

FINAL REPORT FORM

(Under section 173 of Cr. P.C.)

IN THE COURT OF LD. ADDL. CHIEF METROPOLITAN MAGISTRATE
19th COURT, ESPLANADE, MUMBAI.

1. Dist. Mumbai P.S. L.T. Marg Year 2002 FIR No. 81/2002 Date: 16/05/2002
(GB CB CID, Mumbai C.R. No. 63/2002)

2. Final Report/Charge sheet No. **EDW-1** Date:

(i) Act: Indian Penal Code Sec. 120(B) 420, 409, of IPC.
(ii) Act: Sec.
(iii) Act: Sec.

3. Type of Final Form/Report: - ~~Charged~~ / Not charged / For want of evidence / FR undetected / FR Untraced / FR offence abated / FR Unoccured ... **Chargesheeted**
If F.S. Unoccured: False / Mistake of fact / Mistake of Law / Non-cognizable / Civil Nature
4. Charge Sheeted: Original / supplementary

5. Name of the I.O. **Rajan Kaddare** Rank **Inspector of Police** No.

6. Name of the complainant: **Shri. Vilas Rajaram Kulkarni**

(b) Father's name:

7. Details of Property:

8. Description of Property:

**R.C NO. 324/01
CHARGESHEET
MUM 091 2002**

**324/2002
CT MARG**

11. Particulars of accused person Charge sheeted:-

(i) Name : *Mss Kanan Vasant Mewawala*

Whether verified: - yes

(ii) Father's Name: *Vasant Mewawala.*

(iii) Date/Year of Birth: - *25/10/1975.*

(iv) Sex: - *female* (v) Nationality: *Indian*

(vi) Passport No..... Date of Issue..... Place of Issue.....

(vii) Religion: - *Hindu* (viii) whether SC/ST:-

(ix) Occupation: *Service.*

Address... *27 B, Jayant Mahal, D. Road, Marine Drive, Mumbai 20.*

Whether verified:- yes

(x) Provisional Criminal No.:

(xi) Regular Criminal No.:

(xii) Date of :- *05/06/2002.*

(xiii) Date of release on Bail: ... *12/06/2002.*

(xiv) Date on which forwarded to court: - *06/06/2002*

(xv) Under Acts and sections *120(B) r/w 409, 465, 467, 468, 471, 420* of IPC.

(xvi) Name(s) of Bailers/ sureties and Address: ... on bail

(xvii) Previous convictions with reference:

(xix) Status of the accused : *on bail*
Forwarded/bailed by Police/ In Police custody/ Bailed by court/ In Judicial custody/ Absconding/ Proclaimed Offender:

11. Particulars of accused person Charge sheeted:-

(i) Name : *Ketan Kantilal Sheth*Whether verified: :- *yes*(ii) Father's Name: *kantilal Sheth*(iii) Date/Year of Birth:- *30/12/1962*(iv) Sex: :- *male* (v) Nationality:- *Indian*

(vi) Passport No.....Date of Issue.....Place of Issue.....

(vii) Religion:- *Hindu* (viii) whether SC/ST:-(ix) Occupation: *Business*Address... *193, Jalit Kutir CoOp. HSG society, Gulmohar Cross Road no. 9, JVPD Shceme, Andheri (W), Mumbai 400049.*Whether verified:- *yes*

(xi) Provisional Criminal No.:.....

(xii) Regular Criminal No.:.....

(xiii) Date of arrest: :- *27/05/2002.*(xiv) Date of release on Bail: ...in *Judicial custody.*(xv) Date on which forwarded to court:- *28/05/2002*(xvi) Under Acts and sections *120(B) r/w 409, 465, 467, 468, 471, 420* of IPC.(xvii) Name(s) of Bailers/ sureties and Address: ...in *JC*

(xviii) Previous convictions with reference:.....

(xix) Status of the accused : *bail granted but not availed so IN JUDICIAL CUSTODY*

Forwarded/bailed by Police/ In Police custody/ Bailed by court/ In Judicial custody/ Absconding/ Proclaimed Offender:.....

11. Particulars of accused person Charge sheeted:-

(i) Name : *Sanjay Hariram Agarwal.*Whether verified: - *yes*(ii) Father's Name: *Hariram Agarwal.*(iii) Date/Year of Birth:- *13/02/1965.*(iv) Sex: - *male* . (v) Nationality:-*Indian*

(vi) Passport No..... Date of Issue..... Place of Issue.....

(vii) Religion:- *Hindu* (viii) whether SC/ST:-(ix) Occupation: *Business*Address... *R/o. 702, 7th floor, Kusum Apartments, sector 17, Vashi,
Navi Mumbai. P/A :- 7, Hariseva Street, Kaddarpore, Kolkata*Whether verified:- *yes*

(x) Provisional Criminal No.:

(xi) Regular Criminal No.:

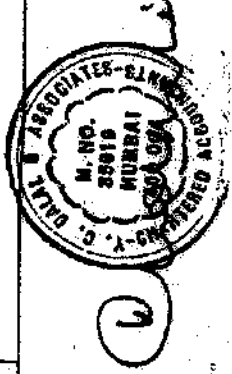
(xii) Date of arrest: *- 02/08/2002*(xiii) Date of release on Bail: ... *in Judicial custody.*(xiv) Date on which forwarded to court:- *03/08/2002*(xv) Under Acts and sections *120(B) r/w 409, 465, 467, 468, 471, 420 of IPC.*(xvi) Name(s) of Bailers/ sureties and Address: ... *in JC*

(xvii) Previous convictions with reference:

(xix) Status of the accused : *IN JUDICIAL CUSTODY*
Forwarded/bailed by Police/ In Police custody/ Bailed by court/ In Judicial
custody/ Absconding/ Proclaimed Offender:.....

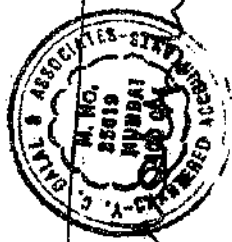
"A" in Column "B" represents the break-up of Nos 1 to 11 in Column "A"
 "A" in Column (A) represents the Final payment.

Ch No.	Amt Rs.	Payer	Receiver	No	Amt Rs.	Purpose of Payment	Bank & A/c No
dt				A B			
00	4,00,62,000	RCBL	HTL (HDFC Bank - 7011)	1	4,00,62,000	Recd to purchase 10.95% CGI 2011 securities. F.V - Rs. 4 Crores	HDFC Bank - 7011
00		HTL -HB	HDFC Bank	*	73,19,166	10% Margin money paid for taking of Rs.4.51 crores for buying 11.40% GOI 2000 Securities on 25.8.00 amounting to Rs.5.24 crores	
00		HTL -HB	HDFC Bank	*	73,35,000	10% Margin money paid for taking of Rs.4.51 crores for buying 11.40% GOI 2000 Securities on 26.8.00 amounting to Rs.5.24 crores	
00		HTL -HB	HTL (JSBL -2364)	2	20,00,000		JSBL -2364
00		HTL -JB	E-space Technologies	2	25,00,000		
00		HTL -HB	Dalhousie Securities (JSBL -2515)	3	2,00,00,000		
00		Dal - JB	Ketan Sheth & Co (JSBL -1295)	3	2,00,00,000	Used to clear Over Draft Balance	JSBL -2515
00		HTL -HB	Panchsheel Merchante	*	4,75,000		JSBL -1295
00		HTL -HB	Sourabh Stock Broking	*	11,00,000		
00		HTL -HB	HDFC Bank	*	13,00,000	Appropriated towards loan repayment for purchase of securities.	
	4,00,62,000				4,00,29,166		
11	2,20,04,722	RCBL	HTL (HDFC Bank - 7011)	1	2,20,04,722	Recd to Purchase 12.05% CG 2004 Securities F.V - Rs. 2 Crs. Pd to RCBL as sale consideration of 10.95% CG 2011 Securities which were purchased on 8.5.01	HDFC Bank - 7011 Nariman Point
11		HTL -HB	RCBL	*	2,19,87,250		
	2,20,04,722				2,19,87,250		



C25

Date of Credit	Ch No.	Amt Rs.	Payer	Receiver	No		Amt Rs.	Purpose of Payment	Bank & A/c No
					A	B			
10.5.01	PO 95727	2,20,69,444	RCBL	HTL (ICICI Bank - 604)	1	1	2,20,69,444	Recd to Purchase 12.05% CG 2004 Securities F.V - Rs. 2 Crs.	ICICI Bank - 604 Nariman Point JSBL - 2364
1.5.01	851729		HTL - /B	HTL (JSBL - 2364)	2	1	80,00,000		
1.5.01	851740		HTL - /B	Reimbursements (Salaries)	*	1	31,72,880		
1.5.01	851741		HTL - /B	HTL (HDFC Bank - 7011)	7	1	43,00,000		
1.5.01	851742		HTL - /B	HTL (Indusind Bank - 060)	8	1	31,00,000		
1.5.01	851739		HTL - /B	Self	*	1	1,20,000		
1.5.01	851737		HTL - /B	Ways India Ltd (ICICI Bank - 1715)	9	1	17,69,000		
1.5.01	851734		HTL - /B	Buyeverything.com India Ltd (IB-2603)	10	1	9,50,000		
1.5.01	851735		HTL - /B	Live24 Ltd (ICICI - 4288)	*	1	1,50,000		
1.5.01	922980		HTL - /B	Discover Technologies Ltd (IB - 4287)	11	1	5,00,000		
1.5.01	922981		HTL - /B	Pacific Finance (JSBL - 2470)	3	2	26,00,000		
1.5.01	829692		HTL - /B	Pacific Finance (JSBL - 2470)	4	2	38,00,000		
1.5.01	829695		Paci - /B	Pacific Finance (JSBL - 2470)	5	3	16,00,000		
1.5.01	915557		Paci - /B	Small Payments (JSBL - 2811)	6	3	19,25,000		
1.5.01	915619		Cca - /B	Century Dealers Pvt Ltd (JSBL - 2811)	7	3	6,75,000		
1.5.01	111458		Cen - /B	Small Payments	8	4	41,00,000		
5.01	642673		Indra - /B	Indramani Merchants (JSBL - 2814)	9	5	14,15,000		
5.01			HTL - /B	N.S. Trivedi	10	5	5,10,000		
5.01			HTL - /B	Small Payments	11	6	35,00,000		
5.01			Ways - /B	KGMS Software	12	7	35,96,522		
5.01			Ways - /B	HFCL-Nine Broadcasting	13	8	31,00,000		
5.01			Buy - /B	Small Payments	14	9	10,55,813		
5.01			DTC - /B	Salaries	15	9	6,93,800		
		2,20,69,444				11	4,91,177		
							2,20,61,880		
7.01	PO 95740	1,55,90,729	RCBL	HTL (HDFC Bank - 7011)	1	1	1,55,90,729	Recd to Purchase 10.25% CG 2012 Securities F.V - Rs. 1.5 Crs.	HDFC Bank - 7011 Nariman Point
7.01			HTL - /B	HDFC - Bank	*	1	1,43,83,570	Repayment of loan given by HDFC Bank for purchase of security.	
7.01	953118		HTL - /B	Cash Withdrawal	*	1	10,00,000		
		1,55,90,729					1,53,83,570		



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11. Particulars of accused person Charge sheeted:-

- (i) Name : *Vinaychandra Tulsidas Madhani*
Whether verified: :- yes
- (ii) Father's Name: *Tulsidas Madhani*
- (iii) Date/Year of Birth:- *71 years of age.*
- (iv) Sex: :- *male* . (v) Nationality:-*Indian*
- (vi) Passport No.....Date of Issue.....Place of Issue.....
- (vii) Religion:- *Hindu* (viii) whether SC/ST:-
- (ix) Occupation: *business.*

Address... *31-B, Peddar Road, Bhaveshwar Darshan, Mumbai-26*

Whether verified:- *yes*

- (x) Provisional Criminal No.:.....
- (xi) Regular Criminal No.:.....
- (xii) Date of arrest :- *17/07/2002.*
- (xiii) Date of release on Bail:....*17/07/2002.*
- (xiv) Date on which forwarded to court:- *17/07/2002*
- (xv) Under Acts and sections *120(B) r/w 409, 465, 467, 468, 471, 420 of IPC.*
.....
- (xvi) Name(s) of Bailers/ sureties and Address: ...*on bail*
- (xvii) Previous convictions with reference:.....
- (xviii) Status of the accused : *on bail*
Forwarded/bailed by Police/ In Police custody/ Bailed by court/ In Judicial custody/ Absconding/ Proclaimed Offender.....

11. Particulars of accused person Charge sheeted:-

- (i) Name : *Shivjibhai Dungarshi Majethia.*
Whether verified: :- yes
- (ii) Father's Name: *Dungarshi Majethia.*
- (iii) Date/Year of Birth: - *72 years of age.*
- (iv) Sex: - *male* (v) Nationality: - *Indian*
- (vi) Passport No.: Date of Issue Place of Issue
- (vii) Religion: - *Hindu* (viii) whether SC/ST: -
- (ix) Occupation: *business.*

Address... *10-satyam, 4 Nathpai Nagar, 90 Ft. Road, Ghatkoper (E), Mumbai-77*

Whether verified: - *yes*

- (xi) Provisional Criminal No.:
- (xii) Regular Criminal No.:
- (xiii) Date of arrest :- *20/07/2002.*
- (xiv) Date of release on Bail: ... *20/07/2002.*
- (xv) Date on which forwarded to court: - *20/07/2002*
- (xvi) Under Acts and sections *120(B) r/w 409, 465, 467, 468, 471, 420* of IPC.
.....
- (xvii) Name(s) of Bailers/ sureties and Address: ... *on bail*
- (xviii) Previous convictions with reference:
- (xix) Status of the accused : *on bail*
Forwarded/bailed by Police/ In Police custody/ Bailed by court/ In Judicial custody/ Absconding/ Proclaimed Offender:

11. Particulars of accused person Charge sheeted:-

(i) Name :- *Jaswantrai Nandlal Mehata.*Whether verified:- *yes*(ii) Father's Name: *Nandlal Mehata.*(iii) Date/Year of Birth:- *82 years of age.*(iv) Sex:- *male* (v) Nationality:- *Indian*

(vi) Passport No..... Date of Issue..... Place of Issue.....

(vii) Religion:- *Hindu* (viii) whether SC/ST:-(ix) Occupation: *Service.*Address... *L.V. Navneet Kripa, Behind Mahatma Gandhi Market, MG Road, Ghatkoper(E), Mumbai 77*Whether verified:- *yes*

(xi) Provisional Criminal No.....

(xii) Regular Criminal No.....

(xiii) Date of arrest :- *20/07/2002.*(xiv) Date of release on Bail:.... *20/07/2002.*(xv) Date on which forwarded to court:- *20/07/2002*(xvi) Under Acts and sections *120(B) r/w 409, 465, 467, 468, 471, 420 of IPC.*(xvii) Name(s) of Bailers/ sureties and Address: ... *on bail*

(xviii) Previous convictions with reference.....

(xix) Status of the accused : *on bail*
Forwarded/bailed by Police/ In Police custody/ Bailed by court/ In Judicial custody/ Absconding/ Proclaimed Offender:.....

12. Particulars of accused person Not Charge sheeted(Suspect):-

(v) Name : *Nandkishor S. Trivedi..*Whether verified: *No*(vi) Father's Name: *S. Trivedi.*(vii) Date/Year of Birth:--*40 years....*

(viii) Sex:.....(v) Nationality:-.....

(viii) Passport No.....Date of Issue..... Place of Issue.....

(ix) Religion:..... (viii) whether SC/ST:--...

(x) Occupation:

Address...*Dev Bhavan, Room no. 32, Gazdar Street,,
Chira Bazar, Mumbai-02..*

Whether verified:.....

(xi) Provisional Criminal No.:.....

(xii) Suspicion Approved: Yes/ No.....

(xiii) Status of the accused (Suspect) Bailed by Police/Bailed by Court/ in Judicial Custody/ absconding/ Proclaimed Offender/ Not arrested: *Absconding.....*(xiv) Under acts and Sections:- *120(B) r/w 409, 465, 467, 468, 471, 420 of IPC..*Any special Remarks including reasons for not charge sheeting : *Absconding.*

11. Particulars of accused person Charge sheeted:-

- (i) Name : **Subodh Chand-dayal Bhandari.**
Whether verified :- yes
- (ii) Father's Name: **Chand-Dayal Bhandari.**
- (iii) Date/Year of Birth:- **04/09/1965.**
- (iv) Sex :- male . (v) Nationality:-**Indian**
- (vi) Passport No.....Date of Issue.....Place of Issue.....
- (vii) Religion:- **Hindu** (viii) whether SC/ST:-
- (ix) Occupation: **Service.**

Address... **B- 703, Govind Complex, Sector 14, Vashi, Navi Mumbai.**

Whether verified:- yes

- (xi) Provisional Criminal No.....
- (xii) Regular Criminal No.....
- (xiii) Date of Surrender: **- 29/08/2002.**
- (xiv) Date of release on Bail: **... in Judicial custody.**
- (xv) Date on which forwarded to court:- **29/08/2002**
- (xvi) Under Acts and sections **120(B) r/w 409, 465, 467, 468, 471, 420 of IPC.**
.....
- (xvii) Name(s) of Bailers/ sureties and Address: **...in JC**
- (xviii) Previous convictions with reference:.....
- (xix) Status of the accused : **IN JUDICIAL CUSTODY**
Forwarded/bailed by Police/ In Police custody/ Bailed by court/ In Judicial custody/ Absconding/ Proclaimed Offender:.....

13. Particulars of witnesses to be examined :-

Sr. No.	Name, Age & Occupation	Address	Type of Evidence to be tendered.
1.	Vilas Rajaram Kulkarni H-57	Pratibha Co-op.Hsg. Society, II floor, A Wing Block No. 301, Dr. Ambedkar Chowk, Karjat, Dist. Raigad. Tel 23014	Complainant
2.	Ashwin Maganlal Zatakia H-42	Vasant Aradhana, C- Bldg. Plot no. 501, Dahanukar Wadi, Mahavir Nagar, Kandivali (W), Mumbai 67 Tel:- 8656212	Submitted various documents as he is RCBL employee.
3.	Sanjay Niranjan choksi H-28	24/26, Jetha Dhanaji Bldg. IIIrd floor, Daryastan Street, Masjid Bandar, Mubmai-03	Employee of HTL.
4.	Jaykumar Rasiklal Mehata H-39	Hariom Apartment, C- Wing, Ist floor, Polt No. C-103, near AnandNagar Garden Vasai Road (W), Dist:- Thane.	Employee of HTL gives evidence against directors of HTL.
5.	Amit kantilal sheth H-38	193, Lalit Kutir, CHG, Guimohar Cross Road No. 9, JVPDScheme, Andheri (W) Mubmai-09.	Director of Giltedge. Gives details for receipt of amount from HTL.
6.	Srikant Nath Sharma H-36	A/102, Devatirth, Ghodbandar Road, Chital Sar Naka, Manpada, Thane (W), 07	Employee of HTL. gives evidence against directors of HTL.
7.	Minoo Dinshaw Master H-73.	Durlabh Bhavan, Jarbhai street, Rajaram Mohan Rai Rd, Prarthna Samaj, Mumbai-4	Employee of RCBL.
8.	Arvind Walji Asher H- 53	Pragati Nagar, Achole Road, Nalasopara, (E) Dist:- Thane.	Employee of RCBL

9.	Smt. Mëena Mahendra Geelani H-60	101-A, Paradise apartment, 44, L. Jagmohandas Marg, Mumbai36,	Director of RCBL
10.	Sharad Prabhudas Gokani H- 50	12, Peddar Road, Mumbai	Director of RCBL
11.	Pradeep Gulabrai Gandhi H- 42	21, Vallabh Apartment, 87, Bhulabhai Desai Road, Mumbai 36	Director of RCBL
12.	Ketan Rameshchandra Mashkaria H- 30	191/5313, Geetanjali "A", Pantnagar Ghatkoper(E) Mumbai 75	Employee of HTL
13.	Smt. Pallavi Vinay Shah	D/7, Gandhigram HSG. Society, BLDG. No. 1, Gilbert Hill Road, Andheri (W), Mumbai-58.	Employee of RCBL
14.	Vinayak Namdeo Bhandare H- 53	Shrikant Punj, Room No. 1, Mona Patankar Marg, Kurla9W), Mumbai-70.	Govt. Auditor
15.	Ramaniklal lallubhai Modi H-80	Vandan Bldg. 2 nd floor, Block No.4, Tilak road, Ghatkoper (E), Mumbai 77	Ex-Accountant of HTL
16.	Sadanand Shaym Purav H-34	Sudha Niwas, Babhai, Eksar Road, Borivali (W), Mumbai 91	Spl. Auditor, who first located fraud.
17.	Shri. Vinayak maruti Prabhu H- 42	B/508, raj Towers, IC Colony, Borivali (W), Mumbai 103	Employee of IndusInd bank submitted documents
18.	Mahesh Manohar Shirali H-35	Plot no. 80, Hindu colony, 11 lane, Dadar (E), Mumbai 14	Employee of UTI Bank submitted documents.
19.	Shivyogi Basavrajappa Kubasad H- 28	19, Tilakdham, kama Road, Andheri(W), Mubmai	Employee of HDFC Bank submitted documents

20.	Kiran Sitaram Mhatre H-41	R/o. 604, Sai Angan, Near Nahurgaon, Mulund (W), Mumbai	Employee of HDFC bank submitted documents
21.	Laxman Marutirao Kokate H-49	D/501, Sankeshwar HSG. Society, SV Road, Borivali (E), Mumbai-66.	Employee of MDCC submitted chqe of Rs. 5.40 crores.
22.	Pioneer securities Ltd.	308, Skipper Corner, 88, Nehru Place, new Delhi 110019.	Gives reasons for receipt of amount from HTL.
23.	Deelip Desai of Panchsheel Mercantile Co-operative Bank Ltd.	Panchsheel Mercantile Co-operative Bank Ltd., Belgium Tower, Silver Plaza complex, Niranjani Mill compound, Ring Road, Surat, Gujath.	Gives reasons for receipt of amount from HTL.
24.	Saurabh Stock Broking Pvt. Ltd.	11, Hurdatt Ray, Chamaria Road, Hawrah-711101	Gives reasons for receipt of amount from HTL.
25.	M.K. Shrinivasan of e-Space Technologies..	ESpace Technologies Pvt. Ltd.. Greams Dugar, III floor 149, Greams Road, Chennai- 600006	Gives reasons for receipt of amount from HTL.
26.	M.D. Sharma of Baramati Sahakari Bank ltd. Baramati	Baramati Sahakari Bank Ltd., Netaji Subhash Chowk, Baramati, Dist Pune.	Gives reasons for receipt of amount from HTL through Giltedge.
27.	S.K. Mishra of RBI PDO.	Reserve Bank of India, PDO, Fort Mumbai.	Gives report about conversion of securities into physical
28.	S.V.Apte Br. Manager of JSBL	Janata Sahakari Bank Ltd. Fort Mumbai.	States about the securities

			purchase by Giltedge
29.	Ketan Rajnikant Choksi . he was appointed to assis to find out end use of amt.	1309, B-wing, sunkersett Palace, Mumbai Tel: 3885888	C. A. Prepared route Map of fund flow.
30.	Opinion of Handwriting		Awaited and will be submitted later on.

16. Brief Facts of case: (Attach separate sheet if necessary).

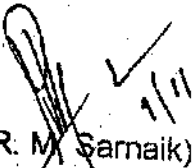
Draft charge separately prepared and annexed herewith.

17. Refer Notice Served..... Yes/No.....

Date.....

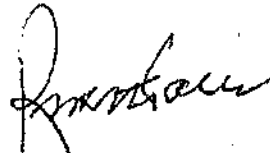
(Acknowledgement to be placed)

18. Despatched on.....


(R. M. Sarnaik)

Forwarded by Station House
Officer/ Officer-in-Charge

Name: R. M. Sarnaik
Rank: :
Asstt. Commissioner of Police,
EOW-I, CB CID Mumbai.



(Rajan Katdare)
Signature of Investigating Officer
Submitting the Final Report/
Chargesheet

Name: Rajan Katdare
Rank:- Police Inspector
EOW, CB CID Unit-I.
Mumbai.

**DRAFT CHARGES IN L. T. MARG POLICE
STATION C.R. NO. 81/2002 (Now transferred to EOW
CB CID Mumbai)**

ARRESTED ACCUSED PERSONS

1. Miss. Kanan Vasant Mewawala.
2. Ketan Kantilal Seth.
3. Sanjay Hariram Agarwal.
4. Subodh Chanddayal Bhandari.
5. Vinaychandra Madhalani.
6. Shivjibhai Majethia.
7. Jaswantraai Nandlal Mehta.
8. Suryakant Mathuradas Madhalani
9. Nandkishore S. Trivedi (Absconder)

That the accused No.1 to 8 along with wanted accused mentioned at sr. no. 9 between 23/08/2000 and 15/02/2002 at Greater Mumbai agreed to do illegal acts to wit. to make a false representation that they would purchase Government Securities on behalf of Raghuvanshi Co-operative Bank Ltd. and they utilized the money so entrusted for their own purpose and thereby committed Criminal Breach of Trust in respect of Rs. 26,23,01,211.12 Crores by cheating the bank by giving Contract Notes and bills and thereby accused No.1 to 8 and wanted accused mentioned at sr.no.9 committed offences punishable U/s. 120(B) IPC r/w Section 409, 420 of I.P.C.

SECONDLY: That the accused No.1 to 8 and wanted accused mentioned at sr.no. 9 during the aforesaid period at aforesaid place in pursuance of aforesaid criminal conspiracy and in furtherance of their common intention, accused No. 1 to 4 and 9 being the agents of Raghuvanshi Co-operative Bank Ltd. and in that capacity entrusted with certain property to wit. amount of Rs.26,23,01,211.12 Crores for purchase of Government Securities in furtherance of their common intention with accused No. 5 to 8 did commit Criminal Breach of Trust and thereby accused No.1 to 8 and wanted accused mentioned at sr. no.9

committed offences punishable U/s. 409 r/w 120 (B) I.P.C. or in the alternative 409, 34 I.P.C

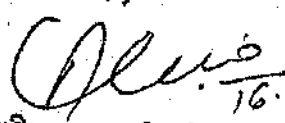
THIRDLY: That the accused No. 1 to 8 and wanted accused at sr.no.9 during the aforesaid period and at aforesaid place in pursuance of aforesaid criminal conspiracy and in furtherance of their common intention did commit cheating by dishonestly inducing Raghuvanshi Co-operative Bank Ltd., to part with the amount of Rs. 26,23,01,211.12 Crores by making false representation that the Government Securities would be delivered according to contract notes & bills and thereby accused no.1 to 8 and wanted accused mentioned at Sr. No. 9 committed offences punishable U/s. 420 r/w 120(B) I.P.C. or in the alternative 420 r/w 34 of I.P.C.

.....

Ramcharan


व.पो. निरीक्षक , जनरल ब्रॅच, गुन्हे शाखा, सु.अ. विभाग, मुंबई यांचेकडून
श्री. विलास राजाराम कुलकर्णी वय ५७ वर्षे यांचा तक्रार अर्ज आल्याने
तोच अर्ज सदर गुन्ह्यातील प्रथम खबरी अहवाल समजण्यात यावा.


समक्ष,


16.5

पोलीस उप निरीक्षक,
लो.टि.मार्ग पोलीस ठाणे,
मुंबई.

व.पो. निरीक्षक
17 MAY 2002


व.पो. निरीक्षक
17 MAY 2002


पो. नि (गुन्हे)
17 MAY 2002

Statement of Shri Vilas Rajaram Kulkarni, aged 57 years, Occ: Service, Res: Prtibha Co-op. Housing Society, 2nd floor, A Wing, Block No.301, Dr. Ambedkar Chowk, Karjat, Dist. Raigad. (Tel: 23014).

I am residing at the above given address. I am working as Special Auditor under Divisional Joint Registrar (Audit) Co-operative Societies, Mumbai Division, New Mumbai. My office is situated at Kokan Bhavan, 6th floor, Belapur, New Mumbai. Our office job is to audit the accounts of the Co-operative Societies and Co-operative Banks in the limits of Kokan Division which includes Co-operative Banks in Mumbai. As per our Audit Programme I visit the co-operative banks for auditing their accounts.

Raghuvanshi Co-operative Bank Ltd., situated at 276-286, Kalbadevi Road, Kilachand Mansion, Mumbai 2 comes in the jurisdiction of Audit Programme and this year I was deputed to audit the accounts of the said bank. During auditing of the accounts of the said bank I came across with a transaction between the said Bank and M/s. Home Trade Ltd., On scrutiny of the said transaction, it is revealed an amount of Rs. 5,40,49,208.33 has been mis-appropriated by violating the directives of Reserve Bank of India in connection with purchase of Government Securities. Accordingly I submitted my report to the Divl. Joint Registrar, Co-op. Societies, Mumbai Division, who directed me to send report to Dy. Commissioner of Police, E.O.W. C.B. C.I.D. for lodging complaint against the Directors, General Manager of Raghuvanshi Co-op. Bank and M/s. Home Trade Ltd., Accordingly on 15.5.2002 I sent my report to police vide No. Divl.Jt.Reg./Aud./JK2/Raghuvanshi Co-op.Bank/887/Sec.Mis-utilisation of 2002 dated 15.5.2002 along with my Scrutiny Report addressed to Divl.Jt.Registrar, Co-op. Societies, Mumbai Division, Malhotra House, 6th floor, Mumbai vide No. Divl.Jt.Reg./Aud./JK2/Raghuvanshi Co-op. Bank/888/Sec.Mis-utilisation of 2002 dated 15.5.2002.

Today, i.e. on 16.5.2002 on being summoned I attended L.T.Marg Police Station, Mumbai. Here I was shown my above said Scrutiny Report along with 1) Statement of Account of Raghuvanshi Co-op. Bank Ltd., dated 14.5.2002 regarding sale/purchase transaction in Govt. Securities through with Home Trade Ltd., signed by the Manager of the said Bank, 2) A letter dated 14.5.2002 addressed to the Special Auditor, signed by the Manager of the Bank, and 3) List of the Board of Directors and General Manager of the Bank. Here I state that these documents were forwarded by me to the police and above said forwarding letter and Scrutiny Report bear my signatures. The contents of the said letter and report are true.

Now I lodge my complaint as per the attached Scrutiny Report vide Divl.Jt.Reg./Aud./JK2/Raghuvanshi Co-op.Bank/888/Sec.Mis-utilisation of 2002 dated 15.5.2002 and request action according to law.

Statement read by me and is correct.

स. पो. आरुफत

17 MAY 2002

स. पो. विरिशक

17 MAY 2002

Details of known / suspected / unknown accused with full particulars :

N^o 602913

अज्ञित/संश्लेषित/संश्लेषित नसलेल्या आरोपीचा संपूर्ण तपशील :

(Attach separate sheet if necessary)

(आवश्यक असल्यास स्वतंत्र कागद जोडावा)

१) रघुवंशी की.आॅप. बँक लिमिटेड, मुंबई चे सर्व संचालक आणि जनरल मॅनेजर.

२) होम ट्रेड लिमिटेड, वाशी, आणि मुंबई.

Physical features, deformities and other details of the suspect :

संश्लेषिताची शारीरिक वैशिष्ट्ये, व्यंग आणि इतर तपशील :

*Sex लिंग	*Date /Year of Birth जन्मतारीख / वर्ष	*Build बांध	*Height in Cms. उंची (से.मी.मध्ये)	*Complexion वर्ण	*Identification Mark(s) ओळख
1	2	3	4	5	6
-	-	-	-	-	-

*Deformities/Peculiarities व्यंग / वैशिष्ट्ये	*Teeth दात	*Hair केस	*Eye शेळे	*Habit(s) सवयी	*Dress Habits पेसाखाच्या सवयी
7	8	9	10	11	12
-	-	-	-	-	-

*Languages/Dialect भाषा / बोलणी भाषा	PLACE OF				
	*Born Mark जन्मस्थानाची चूक	*Leucoderma कोड	*Mole तीळ	*Scar चंग	*Tattoo गोंदण
13	14	15	16	17	18
-	-	-	-	-	-

These fields will be entered only if complainant/informant gives any one or more particulars about the suspect. This will be used only for the purpose of preliminary retrieval to assist I.O.

या क्षेत्रात अडथळी संश्लेषित बदल करील : किंवा अधिक एकत्रितपणे पाहिली दिली तरच भरावी. तपास अधिकार्याने प्राथमिक पाहणीवर तपास करण्यासाठी वरील पाहिली उपयोगी ठरतील.

A database created will subsequently link one suspect in several cases if any.

या तपशीलात अडथळी संश्लेषित बदल करील : किंवा अधिक एकत्रितपणे पाहिली दिली तरच भरावी. तपास अधिकार्याने प्राथमिक पाहणीवर तपास करण्यासाठी वरील पाहिली उपयोगी ठरतील.

A comprehensive and complete data on all fields will again be prepared when any accused is arrested in respect of previous suspicion.

वरील एकत्रितपणे संपूर्ण पाहिली वैशिष्ट्ये संश्लेषित अटक करण्यात येईल त्यावेळी पुनःच तयार करावी.

ड. पी. व्ही. शारदा
ड. वि. (गुन्हे)
17 MAY 2002
17 MAY 2002
17 MAY 2002

Reasons for delay in reporting by the Complainant/Informant :

कारणकारणे/कारणकारणे. तक्रार करण्यातील विलंबाची कारणे :

व.प्रो.नि., जनरल ब्रंच, गु.शाखा, गु.अ.वि., मुंबई याचेकडून कामसंपन्न आल्याने गुन्हा दाखल.

9. Particulars of properties stolen / involved (Attach separate sheet if necessary) :

चोरित केलेल्या/अंतर्भूत मालमालेचा तपशील (आवश्यक असल्यास स्वतंत्र कागद जोडावा) :

रु. ५,४०,४९,२०८=३३. रोख रक्कम.

10. *Total value of properties stolen / involved :

चोरित केलेल्या/अंतर्भूत मालमालेचे एकूण मूल्य : रु. ५,४०,४९,२०८=३३ रोख रक्कम.

11. *Inquest Report / U.D.Case No., if any :

मरणान्वेषण अहवाल/यु.डी.प्रकरण क्र., जर असल्यास :

12. F.I.R. Contents (Attach separate sheets, if required) :

पहिल्या खबरीतील हकिगत (आवश्यक असल्यास स्वतंत्र कागद जोडावेत) :

नमुद तारीख, वेळी व ठिकाणी यातील आरोपीतांनी संगणमत करून शासकीय रोखे खरेदी व्यवहारांमध्ये हॅकेच्या सभासद, व ठेकेदार यांचेकडून रु. ५,४०,४९,२०८.३ चा विश्वासघात करून अपहार केला म्हणून गुन्हा कलम ४०९, ४२०, १२०(ब), ११४ आ. व. वि. प्रमाणे गुन्हा नोंद करण्यात आला.

13. Action taken : Since the above report reveals commission of offence(s) u/s as mentioned at Item No.2., registered the case and took up the investigation/directed*

..... Rank to take up the investigation/Refused investigation/transferred to P.S. on point of jurisdiction.

केलेली कार्यवाही : बाब क्र.2 मध्ये नमुद केलेल्या कसुपांमध्ये अपराध पंडल्याचे वरील अहवालावरून दिसून आल्यामुळे प्रकरण नोंदवले आणि तपासाचे काम हाती घेतले. सि.डी. आ.टा.न. पदनाम पोलीस उप निरीक्षक. यांना तपासाचे काम हाती घेण्याचा निर्देश दिला/तपास करण्याचे नाकारले/अधिकारितेच्या मुख्यावर पोलीस ठाण्याकडे हस्तांतरित केले.

F.I.R. read over to the Complainant/Informant, admitted to be correctly recorded and a copy given to the Complainant/Informant free of cost.

पहिली खबर तक्रारधारक/खबरीला वाचून दाखविली, बरोबर नोंदवली असल्याचे त्याने मान्य केले आणि तक्रारधारक/खबरीला प्रत भेगवत दिली.

Signature/Thumb impression of the Complainant/Informant.

तक्रारधारक/खबरीची सही/अंगठ्याचा छपा

Signature of the Office-in-charge, Police Station

पोलीस ठाण्याच्या प्रभारी अधिकाऱ्याची सही

*Name: सि.डी. आ.टा.न.

*Rank: पदनाम पो.उ. निरीक्षक. No: क्रमांक

15. Date & Time of despatch to the court:

कोर्टात पाठविल्याची तारीख व वेळ

7 MAY 2002

7 MAY 2002

7 MAY 2002

M. C. M. (S. R. WULJHARNE)

16.5

DETAILS OF IDENTIFIABLE, NUMBERED OR UNNUMBERED GENERAL PROPERTIES INCLUDING FIREARMS SEIZED/RECOVERED/STOLEN/INVOLVED:
 बंदूक केसली / पातू पिस्तुलकेसली / बोरिंगा केसली / अंतर्गत संपत्ती, केसरी पतिसि केसली / अंतर्गत संपत्ती, केसरी पतिसि केसली / अंतर्गत संपत्ती, केसरी पतिसि केसली

*Dist. *P.S. *Year. *FIR No. Date.
 जिला पोलीस ठाणे वर्ष पतिसि क्र. तारीख

Sr. No.	Type of Property	Estimated Value (in Rs.)	Quantity	Make	Model	Number	Special Marks of Identification	Country of Origin	#STO/REC/SEI/INV	Belonging to Victim/Accused or abandoned	Insurance Certificate No.	Name of Company.
क्र. नं.	मालमतीचा प्रकार	अंदाजित मूल्य (रुपयेंत)	परिमाण	ब्रँड	मॉडेल	क्रमांक	विशेष ओळखविकरे	प्रसिद्धीचा देश	चोरिलेले/प्राप्त केलेले/जप्त केलेले/अंतर्गत	बळीबंदी/आतंकीच्या मालकीची किंवा त्रास	विमा प्रमाणपत्र क्रमांक	कंपनीचे नांव
1	*2	*3	*4	*5	*6	*7	*8	*9	*10	*11	*12	*13
2	पतिसि / बंदूक	8,40,000/-	1	ग्रेनोव्ह	ग्रेनोव्ह			भारत	भारत	भारत		कंपनीचे नांव

क्र. पो. भा. 333
 7. MAY 2002 11 7 MAY 2002
 * STO - Stolen, REC - Recovered, SEI - Seized, INV - Involved.
 Signature of Investigation Officer.
 तपासणी अधिकार्याची सही

जा.क्र.विसनि/लेप/अंके २/रघुवंशी को.ऑप.बैंक/८८०/
/से.गै.व्य./सन २००२

कार्यालय

विभागीय सहनिबंधक, सहकारी संस्था, (लेखापरिक्षण),
मुंबई विभाग, नवी मुंबई, कोकण भवन ६ वा मजला,
दिनांक :- १५.५.२००२

प्रति,

भा.पोलीस उपआयुक्त
आर्थिक गुन्हेशाखा, सामान्य शाखा,
गुन्हे अन्वेषण विभाग, मुंबई.

विषय :- रघुवंशी को.ऑप.बैंक लि. ह्या बँकेमध्ये झालेले शासकीय
रोखे खरेदी गैरव्यवहारबाबत गुन्हा नोंदविणेबाबत.

वरील विषयास अनुसरून कळविणेत येते की, रघुवंशी को.ऑपरेटिव्ह बँक लि.
ह्या बँके मध्ये शासकीय रोखे खरेदी गैरव्यवहार झालेला आहे. सदर बाबतचा सविस्तर
अहवाल सोबत जोडला आहे. तरी एक आय आर दाखल करून पुढील कारवाई होणेबाबत
विनंती आहे.

आपला विष्णु,

(१५.०५.२००२)
विशेष लेखापरिक्षक, वर्ग- २,
अभिन्न विभागीय सहनिबंधक
सहकारी संस्था (लेखापरिक्षण)
मुंबई विभाग, नवी मुंबई

Ag limit - I

for 79 and
M. Coiphance

M.

15/05/2002

जा.क्र.विसनि/लेप/अंके २/रघुवंशी को.ऑप.बैंक/८८८१
रो.गै.छ./सन २००२

कार्यालय

विभागीय सहनिबंधक, सहकारी संस्था, (लेखापरिक्षण),
मुंबईविभाग, नवी मुंबई, कोकण भवन ६ वा मजला,
दिनांक :- १५.५.२००२

प्रति,

मा.विभागीय सहनिबंधक,
सहकारी संस्था, मुंबई विभाग, मुंबई,
मल्होत्रा हाउस, ६ वा मजला,
मुंबई-४०० ००१.

विषय :- रघुवंशी बैंकेत झालेल्या गैरव्यवहाराबाबत
संबंधिता विरुद्ध गुन्हा नोंदविण्याबाबत.

संदर्भ :- आपले पत्र जा.क्र.विसनि/मुंबई/रघुवंशी बैंक/ सन
२००२ दिनांक ४.५.२००२

महोदय,

कृपया वरील विषय व संदर्भ अवलोकवा.

२/- मी खाली सही करणार व्ही.आर.कुलकर्णी, विशेष
लेखापरिक्षक, वर्ग-२, अधिन विभागीय सहनिबंधक, सहकारी संस्था,

(लेखापरिक्षण)मुंबई विभाग, नवी मुंबई ह्या पदावर सन १९९६ पासून कार्यरत आहे. सदर पदावरून सन २००१-२००२ ह्या वर्षाचे दैयानिक लेखापरिक्षणाकरिता रघुवंशी को.ऑप.बँक लि. हि बँक माझे पदभारात आहे.

सदर बँकेची आपले कडील पत्र क्र. दि. ३.५.२००२ चे पत्रान्वये शासकीय रोखे खरेदी मध्ये झालेले गैरव्यवहाराबाबत चौकशी करणेकरीता नेमलेले विशेष लेखापरिक्षक,सहकारी संस्था (गृह-४), मुंबई ह्यांनी त्यांचे छाननी अहवालांत नमुद केले प्रमाणे बँकेचे शासकीय रोखे खरेदी व्यवहारामध्ये बँकेची फसवणुक झालेचे त्यांचे अहवालामध्ये निदर्शनास आणलेवरून आपले वरील संदर्भिय पत्रान्वये मला सुचित केले वरून दिनांक १४.५.२००२ रोजी मी स्वतः रघुवंशी को.ऑप.बँक लि.चे मुख्य कार्यालयात जाऊन शासकीय रोखे खरेदी बाबतचे सर्व व्यवहाराबाबत पडताळणी केली. त्यावेळी निदर्शनास आले प्रमाणे गैरव्यवहाराची नोंद खालील प्रमाणे करणेत येत आहे.

बँकेने मेसर्स होम ट्रेड लि., वाशी, नवी मुंबई या ब्रोकर मार्फत दिनांक २३.८.२००० ते १५.२.२००२ ह्या मुदतीमध्ये एकूण २५.७२ कोटी एवढी रक्कम चेकद्वारे या शासकीय रोखे खरेदी करिता दिलेली आहे. रिझर्व्ह बँकेचे परिपत्रक क्र.आर एफ-बी.सी १७/अ-४ ९२-९३ दिनांक ४/९/९२ मधील सुचनांकडे हेतु पुरस्सर दुर्लक्ष करून बँकेने ब्रोकरला रक्कमा अदा केलेल्या आहेत. ज्या बँकाकडून किंवा संस्थेकडून कर्ज रोखे खरेदी केले त्यांनाच रक्कमा अदा करून ब्रोकरला फक्त कमीशन देणे आवश्यक होते. मेसर्स होम ट्रेड लि. यांचेशी झालेले वरील नमुद रु.२५.७२ कोटीचा तपशील जोडला आहे.

सोबत जोडलेल्या तक्त्या प्रमाणे १ ते ८ व्यवहारामधील शासकीय सिक्युरिटीज बँकेकडे केव्हाही आलेल्या नाहीत. परंतु वर नमुद केले प्रमाणे सदर शासकीय सिक्युरिटीज मार्केट दराप्रमाणे विक्री केलेली आहे. सदर सर्व व्यवहार होम ट्रेड मार्फत झालेला आहे.

वरील नमुद अनुक्रमांक ९ मधील शासकीय सिव्युरिटीज एकूण रु. ५,४०,४९२०८.३३ चक क्र. ८२८९०९ दिनांक ४.३.२००२ (मुंबई जिल्हा मध्यवर्ती सहकारी बँकेवरील चक)अन्वये खरेदी करण्याकरीता मेसर्स होमट्रेड लि. या ब्रोकरला दिलेले असून आजपर्यंत सदर सिव्युरिटीज बँकेच्या ताब्यात प्राप्त नाहीत. त्यामुळे बँकेच्या निधीतून गैरव्यवहार झालेला आहे.

बँकेचे पोटनियम नं.३६ (८) आणि (९) यामध्ये नमुद केलेले संचालक मंडळाचे आधिकार आणि कामे यानुसार शासकीय रोखे खरेदी विक्री व गुंतवणुक या कर्तव्यात कसूर करून हेतुपुरस्सर संचालकांनी दुर्लक्ष केलेले आहे. त्याप्रमाणे बँकेचे पोटनियम ४० (बी) (१७) मध्ये नमुद केल्याप्रमाणे बँकेचे चीफ एक्झिक्युटिव्ह ऑफिसर (जनरल मॅनेजर) यांनी गुंतवणुकीचा अहवाल संचालक मंडळास देणे आवश्यक होते.सदर त्यांचे अधिकार व कर्तव्य यात कसूर करून वर नमुद रिझर्व्ह बँकेच्या सुचनांकडे हेतुपुरस्सर दुर्लक्ष करून वरील नमुद बँकेचे एकूण रक्कम रु. ५,४०,४९२०८.३३ एवढ्या रकमेचा गैरव्यवहार केलेला आहे.

वरील नमुद गैरव्यवहारास बँकेचे संचालक मंडळ व जनरल मॅनेजर आणि होम ट्रेड संयुक्तिरित्या जबाबदार आहेत. बँकेचेसभासद डिपॉझिटर यांनी संचालकांस विश्वासाने बँकेचे पोटनियम व रिझर्व्ह बँकेच्या सुचना या अन्वये व्यवहार करण्याकरीता विश्वासाने बँक विश्वस्त म्हणून निवडून दिलेले आहे. परंतु संचालक मंडळ व जनरल मॅनेजर यांनी विश्वासघात करून बँकेच्या निधीचा गैरव्यवहार केलेला आहे. त्यामुळे बँकेचे वर नमुद एकूण

ॐ
(119) 235
क. ५,४०,४९२०८.३३ एवढ्या रकमेचा अपह्वर झालेला आहे. यास
संचालक मंडळ, जनरल मॅनेजर आणि होम ट्रेड लि. संयुक्तरित्या जबाबदार
आहेत.

घरील गैरव्यवहाराबाबत एफ आय आर दाखल करून पुढील कारवाई
होणेविषयी विनंती आहे.

आपला विश्वासू

(स. २७. कुंकर्णी)
विशेष लेखापरिक्षक, वर्ग- २,
अधिन विभागीय सहनिबंधक
सहकारी संस्था (लेखापरिक्षण)
मुंबई विभाग, नवी मुंबई



Phone : 206 6954 / 208 7887
207 1767 / 207 1798

Raghuvanshi Co-operative Bank Ltd.

Regd. Off. & H. O. : 276/286, Kalbadevi Road, Kilachand Mansion,
Mumbai - 400 002.

Ref. No. _____

Date 14th May, 2002

To :

The Special Auditor
Coop. Soc. (Class II) under
Divisional Joint Registrar
Coop. Societies (Audit)
Mumbai Division
NAVI MUMBAI

The Bank has done the following purchase/Sale transactions in
Govt. securities through M/s. Home Trade Ltd.

Date	Purchase	Amount	Date	Sale	Amount
1) 23.8.2000	10.95% CG 2011	4.00	3.5.2001	10.95%CG 2011	2.20
			8.5.2001	10.95%CG 2011	2.20
		<u>4.00</u>			<u>4.40</u>
2) 3.5.2001	12.5% CG 2004	2.20			
3) 8.5.2001	12.5% CG 2004	2.21			
		<u>4.41</u>			
			3.7.2001	12.5% CG 2004	1.72
			3.7.2001	12.5% CG 2004	1.15
			3.7.2001	12.5% CG 2004	<u>1.72</u>
4) 3.7.2001	10.25%CG 2012	1.04			<u>4.59</u>
5) 3.7.2001	10.25%CG 2012	0.56			
6) 3.7.2001	10.25%CG 2012	<u>1.56</u>			
		<u>3.16</u>	14.9.2001	10.25%CG 2012	4.35
7) 14.9.2001	10.03% 1702 2019	4.62	22.11.2001	10.03% 1702 2019	4.62
8) 22.11.2001	8% CG 2011	4.13	15.2.2002	8% CG 2011	4.32
9) 15.2.2002	8.07% 1702 2017	<u>5.40</u>			
		<u>25.72</u>			<u>22.28</u>

* **NOTE:**

In case of Sr.No.1 to 8 above the bank never got the delivery of any Govt. security. After few days the securities have been sold at market price. In case of transaction on Sr.No.9 the bank has not got the delivery of the securities so far.



For Raghuvanshi Co-operative Bank Ltd.

[Signature]

Menu



Phone : 206 6954 / 208 7887
207 1767 / 207 1798

Raghuvanshi Co-operative Bank Ltd.

Regd. Off. & H. O. : 276/286, Kalbadevi Road, Kilachand Mansion,
Mumbai - 400 002.

Ref. No. _____

Date 14th May, 2002

To :

The Special Auditor
Under the Divisional Joint
Registrar Cooperative Societies
(Audit) Bombay Division
NEW BOMBAY

Sub: Purchase of Govt. Securities from the
Broker Home Trade Ltd.

Sir,

We have purchased from M/s. Home Trade Ltd, Govt. Securities of the face value of Rs. 5,00,00,000/- dated 4.3.2002 having paid for the same an amount of Rs. 5,40,49,208.33 by cheque No. 828909 to the Home Trade on 4.3.2002. We have not yet received the delivery of the Govt. Securities from M/s. Home-Trade Ltd.

Yours faithfully,
For RAGHUVANSHI COOP. BANK LTD,


MANAGER.



BOARD OF DIRECTORS

Tel No. H.O. 2066954, 2067887, Direct G.M. 2071767
 Kabirwadi Br. Grant Id: 3082217, 3082254
 Gandhi Br. 8017272, 8619828, J.V.P.D.Br. 6107085, 6107002

Name of Director	Address	Tel.No.
1. Shri. Shivjibhai D. Majethia Chairman	Off: C/o. Shri. Kishan Majethia Quality centre, 20, Gopmany chamber, 36, Daryasthan street, 3rd flr, Opp Daryalal- Temple, Mun-400003. Res: 10, Satyan, 4, Nathpainsager Chatkopar (E) Mun-77	5619464 3423250 3428719 5649610 9164726 9149016
2. Shri. Vinaychandra T. Madhlani Vice chairman	Off: C/o. Hind shipping agenci- es, 201, Jambhsoni cho- mbers, 29, Valchand Hira- chand marg, Bellard Estate MUN-400038	2618041 2618042 2618043 Res: 3881639/ 3881634
3. Shri. Keshavlal K. Varma Sr. Director	Off: M/s. K.K. Varma & co, 305, Varma Chambers, 11, Honji st, Fort, MUMBAI-400001. Res: 24, CCI Chambers, 44-A Dinshaw Vachha Road, Mumbai-400029.	2660054 2660655 (Fax) 2027205
4. Shri. Pradip G. Gandhi (Hon. Secretary)	Off: Billion plastics P. Ltd 912/913, Tulsiani Cha- mbers, Marimar Point MUMBAI-400021 Res: 21, Vallabh Appt, 87 Vardan Rd, Mumbai-400036	2886334/35/ 36 2843213 (FAX) Res: 3647324/25 Mobile 982-0538229

5. Shri. Anuraj J. Jobanputra Director	Off: C/o. M/s. Chhatrabhuj- Jivraj & co, A.No. 5-6 Gr. Flr, Cotton Green Mun-2 (Sewree office) Res: Odayan Bldg, Block No. 23/ 24, 5th flr, Vallabhbhag- lans, Chhatkopar (E) Mun-77	5110405 5103520 3724155 5160219 5163052
6. Shri. Sheraf P. Gokani (Director)	Off: Gokani & co, 260, Bazargate, Satya- vijay, 1st flr, Mun-1 Res: Flat No. 28, Everest, 4th flr, peddar rd, Behind Doctor House MUN-400026	2347403 3884455 3821429
7. Shri. Maheshkumar Kanodia Director	Res: 41 Royal Accord-2 (R) Opp: Police chowki Lokhandwala complex (O) Anheri (W) Mun-58	6312951 6323051 6335552
8. Smt. Indira K. Badiyani Director	Res: 55 Anand Bhavan, Gr. flr Flat No. 14, Banganga, Wakeshwar, Mun-6	3633746 2651372/ 2657626
9. Smt. Nasma H. Ghelani Director	Off: Law charter, 14K Raja- bahadur mansion, 1st- flr, Hamam St, Fort, Mun-23	2655907
10. Shri. Dilip S. Nikam Asst. Supt.	Res: Anandnagar, Plot No. 10/B Sion-Trombay Road Chembur-Mun-71	9245748 Mobile: 9869065252

P.T.O.

.. 2 ..

11. Shri. Vasantbhai Vajani
Director

Res: 2nd flr, Kishore Villa
Above Bank of Mahara-
shtra, N. Monghibai Rd,
Vileparle (W) Mum-56

91-22-6142186/
6143281
Fax-91-22-6108563

12. Shri. Narendra H. Thakkar
Director

Res: 73, Shahid Bhagat -
singh Road,
4/10, Faridcon court
colaba, Mum-5

2616303

Date 03/09/2002

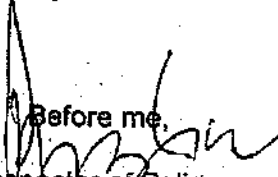
Further statement of Shri. Vilas Rajaram Kulkarni, H--57 occ- service, R/o. Pratibha Hsg. Co-op Society, 2nd floor, A Wing, Block no. 301, Dr. Ambedkar Chowk, Karjat, Dist:- Raigad Tel:- 23014.

with reference to my complaint registered vide C.R. No. 81/2002 at LT Marg Police Station against the Directors of Home Trade Ltd. and Raghuvanshi co-operative Bank Ltd., for cheating to Raghuvanshi co-op. Bank; today I attended the office of GB CB CID., Mumbai.

As per requirement, for investigation I submit the copies of RBI Circulars as follows.

1. RPCD No. RF, BC. 17/A. 4-92/93 dated 4th September 1992
2. UBD No. Plan PCB 32/09.29.00/94/95 dated 24th November 1994.
3. UBD No. Plan PCB Cir. 19/09.29./97-98 dated 10th November 1997.
4. UBD No. Plan PCB Cir. 22/09.29.00/2000-2001 dated 30th November 2000.

My further statement recorded in English, I read it and it is correct.

Before me,

Inspector of Police,
EOW. GB. CB CID.,
Mumbai.

TELEGRAMS:
"RUPLACARD"
TELEPHONE:
2881602-04
T E L E X:
011-2318
011-2455

RESERVE BANK OF INDIA
RURAL PLANNING AND CREDIT DEPARTMENT
CENTRAL OFFICE
13TH FLOOR, CENTRAL OFFICE BUILDING
SHAHID BHAGAT SINGH ROAD
POST BOX NO. 10014
BOMBAY - 400 023.

Reference RPCD No. RF.BC.17/A.4-92/93

September 14, 1992
Bhadra 13, 1914 (Saka)

The Chairmen/Chief Executives of
All State and Central Cooperative Banks
and Regional Rural Banks

Dear Sir

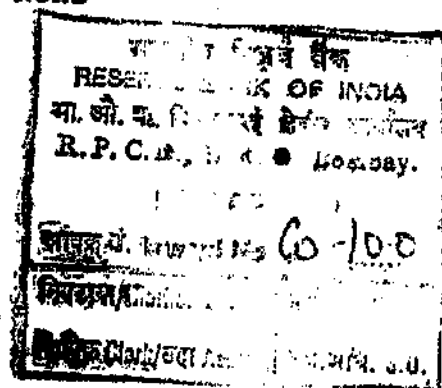
Investment Portfolio of banks
Transactions in Securities

As you are aware, some banks have been undertaking certain transactions in securities which were considered irregular. A Committee was therefore appointed by the Governor of the RBI to enquire into the securities transactions of banks and financial institutions. The Committee has made certain recommendations in Paragraph 9 of its first interim report which have been examined and accepted generally by the RBI.

2. The following instructions are issued in accordance with these recommendations :-

I. INVESTMENT POLICY

Banks have been undertaking transactions in securities on their own Investment Account, on behalf of Portfolio Management Scheme (PMS) clients in their fiduciary capacity, and on behalf of other clients, either as custodians of their investments or purely as their agents. With the approval of their respective Boards, banks should clearly lay down the broad investment objectives to be followed while undertaking transactions in securities under each category mentioned above, clearly define the authority to put through deals, procedure to be followed for obtaining the sanction of the appropriate authority, procedure to be followed while putting through deals, various prudential exposure limits, and the reporting system. While laying down such investment policy guidelines, banks should strictly observe the



following instructions.

Ready-Forward (buy-back) deals

(i) Banks are prohibited with immediate effect, and until further instructions, from undertaking inter-bank ready-forward deals in dated Government and approved/trustee securities. Existing deals in dated securities should be completed on due dates without resorting to any extension or roll overs. As such, inter-bank ready-forward transactions may henceforth be undertaken only in Treasury Bills (of all maturities).

(ii) All double ready-forward deals in Government securities including Treasury Bills are strictly prohibited.

(iii) No ready-forward and double ready-forward deals should be put through even among banks, and even on their own Investment Accounts in any other securities, such as public sector undertakings (PSUs) bonds and Units.

(iv) Similarly, no ready-forward and double ready-forward deals should be put through in any security including Government securities, on behalf of PMS Clients' Accounts or on behalf of other constituents including brokers.

Transactions in Government Securities

(v) All transactions in Government securities for which SGL facility is available should be put through SGL Accounts only.

(vi) Before issue of SGL transfer forms covering their sale transactions, banks should ensure that they have sufficient balance in their respective SGL Accounts. Accordingly, under no circumstances, a SGL transfer form issued by a bank in favour of another bank should bounce for want of sufficient balance in the SGL Account. The purchasing banks should issue the cheques only after receipt of the SGL transfer forms from the selling banks.

(vii) The SGL transfer form received by purchasing banks should be deposited in their SGL Accounts immediately. No sale should be effected by way of return of SGL form held by the bank.

(viii) SGL transfer forms should be signed by two authorised officials of the bank whose signatures should be recorded with

the respective Public Debt Office (PDO) of RBI and other banks.

(ix) The SGL transfer forms should be in the standard format prescribed by the RBI and printed on semi-security paper of uniform size. They should be serially numbered and there should be a control system in place to account for each SGL form.

(x) If the SGL transfer form bounces for want of sufficient balance in the SGL Account, the (selling) bank which has issued the form will be liable to the following penal action against it:-

(a) the amount of the SGL form (cost of purchase paid by the purchaser of the security) will be debited immediately to the current account of the selling bank with the RBI;

(b) in the event of an overdraft arising in the current account following such a debit, penal interest will be charged by the RBI on the amount of the overdraft at a rate 3 percentage points above the Discount and Finance House of India's call money lending rate on the day in question; and

(c) if the bouncing of the SGL form occurs thrice, the bank will be debarred from trading with the use of the SGL facility for a period of six months from the occurrence of the third bouncing. If after restoration of the facility, any SGL form of the concerned bank bounces again, the bank will be permanently debarred from the use of the SGL facility in all the PDOs of the RBI.

Bank Receipts (BRs)

(xi) No BR should be issued under any circumstances in respect of transactions in Government securities for which SGL facility is available.

(xii) Even in the case of other securities, BR may be issued for ready transactions only, under the following circumstances :-

(a) The scrips are yet to be issued by the issuer and the bank is holding the allotment advice.

(b) The security is physically held at a different centre and the bank is in a position to physically transfer the security and give delivery thereof, within a short period.

(o) The security has been lodged for transfer/interest payment and the bank is holding necessary records of such lodgements and will be in a position to give physical delivery of the security within a short period.

(xiii) No BR should be issued on the basis of a BR (of another bank) held by the bank and no transaction should take place on the basis of a mere exchange of BRs held by the bank.

(xiv) BRs may be issued covering transactions relating to banks' own Investment Accounts only, and no BR should be issued by banks covering transactions relating to either the Accounts of PMS Clients or Other Constituents' Account including brokers.

(xv) No BR should remain outstanding for more than 30 days.

(xvi) BRs should be issued on semi-security paper, in the standard format (prescribed by IBA), serially numbered, and signed by two authorised officials of the bank, whose signatures are recorded with other banks. As in the case of SGL forms, there should be a control system in place to account for each BR form.

(xvii) Separate registers of BRs issued and BRs received should be maintained, and arrangements should be put in place to ensure that these are systematically followed up and liquidated within the stipulated time limit.

II. INTERNAL CONTROL SYSTEM

(i) There should be a clear functional separation of (a) trading, (b) settlement, monitoring and control and (c) accounting. Similarly, there should be a functional separation of trading and back office functions relating to banks' own Investment Accounts, PMS Clients' Accounts and Other Constituents (including brokers') Accounts. While providing portfolio management services to their clients, the banks should strictly follow the guidelines on the subject detailed in Annexure I of this Circular and PMS Clients' Accounts should be subjected to a separate audit by external auditors.

(ii) For every transaction entered into, the trading desk should prepare a deal slip which should contain data relating to nature of the deal, name of the counterparty, whether it is a

direct deal or through a broker, and if through a broker name of the broker, details of security, amount, price, contract date and time. The deal slips should be serially numbered and controlled separately to ensure that each deal slip has been properly accounted for. Once the deal is concluded, the dealer should immediately pass on the deal slip to the back office for recording and processing. For each deal there must be a system of issue of confirmation to the counterparty. The timely receipt of requisite written confirmation from the counterparty, which must include all essential details of the contract should be monitored by the back office.

(iii) Once a deal has been concluded, there should not be any substitution of the counterparty bank by another bank by the broker, through whom the deal has been entered into; likewise, the security sold/purchased in the deal should not be substituted by another security.

(iv) On the basis of vouchers passed by the back office (which should be done after verification of actual contract notes received from the broker/counterparty and confirmation of the deal by the counterparty) the Accounts Section should independently write the books of accounts.

(v) In the case of transactions relating to PMS Clients' Account (including brokers) all the relative records should give a clear indication that the transaction belongs to PMS Clients/Other Constituents and does not belong to bank's own Investment Account and the bank is acting only in its fiduciary/agency capacity.

(vi) Records of SGL transfer forms issued/received, should be maintained. Balances as per bank's books should be reconciled at quarterly intervals with the balances in the books of PDOs. If the number of transactions so warrant, the reconciliation should be undertaken more frequently, say on a monthly basis. This reconciliation shall also be periodically checked by the internal audit department. Any bouncing of SGL transfer forms issued by selling banks in favour of the buying bank, should immediately be

brought to the notice of the Chief Officer, Rural Planning and Credit Department (RPCD) of the RBI by the buying bank. Similarly, a record of BRs issued/received should be maintained. A system for verification of the authenticity of the the BRs and SGL transfer forms received from other banks and confirmation of authorised signatories should be put in place.

(vii) Banks should put in place a reporting system to report to the top management on a weekly basis, the details of transactions in securities, details of bouncing of SGL transfer forms issued by other banks and BRs outstanding for more than one month, and review of investment transactions undertaken during the period.

(viii) It is reiterated that banks should not draw cheques on their account with RBI for third party transactions including inter-bank transactions. For such transactions, bankers' cheques/pay orders should be issued.

(ix) The Internal Audit Department should audit the transactions in securities on an ongoing basis and monitor compliance with the laid down management policies and prescribed procedures and report the deficiencies directly to the top managements of banks.

III. DEALINGS THROUGH BROKERS

(i) If a deal is put through with the help of a broker, the role of the broker should be restricted to that of bringing the two parties to the deal together.

(ii) While negotiating the deal, the broker is not obliged to disclose the identity of the counterparty to the deal. However, on conclusion of the deal, he should disclose the counterparty and his contract note should clearly indicate the name of the counterparty.

(iii) On the basis of the contract note disclosing the name of the counterparty, settlement of deals between banks, viz., both fund settlement and delivery of security, should be directly between the banks and the broker should have no role to play in the process.

(iv) With the approval of their top managements, banks should prepare a panel of approved brokers which should be reviewed annually, or more often if so warranted. Clear-out criteria should be laid down for empanelment of brokers, including verification of their creditworthiness, market reputation, etc. A record of broker-wise details of deals put through and brokerage paid, should be maintained.

(v) A disproportionate part of the business should not be transacted through only one or a few brokers. Banks should consider fixing aggregate contract limits for each of the approved brokers, and ensure that these limits are not exceeded.

IV. ACCOUNTING STANDARDS

Detailed instructions on accounting of investment transactions are set out in the Annexures II and III of this Circular.

V. AUDIT, REVIEW & REPORTING

(i) Banks should undertake a half-yearly review (as of 30 September and 31 March) of their investment portfolio, which should, apart from other operational aspects of investment portfolio, clearly indicate and certify adherence to laid down internal investment policy and procedures and RBI guidelines, and put up the same before their respective Boards within a month i.e. by end-April and end-October.

(ii) A copy of the review report put up to the bank's Board, should be forwarded to this department of RBI as well as Inspection Department of NABARD by 15 November and 15 May respectively.

(iii) Treasury transactions should be separately subjected to a concurrent audit by internal auditors and the results of their audit should be placed before the Chairman and Managing Director of the Bank once every month. These audit reports should be sent to this Department as well as to The General Manager, Inspection Department, National Bank for Agriculture & Rural Development, H.O., Yeduguri Chambers, 1-1-61, R.T.C. X Road, Musheerabad, Hyderabad 500 020.

3. A copy of this circular together with the internal

investment policy guidelines framed by the banks should be placed before the banks' Boards within a period of one month of receipt of this circular. A copy of the internal investment policy guidelines duly framed by banks with the approval of their Boards should be forwarded to us certifying that the same is in accordance with the guidelines indicated in this circular and that the same has been put in place.

4. Please acknowledge receipt.

Yours faithfully

B.K. Jalan
(B.K. Jalan)
Chief Officer

Encl:- As above.

Encl. RPOD No. BF.237/A.4-92/93 of date

Copy forwarded for information to :-

(As per the list attached).

S. K. Das Sharma
(S.K. Das Sharma)
Asstt. Chief Officer

Seen. May be sent by all officers with certificate.

*in information please
we may circulate the above
circular among all the members of staff*

*Place see Dyc's orders above
+ circulate a copy to all
offices officers + assistants +
all members of*

A RECOR

Guidelines on Portfolio Management
on behalf of clients

Portfolio Management Services (PMS) may be provided by banks to their clients strictly subject to the following guidelines :

- (i) Only those banks which can provide such services on their own should undertake the activity. Funds accepted for portfolio management from their clients, should not be entrusted to another bank for management.
- (ii) 'PMS' should be in the nature of investment consultancy/management, for a fee, entirely at the customer's risk, without guaranteeing, either directly or indirectly, a pre-determined return. The bank should charge a definite fee for the services rendered independent of the return to the client.
- (iii) 'PMS' should be provided by banks/their subsidiaries to their clients in respect of the latter's long term investible funds for enabling them to build up a portfolio of securities; in any case the funds should not be accepted for portfolio management for a period less than one year. In the case of placement of funds for portfolio management by the same client on more than one occasion, on a continuous basis, each such placement should be treated as a separate account and each such placement should be for a minimum period of one year.
- (iv) The funds accepted for portfolio management are essentially expected to be deployed in capital market instruments such as shares, debentures, bonds, securities, etc. In any case, portfolio funds should not be deployed for lending in call money/bills market, and lending to/placement with corporate bodies.
- (v) The bank providing PMS to its clients should maintain clientwise account/record of funds accepted and investments made

thereagainst, and all credits (including realized interest, dividends, etc.) and debits relating to the portfolio account should be put through such account. The tax deducted at source in respect of interest/dividend on securities held in the portfolio account should be reflected in the portfolio account. The account holder should be entitled to get a statement of account of his portfolio account.

(vi) The bank's own investments and investments belonging to the PMS client should be kept distinct from each other. If there are any transactions between the bank's investment account and portfolio account, they should be strictly at market rates. Though the bank can hold the securities belonging to the portfolio account in its own name, on behalf of its PMS clients, there should be a clear indication that securities are held by it on behalf of 'portfolio account'. Similarly, while putting through any transactions on behalf of a portfolio account, a clear indication should be given to the effect that the transaction pertains to the 'portfolio account'.

(vii) In the bank's general ledger a 'Clients Portfolio Account' should be maintained and all the funds received by it for portfolio management should be reflected in it on day-to-day basis. The balance lying in this account i.e., the funds undeployed, if any from this account should be treated as outside borrowings of the bank and it should maintain C.R.R./S.L.R. on such funds. The bank's liability to its clients in respect of funds accepted by it for portfolio management should be properly reflected in the published books of accounts of the bank/subsidiary.

ACCOUNTING STANDARDS

- (i) All investments in securities other than approved securities should be classified under "current" category and should be valued at market price or cost whichever is less and depreciation should be provided for the shortfall if any.
- (ii) In Annexure III to this circular, we have indicated the manner in which banks' investments in approved securities should be bifurcated into "permanent" and "current" categories. Dealing securities are marketable securities that are acquired and held with the intention of reselling them in the short term. The financial results arising from such transactions must be seen as volatile, generating trading profit or loss from deliberate position taking. Investment securities on the other hand are acquired and held for yield or capital growth purposes (apart from for compliance of SLR requirement) and are usually intended to be held till maturity, except when liquidity needs arise. Unless governed by the special rule described below, gains and losses on sale of securities should be recorded at the time of sale as capital gains/losses. As stated earlier, approved debt securities classified under "current" category should be carried in the Balance Sheet at market price or cost whichever is lower, whereas approved debt securities classified under "permanent" category should be carried in the Balance Sheet either at book value (cost) or at market value, at the discretion of the banks, subject to their following a consistent accounting policy. Accounting of securities under various categories should be as under :-

Approved debt securities
under "permanent" category

(a) If the investments are carried at book value, the difference between the acquisition price (acquisition cost) and the redemption price should be accrued over the period from the acquisition to the redemption date and should be recognised as income or expense.

(b) Alternatively, the banks may choose to value such investments, on a consistent basis, at market value.

(c) Should the banks elect to adopt the practice described in (a) above, when the securities are redeemed or sold before the original redemption date, the unaccrued portion of the amount referred to at (a) above should immediately be charged to the profit and loss account as capital gain or loss, as the case may be.

(d) Should banks elect to follow the practice described in (b) above, the resulting revaluation gains/losses should be recognised as capital gain/loss.

Investments under
"current" category

(e) The investments under current category should be carried at lower of cost or market value, on a consistent basis.

(f) Costs such as brokerage fees, commission or taxes incurred at the time of acquisition of trading securities should immediately be recognised as expenses, without any accrual.

(g) The carrying value of securities under current category should be revalued at market prices on a quarterly basis. The gains/losses arising out of this revaluation should not be taken to interest income/expense accounts. Instead, revaluation gains/losses should be segregated by entering them in specific "realised/unrealised gains/losses on trading of debt securities" account. The net amount of gains/losses from trading of debt securities shall be taken to the income statement.

(iii) Each time a security is acquired, the bank should immediately record whether it is for investment account or for trading account and accordingly account for them in the respective accounts on the basis of laid down accounting policies. Transfer of securities from one account to another (i.e. Investment Account to Trading Account or vice versa) should be done with the prior approval of the Board of Directors of the bank and should be properly documented.

(iv) Potential losses should be recognised prior to the transfer of securities from current category to permanent category where market value as on the date of transfer is less than the carrying value in the books.

--00xx00--

Guidelines for bifurcation of investment
in approved securities into 'permanent'
and 'current' investment.

The investment portfolio of a bank would normally consist of both "approved securities" (predominantly Government Securities) and "others" (shares, debentures and bonds). It has been decided that the investments in approved securities should be bifurcated into "permanent" and "current" investments. Permanent investments are those which banks intend to hold till maturity and current investments are those which banks intend to deal in i.e., buy and sell on a day-to-day basis. On this basis, banks should classify the existing investments in approved securities into the afore-said two categories. It has been decided that to begin with, banks should keep not more than 70 per cent of their investments in the permanent category from the accounting year 1992-93. This ratio will have to be brought down to 50 per cent in due course. All subsequent purchases will also be required to be classified suitably. We have no objection to banks inter-changing the investments from one category to another with the prior authorisation of the Board of Directors, in which case depreciation, if any, will have to be fully provided for.

While the depreciation in respect of permanent investments is not likely to affect their realisable value and therefore need not be provided for, depreciation in the current investments should be fully provided for. Permanent investments could be valued at cost unless it is more than the face value, in which case the premium has to be amortised over the period remaining for maturity of the security. Banks are not expected to sell securities in the permanent category freely, but if they do so any loss on such transactions in securities in this category has to be written off. Besides, any gain should be taken to capital reserve account.

PLAN.PCB.32/09.29.00/94-95
UBD.No.Plan.PCB.32/09.29.00/94-95, November 24, 1994.
(19941124)

INVESTMENT PORTFOLIO OF BANKS - TRANSACTIONS IN SECURITIES -
BANK RECEIPTS/ROLE OF BROKERS.

SEC. PLANNING.

The Chairman/Chief Executives of All Primary Co-operative
Banks

Dear Sir,

Please refer to our circular UBD.Plan.13/UB 81/92-93 dated
15 September, 1992 on the above subject.

Validity period of Bank Receipts etc.

2. One of the stipulations made therein is that no Bank Receipts (BR) should remain outstanding for more than 30 days. The position has since been reviewed and it has been decided that the validity period of BRs should be reduced to 15 days. Further, a BR should be redeemed only by actual delivery of scrips and not by cancellation of the transaction/set off against another transaction. If a BR is not redeemed by delivery of scrips, within the validity period of 15 days, the BR should be deemed as dishonoured and the bank which has issued the BR should refer the case to Reserve Bank of India (RBI) explaining the reasons under which the scrips could not be delivered within the stipulated period and the proposed manner of settlement of the transaction.

Role of brokers, etc.

3. In our circular dated the 15th September, 1992 referred to above, detailed instructions have been issued to banks on the conduct of their investment portfolio emphasising among others, the imperative need for framing a comprehensive policy for empanement of brokers, limits on the volume of business put through different approved brokers, periodical review of the approved list of brokers, etc. In our circular UBD.Plan.74/UB81-92/93 dated 17th May, 1993 banks were advised, inter alia, to ensure that the transactions entered into through individual brokers during a year should not exceed 5 per cent of the total transactions (both purchases and sales) entered into by a bank during that year and that if for any reason, it becomes necessary to exceed this limit for any broker, the specific reasons therefor should be recorded in writing by the authority empowered to put through the deals and the Board should be informed of this



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post facto.

4. The need for continuance of the services of brokers has been examined. It has now been decided that inter-bank securities transactions should be undertaken directly between banks and no bank should engage the services of any broker in such transactions. Banks, may, however, undertake securities transactions among themselves or with non-bank clients through members of the National Stock Exchange (NSE), wherein the transactions are transparent. Transactions with non-bank clients, if such transactions are not undertaken on the NSE, should be undertaken by banks directly, without the use of brokers.

Penalty etc. provisions

6. As indicated in paragraph 4 of our circular dated 15th September, 1992 referred to above, we reiterate any violation or circumvention of the instructions will invite penal action against banks which could include raising of reserve requirements, withdrawal of refinance from the Reserve Bank of India and denial of access to money market as also such other penalty under the provisions of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) as the Reserve Bank may deem fit.

Certified True Copy



PLAN.PCB.CIR.19/09.29.00/97-98
UBD.No.Plan.PCB.Cir.19/09.29.00/97-98, November 10, 1997.
(19971110)

INVESTMENT PORTFOLIO OF BANKS - TRANSACTIONS IN SECURITIES -
ROLE OF BROKERS.

All Primary Cooperative Banks

Dear Sir,

Please refer to instructions contained in para 4 of our Circular UBD.Plan.PCB.32/09.29.00/94-95 dated 24 November 1994 in terms of which, banks are permitted to undertake transactions in securities among themselves or with non bank clients through members of the National Stock Exchange. It has since been decided to permit banks to undertake transactions in securities among themselves or with non bank clients through the members of OTC Exchange of India in addition to the National Stock Exchange.

2. All other instructions contained in our circular dated 24 November 1994 remain unchanged.

3. Please acknowledge receipt to the concerned Regional Office.

#

Sd/-

(S. R. Mittal)
Chief General Manager

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PLAN.PCB.CIR.22/09.29.00/2000-
UBD.No.Plan.PCB.Cir.22/09.29.00/2000-2001, December 30, 2000.
(20001230)

INVESTMENT PORTFOLIO OF BANKS - TRANSACTIONS IN SECURITIES - ROLE OF
BROKERS.

#

All Primary Cooperative Banks

Dear Sir,

#

Please refer to our circulars UBD.No.Plan.PCB.32/09.29.00/94-95 dated 24 November 1994 and UBD.No.Plan.PCB.Cir.19/09.29.00/97-98 dated 10 November 1997 in terms of which banks are permitted to undertake transactions in securities among themselves or with non-bank clients through members of the National Stock Exchange and OTC Exchange of India respectively. It has since been decided to permit banks to undertake transactions in securities among themselves or with non-bank clients through the members of The Stock Exchange, Mumbai (BSE) in addition to the National Stock Exchange and OTC Exchange of India. In case any transactions in securities are not undertaken on the NSE, OTC Exchange of India or The Stock Exchange, Mumbai (BSE), the same should be undertaken by banks directly without the use of brokers.

2. Banks should ensure that all instructions contained in the above circulars as regards engagement of brokers for investment transactions are strictly adhered to while undertaking transactions in securities among themselves or with non-bank clients through the members of the Stock Exchange, Mumbai. It may be noted that any violation or circumvention of the instructions will invite penal action against banks which could include raising of reserve requirements, withdrawal of refinance from the Reserve Bank of India and denial of access to money market as also such other penalty under the provisions of the Banking Regulation Act, 1949 (AACS), as the Reserve Bank may deem fit.

3. Please acknowledge receipt to the concerned Regional Office.

#

Sd/-
(M.M.S. Rekhrao)
Chief General Manager

#



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certified true copy



(13) (85)

Date:- 28/05/2002

Statement of Ashwin Maganlal Zatakia H- 42 Occ- service R/o. Vasant Aradhana, C- Bldg, Flat no. 501, Dahanukar Wadi, Mahavir Nagar, Kandivali (W), Mumbai 67 Tel:- @ 8656212 (o) 2066954.

I am as above and reside at the above address along with my family for the last 7 years. I have completed my B.Com in the year 1980. Then In 1983 I joined Raghuvansjhi Co-operative Bank as a clerk and since then working as a clerk.

Today as per the order of our General Manager shri. Jaswantrai Mehata I attended the office of GB CB CID, Mumbai in connection with a case registered against the Directors of Home Trade Ltd, and Raghuvanshi Co-operative Bank, at LT marg Police Station vide C.R. No. 81/2002 and investigated by GB CB CID. Mumbai.

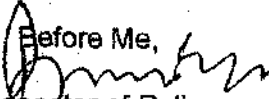
I submit the following documents alongwith the covering letter signed by J.N Mehata.

A. Original copies of the contract and bills of transactions of sale and purchase of securities to and from Home Trade Ltd. The details are as follows.

- 1 Contract note no. 10172 dated 23/8/2000 of FC Value of Rs. 4 crore and its bill for Rs. 40062000.00 showing purchase of securities form HTL .
2. Bill no. 12910 dated 03/05/2001 of Rs. 21986833.33 showing sale of securities to HTL
3. Contract note no. 12966 dated 08/05/2001 of FC Value of Rs. 2 crore and its bill for Rs. 21987250/- showing sale of securities to HTL.
4. Bill No. 12912 dated 23/8/2001 of Rs. 22,00,4722.22 showing purchase of securities from HTL.
- 5 Contract note no. 12917dated 08/05/2001 of FC Value of Rs. 2 crore and its bill for Rs. 22,069,444.44 showing purchase of securities from HTL.
- 6 Contract note no. 13572 dated 03/07/2001 of FC Value of Rs. 1.50 crore and its bill for Rs. 1,72,13750/-. Showing sale of Securities to HTL.
7. Contract note no. 13668 dated 03/07/2001 of FC Value of Rs. 1 crore and its bill for Rs. 11,496,666.67 showing sale of securities to HTL
8. Contract note no. 13605dated 03/07/2001of FC Value of Rs. 1.50 crore and its bill for Rs. 17,224,166.67 showing sale of Securities to HTL.
- 9 Contract note no. 13675 dated 23/8/200 of FC Value of Rs. 1 crore and its bill for Rs. 1,04,10902. 78 showing purchase of securities from HTL .
- 10 Contract note no. 13575 dated 03/07/2001 of FC Value of Rs. 1.50 crore and its bill for Rs. 1,55,90729.17 showing purchase of securities from HTL.

- 11 Contract note no. 13606 dated 03/07/2001 of FC Value of Rs. 1.50 crore and its bill for Rs. 1,55,99,270.83 showing purchase of securities from HTL.
- 12 Contract note no. 14171 dated 14/09/2001 of FC Value of Rs. 4 crore and its bill for Rs. 4,35,21,111.11 showing sale of securities to HTL.
- 13 Contract note no. 14173 dated 14/09/2001 of FC Value of Rs. 4 crore and its bill for Rs. 4,12,54,933.33 showing purchase of securities from HTL.
14. Contract note no. 14949 dated 22/11/2001 of FC Value of Rs. 4 crore and its bill for Rs. 4, 62,28,777.78 showing sale of securities to HTL.
- 15 Contract note no. 14951 dated 22/11/2001 of FC Value of Rs. 4 crore and its bill for Rs. 4,12,60,000 showing purchase of securities from HTL.
16. Contract note no. 16174 dated 15/02/2002 of FC Value of Rs. 4 crore and its bill for Rs. 4,32,45,777.78 showing sale of securities to HTL.
17. Contract note no. 116179 dated 15/02/2002 of FC Value of Rs. 5 crore and its bill for Rs.5,40,49,208.33 showing purchase of securities.
- B. Copy of resolution of board of directors of Raghuvanshi co-op. Bank dated 30th November 2000.
- C. Xerox copy of Cheque no. 828909 for Rs. 5,40, 49,208.33 issued in favour of HTL and signed by G.M J.N. Mehata and Chairman Shivajibhai Majethia.
- D. Copy of RBI Circular no. 19/16-26-00/2001/02 dated 22/10/2001.
- E. Copy of letter dtd. 14.5.2002 addressed to HTL & its directors by a firm of Adv. Law Charter.
- F. Chart showing details of securities purchased from HTL by RCBL during the period from 23.8.2000 to 15.2.2002.
- G. Chart showing details of securities sold to HTL by RCBL during the period from 23.8.2000 to 15.2.2002.

My statement recorded in English I read it and it is correct

Before Me,

Inspector of Police,
EOW., CB., CID.,
Mumbai.



Phone : 206 6954 / 208 7887
207 1767 / 207-1788

Raghuvanshi Co-operative Bank Ltd.

Regd. Off. & H. O. : 276/286, Kalbadevi Road, Kilachand Mansion,
Mumbai - 400 002.

Ref. No. RCB/JNM/14599/2002

Date 28th May, 2002

Assistant commissioner of Police
Crime Branch
MUMBAI

Dear Sir,

As instructed by you, we enclose the following Documents in-connection with complaint against M/s.Home Trade Ltd.

- 1) Original copies of the contract ~~of~~ and Bills.
- 2) Resolution of the Board of Directors.
- 3) Balance Sheet & Profit & Loss accounts for the year ended 31.3.2002.
- 4) Xerox copy of the cheque for Rs.5,40,49,208.33 issued to M/s.Home Trade Ltd.
- 5) Copy of Reserve Bank circular No.19/16-26-00/2001/02 dated 22.10.2001 prescribing minimum ~~SLR~~ SLR Holding in Government securities.
- 6) Specimen copy of Government of India security.

Please acknowledge.

We shall be pleased to furnish any further information as & when required.

Thanking you,

Encl: as above

JNM/cs.



Yours faithfully,

[Signature]
GENERAL MANAGER.



home trade - ltd.
 Tower-3/5th Floor, International
 Infotech Park, Navi Mumbai - 400 703
 Tel: 91-22 7613444, 7612550, Fax: 91-22 7612549

SHARE & GOVT. SECURITY BROKER

A Member of Pune Stock Exchange Ltd.

SEBI REGN NO : INB 110624638

108/64

Bill No.: EURO / PUNE / 10,172

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
 30/32 RAMWADI
 1ST CAVEL CROSS LANE
 KALBADEVI ROAD MUMBAI 400 002
 Pin : 400 702

Form : B

Date : 23/08/2000

PAN NO. : AAA CL 0877 B

	AMOUNT	
	Rupees:	Paise
To the cost of Rs. 40,000,000.00 10.95 % CG 2011	39,040,000.00	
at the rate of Rs. 97.60		
Add : Interest from 30/05/2000 To 24/08/2000		
For 84 Days Rs. 1,022,000.00 Less Tax @ Rs 0.00	1,022,000.00	
GRAND TOTAL :	40,062,000.00	

REMARK

RUPEES FORTY MILLION SIXTY-TWO THOUSAND ONLY

Paik. on 24.8.2000

Note : We are not responsible for the Next Interest due, if the securities are not transferred immediately after delivery.

(Please Pay by Account Cheque Only)

E. & O.E.

For-M/s Home Trade Ltd.

(Signature)



Home Trade Ltd.
Tower 4, 5th Floor, International
Infotech Park, New Mumbai - 400 703
Tel: 91-22-261 2444, 761 2503, Fax: 91-22-781 2444

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

Bill No.: EURO / PUNE / 12,910

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin : 400 002

Form : B
Date : 03/05/2001

PAN NO. : AAA CL 0877 B

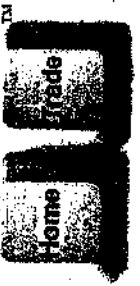
	AMOUNT	
	Rupees	Paise
To the cost of Rs. 20,000,000.00	21,050,000.00	
at the rate of Rs. 105.25		
Add : Interest from 30/11/2000 To 04/05/2001		
For 154 Days Rs. 936,833.33	936,833.33	
Less Tax @ Rs 0.00		
GRAND TOTAL :	21,986,833.33	

of 4/5/2001
HDFC paymaster
NO. 219225 for Rs 21,986,833.33

REMARK
RUPEES TWENTY-ONE MILLION NINE HUNDRED EIGHTY-SIX THOUSAND EIGHT HUNDRED THIRTY-THREE AND THIRTY-THREE PAISE ONLY

E. & O.E.
[Signature]
For M/s Home Trade Ltd.

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638



home trade ltd.
 Tower-3/5th Floor, International
 Infotech Park, New Mumbai - 400 703
 Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

Bill No.: EURO / PUNE / 12,966

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
 30/32 RAMWADI
 1ST CAVEL CROSS LANE
 KALBADEVI ROAD MUMBAI 400 002
 Pin : 400 002

Form : B
 Date : 08/05/2001

PAN NO. : AAAA CL 0877 B

	AMOUNT	
	Rupees	Paise
Bought from you ...	To the cost of Rs. 20,000,000.00	10.95 % CG 2011
	at the rate of Rs. 105.10	
	Add : Interest from 30/11/2000 To 09/05/2001	
	For 159 Days Rs. 967,250.00	Less Tax @ Rs 0.00
	Due to you ...	
	GRAND TOTAL :	21,987,250.00

Ed 9/5/2001

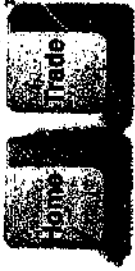
REMARK

RUPEES TWENTY-ONE MILLION NINE HUNDRED EIGHTY-SEVEN THOUSAND TWO HUNDRED FIFTY ONLY

[Signature]
 For M/s Home Trade Ltd.

(5)

(9) 273



home trade ltd.

Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2450, Fax: 91-22 781 2548

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

To,

RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. *

CONTRACT NO. 2001 - 2,002/000 12,966

Trade Date : 08/05/2001

Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

I/We have this day entered into the following transactions with you as **PRINCIPAL(S) TO PRINCIPAL(S)** :

Securities SOLD TO you		Securities BOUGHT FROM y		RAGHUVANSHI CO-OPERATIVE BA Delivery/Clearing	
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
0.00		0.00	20,000,000.00	10.95 % CG 2011	105.10

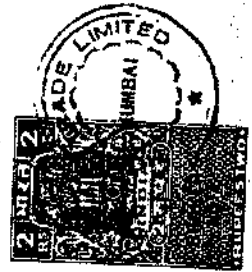
This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.



Yours faithfully,

[Handwritten signature]

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

(14)

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

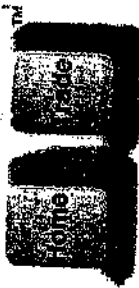
Bill No.: EURO / PUNE / 12,912

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
 30/32 RAMWADI
 1ST CAVEL CROSS LANE
 KALBADEVI ROAD MUMBAI 400 002
 Pin : 400 002

Form : B

Date : 03/05/2001

PAN NO. : AAA CL 0877 B



Home Trade Ltd.

Tower 4, 5th Floor, International
 Infotech Park, Near Mumbai - 400 708
 Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2544

	AMOUNT	
	Rupees	Paise
To the cost of Rs. 20,000,000.00 12.5 % CG2004	21,720,000.00	
at the rate of Rs. 108.60		
Add : Interest from 23/03/2001 To 04/05/2001		
For 41 Days Rs. 284,722.22 Less Tax @ Rs 0.00	284,722.22	
GRAND TOTAL :	22,004,722.22	

Sold to you ...

Due to us ...

REMARK

RUPEES TWENTY-TWO MILLION FOUR THOUSAND SEVEN HUNDRED TWENTY-TWO AND TWENTY-TWO PAISE ONLY

Note : We are not responsible for the Next Interest due, if the securities are not transferred immediately after delivery.
 (Please Pay by Account Cheque Only)

E. & O.E.

[Signature]
 For M/s Home Trade Ltd.



home trade Ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 281 2444, 781 2550, Fax: 91-22 781 2548

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

BH No.: EURO / PUNE / 12,917

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin : 400 002

Form : B

Date : 08/05/2001

PAN NO. : AAA CL 0877 B

	AMOUNT	
	Rupees	Paise
To the cost of Rs. 20,00,000.00	12.5	% CG2004
at the rate of Rs. 108.75		
Add : Interest from 23/03/2001 To 09/05/2001		
For 46 Days Rs. 319,444.44		Less Tax @ Rs 0.00
GRAND TOTAL :	22,069,444.44	

Sold to you ...

Due to us ...

EL 9/5/2001

REMARK

RUPEES TWENTY-TWO MILLION SIXTY-NINE THOUSAND FOUR HUNDRED FORTY-FOUR AND FORTY-FOUR PAISE ONLY

E. & O.E.

Note : We are not responsible for the Next Interest due, if the securities are not transferred immediately after delivery.

(Please Pay by Account Cheque Only)

For M/s Home Trade Ltd.

101



home trade ltd.

Power-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 9122 781 2444, 781 2550; Fax: 9122 781 2548

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. *

CONTRACT NO. 2001 - 2,002/000 12,917

Trade Date : 08/05/2001

Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

I/We have this day entered into the following transactions with you as PRINCIPAL(S) TO PRINCIPAL(S) :

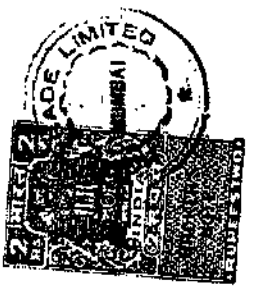
Securities SOLD TO you RAGHUVANSHI CO-OPERATIVE B. Delivery/Clearing		Securities BOUGHT FROM y		Delivery/Clearing	
Quantity F. V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F. V. Rs.	KIND OF SECURITY	Rate Rs.
20,000,000.00	12.5 % CG2004	108.75	0.00		0.00

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.
In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.



Yours faithfully,

[Handwritten signature]

[Handwritten initials]

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

182
109

7



home trade ltd.

Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2548

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

Bill No.: EURO / PUNE / 13,572

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin : 400 002

Form : B

Date : 03/07/2001

PAN NO. : AAA CL 0877 B

Bought from you ...

To the cost of Rs. 15,000,000.00 12.5 % CG2004

at the rate of Rs. 110.80

Add : Interest from 23/03/2001 To 17/07/2001

For 114 Days Rs. 593,750.00 Less Tax @ Rs 0.00

Due to you ...

GRAND TOTAL :

17,213,750.00

AMOUNT

Rupees

Paise

✓ 16,620,000.00

✓ 593,750.00

REMARK

RUPEES SEVENTEEN MILLION TWO HUNDRED THIRTEEN THOUSAND SEVEN HUNDRED FIFTY ONLY

*Shrijee feed
on 12.7.2001
Shrijee feed
12.7.2001*

E. & O.E.

For M/s Home Trade Ltd.



home trade ltd.

Tower 4, 5th Floor, International
InfoTech Park, Navi Mumbai - 400 703
Tel: 9122-281 2444, 781 9550, Fax: 91 22 281 2549

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. *

CONTRACT NO. 2001 - 2,002/000 13,572

Trade Date : 03/07/2001

Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

I/We have this day entered into the following transactions with you as PRINCIPAL(S) TO PRINCIPAL(S) :

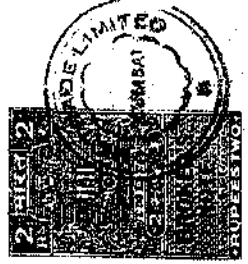
Securities SOLD TO you		Delivery/Clearing		Securities BOUGHT FROM y RAGHUVANSHI CO-OPERATIVE BA Delivery/Clearing	
Quantity F. V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F. V. Rs.	KIND OF SECURITY	Rate Rs.
0.00		0.00	15,000,000.00	12.5 % CG2004	110.80

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.
In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.



Yours faithfully,

[Signature]
For Home Trade Ltd.

Members(s) of Pune Stock Exchange Ltd. Pune



home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2558

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO: INB 110624638

Bill No.: EURO / PUNE / 13,668

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin : 400 002

Form : B

Date : 03/07/2001

PAN NO. : AAA CL 0877 B

	AMOUNT	
	Rupees	Paise
To the cost of Rs. 10,000,000.00 12.5 % CG2004 at the rate of Rs. 110.80	11,080,000.00	
Add : Interest from 23/03/2001 To 23/07/2001 For 120 Days Rs. 416,666.67 Less Tax @ Rs 0.00	416,666.67	
GRAND TOTAL :	11,496,666.67	

Bought from you ...

Received by Due to you ...
chq no 933130 for Rs 11496666-67
on H.O FC Bank of 23-7-2001

REMARK

RUPEES ELEVEN MILLION FOUR HUNDRED NINETY-SIX THOUSAND SIX HUNDRED SIXTY-SIX AND SIXTY-SEVEN PAISE ONLY

M. Bai E. & O.E.
For M/s Home Trade Ltd.



home trade Ltd.

Tower 4, 6th Floor, International
Infotech Park, New Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2548

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. *

CONTRACT NO. 2001 - 2,002/000 13,668

Trade Date : 03/07/2001

Stamp as required under Article 43(D) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

I/We have this day entered into the following transactions with you as PRINCIPAL(S) TO PRINCIPAL(S) :

Securities SOLD TO you		Delivery/Clearing		Securities BOUGHT FROM y RAGHUVANSHI CO-OPERATIVE BA		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	
0.00		0.00	10,000,000.00	12.5 % CG2004	110.80	

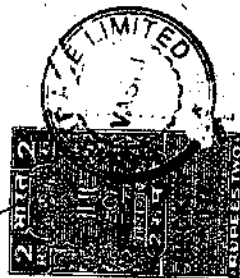
This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.



Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune



home trade Ltd.

Tower 4, 5th Floor, International
Infotech Park, Navri Mumbai - 900 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2546

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

Bill No.: EURO / PUNE / 13,605

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin : 400 002

Form : B

Date : 03/07/2001

PAN NO. : AAA CL 0877 B

	AMOUNT	
	Rupees	Paise
<i>Bought from you ...</i>	To the cost of Rs. 15,000,000.00	12.5 % CG2004
	at the rate of Rs. 110.80	
	Add : Interest from 23/03/2001 To 19/07/2001	
	For 116 Days Rs. 604,166.67	Less Tax @ Rs 0.00
	GRAND TOTAL :	17,224,166.67

REMARK

RUPEES SEVENTEEN MILLION TWO HUNDRED TWENTY-FOUR THOUSAND ONE HUNDRED SIXTY-SIX AND SIXTY-SEVEN PAISE ONLY

Handwritten notes:
17/7/2001
17/11/01
933115
ON H.D.F.C. IS account
14

E. & O.E.
Signature
For M/s Home Trade Ltd.



home trade ltd.

Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2548

Subject to Pune Jurisdiction.
Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. *

CONTRACT NO. 2001 - 2,002/000 13,605

Trade Date : 03/07/2001

Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

I/We have this day entered into the following transactions with you as PRINCIPAL(S) TO PRINCIPAL(S) :

Securities SOLD TO you		Delivery/Clearing	Securities BOUGHT FROM y RAGHUVANSHI CO-OPERATIVE BA		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
0.00		0.00	15,000,000.00	12.5 % CG2004	110.80

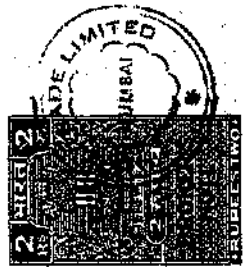
This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

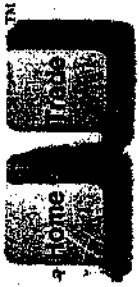
The provisions printed overleaf form a part of the Contract.



Yours faithfully,

S. S. S. S. S.
S. S. S. S. S.

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune



home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 01-22-781 2388

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

Bill No.: EURO / PUNE / 13,675

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD.
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin : 400 002

Form : B

Date : 03/07/2001

PAN NO. : AAA CL 0877 B

	AMOUNT	
	Rupees	Paise
To the cost of Rs. 10,000,000.00 10.25 % CG2012 at the rate of Rs. 102.60 ✓	10,260,000.00	
Add : Interest from 01/06/2001 To 24/07/2001		
For 53 Days Rs. 150,902.78 Less Tax @ Rs 0.00	150,902.78	
GRAND TOTAL :	10,410,902.78	

Sold to you ...

[Handwritten signature]

Due to us ...

*Paishury payor 10,410,902.78
no 9552324 for 24/07/2001
E.O.E.*

REMARK

TEN MILLION FOUR HUNDRED TEN THOUSAND NINE HUNDRED TWO AND SEVENTY-EIGHT PAISE ONLY

[Handwritten signature]
E. & O.E.
For M/s Home Trade Ltd.

Note : We are not responsible for the Next Interest due, if the securities are not transferred immediatly after delivery.

(Please Pay by Account Cheque Only)



home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 763
Tel: 91-22-781 2444, 781 2558, Fax: 91-22-781 2548

Subject to Pune Jurisdiction.
Contract note issued by members acting for constituents as Principals
SEBI REGN NO : INB 110624638

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. *

CONTRACT NO. 2001 - 2,002/000 13,575
Trade Date : **03/07/2001**
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

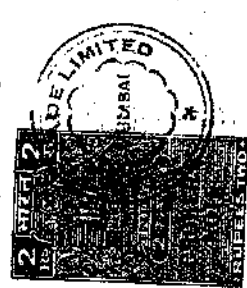
I/We have this day entered into the following transactions with you as PRINCIPAL(S) TO PRINCIPAL(S) :

Securities SOLD TO you		Securities BOUGHT FROM y		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
15,000,000.00	10.25 % CG2012	0.00		0.00

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.
This Contract is subject to the jurisdiction of the Courts in Pune.
In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.



Yours faithfully,
[Signature]
For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune



home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2558

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

Bill No.: EURO / PUNE / 13,606

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin : 400 002

Form : B
Date : 03/07/2001

PAN NO. : AAAA CL 0877 B

	AMOUNT	
	Rupees	Paise
To the cost of Rs. 15,000,000.00 10.25 % CG2012	15,390,000.00	/
at the rate of Rs. 102.60		/
Add : Interest from 01/06/2001 To 20/07/2001		
For 49 Days Rs. 209,270.83 Less Tax @ Rs 0.00	209,270.83	
GRAND TOTAL :	15,599,270.83	

Payable No. 957420
Issue Date 10-7-2001

REMARK
RUPEES FIFTEEN MILLION FIVE HUNDRED NINETY-NINE THOUSAND TWO HUNDRED SEVENTY AND EIGHTY-THREE PAISE ONLY

S.M. S. S. S.
E. & O.E.
For M/s Home Trade Ltd.

Note : We are not responsible for the Next Interest due, if the securities are not transferred immediately after delivery.
(Please Pay by Account Cheque Only)



home trade ltd.

Tower 4, 5th Floor, International Infotech Park, New Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2549

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI-400 002
Code No. #

CONTRACT NO. 2001 - 2,002/000 13,606

Trade Date : 03/07/2001

Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

I/We have this day entered into the following transactions with you as PRINCIPAL(S) TO PRINCIPAL(S) :

Securities SOLD TO you		RAGHUVANSHI CO-OPERATIVE B. Delivery/Clearing		Securities BOUGHT FROM y		Delivery/Clearing	
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.		
15,000,000.00	10.25 % CG2012	102.60	0.00		0.00		

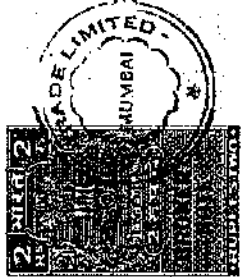
This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.



Yours faithfully,

[Signature]
For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

SHARE & GOVT. SECURITY BROKER
 A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638



home trade Ltd.
 Tower 4, 5th Floor, International
 Infotech Park, Near Mumbai - 400 703
 Tel: 91-22-781 2444, 781 2559, Fax: 91-22-781 2588

Bill No.: EURO / PUNE / 14,171

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
 30/32 RAMWADI
 1ST CAVEL CROSS LANE
 KALBADEVI ROAD MUMBAI 400 002
 Pin : 400 002

Form : B

Date : 14/09/2001

PAN NO. : AAA CL 0877 B

	AMOUNT	
	Rupees	Paise
Bought from you ...	To the cost of Rs. 40,000,000.00	10.25 % CG2012
	at the rate of Rs. 105.50	
	Add : Interest from 01/06/2001 To 27/09/2001	
	For 116 Days Rs. 1,321,111.11	Less Tax @ Rs 0.00
Due to you ...	GRAND TOTAL :	43,521,111.11

*Check No. 256939
 on HDFC Bank
 Telex Transfer Channelled
 Here with*

REMARK

RUPEES FORTY-THREE MILLION FIVE HUNDRED TWENTY-ONE THOUSAND ONE HUNDRED ELEVEN AND ELEVEN PAISE ONLY

For M/s Home Trade Ltd.
 E. & O.E.



home trade Ltd.

Tower 4, 5th Floor, International
Infotech Park, Near Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2548

Subject to Pune Jurisdiction.
Contract note issued by members acting for constituents as Principals
SEBI REGN NO : INB 110624638

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. *

CONTRACT NO. 2001 - 2,002/000 14,171
Trade Date : 14/09/2001

Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

I/We have this day entered into the following transactions with you as PRINCIPAL(S) TO PRINCIPAL(S) :

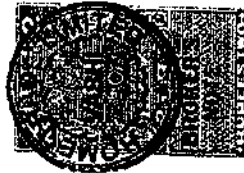
Securities SOLD TO you		Securities BOUGHT FROM y		RAGHUVANSHI CO-OPERATIVE BA Delivery/Clearing	
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
0.00		0.00	40,000,000.00	10.25 % CG2012	105.50

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.
In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.



Yours faithfully,

[Signature]
for Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune



home trade ltd.

Tower 4, 5th Floor, International
Infotech Park, Near Mumbai - 400 703
Tel: 91-22-761 2444, 761 2550, Fax: 91-22-761 2588

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

Bill No.: EURO / PUNE / 14,173

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin : 400 002

Form : B

Date : 14/09/2001

PAN NO. : AAA CL 0877 B

	AMOUNT	
	Rupees	Paise
<i>Sold to you ...</i>	40,720,000.00	
To the cost of Rs. 40,000,000.00 10.03 % GOI 2019 at the rate of Rs. 101.80 <i>Percent Appears 27-9-01 cnes</i>		
Add : Interest from 09/08/2001 To 27/09/2001		
For 48 Days Rs. 534,933.33 Less Tax @ Rs 0.00	534,933.33	
GRAND TOTAL :	41,254,933.33	

*Payment done 01/11/24
for Rs 41254933-33
Date: 01/11/24-9-2021*

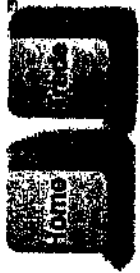
REMARK

RUPEES FORTY-ONE MILLION TWO HUNDRED FIFTY-FOUR THOUSAND NINE HUNDRED THIRTY-THREE AND THIRTY-THREE PAISE ONLY

For M/s Home Trade Ltd.
E. & O.E.

Note : We are not responsible for the Next Interest due, if the securities are not transferred immediately after delivery.

(Please Pay by Account Cheque Only)



home trade ltd.

Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 406 705
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2548

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. #

CONTRACT NO. 2001 - 2,002/000 14,173

Trade Date : 14/09/2001

Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

I/We have this day entered into the following transactions with you as PRINCIPAL(S) TO PRINCIPAL(S) :

Securities SOLD TO you		RAGHUVANSHI CO-OPERATIVE B. Delivery/Clearing		Securities BOUGHT FROM you		Delivery/Clearing	
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.		
40,000,000.00	10.03 % GOI 2019	101.80	0.00			0.00	

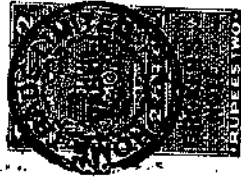
This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

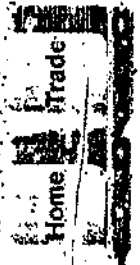


Yours faithfully,

[Signature]

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

13/11/01



SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

home trade ltd.
Tower 4, 5th Floor, International
Circuit Park, Near Mumbai - 400 703.
Tel: 22-281 2444, 781 2550, Fax: 91-22-781 2558

Bill No.: EURO/PUNE / 14,949

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin: 400 002

Form : B

Date : 22/11/2001

PAN NO. : AAA CL 0877 B

Bought from you ...

To the cost of Rs. 40,000,000.00 10.03 % GOI 2019

at the rate of Rs. 111.95

Add : Interest from 09/08/2001 To 19/12/2001

For 130 Days Rs. 1,448,777.78 Less Tax @ Rs 0.00

Due to you ...

GRAND TOTAL :

46,228,777.78

AMOUNT	
Rupre	Paise
44,780,000.00	
1,448,777.78	
46,228,777.78	

MARK

Received by ...
13/11/01

RUPEES FORTY-SIX MILLION TWO HUNDRED TWENTY-EIGHT THOUSAND SEVEN HUNDRED SEVENTY-SEVEN AND SEVENTY-EIGHT PAISE ONLY

E. & O.E.

Home Trade Ltd.

For N/s



Home Trade Ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 767
Tel: 91-22-781 2444, 781 2550 Fax: 91-22-781 2549

Subject to Pune Jurisdiction.
Contract note issued by members acting for constituents as Principals
SEBI REGN NO: INB-110624638

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
3032-RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. *

CONTRACT NO. 2001 - 2,002/000 14,949
Trade Date : 22/11/2001
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

I/We have this day entered into the following transactions with you as PRINCIPAL(S) TO PRINCIPAL(S):

Securities SOLD TO you		Securities BOUGHT FROM Y RAGHUVANSHI CO-OPERATIVE BA		Delivery/Clearing	Quantity	KIND OF SECURITY	Rate	F.V. Rs.	Rate
0.00					40,000,000.00	10.03 % GOI 2019	0.00		111.95

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.
This Contract is subject to the jurisdiction of the Courts in Pune.
In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract

Yours faithfully,

[Signature]
For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638



home trade ltd.
 Tower 4, 5th Floor, International
 Infotech Park, Near Mumbai - 400 703
 Tel: 91-22-281 2444, 281 2550, Fax: 91-22-281 2558

BHJ No.: EURO / PUNE / 14,951

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
 30/32 RAMWADI
 1ST CAVEL CROSS LANE
 KALBADEVI ROAD MUMBAI 400 002
 Pin : 400 002

Form : B

Date : 22/11/2001

PAN NO. : AAA CL 0877 B

	AMOUNT	
	Rupees	Paise
To the cost of Rs. 40,000,000.00	8.00	% CG 2011
at the rate of Rs. 102.15		
Add : Interest from 27/10/2001 To 12/12/2001		
For 45 Days Rs. 400,000.00		Less Tax @ Rs 0.00
GRAND TOTAL :	41,260,000.00	

Sold to you ...

Due to us ...

REMARK

RUPEES Forty-one million two hundred sixty thousand only

*Paid by payee
 No 9573549
 Home Trade Ltd.*

Note : We are not responsible for the Next Interest due, if the securities are not transferred immediately after delivery.

(Please Pay by Account Cheque Only)

E. & O.E.
For M/s Home Trade Ltd.



home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 2444, 781 2450, Fax: 91-22-781 2548

Subject to Pune Jurisdiction.
Contract note issued by members acting for constituents as Principals
SEBI REGN NO : INB 110624638

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD.
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. *

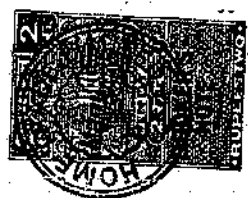
CONTRACT NO. 2001 - 2,002/000 14,951
Trade Date : **22/11/2001**
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

I/We have this day entered into the following transactions with you as PRINCIPAL(S) TO PRINCIPAL(S) :

Securities SOLD TO you		Securities BOUGHT FROM y		Delivery/Clearing	
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
40,000,000.00	8.00 % CG 2011	102.15	0.00		0.00

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.
This Contract is subject to the jurisdiction of the Courts in Pune.
In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.



The provisions printed overleaf form a part of the Contract.

Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune



home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 705
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2558

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd,
SEBI REGN NO.: INB 110624638

Bill No.: EURO / PUNE / 16,174

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin : 400 002

Form : B

Date : 15/02/2002

PAN NO. : AAA CL 0877 B

	AMOUNT	
	Rupees	Paise
To the cost of Rs. 40,000,000.00 8.00 % CG 2011 at the rate of Rs. 105.27	42,108,000.00	
Add : Interest from 27/10/2001 To 05/03/2002		
For 128 Days Rs. 1,137,777.78 Less Tax @ Rs 0.00	1,137,777.78	
GRAND TOTAL :	43,245,777.78	

Bought from you ...

Due to you ...

*Recd by payee
on 5/3/2002*

REMARK

RUPEES FORTY-THREE MILLION TWO HUNDRED FORTY-FIVE THOUSAND SEVEN HUNDRED SEVENTY-SEVEN AND SEVENTY-EIGHT PAISE ONLY

E. & O.E.

Shankar
For M/s Home Trade Ltd.

km



home trade Ltd.

Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 406 702
Tel: 91-22-781 2444, 781 2550, Fax: 94-22-781 2548

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. *

CONTRACT NO. 2002 - 2,001/000 16,174

Trade Date : 15/02/2002

Stamp as required under Article 43(F) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

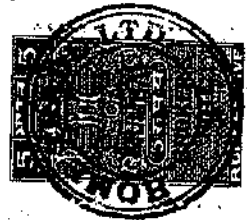
I/We have this day entered into the following transactions with you as PRINCIPAL(S) TO PRINCIPAL(S) :

Securities SOLD TO you		Delivery/Clearing		Securities BOUGHT FROM y RAGHUVANSHI CO-OPERATIVE BA Delivery/Clearing	
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
0.00		0.00	40,000,000.00	8.00 % CG 2011	12.27

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.
In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.



The provisions printed overleaf form a part of the Contract.

Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune



home trade ltd.
Tower 4, 5th Floor, International
Empirech, Park, Navi Mumbai - 400 703
Tel: 91-22-781 2443, 781 4501, Fax: 91-22-781 2448

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

Account No: 851833
30-3-2002

Bill No.: EURO / PUNE / 16,179

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin : 400 002

Form: B

Date: 15/02/2002

PAN NO.: AAA CL 0877 B

30-3-2002

	AMOUNT	
	Rupees	Paise
To the cost of Rs. 50,000,000.00 8.07 % GOI2017		
at the rate of Rs. 107.00		
Add : Interest from 15/01/2002 To 04/03/2002		
For 49 Days Rs. 549,208.33 Less Tax @ Rs 0.00	53,500,000.00	
	549,208.33	
GRAND TOTAL	54,049,208.33	

Paid by cheque N. 828909 D. 4-3-2002
drawn on SBI Ltd. C. Branch
6/11/03/2002

REMARK

RUPEES FIFTY-FOUR MILLION FORTY-NINE THOUSAND TWO HUNDRED EIGHT AND THIRTY-THREE PAISE ONLY

E. & O.E.
[Signature]
For Home Trade Ltd.

Note: We are not responsible for the Next Interest due, if the securities are not transferred immediately after delivery.

(Please Pay by Account Cheque Only)



Home Trade Ltd.

Tower 4, 5th Floor, International
Ladangh Park, New Mumbai - 400 703
Tel: 91-22-781 2441, 781 2550, Fax: 91-22-781 2548

Subject to Pune Jurisdiction.
Contract note issued by members acting for constituents as Principals
SEBI REGN NO : INB 110624638

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
3032 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. *

CONTRACT NO. 2002 - 2,001/000 16,179

Trade Date : 15/02/2002

Stamp as required under Article 43(f) OR Article 5(b) of schedule I to the Bombay Stamp Act, 1958.

I/We have this day entered into the following transactions with you as PRINCIPAL(S) TO PRINCIPAL(S) :

Securities SOLD TO you		RAGHUVANSHI CO-OPERATIVE B. Delivery/Clearing		Securities BOUGHT FROM you		Delivery/Clearing	
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.		
50,000,000.00	8.07% GOI 2617	107.00	0.00		0.00		

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.
In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.



The provisions printed overleaf form a part of the Contract.

Yours faithfully,

[Signature]
For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune



Phone : 206 6954 / 206 788
207 1767 / 207 1788

Raghuvanshi Co-operative Bank Ltd.

Regd. Off. & H. O. : 276/266, Kalbadevi Road, Kilachand Mansion,
Mumbai - 400 002.

Ref. No. _____

Date _____

Minutes of the Board Meeting of the Raghuvanshi Cooperative Bank Ltd., held on 30th November 2000.

B.N. No.7
Operation
in Govt.
securities

It is hereby resolved that any two of the directors and/or official of the Raghuvanshi Cooperative Bank Ltd., jointly are hereby authorized to sell, purchase, transfer, endorse, negotiate and/or otherwise deal in Government Securities and sign letter of Indemnities, execute bond or indemnity guarantee and sign declarations and also authorized to receive interest and principal thereof on behalf of the Raghuvanshi Cooperative Bank Ltd.

Name of the Director / Official	Designation	Signature
1. Shri Shigibhai D. Rajethia	Chairman	
2. Shri Vinaychandra T. Madhalani	Vice Chairman	
3. Shri Keshavlal K. Varma	Director	
4. Shri Pradip C. Gandhi	Hon. Secretary	
5. Shri J.N.Mehta	General Manager	
6. Shri R.L.Kedi	Chief Accountant	

Certified True Copy

For Raghuvanshi Co-operative Bank Ltd.

[Signature]
Manager



For Raghuvanshi Co-operative Bank Ltd.

[Signature]
Manager

CERTIFIED TRUE COPY:

Ac Payee

85 / O/D URB

4.3.2002 / 20

Pay. m/s. Harne Trade Ltd

या धारक को or Bearer

रुपये Rupees Five Crores forty Lacs forty nine thousand
two hundred eight & thirty three paise only अदा करें

RS. 54049268433

खाता सं. A/c No.	No 2	ब.प. L.F.	जो.ह. INTLS
---------------------	------	--------------	----------------

मुंबई जिल्हा गध्यवर्ती सहकारी बँक लि.
फोर्ट शाखा, मुंबई ४००००१

or Raghuvanshi Co-operative Bank Ltd

THE MUMBAI DISTRICT CENTRAL CO-OP. BANK LTD.
Fort Branch, Mumbai-400 001. A/FOR


[Signature]
General Manager
Chief Accountant
Law Officer

[Signature]
Chairman
Director
Shri. G. M. J. ...
Chairman

8 28909 4000680161 G.M.

Specific Con. 7451419, 7493822

Please pay to Home Trade Ltd.
or Raghuvanshi Co-operative Bank Ltd.

 **UTI BANK**
SERVICE BRANCH
400 211 001
E 4 MAR 2002
**HIGH VALUE
CLEARING**
TEL: 298 6568, 6586, 6652

[Handwritten signature]
General Manager
Accountant
Law Officer

[Handwritten signature]
Chairman
Director

भारतीय रिज़र्व बैंक

संकेत: "अर्बक्रेडिट"
TELEGRAMS "URBCREDIT"

टेलीक्स सं. 011 - 74492
Telex

केन्द्रीय कार्यालय
शहरी बैंक विभाग
गारमेट हाऊस, पहली मंजिल
वरली, मुंबई - 400 018

टेलीफोन
Telephone 4939941-49

पोस्ट बॉक्स सं.
Post Box No. 6587

RESERVE BANK OF INDIA

कृपया उत्तर में लिखें

Please quote in reply

संदर्भ सं. शबैवि

UBD.BR.Cir. 42 /16.26.00/2001-02

CENTRAL OFFICE

URBAN BANKS DEPARTMENT
1ST FLOOR, GARMENT HOUSE
WORLD, MUMBAI - 400 018

22 October 2001
30 Ashwina 1923(S)

All Primary (Urban) Cooperative Banks

Dear Sir,

Banking Regulation Act, 1949 (As Applicable to Cooperative Societies) Section 24 - Investment in Government and other approved securities by Urban Cooperative Banks (UCBs)

Please refer to our Circular UBD.BR.No.42/16.26.00/2000-01 dated 19th April 2001 in terms of which UCBs were required to achieve certain minimum level of SLR holding in Government and other approved securities as percentage of NDTL by end of March 2002. It has now been decided to modify the time frame for achieving the prescribed levels of SLR holding in the form of Government and other approved securities as indicated below.

SLR Investment of UCBs : Revised Time-frame

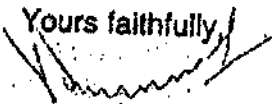
Category of UCBs	Minimum SLR holding in government and other approved securities as per cent of NDTL			
	Present	Earlier proposed for March 31, 2002	Now proposed for March 31, 2002	Now proposed for Sept. 30, 2002
1) Non-Scheduled UCBs				
a) With NDTL of Rs.25 crore and above	10.0%	15.0%	12.5%	15.0%
b) With NDTL of less than Rs.25 crore	NIL	10.0%	7.5%	10.0%
2) Scheduled UCBs	15.0%	20.0%	17.5%	20.0%

2. Further, the requirement that, with effect from April 01, 2003, all scheduled urban cooperative banks shall maintain their SLR assets of 25.0 per cent of NDTL only in government and other approved securities, remain unchanged.



3. It is possible that a number of UCBs in any of the categories have already achieved as on October 20, 2001 or were nearer to the target set for end-March or end-September 2002. Notwithstanding the revision in the time-frame as proposed above, such UCBs are advised not to bring down their present level of SLA holding in government and other approved securities as a proportion of their NDTL.
4. All other instructions in our above circular will remain unchanged.
5. Please acknowledge receipt to the concerned Regional Office.

Yours faithfully,



(S. Karuppasamy)
Chief General Manager

M.K. GHELANI
NOTARY, UNION OF INDIA

M.M. GHELANI

V.R. ADVANI



Law Charter

Registered

ADVOCATES, SOLICITORS & NOTARY

IN REPLY PLEASE QUOTE REF. NO. VA/000549 DATE 14th May, 2002.

R.P.A.D / U.P.C.

To:

1] M/s Home Trade Limited
Tower 4, 5th floor
International Infotech Park
Above Vashi Rly. Stn.
Navi Mumbai-400 703.

2] Mr. Ketan Sheth
Lalit Kutir, 2/3 Floor
Near Cooper Chimney
Gulmohar Cross Road No.9
Juhu, Mumbai.

3] Mr. N. S. Trivedi
Near N. M. College
Juhu, Mumbai.

4] Mr. Sanjay Agarwal
Kusum Apartments, 7th floor
Sector-17, Vashi.

Re: Non-delivery of 8.07% of GOI 2017 of the
value of Rs.5 Crore with accrued interest
of Rs.5,49,208.33 upto 04/03/2002.

Dear Sirs,

This is in furtherance to our letter No.MG/000537 dated 7th
May, 2002 attempted to be delivered to you by courier. The
envelopes containing the said letter have, however, been returned
to us with the remarks "Co. lock out", "Person out of station",
"Person shifted" and "Shifted" respectively.

In view thereof, we are once again despatching herewith the
same by R.P.A.D and U.P.C.

Yours faithfully,

Encl: a/a

14-K, HAMAM STREET, FORT, BOMBAY 400 023 • TELEPHONE: 2651372 • 2655907 • TELEGRAM: "LAWCHART", BOMBAY.

237
16

: 2 :

15/01/2002 to 04/03/2002 amounting to Rs.5,49,208.33 was also claimed from our client thereunder.

2] You No.1 are registered with SEBI under No.INB110624638 and as per the requirement, you have also issued your Contract No.2002-2,001/000 16,179 bearing trade date: 15/02/2002.

3] Our client has duly paid an aggregate sum of Rs.5,40,49,208.33 to you No.1 by their Cheque No.828909 dated 4/3/2002 being the effective valid date, drawn on Mumbai District Central Co-operative Bank Ltd. and the same has been duly encashed.

4] You Nos.2 to 5 are the Directors of you No.1 and are in the charge and management thereof.

5] Thereafter repeated inquiries and demands have been made with your Mr.Trivedi and Miss Kanan both by the Vice Chairman of our client Shri Vinaychandra Madhani and also by the General Manager of our client Shri Mehta both of whom have dealt with you in the matter primarily. On each such occasions our client has been assured that the delivery will be effected shortly. The same, however, has not been effected till date.

6] In view of the recent newspaper reports, our client has become apprehensive and has also made a written demand by its letter dated 30/04/2002 and has also formally lodged a complaint with the Economic Offence Wing of the Mumbai Police.

7] This is, therefore, to finally call upon you to deliver to our client, within 48 hours from the date hereof, the said securities sold by you to our client, together with the relevant Transfer Documents, failing which it will be presumed that you

True Copy
[Signature]

1953
16

: 3 :

have mis-appropriated the funds entrusted by our client and have committed breach of trust and committed the offences of criminal breach of trust, cheating, misappropriation, etc. and will proceed further accordingly holding you liable for the criminal and civil actions and consequences.

Yours faithfully,

cc:client

Law Charter

*True Copy
see*

RAGHUVANSHI CO-OPERATIVE BANK LIMITED

Details of Securities Purchased from Home Trade Ltd.

Date of Purchase	Security Name	Rate	Face Value	Total Amount including interest	Date of Payment	Che. No. / Pay Order No.	Deposited in Bk/Branch
① 23.08.2000	10.95% CG 2011	97.60	Rs.4 Crore	Rs.4,00,62,000.00	24.08.2000	P.O. No.959620	
② 03.05.2001	12.05% CG 2004	108.60	Rs.2 Crore ✓	Rs.2,20,04,722.22	04.05.2001	P.O. No. 957261	H.D.F.C. bk. Nariman Point Br. Clg. Dated 05.05.2001 <i>Red</i>
③ 08.05.2001	12.05% CG 2004	108.75	Rs.2 Crore ✓	Rs.2,20,69,444.44	09.05.2001	P.O. No. 957251	I.C.I.C.I. Bk. Nariman Point Br. Clg. Dated 09.05.2001 <i>Red</i>
④ 03.07.2001	10.25% CG 2012	102.60	Rs.1 Crore ✓	Rs.1,04,10,902.78	24.07.2001	P.O. No. 957432	H.D.F.C. Bk., Nariman Point Br. Clg. Dated 25.07.2001 <i>Red</i>
⑤ 03.07.2001	10.25% CG 2012	102.60	Rs.1.5 Crore ✓	Rs.1,55,90,729.17	18.07.2001	P.O. No. 957404	H.D.F.C. Bk. Nariman Point Br. Clg. Dated 18.07.2001 <i>Red</i>
⑥ 03.07.2001	10.25% CG 2012	102.60	Rs.1.5 Crore ✓	Rs.1,55,99,270.83	19.07.2001	P.O. No. 957420	H.D.F.C. Bk., Nariman Point Br. Clg. Dated 20.07.2001 <i>Red</i>
⑦ 14.09.2001	10.03% CG 2019	101.80	Rs. 4 Crore ✓	Rs.4,12,54,933.33	27.09.2001	P.O. No. 017424	H.D.F.C. Ind. Bk.; Nariman Point Br., Clg. Dated 27.09.2001 <i>Red</i>
⑧ 22.11.2001	8% CG 2011	102.15	Rs. 4 Crore	Rs.4,12,60,000.00	19.12.2001	P.O. No.957735	Indus Ind. Bk., Nariman Point Br., Clg. Dated 21.12.2001
⑨ 15.02.2002	8.07% CG 2017	107.00	Rs. 5 Crore ✓	Rs.5,40,49,208.33	04.03.2002	Chq. No. 828909 on M.D.C.C. Bank	UTI Bk. Service Br., Clg. Dated 04.03.2002
			190000	26,23,01,2112.			

26 23 01 21 12
4 00 62 000.00

RAGHUVANSHI CO-OPERATIVE BANK LIMITED

Details of Securities Sold to Home Trade Ltd.

Date of Sale	Security Name	Rate	Face Value	Total Amount received including interest	Cleared thrus. B.S.C.	Date of receipt of payment	Cheque No. - Bank & Branch
03.05.2001	10.95% CG 2011	105.25	2 Crores ①	Rs.2,19,86,833.33	M.D.C.C.	04.05.2001	219275 - HDFC Bk., Nariman Point Branch
08.05.2001	10.95% CG 2011	105.10	2 Crores ②	Rs.2,19,87,250.00	M.D.C.C.	09.05.2001	933110 - HDFC Bk., Nariman Point Branch
03.07.2001	12.50% CG 2044	110.80	1.5 Crores ③	Rs.1,72,13,750.00	M.D.C.C.	17.07.2001	933110 - HDFC Bk., Nariman Point Branch
03.07.2001	12.50% CG 2004	110.80	1 Crore ④	Rs.1,1496,666.67	M.D.C.C.	23.07.2001	4001174 - HDFC Bk., Nariman Point Branch
03.07.2001	12.50% CG 2004	110.80	1.5 Crores ⑤	Rs.1,72,24,166.67	M.D.C.C.	19.07.2001	400112 - HDFC Bk., Nariman Point Branch
14.09.2001	10.25% CG 2012	105.50	4 Crores ⑥	Rs.4,35,21,111.11	M.D.C.C.	27.09.2001	56939 - HDFC Bk., Nariman Point Branch
22.11.2001	10.03% CG 2019	111.95	4 Crores ⑦	Rs.4,62,28,777.78	M.D.C.C.	19.12.2001	DD No 31659 400216 - HDFC Bk., Nariman Point Branch Indusind Bank Point
15.02.2002	8% CG 2011	105.27	4 Crores ⑧	Rs.4,32,45,777.78	M.D.C.C.	05.03.2002	400268 - LTI Bank Ltd., Nariman Point.

19 Crores 22,29,04,33.34

2,19,86,833.33

Purchased 26,23,01,211.12

Sold - 22,29,04,333.12

~~2,19,87,250.00~~
~~439,74,053.33~~
 22,29,04,333.34
 439,74,083

Total 19 Crores 22,29,04,333.34

9-28
169

Date:- 23/07/2002

Further statement of Ashwin Maganlal Zatakia H- 42 Occ- service R/o. Vasant Aradhana, C- Bldg, Flat no. 501, Dahanukar Wadi, Mahavir Nagar, Kandivali (W), Mumbai 07 Tel:- © 8055212 (o) 2066954.

In continuation to my earlier statement dated 28/05/2002, today I again attededthe office of GB CB CID Mumbai and submit the following documents alongwith a covering letter dated 23/07/2002 signed by General Manager Shri. J.N. Mehata.

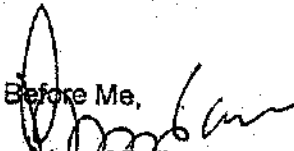
A. Original Six pay orders issued in favour of Home Trade ltd., as follows.

Sr. No.	Pay order no.	Amount
1.	957261	2,20,04,722.22
2.	957274	2,20,69,444.44
3.	957404	1,55,90,729.17
4.	957420	1,55,99,270.00
5.	957432	1,04,10,902.78
6.	017424	4,12,54,933.33

M/s. Home Trade ltd. was given total 8 pay orders. However, remaining two pay orders of Rs. 4,00,62,000/- & 4,12,60,000/- were not found on record . we are searching the record and submit the same at the earliest.

B. Copy of Pay order register.

My further statement recorded in English I read it and it is correct

Before Me,

Inspector of Police,
EOW., CB., CID.,
Mumbai.

HUVANSHI CO-OPERATIVE BANK LTD.

PAY ORDER REGISTER

955
175

In favour of	Amount Rs. P.	Initial	Date of Payment	Initial	Remarks
12/12/11 1 Mandvi B6 AICTDS.	637	h	29/12/11	✓	TDS
2 Mandvi B6 AICTDS.	1100	h	29/12/11	✓	TDS
957731 Mrs Mohamedally Valji Assi wala	76822	h	20/11/11	✓	Sunday Deb.
957732 Mrs Effiat BSOS	43869	h	20/11/11	✓	h.
957733 S. B. T. P. F. A/c	252267	h	29/12/11	✓	
957734 Canceled					Inches: 234-004
957735 Home Trade	412600	h	21/12/11	✓	H Point
957736 Kamlesh M. Pandya	98	h	20/11/11	✓	3/c
957737 Mrs Eye Global Technologies Pvt. Ltd.	90000	h	26/12/11	✓	
957738 Brihan Mumbai Mahanagar Palika	89115	h	28/12/11	✓	
957739 Mangesh Jewellers	8000	h		✓	
M-957740 Mangesh Jewellers	15000	h		✓	
957741 Mangesh Jewellers	15000	h		✓	
957742 Mangesh Jewellers	15000	h		✓	
957743 Mangesh Jewellers	15000	h		✓	
21/12/11 957744 Best Watch Services	25844	h	29/12/11	✓	Handwritten notes

Kind Attn- DTG - Ramchandran.

4.5.20019

A/C PAYEE

मांग विधे जानेपर प्राप्त राशि के निमित्त m/s HOME TRADE LTD
ON DEMAND PAY

को या उनके आदेश पर OR ORDER

रुपयें Four thousand seven hundred twenty two & twenty two paise only
शुद्ध करे FOR VALUE RECEIVED

₹ Rs. 22004722.22

रघुवंशी को-ओपरेटीव बैंक लि.
RAGHUVANSHI CO-OPERATIVE BANK LTD.
30/32, Ramwadi, 1st Cavel Cross Lane,
Kalbadevi Road, Bombay-400 002.
Clearing Agents, The Bombay C.C.C. Bank Ltd.

रघुवंशी को-ओपरेटीव बैंक लि. FOR Raghuvanshi Co-Operative Bank Ltd
Master प्राधिकृत हस्ताक्षर
Authorized Signatories

"957261" "000682671" 17 "0002200472222"

A/C PAYEE

9.5.20019

मांग विधे जानेपर प्राप्त राशि के निमित्त m/s Home Trade Ltd
ON DEMAND PAY

को या उनके आदेश पर OR ORDER

रुपयें Four thousand two hundred twenty two & twenty two paise only
शुद्ध करे FOR VALUE RECEIVED

₹ Rs. 22069444.44

रघुवंशी को-ओपरेटीव बैंक लि.
RAGHUVANSHI CO-OPERATIVE BANK LTD.
30/32, Ramwadi, 1st Cavel Cross Lane,
Kalbadevi Road, Bombay-400 002.
Clearing Agents, The Bombay C.C.C. Bank Ltd.

रघुवंशी को-ओपरेटीव बैंक लि. FOR Raghuvanshi Co-Operative Bank Ltd.
Narman Point
400 203 002
Asher प्राधिकृत हस्ताक्षर
Authorized Signatories

"957274" "4000682671" 17 "00022069444444"

A/C PAYEE

18-7-20019

मांग विधे जानेपर प्राप्त राशि के निमित्त m/s Home Trade Ltd
ON DEMAND PAY

को या उनके आदेश पर OR ORDER

रुपयें One thousand five hundred ninety two & twenty two paise only
शुद्ध करे FOR VALUE RECEIVED

₹ Rs. 15590729.12

रघुवंशी को-ओपरेटीव बैंक लि.
RAGHUVANSHI CO-OPERATIVE BANK LTD.
30/32, Ramwadi, 1st Cavel Cross Lane,
Kalbadevi Road, Bombay-400 002.
Clearing Agents, The Bombay C.C.C. Bank Ltd.

रघुवंशी को-ओपरेटीव बैंक लि. FOR Raghuvanshi Co-Operative Bank Ltd.
Master प्राधिकृत हस्ताक्षर
Authorized Signatories

"957404" "000682671" 17 "0001559072912"

A/C PAYEE

0214 HW

19-7-2001 179

मांग किये जानेपर प्राप्त राशि के निमित्त M/s. Home Trade Ltd.

ON DEMAND PAY को या उनके आदेश पर OR ORDER

रुपय One Core fifty five lacs ninety nine thousand two hundred seventy eight three paise FOR VALUE RECEIVED

₹. Rs. 15599270/83

कृते रघुवंशी को-ओपरेटिव बैंक लि. FOR Raghuvanshi Co-Operative Bank Ltd.

रघुवंशी को-ओपरेटिव बैंक लि. RAGHUVANSHI CO-OPERATIVE BANK LTD. 30/32, Ramwadi, 1st Cavel Cross Lane, Kalyadevi Road, Bombay-400 002. Clearing Agents, The Bombay C.C.C. Bank Ltd.

Master प्रधिकृत हस्ताक्षर Authorised Signatories

957420 4000682671 17 0001559927083

DATE

24-7-01

मांग किये जानेपर प्राप्त राशि के निमित्त Home Trade Ltd.

ON DEMAND PAY को या उनके आदेश पर OR ORDER

रुपय One Core four lacs ten thousand nine hundred two & paise seventy eight only FOR VALUE RECEIVED

₹. Rs. 10410902/78

कृते रघुवंशी को-ओपरेटिव बैंक लि. FOR Raghuvanshi Co-Operative Bank Ltd.

रघुवंशी को-ओपरेटिव बैंक लि. RAGHUVANSHI CO-OPERATIVE BANK LTD. 30/32, Ramwadi, 1st Cavel Cross Lane, Kalyadevi Road, Bombay-400 002. Clearing Agents, The Bombay C.C.C. Bank Ltd.

Master प्रधिकृत हस्ताक्षर Authorised Signatories

9574320 4000682671 17 0001041090278

A/C PAYEE

Ramwadi (Kalyadevi) Mumbai-400 002

PAY-ORDER

27-9-2001

मांग किये जानेपर प्राप्त राशि के निमित्त M/s. Home Trade Ltd.

ON DEMAND PAY को या उनके आदेश पर OR ORDER

रुपय One Core twelve lacs fifty seven thousand nine hundred thirty three & paise FOR VALUE RECEIVED

₹. Rs. 1254933=33

कृते रघुवंशी को-ओपरेटिव बैंक लि. FOR Raghuvanshi Co-operative Bank Ltd.

रघुवंशी को-ओपरेटिव बैंक लि. 30/32, रामवाडी, आँखोंवाले अस्पताल के पास में, कालबादेवी रोड, बॉम्बे 400 002. RAGHUVANSHI CO-OPERATIVE BANK LTD. 30/32, Ramwadi, Near Eye Hospital-Kalyadevi Road, Bombay 400 002. Clearing Agents, The Bombay C.C.C. Bank Ltd.

Accountant Master

017424 4000682671 17 0004125493333

Date:- 27/09/2002

Further statement of Ashwin Maganlal Zatakia H- 42 Occ- service R/o. Vasant Aradhana, C- Bldg, Flat no. 501, Dahanukar Wadi, Mahavir Nagar, Kandivali (W), Mumbai 67. Tel:- @ 8656212 (o) 2066954.

In continuation to my earlier statement dated 28/05/2002, today I again attended the office of GB CB CID Mumbai and submit the following documents along with covering letters dated today signed by General Manager Shri. J.N. Mehata.

A. Original Two pay orders issued in favour of Home Trade Ltd., as follows.

Sr. No.	Pay order no.	Amount	Signatories.
1.	957735	4,12,60,000/-	J.N.Mehata General manager. &A.W. Asher Chief Accountant.
2.	959629	4,00,62,000/-	J.N.Mehat General Manager & R.L.Modi chief Accountant.

B. Original counterfoil of Interest Warrant no. 368261 of Rs. 21,90,000/-, received from PDO of RBI against securities 10.95% CGS 2011, which were purchase vide Contract date 23/08/2000.

C. Copies of securities bearing as per following details.

1. BOOK DEBT CRTIFICATE NO. BY00023 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
2. BOOK DEBT CRTIFICATE NO. BY00024 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
3. BOOK DEBT CRTIFICATE NO. BY00025 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
4. BOOK DEBT CRTIFICATE NO. BY00026 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
5. BOOK DEBT CRTIFICATE NO. BY00027 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
6. BOOK DEBT CRTIFICATE NO. BY00028 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
7. BOOK DEBT CRTIFICATE NO. BY00031 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
8. BOOK DEBT CRTIFICATE NO. BY00032 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
9. BOOK DEBT CRTIFICATE NO. BY00033 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.
10. BOOK DEBT CRTIFICATE NO. BY00034 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.
11. BOOK DEBT CRTIFICATE NO. BY00035 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.

ON DEMAND PAY

24/8/192000

(16)

मौज किये जनेपर प्राप्त राशि के निमित्त **M/S HOME TRADE LTD.**

ON DEMAND PAY

को या उनके आदेशपर **OR ORDER**

रुपये **Four Crores Sixty Two Thousand Only**

₹. Rs. 40062000/-

उदा करे FOR VALUE RECEIVED

कृते रघुवंशी को-ओपरेटीव बैंक लि. FOR Raghuvanshi Co-Operative Bank Ltd.

रघुवंशी को-ओपरेटीव बैंक लि.

RAGHUVANSHI CO-OPERATIVE BANK LTD.
30/32, Ramwadi, 1st Cavel Cross Lane,
Kalbadevi Road, Bombay-400 002.
Clearing Agents, The Bombay D.C.C. Bank Ltd.

HDFC BANK LTD.
FORT BR BOMBAY

[Signature]
प्राधिकृत हस्ताक्षर
Authorised Signatories

⑈959620⑈ 400068267⑈

17

ON DEMAND PAY

19-12-200119

(3)

मौज किये जनेपर प्राप्त राशि के निमित्त **M/S Home Trade Ltd**

ON DEMAND PAY

को या उनके आदेशपर **OR ORDER**

रुपये **Four Crore twelve Lacs Eight Thousand**

₹. Rs. 41260000/-

उदा करे FOR VALUE RECEIVED

कृते रघुवंशी को-ओपरेटीव बैंक लि. FOR Raghuvanshi Co-Operative Bank Ltd.

रघुवंशी को-ओपरेटीव बैंक लि.

RAGHUVANSHI CO-OPERATIVE BANK LTD.
30/32, Ramwadi, 1st Cavel Cross Lane,
Kalbadevi Road, Bombay-400 002.
Clearing Agents, The Bombay D.C.C. Bank Ltd.

INDUSTRIAL BANK LIMITED
NARIMAN POINT
BANK CODE: 400-224

[Signature]
प्राधिकृत हस्ताक्षर
Authorised Signatories

⑈957735⑈ 400068267⑈

17 ⑈000412600000⑈

VALID FOR SIX MONTHS FROM THE DATE OF ISSUE

VALID FOR SIX MONTHS FROM THE DATE OF ISSUE



Phone : 206 6954 / 208 7887
207 1767 / 207 1798

Raghuvanshi Co-operative Bank Ltd.

Head. Off. & H. O. : 270/200, Kalbadevi road, Kharband Mansion,
Mumbai - 400 002.

Ref. No. RCB/JNM/14783/2002

Date 27th Sep.02

Inspector
Crime Branch
Economic offence Cell,
Crawford market
MUMBAI

Dear Sir,

As desired we enclose herewith the Original Counterfoil
of the Interest warrant No.368261 of Rs.21,90,000/- sent
to us by Reserve Bank of India in respect of interest on
Government securities.

Please acknowledge receipt.

Yours faithfully,



[Signature]
MANAGER.

Encl: as above.

JNM/cs.

RESERVE BANK OF INDIA
PUBLIC DEBT OFFICE
FORT, MUMBAI - 400001

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INVESTOR'S
ACCOUNT No: BYPR0034

To, (368261)

RAGHUVANSHI CO-OP. BANK LTD.

30/32, RAMWADI, 1ST CAVELL CROSS LANE, KALBADEVI ROAD,

MUMBAI 400002

Amount ₹ 90,000/-

Interest Received ^{from} Govt
Investment in



Phone : 206 6954 / 208 7887
207 1767 / 207 1798

Raghuvanshi Co-operative Bank Ltd.

Regd. Off. & H. O. : 276/286, Kalbadevi Road, Kilachand Mansion,
Mumbai - 400 002.

Ref. No. FCB/JM/14784/2002

Date 27th Sep. 02

~~Reserve Bank of India,
Public debt office
Port,
MUMBAI~~

Dear Sir,

Re: Interest warrant No. 368261 for Rs. 21,90,000/-
in respect of 10.95% of 2011 Govt. of India
Securities for Rs. 4,00,00,000/- sent to us.

Above Interest Warrant was presented by us in our outward clearing of 25.5.2001 and was paid by you on 26.5.2001.

In this connection we have to advise that Crime Branch Economic Offence cell wants a xerox copy of the said Warrant.

We therefore request you to furnish the same immediately to us to enable us to furnish the same to the Police Authorities.. to enable you to expedite the matter. We enclose herewith a xerox copy of the counter foil of the said interest warrant for your perusal.

We will be very much obliged for your immediate compliance.

Copy to. CRIME Branch

Yours faithfully,



[Signature]
MANAGER.

JRM/cs.



Phone : 206 6954 / 208 7887
207 1767 / 207 1798

Raghuvanshi Co-operative Bank Ltd.

Regd. Off. & H. O. : 276/286, Kalbadevi Road, Kilachand Mansion,
Mumbai - 400 002.

Ref. No. RCE/JNM/14782/2002

Date 27th Sep.02

Crime Branch
Economic offence cell,
Crawford market
MUMBAI

Dear Sir,

Re: Government of securities

We enclose herewith the following Original payorders required by you:

- 1) Payorder No.957735 dated 19.12.2001 for Rs.4,12,60,000/- paid on 21.12.2001.
- 2) Payorder No.959629 dated 24.8.2000 for Rs.4,00,62,000/- paid on 26.8.2000.

Kindly acknowledge receipt.

Yours faithfully,



Jeebhoo
MANAGER.

Encl: as above.

JNM/cs.



193
Phone : 206 6954 / 208 7887
207 1767 / 207 1798

Raghuvanshi Co-operative Bank Ltd.

Regd. Off. & H. O. : 276/286, Kalbadevi Road, Kilachand Mansion,
Mumbai - 400 002.

Ref. No. RCB/JNM/14785/2002

Date 27th Sep. 02

Inspector
Crime Branch
Economic Offence cell
Crawford market,
MUMBAI

Dear Sir,

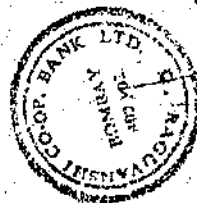
As desired we enclose herewith xerox copies of the Government of India securities of the face value of Rs.4 crores (Four crores) as follows:

<u>No. of certificate</u>	<u>Amount</u>
BY 00023 ✓	Rs. 25,00,000/-
By 00024 ✓	Rs. 25,00,000/-
BY 00025 ✓	Rs. 25,00,000/-
BY 00026 ✓	Rs. 25,00,000/-
BY 00027 ✓	Rs. 25,00,000/-
BY 00028 ✓	Rs. 25,00,000/-
BY 00031 ✓	Rs. 25,00,000/-
BY 00032 ✓	Rs. 25,00,000/-
BY 00033 ✓	Rs. 25,00,000/-
BY 00034 ✓	Rs. 25,00,000/-
BY 00035 ✓	Rs. 25,00,000/-
BY 00036 ✓	Rs. 25,00,000/-
BY 00037 ✓	Rs. 25,00,000/-
BY 00038 ✓	Rs. 25,00,000/-
BY 00041 ✓	Rs. 25,00,000/-
BY 00042 ✓	Rs. 25,00,000/-
	<u>Rs. 4,00,00,000/-</u>

(Rupees four crores only)

JNM/cs

Yours faithfully,



Sharma
MANAGER

Rules regarding Inscribed Stock (Book Debt) of the Govt. of India Loans registered at the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

- 1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are free of stamp duty.
- 2 A separate blank transfer deed annexed to this Certificate may be used for the purpose. It must be executed by the proprietor or his attorney and in the latter case, it must be supported by a power of sale, properly stamped.
- 3 In the case of sale this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.
- 4 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a maximum of Rs. 1/- is payable on each new Stock Certificate issued in respect of sub-division.
- 5 Stock may be transferred between Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be transferred.
- 6 Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, to be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.
- 7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office..... (Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).
- 8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrants."
- 9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.
- 10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to record it until after the payment of such interest.

MEMORANDUM OF TRANSFERS

Number	Date of transfer	Name(s) of Transferee(s)	Initials	Signature of Manager / Asst. Gen. Manager

197

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the inscribed Stock No. SDC No. BY - 00023 of the 10.85 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY FIVE LAKHS ONLY as specified on the face of this instrument together with the accrued interest thereon unto RAGHUVANSHI CO-OPERATIVE BANK LTD. their executors, administrators or assigns, and We RAGHUVANSHI CO-OPERATIVE BANK LTD. do freely accept the above stock transferred * to me/us* to the extent it has been transferred

We * RAGHUVANSHI CO-OPERATIVE BANK LTD.

hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____

hereby request that on the above transferee(s) * being registered as the holder/s * of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has not been transferred to him/them * may be renewed in my/our * name(s).

Interest is payable at _____

As witness our hand the 10th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nank Motwani Marg,
Fort, Mumbai: 400 001.

Sandy Miranda



(Transferor)
For HDFC BANK LIMITED

Ashish Mhadolkar
Authorized Signatory
Ashish Mhadolkar
294-2-(38)
HDFC BANK LIMITED
Manekji Wadia Building,
N. Motwani Marg, Fort, Mumbai 1.

Ishraq Khan
Ishraq Khan
294-2-(39)

Signed by the above named transferee in the presence of # _____

(Transferee)
Address

*Omit the alternative which does not apply

\$ This paragraph is to be used only when a portion of the certificate is transferred

Signature, occupation and address of witness.

Transferred

S/c issued No/s. _____ dated _____ Manager, Reserve Bank Of India, P.O.O.

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the inscribed Stock No.BDC No.BY - 00024 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY FIVE LAKHS ONLY as specified on the face of this instrument together with the accrued interest thereon unto RAGHUVANSHI CO-OPERATIVE BANK LTD. their executors, administrators or assigns, and We RAGHUVANSHI CO-OPERATIVE BANK LTD. do freely accept the above stock transferred * to me/us* to the extent it has been transferred

We * RAGHUVANSHI CO-OPERATIVE BANK LTD. hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) * being registered as the holder/s * of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has not been transferred to him/them * may be renewed in my/our * name(s).

Interest is payable at _____

As witness our hand the 10th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nank Motwani Marg,
Fort, Mumbai 400 001.

Miranda



(Transferor)
For HDFC BANK LIMITED

Authorized Signatory
Ashish Mhadolkar
204-2-(38)
HDFC BANK LIMITED
Manekji Wadia Building
Motwani Marg, Fort, Mumbai 1.

JAY
Ishraq Khan
204-2-(38)

Signed by the above named transferee in the presence of # _____

(Transferee)
Address

*Omit the alternative which does not apply

\$ This paragraph is to be used only when a portion of the certificate is transferred

Signature, occupation and address of witness.

Transferred _____ dated _____ Manager, Reserve Bank Of India, P.O.O.

S/c issued No/s. _____

25.00 000



*Succ
Transferred
to Bank's name
on*

भारत सरकार
GOVERNMENT OF INDIA
10.95 प्रतिशत सरकारी स्टाक, 2011 का दर्ज स्टाक
INSCRIBED STOCK

OF THE
10.95 PER CENT. GOVERNMENT STOCK, 2011

वही ऋण प्रमाणपत्र सं० का
BOOK DEBT CERTIFICATE No. BY00024 of Mumbai

रुपये के लिए
for Rs. 25,00,000/-

30 मई, 2011 को अतिदेय
REPAYABLE ON THE 30th DAY OF MAY, 2011

मैं एतद्वारा यह प्रमाणित करता हूँ कि
I hereby certify that NDPe Bank Ltd.

10.95 प्रतिशत सरकारी स्टाक, 2011 के केवल.....
रुपये के सरकारी स्टाक के पंजीकृत स्वामी हैं जिस पर ब्याज 10.95 प्रतिशत प्रति वर्ष की दर से
30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five
Lakhs Only

Government Stock of the 10.95 per cent. Government Stock, 2011
which will bear interest at 10.95 per cent. per annum, payable
half-yearly from the 30th May 2000 and to be paid on the
30th day of November and the 30th day of May every year.

ऋण ऋण कार्यालय
भारतीय रिजर्व बैंक

Public Debt Office
Reserve Bank of India
Mumbai

Mineral Jalan
गवर्नर, भारतीय रिजर्व बैंक,
Governor, Reserve Bank of India,

दिनांक
Date 07-09-2000

[Signature]
के क्षेत्रीय निदेशक के लिए
for Regional Director for.....
Maharashtra and Goa
महाराष्ट्र एवं गोवा

वैधान द्वारा अहस्तांतरणीय
Not transferable by endorsement

Rules regarding Inscribed Stock (Book Debt) of the Govt. of India Loans registered at the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

- 1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are free of stamp duty.
- 2 A separate blank transfer deed annexed to this Certificate may be used for the purpose. It must be executed by the proprietor or his attorney and in the latter case, it must be supported by a power of sale, properly stamped.
- 3 In the case of sale this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.
- 4 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a maximum of Rs. 1/- is payable on each new Stock Certificate issued in respect of sub-division.
- 5 Stock may be transferred between Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be transferred.
- 6 Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, to be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.
- 7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office..... (Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).
- 8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant."
- 9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.
- 10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to record it until after the payment of such interest.

MEMORANDUM OF TRANSFERS

Number	Date of transfer	Name(s) of Transferee(s)	Initials	Signature of Manager / Asst. Gen. Manager

14627

25,00,000



भारत सरकार
GOVERNMENT OF INDIA
10-95 प्रतिशत सरकारी स्टॉक, 2011 का बंध स्टॉक
INSCRIBED STOCK
OF THE

10-95 PER CENT. GOVERNMENT STOCK, 2011
बन्धो रूप में प्रमाणित है।
BOOK DEBT CERTIFICATE No. 8700025 of Mumbai

रुपये के लिए
for Rs. 25,00,000/-

30 मई, 2011 को प्रतिवेद्य
REPAYABLE ON THE 30th DAY OF MAY, 2011

मैं एतद्वारा यह प्रमाणित करता हूँ कि
I hereby certify that HDFC Bank Ltd.

10-95 प्रतिशत सरकारी स्टॉक, 2011 के केवल
रुपये के सरकारी स्टॉक के संज्ञीकृत स्वामी हैं जिस पर स्याज 10-95 प्रतिशत प्रति वर्ष की दर से
30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five
Lakhs Only

Government Stock of the 10-95 per cent. Government Stock, 2011
which will bear interest at 10-95 per cent. per annum, payable
half-yearly from the 30th May 2000 and to be paid on the
30th day of November and the 30th day of May every year.

मोक्ष प्रण कार्यालय
भारतीय रिजर्व बैंक

Public Debt Office
Reserve Bank of India
Mumbai

दिनांक
Date 07.09.2000

Minus Galan
गवर्नर, भारतीय रिजर्व बैंक,
Governor, Reserve Bank of India,

के क्षेत्रीय निदेशक के रूप में
for Regional Director for
Maharashtra and Goa
महाराष्ट्र एवं गोवा

रेवान द्वारा महस्ताम्बनीय
Not transferable by endorsement

बन्धो स्टॉक बन्धो नियम प्रमाणित है।
This certificate is issued in accordance with the provisions of the Government Stock Act, 1917.

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the Inscribed Stock No. BDC No. BY - 00025 of the 10.95 % GOI 2011 amounting to Rs. 25,00,000/- being the amount of the Stock of Rupees TWENTY-FIVE LAKHS ONLY as specified on the face of this instrument together with the accrued interest thereon unto RAGHUVANSHI CO-OPERATIVE BANK LTD. their executors, administrators or assigns, and We RAGHUVANSHI CO-OPERATIVE BANK LTD do freely accept the above stock transferred * to me/us* to the extent it has been transferred

We * RAGHUVANSHI CO-OPERATIVE BANK LTD. hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) * being registered as the holder/s * of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has not been transferred to him/them * may be renewed in my/our * name(s).

Interest is payable at _____

As witness our hand the 11th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nanik Motwani Marg,
Fort, Mumbai 400 001.



(Transferor)
For HDFC BANK LIMITED

Authorised Signatory
Kiron Mhatre Ashishi Mhadolkar
2/H-2-(27) 2/H-2-(36)
HDFC BANK LIMITED
Manekji Wadia Building,
N. Motwani Marg, Fort, Mumbai 1.

Signed by the above named transferee in the presence of # _____

(Transferee)
Address

*Omit the alternative which does not apply
§ This paragraph is to be used only when a portion of the certificate is transferred
Signature, occupation and address of witness.

Transferred _____
S/c issued No/s. _____ dated _____ Manager, Reserve Bank of India, P.D.O.

14627

2500000



भारत सरकार
GOVERNMENT OF INDIA

10.95 प्रतिशत सरकारी स्टॉक, 2011 का दर्ज स्टॉक
INSCRIBED STOCK

OF THE
10.95 PER CENT. GOVERNMENT STOCK, 2011

वही ऋण प्रमाणपत्र सं० का
BOOK DEBT CERTIFICATE No. BY 00026 OF Mumbai

रुपये के लिए
for Rs. 25,00,000/-

30 मई, 2011 को प्रतिदेय

REPAYABLE ON THE 30th DAY OF MAY, 2011

मैं एतद्वारा यह प्रमाणित करता हूँ कि

I hereby certify that HDPC Bank Ltd

10.95 प्रतिशत सरकारी स्टॉक, 2011 के केवल.....
रुपये के सरकारी स्टॉक के पंजीकृत स्वामी हैं जिस पर न्याज 10.95 प्रतिशत प्रति वर्ष की दर से
30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five
Lakhs Only

Government Stock of the 10.95 per cent. Government Stock, 2011
which will bear interest at 10.95 per cent. per annum, payable
half-yearly from the 30th May 2000 and to be paid on the
30th day of November and the 30th day of May every year.

छोक ऋण कार्यालय
भारतीय रिज़र्व बैंक

Public Debt Office
Reserve Bank of India
Mumbai

दिनांक
Date 07-09-2000

Munir Jalam

गवर्नर, भारतीय रिज़र्व बैंक,
Governor, Reserve Bank of India,

[Signature]

के क्षेत्रीय निदेशक के लिए
for Regional Director for.....

Maharashtra and Goa

बेचान द्वारा अहस्तांतरणीय
Not transferable by endorsement

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the inscribed Stock No. BDC No. BY - 00026 of the 10.95 % GOI 2011 amounting to Rs. 25,00,000/- being the amount of the Stock of Rupees TWENTY-FIVE LAKHS ONLY as specified on the face of this instrument together with the accrued interest thereon unto Raghuvanshi Co-Operative Bank Ltd. their executors, administrators or assigns, and We Raghuvanshi Co-Operative Bank Ltd. do freely accept the above stock transferred * to me/us* to the extent it has been transferred

We * Raghuvanshi Co-Operative Bank Ltd.

hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____

hereby request that on the above transferee(s) * being registered as the holder of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has not been transferred to him/them * may be renewed in my/our * name(s).

Interest is payable at _____

As witness our hand the 12th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nanik Motwani Marg,
Fort, Mumbai 400 001.

Brands


(Transferor)
For HDFC BANK LIMITED

Kiron Mhatre
Authorised Signatory
Kiron Mhatre
2/H-2-(27)
HDFC BANK LIMITED
Manekji Wadia Building,
N. Motwani Marg, Fort, Mumbai 1.

Asliish Mhadolkar
Asliish Mhadolkar
2/H-2-(36)

Signed by the above named transferee in the presence of # _____

(Transferee)
Address _____

*Omit the alternative which does not apply
This paragraph is to be used only when a portion of the certificate is transferred
Signature, occupation and address of witness.
Transferred
S/c issued No/s. _____ dated _____ Manager, Reserve Bank Of India, P.D.O.

14627

25,00,000



भारत सरकार
GOVERNMENT OF INDIA
10-95 प्रतिशत सरकारी स्टाक, 2011 का दर्जे स्टाक
INSCRIBED STOCK
OF THE
10-95 PER CENT. GOVERNMENT STOCK, 2011

वही नाम प्रमाणपत्र सं०
BOOK DEBT CERTIFICATE No. 3700027 OF MUMBAI

एकके के लिए
for Rs. 25,00,000/-

30 मई, 2011 को प्रतियेप
REPAYABLE ON THE 30th DAY OF MAY, 2011

मैं एवम्प्रमाण यह प्रमाणित करता हूँ कि.

I hereby certify that H.P.C. Bank Ltd.

10-95 प्रतिशत सरकारी स्टाक, 2011 के केवल
एकके के सरकारी स्टाक के पंजीकृत स्वामो हूँ लिए पर व्याज 10-95 प्रतिशत प्रति वर्ष की दर से
30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five
Lakhs Only

Government Stock of the 10-95 per cent. Government Stock, 2011
which will bear interest at 10-95 per cent. per annum, payable
half-yearly from the 30th May 2000 and to be paid on the
30th day of November and the 30th day of May every year.

सक संघ कार्यालय
भारतीय रिजर्व बैंक

Public Debt Office
Reserve Bank of India
Mumbai

दिनांक
Date 07-09-2000

Bimrul Jahan

गवर्नर, भारतीय रिजर्व बैंक,
Governor, Reserve Bank of India.

क्षेत्रीय निदेशक के लिए
for Regional Director for
Maharashtra and Goa,
महाराष्ट्र एवं गोवा

वेचन द्वारा अहस्तांतरणीय
Not transferable by endorsement

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the Inscribed Stock No. BDC No. BY - 00027 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY-FIVE LAKHS as specified on the face of this instrument together with the accrued interest thereon unto Raghuvanshi Co-Operative Bank Ltd. their executors, administrators or assigns, and We Raghuvanshi Co-Operative Bank Ltd. do freely accept the above stock transferred "to me/us" to the extent it has been transferred

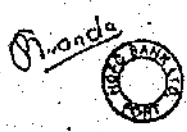
We "Raghuvanshi Co-Operative Bank Ltd. hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) "being registered as the holder of the stock hereby transferred to him/them", the aforesaid Stock Certificate to the extent it has not been transferred to him/them "may be renewed in my/our" name(s).

Interest is payable at _____

As witness our hand the 20th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nanik Motwani Marg,
Fort, Mumbai 400 001.



(Transferor)
For HDFC BANK LIMITED

[Handwritten Signature]

Authorised Signatory
Kiron Mhatre
2/H-2-(27)
HDFC BANK LIMITED
Manekji Wadia Building,
N. Motwani Marg, Fort, Mumbai 1.

[Handwritten Signature]

Ishraq Khan
2/H-2-(38)

Signed by the above named transferee in the presence of # _____

(Transferee)
Address _____

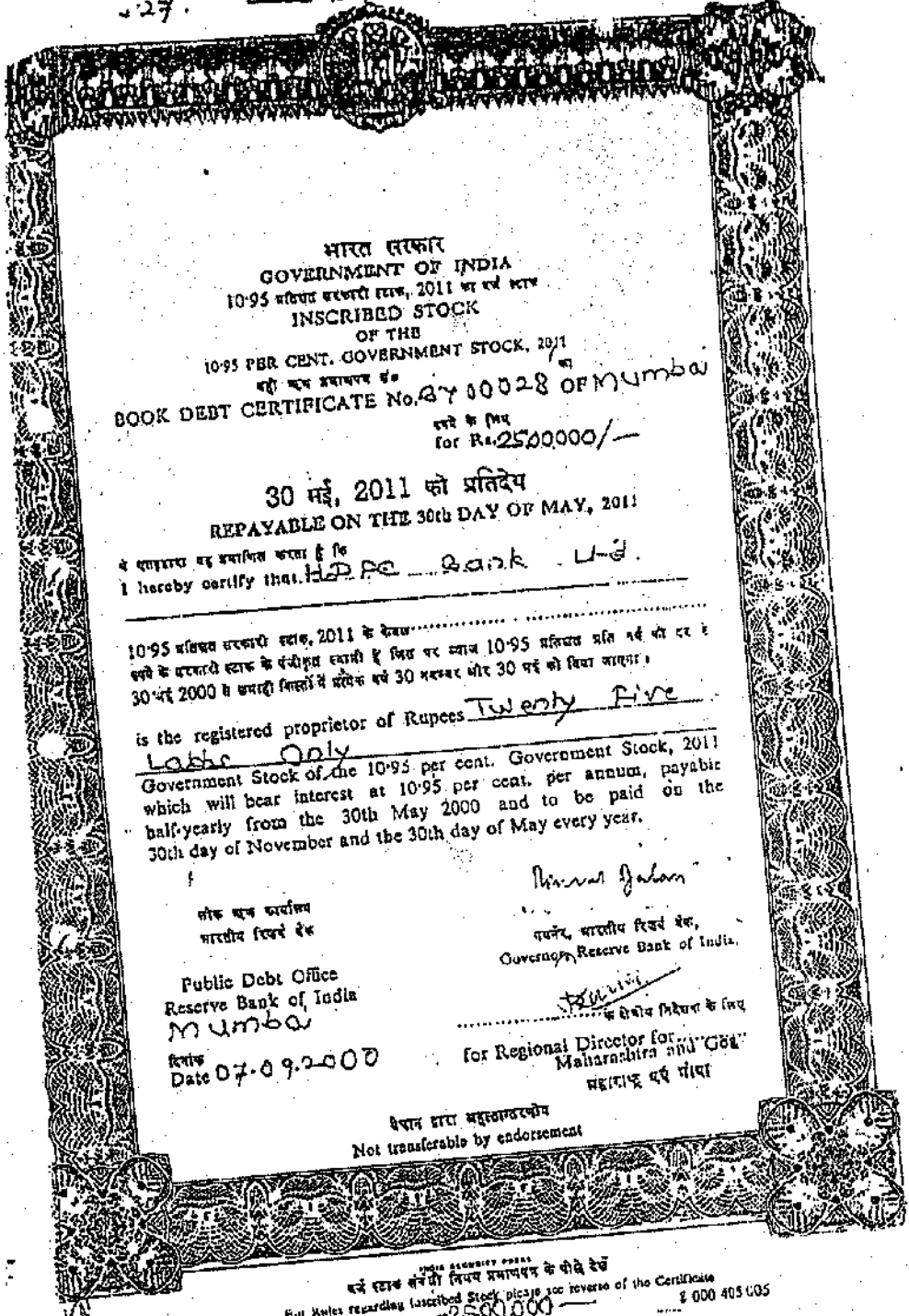
*Omit the alternative which does not apply

§ This paragraph is to be used only when a portion of the certificate is transferred

Signature, occupation and address of witness.

Transferred

S/c issued No/s. _____ dated _____ Manager, Reserve Bank Of India, P.D.O.



भारत सरकार
GOVERNMENT OF INDIA
10.95 प्रतिशत सरकारी ष्टाक, 2011 का ष्टक
INSCRIBED STOCK

OF THE
10.95 PER CENT. GOVERNMENT STOCK, 2011

बुकि ष्टक प्रमाणपत्र सं.
BOOK DEBT CERTIFICATE No. BY 00028 of Mumbai
रुपये के लिए
for Rs. 2500000/-

30 मई, 2011 को प्रतिदेय
REPAYABLE ON THE 30th DAY OF MAY, 2011

मैं यहाँ पर उल्लिखित करता हूँ कि
I hereby certify that HDFC Bank Ltd.

10.95 प्रतिशत सरकारी ष्टाक, 2011 के ष्टक
उपरोक्त सरकारी ष्टाक के पंजीकृत स्वामी हैं जिस पर वार्षिक 10.95 प्रतिशत प्रति वर्ष की दर से
30 मई 2000 से अगली शिल्लों में वार्षिक रूप से 30 नवंबर और 30 मई को देया जाएगा।

is the registered proprietor of Rupees Twenty Five
Lacs Only

Government Stock of the 10.95 per cent. Government Stock, 2011
which will bear interest at 10.95 per cent. per annum, payable
half-yearly from the 30th May 2000 and to be paid on the
30th day of November and the 30th day of May every year.

लोक ष्टक कार्यालय
भारतीय रिजर्व बैंक

Public Debt Office
Reserve Bank of India
Mumbai

दिनांक
Date 07.09.2000

Munira Jahan

एगुनेर, भारतीय रिजर्व बैंक,
Governor, Reserve Bank of India.

[Signature]
के क्षेत्रीय निदेशक के लिए
for Regional Director for
Maharashtra and Goa
महाराष्ट्र एवं गोवा

वैधान द्वारा अनुमोदित
Not transferable by endorsement

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the Inscribed Stock No.BDC No.BY - 00028 of the 10.95 % GOI 2011 amounting to Rs. 2500000 being the amount of the Stock of Rupees TWENTY-FIVE LAKHS as specified on the face of this instrument together with the accrued interest thereon unto Raghuvanshi Co-Operative Bank Ltd their executors, administrators or assigns, and We Raghuvanshi Co-Operative Bank Ltd. do freely accept the above stock transferred * to me/us* to the extent it has been transferred

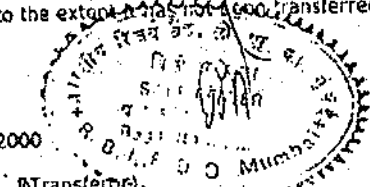
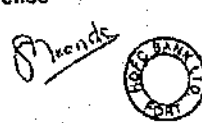
We * Raghuvanshi Co-Operative Bank Ltd. hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) * being registered as the holder/s * of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has been transferred to him/them * may be renewed in my/our * name(s).

Interest is payable at _____

As witness our hand the 20th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nanik Motwani Marg,
Fort, Mumbai 400 001.



(Transferor)
For HDFC BANK LIMITED

[Handwritten Signature]

Authorised Signatory
Kiran Mhatre
2/H-2-(27)
HDFC BANK LIMITED
Manekji Wadia Building,
N.Motwani Marg, Fort, Mumbai 1.

[Handwritten Signature]

Ishraq Khan
2/H-2-(38)

Signed by the above named transferee in the presence of # _____

(Transferee)
Address

* Omit the alternative which does not apply

§ This paragraph is to be used only when a portion of the certificate is transferred

Signature, occupation and address of witness.

Transferred S/c issued No/s. _____ dated _____ Manager, Reserve Bank Of India, P.O.O.

पत्र: G.L. 14627. — 2500000 —



भारत सरकार
GOVERNMENT OF INDIA
10.95 प्रतिशत सरकारी स्टॉक, 2011 का दर्ज स्टॉक
INSCRIBED STOCK

OF THE
10.95 PER CENT. GOVERNMENT STOCK, 2011

वही ऋण प्रमाणपत्र सं०
BOOK DEBT CERTIFICATE No. BY 00031 का
OF Mumbai

रुपये के लिए
for Rs. 2500000/-

30 मई, 2011 को प्रतिदेय

REPAYABLE ON THE 30th DAY OF MAY, 2011

मैं एतद्वारा यह प्रमाणित करता हूँ कि

I hereby certify that HDFC Bank Ltd

10.95 प्रतिशत सरकारी स्टॉक, 2011 के केवल.....
रुपये के सरकारी स्टॉक के पंजीकृत स्वामी हैं जिस पर व्याज 10.95 प्रतिशत प्रति वर्ष की दर से
30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five
Lacs Only

Government Stock of the 10.95 per cent. Government Stock, 2011
which will bear interest at 10.95 per cent. per annum, payable
half-yearly from the 30th May 2000 and to be paid on the
30th day of November and the 30th day of May every year.

लोक ऋण कार्यालय
भारतीय रिज़र्व बैंक

Public Debt Office
Reserve Bank of India
Mumbai

दिनांक
Date 07-09-2000

Mineral Jalan

गवर्नर, भारतीय रिज़र्व बैंक,
Governor Reserve Bank of India,

[Signature]

के क्षेत्रीय निदेशक के लिए
for Regional Director for.....
Maharashtra and Goa

महाराष्ट्र एवं गोवा

बेचान द्वारा अहस्तांतरणीय
Not transferable by endorsement

Rules regarding Inscribed Stock (Book Debt) of the Govt. of India Loans registered at the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

- 1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are free of stamp duty.
- 2 A separate blank transfer deed annexed to this Certificate may be used for the purpose. It must be executed by the proprietor or his attorney and in the latter case, it must be supported by a power of sale, properly stamped.
- 3 In the case of sale this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.
- 4 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a maximum of Rs. 100 is charged on each new Stock Certificate issued in respect of sub-division.

- 5 STOCK MAY BE TRANSFERRED BETWEEN MEMBERS, Calcutta, New Delhi, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be transferred.
- 6 Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, to be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.
- 7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office (Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).
- 8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant."
- 9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrants will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.
- 10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to record it until after the payment of such interest.

MEMORANDUM OF TRANSFERS

Number	Date of transfer	Name(s) of Transferee(s)	Initials	Signature of Manager / Asst. Gen. Manager

FORM OF TRANSFER

We **HDFC BANK LIMITED** do hereby assign and transfer our interest or share in the inscribed Stock No. BDC No. BY -00031 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY FIVE LAKHS ONLY as specified on the face of this instrument together with the accrued interest thereon unto **RAGHUVANSHI CO-OPERATIVE BANK LTD** their executors, administrators or assigns, and We **RAGHUVANSHI CO-OPERATIVE BANK LTD** do freely accept the above stock transferred * to me/us* to the extent it has been transferred

We * **RAGHUVANSHI CO-OPERATIVE BANK LTD** hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) * being registered as the holder/s * of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has not been transferred to him/them * may be renewed in my/our * name(s).

Interest is payable at _____

As witness our hand the 6th day of October, 2000

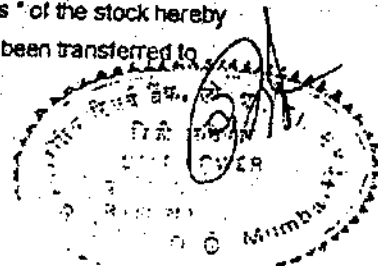
Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manaji Wada Building,
Narik Motwari Marg,
Fort, Mumbai 400 001.

Miranda



(Transferor)
For **HDFC BANK LIMITED**

Ashish Mhadolkar
Authorized Signatory
Ashish Mhadolkar
2/H-2-(35)
HDFC BANK LIMITED
Manaji Wada Building,
N. Motwari Marg, Fort, Mumbai 1.



Iskrag Kfian
Iskrag Kfian
2/H-2-(35)
B. P. Tikekar
2/H - 2 (35)

Signed by the above named transferee in the presence of # _____

(Transferee)
Address _____

*Omit the alternative which does not apply
\$ This paragraph is to be used only when a portion of the certificate is transferred
Signature, occupation and address of witness.

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the inscribed Stock No. BDC No. BY -00032 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY FIVE LAKHS ONLY as specified on the face of this instrument together with the accrued interest thereon unto RAGHUVANSHI CO-OPERATIVE BANK LTD their executors, administrators or assigns, and We RAGHUVANSHI CO-OPERATIVE BANK LTD do freely accept the above stock transferred * to me/us* to the extent it has been transferred

We * RAGHUVANSHI CO-OPERATIVE BANK LTD hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) * being registered as the holder/s * of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has not been transferred to him/them * may be renewed in my/our * name(s).

Interest is payable at _____

As witness our hand the 6th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nanik Motwani Marg,
Fort, Mumbai 400 001.

Sandy Miranda



(Transferor)
For HDFC BANK LIMITED

Ashish Mhadolkar
Authorized Signatory
Ashish Mhadolkar
2/H-2-(36)
HDFC BANK LIMITED
Manekji Wadia Building,
N. Motwani Marg, Fort, Mumbai 1.

Isbraq Khan
2/H-2-(38)

B. P. Tikekar
2/H - 2 (35)

Signed by the above named transferee in the presence of # _____

(Transferee)
Address

*Omit the alternative which does not apply
\$ This paragraph is to be used only when a portion of the certificate is transferred
Signature, occupation and address of witness.

Transferred
S/c Issued No/s _____ dated _____ Manager, Reserve Bank Of India, P.D.O.

L. 15292

—25,00,000—



भारत सरकार

GOVERNMENT OF INDIA

10.95 प्रतिशत सरकारी स्टॉक, 2011 का दर्ज स्टॉक

INSCRIBED STOCK

OF THE

10.95 PER CENT. GOVERNMENT STOCK, 2011

वही मूद्रण प्रमाणपत्र सं०

का

BOOK DEBT CERTIFICATE No. BY 00023 of Mumbai

रुपये के लिए

for Rs. 25,00,000/-

30 मई, 2011 को प्रतिदेय

REPAYABLE ON THE 30th DAY OF MAY, 2011

में एवमुद्रारा यह प्रमाणित करता हूँ कि

I hereby certify that HDFC Bank Ltd.

10.95 प्रतिशत सरकारी स्टॉक, 2011 के केवल..... रुपये के सरकारी स्टॉक के पंजीकृत स्वामी हैं जिस पर ब्याज 10.95 प्रतिशत प्रति वर्ष की दर से 30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five Lacs Only

Government Stock of the 10.95 per cent. Government Stock, 2011 which will bear interest at 10.95 per cent. per annum, payable half-yearly from the 30th May 2000 and to be paid on the 30th day of November and the 30th day of May every year.

मूद्रण कार्यालय
भारतीय रिजर्व बैंक

Public Debt Office
Reserve Bank of India
Mumbai

दिनांक
Date 25-09-2000

Minnal Galan

गवर्नर, भारतीय रिजर्व बैंक,
Governor, Reserve Bank of India,

[Signature]

के क्षेत्रीय निदेशक के लिए
for Regional Director for.....
Maharashtra and Goa
महाराष्ट्र एवं गोवा

बेचान द्वारा अहस्तान्तरणीय
Not transferable by endorsement

tekar
(35)

(229)

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the inscribed Stock No. BDC No. BY -00033 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY FIVE LAKHS ONLY as specified on the face of this instrument together with the accrued interest thereon unto RAGHUVANSHI CO-OPERATIVE BANK LTD their executors, administrators or assigns, and We RAGHUVANSHI CO-OPERATIVE BANK LTD do freely accept the above stock transferred "to me/us" to the extent it has been transferred

We "RAGHUVANSHI CO-OPERATIVE BANK LTD hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) "being registered as the holder/s" of the stock hereby transferred to him/them", the aforesaid Stock Certificate to the extent it has not been transferred to him/them" may be renewed in my/our" name(s).

Interest is payable at _____

As witness our hand the 6th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nank Motwani Marg,
Fort, Mumbai 400 001.

Sandy Miranda



(Transferor)
For HDFC BANK LIMITED

Ashish Mhadoikar
Authorised Signatory
Ashish Mhadoikar
2/H-2-(36)
HDFC BANK LIMITED
Manekji Wadia Building,
N. Motwani Marg, Fort, Mumbai 1.

Ishrag Khan
2/H-2-(38)

B. P. Tikekar
2/H - 2 (35)

Signed by the above named transferee in the presence of # _____

(Transferee)
Address _____

*Omit the alternative which does not apply

\$ This paragraph is to be used only when a portion of the certificate is transferred

Signature, occupation and address of witness

Transferred

S/c Issued No. _____ dated _____ Manager, Reserve Bank Of India, P.D.O.

9.11.1529.2

25,00,000



भारत सरकार

GOVERNMENT OF INDIA

10.95 प्रतिशत सरकारी स्टॉक, 2011 का ढर्रे स्टॉक

INSCRIBED STOCK

OF THE

10.95 PER CENT. GOVERNMENT STOCK, 2011

बही भ्रष्ट प्रमाणपत्र सं०

BOOK DEBT CERTIFICATE No. BY 00034 OF Mumbai

रुपये के लिए

for Rs. 25,00,000/-

30 मई, 2011 को प्रतिदेय

REPAYABLE ON THE 30th DAY OF MAY, 2011

मैं एवमुद्रा यह प्रमाणित करता हूँ कि

I hereby certify that HDFC Bank Ltd.

10.95 प्रतिशत सरकारी स्टॉक, 2011 के केवल रुपये के सरकारी स्टॉक के पंजीकृत स्वामी है जिस पर ब्याज 10.95 प्रतिशत प्रति वर्ष की दर से 30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty five Lacs Only

Government Stock of the 10.95 per cent. Government Stock, 2011 which will bear interest at 10.95 per cent. per annum, payable half-yearly from the 30th May 2000 and to be paid on the 30th day of November and the 30th day of May every year.

सौक भ्रष्ट कार्यालय
भारतीय रिज़र्व बैंक

Public Debt Office
Reserve Bank of India
Mumbai

दिनांक
Date 25.09.2000

Binnat Jalon

गवर्नर, भारतीय रिज़र्व बैंक,
Governor, Reserve Bank of India,

के क्षेत्रीय निदेशक के लिए
for Regional Director for.....

Maharashtra and Goa

बैचान द्वारा अहस्तान्तरणीय महाराष्ट्र एवं गोवा

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the inscribed Stock No.BDC No.BY -00034 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY FIVE LAKHS ONLY as specified on the face of this instrument together with the accrued interest thereon unto RAGHUVANSHI CO-OPERATIVE BANK LTD their executors, administrators or assigns, and We RAGHUVANSHI CO-OPERATIVE BANK LTD do freely accept the above stock transferred " to me/us " to the extent it has been transferred

We " RAGHUVANSHI CO-OPERATIVE BANK LTD hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s) / converted in our name(s)

We _____ hereby request that on the above transferee(s) " being registered as the holder/s " of the stock hereby transferred to him/them ", the aforesaid Stock Certificate to the extent it has not been transferred to him/them " may be renewed in my/our " name(s).

Interest is payable at _____

As witness our hand the 6th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nanik Motwani Marg,
Fort, Mumbai 400 001.

Sandy Miranda



(Transferor)
For HDFC BANK LIMITED

Ashish Mhadolkar

Authorized Signatory
Ashish Mhadolkar
2/H-2-(36)
HDFC BANK LIMITED
Manekji Wadia Building,
N.Motwani Marg, Fort, Mumbai

Isbraq Khan

Isbraq Khan
2/H-2-(38)

B. P. Tikekar
2/H - 2 - (35)

Signed by the above named transferee in the presence of # _____

(Transferee)
Address _____

*Omit the alternative which does not apply
\$ This paragraph is to be used only when a portion of the certificate is transferred
Signature, occupation and address of witness.

G. L. 15292

—25,00,000—

235



भारत सरकार

GOVERNMENT OF INDIA

10-95 प्रतिशत सरकारी स्टॉक, 2011 का दर्ज स्टॉक

INSCRIBED STOCK

OF THE

10-95 PER CENT. GOVERNMENT STOCK, 2011

वही ऋण प्रमाणपत्र सं०

BOOK DEBT CERTIFICATE No: BY00035 का OF Mumbai

रुपये के लिए

for Rs. 25,00,000/-

30 मई, 2011 को प्रतिदेय

REPAYABLE ON THE 30th DAY OF MAY, 2011

मैं एतद्वारा यह प्रमाणित करता हूँ कि

I hereby certify that HDFC Bank Ltd.

10-95 प्रतिशत सरकारी स्टॉक, 2011 के केवल.....
रुपये के सरकारी स्टॉक के पंजीकृत स्वामी हैं जिस पर ब्याज 10-95 प्रतिशत प्रति वर्ष की दर से
30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five
Lakhs Only

Government Stock of the 10-95 per cent. Government Stock, 2011
which will bear interest at 10-95 per cent. per annum, payable
half-yearly from the 30th May 2000 and to be paid on the
30th day of November and the 30th day of May every year.

लोक ऋण कार्यालय
भारतीय रिजर्व बैंक

Public Debt Office
Reserve Bank of India
Mumbai

दिनांक
Date 25-09-2000

Mineral Jalan

गवर्नर, भारतीय रिजर्व बैंक,
Governor, Reserve Bank of India,

[Signature]

.....के क्षेत्रीय निदेशक के लिए
for Regional Director for.....
Maharashtra and Goa

बेधान द्वारा अहस्तांतरणीय महाराष्ट्र एवं गोवा
Not transferable by endorsement

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the Inscribed Stock No.BDC No.BY -00035 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY FIVE LAKHS ONLY as specified on the face of this instrument together with the accrued interest thereon unto RAGHUVANSHI CO-OPERATIVE BANK LTD their executors, administrators or assigns, and We RAGHUVANSHI CO-OPERATIVE BANK LTD do freely accept the above stock transferred " to me/us " to the extent it has been transferred

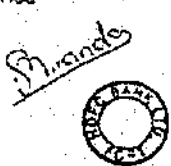
We " RAGHUVANSHI CO-OPERATIVE BANK LTD hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) " being registered as the holder/s " of the stock hereby transferred to him/them " , the aforesaid Stock Certificate to the extent it has not been transferred to him/them " may be renewed in my/our " name(s).

Interest is payable at _____

As witness our hand the 6th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nank Motwani Marg,
Fort, Mumbai 400 001.



(Transferor)
For HDFC BANK LIMITED

Authorized Signatory,
Ashish Mhadolkar
2/H-2-(36)
HDFC BANK LIMITED
Manekji Wadia Building,
N Motwani Marg, Fort, Mumbai 1

Isbring Khan
2/H-2-(36)

B. P. Tikekar
2/H -2 (35)

Signed by the above named transferee in the presence of # _____

(Transferee)
Address

*Omit the alternative which does not apply

\$ This paragraph is to be used only when a portion of the certificate is transferred

Signature, occupation and address of witness

Transferred

S/c Issued No/s _____ dated _____ Manager, Reserve Bank Of India, P. D O

G.L. 15292

—25,00,000—



भारत सरकार
GOVERNMENT OF INDIA
 10.95 प्रतिशत सरकारी स्टॉक, 2011 का ढब स्टॉक
INSCRIBED STOCK
 OF THE
 10.95 PER CENT. GOVERNMENT STOCK, 2011
 वही ढण प्रमाणपत्र सं० का
BOOK DEBT CERTIFICATE No. BY00036 of Mumbai
 रुपये के लिए
 for Rs. 25,00,000/-

30 मई, 2011 को प्रतिदेय
REPAYABLE ON THE 30th DAY OF MAY, 2011

मैं एतद्वारा यह प्रमाणित करता हूँ कि
 I hereby certify that HDFC Bank Ltd.

10.95 प्रतिशत सरकारी स्टॉक, 2011 के केवल.....
 रुपये के सरकारी स्टॉक के पंजीकृत स्वामी हैं जिस पर ब्याज 10.95 प्रतिशत प्रति वर्ष की दर से
 30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five
Lakhs Only

Government Stock of the 10.95 per cent. Government Stock, 2011
 which will bear interest at 10.95 per cent. per annum, payable
 half-yearly from the 30th May 2000 and to be paid on the
 30th day of November and the 30th day of May every year.

लोक ढण कार्यालय
 भारतीय रिजर्व बैंक

Public Debt Office
 Reserve Bank of India
 Mumbai

दिनांक
 Date 25-09-2000

Prinvar Jalani

गवर्नर, भारतीय रिजर्व बैंक,
 Governor, Reserve Bank of India,

[Signature]

.....के क्षेत्रीय निदेशक के लिए
 for Regional Director for.....
 Maharashtra and Goa

महाराष्ट्र एवं गोवा
 बैंकाल द्वारा अहस्तान्तरणीय
 Not transferable by endorsement

(211)

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the Inscribed Stock No. BDC No. BY -00036 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY FIVE LAKHS ONLY as specified on the face of this instrument together with the accrued interest thereon unto RAGHUVANSHI CO-OPERATIVE BANK LTD their executors, administrators or assigns, and We RAGHUVANSHI CO-OPERATIVE BANK LTD do freely accept the above stock transferred * to me/us* to the extent it has been transferred

We * RAGHUVANSHI CO-OPERATIVE BANK LTD hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) * being registered as the holder/s * of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has not been transferred to him/them * may be renewed in my/our * name(s).

Interest is payable at _____

As witness our hand the 6th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nanik Motwani Marg,
Fort, Mumbai 400 001.



(Transferor)
For HDFC BANK LIMITED

Ashish Mhadolkar
Authorised Signatory:
Ashish Mhadolkar
2/H-2-(35)
HDFC BANK LIMITED
Manekji Wadia Building,
N. Motwani Marg Fort, Mumbai
Isbrag Khan
2/H-2-(35)
B. P. Tikekar
2/H-2 (35)

Signed by the above named transferee in the presence of # _____

(Transferee)
Address _____

*Omit the alternative which does not apply
\$ This paragraph is to be used only when a portion of the certificate is transferred
Signature, occupation and address of witness.

Transferred
S/c Issued No/s _____ dated _____ Manager, Reserve Bank Of India, P.D.O.

15292

—25,00,000—



भारत सरकार
 GOVERNMENT OF INDIA
 10-95 प्रतिशत सरकारी स्टाक, 2011 का दर्जे स्टाक
 INSCRIBED STOCK
 OF THE
 10-95 PER CENT. GOVERNMENT STOCK, 2011
 वही श्रृण प्रमाणपत्र सं० का
 BOOK DEBT CERTIFICATE No. BY000370 of Mumbai

रुपये के लिए
 for Rs. 25,00,000/-

30 मई, 2011 को प्रतिदेय
 REPAYABLE ON THE 30th DAY OF MAY, 2011

मैं एतद्वारा यह प्रमाणित करता हूँ कि
 I hereby certify that HDFC Bank Ltd

10-95 प्रतिशत सरकारी स्टाक, 2011 के केवल.....
 रुपये के सरकारी स्टाक के पंजीकृत स्वामी हैं जिस पर ब्याज 10-95 प्रतिशत प्रति वर्ष की दर से
 30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five
Lakhs Only

Government Stock of the 10-95 per cent. Government Stock, 2011
 which will bear interest at 10-95 per cent. per annum, payable
 half-yearly from the 30th May 2000 and to be paid on the
 30th day of November and the 30th day of May every year.

लोक श्रृण कार्यालय
 भारतीय रिजर्व बैंक

Public Debt Office
 Reserve Bank of India
Mumbai

दिनांक
 Date 25-09-2000

Binwal Jalan

गवर्नर, भारतीय रिजर्व बैंक,
 Governor Reserve Bank of India,

Binwal

के क्षेत्रीय निदेशक के लिए
 for Regional Director for.....

Maharashtra and Goa

बेचान द्वारा अहस्तान्तरणीय महाराष्ट्र एवं गोवा
 Not transferable by endorsement

2/11/11

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the inscribed Stock No. BDC No. BY - 00037 of the 10.85 % GOI 2011 amounting to Ra. 2500000/- being the amount of the Stock of Rupees TWENTY FIVE LAKHS ONLY as specified on the face of this instrument together with the accrued interest thereon unto RAGHUVANSHI CO-OPERATIVE BANK LTD. their executors, administrators or assigns, and We RAGHUVANSHI CO-OPERATIVE BANK LTD. do hereby accept the above stock transferred * to me/us * to the extent it has been transferred

We * RAGHUVANSHI CO-OPERATIVE BANK LTD. hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) * being registered as the holder/s * of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has not been transferred to him/them * may be renewed in my/our * name(s).

Interest is payable at _____

As witness our hand the 10th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nanik Motwani Marg,
Fort, Mumbai 400 001.

Sandy Miranda



(Transferor)
For HDFC BANK LIMITED

Ashish Mhadolkar
Authorized Signatory
Ashish Mhadolkar
2/H-2-(38)
HDFC BANK LIMITED
Manekji Wadia Building,
N. Motwani Marg, Fort, Mumbai 1.

JAY

Ishraq Khan
2/H-2-(38)

Signed by the above named transferee in the presence of # _____

(Transferee)
Address _____

*Omit the alternative which does not apply

§ This paragraph is to be used only when a portion of the certificate is transferred

Signature, occupation and address of witness.

Transferred

S/C issued No's. _____ dated _____ Manager, Reserve Bank Of India, P.D.O.



भारत सरकार
GOVERNMENT OF INDIA
10.95 प्रतिशत सरकारी स्टाक, 2011 का एवं स्टाक
INSCRIBED STOCK
OF THE
10.95 PER CENT. GOVERNMENT STOCK, 2011

यही ऋण प्रमाणपत्र सं० का
BOOK DEBT CERTIFICATE No. BY 00038 OF Mumbai
एपये के लिए
for Rs. 25,00,000/-

30 मई, 2011 को प्रतिदेय
REPAYABLE ON THE 30th DAY OF MAY, 2011

मैं एतद्वारा यह प्रमाणित करता हूँ कि
I hereby certify that HDFC Bank Ltd.

10.95 प्रतिशत सरकारी स्टाक, 2011 के केवल.....
एपये के सरकारी स्टाक के पंजीकृत स्वामी हैं जिस पर ब्याज 10.95 प्रतिशत प्रति वर्ष की दर से
30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty five
Lacs Only

Government Stock of the 10.95 per cent. Government Stock, 2011
which will bear interest at 10.95 per cent. per annum, payable
half-yearly from the 30th May 2000 and to be paid on the
30th day of November and the 30th day of May every year.

सोफ्ट ऋण कार्यालय
भारतीय रिजर्व बैंक
Public Debt Office
Reserve Bank of India
Mumbai
दिनांक
Date 25-09-2000

Minwar Galam
गवर्नर, भारतीय रिजर्व बैंक,
Governor, Reserve Bank of India,
[Signature]
के क्षेत्रीय निदेशक के रूप में
for Regional Director for.....

Maharashtra and Goa
वेचान द्वारा अहस्तांतरणीय महाराष्ट्र एवं गोवा
Not transferable by endorsement

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the inscribed Stock No.BDC No.BY - 00036 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY FIVE LAKHS ONLY as specified on the face of this instrument together with the accrued interest thereon unto RAGHUVANSHI CO-OPERATIVE BANK LTD. their executors, administrators or assigns, and We RAGHUVANSHI CO-OPERATIVE BANK LTD. do freely accept the above stock transferred * to me/us* to the extent it has been transferred

We * RAGHUVANSHI CO-OPERATIVE BANK LTD. hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) * being registered as the holder/s * of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has not been transferred to him/them * may be renewed in my/our * name(s).

Interest is payable at _____

As witness our hand the 10th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nanik Motwani Marg,
Fort Mumbai 400 001.

S Miranda



(Transferor)
For HDFC BANK LIMITED

Ashish Mhadolkar

Authorized Signatory
Ashish Mhadolkar
2/H-2-(36)
HDFC BANK LIMITED
Manekji Wadia Building,
N. Motwani Marg, Fort, Mumbai 1.

Ishraq Khan
Ishraq Khan
2/H-2-(38)

Signed by the above named transferee in the presence of # _____

(Transferee)
address

*Omit the alternative which does not apply
§ This paragraph is to be used only when a portion of the certificate is transferred
Signature, occupation and address of witness.

L16332

—2500000—

251



भारत सरकार
GOVERNMENT OF INDIA
10.95 प्रतिशत सरकारी स्टॉक, 2011 का दर्ज स्टॉक
INSCRIBED STOCK

OF THE
10.95 PER CENT. GOVERNMENT STOCK, 2011

वही ऋण प्रमाणपत्र सं० का
BOOK DEBT CERTIFICATE No. 8700004 OF Mumbai

रुपये के लिए
for Rs. 25,00,000/-

30 मई, 2011 को प्रतिदेय

REPAYABLE ON THE 30th DAY OF MAY, 2011

मैं एतद्वारा यह प्रमाणित करता हूँ कि

I hereby certify that HDFC Bank Ltd

10.95 प्रतिशत सरकारी स्टॉक, 2011 के केवल
रुपये के सरकारी स्टॉक के पंजीकृत स्वामी हैं जिस पर व्याज 10.95 प्रतिशत प्रति वर्ष की दर से
30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five
Lakhs Only

Government Stock of the 10.95 per cent. Government Stock, 2011
which will bear interest at 10.95 per cent. per annum, payable
half-yearly from the 30th May 2000 and to be paid on the
30th day of November and the 30th day of May every year.

लोक ऋण कार्यालय
भारतीय रिज़र्व बैंक

Public Debt Office
Reserve Bank of India
Mumbai

दिनांक
Date 23.10.2000

Minna Jalam

गवर्नर, भारतीय रिज़र्व बैंक,
Governor, Reserve Bank of India,

[Signature]

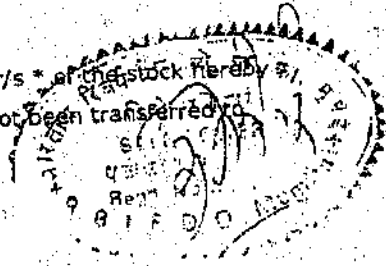
के क्षेत्रीय निदेशक के लिए
for Regional Director for.....
Maharashtra and Goa
महाराष्ट्र एवं गोवा

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the Inscribed Stock No. BDC No. BY - 00041 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY-FIVE LAKHS as specified on the face of this instrument together with the accrued interest thereon unto Raghuvanshi Co-Operative Bank Ltd. their executors, administrators or assigns, and We Raghuvanshi Co-Operative Bank Ltd. do freely accept the above stock transferred * to me/us* to the extent it has been transferred

We *Raghuvanshi Co-Operative Bank Ltd. hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) * being registered as the holder/s * of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has not been transferred to him/them * may be renewed in my/our * name(s).



Interest is payable at _____

As witness our hand the 1th day of November, 2000

signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nanik Motwani Marg,
Fort, Mumbai 400 001.



(Transferor)
For HDFC BANK LIMITED

Ashish Mhadolkar

Authorised Signatory
Ashish Mhadolkar
2/H-2-(36)
HDFC BANK LIMITED
Manekji Wadia Building,
N. Motwani Marg, Fort, Mumbai 1.

Kiron Mhatre

Kiron Mhatre
2/H-2-(27)

signed by the above named transferee in the presence of # _____

(Transferee)
Address _____

Omit the alternative which does not apply
This paragraph is to be used only when a portion of the certificate is transferred
* Signature, occupation and address of witness.

Transferred S/c issued No/s. _____ dated _____ Manager, Reserve Bank Of India, P.D.O.

G.L. 16332

—25,00,000—

255



भारत सरकार
GOVERNMENT OF INDIA

10.95 प्रतिशत सरकारी स्टाक, 2011 का षडं स्टाक
INSCRIBED STOCK

OF THE
10.95 PER CENT. GOVERNMENT STOCK, 2011

वहो ऋण प्रमाणपत्र सं० का
BOOK DEBT CERTIFICATE No. BY 00042 OF Mumbai

रुपये के लिए
for Rs. 25,00,000/-

30 मई, 2011 को प्रतिदेय

REPAYABLE ON THE 30th DAY OF MAY, 2011

मैं एवइद्वारा यह प्रमाणित करता हूँ कि

I hereby certify that HDFC Bank Ltd.

10.95 प्रतिशत सरकारी स्टाक, 2011 के केवल
रुपये के सरकारी स्टाक के पंजीकृत स्वामी हूँ जिस पर ब्याज 10.95 प्रतिशत प्रति वर्ष की दर से
30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five
Lakhs Only

Government Stock of the 10.95 per cent. Government Stock, 2011
which will bear interest at 10.95 per cent. per annum, payable
half-yearly from the 30th May 2000 and to be paid on the
30th day of November and the 30th day of May every year.

ऋण कार्यालय
भारतीय रिजर्व बैंक

Public Debt Office
Reserve Bank of India
Mumbai

दिनांक
Date 23.10.2000

Mineral Jalom

गवर्नर, भारतीय रिजर्व बैंक,
Governor, Reserve Bank of India.

[Signature]

के क्षेत्रीय निदेशक के लिए
for Regional Director for.....

Maharashtra and Goa

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the Inscribed Stock No.BDC No.BY - 00042 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY-FIVE LAKHS as specified on the face of this instrument together with the accrued interest thereon unto Raghuvanshi Co-Operative Bank Ltd, their executors, administrators or assigns, and We Raghuvanshi Co-Operative Bank Ltd. do freely accept the above stock transferred * to me/us* to the extent it has been transferred.

We * Raghuvanshi Co-Operative Bank Ltd. hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) * being registered as the holder/s * of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has not been transferred to him/them * may be renewed in my/our * name(s).

Interest is payable at _____

As witness our hand the 1th day of November, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nanik Motwani Marg,
Fort, Mumbai 400 001.

Sandy Miranda



(Transferor)
For HDFC BANK LIMITED

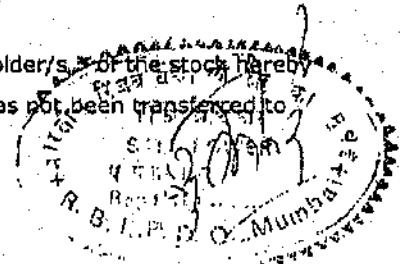
Ashish Mhadolkar

Authorised Signatory
Ashish Mhadolkar
2/H-2-(36)

HDFC BANK LIMITED
Manekji Wadia Building,
N.Motwani Marg, Fort, Mumbai 1.

Kiron Mhatre

Kiron Mhatre
2/H-2-(27)



Signed by the above named transferee in the presence of # _____

(Transferee)
Address _____

mit the alternative which does not apply
This paragraph is to be used only when a portion of the certificate is transferred
* Signature, occupation and address of witness.

Transferred S/c issued No/s. _____ dated _____ Manager, Reserve Bank Of India, P.D.O.



Phone : 206 6954 / 208 7887
207 1767 / 207.1798

Raghuvanshi Co-operative Bank Ltd.

Regd. Off. & H. O. : 276/286, Kalbadevi Road, Kilachand Mansion,
Mumbai - 400 002.

Ref. No. RCB/JNM/14797/2002

Date 27th Sept. 02

Inspector of Police
Crime Branch
Crawford market,
MUMBAI

Dear Sir,

As desired we enclose herewith the Minutes of the Meeting of Board of Directors held on 26.7.2000, 30.11.2000 and 26.4.2001.

Kindly acknowledge.

Yours faithfully,

MANAGER.

Encl: as above.

JNM/cs

MINUTE BOOK

Notice

NOTICE

21st July 2000.

The Meeting of the Board of Directors of the Raghuvanshi Co-operative Bank Ltd. will be held on Wednesday 26th July 2000, at 5.30 P.M. at Hind Shipping Agencies, 201 Janmabhoomi Chambers, 29 Walchand Hirachand Marg, Balland Estate, Mumbai - 38,

A G E N D A

1. To adopt the Minutes of the last Meeting (6.7.2000)
2. To consider the points, if any, arising out of the last Minutes.
3. To peruse the list of new members admitted by the 'Executive Committee' and the shares allotted by it to new and existing members.
4. To confirm the Loans and Advances sanctioned by the 'Executive Committee' and to consider and sanction other loan applications since received.
5. To confirm the Trial Balance, General charges Statements, showing monthly Income and Expenditure and monthly Progress Report of the Bank as on 30.6.2000.
6. To consider any other matter, with the permission of the Chair.

2 (26) 2

MINUTE BOOK

By order of the Board

(PRADIP G. GANDHI)

HON. SECRETARY.

- Encl : 1, Minutes of the last Board Meeting held on 6.7.2000.
2. Trial Balance and General charges Statements as on 30.6.2000.

For Regis...

Gen. Mgr.

[Signature]
Gen. Manager.

MINUTE BOOK

Minutes of the Board Meeting of the Raghuvanshi Co-operative Bank Ltd. held on 26th July 2000

The Meeting of the Board of Directors of the Raghuvanshi Co-operative Bank Ltd. was held on Wednesday, 26th July 2000, at 5.30 PM at Hind Shipping Agencies, 201, Janmabhumi Chambers, 29 Walchand Hirachand Marg, Ballard Estate, Mumbai - 400038, when the following members were present:-

1. Shri. Shivjibhai D. Majethia
2. Shri. Vinaychandra T. Madhalani
3. Shri. Pradip G. Gandhi
4. Smt. Meena M. Ghelani
5. Shri. Satish D. Vithalani
6. Smt. Indira K. Bodhani

Shri. Shivjibhai D. Majethia was in the chair.
Invitees: 1. Shri. Dineshbhai Dattani

Leave of absence was granted to the following Directors:-

1. Shri. Keshavlal K. Varma
2. Shri. Sharad P. Cokani
3. Shri. Amrutlal J. Jobanpura
4. Shri. Maheshkumar M. Kanadia
5. Smt. Indira H. Vithalani
6. Shri. Dilip S. Nikam

MINUTE BOOK

B.R. No. 1. The Minutes of the last Board Meeting. Minutes of held on 26th July 2000, were discussed and the last- thereafter were approved and signed by the Board Meeting. Chairman.

B.R. No. 2. The Board took note of 9 new members. Admission duly admitted by the 'Executive Committee' in new the Meeting held on 26th July 2000. To the new members. members and existing members 1120 shares allotted. Valued at Rs. 28,000/- Plus Rs. 9/- as Entrance fees totalling Rs. 28,009/-

B.R. No. 3. (a) Confirmation of Loans and Advances to consider recommended by the 'Executive Committee' Meeting :-

Applications. The Board perused the Loans and Advances recommended by the 'Executive Committee' in its meeting held on 26th July 2000 and endorsed with remarks thereon as per Annexure - I.

B.R. No. 4. The Board took note of the Trial Balance Confirmation and Income and Expenditure statement as on 30.6.2000 of the Head office, Grant Road, Kandivali. Balances and JVPD Branches.

General Charges Statements.

For Registrar

[Signature]
Gen. Manager

B.R. No. 5. Board decided to take up the Letter Any other matter: Or resignation received from Shri. Amritlal J. Jobanputra, Director in the next Board.

MINUTE BOOK

1. Resignation
2. Letter from
Shri Amratal
J. J. Banpuria
Director

2. statutory requirement that as statutory requirement our Bank to invest has to invest upto Rs. 400 Crores in up to Rs. Government securities. He also stated 400 crores that as on today our Bank is having In Govt. good liquidity position.
Securities.

" Board authorised Shri J. N. Menta, General Manager to invest upto RS. 400 crores in Government of India Securities in the name of our Bank."

3. TO consider Branch requested Board vide his letter. release of dated 25.7.2000 to consider release of Advertisement of our Bank in yearly report of 'Kandivali Consumer co-operative Society Ltd.' at an expense of Rs. 1000/-
Kandivali Consumer Co-op. Society.
The Board considered same and approved.

Shree Lokana Mahaparishad a parent body of all Raghuvanshi Gholaly is organising a cultural Programme on 24.9.2000 at Shri. planning to

MINUTE BOOK

Publish a Souvenir. They have requested to give Advertisement for Rs. 25,000/- The Board considered, same and approved.

- 4. Legal Grant Road Branch Loans.
- Opinion Alc. Shri. Pawan Sood Rs. 3630.700/-
- About Loan Alc. Shri. Anil Malani RS. 3630.700/-
- Proposals.

(Grant Road Br.) Against security of commercial Premises. Board decided to consider above Loan proposals after receiving legal opinion from Shri. Mahendra K. Ghelani of M/s. Law Charter. Board requested Shri. Pradip A. Grandhi Hon. Secretary to take up the matter with M/s. Law Charter for obtaining the legal opinion.

Grant Road Branch:

- Alc. M/s Petron Trading Co. Loan Rs. 398500/-
 - Alc Kemp's Berg Brewers (P) Ltd. Loan Rs. 1000000/-
- Grant Road Branch has put up above two fresh Loan proposals in the Board meeting held on 6.7.2000.

The Board had directed Manager of Grant Road Branch to furnish more information and documents. Since the prospective Borrowers have not submitted the information the ~~two~~ proposals were dropped.

[Signature]
Gen. Manager

5 TO continue Our Bank has awarded Scholarships to awarded following 3 students for last 2 years. We have

MINUTE BOOK

The scholarship since they are fulfilling the conditions laid down by our Bank.

Name	Examination Passed	Percentage obtain
1. Shri. Punit S. Bhojani	M.B.S. II	67% Distinction in Pharmacology
2. Shri. Syaprem. Harish Katira.	2nd year Engineering	60%
3. Mrs. Homita Harish Katira.	J.J. School 4th year Painting Degree	62% Rank 3rd

Board discussed the above applications and approved scholarships of Rs. 5000/- each. Board also congratulated them for their Academic success.

6. To obtain renewal & renewal and obtain an enhancement of the overdraft limit in current account and enhancement of overdraft limit in current account and renewal of cash credit limit with the MOC and renewals Ltd, for the year 2000-2001 and the of c/c limit Board resolved as under:-
with MOC (a) Resolved that an overdraft Bank Ltd. accommodation be obtained from the Mumbai For the Distric central co-operative Bank Ltd; Mumbai year to the extent of Rs. 16,67,70,000/- or to the 2000-2001 extent of amount available and permissible

MINUTE BOOK

of the face value aggregating to Rs. 19,62,00,000/- for a period of one year from the date permissible."

(b) "It is hereby Resolved that all the terms and conditions i.e. from No.1 to No.21 and additional Nos. 1 & 2 of underlying the sanction of cash credit limit of Rs. 16,67,70,000/- by the Mumbai District Central Co-operative Bank Ltd. be and are hereby accepted."

(c) "Further Resolved that the said account now be operated by any two of the following signatories and are hereby authorised to execute all necessary documents preliminary to the said accomodation facilities and to operate said Accounts on behalf of the Bank."

Name	Speciman Signature with Designation
1. Shri. Shivjibhai D. Majethia	Chairman
2. Shri. Vinaychandra T. Madhalani	Vice-Chairman
3. Shri. Keshavlal K. Varma	Sr. Most Director
4. Shri. Pradip G. Gandhi	Hon. Secretary
5. Shri. J. N. Mehta	General Manager
6. Shri. R. L. Modi	Chief Accountant
7. Shri. A. V. Asher	Law Officer

For Raghuvanshi Co-operative Bank Ltd

Gen. Manager.

With a vote of thanks to the chair the Meeting terminated

Date - 21.2.2000

S. A. Majethia
Chairman

MINUTE BOOK

6 | 1

Notice

NOTICE

16/4/2001

The Meeting of the Board of Directors of the Raghuramshi cooperative Bank Ltd. will be held on Thursday, 25th April 2001, at M/S K.K. Varma & Co. 305 Varma Chambers, 3rd floor, 11 Horny Street, Fort, Mumbai - 400 001 at 5.30 p.m. to transact the following business:-

Date change
Friday,
24th April
2001

AGENDA

1. To adopt the Minutes of the last Meeting.
2. To consider the points, if any, arising out of the last Meeting.
3. To peruse the list of new members admitted by the 'Executive Committee' and the shares allotted by it to the new and existing members.
4. To sanction the Loans and Advances recommended by the 'Executive Committee' and to consider and sanction other Loan Applications since received.
5. To confirm the Trial Balance, General Charges Statements showing monthly Income and Expenditure and monthly Progress Report of the Bank as on 31.3.2001.
6. To consider any other matter, with the permission of the CO-Chair.

TRUE
For Raghuramshi Co-operative Bank

MINUTE BOOK

You are requested to attend the Meeting.

By order of the Board
sd/-
(Pradip G. Gandhi)
Hon. Secretary)

- Encl - ① Minutes of the last Board Meeting held on
27/3/2001.
- ② Trial Balance and General charges
statements as on 31.3.2001.
- //

MINUTE BOOK

Minutes of the Board Meeting

Minutes of the Board Meeting of the Reghuranshi Cooperative Bank Ltd held on 27th April 2001.

The Meeting of the Board of Directors of the Reghuranshi Cooperative Bank Ltd. was held on Friday, 27th April 2001 at 5.00 p.m. at Mrs K.K. Varma & Co., 305 Varma Chambers, 3rd floor, 11 Homji Street, Fort, Mumbai - 400 001, when the following members were present:-


1. Shri Shivjibhai D. Majethia
2. Shri Vinaychandra T. Maelhelani
3. Shri Keshavlal K. Varma
4. Shri Badip G. Ganolhi
5. Shri Sharad P. Gokani
6. Smt. Meena M. Ghelani
7. Smt. Indira K. Badiyani
8. Shri Dilip S. Nikam

Shri Shivjibhai D. Majethia was in the Chair.

Leave of absence was granted to the following Directors:-

1. Shri Amrutlal J. Jobanputra
2. Shri Maheshkumar M. Kanodia
3. Shri Dineshbhai Dattani
4. Shri Bansibhai Vaghani

For Reghuranshi Co-operative Bank Ltd.


Gen. Manager

The Minutes of the last Board Meeting held on

MINUTE BOOK

were approved and signed by the chairman.

B.R. No. 2. The Board took note of the 17 new members Admission duly admitted by its Meeting held on 23rd April of new 2001. To the new and existing members 6,180 shares members. allotted valued at Rs. 1,54,500/- plus Rs. 17/- as Entrance fees totalling Rs. 1,54,517/-

B.R. No. 3. (a) Confirmation of Loans & Advances recommended To Consider by the Executive Committee Meeting:-
Loan Applications. The Board perused the loans and Advances recommended by the 'Executive Committee' in the Meeting held on 23rd April 2001 and endorsed remarks thereon as per Annexure-I.

B.R. No. 4. The Board noted the Trial Balance, General Confirmation Charges Statement and decided to discuss of Trial the 31st March 2001 position in the next Balance & Board Meeting.

General Charges Statement

B.R. No. 5
Any other matter:

1. Government Board of Directors authorized Shri Vinaychandra J. India T. Madhelani - vice - chairman to sell Bank's Securities Investment in Government of India securities principal amount Rs. 4,00,00,000/- through Brokers and to reinvest the principal amount i.e. Rs. 400 crores in Government of India Securities.

O.W.No. 9595/2002
Office of the
Sr. Inspector of Police,
EOW CB CID Mumbai
31/10/2002

To
Shri Kanan Chokshi,
V.C. Datar & Associates,
14/16 Kanta Terrace,
Dr. Wilson Street, V.P. Road,
Mumbai-4

Sub: Providing of list of transactions and route map.

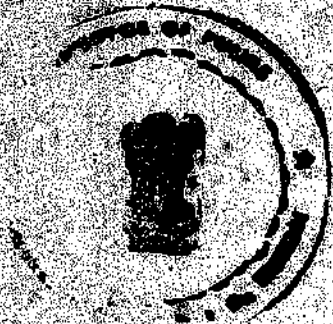
Ref. C.R.No.81/2002

With reference to the above, since you have been appointed to assist the investigating officers in the matter of cases registered against Home Trade Ltd., and others, you are therefore requested to provide the list of transactions between Home Trade Ltd., and Raghuvanshi Co-op. Bank Ltd. and route map of the same.

Thanking you,

Yours faithfully,

R. D. Datar
Sr. Inspector of Police,
EOW CB CID
Mumbai.



23/10/2002
Asst. Commr.
Police
Mumbai
(Signature)

MINUT BOOK

2. Partial Refund of Processing fees. M/s zania Automobiles enjoy with Grant Road Branch Credit Limit of Rs. 17,00,000/- against hypothecation of Automobile spare parts margin 50%.

Their limit was renewed at same level on 29.12.2001 and branch debited their Account with Rs. 25,500/- by 1/2 processing fees.

The party has see repair on 20.4.2001 entire outstanding with small balance to be adjusted against refund of their shares. The party has used the renewed limit for less than 5 months and requested refund the entire processing fees of Rs. 25,500/-.

The Board considered the request letter at 18.4.2001 received from party and decided to refund only 50% of the processing fees i.e. Rs. 12,750/- to M/s zania Automobile.

3. To file suit Shri. M.K. Shah, Asstt. General Manager informed the Board of Directors about the Loan Accounts 1. M.I. spirits, 2. M.A. Agencies and 3. Shah Motilal Fuldhand. The Board discussed the accounts and as the said accounts had been over due since long, it decided to take legal action including the action of filing suits civil/criminal and/or arbitration cases against the party and their respective guarantors as under as required under ^{Part IV of the} Resolution and the Act of Cooperative Court at Wadala.

MINUT BOOK

Mumbai under section 101, it was decided that Shri Vinod, pat, Advocate would represent the Bank above suits.

"Resolved that overdue cases of Term Loan facilities granted to M.A. spirits of Rs. 1,17,76,011.26 A. Agencies of Rs. 39,16,381/- and Shri Moha Fulchand of Rs. 14,25,093.80 be and are hereby referred to the cooperative/civil/criminal H.C. Court at Mumbai for the legal action against the said parties and their guarantors for having defaulted to the Bank and is required under the Resolution and Verdict of the cooperative courts."

"Further Resolved that Shri A.V. Asher, Law officer, Shri P.D. Galvanekar, Br. Manager and Shri Dilip Wadneri - Asst. Manager be and are hereby authorised to represent the Raghunishi cooperative Bank Ltd. before cooperative/civil/criminal High Courts at Mumbai in respect of the above case which have been referred to the aforesaid Courts and its further proceedings in the courts for the action against the defaulters and their guarantor and be and are hereby authorised to act, give evidence, file affidavits, sign/execute documents/plaints file other miscellaneous applications for the purpose of recovering Bank dues, and such other matters and perform all necessary acts etc. in connection

MINUTE BOOK

with any legal suits, civil or criminal / Complaints, action, etc. on behalf of the Bank and as he deems fit from time to time and authorised to appoint advocates to act and plead and conduct proceeding for the same."

4. To file Shri J.N. Mehta, General Manager informed suit Ag. the Board of the overdue loan Account of: - Paramount Builders (Head office) Paramount Builders (Head office) Shah Motilal Footchand (Grant Road Br.)

(Head office) The Board discussed the above accounts and as the said accounts had been overdue since long it decided to take legal actions including the action filing the suits - civil/criminal and/or arbitration cases against the party as under as required under the Resolution and the Act of cooperative Courts including Consumer Grievance Court, it was also decided that Shri Kantawala, Advocate would represent the Bank in this suit.

Resolved that the overdue case of loan facility to Paramount Builders of Rs. 1911000/- + Interest ^{of Rs. 14,25,000/- + Int.} be and is hereby referred to the cooperative/civil/criminal High Court at Mumbai for the legal actions against the said party for having defaulted to the Bank and as required under the Resolution and the Act of the cooperative Courts."

Resolved that Shri A.V. Asher, Law

MINUTE BOOK

officer and Shri Ashwin Zolalia be and are hereby authorised to represent the Raghunathi Cooperative Bank Ltd. before Cooperative/Civil/Criminal High Courts at Mumbai in respect of the above case which have been referred to the aforesaid Courts and its further proceeding in any courts and be and is hereby authorised to act appeal and plead, conduct and give evidence, file affidavits sign/execute documents/plaints file other miscellaneous applications for the purpose of recovering Bank's dues and such other matters and perform all necessary acts/ things, etc. in connection with any legal suits, civil or criminal/complaints, action etc. on behalf of the Bank as He deems fit from time to time."

5. Share Refund.

The Board considered the applications received from the following members for Refund of their shares of the Bank After due consideration awarded its sanction as per the details given below -

For Raghunathi Cooperative Bank Ltd.
J. C. Chaudhary
 Gen. Manager

Refund:-

<u>Name</u>	<u>No of Shares</u>	<u>Amt. (Rs.)</u>
1. Shah & Ravani	50	1250/-
2. Smt. Indira H. Vitthani	10	250/-
3. Shri Hargovind K. Vitthani	10	250/-
4. Shri Ranjan R. Majithia	10	250/-
5. Shri Thakkar Bhushan B.	25	625/-

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	<u>Name</u>	<u>No. of Shares</u>	<u>Amnt. (Rs.)</u>
7.	Shri Sureshchandra G.	160	4000/-
8.	Shri Siddrami Haridas V.	100	2500/-
9.	Smt. Mehta Ramagauri S.	20	500/-
10.	Smt. Mehta Sandhya B.	20	500/-
11.	Anupam Traders	120	3000/-
12.	Auxi Dye Chem	140	3500/-
13.	Muljibhai P. Modi	5	125/-
14.	M/s Emerald Motors	40	1000/-
15.	" " "	60	1500/-
16.	Sanghuji Jyoti Pratul	115	2875/-
17.	Wheels Associates	100	2500/-
18.	Sanghuji Pratul Shantiji	50	1250/-
19.	M/s Jharia Automobiles	250	6250/-
20.	Anilkumar Babul Thadkar	95	2375/-
21.	M/s Tejas Chemicals Industries	95	2375/-

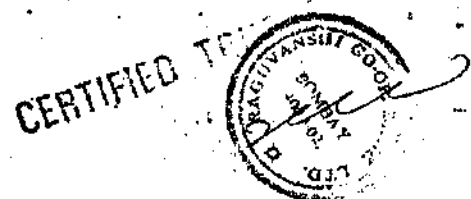
With a vote of thanks to the chair,
the meeting terminated.

Date: 17.5.2001

S. D. Rajathi
Chairman
17.5.01.

For Registrar of Companies Dept. India

J. C. Reddy
Gen. Manager.



MINUTE BOOK

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Notice
22.11.2000

NOTICE

The Meeting of the Board of Directors of the Raghuranshi Cooperative Bank Ltd. will be held on Thursday, 30th November 2000, at M/s K.K. Varma & co., 305 Varma Chambers, 3rd floor, 11 Hornji Street, Fort, Mumbai-400001 at 5.45 p.m. to transact the following business:-

AGENDA

1. To adopt the Minutes of the last Meeting.
2. To consider the points, if any, arising out of the last Meeting.
3. To peruse the list of new members admitted by the 'Executive Committee' and the shares allotted by it to new and existing members.
4. To sanction the Loans & Advances recommended by the 'Executive Committee' and to consider and sanction other Loan Applications since received.
5. To confirm the Trial Balance, General Charges Statement showing monthly Income and Expenditure and monthly Progress Report of the Bank as on 31.10.2000.
6. To consider any other matter with the permission of the Chair.

MINUTE BOOK

You are requested to attend the Meeting.

By order of the Board

sd/—

(Prasidip G. Ganesh)

Hon. Secretary

Encl: ① Minutes of the last Board Meeting held
on 11th October 2000.

MINUTE BOOK

Minutes
of the
Board
Meeting

Minutes of the Board Meeting of the
Raghuranshi Cooperative Bank Ltd. held
on 30th November 2000

The Meeting of the Board of Directors of the
Raghuranshi Cooperative Bank Ltd. was held
on Thursday, 30th November 2000 at 5:30 p.m.
at Mrs K.K. Varma & Co., 305 Varma Chambers,
3rd floor, 11 Honji Street, Fort, Mumbai - 400 001
when the following members were present:-

- ① Shri Shivjibhai D. Majethia
- ② Shri Keshavlal K. Varma
- ③ Shri Pradip G. Ganeshi
- ④ Shri Sharad P. Gokani
- ⑤ Smt. Meena M. Ghelani
- ⑥ Shri Dilip S. Nikam

Shri Shivjibhai D. Majethia was in the chair

Leave of absence was granted to the
following Directors:-

- ① Shri Vinaychandra T. Madhatri
- ② Shri Amratal J. Jobanputra
- ③ Shri Maheshkumar M. Kamadia
- ④ Smt. Indira K. Badiyani

For Raghuranshi Co-operative Bank Ltd.

Gen. Manager.

B.R. No. 1.
Minutes of
the last
Board

The Minutes of the last Board Meeting
held on 11th October 2000 were discussed
and U. A.

MINUTE BOOK

by the chairman.

B.R. No. 2
Admission
of New
Members

The Board took note of the 22 new members duly admitted by its Meeting held on 30th November 2000, to the new members and existing members. 1790 Shares allotted valued at Rs. 44,750/- plus Rs. 22/- as Entrance fees totalling Rs. 44,772/-. The Board also admitted 6 Nominal Members.

B.R. No. 3
To consider
Loan
Applications

(a) Confirmation of Loans & Advances recommended by the 'Executive Committee':
The Board perused the Loans & Advances recommended by the 'Executive Committee' in the Meeting held on 30th November 2000 and endorsed with remark thereon as per Annexure-I.

B.R. No. 4.
Interest
Rates on
Deposits

The Board considered the interest rates on Deposits of other Cooperative Banks and Nationalised Banks in comparison with our interest rates. The Board decided to revise our interest rates effective 1.1.2001 by reducing $\frac{1}{2}\%$ interest in Savings Bank Accounts and Fixed Deposits for 2 years and above. The new interest rates effective 1.1.2001 will be as under:-

Saving Bank Accounts

Rate of Interest	
$\frac{1}{2}\%$	A.A.

MINUTE BOOK

Fixed Deposits:

30 days to less than 1 year	7% p.a.
1 year & above but less than 2 years	10% p.a.
2 years & above but less than 3 years	10 1/2% p.a.
3 years & above	11 1/2% p.a.

R.R. No. 5
Reserve of

The Board considered letter received from Navbharat Education Society, Mulund for releasing Bank's Advertisement in their Souvenir. The Board approved full page Advertisement at a cost of Rs. 5000/- (Rupees five thousand only).

R.R. No. 6
Advances

M/s. Sanjay Steel Centre, 9/12 Sharda Nivas, Ardeshir Dadi Street, Mumbai - 400 004, had applied for a cash credit limit of Rs. 6,50,000/- on 10.5.2000 against hypothecation of stocks of steel wires, rods ferrous and non-ferrous metals. The application of the firm was considered in the Board Meeting held on 25.5.2000 and a cash credit limit of Rs. 6.50 lakhs was sanctioned subject to the condition that the borrower provides collateral security of equal value. On a special request from the firm that this condition may be waived, the Board has considered their request and now allowed that the limit can be released against hypothecation of stocks ~~of~~ ^{and} ~~two~~ ^{two}.

MINUTE BOOK

B.A. 107
operation
in Govt
securities

It is hereby Resolved that any two of the Directors and/or officials of the Raghuranshi Cooperative Bank Ltd. jointly are hereby authorised to sell, purchase, transfer, endorse, negotiate and/or otherwise deal in Government securities and sign letters of Indemnities, execute bond or indemnity guarantee and sign declarations and also authorised to receive interest and principal thereof on behalf of the Raghuranshi Cooperative Bank Ltd.

<u>Name of the Director/official</u>	<u>Designation</u>	<u>Signature</u>
1. Shri Shivjibhai D. Majethia	Chairman	
2. Shri Vinaychandra T. Madhuni	Vice-Chairman	
3. Shri Keshavlal K. Varma	Director	
4. Shri Pradip G. Gandhi	Hom. Secretary	
5. Shri J. N. Mehta	General Manager	
6. Shri R. L. Modi	Chief Accountant	

B.R. No 8: Account: M/s. Auxil. Pharmaceuticals at the Bill Discounting Request: of Manager JVPD Branch, Board Limits sanctioned agreed to waive following condition in the to M/s Auxil- Loan Proposal sanctioned earlier as under:-
Pharmaceuticals " Resolved that Bills Discounting Limits of (JVPD Branch) Rs. 5,00,000/- (Rs. Five Lakhs only) sanctioned to M/s Auxil Pharmaceuticals of, Patner, Tjat, 15 Swastik Society, JVPD, Mumbai. 400056 in Board Meeting held on 11.10.2000 against the collateral security of the Flat of Mr. Anish A. Sheth, be waived and instead of personal guarantee of Ms. Jyoti A. Sheth and Mr. Anand Sengal be L. H. L. Loan

MINUTE BOOK

B.R.No.9. Shri J.N. Mehta, General Manager informed the Board of Directors of the overdue Loan Account of : 1. On Line Share Management share - services Ltd (JVPD Branch). The Board discussed the above account and as the said account services Ltd. have been overdue since long, it is decided to (JVPD Br.) take legal action including the action of filing the civil suits/criminal and/or arbitration cases against the borrowers and their respective guarantors as under as required under the Resolution and the Act of Cooperative Courts as given below:-

"Resolved that the overdue case of Loan facility (Loan against Bill Purchase) granted to the Party (Rs. 7,27,172/-) + Interest be and is hereby referred to cooperative/civil/criminal High Courts at Mumbai, for the legal action against the said party and their guarantors for having defaulted to the Bank and as required under the Resolution and the Act of Cooperative Courts."

"Further Resolved that Shri A.V. Asher, Law Officer be and is hereby authorised to represent the Rajhuranshi Cooperative Bank Ltd before cooperative/civil/criminal/High Courts at Mumbai in respect of the above cases which have been referred to the aforesaid courts and its further proceeding in any court/s for the action against the defaulters and their guarantors and be and is hereby authorised to act sign/execute documents/Plaints."

For Registrar of Cooperative Bank Ltd.

MINUTE BOOK

File other miscellaneous application for the purpose of recovering the Bank's dues and such other matters and perform all necessary acts/things, etc. in connection with any legal suits, civil/criminal complaints, action, etc. on behalf of the Bank as he deems fit from time to time.

With a vote of thanks to the Chair, the Meeting terminated.

Date: 22-11-2000

S. A. Nigam
Chairman

Original - in H/W file

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**SHIVJI (BABUBHAI)
DUNGARSHI MAJETHIA**

10, SATYAM, 4, NATHPAI NAGAR,
GHATKOPER (E), BOMBAY - 400 017.
PHONE - 5184726 - 5149016

Dated: 24.07.2000

Dear Mr.Mehta
General Manager
Raghuvanshi Co-Op. Bank Ltd.
Mumbai.

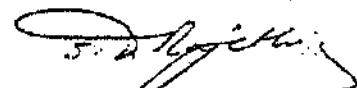
Sub: Investments in Government Securities.

I have to inform you that it has been decided that Government Securities transactions should be made through M/s. Home Trade Ltd. only. It is pertinent to note that our Vice Chairman, Shri. V.T. Madhlani has taken responsibility to handle the above investment. Also Ms. Kanan Mewawala, who is related to Mr.Madhiani is an employee of Home Trade Ltd. and she will take proper care for the transactions which will taken place from time to time.

It is further to take note that you have to act as per our Vice Chairman, Mr.Madhiani's instruction only in that deal.

Thanking you,

Yours sincerely,



(S.D. Majethia)
Chairman

293 9101

Date: 4.6.2002

Statement of Mr. Sanjay Niranjn Choksi, H-28, 24/26, Jetha Dhanji Building, 3rd floor,
Dariyasthan Street, Masjid Bunder, Mumbai – 400 003.
Tel: C/o 3440478, Mobile; 9821320777

I am as above and state as under:

I am residing at the above given address along with my family consisting of my wife and my daughter since last 2 years. I was born on 20.07.1973 in Mumbai. My father, mother are living at Ganjawala Building, 3rd floor, 2nd Sutar Gali, Mumbai – 4.

Today as per the call I attended the office of GB CB CID., Mumbai in connection with a case registered against the Directors of Home Trade Ltd. and of Raghuvanshi Co-op. Bank Ltd., Vide C.R. No. 81/2002 at LT Marg Police Station and investigated by GB CB CID., Mumbai for cheating the bank to the tune of Rs. 5.40 crores.

In this regard I state as under:-

I passed my SSC from Children's Academy in the year 1987-88 and passed my B.Com from Akbar Peerbhoy College of Commerce and Economics in 1992-93. I joined Home Trade Limited in December 1996. In December 1996 the name of the Company was Lloyds Brokerage Limited. There after the name of the Company was changed from Lloyds Brokerage Limited to Euro Asian Securities Limited and then name was changed to Home Trade Limited. I was working as a data entry operator and I was inputting the details of investment made by the other companies. The data was inputted with the help of annual reports of the other companies. Presently I was working as officer in secretarial and legal department. I was looking after secretarial work, which includes filing of various forms like form 29, form 32 etc and other formalities related to Registrar of Companies, letter typing and salary processing of all the employees of Home Trade Limited, Ways India Limited, Buyeverything.Com India Limited, Tellme.Com India Limited, Discover Technologies Limited and Live24 Limited. The office of the company is situated at Vashi, Navi Mumbai. The following are the Directors of the Company viz 1. Mr. Sanjay Agarwal, 2. Mr. N S Trivedi, 3. Mr. Mike Shah, 4. Mr. Dhananjay Agarwal NRI and two foreign directors. Ketan Sheth was also director of the company, but he resigned in May 2001. Mr Subodh Bhandari was Authorised Signatory and Sr. Vice President of the Company. Mr. Sanjay Agarwal was CEO of the Company. Mr. N S Trivedi was Executive Director and Company Secretary of the Company. Mr. Srikant Sharma is my senior and he was appointed as Company Secretary of Ways India Limited and he was also looking after the work of other companies including Home Trade Limited and the department was headed by Mr. N S Trivedi.

The Home Trade was member of BSE and NSE. The company was dealing in online trading in shares and WDM segment. The website of the company is www.hometrading.com.

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Date: 5.6.2002

Statement of Mr. Jaykumar Rasiklal Mehta, H-39, Occ: Service, r/o Hariom Apartment, C Wing, 1st floor, Flat no. C-103, Near Anand Nagar Garden, Vasai Road (W), Dist. Thane - 401 202. Tel: 95250-348203

I am as above and residing at the above given address along with my family consisting of my mother, my wife, my son, my brother, his wife and his two daughters since 13 years. I was born on 01.06.1963 in Pithwajal.

Today as per the call I attended the Office of GB CB CID, Mumbai in connection with a case registered against the Directors of Home Trade Ltd and Raghuvanshi Co-op Bank vide C.R. No 81/2002 at LT Marg Police Station and investigated by GB CB CID Mumbai.

In this regard I state as under;

I passed my SSC from Esplanade High School in the year 1980 and passed B.Com. from Siddharth College of Commerce & Economics in 1985.

I had joined Lloyds Brokerage Limited on April 1995 as office assistant. Initially my salary was Rs.5,000/- per month and from November 2001 my salary is Rs.50,000/- per month. However, I did not received salary from March 2002. My job responsibility was to upload and enter equity shares transaction done on National Stock Exchange (NSE) on daily basis. To prepare contract notes, bills, and to do back office related work for equity shares transaction done on National Stock Exchange.

In 1998 Sanjay Agarwal purchased equity stake of Lloyds Brokerage Limited and then after company's name was changed to Euro Asian Securities Limited. In 1999 I was shifted to WDM department Debt Desk. From that time to till date Ms. Kanan Mewawala, Mr. Arvind Rai, were working. Afterwards Mr. Ketan Maskaria was transferred to WDM department. Mr. Ketan Sheth and Subodh Bhandari were heading our department. My job responsibility was to enter deals, to prepare contract note, bills and back office related work for debt market transaction of Home Trade and other group companies. There were verbal instructions of Mr. Sanjay Agarwal, Mr. Ketan Sheth, Mr. N S Trivedi & Mr. Subodh Bhandari for entering the deal in system and they were providing trade related details to us and we used to follow their instructions.

Mr. Arvind Rai was a dealer. He was looking after dealing part. Ms. Kanan Mewawala was looking after deal entry, contracts, bill, follow up with clients for security related matters, she was to keep track of client wise position of securities and liasoning with all banks for physical and SGL delivery of securities. Mr. Ketan Maskaria was looking after deal entry, contract, bill, physical and SGL delivery related work.

As far as a case of Raghuvanshi co-op Bank is concerned I state that, Ms. Kanan Mewawala is instrumental in dealing with Raghuvanshi Co-operative Bank and she was corresponding with Raghuvanshi Co-operative Bank in respect of sale and purchase of Govt. securities.

Frequently Mr. Sanjay Agarwal, Mr. Ketan Sheth, Mr. Subodh Bhandari and Mr. N S Trivedi were asking for client wise outstanding report and we were providing the same from time to time so that they were able to know the delivery position of clients.

I further state that when I first joined in WDM segment I was looking after the account of Seamens Provident Fund account. However, funds from Seamens were received to Dalhousie Securities Pvt. Ltd; Hoogly Trading and Investment, Poddar Trading Company and Pacific Finance – Associate companies of Home Trade Ltd. I further state that though the amount from Seamens was being obtained for the purpose of purchase of Government Securities, in fact the securities were not purchased and fake and bogus deal confirmation were issued. It was known to directors Mr. Sanjay Agarwal, Mr. Ketan Sheth and Mr. N S Trivedi, Mr. Subodh Bhandari – Sr. Vice President of Home Trade and employees of WDM Segment namely myself & Ms. Kanan Mewawala.

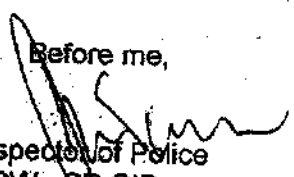
Here I state that Mr. Ketan Sheth resigned in May 2001 as a Director of Home Trade Limited. However, even after then he used to come to our office and looked after affairs of the company as usual. He used to instruct Home Trade's WDM department. Mr. Subodh Bhandari was in-charge of day to day work of finance and WDM segment of Home Trade and other group companies and he was authorised to sign contract notes and other security related documents.

As far as Raghuvanshi Bank is concerned, I state that Ms. Kanan Mewawala had approached Raghuvanshi Co-operative Bank and she worked as dealer in respect of the said bank. She was in constant touch with the officers of Raghuvanshi Co-operative Bank and worked as coordinator between Home Trade and the Bank. Therefore, I cannot state further details regarding this bank and only Ms. Kanan Mewawala can explain the whole deal.

However, it was to my knowledge that, like seamens other banks including this Raghuvanshi Bank were given fake and bogus contract notes and on the basis of it amounts were obtained from the concerned banks pretending that securities have been purchased as mentioned in contract notes.

My statement recorded in English and I read it and it is correct.

Before me,


Inspector of Police
EOW. SB CID.,
Mumbai.

297 2007

Date:-29/08/2002.

Further statement of Mr. Jaykumar Rasiklal Mehta, H-39, Occ: Service, r/o Hariom Apartment, C Wing, 1st Floor, Flat No.C-103, Near Anand Nagar Garden, Vasai Road (W), Dist:-Thane – 401 202. Tel: 95250-348203

I am as above and residing at the above given address along with my family consisting of my mother, my wife, my son, my brother, his wife and his two daughters since 13 years. I was born on 01/06/1963 in Pithwajal.

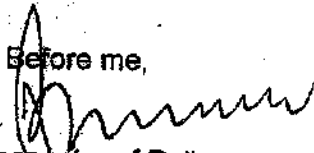
Today as per the call I again attended the office of GB CB CID, Mumbai. Here I was shown the original contract notes and bills showing transactions of sale and purchase of Govt Securities between Home Trade and Raghuvanshi Co-op. Bank. I checked these notes and bills of which details are as under;

CONTRACT & BILL NO.	TRADE DATE	SETTLEMENT DATE	AMOUNT	BUY/SELL BY RCB	SIGNATORY
10172	23/08/2000	24/08/2000	40062000	Buy	N.S. Trivedi & Initialed by Miss Kanan
12910	03/05/2001	04/05/2001	21986833.33	Sell	Subodh Bhandari & initialed by Miss. Kanan
12966	08/05/2001	09/05/2001	21987250	Sell	Sanjay Agarwal & initialed by Miss. Kanan
12912	03/05/2001	04/05/2001	22004722.22	Buy	Subodh Bhandari & initialed by Miss. Kanan
12917	08/05/2001	09/05/2001	22069444.44	Buy	Sanjay Agarwal & initialed by Miss. Kanan
13572	03/07/2001	17/07/2001	17213750	Sell	Subodh Bhandari & initialed by Miss. Kanan
13668	03/07/2001	23/07/2001	11496866.67	Sell	Subodh Bhandari & initialed by Arvind Rai
13605	03/07/2001	19/07/2001	17224166.67	Sell	Subodh Bhandari & initialed by Miss. Kanan
13675	03/07/2001	24/07/2001	10410902.78	Buy	Subodh Bhandari & initialed by Arvind Rai.
13575	03/07/2001	18/07/2001	15590729.17	Buy	Subodh Bhandari & initialed by Miss. Kanan.
13606	03/07/2001	20/07/2001	15599270.83	Buy	Subodh Bhandari & initialed by Miss. Kanan.
14171	14/09/2001	27/09/2001	43521111.11	Sell	Subodh Bhandari & initialed by Miss. Kanan.
14173	14/09/2001	27/09/2001	41254933.33	Buy	Subodh Bhandari & initialed by Miss. Kanan.
14949	22/11/2001	19/12/2001	46228777.78	Sell	Sanjay Agarwal & initialed by Miss. Kanan.
14951	22/11/2001	12/12/2001	41260000	Buy	Subodh Bhandari & initialed by Ketan Mashkaria.
16174	15/02/2002	05/03/2002	43245777.78	Sell	Subodh Bhandari & initialed by Ketan Mashkaria.
16179	15/02/2002	04/03/2002	54049208.33	Buy	Subodh Bhandari & initialed by Ketan Mashkaria.

As per above details it shows that, the contract notes and bills were signed and initialed as mentioned in column No.6.

My statement recorded in English and I read it and it is correct.

Before me,



Inspector of Police
EOW. CB CID.,
Mumbai.



(24/1)
(24/1)

Date: 12.6.2002

Statement of ~~Amrit~~ Kantilal Sheth, H 38, Occ. Business, r/o 193 Lalit Kutir CHS,
Gulmohar Cross Road No. 9, JVPD Scheme, Andheri (West), Mumbai 400049. Tel. Res:
6247742, Off. 6194712
XXXXX

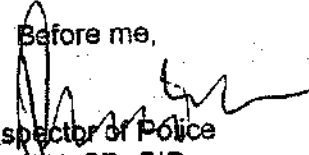
I am as above and residing at the above given address along with my family
consisting of my wife and daughter since last 10 years.

Today as per the call I attended the office of GB CB CID., Mumbai in connection a case
registered against the Directors of Home trade Ltd. and Raghuvanshi Co-operative Bank
vide C.R. No. 81/2002 at LT Marg Police Station and investigated by GB CB CID.,
Mumbai. Here on being asked regarding the receipt of Rs. 36,69,900 from Home Trade
Ltd., in the of Giltedge Management Services of which I am one of the directors, I state
that M/s. Home Trade had purchased 12% IDBI 2010 bonds from our company, Giltedge
Management Services Ltd.

In support of this receipt and transaction, I submit herewith 1. copies of
Certificates of said bonds 2. Copy of deal confirmation dated 1/3/2002, 3. Contract note
no. 16255 dated 4/3/2002 and bill of the said bonds, 4. Delivery Challan dated 7/3/2002.

My above statement read over by me and found to be correct.

Before me,


Inspector of Police
EOW, CB, CID,
Mumbai

June 12, 2002

To,
Sr. Inspector of Police
General Branch,
Crime Branch,
C.I.D.
Mumbai

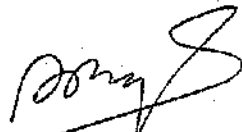
Sir,

We are enclosing herewith the following documents :

1. **Bills & Contracts with Delivery Challan and Ledger Confirmation of Home Trade Ltd. (2000-2001 & 2001-2002)**
2. **Details of Incorporation & Directors of Giltedge Group Companies.**
3. **Details of Directorship of Mr. Ketan Sheth.**
4. **Ledger A/c of :**
 - a. **Dalhousie Securities Pvt. Ltd. (1999-2002)**
 - b. **Hoogly Trading and Investments (1998-2001)**
 - c. **Pacific Finance (1998-2002)**
 - d. **Poddar Trading Company (1998-2001)**
5. **Copies of certificate of 12% IDBI 2010 for face value Rs.30,00,000/-**

Kindly acknowledge the same.

Regards,
For Giltedge Management Services Limited



Authorised Signatory

HEAD OFFICE

MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194729

www.giltedge.net



305 (199) 245

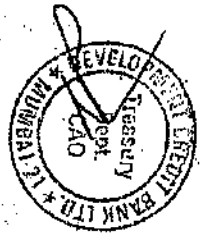
GILTEDGE

MANAGEMENT SERVICES LIMITED

The Trustees/Treasury Manager
DEVELOPMENT CREDIT BANK LTD.
204, RAHEJA CENTRE,
NARIMAN POINT,

Bill No : 01/02/
Date : 26/02/2

MUMBAI
400021
Tel: 022-2841888/2872465
Fax: 022-2876112



Sir/Madam,

This is to confirm the following transaction

SECURITY DETAILS:

Instrument Name	Issue Date	Yield (%)	Start Date	Redemption Date	Face Value	Quantity
FBI 12.00% 2012	11/03/2012	12%	11/09/2001 11/03/2002		100	0

TRANSACTION DETAILS:

Transaction Type	Transaction Date	Settlement Date	Instrument Date	Instrument Type	Instrument Maturity
PURCHASE	26/02/2002 TRD TIME 2:30 PM	27/02/2002	11/09/2001	PHY	SPOT

Quantity	Price	Yield	Face Value	Market Value	Market Value
20000000	116.5	166	23300000.00	1106666.67	24406666.67

Consideration (in words):- Rs. TWO CRORE FORTY FOUR LAKHS SIX THOUSAND SIX HUNDRED SIXTY SIX AND SIXTY SEVEN PAISE Only

Kindly return the duplicate copy duly signed in confirmation of the deal.
Kindly note that this is a computer generated statement and hence is valid without signature in case of fax only.

I. T. PAN NO:AAACG1351R

*Issue copy
Amit Suthi*

FOR GILTEDGE MANAGEMENT SERVICES LIMITED

Authorised Signatory

HEAD OFFICE

MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194729

BRANCHES

Pune : 124-A, Sohrab Hall, 21, Sasoon Road, Pune - 411001. Tel.: (020) 6114285 Fax: 6111607
Calcutta : 138/2A, Sarat Bose Road, P.O. Lansdowne, Calcutta - 700 029. Tel.: (033) 474821 Fax: 4748215
Ahmedabad : 301, Shitiratna Bldg., Opp. Panchavati Flat, Ellise Bridge, Ahmedabad - 380 006. Telefax: 6425520

GILTEDGE
MANAGEMENT SERVICES LIMITED

Y-109
9-26

Bill No : 01703/2
Date : 04/03/20

The Trustees/Treasury Manager
HOME TRADE LTD.
TOWER-3, 5TH FLOOR,
INTERNATIONAL INFOTECH PARK,
VASHI, NAVI, MUMBAI
NAVI MUMBAI

Tel: 022-7812444/7812550/7812545
Fax: 022-7812548/7812653

Sir/Madam,

This is to confirm the following transaction

SECURITY DETAILS:

FDBI 12.00% 2012	11/03/2012	12%	11/09/2001 11/03/2002	100	0	0
------------------	------------	-----	--------------------------	-----	---	---

TRANSACTION DETAILS:

SALE	04/03/2002	05/03/2002	11/09/2001	PHY	
3000000	116.53	✓ 174	3495900.00	174000	3669900.00

Consideration (in words):- Rs. THIRTY SIX LAKHS SIXTY NINE THOUSAND NINE HUNDRED Only

Kindly return the duplicate copy duly signed in confirmation of the deal.
Kindly note that this is a computer generated statement and hence is valid without sign in case of fax only.

I.T.PAN NO:AAACG1351R

FOR GILTEDGE MANAGEMENT SERVICES LIMITED

True Copy
Shrip. Sheth



[Signature]
Authorized Signator:

HEAD OFFICE
MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel: 6194712 Fax: 6194729

BRANCHES
Pune : 124-A, Sohrab Hall, 21, Sasoon Road, Pune - 411 001. Tel: (020) 6114285 Fax: 6111607
Calcutta : 138/2A, Sarat Bose Road, P.O. Lansdowne; Calcutta - 700 029. Tel: (033) 474821 Fax: 4748215
Ahmedabad : 301, Shitratna Bldg., Opp. Panchavati Flat, Ellise Bridge, Ahmedabad - 380 006. Telefax: 6425520

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

home trade Ltd.
 Tower 4, 5th Floor, International
 Indira Park, Near Mumbai - 400 708
 Tel: 9122781 9444, 781 2550, Fax: 9122781 2549

Bill No.: EURO / PUNE / 16,255

Messrs: GILTEDGE MANAGEMENT SERVICES LTD.
 121/123, NAFEEES CHAMBERS
 MODI STREET, MUMBAI
 PIN: 022
 Pm : 022

Form : B

Date : 04/03/2002

PAN NO. : AAA CL 0877 B

Bought from you ...

To the cost of Rs. 3,000,000.00 12.00 % IDBI 2012
 at the rate of Rs. 116.53
 Add : Interest from 11/09/2001 To 05/03/2002
 For 174 Days Rs. 174,000.00 Less Tax @ Rs 0.00

* AMOUNT	
Rupees	Paise
3,495,900.00	
174,000.00	
GRAND TOTAL :	
3,669,900.00	

Due to you ...

REMARK

RUPEES THREE MILLION SIX HUNDRED SIXTY-NINE THOUSAND NINE HUNDRED ONLY

True copy
Shrinani

E. & O.E.
 For M/s Home Trade Ltd.

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

home (yade) Ltd.

Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 3444, 781 2550, Fax: 81-22-781 2546

To.

GILTEDGE MANAGEMENT SERVICES LTD.
12/123, NAFEEES CHAMBERS
MODI STREET, MUMBAI
PIN: 022

Code No. *

CONTRACT NO. 2002 - 2,001/000 16,255

Trade Date : 04/03/2002

Stamp as required under Article 43(F) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

I/We have this day entered into the following transactions with you as PRINCIPAL(S) TO PRINCIPAL(S) :

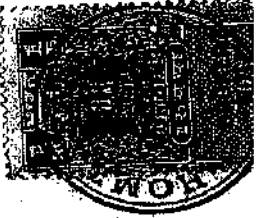
Securities SOLD TO you		Delivery/Clearing		Securities BOUGHT FROM y GILTEDGE MANAGEMENT SERVIC Delivery/Clearing	
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
0.00		0.00	3,000,000.00	12.00 % IDBI 2012	116.53

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.



True copy
Amal & Vihar

The provisions printed overleaf form a part of the Contract.

Yours faithfully,

Abhishankar

(229) (307)

GILTEDGE MANAGEMENT SERVICES LTD.

DELIVERY CHALLAN

103, Liberty Apts., 80-A, Sarojini Road, Behind McDonalds, Vile Parle (W) Mumbai-56
TeleFax : 022-6194712

07/03/2002

To,
HOME TRADE LTD.
POWER 3, 5TH FLOOR,
INTERNATIONAL INFOTECH PARK,
WASHI, NAVI MUMBAI
NAVI MUMBAI

Enclosed please find the original certificates alongwith the necessary documents against your purchase vide Bill No. 2982 value dated 05/03/2002 ; with details as follows :

SCRIPNAME IDBI 12.00% 2012
BILL AMOUNT Rs.3000000
NOMINATIONS 10LAC*3 TOTAL PENDING : 0

Value	Folio no	Cert from	Cert no	Dist no from	Dist no to Previous Client	Stamp
3000000		934	936		GMSL	

3000000 TOTAL OUTWARD

Kindly acknowledge the receipt of the same.

Thanking You,
Yours truly
FOR GILTEDGE MANAGEMENT SERVICES LTD.

Chitale

Authorised Signatory

PROVISORY NOTES

Kindly get the securities transferred in your name immediately.

For your reference:

NAME OF THE REGISTRAR

Blank Endorsement

DOCUMENTS REQUIRED :

INDUSTRIAL DEVELOPMENT BANK OF
INDIA
TOWER,
WING TO WORLD TRADE CENTRE,
COFFE PARADE, MUMBAI,
MR. SAVIO/MR. GADGIL 022-
2189117
400005

Copy of Resolution and Specimen Signature of Last Regis
Copy of Resolution and Specimen Signature of Transferee
Relevant Tax Exemption Form

Trustdeed/By Laws/Rules and Regulations of the trust

Received

27/3/2002



*True copy
Anil Shukla*

933
317

भारतीय औद्योगिक विकास बैंक INDUSTRIAL DEVELOPMENT BANK OF INDIA

₹. Rs.
1000000

(भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 के अधीन गठित)
(INCORPORATED UNDER THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964)

सं. 62 विकास बैंक
No. 62 IDBI 934

इसे भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 की धारा 11 की उपधारा (1) के खंड (क) के अनुसरण में जारी किया गया है और उक्त धारा की उपधारा (2) के अनुसार इसके मूलधन की चुकोती तथा ब्याज के भुगतान के लिए केन्द्र सरकार ने गारंटी दी है.

ISSUED IN PURSUANCE OF CLAUSE (a) OF SUB-SECTION (1) OF SECTION 11 OF THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964 AND GUARANTEED BY THE CENTRAL GOVERNMENT AS TO THE REPAYMENT OF PRINCIPAL AND THE PAYMENT OF INTEREST IN TERMS OF SUB-SECTION (2) OF THAT SECTION.

भारतीय औद्योगिक विकास बैंक

एतद्वारा यह वचन देता है कि वह
Giltedge Management Services लिमिटेड.

को या उनके द्वारा निविष्ट को मांग पर भारतीय औद्योगिक विकास बैंक के बम्बई स्थित प्रधान कार्यालय से या अपने ऐसे कार्यालय से जहां इस बॉन्ड पर ब्याज देय है, 11 मार्च 2012 को.

केवल दस लाख रुपये

और 11 मार्च 1992 से उक्त रकम के देय होने की तारीख तक उसपर 12.00 प्रतिशत वार्षिक दर पर ऊपर कहे अनुसार देय ब्याज का भुगतान करेगा और यह ब्याज प्रति वर्ष 11 सितम्बर तथा 11 मार्च को समान उमाह कित्तों में अदा किया जाएगा.

THE INDUSTRIAL DEVELOPMENT BANK OF INDIA

does hereby promise to pay

To Giltedge Management Services Limited

or order on demand at the Head Office of the Industrial Development Bank of India, Bombay or at its Office at which interest is payable on this bond on the 11th day of March 2012 the sum of

Rupees Ten Lakh only

and to pay interest on such sum from the 11th day of March 1992 to the date on which the same shall become payable as aforesaid at the rate of 12.00 percent per annum, such interest to be paid by equal half-yearly payments on the 11th day of September and on the 11th day of March in every year.

बम्बई : दिनांक 11 मार्च 1992
BOMBAY : Dated 11th March 1992

सं. 62 विकास बैंक
No. 62 IDBI 934

आर. के. कर्मा
R. K. Karmar
महानिरीक्षक
General Manager
मुख्य कार्यालय
Chief General Manager

भारतीय औद्योगिक विकास बैंक
INDUSTRIAL DEVELOPMENT BANK OF INDIA
Stamp Duty remitted under Section 9(1) (a) of the Indian Stamp Act, 1899. Interest payable at Mumbai

Speedwell
गिडगेड एंटी
EXAMINER

P. GENERAL MANAGER

भारतीय औद्योगिक विकास बैंक
INDUSTRIAL DEVELOPMENT BANK OF INDIA

₹. Rs.
1000000

भारतीय औद्योगिक विकास बैंक लिमिटेड FOR INDUSTRIAL DEVELOPMENT BANK OF INDIA
CHAIRMAN

15th copy
Anil, Shree

सर्व अधिकार सुरक्षित हैं। प्रकाशित किया गया है।
 All endorsements upon this Bond must be clear and distinct. Vernacular endorsements must be transliterated into English immediately below the endorsement.

मुख्य रकम रु. 10,00,000 Principal Amount Rs. 10,00,000		★	
12.00 प्रतिशत Percent	10-09-1992 को समाप्त होनेवाली प्रथम छमाही के लिए ब्याज भुगतान रु. 60,000.00 Interest payment at Rs. 60,000.00 for the first half-year ending 10-09-1992	1. GILTEGG MANAGEMENT SERVICES LTD.	
	तथा उसके बाद समाप्त होनेवाली छमाहियों के लिए ब्याज भुगतान रु. 60,000.00 and at Rs. 60,000.00 for the subsequent half-years ending	2. AUTHORIZED SIGNATORY	
	अधिपत्र सं. Warrant No.	आद्य Int.	3.
1.	10-09-1992	paid	4.
2.	10-03-1993		5.
3.	10-09-1993		
4.	10-03-1994		
5.	10-09-1994		
6.	10-03-1995		
7.	10-09-1995		
8.	10-03-1996		
9.	10-09-1996		
10.	10-03-1997		
11.	10-09-1997		
12.	10-03-1998		
13.	10-09-1998		
14.	10-03-1999		
15.	10-09-1999		
16.	10-03-2000		
17.	10-09-2000		
18.	10-03-2001		
19.	10-09-2001	paid	
20.	10-03-2002		
21.	10-09-2002		
22.	10-03-2003		
23.	10-09-2003		
24.	10-03-2004		
25.	10-09-2004		
26.	10-03-2005		
27.	10-09-2005		
28.	10-03-2006		
29.	10-09-2006		
30.	10-03-2007		
31.	10-09-2007		
32.	10-03-2008		
		छमाही की समाप्ति पर For Half Year Ending	अधिपत्र सं. Warrant No.
33.	10-09-2008		
34.	10-03-2009		
35.	10-09-2009		
36.	10-03-2010		
37.	10-09-2010		
38.	10-03-2011		
39.	10-09-2011		
40.	10-03-2012		
		बॉन्ड की मूलधन राशि प्राप्त की. Received the principal of this Bond.	
		इस बॉन्ड के बदले Received, in lieu here of, _____ renewed Bond (s) payable to _____ (धारक का नाम/Holder's Name)	
		नया बॉन्ड प्राप्त हुआ जिसका ब्याज with interest payable at _____ में देय होगा.	
		(धारक के हस्ताक्षर) (Holder's Signature)	

यह बंधन वैधान लिखने के लिए है. प्रत्येक वैधान लिखने के अंदर लिखा जाना चाहिए.
 These cages are reserved for endorsements. Each endorsement should be made within the space allotted.
 पांचवें खाने का उपयोग करने के बाद यह बंधन विकास बैंक के बचत प्रदान कोषागार में नवीकरण के लिए प्रस्तुत किया जाना चाहिए.
 After utilisation of the 5th cage, this bond should be presented to IDBI H. O., Bombay for renewal.

True copy
 Anil Singh

Bond is transferable by endorsement and delivery. Cross endorsements are strictly prohibited.

924
313

INDUSTRIAL DEVELOPMENT BANK OF INDIA

Copy
Specimen

में देय होगा
Stamp Duty remitted under Section 9 (1) (e) of the Indian Stamp Act, 1899. Interest payable at Mumbai

सं. 62 विकास बंध 935
No. 62 IDBI 935

इसे भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 की धारा 11 की उपधारा (1) के संड (क) के अनुसार जारी किया गया है और उक्त धारा की उपधारा (2) के अनुसार इसके मूलधन की चुकोती तथा ब्याज के भुगतान के लिए केन्द्र सरकार ने गारंटी दी है.

ISSUED IN PURSUANCE OF CLAUSE (a) OF SUB-SECTION (1) OF SECTION 11 OF THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964 AND GUARANTEED BY THE CENTRAL GOVERNMENT AS TO THE REPAYMENT OF PRINCIPAL AND THE PAYMENT OF INTEREST IN TERMS OF SUB-SECTION (2) OF THAT SECTION.

भारतीय औद्योगिक विकास बैंक

एतद्वारा यह वचन देता है कि यह

Giltedge Management Services Limited

को या उनके द्वारा निर्दिष्ट को मांग पर भारतीय औद्योगिक विकास बैंक के बम्बई स्थित प्रधान कार्यालय से या अपने ऐसे कार्यालय से जहाँ इस बांड पर ब्याज देय है, 11 मार्च 2012 को

केवल दस लाख रुपये

और 11 मार्च 1992 से उक्त रकम के देय होने की तारीख तक उसपर 12.00 प्रतिशत वार्षिक दर पर ऊपर कहे अनुसार देय ब्याज का भुगतान करेगा और यह ब्याज प्रति वर्ष 11 सितम्बर तथा 11 मार्च को समान छमाही किस्तों में अदा किया जाएगा

THE INDUSTRIAL DEVELOPMENT BANK OF INDIA

does hereby promise to pay

To Giltedge Management Services Limited

or order on demand at the Head Office of the Industrial Development Bank of India, Bombay or at its Office at which interest is payable on this bond on the 11th day of March 2012 the sum of

Rupees Ten Lakh only

and to pay interest on such sum from the 11th day of March 1992 to the date on which the same shall become payable as aforesaid at the rate of 12.00 percent per annum, such interest to be paid by equal half-yearly payments on the 11th day of September and on the 11th day of March in every year.

बम्बई : दिनांक 11 मार्च 1992
BOMBAY : Dated 11th March 1992
सं. 62 विकास बंध
No. 62 IDBI 935

आर. के. कपूर
R. K. Kapur
महा प्रबंधक
Chief General Manager

MANAGER
INDUSTRIAL DEVELOPMENT BANK OF INDIA
BOMBAY

True Copy
Handwritten

सर्व अधिकार सुरक्षित हैं। इस बॉन्ड का उपयोग केवल बैंक के द्वारा ही किया जा सकता है।
 All endorsements upon this Bond must be clear and distinct. Vernacular endorsements must be transliterated into English immediately below the endorsement.

Bond is transferable by endorsement and delivery. Cross endorsements are strictly prohibited.

मूल रकम रु. 10,00,000 Principal Amount Rs.		अधिपत्र सं. Warrant No.		आरंभ Ini.	क्र. सं.
12.00 प्रतिशत Percent	10-09-1992 को समाप्त होनेवाली प्रथम छमाही के लिए ब्याज भुगतान रु. 60,000.00 Interest payment at Rs. 60,000.00 for the first half-year ending 10-09-1992				1. GILTEGG MANAGEMENT SERVICES LTD.
	तथा इसके बाद समाप्त होनेवाली छमाहियों के लिए ब्याज भुगतान रु. 60,000.00 and at Rs. 60,000.00 for the subsequent half-years ending				2. AUTHORIZED SIGNATORY
1.	10-09-1992	paid		पू.	3.
2.	10-03-1993				4.
3.	10-09-1993				5.
4.	10-03-1994				
5.	10-09-1994				
6.	10-03-1995				
7.	10-09-1995				
8.	10-03-1996				
9.	10-09-1996				33. 10-09-2008
10.	10-03-1997				34. 10-03-2009
11.	10-09-1997				35. 10-09-2009
12.	10-03-1998				36. 10-03-2010
13.	10-09-1998				37. 10-09-2010
14.	10-03-1999				38. 10-03-2011
15.	10-09-1999				39. 10-09-2011
16.	10-03-2000				40. 10-03-2012
17.	10-09-2000				
18.	10-03-2001				
19.	10-09-2001	paid		पू.	
20.	10-03-2002				
21.	10-09-2002				
22.	10-03-2003				
23.	10-09-2003				
24.	10-03-2004				
25.	10-09-2004				
26.	10-03-2005				
27.	10-09-2005				
28.	10-03-2006				
29.	10-09-2006				
30.	10-03-2007				
31.	10-09-2007				
32.	10-03-2008				

* यह बॉन्ड बैंक के द्वारा ही प्रयोग किया जा सकता है। *
 * These cages are reserved for endorsements. Each endorsement should be made within the space allotted. *
 * पंचवें स्थान का उपयोग करने के बाद यह बॉन्ड बैंक के द्वारा ही प्रयोग किया जा सकता है। *
 * After utilisation of the 5th cage, this bond should be presented to IDBI H. O., Bombay for renewal. *

बॉन्ड की मूलधन राशि प्राप्त की।
 Received the principal of this Bond.

इस बॉन्ड के बदले
 Received, in lieu here of, _____ renewed Bond (s)
 payable to _____
 (धारक का नाम/Holder's Name)

नया बॉन्ड प्राप्त हुआ जिसका ब्याज
 with interest payable at _____ में देय होगा.

(धारक के हस्ताक्षर)
 (Holder's Signature)

True copy
 Anil Kumar

956
315

INDUSTRIAL DEVELOPMENT BANK OF INDIA

₹ Rs.
1000000

(भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 में अधीन विनियमित)
INCORPORATED UNDER THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964

सं. 62 विकास बैंक 936
No. IDBI

इसे भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 की धारा 11 की उपधारा (1) के खंड (क) के अनुसार में जारी किया गया है और उक्त धारा की उपधारा (2) के अनुसार इसके मूलधन की चुकोती तथा ब्याज के भुगतान के लिए केंद्र सरकार ने गारंटी की है.

ISSUED IN PURSUANCE OF CLAUSE (a) OF SUB-SECTION (1) OF SECTION 11 OF THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964 AND GUARANTEED BY THE CENTRAL GOVERNMENT AS TO THE REPAYMENT OF PRINCIPAL AND THE PAYMENT OF INTEREST IN TERMS OF SUB-SECTION (2) OF THAT SECTION.

भारतीय औद्योगिक विकास बैंक

एतद्वारा यह बचन देता है कि वह

गिल्टेज मैनेजमेंट सर्विसेस लिमिटेड

को या उनके द्वारा निर्दिष्ट को मांग पर भारतीय औद्योगिक विकास बैंक के बम्बई स्थित प्रधान कार्यालय से या अपने ऐसे कार्यालय से जहां इस बॉन्ड पर ब्याज देय है, 11 मार्च 2012 को

केवल दस लाख रुपये

और 11 मार्च 1992 से उक्त रकम के देय होने की तारीख तक उसपर 12.00 प्रतिशत-वार्षिक दर पर ऊपर कहे अनुसार देय ब्याज का भुगतान करेगा और यह ब्याज प्रति वर्ष 11 सितम्बर तथा 11 मार्च को समान छमाही किस्तों में अदा किया जाएगा

THE INDUSTRIAL DEVELOPMENT BANK OF INDIA

does hereby promise to pay

To Giltedge Management Services Limited

or order on demand at the Head Office of the Industrial Development Bank of India, Bombay or at its Office at which interest is payable on this bond on the 11th day of March 2012 the sum of

Rupees Ten Lakh only

and to pay interest on such sum from the 11th day of March 1992 to the date on which the same shall become payable as aforesaid at the rate of 12.00 percent per annum, such interest to be paid by equal half-yearly payments on the 11th day of September and on the 11th day of March in every year.

बम्बई : दिनांक 11 मार्च 1992
BOMBAY : Dated 11th March 1992

सं. 62 विकास बैंक 936
No. IDBI

कार, के. कपूर
K. Kapur
मुख्य प्रबंधक
Chief General Manager

भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 की धारा 9 (1) (क) के अधीन स्टैम्प शुल्क अधिनियमित.
Stamp Duty remitted under Section 9 (1) (a) of the Indian Stamp Act, 1899. Interest payable at Mumbai

speedwatch
P. GENERAL MANAGER
INDUSTRIAL DEVELOPMENT BANK OF INDIA

1000000

FOR INDUSTRIAL DEVELOPMENT BANK OF INDIA
CHAIRMAN

True Copy
Amit. Sush

गुप्त में प्रकाशित किया जाना चाहिए।
 All endorsements upon this Bond must be clear and distinct. Vernacular endorsements must be transferred into English immediately below the endorsement.

मूल रकम रु. 10,00,000 Principal Amount Rs. 10,00,000		* 1. GILTEDGE MANAGEMENT SERVICES LTD.	
12.00 प्रतिशत Percent	10-09-1992 को समाप्त होनेवाली प्रथम छमाही के लिए ब्याज भुगतान रु. 60,000.00 Interest payment of Rs. 60,000.00 for the first half-year ending 10-09-1992	2. AUTHORIZED SIGNATORY	
	तथा उसके बाद समाप्त होनेवाली छमाहियों के लिए ब्याज भुगतान रु. 60,000.00 and at Rs. 60,000.00 for the subsequent half-years ending	अधिपत्र सं. Warrant No.	आव Int.
1.	10-09-1992	paid	3.
2.	10-03-1993	[Handwritten mark]	4.
3.	10-09-1993		5.
4.	10-03-1994		
5.	10-09-1994		
6.	10-03-1995		
7.	10-09-1995		
8.	10-03-1996		
9.	10-09-1996		
10.	10-03-1997		
11.	10-09-1997		
12.	10-03-1998		
13.	10-09-1998		
14.	10-03-1999		
15.	10-09-1999		
16.	10-03-2000		
17.	10-09-2000		
18.	10-03-2001		
19.	10-09-2001	paid	
20.	10-03-2002		
21.	10-09-2002		
22.	10-03-2003		
23.	10-09-2003		
24.	10-03-2004		
25.	10-09-2004		
26.	10-03-2005		
27.	10-09-2005		
28.	10-03-2006		
29.	10-09-2006		
30.	10-03-2007		
31.	10-09-2007		
32.	10-03-2008		

* यह बंध बेचान लिखने के लिए है. प्रत्येक बेचान निर्धारित अवधि के अंदर लिखा जाना चाहिए.
 * These cages are reserved for endorsements. Each endorsement should be made within the space allotted.
 * पंचवै खाते का उपयोग करने के बाद यह बंध वाइड विकास बैंक के ब्यवहारी स्थित प्रधान कार्यालय में नवीकरण के लिए प्रस्तुत किया जाना चाहिए.
 * After utilisation of the 5th cage, this bond should be presented to IDBI H. O., Bombay for renewal.

बॉन्ड की मूलधन राशि प्राप्त की.
 Received the principal of this Bond.

इस बॉन्ड के बदले
 Received, in lieu here of, _____ renewed Bond (s)
 payable to _____
 (धारक का नाम/Holder's Name)

नया बॉन्ड प्राप्त हुआ जिसका ब्याज
 with interest payable at _____ में देय होगा.

(धारक के हस्ताक्षर)
 (Holder's Signature)

True copy
 [Handwritten signature]

Bond is transferable by endorsement and delivery. Cross endorsements are strictly prohibited.

(319)

Date: 28.10.2002

Further statement of Amit Kantilal Sheth, H 38, Occ: Business, r/o 193 Lalit Kutir CHS, Gulmohar Cross Road No. 9, JVPD Scheme, Andheri (West), Mumbai 400049. Tel. Res: 6247742, Off: 6194712

XXXXX

I am as above and residing at the above given address along with my family consisting of my wife and daughter since last 10 years.

As per the summons dated 16/10/2002 from the office of GB CB CID., Mumbai in connection a case registered against the Directors of Home trade ltd. and Raghuvanshi Co-operative Bank vide C.R. No. 81/2002 at LT Marg Police Station and investigated by GB CB CID., Mumbai, I attended the office and state as under regarding the details of payment made to HTL against purchase of securities from HTL:-

Our company (Giltedge Management Services Ltd.) had purchased 10.95% GOI Securities of the Face Value of Rs. 4 crores for Rs. 43476404.11. Delivery of the securities was received on 8.5.2001 vide Certificate nos. BY 23 to 28, BY 31 to 38 & BY 41 to 42.

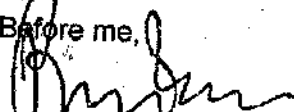
Payment was made by two cheques. One Cheque bearing no 706639 for Rs. 1.70 crores drawn on HDFC Bank was issued in favour of HTL, whereas another Cheque no. 33638 for Rs. 2,64,76,404.11 was issued in favour of Baramati Sahakari Bank on the instructions of Home Trade Ltd. (I submit herewith a letter duly signed by Subodh Bhandari on Behalf of HTL.). Before purchase of the securities, we had lent Rs. 2,64,76,404.11 to Home Trade ltd., and the next day the transactions of purchase of securities had taken place.

I submit herewith copies of the following documents.

1. letter of HTL dated 24th April 2001 requesting us to issue cheque in favour of Baramati Sahakari Bank signed by Subodh Bhandari.
2. Copy of cheque no. 33638 issued in favour of Baramati Sahakari Bank.
3. Chart showing transactions of purchase of securities from Home Trade ltd.
4. Copy of relevant statements of A/cs of Grindlays Bank and HDFC Bank..
5. Two covering letters dated 22.10.2002 signed by me.

My above further statement read over by me and found to be correct.

Before me,


Inspector of Police
EOW, CB, CID,
Mumbai



GILTEDGE
MANAGEMENT SERVICES LIMITED

22nd October, 2002
Sr. Inspector of Police,
G.B.C.B., C.I.D.,
Mumbai

Ref: C.R.No.81/2002 against Directors of Home Trade Ltd.

Dear Sir,

With reference to the above enclosed herewith please find a copy of letter issued by Home Trade Limited requesting us to make payment to Baramati Sahakri Bank Ltd. on their behalf and of cheque issued in favour of Baramati Sahakari Bank Ltd. by Giltedge Management Services Ltd.

Kindly acknowledge the same

For Giltedge Management Services Ltd.,

Amit Sheth

Amit Sheth

TR. 252/13/2002

Gri B. Onit-7 / P. Kaldare
for NA

6/11
28/10

P.W. NO. 6736 / 1544 / 2002 / 2002

HEAD OFFICE

MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194729

www.giltedge.net

Date: April 24, 2001

To,
Giltedge Management Services Ltd.
Mumbai.

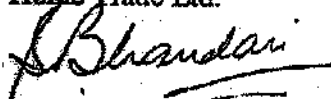
Dear Madam,

We accept loan amount of Rs.2,64,76,404.11
(Rupees Two Crores Sixty Four Lacs Seventy Six
Thousand Four Hundred Four And Paise Eleven Only)
from you.

We request you to on our behalf pay the above sum to
"The Baramati Sahakari Bank Ltd." on the 26/04/2001

Thanking you.

Yours truly,
For Home Trade Ltd.



Authorised Signatory



home trade ltd.
Tower 4, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 708.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

223

26-Apr-2001

Pay THE BARAMATI SAHAKARI BANK LTD.

वा उमके जादेशपर or order

रुपये Rupees Two Crores Sixty Four Lakhs Seventy Six

Thousand Four Hundred Four and 0.11 Only

बदा करे	र. Rs.	**2,64,76,404.11
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अ. सं A/c. No.	32087010
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Giltedge Management Services Ltd.

[Signature]

Authorised Signatory

ANZ Grindlays Bank
 90, M. G. Road, Mumbai-400 001 India
 Payable at par at all branches of ANZ Grindlays Bank in India

⑈033638⑈ 000038000⑈

29

[Signature]

ANZ Grindlays Bank Limited
 a company incorporated in New Zealand
 a member of ANZ Banking Group Limited
 a company incorporated in New Zealand



GILTEDGE
MANAGEMENT SERVICES LIMITED

22nd October, 2002

Sr. Inspector of Police,
G.B.C.B., C.I.D.,
Mumbai

Ref: C.R.No.81/2002 against Directors of Home Trade Ltd.

Dear Sir,

With reference the above, asking for Information for purchase of 10.95% GOI 2011 (Cert.No. By-23 to By-28, By-31 to By-38, By-41 & By-42 F.V of Rs.40000000 from Home Trade Ltd on or about 7/5/2001) Enclosed herewith please find a chart showing details of transaction done & payment made to Home Trade Ltd., along with copy of Bank Statement.

Kindly acknowledge the same.

For Giltedge Management Services Ltd.,

Amit Sheth

HEAD OFFICE

MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194729

Purchased from Home Trade Ltd.
Last Holder: Raghuvanshi Co-op Bank Ltd.

Sr. No.	Transactions Details:		Particulars
1	Transaction offered Date	25-04-2001	10.95 % GOI 2011 F. V. : 4,00,00,000
2	Transaction accepted and Payment made on A/c	26-04-2001 27-04-2001	Rs. 26476404.11 Rs. 17000000.00
3	Contract Date	03-05-2001	F. V. : 4,00,00,000
4	Deal date	08-05-2001	F. V. : 4,00,00,000
5	Delivery recd from Home Trade Ltd	08-05-2001	BY 23-28, BY 31-38 BY 41-42

Sr. No.	Payment Details :		
1	Cheque No.: Cheque Date: Cheque Amount: Bank:	33638 26-04-2001 26476404.11 ANZ Grindlays Bank	Fort Branch
2	Cheque No.: Cheque Date: Cheque Amount: Bank:	706639 27-04-2001 17000000.00 HDFC Bank Ltd	Fort Branch

331

Branch details

MUMBAI MAIN
80 MAHATMA GANDHI ROAD
2625000
(0042 30042001)

This statement shows entries processed by the Bank

From

the date your last statement issued

30 MAR 0

To

the close of business on

30 APR 0

Statement page number

11/00

Currency code

INR

GILTEDGE MANAGEMENT SERVICES LTD

PREMIUM CURRENT ACCOUNT

32087010

Transaction Date	Value Date	Transaction Description	Debits	Credits	Balance
24/04/01	25/04/01	BALANCE BROUGHT FORWARD			3,949,066.51
		OUTWARD CLEARING		6,525.00	3,955,611.51
		Cheque Deposit			
24/04/01	24/04/01	INWARD CLEARING	000033627 2,972.22		3,952,639.29
24/04/01	24/04/01	CHEQUE WITHDRAWAL	000033633 441,153.42		3,511,485.87
24/04/01	24/04/01	CHEQUE WITHDRAWAL	000033631 110,288.35		3,401,197.51
24/04/01	24/04/01	CHEQUE WITHDRAWAL	000033630 330,865.07		3,070,332.44
24/04/01	24/04/01	CREDIT		4,340,380.00	7,410,712.44
		CHEQUE DEPOSIT (HIGH VALUE)			
24/04/01	24/04/01	CREDIT		27,691,817.80	35,102,530.24
		CHEQUE DEPOSIT (HIGH VALUE)			
25/04/01	25/04/01	CHEQUE WITHDRAWAL	000033635 3,217,808.22		31,884,722.02
25/04/01	25/04/01	CHEQUE WITHDRAWAL	000033636 856,082.19		31,026,639.83
25/04/01	25/04/01	CREDIT		22,663,580.00	53,690,219.83
		CHEQUE DEPOSIT (HIGH VALUE)			
25/04/01	25/04/01	CHEQUE WITHDRAWAL	000056036 1,200,000.00		52,490,219.83
25/04/01	25/04/01	CHEQUE WITHDRAWAL	000033636 26,476,404.11		26,013,815.72
25/04/01	25/04/01	DEBIT		300,000.00	25,713,815.72
		TRF TO AC 32035094 CAL BRANCH			
27/04/01	27/04/01	DEBIT		300,300.00	25,413,515.72
		TRF TO 32035094 TRF DT 26,4.01			
27/04/01	27/04/01	INWARD CLEARING	000033639 22,675,000.00		2,738,515.72
28/04/01	02/05/01	OUTWARD CLEARING		25,751.00	2,764,266.72
		Cheque Deposit			
28/04/01	02/05/01	OUTWARD CLEARING		7,006.00	2,771,272.72
		Cheque Deposit			
28/04/01	02/05/01	OUTWARD CLEARING		12,500.00	2,784,072.72
		Cheque Deposit			
28/04/01	02/05/01	OUTWARD CLEARING		6,250.00	2,790,322.72
		Cheque Deposit			
28/04/01	28/04/01	INWARD CLEARING	000056031 19,527.30		2,770,795.22
28/04/01	28/04/01	INWARD CLEARING	000056034 7,222.50		2,763,572.72
30/04/01	30/04/01	INWARD CLEARING	000056032 64,200.00		2,699,372.72

BALANCE CARRIED FORWARD

2,699,372.72

Totals

56,003,523.59

54,753,809.80

For statement information please refer overleaf.

Name and mailing address

GILTEDGE MANAGEMENT SERVICES LTD
103 LIBERTY APARTMENT
80-A SARAJINI ROAD
BEHIND MC DONALD'S
VILE PARLE (W) MUMBAI

400056

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903707 (Rev. 10/2000)



GROUND FLR, MANECKJI WADIA BLDG,
NANKI MOTWANI MARG, FORT MUMBAI-4

STATEMENT DATE: 30.APR 2001
NO : 001
ACCOUNT NUMBER: 801117 007
CURRENT ACCOUNT LAGGS
CURRENCY: INDIAN RUPEES

OIL TEDGE MANAGEMENT SERVICES LTD
103 LIBERTY APT, 20-A SARAJINI ROAD
BEH-MC DONALD'S, VILE PARLE-W, MUM-56

911

STATEMENT FOR THE PERIOD DATED 30.APR 2001

DATE	TRANSACTION DETAILS	REFERENCE	VALUE DATE	DEBIT	CREDIT	BALANCE
	MICR DEP (MUM)	738804	27.04.2001		1,106,479.45 ✓	
	MICR DEP (MUM)	738805	27.04.2001		1,982,788.89 ✓	
	MICR DEP (MUM)	33639	27.04.2001		22,875,000.00 ✓	
	BALANCE CREDIT					***48,197,801.01
27.04.2001	GL DEBIT		27.04.2001	7,000.00 ✓		
	CHG PHYSICAL WITHDRAW					
	CHECK PAYMENT	706640	27.04.2001	500,250.00 ✓		
	CHECK PAYMENT	706636	27.04.2001	10,005,000.00 ✓		
	CHQ PD In CLG - FORT	08638	27.04.2001	17,000,000.00 ✓		
	HIGH VALUE DEP (MUMBAI)	68225	27.04.2001		670,849.32 ✓	
	HIGH VALUE DEP (MUMBAI)	397357	27.04.2001		1,060,797.67 ✓	
	HIGH VALUE DEP (MUMBAI)	497975	27.04.2001		3,200,860.00 ✓	
	BALANCE CREDIT					***25,618,048.00
30.04.2001	CHECK PAYMENT	706644	30.04.2001	100,050.00 ✓		
	NEW BALANCE CREDIT					***25,517,998.00
	DEBITS			77,775,900.68		
	CREDIT				103,177,253.84	

Date:- 10/06/2002.

Statement of Shri. Srikant Nath Sharma, H-36 yrs., Occ:-Service R/o. A/102, Devanrith, Ghodbunder Road, Chital Sar Naka, Manpada, Thane (West)-400607. Tel-5690299.

I am as above and reside at the above given address for the last 4 (four) years along with my family.

Today as per the call from GB CB CID Mumbai I attended the office in connection with a case, registered against the Directors of Home Trade Ltd and Raghuvanshi Co-op bank a/c no C.R. no 81/02 at LT Marg Police Station and investigated by GB CB CID. Mumbai. In this regard I state as under:-

I have done my Master in Commerce in the year 1986. I completed my LLB in the year 1990 and my Company Secretary course in 1993.

I joined with Indian Aluminum Ltd in 1990 as a management Trainee (salary - Rs2000/- per month). Thereafter I joined Titanor Component Ltd in the year 1992 as Secretarial executive (my salary was Rs 4500/- per month). In the year 1994 I joined Plastiblends Limited as Company Secretary (my salary was 12000/- per month). Thereafter I joined Milton Plastics Limited as Company Secretary in the year 1997 (my salary was Rs.20,000/- per month) upto 15th October, 1999.

Thereafter, I joined (through newspaper advertisement) on 26th October 1999 in Ways India Ltd (Home Trade Ltd.) as Company Secretary till the office was put under seal on May, 2002. My joining salary in the said company was Rs. 420000/- per annum (including reimbursement). I have not received my salary from the company since February, 2002 & reimbursements since October, 2001. I was working under Mr. Nandkishore S. Trivedi, Director of Ways India Limited. The Directors of Ways India Limited are :-

1. Sanjay Agarwal, (Chairman)
2. Nandkishore S. Trivedi,
3. Ketan Sheth,
4. Manoj (Mike) Shah,
5. Ms. Miyuki Suzuki

Note :- Mr. J. Rajgopal was appointed as Managing Director of Ways India Ltd. on 10th October, 2000 & resigned on 22nd January, 2002.

The promoter of Ways India Ltd is Euro Discover Technology Ventures Ltd, Mauritius.(EDTV). The said company was also the promoter of Home Trade Ltd. The directors of EDTV are :-

- (i) Sanjay Agarwal,
- (ii) Nandkishore S. Trivedi,
- (iii) Ketan Sheth
- (iv) Tanya & one more director (national of Mauritius).

The main activities of EDTV was to make investment in companies. The main shareholder of EDTV is Dhananjay Agarwal (Sanjay Agrwal's brother). The holding of EDTV share capital are Pathfinder Investments Ltd & Discover Investments Ltd. Dhananjay Agarwal is presently holding 99.99% of the share capital in the said two companies. The directors of Pathfinder Investments Ltd & Discover Investments Ltd., inter alia are, Sanjay Agarwal, Nandkishore S. Trivedi & Ketan Sheth. In nutshell, the main shareholder of all the above companies is Dhananjay Agarwal.

The main activities of Ways India Ltd were :-

Ways India Ltd was appointed as exclusive country partner by Brokat Asia Pte Ltd, Singapore as its sole seller & distributor (globally) of Brokat's products i.e Brokat Twister products. Ways India Ltd used to customize & upgrade the twister products of Brokat as per the requirements of the clients.

Ways India Ltd's exported twister products outside India & in India . The company was in the process of implementing the twister product to Karvy Consultants Ltd, Hyderabad. (As on date the project has not been completed).

The job profile of directors are :-

- (i) Sanjay Agarwal :- He was in charge of the entire project activities of the company.
- (ii) Nandkishore S. Trivedi :- He was in charge of finance, accounts, secretarial, legal & administration of the company.
- (iii) Ketan Sheth :- He was a non-executive director of the company, & was instrumental in dealing in govt. Securities. And was a signatory to bank accounts.
- (iv) Manoj (Mike) Shah :- He was mainly involved in technological tie-ups.
- (v) Ms Miyuki Suzuki :- She was mainly acted as an adviser in global technological issues. She is a Japanese national.

Mr. Subodh Bhandari was mainly responsible for the finance & accounts of Ways India Ltd. & other group companies (including Home Trade Ltd.)

My job profile in Ways India Ltd. are :-

I was reporting to Mr. Nandkishore S. Trivedi. As per the instructions of Mr. Trivedi I used to comply various requirements of Registrar of Companies, listing requirements of Pune & Bangalore stock exchanges. I also coordinate with Solicitors & lawyers for legal matters. The secretarial matters related to the other group companies were also coordinated by me, under the instructions of Mr. Trivedi.

The role of Sanjay Agarwal, Nandkishore S. Trivedi & Ketan Sheth in Home Trade Ltd are :-

- (i) Sanjay Agarwal :- He was in charge of the entire project activities of the company.
- (ii) Nandkishore S. Trivedi :- He was in charge of finance, accounts, secretarial, legal & administration of the company.
- (iii) Ketan Sheth :- He was a non-executive director of the company, mainly handled the debt market activities at macro level.

Subodh Bhandari was in charge of finance & accounts of Home Trade Ltd. The core team of Home Trade Ltd. consists of Sanjay Agarwal, Nandkishore S. Trivedi, Subodh Bhandari & Hiren Gada.

As far as Home Trade Ltd.'s transactions related to government securities are concerned, the said transactions were done by the debt market division of the company, under the supervision & directions of Ketan Sheth. The debt market division of Home Trade Ltd. was headed by Subodh Bhandari & other staff of the said division consists of

- (i) Arvind Rai,
- (ii) Ms. Kanan Mewawala,
- (iii) Ketan Maskaria,
- (iv) Jay Mehta.

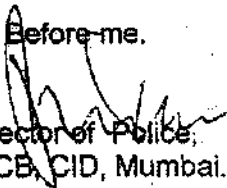
Ketan Sheth joined Home Trade Ltd. as a director on January, 2000 & resigned from the Board of Directors of Home Trade Ltd on 15th May, 2001. However, he used to come & attend meeting at Vashi office of Home Trade Ltd. in the capacity of Directors of other companies even after his resignation from Home Trade Ltd.

The reason for resignation of Ketan Sheth is as follows :-

Ketan Sheth was directors in Giltedge Investments Ltd, which was primarily engaged in debt market activities & Home Trade Ltd. was also carrying out the activities of debt market activities. When Home Trade Ltd. applied for listing of the shares in Bombay & National Stock exchange, it was decided by Ketan Sheth, Sanjay Agarwal & Nandkishore S. Trivedi that Ketan Sheth would resign from Home Trade Ltd., as the debt market activities were overlapping in both Home Trade Ltd & Giltedge Investments Ltd. Further in order to get the Home Trade Ltd listed in Bombay Stock Market, 25% of total shares are required to be in the hands of General Public. As such, to comply the said term and to get listed the company in BSE and NSE, Ketan had resigned and thereby, the shares held by him (approximately 12% of total shares) were termed as the shares held by the public. As such, his resignation was just to comply the terms of SEBI rules and he continued to work after his resignation as if he was director.

My statement recorded in English & it is correct.

Before me.


Inspector of Police,
GB, CB, CID, Mumbai.

Date:- 23/7/2002

Statement of Shri. Minoo Dinshaw Master H_ 73 occ:- service, r/o. Durlabh Bhavan, Jarbhaj Street, Rajaram Mohan Rai road, Prarthana Samaj, Mumbai 4 Tel:- @ 3857848 (O) 3082217

I am as above and reside at the above given address since my birth along with my family. I am working with Raghuvanshi co-op. Bank from 1991.

My qualification is B. A. Previously I had been working in State Bank of India, for about 42 years. I retired in March 1990. Then I joined Raghuvanshi Co-op. Bank Ltd. in 1991. At present there are 4 branches and all are in Mumbai. Since November 2001 onwards, I have been working as branch manager in Grant Road Branch..

Today as per the call from GB CB CID, Mumbai I attended the office in connection with a case registered against the directors of Home Trade Ltd and of Raghuvanshi co-op Bank Ltd. vide C. R. No. 81 /2002 registered at LT Marg Police Station and investigated by GB CB CID., Mumbai, for cheating the bank to the tune of Rs. 5.40 crore.

In this regard I state that the decision to invest in Govt. securities was taken by board of Directors as per the directions of General Manager Shri. J. N. Mehata. As per the RBI rules, it was made compulsory to all banks to make investment in Govt. Securities at certain % of total deposits. As such, the work relating to investment in Govt. Securities was being performed by General Manager Shri. J. N. Mehata.

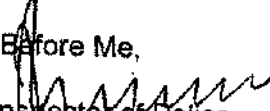
Here I was shown Pay Orders issued to Home Trade Ltd, I checked these Pay Orders and state that below mentioned Pay Orders were signed by me and J.N. Mehata.

1. Pay order no. 957261 dated 4.5.2001 for Rs. 2,20,04722.22.
2. Pay order no. 957404 dated 18.7.2001 for Rs. 1,55,90,729.17
3. Pay order no. 957420 dated 19.7.2001 for Rs. 1,55,99,270.83
4. Pay order no. 957432 dated 24.7.2001 for Rs. 1,04,10,902.78.

I state that P.O. No. 957261, 957274, 957404, 017424 have been written by General Manager Shri. J.N. Mehata and P.O. No. 957420, 957432 were written by Mrs. Pallavi Vinay Shah. Till the date of lodging the complaint I was not aware that the bank had not been given physical Delivery of Securities.

I further state that, since all the work relating to investment in Govt, security was handled by G.M. J.N. Mehta, I am not acquainted with the procedure to be adopted for investment in govt. Securities. I had signed Pay orders as I was instructed to sign the same by General Manager Shri, J.N. Mehata . He had also signed the same Pay orders in the capacity of General manager. I now give my specimen signatures on separate pages for investigation.

My statement recorded in English I read it and it is correct.

Before Me,

Inspector of Police,
EOW.CB CID,
Mumbai.

960300

Date 23/7/2000

Statement of Shri. Arvind Valji Asher H- 53 Occ- service, r/o. Pragati Nagar, Achole Road, Nalasopara (E.) Dist:- Thane tel:- 403982 (95250).

I am as above and reside at the above given address for the last 10 years along with my family. I am working with Raghuvanshi co-op. Bank from 1985 and since then working in Kalbadevi branch as legal officer.

My qualification is B. Com LLB

Today as per the call from GB CB CID, Mumbai I attended the office in connection with a case registered against the directors of Home Trade Ltd and of Raghuvanshi co-op Bank Ltd. vide C. R. No. 81 /2002 registered at LT Marg Police Station and investigated by GB CB CID., Mumbai for cheating the bank to the tune of Rs. 5.40 crore .

In this regard I state that, the decision to invest in Govt. was taken by Board of Directors as per the directions of General Manager Shri. J.N. Mehata . As per the RBI rules, it was made compulsory to all banks to make investment in Govt. Securities at certain % of total deposits. As such, the work relating to investment in Govt. Securities, was being performed by General Manager Shri. J.N. Mehata.

Here I was shown Pay Order s issued to Home Trade Ltd, I checked these Pay Orders and state that below mentioned Pay Orders were signed by Me and J.N. Mehata.

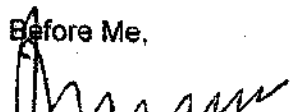
- 1. cheque no. 957274 dated 9.5.2001 for Rs. 2,20,69,444.44
- 2. cheque no. 17424 dated 27.9.2001 for Rs. 4,12,54,933.33

I further state that, these P.O.'s were written by Shri. J.N.Mehata. Till the date of Lodging the complaint I was not aware that the had not been given physical Delivery of Securities.

I here reiterate that since all the work relating to investment in Govt. Securities, was handled by G.M. J.N. Mehata, I am not acquainted with the procedure to be adopted for investments in Govt. Securities. I had signed pay orders as I was instructed to sign the same by General Manager Shri. JN Mehata. He ahd also signed the same pay oreders in the capacity of General Manager.I now give my specimen signatures on separate pages for investigation.

My statement recorded in English I read it and it is correct.

Before Me,



Inspector of Police,
GE CB CID,
Mumbai.

8457

Further statement of Arvind Valji Asher, H/ 53 years, Occ: Service, R/o. Shreekrupa CHS Ltd., Block No.202/A, Pragati Nagar, Achole Road, Nalasopara (E), Dist. Thane. Tel.No. 95250-403982.

I am residing at above given address along with my family since past 18 years. I was born at Saurashtra on 25/09/1949. I had done my B.Com, LL.B from Saurashtra University and initially worked at Rajkot along with one advocate Mr. Pal, who was practicing in Civil & Labour court as such I gained knowledge about legal matters.

I came to Mumbai in 1984 and initially was residing with my brother at Girgaum. In July, 1985 I got a job in Raghuvanshi Co-op. Bank Ltd., as an officer and was posted in Legal department. I was assigned the job to look after the legal matters of the bank and to assist the advocate of our bank. Though I was working in legal department, simultaneously I gained the knowledge about the banking administration.

During the span between 27/03/2001 and 04/03/2002 I had signed three pay orders which I received in routine course. These pay orders issued in the name of Home Trade Ltd., for purchasing Government Securities. These vouchers were prepared by General Manager, which was also duly signed by General Manager and also approved by General Manager. I signed these pay orders as second signatory.

On being asked I have to state that in good faith I signed these pay orders as I was not aware about the by laws and procedures of the bank.

Subsequently I learnt that RCB Bank made in all 9 transactions in purchase and sale of Government Securities through Home Trade Ltd., Out of the aforesaid 9 transactions, in only one transaction the bank was in the physical possession of Government security and remaining transactions, the bank were in the possession of only contract notes, which were subsequently disclosed as bogus one. All the transactions were made Principal to Principal.

929
3.12

Date:- 9/8/2002

Statement of Smt. Meena Mahendra Ghelani H-60 Occ- Legal Profession R/o. 101-A, Paradise Apartment, 44, L. Jagmohandas Marg, Mumbai 36 Tel:- © 3646495, (o) 2651372/2655907.

I am as above and reside at the above given address since 1978 along with my family. I am an advocate and solicitor by profession.

Today as per the call from GB CB CID., Mumbi I attended the office in connection with a case registered against the Directors of Home Trade Ltd. and Raghuvansi Co-op. Bank vide C.R. No. 81/2002 at LT Marg Police Station and investigated by GBCB CID. Mumbai. In this regard I state as Under:

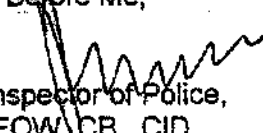
I was an elected director of Raghuvanshi Co- op. Bank Ltd. since 1998. The Bank was promoted by the members of our community i.e. Lohanas. The registered office of the Bank is at Ground floor, Kilachand Mansion, Kalbadevi, Mumbai- 400002. The Bank has four branches located at 1. Kalbadevi (HO) 2. Grant Road 3. Vile Parle and 4 Kalbadevi.

None of the Directors of the Bank draw any remuneration, allowances or reimbursement or any other monetary advantages and they all worked honorary as a social service to the community . The Board has 12 directors. The Bank has a paid secretary who looks after the proceedings of the meetings and maintains its minutes etc. The day to day working of the Bank is under the management and supervision of the General Manager, Shri. J. N. Mehata, who has been with the Bank since about 20 years. The Board of Directors has amongst them the office bearers comprising of the Chairman, Vice-Chairman, and Hon. Secretary. The function of the Board of Directors is to decide on all policy matters and to overseas General Functioning of the Bank.

I say that so far as the investment of the Bank in government Securities is concerned, I state that Chairman Shri. S.D. Majethia Vice-Chairman Shri. Suryakant Madhlani and General Manager Shri. J.N. Mehata were authorised by the board of Directors to take investment in Government Securities. As such it was their duty to follow the proper procedure laid down by RBI in order to ensure the safety of investments I was present in the board meetings of 20th July 2000 and 30th Nov. 2000 and 27th April 2001 in which decisions were taken for investment/ dis-investment in Govt. securities by the Bank as set out in the Resolution passed in the said meetings. I have never met in my life time till date Ms. Kanan Mewawala or any other Directors of Home Trade Ltd. In one of the Board meeting, it was conveyed by G.M. Shri. J.N. Mehata that the investment and dis-investment in G. Securities was being done in consultation with Vice- Chairman Shri. Madhlani.

My statement recorded in English read by me and found to be correct.

Before Me,


Inspector of Police,
EOW, CB., CID.,
Mumbai.

920
311

Date 9/8/2002

Statement of Shri. Sharad Prabhudas Gokani, H- 50 Occ- Profession (CA) R/o. , 12, Peddar Rpad, Mumbai. Tel:- 3821429 (o) 2347403

I am as above and reside at the above given address since about 18 years alongwith my family. I am a Chartered Accountant by profession and practicing in my own name.

Today as per the call from the office of GB CB CID., Mumbai I attended the office in connection with a case registered against the Directors of Home Trade and of Raghuvanshi Co-op bank Ltd. vide C.R. No 81/2002 at LT Marg Police Station and investigated by GB CB CID., Mumbai.

In this regard I state as under :

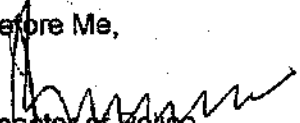
I am an elected director of Raghuvanshi Co- op. Bank Ltd. since 1985-86. Previously I was co-opted as Director in the Bank in 1983. The Bank was promoted by the members of our community viz. Lohanas. The registered office of the Bank is at Ground floor, Kilachand Mansion, Kalbadevi, Mumbai- 400002. The Bank has four branches located at 1. Kalbadevi (HO) 2. Grant Road 3. Vile Parle and 4 Kalbadevi.

I was the Hon. Secretary of the Bank during 1988-89 to 1994-95 and during the period 97-98 I was vice chairman of the Bank. None of the Directors of the Bank draw any remuneration, allowances or reimbursement or any other monetary advantages and they all worked honorary as a social service to the community . The Board has 12 directors. The Bank has a paid secretary who looks after the proceedings of the meetings and maintains its minutes etc. The day to day working of the Bank is under the management and supervision of the General Manager, shri. J. N. mehata, who has been with the Bank since about 20 years. The Board of Directors has amongst them the office bearers comprising of the Chairman, Vice-Chairman, and Hon. Secretary. The function of the Board of Directors is to decide on all policy matters and to overseas General Functioning of the Bank.

I say that so far as the investment of the Bank with government Securities is concerned, I state that Chairman Shri. Shivjibhai Majethia Vice Chairman Shri. Suryakant Madhlani and General Manager Shri. J.N. Mehata were authorised by the Board of Directors to make investment in Government securities. As such it was their duty to follow the proper procedure laid down by RBI in order to ensure the safety of investments. I was present in the Board meetings of 30th Nov. 2000 and 27th April 2001 in which decisions were taken for investment/dis-investment in Govt. Securities by the Bank as set out in the Resolution passed in the said meetings. I have never met in my life time till date Ms. Kanan Mewawala or any other Directors of Home Trade Ltd.

My statement recorded in English read by me and found to be correct.

Before Me,


Inspector of Police,
EOW CB., CID.,
Mumbai.

920
35

Date:- 10/8/2002

Statement of Shri. Pradip Gulabrai Gandhi H- 42 occ- Business, R/o. 21, Vallabh Apartment, 87, Bhulabhai Desai Road, Mumbai- 36 Tel:- 3647324, (o) 2886334.

I am as above and reside at the above given address since 1976 along with my family. I am carrying on business of PVC Pipes etc.

Today as per the call from GB CB CID I attended the office in connection with a case registered against the Directors of Home Trade Ltd. and Raghuvanshi co-op. Bank Ltd. vide C. R. No. 81/2002 at LT Marg Police Station and investigated by GB CB CID, Mumbai. In this regard I state as under.

I was an elected director of Raghuvanshi Co- op. Bank Ltd. since 1992-93 And I have been appointed as Hon. Secretary from about 1996. The Bank was promoted by the members of our community i.e. Lohanas. The registered office of the Bank is at Ground floor, Kilachand Mansion, Kalbadevi, Mumbai- 400002. The Bank has four branches located at 1. Kalbadevi (HO) 2. Grant Road 3. Vile Parle and 4 Kalbadevi.

None of the Directors of the Bank draw any remuneration, allowances or reimbursement or any other monetary advantages and they all worked honorary as a social service to the community. The Board has 12 directors. The Bank has a paid secretary who looks after the proceedings of the meetings and maintains its minutes etc. The day to day working of the Bank is under the management and supervision of the General Manager, Shri. J. N. Mehata, who has been with the Bank since about 20 years. The Board of Directors has amongst them the office bearers comprising of the Chairman, Vice-Chairman, and Hon. Secretary. The function of the Board of Directors is to decide on all policy matters and to oversee General Functioning of the Bank.

As the Hon. Secretary of the Bank, my work field was to organize and co-ordinate meetings of the Board and to attend to the secretarial work at the Board level as also at AGM Level. In this work, I was also assisted by the paid secretary of the Board.

M/s. Madhalani & Vithlani & co., were the internal Auditors almost since the inception of the Bank. The Internal Auditor Reports were not regularly forthcoming and the reports were usually submitted once a year. The Internal Audit Fees were Rs. 20,000/- p.a. and Rs. 5000/- for Tax Audit. The board wanted to replace the internal Auditors. But since the Internal Auditor had introduced a couple of parties who had sticky loans outstanding, the Board had decided to defer the replacement of the internal Auditors, with a view to help in the recovery of the said loans.

On the subject of investment in government securities, the board of Directors had passed 3 resolutions. The requirement of such investment was intimated to the board by Shri. J.N Mehata General manager of the bank. In the year 2000, on the basis of the information conveyed by Shri Mehata the board decided to invest the required sum in G- Securities to comply with the requirements of RBI and authorised GM by resolution dated 26/7/2000 to do so. Bank's Vice Chairman shri. Madhalani thereafter instructed Shri. Mehata that a relative of Shri. Madhlani, Ms. Kanan Mewawala working with Home Trade Ltd., be contacted for the purpose of making such investment. Shri. Madhlani had also informed about this to some of the directors. Thereafter, by a resolution dated 30/11/2000, any two of the following directors/ officers were authorised to make investment in GOI

1. S.D. Majethia Chariman
2. VT Madhlani Vice chairman
3. KK Varma Sr. Director.
4. P.G. Gandhi. i.e myself.
5. J.N. Mehata General Manager.
6. R.L.Modi

By a resolution dated 27/04/2001 Vice Chairman was authorised to sell the securities and reinvest amount of the same in purchase of GOI.

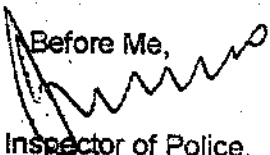
As such, matter of investment and disinvestment was being attended to by Shri. Mehata in consultation with Madhalani and Chariman S.D. Majethia. As per my Knowledge, no other director was involved with same and personally aware of the details or the execution of the transactions in investment and dis-investment in G-Sec.

On couple of occasions, Shri. Madhlani informed me and some other directors, that profit was made on dis-investment of the securities.

On 29th April 2002, for the first time I met Ms. Kanan Mewawala in the office of shri. K.K. Verma. In the said meeting when few other Directors were also present along with the GM we realized that a fraud and breach of trust has been committed in the Bank and the Bank has been cheated. We therefore, took a prompt decision to report the matter to the Police Authorities and then our Vice Chairman shri. Madhlani submitted complaint with the police.

My statement recorded in English read by me and found to be correct.

Before Me,


Inspector of Police,
EOW. CB., CID.,
Mumbai.

229
353

Date:- 2/9/2002

Statement of Shri. Ketan Rameshchandra Mashkaria H-30 Occ- Service, n/o 191/5313, Geetanjali "A", Pantnagar, Ghatkopar (E), Mumbai-400 075. Tel. - 515 8855

I am as above and reside at the above given address for the last 15 years alongwith my Father Shri. Rameshchandra H- 60. Mother smt. Meera H- 54 and one Sister Naisargi H- 24 and my wife Smt. Tejal.

Today as per the call I attended the office of GB CB CID., Mumbai . Here I was explained the brief facts of C.R. No. 81/2002 registered against the Directors of Home Trade Ltd. and others, at LT Marg Police Station and now investigated by GB CB CID, Mumbai. In this regard I state as follows.

My qualification is B.Com. I have completed my B.Com from Somaiya College at Vidya Vihar, Ghatkopar, Mumbai in the year 1992. Then I worked with Sub-broker by name Dynamic Investment from 92 to Oct. 95. Shri. Ravindera Kubadia was proprietor of the said Investment. Thereafter, in Nov. 1995 I joined Lloyds Brokerage Ltd having its office at Mittal Court, Nariman Point, Mumbai. Shri. Mihir Zaveri was Director and Shri. Sanjay Agarwal was CEO and N. S. Trivedi was company secretary. Shri. M. R. Gupta was owner of the company. Initially I received salary of Rs. 4000/- and my job was as assistant settlement which includes verification of shares. My immediate boss was Shri. Paresh Shah, who was then working as manager. Till Jan. 2002 I had worked in the said Settlement Department and then was transferred to Debt Market division. Meanwhile the Llyod brokerage was taken over by Sanjay Agarwal and it was renamed in July 1998 as Euro Asian Securities Ltd and then in Dec.1999 it was renamed as Home Trade Ltd. In Dec. 1999 the office was shifted at Vashi Railway Station complex.

When I was transferred to Debt Market Division,(Debt Desk) it was headed by Ketan Sheth and Subodh Bhandar. And Shri. Arvind Rai, Ms. Kanan Mewawala , Jaykumar Mehata were working in the said division. I was working as a officer in wholesale debt market department. My job-profile was entering the transactions related to buying & selling of government securities in the computer system, generating bills & contracts & maintaining inward/outward register of physical securities & SGL securities and get the contract notes and bills signed from authorised signatory viz. Subodh Bhandari, N.S. Trivedi and Sanjay Agarwal after initial signatures of Ms. Kanan, Arvind Rai, Jaykumar Mehata . I have also some times initialed the contract notes and bills in the absence of the above signatories. Ketan Sheth was working as head of the division and from October 2001 onwards Subodh Bhandari became the in-charge of this dvision. (Subodh Bhandari was also in-Charge of Accounts Division.) Ms. Kanan Mewawala & Arvind Rai were my superiors. I used to work according to the instructions given by Kanan Mewawala & Arvind Rai. Ketan Sheth used to contact the parties (Banks) and confirm the deal and thereafter used to instruct Subodh Bhandari or Arvind Rai or Ms. Kanan Mewawala or Jaykumar Mehata . After initial introduction with the parties by Ketan Sheth, Ms. Kanan Mewawala, Subodh Bhandari, N. S. Trivedi used to attend to the parties and in their absence I used to attend to the parties. Arvind Rai was mostly looking after the SGL transactions. As per the instructions of Ms. Kanan and Arvind Rai I used to enter the transactions, maintaining inward/outward register & sending the securities. In their absence, Subodh Bhandari & N. S. Trivedi, Company secretary, used to give me instructions related to government securities transactions.

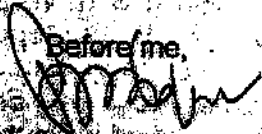
As far as Raghuvanshi Co-op. Bank Ltd. is concerned I state that, Shri. N.S. Trivedi and Ms. Kanan Mewawala had visited the bank one or two times. Here I was shown the contract notes and bills regarding sell and purchase of Securities. I checked these notes and bills and state that following were initiated by me in the absence of Ms. Kanan Mewawala.

Sr. No.	Contract no.	Trade Date	Settlement Date	Amount	Buy/Sell By RCB
1	14951	22/11/2001	12/12/2001	4,12,60,000/00	Buy
2	16174	15/02/2002	05/03/2002	4,32,45,777/78	Sell
3	16179	15/02/2002	04/03/2002	5,40,49,208/33	Buy

All the above mentioned contract notes and bills have been signed by Subodh Bhandari. I here give my signatures and initials on separate pages for investigation purpose.

My statement recorded in English, I read it and it is correct.

Before me,


Inspector of Police,
BOW.C.B. C.I. D.,
Mumbai.

11. Final

Date:- 3.9.2002.

Statement of Smt. Pallavi Vinay Shah H- 46, Occ- Service R/o D/ 7, Nandigram Hsg. Society, Bldg no. 1, Gilbert Hill Road, Andheri (W), Mumbai- 58 Tel - (O) 2066954, 2071767.

I am as above and reside at the above given address alongwith my family. My qualification is B.A. and from 1987 I am working with Raghuvanshi Co-Op. Bank Ltd. Presently I am attached to Head Office situated at Kilachand Mansion, Kalbadevi, Mumbai and working as Jr. Clerk.

Today as per the call from GB CB CID., Mumbai, I attended the office. Here I was explained the brief facts of C.R.No. 81/ 02 registered at LT Marg Police Station and investigated by GB CB CID., Mumbai. Against the directors of Home Trade and Raghuvanshi Co-op. Bank for cheating to the bank to the tune of Rs. 5.40 crores.

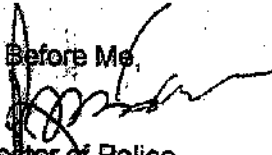
In this regard I state that I have no any idea of the investment in Govt. Securities nor it was opart of my regular duties. However as per the instructions of General manager Shri. J.N. Mehata I had written following Pay Orders issued to Home Trade Ltd.

1. P.O. NO. 957420 for Rs. 1,55,99,270.83
2. P.O. No. 957432 for Rs. 1,410902.78.

The above Pay Orders have been signed by Shri. J.N. Mehata and Shri. Meenoo master, Accountant of the bank.

My statement recorded in English I read it and it is correct

Before Me,


Inspector of Police,
GB CB CID., Mumbai.

Date 28/09/2002

Statement of Shri. Vinayak Namdev Bhandare H- 53 Occ- Service R/o. Shrikant Kunj, Room no.-1, Mona patankar Marg, Kurla (W), Mumbai-70 Tel : (o) 2619646 @ 6524035

I am as above and reside at the above given address since birth. My qualification is SSC. There after I Passed GDC&A (Government Diploma in Co-operation & Accountancy) in the year 85-86. The said course is equivalent to Graduation. However, I joined Co-operative Department in the year 1971 as a clerk. Subsequently in the year Dec.1996 I was promoted as Auditor, Grade II and since then I am working as Auditor. Presently I am attached to Special Auditor, Co-Operative Societies, Class I (Urban Banks) situated at Mohata market, 3rd Floor, Phaltan Road, Mumbai- 01.

Today i.e. on 28/09/2002 in response to the call received from Sr. Inspector of Police GB CB CID., Mumbai I attended the office in connection with a case registered against the Directors of Home Trade Ltd. and Directors of Raghuvanshi Co-operative Bank Ltd. kalbadevi Branch, Mumbai. vide C.R. No. 81/2002 at LT Marg Police Station and investigated by EOW, GB CB CID. Mumbai.

In this regard I state that I was appointed as auditor for annual statutory audit for the year 2000-20001 of Raghuvanshi co-operative Bank by District Special Auditor co-operative societies vide his letter dated 27/06/2001 and I commenced My audit on 13/07/2002. The audit was completed on 06/08/2001 and the audit report was submitted on 13/08/2001. Initially, Shri. Bendre. Auditor was appointed as auditor and he had carried out the audit of the RCB for first 6 months in financial year 2000-2001. However, he did not submit his report to the department.

I came to know from the record that the RCB had made investment of Rs. 4,0060,000/- (Face value Rs. 4 crores) in Govt. Securities on 23/08/2000 and the said was sold in the month of May 2001 on profit. Since the said securities were sold before I commenced my audit they were not available for physical verification at the time of audit. The record in the bank had shown sale of the securities on Profit and therefore I did not go into the details of the transactions. As such I did not make any special remark in my audit regarding the investment in Govt. securities by RCB.

My statement recorded in English I read it is correct.

Before me,


Inspector of Police,
GB, CB, CID., Mumbai.

Date 08/10/2002

Statement of Shri. Ramniklal Lallubhai Modi H- 80 Occ- no, r/o. Vandan building, lind Floor, Block no.4, Tilak Road, Ghatkoper (E), Mubmai - 77 Tel:- 5983551.

I am as above and residing at the above given address from 1070 alongwith my wife Smt. Pramilaben Modi. Today as per the call from the office of Economic offences wing, crime Branch, Mumbai. I attended the office in connection with a case registered against the Directors of Home Trade ltd and Raghuvanshi Co-operative Bank Ltd. vide C. R. No. 81/2002 at LT Marg Police Station and investigated by EOW (GB) CB CID., Mumbai for cheating the bank to the tune of Rs. 5.40 crores. In this regard I state as under.

My qualification is SSC. Before joining Raghuvanshi Co-operative Bank, I had worked in UCO Bank ^{from} 1944 to 1982 (i.e. till retirement) . At the time of retirement I was working as Inspection Officer. After retirement, I joined Raghuvanshi Co-operative bank on 15th December 1982 as Accountant and resigned on 1st January 2001. As a accountant, my job was to look after the deposit section. I was also authorised by General Manager Shri.JN Mehata to sign pay orders and cheques as second signatory. He had further informed me that the board of the Bank had passed the resolution to that effect. As such, I used to sign cheques and pay orders as second signatory.

As far as investment of the bank in the GOI securities is concerned I state as follows.

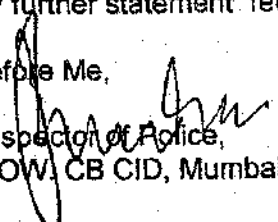
Around in the month of June 2000, General Manager Shri. JN Mehata had communicated to the board that the bank had to invest some of the amount in GOI ^{securities} as per RBI Circular. Therefore, the Board of Directors had empowered in all 6 directors/officers including myself to make investment in GOI as per RBI requirement.

As such, one transaction of purchase of securities ^{of Rs. 4 crores} had taken place till my resignation . The securities of the face value of Rs. 4 crores for Rs. 4,00,62,000/- were purchased from M/s. Home Trade ltd. the payment was made to HTL by Pay Order. The said Pay order was signed by JN Mehata as first signatory and myself as second signatory. The delivery of the securities was also received from HTL about within two months from the date of contract. As such, transaction was completed. Then in the month of January 2001, I resigned from the bank. Therefore, I am not aware about the further transactions made by the bank in GOI securities.

On being asked I state that I was not aware of the RBI circulars, prescribing the procedure to be followed for making investment in GOI securities and even today I am not aware of it. I had signed the said Pay Order as it was signed by General Manager J. N. Mehata. It was the job of General manager to follow the procedure laid down by RBI and he was earlier on higher post while working in UCO Bank. During my period of service in UCO Bank, I had never entertained transactions of dealing in GOI securities as the same were looked after by higher authority. This is the reason why I am not aware of the RBI circulars regarding investments in GOI securities.

My further statement recorded in English I read it and it is correct.

Before Me,


Inspector of Police,
EOW, CB CID, Mumbai.

361

Date:-10/10/2002.

Statement of Shri. Sadanand Shyam Purav, H-34 yrs. Residing at Sudha Niwas, Babhai, Eksar Road, Borivali (W), Mumbai-400 091. Tel-8338762. Off- 2611008.

I am as above and residing at the above given address along with my family Since birth.

I passed SSC from Suvidyalay School, in the year 1983 and B.Com from Gokhale College, Borivali in 1989. I had passed GDC & A., DIT, DCA Course. I have also completed computer Course, from C-Dac Institute at Yaswantrao Chavan Pratishthan, Mubmai.

In May 1995, I joined Co-operation Department, Maharashtra State, as a Special Auditor, Class-II. Presently, I am working in Special Auditor, Co-op. Societies (Housing-IV) located at contractor Building, 2nd Floor, Ramji Camani Marg, Mumbai-38 from 1998.

Today, as per the call I attended the office of GB CB CID., Mumbai in connection with a case registered against the Directors of Home Trade Ltd. and of Raghuvanshi Co-op. Bank Ltd., (RCBL), vide C.R. No. 81/2002 at LT Marg Police Station and investigated by GB CB CID., Mumbai for cheating the bank to the tune of Rs. 5.40 crores.

In this regard I state as under:-

The fraud regarding investment in Govt. Securities was disclosed at Nagpur District Central Co-operative Bank Ltd, Nagpur during inspection by National Agricultural Bank for Rural Development (NABARD). In pursuance to this fraud Commissioner of Co-operation Department has decided to make enquiry in all Co-op. Banks in Maharashtra, regarding investment in Govt. Securities.

As such I was directed by Divisional Joint Registrar, Co-op. Societies, Mumbai vide his letter dated 03/05/2002 to conduct inspection of Raghuvanshi Co-operative Bank Ltd., located at Kalbadevi, Mumbai and other 4 Co-op. Banks in Mumbai area.

As per the above order I conducted inspection of Raghuvanshi Co-op. Bank Ltd. on 6th & 7th May, 2002. Then, I submitted my report on 13/05/2002 to District Dy. Registrar, Co-op. Societies and copy of the same was also forwarded to Divisional Joint Registrar, Co-op. Societies, Mumbai.

During my inspection, it was disclosed from the record that, the RCBL had made total 9 transactions of purchase of Govt. Securities through one broker company, viz. M/s. Home Trade Ltd., and 8 transactions of sale of Govt. Securities to Home Trade Ltd.. Period of all these transactions was between 23rd August, 2000 to 15th Feb. 2002. It was also noticed that these transactions were made by the bank in Physical Mode and not in SGL mode as directed by RBI in its circular dated 4th September 1992. The bank had not maintained investment register. Further the bank had not received physical delivery of the securities from M/s. Home Trade Ltd, though it had shown sell of the

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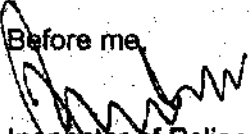
same later on. However, shri. JN Mehata General manager of the Bank had submitted copies of the securities stating that the same were received from HTL against purchase of securities as per contract date 23/08/2000. However these were not seen transferred in the name of the bank. GM Mehata and Vice Chairman Shri. Madhlani were also inquired in this regard. But they did not give any reply. As such, I presumed that, these

~~securities had not been received by the bank against the said amount.~~
In respect of other transactions the bank had never received physical delivery of the securities. However it has been disclosed from the record that the bank had sold securities to HTL and had received amount from HTL. In the last transaction dated 15th February 2002, it was disclosed from the record that, the bank had purchased securities of the Face value of Rs. 5 crores for Rs. 5,40,49,208.33 and the said amount was paid by the bank to HTL on 4/3/2002. However, the bank had not received physical delivery of the securities even on the date of payment. It was also noticed that the bank had not made any efforts to get the physical delivery of the securities in other transactions too except one letter dated 30/4/2002. Further I also noticed that the bank had made transactions of sale of the securities on the dates of purchase of securities. This very fact revealed the speculative nature of transactions by the bank officers in conspiracy with the officers of HTL, which resulted into loss to the bank in crores of Rupees.

Considering the above-referred situation I had recommended legal action against the directors of the bank and of M/s. Home Trade Ltd. , in my report dated 13/05/2002. I submit the copy of the same. Thereafter, Spl. Auditor shri. V.R. Kulkarni working under Divisional Jt. Registrar, co-operative societies (audit), Navi Mumbai was also directed to conduct the inspection. Then he also conducted the inspection and as per the order of our superiors, he lodged the complaint against the Directors of M/s. Home Trade Ltd. along with directors of Raghuvanshi co-operative Bank Ltd.

My statement recorded in English I read it and it is correct.

Before me


Inspector of Police,
GB CB CID, Mumbai.

१६६१

जा.क.चि.ले.प/ता.१/फि.घ./मु.बै.बँक मु.ब. २००२
कार्यालय

विभागीय सहनिबंधक,सहकारी संस्था,मुंबई विभाग,
मुंबई,मल्लोबा हावुग,द वा मजला,फोर्ट,मुंबई ४०० ००१
दिनांक :- ३/५/२००२

प्रति,
श्री एम.एस.पुस्त
विशेष लेखापरिक्षक,
पग-२,सहकारी संस्था,
गृह-४,मुंबई.

विषय :- नागरी सहकारी बँकाची गव्हर्नमेंट सिव्हरिटीज मधील गुंतवणुकीबाबत.

संदर्भ :- मा.सहकार आयुक्त व निबंधक,सहकारी संस्था,महाराष्ट्र शासन,मुंबई यांचेकडील पत्र क्र. अर्थ/मु.लि/जिमम/गैरव्यवहार/५००१ दि. ३० एप्रिल २००२

Recd 6/5/02
21/5/02

मा.सहकार आयुक्त व निबंधक,सहकारी संस्था,महाराष्ट्र शासन,मुंबई यांचे पत्रानुसार या कार्यालयाच्या असे निदर्शनास आणून दिले आहे. नागरी सहकारी बँकांमध्ये गव्हर्नमेंट सिव्हरिटीज मध्ये गुंतवणूक करताना गैरव्यवहार झाल्याची शक्यता नाकारता येत नाही. नागरी सहकारी बँकांची निर्धारित केलेल्या एम.एल.आर.च्या निमित्त गव्हर्नमेंट सिव्हरिटीज मध्ये करण्यापुढी मर्यादित निमित्त पूर्ण परधानी घेणे आवश्यक आहे. त्या प्रमाणे सदर गुंतवणूक करताना रिझर्व बँकेचे परिपत्रक क्र.आरएफ/बीसी-१७/अ ४/९२-९३, दि.४ सप्टेंबर १९९२ अन्वये निश्चित केलेल्या गुंतवणूक धोरणाची काटेकोरपणे बँकेनी अंमलबजावणी करणे आवश्यक आहे.त्या करिता विशेष लेखापरिक्षणाची मोहिम हाती घेतलेली आहे. सदर विशेष लेखापरिक्षणासाठी आपणांचे स्वागत्य बँका देण्यांत येत आहेत.

- १.प्रताप को.ऑप.बँक लि.
- २. प्रियदर्शनी को.ऑप.बँक लि.

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6/5/2002

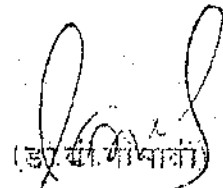
- 3. रघुवंशी को.ऑप.बैंक लि.
- 4. राजापुर को.ऑप.बैंक लि.
- 5. एन.के.जी.एस.बी. को.ऑप.बैंक लि.

आपल्याकडे विशेष लेखापरिक्षकांना देण्यात आलेल्या बँकासंदर्भात मध्यमवर्गीय नियमावली मधील गुंतवणूक करताना कौणकोणत्या अनियमितता झाल्या याचा बारकाईत तपासणी करून गैरव्यवहारस जबाबदार असणा-या व्यक्ती/पदाधिकारी/अधिकारी यांच्या विषयाच्या संस्थेबाबत अहवाल या कार्यालयाकडे सादर करावा.

आपण केलेल्या तपासणीच्या अहवालासोबत खालील तथ्या मध्ये साहित्यी देण्यात यावी.

बँकेचे नाव	गव्हर्नमेंट सिव्क्युरिटीज चा तपशील	गव्हर्नमेंट सिव्क्युरिटीज मध्ये केलेली गुंतवणुकीची रक्कम	गव्हर्नमेंट सिव्क्युरिटीज बँकेच्या ताब्यात आहेत किंवा नाहीत	चोकर/दस्तावा घे ना व	गव्हर्नमेंट सिव्क्युरिटीज मध्ये गुंतवणूक करताना भारतीय रिझर्व बँकेचे परिपत्रक क्र. ४/९२-९३ दि. ४ सप्टेंबर १९९२ मधील निर्णय केलेल्या गुंतवणूक शाखा बँकेने देण्यात आलेली केली आहे काय ?	गैरव्यवहार असल्यास जबाबदार व्यक्तीचा नाव

सादर कार्यवाही दि. १०.५.२००२ पूर्वी या कार्यालयास सादर करावी.

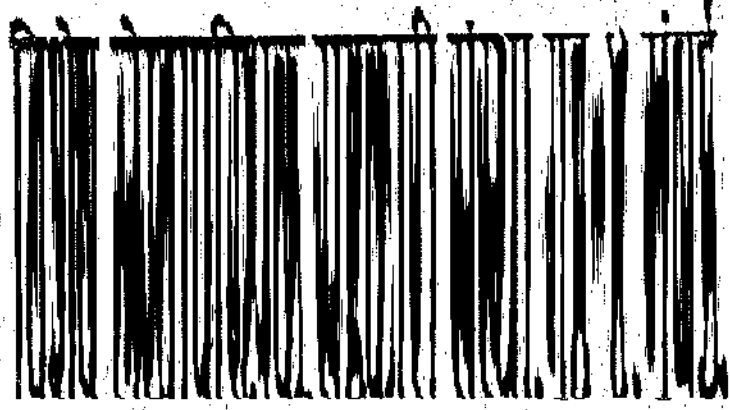


(डॉ. वी. जी. भावे)

विभागीय महानिबंधक
सहकारी संस्था, मुंबई विभाग, मुंबई

जा.क्र.विलेप/गृह-४/रघुवंशी बँक रोखे 1923/2002
तपासणी/सन २००२

फ र या ल य



कॉन्ट्रक्टर धिल्डींग, २ रा मजला, रा.क.मार्ग,
येलोहड्डस्टेट, मुंबई-४०००३८.

दिनांक :- १३/५/२००२

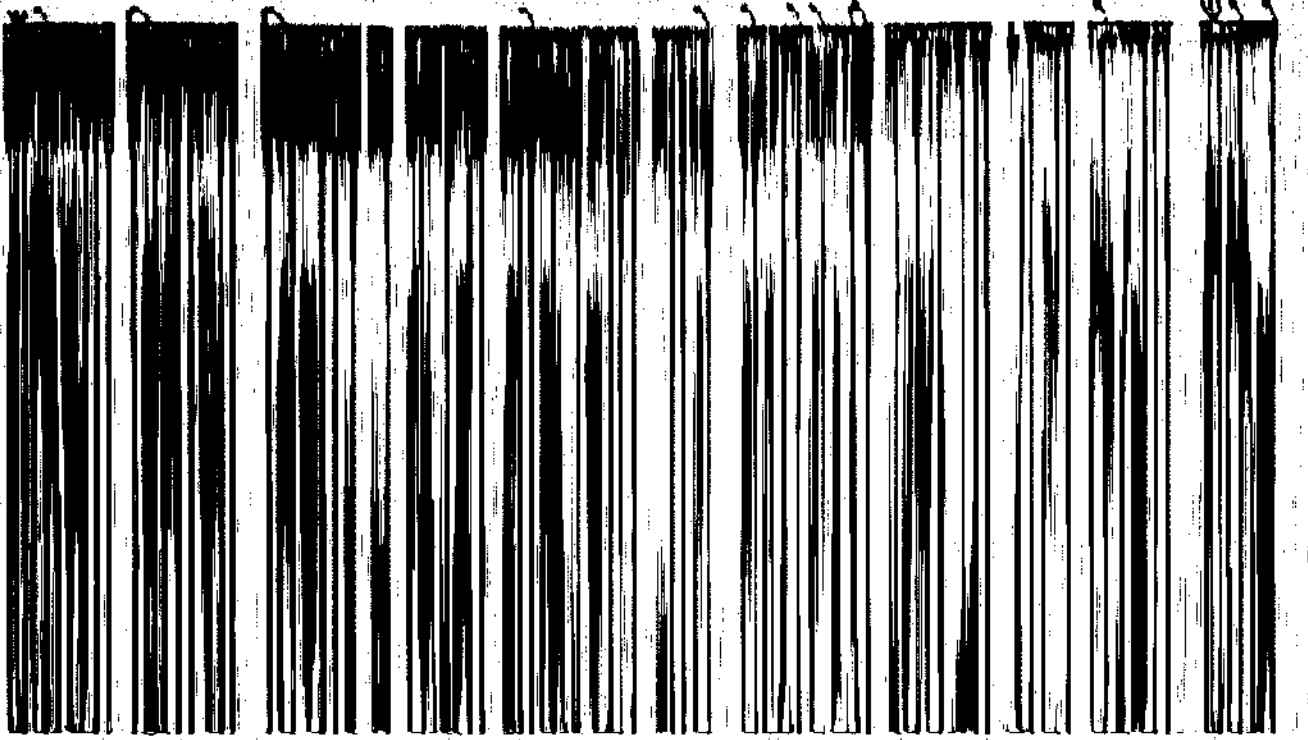
प्रति,
खिल्हा उपनिबंधक,
सहकारी संस्था, मुंबई-१ शहर,
मत्तोत्रा हाऊस, ६ वा मजला फोर्ट,
मुंबई-४०० ००१.

विषय :- रघुवंशी को.ऑप.बँकेमधील शासकीय कर्ज रोखे
खरेदीमध्ये झालेल्या गैरव्यवहाराबाबत.

महोदय,

मा.विभागीय सहनिबंधक, सहकारी संस्था, मुंबई विभाग, मुंबई
यांचेकडील दि. ३.५.२००२ च्या सुचनेनुसार मी, रघुवंशी को.ऑप.बँक लि. या बँकेच्या
शासकीय कर्ज रोखे खरेदी प्रकरणाची चौकशी केली व सदर चौकशीमध्ये बँकेत सद
कर्ज रोखे खरेदी प्रकरणात मोठ्या प्रमाणात गैरव्यवहार झालेला असून दलालांमार्फत
केलेल्या व्यवहारामध्ये बँकेची एकूण रु. ५,४०,४९,२०८.३३ ची फसवणूक झाली असू
पर्यायाने बँकेचे तेवढ्या रकमेने आर्थिक नुकसान झाले आहे.

ब्रोकरला अदा करणे अपेक्षित नाही. ज्या बँकाकडून किंवा संस्थेकडून कर्ज रोखे खरेदी केले त्यांनाच रक्कम अदा करून ब्रोकरला फक्त त्याचे कमिशन देणे अपेक्षित होते. कारण त्यामध्ये बँकेची फसवणूक होण्याची शक्यता असते. असे असतांना देखील



वेळोवेळी रक्कम अदा केल्या असल्यामुळे बँकेस प्रचलित पध्दती नुसार चार दिवसांत कर्ज रोखांचा प्रत्यक्ष ताद्या मिळणे आवश्यक होते. परंतु बँकेने वेळोवेळी रक्कम अदा केल्या असून देखील त्यापोटी बँकेला प्रत्यक्षात कर्ज रोखे ताद्यात मिळालेच नाहीत व कालांतराने ब्रोकर मार्फत सदरचे रोखे विक्री केल्याचे दर्शवून ब्रोकरने बँकेस नफयासह रक्कम अदा केल्याचे दर्शविलेले आहे. बँकेने मेसर्स.होमट्रेड च्या मार्फत केलेल्या व्यवहाराचा तपशील खालीलप्रमाणे आहे.

दिनांक	खरेदी	रक्कम (कोटी)	दिनांक	विक्री	रक्कम (कोटी)
२३.६.२०००	१०.९५ टक्के सी.जी २०११	४.००	३.५.२००१	१०.९५ टक्के सी.जी २०११	२.२०
			६.५.२००१	१०.९५ टक्के सी.जी २०११	२.२०
					<u>४.४०</u>
३.५.२००१	१२.५ टक्के सी.जी. २००४	२.२०	३.७.२००१	१२.५ टक्के सी.जी. २००४	१.७२
		<u>२.२०</u>			
		<u>४.४०</u>			

क्रि.सं. ८.५.२००१	रखेदी १२.५ टक्के सी.जी. २००४	रुक्म २.२७ <u>०.०७</u> २५५०६	रवेगाव ३.७.२००१	रवेका १२.५ टक्के सी.जी. २००४	रुक्म १.१५
			३.७.२००१	१२.५ टक्के सी.जी. २००४	<u>१.७२</u> ४.५९
३.७.२००१	१०.२५ टक्के सी.जी. २०१२	१.०४	---	---	---
३.७.२००१	१०.२५ टक्के सी.जी. २०१२	१.५६	---	---	---
३.७.२००१	१०.२५ टक्के सी.जी. २०१२	<u>१.५६</u> <u>३.१६</u>	१४.९.२००१	१०.२५ टक्के सी.जी. २०१२	४.३५
१४.९.२००१	१०.०३ टक्के जी.ओ.आय २०१९	४.६२	२२.११.२००१	१०.०३ टक्के जी.ओ.आय. २०१९	४.६२
२२.११.२००१	८ टक्के सी.जी. २०११	४.१३	१५.२.२००२	८ टक्के सी.जी. २०११	४.३२

२००१

१५.२.२००२ ८.७८८८८ ५.४०
जी.ओ.आय
२०१७

उपरोक्त सर्व व्यवहारामध्ये शेवटचा व्यवहार यगळता बँकेने अदा केलेल्या सर्व रक्कमा तथाकथित नफ्यासह बँकेस परत मिळाल्या आहेत. परंतु शेवटचा व्यवहार हा दि. १५.२.२००२ रोजी झाल्याचे दर्शविण्यांत आले आहे. जी.ओ.आय २०१७ हे रोखे रु. १०७ च्या वराने रु.५.३५ कोटी इतक्या रक्कमेस खरेदी करण्यांत आल्याचे दर्शविलेले आहे. सबर रक्कम बँकेने दि. ४.३.२००२ रोजी अदा केले असून दिनांक ४.३.२००२ पर्यंतचे व्याज रु. ५.४९,२०८.३३ सह एकूण रु. ५.४०४९,२०८.३३ मेसर्स.होम ट्रेड लि.मुंबई जिल्हा मध्यवर्ती सहकारी बँकेचा ग्रामी धनादेश क्र. ८२८९०९ दिनांक ४.३.२००२ नुसार अदा केलेली आहे. व त्याचे कर्ज रोखे अवयापही बँकेस प्राप्त झालेले नाहीत.

मुळातच बँकेच्या हिताच्या दृष्टीने ब्रोकरीच्या नावाने रक्कम अदा न करता ज्या बँकेकडून किंवा संस्थाकडून रोखे खरेदी केले त्यांना थेट रक्कम अदा करणे आवश्यक होते. परंतु व्यवस्थापनाने बँकेचे हित लक्षात न घेता वेळोवेळी ब्रोकरीला थेट रक्कम अदा करून बँकेचे हित धोक्यात आणलेले आहे. व शेवटच्या व्यवहारामध्ये बँकेची फसवणूक झाली असून बँकेचे आर्थिक नुकसान झाल्याचे स्पष्ट दिसते व बँकेचे हित जोपासण्यामध्ये बँकेचे व्यवस्थापन पूर्णपणे अपयशी झालेले असून बँकेचे संचालक मंडळावर नियमाप्रमाणे योग्य ती कारवाई व्हावी असे याद्वारे कळविले जाते.

कळविले ही विनंती.

१५/२/०२
१५१५०२
१५/२/०२

आपला विश्वासू
१५/२/०२

विशेष लेखापरिक्षक,
सहकारी संस्था, (गृह-४)
मुंबई

१५/२/०२
१५१५०२
Clerk to the
Regional Joint Registrar
Co-op. Socy., B. D.
Bombay

- 1 -

Date 18/9/2002

Statement of Shri. Vinayak Maruti Prabhu H- 42 occ- Serive R/o. B-508, Raj Towers.
I.C. colony, Borivaly (W) Mumbai 103 Tel:- © 8942330 (o) 2022404/07 .

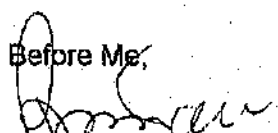
I am as above and reside at the above given address from 1988 along with my family. My educational qualification is B.Com and CAIB, part-I. I joined in IndusInd Bank in the year 2001 as a Chief manager. Presently I am working in Nariman Point Branch as a chief Manager.

In response to the summons from the office of GB CB CID dated 6/9/2002, I attended the office and submit the documents as required by your office along with covering letter dated today signed by me.

1. Certified copy of A/c opening form of A/c no. 550703 060 of m/s. Home Trade Ltd.
2. Original copy of resolution (duly signed by Sanjay Agarwal) passed by HTL dated 29th Dec. 2000 authorizing Ketan Sheth and Subodh Bhandari as a signatory to the account bearing their signatures and photographs on it.
3. Original request letter signed by Mr. Subodh Bhandari for issue of Pay order of Rs. 46228777.78 in favour of Raghuvanshi co-op. Bank dated
4. Original cheque no. 280511 for Rs. 46228777.78 issued by HTL in favour of Raghuvanshi Bank. *the bank for issue of P.O. to Raghuvanshi bank*
5. Xerox copy of Pay order no. 318571 for Rs. 46228777.78 issued in favour of Raghuvanshi Bank.

My statement recorded in English I read it and it is correct.

Before Me,


Inspector of Police,
GB CB CID,
Mumbai.

September 18, 2002

To
The Office of Sr. Inspector of Police
General Branch, Crime Branch, CID,
Commissioner of Police Office Compound
Op. Crawford Market C.I.D.
Mumbai

Ref.: C.R. No. 81/2002 against Directors of Home Trade Ltd.

Dear Sir,

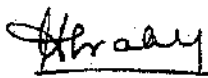
With reference to your Order under Section 91 of Cr. P.C. bearing No. 7737/U-IGB/CB/CID/02 dated 6/9/2002, we are enclosing the following :

1. Certified true copies of the Account Opening Form
2. Original copy of Resolution passed by the Company on December 29, 2002
3. Original request letter signed by Mr. Subodh Bhandari for issuing of Payorder
4. Original cheque bearing no. 280511 for Rs. 4,62,28,777.78 issued by Home Trade
5. ^{2erox copy} ~~Original~~ Payorder no. 318571 for Rs. 4,62,28,777.78 favouring Raghuvanshi Co-operative Bank Ltd.

Attn
Kindly acknowledge receipt.

Thanking you.

Yours faithfully,
For **IndusInd Bank Ltd.**,


Authorised Signatory



229
1379 (118)

**COPY OF THE RESOLUTION PASSED BY THE
BOARD OF DIRECTORS OF THE COMPANY HELD AT
INTERNATIONAL INFATYAH DABUL, VASHTI, NAVI
DECEMBER 29, 2000.**

"RESOLVED THAT in continuation of earlier resolution, Mr Ketan Sheth, Director and Mr. Subodh Bhandari, Senior Vice President of the Company be and are hereby Authorised as additional signatories to operate severally, the Company's Bank Account no 0006-550703-060 with *IndusInd Bank*, Nariman Point branch, Mumbai - 400 021.

RESOLVED FURTHER THAT henceforth the said bank account be operated by the following persons as additional signatories, along with the existing signatories as under:-

Name	Designation	Authority
Mr. Ketan Sheth	Director	Severally
Mr. Subodh Bhandari	Sr. Vice President	Severally

Ketan Sheth
Subodh Bhandari

RESOLVED FURTHER THAT the bank be and is hereby authorised to honour all cheques, bills of exchange, promissory notes and other negotiable instruments drawn, accepted, made or signed on behalf of the Company severally by additional signatories (in addition to the existing signatories) Mr. Ketan Sheth, Director or Mr. Subodh Bhandari, Senior Vice President of the Company and to act upon any instructions so given relating to the account of the Company, whether the same be overdrawn or not or relating to the transactions of the Company.



home trade ltd.
Tower 3, 5th Floor,
Vashti Railway Station Complex
Navi Mumbai - 400 705, India.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2546

RESOLVED FURTHER THAT this resolution be communicated to the Bank and shall remain in force until written notice to the contrary is given to the Bank".

For Home Trade Limited

Sanjay Agarwal

Sanjay Agarwal
Director

Received from India

December 18, 2001

The Manager
IndusInd Bank Ltd.,
Nariman Point Branch,
3rd Floor, Hoechst House,
Nariman Point,
Mumbai - 400 021

Dear Sir,

Ref. - Request for Pay Order

<u>Amount(Rs.)</u>	<u>Amount in words</u>	<u>In Favour of</u>
4,62,28,777.78	Four Crore sixty two lacs twenty eight thousand seven hundred seventy seven and paise seventy eight only.	Raghuvanshi Co-Operative Bank Ltd.

Home Trade

home trade ltd.

Tower 4, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

You are requested to issue the above mentioned payorder and handover the same to the bearer of this letter. Please find enclosed the cheque for Rs 4,62,28,777.78 bearing no. 280511 dated 19.12.2001 drawn on your bank in your favour from our Current Account No. 550703 060 for issuance of the abovementioned pay order

You are authorized to debit our above mentioned Current Account with the necessary bank charges , if any, for issuance of this pay order.

Thanking you,

Yours truly,

For Home Trade Ltd.,


Authorized Signatory

233-AC 3815


PAY ORDER

19/12/01

OR ORDER

Rs. 4,62,28,777/-

FOR INDUSIND BANK LTD.


 AUTHORISED SIGNATORIES

THE MUM. B. C. CITY BANK LTD.
 MUM. (F) FOR
 20 DEC 2001
 SPL. CLG. I (H. V.)
 400-068-016

IndusInd
 Bank Limited
 NARIMAN POINT BRANCH,
 3rd Floor, Heechat House,
 Nariman Point,
 Mumbai - 400 021.

PO

318571# 400234004#

PAY RAGHUVANSHI CO-OPERATIVE BANK LTD

RUPEES Four Lakhs Sixty Two thousand eight hundred and seventy seven only

ON ACCOUNT OF

THE MUM. B. C. CITY BANK LTD.

Certificate to be torn copy



PAID ONLY

D S Bhatt & Sons Mar 2002

322

October 19, 2002

To
Sr. Inspector of Police
General Branch, Crime Branch
CID
MUMBAI

Dear Sir:


Re: Freezing of CSGL A/c. of Home Trade Ltd
C.R. No. 81/2002 registered against Home
Trade Ltd and otrs.

With reference to your letter No. O.W.9594/U-I/GB/CB/CID/02 dated 18th Oct, 2002, requesting us to freeze the CSGL account of Home Trade Ltd, we would like to state that we do not have in our custody any security either in D-Mat or Physical form for Home Trade Ltd under their Constituent SGL (CSGL) Account maintained with us.

Further, we would like to inform you that M/s. Home Trade Ltd has not done any transaction in their Constituent SGL (CSGL) Account maintained with us, since April 25, 2001 onwards, till date.

Thanking You

Yours faithfully


A. G. Datar
Asst. Vice President
Head- Treasury Operations

TR 248/B/2m

Sr. P. Unit. I / P2 Katdare
for NA

SH

आपका धन्यवाद
आपके मुझे शान 24/10

A.N. NO. 6695/rep/cal/cor

ORDER UNDER SECTION 102 OF Cr. P. C.

O.W. No. 9574U-I/GB/CB/CID/02.
Office of the,
Sr. Inspector of Police,
General Branch, Crime Branch,
C.I.D., Mumbai.
Date:- 17.10.2002
Tel:- 262011 Ext 165, 124.

To,

The General Manger,
IndusInd Bank,
3rd floor, Hoechst House,
Nariman Point, Mumbai

Sub:- Freezing of CSGL A/c of Home Trade Ltd.
Ref:- C.R. No. 81/2002 registered against Home trade Ltd and otrs.

Sir,

This branch is investigating the above referred case registered against the Directors of Home Trade Ltd., and others for cheating to Raghuvanshi co-operative Bank Ltd. to crores of rupees.

During the course of investigation, it is learnt that Home Trade Ltd. is having CSGL A/c with your Bank. Therefore, you are requested to freez the said A/c and inform this branch about the balance in the said A/c, within two days from the receipt of this letter.



Yours faithfully,

[Signature]
Sr. Inspector of Police,
GB., CB, CID., Mumbai.



Tel: 2836402

Date 18/9/2002

Statement of Shri. Mahesh Manohar Shirali H- 35 occ- service r/o. Plot no. 80, Hindu colony, II lane, Dadar (E), Mumbai-14. Tel:- @ 4100766 (o) 2846903.

I am as above and reside at the above given address from my birth.alongwith my family. My qualification is B.Com LLB. I Joined the UTI bank in 01.01.2001 as a manager and since then I am working in fort branch.

In response to the summons from the office of GB CB CID dated 10/9/2002, I attended the office and submit the documents as required by your office along with covering letter dated today signed by me.

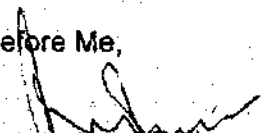
1. Account opening form of M/s. Home Trade Ltd. a/c no. 25504.
2. Signature verification of Shri Sanjay Agarwal by HDFC Bank Ltd.
3. Two Resolutions passed by the company for opening the A/c.
4. Copy of SEBI Registration
5. Certificate of Incorporation consequent to the change in the name of company
6. Copy of the Company's PAN Card.
7. Letter from the company for change in address.
8. Signature verification of Shri. Subodh Bhandari by HDFC bank Ltd.
9. Memorandum and Articles of association of the company.
10. Letter from the company in respect of inclusion of additional signatories namely NS Trivedi and Ketan Sheth along with their photographs.
11. Resolution passed by the company in respect of inclusion of the new signatories as stated above and the new mode of operation of the account there after
12. Copy of statement of A/c from 1.1.2001 to 19.4.2002.

I further state that, Asst. vice President- operation Shri. Vishwanathan of our Bank had submitted following documents with the covering letters dated 11/6/2002 and 6/9/2002, duly signed by him.

1. Original cheque no. 32355 dated 4.3.2002 for Rs. 4,33,00,000/- favouring Home Trade Ltd for transfer of amount to it's A/c in our Kolkata Branch.
2. Original cheque no. 32357 dated 5.3.2002 for Rs. 36,69,900/- favouring Giltedge management Services Ltd..
3. Original cheque no. 32358 dated 6.3.2002 for Rs. 70,00,000/- favouring Pioneer Securities Ltd.
4. Original cheque no. 18040 dated 4.3.2002 for Rs. 4,32,45,777.78 for issue of pay order favouring Raghuvanshi Co-operative Bank Ltd.
5. Original Pay order no. 112023 dated 4/3/2002 for Rs. 4,32,45,777.78 favouring Raghuvanshi Co-operative Bank Ltd.

My statement recorded in English I read it and it is correct.

Before Me,


Inspector of Police,
GB CB CID, Mumbai.



UTI BANK LTI

Universal Insurance Build
Sir P. M. Road, Fort, Mumbai - 400
Tel.: 2835782 / 5784 / 5787 / 5
2846902, 2884982 • Fax: 2835
E-mail : mumb@utibank.co
Website : www.utibank.co

18TH Sep 2002
Ref: UTIB/KSVM/02-03

Office of the Senior Inspector of Police
General Branch , Crime Branch
Police Commissioners Office Compound
Annex - I Building , 2nd Floor
Opp Mahatma Phule Market
Mumbai 400001

Sir

Ref : Your letter Dated : 10/09/02 No : 81/02

With reference to the above we enclosed the original account opening form of HOME TRADE LTD along with all the relevant forms as enumerated below.

- 1) Account opening form of HOME TRADE LTD (a/c no 25504)
- 2) Signature verification of Shri Sanjay Agarwal by HDFC bank Ltd
- 3) Resolution by the company for opening the account
- 4) Resolution by the company for opening the account
- 5) Copy of SEBI registration
- 6) Certificate of incorporation consequent to the change in name of the company
- 7) Copy of the companys PAN card
- 8) Letter from the company for change in address
- 9) Signature verification of Shri Subodh Bhandari by HDFC bank Ltd
- 10) Memorandum & Articles of the company
- 11) Letter from the company in respect of inclusion of additional signatories namely N S TRIVEDI & KETAN SETH Halong with their photographs
- 12) Resolution by the company in respect of inclusion of the new signatories as stated above and the new mode of operation of the account there after

copy of statement of a/c 25504 from 01/09/02 to 17/09/02

Kindly acknowledge

Thanking you

Yours faithfully

19-12-2001

23

PAY TO Yourselves

OR ORDER

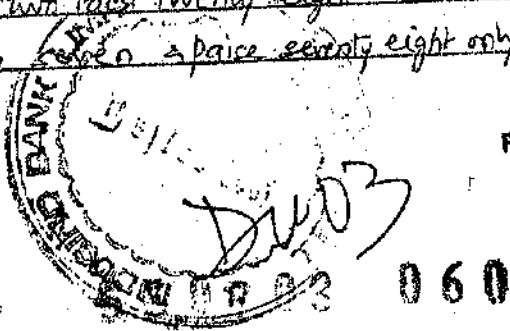
RUPEES four crores sixty two lacs twenty eight thousand
seven hundred seventy seven & paise seventy eight only

Rs. 4,62,28,777-78



IndusInd
Bank Limited
NARIMAN POINT BR.,
3rd Floor, Hoechst House,
Nariman Point,
Mumbai - 400 021.

Payable at branches listed overleaf
B



For HOME TRADE LIMITED

Bhandari
Authorized Signatory/Director

⑈ 280511⑈ 000234000⑈

29

02/25504

02/25504

89 (278)

UTI BANK LTD.



ACCOUNT OPENING FORM FOR CURRENT / TERM DEPOSIT ACCOUNTS

(FOR LTD. COMPANIES, CLUBS, ASSOCIATIONS)

GENERAL MANAGER

BRANCH

TO BE GIVEN BY BRANCH	
CUSTOMER NO.	004023474
ACCOUNT NO.	CA-25504
DATE	/ /
	D D M M Y Y

Please Open CURRENT/TD. Ac FOR Rs. FOR DAYS/MONTHS/YEARS @ pa AS UNDER

Company/Club/Association
HOME TRADE LIMITED
 143 Mittal Court
 7th Floor 1st Floor NPT
 M-2 2846114

Regd. Office **124 A, SOHRAB HALL, 21, LAKSHMI
 ROAD, PUNE - 411 001.**

Business / Factory / Address:
**INTERNATIONAL INFOTECH PARK
 TOWER NO 3, 5th FLOOR, VASHI
 NAVI PUNBAI - 400703 Tel: 7909000**

I do not require any credit facility with and other Bank/Branch. We undertake to inform you
 when such facilities are availed by us, with other Banks/Branches.
 I do not require any credit facility with other Bank/Branch, details of which are enclosed

Signature of the person(s) authorized
 to open the account

Documents attached (✓/X)

- Certificate of incorporation
- Certificate of registration
- Copy of the Memorandum and Articles of Association
- Certificate of approval of Joint Stock Companies that the Company is entitled to commence business for inspection and return
- Certificate of registration of the company

Signature of the person(s) authorized
 to open the account

SANJAY A. RUTAL, DIRECTOR

SUBODH BHANDARI, VICE PRESIDENT

Will Sign for the company as

FOR OFFICE USE

Signature of Verifying Officer

Sher

The document is not required when

- The company is a private firm
- The company was registered before 13 and does not invite the public to subscribe for shares
- The Company is limited by guarantee and does not have a share capital.

MANAGER

ACCOUNT OPENED

DATE

NUMBER OF CHEQUE BOOK ISSUED

FROM

TO

02A-H/W

02/25504 CA

(255) 6398

August 23, 2001

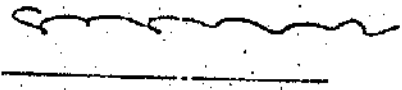
To,
HDFC Bank Ltd.
Nariman Point
Mumbai - 400 021.

Dear Sir,

Re: Sub: Signature Verification (Current Account No. 001040317011)

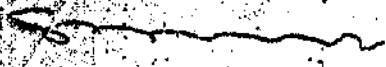
The following person is authorized to operate the above mentioned severally. Kindly verify his signature as per your records.

1. Mr. Sanjay Agarwal



Thanking you,

Yours truly,
For Home Trade Ltd.

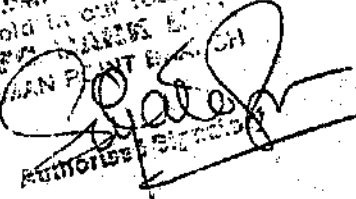


Authorized Signatory



Home Trade Ltd.
Tower 4, 5th Floor
Vashi Rly. Station Complex
Navi Mumbai - 400 705
Tel: (91-22) 781 2411
Fax: (91-22) 781 2412

Without risk & responsibility on the part of the Bank & in case of any dispute that the specimen signature of SANJAY AGARWAL agree with the specimen held in our records.
For HOME TRADE LTD.
NARIMAN POINT BRANCH



AUTHORIZED SIGNATORY

00 2/W

7812548

283

399

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING OF THE COMMITTEE OF DIRECTORS OF THE COMPANY HELD ON 17TH AUGUST, 2001 AT INTERNATIONAL INFOTECH PARK, TOWER NO.3, 5TH FLOOR, VASHI, NAVI MUMBAI - 400 703.

"RESOLVED THAT a current account be opened in the name of the Company with UTI Bank Limited, Fort branch, Mumbai and the same be opened severally by Mr. Sanjay Agarwal, Director and Mr. Subodh Bhandari, Vice President of the Company.

RESOLVED FURTHER THAT the UTI Bank Limited, Fort branch, Mumbai be and is hereby authorised to honour all cheques, bills of exchange, promissory notes, and other orders for payments drawn, accepted, made or signed on behalf of the Company severally by Mr. Sanjay Agarwal, Director and Mr. Subodh Bhandari, Vice President of the Company and to act upon any instructions so given relating to the account of the Company whether the same be overdrawn or not or relating to the transactions of the Company.

RESOLVED FURTHER THAT this resolution be communicated to the Bank and shall remain in force until written notice to the contrary is given to the Bank."



home trade ltd.
Tower 4, 5th Floor
Vashi Rly. Station Complex
Navi Mumbai - 400 703
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2511

Specimen Signature of the Signatories :-

- 1. Mr. Sanjay Agarwal, Director :- [Signature]
- 2. Mr. Subodh Bhandari, :- [Signature]
Vice President

Certified True Copy
For Home Trade Limited

[Signature]

51A

Director.

(4)

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING OF THE COMMITTEE OF DIRECTORS OF THE COMPANY HELD ON 17TH AUGUST, 2001 AT INTERNATIONAL INFOTECH PARK, TOWER NO.3, 5TH FLOOR, VASHI, NAVI MUMBAI - 400 703.

"RESOLVED THAT a current account be opened in the name of the Company with **UTI Bank Limited, Fort branch, Mumbai** and the same be operated **severally** by Mr. Sanjay Agarwal, Director and Mr. Subodh Bhandari, Vice President of the Company.

RESOLVED FURTHER THAT the **UTI Bank Limited, Fort branch, Mumbai** be and is hereby authorised to honour all cheques, bills of exchange, promissory notes, and other orders for payments drawn, accepted, made or signed on behalf of the Company severally by Mr. Sanjay Agarwal, Director and Mr. Subodh Bhandari, Vice President of the Company and to act upon any instructions so given relating to the account of the Company whether the same be overdrawn or not or relating to the transactions of the Company.

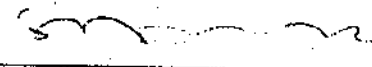
RESOLVED FURTHER THAT this resolution be communicated to the Bank and shall remain in force until written notice to the contrary is given to the Bank."

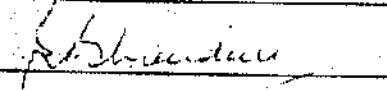


home trade ltd.

Tower 4, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

Specimen Signature of the Signatories :-

1. Mr. Sanjay Agarwal, Director :- X 

2. Mr. Subodh Bhandari, Vice President :- 

**Certified True Copy
For Home Trade Limited**



SA
Director.



Done

IN
403

The Manager
UTI Bank Ltd.,
Sir P.M. Road , Fort,
Mumbai

Dear Sir,

Ref. Inclusion of Additional Signatories
Current Account No. 25504

In continuance with the Board resolution dated Oct. 1, 2001 resolving the inclusion of Mr. N.S. Trivedi & Mr. Ketan Seth in the list of signatories for the Current account No. 25504 maintained with your bank please find enclosed the **Current Account Specimen Signature Card** duly signed by all the signatories.

Also please find the signed photographs of Mr. N.S. Trivedi & Mr. Ketan Seth and a photocopy of the Board resolution enclosed herewith. The original copy of the Board Resolution had already been forwarded to your office.

You are requested to do the needful immediately.

Kindly do the needful.

Thanking you,

Yours truly,

For Home Trade Ltd.,

Shandari
Authorised Signatory



home trade ltd.

Tower 4, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91 22) 781 2441-44
Fax: (91 22) 781 2548

0219-H/W

Attn. Mahesh

File
UTI Mumbai
A/c - 25504

12

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED BY THE COMMITTEE OF DIRECTORS OF THE COMPANY HELD AT TOWER 3, 5TH FLOOR, INTERNATIONAL INFOTECH PARK, VASHI, NAVI MUMBAI - 400 703 ON OCTOBER 1, 2001.

***RESOLVED THAT in supersession of earlier resolutions, Mr. N S Trivedi, Executive Director & Secretary and Mr Ketan Sheth, Authorised Signatory of the Company be and are hereby Authorised to operate severally, the Company's Bank Account no 25504 with *UTI Bank Limited*, Fort branch, Mumbai.**

RESOLVED FURTHER THAT henceforth the said bank account be operated by any one of the following signatories as under:-

Name	Designation
Mr. Sanjay Agarwal	Director
Mr. N S Trivedi	Executive Director & Secretary
Mr. Subodh Bhandari	Sr. Vice President
Mr. Ketan Sheth	Authorised Signatory



home trade ltd.

Tower 4, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548


RESOLVED FURTHER THAT the bank be and is hereby authorised to honour all cheques, bills of exchange, promissory notes and other negotiable instruments drawn, accepted, made or signed on behalf of the Company by any one of the signatories Mr. Sanjay Agarwal, Director, Mr. N S Trivedi, Executive Director & Secretary, Mr. Subodh Bhandari, Sr. Vice President and Mr. Ketan Sheth, Authorised Signatory of the Company and to act upon any instructions so given relating to the account of the Company, whether the same be overdrawn or not or relating to the transactions of the Company.

RESOLVED FURTHER THAT this resolution be communicated to the Bank and shall remain in force until written notice to the contrary is given to the Bank".

For ~~Home Trade Limited~~


N S Trivedi
Executive Director & Secretary

FOR HOME TRADE LIMITED


Authorised Signatory/Director

(1107)
(239)
9

August 23, 2001

To
The Manager
HDFC Bank Ltd.,
101-104, Tulsiani Chambers,
F.P.Marg, Nariman Point,
Mumbai - 400 021

Dear Sir,

**Re: Sub: Signature Verification (Current Account
No.0010400317011)**

The following person is authorised to operate the above mentioned account severally. Kindly verify his signature as per your records.



home trade ltd.

Tower 4, 5th Floor,
Vasai Rly. Station Comp ex,
Navi Mumbai - 400 703.
Tel: (91-22) 791 2441-44
Fax: (91-22) 791 2548

1. Mr. Subodh Bhandari

S. Bhandari
Without responsibility on the part of the Bank and its officials, We confirm that the specimen signature of Mr. *S. Bhandari* agrees with the specimen held in our files.
FOR HDFC BANK LTD.
Nariman Point Branch
No. *RA 200*
Authorised Signatory
Authorised Signatory

Thanking you,

Yours faithfully,
For Home Trade Ltd.

[Signature]
Authorised Signatory

Dated.- 25th October, 2001

File

02/25504
8

The Manager
UTI Bank Ltd.
Sir P.M. Road , Fort
Mumbai -

Dear Sir,

Ref.:- Change of Address (Current A/C No. . 25504)

Please be informed that we have shifted our office premise from our present address i.e. 143, Mittal Court , 'A' Wing , Nariman Point , Mumbai -400 021 to our new office premise at Vashi .



We would request you to amend our address in your records and henceforth send all the correspondence to our new address mentioned below :-

Home Trade Ltd
Tower 4, 5th Floor,
International Infotech Park,
Vashi Railway Station Complex,
Navi Mumbai - 400 703

home trade ltd.
Tower 4, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

We solicit an immediate action in this regard.

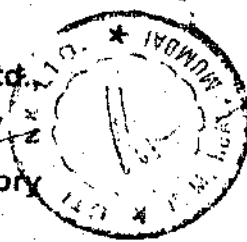
Thanking you,

Yours truly,

For Home Trade Ltd.

Bhandari

Authorised Signatory



Dated 6th September, 2002

To,
The Sr. Inspector of Police,
General Branch,
Crime Branch,
C.I.D.,
Mumbai



UTI BANK LTD.

Universal Insurance Bldg.
Sir P.M. Road, Fort, Mumbai - 400 001
Tel : 283 5782 / 84 / 87 / 89, 284 6902 / 03
Fax: 2835785 E-mail: mumb@utibank.co.in
Website : www.utibank.com

Dear Sir,


With reference to your letter no. O.W. No. 7599/U-I/GB/CB/02 dated 31.08.2002 we enclose herewith the following **ORIGINAL** paid instruments.

- > Cheque Number **18040** dated 04.03.2002 for Rs. **4,32,45,777.78** for issuance of Payorder favouring "Raghuvanshi Co-operative Bank Ltd."
- > Payorder Number **112023** dated 04.03.2002 for Rs. **4,32,45,777.78** favouring "Raghuvanshi Co-operative Bank Ltd." The Payorder was paid by us on 05.03.2002.

Kindly acknowledge receipt of the Two Original Paid Instruments.

Thanking You.

For UTI Bank Ltd.


(S. Vishwanathan)
Asst. Vice President - Operations

March 4, 2002

The Manager
UTI Bank Ltd.,
Sir P.M Road, Fort,
Mumbai

Dear Sir,

Ref. - Request for Pay Order

<u>Amount(Rs.)</u>	<u>Amount in words</u>	<u>In Favour of</u>
4,32,45,777.78	Four Crore Thirty Two Lakhs Forty Five Thousand Seven Hundred Seventy Seven and Seventy Eight Paise only	Raghuvanshi Co-operative Bank Ltd.



home trade ltd.

Tower 4, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax (91 22) 781 2548

You are requested to issue the above mentioned pay order and handover the same to the bearer of this letter. Please find enclosed the cheque for Rs 4,32,45,777.78 bearing no. 018040 dated 04.03.2002 drawn on your bank in your favour from our Current Account No. 005010200016302 for issuance of the abovementioned pay order

Thanking you,

Yours truly,

For Home Trade Ltd.,


Authorized Signatory

10003
7/3/2002

June 11, 2002

Ref. No. UTIB 120 2002-03

The Senior Inspector of Police
General Branch
Crime Branch
C.I.D.
Mumbai



UTI BANK LTD.

Universal Insurance Building
Sir P.M. Road, Fort, Mumbai - 400 001
Tel.: 2835782 / 5764 / 5787 / 5789
2846902, 2884882 • Fax: 2835785
E-mail : mumbri@utibank.co.in
Website : www.utibank.com

Dear Sir,

Your letter dated 06.06.2002 – Crime # 21/02

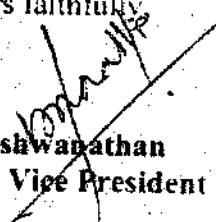
With reference to the above, we enclose the following:-

1. Original Cheque # 032355 dated 04/03/2002 for Rs.4,33,00,000/- favouring Home Trade Ltd.
2. Original Cheque # 032357 dated 05/03/2002 for Rs.36,69,900/- favouring giltedge Management Services Ltd.
3. Original Cheque # 032358 dated 06/03/2002 for Rs.70,00,000/- favouring Pioneer Securities Ltd.

Kindly acknowledge the receipt of the same.

Thanking you.

Yours faithfully


S. Vishwanathan
Asst. Vice President

Encl: as above

NEW ACCOUNT

04/03/2002

Pay Home Trade Ltd.

Rupees Four crore Thirty Three Lakhs only -

UTI BANK LTD.
P.M. ROAD, BOMBAY
TRANSFER

Rs. 4,33,00,000/-

UTI BANK LTD
Sir PM. Road, Fort, Mumbai

CA No 25504

For HOME TRADE LIMITED
Authorized Signatory/Director

032355 400210020

NEW ACCOUNT

6/03 2002

Pay Pioneer Securities Ltd

Seventy lakhs only

UTI BANK LTD.
SERVICE BRANCH, MUMBAI
400 211 001
- 6 MAR 2002
PAID CLEARING

Rs. 70,00,000/-

UTI BANK LTD
Sir PM. Road, Fort, Mumbai
CA No 25504

For HOME TRADE LIMITED
Authorized Signatory/Director

032355 400210020

NEW ACCOUNT

5/03 2002

Pay Galledge Management Services Ltd

Rupees Thirty Six Lakhs Sixty Nine Hundred Only

UTI BANK LTD.
P.M. ROAD, BOMBAY
TRANSFER

Rs. 36,69,900/-

UTI BANK LTD
Sir PM. Road, Fort, Mumbai
CA No 25504

For HOME TRADE LIMITED
Authorized Signatory/Director

032355 400210020

UTI BANK LIMITED

MUMBAI BRANCH, MUMBAI (FORT)

TYPE: CURRENT ACCOUNT NORMAL

DATE: 31-05-2002

A/C NO: 004010200025504

Acct Crncy Code PAGE: 1

TO:
M/S. HOME TRADE LTD
124 A, SOHRAB HALL, 21, SASQON ROAD

PUNE
MAHARASHTRA
INDIA

STATEMENT OF ACCOUNT FOR THE PERIOD OF 01-01-2001 to 31-05-2002

DATE	PARTICULARS	CHQ. NO.	WITHDRAWALS	DEPOSITS	BALANCE
01-JAN-2001	B/F				0
08-Sep-2001	CA 7... VALSAD BR/CD			1,04,92,050.00	1,04,92,050.00Cr
08-Sep-2001	TO CASH	22921	33,00,000.00		71,92,050.00Cr
08-Sep-2001	PD	22922	70,00,000.00		1,92,050.00Cr
08-Sep-2001	PD CHGS		3,500.00		1,88,550.00Cr
19-Sep-2001	To I/W Clg	22923	1,88,000.00		3,550.00Cr
22-Sep-2001	PD CHGS		125.00		3,427.00Cr
22-Sep-2001	CA 39-417			36,19,000.00	86,22,427.00Cr
22-Sep-2001	PD	22935	2,44,250.00		83,78,177.00Cr
22-Sep-2001	TO CASH	22934	10,00,000.00		73,78,177.00Cr
24-Sep-2001	PD	22936	50,00,000.00		23,78,177.00Cr
24-Sep-2001	PD CHGS		2,500.00		23,75,677.00Cr
25-Sep-2001	PD	22937	23,00,000.00		75,677.00Cr
25-Sep-2001	PD CHGS		1,150.00		74,527.00Cr
28-Sep-2001	PD CHARGES DT 28.0		5,000.00		69,527.00Cr
29-Sep-2001	FOLIO CHR 01-07-01		13.00		69,514.00Cr
01-Oct-2001	TR FR A/C 16302 LD			10,00,000.00	10,69,514.00Cr
01-Oct-2001	TO CASH	22941	10,00,000.00		69,514.00Cr
04-Oct-2001	TO CASH	22942	50,000.00		19,514.00Cr
09-Oct-2001	CHQ N O 399991			58,00,000.00	58,19,514.00Cr
09-Oct-2001	CHQ NO 399992			44,00,000.00	1,02,19,514.00Cr
09-Oct-2001	To I/W Clg	22947	13,00,000.00		89,19,514.00Cr
09-Oct-2001	To I/W Clg	22949	44,00,000.00		45,19,514.00Cr
09-Oct-2001	To I/W Clg	22940	5,00,000.00		40,19,514.00Cr
09-Oct-2001	To I/W Clg	22944	10,00,000.00		30,19,514.00Cr
09-Oct-2001	To I/W Clg	22945	5,00,000.00		25,19,514.00Cr
10-Oct-2001	To I/W Clg	22946	20,00,000.00		19,514.00Cr
12-Oct-2001	STATEMENT CHGS - D		25.00		19,489.00Cr
10-Dec-2001	BULSAR PEOPLE'S CD			26,66,401.25	26,85,890.25Cr
11-Dec-2001	TO CASH	32343	1,50,000.00		25,35,890.25Cr
Page Total:			3,04,41,561.00	3,29,77,451.25	25,35,890.25Cr

Unless the constituent notifies the bank immediately of any discrepancy found by him in this statement of Account, it will be taken that he has found the account correct

Date Stamp

Manager

UTI BANK LIMITED

MUMBAI BRANCH, MUMBAI (EORT)

TYPE: CURRENT ACCOUNT-NORMAL

DATE: 31-05-2002

A/C NO: 004010200025504

acctCrncyCodPAGE: 2

TO:

M/S. HOME TRADE LTD
124 A, SOHRAB HALL, 21, SASOON ROAD

PUNE
MAHARASHTRA
INDIA

STATEMENT OF ACCOUNT FOR THE PERIOD OF 01-01-2001 to 31-05-2002

DATE	PARTICULARS	CHQ.NO.	WITHDRAWALS	DEPOSITS	BALANCE
11-Dec-2001	To I/W Cig	32342	25,00,000.00		35,890.25Cr
01-Jan-2002	TRF FR 02.16302			15,00,000.00	15,35,890.25Cr
01-Jan-2002	TO CASH	32349	2,00,000.00		13,35,890.25Cr
01-Jan-2002	TO CASH	32348	3,00,000.00		10,35,890.25Cr
01-Jan-2002	TO CASH	32347	5,00,000.00		5,35,890.25Cr
01-Jan-2002	TO CASH	32346	5,00,000.00		35,890.25Cr
04-Jan-2002	To I/W Cig	32351	25,000.00		10,890.25Cr
15-Jan-2002	STOP PAYMENT CHARG		50.00		10,840.25Cr
07-Feb-2002	CA 16302 CALCUTTA			78,67,000.00	78,77,840.25Cr
07-Feb-2002	To I/W Cig	32353	78,67,078.33		10,761.92Cr
04-Mar-2002	By I/W Cig			5,40,49,208.33	5,40,59,970.25Cr
04-Mar-2002	TRSF CA 16302/ CAL	32355	4,33,00,000.00		1,07,59,970.25Cr
05-Mar-2002	GILTEDGE. MGMNT	32357	35,69,900.00		70,90,070.25Cr
06-Mar-2002	To I/W Cig	32358	70,00,000.00		90,070.25Cr
19-Mar-2002	TRSF S.C. CHRG		1,000.00		89,070.25Cr
19-Mar-2002	TRSF CA 2066/THANE			5,00,000.00	5,89,070.25Cr
19-Mar-2002	TO CASH	32359	5,00,000.00		89,070.25Cr
19-Mar-2002	HOME TRADE LTD. VA	32361	1,000.00		88,070.25Cr
03-Apr-2002	CA 16302/KOLKATAT			3,00,000.00	3,88,070.25Cr
03-Apr-2002	TO CASH	32360	3,00,000.00		88,070.25Cr
06-Apr-2002	To I/W Cig	32362	80,000.00		8,070.25Cr
19-Apr-2002	CA 16302/CALCUTTA			3,00,000.00	3,08,070.25Cr
19-Apr-2002	TO CASH	32363	3,00,000.00		8,070.25Cr
Page Total:			4,70,44,028.33	6,45,16,208.33	8,070.25Cr
Grand Total:			9,74,85,589.33	9,74,93,659.58	8,070.25Cr

Unless the constituent notifies the bank immediately of any discrepancy found by him in this statement of Account, it will be taken that he has found the account correct.

Date Stamp

Manager

[Handwritten Signature]

Date 23/7/2000

Statement of Shri. Shivayogi Basavarajappa Kubasad., H- 28 Occ- service, r/o. 19 Tilakdham, Cama Road, Andheri (W), Mumbai 58 Tel o) 4988484 ext. 3558, 4921757.

I am as above and reside at the above given address for the last 5 years. My permanent address is C/o C B Kubasad & Sons, Market Yard, Byadgi -581106, Karnataka State. I am working with HDCF Bank Ltd for the last 1-1/2 years and since then working as Asst. Manager in Transaction Banking Group, Kamala Mill Compound, Lower Parel, Mumbai.

My qualification is B. Com. MBA

Today as per the call from GB CB CID, Mumbai I attended the office in connection with a case registered against the directors of Home Trade Ltd and of Raghuvanshi co-op Bank Ltd. vide C. R. No. /2002 registered at LT Marg Police Station and investigated by GB CB CID., Mumbai for cheating the bank to the tune of Rs. 5.40 crore.

As required by your office I submit herewith following documents, along with covering letter signed by me.

1. Original Board resolution of M/s. Home trade Ltd. dated 29th Dec. 2000 along with photographs of Mr. Ketan Sheth and Subodh Bhandari, by which they have been made signatory to the A/c of M/s. Home Trade Ltd. bearing no. 0010400317011. The said resolution also bears specimen signatures of these two signatories. The said resolution also bears the signature of Mr. Sanjay Agarwal.
2. Specimen Signature Card of bearing signatures of Ketan Sheth and Subodh Bhandari.

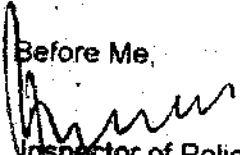
I further state that besides the above documents, below mentioned documents have also been submitted by our bank as per requirement by this office.

1. Four Original Cheques issued by Home Trade Ltd. favouring Raghuvanshi Co-operative Bank Ltd. and one original cheque along with request letter dtd 4th may 2001 signed by Subodh Bhandari, issued by Home Trade requesting for the Pay order favoring RCB and copy of the pay order, as per the details vide our letter dtd 2.9. 2002 signed by Shri. Srinivas Sishtia, Sr. Manager of the Bank.
2. One Original Cheque no. 256939 issued by Home Trade Ltd Favouring RCB vide our letter dated 17th sept. 2002 signed by Ms. Deepali Subandh, Manager of our Bank.
3. One Account opening form dated 22nd Feb. 1997 in the name of Llyods Brokerage Ltd., original board resolution dtd. 16th Dec. 1996, List of Directors, Signature Verification of Directors from Bank of India, Covering Letter for change in name from Llyods Brokerage Ltd to Euro Asian Securities Ltd dtd 21 Aug. 1998. Board Resolution for change in name dated 28th July 1998 from Llyods Brokerage to Euro Asian Securities Ltd., certified True copy of certificate of incorporation for change in name from Llyods Brokerage ltd to Euro Asian securities Ltd.
4. Covering Letter for change in name from Euro Asian Securities Ltd to Home Trade Ltd. dtd 25 Nove. 1999. Board Resolution for change in

name dated 24th Nov. 1999 from Euro Asian Securities Ltd. to HTL.
Certified True copy of certificate of incorporation for change in name
from Euro Asian securities Ltd. to HTL vide our letter dated 17th
September 2002 signed by Ms. Deepali Subandh, Manager of our bank.

My statement recorded in English I read it and it is correct.

Before Me,


Inspector of Police,
CB CB CID,
Mumbai.



17th September

1127
HDFC Bank Ltd.,
Transaction Banking Group
Kamala Mills Compound,
Senapati Bapat Marg,
Lower Parel, Mumbai-400 013.
Tel.: 498 8484 Fax: 492 3411

To,
Office of the Senior Inspector of Police,
General Branch, Crime Branch
CID Mumbai
Mumbai

Kind Attn. : Mr. A.D.Khedkar/ Mr.Rajan Katdare

Ref : C.R. No. 81/2002 against directors of Home Trade Ltd.

Dear Sir,

With reference to your letter dated 10/9/2002 regarding the above mentioned subject. As requested, we have enclosed the following original documents for Home Trade Current Account No. 001400317011 for your perusal:

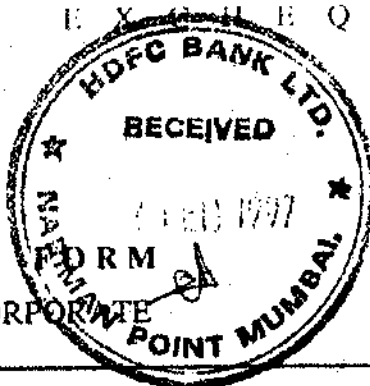
- 1) Account Opening Form
- 2) Specimen Signature Card

Kindly acknowledge receipt on the letter.

Thanking You

Yours faithfully,
For HDFC Bank Ltd.

Authorised Signatory



1127
12.40
12.50 a.m

ACCOUNT OPENING FORM
FIRMS / TRUSTS / CORPORATE

HDFC BANK LTD.

Branch TULSIANI

For Bank use only

A/c. No. 0101 400317

Date 22/02/97

We request the bank to open an account on the basis of particulars furnished hereunder.

NAME & ADDRESS

Account Title LLOYDS BROKERAGE LTD
Address 143 MITTAL COURT 'A' WING, NARIMAN POINT
BOMBAY 400 021 Tel. No. 286 6114 / 282 1211

TYPE OF ACCOUNT

	Tick	Amount	Period	Rate of interest
Current	<input checked="" type="checkbox"/>	<u>50000/-</u>	—	—
Fixed Deposit	<input type="checkbox"/>		—	
<input type="checkbox"/> Half Yearly <input type="checkbox"/> At Maturity Cumulative Fixed Deposit (Reinvestment Plan)	<input type="checkbox"/>			
* Please indicate if deposit is to be held in units of Rs. 10,000/- each <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>			

CONSTITUTION (Please tick)

Bank of America Chq No. 191669
Rs 50000/-

- Proprietorship Firm
- Partnership Firm
- Joint Hindu Family
- Statutory Corporation
- Private / Public Trust
- Society / Club / Association
- Private / Public Limited Company
-

(Please affix photographs on the last page of this form)

DOCUMENTS FURNISHED (Please tick)

- | | |
|--|--|
| <input type="checkbox"/> Partnership Deed | <input checked="" type="checkbox"/> Memorandum & Articles of Association |
| <input type="checkbox"/> Partnership Letter | <input checked="" type="checkbox"/> Copy of Board Resolution |
| <input type="checkbox"/> Joint Hindu Family Letter | <input type="checkbox"/> Certificate of Incorporation |
| <input type="checkbox"/> By-Laws for Societies / Clubs | <input type="checkbox"/> Certificate of Commencement of Business |
| <input type="checkbox"/> Trust Deed | |

NAMES OF PARTNERS, COPARCENERS, TRUSTEES, DIRECTORS, ETC.

Name	Designation	Address
AS PER LIST		
MUKESH R. GUPTA	DIRECTOR	JEEVAN VILAS Co-op. Hou Soc. Bldg. 11th Floor Narayan Dabholkar Rd.
G.C. GARA	DIRECTOR	A/12 Pitikvi Appl - AITAME LT Room-26
SANJAY AARWAL	DIRECTOR	7 HARISABHA KIDDERPORE CALCUTTA 700029

MODE OF OPERATION

Name	Mode of operation with limit
MUKESH GUPTA	1 ANYONE OR SURVIVOR
G.C. GARA	
SANJAY AARWAL	

INSTRUCTIONS REGARDING INTEREST PAYMENT AND SAFE CUSTODY

- Please keep fixed deposit in safe custody and renew for a similar period at maturity at the prevailing interest rates unless you receive instructions in writing from us to the contrary.
- Please credit interest to my savings / current A/c No.
- Please remit interest by cheque to my / our address.....

0219 - H/W

431 (209)



LLOYDS BROKERAGE LTD.

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING OF THE BOARD OF DIRECTORS HELD AT THE REGISTERED OFFICE OF THE COMPANY ON 16TH DECEMBER, 1996

"RESOLVED THAT a current account be opened in the name of LLOYDS BROKERAGE LIMITED with HDFC Bank Limited, Tulsiani Chambers, Nariman Point, Mumbai - 400 021 and the same be operated severally by Sarvashri Mukesh R Gupta, G C Garg and Sanjay Agarwal, Directors of the Company.

RESOLVED FURTHER THAT HDFC Bank Limited be and is hereby authorised to honour all cheques, bills of exchange, promissory notes and other negotiable instruments drawn, accepted, made or signed on behalf of the Company severally by Sarvashri Mukesh R Gupta, G C Garg and Sanjay Agarwal, Directors of the Company and to act upon any instructions so given relating to the account of the Company, whether the same be overdrawn or not relating to the transactions of the Company.

RESOLVED FURTHER THAT Shri Sanjay Agarwal be and is hereby authorised on behalf of the Company to sign and execute all deeds, documents, forms and agreements and to do such acts and things, as may be required, in connection with the opening of the Current Account.

RESOLVED FURTHER THAT the common seal of the Company be affixed to all such deeds, documents, forms and agreements, as may be required in the presence of and be signed by Shri Sanjay Agarwal - Director and Shri N S Trivedi - Company Secretary.

RESOLVED FURTHER THAT this resolution be communicated to the Bank and shall remain in force until written notice to the contrary is given to the Bank".

For Lloyds Brokerage Ltd.,

(Signature)

N S Trivedi
Company Secretary



LLOYDS BROKERAGE LTD.

Name, Address & Occupation of the Directors :

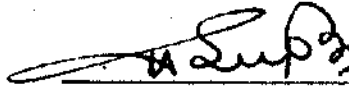
NAME	ADDRESS	OCCUPATION
1. MR.MUKESH R. GUPTA	JEEVAN VILLA CO-OPERATIVE HOUSING SOCIETY, 11TH FLOOR, NARAYAN DABHOLKAR ROAD, BOMBAY 400 006	INDUSTRIALIST
2. MR.G. C. GARG	A/2, PRITHVI APARTMENTS, ALTAMOUNT ROAD, BOMBAY 400 026	SERVICE
3. MR.RAJESH R. GUPTA	81, LAXMI VILAS, NAPEAN SEA ROAD, BOMBAY 400 006	INDUSTRIALIST
4. MR.SANJAY AGARWAL	7, HARISABHA, KIDDERPORE, CALCUTTA 700 023	SERVICE
5. MR.RAMPRASAD VYAS	S- 1/402 SUNDERNAGAR, S.V.ROAD, MALAD, BOMBAY 400 064	SERVICE
6. MR.G. C. SHARMA	SUNDERNAGAR, S.V.ROAD, MALAD, BOMBAY 400 064	SERVICE
7. MR.NITIN KANCHAN	12 SHREE GANESH, PLOT 18 18- 19 LINKING ROAD EXTN, SANTACRUZ (W), BOMBAY 400 054	SERVICE
8. MR.ATUL M. KHADILKAR	6 A 103, JAY VIJAY SOC, SAHAR ROAD, BOMBAY - 400 099	SERVICE
9. MR.YASHPAL R. MADAN	A-503, PALM BEACH, J. P. ROAD, VERSOVA, ANDHERI (W), BOMBAY - 400 061.	SERVICE

21/3/20

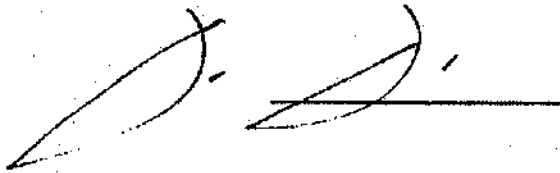
SIGNATURE VERIFICATION OF DIRECTORS OF LLOYDS BROKERAGE LTD

Sr.No.	Name of the Director	Signature
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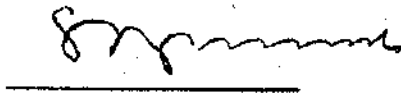
1 Mr. Mukesh R. Gupta



2 Mr. G.C.Garg



3 Mr Sanjay Agarwal



Wazali

021 HIW

437 (2)

EUROASIAN

SECURITIES LIMITED

November 25, 1999

The Manager
HDFC Bank
101-104, Tulsiani Chambers
Nariman Point
Mumbai - 400 021.

ID: 342447

TULSIANI

Dear Sir,

Sub: Change in name of the Company
Re: Account No. 400317003

EUROASIA

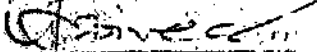
0012150000478

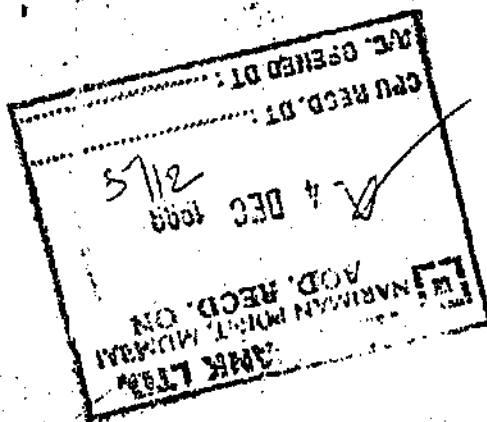
We wish to inform you that name of the Company is changed from Euro Asian Securities Limited to 'Home Trade Limited' with effect from November 24, 1999. A copy of the Resolution approving the change of name passed at the Extra Ordinary General Meeting of the Members of the Company and a fresh certificate of incorporation issued by Registrar of Companies is enclosed for your reference.

We request you to make the necessary changes on your records and process all the cheques issued/received in the name Home Trade Limited. However, you may also process the cheques issued/received in the name of Euro Asian Securities Limited for the time being.

Thanking you,

Yours faithfully,
For Euro Asian Securities Limited


N. S. Trivedi
(Director & Secretary)
Finance & Legal Group



Encl.: As above.

0219 H/W

439

Cest J.D 36/24

TOL

No. - W2 25-14018

FRESH CERTIFICATE OF INCORPORATION
CONSEQUENT ON CHANGE OF NAME

IN THE OFFICE OF THE REGISTRAR OF COMPANIES, MAHARASHTRA,
PUNE

In the matter of EURO ASIAN SECURITIES LIMITED

I hereby approve and signify in writing under Section 21 of the Companies Act, 1956 (Act of 1956) read with the Government of India, Department of Company Affairs, Notification No. G.S.R. 507E dated the 24th June 1985 the change of name of the Company.

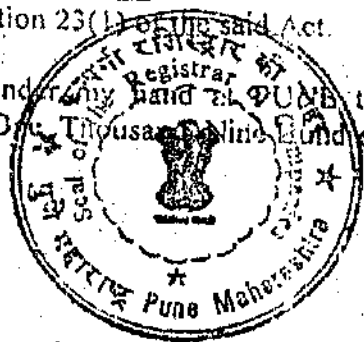
from EURO ASIAN SECURITIES LIMITED

to HOME TRADE LIMITED

and I hereby certify that - EURO ASIAN SECURITIES LIMITED

which was originally incorporated on TWENTYSEVENTH day of MAY, 1993 under the Companies Act, 1956 and under the name LLOYDS BROKERAGE PRIVATE LIMITED having duly passed the necessary resolution in terms of Section 21 / 22 / (1)(a) / 22(1)(b) of the Companies Act, 1956 the name of the said Company is this day changed to HOME TRADE LIMITED and this certificate is issued pursuant to Section 23(1) of the said Act.

Given under my hand and seal this TWENTYFOURTH day of NOVEMBER of Two thousand Nined Ninety NINE



Gautam

(K.V. GAUTAM)
Registrar of Companies
Maharashtra, Pune

*The Co. was transferred to this office on 24.9.1999 from ROC, Mumbai.

CELEBRATED COPY

For [Signature]

[Signature]
Auth. Sign. H. [Signature]

encl H/W

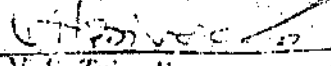
CERTIFIED TRUE COPY OF THE SPECIAL RESOLUTION PASSED AT THE EXTRA ORDINARY GENERAL MEETING OF THE MEMBERS OF THE COMPANY HELD AT THE REGISTERED OFFICE OF THE COMPANY ON 24TH NOVEMBER, 1999.

RESOLVED THAT pursuant to section 21 and other applicable provisions, if any, of the Companies Act 1956 the name of the company be changed from Euro Asian Securities Limited to *Home Trade Limited*.

RESOLVED FURTHER that the name Euro Asian Securities Limited wherever it occurs in Memorandum and Articles of Association of the Company be substituted by the name *Home Trade Limited*.

RESOLVED FURTHER that Shri Sanjay Agarwal, Director and N. S. Trivedi - Director Finance & Secretary of the Company be and are hereby severally authorised to do all such acts, deeds and things as may be deemed necessary to give effect to this resolution."

For Euro Asian Securities Limited:



N. S. Trivedi
(Director & Secretary)
Finance & Legal Group

Cest J.D 34264

TULSIANI

Document Check List for Account Opening.

11.11.2018

Customer Name	LLOYDS BROKERAGE LIMITED	Customer Name	
Ic #	MB = 0400317003	Ic #	
Date	25-08-98	A/c No.	
Value Date	25-08-98		
Mode of Payment		Funds Parked #	

COMMON CHECKLIST

Photographs	<input type="checkbox"/>	SOLE PROPRIETOR	
Signature cards	<input type="checkbox"/>	Sole Prop. Declaration	<input type="checkbox"/>
Operating Instruction.	<input type="checkbox"/>	PARTNERSHIP	
Account Intri/Identification Doc	<input type="checkbox"/>	Partnership Deed	<input type="checkbox"/>
INDIVIDUAL		Partnership Declaration	<input type="checkbox"/>
Power of Attorney/Letter of Mandate	<input type="checkbox"/>	CORPORATE	
NRE/NRO/FNCR/NRNR		List of Authorised Signatory	<input type="checkbox"/>
Power of Attorney	<input type="checkbox"/>	Copy of Board Resolution	<input checked="" type="checkbox"/>
Report copy to verify NRI status	<input type="checkbox"/>	M/A and A/A	<input type="checkbox"/>
TRUST		Certificate of Incorporation	<input checked="" type="checkbox"/>
List of A/S	<input type="checkbox"/>	Certificate of Commencement of Business (only for Pub. Ltd. Co.)	<input type="checkbox"/>
Trust Deed	<input type="checkbox"/>	Change of Name	<input checked="" type="checkbox"/>
Trust Resolution	<input type="checkbox"/>		
HUF			
HUF Declaration (to be signed by all coparceners)	<input type="checkbox"/>		
CLUB/ASSN/SOCIETIES		Exception (s)	
List of Auth. Signatories	<input type="checkbox"/>		
Copy of Governing Body Resolution	<input type="checkbox"/>		
Buy laws of Societies/Clubs by laws of Societies/Clubs	<input type="checkbox"/>		

BASE NO
400317
TULSI(AVI)

[Signature]

Approved by (Branch Manager) _____ Personal Banker _____

Activity	Branch Level	Host Level	Input	Authorised by
Account Opening CASA	8051			
Customer Addition	8053			
Funds Transfer	1066			
Customer Master Maintenance		CIM-09		
Customer X reference		CI-151		
Account Maintenance (if any) (Maintain Atm Flag)		CHM-02		
Cheque Book Request	5004			
Request to B-24 team				
Share Deposits				
Customer Addition	8054			
Customer Addition	8053			
Initial Pay in	951			
Nomination captured (TD account only)		TD-021		
OD Limit Maintenance (for SS accounts)				
Standing Instruction		CHM-31		
Sweep out Maintenance		CHM-32		
Sweep in Maintenance		CHM-39		
Telephone Banking				

Please note to mention PLA if no maintenance is required.



LLOYDS BROKERAGE LTD.

August 21, 1998

The Manager
HDFC Bank
101-104, Tulsiani Chambers
Nariman Point
Mumbai - 400 021.

BASE NO
400317
TULSIANI

Dear Sir,

Sub: Change in name of the Company
Re: Account No. 400317003

We wish to inform you that name of the Company is changed from Lloyds Brokerage Limited to 'Euro Asian Securities Limited' with immediate effect. A copy of the Resolution approving the change of name passed at the Extra Ordinary General Meeting of the Members of the Company and a fresh certificate of incorporation issued by Registrar of Companies is enclosed for your reference.

We request you to make the necessary changes on your records and process all the cheques issued/received in the name Euro Asian Securities Limited. However, you may also process the cheques issued/received in the name of Lloyds Brokerage Limited for the time being.

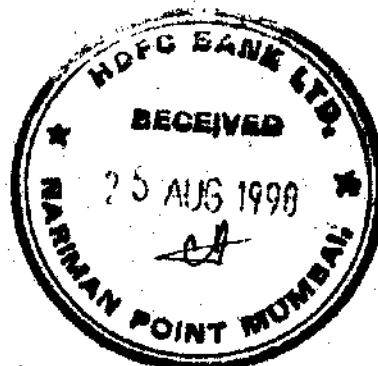
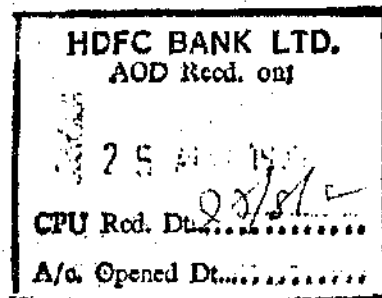
Thanking you,

Yours faithfully,
For Lloyds Brokerage Limited

Sanjay Agarwal
Director



Encl.: As above.



Y:\shri\banks.doc



LLOYDS BROKERAGE LTD.

11472

CERTIFIED TRUE COPY OF THE SPECIAL RESOLUTION PASSED AT THE EXTRA ORDINARY GENERAL MEETING OF THE MEMBERS OF THE COMPANY HELD AT THE REGISTERED OFFICE OF THE COMPANY ON 28TH JULY 1998.

"RESOLVED THAT pursuant to the provision of section 21 and all other applicable provisions of the Companies Act, 1956, and subject to the approval of the Central Government, the name of the Company be and is hereby changed from "LLOYDS BROKERAGE LIMITED" to "EURO ASIAN SECURITIES LIMITED."

RESOLVED FURTHER THAT the name "LLOYDS BROKERAGE LIMITED" wherever it occurs in the Memorandum and Articles of Association of the Company be substituted by the name "EURO ASIAN SECURITIES LIMITED".

RESOLVED FURTHER THAT an application be made to the Registrar of Companies, Maharashtra, Mumbai for the issue fresh Certificate of Incorporation in the name of "EURO ASIAN SECURITIES LIMITED."

RESOLVED FURTHER THAT the Board of Directors be and are hereby authorised to do all such acts, deed and things as may be deemed expedient and necessary to give effect to this resolution."

For Lloyds Brokerage Limited

N S Trivedi
Vice President & Secretary

BASE NO
400317
TULSIANI

419
25

No. 11-72190

**FRESH CERTIFICATE OF INCORPORATION
CONSEQUENT ON CHANGE OF NAME**

IN THE OFFICE OF THE REGISTRAR OF COMPANIES, MAHARASHTRA,
MUMBAI.

In the matter of LLOYDS BROKERAGE LIMITED

I hereby approve and signify in writing under Section 21
of the Companies Act, 1956 (Act of 1956) read with the
Government of India, Department of Company Affairs,
Notification No. G.S.R. 507E dated the 24th June 1986 the
change of name of the Company,

from LLOYDS BROKERAGE LIMITED

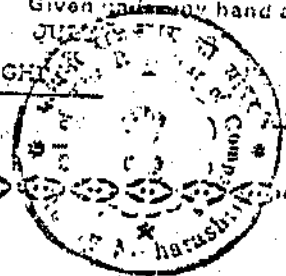
to EURO ASIAN SECURITIES LIMITED

and I hereby certify that
LLOYDS BROKERAGE LIMITED

which was originally incorporated on TWENTYSEVENTH
day of MAY, 1953, under the Companies Act, 1956 and under the name
LLOYDS BROKERAGE PRIVATE LIMITED having
duly passed the necessary resolution in terms of section 21(2)(c)
(Section 21(2)(c)) of the Companies Act, 1956 the name of the said
Company is this day changed to

EURO ASIAN SECURITIES LIMITED and this
certificate is issued pursuant to Section 23(1) of the said Act/

Given under my hand at MUMBAI this THIRTYFIRST
day of JULY one thousand nine hundred
ninety EIGHT (S. H. SAINDANE) 1/7
ASSTT. Registrar of Companies
Maharashtra, Mumbai.



BASENO
400317
TULSIANI

**CERTIFIED TRUE COPY
FOR LLOYDS BROKERAGE LTD.**

Company Secretary

CHECK LIST FOR ACCOUNT OPENING

Date 22/02/97
 CSO/DSA CODE

Account No. 1100317
 Account Type CALPOTISA
 Mode of Payment Cash / Cheque / Debit to account

	BRANCH	CPU	CORPORATE	BRANCH	CPU
INDIVIDUAL			List of Authorised Signatories		
Power of Attorney / Letter of Mandate	<input type="text"/>	<input type="text"/>	Copy of Board Resolution	<input type="text"/>	<input type="text"/>
NRI / NRO / FCNR / NRRR			Memorandum & Articles of Asso.		
Power of Attorney / Letter of Mandate	<input type="text"/>	<input type="text"/>	Certificate of Incorporation	<input type="text"/>	<input type="text"/>
Passport / Validly Status	<input type="text"/>	<input type="text"/>	Certificate of Commencement of Business (only for Public Ltd.)	<input type="text"/>	<input type="text"/>
TRUST			PARTNERSHIP		
List of Authorised Signatories	<input type="text"/>	<input type="text"/>	Partnership Deed	<input type="text"/>	<input type="text"/>
Trust Deed	<input type="text"/>	<input type="text"/>	Partnership Declaration	<input type="text"/>	<input type="text"/>
Copy of Governing Body Resolution	<input type="text"/>	<input type="text"/>	List of Authorised Signatories	<input type="text"/>	<input type="text"/>
JUF			SOLE PROPRIETORSHIP		
Joint Hindu Family Declaration	<input type="text"/>	<input type="text"/>	Sole Proprietorship Declaration	<input type="text"/>	<input type="text"/>
List of Authorised Signatories - Stating the Karta	<input type="text"/>	<input type="text"/>			
CLUB / ASSOCIATIONS/ SOCIETIES					
List of Authorised Signatories	<input type="text"/>	<input type="text"/>			
Copy of Governing Body Resolution	<input type="text"/>	<input type="text"/>			
Bye-Laws for Societies / Clubs	<input type="text"/>	<input type="text"/>			
COMMON CHECKLIST					
Photograph of Account Holders	<input type="text"/>	<input type="text"/>			
Signature Card	<input type="text"/>	<input type="text"/>			
Operating Instructions	<input type="text"/>	<input type="text"/>			
Account Introduction	<input type="text"/>	<input type="text"/>			

CSO/DSA Signature: 

CPU Signature: _____

Account Number to be debited: clearing will form necessary credits

EXCEPTIONS CLEARED BY: _____

APPROVED BY: 

Signature

Documents Check List for Account Opening.

Customer Name	EUROBANK	Customer Name	
Ic #	EUROBANK	Ic #	
Date	4/12/99	A/c No.	
Value Date	4/12/99		
Mode of Payment		Funds Parked #	

COMMON CHECKLIST

- Photographs
- Signature cards
- Operating Instruction
- Account Intr/Identification Doc

INDIVIDUAL

- Power of Attorney/Letter of Mandate

NRE/NRO/FNCR/NRNR

- Power of Attorney
- Passport copy to verify NRI status

TRUST

- List of A/S
- Trust Deed
- Trust Resolution

HUF

- HUF Declaration. (to be signed by all corporaceners)

CLUB/ASSN/SOCIETIES.

- List of Auth. Signatories
- Copy of Governing Body Resolution
- By-laws of Societies/Clubs

SOLE PROPRIETOR

- Sole Prop. Declaration

PARTNERSHIP

- Partnership Deed
- Partnership Declaration

CORPORATE

- List of Authorised Signatory
- Copy of Board Resolution
- M/A and A/A
- Certificate of Incorporation
- Certificate of Commencement of Business (only for Pub. Ltd. Co.)

Change in name

Exception (s)

Approved by (Branch Manager)

Personal Banker

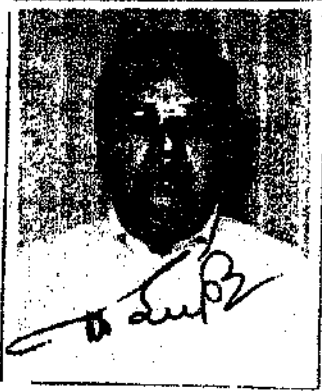
16/12/99

For CPU use only

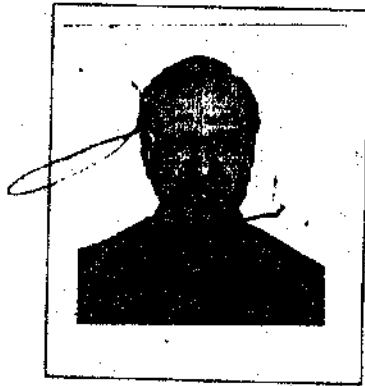
Activity	Branch Level	Host Level	Input	Authorised by
Account Opening CASA	8051			
Customer Addition	8053			
Funds Transfer	1066			
Customer Master Maintenance		CIM-90		
Customer X reference		CI-151		
Account Maintenance (if any) (Maintain Atm Flag)		CHM-02		
Cheque Book Request	5004			
Request to B-24 team.				
Term Deposits.				
TD Account opening	8054			
Customer Addition	8053			
Initial Pay in	951			
Nomination captured (TD account only)		TD-021		
OD Limit Maintenance (for SS accounts)				
Standing Instruction		CHM-31		
Sweep out Maintenance		CHM-32		
Sweep in Maintenance		CHM-39		
Telephone Banking				

Please note to mention NA if no maintenance is required.

PHOTOGRAPHS (Please sign across the photographs)



1

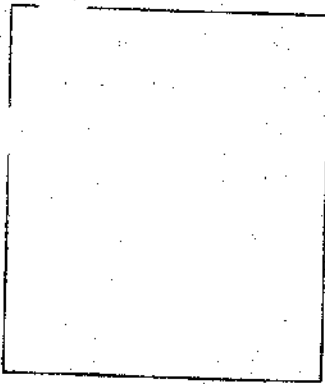


2

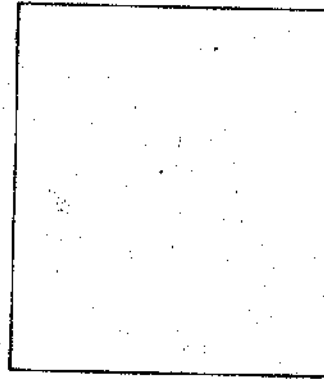
8/7/8



3



4



5

INTRODUCTION DETAILS

Introducer's Name

Address

Occupation Account No.

I know the applicant(s) detailed above, for a period of months / years and confirm his / her / their identity and address.

Date :

Signature of introducer

FOR BRANCH USE ONLY

If Introducer is known to the bank, particulars thereof

Introducer's Signature Verified by :

Account opened on

Processor Authoriser

435 255

DECLARATION

- 1. We agree to comply with the bank's rules in force from time to time for conduct of the above account.
 - 2. I / We understand that the renewal will be in accordance with the provisions of the RBI scheme in force at the time of renewal.
 - 3. I / We further understand that the interest applicable on renewals will be at the applicable rate on the date of the maturity.
 - 4. I / We agree that if premature withdrawal is permitted at my / our request, the payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by RBI in this regard.
- We declare that we do not enjoy any credit facilities with any bank.
- We enjoy the following credit facilities with other banks at present.

Name of the bank	Nature of facility	Amount
.....
.....
.....

STATEMENT OF ACCOUNT INSTRUCTIONS

- Frequency for Current Account : Weekly Monthly
- Statement for Savings Accounts will be generated every quarter
- Do you require a statement to be sent to a different address ? Yes No
- If yes, please mention address

COLLECTION OF STATEMENT/FIXED DEPOSIT ADVICE

- By mail At bank personally / through messenger

Lloyds Brokerage Limited

[Signature]
Authorized Signatory / Director

Lloyds Brokerage Limited

[Signature]
Authorized Signatory / Director
(With Company Seal / Stamp)

Lloyds Brokerage Limited

[Signature]
Authorized Signatory / Director

Lloyds Brokerage Limited

[Signature]
Authorized Signatory / Director



2nd September

To,
Office of the Sr. Inspector of Police,
General Branch, Crime Branch
CID Mumbai
Mumbai

Kind Attn. : Mr. A.D.Khedkar

Ref : C.R. No. 81/2002 against directors of Home Trade Ltd.

Dear Sir,

With reference to your letter dated 23/7/2002 and our response vide letter dated 30/8/2002, Further to our letter, kindly note we have enclosed the following original cheques for your perusal.

Sr. No.	Cheque No.	Date	Amount
1	111466	09/05/2001	2,19,87,250.00
2	933117	18/07/2001	1,72,24,166.67
3	933130	23/07/2001	1,14,96,666.67
4	933110	17/07/2001	1,72,13,750.00
5	111461	04/05/2001	2,19,86,833.33

Kindly note cheque no. 256939 dated 27/9/2001 for Rs 4,35,21,111.11 and cheque no. 400216 dated 19/12/2001 for Rs 4,62,28,777.78 has been returned in clearing and therefore we do not hold the original cheques.

Kindly acknowledge receipt of the letter.

Thanking You.

Yours faithfully,
For HDFC Bank Ltd.

Authorised Signatory

Encl. as above

HDFC Bank Ltd.,
Transaction Banking Group
Kamala Mills Compound,
Senapati Bapat Marg,
Lower Parel, Mumbai-400 013.
Tel.: 498 8484 Fax: 492 3411

21/9/2002
HDFC Bank Ltd.,
Transaction Banking Group
Kamala Mills Compound,
Senapati Bapat Marg,
Lower Parel, Mumbai-400 013.
Tel.: 498 8484 Fax: 492 3411



To,
Office of the Sr. Inspector of Police,
General Branch, Crime Branch
CID Mumbai
Mumbai

Kind Attn. : Mr. A.D.Khedkar

Ref : C.R. No. 81/2002 against directors of Home Trade Ltd.

Dear Sir,

With reference to your letter dated 23/7/2002 regarding the above mentioned query and our response vide letter dated 30/8/2002 and 02/09/2002. Further to our letter, kindly note we have enclosed the following original cheque for your perusal.

Sr. No.	Cheque No.	Date	Amount
1	256939	27/09/2001	4,35,21,111.11

We had erroneously mentioned in our letter dated 2/9/2002 that cheque no. 256939 dated 27/9/2001 for Rs 4,35,21,111.11 was returned. However kindly note that cheque no. 400216 dated 19/12/2001 for Rs 4,62,28,777.78 has been returned in clearing and therefore we do not hold the original cheques.

Kindly acknowledge receipt on the letter.

Thanking You.

Yours faithfully,
For HDFC Bank Ltd.

Authorised Signatory



461 (304)
8-May-2001

PAY Raghuvanshi Co-Op. Bank Ltd.

या धारक को OR BEARER

RUPEES Twenty One Million Nine Hundred Fifty Only

THE HON'BLE C. BANK LTD.
MUM. (F) FORT
9 MAY 2001
SPL. CLG. I (H. V.)
400-068-016

Rs. **21,987,250.00

Ac No. 0010400317011 CA

FOR HOME TRADE LTD.

HDFC BANK LTD.
101 - 104, Tulsi Chhambra, F.P. Marg,
Mumbai - 400 021.

Bhandari
Authorised Signatories

⑆⑆⑆⑆⑆⑆⑆ 400240003⑆ 400317⑆ ⑆3



K/c Payee

18/07/01

या धारक को OR BEARER

RUPEES One Crore seventy two thousand one hundred sixty six & 00/100 only

THE HON'BLE C. BANK LTD.
MUM. (F) FORT
19 JUL 2001
SPL. CLG. I (H. V.)
400-068-016

Rs. 17,224,66-67

Ac No. 0010400317011 CA

For HOME TRADE LTD

HDFC BANK LTD.
101 - 104, Tulsi Chhambra, F.P. Marg,
Mumbai - 400 021.

Bhandari
Authorised Signatories

⑆933117⑆ 400240003⑆ 400317⑆ ⑆3



7/05/201

PAY YOUR SELF

या धारक को OR BEARER

RUPEES Twenty One Million Nine Hundred Eighty One Thousand Eight Hundred Fifty Three & Fifty Paise

Rs. 21,986,833-33

Ac No. 0010400317011 CA

FOR HOME TRADE LIMITED

HDFC BANK LTD.
101 - 104, Tulsi Chhambra, F.P. Marg,
Mumbai - 400 021.

etc



Bhandari
Authorised Signatories

⑆⑆⑆⑆⑆⑆⑆ 400240003⑆ 400317⑆ ⑆3



17th July, 2001

PAY Raghuvanshi Co-operative Bank Ltd.

या धारक को OR-BEARER

RUPEES One Crore Seventy Two lakhs Thirteen Thousand Seven Hundred Fifty only

Rs. 1,72,13,750/-

A/c No. 0010400317011 CA

RAGHUVANSHI CO-OP. BANK LTD. KARNATAKA-400-068-20

For HOME TRADE LTD

S. Chandan

Authorised Signatories

HDFC BANK LTD. 101 - 104, Tulsiani Chambers, F.P. Marg, Narimanpoint, Mumbai - 400 021.

933130 400240003 400317 13 0001721375000



23rd July, 2001

PAY Raghuvanshi Co-operative Bank Ltd.

या धारक को OR BEARER

RUPEES One Crore Fourteen Lakhs Six Thousand Six Hundred Sixty seven only

Rs. 1,14,96,666/67

A/c No. 0010400317011 CA

THE MUM. B. BANK LTD. MUM. 23 JUL 2001 SPL. CLG. I (H. V.) 400-068-016

For HOME TRADE LTD

S. Chandan

Authorised Signatories

HDFC BANK LTD. 101 - 104, Tulsiani Chambers, F.P. Marg, Narimanpoint, Mumbai - 400 021.

933130 400240003 400317 13



27-09-2001

PAY Raghuvanshi Co-operative Bank Ltd.

या धारक को OR BEARER

RUPEES Four Crores Thirty Five Lakhs Twenty One Thousand One Hundred Eleven and paise eleven only

Rs. 4,35,21,111/11

A/c No. 0010400317011 CA

RAGHUVANSHI CO-OP. BANK LTD. KARNATAKA-400-068-267

For HOME TRADE LTD

S. Chandan

Authorised Signatories

HDFC BANK LTD. 101 - 104, Tulsiani Chambers, F.P. Marg, Narimanpoint, Mumbai - 400 021.

256939 400240003 400317 13 0004352111111

May 4, 2001

To,

The Manager
HDFC Bank
Tulsiani Chambers Branch
Nariman Point
Mumbai 400 021

Dear Sirs,

Sub: Issue of a pay order of Rs. 21,986,833.33

Please find enclosed herewith a cheque No.111461 drawn on our current account with you No.0010400317011 of Rs.21,986,833.33 (Rupees Twenty One Million Nine Hundred Eighty Six Thousand Eight Hundred Thirty Three and Paise Thirty Three Only) for issue of a pay order as per the details below:

Favouring : Raghuvanshi Co-operative Bank Ltd.
Payable at Mumbai

Please handover the payorder to the bearer of this letter and cheque. You can debit the bank charges for making of this payorder to our above mentioned current account held with your branch.

Thanking you,

For Home Trade Ltd.

Authorised Signatory



Chq - Rs 5000
Ref - 001120014748
MCK No - 219275



home trade ltd.

Tower 1, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

 **HDFC BANK**

MANAGER'S CHECK
UNPAID BY THE ISSUER

DATE

02/01/2002

OR ORDER

RUPES TWO CRORE NINETY LAKH AND FIFTY THOUSAND ONLY

₹ 2,99,50,000/-

₹ 2,99,50,000/-
FOR HDFC BANK LTD.

HDFC BANK LTD.

MUMBAI
400021

AUTHORISED SIGNATORIES

[Handwritten Signature]



RESERVE BANK OF INDIA



(1164) 333
HDFC Bank Ltd.,
Transaction Banking Group
Kamala Mills Compound,
Senapati Bapat Marg,
Lower Parel, Mumbai-400 013.
Tel.: 498 8484 Fax: 492 3411

September 23, 2002
Office of the Sr. Inspector of Police,
General Branch, Crime Branch,
CID, Mumbai.

Attn. Mr. Khedekar/Mr. Katdare

Dear Sir,

Ref: Case against Home Trade Ltd.

With reference to your letter dated 10/9/2002, further to our letter dated 17/9/2002 and our tele conversation, please find enclosed herewith

1. Original Board Resolution dated 29/12/2000 authorising Mr. Ketan Sheth & Mr. Subodh Bhandari for operating the account of Home Trade Ltd., account number 0010400317011
2. Original Specimen signature of Mr. Ketan Sheth & Mr. Subodh Bhandari for operating the account of Home Trade Ltd., account number 0010400317011

Kindly acknowledge the receipt of the same.

Thanking you,

Yours truly,

For HDFC Bank Ltd.,


Authorised Signatory

Encl. as above

(117/574)

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED BY THE COMMITTEE OF BOARD DIRECTORS OF THE COMPANY HELD AT TOWER 3, 5TH FLOOR, INTERNATIONAL INFOTECH PARK, VASHI, NAVI MUMBAI - 400 703 ON DECEMBER 29, 2000.

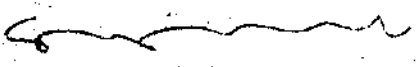
"RESOLVED THAT in continuation of earlier resolution, Mr Ketan Sheth, Director and Mr. Subodh Bhandari, Senior Vice President of the Company be and are hereby Authorised as additional signatories to operate severally, the Company's Bank Account no 0010400317011 with **HDFC Bank**, Nariman Point branch, Mumbai - 400 021.

RESOLVED FURTHER THAT henceforth the said bank account be operated by the following persons as additional signatories, along with the existing signatories as under:-

Name	Designation	Authority
Mr. Ketan Sheth	Director	Severally
Mr. Subodh Bhandari	Sr. Vice President	Severally <i>(Signature)</i>

RESOLVED FURTHER THAT the bank be and is hereby authorised to honour all cheques, bills of exchange, promissory notes and other negotiable instruments drawn, accepted, made or signed on behalf of the Company **severally** by additional signatories (in addition to the existing signatories) Mr. Ketan Sheth, Director or Mr. Subodh Bhandari, Senior Vice President of the Company and to act upon any instructions so given relating to the account of the Company, whether the same be overdrawn or not or relating to the transactions of the Company.

RESOLVED FURTHER THAT this resolution be communicated to the Bank and shall remain in force until written notice to the contrary is given to the Bank".

For Home Trade Limited

Sanjay Agarwal
 Director



home trade ltd.
 Tower 3, 5th Floor,
 Vashi Railway Station Complex,
 Navi Mumbai - 400 705, India.
 Tel: (91-22) 781 2441-44
 Fax: (91-22) 781 2548



(Ketan Sheth)

(0012 / 785)

(Authorized signatory)



(Subodh Bhandari)

(617166)

HOME TRADE LTD.
 TULSIANI BRANCH
 MUMBAI-400 021

16
RECEIVED

(Handwritten notes and signatures in a box)

HDFC BANK

SIGNATURE CARD

296
473

Branch : Tulsiani

Customer ID No. : _____
1st Applicant 2nd Applicant 3rd Applicant

Tel. No. : (O) _____ (R) _____ Fax No. _____

Account Operation : Single Either or Survivor Anyone or Survivor Both to sign
 Others (please specify) As per re. India

Name & Signatures

1st Applicant

Name	<u>KETAN SHETH</u>
Customer ID No.	
Date of birth	____/____/____ D D M M Y
FOR HOME TRADE LIMITED	
<u>[Signature]</u>	

(Please sign **Authorized Signatory/Director**)

2nd Applicant

Name	<u>SUBODH ANAND</u>
Customer ID No.	
Date of birth	
FOR HOME TRADE LIMITED	
<u>[Signature]</u>	

(Please sign within the box with a black pen)

CERTIFIED COPY

3rd Applicant

Name
Customer ID No.
Date of birth
D D M M Y Y

(Please sign within the box with a black pen)

4th Applicant

Name
Customer ID No.
Date of birth
D D M M Y Y

(Please sign within the box with a black pen)

Total Number of signatories : _____

FOR BANK USE ONLY	
Approved by: <i>[Signature]</i>	Date: 16, 01, 01

ADDITIONAL SIGNATURES

JAN 16 2001

ON DEPT

475
Date:- 28/10/2002.

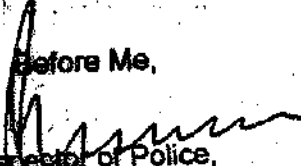
Further statement of Shri. Kiran Sitaram Mhatre H-41 Occ- service, R/o. 604, Sai Angan,
Near Nahurgaon, Mulund (W), Mumbai-80 Tel:- (o) 4921750.

In continuation to my statement of 24/10/2002, today I again attended the office. I submit
a letter dated 28th Oct. 2002 regarding the information of the holder of 10.95% GOI 2011
having Certificate nos BY0023 to 26 along with a copy of letter received from
Suvamayug Sahakari Bank Ltd. and state as under.

The above cited securities were presented with us by Suvamayug Sahakari Bank Ltd.
Pune for credit of the same with SGL A/c along with transfer form. As such, the said
securities were credited to our SGL A/c no. 0727. From the above mentioned details it
has been established that, the said securities were purchased by the Suvamayug
Sahakari Bank Ltd., from Giltedge Management services Ltd.

statement recorded in English, I read it and it is correct.

Before Me,


Inspector of Police,
EOW. CB CID. Mumbai.



HDFC Bank Ltd.,
Manekji Wadia building,
Nanik Morwani Marg,
Fort, Mumbai - 400 023.
Tel.: 270 1616.

28.10.2002

Office of the
Sr. Inspector of Police,
General Branch, Crime Branch,
CID, Mumbai.

Kind Attention: Mr. Khedkar, PSI.

Dear Sir,

Sub :- Providing of details regarding 10.95% Govt. Stock 2011.
Ref :- C.R. No. 81/2002 registered against Home Trade Ltd. And others.

Please refer to our letter dated 24/10/2002 on the captioned subject, and our subsequent meeting with you on 24/10/2002 at your office.

As requested by you further information is as under:

The Certificates from BY - 00023 to BY - 00026 were lodged for cancellation and credit to the CSGL Account by Suvarnayug Sahakari Bank Ltd. vide their letter dated 10th May 2001 (copy enclosed).

Further, the Certificates from BY - 00029 to BY - 00030 were delivered to Home Trade Ltd. on 21/10/2000, and the same were executed in favour of "The Sardargunj Mercantile Co-Operative Bank Ltd. The document are already submitted to you along with our earlier letter dated 24/10/2002.

In case of further clarification, kindly let us know of the same. Kindly acknowledge receipt on the duplicate of this letter.

Thanking you.

Yours faithfully
For HDFC Bank LTD


Authorized Signatory.

Encl: one.

(11)



SUARNAYUG SAHAKARI BANK LTD.

Head Office : 250, Budhwar Peth, Ganpati Bhavan, Pune 411 002.
Phone 4489973, 4489974, 4486039 (Fax) 4473118

Date: 10.05.2001

C.H.No. 64/2001-2002

To,
The Manager, - Financial Institutions
The HDFC Bank Ltd.,
MUMBAI.

Kind Attn. - Mr. Ashish Mathawalkar / Kiran Matre

Ref. :- Our SGL A/C No. BY SL 727.

Sub. :- Transfer of Govt. Securities.

Dear Sir,

You are holding on our behalf 10.95% GOI 2011, Certificate No. BY-00026/
BY-00025/BY-00024/BY-00023 of the Face Value of each Rs. 25,00,000/- (Rupees:
Twenty five lac's only.) alongwith the transfer forms received from Gil-
lette AGF for transfer

We require to get the Credit of the same to our SGL A.C
No. BY SL 727 with your goodself. Kindly get the securities transferred in our
name.

Please advise us accordingly.

Thanking you,

Yours faithfully,



Authorized Signatories

: Branches :

Budhwar Peth
411 002
Pune
4489973

Singapoor
4390000, 4394000

(0211) 72210

(0211) 53082

Exim Counter

24.10.2002

Statement of Shri. Kiran Sitaram Mhatre H-41 Occ- service, R/o. 604, Sai Angan, Near Nahurgaon, Mulund (W), Mumbai-80 Tel:- (o) 4921750.

I am as above and reside at the above given address alongwith my family for the last 3 years.

I have been working with HDFC Bank from 1995 and presently attached with Fort branch, Mumbai, where I am working as Sr. Manager in Transaction Banking Group.

With reference to letter dated 22.10.2002 signed by me on behalf of HDFC Bank in response to the summons dated 27.09.2002, of the office of GB CB CID., Mumbai., today I again attended the office and submit another letter and further state as follows in continuation to the letter dated 22.10.2002.

The normal process/ operations for conversion of Subsidiary General Ledger Account (SGL) Securities to Physical Certificate form from the SGL Account maintained with PDO (Public Debt Office) of Reserve Bank of India is mentioned below.

Our bank has a separate SGL A/c numberes BYSL 0727 maintained with PDO, RBI, Mumbai. The government Securities held in this account are owned by our various clients. The holding at a given point of time shown in this account is a consolidated amount for the various clients. The PDO does not maintain on a day to day basis the details of holdings of each of our clients. Hence while conversion & withdrawal of this Government Securities from SGL to physical Certificate, the PDO issues the same in the name of the SGL account holder e.g. in the name of "HDFC Bank Ltd.", if the SGL A/c is in the name of HDFC Bank Ltd.. Therefore the Physical Certificate withdrawn from the SGL A/c BYSL 0727 is not the security of HDFC Bank Ltd., but is of the client on whose behalf it is held. Further the bank operates on this SGL A/c only on the written instructions of the constituents. Our Bank has separate SGL A/c bearing number BYSL-0720 for its own investments (sell and purchase) in GOI securities.

The stepwise process followed in general and specific to the instant withdrawal is enumerated below.

We receive client's instructions for the conversion and withdrawal of Physical Certificates. The bank check the balance of the security held by the client as per its record, and then gives a request to PDO in the requisite PDO 47 form.

In the instant case, we received three instructions on separate dates from Home Trade Ltd. for conversion & withdrawal of Physical Certificates of the Security 10.95% Govt. Stock 2011 as below. Against these request, we lodged the PDO 47 forms with PDO. (The copies of the same are attached herewith) Details of the same are as follows.

Date	Amount Rs.	Denominatio n	No. of Stock Certificates	PDO 47 lodged on
04/09/2000	25000000	2500000	10	05/09/2000
20/09/2000	15000000	2500000	6	25/09/2000
20/20/2000	5000000	2500000	2	23/09/2000

The counter, at PDO against this provides a token receipt indicating the due date(which can be vary from 10 to 15 days from the receipt of token) of delivery of the Physical Certificates. The Certificates are received from PDO on submitting the receipt to them on due date.

IN the instant case we received the three deliveries from PDO viz. 10 certificates from BY- 00023 to BY-00032, 6 Certificates from BY00033 to BY-00038 and 2 Certificates from BY-00041 to BY-00042. All the Certificates were of denomination Rs.25,000/- each. The details of the delivery of the Certificates to Home Trade Ltd. as mentioned in the said letter are as under:

Date of delivery	Denomination	No. of Stock Certificates	Total Amount Rs.	Certificate Nos.
06/10/2000	2500000	6	15000000	BY-00031to BY-00036
10/10/2000	2500000	4	10000000	BY-00023, BY-00024, BY 00037 & BY&-00038.
11/10/2000	2500000	1	2500000	BY-00025
12/10/2000	2500000	1	2500000	BY-00026
21/10/2000	2500000	2	5000000	BY-00027 & BY-00028
01/11/2000	2500000	2	5000000	BY-00041 & BY-00042
	Total	16	40000000	

The copies of relevant letters, PDO 47 form etc. are enclosed for perusal and record.

On being further asked I state that, though the bank holds Govt. Securities in its SGL A/c on behalf of its various constituents, the bank would be unaware on behalf of which investors the respective constituents have purchased those securities and further more when and where the constituents intend to sell those securities.

My statement recorded in English, I read it and it is correct.

Before Me,


Inspector of Police,
EOW, CB CID, Mumbai.



HDFC Bank Ltd.,
Manekji Wadia building,
Nanik Motwari Marg,
Fort, Mumbai - 400 023.
Tel.: 270 1616.

Ref: Trsy-Ops-Fort / HomeTrade_Raghuvanshi Coop.

24.10.2002

Office of the
Sr. Inspector of Police,
General Branch, Crime Branch,
CID, Mumbai.

Kind Attention: Mr.Khedkar, PSI.

Dear Sir,

Sub :- Providing of details regarding 10.95% Govt. Stock 2011.

Ref :- C.R. No. 81/2002 registered against Home Trade Ltd. And others.

Please refer to our letter dated 22/10/2002 on the captioned subject, and our subsequent meeting with you on 22/10/2002 at your office.

As requested by you, the normal process/ operations for conversion of SGL Securities to Physical Certificate form of the Constituent Subsidiary General Ledger Account maintained with PDO, Reserve Bank of India is mentioned below.

We have a separate Subsidiary General Ledger (SGL) Account also called SGL Account II/ CSGL Account and numbered BY/SL/0727, maintained with Public Debt Office (PDO), Reserve Bank of India, Mumbai. The Government Securities held in this account are owned by our various clients. The holding at a given point of time shown in this account is a consolidated amount for the various clients. The record of the bifurcations of each individual Securities holding is maintained by the HDFC Bank. The PDO does not maintain on a day to day basis the record of our clients holding the securities, but we provide on an Half yearly basis the details of holdings of each of our clients. Hence while conversion & withdrawal of this Government Securities from SGL to Physical Certificate, the PDO issues the same in the name of the SGL Account II holder i.e. "HDFC Bank Ltd." Therefore the Physical Certificates withdrawn from the CSGL A/c BY/SL/0727 is not the Security of HDFC Bank Ltd., but is of the client on whose behalf it is held. Further, the Bank operates on this CSGL Account only on the instructions of the Constituents.

The stepwise process followed in general and specific to the instant withdrawals is enumerated below.

We receive client's instructions for the conversion & withdrawal of Physical Certificates. The Bank checks the balance of the security held by the client as per its record, and then gives a request to PDO in the requisite PDO 47 form.

In the instant case we received three instructions on separate dates from Home Trade Ltd. for conversion & withdrawal of Physical Certificates of the Security 10.95% Govt. Stock 2011 as below. Against these request we lodged the PDO 47 forms with PDO.

str. Kiran Vitayam
occ. service, No 604, Sec Angam,
near Nohur road, (10)
Mumbai - 400 175

reside for 2 yrs.

Service - 1495 and Sr. Manager in

port Board, transaction banking
group includes Treasury settlement
for a... study,
today.

on being asked if state Mail, it is
not possible to go to tell us to look into
securities were purchased by HAZ.
~~to~~ because the record only.

proceeding to...

note, call...
specimens...

Date	Amount Rs.	Denomination	No. of Stock Certificates	PDO 47 lodged on
04/09/2000	25000000	2500000	10	05/09/2000
20/09/2000	15000000	2500000	6	25/09/2000
20/10/2000	5000000	2500000	2	23/09/2000

The counter at PDO against this PDO 47 form provides a token receipt indicating the due date of delivery of the Physical Certificates. The Certificates are received from PDO on submitting the receipt to them on due date.

In the instant case we received the three deliveries from PDO viz. 10 certificates from BY-00023 to BY-00032, 6 certificates from BY-00033 to BY-00038 and 2 certificates from BY-00041 to BY-00042. All the certificates were of denomination Rs.25,00,000/- each. The details of the delivery of the certificates to Home Trade Ltd. as mentioned in the said letter are as under:

Date of delivery	Denomination	No. of Stock Certificates	Total Amount. Rs.	Certificate Nos.
06/10/2000	2500000	6	15000000	BY-00031 to BY-00036
10/10/2000	2500000	4	10000000	BY-00023, BY-00024, BY-00037 & BY-00038.
11/10/2000	2500000	1	2500000	BY-00025
12/10/2000	2500000	1	2500000	BY-00026
21/10/2000	2500000	2	5000000	BY-00027 & BY-00028
01/11/2000	2500000	2	5000000	BY-00041 & BY-00042
	Total	16	40000000	

The copies of relevent letters, PDO 47 form etc. are enclosed herewith for perusal and record.

In case of further clarification, kindly let us know of the same. Kindly acknowledge receipt on the duplicate of this letter.

Thanking you.

Yours faithfully
For HDFC Bank LTD


Authorised Signatory.

Encl: As Above (Total Sheets 21)

487

Date :- 04th September, 2000

To,
HDFC BANK LTD,
Kamala Mills Compound,
S. B. Marg,
Lower Parel,
Mumbai.

Kind Attn :- Mr. Rajesh/Aashish Madholkar/Ms. Pallavi

Dear Sir,

With reference to the credit of 10.95% GOI 2011 for the total face value of Rs. 2,50,00,000/-. We request you to withdraw the same in your favor (HDFC BANK SGL A/C) and hand over the certificate along with duly Executed form of transfer on availability of clear fund in our A/C No. 0010400317011 of Home Trade Ltd. in following Denomination.

Face Value (RS.)

25,00,000.00
25,00,000.00
25,00,000.00
25,00,000.00
25,00,000.00
25,00,000.00
25,00,000.00
25,00,000.00
25,00,000.00
25,00,000.00



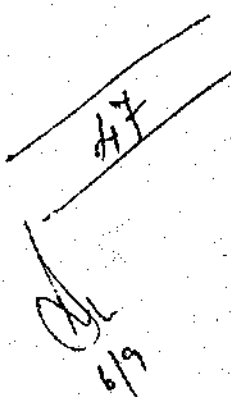
home trade ltd.

Tower 3, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 705.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

Thanking You

Yours Truly,
For Home Trade Ltd.


(Authorized Signatory)


6/9

FORM 47Date : 5th September, 2000

Ref No.0727/47/104

ISSUE OF STOCK CERTIFICATES

FROM
 HDFC BANK LTD
 MANEKJI WADIA BUILDING,
 NANIK MOTIWANI MARG,
 MUMBAI

TO
 RESERVE BANK OF INDIA
 PUBLIC DEBT OFFICE
 MUMBAI

SGL AC NO. BY SL : 0727

Debit the above under 10.95% GOI 2011

Loan Code: 00010

Amount Rs. *2,50,00,000/- (Rupees Two Crores Fifty Lakhs Only)

Face value and issue STOCK CERTIFICATES in favour of

*HDFC Bank Ltd. AC Constituent" mentioned below:

Ledger Debit. BY SL 0727

Form of Transfer enclosed

For HDFC BANK Ltd.

Authorized Signatory

Kiron Mhatre Ashish Mhadolkar
 2/H-2-(37) 2/H-2-(36)

STOCK CERT.	DENOMINATION(RS)	ENFACED TO	TOTAL FACE VALUE (RS)
10	25,00,000/-	Mumbai	2,50,00,000/-
Total (10)			2,50,00,000/-

10/11/00
PDDO 477

(10/11)

Date :-20th September, 2000

To,
HDFC BANK LTD,
Kamala Mills Compound,
S. B. Marg,
Lower Parel,
Mumbai.

Kind Attn :- Mr. Rajesh/Aashish Madholkar/Ms. Pallavi

(00010)
30/09/00

Dear Sir,

With reference to the credit of 10.95% GOI 2011 for the total face value of Rs. 1,50,00,000/-. We request you to withdraw the same in your favor (HDFC BANK SGL A/C) and hand over the certificate along with duly Executed form of transfer in following Denomination.

Face Value (RS.)

- 25,00,000.00
- 25,00,000.00
- 25,00,000.00
- 25,00,000.00
- 25,00,000.00
- 25,00,000.00



home trade ltd.

Tower 3, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 705.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

Thanking You,

Yours Truly,
For Home Trade Ltd.



[Signature]
(Authorised Signatory)

2000(9) 23013

FORM 47A25th September, 2000

Ref No.47/00-01/113

ISSUE OF STOCK CERTIFICATES

FROM:
 HDFC BANK LTD
 MANEKJI WADIA BUILDING,
 NANIK MOTWANI MARG,
 MUMBAI

TO:
 RESERVE BANK OF INDIA
 PUBLIC DEBT OFFICE
 MUMBAI

SGL A/C NO. BY SL : 0727

Debit the above under: 10.95% GOI 2011
 Loan Code: 00010
 Amount Rs. *1,50,00,000/- (Rupees One Crore Fifty Lakhs Only)
 Face value and issue **STOCK CERTIFICATES** in favour of
 "HDFC BANK LIMITED ACCOUNT CONSTITUENT" mentioned below.

Ledger Debit BY SL 0727

for HDFC BANK Ltd.

Authorized Signatory

Kiron Mhatre Ashish Mhadolkar
 2/11-2-(27) 2/11-2-(36)

STOCK CERT.	DENOMINATION(RS)	ENFACED TO	TOTAL FACE VALUE (RS)
6	25,00,000/-	MUMBAI	1,50,00,000/-
	Total (6)		1,50,00,000/-

Request

495
5

Date: October 20, 2000

To,
HDFC BANK LTD.,
Kamala Mills Compound,
S. B. Marg,
Lower Parel,
Mumbai.

Kind Attn :- Mr.Rajesh

Re :- Letter of authorisation for conversion of GOI securities into Physical Stock Certificates

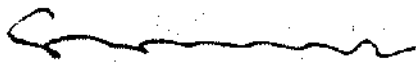
Dear Madam,

With reference to the credit of 10.95% GOI 2011
For the face value of Rs. 50,00,000, convert into physical form.
we request you to withdraw the certificates, in the denominations
mentioned below, in your favor (HDFC Bank CSGL Account) and hand
over the certificates along with duly executed Form of Transfer.

Face Value (Rs.)
25,00,000.00
25,00,000.00

Thanking You,

Yours truly,
For Home Trade Ltd.



xy (Authorized Signatory)

20001021004



home trade ltd.

Tower 3, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781, 2548

23rd October
Authorized

FORM 47

Date : 23rd October, 2000

Ref No. 0727/47/126

ISSUE OF STOCK CERTIFICATES

FROM:
HDFC BANK LTD.
MANEKJI WADIA BUILDING,
NANIK MOTWANI MARG,
MUMBAI

TO:
RESERVE BANK OF INDIA
PUBLIC DEBT OFFICE
MUMBAI

SGL A/C NO. BY SL : 0727

Debit the above under: 10.95 % GOI 2011
Loan Code: 00010
Amount Rs. *50,00,000/- (Rupees Fifty Lakhs Only)
Face value and issue STOCK CERTIFICATES in favour of
"HDFC Bank Ltd. A/C Constituent" mentioned below:

Ledger Debit : BY SL 0727

For **HDFC BANK Ltd.**

Mhand

Authorized Signatory

Kiron Mhatre (244-2-(27))
Shiraz Khan (244-2-(38))

Authorized

STOCK CERT.	DENOMINATION(RS)	ENFACED TO	TOTAL FACE VALUE (RS)
2	25,00,000/-	Mumbai	50,00,000/-
	Total (2)		50,00,000/-

Delivered, 60000/- of HTI (439)



06/10/2000
654/10/100

Date

Ref. No.

Time

Home Trade Ltd.

Dear Sir,

The following securities are being delivered herewith to you :

Security Details	Registered Holder	Amount (Rs.)
10.99 / CoT 2011 (BT 31 to BT-30) (Certificates)	HDFC Bank Ltd	25,00,000/- x 6 = 1,50,00,000/-

Please note : This is a delivery against our sale of date to you.
(Our Ref. No. # 113/104)
Please acknowledge receipt on the duplicate of this letter
as your acceptance.

For HDFC BANK LTD.

Author. Ltd.
[Signature]
Authorised Signatories.

Received the above Certificate as bill

ASHOK SHARMA
6-10-2000
Authorised Signatory

Manekji Wadia Bldg., Ground Floor, Nanik Motwani Marg, Fort, Mumbai 400 023.
Phones : 270 3391 / 270 1615 Fax : 270 3392

Date: 06th October, 2000

To,
HDFC Bank Ltd.,
Fort, Mumbai.

Kind Attn :- Ms. Pallavi/Chintan

Dear Sir,

Kindly handover the delivery of the following Securities to
Mr. Ashok, whose signature is attested below.

Sr. No	Script Name	Face Value (in Rs.)
1	10.95% GOI 2011	1,50,00,000/-
2	10.25% GOI 2012	50,00,000/-

Name of the person : Mr. Ashok

Specimen Signature :- ASHOK SHARMA

Thanking You,

Yours Truly,
For Home Trade Ltd.


Authorized Signatory



home trade ltd.

Tower 3, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 705.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

Date :-05 October 2000

To,
HDFC Bank Ltd.,
Fort, Mumbai.

Kind Attn :- Ms. Pallavi/Aashish/Chintan

Dear Sir or Madam:

This is in reference of the withdrawal of 10.95% GOI 2011 Face Value:
Rs. 1,50,00,000/-. We hereby request you to give us the fresh form of transfer
in the following names as mentioned below.

Sr. No.	Face Value	In Name Of
1	Rs.1,50,00,000/-	RAGHUVANSHI CO-OPERATIVE BANK LTD.

Thanking You,

Yours Truly,
For HomeTrade Ltd.



Authorised Signatory



home trade ltd.

Tower 3, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 705.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548



Date: 10/10/2000
 Ref. No. 104/113
 Time: 657
 10:30 am.

Home Trade Ad.

Dear Sir,

The following securities are being delivered herewith to you :

Security Details	Registered Holder	Amount (Rs.)
10 75 1. Govt 2011 (87-23, B7-24, B7-37, B7-38) (4 - certificates)	HDFC Bank Ltd.	25,00,000 X 4 = (1,00,00,000)

Please note : This is a delivery against our sale of date to you.
 (Our Ref. No. # 104/113)
 Please acknowledge receipt on the duplicate of this letter
 as your acceptance.

For HDFC BANK LTD.

[Signature]
 Authorised Signatories.

Received the above mentioned certificates.

[Signature]
 Authorised Signatory

Manekji Wadia Bldg., Ground Floor, Nanik Motwani Marg, Fort, Mumbai 400 023.
 Phones : 270 3391 / 270 1615 Fax : 270 3392

(5071)

Date :-09th October 2000

To,
HDFC Bank Ltd.,
Fort, Mumbai.

Kind Attn :- Ms. Pallavi/Aashish/Chintan

Dear Sir or Madam:

This is in reference of the withdrawal of 10.95% GOI 2011 Face Value:
Rs. 1,00,00,000/-. We hereby request you to give us the fresh form of transfer
in the following names as mentioned below.

Sr. No.	Face Value	In Name Of
1	Rs.1,00,00,000/-	RAGHUVANSHI CO-OPERATIVE BANK LTD.

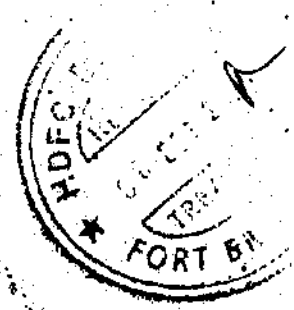


home trade ltd.
Tower 3, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 705.
Tel: (91-22) 781 2441-11
Fax: (91-22) 781 2548

Thanking You,

Yours Truly,
For HomeTrade Ltd.

KRJ
Authorized Signatory



5072



Date 11/11/2011

Ref. No. 658

Time 10:40 am

Home Loan Jid.

Dear Sir,

The following securities are being delivered herewith to you :

Security Details Amount (Rs.)

Bond Details	Registered Holder	Amount (Rs.)
10 95 1. Co I 2011 (BT-39 & BT-60)	HDFC Bank Jid	1,00,000 x 2 = 2,00,000/-
10 95 1. Co I 2011 (BT-22)	HDFC Bank Jid	25,00,000/-
(Total 3 certificates)		

NR

Please note. This is a delivery against our sale of date to you.
(Our Ref. No.# 114)
Please acknowledge receipt on the duplicate of this letter
as your acceptance.

For HDFC BANK LTD.

Authorized Signatory

Authorized Signatories.

Received the Above certificates

Authorised Signatory
11-10-2011

(511) 13

Date: 11th October, 2000

To,
HDFC Bank Ltd.
Fort, Mumbai.

Kind Attn: Ms. Pallavi/Chintan

Sub: Acknowledgement for the receipt of the following Securities

Dear Sirs:

With reference to the above subject, the details are here below:

Sr. No.	Sec. Name	Face Value (In Rs.)
1	10.95% GOI 2011	25,00,000/-
2	10.95% GOI 2011	2,00,000/-



home trade ltd.

Tower 3, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 705.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

Kindly do the needful.

Thanking you.

Yours truly,
For Home Trade Ltd.

[Handwritten Signature]
 Authorized Signatory.





Date : 12/10/2000

Ref. No. : 660/104

Time : 11:00 a.m.

Home Trade A/c.

Dear Sir,

The following securities are being delivered herewith to you :

Security Details	Amount (Rs.)
------------------	--------------

<u>Bond Details</u>	<u>Registered Holder</u>	<u>Amount (Rs.)</u>
---------------------	--------------------------	---------------------

10.95% GOVT 2011 (BT-00020)	HDFC Bank Ltd.	25,00,000/- (Certificate)
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Please note : This is a delivery against our sale of date to you.
(Our Ref. No.# 104)
Please acknowledge receipt on the duplicate of this letter
as your acceptance.

For HDFC BANK LTD.

Authorised Signatories.

Shah Anshul

Received the above Certificate.

ASHOK SHARMA
Authorised Signatory 12-10-2000

Manekji Wadia Bldg., Ground Floor, Nanik Motwani Marg. Fort, Mumbai 400 023.
Phones : 270 3391 / 270 1615 Fax : 270 3392

CS/15

Date: 11th October, 2000

To,
HDFC Bank Ltd.,
Fort, Mumbai.

Kind Attn :- Ms. Pallavi/Chintan

Dear Sir,

Kindly handover the delivery of the following Securities to
Mr. Ashok, whose signature is attested below.

1	10.95% GOI 2011	25,00,000/-
---	-----------------	-------------



home trade ltd.

Tower 3, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 705.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

Name of the person :Mr. Ashok

Speciman Signature :- ASHOK SHARMA

Thanking You,

Yours Truly,
For Home Trade Ltd.

[Handwritten Signature]
 Authorized Signatory.

Recd

ASHOK SHARMA

12-10-2000

28/16

Date: 11th October 2000

To,
HDFC Bank Ltd.,
Fort, Mumbai.

Kind Attn :- Ms. Pallavi/Aashish/Chintan

Dear Sir or Madam:

This is in reference of the withdrawal of 10.95% GOI 2011 Face Value:
Rs. 25,00,000/-. We hereby request you to give us the fresh form of transfer
in the following names as mentioned below.

Sr. No.	Face Value	In Name Of
1	Rs. 25,00,000/-	Raghuvanshi Co-Operative Bank Ltd.



HomeTrade Ltd.

Tower 3, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 765.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

Thanking You,
Yours Truly,
For HomeTrade Ltd.

[Handwritten Signature]
 Authorized Signatory





Date : 21/10/2000
 Ref. No 663 / 104
 Time :

Home Trade Jid

Dear Sir,

The following securities are being delivered herewith to you :

Security Details Amount (Rs.)

Bond Details Registered Holder Amount (Rs.)

BY-28 & BY-27 11DFC Bank 25,00,000 x 2 (50,00,000/-)
 10-99 Govt 2011

BY-29 & BY-30 11DFC Bank 25,00,000 x 2 (50,00,000/-)
 10-95 Govt 2011

(4 Certificates)

Total. 1,00,00,000/-

Please note : This is a delivery against our sale of date to you.
 (Our Ref. No.# 104)
 Please acknowledge receipt on the duplicate of this letter
 as your acceptance.

For HDFC BANK LTD.

[Signature]
 Authorised Signatories.

Received the above certificates

ASHOK SHARMA
[Signature]
 Authorised Signatory.

Manekji Wadia Bldg., Ground Floor, Nanik Motwani Marg, Fort, Mumbai 400 023.
 Phones : 270 3391 / 270 1615 Fax : 270 3382

(52)

Date: 20th October, 2000

To,
HDFC Bank Ltd.,
Fort, Mumbai.

Kind Attn :- Ms. Pallavi/Chintan

Dear Sir,

Kindly handover the delivery of the following Securities to
Mr. Ashok, whose signature is attested below.

Sr.No	Scrip Name	Face Value (in Rs.)
1	10.95% GOI 2011	1,00,00,000/-
2	10.78% GOI 2020	1,00,00,000/-



Name of the person : Mr. Ashok

Speciman Signature :- ASHOK SHARMA

Thanking You,

A handwritten signature in dark ink, appearing to be "Ashok Sharma", written in a cursive style.

Yours Truly,
For Home Trade Ltd.

A handwritten signature in dark ink, appearing to be "Ashok Sharma", written in a cursive style.

KM Authorized Signatory

home trade ltd.
Tower 3, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

RECEIVED
ASHOK SHARMA
20/10/2000

(52/19)

Date: 20th October 2000

To,
HDFC Bank Ltd.,
Fort, Mumbai.

Kind Attn :- Ms. Pallavi/Aashish/Chintan

Dear Sir or Madam:

This is in reference of the withdrawal of 10.95% GOI 2011 Face Value:
Rs. 1,00,00,000/-. We hereby request you to give us the fresh form of transfer
in the following names as mentioned below.

Sr. No.	Face Value	In Name Of
1	Rs.50,00,000/-	Raghuvanshi Co-Operative Bank Ltd.
2	Rs.50,00,000/-	The Sardargunj Mercantile Co-Operative Bank Ltd.



home trade ltd.

Tower 3, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

Thanking You,

Yours Truly,
For HomeTrade Ltd.

*
Authorized Signatory

52320



Date : 1/11/2000
Ref. No. : 670 / 126 / 127
Time

Home Trade Ltd

Dear Sir,

The following securities are being delivered herewith to you :

Security Details	Amount (Rs.)
------------------	--------------

<u>Bond Details</u>	<u>Registered Holder</u>	<u>Amount (Rs.)</u>
---------------------	--------------------------	---------------------

1099 / 1. GOVT 2011 2011 HFC Bond (B1-41, 42, 43, 44)		25,00,000 x 4 = 1,00,00,000
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(4 c.c.h shares)

Please note : This is a delivery against our sale of date to you.
(Our Ref. No.# 126/127)
Please acknowledge receipt on the duplicate of this letter
as your acceptance.

For HDFC BANK LTD

[Signature]
Authorised Signatories.

Received the above c.c.h shares.

ASHOK SHARMA
2/11/2000
Authorised Signatory.

Manekji Wadia Bldg., Ground Floor, Nanik Motwani Marg. Fort, Mumbai 400 023.
Phones : 270 3391 / 270 1615 Fax : 270 3392

52701

670

Date: 01st November 2000

To,
HDFC Bank Ltd.,
Fort, Mumbai.

Kind Attn :- Ms. Pallavi/Chintan

Dear Sir,

Kindly handover the delivery of the following Securities to
Mr. Ashok, whose signature is attested below.

Sr. No.	Scrip Name	Face Value (in Rs.)
1	10.95% GOI 2011	1,00,00,000/-
2	10.50% GOI 2014	50,00,000/-



Name of the person : Mr. Ashok

Speciman Signature :- ASHOK SHARMA

home trade ltd.

Tower 3, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

Thanking You,

Yours Truly,
For Home Trade Ltd.

Authorized Signatory

Received 10.95% GOI 2011 - 1 Cr.

Recd
ASHOK SHARMA
2-11-2000

provision of opening of Constituent SGL (CSGL) Account with SGL account holders like Banks, Institutions, Primary Delaers etc. These securities are held in the separate account named as HDFC Bank Ltd , Account - Constituent

- 2. ~~When the customers~~ i.e. CSGL account holders would like to withdraw the securities, in physical form, from their CSGL account, they have to instruct their SGL account holder to withdraw the same from RBI and deliver to, either in their name or as per their instructions. The physical securities withdrawn from RBI from the CSGL Account will always be in the name of the SGL Account holder (like HDFC Bank Ltd. In this case)

In view of the above procedure & formalities, the physical securities referred above also were withdrawn, as per the instructions of Home Trade Ltd., from their Constituent SGL Account. ~~Home Trade Ltd.~~ had instructed our bank to execute these securities in favor of "The ~~Raghuvanshi Co-Operative Bank Ltd.~~" Accordingly, our bank had transferred these securities favoring Raghuvanshi Co-Operative Bank Ltd., in the capacity of SGL account holder.

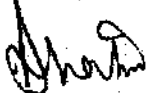
In view of the above, we would like to inform you that,

- i) These Securities are not the purchases of HDFC Bank Ltd., but were the holdings of Home Trade Ltd. in their CSGL Account maintained by us with RBI.
- ii) The Securities were not sold by HDFC Bank Ltd. to The Raghuvanshi Co-Operative Bank Ltd., but were delivered to Home Trade Ltd. and on their instructions are in favour of "The Raghuvanshi Co-Operative Bank Ltd." Hence no payment is due and received by us for the same.

In case of further clarification, kindly let us know of the same. Kindly acknowledge receipt on the duplicate of this letter.

Thanking you.

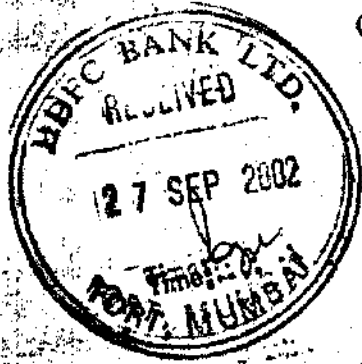
Yours faithfully
For HDFC Bank LTD



Authorised signatory.

535

ORDER UNDER SECTION 91 OF Cr. P. C.



O.W. No. 9151/U-I/GB/CB/CID/02.
Office of the,
Sr. Inspector of Police,
General Branch, Crime Branch,
C.I.D., Mumbai.
Date: - 27.9.2002
Tel: - 262011 Ext 165, 124.

To

The General Manger,
HDFC Bank Ltd.,
Manaji Wadia Building,
N. Motwani Marg,
Fort, Mumbai.

Ms. Deepali Subarch
HDFC BANK.
Kanla Mills. Lower Parcel.
Tel no: 4988484

Sub:- Providing of details regarding 10.95% Govt. Stock 2011.
Ref:- C.R. No. 81/2002 registered against Home trade Ltd and otrs.

Sir,

This branch is investigating the above referred case registered against the Directors of Home Trade Ltd., and others for cheating to Raghuvanshi co-operative Bank Ltd. to crores of rupees.

During the course of investigation, it is reported by Raghuvanshi Co-operative Bank that the securities of the following details were purchased by it from Home Trade Ltd.

10.95% CEN I. GOVERNMENT STOCK, 2011 DETAILS ARE AS FOLLOWS.

1. BOOK DEBT CRTIFICATE NO. BY00023 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
2. BOOK DEBT CRTIFICATE NO. BY00024 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
3. BOOK DEBT CRTIFICATE NO. BY00025 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
4. BOOK DEBT CRTIFICATE NO. BY00026 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
5. BOOK DEBT CRTIFICATE NO. BY00027 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
6. BOOK DEBT CRTIFICATE NO. BY00028 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
7. BOOK DEBT CRTIFICATE NO. BY00031 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
8. BOOK DEBT CRTIFICATE NO. BY00032 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.

9. BOOK DEBT CERTIFICATE NO. BY00033 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.
10. BOOK DEBT CERTIFICATE NO. BY00034 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.
11. BOOK DEBT CERTIFICATE NO. BY00035 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.
12. BOOK DEBT CERTIFICATE NO. BY00036 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.
13. BOOK DEBT CERTIFICATE NO. BY00037 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.
14. BOOK DEBT CERTIFICATE NO. BY00038 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.
15. BOOK DEBT CERTIFICATE NO. BY00041 OF MUMBAI FOR Rs. 25,00,000/-
Dated 23/10/2000.
16. BOOK DEBT CERTIFICATE NO. BY00042 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.

The Raghuvanshi cooperative Bank also submitted to this office contract note in which trade date is 23/08/2000 and as per the bill of the said securities were sold for Rs. 4,00,62,000/- including interest from 30/05/2000 to 24/08/2000. The bank had also stated that it had received physical delivery of the said securities and submitted the copies of the securities. by RCB

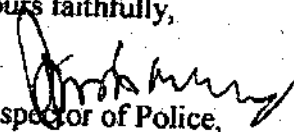
Upon perusal of the copies of securities it appears that first holder of the securities was HDFC bank and transfer form shows that the securities were sold by HDFC to Raghuvanshi co-operative Bank Ltd.

Under the aforesaid circumstances, you are requested to inform this office in writing as to 1. Whether the above mentioned securities were purchased by HDFC ? if yes, when and from whom i.e. either from RBI or any other party.
2. Whether the said securities were sold by HDFC to Raghuvanshi Co-operative Bank ? or to any other party ? if yes, when these were sold and from whom the payment of sale was received. (give the details of payment received).

Therefore you are requested to depute the office of your bank, conversant with this matter with relevant documents and direct him to see PI Katare or PSI Khedkar of Unit-I (banking) immediately on receipt of this letter or on 28th of this month as the matter is very urgent.

Also provide copy of SGL AIC of the concerned dates.

Yours faithfully,


Sr. Inspector of Police,
GB., CB., CID., Mumbai.

537

Date:-19/09/2002

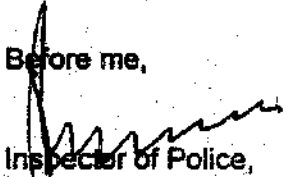
Statement of Shri. Laxman Marutirao Kokate H- 49 Occ- service, R/o. D- 501, Sankeshwar Hsg. Society, S.V. Road, Borivali (E), Mumbai-66 Tel:- (o) 2617026.

I am as above and residing at the above given address for the last 7 years along with my family. I have been working with Mumbai District Central Co-operative Bank Ltd., Mumbai from 1982. Presently I am attached with Fort Branch and working as Branch Manager from 1st February, 2002.

As per the letter from the Office of Sr. Police Inspector, GB CB CID., Mumbai, dated 16.9.2002, I submit herewith original Cheque no. 828909 for Rs. 5,40,49,208.33 in favour of Home Trade Ltd., issued by Raghuvanshi Co-operative Bank Ltd., honoured by us on 4.3.2002, along with a covering letter dated 19.09.2002 on the letter head of our Bank.

My statement recorded in English I read it and it is correct.

Before me,



Inspector of Police,
GB CB CID, Mumbai.

539 315

MUMBAI BANK



THE MUMBAI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.

Office : Mumbai Bank Bhavan, 207, Dr. D. N. Road, Fort, Mumbai - 400 001. Telegram: MUMBAIBANK Tel.: 261 71 54 to 59 Fax: (022) 262 23 28 Post Box: 408

NO MB/branch - fant/f. O/DUBK.2/2002-2003/1462

Dt: 19/9/02.

To,
The Sr. Inspector of Police,
General Branch, Crime branch,
CID Police Commissioner's Office,
Mahatma Phule Market,
Mumbai - 400 001.

Dear Sir,

Ref: Your letter No. 7924 dt. 16/9/02.

Sub: Regarding chq. No. 828909 for Rs.

54049208.33 dt. 4/3/2002.

With reference to above, we are handed over herewith original cheq. No. 828909 for Rs. 54049208 in fav. of Home Trade ud, issued by Raghuvanshi Coop. Bk. ud. honoured by us on 4/3/2002 with your representative Ms. Maruti Anand Misal P.N. 21727. Kindly return our original documents for our record after settlement.

Please acknowledge the same.

Yours faithfully,


BRANCH MANAGER
FORT BRANCH

Encl: chq. No.
828909 dt
Rs. 54049208.33/-

111/343

ORDER UNDER SECTION 91 OF THE CRIMINAL PROCEDURE CODE

Very Urgent

O.W. No. 111/343 /GB/U-II CB/ CID.
Office of the Sr. Inspector of Police,
General Branch, Crime Branch, CID.
Police Commissioner's Office Compound
Annex-1 Building, 2nd Floor,
Opp. Mahatma Phule Market,
Mumbai- 400001.
Tel:- 2620111 Ext:- 165

Date:- 16.07.2002
Crime No.: 81/02

To,
The General Manager
Mumbai Dist. Cent. Co-op Bank Ltd.
Fort Branch,
Mumbai

Whereas information has been received by me from Spl. Hudditor, (Co-op Dep, MS,
against Home directors of Home Trade Ltd & Raghuvanshi Co-op Bank Ltd)
in the office of commissioner of Police, Greater Bombay, Bombay and I consider that the
production of documents mentioned below believed to be in your possession or power, is
necessary or desirable for the purpose of my investigation into the case.

I do hereby order and require you to attend and produce the said documents before
PI/PI/PSI Katakase / Katakay at 11.00 a.m. on 19.07.2002 or within two days
of the receipts of this letter in the office mentioned above.

List of Documents in Original (Original)
Cheque NO. 28909 dtd 4/3/02
for Rs. 5,40,49,208.33 issued
by Raghuvanshi Co-op Bank
Ltd. in favour of M/s.
Home Trade Ltd.

Given under my hand and seal this
Day of 16/07/2002

Bull
Senior Inspector of Police,
General Branch, Crime Branch,
C.I.D., Mumbai

Please give original
as it is in view of law
is must.
Bull
19.07.2002



28909 original.

Original - Rr H/W

(542/14)

The Payee

55/0/D URB

4-3-2002 120

Pay m/s Home Trade Ltd

रुपये *Payable Five Lacs forty Lacs forty nine thousand*
two hundred eight & thirty three paise p

या धारक को *or Bear*

अदा करें

RS. 54049208.33

बचत अ. / A/c No.	No 2	व.प. / LF	---	डी.डी. / INTLS	
------------------	------	-----------	-----	----------------	--

मुंबई जिल्हा राध्यावर्ती सहकारी बँक लि.
फोर्ट ब्रांच, मुंबई - 400 001

or Raghuvanshi Co-operative Bank Ltd.

THE MUMBAI DISTRICT CENTRAL CO-OP. BANK LTD.
Fort Branch, Mumbai-400 001. A/FOR

[Signature]
General Manager
Chief Accountant
Law Officer

[Signature]
Chairman
Director

8 28909 000680 16

11

Special Com. 745141A, 7493522

(511522211)



PIONEER SECURITIES PVT. LTD.
INVESTMENT & FINANCIAL CONSULTANTS

September 17, 2002

Kind Attn: PSI Khedkar and PI Katdare

Sr. Inspector of Police
GB, CB, CID Mumbai,
Office of the Sr. Inspector of Police
General Branch, Crime Branch,
CID - Mumbai.

Sub: Providing of Documents & Details in respect of receipt of Amount of Rs. 70.00 Lacs from M/s Home Trade Ltd.

Ref: C.R. No. 81/2002 against Directors of Home Trade Ltd., investigating Offices PSI Khedkar and PI Katdare.

Dear Sir,

Please refer to your letter Ref. No. O.W. No. 7925/U-1/GB/CB/CID/02 dated 17/9/2002 regarding the above mentioned subject.

We advise in this connection that we have already sent required papers vide our letter dated 5/9/2002 which was sent on 7/9/2002 by Fax No. 2037297 and also sent by courier (Photocopy of courier receipt enclosed)

We are now again enclosing the copy of our letter dated 5/9/2002 which contains the required information along with the following enclosures:-

1. Bank Statement of ABN Amro Bank and Citi Bank.
2. Contract note No. 2002-2001/00015703 dated 23/1/2002

Thanking you,

Yours faithfully,
For **PIONEER SECURITIES PVT. LTD.,**

(AUTHORISED SIGNATORY)

Handwritten signature and initials

ब्रह्मचर्य पीठलस बरुणस
बलिब सुन्दे) सुन्दे बरुण
प. क. वि. सुन्दे

19/9

Handwritten text at the bottom right

Please pay to your Trade Acc.
or Raghuranshi Co-operative Bank Ltd.



UTI BANK
SERVICE BRANCH
400 211 000
Deputy Manager
Accountant
Law Officer

[Signature]
Chairman
Director

64 MAR 2002

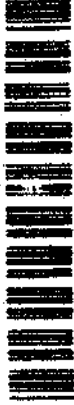
HIGH VALUE
CLEARING

TEL.: 288 6560, 6586, 6652

THANKS FOR USING OVERNITE EXPRESS

SHIPPER'S COPY

DESTINATION	DATE
Bombay	27/10/02



96049985 *

INSURANCE FOR DELHI
 (PHONE / FAX) **Bombay (18 CA)**

CORPORATE OFFICE:
 Overnite House, East Park Road
 New Delhi 110 005
 Phone : 011-3510131 (5 Lines)
 Fax : 011-3516164 / 3534985
 E-mail : oes@overnite-mail.com
 Tmail : www.overnite.net



ORIGIN **DELHI (Nehru Place)** | 12
 1017216597D

SHIPPER	NO. OF PCS	CONTENTS - DESCRIPTION (SAID TO CONTAIN)	ACTUAL WEIGHT	CHARGED WEIGHT	CASH <input type="checkbox"/>	CREDIT <input checked="" type="checkbox"/>	AMOUNT RUPEES
COURIER - ONE For OVERNITE EXPRESS LIMITED (SIGNATURE) <i>[Signature]</i> DATE _____ TIME _____			Service Charge Other Charges		TOTAL Service Tax GRAND TOTAL		

smart SOWA
 Courier documents to anywhere in USA for Rs. 500/- only.
 UP TO 250 gms.

Sherry factors
 (1) That the consignments does not contain perished meat, currency notes, jewellery, etc.
 (2) That I have read the terms & conditions of carriage as given on reverse of the Shipper's Copy of Air Waybill and acknowledge the same.
 SENDER'S NAME _____
 SIGNATURE _____

September 5, 2002

Sr. Inspector of Police
G.B. CB. CID Mumbai
Police Commissioner's Office Compound,
Annex - 1 Building, 2nd floor,
Opp. Mahatma Phule Market,
Mumbai.

Sub: Providing of Document and details in respect of Receipt of amount of Rs. 70.00 Lacs from M/s. Home Trade.

Ref: C.R. No. 81/2002 against Directors of Home Trade Ltd.

Dear Sir,

Please refer to your letter dated 4/9/2002 received by fax. Vide which you have desired the reasons for receipt of Rs. 70.00 Lacs from M/s. Home Trade Ltd.

We advise in this connection that M/s. Home Trade Ltd., had requested some urgent business accommodation for Rs. 80.00 Lacs which we had given to them on 26/02/2002 as follows:-

Cheque No. 261512 Rs. 22,00,000/- drawn on ABN Amro Bank.

Cheque No. 809889 Rs. 58,00,000/- drawn on Citi Bank

A Sum of Rs. 70.00 Lacs was refunded to us by M/s Home Trade Ltd., on 6/03/2002 vide their Cheque No. 32358 drawn on Citi Bank Ltd, against our advance of Rs. 80.00 Lacs & Rs. 10.00 Lacs are still outstanding from them.

We shall like to advise additionally that M/s. Home Trade Ltd., had entered into a deal with us for the purchase of 11.83% CGOI, 2014 Security for face value Rs. 7.00 Lacs at the rate of Rs. 127 per Rs. 100. Accordingly we have paid a sum of Rs. 9,05,562/- vide our Cheque No. 984948 dated 24/1/2002 drawn on HDFC Bank Ltd. But Home Trade Ltd., despite our repeated request neither given the aforesaid 11.83% CGOI, 2014 Security nor refunded this amount of Rs. 9,05,562/- which may kindly be noted for your information and necessary action. We are enclosing contract note duly signed by M/s Home Trade Limited alongwith the copy of the account for the period 01.01.2002 to 31.03.2002

We had tried to lodge F.I.R. in Delhi which was not registered by Delhi police on pretext that jurisdiction of the same lies with Maharashtra Police. We Request that this letter may be taken as an F.I.R. Also against Home Trade for necessary action.

Thanking you,

Yours faithfully,

For PIONEER SECURITIES PVT LTD.

(AUTHORISED SIGNATORY)

Portfolio Statement

PIONEER SECURITIES LTD
 30B SKIPPER CORNER, 88 NEHRU PLACE
 NEW DELHI
 DELHI - 110019

Customer Refn No : 9617
 Statement Period : Feb 23, 2002 to Mar 01, 2002

Account Number 8103477599(INR)

Current Account

Date	Description	Deposit	Withdrawal	Balance
Feb 23, 2002	Opening Balance			21,53,294.04Cr
Feb 23, 2002	CHEQUE PAID Reference: 261507		3,50,000.00	18,03,294.04Cr
Feb 23, 2002	CHEQUE PAID Reference: 261509		50,000.00	17,53,294.04Cr
Feb 23, 2002	CHEQUE PAID Reference: 261510		1,00,000.00	16,53,294.04Cr
Feb 25, 2002	BY INST 373917 : CHEQUE DEPOSIT	12,400.00		16,65,694.04Cr
Feb 25, 2002	BY INST 161876 : CHEQUE DEPOSIT	1,00,000.00		17,65,694.04Cr
Feb 25, 2002	BY INST 590147 : CHEQUE DEPOSIT	47,000.00		18,12,694.04Cr
Feb 25, 2002	BY INST 705863 : CHEQUE DEPOSIT	3,66,237.69		21,79,031.73Cr
Feb 25, 2002	INWARD CLEARING Reference: 261432		263.00	21,78,768.73Cr
Feb 25, 2002	INWARD CLEARING Reference: 261396		33,397.00	21,45,371.73Cr
Feb 25, 2002	INWARD CLEARING Reference: 261505		18,217.74	21,27,153.99Cr
Feb 25, 2002	INWARD CLEARING Reference: 261495		45,720.00	20,81,433.99Cr
Feb 26, 2002	BY INST 621041 : CHEQUE DEPOSIT	3,48,272.00		24,29,705.99Cr
Feb 26, 2002	BY INST 255025 : CHEQUE DEPOSIT	2,000.00		24,31,705.99Cr
Feb 26, 2002	T/F TO 119519 Reference: 261512		22,00,000.00	2,31,705.99Cr
Feb 26, 2002	INWARD CLEARING Reference: 261511		7,500.00	2,24,205.99Cr
Feb 26, 2002	INWARD CLEARING Reference: 261503		6,093.84	2,18,112.15Cr
Feb 27, 2002	BY INST 721378 : CHEQUE DEPOSIT	3,000.00		2,21,112.15Cr
Feb 27, 2002	BY INST 14919 : CHEQUE DEPOSIT	52,29,006.00		54,50,118.15Cr
Feb 27, 2002	BY INST 11372 : CHEQUE DEPOSIT	50,76,335.00		1,05,26,453.15Cr
Feb 27, 2002	BY INST 598899 : CHEQUE DEPOSIT	1,00,00,000.00		2,05,26,453.15Cr
Feb 27, 2002	BY INST 741462 : CHEQUE DEPOSIT	22,90,724.00		2,28,17,177.15Cr
Feb 28, 2002	T/F TO 200026 Reference: 261524		20,000.00	2,27,97,177.15Cr
Feb 28, 2002	T/F TO 581540 Reference: 261528		16,61,976.02	2,11,35,201.13Cr
Feb 28, 2002	BY INST 561440 : CHEQUE DEPOSIT	50,77,603.00		2,62,12,804.13Cr
Feb 28, 2002	HIGH VALUE - INWARD CLG Reference: 261530		2,01,80,410.96	60,32,393.17Cr

Portfolio Statement

PIONEER SECURITIES LTD
 308 SKIPPER CORNER, 88 CHRU PLACE
 NEW DELHI
 DELHI - 110019

Customer Refn No : 9617
 Statement Period : Mar 02,2002 to Mar 08,2002

Account Number 8103477599(INR)

Current Account

Date	Description	Deposit	Withdrawal	Balance
Mar 02,2002	Opening Balance			9,22,778.84Cr
Mar 02,2002	T/F TO 200026		2,00,000.00	7,22,778.84Cr
Mar 02,2002	Reference: 261533			
Mar 02,2002	BY INST 961155 : CHEQUE DEPOSIT	5,472.00		7,28,250.84Cr
Mar 02,2002	INWARD CLEARING		10,617.00	7,17,633.84Cr
Mar 02,2002	Reference: 983134			
Mar 02,2002	INWARD CLEARING		14,135.00	7,03,498.84Cr
Mar 02,2002	Reference: 261506			
Mar 04,2002	CC FYG REGISTRAR		1,500.00	7,01,998.84Cr
Mar 04,2002	BY INST 72376 : HV CHECK DEPOSIT	3,22,544.00		10,24,542.84Cr
Mar 04,2002	BY INST 151800 : HV CHECK DEPOSIT	8,74,229.00		18,98,771.84Cr
Mar 05,2002	HIGH VALUE- INWARD CLG		13,24,530.56	5,74,241.28Cr
Mar 05,2002	Reference: 261537			
Mar 05,2002	INWARD CLEARING		5,000.00	5,69,241.28Cr
Mar 06,2002	Reference: 603383			
Mar 06,2002	BY INST 32358 : HV CHECK DEPOSIT	70,00,000.00		75,69,241.28Cr
Mar 06,2002	CASH DEPOSIT	2,00,000.00		77,69,241.28Cr
Mar 06,2002	CHQ PD		3,00,000.00	74,69,241.28Cr
Mar 06,2002	Reference: 261545			
Mar 06,2002	INWARD CLEARING		3,000.00	74,66,241.28Cr
Mar 06,2002	Reference: 261535			
Mar 06,2002	INWARD CLEARING		2,50,000.00	72,16,241.28Cr
Mar 06,2002	Reference: 261534			
Mar 06,2002	INWARD CLEARING		5,000.00	72,11,241.28Cr
Mar 06,2002	Reference: 603372			
Mar 06,2002	INWARD CLEARING		5,000.00	72,06,241.28Cr
Mar 06,2002	Reference: 603361			
Mar 06,2002	INWARD CLEARING		6,000.00	72,00,241.28Cr
Mar 06,2002	Reference: 496124			
Mar 06,2002	INWARD CLEARING		10,000.00	71,90,241.28Cr
Mar 06,2002	Reference: 496112			
Mar 07,2002	BY INST 400531 : CHEQUE DEPOSIT	5,39,252.00		77,29,493.28Cr
Mar 07,2002	BY INST 249248 : CHEQUE DEPOSIT	18,600.00		77,48,093.28Cr
Mar 07,2002	BY INST 743836 : HV CHECK DEPOSIT	1,26,845.00		78,74,938.28Cr
Mar 07,2002	BY INST 110037 : HV CHECK DEPOSIT	3,66,250.00		82,41,188.28Cr
Mar 07,2002	T/F FRM 200026	50,000.00		82,91,188.28Cr
Mar 07,2002	CASH DEPOSIT	3,00,000.00		85,91,188.28Cr
Mar 07,2002	HIGH VALUE- INWARD CLG		44,00,000.00	41,91,188.28Cr
Mar 07,2002	Reference: 261548			



Statement of Account

PIONEER SECURITIES PRIVATE LTD CURRENT ACCOUNT NO : 0-633792-227
Statement for the period February 1, 2002 to February 28, 2002

Date	Transaction Details	Decrease	Increase	Balance
	OPENING BALANCE			279052.79
01Feb02	Check No.680979 paid TO CLW I P LTD	49000.00		
	Check No.680980 paid TO CLW I P LTD	385.00		
	Check deposited, MAIL DEPOSIT-48 HOURS HOLD : 002259 CAN		31342.00	261009.79
	CAN			
04Feb02	Check No.680987 paid TO CLG	50000.00		211009.79
06Feb02	CHQ 800K CHRS	50.00		210959.79
	Effective Date : 05Feb02			
19Feb02	Check deposited, MAIL DEPOSIT-48 HOURS HOLD : 924005 CBI		171225.00	382184.79
	NEHRU PLACE(NMP)			
21Feb02	Check deposited, MAIL DEPOSIT-48 HOURS HOLD : 225072 SYN		211637.00	
	NEHRU PLACE (NMP)			
	Check deposited, MAIL DEPOSIT-48 HOURS HOLD : 225038 SYN		171225.00	765046.79
	NEHRU PLACE (NMP)			
22Feb02	CHEQUE PAID : KHANDWALA SECURITIES	523948.96		191097.83
25Feb02	Check No.80987 encashed	100000.00		
	Check deposited, HIGH VALUE : 997989 SBI		31781096.00	31872193.83
	GROUP BRCH			
26Feb02	Check No.645953 Paid	21094520.55		
	AT HYD			
	TT No.9359225 favouring HOME TRADE LTD	5000000.00		
	Payable at BOMBAY			
	CHEQUE PAID : PIONEER SECURITIES	350000.00		
	Check No.645954 Paid	1000000.00		
	AT BOM			



home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, New Mumbai - 400 703
Tel: 91-22-781 2444, 781 2332, Fax: 91-22-781 2348

Subject to Pune Jurisdiction.
Contract note issued by members acting for constituents as Principals
SEBI REGN NO : INE 110624638

To,
PIONEER SECURITIES LTD
308, SKIPPER CORNER
88, DR. NEHRU PLACE
NEW-DELHI PIN: 19
Code No. *

CONTRACT NO. 2002 - 2,001/000 15,703

Trade Date : 23/01/2002

Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

We have this day entered into the following transactions with you as PRINCIPAL(S) TO PRINCIPAL(S) :

Securities SOLD TO you		PIONEER SECURITIES LTD		Delivery/Clearing		Securities BOUGHT FROM you		Delivery/Clearing	
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	
700,000.00	11.83 % CG 2014	127.00	0.00					0.00	

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.
In the event of any claim (whether admitted or not) difference or dispute arising between you and us-out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.



The provisions printed overleaf form a part of the Contract.

Yours faithfully,

For Home Trade Ltd.

Members(s) of Pune Stock Exchange Ltd. Pune

Reference: to Arbitration

(a) All claims (whether admitted or not) difference and disputes between a member and a non member or non-member (the terms "non-members" shall include a remissier authorised clerk, employee or any other person with whom the members shares brokerage) arising out of or in relation to dealing transactions and contracts made subjects to the Rules, Bye-laws and Regulations of the Exchange or with reference to anything incidental thereto or in pursuance thereof or relating to their construction, fulfilment or validity or relating to the rights, obligations and liabilities of remissiers, authorised clerk, employees or any other persons with whom the member shares brokerage in relation to such dealings transactions and contracts shall be referred to and decided by arbitration as provided in the Rules Bye-laws and Regulation of the exchange.

Contract Constitutes Arbitration Agreement

b) An acceptance whether express or implied of a contract subject to arbitration as provided in sub-clause(a) and with this provision for arbitration incorporated therein shall constitute and shall be deemed to constitute an agreement between the member and the non-member and non-member concerned that all claims (whether admitted or not) difference and disputes of the nature, referred to in sub-clause(a) in respect of all dealing, transactions and contracts of a date prior or subsequent to the date of the contract shall be submitted to and decided by arbitration as provided in the Rules, Bye-laws and Regulations of the Exchange and that in respect thereof any questions whether such dealings transactions and contracts have been entered into or not shall also be submitted to and decided by arbitration as provided in the Rules, Bye-laws and Regulations of the exchange.

Appointment of Arbitrators

(a) All claims differences and disputes required to be referred to arbitration under these Bye-laws and Regulations shall be referred to the arbitration of two members of the exchange one to be appointed by each party.

Appointment of Arbitrators by parties jointly or by Partnership Firm

(b) When the claim is against or the difference or dispute with two or more parties jointly or in the alternative or against or with a partnership firm such parties or partners (as the case may be) shall concur in the appointment of one arbitrator and failing such concurrence they shall be deemed to have entitled to make an appointment as required in sub-clause(a).

One payment in advance of the minimum fees of arbitration prescribed under these Bye-laws and Regulations by any party to a claim, difference or dispute to the Governing Board of the president shall appoint in arbitrator.

(i) If either of the arbitration dies or fails or neglects or refuses to act or becomes incapable of acting as an arbitrator before as award is made by them.

Notice and Communications How to be Served

Notices and Communications to a member or non-members shall be served in any one or all of the following ways and any such notice or communication under (i) to (vi) below shall be served at his ordinary business address and/or at his ordinary place of residence and/or at his last known address

- (i) By delivering it by hand.
- (ii) By sending it by registered post.
- (iii) By sending it under certificate of posting.
- (iv) By sending it by express delivery post.
- (v) By sending it by telegram.
- (vi) By affixing it on the door at the last known business or residential address.
- (vii) By its oral communication of the party in the presence of third person.
- (viii) By advertising it at least once in any daily newspaper published in Pune.
- (ix) By a notice pasted on the notice board of the exchange: if no address be known.

Operation of Contracts

All dealing, transactions and contracts which are subject to the Rules, Bye-laws and Regulations of the Exchange and every arbitration agreement to which the Rules, Bye-laws and Regulation of the Exchange apply shall be deemed in all respects to be subject to the Rules, Bye-laws and Regulations of the exchange and shall have effect as wholly made entered into and to be performed in the City of Pune and the parties to such dealing, transaction contracts or agreement, shall be deemed to have submitted to the jurisdiction of the Courts in Pune for the purpose of giving effect to the Rules, Bye-laws and Regulations of the Exchange.

TRF Agent	Address	Phone No.	Contact Person	Remark
Sr. No.	for PF	for Bank	for Company	for Individual



October 19, 2002

Sr. Inspector of Police
Office of the Commissioner of Police,
Greater Mumbai, Opp. Crawford Market,
General Branch, Crime Branch,
CID-Mumbai.

**Ref. C.R. No. 81/2002 against Directors of Home Trade Ltd.,
Investigating Officers PSI Khedkar and PI Katdare
Our Letter dated 17/9/02 and 26/9/02**

Dear Sir,

Please refer to your letter dated 18/10/2002 which you have faxed on our Fax No. 6465767. But the letter was incomplete received by fax as per the photocopy enclosed.

You are requested to please send us the complete letter by post to enable us to reply.

Thanking you.

Yours faithfully,
For **PIONEER SECURITIES PVT. LTD.,**


(AUTHORISED SIGNATORY)

(567)

ORDER UNDER SECTION 160 & 91 OF Cr. P. C.

O.W. No. ~~2573~~ JL-LGB/CB/CID/02.
Office of the
Sr. Inspector of Police,
Office of the commissioner of Police,
Greater Mumbai Opp. Crawford Market,
General Branch, Crime Branch,
C.I.D., Mumbai.
Date:- 18/10/2002
Tel:- 262011 Ext 165, 124.

To,

The General Manger,
Pioneer securities Pvt. Ltd.,
308, Skipper corner,
88, Neharu Palace,
New Delhi. Tel:- 6483067 fax:- 6217313. 6465767.

Sub:- Providing of documents and details in respect of Receipt
Amount of Rs. 70 lacs from Home Trade Ltd.

Ref:- C.R. No. 81/2002 against Directors of Home Trade Ltd.

1. This office letter dated 4.9.2002. (investigating officers. PSI
Khedkar and PI Katdare for contact)
2. Your letter dated 17/09/2002 & 26/09/2002 & 08/10/2002.

569

7427795 / 7427690



The Panchseel Mercantile Co-op. Bank Ltd.

Belgium Tower, Silver Plaza Complex, Nirenjan Mill Compound,
Ring Road, SURAT - 395 003.

Reg. No. SE 5042 - 1973

દે. ઓફીસ:
૦૧/૧૦/૦૨

શ્રી પંચશીલ મર્કન્ટાઇલ કો-ઓ. બેંક લિ.

બેલ્જિયમ ટાવર, સીલ્વર પ્લાઝા કોમ્પ્લેક્સ, નીરંજન મીલ કમ્પાઉન્ડ,
રિંગ રોડ, સુરત - ૩૯૫ ૦૦૩.
રજી. નં. સે ૫૦૪૨ - ૧૯૭૩

ચેરમેન :
શ્રી કુશીરભાઈ સી. ચૌહાણ
મેનેજિંગ ડિરેક્ટર :
શ્રી સ્વચ્છતાભાઈ એમ. ગીરીવાલા

Date :- October 5, 2002

To,
The Sr. Inspector of Police,
General Branch, Crime Branch,
Police Commissioner's Office Compound,
Opp. Crawford Market, C.I.D.,
MUMBAI.

Sub :- Providing of details regarding receipt of amount
From Home Trade Ltd.

Ref :- Your Fax Letter No. 9352/U-I/GB/CID/02.
Dtd. 05.10.2002.

Dear Sir,

વચન: ૩/૩/૦૨

paid on
29/8/00

With reference to the above, we have to inform you as under

- (i) Yes our Bank received physical delivery of the securities from HTL, very late. (On 18.08.2000 for Rs. 2,00,00,000/- On 19.09.2000 for Rs. 1,00,00,000/- xerox enclose)
- (ii) The securities were handed over to Reserve Bank of India afterwards hence the interest was not paid by Reserve Bank of India (Generally, in one month (30-31 days) advance on which interest becomes due, the securities must be handed over to Reserve Bank of India for transfer), In our case it was transferred afterwards.

Thanking you,

Yours faithfully,

MANAGER

000000



GOVERNMENT OF INDIA
RESERVE BANK OF INDIA
INSURED STOCK

1000000000

1000000000

20 FEBRUARY 2008 का तिथि
ON THE 20th DAY OF FEBRUARY, 2008

Development Credit Bank

एक करोड़ रुपये

One Crore Only

1000000000

Reserve Bank of India



General Manager

Number of Shares	Name(s) of Transfer(s)	Initials	Signature of Manager
100	Mr. A. K. Das		
50	Mr. B. C. Ghosh		
25	Mr. C. D. Sen		
10	Mr. D. E. Bose		
5	Mr. F. G. Chatterjee		
2	Mr. H. I. Mukherjee		
1	Mr. J. K. Ghosh		

MEMORANDUM OF TRANSFERS

1. This regarding transfer of stock (Bogge Debt) of the Govt. of India Loans registered at the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

2. A separate book form, known as 'Transfer Book', may be used for the purpose. It must be executed by the proprietor or the holder of the stock and countersigned by a power of attorney holder, if any, of the company, whose name is entered in the register of members of the company. The book must be submitted to the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

3. In the case of a company, the transferor will receive a Certificate for the amount transferred and the transferee will receive a Certificate for the amount received. The transferor will also receive a Certificate for the amount transferred and the transferee will receive a Certificate for the amount received.

4. No fee is charged on the transfer of stock except in cases of sub-division. A fee of 25 paise per cent with a maximum of Rs. 10 is payable by the transferee in respect of sub-division.

5. Stock may be transferred to a transferee in New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the stock certificate to the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

6. Transfer of stock to a transferee in New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar may be effected by a power of attorney holder, if any, of the company, whose name is entered in the register of members of the company. The book must be submitted to the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

7. On the day before the date of transfer, the transferee will be notified by post from the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The transferee must be notified by post from the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

8. The books of the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar will be closed for balancing and preparation of interest warrants one month before the date on which interest is due. The stock ledger subsequent to the closing day will be transferred to the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

9. Request for interest warrants should be made to the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The request should be made to the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

10. Any change in the address of the transferee from whom the warrants are sent should be notified at once to the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar. When any such notification is received, the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar will issue warrants to the transferee at the address notified. The transferee must be notified by post from the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

11. The Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar cannot undertake to record it until the payment of such interest is received.

स. सी. ए. ५५
S.G. 12/20

— 50 00 000 —

— 110 ME. 71 004 710 —



भारत सरकार
GOVERNMENT OF INDIA
भारत सरकार २००८ का षड्दश
INScribed STOCK
OF THE

INSCRIPTION No. 610035307 10 4 776 6 6
for Rs. 50 00 000/-

२० फरवरी २००८ का षड्दश
FEBRUARY 20 2008

Five Lakhs Only

Government of India, the Nine-and-a-half per cent. Loan, 2008
which will be repaid at Nine-and-a-half per cent. per annum,
repayable in 6 years from the 20.02.2014.

Manoj Kumar
DIRECTOR GENERAL

INDIA GOVERNMENT PAPER

For Rules regarding Inscribed Stock please see reverse of the Certificate

— 50 00 000 —

8 000 371 007

Rules regarding Transfer of (Public Debt) of the Govt. of India Loans registered at the Public Debt Office, New Delhi, Madras, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Thiruvananthapuram and Bhubaneswar.

1. The Public Debt Office, New Delhi, Madras, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Thiruvananthapuram and Bhubaneswar shall have the power of all officers as mentioned in the Schedule to the Public Debt Act, 1917.
2. In the case of any transfer of stock, the holder of the stock shall be bound to surrender the stock certificate to the Public Debt Office, New Delhi, Madras, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office, New Delhi, Madras, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Thiruvananthapuram and Bhubaneswar.
3. Interest on stock shall be payable by the Public Debt Office without previous tender of the Stock Certificate and payable at the Public Debt Office, New Delhi, Madras, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest may also be remitted by Money Order after deducting the commission charges.
4. On the day before the day of payment of interest, warrants will be sent out by post from the Public Debt Office, New Delhi, Madras, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Thiruvananthapuram and Bhubaneswar to the proprietor at his registered address or if a written request to that effect has been received from the proprietor to the registered Bank or Agent. (The written request mentioned above must be made in the prescribed form which may be obtained from the Public Debt Office).
5. The books of the Public Debt Office in which the Stock will be closed for balancing and preparation of interest warrants one month before the day of payment of interest. Warrants tendered subsequent to the closing day will be transferred to the Public Debt Office before the day on which the books are due to be closed. The instructions for the preparation of interest warrants and the Request Forms are not lodged in time, the warrants will be forwarded as soon as possible after the date on which the books are closed.
6. The Public Debt Office, New Delhi, Madras, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Thiruvananthapuram and Bhubaneswar shall have the power of all officers as mentioned in the Schedule to the Public Debt Act, 1917.

TRANSFER OF STOCK WARRANTS

Number	Name(s) of Transferee(s)	Initials	Signature
2735 16 OCT 1940	The Panchsheel Mercantile Co. of Barul Ltd		<i>[Signature]</i>



भारत सरकार
GOVERNMENT OF INDIA

भारत सरकार, 2008 का प्रतिपत्ति
INSCRIBED STOCK

भारत सरकार, 2008 का प्रतिपत्ति
INSCRIBED STOCK

भारत सरकार, 2008 का प्रतिपत्ति
INSCRIBED STOCK

भारत सरकार, 2008 का प्रतिपत्ति
INSCRIBED STOCK

भारत सरकार, 2008 का प्रतिपत्ति
INSCRIBED STOCK

भारत सरकार, 2008 का प्रतिपत्ति
INSCRIBED STOCK



भारत सरकार, 2008 का प्रतिपत्ति
INSCRIBED STOCK



भारत सरकार, 2008 का प्रतिपत्ति
INSCRIBED STOCK

- 4 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a maximum of Rs. 10 is payable on every Stock Certificate issued in respect of sub-division.
- 5 Stock may be transferred from any office, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be transferred.
- 6 Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Madras, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, to be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, the interest will also be remitted by Money Order after deducting the commission charges.
- 7 On the day when the interest warrants are issued, warrants will be sent out by post from the Public Debt Office, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar to the promisor at his registered address of the warrant.

MEMORANDUM OF TRANSFERS

Number	Date of transfer	Name(s) of Transferee(s)	Initials	Signature of Manager / Asst. Gen. Manager
RMB 1000	15 OCT 2000	The Panchsheel Men- torship Co. Ltd Bank del.		



भारत सरकार
GOVERNMENT OF INDIA

₹ 5000000/-

20 फरवरी, 2008 को प्रतियेय
PAYABLE ON THE 20th DAY OF FEBRUARY, 2008.

State Bank Ltd

Public Debt Office
Reserve Bank of India

AHMED ABAD



Governor, Reserve Bank of India,


Chief General Manager.

₹ 5000000/-

Rules regarding the Public Debt (Govt. of India Loans) registered at the Public Debt Office, Keserve Road, India, Mumbai, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Coimbatore, Thiruvananthapuram and Bhubaneswar.

- 1 Stock Certificates are not negotiable and transfers must be effected by deed. Such transfers are free of stamp duty.
- 2 A separate blank transfer deed cannot be used for the purpose. It must be executed by the proprietor or his attorney and in the latter case, it must be executed by a power of sale, properly stamped.
- 3 In the case of the Public Debt Office, the transfer must be effected either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Public Debt is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.
- 4 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a maximum of Rs. 10 is payable on sub-division of Stock Certificates issued in respect of sub-division.
- 5 Stock may be transferred in any of the following cities, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Coimbatore, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office.
- 6 The Public Debt Office will be closed for business on the day of the closing of the books and the warrants will be issued on the day following the closing of the books. The instructions given in the Request Form must be received at the Public Debt Office before the day on which the books are due to be closed. The instructions given in the Request Form will be acted upon as far as possible. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.
- 10 Any change in the account of the Public Debt Office to which the warrants are sent should be notified at once to the Public Debt Office. When any such notification (containing particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office, the Public Debt Office cannot undertake to record it until after the payment of such interest.

MEMORANDUM OF TRANSFERS

Number	Name(s) of Transferee(s)	Initials	Signature of Manager or Asst. Gen. Manager
158 200	Anand Mohan Menon Co-op Bank		



GOVERNMENT OF INDIA
RESERVED STOCK

OF THE
INDIA PUBLIC LOAN 2008
FOR Rs. 5000000/-

30 फरवरी, 2008 को प्रतिदेय
ON THE 20th DAY OF FEBRUARY, 2008

THE FOLLOWING CERTAINLY

will be repaid on the 29.02.2010
at the rate of 10 per cent per annum

Rs. 15796
Ahmedabad



Munir Jalam
Governor, Reserve Bank of India

Rules regarding Inscribed Stock (Book Debt) of the Govt. of India Loans registered at the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

- 1 Stock Certificates are not negotiable and transfers must be effected by deed. Such transfers are free of stamp duty.
- 2 A request book transfer of Stock Certificates may be used for the purpose. It must be executed by the proprietor or his attorney and in the case of sale, it must be supported by a power of sale, properly stamped.
- 3 In the case of sale the request book transfer may be made either at the Public Debt Office or at the treasury where interest is payable. The request book transfer must be supported by the signature of the proprietor or his attorney.
- 4 No charge of commission or brokerage, except in case of sub-division, is payable on the transfer of Stock Certificates. The commission payable on the transfer of Stock Certificates issued in respect of sub-division is 1% of the face value of the Stock Certificate.
- 5 Stock may be transferred to any person at any of the following offices: New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by means of the Stock Certificate Request Book Form, which form is obtainable from the Public Debt Office.
- 6 Interest on Stock Certificates is payable by the Public Debt Office without previous order of the Stock Certificate holder at the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Madras, Bangalore, Nagpur, Kanpur, Jaipur, Ahmedabad, Hyderabad, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, be payable at any office of the Reserve Bank of India or at any branch of the Reserve Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder to whom interest is payable also be remitted by Money Order after deducting the commission charges.
- 7 On the day before the day on which interest warrants will be sent out by post from the Public Debt Office, Calcutta, Mumbai, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar, to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office, to a recognized Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).
- 8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant."
- 9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.
- 10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification, which must contain particulars of the loan, number and amount of Stock Certificate reaches the Public Debt Office less than one month before the interest is due, the Public Debt Office cannot undertake to record it until the next payment of interest.

MEMORANDUM OF TRANSFERS

No.	Name of transferee	Signature	Date
1
2
3
4
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7
8
9
10

ORDER UNDER SECTION 91 OF Cr. P. C.

O.W. No. J-3524U-1/GB/CB/CID/02.
Office of the,
Sr. Inspector of Police,
General Branch, Crime Branch,
Police Commissioner's office Compound,
Opp. Crawford Market, CID, Mumbai
Date:- 05/10/2002
Tel:- 2620111 Ext:- 165,124.

[P. I. Kadkare or
P. S. I. Kheokar]

Kind Attn. Deelip Desai.

To,

The General Manger,
The PanchSheel Mercantile Co-operative Bank Ltd.
Belgium Tower,
Silver Plaza Comp.,
Niranjan Mill compound,
Ring Road, Surat
Tel:- 0261-7427690, 7427795.

Sub:- Providing of details regarding receipt of amount from
Home Trade Ltd.

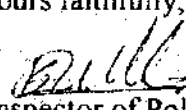
Ref:- C.R. No. 81/2002 against Directors of Home Trade Ltd.
1. this office letter dtd. 26/09/2002 and your fax reply of the
same date.

Sir,

With reference to the above subject, you are hereby again requested to inform to this office immediately as to 1. Whether your bank had received physical delivery of the securities (mentioned in your letter) from the HTL 2. And if yes. Then why did you receive the interest cheques from HTL and not from RBI.

Under the above circumstances, you are again requested to give in writing full details of your transaction with Home Trade Ltd., on fax no. 2672585 or 2037297 and also one copy by fax alongwith copies of supporting documents.

Yours faithfully,


Sr. Inspector of Police, 10/200
GB., CB., CID., Mumbai.

(523)

ADMISSION REPORT

05-10-31 11:00 AM 00 0122 00000000 00000000 00000000 00000000

DATE	TIME	TYPE	REASON	REMARKS	STATUS
05-10-31	11:00 AM	00	0122	00000000 00000000	01
RESUL :					POI



7427795 / 7427690

The Panchseel Mercantile Co-op. Bank Ltd.

Belgium Tower, Silver Plaza Complex, Niranjani Mill Compound,
Ring Road, SURAT - 395 003.

Reg. No. BE 5042 - 1973

ક્ર. નંબર : ધી પંચશીલ મર્કન્ટાઇલ કો-ઓ. બેંક લિ.

બેલ્જિયમ ટાવર, સીલ્વર પ્લાઝા કોમ્પ્લેક્સ, નીરંજન મીલ કમ્પાઉન્ડ,
રિંગ રોડ, સુરત - ૩૯૫ ૦૦૩.
રજ. નં. સે ૫૦૪૨ - ૧૯૭૩

સેરવિસ :
શ્રી ક્લિયરિંગ સી. ઓફિસ
ગ્રેનેલ'ગ ડિરેક્ટર :
શ્રી સ્પેશિયલ ઓપ. ડીલીવરી

Date :- September 26, 2002

To,
The Sr. Inspector of Police,
General Branch, Crime Branch,
Opp. Crawford Market,
MUMBAI.

Sub :- Providing of details regarding receipt of amount
From Home Trade Ltd.

Ref :- Your Fax Letter No. 9128/U-II/GB/CB/CID/02.
Dtd. 26.09.2002.

Dear Sir,

With reference to the above, we beg to inform you as under

On 3-3-2000
Our Bank purchased Government Securities 9.50% GOI-2008 having face
value of Rs. 3,00,00,000/- (Rupees Three Crores only) through Home Trade Ltd.
We received interest on the said security for the period 21.02.2000 to 20.08.2000
half yearly interest in two instalments (Rs. 9,50,000/- on 25.08.2000 and Rs.
4,75,000/- on 29.08.2000).

The relevant entry pertains to interest on said security.

Thanking you,

Yours faithfully,

MANAGER.



Deepj Desai

587

ORDER UNDER SECTION 91 OF Cr. P. C.

O.W. No. 4128/U-1/GB/CB/CID/02.
Office of the,
Sr. Inspector of Police,
General Branch, Crime Branch,
Police Commissioner's office Compound,
Opp. Crawford Market, CID, Mumba
Date:- 26.09.2002
Tel:- 2620111 Ext:-165.124.

To,

The General Manger,
The Mercantile Co-operative Bank Ltd.
Belgium Tower,
Silver Plaza Comp.,
Niranjan Mill compound,
Ring Road, Surat.
Tel:- 0261-7427690, 7427795.

Sub.- Providing of details regarding receipt of amount from
Home Trade Ltd.

Ref:- C.R. No. 81/2002 against Directors of Home Trade Ltd.

Sir,

This branch is investigating the above referred case, registered against the Directors of Home Trade Ltd. and others for cheating to Raghuvanshi Co-op. Bank Ltd, Kalbadevi Mumbai.

During the course of investigation it is revealed that you have received Rs. 4,75,000 on 29/08/2000 vide Cheque no. 496029 from Home Trade Ltd.

Therefore, You are requested to provide the details and reasons for receipt of the said amount from Home Trade Ltd. on Fax No- 619 4729

Please treat this as very Urgent.

Yours faithfully,

[Signature]
Sr. Inspector of Police,
GB., CB., CID., Mumbai.



SENDING CONFIRM

DATE : 26 SEP 2002 THU 12:20
NAME :
TEL :

26 2621179

PHONE	: 02617427690
PAGES	: 1
START TIME	: 26-09 12:19
ELAPSED TIME	: 00'41"
MODE	: G3
RESULTS	: OK

(5/91)

VIA Mr. K. S. Chaudhary, Mr. S. D. Dandekar

Fax No

022-26727177

022-26725855

Sourabh Stock Broking Pvt. Ltd.

11, Hurdutt Ray Chamarla Road, Howrah - 711 101

27 09 2002

The Senior Inspector of Police
 GB, CB, CID, Mumbai
 Office of the Sr. Inspector of Police
 General Branch, Crime Branch
 Police Commissioner's Office Compound
 Opp. Crawford Market, CID, Mumbai

Sub.: Providing of details regarding receipt of amount from Home Trade Ltd.

Ref.: C. R. No. S1/2002 against Directors of Home Trade Ltd. & Others.
 (Investigating officers, Police Inspector Katdare & PSI Khedkar)

Dear Sir,

This has reference to your fax message O. W. No. 9128/ U - 1/ GB/ CB/ CID/ 02 dated 26/09/2002

In this connection, we would like to inform you that we have purchased security 141/99/ IDBI/2006 of face value of Rs. 350 Lacs on 18/10/1999 and paid total consideration against the security amounting to Rs. 3,96,78,732.88 paid by Cheque No. 052785 drawn on CITI Bank to Home Trade Ltd. (formerly Euro Asian Securities Ltd.). We have received from Home Trade Ltd. on account of accrued interest vide Cheque No. 496029, dated 29/08/2000 for Rs. 11,00,000 - due to pending transfer of security at that time.

Please also note that our office has been shifted from 113 Park Street, Kolkata to 11 Hurdutt Ray Chamarla Road, Howrah - 711 101

We hope the above information will suffice your requirement. Further we shall be please to submit any other information for your clarification as may be required by you in its respect.

Thanking you,

Yours faithfully,

For Sourabh Stock Broking Pvt. Ltd.

R. K. [Signature]

Authorised Signatory

33-2806589

ORDER UNDER SECTION 91 OF Cr. P. C.

O.W. No. 91/28/U-1/GB/CB/CID/02.
Office of the,
Sr. Inspector of Police,
General Branch, Crime Branch,
Police Commissioner's office Compound,
Opp. Crawford Market, CID, Mumba
Date:- 26.09.2002
Tel:- 2620111 Ext:- 165,124,

To,

The General Manger,
Saurabh Stock Broking Pvt. Ltd.,
113, Park Street, 1st floor, South block,
Poddar Point, Kolkata-700016
Tel:- 033-2816192, 2816188 Fax no. 33-2806589

Sub:- Providing of details regarding receipt of amount from
Home Trade Ltd.

Ref:- C.R. No. 81/2002 against Directors of Home Trade Ltd. & otrs.
(Investigating officers. Police Inspector Katdare & PSI Khedkar)

Sir,

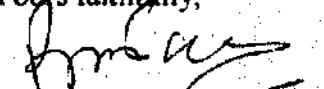
This branch is investigating the above referred case, registered against the Directors of Home Trade Ltd. and others for cheating to Raghuvanshi Co-op. Bank Ltd, Kalbadevi Mumbai.

During the course of investigation it is revealed that you have received Rs.11,00,000/- vide Cheque no. 496029 (dated 29/08/2000) from Home Trade Ltd.

Therefore, You are requested to provide the details and reasons for receipt of the said amount from Home Trade Ltd. on Fax NO - ~~6194729~~ 6194729

Please treat this as very urgent

Yours faithfully,


Sr. Inspector of Police,
GB., CB., CID., Mumbai.



SENDING CONFIRM

DATE : 26-SEP-2002 THU 12:18

NAME :

TEL :

PHONE	:	0332806589
PAGES	:	1
START TIME	:	26-09 12:17
ELAPSED TIME	:	00'22"
MODE	:	ECM
RESULTS	:	OK

the security

September 27, 2002

Mr Rajan Katdare
Sr Inspector, Economic Offences Wing - Crime branch
Unit no. 1, Annex 1, Commissioner of Police Office compound
Opp - Crawford market
Mumbai 400001

Dear Mr Katdare,

Sub: Information requested by you vide our telecon

eSPACE Technologies Private Limited was incorporated under the Companies Act, 1956 and having its registered office at III Floor, Greams Dugar, 149 Greams Road, Chennai 600006. The company is engaged in the business of computer software development, with expertise in development of software for e-commerce transactions and authentication software.

eSPACE team had extensive experience in developing computer software for stock exchanges and brokerage houses. The trading software developed by the team for their previous venture has been assessed by NASDAQ stock exchange of USA as the "fastest trading software". This software was later acquired by NASDAQ and is currently part of Indigo Markets, a company majority owned by NASDAQ.

Considering our experience in this line of activity, we were given the work of developing and integrating software for the Internet trading site of Home Trade. The software for the electronic trading system developed by us was used by Home Trade when it commenced its operations on both the exchanges. The web site of Home Trade, www.hometrading.com had been developed by us.

The project commenced in December 1999/January 2000 and completed in September 2001. The contract was executed by us, utilising the services of about 40 qualified engineers, involving about 50 man-years of effort during the duration of the project, with resources drawn from our employee pool and from sub-contractors who had prior experience in building similar type of software. The work involved consisted of development of software for Content Management System, Front Office System for trading and Back Office System including designing, developing, implementing and managing Network Architecture and Support for the system. Infrastructure and support was provided at the site of Exodus, VSNL, Home Trade Office and at our registered office in the initial phase of the project. Majority of the work was carried out at our registered office and the remaining part of the work at the customer site in Mumbai. Price Water House Coopers undertook the role of testing the Trading Software.

The project, scheduled to be completed by December 2000, experienced delays due to delayed payments and the failure of Home Trade in obtaining necessary approvals for trading over the Internet from Bombay Stock Exchange and National Stock Exchange. Due to their default in making timely payments, one of the sub-contractor pulled out of the project and additional resources were deployed by eSPACE to complete the project. The sub-contractor has initiated proceedings against us for recovery of the amount purportedly due to them, in the High Court of Madras where the dispute is pending in arbitration.

For the work done by us from January 2000 to September 2001 involving 50 man-years of effort including the expenditure on leasing infrastructure from VSNL, Exodus and for the support activities, we had raised invoices periodically on Home Trade. As against these invoices, Home Trade had paid us an amount of Rs 8,60,78,144 in year 2000 and Rs. 3,00,58,531 in year 2001. A sum of Rs. 1,37,40,986 is still outstanding as on date from Home Trade.

(599)
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In spite of the project completion and despite repeated demands, Home Trade paid only a part of the amount due to us. The cheques given by Home Trade to us were also dishonoured upon presentation. We have issued notices Under Section 138 of the Negotiable Instruments Act and have initiated criminal proceedings against the company.

Due to the difficulties faced by us in getting the payments from the customer, we did not take the support and maintenance work after the conclusion of our project in September 2001. This work was taken up by companies like Wipro, SSI, Scape Velocity, etc.

We were hopeful that Home Trade would be able to capture significant market share in stock trading over the Internet and consequently our software which had been developed with considerable effort would gain acceptance in the market. The collapse of Home Trade and its failure to release the payment due to us has not only had its impact on us financially but it has also affected our business and image. We hope that the information given above will be sufficient to meet your requirements. We assure you our fullest cooperation and please feel free to contact us in the event of your requiring any more information or explanation.

Thanking you

for eSPACE Technologies Private Limited


M.K. Srinivasan
Manager

28-OCT-2002 13:58

BARAMATI BANK BHIGWAN.

0211846206

Kind Attention to. PST Khedloor

● दि बरामती
सहकारी बँक मर्या.

The Baramati Sahakari
Bank Limited

जा. क्र.: BSB/311/2002-2003
दिनांक 28/10/2002

नेताजी सुभाष चौक, बरामती, जि. पुणे - ४१३ १०२.
फोन (कार्यालय) : २४९७७, २४८६६,
एस. टी. डी कोड : (०२११२)

To,
Sr. Inspector of Police,
General Branch Crime Br. CID,
Police Commissioner's office compound,
Annexe - I Building, 2nd floor,
Opp. Mahatma Phule Market,
Mumbai - 400 001.

Ref:- Your letter No. OW.975/GB/CB/CID/200 dated
25th Oct. 2002.

Sub:- Crime No. 81/2002

Dear Sir,

Please refer to your fax Crime No.81/2002 dated 25th Oct 2002.
We have sold MKVDC 2005 Bonds of Rs. 2.50 Crore at the
rate of Rs. 99.75 to Home Trade Ltd. On 23rd January 2001
at the total cost of Rs. 2,64,76,404.11 for which we received
a cheque No. 033638 of Rs. 2,64,76,404.11 in favour of our
bank and the same cheque was deposited in the current account
with M.S.C.Bank Mumbai on 26th April 2001.

A zerox copy of the C/A of M.S.C.Bank and form " B " of
Home Trade is enclosed herewith for your information.

Yours faithfully,

बैंक हिन्दी में भी पत्राचार का स्वागत करता है।

आपका पता
Telegraphic Address

"रिजर्विस्ट"

मुंबई

"RESERVIST"
MUMBAI.

भारतीय रिजर्व बैंक

पोस्ट बॉक्स नं. 901.

मुंबई- 400 001.

टेलीग्राम TELEX | RBI 011 2455
CURRENCY 011 2318

RESERVE BANK OF INDIA
POST BOX NO. 901.
MUMBAI - 400 001.

टेलीफोन TELEPHONE : 286 0500

PDO/19.01.02/ 590 /2002-03
7th October 2002

PUBLIC DEBT OFFICE

By Regd. Post

The Senior Inspector of Police
General Branch
Crime Branch
CID
Mumbai.

Dear Sir

**Providing details regarding 10.95%
Govt. Stock 2011 - CR. No. 81/2002
registered against Home Trade Ltd.
and others**

In partial modification of our letter No.PDO.19.01.02/1455/2002-03 dated 3rd October 2002, we advise that the date of issue of Stock Certificate Nos. By 00023 to By 00028 and By 00031 and By 00032 may be corrected to read as 7th September 2000 instead of 7th September 2002 as reported therein. Similarly the date of issue of Stock Certificate Nos. By 00033 to By 00038 may be corrected to read as 25th September 2000 instead of 25th September 2002 as mentioned in the letter. Other contents of the letter however remain unchanged.

Yours faithfully

Mishra
(S.K. Mishra)
Assistant General Manager

TR. 246/B/2002

P. I. Katarave

for n.c.
[Signature]
Sd/- P.I.

19/10/02

126/B-16/10/02

Sd/- R. K. - III / P. I. Rastogi
for info. & n.c.

[Signature]

व्यक्तिगत सूचना के लिए
19/10/02
IN No. 6310/10/02

Handwritten notes and signatures at the bottom of the page, including dates and names.

बैंक हिन्दी में भी पत्राचार का स्वागत करता है।

भारतीय रिज़र्व बैंक

पोस्ट बॉक्स नं. 901.

मुंबई- 400 001.

RESERVE BANK OF INDIA
POST BOX NO. 901.
MUMBAI - 400 001.

Public Debt Office

तार का पता
Telegraphic Address

"रिज़र्विस्ट"

मुंबई

"RESERVIST"
MUMBAI.

टेलीक्स TELEX | RBI. 011 2455
CURRENCY 011 2318

टेलीफोन TELEPHONE : 266 0500

PDO/19.01.02 / 1455 /2002-03
October 3, 2002

The Senior Inspector of Police
General Branch, Crime Branch,
C.I.D., Mumbai.

Dear Sir,

Providing details regarding 10.95%
Govt. Stock 2011 - C.R. No. 81/2002
registered against Home Trade Ltd. and others

Please refer to your letter OW. No. 9152/U-1/GB/CB/CID/102 dated 17th
September 2002 on the above subject. We furnish below the information
required therein seriatim:

1. The Book Debt Certificates mentioned therein were originally issued on
the dates mentioned below in the name of HDFC Bank Ltd. by debiting their
Subsidiary General Ledger Account (BY SL 0727) maintained by them with
us for conducting transactions in Govt. Securities on behalf of their
constituents.

Stock Certificate No.

Date of issue

1) By 00023 to By 00028 and
By 00031 and By 00032

7th September 2002

2) By 00033 to By 00038

25th September 2002

3) By 00041 and By 00042

23rd October 2000

2. Raghuvanshi Co-operative Bank Ltd. had lodged these securities with us
for transfer in their name, which was duly transferred on the dates mentioned
below.

Security No.

Date of transfer

By 00023

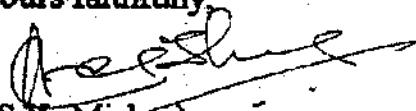
05.02.2001

3. We confirm having issued an interest warrant No. 368261 dated 30th May 2001 for Rs. 21,90,000/- in favour of Raghuvanshi Co.op. Bank Ltd. towards the half yearly interest payment on these securities for the half year ended 29th May 2001.

4. While the Stock Certificates Nos. By 00023 to By 00026 were subsequently credited to the SGL Account No. BYSL 0727 of HDFC Bank maintained for clients' transactions on 31st May 2001, the remaining securities were credited to the SGL Account No. BYSL 0827 of Janata Sahakari Bank Ltd., Pune maintained for clients' transaction, on 8th June 2001.

We are unable to provide you with a copy of the register as desired. However we confirm that the Stock Certificates have not passed through any other hands as per our records.

Yours faithfully,



(S.K. Mishra)
Assistant General Manager



JANATA SAHAKARI BANK LTD., PUNE

(SCHEDULED BANK)

Fort Branch : Botawala Bldg., 71/73, Mumbai Samachar Marg, Opp. BSE,
Fort, Mumbai - 400 023 • Phones : 2368396 / 97 / 99, 2658322 / 23
Fax : 265 4451 • E-mail : jsblfort@vsnl.com

REF.: Fort/

DATE : 31/10/2002

To,
Sr. Inspector of Police,
EDW, CB, CID,
MUMBAI.

SUB: Information regarding holder of
Govt securities

REF: C.P. No. 81/02 of LT Marg Police Station
(Now transferred to EDW, CB, CID, Mumbai)

Respected Sir,

With reference to your letter No. 81/2002
dt 30/10/02 we are giving following information.

The govt. security 10.95% Govt 2011 for
RS. 31 Crores had been credited to Giltage Management
Services as per letter of Ketan Seth & Co on 11-06-2001.
Same security had been sold by Giltage M. Services
to PNB Giltts Ltd on 11/06/2001.

Xerox copies of Giltage M. Service ESGI AIL
register & letters are enclosed herewith for your
information. As our record of June-01 has been
shifted to our Pune godown, if any additional
information requires we will submit it in due course.

Thanking you,

Yours faithfully

for Janata Sahakari Bank Ltd. Pune
Fort Branch, Mumbai

Branch Manager

Head Office : 1444, Shukrawar Peth, Thorale Bajirao Road, Pune - 411 002.
Tel. : 4453258 / 4453259 • Fax : 0212-4453430

Regional Off. : Botawala Bldg., 71/73, Alkesh Dinesh Modi Marg, Opp. BSE, Fort, Mumbai - 400 023.
Tel. : 2630568 / 2620461 • Fax : 2620490

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618

Giltedge Management Services Ltd

A/C no. 5

Date	Sr. no.	Manufacture of Sec.	Long Code	Balance	IP Dates	Map. of	Face Value	Considered Rs.	Effective A/C no.	Balance	Remarks
11-5-01	27	10-701-001-2020	0000	50000	22/4/2010	90%	50000	50000	925	1573000	from 10-01-2010
11-5-01	28	10-701-001-2020	0000	50000		47%	50000			1623000	47% Giltedge
11-5-01	29	11-601-001-2020	0000	NIL		47%	50000			1873000	
11-5-01	30	12-001-001-2010	00308	100000		47%	178000			2051000	
11-5-01	31	10-451-001-2010	01004	500000	30/4/2010	100%	500000	500000	925	2549000	Direct 2010-2010
11-5-01	32	12-501-001-2004	94003	200000	11/5/2010	100%	250000	250000		2799000	HDFC A/C. Comd.
11-5-01	33	10-451-001-2010	01004	NIL		Self	500000			3299000	5000000 A/c
11-5-01	34	12-501-001-2004	94003	NIL		TE	250000			3549000	SALE TO HZBND IN THE P.M.
11-5-01	35	12-401-001-2010	91003	200000	23/6/12	100%	170000			3719000	A/C. RESERVE
11-5-01	36	12-501-001-2004	94003	200000	23/6/12	100%	200000			3919000	TE TO RA/CO
11-5-01	37	12-501-001-2010	91003	200000	23/6/12	100%	140000			4059000	G.M.S.
11-5-01	38	12-501-001-2010	00200	200000	23/6/12	100%	120000			4259000	100%
11-5-01	39	12-501-001-2010	94003	200000	23/6/12	100%	380000			4639000	HDFC
11-5-01	40	12-501-001-2010	01000	200000	23/6/12	100%	100000			4739000	Sec. Ent
11-5-01	41	12-501-001-2010	94003	200000	23/6/12	100%	100000			4839000	
11-5-01	42	12-501-001-2010	01000	200000	23/6/12	100%	300000			5139000	100% Bond
11-5-01	43	12-501-001-2010	94003	200000	23/6/12	100%	100000			5239000	100% Bond
11-5-01	44	12-501-001-2010	01000	200000	23/6/12	100%	300000			5539000	100%
11-5-01	45	12-501-001-2010	94003	200000	23/6/12	100%	100000			5639000	100%
11-5-01	46	12-501-001-2010	01000	200000	23/6/12	100%	100000			5739000	100%
11-5-01	47	12-501-001-2010	94003	200000	23/6/12	100%	100000			5839000	100%
11-5-01	48	12-501-001-2010	01000	200000	23/6/12	100%	100000			5939000	100%
11-5-01	49	12-501-001-2010	94003	200000	23/6/12	100%	100000			6039000	100%
11-5-01	50	12-501-001-2010	01000	200000	23/6/12	100%	100000			6139000	100%
11-5-01	51	12-501-001-2010	94003	200000	23/6/12	100%	100000			6239000	100%
11-5-01	52	12-501-001-2010	01000	200000	23/6/12	100%	100000			6339000	100%
11-5-01	53	12-501-001-2010	94003	200000	23/6/12	100%	100000			6439000	100%
11-5-01	54	12-501-001-2010	01000	200000	23/6/12	100%	100000			6539000	100%
11-5-01	55	12-501-001-2010	94003	200000	23/6/12	100%	100000			6639000	100%
11-5-01	56	12-501-001-2010	01000	200000	23/6/12	100%	100000			6739000	100%
11-5-01	57	12-501-001-2010	94003	200000	23/6/12	100%	100000			6839000	100%
11-5-01	58	12-501-001-2010	01000	200000	23/6/12	100%	100000			6939000	100%
11-5-01	59	12-501-001-2010	94003	200000	23/6/12	100%	100000			7039000	100%
11-5-01	60	12-501-001-2010	01000	200000	23/6/12	100%	100000			7139000	100%



615

KETAN SHETH & CO.
A GILTEDGE GROUP

10th June 2001

Shri. Sahakar Bank Ltd.

Kind Attn.: Mr. Bapat/ Mr. Vavre.

Kindly transfer the below mentioned security from SGL A/c of KETAN SHETH & CO. to the SGL A/c of GILTEDGE MANAGEMENT SERVICES LIMITED through book transfer.

SECURITY NAME	FACE VALUE
980974 GOL2011	3,00,00,000/-

Kindly give an internal transfer of the above mentioned securities without any transfer of funds.

Thanking You,
FOR KETAN SHETH & CO.


AUTHORISED SIGNATORY.

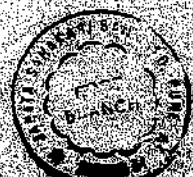
Muted


HEAD OFFICE

103, Liberty Apts., 88-A, Satsajhi Road, Vile Parle (W), Mumbai - 400 056. Tel: 6194742; Fax: 6194729

BRANCHES

- Pune: 124-A, Sobhash Hall, 21, Satsajhi Road, Pune - 411 001. Tel: (020) 6114285; Fax: 6111607
- Calcutta: 17B/2A, Sami Bose Road, E.O. Lando-down, Calcutta - 700 029. Tel: (033) 474821; Fax: 4748215
- Chennai: 30, Saravana Bldg., Opp. Panchavati Fly. Flyover, Chennai - 600 002. Tel: (044) 4343434; Fax: 4343435





617

GILTEDGE

MANAGEMENT SERVICES LIMITED

2001

Bill NO : 558

SAHAYARI BANK LTD, PUNE
KASAM BLDG.

AI
23

CONTACT PERSON : MR. BAPAT/VAVRE/CHOUDHARI

Sir/Madam,

We hereby confirm the following transaction for the value date 11/06/2001

TRANSACTION TYPE	:	SALE
MODE OF SETTLEMENT	:	SGL
INSTRUMENT NAME	:	10.95% GOI 2011
ISSUE DATES	:	30-MAY-00 30-NOV-00
MATURITY DATE	:	30-MAY-11
FACE VALUE	:	30000000
INTEREST	:	107.25
REST DAYS	:	11
SETTLEMENT DATE	:	11-JUN-01
VALUATION DATE	:	11/06/2001
NET AMOUNT	:	32175000
DEDUCTIBLE INTEREST	:	100375
NET SETTLEMENT AMOUNT	:	32275375
COUNTERPARTY'S NAME	:	PNB GILTS LTD.
INTERMEDIARY	:	TWENTY FIRST CENTURY SHARES AND SECURITIES LTD.
CHARGE	:	RS.1500.00

WE REQUEST YOU TO KINDLY DELIVER THE SGL TO THE COUNTER PARTY UNDER DVP AND DO THE NECESSARY CREDIT OUR CURRENT A/C. NO. 925 FOR THE AMOUNT AS MENTIONED ABOVE UNDER DVP.

Thanking You,

Yours faithfully,
GILTEDGE MANAGEMENT SERVICES LTD.,

[Handwritten signature]
OPER

[Handwritten notes: "Noted file/101" with a circled 'X' and a signature]



HEAD OFFICE:

MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194729.

BRANCHES:

Pune. : 124-A, Sahrah Hall, 21, Sacoon Road, Pune - 411 001. Tel.: (020) 6114285 Fax: 6111607

Calcutta : 138/2A, Sarat Bose Road, P.O. Lansdowne, Calcutta - 700 029. Tel.: (033) 474821 Fax: 4748215

Ahmedabad : 301, Shitiraina Bldg., Opp. Panchavati Flat, Ellise Bridge, Ahmedabad - 380 006. Telephone: 6225520

ORDER UNDER SECTION 91 OF THE CRIMINAL PROCEDURE CODE

614

Very Urgent



O.W. No. 9872/GB/CB/CID/ 12002

Office of the Senior Inspector of Police
General Branch, Crime Branch, C.I.D.,
Police Commissioner's Office Compound,
Annexe - I Building, 2nd Floor,
Opp. Mahatma Phule Market,
Mumbai - 400 001.
Tel. No. : 262 0787/262 0111 Ext. 165

Date: 30/10/2002

Crime No.: 81/2002

*Ref. - 1) letter to H.O. dated 23-10-2002
2) today's telephonic talk by P.S. L. K. Hedker.*

To,
Officer in charge -
Jointa Sahakar Bank Ltd;
Botowala Bldg, 71/73, number Samachar Marg,
C/P - B.S.C. Fort Mumbai

Whereas information has been received by me from Spl. Director, Co-op Dept against A.T. KHAN in the Office of the Commissioner of Police, Greater Bombay, Bombay and I consider that the production of documents mentioned below believed to be in your possession or power, is necessary or desirable for the purpose of my investigation into the case.

I do hereby order and require you to attend and produce the said documents before PI/API/PSI Kotdare & Khedkar at 11.00 a.m. on 31-10-2002 or within two days of the receipt of this letter General Branch, Crime Branch, C.I.D., housed the compounds of the Office of the Commissioner of Police, Annexe - I, Second Floor, Opp. Mahatma Phule Market, Bombay 400 001.

*details in writing with
List of documents in original
Copies of supporting documents
regarding Holder of Book Debt
certificate nos B/10027#28, B/10031#38,
B/10011#12 of P-21 10.95/2011
which were credited on S.6 of
to S.G.L. A/c B/1520527 (i.e.
name of the holder in whose favour
these accounts were credited
on S.6 of to ABC/A/c 0527.*

Given under my hand and Seal this day of 200

[Signature]
Sr. Inspector of Police,
General Branch, Crime Branch, C.I.D.,
Mumbai



31/10/02

Date:-31/10/2002

Statement of Shri. Ketan Rajnikant Chokshi, Age - 35 yrs, Occ:- FCA
Residing at 1309, B-Wing, Sunkersett Palace, Mumbai, Tel:- 3885688.

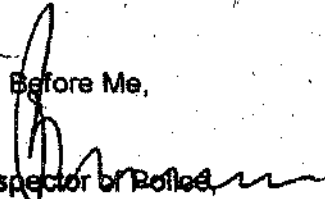
I am as above and reside at the above given address since 2 years. I am a Chartered Accountant by profession working in the name and style of Y.C. Dalal & Associates, located at 14/16, Kanta Terrace, Dr Wilson Street, V. P. Road, Mumbai-400 004.

Our firm, Y. C. Dalal & Associates has been appointed to assist the investigating agencies to find out the flow / end use of the funds, in the matter of cases registered against the Directors of Home Trade Ltd and others, by Addl. D.G. (A.K. Agarwal) State C.I.D., Maharashtra State having his office at Pune.

As such, on the basis of Statement of Bank Accounts of various Banks and other details / documents, provided to us by the Investigating Agencies, we have prepared Statement of Transactions between Home Trade Limited (HTL) and Raghuvansi Co-operative Bank Limited and Route Map of funds indicating the flow of funds received by Home trade Ltd. from Raghuvansi Co-operative Bank Ltd. The same are enclosed herewith for lucid understanding of the route / flow of funds.

My statement recorded in English I read it and it is correct.

Before Me,


Inspector of Police,
GB CB CID, Mumbai.

31st October, 2002

To,
Police Inspector
Economic Offences Wing
C. P., CID (Crime)
Mumbai.

Sub: Root Map of the Out flow of funds from the money received by Home Trade Limited (HTL)
from The Raghuvanshi Co-operative Bank Ltd. (RCBL).

Dear Sir,

This is with reference to the Captioned Subject and your letter dated 31/10/2002 requesting us to submit a Certified Copy of the Root Map as stated herein above and a Copy of the Statement of Transactions between RCBL and HTL during August, 2000 to March, 2002.

We are enclosing herewith a copy of the Root Map alongwith a copy of the Statement of Transactions during the prescribed period, duly certified.



We wish to state that we have prepared the Root Map & the Statement of Transactions on the basis of the documents and the Bank Statements provided to us, by your Department.

Please find the above in order and acknowledge the receipt of the same.

Thanking You.

Yours faithfully,

For Y. C. Dalal & Associates



Ketan Chohan

Encl. as above.

Sl. No.	Name of the Security	Face Value (In Crs)	Amount of Securities sold by RCBL (Rs.)	Amount of Securities purchased by RCBL (Rs.)	Contract Note No	Amount Paid by RCBL (Rs.)	Amount Recd. by RCBL (Rs.)	Cheque no & date	Bank & A/c no of HTL	Delivery of Securities
8.00	10.95% GOI 2011	4.00	-	4,00,62,000	10172	4,00,62,000	-	PO 959620 23.8.00	Deposited in HDFC Bank - 7011	Delivery on 10.10.00 Rs.2.5CrS 13.10.00 Rs.0.5CrS 23.10.00 Rs.0.5CrS 02.11.00 Rs.0.5CrS
5.01	12.05% GOI 2004	2.00	-	2,20,04,722	12912	2,20,04,722	-	PO 957261 4.5.01	Deposited in HDFC Bank - 7011	Securities are not delivered
	10.95% GOI 2011 (Pur vide Sr. No - 1)	2.00	2,19,86,833	-	12910	-	2,19,86,833	219275 4.5.01	Withdrawn from HDFC Bank - 7011	Mentioned in HTL Register
5.01	12.05% GOI 2004	2.00	-	2,20,69,444	12917	2,20,69,444	-	PO 957275 9.5.01	Deposited in ICICI Bank - 604	Securities are not delivered
	10.95% GOI 2011 (Pur vide Sr. No - 1)	2.00	2,19,87,250	-	12966	-	2,19,87,250	111466 9.5.01	Withdrawn from HDFC Bank - 7011	Mentioned in HTL Register
1.01	12.05% GOI 2004 (Pur vide Sr. No - 2a)	1.50	1,72,13,750	-	13572	-	1,72,13,750	933110 17.7.01	Withdrawn from HDFC Bank - 7011	Not Mentioned in HTL Register
	10.25% GOI 2012	1.50	-	1,55,90,729	13575	1,55,90,729	-	PO 957404 18.7.01	Deposited in HDFC Bank - 7011	Securities are not delivered
	10.25% GOI 2012	1.50	-	1,55,99,270	13606	1,55,99,270	-	PO 957420 19.7.01	Deposited in HDFC Bank - 7011	Securities are not delivered
	12.05% GOI 2004 (Pur vide Sr. No - 3a)	1.50	1,72,24,166	-	13605	-	1,72,24,166	400112 19.7.01	Withdrawn from HDFC Bank - 7011	Not Mentioned in HTL Register
	12.05% GOI 2004 (Pur vide Sr. No - 3(a))	1.00	1,14,96,666	-	13668	-	1,14,96,666	400114 23.7.01	Withdrawn from HDFC Bank - 7011	Not Mentioned in HTL Register
	10.25% GOI 2012	1.00	-	1,04,10,902	13675	1,04,10,902	-	PO 957432 24.7.01	Deposited in HDFC Bank - 7011	Securities are not delivered

Sl. No.	Security	Face Value (In Crs)	Securities sold by RCBL (Rs.)	Securities purchased by RCBL (Rs.)	Note No	Value by RCBL (Rs.)	Value by W.C.B.L. (Rs.)	RCBL (Rs.)	RCBL (Rs.)	PO No & Date	Deposited in / Withdrawn from	Securities
19.01	10.03% GOI 2019	4.00	-	4,12,54,933	14173	4,12,54,933	-	-	-	PO 017424 27.9.01	Deposited in HDFC Bank - 7011	Securities are not delivered
	10.25% GOI 2012 [Pur. Vide Sr. No. 4(b.c.f.)]	4.00	4,35,21,111	-	14171	-	-	4,35,21,111	-	56939 27.9.01	Withdrawn from HDFC Bank - 7011	Not Mentioned in HTL Register
1.01	8% GOI 2011	4.00	-	4,12,60,000	14951	4,12,60,000	-	-	-	PO 957735 19.12.01	Deposited in HDFC Bank - 7011	Securities are not delivered
	10.03% GOI 2019 [Pur. Vide Sr. No. 5(a)]	4.00	4,62,28,777	-	14949	-	-	4,62,28,777	-	400216 19.12.01	Withdrawn from HDFC Bank - 7011	Not Mentioned in HTL Register
2.02	8.05% GOI 2017 (Note - 1)	5.00	-	5,40,49,208	16179	5,40,49,208	-	-	-	828909 4.3.02	Deposited in UTI Bank Fort - 25504	Securities are not delivered
	8% GOI 2011 [Pur. Vide Sr. No. 6(a)]	4.00	4,32,45,777	-	16174	-	-	4,32,45,777	-	DD 400268 5.3.02	Withdrawn from UTI Bank Kolkata- 16302	Not Mentioned in HTL Register

resents the last undelivered securities.

