

**-: Morbi (1544/2003) :-**

|                                                                                                                                                                                        |                                                                                                                                                                                        |                                                                                                                                                                                        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Name of complainant<br>Address and occupation of complainant or informant<br>Date                                                                                                      | District<br>Charge Sheet No.<br>Date                                                                                                                                                   | First information number<br>Date                                                                                                                                                       |
| ૧૦૩ સમીક્ષા સંપૂર્ણ થઈ ગઈ છે. આથી આરોપીની સામે કોઈ પણ કાર્યવાહી કરવાની જરૂર નથી. આથી આરોપીની સામે કોઈ પણ કાર્યવાહી કરવાની જરૂર નથી. આથી આરોપીની સામે કોઈ પણ કાર્યવાહી કરવાની જરૂર નથી. | ૧૦૩ સમીક્ષા સંપૂર્ણ થઈ ગઈ છે. આથી આરોપીની સામે કોઈ પણ કાર્યવાહી કરવાની જરૂર નથી. આથી આરોપીની સામે કોઈ પણ કાર્યવાહી કરવાની જરૂર નથી. આથી આરોપીની સામે કોઈ પણ કાર્યવાહી કરવાની જરૂર નથી. | ૧૦૩ સમીક્ષા સંપૂર્ણ થઈ ગઈ છે. આથી આરોપીની સામે કોઈ પણ કાર્યવાહી કરવાની જરૂર નથી. આથી આરોપીની સામે કોઈ પણ કાર્યવાહી કરવાની જરૂર નથી. આથી આરોપીની સામે કોઈ પણ કાર્યવાહી કરવાની જરૂર નથી. |









[illegible]

2003  
L. R. B.

# भारतीय रिज़र्व बैंक

तार : "अवक्रेडिट" मुंबई  
Telegrams "URBCREDIT" MUMBAI

टेलिक्स सं. }  
Telex No.: } 011-74492

फैक्स / Fax : 497 4030

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शहरी बैंक विभाग  
गारमेट हाऊस, पहली पंजिल  
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Telephone NO. } 493 9930 - 49  
पोस्ट बॉक्स सं. }  
Post Box No.: } 6587

## RESERVE BANK OF INDIA CENTRAL OFFICE

कृपया उत्तर में लिखें  
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URBAN BANKS DEPARTMENT  
1ST FLOOR, GARMENT HOUSE  
WORLI, MUMBAI - 400 018

संदर्भ शर्तिका सं.  
Ref. UBD No. BR.Cir/ 42 /16 26.00/2000-01

April 19, 2001  
Chaitra 29, 1923(S)

Chief Executive Officers of  
All Primary (Urban) Co-operative Banks

Dear Sir,

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

Please refer to our Circular UBD.BR.No.33/16.26.00/95-96 dated 3 January 1996 in terms of which all scheduled urban co-operative banks are required to maintain at least 15.0 percent of their Net Demand and Time Liabilities (NDTL) in government and other approved securities and non-scheduled urban co-operative banks with NDTL of Rs.25 crore and above are required to maintain at least 10.0 percent of their NDTL in government and other approved securities. However, in respect of other non-scheduled urban co-operative banks, there is no stipulation regarding maintenance of SLR in the form of government and other approved securities.

✓ 2. It has now been decided to increase the proportion of SLR holdings in the form of government and other approved securities as percentage of NDTL in the following manner which should be achieved by the urban co-operative banks by end-March 2002.

| Category of UCBs                        | Investment in government and other approved securities as percentage of Net Demand and Time Liabilities (NDTL) |         |
|-----------------------------------------|----------------------------------------------------------------------------------------------------------------|---------|
|                                         | Present                                                                                                        | Revised |
| Scheduled UCBs                          | 15%                                                                                                            | 20%     |
| Non-Scheduled UCBs                      |                                                                                                                |         |
| UCBs with NDTL of Rs.25 crore & above   | 10%                                                                                                            | 15%     |
| UCBs with NDTL of less than Rs.25 crore | Nil                                                                                                            | 10%     |

3. Further, with effect from April 01, 2003, all scheduled urban co-operative banks shall maintain their entire SLR assets of 25.0 percent of NDTL only in government and other approved securities.

4. All the scheduled UCBs and non-scheduled UCBs with NDTL of Rs.25 crore and above would, henceforth, be required to maintain investments in government securities only in SGL Accounts with Reserve Bank of India or in constituent SGL Accounts of public sector banks and Primary Dealers (PDs). Non-scheduled UCBs with NDTL of less than Rs.25 crore may maintain government securities in physical or scrip form.

5. The other instructions contained in our above Circular will remain unchanged.

Yours faithfully,

*M. M. S. Rekhras*

(M.M.S. Rekhras)  
Chief General Manager-in-Charge

# भारतीय रिज़र्व बैंक

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केन्द्रीय कार्यालय

शहरी बैंक विभाग

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## RESERVE BANK OF INDIA

CENTRAL OFFICE

URBAN BANKS DEPARTMENT

1ST FLOOR, GARMENT HOUSE.

WORLI, MUMBAI - 400 018

कृपया उत्तर में लिखें  
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संदर्भ शब्देवि सं.

Ref. UBD No. BR. 43 / 16.20.00 / 2000-01

April 19, 2001

Chaitra 29, 1923(S)

Chief Executive Officers of  
All Primary (urban) Co-operative Banks

Dear Sir,

### Investment of funds by Urban Co-operative Banks as deposits with other institutions and other Urban Co-operative Banks

Urban Co-operative Banks essentially being purveyors of credit to persons with small means, they were advised to desist from parking their funds with other institutions/public sector companies etc. vide circular UBD.No.BR.1866/A.12(19)-87/88 dated 13 June 1988. As parking of funds / keeping deposits by UCBs with other UCBs may pose systemic risk and can affect depositing banks' financials, in the event of any financial problem afflicting the deposit accepting bank, it has been decided to prohibit parking of UCBs' deposits with other UCBs also except for maintaining balances in current accounts for meeting their clearing and remittance requirements. Therefore, they should henceforth not place any fresh deposits with the other UCBs.

2. Such of those UCBs which are maintaining these funds in the form of fixed deposits or term deposits with other UCBs are required to unwind the outstanding deposits with other UCBs before the end of June 2002. The banks should report their position of fixed deposits with other UCBs/ institutions to respective Regional Office under whose jurisdiction they are functioning on quarterly basis as per proforma enclosed. The first of such statement should report the position as on March 31, 2001.

Yours faithfully

*M. M. S. Rekha*

[M.M.S. Rekha]

Chief General Manager-in-Charge

Enclosure : as above

# भारतीय रिज़र्व बैंक

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1ST FLOOR, GARMENT HOUSE  
WORLI, MUMBAI - 400 018

कृपया उत्तर में लिखें  
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संदर्भ : शहरी बैंक  
Ref: UBD No. ....

मार्च 10, 2001  
Chaitra 29, 1923(S)

Chief Executive Officers of  
All Primary (Urban) Co-operative Banks

Dear Sir,

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

Please refer to our Circular UBD.BR.No.33/16.26.00/95-96 dated 3 January 1996 in terms of which all scheduled urban co-operative banks are required to maintain at least 15.0 percent of their Net Demand and Time Liabilities (NDTL) in government and other approved securities and non-scheduled urban co-operative banks with NDTL of Rs.25 crore and above are required to maintain at least 10.0 percent of their NDTL in government and other approved securities. However, in respect of other non-scheduled urban co-operative banks, there is no stipulation regarding maintenance of SLR in the form of government and other approved securities.

2. It has now been decided to increase the proportion of SLR holdings in the form of government and other approved securities as percentage of NDTL in the following manner which should be achieved by the urban co-operative banks by end-March 2002.

बैंक हिन्दी में पत्राचार का स्वागत करता है।

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| Category of UCBs                        | Investment in government and other approved securities as percentage of Net Demand and Time Liabilities (NDTL) |         |
|-----------------------------------------|----------------------------------------------------------------------------------------------------------------|---------|
|                                         | Present                                                                                                        | Revised |
| Scheduled UCBs                          | 15%                                                                                                            | 20%     |
| Non-Scheduled UCBs                      |                                                                                                                |         |
| UCBs with NDTL of Rs.25 crore & above   | 10%                                                                                                            | 15%     |
| UCBs with NDTL of less than Rs.25 crore | Nil                                                                                                            | 10% ✓   |

3. Further, with effect from April 01, 2003, all scheduled urban co-operative banks shall maintain their entire SLR assets of 25.0 percent of NDTL only in government and other approved securities.
4. All the scheduled UCBs and non-scheduled UCBs with NDTL of Rs.25 crore and above would, henceforth, be required to maintain investments in government securities only in SGL Accounts with Reserve Bank of India or in constituent SGL Accounts of public sector banks and Primary Dealers (PDs). Non-scheduled UCBs with NDTL of less than Rs.25 crore may maintain government securities in physical or scrip form.
5. The other instructions contained in our above Circular will remain unchanged.

Yours faithfully,

M. M. S. Rekhras

(M.M.S. Rekhras)  
Chief General Manager-in-Charge

# भारतीय रिज़र्व बैंक

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## RESERVE BANK OF INDIA

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WORLI, MUMBAI - 400 018

कृपया उत्तर में निम्न  
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संदर्भ प्रतिलिपि सं.  
Ref URD No

बीएससी 1 पोसीबी 44 / 12.05.05/2000-2001

23 अप्रैल 2001

03 वैशाख 1923 (शक)

सभी प्राथमिक (शहरी) संचयनी बैंक

महोदय

### बैंकों द्वारा किए गए निवेशों के वर्गीकरण और उनके मूल्यांकन के लिए दिशा-निर्देश

कृपया दिनांक 24 मई 2000 के द्वारा परिपत्र संबंधित केबल सं बीएससी 1 पोसीबी (परि) 34 / 12.05.05 / 99-2000 देखें।

#### 2. वर्तमान प्रवृत्ति

2.1 इस समय, बैंकों का निवेश सांख्यिक चतुर्मास अनुपात वाली प्रतिभूतियों और गैर-सांख्यिक चतुर्मास अनुपात वाली प्रतिभूतियों में होता है जिनमें : i) सरकारी प्रतिभूतियाँ, ii) अन्य अनुमोदित प्रतिभूतियाँ, iii) शेयर iv) बॉन्ड और v) अन्य (कमर्सियल पेपर्स, यूटीआई युनिट्स आदि) शामिल हैं। जहाँ पहले दो वर्गीकरण सांख्यिक चतुर्मास अनुपात वाली प्रतिभूतियों के होते हैं वहीं अन्य तीनों गैर-सांख्यिक चतुर्मास अनुपात वाली प्रतिभूतियों के होते हैं। बैंकों को यह भी सूचित किया गया है कि मूल्यांकन के प्रयोजन के लिए:

क) सांख्यिक चतुर्मास अनुपात वाली प्रतिभूतियों में बैंकों के निवेशों को "चातू" (करंट) और "न्यायो" (पेमेंट) में एक निर्धारण से विभाजित किया जाना चाहिए कि "चातू" निवेश कुल सांख्यिक चतुर्मास अनुपात वाली प्रतिभूतियों के 75 प्रतिशत से कम नहीं हों और

ख) सांख्यिक चतुर्मास अनुपात वाले निवेशों को "चातू" श्रेणी तथा गैर-सांख्यिक चतुर्मास अनुपात वाली प्रतिभूतियों में निवेश के समग्र संविभाग को बाजार भाव पर दर्शाया जाना चाहिए

2.2 रिज़र्व बैंक द्वारा दिशा-निर्देश भी जारी कर रहा है, जिसका अनुपातन प्रति वर्ष निवेशों के मूल्यांकन और बाजार भाव दर्शाने के लिए करना होगा। इसके अलावा, कोट न किए गए निवेशों का मूल्यांकन करने में सहूलियत के लिए 31 मार्च 2000 की स्थिति के अनुसार विभिन्न अवधिपूर्वता वाली सरकारी प्रतिभूतियों को वाइटीएम दो भी सूचित की गई है। 31 मार्च 2001 की स्थिति के अनुसार निवेशों के मूल्यांकन के प्रयोजन के लिए हमारे दिनांक 24 मई 2000 के परिपत्र में निर्धारित क्रियाविधि का पालन किया जाए। इसके लिए भारतीय रिज़र्व बैंक कोट न की गई प्रतिभूतियों को वाइटीएम दो सूचित नहीं करेगा। अतः बैंक 31 मार्च 2001 की स्थिति के अनुसार, कोट न की गई प्रतिभूतियों के मूल्यांकन के लिए प्राइमरी होल्डर्स एसोसिएशन ऑफ इंडिया (पीएचएआई) और फिक्स्ड इनकम मनी मार्केट एंड इंस्ट्रुमेंट्स एसोसिएशन ऑफ इंडिया (एफआईएमएआई) द्वारा कोट न की गई प्रतिभूतियों को सूचित की गई वाइटीएम दो को लागू कर मानें।

3. बैंकिंग क्षेत्र की समस्त प्रतिभूतियाँ एवं प्रतिभूति बाजार में से रहे सुधारों को दृष्टिगत रखते हुए निवेश संविभाग के वर्गीकरण एवं उच्च मूल्यांकन के बारे में जारी किए गए अनुदेशों को एक बीच संशोधित किया गया है। ये अनुदेश 31 मार्च 2002 को समाप्त वर्ष के लिए लागू होंगे।

# भारतीय रिज़र्व बैंक

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## RESERVE BANK OF INDIA CENTRAL OFFICE

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Ref UBD No

CO BSD.I.PCB. 44... / 12.05.05/2000-2001

23, April 2001

All Primary (Urban) Cooperative Banks

3, Vaishakha 1923(Saka)

Dear Sir,

### Guidelines for Classification and Valuation of Investments by banks

Please refer to our circular UBD.CO.No.BSD.I.PCB.(Cir)34/12.05.05/99-2000 dated 24 May 2000

#### 2. Present System

2.1 At present, investments of banks comprise SLR securities and non-SLR securities, viz. i) Government securities; ii) Other approved securities; iii) Shares; iv) Bonds; and v) Others (CPs, Units of UTI, etc.). While the first two categories represent the banks' investments in SLR securities, the other three represent the non-SLR securities. Banks have also been advised that for the purpose of valuation:

a) the investments of banks in SLR securities should be bifurcated into 'current' and 'permanent' categories with the prescription that the 'current' investments are not less than 75% of the total SLR securities; and

b) 'current' category of SLR investments and the entire portfolio of non-SLR investments should be marked to market.

2.2 RBI has also been issuing detailed guidelines to be followed for valuation of the investments and marking them to market every year. Besides, to facilitate valuation of investments which are not quoted, YTM rates for Government securities of different maturities, as on 31 March 2000 have also been advised. For the purpose of valuation of investments as on 31 March 2001, the procedure prescribed in our circular dated 24 May 2000 may be followed. However, for this purpose, Reserve Bank of India will not be advising the YTM rates of unquoted securities. Banks should therefore, take into account the YTM-rates of unquoted securities put out by the Primary Dealers Association of India (PDAI)/ Fixed Income Money Market and Derivatives Association of India (FIMMDA) for valuation of unquoted securities as on 31 March 2001.

3. Considering the overall developments in banking sector and improvements in securities market, the existing instructions on the classification and valuation of the investments portfolio have been revised and will be applicable for the year ending 31 March 2002.

#### 4. Revised System

4.1 The highlights of the revised guidelines are given below:

- (i) The revised guidelines furnished in the Annexure will be effective from the year ending 31 March 2002.
- (ii) The banks are required to classify their entire investment portfolio as on 31 March 2002 under three categories viz. 'Held to Maturity', 'Available for Sale' and 'Held for Trading'.
- (iii) In the balance sheet, the investments will continue to be disclosed as per the existing classification.
- (iv) The investments under the 'Available for Sale' and 'Held for Trading' categories should be marked to market periodically as indicated in the Annexure or at more frequent intervals.
- (v) The investments under the 'Held to Maturity' category need not be marked to market as in the case of 'Permanent' securities at present.
- (vi) Classification of investments, shifting of investments among the three categories, valuation of the investments, methodology for booking profit/ loss on sale of investments and providing for depreciation should be in accordance with the guidelines in the Annexure.

4.2 Banks should formulate an Investment Policy with the approval of their Board of Directors to take care of the requirements on classification, shifting and valuation of investments under the revised guidelines. Besides, the Policy should adequately address risk-management aspects, ensure that the procedures to be adopted by the banks under the revised guidelines are consistent, transparent and well documented to facilitate easy verification by inspectors and statutory auditors.

5. Please acknowledge receipt of this circular to the concerned Regional Office of this Department.

Yours faithfully

(S. Karuppasamy)  
Chief General Manager

Encl: 4 sheets

#### 4. संशोधित दिशा-निर्देश

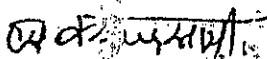
4.1 संशोधित दिशा-निर्देशों की मुख्य-मूल्य बातें नीचे प्रस्तुत हैं :

- (i) अनुबंध में दिए गए दिशा-निर्देश 31 मार्च 2002 को समाप्त होनेवाले वर्ष से लागू होंगे।
- (ii) बैंकों के लिए यह आवश्यक है कि वे 31 मार्च 2002 की स्थिति के अनुसार अपने समस्त निवेश सविभाग को तीन श्रेणियों, नामतः "परिपक्वता तक धारित", "बिक्री के लिए उपलब्ध" और "ट्रेडिंग के लिए धारित" में वर्गीकृत करें।
- (iii) गुणनपत्र में मौजूद वर्गीकरण के अनुसार निवेशों का दर्शाया जाना जारी रहेगा।
- (iv) "बिक्री के लिए उपलब्ध" और "ट्रेडिंग के लिए धारित" श्रेणियों के अंतर्गत आनेवाले निवेशों को अनुबंध में बताई गई अवधि के अनुसार अथवा कम अवधि के अंतरालों पर बाजार भावों पर दर्शाया जाना चाहिए।
- (v) "अवधिपूर्वता तक धारित" श्रेणी के अंतर्गत आनेवाले निवेशों को वर्तमान में स्थायी प्रतिभूतियों की तरह बाजार भावों पर दर्शाने की आवश्यकता नहीं है।
- (vi) निवेशों का वर्गीकरण, निवेशों का तीनों श्रेणियों के बीच अंतरण (शिफ्टिंग), निवेशों का मूल्यन, निवेशों की बिक्री पर लाभ / हानि दर्ज करने की कार्यपद्धति और मूल्यचस के लिए प्रावधान करना आदि अनुबंध में दिए गए दिशा-निर्देशों के अनुरूप होने चाहिए।

4.2 संशोधित दिशा-निर्देशों के अंतर्गत निवेशों के वर्गीकरण, अंतरण और मूल्यन की अपेक्षाओं का ध्यान रखने के लिए बैंकों को अपने निदेशक मंडल के अनुमोदन से एक निवेश नीति बनानी चाहिए। इसके अलावा, नीति में जोखिम-प्रबंध संबंधी पद्धतियों पर यथोचित ध्यान दिया जाना चाहिए और यह सुनिश्चित किया जाना चाहिए कि संशोधित दिशा-निर्देशों के अंतर्गत बैंकों द्वारा अपनाई जानेवाली क्रियाविधियां स्थिर, पारदर्शी और सुप्रसिद्ध हों ताकि निरीक्षकों और सांख्यिक लेखा-परीक्षकों को उनका सत्यापन करने में आसानी हो।

5. कृपया इस परिपत्र की प्राप्ति सूचना इस विभाग के संबंधित क्षेत्रीय कार्यालय को दें।

भवदीय



(एस.करुणामो)

मुख्य मा. प्रबंधक

Guiciv2

6. Profit on sale of investments in this category should be first taken to the Profit & Loss Account and thereafter be appropriated to the 'Investment Fluctuation Reserve/Investment Depreciation Reserve Account'. Loss on sale will be recognised in the Profit & Loss Account.

Available for Sale & Held for Trading

7. The banks will have the freedom to decide on the extent of holdings under "Available for Sale" and "Held for Trading" categories. This will be decided by them after considering various aspects such as basis of intent, trading strategies, risk management capabilities, tax planning, manpower skills, capital position.

8. The investments classified under "Held for Trading" category would be those from which the bank expects to make a gain by the movement in the interest rates/ market rates. These securities are to be sold within 90 days. If the bank is not able to sell the security within 90 days due to exceptional circumstances such as tight liquidity conditions, or extreme volatility, or market becoming unidirectional, the security should be shifted to the "Available for Sale" category subject to items 12 and 13 below.

9. Profit or loss on sale of investments in both the categories will be taken to the Profit & Loss Account.

B. Shifting among categories:

10. Banks may shift investments to/from "Held to Maturity" category with the approval of the Board of Directors once a year. Such shifting will normally be allowed at the beginning of the accounting year. No further shifting to/from this category will be allowed during the remaining part of that accounting year.

11. Banks may shift investments from "Available for Sale" category to "Held for Trading" category with the approval of their Board of Directors. In case of exigencies, such shifting may be done with the approval of the Chief Executive of the bank, but should be ratified by the Board of Directors.

12. Shifting of investments from "Held for Trading" category to Available for Sale category is generally not allowed. However, it will be permitted only under exceptional circumstances as mentioned at item 8 above, subject to depreciation, if any, applicable on the date of transfer, with the approval of the Board of Directors/Investment Committee.

13. Transfer of scrips from one category to another, under all circumstances, should be done at the acquisition cost/ book value/ market value on the date of transfer, whichever is the least, and the depreciation, if any, on such transfer should be fully provided for.

## ANNEXURE

### Guidelines for Classification and Valuation of Investments by banks

#### A. Categorisation:

1. The entire investment portfolio of the banks (including SLR securities and non-SLR securities) will be classified under three categories viz. 'Held to Maturity', 'Available for Sale' and 'Held for Trading'. However, in the balance sheet, the investments will continue to be disclosed as per the existing system, i.e. i) Government securities ii) Other approved securities iii) Shares iv) Bonds of Public Sector Undertaking (PSUs) and v) Others (CP, etc.).

#### Definitions:

Held to Maturity: Securities acquired by the banks with the intention to hold them up to maturity will be classified under "Held to Maturity".

Held for Trading: Securities acquired by the banks with the intention to trade by taking advantage of the short-term price/ interest rate movements will be classified under "Held for Trading".

Available for Sale: Securities which do not fall within the above two categories will be classified under "Available for Sale".

2. Banks should decide the category of the investment at the time of acquisition and the decision should be recorded on the investment proposals.

#### Held to Maturity

3. The investments included under "Held to Maturity" should not exceed 25 per cent of the bank's total investments. The banks may include, at their discretion, under "Held to Maturity" category securities less than 25 per cent of total investment.

4. Primary (Urban) Cooperative Banks are not permitted to invest in bonds and debentures of private sector companies. Their investments in bonds of PSUs and shares (as permitted by RBI) will be classified under 'Held to Maturity' but will not be counted for the purpose of ceiling of 25% specified for this category.

5. The banks, which had already marked to market more than 75% of the SLR portfolio, will be given the option to re-classify their investments under this category up to the permissible level.

# भारतीय रिज़र्व बैंक

तार : } "अर्बक्रेडिट" मुंबई  
Telegrams } "URBCREDIT" MUMBAI

टेलिक्स सं. }  
Telex No.: } 011-74492

फैक्स / Fax : 497 4030

केन्द्रीय कार्यालय

शहरी बैंक विभाग

गारमेट हाऊस, पहली मंजिल

वरली, मुंबई 400 013

टेलीफोन सं.

Telephone NO. } 493 9930 -

पोस्ट बॉक्स सं.

Post Box No.: } 6587

## RESERVE BANK OF INDIA

CENTRAL OFFICE

URBAN BANKS DEPARTMENT

1ST FLOOR, GARMENT HOUSE

WORLI, MUMBAI - 400 018

कृपया उत्तर में लिखें  
Please quote in reply

संदर्भ शीर्षक सं.  
Ref. UBD No. DS.PCB.CIR. 41 /13.05.00/2000-01

April 19, 2001  
Chaitra 29, 1923(S)

Chief Executive Officers of All Primary (Urban) Co-operative Banks.

Dear Sir,

### Bank finance against shares and debentures

Please refer to our circular DS.PCB.CIR.10/13.05.00/1998-99 dated 27 November 1998 on the above subject forwarding detailed guidelines regarding finance by Urban Co-operative Banks (UCBs) against shares and debentures to individuals.

2. As per these guidelines, at present UCBs are not permitted to extend any facilities to stock brokers and they are also prohibited to invest in equity/debentures either in secondary or primary market. However, UCBs are permitted to grant advances to individuals against the security of shares to the extent and subject to the conditions detailed in the guidelines. In order to prevent any possible misuse of the facility in future, it is necessary to stop lending by UCBs directly/indirectly to individuals or corporates against security of stocks. Accordingly, it has been decided to bring in the following changes in urban co-operative banks' finance against shares etc.

- (i) UCBs should not entertain any fresh proposals for lending directly or indirectly against security of shares either to individuals/stockbrokers or to

any other entity. Needless to add, they should not grant advances for financing Initial Public Offerings (IPOs).

(ii) If UCBs have lent to stock brokers or have made direct investment in shares which were not permissible activities, they should take immediate steps to recall such advances/dispose off such investments.

(iii) Where the UCBs have granted and disbursed advances to individuals against security of stocks/debentures up to the permissible limit (i.e. Rs.10 lakh/Rs.20 lakh against physical scrips/demat shares) as indicated in our above mentioned circular, such advances should be repaid by the borrowers by the contracted date. Such facilities should, under no circumstances be renewed thereafter.

3. The management of UCBs should immediately communicate the above instructions as also the steps being taken by the bank to implement the new guidelines to the concerned borrowers.

4. The UCBs should report to the respective Regional Offices of the Reserve Bank of India their existing outstandings, to individual borrowers and other entities against shares on quarterly basis in the enclosed format. The first of such statement should be sent with reference to the outstanding position as on March 31, 2001.

5. These instructions are being issued in terms of the powers vested in the Reserve Bank of India under Section 35 read with Section 56 of the B. R. Act, 1949(AACS) and any violation thereof will attract penalties under Section 46 of the Act, *ibid*.

Yours faithfully,

*M. M. S. Rekha Rao*

(M. M. S. Rekha Rao)

Chief General Manager in-charge

Enclosure : as above

12) 24-3m 25/5/21 - 200m 4/6/21 21m 2/7/21



TRUE COPY

17/7/02

L. P. CHAVDA

Advocate & Notary

MORBI.



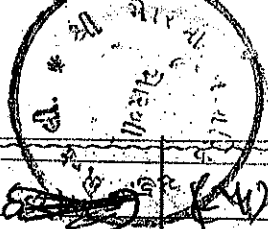
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| 6 | 722100 | 022000/ 511111      | 45050 | 20-9-09 |

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(1) The following resolution has been passed in the Board of Directors meeting held at Bank Premises Morbi at 5:00 PM on 23-10-2001  
It is resolved that any two from the following office bearers are hereby jointly - authorised to sell, purchase, transfer, endorse, negotiate and/or otherwise deal with securities and also authorised to receive interest and principal thereof and give effective discharge there against on behalf of our Bank.  
The office-bearers are -

- 1) R. S. Doshi - Manager
- 2) K S Bhatt - Loan Officer
- 3) P S Doshi - Clerk
- 4) H. R. Kotachia - Clerk
- 5) H. S. Doshi - Clerk cum. Cashier

(3) The following resolution has been passed in the Board of Directors meeting held at Bank Premises Morbi at 5:00 PM on 23-10-2001  
It is resolved that any two from the following office bearers are hereby jointly - authorised to sell, purchase, transfer, endorse, negotiate and/or otherwise deal with securities and also authorised to receive interest and principal thereof and give effective discharge there against on behalf of our Bank.  
The office-bearers are -



17/7/02  
L. P. CHAVDA  
Advocate & Notary  
MORBI.

RESOLVED That a subsidiary general ledger (SGL) account be opened in the name of "Shree MORBI Nagariik Sahakari Bank Ltd." with HDFC Bank Ltd. and the following officers be and are hereby authorised to operate the said account

| Name of the officers | mode of operation. | Limit (monetary value) |
|----------------------|--------------------|------------------------|
|----------------------|--------------------|------------------------|

|                 |                 |          |
|-----------------|-----------------|----------|
| Mr. R. S. Doshi | Any Two Jointly | No Limit |
|-----------------|-----------------|----------|

|                 |                 |          |
|-----------------|-----------------|----------|
| Mr. K. S. Bhatt | Any Two Jointly | No Limit |
|-----------------|-----------------|----------|

|                 |                 |          |
|-----------------|-----------------|----------|
| Mr. P. S. Doshi | Any Two Jointly | No Limit |
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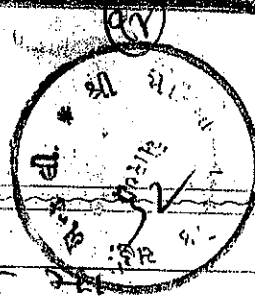
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| Mr. H. R. Kotrecha | Any Two Jointly | No Limit |
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|                 |                 |          |
|-----------------|-----------------|----------|
| Mrs. H. S. Bage | Any Two Jointly | No Limit |
|-----------------|-----------------|----------|

FURTHER RESOLVED That the above mentioned officers be and are hereby authorised to operate the subsidiary general ledger and they be and are hereby further authorised to sign for sell purchase transfer negotiate and/or otherwise deal in government securities state government securities Treasury bills and other subsidiary general ledger securities upto the limits stated against their name

RESOLVED FURTHER THAT The above mentioned officers be and are hereby authorised to execute letters of indemnity and Declarations, make applications and execute any other documents receive interest and Principal thereof on behalf of the said Fund/ Company and to do such other deeds, acts, matters and Things as may be desirable, necessary and expedient

DECLARED FURTHER THAT



કિરાલ-૭

એકેના પુવર્તમાન લાનેના નિયમો ૧૯૭૮ માં  
ખનાયોલા છે. રાજ્ય એકે આજે ઇન્ડિયાની સુચના  
મુજબ માનુ નિયમોમાં ફેરફાર કરી નવા ફેર નિયમો  
ખનાયલા જરૂરી છે. આથી આથી રાજ્ય એકે આજે ઇન્ડિયાના  
પાપલા બાબતના માર્ગદર્શન અન્વયે નીચે મુજબ નવા  
ફેરલ ધિરાળના નિયમો ખનાયોલા છે જે સલાનિમલ  
મેંપુર ડરલામાં આપે છે. આ નિયમો માનનીયમી જાલના રજીસ્ટર  
સારેલ રાજ્યારે ને મેંપુર ડરલા મારે મોડેલલાનુ સલાનિમલ  
કરાલુ

- (૧) જોડેશયાલ ડર્મયારોશ્ચાને આપલાના ધિરાળ એકેના નિયમો
- (૨) સતમાસદોને લાઈપોપોટેશન કે.કે. ધિરાળ ડરલા એકેના નિયમો
- (૩) લારન, સાધન, સરજમ, મશીનરી લેમજ ગુર લપરાલના  
સાધનો ખરીદ કરલા મારે ધિરાળ એકેના નિયમો
- (૪) સતમાસદો લલા ગાલકોને રહોગોડના હેલુ મારે મકાન, ફારે  
ખરીદલા અગર ખોધામ કરલા મારે લલા લલાના  
ખોધામ મારે લાગીગ લાનેના નિયમો.
- (૫) સતમાસદોને કોડકોડીટ ધિરાળ કરલા એકેના નિયમો
- (૬) સપાધર મિલકુલ સામે ધિરાળના નિયમો
- (૭) માલ લારા - લાજ - ના ધિરાળના નિયમો
- (૮) આધોગિડ એકેમોને જમાન ખરીદી, ફેક્ટરી, ખાલગ  
ખોધામ લલા લલાન મશીનરી ના ખરીદોના હેલુ  
મારે લલા ધિર-લુલીકરળના હેલુ મારે ડર્મ લાને  
ધિરાળના નિયમો
- (૯) સોના ધિરાળ એકેના નિયમો
- (૧૦) લોને લેમાર સતમાસદના અધેરડુ સબધી નિયમ.

TRUE COPY  
L. P. CHAVDA 17/7/02  
Advocate & Notary  
MORBI.

NY 24-2-2002

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*Lebanon*

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|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|-------------------------------------|-------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------|---------------------------------------------------------------|------------------------|----------------|-------------------------|
|  <b>SHREE MARUTI<sup>TM</sup></b><br><b>COURIER SERVICE</b>                                                         |                                                                                              | <b>COURIER CONSIGNMENT NOTE</b>     |                               |                                                                                                                 |                             | <b>SHIPPER'S COPY</b>                                         |                        |                |                         |
| 4, Reliance Shopping Centre, 1st Floor,<br>Near RNB MORBI. ☎ : 31586<br>Franchisee Code MRB 014455                                                                                                   |                                                                                              | <b>ORIGIN</b><br><b>MORBI</b>       | <b>DESTN.</b><br><i>Surat</i> | <b>DATE</b><br><i>29/10/02</i>                                                                                  | <b>NUMBER</b><br><b>155</b> |                                                               |                        |                |                         |
| SHIPPER                                                                                                                                                                                              | To: <i>Mr. Niranjan M. Patel</i><br>Address: <i>Surat</i><br>NAME/DEPT. _____ TEL. No. _____ |                                     | RECEIVER                      | To: <i>Mr. L. M. G. Patel</i><br>Address: <i>Surat</i><br>ATTN: <i>Mr. L. M. G. Patel</i> TEL. No. <i>Surat</i> |                             |                                                               |                        |                |                         |
| <b>DESCRIPTION OF CONTENTS</b><br><i>200</i>                                                                                                                                                         |                                                                                              | <b>DECLARED VALUE</b><br><i>100</i> |                               | <b>ITEMS</b><br><i>1</i>                                                                                        | <b>WEIGHT</b><br><i>2</i>   | <b>AMOUNT</b><br><i>275</i>                                   | <b>SERVICE TAX</b><br> | <b>A/C</b><br> | <b>TOTAL AMOUNT</b><br> |
| I HEREBY AGREE WITH THE TERMS AND CONDITIONS SET FORTH ON THE REVERSE SIDE OF THIS NON-NEGOTIABLE CONSIGNMENT NOTE AND WARRANT THAT THE INFORMATION DECLARED BY ME IN THIS MEMO IS TRUE AND CORRECT. |                                                                                              |                                     |                               | RECEIVER'S SIGNATURE & RUBBER STAMP<br>NAME: _____ DATE: _____                                                  |                             | Received in good order and condition<br>A.M. _____ P.M. _____ |                        |                |                         |
| SENDERS SIGNATURE: _____<br>I Warrant that all details given herein are true and correct                                                                                                             |                                                                                              | PLEASE AFFIX YOUR SEAL              |                               |                                                                                                                 |                             |                                                               |                        |                |                         |
| RECEIVED BY MARUTI COURIER SERVICES<br>TIME: _____ A.M. _____ P.M. _____                                                                                                                             |                                                                                              |                                     | EXPRESS DELIVERY              |                                                                                                                 |                             | BOOKING BRANCH<br><b>MORBI</b><br>☎ : 31586                   |                        |                |                         |

49

012

Phone : 22118

**Shri Morbi Nagarik Sahakari Bank Ltd. Morbi.**

*By Recd* Vasant Plot, Near Dr, Kunparaben Hospital MORBI.

NO. Accounts

*Amt form*

Date - 27-2-2002

To, *2466/1* Syndicate Management Services Pvt Ltd  
405, Atish Annex, OPP, K.P. Hostel, OFF  
C.G. Road GULBATEKKA  
AHMEDABAD

Dear Sir,

Ref. : Your Letter No.

of - 380009

Please find enclosed herewith ~~D.D./Cheque/Pay order~~ No. *189961*  
for Rs. 100,00,000 on one crore only of Ahmedabad  
in Payment of the undermentioned Bills received from you for  
collection.

| Your Bill No.        | Drawn on                     | Place                  | Amount Rs. Ps.              |
|----------------------|------------------------------|------------------------|-----------------------------|
| <i>2466/1</i>        | <i>2466/1</i><br>Your selves | <i>2466/1</i><br>Morbi | <i>2466/1</i><br>100,00,000 |
|                      | Less our Com.                |                        |                             |
| Encl : <i>2466/1</i> |                              |                        | 100,00,000 -                |

Please acknowledge receipt,  
Copy to :-

Yours faithfully  
*[Signature]*  
Accountant.

25

મોરબી ૨૨૧૧૮ પ્રમુખ : ૨૪૩૦૨

# SHREE MORBI NAGARIK SAHAKARI BANK LTD.

શ્રી મોરબી નાગરિક સહકારી બેન્ક લી.  
શ્રી લોહાણા વિદ્યાર્થી ભવન સામે,  
ડૉ. કુનપરાબેનની હોસ્પિટલ પાસે,  
વસંત પ્લોટ, મોરબી. - ૩૬૩ ૬૪૧.

Opp. Shree Lohana Vidyarthi Bhavan,  
Near Dr. Kunparaben Hospital,  
Vasant Plot,  
MORBI 363 641.

No

Date \_\_\_\_\_

The following resolution has been passed in the Board of Directors' meeting held at Bank premises, Morvi at 5.00 p.m. on 23/10/2001.

## RESOLUTION NO. 6 (B)

IT IS RESOLVED THAT SGL Account should be opened with HDFC Bank, Rajkot and further resolved that any two of the office-bearers who are authorised to sign in Current A/c. with HDFC Bank are also authorised to operate this account for sell, purchase, transfer, endorse, negotiate and/or otherwise deal in Govt. securities and also authorised to receive interest and principal thereof and give effective discharge there against on behalf of our Bank..

### The office-bearers are:-

- |                    |                        |
|--------------------|------------------------|
| (1) R.S. Doshi.    | ... Manager            |
| (2) K.S. Bhatt     | ... Loan Officer       |
| (3) P.S. Doshi     | ... Clerk              |
| (4) H.R. Kotecha   | ... Clerk              |
| (5) Mrs. H.S. Baga | ... Clerk-cum-cashier. |

Place: Morvi

Date:- /11/2001

True copy

  
Manager

Shree Morbi Nagrik Sahakari  
Bank Ltd. MORBI



(21)

26th Feb, 2002

To,  
THE MORBI NAGRIK SAHAKARI BANK LTD  
MORBI.

**DEAL CUM CONFIRMATION MEMO**

We hereby confirm our SALE of 9.85%GOI 2015 on the following terms:

|                      |                  |                   |
|----------------------|------------------|-------------------|
| NAME OF THE SECURITY | : 9.85% GOI 2015 |                   |
| DEAL DATE            | : 26/02/2002     |                   |
| SETTLEMENT DATE      | : 28/02/2002     |                   |
| RATE                 | : 119.80         |                   |
| FACE VALUE           | : 50,00,000=00   |                   |
| PRINCIPAL VALUE      | : 59,90,000=00   |                   |
| INTERESTVALUE        | : 1,80,583=33    | NO. OF DAYS : 132 |
| SETTLEMENT VALUE     | : 61,70,583=33   |                   |
| MODE OF DELIVERY     | : PHYSICAL       |                   |

Kindly confirm the same & oblige.

Thanking you.

Yours faithfully,  
For SYNDICATE MANAGEMENT SERVICES PVT. LTD.

*[Signature]*

Authorised Signatory.

**Syndicate Management Services Pvt. Ltd.**

405, Aatish Annexe, Opp. K. P. Hostel, Off. C. G. Road, Gulbai Tekra, Ahmedabad-380 009.  
Ph. : (079) 644 1294, 644 1296, Fax : (079) 644 1305 E-mail : syndicate@icenet.net



20

26th Feb.2002

To,  
THE MORBI NAGRIK SAHAKARI BANK LTD  
MORBI.

**DEAL CUM CONFIRMATION MEMO**

We hereby confirm our SALE of 11.50%GOI 2011 on the following terms :

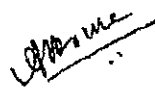
|                      |                   |                  |
|----------------------|-------------------|------------------|
| NAME OF THE SECURITY | : 11.50% GOI 2011 |                  |
| DEAL DATE            | : 26/02/2002      |                  |
| SETTLEMENT DATE      | : 28/02/2002      |                  |
| RATE                 | : 128.60          |                  |
| FACE VALUE           | /: 50,00,000=00   |                  |
| PRINCIPAL VALUE      | : 64,30,000=00    |                  |
| INTERESTVALUE        | : 1,50,138=89     | NO. OF DAYS : 94 |
| SETTLEMENT VALUE     | : 65,80,138=89    |                  |
| MODE OF DELIVERY     | : PHYSICAL        |                  |

Kindly confirm the same & oblige.

Thanking you

Yours faithfully,

For SYNDICATE MANAGEMENT SERVICES PVT. LTD.

  
Authorised Signatory.

*Syndicate Management Services Pvt. Ltd.*

405, Aatish Annexe, Opp. K. P. Hostel, Off.: C. G. Road, Gulbai Tekra, Ahmedabad-380 009  
Ph. : (079) 644 1294, 644 1296, Fax : (079) 644 1305 E-mail : syndicate@icenet.net



29

2nd April 2002,

To,  
THE MORBI NAGRIK SAHKARI BANK LTD.  
MORBI.

**DEAL CUM CONFIRMATION MEMO**

We hereby confirm our Sale of 12.32% GOI 2011 on the following terms:

|                      |                   |                  |
|----------------------|-------------------|------------------|
| NAME OF THE SECURITY | : 12.32% GOI 2011 |                  |
| DEAL DATE            | : 02/04/2002      |                  |
| SETTLEMENT DATE      | : 03/04/2002      |                  |
| RATE                 | : 131.00          |                  |
| FACE VALUE           | : 50,00,000=00    |                  |
| PRINCIPAL VALUE      | : 65,50,000=00    |                  |
| INTEREST VALUE       | : 1,09,511=12     | NO. OF DAYS : 64 |
| SETTLEMENT VALUE     | : 66,59,511=12    |                  |
| MODE OF DELIVERY     | : PHYSICAL        |                  |

Kindly confirm the same & oblige.

Thanking you.

Yours faithfully,  
For SYNDICATE MANAGEMENT SERVICES (P) LTD.,

*A. V. V. V.*

Authorised Signatory.

*Syndicate Management Services Pvt. Ltd.*

405, Aatish Annexe, Opp. K. P. Hostel, Off.: C. G. Road, Gulbai Tekra, Ahmedabad-380 009.  
Ph. : (079) 644 1294, 644 1296, Fax : (079) 644 1305 E-mail : syndicate@icenet.net



22

2nd April 2002,

To,  
THE MORBI NAGRIK SAHKARI BANK LTD.  
MORBI.

**DEAL CUM CONFIRMATION MEMO**

We hereby confirm our Sale of 11.03% GOI 2012 on the following terms:

|                      |                   |                  |
|----------------------|-------------------|------------------|
| NAME OF THE SECURITY | : 11.03% GOI 2012 |                  |
| DEAL DATE            | : 02/04/2002      |                  |
| SETTLEMENT DATE      | : 03/04/2002      |                  |
| RATE                 | : 127.15          |                  |
| FACE VALUE           | : 50,00,000=00    |                  |
| PRINCIPAL VALUE      | : 63,57,500=00    |                  |
| INTEREST VALUE       | : 1,14,895=83     | NO. OF DAYS : 75 |
| SETTLEMENT VALUE     | : 64,72,395=83    |                  |
| MODE OF DELIVERY     | : PHYSICAL        |                  |

Kindly confirm the same & oblige.

Thanking you.

Yours faithfully,  
For SYNDICATE MANAGEMENT SERVICES (P) LTD.,

Authorised Signatory.

*Syndicate Management Services Pvt. Ltd.*

405, Aatish Annexe, Opp. K. P. Hostel, Off. C. G. Road, Gulbai Tekra, Ahmedabad-380 009.  
Ph. : (079) 644 1294, 644 1296, Fax : (079) 644 1305 E-mail : syndicate@icenet.net



23

26th Feb, 2002

To,  
THE MORBI NAGRIK SAHAKARI BANK LTD  
MORBI.

**DEAL CUM CONFIRMATION MEMO**

We hereby confirm our SALE of 11.50%GOI 2011 on the following terms

|                      |                   |                  |
|----------------------|-------------------|------------------|
| NAME OF THE SECURITY | : 11.50% GOI 2011 |                  |
| DEAL DATE            | : 26/02/2002      |                  |
| SETTLEMENT DATE      | : 28/02/2002      |                  |
| RATE                 | : 128.60          |                  |
| FACE VALUE           | : 50,00,000=00    |                  |
| PRINCIPAL VALUE      | : 64,30,000=00    |                  |
| INTERESTVALUE        | : 1,50,138=89     | NO. OF DAYS : 94 |
| SETTLEMENT VALUE     | : 65,80,138=89    |                  |
| MODE OF DELIVERY     | : PHYSICAL        |                  |

Kindly confirm the same & oblige.

Thanking you.

Yours faithfully,

for SYNDICATE MANAGEMENT SERVICES PVT. LTD.

Authorised Signatory.

***Syndicate Management Services Pvt. Ltd.***

405, Aatish Annexe, Opp. K. P. Hostel, Off.: C. G. Road, Gulbai Tekra, Ahmedabad-380 009.  
Ph: : (079) 644 1294, 644 1295, Fax : (079) 644 1305 E-mail : syndicate@icenet.net



26th Feb, 2002

To,  
**THE MORBI NAGRIK SAHAKARI BANK LTD**  
 MORBI.

### DEAL CUM CONFIRMATION MEMO

We hereby confirm our SALE of 9.85% GOI 2015 on the following terms:

|                      |                  |                   |
|----------------------|------------------|-------------------|
| NAME OF THE SECURITY | : 9.85% GOI 2015 |                   |
| DEAL DATE            | : 26/02/2002     |                   |
| SETTLEMENT DATE      | : 28/02/2002     |                   |
| RATE                 | : 119.80         |                   |
| FACE VALUE           | : 50,00,000=00   |                   |
| PRINCIPAL VALUE      | : 59,90,000=00   |                   |
| INTEREST VALUE       | : 1,80,583=33    | NO. OF DAYS : 132 |
| SETTLEMENT VALUE     | : 61,70,583=33   |                   |
| MODE OF DELIVERY     | : PHYSICAL       |                   |

Kindly confirm the same & oblige.

Thanking you.

Yours faithfully,  
 For **SYNDICATE MANAGEMENT SERVICES PVT. LTD.**

*[Signature]*  
 Authorised Signatory.

**Syndicate Management Services Pvt. Ltd.**

405, Aatish Annexe, Opp. K. P. Hostel, Off.: C. G. Road, Gulbai Tekra, Ahmedabad-380 009.  
 Ph. : (079) 644 1294, 644 1296, Fax : (079) 644 1305 E-mail : syndicate@icenet.net

24



26th Feb, 2002

To,  
THE MORBI NAGRIK SAHAKARI BANK LTD  
MORBI.

**DEAL CUM CONFIRMATION MEMO**

We hereby confirm our SALE of 11.50% GOI 2011 on the following terms :

|                      |                   |                  |
|----------------------|-------------------|------------------|
| NAME OF THE SECURITY | : 11.50% GOI 2011 |                  |
| DEAL DATE            | : 26/02/2002      |                  |
| SETTLEMENT DATE      | : 28/02/2002      |                  |
| RATE                 | : 128.60          |                  |
| FACE VALUE           | : 50,00,000=00    |                  |
| PRINCIPAL VALUE      | : 64,30,000=00    |                  |
| INTEREST VALUE       | : 1,50,138=89     | NO. OF DAYS : 94 |
| SETTLEMENT VALUE     | : 65,80,138=89    |                  |
| MODE OF DELIVERY     | : PHYSICAL        |                  |

Kindly confirm the same & oblige.

Thanking you.

Yours faithfully,  
For SYNDICATE MANAGEMENT SERVICES PVT. LTD.

  
Authorised Signatory.

**Syndicate Management Services Pvt. Ltd.**

405, Aatish Annexe, Opp. K. P. Hostel, Off.: C. G. Road, Gulbai Tekra, Ahmedabad-380 009.  
Ph. : (079) 644 1294, 644 1296, Fax : (079) 644 1305 E-mail : syndicate@icenet.net

29

|  <b>SHREE MARUTI<sup>TM</sup></b><br><b>COURIER SERVICE</b>                                                         |                                | COURIER CONSIGNMENT NOTE |                                       | SHIPPER'S COPY |           |                                      |     |              |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|--------------------------|---------------------------------------|----------------|-----------|--------------------------------------|-----|--------------|
| 4 Reliance Shopping Centre, 1st Floor,<br>Near RNB MORBI. ☎ : 31586<br>Franchisee Code MRB 014455                                                                                                    |                                | ORIGIN                   | DESTN.                                | DATE           | NUMBER    |                                      |     |              |
|                                                                                                                                                                                                      |                                | MORBI                    | Surat                                 | 7/3/02         | 162       |                                      |     |              |
| SHIPPER                                                                                                                                                                                              | NAME/DEPT. <i>Shree Maruti</i> |                          | RECEIVER                              |                |           |                                      |     |              |
|                                                                                                                                                                                                      | TEL. No.                       |                          | ATTN. <i>204, 20021, 20021, 20021</i> |                |           |                                      |     |              |
| DESCRIPTION OF CONTENTS                                                                                                                                                                              |                                | DECLARED VALUE           | ITEMS                                 | WEIGHT         | AMOUNT    | SERVICE TAX                          | A/C | TOTAL AMOUNT |
| <i>186</i>                                                                                                                                                                                           |                                | <i>NTC</i>               | <i>1</i>                              | <i>24</i>      | <i>24</i> |                                      |     |              |
| I HEREBY AGREE WITH THE TERMS AND CONDITIONS SET FORTH ON THE REVERSE SIDE OF THIS NON-NEGOTIABLE CONSIGNMENT NOTE AND WARRANT THAT THE INFORMATION DECLARED BY ME IN THIS MEMO IS TRUE AND CORRECT. |                                |                          | RECEIVER'S SIGNATURE & RUBBER STAMP   |                |           | Received in good order and condition |     |              |
| SENDERS SIGNATURE <i>[Signature]</i>                                                                                                                                                                 |                                |                          | NAME :                                |                |           | DATE                                 |     |              |
| I warrant that all details given herein are true and correct                                                                                                                                         |                                |                          | PLEASE AFFIX YOUR SEAL                |                |           | P.M.                                 |     |              |
| RECEIVED BY MARUTI COURIER SERVICES                                                                                                                                                                  |                                |                          | EXPRESS DELIVERY                      |                |           | BOOKING BRANCH                       |     |              |
| TIME <i>8</i>                                                                                                                                                                                        |                                |                          |                                       |                |           | MORBI                                |     |              |
|                                                                                                                                                                                                      |                                |                          |                                       |                |           | ☎ : 31586                            |     |              |

(29)

205102

012

Phone : 22118

**Shri Morbi Nagarik Sahakari Bank Ltd. Morbi.**

BY ADI  
205101

Vasant Plot, Near Dr. Kunparaben Hospital MORBI.

DISN

No. Accounts

Shri Amrat Venamra

Date - 4-3-2022

To, SYNDICATE MANAGEMENT SERVICES  
105, Arish Amnecce, opp K.P. Hostel, PVT Ltd  
C. of Road, GYRAT TERRA, AHMEDABAD

Dear Sir,

Ref. :- Your Letter No.

of

380009

Please find enclosed herewith D.D./Cheque/Pay order No. 157168  
for Rs. 27,50,722/00 The disc of UNIVERS  
in Payment of the undermentioned Bills received form you for  
collection.

| Your<br>ll No. | Drawn on                                                                                  | Piece  | Amount<br>Rs. Ps. |
|----------------|-------------------------------------------------------------------------------------------|--------|-------------------|
| ✓              | <p>અમરત વેનમરા</p> <p>205101</p> <p>સહકારી</p> <p>Less our Com.</p> <p>Encl :- ૨૭૫૭૨૨</p> | ૨૭૫૭૨૨ | ૨૨                |
|                |                                                                                           |        |                   |
|                |                                                                                           | ૨૭૫૭૨૨ | ૨૨                |

Please acknowledge receipt,  
Copy to :-

Yours faithfully

Accountant.



25

2nd April 2002,

To,  
**THE MORBI NAGRIK SAHKARI BANK LTD.**  
**MORBI.**

**DEAL CUM CONFIRMATION MEMO**

We hereby confirm our Purchase of 11.50% GOI 2011 on the following terms:

|                             |                   |                          |
|-----------------------------|-------------------|--------------------------|
| <b>NAME OF THE SECURITY</b> | : 11.50% GOI 2011 |                          |
| <b>DEAL DATE</b>            | : 02/04/2002      |                          |
| <b>SETTLEMENT DATE</b>      | : 03/04/2002      |                          |
| <b>RATE</b>                 | : 129.30          |                          |
| <b>FACE VALUE</b>           | : 50,00,000=00    |                          |
| <b>PRINCIPAL VALUE</b>      | : 64,65,000=00    |                          |
| <b>INTEREST VALUE</b>       | : 2,06,041=67     | <b>NO. OF DAYS : 129</b> |
| <b>SETTLEMENT VALUE</b>     | : 66,71,041=67    |                          |
| <b>MODE OF DELIVERY</b>     | : PHYSICAL        |                          |

Kindly confirm the same & oblige.

Thanking you.

Yours faithfully,  
For **SYNDICATE MANAGEMENT SERVICES (P) LTD.,**

  
**Authorised Signatory.**

***Syndicate Management Services Pvt. Ltd.***

405, Aatish Annexe, Opp. K. P. Hostel, Off.: C. G. Road, Gulbai Tekra, Ahmedabad-380 009.  
Ph. : (079) 644 1294, 644 1296, Fax : (079) 644 1305 E-mail : syndicate@icenet.net



21

2nd April 2002,

To,  
THE MORBI NAGRIK SAHKARI BANK LTD.  
MORBI.

**DEAL CUM CONFIRMATION MEMO**

We hereby confirm our Purchase of 9.85% GOI 2015 on the following terms:

|                      |                  |                   |
|----------------------|------------------|-------------------|
| NAME OF THE SECURITY | : 9.85% GOI 2015 |                   |
| DEAL DATE            | : 02/04/2002     |                   |
| SETTLEMENT DATE      | : 03/04/2002     |                   |
| RATE                 | : 121.30         |                   |
| FACE VALUE           | : 50,00,000=00   |                   |
| PRINCIPAL VALUE      | : 60,65,000=00   |                   |
| INTEREST VALUE       | : 2,28,465=28    | NO. OF DAYS : 167 |
| SETTLEMENT VALUE     | : 62,93,465=28   |                   |
| MODE OF DELIVERY     | : PHYSICAL       |                   |

Kindly confirm the same & oblige.

Thanking you.

Yours faithfully,

For SYNDICATE MANAGEMENT SERVICES (P) LTD.,

Authorised Signatory.

*Syndicate Management Services Pvt. Ltd.*

405, Aatish Annexe, Opp. K. P. Hostel, Off. C. G. Road, Gulbai Tekra, Ahmedabad-380 009.  
Ph. : (079) 644 1294, 644.1296, Fax : (079) 644 1305 E-mail : syndicate@icenet.net

30

आर.पी. 54 / R.P. -54

भारतीय डाक विभाग  
DEPARTMENT OF POSTS-INDIA

प्राप्ति स्वीकृति / ACKNOWLEDGEMENT

रजिस्ट्री-पत्र / पार्सल प्राप्त हुआ  
Received Registered Letter / Parcel/

क्रमांक / No: तारीख / Date का / of

\* बीमे का मूल्य-रुपयों में Syndicate Management

\* Insured for Rupees Services Private

पाने वाले Mos Arish Annexe opp k Phostel

Addressed to off C. C. Road on Alwar Road

380009

विवरण डाकघर की तारीख मोहर  
Date Stamp of Office of Delivery

हस्ताक्षर और नाम / Signature and Name

बीमा नहीं , NOT INSURED

लगाये गये डाक टिकटों का मूल्य रु. पै.  
Amount of Stamps affixed Rs 24.

एक रजिस्ट्री ..... प्राप्त किया

Received a Registered ..... 10

पानेवाले का नाम Symantec

Addressed to Alwar - 9

क्रमांक  
No: 1359

तारीख मोहर  
Date Stamp

पानेवाले अधिकारी के हस्ताक्षर  
Signature of Receiving Officer

अनावश्यक को काट दिया जाए  
Strike out of relevant

32

O.C.

Phone 22118

# Shri Morbi Nagarik Sahakari Bank Ltd. Morbi.

B7R402 Vasant Plot, Near Dr. Kunparaben Hospital MORBI.

No. Accounts Amrit Varmu

Date - 11-11-2002

To, Syndicate Management Service Pvt. Ltd.  
1105, Ashish Armoree opp. K. Hospital  
C of Road ex. BATTIKAR, AMBEDKAR

Dear Sir,

Ref. : Your Letter No. of - -

38009

Please find enclosed herewith D.D./Cheque/Pay order No. 561351  
for Rs. 167400 on The GSC of Administration  
in Payment of the undermentioned Bills received from you for  
collection.

| Your Bill No.                                                  | Drawn on                            | Place        | Amount Rs. Ps.  |
|----------------------------------------------------------------|-------------------------------------|--------------|-----------------|
| <u>11402</u><br><u>21/11/02</u><br><u>1.25</u><br><u>21/11</u> | <u>20/11/02</u><br><u>your self</u> | <u>MORBI</u> | <u>999000 -</u> |
|                                                                | Less our Com.                       |              |                 |
| Encl :- <u>21/11</u>                                           |                                     |              | <u>999000 -</u> |

Please acknowledge receipt,  
Copy to :-

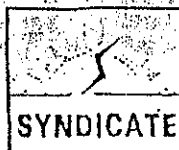
Yours faithfully  
Accountant.

32

FROM : SYNDICATE

FAX NO. : 0091 079 6441305

May. 13 2002 01:49PM P1



May 13, 2002,

To,  
The Chairman,  
The MORBI NAGRIK SAHAKARI BANK LTD  
MORBI.

Sir,

Sub.: Pending Delivery of Govt Securities of 12.32% GOI 2011 F.V. 50 lacs & 11.03% GOI 2012 F.V. 50 lacs.

This is to inform you that we have already deposited the amount to the reliable broker, Mumbai for the aforesaid govt securities and we are looking forward for the physical delivery from them at an early date. We have taken up the matter since long with them as such, as and when the deliveries are received by us, the same will be sent to you immediately in person and the minimum time limit would be 20 to 25 days.

Kindly bear with us. We regret the inconvenience caused to you in this matter.

Yours faithfully,  
For, SYNDICATE MANAGEMENT SERVICES PVT. LTD.,

for Authorized Signatory.

*Syndicate Management Services Pvt. Ltd.*

मूल प्रति  
Original

भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
लोक सार्वजनिक  
PUBLIC DEBT OFFICE  
कलकत्ता/CALCUTTA  
नहस्तांतरणीय  
NOT TRANSFERABLE

पंजीयन/EDO  
12/15/16  
स्वयं/बैंक  
Individuals/  
Banks

रसीद नं./No. 19205  
Receipt

Received from The Boral Union Co-op Bank Ltd. 10 Boral Dist 24 - Page (5)  
दिनांक/Date: 07-03-2002

वे नीचे उल्लिखित सरकारी प्रतिपुष्टिपत्र निम्नलिखित कार्य के लिए प्राप्त हैं :  
the undersigned Government Securities for :

- |                           |                          |                                                           |                                     |
|---------------------------|--------------------------|-----------------------------------------------------------|-------------------------------------|
| 1. नवीकरण<br>RENEWAL      | <input type="checkbox"/> | 5. बंधन में परिवर्तन<br>CONVERSION INTO STOCK             | <input checked="" type="checkbox"/> |
| 2. संकलन<br>CONSOLIDATION | <input type="checkbox"/> | 6. सरकारी बंधन में परिवर्तन<br>CONVERSION INTO G.P. NOTES | <input type="checkbox"/>            |
| 3. वितरण<br>DISTRIBUTION  | <input type="checkbox"/> | 7. नवीकरण<br>RENEWAL                                      | <input type="checkbox"/>            |
| 4. विलयन<br>AMALGAMATION  | <input type="checkbox"/> | 8. निरीक्षण/परीक्षण<br>INSPECTION/EXAMINATION             | <input type="checkbox"/>            |

| क्र.सं. | विवरण              | मूल्य/Amount<br>Rs./Rs. |
|---------|--------------------|-------------------------|
| 1 (One) | 11.50% G.O.I. 2011 | 5,000,000               |
| 1 (One) | 9.85% G.O.I. 2015  | 5,000,000               |

|              |              |
|--------------|--------------|
| मूल्य/Amount | रसीद/Receipt |
|              |              |

मद ( ) के संबंध में प्राप्त शुल्क रु./Pacs Received in respect of item ( ) रु.

रसीद तैयार की/Receipt prepared by [Signature] [Signature]  
इसे तैयार प. Manager.

इसकी को तारीख प्राप्त द्वारा या टेलीफोन  
से सुनिश्चित की जायगी।  
Delivery date will be advised by  
Post or over Telephone.

कृपया रसीद के पीछे मुद्रित अनुदेश देखें।  
Please see the instructions printed on the reverse of this receipt.

K.A. shri Doshichib

मूल प्रति  
Original

रसीद नं./No. 20394  
Receipt

भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
पब्लिक बैंक कार्यालय  
PUBLIC BANK OFFICE  
कलकत्ता, ई. बंगाल  
Calcutta, E. Bengal  
नान्दनीय  
NOT TRANSFERABLE

पैसेवा/EDO  
12/15/16  
स्वतंत्र/वैयक्तिक  
Individuals/  
Banks

Received from Bhatpara Nachal Sengupta  
Calcutta Date: 11.04.02

ये नोटें उल्लिखित सरकार की प्रतिभूति पर निर्भर नहीं हैं।  
the undermentioned Government Securities for:

- |                                                     |                                                     |
|-----------------------------------------------------|-----------------------------------------------------|
| 1. <input type="checkbox"/> PERMANENT               | 5. <input type="checkbox"/> 10% GOVERNMENT OF INDIA |
| 2. <input type="checkbox"/> 10% GOVERNMENT OF INDIA | 6. <input type="checkbox"/> 10% GOVERNMENT OF INDIA |
| 3. <input type="checkbox"/> 10% GOVERNMENT OF INDIA | 7. <input type="checkbox"/> 10% GOVERNMENT OF INDIA |
| 4. <input type="checkbox"/> 10% GOVERNMENT OF INDIA | 8. <input type="checkbox"/> 10% GOVERNMENT OF INDIA |

| क्र.सं. | मूल्य | दर     | विवरण   | क्र.सं. | मूल्य | दर     | विवरण   |
|---------|-------|--------|---------|---------|-------|--------|---------|
| 1       | 1000  | 11.03% | 64 2012 | 2       | 1000  | 11.03% | 64 2012 |
| 3       | 1000  | 12.32% | 64 2011 | 4       | 1000  | 12.32% | 64 2011 |

|       |        |         |
|-------|--------|---------|
| मूल्य | दर     | विवरण   |
| 1000  | 11.03% | 64 2012 |
| 1000  | 12.32% | 64 2011 |

रसीद जारी की/Receipt prepared by [Signature] प्रबंधक H. Manager

433/मी. को बांग्लादेश डाक द्वारा वापस भेजना  
433/MI to Bangladesh Post Office  
Delivery d.t. will be advised by  
Post or over Telephone

कृपया रसीद के पीछे मुद्रित अनुदेश देखें।  
Please see the instructions printed on the reverse of this receipt.

**SHR MORBI NAGARIK SAHAKARI BANK LTD.**

શ્રી મોરબી નાગરિક સહકારી બેન્ક લી.  
શ્રી લોહણા વિદ્યાર્થી ભવન સામે,  
ડૉ. કુનપરાબેનની હોસ્પિટલ પાસે,  
વસંત પ્લોટ, મોરબી. - ૩૬૩ ૬૪૧.  
No

Opp. Shree Lohana Vidyarthi Bhavan,  
Near Dr. Kunparaben Hospital,  
Vasant Plot,  
MORBI 363 641.  
Date 20/5/2012

શ્રી મહેશ્વર વામા, Directs Fax (079) 6441305  
શ્રી મહેશ્વર અમીન, Directs Ahmedabad

Syndicate Management Service Pvt. Ltd.  
405, Anshu Amnede opp. K.R. Hostel  
Opp. C.S. Road, Ghatlari Kutch  
Ahmedabad. 380015

Dear Sir

Sub: Pending Delivery of 2 SWT  
Securities of 12.32 % S.I 2011  
FV. 50 Lacs. & 11.03 % S.I 2012  
FV. 50 Lacs

Ref: Jan Fax 0091, 079 6441305 of  
13/5/2012

With reference to the above subject and reference  
As you have agreed to deliver the above mentioned  
two securities with in maximum time limit stated  
do to 45 days

As we have to give certain information  
regarding above two securities to the District  
Registrar of societies. 1/6 Bohuman Bhavan - Rajkot  
Very soon we request you to make delivery  
very soon. Immediately  
Kindly take this matter very  
urgent

Yours faithfully  
Rsw  
Manager  
Shree Morbi Nagarik Sahakari  
Bank Ltd MORBI

2014-15-16-17-18-19-20-21-22-23-24-25-26-27-28-29-30-31-32-33-34-35-36-37-38-39-40-41-42-43-44-45-46-47-48-49-50-51-52-53-54-55-56-57-58-59-60-61-62-63-64-65-66-67-68-69-70-71-72-73-74-75-76-77-78-79-80-81-82-83-84-85-86-87-88-89-90-91-92-93-94-95-96-97-98-99-100-101-102-103-104-105-106-107-108-109-110-111-112-113-114-115-116-117-118-119-120-121-122-123-124-125-126-127-128-129-130-131-132-133-134-135-136-137-138-139-140-141-142-143-144-145-146-147-148-149-150-151-152-153-154-155-156-157-158-159-160-161-162-163-164-165-166-167-168-169-170-171-172-173-174-175-176-177-178-179-180-181-182-183-184-185-186-187-188-189-190-191-192-193-194-195-196-197-198-199-200-201-202-203-204-205-206-207-208-209-210-211-212-213-214-215-216-217-218-219-220-221-222-223-224-225-226-227-228-229-230-231-232-233-234-235-236-237-238-239-240-241-242-243-244-245-246-247-248-249-250-251-252-253-254-255-256-257-258-259-260-261-262-263-264-265-266-267-268-269-270-271-272-273-274-275-276-277-278-279-280-281-282-283-284-285-286-287-288-289-290-291-292-293-294-295-296-297-298-299-300-301-302-303-304-305-306-307-308-309-310-311-312-313-314-315-316-317-318-319-320-321-322-323-324-325-326-327-328-329-330-331-332-333-334-335-336-337-338-339-340-341-342-343-344-345-346-347-348-349-350-351-352-353-354-355-356-357-358-359-360-361-362-363-364-365-366-367-368-369-370-371-372-373-374-375-376-377-378-379-380-381-382-383-384-385-386-387-388-389-390-391-392-393-394-395-396-397-398-399-400-401-402-403-404-405-406-407-408-409-410-411-412-413-414-415-416-417-418-419-420-421-422-423-424-425-426-427-428-429-430-431-432-433-434-435-436-437-438-439-440-441-442-443-444-445-446-447-448-449-450-451-452-453-454-455-456-457-458-459-460-461-462-463-464-465-466-467-468-469-470-471-472-473-474-475-476-477-478-479-480-481-482-483-484-485-486-487-488-489-490-491-492-493-494-495-496-497-498-499-500-501-502-503-504-505-506-507-508-509-510-511-512-513-514-515-516-517-518-519-520-521-522-523-524-525-526-527-528-529-530-531-532-533-534-535-536-537-538-539-540-541-542-543-544-545-546-547-548-549-550-551-552-553-554-555-556-557-558-559-560-561-562-563-564-565-566-567-568-569-570-571-572-573-574-575-576-577-578-579-580-581-582-583-584-585-586-587-588-589-590-591-592-593-594-595-596-597-598-599-600-601-602-603-604-605-606-607-608-609-610-611-612-613-614-615-616-617-618-619-620-621-622-623-624-625-626-627-628-629-630-631-632-633-634-635-636-637-638-639-640-641-642-643-644-645-646-647-648-649-650-651-652-653-654-655-656-657-658-659-660-661-662-663-664-665-666-667-668-669-670-671-672-673-674-675-676-677-678-679-680-681-682-683-684-685-686-687-688-689-690-691-692-693-694-695-696-697-698-699-700-701-702-703-704-705-706-707-708-709-710-711-712-713-714-715-716-717-718-719-720-721-722-723-724-725-726-727-728-729-730-731-732-733-734-735-736-737-738-739-740-741-742-743-744-745-746-747-748-749-750-751-752-753-754-755-756-757-758-759-760-761-762-763-764-765-766-767-768-769-770-771-772-773-774-775-776-777-778-779-780-781-782-783-784-785-786-787-788-789-790-791-792-793-794-795-796-797-798-799-800-801-802-803-804-805-806-807-808-809-810-811-812-813-814-815-816-817-818-819-820-821-822-823-824-825-826-827-828-829-830-831-832-833-834-835-836-837-838-839-840-841-842-843-844-845-846-847-848-849-850-851-852-853-854-855-856-857-858-859-860-861-862-863-864-865-866-867-868-869-870-871-872-873-874-875-876-877-878-879-880-881-882-883-884-885-886-887-888-889-890-891-892-893-894-895-896-897-898-899-900-901-902-903-904-905-906-907-908-909-910-911-912-913-914-915-916-917-918-919-920-921-922-923-924-925-926-927-928-929-930-931-932-933-934-935-936-937-938-939-940-941-942-943-944-945-946-947-948-949-950-951-952-953-954-955-956-957-958-959-960-961-962-963-964-965-966-967-968-969-970-971-972-973-974-975-976-977-978-979-980-981-982-983-984-985-986-987-988-989-990-991-992-993-994-995-996-997-998-999-1000-1001-1002-1003-1004-1005-1006-1007-1008-1009-1010-1011-1012-1013-1014-1015-1016-1017-1018-1019-1020-1021-1022-1023-1024-1025-1026-1027-1028-1029-1030-1031-1032-1033-1034-1035-1036-1037-1038-1039-1040-1041-1042-1043-1044-1045-1

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2amig' radora tynan 2m



(29)

K. A → SHRI DASHI SAHEB.

May 30, 2002

To,  
The Chairman,  
The MORBI NAGRIK SAHAKARI BANK LTD  
MORBI

Sir,

Sub.: Pending Delivery of Govt Securities of 12.32% GOI 2011 F.V. 50 lacs & 11.03% GOI 2012 F.V. 50 lacs.

This is to inform you that we have already deposited the amount to the reliable broker, Mumbai for the aforesaid govt securities and we are looking forward for the physical delivery from them at an early date. We have taken up the matter since long with them as such, as and when the deliveries are received by us, the same will be sent to you immediately in person and the minimum time limit would be 20 to 25 days.

Above matter is reconfirm and we delivered the same with in 7/10 days.

Kindly bear with us. We regret the inconvenience caused to you in this matter.

Thanking you and assuring you best services ever.

Ever Yours,

For, SYNDICATE MANAGEMENT SERVICES PVT. LTD.,

Authorised Signatory.

*Syndicate Management Services Pvt. Ltd.*

405, Aatish Annexe, Opp. K. P. Hostel, Off.: C. G. Road, Gulbai Tekra, Ahmedabad-380 009.  
Ph. : (079) 644 1294, 644 1296, Fax : (079) 644 1305 E-mail : syndicate@icenet.net

43  
Date : December 28, 2001

The Manager,  
The Morbi Nagrik Sahakari Bank Ltd.  
Morbi

Sub : Opening of SGL Account.

Dear Sir,

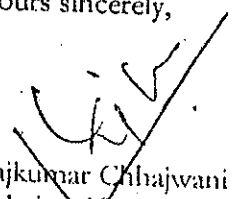
We are pleased to inform you that your Account Opening Documents have been processed and we have opened your SGL account with our Ahmedabad as well as Mumbai branches.

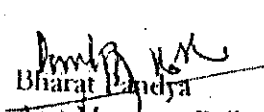
Your Constituent SGL account numbers at both the branches are mentioned below for your reference :

| City      | SGL A/c No. |
|-----------|-------------|
| Ahmedabad | AD SL 0092  |
| Mumbai    | BY SL 0727  |

Now you will be able to purchase / sell\* your securities at both the centres. In case of any queries feel free to contact us.

Yours sincerely,

  
Rajkumar Chhajwani  
Relationship Manager,  
Transactional Banking Group

  
Bharat Pandya  
Asst. Manager, Rajkot

\* You can sell your securities depending on your holdings at each centre.

**TRUE COPY**

  
L. P. CHAVDA  
Advocate & Notary  
MORBI.

**HDFC BANK**

HDFC Bank Ltd.  
"Venkatesh Plaza",  
Opp. Kathiawad Gymkhana,  
Dr. Radhakrishnan Road,  
Rajkot - 360 001.  
Tel. : 466449, 467808, 467809.  
Fax : (0281) 464855

Date : 13/03/02

To  
Mr. Ramesh bhai Doshi  
Morbi Nag. Sah. Bank Ltd  
Vasant Plot,  
Opp. Lohana Vidhyarthi Bhavan,  
Morbi - 363641

Sub: SGL Deals.

This is to inform you that if you have any deal with any counter party mentioned herewith in the list then it is regarded as an N DS ( Negotiable Deal System ) deal and hence for such deals, you are requested to send the deal letter on following timings.

Monday to Friday

| Deal Date | Settlement Date. | Cut off time       |
|-----------|------------------|--------------------|
| *Day 0    | Day 0            | 12.00 p.m on Day 0 |
| *Day 0    | Day 1            | 3.00 p.m. on Day 0 |

Saturday

| Deal Date | Settlement Date | Cutt off time        |
|-----------|-----------------|----------------------|
| *Day 0    | Day 0           | 10. 30 a.m. On Day 0 |
| *Day 0    | Day 1           | 11.30 a.m. On Day 0  |

\*Day 0 would be considered as today.

TRUE COPY

*L. P. Chavda*  
L. P. CHAVDA  
Advocate & Notary  
MORBI.

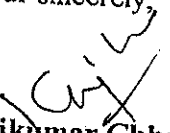
*Recd 13/3/2002*

We would appreciate if you co-operate us in maintaining the cut off timings.

*For further clarification, please feel free to call on 95 - 281 - 464855/482327.*

Thanking you

Your sincerely,

  
Rajkumar Chhajwani  
Relationship Manager,  
Transactional Banking Group.

Encl : 1. List of NDS Members  
2. Sample formats of SGL deal letter

**TRUE COPY**

  
L. P. CHAVDA  
Advocate & Notary  
MORBI.

|    |                                          |
|----|------------------------------------------|
| 1  | ABN Amro Bank                            |
| 2  | ABN Amro Securities                      |
| 3  | American Express Bank                    |
| 4  | Andhra Bank                              |
| 5  | Bank of America                          |
| 6  | Bank of America Securities India Pvt Ltd |
| 7  | Bank of Baroda                           |
| 8  | Bank of India                            |
| 9  | Bank of Maharashtra                      |
| 10 | Bank of Punjab Ltd                       |
| 11 | BNP Paribas                              |
| 12 | Canara Bank                              |
| 13 | Central Bank of India                    |
| 14 | Centurion Bank Ltd                       |
| 15 | Citibank NA                              |
| 16 | Clearing Corporation of India            |
| 17 | Corpbank Securities Ltd                  |
| 18 | Corporation Bank                         |
| 19 | Credit Lyonnais                          |
| 20 | Dena Bank                                |
| 21 | Deutsche Bank AG                         |
| 22 | Deutsche Securities India Pvt Ltd        |
| 23 | Discount and Finance House of India      |
| 24 | DSP Merrill Lynch Ltd                    |
| 25 | DSP Merrill Lynch Mutual Fund            |
| 26 | Export Import Bank of India              |
| 27 | Federal Bank                             |
| 28 | Gilt Securities Trading Corp Ltd         |
| 29 | Global Trust Bank                        |
| 30 | HSBC Bank                                |
| 31 | HSBC Primary dealership                  |
| 32 | ICICI Bank                               |
| 33 | ICICI Securities and Finance Co. Ltd     |
| 34 | IDBI Bank                                |
| 35 | IDBI Capital Market Services Ltd         |
| 36 | Indian Overseas Bank                     |
| 37 | Indusind Bank Ltd                        |
| 38 | JP Morgan Securities India Pvt Ltd       |

|    |                                             |
|----|---------------------------------------------|
| 39 | Kotak Mahindra Capital Company              |
| 40 | Kotak Mahindra MF                           |
| 41 | SIH Gilt Ltd                                |
| 42 | Securities Trading Corporation of India Ltd |
| 43 | Standard Chartered UTI Securities Pvt Ltd   |
| 44 | Standard Chartered Bank                     |
| 45 | State Bank of Hyderabad                     |
| 46 | State Bank of India                         |
| 47 | Tata TD Waterhouse Securities Ltd           |
| 48 | The Jammu and Kashmir Bank Ltd              |
| 49 | The Shamroo Vithal Co-operative Bank Ltd    |
| 50 | UCO Bank                                    |
| 51 | Union Bank of India                         |
| 52 | UTI Bank Ltd                                |
| 53 | Vijaya Bank                                 |

TRUE COPY

*L. P. Chavda*

L. P. CHAVDA

Advocate & Notary  
MORBI.

Purchase Deal Settlement Date : Settlement at : Mumbai/Ahmedabad  
Deal no : \_\_\_\_\_  

(Write the applicable option)

---

We confirm our purchase of the following GOI security as under

Please debit our current a/c with you for the payment made and credit our constituent SGL account with you for the receipt of the above security and send the confirmation for the same.

Thanking You  
Yours faithfully

**\*\* If there is no broker please mention DIRECT in front of Broker's Name**

APCHADIN

L. P. CHAVDA

Advocate & Notary

MORBI.

PLEASE SEND ON YOUR LETTER HEAD

Sample Format for SGL DEAL

Sale Deal

Settlement Date:

Settlement at: Mumbai/Ahmedabad

Deal no :

Dear Sir,

We confirm our sale of the following GOI security as under:-

Constituent's Name  
Nature of Transaction  
Name of Security  
Maturity Date  
Rate  
Face Value  
Cost of security  
Accrued Interest  
Settlement Value  
Counter Party  
Counterparty SGL a/c with  
Deal Date  
Settlement Date  
Broker Name \*\*  
Brokerage  
Settlement at

Kindly arrange to collect payment from the buyer against the sale of the above security.

Please credit our current a/c with you for the payment received and debit our constituent SGL account with you for the sale of the above security and send the confirmation for the same.

Kindly do the needful at your earliest.

Thanking You  
Yours faithfully

Authorised Signatory.

\*\* If there is no broker please mention DIRECT in front of Broker's Name

TRUE COPY

*L. P. Chavda*  
L. P. CHAYDA

3<sup>rd</sup> October 2001

To,  
Mr. Ramesh S. Doshi,  
Shree Morbi Nagrik Sahakari Bank Ltd.,  
Opp. Shree Lohana Vidyarthi Bhavan,  
Vasant Plot,  
MORBI 363 641

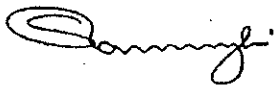
Dear Rameshbhai,

We thank you for the courtesy and hospitality extended to the undersigned during the visit to Rajkot. Your cooperation and help made our visit pleasant and enjoyable. Discussion with the Chairman & Director's of your organization made our fundamentals strong and feeling of greater business opportunities with you in the time to come. We are especially thankful to you for your progressive approach deserves appreciation.

We hope that you shall give us an opportunity to reciprocate in your next visit to Bombay and we shall have explore more knowledge and business opportunities in the time to come.

Thanking You,

Yours truly,



APOORVA L. SANGHVI

2009

02520

227

621

525

22

22

୧. ଗଣନା ଦିଅ  $\frac{2+3+4+5+6+7+8+9+10}{9}$  ଓ ଫଳାଫଳ ଗଣନା କର

2 STANEN ARRE 502 30 255214 CODE 2  
GROUPE GROUPE

ଆମର ଏହି ପ୍ରତିଶ୍ରୁତିକୁ ପୂର୍ଣ୍ଣ କରିବା ପାଇଁ ଆମ ସମସ୍ତ ଶକ୍ତି ଏବଂ ସମ୍ପଦ ଉପରେ ଆମର ଧ୍ୟାନ ଦିଆଯିବ। ଆମର ଲକ୍ଷ୍ୟ ହେଉଛି ଏକ ସୁସ୍ଥ ଏବଂ ଶାନ୍ତ ସମାଜ ସୃଷ୍ଟି କରିବା। ଆମର ସମସ୍ତ କର୍ମ ଏହି ଲକ୍ଷ୍ୟ ଉପରେ କେନ୍ଦ୍ରିତ ରହିବ। ଆମର ସମସ୍ତ କର୍ମ ଏହି ଲକ୍ଷ୍ୟ ଉପରେ କେନ୍ଦ୍ରିତ ରହିବ।

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১১.২৬/১১/০৩ শুক্রবার ২৩১৫০  
 এই দপ্তর ওয়াশিংটন ডিসি  
 ১১.২৬/১১/০৩ শুক্রবার ২৩১৫০

~~परमा २ नपेन्द्र सिंह~~

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3/11/23  
श्रीमान श्री. वि. वि.  
गोरेगाव (महाराष्ट्र)

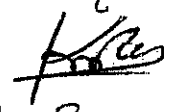
ਮੁੜ ਨਾਮ ਕਰਮਾਚ ਉਤਪਾਲ ਸਿੰਘ  
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ਮੁੜ ਨਾਮ ਕਰਮਾਚ ਉਤਪਾਲ ਸਿੰਘ

૩૯૯૩ માં ૫૬૦૦૦૦ લાભી ૨૬૬ થી ૬૭. ૭૫  
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રૂ. ૧,૦૦,૦૦,૦૦૦/- ચાર્જ કરાડની ચેક, ના. ૫૧૩૧૦૨માંથી  
 રૂ. ૨૭,૫૦,૭૫૨.૨૨ ની ચેક નમ્બર ૦૮૪૧૦૨૦૦ ચેક.  
 રૂ. ૧,૬૭,૪૦૦/- પુરતી ચેક. અમારી જાણ કારણનાર અને  
 અમારાં ઠાણ પિયુષદા મોઢીકે મોકલેલે અર્થે  
 પુરતી લાખાડની જાડના અર્થે ભરવાલ મોકલેલે  
 અર્થે અમારાં ઠાણનાં લેખે પુરતી ન હોય અર્થે.  
 એટલેથી મોકલે ની પુરવાલ કરતા પુર અંગીયકરક ભાવ  
 અર્થે નથી અને રિજલ લેખના થી રી રાદ લખાવે.  
 ની માત્ર ભાવનાં છે. અમારું લેખનાં નાણાં ની લેખનાં મોકલે  
 કોલનાં કુટુમ્બનાં કરી લેખે અર્થે રૂ. ૧૭૫૦૦  
 મોકલેલ છે.

એટલા અર્થે દફતર માત્ર ભાવનાં મોકલેલ.  
 ભાવનાં અને લેખે છે.

રામકૃ  
  
 રા. રામ. રા.  
 મિત્ર મારી

୨୦୨୨ ମାସ ୨୫ ତାରିଖ  
 ଉପାଧୀ ୮୮୩ ୩୮ ୫୫୫୫ ଉପାଧୀ ୨୫ ୨୫୫୫ ୨୫୫୫ ୨୫୫୫  
 ୨୫୫୫ ୨୫୫୫

રૂબરૂમાં રૂબરૂમાં લખાયું છે કે કે જેમાં લખેલ  
 કરનારના કુટુંબ સહી રહે છે. અને રૂબરૂમાં લખેલ  
 કરનારને જાણ મળેલાની દલીલ કાગળ ઉપર છે. જોકે  
 આ કરનારે નાનકડી સહી લખેલી છે જેમાં કોઈકે નાનકડી  
 અને કોઈકે નાનકડી ના. ૧૮૧૦૨ થી રજીસ્ટ્રાર સહી  
 કરેલ છે.

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૧૫૫૨ વર્ષે ગુજરાતમાં મોળા કે જે ચામડી વાંસનાં  
 મોળેનાં જાડાં વાવડાં નીચના ચાલે નીચનાં કહિયણ -  
 આજાકાલે મોળેમોરે સર્વિલકા ચુકાવીને લાનાં કોરકોરે આ  
 વખતે વખતે ફીરે એવાનું નવાં મૂળ મીનેલનાં ચામડાવાડ  
 ઇલા ફાજર દનાં વખતે ને દિવારોં સરિરકેતીનાં રખા રાખે  
 મોળે ગુજરાતમાં રહે કહિલ કે આ લાંબી જાડાં ચાંચાંદી  
 વખતે ચામડાં વાવડાં રાખેમોરે જાલેમોરે જાલેમોરે ના જાડાંમોરે  
 વખતે વાંસનાં જાડાંમોરે વખતે વાંસનાં વાંસનાં  
 મોળા ચાલે જાલેમોરે જાલેમોરે વાંસનાં વાંસનાં  
 કોરકોરે નીચનાં વાંસનાં વાંસનાં વાંસનાં

ଅମଳା ଯୁକ୍ତ ଫଳାଣୀ ଯାହା ଗୁଣାଣୀ ଯୁକ୍ତ  
ଫଳାଣୀ ଯୁକ୍ତ ଫଳାଣୀ ଯୁକ୍ତ

ਮਾ. ਮਹਿ. ਮਾਓ.  
ਮਹਿਲਾ ਮਾਓ.

ନଓ. ପ୍ରାୟ ୩୦୦୦ ଟଙ୍କା ଦେଇ ୨୫. ୦୨.୨୦୨୧

સેવકોના સંખ્યામાં વધારો થયો છે, જે ઉપર લખેલ  
અર્થે જાણ કરવા અર્થે અહીં અર્થે અર્થે અર્થે  
કોઈ જાણ કરવા અર્થે અર્થે અર્થે અર્થે અર્થે  
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ધર્મનું ધર્મનું ગુણગુણનું મોગું ઉજવે ચાલ્યો  
 બીજાં મોજેરનાં જાણે ચાલ્યો જાણે સ્વર્ગે જાણે  
 કહ્યો જાણે મોજેરનાં સ્વર્ગે જાણે લી-ગાં  
 કોઈકે રૂ ચાલ્યાં બધાં દીરુ ચાલ્યાં નવાં મુળ જોડ્યાં  
 ચાલ્યાં જાણે જાણે દીરુ દીરુ ચાલ્યાં જાણે ચાલ્યાં  
 તા. ૨૫.૧૦.૨૦૨૦ નાં રોજ ગુણગુણનું ચી કહ્યું ચાલ્યાં  
 જાણે જાણે દીરુ ચાલ્યાં ચાલ્યાં જાણે જાણે  
 જાણે જાણે ચાલ્યાં જાણે જાણે જાણે

ଆମେ ଏହି ପ୍ରକାର ମଧ୍ୟ ଗୁଣା  
ଆମେ ଏହି ପ୍ରକାର

ਦੀ. ਦਿਸ. ਦਾਤ?  
ਮੀਰਦਾ ਅਨੁ

મારું નામ પ્રદાનનાઈ હોવાથી હું ૪૬  
 દિન સુધી રહેવાનું છે. મારા નામ પરથી ૫૧૫ રૂ. ફોન  
 ૦-૨૨૮૫૮ R- ૨૨૮૫૮

મારું નામ પ્રદાનનાઈ હોવાથી હું ૪૬  
 દિન સુધી રહેવાનું છે. મારા નામ પરથી ૫૧૫ રૂ. ફોન  
 ૦-૨૨૮૫૮ R- ૨૨૮૫૮

મારું નામ પ્રદાનનાઈ હોવાથી હું ૪૬  
 દિન સુધી રહેવાનું છે. મારા નામ પરથી ૫૧૫ રૂ. ફોન  
 ૦-૨૨૮૫૮ R- ૨૨૮૫૮

મારું નામ પ્રદાનનાઈ હોવાથી હું ૪૬  
 દિન સુધી રહેવાનું છે. મારા નામ પરથી ૫૧૫ રૂ. ફોન  
 ૦-૨૨૮૫૮ R- ૨૨૮૫૮



CU. 95/912002-

માટે મારા શિષ્યવલ્લભ જીવનનામાં ગણાયે  
ઉ.જક પ્રતિ લખાઈ રે. મોરબા ચંદ્રશેખર માધર્મ,  
સીમાપટ્ટી શિવાયા રોડ મોરબા.

2023-24-25-26-27-28-29-30-31-32-33-34-35-36-37-38-39-40-41-42-43-44-45-46-47-48-49-50-51-52-53-54-55-56-57-58-59-60-61-62-63-64-65-66-67-68-69-70-71-72-73-74-75-76-77-78-79-80-81-82-83-84-85-86-87-88-89-90-91-92-93-94-95-96-97-98-99-100-101-102-103-104-105-106-107-108-109-110-111-112-113-114-115-116-117-118-119-120-121-122-123-124-125-126-127-128-129-130-131-132-133-134-135-136-137-138-139-140-141-142-143-144-145-146-147-148-149-150-151-152-153-154-155-156-157-158-159-160-161-162-163-164-165-166-167-168-169-170-171-172-173-174-175-176-177-178-179-180-181-182-183-184-185-186-187-188-189-190-191-192-193-194-195-196-197-198-199-200-201-202-203-204-205-206-207-208-209-210-211-212-213-214-215-216-217-218-219-220-221-222-223-224-225-226-227-228-229-230-231-232-233-234-235-236-237-238-239-240-241-242-243-244-245-246-247-248-249-250-251-252-253-254-255-256-257-258-259-260-261-262-263-264-265-266-267-268-269-270-271-272-273-274-275-276-277-278-279-280-281-282-283-284-285-286-287-288-289-290-291-292-293-294-295-296-297-298-299-300-301-302-303-304-305-306-307-308-309-310-311-312-313-314-315-316-317-318-319-320-321-322-323-324-325-326-327-328-329-330-331-332-333-334-335-336-337-338-339-340-341-342-343-344-345-346-347-348-349-350-351-352-353-354-355-356-357-358-359-360-361-362-363-364-365-366-367-368-369-370-371-372-373-374-375-376-377-378-379-380-381-382-383-384-385-386-387-388-389-390-391-392-393-394-395-396-397-398-399-400-401-402-403-404-405-406-407-408-409-410-411-412-413-414-415-416-417-418-419-420-421-422-423-424-425-426-427-428-429-430-431-432-433-434-435-436-437-438-439-440-441-442-443-444-445-446-447-448-449-450-451-452-453-454-455-456-457-458-459-460-461-462-463-464-465-466-467-468-469-470-471-472-473-474-475-476-477-478-479-480-481-482-483-484-485-486-487-488-489-490-491-492-493-494-495-496-497-498-499-500-501-502-503-504-505-506-507-508-509-510-511-512-513-514-515-516-517-518-519-520-521-522-523-524-525-526-527-528-529-530-531-532-533-534-535-536-537-538-539-540-541-542-543-544-545-546-547-548-549-550-551-552-553-554-555-556-557-558-559-560-561-562-563-564-565-566-567-568-569-570-571-572-573-574-575-576-577-578-579-580-581-582-583-584-585-586-587-588-589-590-591-592-593-594-595-596-597-598-599-600-601-602-603-604-605-606-607-608-609-610-611-612-613-614-615-616-617-618-619-620-621-622-623-624-625-626-627-628-629-630-631-632-633-634-635-636-637-638-639-640-641-642-643-644-645-646-647-648-649-650-651-652-653-654-655-656-657-658-659-660-661-662-663-664-665-666-667-668-669-670-671-672-673-674-675-676-677-678-679-680-681-682-683-684-685-686-687-688-689-690-691-692-693-694-695-696-697-698-699-700-701-702-703-704-705-706-707-708-709-710-711-712-713-714-715-716-717-718-719-720-721-722-723-724-725-726-727-728-729-730-731-732-733-734-735-736-737-738-739-740-741-742-743-744-745-746-747-748-749-750-751-752-753-754-755-756-757-758-759-760-761-762-763-764-765-766-767-768-769-770-771-772-773-774-775-776-777-778-779-780-781-782-783-784-785-786-787-788-789-790-791-792-793-794-795-796-797-798-799-800-801-802-803-804-805-806-807-808-809-810-811-812-813-814-815-816-817-818-819-820-821-822-823-824-825-826-827-828-829-830-831-832-833-834-835-836-837-838-839-840-841-842-843-844-845-846-847-848-849-850-851-852-853-854-855-856-857-858-859-860-861-862-863-864-865-866-867-868-869-870-871-872-873-874-875-876-877-878-879-880-881-882-883-884-885-886-887-888-889-890-891-892-893-894-895-896-897-898-899-900-901-902-903-904-905-906-907-908-909-910-911-912-913-914-915-916-917-918-919-920-921-922-923-924-925-926-927-928-929-930-931-932-933-934-935-936-937-938-939-940-941-942-943-944-945-946-947-948-949-950-951-952-953-954-955-956-957-958-959-960-961-962-963-964-965-966-967-968-969-970-971-972-973-974-975-976-977-978-979-980-981-982-983-984-985-986-987-988-989-990-991-992-993-994-995-996-997-998-999-1000-1001-1002-1003-1004-1005-1006-1007-1008-1009-1010-1011-1012-1013-1014-1015-1016-1017-1018-1019-1020-1021-1022-1023-1024-1025-1026-1027-1028-1029-1030-1031-1032-1033-1034-1035-1036-1037-1038-1039-1040-1041-1042-1043-1044-1045-1046-1047-1048-1049-1050-105

[illegible]

ସମସ୍ତଙ୍କୁ ନିମ୍ନଲିଖିତ ନିୟମାବଳୀରେ ନିୟନ୍ତ୍ରଣ କରାଯିବ।



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 ଓ 2013 ଓ 2014 ଓ 2015 ଓ 2016 ଓ 2017 ଓ 2018  
 ଓ 2019 ଓ 2020 ଓ 2021 ଓ 2022 ଓ 2023 ଓ 2024  
 ଓ 2025 ଓ 2026 ଓ 2027 ଓ 2028 ଓ 2029 ଓ 2030





zum nur über nur kommt.  
gucken ohne was macht.

3273

  
 ৱাশিংটন ডি.সি.  
 ১৯৬৩

ଅଠିଶହ ଟଙ୍କା ଫୁଲର ନବୀନ ମେଣ୍ଟି ଥିବା  
 ଉପର ଉପର ଫୁଲ ଓ ମାଝି ନି ୨୫ ଟଙ୍କାରେ ମାଝି  
 ଥିବା ନିମ୍ନରେ

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ଅଧ୍ୟକ୍ଷ ଶ୍ରୀମତୀ

  
 ચામરજી દવે.  
 મહેસાણા મળી



26th Feb, 2002

To,  
**THE MORBI NAGRIK SAHAKARI BANK LTD**  
MORBI.

**DEAL CUM CONFIRMATION MEMO**

We hereby confirm our SALE of 9.85%GOI 2015 on the following terms:

|                             |                  |                          |
|-----------------------------|------------------|--------------------------|
| <b>NAME OF THE SECURITY</b> | : 9.85% GOI 2015 |                          |
| <b>DEAL DATE</b>            | : 26/02/2002     |                          |
| <b>SETTLEMENT DATE</b>      | : 28/02/2002     |                          |
| <b>RATE</b>                 | : 119.80         |                          |
| <b>FACE VALUE</b>           | : 50,00,000=00   |                          |
| <b>PRINCIPAL VALUE</b>      | : 59,90,000=00   |                          |
| <b>INTERESTVALUE</b>        | : 1,80,583=33    | <b>NO. OF DAYS : 132</b> |
| <b>SETTLEMENT VALUE</b>     | : 61,70,583=33   |                          |
| <b>MODE OF DELIVERY</b>     | : PHYSICAL       |                          |

Kindly confirm the same & oblige.

Thanking you.

Yours faithfully,  
For **SYNDICATE MANAGEMENT SERVICES PVT. LTD.**

*[Signature]*  
Authorized Signatory.

*[Signature]*  
01

**Syndicate Management Services Pvt. Ltd.**

405, Aatish Annexe, Opp. K. P. Hostel, Off.: C. G. Road, Gulbai Tekra, Ahmedabad-380 009.  
Ph. : (079) 644 1294, 644 1296, Fax : (079) 644 1305 E-mail : syndicate@icenet.net



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

**A Member of Pune Stock Exchange Ltd.**

SEBI REGN NO : INB 110624638

Messrs: SYNDICATE MANAGEMENT SERVICES PVT.

405, A AATISH ANNEXE,

OPP. K. P. HOSTEL,

GULBAI TEKRA, AHMEDABAD

Pin : 380006

**Form : B**

Date : 28/02/2002

PAN NO.: AAA CL 0877 B

| Sold to you ...                                |                                                 |  |  |               | AMOUNT       |              |
|------------------------------------------------|-------------------------------------------------|--|--|---------------|--------------|--------------|
|                                                |                                                 |  |  |               | Rupees       | Paise        |
|                                                | To the cost of Rs. 5,000,000.00 9.85 % GOI 2015 |  |  |               |              |              |
| at the rate of Rs. 113.00                      |                                                 |  |  |               | 5,650,000.00 |              |
| Add : Interest from 16/10/2001 To 04/03/2002   |                                                 |  |  |               |              |              |
| For 138 Days Rs. 188,791.67 Less Tax @ Rs 0.00 |                                                 |  |  |               | 188,791.67   |              |
| Due to us ...                                  |                                                 |  |  | GRAND TOTAL : |              | 5,838,791.67 |

## EMARK

RUPEES FIVE MILLION EIGHT HUNDRED THIRTY-EIGHT THOUSAND SEVEN HUNDRED NINETY-ONE AND SIXTY-SEVEN PAISE ONLY

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

Please Pay by Account Cheque Only)

F. & 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 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,  
SYNDICATE MANAGEMENT SERVICES PVT. LTD.  
405, A AATISH ANNEXE,  
OPP. K. P. HOSTEL,  
GULBAI TEKRA, AHMEDABAD  
Code No. #

CONTRACT NO. 2002 - 2,001/000 16,205

Trade Date : 28/02/2002

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 SYNDICATE MANAGEMENT SERV Delivery/Clearing |                  |             | Securities BOUGHT FROM you |                  |             | Delivery/Clearing |
|--------------------------------------------------------------------|------------------|-------------|----------------------------|------------------|-------------|-------------------|
| Quantity<br>F.V. Rs.                                               | KIND OF SECURITY | Rate<br>Rs. | Quantity<br>F.V. Rs.       | KIND OF SECURITY | Rate<br>Rs. |                   |
| 5,000,000.00                                                       | 9.85 % GOI 2015  | 113.00      | 0.00                       |                  | 0.00        |                   |

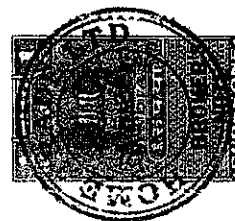
This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

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,

*S. Bhandari*

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



7 (02)  
2nd April 2002,

To,  
**THE MORBI NAGRIK SAHKARI BANK LTD.**  
**MORBI**

**DEAL CUM CONFIRMATION MEMO**

We hereby confirm our Purchase of 9.85% GOI 2015 on the following terms:

|                             |                  |                          |
|-----------------------------|------------------|--------------------------|
| <b>NAME OF THE SECURITY</b> | : 9.85% GOI 2015 |                          |
| <b>DEAL DATE</b>            | : 02/04/2002     |                          |
| <b>SETTLEMENT DATE</b>      | : 03/04/2002     |                          |
| <b>RATE</b>                 | : 121.30         |                          |
| <b>FACE VALUE</b>           | : 50,00,000=00   |                          |
| <b>PRINCIPAL VALUE</b>      | : 60,65,000=00   |                          |
| <b>INTEREST VALUE</b>       | : 2,28,465=28    | <b>NO. OF DAYS : 167</b> |
| <b>SETTLEMENT VALUE</b>     | : 62,93,465=28   |                          |
| <b>MODE OF DELIVERY</b>     | : PHYSICAL       |                          |

Kindly confirm the same & oblige.

Thanking you.

Yours faithfully,  
For **SYNDICATE MANAGEMENT SERVICES (P) LTD.,**

*Averme*  
Authorised Signatory.

*7. 4. 02*  
*one*

**Syndicate Management Services Pvt. Ltd.**

405, Aatish Annexe, Opp. K. P. Hostel, Off.: C. G. Road, Gulbai Tekra, Ahmedabad-380 009.  
Ph. : (079) 644 1294, 644 1296, Fax : (079) 644 1305 E-mail : syndicate@icenet.net



home trade ltd.

Tower-3/5th 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,  
SYNDICATE MANAGEMENT SERVICES PVT. LTD.  
405, A AATISH ANNEXE,  
OPP. K. P. HOSTEL,  
GULBAI TEKRA, AHMEDABAD  
Code No. \*

CONTRACT NO. 2002 - 2,003/000 16,893

Trade Date : 02/04/2002

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 SYNDICATE MANAGEMENT SERVI Delivery/Clearing |             |
|------------------------|------------------|-------------------|----------------------|-----------------------------------------------------------------------|-------------|
| Quantity<br>F.V. Rs.   | KIND OF SECURITY | Rate<br>Rs.       | Quantity<br>F.V. Rs. | KIND OF SECURITY                                                      | Rate<br>Rs. |
| 0.00                   |                  | 0.00              | 5,000,000.00         | 9.85 % GOI 2015                                                       | 122.65      |

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

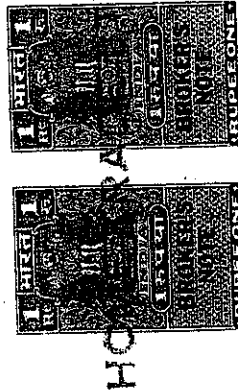
This Contract is subject to the jurisdiction of the Courts in Pune.

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-3/5th Floor, International  
Infotech Park, Navi Mumbai - 400-703  
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2544

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

PAN NO : AAA CL 0877 B

Bill No.: EURO / PUNE / 16,893

Form : B

Messrs: SYNDICATE MANAGEMENT SERVICES PVT.

Date : 02/04/2002

405, A AATISH ANNEXE,

OPP. K. P. HOSTEL,

GULBAI TEKRA, AHMEDABAD

Pin : 380006

**AMOUNT**

Kupees

Paise

5,000,000.00 9.85 % GOI 2015

To the cost of Rs.

at the rate of Rs. 122.65

16/10/2001 To 03/04/2002

Add : Interest from

Days Rs.

For 167

228,465.28 Less Tax @ Rs 0.00

6,132,500.00

228,465.28

6,360,965.28

**GRAND TOTAL :**

*Due to you ...*

E. & O.E.

REMARK SIX MILLION THREE HUNDRED SIXTY THOUSAND NINE HUNDRED SIXTY-FIVE AND

RUPEES TWENTY-EIGHT PAISE ONLY

For M/s Home Trade Ltd.



26th Feb, 2002

To,  
THE MORBI NAGRIK SAHAKARI BANK LTD  
MORBI.

### DEAL CUM CONFIRMATION MEMO

We hereby confirm our SALE of 11.50%GOI 2011 on the following terms :

|                      |                   |
|----------------------|-------------------|
| NAME OF THE SECURITY | : 11.50% GOI 2011 |
| DEAL DATE            | : 26/02/2002      |
| SETTLEMENT DATE      | : 28/02/2002      |
| RATE                 | : 128.60          |
| FACE VALUE           | : 50,00,000=00    |
| PRINCIPAL VALUE      | : 64,30,000=00    |
| INTERESTVALUE        | : 1,50,138=89     |
| SETTLEMENT-VALUE     | : 65,80,138=89    |
| MODE OF DELIVERY     | : PHYSICAL        |

Kindly confirm the same & oblige.

Thanking you.

Yours faithfully,

For SYNDICATE MANAGEMENT SERVICES PVT. LTD.

*Authorised Signatory*  
Authorised Signatory.

*Syndicate Management Services Pvt. Ltd.*

405, Aatish Annexe, Opp. K. P. Hostel, Off.: C. G. Road, Gulbai Tekra, Ahmedabad-380 009.  
Ph. : (079) 644 1294, 644 1296, Fax : (079) 644 1305 E-mail : syndicate@icenet.net

**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, Navi Mumbai - 400 703  
Tel: 91-22-781 2444, 781 2550; Fax: 91-22-781 2548

Bill No.: EURO / PUNE / 16,207

Messrs: SYNDICATE MANAGEMENT SERVICES PVT.  
405, A AATISH ANNEXE,  
OPP. K. P. HOSTEL,  
GULBAI TEKRA, AHMEDABAD  
Pin : 380006

Form : B

Date : 28/02/2002

PAN NO. : AAA CL 0877 B

|                        | AMOUNT                                           |                    |
|------------------------|--------------------------------------------------|--------------------|
|                        | Rupees                                           | Paise              |
| <b>Sold to you ...</b> | To the cost of Rs. 5,00,000.00 11.50 % GOI 2011A |                    |
|                        | at the rate of Rs. 122.00                        | 6,10,000.00        |
|                        | Add : Interest from 24/11/2001 To 04/03/2002     | 159,722.22         |
|                        | For 100 Days Rs. 159,722.22 Less Tax @ Rs 0.00   |                    |
|                        | <b>GRAND TOTAL :</b>                             | <b>6,25,722.22</b> |

*Due to us ...*

REMARK

RUPEES SIX MILLION TWO HUNDRED FIFTY-NINE THOUSAND SEVEN HUNDRED TWENTY-TWO  
AND TWENTY-TWO PAISE ONLY

E. & O.E.

*Shankar*  
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)

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

**SEBI REGN NO : INB 110624638**

To,

**SYNDICATE MANAGEMENT SERVICES PVT. LTD.**

405, A AATISH ANNEXE,

OPP. K. P. HOSTEL,

GULBAI TEKRA, AHMEDABAD

Code No. \*

**CONTRACT NO. 2002 - 2,001/000 16,207**

**Trade Date : 28/02/2002**

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) :

| curities SOLD TO you SYNDICATE MANAGEMENT SERV Delivery/Clearing |                   |             | Securities BOUGHT FROM y |                  | Delivery/Clearing |
|------------------------------------------------------------------|-------------------|-------------|--------------------------|------------------|-------------------|
| Quantity<br>F.V. Rs.                                             | KIND OF SECURITY  | Rate<br>Rs. | Quantity<br>F.V. Rs.     | KIND OF SECURITY | Rate<br>Rs.       |
| 5,000,000.00                                                     | 11.50 % GOI 2011A | 122.00      | 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,

*Shandani*



X (04)  
2nd April 2002,

To,  
THE MORBI NAGRIK SAHKARI BANK LTD.  
MORBI.

**DEAL CUM CONFIRMATION MEMO**

We hereby confirm our Purchase of 11.50% GOI 2011 on the following terms:

|                      |                   |
|----------------------|-------------------|
| NAME OF THE SECURITY | : 11.50% GOI 2011 |
| DEAL DATE            | : 02/04/2002      |
| SETTLEMENT DATE      | : 03/04/2002      |
| RATE                 | : 129.30          |
| FACE VALUE           | : 50,00,000=00    |
| PRINCIPAL VALUE      | : 64,65,000=00    |
| INTEREST VALUE       | : 2,06,041=67     |
| SETTLEMENT VALUE     | : 66,71,041=67    |
| MODE OF DELIVERY     | : PHYSICAL        |
| NO. OF DAYS : 129    |                   |

Kindly confirm the same & oblige.

Thanking you.

Yours faithfully,  
For SYNDICATE MANAGEMENT SERVICES (P) LTD.,

*A. Verma*  
Authorized Signatory.

(04)  
04

**Syndicate Management Services Pvt. Ltd.**

405, Aatish Annexe, Opp. K. P. Hostel, Off.: C. G. Road, Gulbai Tekra, Ahmedabad-380 009.  
Ph. : (079) 644 1294, 644 1296, Fax : (079) 644 1305 E-mail : syndicate@icenet.net



home-trade Ltd.

Tower-3/5th 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,  
SYNDICATE MANAGEMENT SERVICES PVT. LTD.  
405, A AATISH ANNEXE,  
OPP. K. P. HOSTEL,  
GULBAI TEKRA, AHMEDABAD  
Code No. \*

CONTRACT NO. 2002 - 2,003/000 16,895

Trade Date : 02/04/2002

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) :

| 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 SYNDICATE MANAGEMENT SERVI |  | Delivery/Clearing |
| Quantity<br>F.V. Rs.                                                                                  | KIND OF SECURITY | Rate<br>Rs. | Quantity<br>F.V. Rs. | KIND OF SECURITY  | Rate<br>Rs.                                         |  |                   |
| 0.00                                                                                                  |                  |             | 5,000,000.00         | 11.50 % GOI 2011A | 130.50                                              |  |                   |

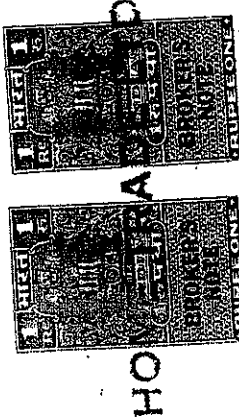
This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.  
This Contract is subject to the jurisdiction of the Courts in Pune.  
In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions 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-3/5th Floor, International  
Infotech Park, Navi Mumbai - 400 703  
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2544

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

Bill No.: EURO / PUNE / 16,895

Form : B

Date : 02/04/2002

PAN NO. : AAA CL 0877 B

Messrs: SYNDICATE MANAGEMENT SERVICES PVT.

405, A AATISH ANNEXE,  
OPP. K. P. HOSTEL,  
GULBAI TEKRA, AHMEDABAD  
Pin : 380006

| AMOUNT                                            |  | PAISE        |  |
|---------------------------------------------------|--|--------------|--|
| Rupees                                            |  | Paise        |  |
| To the cost of Rs. 5,000,000.00 11.50 % GOI 2011A |  | 6,525,000.00 |  |
| at the rate of Rs. 130.50                         |  |              |  |
| Add : Interest from 24/11/2001 To 03/04/2002      |  | 206,041.67   |  |
| For 129 Days Rs. 206,041.67 Less Tax @ Rs 0.00    |  |              |  |
| Due to you ...                                    |  | 6,731,041.67 |  |
| GRAND TOTAL :                                     |  |              |  |

*Bought from you ...*

REMARK

RUPEES SIX MILLION SEVEN HUNDRED THIRTY-ONE THOUSAND FORTY-ONE AND SIXTY-SEVEN  
PAISE ONLY

E. & O.E.

For M/s Home Trade Ltd.



Imp

05

File

2nd April 2002,

3

To,  
THE MORBI NAGRIK SAHKARI BANK LTD.  
MORBI.

### DEAL CUM CONFIRMATION MEMO

We hereby confirm our Sale of 12.32% GOI 2011 on the following terms:

|                      |                   |
|----------------------|-------------------|
| NAME OF THE SECURITY | : 12.32% GOI 2011 |
| DEAL DATE            | : 02/04/2002      |
| SETTLEMENT DATE      | : 03/04/2002      |
| RATE                 | : 131.00          |
| FACE VALUE           | : 50,00,000=00    |
| PRINCIPAL VALUE      | : 65,50,000=00    |
| INTEREST VALUE       | : 1,09,511=12     |
| SETTLEMENT VALUE     | : 66,59,511=12    |
| MODE OF DELIVERY     | : PHYSICAL        |
| NO. OF DAYS          | : 64              |

Kindly confirm the same & oblige.

Thanking you.

Yours faithfully,  
For SYNDICATE MANAGEMENT SERVICES (P) LTD.,

*A. Verma*

Authorised Signatory.

A. Verma  
05

**Syndicate Management Services Pvt. Ltd.**

405, Aatish Annexe, Opp. K. P. Hostel, Off.: C. G. Road, Gulbai Tekra, Ahmedabad-380 009.  
Ph.: (079) 644 1294, 644 1296, Fax: (079) 644 1305 E-mail: syndicate@icenet.net



home trade ltd.

Tower-3/5th 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,

SYNDICATE MANAGEMENT SERVICES PVT. LTD.,  
405, A AATISH ANNEXE,  
OPP. K. P. HOSTEL,  
GULBAI TEKRA, AHMEDABAD  
Code No. \*

CONTRACT NO. 2002 - 2,003/000 16,891

Trade Date : 02/04/2002

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 |                  | SYNDICATE MANAGEMENT SERV Delivery/Clearing |  | Securities BOUGHT FROM y |                  | Delivery/Clearing |  |
|------------------------|------------------|---------------------------------------------|--|--------------------------|------------------|-------------------|--|
| Quantity<br>F.V. Rs.   | KIND OF SECURITY | Rate<br>Rs.                                 |  | Quantity<br>F.V. Rs.     | KIND OF SECURITY | Rate<br>Rs.       |  |
| 5,000,000.00           | 12.32 % CG 2011  | 129.00                                      |  | 0.00                     |                  | 0.00              |  |

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

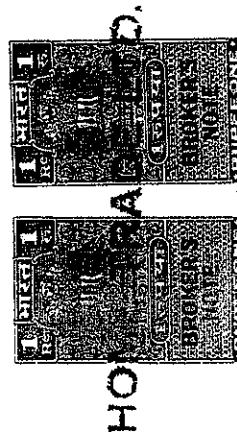
This Contract is subject to the jurisdiction of the Courts in Pune.

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

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

Bill No.: EURO / PUNE / 16,891

Messrs: SYNDICATE MANAGEMENT SERVICES PVT.  
405, A AATISH ANNEXE,  
OPP. K. P. HOSTEL,  
GULBAI TEKRA, AHMEDABAD  
Pin : 380006

Form : B

Date : 02/04/2002

PAN NO. : AAA CL 0877 B



home trade ltd.  
Tower-3/5th Floor, International  
Infotech Park, Navi Mumbai - 400 703  
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2544

| Sold to you ...                                 | AMOUNT       |            |  |
|-------------------------------------------------|--------------|------------|--|
|                                                 | Rupees       | Paise      |  |
| To the cost of Rs. 5,000,000.00 12.32 % CG 2011 |              |            |  |
| at the rate of Rs. 129.00                       |              |            |  |
| Add : Interest from 29/01/2002 To 03/04/2002    |              |            |  |
| For 64 Days Rs. 109,511.11 Less Tax @ Rs 0.00   | 6,450,000.00 |            |  |
|                                                 |              | 109,511.11 |  |
| Due to us ...                                   |              |            |  |
| GRAND TOTAL :                                   | 6,559,511.11 |            |  |

REMARK

RUPEES SIX MILLION FIVE HUNDRED FIFTY-NINE THOUSAND FIVE HUNDRED ELEVEN AND  
ELEVEN 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.

For M/s Home Trade Ltd.



06

2nd April 2002,

4

To,  
THE MORBI NAGRIK SAHKARI BANK LTD.  
MORBI.

### DEAL CUM CONFIRMATION MEMO

We hereby confirm our Sale of 11.03% GOI 2012 on the following terms:

|                      |                   |                  |
|----------------------|-------------------|------------------|
| NAME OF THE SECURITY | : 11.03% GOI 2012 |                  |
| DEAL DATE            | : 02/04/2002      |                  |
| SETTLEMENT DATE      | : 03/04/2002      |                  |
| RATE                 | : 127.15          |                  |
| FACE VALUE           | : 50,00,000=00    |                  |
| PRINCIPAL VALUE      | : 63,57,500=00    |                  |
| INTEREST VALUE       | : 1,14,895=83     | NO. OF DAYS : 75 |
| SETTLEMENT VALUE     | : 64,72,395=83    |                  |
| MODE OF DELIVERY     | : PHYSICAL        |                  |

Kindly confirm the same & oblige.

Thanking you.

Yours faithfully,  
For SYNDICATE MANAGEMENT SERVICES (P) LTD.,

*A. M. V.*  
Authorised Signatory.

*Syndicate Management Services Pvt. Ltd.*

405, Aatish Annexe, Opp. K. P. Hostel, Off.: C. G. Road, Gulbai Tekra, Ahmedabad-380 009.  
Ph. : (079) 644 1294, 644 1296, Fax : (079) 644 1305 E-mail : syndicate@icenet.net

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

Bill No.: EURO / PUNE / 16,889

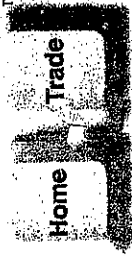
Messrs: SYNDICATE MANAGEMENT SERVICES PVT.

405, A AATISH ANNEXE,  
OPP. K. P. HOSTEL,  
GULBAI TEKRA, AHMEDABAD  
Pin : 380006

Form : B

Date : 02/04/2002

PAN NO. : AAA CL 0877 B



home trade ltd.  
Tower-3/5th Floor, International  
Infolech Park, Navi Mumbai - 400 703  
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2544

|                                                 | AMOUNT               |                     |
|-------------------------------------------------|----------------------|---------------------|
|                                                 | Rupees               | Paise               |
| To the cost of Rs. 5,000,000.00 11.03 % CG 2012 |                      |                     |
| at the rate of Rs. 125.50                       | 6,275,000.00         |                     |
| Add : Interest from 18/01/2002 To 03/04/2002    | 114,895.83           |                     |
| For 75 Days Rs. 114,895.83 Less Tax @ Rs 0.00   |                      |                     |
| <b>Due to us ...</b>                            | <b>GRAND TOTAL :</b> | <b>6,389,895.83</b> |

*Sold to you ...*

REMARK

RUPEES SIX MILLION THREE HUNDRED EIGHTY-NINE THOUSAND EIGHT HUNDRED NINETY-FIVE  
AND EIGHTY-THREE PAISE ONLY

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-3/5th 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,  
SYNDICATE MANAGEMENT SERVICES PVT. LTD.  
405, A AATISH ANNEXE,  
OPP. K. P. HOSTEL,  
GULBAI TEKRA, AHMEDABAD  
Code No. \*

CONTRACT NO. 2002 - 2,003/000 16,889

Trade Date : 02/04/2002

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 SYNDICATE MANAGEMENT SERV. Delivery/Clearing |                  |             | Securities BOUGHT FROM y |                  | Delivery/Clearing |
|---------------------------------------------------------------------|------------------|-------------|--------------------------|------------------|-------------------|
| Quantity<br>F.V. Rs.                                                | KIND OF SECURITY | Rate<br>Rs. | Quantity<br>F.V. Rs.     | KIND OF SECURITY | Rate<br>Rs.       |
| 5,000,000.00                                                        | 11.03 % CG 2012  | 125.50      | 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.

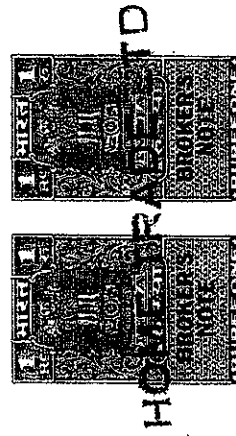
In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

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

|                                                                                                    |  |                          |     |
|----------------------------------------------------------------------------------------------------|--|--------------------------|-----|
|  <b>ICICI Bank</b> |  | <b>PAY-IN SLIP NO. 8</b> |     |
| <b>ICICI BANK LIMITED</b>                                                                          |  |                          |     |
| Date: 6-3-2002                                                                                     |  | Branch: JMC              |     |
| A/C NO. 05/523                                                                                     |  |                          |     |
| NAME Syndicate Mang. Socy                                                                          |  |                          |     |
| PARTICULARS                                                                                        |  | Rs.                      | Ps. |
| cheque 154400                                                                                      |  | 150722                   | 22  |
| TOTAL                                                                                              |  | 2750722                  | 22  |
| CHEQUE(S) SUBJECT TO REALISATION                                                                   |  |                          |     |
| JO:                                                                                                |  |                          |     |

|                                                                                                      |  |                          |          |
|------------------------------------------------------------------------------------------------------|--|--------------------------|----------|
|  <b>ICICI Bank</b> |  | <b>PAY-IN SLIP NO. 1</b> |          |
| <b>ICICI BANK LIMITED</b>                                                                            |  |                          |          |
| Date: 5-3-2002                                                                                       |  | Branch: JMC              |          |
| A/C NO. 05/523                                                                                       |  |                          |          |
| NAME Syndicate Mang. Socy                                                                            |  |                          |          |
| PARTICULARS                                                                                          |  | Rs.                      | Ps.      |
| cheque 100000                                                                                        |  |                          | 000000   |
| TOTAL                                                                                                |  |                          | 10000000 |
| CHEQUE(S) SUBJECT TO REALISATION                                                                     |  |                          |          |
| JO:                                                                                                  |  |                          |          |

|                                                                                                      |  |                           |     |
|------------------------------------------------------------------------------------------------------|--|---------------------------|-----|
|  <b>ICICI Bank</b> |  | <b>PAY-IN SLIP NO. 20</b> |     |
| <b>ICICI BANK LIMITED</b>                                                                            |  |                           |     |
| Date: 11/04/02                                                                                       |  | Branch: JMC               |     |
| A/C NO. 05/523                                                                                       |  |                           |     |
| NAME SYNDICATE MANG. SOCY (P) LTD                                                                    |  |                           |     |
| PARTICULARS                                                                                          |  | Rs.                       | Ps. |
| 167400                                                                                               |  | 167400                    | 00  |
| TOTAL                                                                                                |  | 1,67,400                  | 00  |
| CHEQUE(S) SUBJECT TO REALISATION                                                                     |  |                           |     |
| JO:                                                                                                  |  |                           |     |

8

MORBI NAGARIK SAVING BANK

GSCo-op. Bank Ltd

Tilak Road

2750722/22

189965

MORBI NAGARIK

Sch. Bank

drab. 18996/7

Agarwal

1000006/-

613

20

MORBI NAGARIK SAVING BANK

Bank Ltd

RS - 1,674.00/-

Bank - The Gujarat

State Co-op

Bank Ltd

BR - TILAK ROAD

CP NO - 561351



plc

26th Feb, 2002

To,  
THE ODE URBAN CO-OP BANK LTD  
ODE.

### DEAL CUM CONFIRMATION MEMO

We hereby confirm our PURCHASE of 9.85% GOI 2015 on the following terms :

|                      |                  |
|----------------------|------------------|
| NAME OF THE SECURITY | : 9.85% GOI 2015 |
| DEAL DATE            | : 26/02/2002     |
| SETTLEMENT DATE      | : 01/03/2002     |
| RATE                 | : 117.50         |
| FACE VALUE           | : 1,00,00,000=00 |
| PRINCIPAL VALUE      | : 1,17,50,000=00 |
| INTEREST VALUE       | : 3,61,166=67    |
| NO. OF DAYS          | : 132            |
| SETTLEMENT VALUE     | : 1,21,11,166=67 |
| MODE OF DELIVERY     | : PHYSICAL       |

Kindly confirm the same & oblige.

Thanking you.

Yours faithfully,  
For SYNDICATE MANAGEMENT SERVICES PVT. LTD.

  
Authorised Signatory.

cheque no.  
174470/-  
dated 1/3/2002

*Syndicate Management Services Pvt. Ltd.*

405, Aatish Annexe, Opp. K. P. Hostel, Off.: C. G. Road, Gulbai Tekra, Ahmedabad-380 009.  
Ph. : (079) 644 1294, 644 1296, Fax : (079) 644 1305 E-mail : syndicate@icenet.net

# SHARE & GOVT. SECURITY BROKER

A Member of Pune Stock Exchange Ltd.

SEBI REGN NO : INB 110624638

20 / PUNE / 16,209

DIKATE MANAGEMENT SERVICES PVT.

1 AATISH ANNEXE,

K. P. HG-STEEL,

3AI TEKRA, AHMEDABAD

380006

Form : B

Date : 28/02/2002

PAN NO. : AAA CL 0877 B

|                                                  | AMOUNT        |               |
|--------------------------------------------------|---------------|---------------|
|                                                  | Rupees        | Paise         |
| To the cost of Rs. 10,000,000.00 9.85 % GOI 2015 |               |               |
| at the rate of Rs. 122.50                        | 12,250,000.00 |               |
| Add : Interest from 16/10/2001 To 04/03/2002     |               |               |
| For 138 Days Rs. 377,583.33 Less Tax @ Rs 0.00   | 377,583.33    |               |
| Due to you ...                                   | GRAND TOTAL : | 12,627,583.33 |

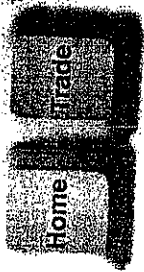
ONE MILLION SIX HUNDRED TWENTY SEVEN THOUSAND FIVE HUNDRED  
THY-THREE AND THIRTY-THREE PAISE ONLY

E. & O.E.

*Shankar*  
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 2544



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**

INVESTMENT SERVICES PVT. LTD.

NEXE,

HMEDABAD

CONTRACT NO. 2002 - 2,001/000 16,209

Trade Date : 28/02/2002

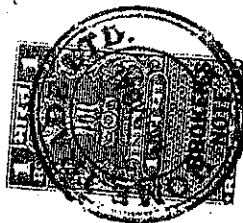
Stamp as required under Article 43(f) OR Article 5(b) of schedule I to the Bombay Stamp Act, 1958.

entered into the following transactions with you as PRINCIPAL(S) TO PRINCIPAL(S) :

| KIND OF SECURITY |  | Delivery/Clearing | Securities BOUGHT FROM y SYNDICATE MANAGEMENT SERVI Delivery/Clearing |                  |             |
|------------------|--|-------------------|-----------------------------------------------------------------------|------------------|-------------|
| KIND OF SECURITY |  | Rate<br>Rs.       | Quantity<br>F.V. Rs.                                                  | KIND OF SECURITY | Rate<br>Rs. |
|                  |  | 0.00              | 10,000,000.00                                                         | 9.85 % GOI 2015  | 122.50      |

de subject to the Rules, Bye-Laws and Regulations and usages  
Pune.  
ject to the jurisdiction of the Courts in Pune.  
claim (whether admitted or not) difference or dispute arising  
of these transactions the matter shall be referred to arbitration  
e Rules, Bye-Laws and Regulations of The Stock Exchange,

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



07/12/2001

To,  
**THE ODE URBAN CO-OPERATIVE BANK LTD.**  
**ODE.**

**DEAL CUM CONFIRMATION MEMO**

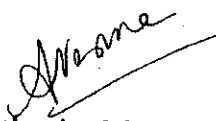
We hereby confirm our sale of 9.85% GOI 2011 on the following terms:

|                             |                         |                                     |
|-----------------------------|-------------------------|-------------------------------------|
| <b>NAME OF THE SECURITY</b> | <b>: 9.85% GOI 2015</b> |                                     |
| <b>DEAL DATE</b>            | <b>: 07/12/2001</b>     |                                     |
| <b>SETTLEMENT DATE</b>      | <b>: 11/12/2001</b>     | <b>I/P DATES : 16/4 &amp; 16/10</b> |
| <b>RATE</b>                 | <b>: 111=25</b>         |                                     |
| <b>FACE VALUE</b>           | <b>: 1,00,00,000=00</b> |                                     |
| <b>PRINCIPAL VALUE</b>      | <b>: 1,11,25,000=00</b> |                                     |
| <b>INTEREST VALUE</b>       | <b>: 1,50,486=11</b>    | <b>INT. DAYS : 55</b>               |
| <b>SETTLEMENT VALUE</b>     | <b>: 1,12,75,486=11</b> |                                     |
| <b>MODE OF DELIVERY</b>     | <b>: PHYSICAL</b>       |                                     |

Kindly confirm the same & oblige.

Thanking you.

Yours faithfully,  
For **SYNDICATE MANAGEMENT SERVICES PVT. LTD.**

  
Authorised Signatory.



**Syndicate Management Services Pvt. Ltd.**

405, Aatish Annexe, Opp. K. P. Hostel, Off.: C. G. Road, Gulbai Tekra, Ahmedabad-380 009.  
Ph. : (079) 644 1294, 644 1296. Fax : (079) 644 1305 E-mail : syndicate@icenet.net

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

PUNE / 15,073

ATE MANAGEMENT SERVICES PVT.

Form : B

ATISH ANNEXE,  
2. HOSTEL,  
TEKRA, AHMEDABAD  
106

Date : 07/12/2001

PAN NO. : AAA CL 0877 B



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

| Du ...                                           | AMOUNT        |       |                             |
|--------------------------------------------------|---------------|-------|-----------------------------|
|                                                  | Rupees        | Paise |                             |
| To the cost of Rs. 10,000,000.00 9.85 % GOI 2015 |               |       |                             |
| at the rate of Rs. 111.15                        |               |       |                             |
| Add : Interest from 16/10/2001 To 12/12/2001     | 11,115,000.00 |       |                             |
| For - 56 Days Rs. 153,222.22 Less Tax @ Rs 0.00  | 153,222.22    |       |                             |
| Due to us ...                                    |               |       |                             |
|                                                  |               |       | GRAND TOTAL : 11,268,222.22 |

LLION TWO HUNDRED SIXTY-EIGHT THOUSAND TWO HUNDRED  
WO AND TWENTY-TWO PAISE ONLY

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

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 2530, Fax: 91-22-781 2548

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

MANAGEMENT SERVICES PVT. LTD.  
JNEXE,  
L,  
AHMEDABAD  
CONTRACT NO. 2001 - 2,002/000 15,073  
Trade Date : 07/12/2001  
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

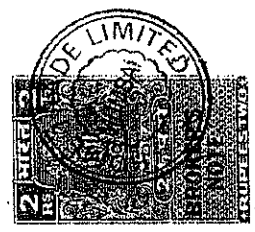
y entered into the following transactions with you as PRINCIPAL(S) TO PRINCIPAL(S) :

| Securities BOUGHT FROM y |             | Delivery/Clearing    |             |
|--------------------------|-------------|----------------------|-------------|
| KIND OF SECURITY         | Rate<br>Rs. | Quantity<br>F.V. Rs. | Rate<br>Rs. |
| 9.85 % GOI 2015          | 111.15      | 0.00                 | 0.00        |

made subject to the Rules, Bye-Laws and Regulations and usages  
subject to the jurisdiction of the Courts in Pune.  
ny claim (whether admitted or not) difference or dispute arising  
out of these transactions the matter shall be referred to arbitration  
in the Rules, Bye-Laws and Regulations of The Stock Exchange,

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,  
  
Members(s) of Pune Stock Exchange Ltd. Pune

પ્રેરણા અર્થે મુદ્રણ અને ફોટો  
 લેવામાં આવી ૦૧૩/૮૨ નીમિત્તે ઘરના અંગી  
 રાશી મુદ્રણ.

[illegible]



TO.

\* SYNDICATE MANAGEMENT SERVICES PVT LTA/C NO: 002405000523  
405, AATISH ANNEXE,  
OPP K P HOSTEL, OFF C G ROAD, GULBAI TEKRA  
AHMEDABAD  
GUJARAT  
INDIA

PAGE: 1

DATE: 09-05-

STATEMENT OF ACCOUNT FOR THE PERIOD FROM 01-03-2002 to 30-04-2002

| TE                       | PARTICULARS | CHQ. NO. | WITHDRAWALS    | DEPOSITS       | BALANCE        |
|--------------------------|-------------|----------|----------------|----------------|----------------|
| MAR B/F                  |             |          |                |                | 31,882.80      |
| Mar BY CLG               |             |          |                |                | 1,00,31,882.80 |
| Mar To CC                |             |          |                |                | 1,00,31,435.80 |
| Mar BY CLG               |             |          |                |                | 1,05,60,505.24 |
| Mar BY CLG               |             |          |                |                | 1,33,11,227.46 |
| Mar To CC                |             |          |                |                | 1,33,10,277.46 |
| Mar To CC                |             |          |                |                | 1,33,07,777.46 |
| Mar To CC                |             |          |                |                | 11,96,610.79   |
| Mar To CC                |             |          |                |                | 11,94,110.79   |
| Mar To CC                |             |          |                |                | 1,64,110.79    |
| Mar To CC                |             |          |                |                | 1,62,921.79    |
| Mar To CC                |             |          |                |                | 1,61,583.79    |
| Mar SYNDICATE SEC AND MG |             |          |                |                | 1,58,960.79    |
| Mar SELF                 |             |          |                |                | 1,52,813.79    |
| Mar To CC                |             |          |                |                | 3,48,382.79    |
| Mar To CC                |             |          |                |                | 1,52,813.79    |
| Mar BY CLG               |             |          |                |                | 1,50,313.79    |
| Mar #018085 RETN         |             |          |                |                | 1,47,813.79    |
| Mar BY CLG               |             |          |                |                | 2,90,413.79    |
| Mar SELF                 |             |          |                |                | 1,47,813.79    |
| Mar BY CLG               |             |          |                |                | 2,90,413.79    |
| Mar SELF                 |             |          |                |                | 2,82,913.79    |
| Mar To CC                |             |          |                |                | 4,50,313.79    |
| Mar BY CLG               |             |          |                |                | 1,50,313.79    |
| Mar SELF                 |             |          |                |                | 1,49,613.79    |
| Mar To CC                |             |          |                |                | 3,26,266.56    |
|                          |             |          |                |                | 22,628.56      |
| Page Total:              |             |          | 1,41,13,867.67 | 1,41,04,613.43 | 22,628.56      |

This is an authenticated statement. Customers are requested to immediately notify the Bank of any discrepancy in the statement.

**ICICI Bank Limited**

JMC House, Opp. Parimal Garden,  
Ambawadi, Ahmedabad-380 006.  
INDIA.

Tel. : (+91-79) 6462977/78/79  
Fax : (+91-79) 6462656  
E-Mail : ahmedabad@icicibank.com

Corporate Office : ICICI Towers, 4th Floor,  
South Tower, Bandra Kuria Complex,  
Mumbai - 400051.  
Ph : (022) 6531414 Fax : (022) 6531167  
Regd. Office : Landmark

ICBK/AHD/  
June 19, 2002

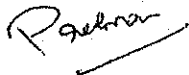
TO WHOMSOEVER IT MAY CONCERN

This is to certify that M/s Syndicate Management Services (P) Ltd who is maintaining a current a/c with our bank has issued a cheque favouring : The ODE Urban Co-op Bank Ltd for Rs.1,21,11,166=67( One crore twenty one lacs eleven thousand one hundred sixty six and paise sixty seven only) cheque no being :174470 dated 1/3/2002. This cheque was honoured at our end on 8/3/2002.

This certificate is issued at the request of our a/c holder Syndicate Management Services (P) Ltd, without any obligation to the bank.

Yours faithfully,

For ICICI Bank Ltd



Authorised Signatory.

**ICICI Bank Limited**

JMC House, Opp. Parimal Garden,  
Ambawadi, Ahmedabad-380 006.  
INDIA.

Tel. : (+91-79) 6462977/78/79  
Fax : (+91-79) 6462656  
E-Mail : ahmedabad@icicibank.com

Corporate Office : ICICI Towers, 4th Floor,  
South Tower, Bandra Kurla Complex,  
Mumbai - 400051.  
Ph : (022) 6531414 Fax : (022) 6531167  
Regd. Office : Landmark, Race Course Circle,  
Alkapuri, Baroda-390 007. India.  
Ph : (0265) 339923, 24, 25, Fax : (0265) 339926



# THE GUJARAT STATE CO-OPERATIVE BANK LTD.

POST BOX NO. 302, SAHAKAR BHAVAN, TILAK ROAD,  
AHMEDABAD-380 001.

OUR REF.: Banking /45

DATE: ૯.૫.૨૦૦૩

૪૦  
મોરબી

પ્રતિ  
મોરબી સરકારી પોલીસ

મોરબી

માનનિય સારેખ,

વિષય:— મોરબી નાગરિક સરકારી બેંક ના એક નંબર  
૧૮૬૬૬૧, ૧૮૬૬૬૮, ૧૬૯૩૫૧ ની ગફતો,  
આપના બાબત.

અપિનય આપના લાગીત. ૯.૫.૨૦૦૩ ના પત્ર નં. ૩૫૨/૨૦૦૩  
અને મળવામાં છે. આપની એ મોરબી નાગરિક ગ્રામીણ મિત્રપુત્રી  
પરીક્ષા માટે સિનીયર મેનેજમેન્ટ સર્કલમાં બી. અમળાદને એક નં.  
૧૮૬૬૬૧ લાગીત. ૨૭.૨.૨૦૦૨ રૂ. ૧,૦૦,૦૦,૦૦૦/- તથા એક નં. ૧૮૬૬૬૮  
લા. ૫.૩.૦૨ રૂ. ૨૭.૫૦,૩૨૨ તથા એક નં. ૧૬૯૩૫૧ લા. ૪.૪.૨૦૦૨  
રૂ. ૧,૬૭,૪૦૦/- અંગે વ્યુત્પન્ન થયેલા મોતમાલેન. જેનો જમાખર્ચ  
આ બેંકમાં થઈ ગયો છે. સદરુપે આ એકોની પ્રમાણિત રેકૉર્ડ  
મતમ લેજ આગળના ઉભારો આ રાખે સામેલ છે. અમામ  
એકો આ બેંકના રેકૉર્ડ ઉપર છે. જરૂર પડે રજૂ કરીશું. જેની નોંધ  
લેવા આપનીને વિનંતી છે.

પિડા(ગા.ન ઉપર મુજબ.

આપનો વિશ્વાસુ

THE GUJARAT STATE CO-OP. BANK LTD.

  
MANAGER

TELEPHONE : GENERAL 5351970-71-72, CHAIRMAN 079-5352697, MANAGING DIRECTOR 079-5351924  
TELEGRAM : APEXBANK FAX : 079-5356378, 079-5356324

PAY Indicate Management Services Pvt Ltd Date 11-11-2002

ES 02: Lac Sixty seven thousand OR ORDER

0108 10/2

Rs. XX167400 P X

- 9
- 8
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- 3
- 2
- 

ધી ગુજરાત સ્ટેટ કો-ઓપરેટીવ બેંક લી  
ટીલાક માર્ગ, અમદાવાદ - ૩૮૦ ૦૦૧  
The Gujarat State Co-op. Bank Ltd  
Tilak Road, Ahmedabad - 380 001  
GSC7 CA MBR 'B'

For MORBINAGARIK SAHAKARI BANK LTD.

[Signature]  
Manager / Accountant / Officer / Clerk

"561351" 3801240021

11

TRUE COPY

THE GUJARAT STATE CO-OP. BANK LTD.

[Signature]  
MANAGER  
09/05/03

THE GUJARAT STATE CO-OP. BANK LTD.  
SAHAKAR BHAVAN, TILAK ROAD,  
AHMEDABAD - 380 001.,  
STATEMENT OF ACCOUNTS

MORBI NAG. SAH. COOP. BANK (MORBI)  
DR. SHYAMPRASAD MUKHARJI BHAWAN  
OPP. LOHANA VIDHYARTHI BHAWAN  
NR. DR. KUNPARABEN HOSPITAL  
MORBI 363641

A/C. TYPE: CU A/C. NO.: 10100  
DATE FROM: 01/01/2002 TO 30/04/2002  
LIMIT: - 0 D.P.:  
INTEREST RATE: 0.00  
PAGE NO.: 7

| DATE       | CHQNO.         | DISCRIPTION | WITHDRAWAL  | DEPOSIT     | BALANCE    |
|------------|----------------|-------------|-------------|-------------|------------|
|            | 189933         | TO CLG      | 5075.00     |             |            |
|            | 189937         | TO CLG      | 9520.00     |             |            |
|            | 189943         | TO CLG      | 5746.00     |             |            |
|            | 189935         | TO CLG      | 6966.60     |             |            |
|            | 189936         | TO CLG      | 6483.70     |             |            |
|            | 504970         | BY TRF      |             | 500000.00   | 942279.81  |
| 6/02/2002  |                | MAS         |             | 139837.00   |            |
|            | 189945         | BY TRF      |             |             |            |
|            | 189946         | TO CLG      | 51000.00    |             |            |
|            | 189942         | TO CLG      | 12000.00    |             |            |
|            | 189947         | TO CLG      | 10618.00    |             |            |
|            | 167199         | TO CLG      | 3205.00     |             |            |
|            | 167187         | TO CLG      | 100.00      |             |            |
|            |                | TO CLG      | 250.00      |             | 1004943.81 |
| 7/02/2002  |                | MAS         |             |             |            |
|            | 189949         | BY TRF      |             | 5640.00     |            |
|            |                | TO CLG      | 32252.00    |             | 978331.81  |
| 6/03/2002  |                | MAS         |             |             |            |
|            | 189957         | BY TRF      |             | 13056.00    |            |
|            | 189948         | TO CLG      | 3112.00     |             |            |
|            | 189955         | TO CLG      | 16000.00    |             |            |
|            | 189950         | TO CLG      | 24000.00    |             |            |
|            | 189956         | TO CLG      | 50000.00    |             |            |
|            | 189951         | TO CLG      | 3115.00     |             |            |
|            | 189968         | TO CLG      | 920.00      |             |            |
|            | 189961         | TO CLG      | 2750722.22  |             |            |
|            | 504988, 504994 | TO CLG      | 10000000.00 |             |            |
|            |                | BY TRF      |             | 13000000.00 | 1143518.59 |
| 7/03/2002  |                | MAS         |             |             |            |
|            | 189962         | BY TRF      |             | 40000.00    |            |
|            | 189963         | TO CLG      | 30500.00    |             |            |
|            |                | TO CLG      | 30500.00    |             | 1122518.59 |
| 8/03/2002  |                |             |             |             |            |
|            | 189959         | TO CLG      | 10718.00    |             |            |
|            | 189952         | TO CLG      | 11200.00    |             |            |
|            | 189954         | TO CLG      | 45000.00    |             |            |
|            | 189953         | TO CLG      | 15515.00    |             | 1040085.59 |
| 9/03/2002  |                |             |             |             |            |
|            | 189960         | TO CLG      | 70000.00    |             |            |
|            | 189969         | TO CLG      | 28000.00    |             |            |
|            | 189970         | TO CLG      | 18608.00    |             |            |
|            | 189958         | TO CLG      | 17641.00    |             |            |
|            | 189972         | TO CLG      | 22710.14    |             | 883126.45  |
| 10/03/2002 |                | MAS         |             |             |            |
|            |                | BY TRF      |             | 23242.00    |            |

THE GUJARAT STATE CO-OP. BANK LTD.  
SAHAKAR BHAVAN, TILAK ROAD,  
AHMEDABAD - 380 001.,  
STATEMENT OF ACCOUNTS

MORBI NAG. SAH. COOP. BANK (MORBI)  
DR. SHYAMPRASAD MUKHARJI BHAWAN  
OPP. LOHANA VIDHYARTHI BHAWAN  
NR. DR. KUNPARABEN HOSPITAL  
MORBI 363641

A/C. TYPE: CU A/C. NO.: 101  
DATE FROM: 01/01/2002 TO 30/04/2002  
LIMIT: 0 D.P.:  
INTEREST RATE: 0.00  
PAGE NO.: 10

| DATE       | CHQNO.  | DISCRIPTION | WITHDRAWAL | DEPOSIT   | BALANCE    |
|------------|---------|-------------|------------|-----------|------------|
|            | 561311  | TO CLG      | 20800.00   |           |            |
|            | 561346  | TO CLG      | 2443.00    |           |            |
|            | 561347  | TO CLG      | 41000.00   |           |            |
|            | 510240  | BY TRF      |            | 700000.00 | 1307121.00 |
| 09/04/2002 | MAS     | BY TRF      |            | 100000.00 |            |
|            | 561348  | TO CLG      | 960.00     |           |            |
|            | 561307  | TO CLG      | 1294.00    |           |            |
|            | 561352  | TO CLG      | 8479.00    |           |            |
|            | 561349  | TO CLG      | 3295.00    |           |            |
|            | 561304  | TO CLG      | 3485.00    |           |            |
|            | 561335  | TO CLG      | 12209.36   |           | 1377399.20 |
| 10/04/2002 | 999 MAS | TO TRF      | 7235.00    |           |            |
|            | 561353  | TO CLG      | 96500.00   |           |            |
|            | 561341  | TO CLG      | 8050.00    |           | 1265614.00 |
| 11/04/2002 | 999 MAS | TO TRF      | 1690.00    |           |            |
|            | 41, 42  | BY CLG      |            | 4000.00   |            |
|            | 561358  | TO CLG      | 9717.00    |           |            |
|            | 561356  | TO CLG      | 16107.00   |           |            |
|            | 561355  | TO CLG      | 10000.00   |           |            |
|            | 561323  | TO CLG      | 25521.00   |           |            |
|            | 561309  | TO CLG      | 4501.60    |           |            |
|            | 561363  | TO CLG      | 13204.00   |           |            |
|            | 561362  | TO CLG      | 49255.00   |           |            |
|            | 561351  | TO CLG      | 167400.00  |           | 972218.00  |
| 12/04/2002 | 561308  | TO CLG      | 72000.00   |           |            |
|            | 561334  | TO CLG      | 26000.00   |           |            |
|            | 561318  | TO CLG      | 50000.00   |           |            |
|            | 561366  | TO CLG      | 4240.00    |           |            |
|            | 561357  | TO CLG      | 2236.00    |           |            |
|            | 561364  | TO CLG      | 4839.00    |           |            |
|            | 561365  | TO CLG      | 4296.00    |           | 808607.00  |
| 13/04/2002 | MAS     | BY TRF      |            | 21104.00  |            |
|            | 561361  | TO CLG      | 29200.00   |           |            |
|            | 561359  | TO CLG      | 29600.00   |           |            |
|            | 561360  | TO CLG      | 29310.00   |           |            |
|            | 561343  | TO CLG      | 5793.00    |           |            |
|            | 561370  | TO CLG      | 7480.00    |           |            |
|            | 561373  | TO CLG      | 1895.00    |           |            |
|            | 561369  | TO CLG      | 6723.00    |           | 719710.00  |
| 15/04/2002 | MAS     | BY TRF      |            | 33850.00  |            |



[illegible]

[illegible]

૩૧૩૧ થી બોતનાં બહારીય નાણાં ગણતરી મિત્રપુરથી -  
 પરીક ઉપરનાં વાળની મેળવી મિત્રપુરથી તે જણી ચાલ્યું  
 બોતનાં ગણતરી મેળવી નામની ૩૧૩૧ થી બોતનાં  
 થીરોને કી ચાલિયાલ કોઈ કોઈને કોઈને કોઈને કોઈને  
 કોઈને ① ચાલનાં વાળ ② પિરે વળે ચાલનાં કોઈને ૨૨  
 મોડી ૫૨ મેળવેને કોઈને કોઈને ચુ-નાં ચાલનાં ③  
 ચાલનાં કોઈને ૨ મેળવે વાળ ચાલે પિરેનાં કોઈને  
 ૩૧૩૧ થી ગણતરી ચાલનાં મેળવી ગણતરી કોઈને ૫૨  
 મેળવેને કોઈને કોઈને ચુ-નાં ચાલનાં વાળ ચાલે  
 ચાલ મેળવી ના. ૩૧ થી ગણતરી મિત્રપુરથી પરીકનાં  
 નાં ગણતરી ૩૧ ૬, ૨૭, ૭૦ ૩૨૨૧- નાં ૩૧ ૬, ૨૭, ૭૦ નાં  
 મેળવે ના. મેળવે ચાલે કોઈ કોઈ નાં નાં ગણતરી  
 ચાલે ચાલે મેળવી ઉપરનાં કોઈ કોઈનાં મેળવે પરીક ૩૦૫  
 મેળવે ચાલનાં ના. કોઈ કોઈ વાળ ચાલે કોઈ કોઈનાં નાં  
 ૨૦૫૨ મેળવે નાં ૩૧ થી ૫૨ વાળ કોઈનાં કોઈને  
 થી ચાલે ૩૧૩૧ થી ચાલે ચાલે ચાલે નાં  
 ૩૧૩૧ થી ૩૧ થી ગણતરી ૨૦૫૨ થી ગણતરી ૩૧૩૧ થી  
 મેળવી નાં ગણતરી મિત્રપુરથી પરીકનાં નાં  
 ગણતરી ૩૧ થી ૫૨ થી ચાલે ગણતરી ૩૧ થી ચાલે  
 ગણતરી ૨૦૫૨ થી ૩૧ થી ① ૨૦૫૨ થી ૩૧ થી  
 ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫ ⑬ ⑭ ⑮ ⑯ ⑰ ⑱ ⑲ ⑳ ㉑ ㉒ ㉓ ㉔ ㉕ ㉖ ㉗ ㉘ ㉙ ㉚ ㉛ ㉜ ㉝ ㉞ ㉟ ㊀ ㊁ ㊂ ㊃ ㊄ ㊅ ㊆ ㊇ ㊈ ㊉ ㊐ ㊑ ㊒ ㊓ ㊔ ㊕ ㊖ ㊗ ㊘ ㊙ ㊚ ㊛ ㊜ ㊝ ㊞ ㊟ ㊠ ㊡ ㊢ ㊣ ㊤ ㊥ ㊦ ㊧ ㊨ ㊩ ㊰ ㊱ ㊲ ㊳ ㊴ ㊵ ㊶ ㊷ ㊸ ㊹ ㊺ ㊻ ㊼ ㊽ ㊾ ㊿  
 ગણતરી ૩૦૫૨ થી ૩૧ થી ① ૨૦૫૨ થી ૩૧ થી  
 ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫ ⑬ ⑭ ⑮ ⑯ ⑰ ⑱ ⑲ ⑳ ㉑ ㉒ ㉓ ㉔ ㉕ ㉖ ㉗ ㉘ ㉙ ㉚ ㉛ ㉜ ㉝ ㉞ ㉟ ㊀ ㊁ ㊂ ㊃ ㊄ ㊅ ㊆ ㊇ ㊈ ㊉ ㊐ ㊑ ㊒ ㊓ ㊔ ㊕ ㊖ ㊗ ㊘ ㊙ ㊚ ㊛ ㊜ ㊝ ㊞ ㊟ ㊠ ㊡ ㊢ ㊣ ㊤ ㊥ ㊦ ㊧ ㊨ ㊩ ㊰ ㊱ ㊲ ㊳ ㊴ ㊵ ㊶ ㊷ ㊸ ㊹ ㊺ ㊻ ㊼ ㊽ ㊾ ㊿  
 ગણતરી ૩૦૫૨ થી ૩૧ થી ① ૨૦૫૨ થી ૩૧ થી  
 ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫ ⑬ ⑭ ⑮ ⑯ ⑰ ⑱ ⑲ ⑳ ㉑ ㉒ ㉓ ㉔ ㉕ ㉖ ㉗ ㉘ ㉙ ㉚ ㉛ ㉜ ㉝ ㉞ ㉟ ㊀ ㊁ ㊂ ㊃ ㊄ ㊅ ㊆ ㊇ ㊈ ㊉ ㊐ ㊑ ㊒ ㊓ ㊔ ㊕ ㊖ ㊗ ㊘ ㊙ ㊚ ㊛ ㊜ ㊝ ㊞ ㊟ ㊠ ㊡ ㊢ ㊣ ㊤ ㊥ ㊦ ㊧ ㊨ ㊩ ㊰ ㊱ ㊲ ㊳ ㊴ ㊵ ㊶ ㊷ ㊸ ㊹ ㊺ ㊻ ㊼ ㊽ ㊾ ㊿  
 ગણતરી ૩૦૫૨ થી ૩૧ થી ① ૨૦૫૨ થી ૩૧ થી  
 ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫ ⑬ ⑭ ⑮ ⑯ ⑰ ⑱ ⑲ ⑳ ㉑ ㉒ ㉓ ㉔ ㉕ ㉖ ㉗ ㉘ ㉙ ㉚ ㉛ ㉜ ㉝ ㉞ ㉟ ㊀ ㊁ ㊂ ㊃ ㊄ ㊅ ㊆ ㊇ ㊈ ㊉ ㊐ ㊑ ㊒ ㊓ ㊔ ㊕ ㊖ ㊗ ㊘ ㊙ ㊚ ㊛ ㊜ ㊝ ㊞ ㊟ ㊠ ㊡ ㊢ ㊣ ㊤ ㊥ ㊦ ㊧ ㊨ ㊩ ㊰ ㊱ ㊲ ㊳ ㊴ ㊵ ㊶ ㊷ ㊸ ㊹ ㊺ ㊻ ㊼ ㊽ ㊾ ㊿

ચાલનાં બહારીય ગણતરી મિત્રપુરથી પરીકનાં  
 નાં મેળવી મેળવેને કોઈને કોઈને ચુ-નાં ચાલનાં  
 મેળવે ના. મેળવે ૨૦૫૨ થી કોઈ કોઈને મેળવે કોઈને  
 ચાલનાં કોઈને ૫૨ વાળ કોઈને કોઈને ૨૦૫૨ થી  
 ગણતરી મિત્રપુરથી પરીક નાં ગણતરી ૩૧૩૧ થી  
 પરીક ગણતરી ૩૧૩૧ થી ૩૧ થી ચાલે ચાલે  
 ચાલે મેળવે ૨૦૫૨ થી ૨૦૫૨ થી ૨૦૫૨ થી  
 ના. ૩૧૩૧ થી ૩૧ થી ૨૦૫૨ થી ૨૦૫૨ થી  
 નાં નાં નાં નાં નાં નાં નાં નાં નાં નાં

૩૦૫૨  
 થાંભળી દેખે

શ્રી ૧૧-મી માસિક ૨૨/૦૨ ૨૦૧૬ થી ૨૦૧૭ સુધી  
કુલ ૬૦૦૦૦૦ રૂ. ૧૯૭૦૩ નો વિલેટ ૭૦૦૦૦૦  
પાછા આપનાર અમારો ૧૩૩૧ થી ૩૫૫૫ થી ૭૦૦૦૦૦.  
૧૯૭૦૩ નો એ જાણનાર થાય છે એથી આપનાર  
૧૬ ૧૯૭૦૩ નો એ જાણ ૨૦૧૬ થી ૨૦૧૭ -  
જાણે થાય છે ૧૩૩૧ થી ૩૫૫૫ થી ૭૦૦૦૦૦  
એથી આપનાર. જાણ ૧૩૩૧ થી ૩૫૫૫ થી ૭૦૦૦૦૦  
આપનાર છે. ૧૩૩૧ થી ૩૫૫૫ થી ૭૦૦૦૦૦  
આપનાર થાય છે ૧૩૩૧ થી ૩૫૫૫ થી ૭૦૦૦૦૦.

આપના જાણ ૧૩૩૧ થી ૩૫૫૫ થી ૭૦૦૦૦૦  
આપનાર થાય છે.

આપના  
જાણ ૧૩૩૧  
જાણ ૩૫૫૫