under her chin and around her head. Her right eye was still covered by an eye pad. Mr King noted that Monika's movements were extremely slow,

taking her about five minutes to board and sit down on the bus. Mr King said that he heard Monika speak on her telephone. He heard her whisper the words “why are you doing this to me?”. There is no evidence as to the identity of the person Monika was speaking to.

47. On 4 January 2014, between 2.00 and 3.00pm, Monika telephoned Ron. This is the first time she had spoken with him for about five months. Monika sounded tired and Ron thought that she may not be feeling well. Monika wanted to see the children and talk with them. Ron suggested she call back between 5.30 and 6.00pm when he was home from work. Monika did not call back.
48. On 4 January 2014, an anonymous caller telephoned emergency services citing a concern for the welfare of a female who was acting strangely, had burns on her body and was in bushland in West Hoxton. Police attended at 7.00pm.

### **Police Investigation**

49. After the police examined Bigge Park and ascertained no evidence whatsoever consistent with acid having been poured over Monika at the location or nearby, Detective Sergeant Lydia Hill attended Monika in hospital on 11 January 2014 and spoke with her. Monika indicated that she had taken her clothes off at the park and put them in the bed. She shook her head “no” when asked if she had put acid on herself. Later, on 14 January 2014, she was spoken to again and maintained her version and maintained she could not see the face of the person who did it.
50. Despite a thorough police investigation, and interviews with a number of relevant persons, the details about which I do not expound given the recommendation that follows this inquest, the identity of the person or persons involved in Monika’s death has not been ascertained.

### **Non-survivable Burns**

51. Dr Haertesch described the burns and also referred to the findings in the autopsy report. He noted that Monika's left side of her face, including her chin lips and lower nose were not burned. Some of Monika's hands were not uniformly burned, perhaps because she was wearing mittens and/or they were clenched or overlapping or covering part of her face when the acid was poured on her. He posited that she was clothed providing some protection to parts of her body. Burns were most significant on Monika's right side extending from the back of her head, down her neck, onto her back and over her buttocks. It was described that 80% of Monika's body had full-thickness burns. Though in his report Dr Haertesch was unable to suggest the amount of acid applied to Monika, in his evidence he suggested it was a large amount, possibly two gallons. He said he thought it likely that the acid was hydrochloric acid as it was more accessible than sulphuric acid.
52. The autopsy report describes Monika's injuries and identifies the cause of death as "complications from burns".

### **Monika's Family**

53. Monika's children are now ten years older from when Monika died. Ron described that, prior to the children living with him, Monica was a loving mother to her children. He said she was a good mother and partner. The fact she wanted to speak to her children while suffering alone in the bushland in West Hoxton indicates they were foremost in her mind. The police investigation and this inquest has brought them no comfort or closer to knowing what evil befell their mother. Likewise, Monika's sister Mohini is still left with many unanswered questions. I extend gratitude for their patience and my regret and condolences.
54. Monika's gambling problem seems to have been the beginning of her decline but what, if any role, it played in her being caught up in an immigration racket and continually owing people money is not possible to discern. That she was always in debt and seemed always required to repay very significant sums of money remained to the very end. Why and to whom this money was owed is not resolved. Monika took to begging apparently to repay debts as opposed to

supporting herself. Monika's presentations with burns throughout 2012 to mid-2013 raises questions whether they were inflicted by Monika herself or by another/others to enhance prospects of begging, or whether they were inflicted as a means of control or punishment, is not possible to discern. However, the fatal burns were definitely caused by another/others in circumstances other than as described to the police by Monika. The acid burns caused Monika immense suffering but despite such she maintained her version, whether she was protecting herself or the perpetrator/s or both from police scrutiny for this and other matters I do not know.

55. The only recommendation I can make is that the police continue their investigation into Monika's death. Accordingly, I recommend that the NSW Commissioner of Police cause the investigation into the death of Monika Chetty to be referred to or remain within the State Crime Command Unsolved Homicide Team for ongoing investigation, review, and monitoring.
56. I thank Counsel Assisting and Ms Buchan of the Crown Solicitor's Office for their assistance. I commend Detective Andrew Booth for his dedication to this investigation.

## **Findings required by s 81(1)**

As a result of considering all of the documentary evidence and the oral evidence heard at the inquest, I am able to confirm that the death occurred and make the following findings in relation to it.

### ***The identity of the deceased***

The deceased person was Monika Chetty.

### ***Date of death***

31 January 2014

### ***Place of death***

The Burns Unit, Concord Hospital NSW

### ***Cause of death***

The death was caused by complications from burns, such burns being from acid doused over 80% of Ms Chetty's body.

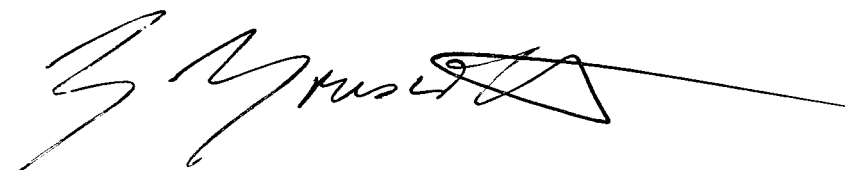
### ***Manner of death***

Ms Chetty's death was the result of a homicide by person or persons unknown.

## **Recommendations made under s 82**

I recommend that the NSW Commissioner of Police cause the investigation into the death of Monika Chetty to be referred to or remain within the State Crime Command Unsolved Homicide Team for ongoing investigation, review, and monitoring.

I close this inquest.

A handwritten signature in black ink, appearing to read 'S. Truscott', with a long horizontal line extending to the right.

Magistrate Truscott

**Date**

**28 March 2024**