13:51 2300363 TRUST CAPITAL 476

364431 - 37,00,000/- 364431/315

भारत सरकार
GOVERNMENT OF INDIA
10.50 प्रतिशत ऋण, 2014 का बंधे स्टाक
INSCRIBED STOCK
OF THE
10.50 PER CENT. LOAN, 2014

बही ऋण प्रमाणपत्र सं. BY00741 का मुंबई OF MUMBAI
BOOK DEBT CERTIFICATE No.

रुपये के लिए
for Rs. 37,00,000/-

29 अक्तूबर, 2014 को प्रतिदेय
REPAYABLE ON THE 29th DAY OF OCTOBER, 2014

मैं एतद्द्वारा यह प्रमाणित करता हूँ कि
I hereby certify that HDFC Bank Ltd. A/c II

को इस ऋण पर ब्याज सात दशमलव पांच शून्य प्रति वर्ष की दर से सरकारी स्टाक के पंजीकृत स्वामी हैं। इस ऋण पर ब्याज सात दशमलव पांच शून्य प्रति वर्ष की दर से अर्धवार्षिक किस्तों में दिया जाएगा।

is the registered proprietor of Rupees Thirty Seven lakhs only Government Stock of the Ten-and-a-half per cent. Loan, 2014 which will bear interest at Ten-and-a-half per cent. per annum, payable half-yearly from the 29-4-2002

लोक ऋण कार्यालय
भारतीय रिज़र्व बैंक
Public Debt Office
Reserve Bank of India
मुंबई
स्थान MUMBAI
Date 29 APR 2002
BY00741

गवर्नर, भारतीय रिज़र्व बैंक,
Governor, Reserve Bank of India.
के मुख्य महाप्रबंधक
for Chief General Manager
Maharashtra and Goa

केवल द्वारा महाप्रबंधक/उप महाप्रबंधक/सहायक महाप्रबंधक/वरिष्ठ प्रबंधक
Not transferable by endorsement

इस स्टाक संबंधी नियमन के लिए कृपया पीछे देखें
For Rules regarding transfer of Stock please see reverse of this Certificate

8 000 432 003

- 37,00,000 -

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

1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are free of stamp duty.

2 A separate blank transfer deed annexed to this Certificate may be used for the purpose. It must be executed by the proprietor or his attorney and in the latter case, it must be supported by a power of attorney, properly stamped.

3 In the case of sale this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.

4 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a minimum of Re. 1/- is payable on each new Stock Certificate issued in respect of sub-division.

5 Stock may be transferred between Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office where books it is desired to be transferred.

6 Interest on Stock is paid on Warrants issued by the Public Debt Office seven days before the due date of the Stock Certificate and payable at the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, be ordered in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.

7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office..... (Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. (The written request mentioned above must be made in the proper Book form, copies of which may be obtained from the Public Debt Office)

8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "Ex-warrant."

9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as early as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.

10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to ensure it will reach the proprietor after the payment of such interest.

## MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager / Asstt. Gen. Manager |
|---|---|---|---|---|
| NTT-1 TIRHO 172/2002 | 29 APR 2002 | Larsen & Toubro Gratuity Fund | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

18/10/2002 13:51 [illegible] [illegible] PAGE 03

474

**Trust Capital**
Services (India) Pvt. Ltd.
22/28, Rajabahadur Compound, 30 Bombay Samachar Marg, Fort, Mumbai - 400 001
Phone : 2350501, 2351873 - 82 (10 Lines)
Fax : 022 - 235 1869

Deal Ref No :DT0670306/2001-02

Date : 20/03/2002

To,
L & T OFFICERS & SUPERVISORY STAFF PROVIDENT FUND
PAWAI WORKS,SAKIVIHAR ROAD,,
GATE NO-5,PAC,
MUMBAI - 4000

KIND ATTENTION : MR. CHETAN MEHTA

Dear Sir,

We confirm having sold the following security, the details of which are as under :

| | | |
|---|---|---|
| Nature of Transaction | : | Your Purchase |
| Issuer of Security | : | GOI |
| Name of Security | : | 10.50% GOI LOAN 2014 |
| Maturity Date | : | 29/10/2014 |
| Coupon Rate : | : | 10.50% |
| Interest Dates | : | 29/4 - 29/10 |
| Deal Date | : | 20/03/2002 |
| Settlement Date | : | 21/03/2002 |
| Face Value | : | Rs. 1437000.00 |
| Rate | : | 121.5000% |
| Amount | : | Rs. 1745955.00 |
| Add Acc. Interest(142 Days | : | Rs. 59515.75 (29/10/2001 - 21/03/2002) |
| Settlement Amount | : | Rs. 1805470.75 |
| Mode of Delivery | : | Physical |
| Mode of Payment | : | HIGH VALUE CHEQUE |
| Payment in Favour of | : | TRUST CAPITAL SERVICES (INDIA) PVT. LTD. |

The Deal Confirmation is issued in duplicate. Kindly acknowledge on the duplicate copy of the confirmation and send it back to us.

Any discrepancy in the above should be brought to our notice immediately

Yours truly yours,
For, TRUST CAPITAL SERVICES(INDIA) PVT. LTD.,

(Authorised Signatory)

We hereby confirm the deal
For, L & T OFFICERS & SUPERVISORY STAFF PROVIDENT FUND ,

(Authorised Signatory)

**Trust Capital**
Services (India) Pvt. Ltd.
22/28, Rajabahadur Compound, 30 Bombay
Samachar Marg, Fort, Mumbai - 400 001
Phone : 2350500, 2351873 - 82 (10 Lines)
Fax : 022 - 235 1880

Deal Ref No :DT0670/306/2001-02

Date : 20/03/2002

To.
L & T OFFICERS & SUPERVISORY STAFF PROVIDENT FUND
PAWAI WORKS,SAKIVIHAR ROAD,,
GATE NO-5,PAC,
MUMBAI - 4000

KIND ATTENTION : MR. CHETAN MEHTA

Dear Sir,

We confirm having sold the following security, the details of which are as under :

| | | |
|---|---|---|
| Nature of Transaction | : | Your Purchase |
| Issuer of Security | : | GOI |
| Name of Security | : | 10.50% GOI LOAN 2014 |
| Maturity Date | : | 29/10/2014 |
| Coupon Rate : | : | 10.50% |
| Interest Dates | : | 29/4 - 29/10 |
| Deal Date | : | 20/03/2002 |
| Settlement Date | : | 21/03/2002 |
| Face Value | : | Rs. 1437000.00 |
| Rate | : | 121.5000% |
| Amount | : | Rs. 1745955.00 |
| Add Acc. Interest(142 Days | : | Rs. 59515.75 (29/10/2001 - 21/03/2002) |
| Settlement Amount | : | Rs. 1805470.75 |
| Mode of Delivery | : | Physical |
| Mode of Payment | : | HIGH VALUE CHEQUE |
| Payment in Favour of | : | TRUST CAPITAL SERVICES (INDIA) PVT. LTD. |

The Deal Confirmation is issued in duplicate. Kindly acknowledge on the duplicate copy of the confirmation and send it back to us.

Any discrepancy in the above should be brought to our notice immediately.

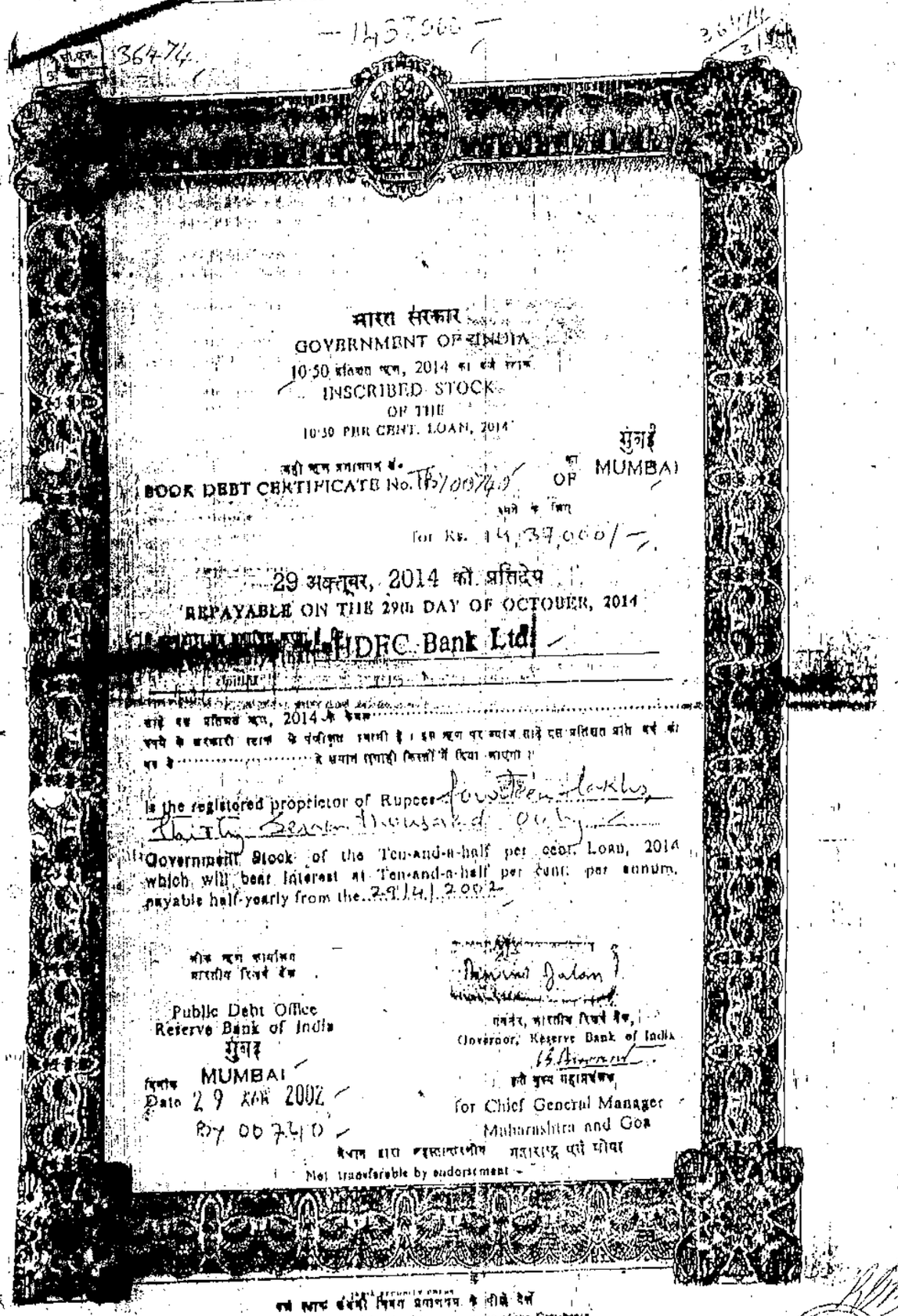
Very truly yours,
For, TRUST CAPITAL
SERVICES(INDIA) PVT. LTD.,

(Authorised Signatory)

We hereby confirm the deal
For, L & T OFFICERS & SUPERVISORY STAFF
PROVIDENT FUND ,

(Authorised Signatory)

32, 4th Floor, Shree Krishna Centre, Mithakali Six Roads, Navarangpura, Ahmedabad - 380 009
Phone : 6421590 - 91, 6563503 / 6401953, 6442430, 6465624 Fax : 079 - 6431238
Web Site : itrustcapital.com



भारत सरकार
GOVERNMENT OF INDIA
10·50 प्रतिशत ऋण, 2014 का बंधे स्टाक
UNSCRIBED STOCK
OF THE
10·50 PER CENT. LOAN, 2014

मुंबई
OF MUMBAI

बही ऋण प्रमाणपत्र सं. TP/00740
BOOK DEBT CERTIFICATE No.

रुपये के लिए
for Rs. 14,37,000/-

29 अक्तूबर, 2014 को प्रतिदेय
REPAYABLE ON THE 29th DAY OF OCTOBER, 2014

HDFC Bank Ltd

बांड एवं प्रतिभूति ऋण, 2014 के केवल
रुपये के सरकारी स्टाक के पंजीकृत स्वामी है । इस ऋण पर ब्याज बांड एवं प्रतिभूति प्रति वर्ष को
एवं से ..... के समान छमाही किस्तों में दिया जाएगा ।

is the registered proprietor of Rupees Fourteen lakhs Thirty Seven thousand only

Government Stock of the Ten-and-a-half per cent. Loan, 2014 which will bear interest at Ten-and-a-half per cent. per annum, payable half-yearly from the 29/04/2002

ऋण ऋण कार्यालय
भारतीय रिजर्व बैंक
Public Debt Office
Reserve Bank of India
मुंबई
MUMBAI
दिनांक
Date 29 APR 2002
RY 007410

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

कृते मुख्य महाप्रबंधक,
for Chief General Manager
Maharashtra and Goa

केवल बांड एवं प्रतिभूति ऋण महाराष्ट्र एवं गोवा

Not transferable by endorsement

इस स्टाक संबंधी निर्गत प्रमाणपत्र के लिये देखें
For Rules regarding Inscribed Stock please see reverse of this Certificate

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

1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are free of stamp duty.

2 A separate blank transfer deed annexed to this Certificate may be used for the purpose. It must be executed by the proprietor or his attorney and in the latter case, it must be supported by a power of sale, properly stamped.

3 In the case of sale this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.

4 No fee is charged on the issue of Stock Certificates except in cases of mutilation. A fee of Rs. 25/- per cent with a minimum of Rs. 1/- is payable on each new Stock Certificate issued in respect of sub-division.

5 Stock may be transferred between Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office in whose books it is desired to be transferred.

6 Interest on Stock is paid on warrants issued by the Public Debt Office without production and surrender of the Stock Certificate and payable at the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, to be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deduction the commission thereon.

7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office..... (Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).

8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "pro-forma".

9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given thereby will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as payable, but the Public Debt Office will not undertake to post them the day before the warrant is payable.

10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to record it until after the payment of such interest.

## MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager / Asst. Gen. Manager |
|---|---|---|---|---|
| NTRL TIRN. 473 2002 | 29 APR 2002 | Forest & Tourism Office and Ex-Officio Secretary Govt. of Arunachal Pradesh Itanagar | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

Trust Capital
Services (India) Pvt. Ltd.
22/28, Rajabahadur Compound, 30 Bombay Samachar Marg, Fort, Mumbai - 400 001
Phone : 2350500, 2351873 - 82 (10 Lines)
Fax : 022 - 235 1880

Deal Ref. No. :DT0670/303/2001-02

Date : 15/03/2002

To,
TENGL GRATUITY FUND
PAWAI WORKS, SAKIVIHAR ROAD,
GATE NO.5, PAC,
MUMBAI

KIND ATTENTION : MR. CHETAN MEHTA

Dear Sir,

We confirm having sold the following security, the details of which are as under :

| | | |
|---|---|---|
| Nature of Transaction | : | Your Purchase |
| Issuer of Security | : | GOI |
| Name of Security | : | 10.30% GOI LOAN 2014 |
| Maturity Date | : | 29/10/2014 |
| Coupon Rate | : | 10.30% |
| Interest Dates | : | 29/4 - 29/10 |
| Deal Date | : | 15/03/2002 |
| Settlement Date | : | 15/03/2002 |
| Face Value | : | Rs. 62000.00 |
| Rate | : | 121.5000% |
| Amount | : | Rs. 75330.00 |
| Add Acc. Interest(136 Days) | : | Rs. 2459.33 (29/10/2001 - 15/03/2002) |
| Settlement Amount | : | Rs. 77789.33 |
| Mode of Delivery | : | Physical |
| Mode of Payment | : | STANDARD CHARTERED TRANSFER CHEQUE |
| Payment in Favour of | : | TRUST CAPITAL SERVICES (INDIA) PVT. LTD. |

The Deal Confirmation is issued in duplicate. Kindly acknowledge on the duplicate copy of the confirmation and send it back to us.

Any discrepancy in the above should be brought to our notice immediately

We hereby confirm the deal

Very truly yours,
For, TRUST CAPITAL SERVICES (INDIA) PVT. LTD.,

M.V. Ramachandran
(Authorised Signatory)

For, TENGL GRATUITY FUND.

(Authorised Signatory)

**Trust Capital**
Services (India) Pvt. Ltd.
22/28, Rajabahadur Compound, 30 Bombay
Samachar Marg, Fort, Mumbai - 400 001
Phone : 2350500, 2351873 - 82 (10 Lines)
Fax : 022 - 235 1880

Date : 3/6/2002

To,
Tongal Gratuity Fund.
Pawai Works, Sakivihar Road,
Gate No.5,I'AC,
Mumbai.

Kind attn : Mr.Chetan Mehta

Dear Sir,

Enclosed please find 01 certificate of 10.50% GOI 2014, face value Rs.62,000/00 duly transferred in your name vide our Deal Ref NoDT670/S03/2001-02.The details are as follows.

| Cert No | Face Value |
|---|---|
| BY00745 | 62,000.00 |

Kindly acknowledge the same.

Thanking You,

Yours truly,
For TRUST CAPITAL SERVICES (INDIA) PVT. LTD.

Authorised Signatory

10/2002 13:51 2368963

4980

= 62,000=

38098

# भारत सरकार
# GOVERNMENT OF INDIA

10.50 प्रतिशत ऋण, 2014 का बही खाते
INSCRIBED STOCK
OF THE
10.50 PER CENT. LOAN, 2014

बही ऋण प्रमाणपत्र सं.
BOOK DEBT CERTIFICATE No. BY00745 OF मुंबई
MUMBAI

रुपये के लिए
for Rs. 62,000/-

29 अक्तूबर, 2014 को प्रतिदेय
REPAYABLE ON THE 29th DAY OF OCTOBER, 2014

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

साढ़े दस प्रतिशत ऋण, 2014 के केवल ..... रुपये के सरकारी स्टाक के पंजीकृत स्वामी हैं। इस ऋण पर ब्याज यानी दस प्रतिशत प्रति वर्ष, की दर से ..... छमाही किस्तों में दिया जाएगा।

is the registered proprietor of Rupees Sixty thousand only

Government Stock of the Ten-and-a-half per cent. Loan, 2014 which will bear interest at Ten-and-a-half per cent. per annum, payable half-yearly from the 29.04.2002

लोक ऋण कार्यालय
भारतीय रिज़र्व बैंक
Public Debt Office
Reserve Bank of India

दिनांक
Date 21-05-2002

BY00745

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

मुख्य महाप्रबंधक
for Chief General Manager

केवल हस्तांतरणीय
Not transferable by endorsement

स्टॉक संबंधी नियमों के लिए प्रमाणपत्र के पीछे देखें
For Rules regarding Inscribed Stock please see reverse of the Certificate

8 000 432 003

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

1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are free of stamp duty.

2 A separate blank transfer deed annexed to this Certificate may be used for the purpose. It must be executed by the proprietor or his attorney and in the latter case, it must be supported by a power of sale, properly stamped.

3 In the case of sale this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.

4 No fee is charged on the basis of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a maximum of Rs. 1/- is payable on each new Stock Certificate issued in respect of sub-division.

5 Stock may be transferred between Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be transferred.

6 Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, to be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.

7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office.....(Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or his written request to that effect has been duly received at the Public Debt Office concerned, to a recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).

8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred, "ex-warrant."

9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.

10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. Where any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to record it until after the payment of such interest.

## MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Title(s) of Transferee(s) | Initials | Signature of Manager / Asst. Gen. Manager |
|---|---|---|---|---|
| [illegible] FER/ NOC/ 865/ 2002-03 | 07 MAY 2002 | Tengl Gratuity Fund. | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

10/10/2005 13:34:51 [illegible] PAGE 05

481

# Giltedge Management Services Ltd.

103, Liberty Apartment, 80-A Sarojini Road, Behind McDonald's, Vile Parle(W), Mumbai - 400056, Tele/Fax: 022 - 6154710

HOME TRADE LTD.

TOWER 3, 5TH FLOOR,
INTERNATIONAL INFOTECH PARK,
VASHI,NAVI MUMBAI
NAVI MUMBAI
0
022-7812444/7812550/7812545
022-7812548/7812653

Bill Number: 04/2002 / 467

Date: 05-Apr-2002

Sir/Madam,

**This is to confirm the following transaction.**

Transaction details:

| Scrip Name | Maturity Date | Coupon Rate | Interest Date | Facevalue | Put Date | Call Date |
|---|---|---|---|---|---|---|
| MKVDC 12.90% 2005 | 31-Aug-2005 | 12.90 | 30-Apr-2001<br>31-Oct-2000 | 100.00 | | |

| Nature of Transaction | Deal Date | Settlement Date | LIP Date | Mode Of Settlement | Delivery Period |
|---|---|---|---|---|---|
| PURCHASE | 05-Apr-2002 | 06-Apr-2002 | 30-Apr-2002 | PHY | SPOT |

| Deal value | Rate | Principal Amount | Int Days | Accrued Interest | Due Amount |
|---|---|---|---|---|---|
| 15,000,000 | 75.00 | 11,250,000.00 | 24 | -127232.88 | 11,122,767.12 |

Consideration Rs. ELEVEN MILLION ONE HUNDRED TWENTY-TWO THOUSAND SEVEN HUNDRED SIXTY-SEVEN AND TWELVE PAISE

Kindly return the duplicate copy duly signed in confirmation of the deal.

Kindly note that this is a computer generated statement and hence it is valid without signature in case of fax only.

I. T. Pan Number: AAACG1351R

For GILTEDGE MANAGEMENT SERVICES LIMITED,

HOME TRADE LTD. MUMBAI

Authorised Signatory

(६०५)

समन्स

(क.प्र.सं. कलम ६१ अन्वये)

मुंबई दि. २२.८.०२

प्रती,

मा. व्यवस्थापक,
जनता सहकारी बँक लि. पुणे,
शाखा - कोहिनूर मुंबई -

आपणास आदेश देण्यात येत आहे की, रहिवासी - कोतवाली पो. स्टे. अमरावती-शहर गुन्हा नं. ७१/०२ कलम ४०६, ४०९, ४२०, ३४ भा.दं.वि. सह गुन्ह्यासंदर्भात आरोपी - नेमाज डोनीवाल लोट वा. मुंबई यांना आपले कार्यालयात २०फेब्रो-०२ रोजी दुपारी होणाऱ्या तपासी अधिकाऱ्यांसमोर सरकारी कामास हजर रहण्याकरिता, आदेश.

सदर हजर न राहिल्यास सरकारी कामे हे आपण आज दि. २२.८.०२ रोजी स्वतः आमचे कार्यालयात हजर राहून, सदर गुन्ह्याचे तपासात आदेश दुरीत आहे.

22.8.02
(ए. [illegible])
सहा. पोलीस [illegible]
पोलीस स्टेशन कोतवाली,
अमरावती. (शहर)

E06

(४) आरोपी क्रमांक १ याने [illegible] याच्याकडे [illegible] आढळून आल्याने [illegible] याच्याविरुद्ध [illegible] याच्याविरुद्ध [illegible] देण्यात येत आहे.

(५) आरोपी क्रमांक १ आरोपी यांनी [illegible] दिनांक [illegible] रोजी [illegible] याचेकडे [illegible] याच्याकडून [illegible] याच्याविरुद्ध [illegible] देण्यात येत आहे.

12.06.23
(ए. [illegible])
[illegible]
पोलीस [illegible]
अमरावती (ग्रा.)

(EOC) 485

# JANATA SAHAKARI BANK LTD., PUNE

(SCHEDULED BANK)

Mumbai Regd. Off. : 71/73, Botawala Bldg., Alkesh Dinesh Modi Marg, Opp. Mumbai Stock Exchange, Bldg., Ground Floor, Fort, Mumbai - 400 023.
Tel. : 263 0568 / 262 0461 • Fax : 262 0490

REF. : R.O. 3

DATE :

12-Aug-2002

To
Mr. Kureshi,
Asstt. police Inspector
Amravati city police station,
Dear Sir,

**Sub. : Credit facilities and securities given by M/s. Ketan Seth Ltd.**

**Re. : Your letter No. Nil dtd. 12.08.2002 and discussion with you in person.**

M/s. Ketan Seth & Co. Prop. Mr. Ketan Kantilal Seth is banking with us since 21.11.96 and enjoying the Cash Credit facility.

We have sanctioned a Cash Credit facilities of Rs. 20/- Crores (Twenty Crore) in March 2001 being renewal of previous facility. The securities offered and taken are in the from of Govt. Securities, Bonds and similarly the real estate as co-lateral security.

The debit balance in the Cash Credit account is Rs. 8,68,07,091.23 as on 11.08.2002 and the securities in the form of Bonds/Govt. Securities includes the Maharashtra Krishna Valley Bonds Rs. 150/- lacs No. 525,522,179,524,521. The Bonds are in the name of Amaravati Peoples Co-op Bank alongwith transfer deeds duly signed by the bank authorities having powers as per resolution. This security is offered to bank by Mr. Ketan Seth.

Cont.../-

# JANATA SAHAKARI BANK LTD., PUNE

(SCHEDULED BANK)

**Mumbai Regd. Off. :** 71/73, Botawala Bldg., Alkesh Dinesh Modi Marg, Opp. Mumbai Stock Exchange Bldg., Ground Floor, Fort, Mumbai - 400 023.
Tel. : 263 0508 / 262 0461 • Fax : 262 0490


REF. : R.O. 3

DATE :



As M/s. Ketan Seth & Co. is dealing in Govt. and other securities and Cash Credit for their business. The securities given to bank were used to change frequently according to sales and purchase.

Other securities offered by M/s. Ketan Seth & Co. are Punjab Electricity, Orissa Small Industries Corporation Ltd. & MSRDC Bonds etc. There is no other security in the name of Amravati people Co-op Bank except as mentioned above.

Mr. Ketan Seth has also offered a co-lateral security in the form of real estate of Rs. 344.43 lacs and Machinery Rs. 320.46 lacs.

Thanking you,

Yours faithfully,
JANATA SAHAKARI BANK LTD., PUNE

BRANCH MANAGER
FORT BRANCH

KETAN SHETH :

| SR. NO. | SECURITY | (F.V.) AMOUNT | CERTIFICATE NO. | NO. OF BONDS |
|---|---|---|---|---|
| 1. | 13.90 % The Orissa Small Industries Corporation Ltd. | 10 Lacs | 0018 | 10 (1941 - 50) |
| 2. | ---------- " ---------- | 1 Lac | 0035 | 01 (1975 - 00) |
| 3. | ---------- " ---------- | 1 Lac | 0036 | 01 (1976 - 00) |
| 4. | ---------- " ---------- | 1 Lac | 0037 | 01 (1977) |
| 5. | ---------- " ---------- | 1 Lac | 0038 | 01 (1978) |
| 6. | ---------- " ---------- | 1 Lac | 0039 | 01 (1979) |
| 7. | ---------- " ---------- | 1 Lac | 0040 | 01 (1980) |
| 8. | ---------- " ---------- | 1 Lac | 0041 | 01 (1981) |
| 9. | ---------- " ---------- | 1 Lac | 0042 | 01 (1982) |
| 10. | 13.90 % PSEB BONDS | 10 Lacs | 0018 | 10(1940 - 1950) |
| 11. | 14.40 % | 10 Lacs | 0577 | 02 (1998 - 99) |
| 12. | ---------- " ---------- | 10 Lacs | 0578 | 02 (2000 - 01) |
| 13. | ---------- " ---------- | 10 Lacs | 0579 | 02 (2002 - 03) |
| 14. | ---------- " ---------- | 10 Lacs | 0580 | 02 (2004 - 05) |
| 15. | ---------- " ---------- | 10 Lacs | 0581 | 02 (2006 - 07) |
| 16. | 13.10 % MSRDC | 25 Lacs | LOA 5 | 25 (276234 - 276258) |
| 17. | M.K.V.D.C. | 25 Lacs | 525 | 25 (4713718 – 4713742) |
| 18. | M.K.V.D.C. | 25 Lacs | 522 | 25 (4713643 – 4713607) |
| 19. | M.K.V.D.C. | 50 Lacs | 179 | 50 (4680845 – 4680894) |
| 20. | M.K.V.D.C. | 25 Lacs | 524 | 25 ( 4713693 – 4713717) |
| 21. | M.K.V.D.C. | 25 Lacs | 521 | 25 (4713618 – 4713642) |
| 22. | 14.15 % MSRDC | 10 Lacs | 4250 | 10 (204086 – 204095) |
| 23. | 14.15 % MSRDC | 10 Lacs | 4249 | 10 (204076 – 204085) |
| | TOTAL | 273 Lacs | | |

488
E1

# जनता सहकारी बँक लि., पुणे.

(शेड्युल्ड बँक)

मुख्य कचेरी : १४४४, शुक्रवार पेठ, गोखले बाजीराव रोड, पुणे - ४११ ००२.
फोन : ४४१३२१८, ४४१३२१९, ४४१३८९४ • फॅक्स : ०२० - ४४१३४३०.
ई-मेल - jsbho@pn3.vsnl.net.in • वेबसाईट - www.janatabankpune.com

पत्र क्रमांक :

दिनांक : ७/११/२००२

प्रति
मा. श्री. [illegible]
[illegible]
[illegible]
[illegible]

वि. वि. [illegible] - ते [illegible] खाते बंद करणेबाबत

आपल्या खुलाशाचे संदर्भाने खालील प्रमाणे कार्यवाही केली आहे.

१) कर्ज मंजूरीपत्र दिनांक ०५/०३/२००१
कर्ज मंजूर रु. २० लाख
कर्जप्रकार - केश क्रेडीट

२) खातेउतारा सादर केला आहे.

३) डायरेक्टर पॉवर रजिस्टर नुसार दि. [illegible] रोजी खाते
प्रकाश [illegible] यांचे नावावर झाले आहे.

जमा - [illegible]

नावे - [illegible]

४) खाते बंद केल्याबाबत खातेदार यांचेवर बोजा नाही.

कळावे

आपला [illegible]

Janata Sahakari Bank Ltd. Pune
For [illegible]

Branch Manager

४७१

# जनता सहकारी बँक लि., पुणे.

(शेड्युल्ड बँक)

मुख्य कचेरी : १४४४, शुक्रवार पेठ, शोरले बाजीराव रोड, पुणे - ४११ ००२.

फोन : ४४५३२५८, ४४५३२५९, ४४५२८९४ ◆ फॅक्स : ०२० - ४४५३४३०.

संदर्भ : मु.क. सीओ/कर्ज/ ६६ /८६६ दिनांक 5/3/2001

प्रति,
शाखाव्यवस्थापक,
*फोर्ट शाखा.*

वि.वि.

आपल्या शाखेकडील खातेदार *श्री.केतन कांतीलाल शेठ, प्रोप्रा. मे.केतन शेठ ॲण्ड कंपनी* यांचे कर्जमागणी अर्जाचा विचार होवून मा.संचालक मंडळाचे दि.२/३/२००१ रोजीचे सभेत त्यांना रू.२० कोटी मात्रचे कॅशक्रेडीट कर्ज खालील अटींवर मंजूर करण्यात येत आहे.

| | |
|---|---|
| अर्जदार | - श्री.केतन कांतीलाल शेठ.<br>प्रोप्रा. केतन शेठ ॲण्ड कंपनी |
| कर्जप्रकार | - कॅशक्रेडीट. |
| कर्जमागणी | - रू.२० कोटी. |
| कर्ज मंजूर | - रू.२० कोटी. |
| मुदत | - १२ महिने. |
| व्याजदर | - द.सा.द.शे. १७ |
| तारण | - सरकारी रोखे, पी.एस.यू बॉण्डस |
| मार्जीन | - सरकारी रोखे व्याजदर १२% पेक्षा जास्त असल्यास १५%<br>सरकारी रोखे व्याजदर १२% किंवाकमी असल्यास २५%<br>पी.एस.यू. बॉण्डस २५%<br>सदरचे मार्जीन हे सिक्युरिटीजची फेसव्हॅल्यू + ॲक्रूड व्याज किंवा बाजारभावाने किंमत यातील कमीत कमी किंमतीवर राखणे. |

*इतर अटी*

१) खात्यावरील व्यवहार काटेकोरपणे तारणाच्या उचलपात्र रक्कमेनुसार नियंत्रित करणे.

२) तारण सिक्युरिटीजपैकी ज्या सिक्युरिटीज ' टान्स्फर बाय एंडॉर्समेंट व डिलीव्हरी या प्रकारातील [illegible] शिक्क्यानिशी सही घेवून, सही तपासून मार्जीन राखून रक्कम वापरू देणे.

Janata Sahakari Bank Ltd. Poona
RECEIVED
6/3/2001
Fort Branch, Mumbai.

४९०

# जनता सहकारी बँक लि., पुणे.

(शेड्युल्ड बँक)

मुख्य कचेरी : १४४४, शुक्रवार पेठ, बोल्हे बाजीराव रोड, पुणे - ४११ ००२.
फोन : ४४५३२५८, ४४५३२५९, ४४५२८९४ ◆ फॅक्स : ०२० - ४४५३४३०.

संदर्भ : मु. क. दि: क

३) ज्या सिक्युरिटीजचे बाबतीत संबंधित संस्थेकडे ट्रान्स्फरची नोंद झाल्याशिवाय मालकी हक्क बदलत नाहीत, अशा सिक्युरिटीज बँकेचे नांवे ट्रान्स्फर करून घेणे व नंतरच मार्जिन नुसार रक्कम वापरू देणे.

४) सिक्युरिटीजवरील ॲक्रूड व्याजाच्या रक्कमेची शाखास्तराचर वेळोवेळी खात्री करून घेणे.

५) परिशिष्ट अ नुसार कर्जकागदपत्रे करून घेणे.

६) सदर मंजूरी पत्राची एक प्रत अर्जदारांना देवून त्यांवरील मंजूरीपत्रातील अटी मान्य असल्याबाबतची सही शिक्क्यानिशीची प्रत शाखादप्तरी ठेवणे.

कळावे.

आपला विश्वासू

वरिष्ठ अधिकारी
कर्ज विभाग.

प्रत: श्री. केतन कांतीलाल शेठ,
प्रोप्रा. केतन शेठ ॲण्ड कंपनी.

डी/.

491

# JANATA SAHAKARI BANK LTD., PUNE

(SCHEDULED BANK)

Mumbai Regd. Off. : 71/73, Botawala Bldg., Alkesh Dinesh Modi Marg, Opp. Mumbai Stock Exchange Bldg., Ground Floor, Fort, Mumbai - 400 023.
Tel. : 263 0568 / 262 0461 • Fax : 262 0490

REF. : R.O. 3

DATE August 13, 2002

**Shri. A. U. Qureshi,**
**Dy. Inspector of Police,**
**Police Station City Kotwali,**
**Amravati (City),**
**Amravati.**

**Sub. : Information as regards Cr. Case No. 75/02 u/s 406,409,420,468 and 34 of the Indian Penal Code.**

**Ref. : 1. Your letter dtd. 12.08.2002 while camp at Mumbai.**
**2. Summons dtd. 12.08.2002 as per Sec.91 of CrPC.**

Respected Sir,

We are in receipt of your aforesaid letter and the summons pertaining to Criminal Case No. 75/2002. In the light thereof, we would like to inform you as follows :

M/s. Ketan Seth & Co. have availed of Cash Credit facility through C.C. A/C. No. 1295 from our Bank to the extent of Rs. 20 crores against the security of Govt. Bonds and on PSU Bonds. As against the said facility the said company lodged the Bond Nos. 521,522,524,525 and 179 of M.K.V.D.C. worth of Rs. 1,50,00,000/- in the series of 2000A. It may be pertinent to state here that the company has been dealing with us since 1993.

In view of your demand of the Govt. securities i.e. GOI 2014 Certificate No. NG151 and 166/62 belonging to the Amravati Peoples Co-op Bank Limited, Amravati, we may submit that our bank has not obtained the same. Our bank has obtained the securities of Public Sector undertaking i.e. M.K.V.D.C.

Cont.../-

HEAD OFFICE : 1444, Shukrawar Peth, Thorale Bajirao Road, PUNE - 411 002.
Phone : (020) 4453250, 4453250, 4452004 • Fax : 020-4453430

(E-91) 492

# JANATA SAHAKARI BANK LTD., PUNE

(SCHEDULED BANK)

Mumbai Regd. Off. : 71/73, Botawala Bldg., Alkesh Dinesh Modi Marg, Opp. Mumbai Stock Exchange Bldg., Ground Floor, Fort, Mumbai - 400 023.
Tel. : 263 0568 / 262 0461 • Fax : 262 0490

REF. : R.O. 3 : 2 : DATE :

It is respectfully submitted that the entire record of our bank in relation to the said cash credit facility and the securities therefore was placed before you for your inspection during your camp at Mumbai. Our bank has already handed over xerox copies of the bonds of M.K.D.V.C. given in security to us. We may state that our bank has first and prior claim over those bonds. As a result in the event of recovery of dues of our bank, is required to sell them out. Therefore, we may be allowed to retain actual physical possession of the said bonds in origin. At the same time, we undertake to preserve the original bonds of M.K.D.V.C. and produce the same as and when required by you or the court.

So far as your summons u/s 91 of Cr. PC is concerned, we are complying with the same immediately. We may be given in writing an acknowledgement of receipt of those Securities.

We may assure you of our fullest and wholehearted co-operation in the matter.

Thanking you,

Yours faithfully,
JANATA SAHAKARI BANK LTD., PUNE

BRANCH MANAGER
FORT BRANCH

HEAD OFFICE : 1444, Shukrawar Peth, Thorale Bajirao Road, PUNE - 411 002.
Phone : (020) 4453258, 4453259, 4452894 • Fax : 020-4453430

# JANATA SAHAKARI BANK LTD., PUNE

(SCHEDULED BANK)

Mumbai Regd. Off. : 71/73, Botawala Bldg., Alkesh Dinesh Modi Marg, Opp: Mumbai Stock Exchange Bldg., Ground Floor, Fort, Mumbai - 400 023.
Tel. : 263 0568 / 262 0461 • Fax : 263 0569

REF. : R.O. 3

DATE : १३.०८.२००२

प्रति,
मा. श्री. कुरेशी
सिटी कोतवाली पोलीस स्टेशन,
अमरावती शहर.

विषय : आपले दि. १२.०८.२००२ चे पत्रानुसार केतन शेठ यांनी त्यांच्या कर्जाशी तारण ठेवलेल्या शेक्युरिटीज् केतन शेठ व इतर कोणालाही देणे नसे या बाबत.

महोदय,

आपल्या उपरोक्त विषयाचे पत्रानुसार आपणास विनंती करण्यात येते की श्री. केतन शेठ यांनी बँकेकडून कॅशक्रेडीट स्वरुपात

घेतलेल्या कर्जास बँकेनी तारण घेतलेल्या शेक्युरिटीज् ज्या आमच्या बँकेच्या नांवावर आहेत वा ज्यांचे Transfer forms करुन बँकेच्या नांवावर transfer होणेसाठी दिलेल्या आहेत अशा सर्व शेक्युरिटीज् बँकेस विकण्यास वा त्याचा कर्ज परतफेडीसाठी विनीयोग करणेस परवानगी द्यावी. तपशील शोबत जोडला आहे.

कळावे,

आपला विश्वासु,
जनता सहकारी बँक लि., पुणे

शाखा व्यवस्थापक,
फोर्ट शाखा.

## KETAN SHETH :

| SR. NO. | SECURITY | (F.V.) AMOUNT | CERTIFICATE NO. | NO. OF BONDS |
|---|---|---|---|---|
| 1. | 13.90 % The Orissa Small Industries Corporation Ltd. | 10 Lacs | 0018 | 10 (1941 - 50) |
| 2. | ---------- " ---------- | 1 Lac | 0035 | 01 (1975 - 00) |
| 3. | ---------- " ---------- | 1 Lac | 0036 | 01 (1976 - 00) |
| 4. | ---------- " ---------- | 1 Lac | 0037 | 01 (1977) |
| 5. | ---------- " ---------- | 1 Lac | 0038 | 01 (1978) |
| 6. | ---------- " ---------- | 1 Lac | 0039 | 01 (1979) |
| 7. | ---------- " ---------- | 1 Lac | 0040 | 01 (1980) |
| 8. | ---------- " ---------- | 1 Lac | 0041 | 01 (1981) |
| 9. | ---------- " ---------- | 1 Lac | 0042 | 01 (1982) |
| 10. | 13.90 % PSEB BONDS | 10 Lacs | 0018 | 10(1940 - 1950) |
| 11. | 14.40 % | 10 Lacs | 0577 | 02 (1998 - 99) |
| 12. | ---------- " ---------- | 10 Lacs | 0578 | 02 (2000 - 01) |
| 13. | ---------- " ---------- | 10 Lacs | 0579 | 02 (2002 - 03) |
| 14. | ---------- " ---------- | 10 Lacs | 0580 | 02 (2004 - 05) |
| 15. | ---------- " ---------- | 10 Lacs | 0581 | 02 (2006 - 07) |
| 16. | 13.10 % MSRDC | 25 Lacs | LOA 5 | 25 (276234 - 276258) |
| 17. | 14.15 % MSRDC | 10 Lacs | 4250 | 10 (204086 – 204095) |
| 18. | 14.15 % MSRDC | 10 Lacs | 4249 | 10 (204076 – 204085) |
| | TOTAL | 123 Lacs | | |

925
~~925~~
495

A/c No. 925

Giltedge Management Services P. Ltd.

E90

496

Account No. 925 Ledger No. 15/101 Folio No. /

Accounts for Joint Stock Companies

# CURRENT ACCOUNT OPENING FORM

The Manager,

20/11/1993 198

## JANATA SAHAKARI BANK LTD., POONA

Branch

**Fort Branch (Bombay)**

Dear Sir,

We request you to open an account of the undermentioned Company and we hand you herewith.

1. Certificate of Incorporation (for inspection and return.)
2. Copy of the Memorandum and Articles of Association (certified to be true and latest one.)
3. Certificate of Registrar of Joint Stock Companies that the company is entitled to commence business (for inspection and return.)
4. Certified copy of a resolution of the Board of Directors regulating the Conduct of such Account (Please see reverse of this form.)
5. Specimen signatures of authorised operators.

We agree to comply with the Bank's rules for the time being for the conduct of such accounts.

We agree to inform the Bank whenever any change occurs in the Articles of Association.

Please supply a Cheque book for our use and issue a Pass Book. / note to send us a Statement of Account.

*Title of Account* GILTEDGE MANAGEMENT SERVICES PVT. LTD.

*Business* 11, NAFEES CHAMBER, 1st FLOOR

*Address* 121-123, MODY ST., FORT

*Telephone No* 2613224-2619321 BOMBAY-400 001

*Yours faithfully,*

FOR GILTEDGE MANAGEMENT SERVICES PVT. LTD.

Specimen of Signatures of Authorised Operators

Mr. AMIT KANTILAL SHETH sign as Amit DIRECTOR

Mr. NILESH KANTILAL SHETH sign as Nilesh

Mr. KETAN KANTILAL SHETH sign as Ketan

Mr. KANTILAL KESHAVLAL SHETH sign as Kantilal

*Accountant*

*Introduced by* KETAN SHETH & CO.

*Address* 11, Nafees Chambers, 121, Mody Street, Fort, BOMBAY-400 001

*Telephone No.* 2613224 R. 6185652

Signature Verified

Open the Account

*Manager*

FORT BRANCH

Extracts of minutes of the meeting of the Board of Directors held at its registered office at Enclosed separately on

RESOLVED

(a) That an account in the name of the company be opened with JANATA SAHAKARI BANK LTD., POONA at _____ and that Mr. _____ give name & designation

and Mr. _____ give name & designation

is are authorised to do so and sign the necessary forms and document; therefore,

(b) And that the Bank be instructed to honour all cheques, Promissory notes, and other orders drawn by and all bills accepted on behalf of the Company whether such account be in Credit or Overdrawn, and to accept.

3) This Certificate is not required when: (a) The Company was registered before 1915 and does not invite the public to subscribe for shares. (b) The Company is private and (c) The

and credit to the accounts of the ... kept ... name of The Company and the ... or accounts at any time or times ... of receipt provided they are endorsed by ... cheques, notes, bills, other negotiable instruments ... Mr. _____ and Mr. _____ for the time being of the company on behalf of the ... such securities for itself ... present authority ... and the company in all transactions between ... and the company including those specifically referred to herein.

(c) And that Mr. _____ *and Mr. _____ be authorised to withdraw and deal with any of the company's securities or documents of title thereto which may be deposited with ... from time to time whether by way of security or otherwise.

(d) And that Mr. _____ *and Mr. _____ is/are authorised to acknowledge ... of the company.

(e) And that the bank ... with a copy of its Memorandum and Articles of Association and a list of the names and specimen signatures of ... Directors and other officers (s) of the company authorised to sign on behalf of the company and ... revised from time to time by a notice in writing under the hand of the Chairman of any changes which may take place therein and be entitled to act upon such notice until the receipt of further notice under the hand of the Chairman.

(f) And that a copy of ... Board if purporting to be certified as correct by the Chairman of the meeting at ... shall as between the bank and the company, be conclusive ... of the resolution so certified.

(g) And that this resolution be communicated to the bank and remain in force until notice in writing of its withdrawal or cancellation is given to the Bank by the Chairman of the company.

Certified that the above is a ... copy of ... resolution passed on _____ by the Board of directors of _____ and that it has been entered in the usual course of business ... company and signed therein by the Chairman of the meeting of the company and is in accordance with the Memorandum and Articles of Association of the company

_____ Chairman of the meeting

* Delete one name, if authority is to be vested in a single person.

I/We may have occasion from time to time to send you for collection or negotiation Cheques, Drafts, or Bills of Exchange (with or without documents attached) and I/We hereby agree to your forwarding the same to your agents for the time being for collection or negotiation. In the event of your having no independent Collecting Agents at any centre, I/We hereby authorise you to send cheques by mail directly to the drawee bank itself. I/We hold you harmless, free from responsibility and indemnified for any loss suffered by you in handling this business due to any cause whatsoever including delay in transit, presentation, payment or default by your agent.

In addition to your ordinary rights as holder of such Cheques, Drafts or Bills of Exchange you are authorised to accept in payment thereof a banker's cheque or banker's cheques payable in your station or at other places and in the event of such cheque or cheques not being paid on presentation to debit the amount to our account with all charges incurred thereon. I/We confirm that you can present Bills and receive the amount in respect thereof in accordance with the usage of the place where the Bills are made payable.

It is understood that these transactions are in all respects at our entire risk and responsibility.

Yours faithfully,

| | Date | Officer's Initials |
|---|---|---|
| Pass book issued on | | |
| Instructions for supplying Statements of Account recorded | | |
| Partnership Deed received on | | |
| Cheque Book No. ..... to ..... issued on | | |
| Credit Report obtained on | | |
| Initial Deposit Rs. ..... | | |

497
E90

प्रारूप आई० आर०
Form I. R.

निगमन का प्रमाण-पत्र
# CERTIFICATE OF INCORPORATION

सं०
No. 11-71584 की तारीख
*of Date* 1993

मैं एतद्द्वारा प्रमाणित करता हूँ कि आज

कम्पनी अधिनियम, 1956 (1956 का सं० 1) के अधीन निगमित की गई है और वह कम्पनी परिसीमित है।

I hereby certify that GILTEDGE MANAGEMENT SERVICES PRIVATE LIMITED

is this day incorporated under the Companies Act, 1956 (No. 1 of 1956) and that the company is limited.

मेरे हस्ताक्षर से आज तारीख को दिया गया।
Given under my hand at BOMBAY this THIRTEENTH day of APRIL One thousand nine hundred and NINETYTHREE

(S.R.V.V.SATYANARAYANA)
ASSTT. कम्पनियों का रजिस्ट्रार
*Registrar of Companies*

सं० प्र०/सं० 1
J.S.C.

32/प्र०/एफ०/सी०/निगमन/बॉम्बे/89—20,000—8-8-90—सामग्री 1
2/MHS/Civil/Cal/89—20,000—8-8-90—GIPG.

498

(E29)

Residence : 6286652
6125641
6286250

Bombay Office : 2613224
2619329
Pune Office : 34 41 82

# GILTEDGE MANAGEMENT SERVICES PVT. LTD.

Bombay Office : 11, Nafees Chambers, 1st Floor, 121, Modi Street, Fort, Bombay-400 001.
Pune Office : 9, Continental Chambers, Karve Road, Pune-411 004.

If No. Date

(e) And that bank be furnished with a copy of its Memorandum and Articles of Associations and a list of names and specimen signatures of the Directors and other officer or the Company authorised to sign on behalf of the Company and informed from time to time by a notice in writing under the hand of the Chairman of any charges which may take place therein and be entitled to act upon suchh notice until the receipt of further notice under the hand of the Company.

(f) And that a copy of any resolution of the Board of purporting to be certified as correct by the Chairman of the meeting and by any of the directors shall as between the bank and the Company, be conclusive evidence of the passing of the resolution so certified.

(g) And that this resolution be communicated to the Bank and remain in forcce until notice in writing of its withdrawal or cancellation is given to the Bank by the Chairman of the Company.

Certified tha the above is correct copy of the resolution passed on 16-4-93 by the Board of Directors of Giltedge Management Services Pvt.Ltd. ,and that it has been entered in the usual course of business in the minutes book of the Company and signed therein by the Chairman of the meeting of the Company and in accordance with the Memorandum and Articles of Associations of the Company.

Chairman of the meeting.

Bombay 19-4-93

Scanning Status:

Date:

(E2)

Residence : 6288662
6125641
6286250

Bombay Office : 2613220
2610327
Pune Office : 34-416

# GILTEDGE MANAGEMENT SERVICES PVT. LTD.

Bombay Office : 11, Nafees Chambers, 1st Floor, 121, Modi Street, Fort, Bombay-400 001.
Pune Office : 9, Continental Chambers, Karve Road, Pune-411 004.

Extracts of the Minutes of the meeting of Directors/Date of GILTEDGE MANAGEMENT SERVICES PVT.LTMITED, held on 16-4-93 at 11.30 a.m. at the Registered Office of the Company at 11 Nafees Chambers 1st Floor, 121 Modi Street, Bombay-1 .

Resolved :-

1. (a) "That an account in the name of the company be opened with Janata Sahakari Bank Ltd., Poona at Fort Branch ( Bombay ) and that Mr. Kantilal K.Sheth and/or Mr. Nilesh K.Sheth and/or Mr. Amit K.Sheth and/or Mr.Ketan K.Sheth -directors of the company are hereby authorised to do so and sign the necessary forms and documents therefore.

(b) And the bank be instructed to honour all cheques, promissory notes, and other orders drawn by and all bills accepted on behalf of the Company whether such account be in Credit or overdrawn and to accept and credit to the account of the Company all moneys deposited with or owing by the bank on any account or accounts at any time or times kept or to be kept in the name of the Company and the amount of all cheques, bills, notes, other negotiable instruments, orders of recepit provided they are endorsed/signed by Mr. Kantilal K.Sheth and/or Mr. Nilesh K.Sheth and/or Mr. Amit K.Sheth and/or Mr.Ketan K.Sheth -directors of the Company on behalf of the Company and such signatures shall sufficient authority to bind the Company in all transactions between the Bank and the Company including those specifically refrred to herein.

(c) And that Mr. Kantilal K.Sheth and/or Mr. Nilesh K.Sheth and/or Mr. Amit K.Sheth and/or Mr.Ketan K.Sheth -directors of the company by authorised to withdraw and deal with any of the Company's securities or properties or documents of title thereto which may be deposited with the Bank from time to time whether by way of security or otherwise.

(d) And that Mr. Kantilal K.Sheth and/or Mr. Nilesh K.Sheth and/or Mr. Amit K.Sheth and/or Mr.Ketan K.Sheth -directors of the company is/are authorised to acknowledge all types of debts on behalf of the Company.

Scanning Status.

Authorised Official
Date:

500

LANE

# JANATA SAHAKARI BANK LTD., PUNE

(SCHEDULED BANK)

HEAD OFFICE: 1444, Shukrawar Peth, Thorale Bajirao Road, Pune-411002
Phone: 443258, 443259, 443430, 432894, 441013. J.K. Chambers: 435430

A/c. No. : 001—00000—_____ System-id: _____
(For Office Use Only)

Present A/c. No.: 925

Name of A/c.: GILTEDGE MANAGEMENT SERVICES LTD

Name of Signatories : BINA SANGHVI

Mode of Operation

Specimen Signature/s

(in BLACK INK only)

RANTILAL R. SHETH x
NILESH R. SHETH x
KETAN R. SHETH x
AMIT R. SHETH x
BINA. N SANGHVI

Signature Verified:

Asst. Manager/Dy. Manager/Manager

Scanning Status:

Authorised Official

Date:

~~E96~~
501

GILTEDGE
Management Services Limited

July 17, 1998

To
THE MANAGER
JANATA SAHKARI BANK LTD. PUNE
FORT BRANCH
BOMBAY 400 001.

Dear sir,

Re.: Appointing Authorised Signatory

With reference to above, We the Board of Directors of the Company hereby having Company's Current Account No. 925 with you hereby appoint Ms. BINA N. SANGHVI as an additional Authorised Signatory.

Enclosed herewith is the necessary resolution passed at the Board Meeting of the Company.

Further, Ms. BINA N. SANGHVI will be signing the cheques SINGLEY.

We request you to honour the cheques signed by Ms. Bina Sanghvi

Appended below is the signature of Bina Sanghvi duly attested our bank.

---

BINA SANGHVI

Kindly acknowledge and do the needful and Oblige.

Thanking You,

Yours faithfully,

for GILTEDGE MANAGEMENT SERVICES LTD.

KETAN K SHETH
Director

11, Nafees Chamber, 121/123, Modi St, Fort, Mum-400 001

502

GILTEDGE

Management Services Limited

TRUE COPY OF EXTRACT OF RESOLUTION PASSED AT THE BOARD MEETING HELD ON 15th DAY OF July 1998.

"RESOLVED that an additional Authorised Signatory to be appointed o operate the Bank Account of the Company i.e. Current account o. 925 at Janata Sahakari Bank Ltd., Pune, Fort Branch Mumbai for he purpose of convenience.

ESOLVED FURTHER that Ms. Bina Sanghvi, an Executive of the Compa- y be and is hereby individually authorised hereby as an Addi- ional Authorised Signatory to the account and also authorised o honour Cheques, Bills of Exchange, Promissory notes drawn, ccepted or made on behalf of the Company s through the said ccount alongwith other Signatories of the Company viz Shri ilesh Sheth and Shri. Ketan Sheth, Shri Kantilal K. Sheth and hri Amit K. Sheth all Director (s) of the Company.

OLVED FURTHER that Ms. Bina Sanghvi of the Company be and is ereby individually ( SINGLY) authorised to sign and operate the bove Bank Account and also to furnish the above resolutions to he Bank and sign the necessary documents in connections there- ith and arrange to get the signatory registered with the Bank.

for GILTEDGE MANAGEMENT SERVICE LTD.

DIRECTOR.

11, Nafees Chamber, 121/123, Modi St., Fort, Mumbai (Bombay) 400 001. (INDIA)
✆ 261 3224, 265 1321/ 265 4827, 267 3273 • Fax : 022-269 9329.

E 4E
503

4/66 TAMARIND LANE
FORT, BRANCH
OMBAY-400 001.
el.: 2654451/52

# JANATA SAHAKARI BANK LTD., PUNE

(SCHEDULED BANK)

HEAD OFFICE: 1444, Shukrawar Peth, Thorale Bajirao Road, Pune-411002
Phone: 443258, 443259, 443430, 432894, 441013, J.K. Chambers: 435439

A/c. No. : 001—00000—_____ System-id: _____
*(For Office Use Only)*

Present A/c. No. : 925

Name of A/c: Gilt edge Management Services Ltd.

Name of Signatories : Mrs Bina N. Sanghvi

Mode of Operation: Nilesh sheth, Amit sheth, Kantikal sheth, Kelan sheth

Specimen Signature/s

(in BLACK INK only)

Signature Verified:

Asst. Manager/Dy. Manager/Manager

Scanning Status:

Authorised Official

Date:

मुद्देमाल क्रमांक ६.२५

# फिर्यादीपत्रक

पोलीस स्टेशन : सिटी कोतवाली अमरावती शहर
अपराध नंबर : ७५/१०२ कलम ४०६, ४०९, ४२०, ४६८, ३४ भा.द.वि.
तपास अधिकारी : एम. जे. देशमुख पोलीस निरीक्षक तळमजला सिटी कोतवाली अमरावती शहर
जप्त करणार अधिकारी : ऐ. सुरेश रेवसे सहायक पोलीस निरीक्षक पोस्टे सिटी कोतवाली अमरावती शहर

कोणाकडून जप्त केले : १) रामलखन स्वरूपराम यादव वय ५८ वर्षे व्यवसाय व पत्ता : होल्ड मालकरी - डायरेक्टर फिरोज सिक्युरिटीज प्रायव्हेट लिमिटेड रा. २०७ अमर हेरीटेज सी.एच.एस.सी. पंजाब वाडी देवगार्ड मुलुंड पू.
कोणासमक्ष जप्त केले : १) सौ. पप्पु पुजारी वय ३८ वर्षे व्यवसाय व पत्ता : होल्ड मालकरी सुपरवायझर लगार लेबोरेटरीज प्रा. लि. मुलुंड
२) दिवाकर अण्णाजी अलाने वय ३७ वर्षे व्यवसाय होल्ड कामगार रा. टिळक नगर लि. लेबर ५२ स्टार इस्टेट मुलुंड

जप्तीचे ठिकाण : फोरम सिक्युरिटीज फायनान्स लि. मुलुंड (७३२, ७१५ मुलुंड सिनेमा च्या समोर २७२ जरिवाला पार्क मुलुंड फोरम सिक्युरिटीज यांचे कार्यालय

जप्त ता. दि. : ७ ह्या दि. ०५ चे २०:०० वा.

जप्त मालाचे वर्णन : १) फोरम सिक्युरिटीज फायनान्स लि. यांचे लेटर पेडवर प्रिंट केलेले G.O.I. 2014 कुपन रेट 10.50% प्रिंटेड ऐसे कोरे कुपरे व होमरेड लि. मा. लिहिलेले व्यापार कॉपीराईट असून फोरम सिक्युरिटी यांची सही आहे.
२) होमरेड चे लेटर पेडवर G.O.I. 2014 कुपन रेट 10.50% प्रिंटेड ऐसे कोरे कुपरे व दि. ७/३/१२ ची फोरम सिक्युरिटी लि. मा दिलेली कन्फर्म ऑर्डर ३) होमरेड चे लेटर पेडवर फोरम सिक्युरिटीज फायनान्स लि. यांना G.O.I. 2014 कुपन रेट 10.50% प्रिंटेड ऐसे कोरे कुपरे व्यापारात दिलेले प्रिंटेड इन्व्हॉईस नोट व्यापार होमरेड चे सुपरवाईजर मोहरी यांची सही असलेले — P.T.O. — P.T.

16/8/2012

१) सोमरेड इन्वे मेटर पेंडवर GOI 2014 कुपन रेट 10.50 प्रिमन एक लाख रुपये तपल सरकारी रोखे SGS हे अमर गांधी योजना अन्तर्गत उघडी डिमेटरी पृष्ठ त्याचे संपूर्ण बदर सरकारी रोख्याची नोंद करण्यात आली पावती जोडली.

२) सीयम सिक्युरिटीज फायनान्स लि. मेटर पेंडवर HDFC बँक लि. कोड मुंबई या लिहलेले पत्र क्र. ९।३।०२ चे ज्याप्रमाणे सरकारी रोखे ७ वर्ष GOI 2014 कुपन रेट 10.50 सर्टिफिकेट नंबर SGS/ प्रिमन एक लाख रुपये SGS. डाटा एन्ट्री करण्यासाठी दिलेले पत्र त्यावर अमर गांधी त्यांची सही आहे त्यावर पद्मा सोवानी सरकारी रोख्याची ट्रान्सफर ची नोंद करण्यात आली.

३) सीयम सिक्युरिटीज फायनान्स लि. मेटर पेंडवर GOI 2014 कुपन रेट 10.50 प्रिमन पन्नास लाख रुपये फिजी पत्र दिलेले पत्र रद्द करीत असल्याचे पत्र दिले त्यावर सही आहे त्यावर मुंबई पावती ची डिमॅटरलाप त्यावर यारायज असे म्हणून सीसुपक्ष्य यांची सही

सीयम सिक्युरिटीज फायनान्स लि. यांचे मेटर पेंडवर HDFC बँक लि. कोड मुंबई या लिहलेले पत्र दि. २।३।०२ चे

सीयम सिक्युरिटीज फायनान्स लि. यांचे मेटर पेंडवर GOI 2014 कुपन रेट 10.50 प्रिमन पन्नास लाख रुपये पिजी स्वनलाइफ सिक्युरिटीज लि. मुंबई यांचा डिमॅट रलाप दि. २।३।०२ त्यावर यारायज म्हणून सही सुंदरम यांची सही असलेले पत्र

पिजी स्वनलाइफ सिक्युरिटीज लि. मुंबई यांचा लिहलेले पत्र दि. २।३।०२ त्यावर GOI 2014 कुपन रेट 10.50 प्रिमन पन्नास लाख रुपये डिमॅ रलाफरेशन त्यावर मेथारायज असे सीयम सिक्युरिटीज फायनान्स लि. मुंबई यांचा लिहलेले मेटर पेंडवर HDFC बँकेचे अनडर्टेकिंग दिलेले पत्र दि. ३।३।०२ चे ०६४३००७ चे दि. ३।३।०२ रोजी चे वरील नमूद केलेले सर्व कागदपत्रे त्यांच्या सांगण्यावरून जप्त केली त्यांची सही

मंदी

16.08.02

नोटरी

गो. सिंधुदुर्ग

[illegible]

[illegible]

[illegible]

505

HDFC BANK

HDFC Bank Ltd.,
Manekji Wadia building
Nanik Motwani Marg,
Fort, Mumbai - 400 023
Tel : 270,1616

Ref: Trsy-Ops-Fort / Shriyam Sec & Fin LTD

16.08.2002

Mr. A U Quroshi,
Asst Police Inspector,
Citi Kotwali Police Station,
Amravathi,

Dear Sir,

**Ref : CITI Kotwali Police Station Cr. No. 75/02 u/s 406, 409, 420,468, 34 of IPC - Information & Investigation thereof.**

Please refer to your letter dated 16th August 2002 on the above subject. In this regard we enclose herewith the documents towards the trail & conversion of 10.50% Govt. Stock 2014 which had been purchased by Shriyam Securities & Finance Limited, with the title of Amravathi Peoples Co-operative Bank Limited.

Details of the securities & conversion of the stock:

| | |
|---|---|
| Nomenclature: | 10.50% GOI 2014 |
| Certificate # : | NG-51 |
| Face value: | 1.00 Crore |
| Date of Lodgment in RBI: | 11.03.2002 |
| Conversion Date: | 23.03.2002 |
| Name of the Client: | Shriyam Securities & Finance Limited |
| Address: | 712-715,Tulsiani Chambers,212, Nariman Point, Mumbai 21. |
| CSGL Account Code: | BY SL 0727 |

In this connection we had received document towards conversion of the said security from Shriyam Securities & Finance Limited on 9/3/2002. The copy of the same is being enclosed herewith for your perusal.

We have also enclosed the detail trail of the security purchased by Shriyam Securities from Home Trade and subsequently sold this security to Trust Capital (C-SGL a/c – Federal Bank), Rs 50 lakhs and Birla Sunlife (C-SGL a/c – HDFC Bank), Rs 50 lakhs in SGL form.

We have enclosed herewith the detail set of documents for purchase of the said security by Shriyam Securities from Home Trade and subsequent sale of the security.

Page 2 Continue

506

HDFC BANK

HDFC Bank Ltd.,
Manekji Wadia building,
Nanik Motwani Marg,
Fort, Mumbai - 400 023.
Tel.: 270 1616.



List of Documents

1. Copy of covering letter dated 16/08/2002 given by Shriyam, giving details of the trail of the said stock, i.e. pre-conversion transactions & also the post-conversion transactions.
2. Copy of Purchase deal confirmation of deal between Shriyam Sec. & Home Trade LTD dated 07/03/2002.
3. Copy of cost memo & contract note issued by Home Trade to Shriyam Sec. dated 07/03/2002
4. Copy of letter stating the delivery of the said Certificate issued by Home Trade to Shriyam Sec. dated 09/03/2002, and also enclosing the Certificate (NG 51) & the related executed/ attested "Form of Transfer" by The Amravathi People's Co-operative bank ltd.
5. Copy of the request letter for conversion issued by Shriyam Sec. to HDFC Bank Ltd. dated 09/03/2002.
6. Copy of deal confirmation issued by Shriyam Sec. to Trust Capital Ser., towards the sale of F.V. of Rs.50.00 lakhs of the said stock dated 28/03/2002.
7. Copy of instructions issued by Shriyam Sec. to HDFC Bank Ltd. to executed the sale mentioned in point 6. above dated 28/03/2002.
8. Copy of deal confirmation issued by Shriyam Sec. to Birla Sunlife Sec., towards the sale of F.V. of Rs.50.00 lakhs of the said stock dated 30/08/2002.
9. Copy of instructions issued by Shriyam Sec. to HDFC Bank Ltd. to executed the sale mentioned in point 8. above dated 30/03/2002.
10. Copy of deal confirmation issued by Birla Sunlife Sec. for the sale mentioned at point 8. above dated 30/03/2002.

Kindly note M/s Shriyam Securities was sanctioned loan facility for purchase of government of India securities, however the same stands withdrawn with effect from May 2002. Also note the bank has not extended any credit facility to Shriyam Securities, for purchase of the above security.

In case of further clarification, kindly let us know of the same. Kindly acknowledge receipt on the duplicate of this letter.

Thanking you.

Yours faithfully
For HDFC Bank LTD

Authorised signatory.

(3) E31 507

# SHRIYAM SECURITIES & FINANCE LTD.

712-715, Tulsiani Chambers, 212, Nariman Point, Mumbai – 400 021.
Tel. : 230 86 00 Fax : 230 86 09.

August 16, 2002

To
HDFC BANK LTD
Kamala Mills Compound,
Lower Parel
Mumbai. 400 013

Kind Attn. Mr. Vijay

Ref: 10.50% GOI LOAN 2014 Face Value Rs. 1.00 Crore

With reference to the above and your telephonic discussions had with us,. We hereby submit as under:

1. The said security was purchased by us from Home Trade Ltd vide their bill No. EURO\PUNE\16341 dt.07/03/2002 and amount paid vide cheque No. 464635 dt. 08/.03/2002 of HDFC Bank Ltd Rs. 1,23,26,250/-The copies of the related papers towards the said deal are enclosed.

2. After getting the said delivery in physical we have applied for conversion into SGL A/c. Copy of the application form is enclosed.

3. On getting the credit of the same in our SGL A/C the sale of the same was made as under

| Name of the Party | Value Date | Face Value (Rs.in in Lacs) |
|---|---|---|
| Trust Capital Services(I) Pvt. Ltd | 28/03/2002 | 50.00 |
| Birla Sunlife Securities Limited | 30/03/2002 | 50.00 |
| | | |

The copies of papers of the sale of the securities are enclosed.

We hope the above particulars are sufficient to meet your requirements.

Thanking You,

Yours faithfully,
For SHRIYAM SECURITIES & FINANCE LIMITED

Authorised Signatory

Encl: as above

*Subject to Pune Jurisdiction.*

Contract note issued by members acting for constituents as Principals

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 2500, Fax: 91-22-781 ...

To,
SHRIYAM SECURITIES & FINANCE LTD.
712/715, TULSIYANI CHAMBERS
NARIMAN POINT, MUMBAI-21
PIN: 400 021
Code No. :

CONTRACT NO. 2002 - 2,001/000 16,341
Trade Date : 07/03/2002
Stamp as required under Article 43(f) OR Article 5(b) of schedule I to the Bombay Stamp Act, 1958.

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

| Securities SOLD TO you SHRIYAM SECURITIES & FINANCE Delivery/Clearing | | | Securities BOUGHT FROM y | | Delivery/Clearing |
|---|---|---|---|---|---|
| Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. | Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. |
| 10,000,000.00 | 10.50 % CG2014 | 119.50 | 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,

For Home Trade Ltd.

Member(s) of Pune Stock Exchange Ltd. Pune

# SHARE & GOVT. SECURITY BROKER

A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 25

Bill No.: EURO / PUNE / 16,341

Messrs: SHRIYAM SECURITIES & FINANCE LTD.
712/715 , TULSIYANI CHAMBERS
NARIMAN POINT , MUMBAI-21
PIN: 400 021
Pin : 400 021

Form : B

Date : 07/03/2002

PAN NO. : AAA CL 0877 B

*Sold to you ...*

To the cost of Rs. 10,000,000.00 10.50 % CG2014

at the rate of Rs. 119.50

Add : Interest from 29/10/2001 To 08/03/2002

For 129 Days Rs. 376,250.00 Less Tax @ Rs 0.00

*Due to us ...*

| AMOUNT | |
|---|---|
| Rupees | Paise |
| 11,950,000.00 | |
| 376,250.00 | |
| GRAND TOTAL : 12,326,250.00 | |

REMARK

RUPEES TWELVE MILLION THREE HUNDRED TWENTY-SIX THOUSAND TWO HUNDRED FIFTY ONLY

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

(Please Pay by Account Cheque Only)

E. & O.E.

For M/s Home Trade Ltd.

S09

# SHRIYAM SECURITIES & FINANCE LIMITED

712 – 715 Tulsiani Chambers, 212 Nariman Point, Mumbai 400 021
Tel : 230 66 00 Fax : 230 26 09

DEAL SLIP

March 7, 2002

To,
HOME TRADE LTD.
INTERNATIONAL INFOTECH PARK,
TOWER III, VASHI RLY STN.,
SECTOR 30, TURBHE,
NAVI MUMBAI - 400 705.

Dear sir,

We have concluded the following deal with you today, kindly put the same on record and confirm the same.

| | | |
|---|---|---|
| NATURE OF TRANSACTION | | YOUR SALE |
| SECURITY | | 10.50 % GOI LOAN 2014 |
| COUPON RATE | | 10.50% |
| DATE OF MATURITY | | October 29, 2014 |
| DEAL DATE | | March 7, 2002 |
| SETTLEMENT DATE | | March 8, 2002 |
| FACE VALUE | | INR 10,000,000.00 |
| RATE | | INR 119.50 |
| PRINCIPAL AMOUNT | | INR 11,950,000.00 |
| ACCRUED INTEREST FOR DAY | 129 | INR 376,250.00 |
| TOTAL CONSIDERATION | | INR 12,326,250.00 |
| MODE OF DELIVERY | | PHYSICAL |
| MODE OF PAYMENT | | HIGH VALUE CHEQUE/TRANSFER CHEQUE |
| PAYMENT IN FAVOUR OF | | HOME TRADE LTD |
| OUR PAN NO. | | AAACS7141R |
| BROKER | | ANMOL FINSEC LTD |
| BROKERAGE | | INR 40,000.00 |

Kindly notify for any discrepancies immediately

Thanking you.

Yours faithfully,

For : SHRIYAM SECURITIES & FINANCE LTD

( AUTHORISED SIGNATORY )

We Confirm :
For: HOME TRADE LTD.

( AUTHORISED SIGNATORY )

(6) (6)

511

Date: 09th March, 2002

To,
Shriyam Securities & Finance Ltd.
Mumbai.

Kind Attn: Mr.Amar

Please find enclosed herewith the following security.

Security : 10.50% GOI 2014
Face Value : Rupees One Crores Only

| Sr. No. | Name of the Holder | Series | Amount |
|---|---|---|---|
| 1 | The Amravati Peoples Co-Operative Bank Ltd. | NG51 | 1,00,00,000/- |

home trade ltd.
Tower 4, 5th Floor,
Vashi Rly Station Complex,
Navi Mumbai - 400 703
Tel (91-22) 781 2441-44
Fax (91-22) 781 2548

Encl:
1) 01 No. Of Bonds
2) 01 No. Of Transfer Form along with attestation

Kindly acknowledge the receipt of the same.

Thanking you,

Yours truly,

(Ketan Mashkaria)

512

# SHRIYAM

SECURITIES AND FINANCE LIMITED

Dated: 09.03.2002

Dated: 09.03.2002

To,
**HDFC BANK LTD**
**FORT**
**Mumbai –400 021.**

Kind Attn: Mr. Ashish

Sub: Delivery of 10.50 % GOI 2014

Dear Sir ,
We are enclosing one certificate of 10.50% GOI 2014, having a total face value 1,00,00,000.00
For conversion to our SGL account . We hereby authorise you to endorse the certificate In your name.
The details are as follows,

| SECURITY DETAIL | Certificate Number | PDO | Face Value | Holder |
|---|---|---|---|---|
| 10.50%GOI 2014 | NG 51 | Nagpur | 1 CR | The Amaravati peoples coop bank ltd |

Kindly do the needful and acknowledge the same
Thanking You,

For Shriyam Securities and Finance LTD.

HDFC BANK LTD
RECEIVED
TREASURY
9.02
3.00
MUMBAI

Office : 712-715, Tulsiani Chambers, 212, Nariman Point, Mumbai - 400 021. • Tel.: 230 85 04 • Fax: 022-24[illegible]

513

1495 — 1,00,00,000/-

भारत सरकार
GOVERNMENT OF INDIA
10·50 प्रतिशत ऋण, 2014 का बर्ज स्टाक
INSCRIBED STOCK
OF THE
10·50 PER CENT. LOAN, 2014

बही ऋण प्रमाणपत्र सं. NG-51 Nagpur
BOOK DEBT CERTIFICATE No. [redacted] OF M[redacted]

रुपये के लिए
for Rs. 1,00,00,000/-

## 29 अक्तूबर, 2014 को प्रतिदेय
## REPAYABLE ON THE 29th DAY OF OCTOBER, 2014.

मैं एतद्द्वारा यह प्रमाणित करता हूँ कि
I hereby certify that Zoroastrian Co-op Bank Ltd.

साढ़े दस प्रतिशत ऋण, 2014 के केवल.....
रुपये के सरकारी स्टाक के पंजीकृत स्वामी है। इस ऋण पर ब्याज साढ़े दस प्रतिशत प्रति वर्ष की दर से.....
.....से तथास्थायी छिमाही किस्तों में दिया जायगा।

is the registered proprietor of Rupees One Crore only

Government Stock of the Ten-and-a-half per cent. Loan, 2014 which will bear Interest at Ten-and-a-half per cent. per annum, payable half-yearly from the 2 अप्रैल APR 2000

लोक ऋण कार्यालय
भारतीय रिज़र्व बैंक
Public Debt Office
Reserve Bank of India
[redacted] NAGPUR

दिनांक [redacted]

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

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

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

## MEMORANDUM OF TRANSFERS

| mber | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager / Asst. Gen. Manager |
|---|---|---|---|---|
| | 13 JUN 2000 | Nisha Fibres (P) Services Pvt. Ltd. | | |
| 28. | 28 AUG 2000 | The Amanvati Peoples Co-op. Bank Ltd. | W | |
| | | | | |

514

(E 26)

# FORM OF TRANSFER

Transfer Index Regn. No.

I/We $ THE [illegible] CO-OP. BANK LTD.

do hereby assign and transfer my/our $ interest or share in the Inscribed Stock No. NC - 51

BDC No. ... By NC - 51 ... of the 10-5C GOVERNMENT OF INDIA 2014

Loan

amounting to Rs. 1,00,00,000/- (Loan Code No .....)

amount/s portion $ of the Stock of Rs. 1,00,00,000/- being the

as specified on the face of this Instrument together with the accrued interest thereon unto .....

his/her/their $ executors, Administrators or assigns, and I/We $ .....

.....do freely accept the above Stock transferred $

to the extent it has been transferred $ to me/us, $

I/We $ .....

(Transferee(s))

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

* I/We $ .....

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

Interest is Payable at .....

As Witness our hand the ..... day of ..... One thousand nine hundred and .....

Signed by the above-named transferor in the presence of ‡ .....

(Signature)

Name & Occupation .....

Address .....

The Amravati People's Co-op. Bank Ltd.

(Transferor) ..... Managing Director

Address .....

P.D.O. Regdn. No. 08-45

Signed by the above - named transferee in the presence of ‡ .....

(Signature)

Name & Occupation .....

Address .....

PAN/GIR NO AAACT 5899 B

(Transferee) .....

Address .....

P.D.O. Regdn. No .....

# SHRIYAM SECURITIES & FINANCE LIMITED

712 – 715 Tulsiani Chambers, 212, Nariman Point, Mumbai 400 021.
Tel : 230 86 00 Fax : 230 86 09.

## NON LAGS SETTLEMENT

March 28, 2002

To,
HDFC Bank Ltd.,
Kamala Mills Compound,
Senapati Bapat Marg,
Lower Parel,
MUMBAI- 400 013

Kind Attn. : Mr. Sachin Nerurkar

RE : LETTER OF AUTHORISATION FOR CONSTITUENT'S GL ACCOUNT

Dear Sir / Madam

We hereby confirm sale of the following security :-

| | | | |
|---|---|---|---|
| SELLERS NAME | | SHRIYAM SECURITIES & FINANCE LTD | |
| BUYERS NAME | | TRUST CAPITAL SERVICES (INDIA) PVT LTD | |
| SGL WITH | | FEDERAL BANK | |
| NAME OF SECURITY | | 10.50% GOI LOAN 2014 | |
| COUPON | | 10.50% | |
| DATE OF MATURITY | | October 29, 2014 | |
| FACE VALUE | | INR | 5,000,000.00 |
| RATE | | INR | 120.8500 |
| TRANSACTION DATE | | March 28, 2002 | |
| VALUE DATE | | March 28, 2002 | |
| PRINCIPAL AMOUNT ( A ) | | INR | 6,042,500.00 |
| INTEREST ACCRUED FOR DAYS | 149 | INR | 217,291.67 |
| TOTAL CONSIDERATION (A + B) | | INR | 6,259,791.67 |
| BROKER | | NIL | |
| BROKERAGE | | NIL | |

Kindly credit our Government Securities Overdraft Account Number 0680800643007 with the above sale proceeds.

Thanking you.

Yours faithfully.,
For : SHRIYAM SECURITIES & FINANCE LIMITED.

(Authorised Signatory)

S16

S/03/46

(12)

# SHRIYAM SECURITIES & FINANCE LIMITED

712 – 715 Tulsiani Chambers, 212, Nariman Point, Mumbai 400 021
Tel : 230 86 00 Fax : 230 86 09

## DEAL SLIP

To,
TRUST CAPITAL SERVICES (INDIA) PVT LTD
22/28 RAJBHADUR COMPOUND 30,
BOMBAY SAMACHAR MARG,
FORT,
MUMBAI-400001

March 28, 2002

Dear sir,

We have concluded the following deal with you today, kindly put the same on record and confirm the same.

| | | |
|---|---|---|
| NATURE OF TRANSACTION | | YOUR PURCHASE |
| SECURITY | | 10.50% GOI LOAN 2014 |
| COUPON RATE | | 10.50% |
| DATE OF MATURITY | | October 29, 2014 |
| DEAL DATE | | March 28, 2002 |
| SETTLEMENT DATE | | March 28, 2002 |
| FACE VALUE | | INR 5,000,000.00 |
| RATE | | INR 120.0500 |
| PRINCIPAL AMOUNT | | INR 6,042,500.00 |
| ACCRUED INTEREST FOR DAYS | 149 | INR 217,291.67 |
| TOTAL CONSIDERATION | | INR 6,259,791.67 |
| MODE OF DELIVERY | | SGL |
| OUR CSGL ACCOUNT WITH | | HDFC BANK LTD |
| SGL IN NAME OF | | SHRIYAM SECURITIES & FINANCE LIMITED |
| OUR PAN NO | | AAACS7141R |
| YOUR SGL WITH | | FEDERAL BANK |

Kindly notify for any discrepancies immediately

Thanking you.

Yours faithfully.,

For : SHRIYAM SECURITIES & FINANCE LTD

AUTHORISED SIGNATORY )

We Confirm :
FOR :TRUST CAPITAL SERVICES (INDIA) PVT LTD

( AUTHORISED SIGNATORY )

517

5/03/50

# SHRIYAM SECURITIES & FINANCE LIMITED

712 – 715 Tulsiani Chambers, 212, Nariman Point, Mumbai 400 021
Tel : 230 86 00 Fax : 230 86 09.

DEAL SLIP

To,
BIRLA SUNLIFE SECURITIES LTD
1303, RAHEJA CENTRE,
FREE PRESS JOURNAL MARG,
NARIMAN POINT,
MUMBAI 400 021.

March 30, 2002

Dear sir,

We have concluded the following deal with you today, kindly put the same on record and confirm the same.

| | | |
|---|---|---|
| NATURE OF TRANSACTION | | YOUR PURCHASE |
| SECURITY | | 10.50% GOI LOAN 2014 |
| COUPON RATE | | 10.50% |
| DATE OF MATURITY | | October 29, 2014 |
| DEAL DATE | | March 30, 2002 |
| SETTLEMENT DATE | | March 30, 2002 |
| FACE VALUE | | INR 5,000,000.00 |
| RATE | | INR 121.40 |
| PRINCIPAL AMOUNT | | INR 6,070,000.00 |
| ACCRUED INTEREST FOR DAYS | 151 | INR 220,208.33 |
| TOTAL CONSIDERATION | | INR 6,290,208.33 |
| MODE OF DELIVERY | | SGL |
| OUR CSGL ACCOUNT WITH | | HDFC BANK LTD |
| SGL IN NAME OF | | SHRIYAM SECURITIES & FINANCE LIMITED |
| OUR PAN NO. | | AAACS7141R |
| YOUR SGL WITH | | HDFC BANK LTD |

Kindly notify for any discrepancies immediately

Thanking you.

Yours faithfully.,

For : SHRIYAM SECURITIES & FINANCE LTD

( AUTHORISED SIGNATORY )

We Confirm
FOR : BIRLA SUNLIFE SECURITIES LTD.

( AUTHORISED SIGNATORY )

Rs Sworn
Verified
[illegible]
1/3/02

518

# SHRIYAM SECURITIES & FINANCE LIMITED

712 – 715 Tulsiani Chambers, 212, Nariman Point, Mumbai 400 021.
Tel : 230 86 00 Fax : 230 86 09.

March 30, 2002

## NON LAGS SETTLEMENT

HDFC Bank Ltd.,
Senapati Bapat Marg,
Lower Parel,
MUMBAI- 400 013

Kind Attn. : Mr. Sachin Nerurkar

RE : LETTER OF AUTHORISATION FOR CONSTITUENT SGL ACCOUNT

Dear Sir / Madam,

We hereby confirm sale of the following security :-

| | | |
|---|---|---|
| SELLERS NAME | | SHRIYAM SECURITIES & FINANCE LTD. |
| BUYERS NAME | | BIRLA SUNLIFE SECURITIES LTD |
| SGL WITH | | HDFC BANK |
| NAME OF SECURITY | | 10.50% GOI LOAN 2014 |
| COUPON | | 10.50% |
| DATE OF MATURITY | | October 29, 2014 |
| FACE VALUE | | INR 5,000,000.00 |
| RATE | | INR 121.4000 |
| TRANSACTION DATE | | March 30, 2002 |
| VALUE DATE | | March 30, 2002 |
| PRINCIPAL AMOUNT ( A ) | | INR 6,070,000.00 |
| INTEREST ACCRUED FOR DAYS | 151 | INR 220,208.33 |
| TOTAL CONSIDERATION (A + B) | | INR 6,290,208.33 |
| BROKER | | NIL |
| BROKERAGE | | NIL |

Kindly credit our Government Securities Overdraft Account Number 060080043007 with the above sale proceeds.

Thanking you.

Yours faithfully,
For : SHRIYAM SECURITIES & FINANCE LIMITED.

(Authorised Signatory)

519

Birla Sun Life
*Securities*

March 30, 2002

*Kind Attn.* :- Mr. Kabra

Shriyam Securities & Finance Ltd
Mumbai

We confirm the following deal for you : Mar/447

**Bought from you :**

| | | |
|---|---|---|
| **Security** | : 10.50% GOI 2014 | |
| **Face Value (Lacs)** | : 50.0000 | |
| **Rate (Rs)** | : 121.4000 | |
| **Maturity** | : 29-Oct-14 | |
| **Put/Call** | : NIL | |
| **Last IP Date** | : 29-Oct-01 | |
| **IP Dates** | : 29/4, 29/10 | |
| **Principal Amount (Rs)** | : 6070000.00 | |
| **Accrued Interest (Rs)** | : 220208.33 | No. of Days 151 |
| **Total Consideration (Rs)** | : 6290208.33 | |
| **Deal Date** | : 30-Mar-02 | |
| **Settlement Date** | : 30-Mar-02 | |
| **Delivery mode** | : Our Const. SGL A/c is with - HDFC Bank Ltd. | |
| **Payment mode** | : DVP | |

Thanking You,

Yours faithfully,
**For Birla Sunlife Securities Limited**

**Authorised Signatory**

We confirm the transaction as specified above

Shriyam Securities & Finance Ltd

Authorised Signatory
(Stamp) with Signature)

**Our PAN : AAACB4908R**

Note :-
(1) Please confirm the above details by refaxing the said deal confirmation on 022 - 202 67 23 after putting your company seal and signing the same. Incase of any discrepancy in this note kindly revert back to us immediately.

520

# SHRIYAM SECURITIES & FINANCE LIMITED

DEAL SLIP

March 7, 2002

To,
HOME TRADE LTD.
INTERNATIONAL INFOTECH PARK,
TOWER III, VASHI RLY STN.,
SECTOR 30, TURBHE,
NAVI MUMBAI - 400 705.

Dear sir,

We have concluded the following deal with you today, kindly put the same on record and confirm the same.

| | | |
|---|---|---|
| NATURE OF TRANSACTION | | YOUR SALE |
| SECURITY | | 10.50 % GOI LOAN 2014 |
| COUPON RATE | | 10.50% |
| DATE OF MATURITY | | October 29, 2014 |
| DEAL DATE | | March 7, 2002 |
| SETTLEMENT DATE | | March 8, 2002 |
| FACE VALUE | | INR 10,000,000.00 |
| RATE | | INR 119.50 |
| PRINCIPAL AMOUNT | | INR 11,950,000.00 |
| ACCRUED INTEREST FOR DAY | 120 | INR 376,250.00 |
| TOTAL CONSIDERATION | | INR 12,326,250.00 |
| MODE OF DELIVERY | | PHYSICAL |
| MODE OF PAYMENT | | HIGH VALUE CHEQUE/TRANSFER CHEQUE |
| PAYMENT IN FAVOUR OF | | HOME TRADE LTD |
| OUR PAN NO. | | AAACS7141R |
| BROKER | | ANMOL FINSEC LTD |
| BROKERAGE | | INR 40,000.00 |

Kindly notify for any discrepancies immediately

Thanking you.

Yours faithfully.,

For : SHRIYAM SECURITIES & FINANCE LTD

( AUTHORISED SIGNATORY )

We Confirm :
For: HOME TRADE LTD.

( AUTHORISED SIGNATORY )

9/7/02

(668 521

# SHARE & GOVT. SECURITY BROKER

A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

Home Trade

home trade ltd.
Tower A, 9th Floor, International
Business Park, New Seawoods (W) 400 706
Tel : 91 22 561 2001, 561 2[illegible] Fax : 91 22 561 [illegible]

Bill No: EURO / PUNE / 16341

Messrs: SHRIYAM SECURITIES & FINANCE LTD.
712-715, TULSIYANI CHAMBERS,
NARIMAN POINT, MUMBAI-21
PIN: 400 021
Pin : 400 021

Form : B

Date : 07/03/2002

PAN NO. : AAA CL 9827 B

| | | AMOUNT Rupees | Paise |
|---|---|---|---|
| *Sold to you ...* | To the cost of Rs. 10,000,000.00 10.50 % CG2014 | | |
| | at the rate of Rs. 119.50 | 11,950,000.00 | |
| | Add : Interest from 29/10/2001 To 08/03/2002 | | |
| | For 129 Days Rs. 376.250.00 Less Tax @ Rs 0.00 | 376.250.00 | |
| *Due to us ...* | GRAND TOTAL | 12,326,250.00 | |

REMARK :

RUPEES : TWELVE MILLION THREE HUNDRED TWENTY-SIX THOUSAND TWO HUNDRED FIFTY ONLY

E. & O.E.

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

(Please Pay by Account Cheque Only)

For M/s Home Trade Ltd.

322

Home | Trade

*Subject to Pune Jurisdiction.*

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

home trade ltd.
Tower 4, 5th Floor, International
Rabale(e) Park, Navi Mumbai - 400
Tel.(91 22) 2761 2444, 761 2666, Fax (91 22) 2761

To,

SHRIYAM SECURITIES & FINANCE LTD.
712 715 , TULSIYANI CHAMBERS
NARIMAN POINT, MUMBAI-21
TGN: 990021
Code No. :

CONTRACT NO. 2002 - 2.001/000 16.341
Trade Date : 07/03/2002
Stamp as required under Article 43(f) OR Article 5(b) of schedule I to the Bombay Stamp Act, 1958.

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

| Securities SOLD TO you SHRIYAM SECURITIES & FINANCI Delivery/Clearing | | | Securities BOUGHT FROM y | | Delivery/Clearing |
|---|---|---|---|---|---|
| Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. | Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. |
| 10,00,000.00 | 10.50 % CG2014 | 119.50 | 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,

For Home Trade Ltd.

Member(s) of Pune Stock Exchange Ltd. Pune

(ERV)

Reference to Arbitration

(a) All claims (whether admitted or not) difference and disputes between a member and a non member or non-member (the terms "non-members" shall includes a remisier authorised clerk or employee or any other person with whom the members shares brokerage) arising out of or in relation to dealing transactions and contracts made subjects to the Rules Bye-laws and Regulations of the Exchange or with reference to anything incidental there to or in pursuance thereof or relating to their construction, fulfillment or validity or relating to the rights, obligations and liabilities of remisiers,authorised clerk, employees or any other persons with whom the member shares brokerage in relation to such dealings transactions and contracts shall be referred to and decided by arbitration as provided in the Rules Bye-laws and Regulation of the exchange.

Contract Constitutes Arbitration Agreement

b) An acceptance whether express or implied of a contract subject to arbitration as provided in sub-clause(a) and with this provision for arbitration incorporated therein shall constitute and shall be deemed to constitute an agreement between the member and the non-member and non-member concerned that all claims (whether admitted or not) difference and disputes of the nature, referred to in sub-clause(a) in respect of all dealing; transactions and contracts of a date prior or subsequent to the date of the contract shall be submitted to and decided by arbitration as provided in the Rules, Bye-laws and Regulations of the Exchange and that in respect thereof any questions whether such dealings transactions and contracts have been entered into or not shall also be submitted to and decided by arbitration as provided in the Rules, Bye-laws and Regulations of the exchange.

Appointment of Arbitrators

(a) All claims differences and disputes required to be referred to arbitration under these Bye-laws and Regulations shall be referred to the arbitration of two members of the exchange one to be appointed by each party.

Appointment of Arbitrators by parties Jointly or by Partnership Firm

(b) When the claim is against or the difference or dispute with two or more parties jointly or in the alternative or against or with a partnership firm such parties or partners (as the case may be) shall concur in the appointment of one arbitrator and failing such concurrence they shall be deemed to have entitled to make an appointment as required in sub-clause(a).

One payment in advance of the minimum fees of arbitration prescribed under these Bye-laws and Regulations by any party to a claim, difference of dispute the Governing Board of the president shall appoint in arbitrator.

Appointment of Arbitrators by the Governing Board or President

(ii)If either of the arbitration dies or fails or neglects or refuses to act or becomes incapable of acting as an arbitrator before as award is made by them.

Notice and Communications to a member or non-members shall be served in any one or all of the following ways and any such notice or communication under (I) to (v) below shall be served at his ordinary business address and/or at his ordinary place of residence and/or at his last known address

Notice and Communications How to be Served

(i) By delivering it by hand.
(ii) By sending it by registered post;
(iii) By sending it under certificate of posting;
(iv) By sending it by express delivery post
(v) By sending it by telegram;
(vi) By affixing it on the door at the last known business or residental address.
(vii) By its oral communication of the party in the presence of third person.
(viii) By advertising it at least once in any daily newspaper published in Pune
(ix) By a notice pasted on the notice board of the exchange if no address be know

Operation of Contracts

All dealing, transactions and contracts which are subject to the Rules, Bye-laws and Regulations of the Exchange and every arbitration agreement to which the Rules, Bye-laws and Regulation of the Exchange apply shall be deemed in all respects to be subject to the Rules, Bye-laws and Regulations of the exchange and shall be deemed be and shall take effect as wholly made entered into and to be performed in the City of Pune and the parties to such dealing, transaction contracts or agreements shall be deemed to have submitted to the jurisdiction of the Courts in Pune for the purpose of giving effect to the Rules, Bye-laws and Regulations of the Exchange.

| Sr. No. | TRF Agent for PF | Address | Phone No. | Contact Person | Remark |
|---|---|---|---|---|---|
| | for Bank | | | | |
| | for Company | | | | |
| | for Individual | | | | |

523

Date: 09th March, 2002

To,
Shriyam Securities & Finance Ltd.
Mumbai.

Kind Attn: Mr.Amar

Please find enclosed herewith the following security.

Security : 10.50% GOI 2014
Face Value : Rupees One Crores Only

| *Sr. No.* | *Name Of Last Holder* | *Cert. No.* | *Face Value (Amt in Rs.)* |
|---|---|---|---|
| 1 | The Amravati Peoples Co-Operative Bank Ltd. | NG51 | 1,00,00,000/- |

Encl:
1) 01 No. Of Bonds
2) 01 No. Of Transfer Form along with attestation

Kindly acknowledge the receipt of the same.

Thanking you.

Yours truly,

(Kelan Mashikarla)

Home Trade

home trade ltd.

Tower 4, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2518

524

E 66

# FORM OF TRANSFER

Transfer Index Regn. No.

I/We $ THE [illegible] CO-OP. BANK LTD.

do hereby assign and transfer my/our $ interest or share in the Inscribed Stock No. NG - 51

BDC No. By NG - 51 of the 10.5% GOVERNMENT OF INDIA 2014

Loan (Loan Code No.....)

amounting to Rs. 1,00,00,000/- being the

amount/a portion $ of the Stock of Rs. 1,00,00,000/-

as specified on the face of this Instrument together with the accrued Interest thereon unto

his/her/their $ executors, Administrators or assigns, and I/We $

do freely accept the above Stock transferred $

to the extent it has been transferred $

to me/us, $

I/We $

[Transferee(s)]

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

and I/We $

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

Interest is Payable at

As Witness our hand the day of One thousand nine hundred and

Signed by the above-named transfer in the presence of ‡ (Signature)

Name & Occupation

Address

Signed by the above-named transferee in the presence of ‡ (Signature)

Name & Occupation

Address

The Amravati People's Co-op.Bank Ltd.

(Transferor) Managing Director

Address

P.D.O. Regdn. No. 013 - 15

PAN/GIR NO AAACT 5899B

(Transferee)

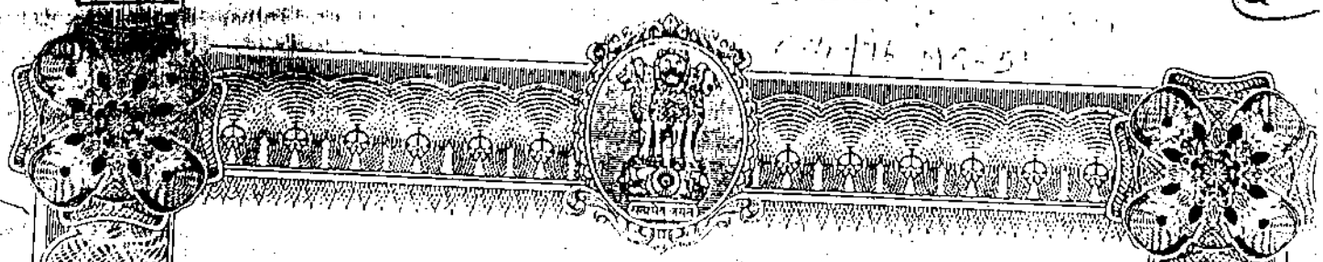
Address

P.D.O. Regdn. No.

PAN/GIR NO

525

S. G. 114495 — 1,00,00,000/-



# भारत सरकार
# GOVERNMENT OF INDIA

10·50 प्रतिशत ऋण, 2014 का दर्ज स्टाक
INSCRIBED STOCK
OF THE
10·50 PER CENT. LOAN, 2014

यही ऋण प्रमाणपत्र सं. NG-51 Nagpur का
BOOK DEBT CERTIFICATE No. [redacted] - OF [redacted]

रुपये के लिए.
for Rs. 1,00,00,000/-

## 29 अक्तूबर, 2014 को प्रतिदेय
## REPAYABLE ON THE 29th DAY OF OCTOBER, 2014.

मैं एतद्द्वारा यह प्रमाणित करता हूँ कि
I hereby certify that Indus Ind Bank Ltd.

साढ़े दस प्रतिशत ऋण, 2014 के केवल.....
रुपये के सरकारी स्टाक के पंजीकृत स्वामी हैं। इस ऋण पर ब्याज साढ़े दस प्रतिशत प्रति वर्ष की दर से.....को समान छमाही किस्तों में दिया जाएगा।

is the registered proprietor of Rupees One Crore only

Government Stock of the Ten-and-a-half per cent. Loan, 2014 which will bear interest at Ten-and-a-half per cent. per annum, payable half-yearly from the 29 अप्रैल APR 2000

लोक ऋण कार्यालय
भारतीय रिज़र्व बैंक
Public Debt Office
Reserve Bank of India
[redacted] NAGPUR.

दिनांक
Date 13 जून JUN 2000

[redacted]

Hiranmay Jalan
गवर्नर, भारतीय रिज़र्व बैंक,
Governor, Reserve Bank of India.

[redacted]
कृते मुख्य महाप्रबंधक
for Chief General Manager.

मेसर्स द्वारा अहस्तांतरणीय
Not transferable by endorsement

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

1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are free of stamp duty.

2 A separate blank transfer deed annexed to this Certificate may be used for the purpose. It must be executed by the proprietor or his attorney and in the latter case, it must be supported by a power of sale, properly stamped.

3 In the case of sale this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.

4 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a maximum of Re. 1/- is payable on each new Stock Certificate issued in respect of sub-division.

5 Stock may be transferred between Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be transferred.

6 Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Madras, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, to be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.

7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office..... (Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).

8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant."

9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.

10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to record it until after the payment of such interest.

## MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager / Asst. Gen. Manager |
|---|---|---|---|---|
| DT-1 TIR NO 1155/2000 | 13 JUN 2000 | NICBC Financial Services Ltd | W | |
| Tr. Instr. No 15.12023 11.28.821 | 28 AUG 2000 | The Amaravati Peoples co-op Bank Ltd. | | |
| | | | | |
| | | | | |
| | | | | |

526

# SHRIYAM
SECURITIES AND FINANCE LIMITED

Dated: 09.03.2002

To,
HDFC BANK LTD
FORT
Mumbai –400 021.

Kind Attn: Mr. Ashish

Sub: Delivery of 10.50 % GOI 2014

Dear Sir ,
We are enclosing one certificate of 10.50% GOI-2014, having a total face value 1,00,00,000.00
For conversion to our SGL account . We hereby authorise you to endorse the certificate In your name.
The details are as follows,

| SECURITY DETAIL | Certificate Number | PDO | Face Value | Holder |
|---|---|---|---|---|
| 10.50%GOI 2014 | NG 51 | Nagpur | 1 CR | The Amaravati peoples coop bank ltd |

Kindly do the needful and acknowledge the same
Thanking You,

For Shriyam Securities and Finance LTD.

RECEIVED DELIVERY
Time: 3.00

ice : 712-715, Tulsiani Chambers, 212, Nariman Point, Mumbai - 400 021. • Tel.: 230 85 04 • Fax : 022-284 65 85

(E40)

524

# FORM OF TRANSFER

Transfer Index Regn. No.

I/We $ THE [illegible] CO-OP. BANK LTD.

do hereby assign and transfer my/our $ interest or share in the inscribed Stock No. NG - 51

BDC No. By NG - 51 of the 10.50 GOVERNMENT OF INDIA 2014

Loan (Loan Code No.....)

amounting to Rs. 1,00,00,000/- being the

amount/s portion $ of the Stock of Rs. 1,00,00,000/-

as specified on the face of this Instrument together with the accrued interest thereon unto

his/her/their $ executors, Administrators or assigns, and I/We $

do freely accept the above Stock transferred $

to the extent it has been transferred $

to me/us, $

I/We $

(Transferee(s))

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

★ I/We $

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

Interest is Payable at

As Witness our hand the day of One thousand nine hundred and

Signed by the above-named transferor in the presence of ‡

(Signature)

Name & Occupation

Address

Signed by the above - named transferee in the presence of ‡

(Signature)

Name & Occupation

Address

The Amravati People's Co-op. Bank Ltd.

(Transferor) Managing Director

Address

P.D.O. Regdn. No. 03-15

PAN/GIR NO AAACT 5289 13

(Transferee)

Address

P.D.O. Regdn. No.

भा.रि.बै.
R. B. I.

11495

—1,00,00,000—

528

# भारत सरकार
# GOVERNMENT OF INDIA

10·50 प्रतिशत ऋण, 2014 का दर्ज स्टाक
INSCRIBED STOCK
OF THE
10·50 PER CENT. LOAN, 2014

बही ऋण प्रमाणपत्र सं. NG-51 Nagpur की
BOOK DEBT CERTIFICATE No. [redacted] OF [redacted]

रुपये के लिए
for Rs. 1,00,00,000/-

## 29 अक्तूबर, 2014 को प्रतिदेय
## REPAYABLE ON THE 29th DAY OF OCTOBER, 2014.

मैं एतद्द्वारा यह प्रमाणित करता हूँ कि
I hereby certify that India Bulls Fin Ltd

साढ़े दस प्रतिशत ऋण, 2014 के केवल.....
रुपये के सरकारी स्टाक के पंजीकृत स्वामी हैं। इस ऋण पर ब्याज साढ़े दस प्रतिशत प्रति वर्ष की दर से.....के समान छमाही किस्तों में दिया जाएगा।

is the registered proprietor of Rupees One Crore only

Government Stock of the Ten-and-a-half per cent. Loan, 2014 which will bear interest at Ten-and-a-half per cent. per annum, payable half-yearly from the 29 APR 2000

लोक ऋण कार्यालय
भारतीय रिज़र्व बैंक
Public Debt Office
Reserve Bank of India
[redacted] NAGPUR.

दिनांक
Date 13 JUN 2000

[redacted]

Bhavesh Jalan
गवर्नर, भारतीय रिज़र्व बैंक,
Governor, Reserve Bank of India.

कृते मुख्य महाप्रबंधक
for Chief General Manager.

केवल ज्ञापन द्वारा अहस्तांतरणीय
Not transferable by endorsement

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

1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are free of stamp duty.

2 A separate blank transfer deed annexed to this Certificate may be used for the purpose. It must be executed by the proprietor or his attorney and in the latter case, it must be supported by a power of sale, properly stamped.

3 In the case of sale this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.

4 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a maximum of Re.1/- is payable on each new Stock Certificate issued in respect of sub-division.

5 Stock may be transferred between Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office in whose books it is desired to be transferred.

6 Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the head office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Madras, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, to be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.

7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office..... (Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).

8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant."

9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.

10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to record it until after the payment of such interest.

## MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager / Asst. Gen. Manager |
|---|---|---|---|---|
| MTI TIR NO 11155/ 20 | 13 JUN 2000 | Niche Financial Services Ltd. | W | |
| Tr. Judy No 15/2000 1428 & 29 | 28 AUG 2000 | The Amaravati Peoples Co-op. Bank Ltd. | | |
| | | | | |
| | | | | |

530

# SHRIYAM SECURITIES & FINANCE LIMITED

712 – 715 Tulsiani Chambers, 212, Nariman Point, Mumbai 400 021
Tel : 230 86 00 Fax : 230 86 09.

DEAL SLIP

March 30, 2002

To,
BIRLA SUNLIFE SECURITIES LTD
1303, RAHEJA CENTRE,
FREE PRESS JOURNAL MARG,
NARIMAN POINT,
MUMBAI 400 021.

Dear sir,
We have concluded the following deal with you today, kindly put the same on record and confirm the same.

| | | |
|---|---|---|
| NATURE OF TRANSACTION | | YOUR PURCHASE |
| SECURITY | | 10.50% GOI LOAN 2014 |
| COUPON RATE | | 10.50% |
| DATE OF MATURITY | | October 29, 2014 |
| DEAL DATE | | March 30, 2002 |
| SETTLEMENT DATE | | March 30, 2002 |
| FACE VALUE | | INR 5,000,000.00 |
| RATE | | INR 121.40 |
| PRINCIPAL AMOUNT | | INR 6,070,000.00 |
| ACCRUED INTEREST FOR DAYS | 151 | INR 220,208.33 |
| TOTAL CONSIDERATION | | INR 6,290,208.33 |
| MODE OF DELIVERY | | SGL |
| OUR CSGL ACCOUNT WITH | | HDFC BANK LTD |
| SGL IN NAME OF | | SHRIYAM SECURITIES & FINANCE LIMITED |
| OUR PAN NO. | | AAACS7141R |
| YOUR SGL WITH | | HDFC BANK LTD |

Kindly notify for any discrepancies immediately

Thanking you.

Yours faithfully.,

For : SHRIYAM SECURITIES & FINANCE LTD

( AUTHORISED SIGNATORY )

We Confirm :
FOR : BIRLA SUNLIFE SECURITIES LTD.

( AUTHORISED SIGNATORY )

531

Birla Sun Life
*Securities*

March 30, 2002

*Kind Attn.* :- Mr. [illegible]

Shriyam Securities & Finance Ltd
Mumbai

We confirm the following deal for you :- Mar/447

**Bought from you :**

| | |
|---|---|
| **Security** | : 10.50% GOI 2014 |
| **Face Value (Lacs)** | : 50.0000 |
| **Rate (Rs)** | : 121.4000 |
| **Maturity** | : 29-Oct-14 |
| **Put/Call** | : NIL |
| **Last IP Date** | : 29-Oct-01 |
| **IP Dates** | : 29th, 29th |

582

# SHRIYAM SECURITIES & FINANCE LIMITED

*712 – 715 Tulsiani Chambers, 212, Nariman Point, Mumbai 400 021.*
*Tel : 230 86 00 Fax : 230 86 09.*

## NON LAGS SETTLEMENT

March 30, 2002

To,
**HDFC Bank Ltd.,**
Kamala Mills Compound,
Senapati Bapat Marg,
Lower Parel,
MUMBAI- 400 013

Kind Attn. : Mr. Sachin Nerurkar

RE : LETTER OF AUTHORISATION FOR CONSTITUENT SGL ACCOUNT

Dear Sir / Madam

We hereby confirm sale of the following security :-

| | | | |
|---|---|---|---|
| SELLERS NAME | | SHRIYAM SECURITIES & FINANCE LTD | |
| BUYERS NAME | | BIRLA SUNLIFE SECURITIES LTD | |
| SGL WITH | | HDFC BANK | |
| NAME OF SECURITY | | 10.50% GOI LOAN 2014 | |
| COUPON | | 10.50% | |
| DATE OF MATURITY | | October 29, 2014 | |
| FACE VALUE | | INR | 5,000,000.00 |
| RATE | | INR | 121.4000 |
| TRANSACTION DATE | | March 30, 2002 | |
| VALUE DATE | | March 30, 2002 | |
| PRINCIPAL AMOUNT ( A ) | | INR | 6,070,000.00 |
| INTEREST ACCRUED FOR DAYS | 151 | INR | 220,208.33 |
| TOTAL CONSIDERATION (A + B) | | INR | 6,290,208.33 |
| BROKER | | NIL | |
| BROKERAGE | | NIL | |

Kindly credit our Government Securities Overdraft Account Number 060080064307 with the above sale proceeds.

Thanking you,

Yours faithfully,
For : SHRIYAM SECURITIES & FINANCE LIMITED.

(Authorised Signatory)

HDFC BANK LTD.

533

# SHRIYAM SECURITIES & FIN[redacted]CE LIMITED

712 – 715 Tulsiani Chambers, 212, Narima[redacted] Mumbai 400 021
Tel : 230 86 00 F[redacted]0 86 09.

DEAL SLIP

March 28, 2002

To,
TRUST CAPITAL SERVICES (INDIA) PVT LTD
22/28 RAJBHADUR COMPOUND 30,
BOMBAY SAMACHAR MARG,
FORT,
MUMBAI-400001

Dear sir,

We have concluded the following deal with you today, kindly put the same on record and confirm the same.

| | | |
|---|---|---|
| NATURE OF TRANSACTION | | YOUR PURCHASE |
| SECURITY | | 10.50% GOI LOAN 2014 |
| COUPON RATE | | 10.50% |
| DATE OF MATURITY | | October 29, 2014 |
| DEAL DATE | | March 28, 2002 |
| SETTLEMENT DATE | | March 28, 2002 |
| FACE VALUE | | INR 5,000,000.00 |
| RATE | | INR 120.8500 |
| PRINCIPAL AMOUNT | | INR 6,042,500.00 |
| ACCRUED INTEREST FOR DAYS | 149 | INR 217,291.67 |
| TOTAL CONSIDERATION | | INR 6,259,791.67 |
| MODE OF DELIVERY | | SGL |
| OUR CSGL ACCOUNT WITH | | HDFC BANK LTD |
| SGL IN NAME OF | | SHRIYAM SECURITIES & FINANCE LIMITED |
| OUR PAN NO. | | AAACS7141R |
| YOUR SGL WITH | | FEDERAL BANK |

Kindly notify for any discrepancies immediately

Thanking you.

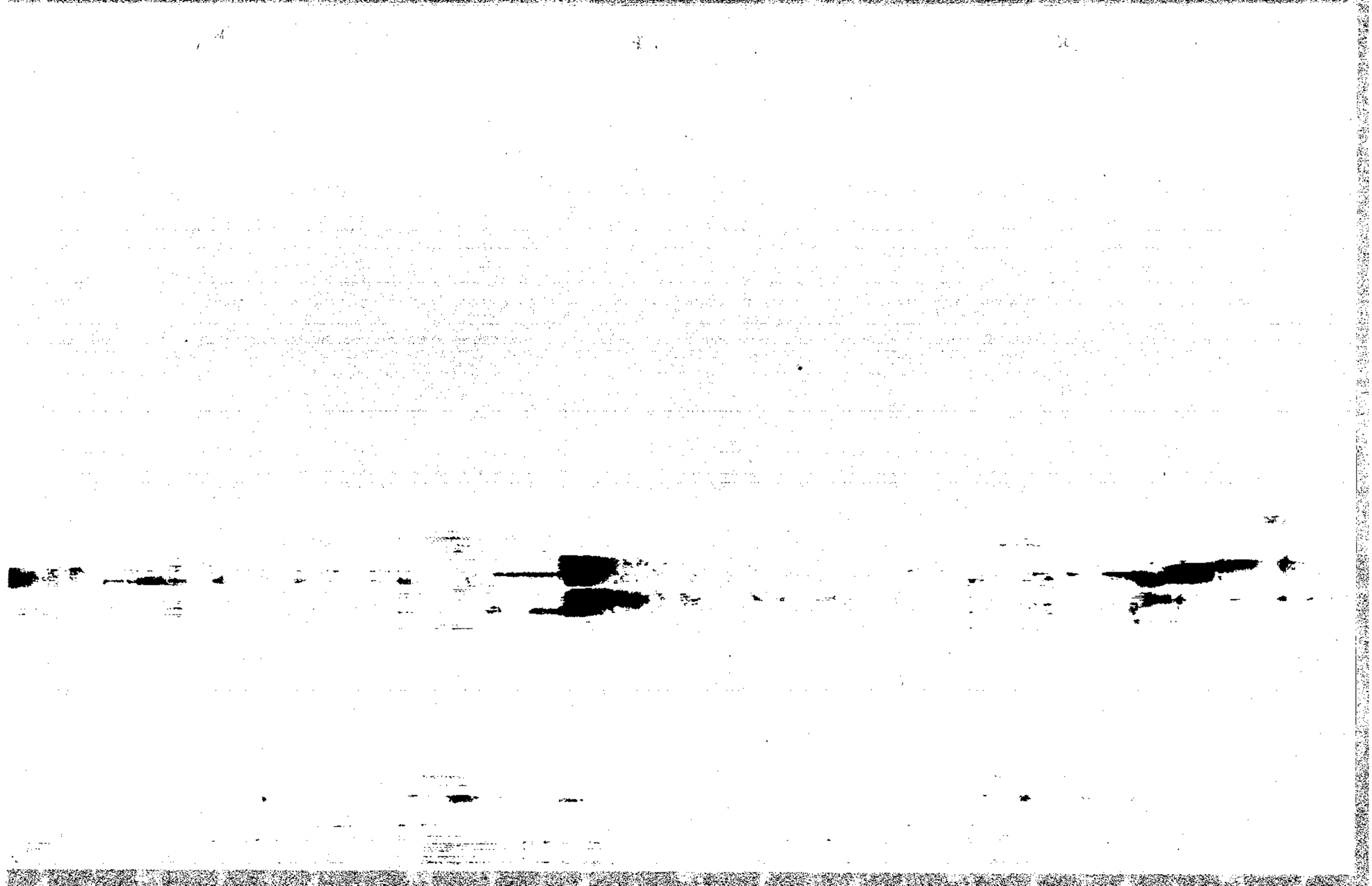
Yours faithfully.,

For : SHRIYAM SECURITIES & FINANCE LTD

( AUTHORISED SIGNATORY )

We Confirm :
FOR :TRUST CAPITAL SERVICES (INDIA) PVT LTD

( AUTHORISED SIGNATORY )



(GH
534

# SHRIYAM SECURITIES & FINANCE LIMITED

*712 – 715 Tulsiani Chambers, 212, Nariman Point, Mumbai 400 021.*
*Tel : 230 86 00 Fax : 230 86 09*

## NON LAGS SETTLEMENT

March 28, 2002

To,
HDFC Bank Ltd.,
Kamala Mills Compound,
Senapati Bapat Marg,
Lower Parel,
MUMBAI- 400 013

Kind Attn. : Mr. Sachin Nerurkar

RE : LETTER OF AUTHORISATION FOR CONSTITUENT SGL ACCOUNT

Dear Sir / Madam

We hereby confirm sale of the following security :-

| | | | |
|---|---|---|---|
| SELLERS NAME | | SHRIYAM SECURITIES & FINANCE LTD | |
| BUYERS NAME | | TRUST CAPITAL SERVICES (INDIA) PVT LTD | |
| SGL WITH | | FEDERAL BANK | |
| NAME OF SECURITY | | 10.60% GOI LOAN 2014 | |
| COUPON | | 10.60% | |
| DATE OF MATURITY | | October 29, 2014 | |
| FACE VALUE | | INR | 5,000,000.00 |
| RATE | | INR | 120.8500 |
| TRANSACTION DATE | | March 28, 2002 | |
| VALUE DATE | | March 28, 2002 | |
| PRINCIPAL AMOUNT ( A ) | | INR | 6,042,500.00 |
| INTEREST ACCRUED FOR DAYS | 149 | INR | 217,291.67 |
| TOTAL CONSIDERATION (A + B) | | INR | 6,259,791.67 |
| BROKER | | NIL | |
| BROKERAGE | | NIL | |

Kindly credit our Government Securities Overdraft Account Number 060080043007 with the above sale proceeds.

Thanking you.

Yours faithfully.,
For : SHRIYAM SECURITIES & FINANCE LIMITED.

(Authorised Signatory)

GROUND FLR,MANECKJI WADIA BLDG,
NAIR, MOTWANI MARG,FORT MUMBAI-1

SHRIYAM SEC & FIN LTD-GOVT SEC-O/D
A/C
712-715, TULSIANI CHAMBERS,
212 NARIMAN POINT,MUM-21

405

STATEMENT DATE: 30.MAR 2002
NO : 012
ACCOUNT NUMBER: 800643 007
O/D AGNST FD-NSE BROKERS
CURRENCY: INDIAN RUPEES

STATEMENT FOR THE PERIOD DATED 30.MAR 2002

| DATE | TRANSACTION DETAILS | REFERENCE | VALUE DATE | DEBIT | CREDIT | BAL |
|---|---|---|---|---|---|---|
| | CHQ PD HV CLG - FORT | 464633 | 08.03.2002 | 281,944.45 | | |
| | LOAN/LEASE PREPAYMENT | 8202066002 | 08.03.2002 | 4,986,924.00 | | |
| | INCOMING CLG TRANSFER | 464635 | 08.03.2002 | 12,326,250.00 | | |
| | TRF | | | | | |
| | LOAN/LEASE PREPAYMENT | 8202066003 | 08.03.2002 | 49,808,785.00 | | |
| | GL CREDIT | 400317011 | 08.03.2002 | | 684,000.00 | |
| | TRF | | | | | |
| | GL CREDIT | | 08.03.2002 | | 5,369,404.17 | |
| | OS-8.07%GOI17 50LKS | | | | | |
| | GL CREDIT | | 08.03.2002 | | 53,819,041.67 | |
| | OS-8.07%GOI17 5CRS | | | | | |
| | MICR DEP (MUM) | | 09.03.2002 | | 30,575,000.00 | |
| | BALANCE CREDIT | | | | | ***10,5 |
| 09.03.2002 | FUNDS TRANSFER | 8767 | 09.03.2002 | | 500,000.00 | |
| | 001:Funds Transfer to 33 | | | | | |
| | FUNDS TRANSFER | 8767 | 09.03.2002 | | 500,000.00 | |
| | 001:Funds Transfer to 33 | | | | | |
| | FUNDS TRANSFER | 8767 | 09.03.2002 R | | 500,000.00-C | |
| | 001:Funds Transfer to 33 | | | | | |
| | BALANCE CREDIT | | | | | ***11,0 |
| 1.03.2002 | HIGH VALUE DEP (MUMBAI) | 265388 | 11.03.2002 | | 500,000.00 | |
| | BALANCE CREDIT | | | | | ***11,5 |
| 3.03.2002 | | 464622 | 13.03.2002 | 95,000.00 | | |
| | 001:FUNDS TRAN-TULSIANI- | | | | | |
| | INTEREST PREPAYMENT | 8202064012 | 13.03.2002 | 152,048.97 | | |

Now you can pay your Direct Taxes including, Income Tax, Corporation Tax, Interest Tax, Wealth Tax, Gift Tax, Expenditure Tax at select HDFC Bank branches. To find an authorised branch closest to you call the PhoneBanking number in your city or contact the nearest branch.

BANK LIMITED

Contents of this statement will be considered correct if no error is reported within 30 days of receipt of statement.

532

NECKJI WADIA BLDG,
MARG,FORT MUMBAI-1

FIN LTD-GOVT SEC-O/D

II CHAMBERS,
INT,MUM-21

405

STATEMENT DATE: 30.M
NO : 012
ACCOUNT NUMBER: 8
O/D AGNST FD-NSE BRO
CURRENCY: INDIAN RUP

STATEMENT FOR THE PERIOD DATED 30 MAR 2002

| TRANSACTION DETAILS | REFERENCE | VALUE DATE | DEBIT | CREDIT |
|---|---|---|---|---|
| REST PREPAYMENT | 8202064010 | 28.03.2002 | 447,273.20 | |
| EBIT | | 28.03.2002 | 3,056,518.06 C | |
| .18%GOI26 26LKS | | | | |
| | 464674 | 28.03.2002 | 4,018,474.66 | |
| 0643007-060232%285 | | | | |
| LEASE PREPAYMENT | 8202086005 | 28.03.2002 | 5,670,769.00 | |
| LEASE PREPAYMENT | 8202064010 | 28.03.2002 | 59,150,260.00 | |
| OAN | 8202087003 | 28.03.2002 | | 2,842,562.00 C |
| EDIT | | 28.03.2002 | | 6,124,036.11 |
| 18%GOI 2026 | | | | |
| EDIT | | 28.03.2002 | | 6,259,791.67 |
| 50%GOI 2014 | | | | |
| EDIT | | 28.03.2002 | | 62,929,861.11 |
| 25%GOI 2021 | | | | |
| ICE DEBIT | | | | |
| BIT | | 28.03.2002 | 3,178,770.78 | |
| 18% GOI 2026 26LAC | | | | |
| OAN | 8202089029 | 28.03.2002 | | 2,956,264.26 |
| EDIT | | 28.03.2002 | | 3,056,518.06 C |
| SSAL ENTRY | | | | |
| ST PREPAYMENT | 8202089029 | 30.03.2002 | 1,943.84 | |
| ST PREPAYMENT | 8202086004 | 30.03.2002 | 3,355.86 | |
| | 464601 | 30.03.2002 | 10,000.00 | |
| NDS TRAN-TULSIANI- | | | | |
| | 464678 | 30.03.2002 | 21,241.67 | |

Now you can pay your Direct Taxes including, Income Tax, Corporation Tax, Interest Tax, Wealth Tax, Gift Tax, Expenditure Tax at select HDFC Bank branches. To find an authorised branch closest to you call the PhoneBanking number in your city or contact the nearest branch.

Contents of this statement will be considered correct if no error is reported within 30 days of receipt of statement.

OUND FLR,MANECKJI WADIA BLDG,
N'' MOTWANI MARG,FORT MUMBAI-1

RIYAM SEC & FIN LTD-GOVT SEC-O/D

-715, TULSIANI CHAMBERS,
NARIMAN POINT,MUM-21

STATEMENT DATE: 30.MAR 200
NO : 012
ACCOUNT NUMBER: 800643
O/D AGNST FD-NSE BROKERS
CURRENCY:INDIAN RUPEES

105

STATEMENT FOR THE PERIOD DATED 30.MAR 2002

| TRANSACTION DETAILS | REFERENCE | VALUE DATE | DEBIT | CREDIT |
|---|---|---|---|---|
| 001:FUNDS TRAN-TULSIANI- | | | | |
| | 464676 | 30.03.2002 | 961,641.67 | |
| 001:FUNDS TRAN-TULSIANI- | | | | |
| | 464676 | 30.03.2002 | 1,076,700.00 | |
| 001:FUNDS TRAN-TULSIANI- | | | | |
| LOAN/LEASE PREPAYMENT | 8202009029 | 30.03.2002 | 2,956,264.26 | |
| LOAN/LEASE PREPAYMENT | 8202086004 | 30.03.2002 | 3,402,473.00 | |
| | 464681 | 30.03.2002 | 6,484,377.78 | |
| 660:SHRIYAM SEC-TRUST CA | | | | |
| GL CREDIT | | 30.03.2002 | | 596,875.00 |
| chq paid | | | | |
| GL CREDIT | | 30.03.2002 | | 2,700,281.25 |
| OS 8.07% GOI 2017 | | | | |
| LOAN/LEASE REVERSAL | 8202087003 | 30.03.2002 R | | 2,842,562.00- |
| GL CREDIT | | 30.03.2002 | | 3,060,681.94 |
| OS 10.18%GOI 2026 | | | | |
| GL CREDIT | | 30.03.2002 | | 3,691,118.33 |
| OS 10.18% GOI 2026 | | | | |
| GL CREDIT | | 30.03.2002 | | 6,290,208.33 |
| OS 10.505GOI 2014 | | | | |
| FUNDS TRANSFER | 033658 | 30.03.2002 | | 6,509,377.78 |
| 033:Funds Transfer to 33 | | | | |
| FUNDS TRANSFER | 033658 | 30.03.2002 R | | 6,509,377.78- |
| 033:Funds Transfer to 33 | | | | |
| FUNDS TRANSFER | 033658 | 30.03.2002 | | 6,509,377.78 |
| 033:Funds Transfer to 33 | | | | |
| FUNDS TRANSFER | 755292 | 30.03.2002 | | 9,000,000.00 |

Now you can pay your Direct Taxes including, Income Tax, Corporation Tax, Interest Tax, Wealth Tax, Gift Tax, Expenditure Tax at select HDFC Bank branches. To find an authorised branch closest to you call the PhoneBanking number in your city or contact the nearest branch.

NK LIMITED

Contents of this statement will be considered correct if no error is reported within 30 days of receipt of statement.

Received
2/10/02

SUN LIFE SECURITIES LTD.

(ए. यू. कुरेशी)
वरिष्ठ पोलीस निरीक्षक,
गाडगे नगर पेठ शिंदी कोतवाली,
अमरावती. (शहर)

5589

# SHRIYAM SECURITIES & FINANCE LIMITED

712 – 715 Tulsiani Chambers, 212, Nariman Point, Mumbai 400 021
Tel : 230 86 00 Fax : 230 86 09.

DEAL SLIP

March 30, 2002

To,
BIRLA SUNLIFE SECURITIES LTD
1303, RAHEJA CENTRE,
FREE PRESS JOURNAL MARG,
NARIMAN POINT,
MUMBAI 400 021.

Dear sir,
We have concluded the following deal with you today, kindly put the same on record and confirm the same.

| | | |
|---|---|---|
| NATURE OF TRANSACTION | | YOUR PURCHASE |
| SECURITY | | 10.50% GOI LOAN 2014 |
| COUPON RATE | | 10.50% |
| DATE OF MATURITY | | October 29, 2014 |
| DEAL DATE | | March 30, 2002 |
| SETTLEMENT DATE | | March 30, 2002 |
| FACE VALUE | | INR 5,000,000.00 |
| RATE | | INR 121.40 |
| PRINCIPAL AMOUNT | | INR 6,070,000.00 |
| ACCRUED INTEREST FOR DAYS | 151 | INR 220,208.33 |
| TOTAL CONSIDERATION | | INR 6,290,208.33 |
| MODE OF DELIVERY | | SGL |
| OUR CSGL ACCOUNT WITH | | HDFC BANK LTD |
| SGL IN NAME OF | | SHRIYAM SECURITIES & FINANCE LIMITED |
| OUR PAN NO. | | AAACS7141R |
| YOUR SGL WITH | | HDFC BANK LTD |

Kindly notify for any discrepancies immediately

Thanking you..

Yours faithfully.,

For : SHRIYAM SECURITIES & FINANCE LTD

( AUTHORISED SIGNATORY )

We Confirm :
FOR : BIRLA SUNLIFE SECURITIES LTD.

( AUTHORISED SIGNATORY )

5740

HDFC BANK

HDFC Bank Ltd.
Sandoz House, Dr. Annie Besant R
Worli, Mumbai 400 018.
Phone : 4951616 Fax : 4971979/4

JAJLIFE SECURITIES LTD.
SHARE DEPT
ERJA CENTRE FREE PRESS
MARG NARIMAN POINT,
400 021

# Credit Advice

rm having credited your Subsidiary SGL account as per your request 30/03/2002
ailed below

| | | |
|---|---|---|
| of SGL | : | 30/03/2002 |
| me/nature of loan | : | 10.50% GOI 2014 |
| Loan code | : | 94016 |
| ount (Face value in Rs) | : | 5,000,000.00 |
| rence no. | : | 2002030015 |
| ver party name | : | SHIKHAR SECURITIES AND FINANCE LTD. |

computer generated stationary does not require signature.

Birla Sun Life
*Securities*

March 30, 2002

HDFC Bank Limited
Mumbai

Kind Attn : Mr. Sachin Nerurkar / Ms. Ujwala

We hereby confirm our outright purchase deal as per the terms given below:

| | | |
|---|---|---|
| Transaction type | : Outright Purchase | |
| Security | : 10.50% GOI 2014 | |
| Face Value (Lacs) | : 50.0000 | |
| Rate (Rs) | : 121.4000 | |
| Maturity | : 29-Oct-14 | |
| Last IP Date | : 29-Oct-01 | |
| IP Dates | : 29/4, 29/10 | |
| Principal Amount (Rs) | : 6070000.00 | |
| Accrued Interest (Rs) | : 220208.33 | No. of Days 151 |
| Total Consideration (Rs) | : 6290208.33 | |
| Deal Date | : 30-Mar-02 | |
| Settlement Date | : 30-Mar-02 | |
| Counter party | : Shriyam Securities & Finance Ltd | |
| Delivery mode | : SGL- HDFC Bank Ltd | |
| Payment mode | : DVP | |
| Broker | : Direct | |
| Brokerage | : N.A | |
| Mode of settlement | : SGL / DVP at Mumbai | |

Kindly debit our Current A/c no. 401 257 004 for the settlement amount and the service charges.

Kindly do the needful. Incase of any discrepancy please revert back to Mr. Sanjay Pawar or to Mr. Ravi Sharma on 236 0238 / 202 1033 / 236 0235 / 236 0000.

Thanking You,

Yours faithfully,
For Birla Sunlife Securities Limited

Authorised Signatory

30 MAR

Birla Sun Life Securities Limited
1303, Raheja Centre, Free Press Journal Marg, Nariman Point, Mumbai - 400 021 INDIA
Tel : (022) 236 0000 Fax : (022) 282 4404, 282 3001 Website : www.birlasec.com
Member of the BSE, NSE & CDSL

March 30, 2002

HDFC Bank Limited
Mumbai

Kind Attn : Mr. Sachin Nerurkar / Ms. Ujwala

We hereby confirm our outright purchase deal as per the terms given below.

| | | |
|---|---|---|
| Transaction type | : Outright Purchase | |
| Security | : 10.50% GOI 2014 | |
| Face Value (Lacs) | : 10.0000 | |
| Rate (Rs) | : 121.4000 | |
| Maturity | : 29-Oct-14 | |
| Last IP Date | : 29-Oct-01 | |
| IP Dates | : 29/4, 29/10 | |
| Principal Amount (Rs) | : 1214000.00 | |
| Accrued Interest (Rs) | : 44041.67 | No. of Days 151 |
| Total Consideration (Rs) | : 1258041.67 | |
| Deal Date | : 30 Mar-02 | |
| Settlement Date | : 30-Mar-02 | |
| Counter party | : Trust Capital Services (India) Pvt. Ltd | |
| Delivery mode | : SGL- Federal Bank Ltd | |
| Payment mode | : DVP | |
| Broker | : Direct | |
| Brokerage | : N/A | |
| Mode of settlement | : SGL / DVP at Mumbai | |

Kindly debit our Current A/c no. 401 257 004 for the settlement amount and the service charges.

Kindly do the needful. Incase of any discrepancy please revert back to Mr. Sanjay Pawar or to Mr. Ravi Sharma on 236 0239 / 202 1033 / 236 0235 / 236 0000.

Thanking You,

Yours faithfully,
For Birla Sunlife Securities Limited

Authorised Signatory

GG4 (GGG) 513

HDFC BANK

HDFC Bank Ltd.
Sandoz House, Dr. Annie Besant Rd
Worli, Mumbai 400 018.
Phone : 4951616 Fax : 4978979

M/s SUNLITE SECURITIES LTD
RAVI SHARMA
3,PAHEJA CENTRE,FREE PRESS
JERNAL MARG,NARIMAN POINT,
MUMBAI-400 021.

# Credit Advice

We confirm having credited your Subsidiary SGL account as per your request 20/03/2002 as detailed below:

| | |
|---|---|
| Date of SGL issue | 20/03/2002 |
| Nomenclature of loan | 10.50% GOI 2014 |
| RBI Loan code | 04010 |
| Amount (Facevalue - in Rs) | 1,000,000.00 |
| Reference no. | 2020320067 |
| Counter party name | NDS - FEDERAL BANK LTD. |

This is a computer generated stationary does not require signature.

C.C.7

Trust Capital
Services (India) Pvt. Ltd.
22/28, Rajabahadur Compound, 30 Bomb
Samachar Marg, Fort, Mumbai - 400 001
Phone : 2350500, 2351873 - 87 (10 Lines)
Fax : 022 - 235 1880

Deal Ref. No :DT0790/S03/2001-02

Date : 30/03/2002

To,
BIRLA SUN LIFE SECURITIES LTD.
1303, RAHEJA CENTRE, FREE PRESS JOURNAL MARG,
NARIMAN POINT,
MUMBAI - 400021

KIND ATTENTION : MR. VIKRAM

Dear Sir,

We confirm having sold the following security, the details of which are as under :

| | | |
|---|---|---|
| Nature of Transaction | : | Your Purchase |
| Issuer of Security | : | GOI |
| Name of Security | : | 10.50% GOI LOAN 2014 |
| Maturity Date | : | 29/10/2014 |
| Coupon Rate | : | 10.50% |
| Interest Dates | : | 29/4 - 29/10 |
| Deal Date | : | 30/03/2002 |
| Settlement Date | : | 30/03/2002 |
| Face Value | : | Rs. 1000000.00 |
| Rate | : | 121.4000% |
| Amount | : | Rs. 1214000.00 |
| Add:Accr. Interest(151 Day | : | Rs. 44041.67 (29/10/2001 - 30/03/2002) |
| Settlement Amount | : | Rs. 1258041.67 |
| Mode of Delivery | : | SGL |
| Mode of Payment | : | SGL |
| Payment in Favour of | : | TRUST CAPITAL SERVICES (INDIA) PVT. LTD. |
| Counter Party SGL With | : | THE FEDERAL BANK LTD. |

The Deal Confirmation is issued in duplicate. Kindly acknowledge on the duplicate copy of the confirmation and send it back to us.

Any discrepancy in the above should be brought to our notice immediately

Very Truly yours,
For, TRUST CAPITAL SERVICES(INDIA) PVT. LTD.,

(Authorised Signatory)

We hereby confirm the deal
For, BIRLA SUN LIFE SECURITIES LTD.,

(Authorised Signatory)

Birla Sun Life
Securities

April 2, 2002

HDFC Bank Limited
Mumbai

Kind Attn : Mr. Sachin Nerurkar / Ms. Ujwala

We hereby confirm our outright sale deal as per the terms given below.

| | | |
|---|---|---|
| Transaction type | : Outright sale | |
| Security | : 10.50% GOI 2014 | |
| Face Value (Lacs) | : 50.0000 | |
| Rate (Rs) | : 124.0000 | |
| Maturity | : 29-Oct-14 | |
| Last IP Date | : 29-Oct-01 | |
| IP Dates | : 29/4, 29/10 | |
| Principal Amount (Rs) | : 6200000.00 | |
| Accrued Interest (Rs) | : 223125.00 | No. of Days 153 |
| Total Consideration (Rs) | : 6423125.00 | |
| Deal Date | : 02-Apr-02 | |
| Settlement Date | : 02-Apr-02 | |
| Counter party | : The Janata Sahakari Bank Limited | |
| Delivery mode | : SGL - Apex Co-op Bank | |
| Payment mode | : DVP | |
| Broker | : Direct | |
| Brokerage | : N.A | |
| Mode of settlement | : SGL / DVP at Mumbai | |

Kindly deliver the SGL to the counter party under DVP and credit the proceeds to our Current A.c no. 401 257 004. The service charges may be debited to our account.

Kindly do the needful. Incase of any discrepancy please revert back to Mr. Sanjay Pawar or to Mr. Ravi Sharma on 236 0238 / 202 1033 / 236 0235 / 236 0000.

Thanking You,

Yours faithfully,
For Birla Sunlife Securities Limited

Authorised Signatory

546

Birla Sun Life

*Securities*

April 2, 2002 — *Kind Attn :-*

The Janata Sahakari Bank Limited
Gondia

We confirm the following deal for you :- Apr/0

Sold to you :

| | | |
|---|---|---|
| Security | : 10.50% GOI 2014 | |
| Face Value (Lacs) | : 50.0000 | |
| Rate (Rs) | : 124.0000 | |
| Maturity | : 29-Oct-14 | |
| Put/Call | : NIL | |
| Last IP Date | : 29-Oct-01 | |
| IP Dates | : 29/4, 29/10 | |
| Principal Amount (Rs) | : 6200000.00 | |
| Accrued Interest (Rs) | : 223125.00 | No. of Days 153 |
| Total Consideration (Rs) | : 6423125.00 | |
| Deal Date | : 02-Apr-02 | |
| Settlement Date | : 02-Apr-02 | |
| Delivery mode | : Our Const. SGL A/c is with - HDFC Bank Ltd. | |
| Payment mode | : DVP | |
| Payment in favour of | : N.A | |
| Our Bank A/c Number | : N.A | |

Thanking You,

Yours faithfully,
For Birla Sunlife Securities Limited

Authorised Signatory

We confirm the transaction as specified above

The Janata Sahakari Bank Limited

Authorised Signatory
(Stamp with Signature)

Our PAN : AAACB4908R

Note :-
(1) Please confirm the above details by refaxing the said deal confirmation on 022 - 202 67 23 after putting your company seal and signing the same. Incase of any discrepancy in this note kindly revert back to us immediately.

Birla Sun Life Securities Limited
1303, Raheja Centre, Free Press Journal Marg, Nariman Point, Mumbai - 400 021. INDIA
Tel.: (022) 236 0000 Fax: (022) 283 4404, 282 3001 Website: www.birlasec.com
Member of the BSE, NSE & CDSL

547

Birla Sun Life
*Securities*

April 3, 2002 — *Kind Attn:* :-

The Janata Sahakari Bank Limited
Gondia

We confirm the following deal for you : :- Apr/ 8 & 10

Sold to you :

| | | |
|---|---|---|
| Security | : 10.50% GOI 2014 | |
| Face Value (Lacs) | : 50.0000 | |
| Rate (Rs) | : 124.0000 | |
| Maturity | : 29-Oct-14 | |
| Put/Call | : NIL | |
| Last IP Date | : 29-Oct-01 | |
| IP Dates | : 29/4, 29/10 | |
| Principal Amount (Rs) | : 6200000.00 | |
| Accrued Interest (Rs) | : 224583.33 | No. of Days 154 |
| Total Consideration (Rs) | : 6424583.33 | |
| Deal Date | : 03-Apr-02 | |
| Settlement Date | : 03-Apr-02 | |
| Delivery mode | : Our Const. SGL A/c is with - HDFC Bank Ltd. | |
| Payment mode | : DVP | |
| Payment in favour of | : N.A | |
| Our Bank A/c Number | : N.A | |

Thanking You,

Yours faithfully,
For Birla Sunlife Securities Limited

Authorised Signatory

Our PAN : AAACB4908R

We confirm the transaction as specified above

The Janata Sahakari Bank Limited

Authorised Signatory
(Stamp with Signature)

Note :-
(1) Please confirm the above details by refaxing the said deal confirmation on 022 - 202 67 23 after putting your company seal and signing the same. Incase of any discrepancy in this note kindly revert back to us immediately.

5748

Birla Sun Life

*Securities*

April 3, 2002

HDFC Bank Limited
Mumbai

Kind Attn : Mr. Sachin Nerurkar / Ms. Ujwala

We hereby confirm our outright sale deal as per the terms given below.

| | | |
|---|---|---|
| **Transaction type** | : Outright sale | |
| **Security** | : 10.50% GOI 2014 | |
| **Face Value (Lacs)** | : 50.0000 | |
| **Rate (Rs)** | : 124.0000 | |
| **Maturity** | : 29-Oct-14 | |
| **Last IP Date** | : 29-Oct-01 | |
| **IP Dates** | : 29/4, 29/10 | |
| **Principal Amount (Rs)** | : 6200000.00 | |
| **Accrued Interest (Rs)** | : 224583.33 | No. of Days 154 |
| **Total Consideration (Rs)** | : 6424583.33 | |
| **Deal Date** | : 03-Apr-02 | |
| **Settlement Date** | : 03-Apr-02 | |
| **Counter party** | : The Janata Sahakari Bank Limited, Gondia | |
| **Delivery mode** | : SGL - Apex Co-op Bank | |
| **Payment mode** | : DVP | |
| **Broker** | : Direct | |
| **Brokerage** | : N.A | |
| **Mode of settlement** | : SGL / DVP at Mumbai | |

Kindly deliver the SGL to the counter party under DVP and credit the proceeds to our Current A.c no. **401 257 004**. The service charges may be debited to our account.

Kindly do the needful. Incase of any discrepancy please revert back to Mr. Sanjay Pawar or to Mr. Ravi Sharma on 236 0238 / 202 1033 / 236 0235 / 236 0000.

Thanking You,

Yours faithfully,
For **Birla Sunlife Securities Limited**

Kamlesh Rajgoriya

Authorised Signatory

**Birla Sun Life Securities Limited**
1303, Raheja Centre, Free Press Journal Marg, Nariman Point, Mumbai - 400 021. INDIA
Tel.: (022) 236 0000 Fax: (022) 283 4404, 282 3001 Website: www.birlasec.com
Member of the BSE, NSE & CDSL

MCS Limited

'SRI PADMAVATHI BHAVAN', Plot No. 93, Road No.16, M.I.D.C. Area, Andheri (East), Mumbai
Telephones : 820 1785 (6 Lines) • Fax : 820 1783

551

DATE : 05/08/2002

TO
MR A.U KURESHI
ASST. POLICE INSPECTOR
CITY KOTWALI POLICE STATION
AMRAVATI CITY

UNIT : MAHARASTRA KRISHNA VALLEY DEVELOPMENT CORPORATION
SERIES 2000A

DEAR SIR

THIS IS IN REFERENCE TO YOUR LETTER DATED 05/082002 REGARDING THE COMPLAINT LODGE FROM AMRAVATI PEOPLE CO OP BANK LIMITED AT YOUR POLICE STATION

WE HEREBY INFORM THAT TILL DATE THE LETTER OF ALLOTMENT NUMBERS, THE DETAILS OF THE LETTER OF ALLOTMENT ARE AS UNDER:

LOA 521 FOR 25 BONDS FACE VALUE RS 25,00,000.00
LOA 522 FOR 25 BONDS FACE VALUE RS 25,00,000.00
LOA 524 FOR 25 BONDS FACE VALUE RS 25,00,000.00
LOA 525 FOR 25 BONDS FACE VALUE RS 25,00,000.00
LOA 179 FOR 50 BONDS FACE VALUE RS 50,00,000.00

THE ABOVE LETTER OF ALLOTMENT ARE STILL IN THE NAME OF AMRAVATI PEOPLE CO OP BANK LIMITED AND WE HAVE NOT RECEIVED ANY TRANSFER AGAINST THE ABOVE LETTER OF ALLOTMENTS. WE HAVE NO CUSTODY OF THE ABOVE LETTER OF ALLOTMENTS, BUT AS AND WHEN WE RECEIVE THE SAME WE WILL INFORM YOU.

AS PER THE LETTER RECEIVED FROM AMRAVATI PEOPLE CO OP BANK HAS GIVEN US A LETTER FOR THE STOP TRANSFER IN THE ABOVE LETTER OF ALLOTMENTS

WE HAVE GIVEN THE STOP TRANSFER LETTER CONFIRMING THE ABOVE BONDS ARE STOP FOR TRANSFER AND WE HAVE ISSUED THE LETTER TO THEM AND COPY FOR THE SAME IS ENCLOSED FOR THE SAME.

THANKING YOU AND ASSURING OUR BEST OF SERVICES AT ALL TIMES.

YOURS FAITHFULLY
FOR MCS LIMITED

DINESH S MENGHRAJANI
SENIOR MANAGER

CC. MKVDC ----PUNE ---MR MODHGARE
CC. AMRAVATI PEOPLE CO OP BANK LIMITED

Regd. Office : 'VENKATESH BHAVAN', Plot No. 27, Road No. 11, M.I.D.C. Area, Andheri (East), Mumbai
Telephones : 821 5935 (6 Lines) • Fax : 835 0456

552

# MCS Limited

'SRI PADMAVATHI BHAVAN', Plot No. 93, Road No.10, M.I.D.C. Area, Andheri (East), Mumbai
Telephones : 820 1785 (6 Lines) • Fax : 820 1789

DATE: 08/05/2002

THE AMRAVATI PEOPLES CO OP BANK LTD
JALARAM MARKET
JAWAHAR ROAD
AMRAVATI
444601

KIND ATT. : MANAGING DIRECTOR

UNIT : MKVDC SERIES 2000A

SUB STOP TRANSFER FOLIO KV2KC179 AND 30030
LOA NO 521/522/524/525 AND 179 FOR 100 AND 50 BONDS

Dear sir

We have received your letter and you have stated to stop transfer of the above bonds

We have noted the same in our records and the marked the stop transfer in our records dated 08/05/2002 time 17.00 pm

As per our records still you are the holder in our master data of the above series

We hereby request you to send the original official letter for the same

Thanking you and assuring our best of services at all times

Thanking you
For MCS LIMITED

DINESH S MENGHRAJANI
SENIOR MANAGER

C. C TO MKVDC ---MR MODGARE---------

Regd. Office : 'VENKATESH BHAVAN', Plot No. 27, Road No.11, M.I.D.C. Area, Andheri (East), Mumbai
Telephones : 821 5235 (6 Lines) • Fax : 835 0156

553


# पिपल्स बँक

अमरावती पिपल्स को-ऑप. बँक. लि. अमरावती

मुख्य कार्यालय : जनाराम मार्केट, जवाहर रोड, अमरावती (D५७७१८३, फॅक्स : - (०७२१) ६७३५७०
मुख्य शाखा :- ६७३४७५, बडनेरा रोड - ५७३९९९,
कॉटन मार्केट - ५७१२२८, मोती नगर - ६७९९७०,
वसरा मैदान रोड - ५७२२५७, सराफा बाजार - ५७७४७४
मार्केट यार्ड - ५७९४५५,
मोर्शी शाखा - २२७९८, चांदूर बाजार शाखा - ४३४८०,
परतवाडा शाखा - ०१११५, वरुड शाखा - ३३७०९,
यवतमाळ शाखा - ४८८८६, ४८८८७
पोस्ट बॉक्स नं. - ५११
E-mail : apcblid@nagpur.dot.net.in


DATE : 8.5.2003
दिनांक :

क्रमांक : 154/02/03

To,
M/s. MCS limited
Registrar & transfer agent, (Unit MKVDC)
Shri Padmavati Bhavan, Plot no. 93,
Road No.16, MIDC Area,
Andheri (East) Mumbai 400 093

R/sir,

Sub: Non convertible Redeemable Bonds series 2000/A by MKVDC.

Kindly stop, repeat, stop transfer of the following bonds, registered in our name, as a big security scam has been under investigation as foul play has been noticed to be made in respect of securities held by the Banks in Maharashtra state.

1) Allotment letter no.521 Regd.folio no.C KV2KC428 distinctive nos.4713618 to 4713642 total 25, each of Rs. 1.00 lakh Total Rs.25,00,000/
2) Allotment letter no.522 Regd.folio no.CKV2KC426 distinctive nos.4713643 to 4713667 total 25, each of Rs. 1.00 lakh Total Rs.25,00,000/
3) Allotment letter no.524 regd.folio no.C KV2KC428 distictive nos.4713693 to 4713717 total 25, each of Rs. 1.00 lakh total Rs.25,00,000/
4) Allotment letter no.525 regd.folio no. C KV2KC 426 distinctive nos.4713718 to 4713742 total 25, each of Rs.1.00 lakh Total Rs.25,00,000/
5) Allotment letter no. 179 regd folio no.CKV2KC179 distinctive nos.4680845 to 4680894 total 50, each of Rs.1.00 lakh Total Rs.50,00,000/

Kindly confirm stopping of transfer of above bonds in any other name(s) even though the transfer forms are received by you and also confirm by Fax on No. (0721)673570 that the above Bonds are still registered in the name of our Bank urgently.

Thanking you,

Yours faithfully,

Managing Director

C.C.To:
Maharashtra Krishna Valley Development Corporation,
Sinchan Bhavan, Barame Road,
Mangalwar peth,
Pune - 411 011

(PD-1-A)

SAHAKARI BAN

(2) [illegible]

(3) [illegible]

(4) [illegible]

[illegible]

[illegible]

# जनता सहकारी बँक लि., पुणे

(शेड्युल्ड बँक)

मुख्य कचेरी : १४४४, शुक्रवार पेठ, थोरले बाजीराव रोड, पुणे - ४११ ००२.
फोन : ४४१३२१८, ४४१३२५९, ४४१२८९४ • फॅक्स : ०२०-४४१३४३०.
ई-मेल : jubho@pn3.vsnl.net.in • वेबसाईट - www.janatabnukpune.com

पत्र क्रमांक :

दिनांक : ८/१०/०२

प्रति,

जालंधर पोलीस कमिशनर -
दिल्ली कोतवाली पोलीस स्टेशन
आग्रा छावनी

विषय - आपला लेख चोरी MICR Scanning द्वारा मशीनच्या १५० जास्त कार्यालयांचे कॉलम्स व कॅरेक्टर्स कॅप्चर केले - याबद्दल शिक्षा व्हावी.

संदर्भ - आपले पत्र दि. काहीच्या.

महोदय,

आपले पत्रामधील मजकुराबद्दल आम्हाला अतीव खेद आहे.

आमचे कोथरूड येथील शाखेचे व्यवस्थापकांनी दि. २८/७/०२ रोजी व. २ वाजेपर्यंत आपल्या खात्यातील रु. ५०,०००/- चे ३ चेक्स MICR चे बॉक्स क्र. ५२२, ५२३, ५२५ व ७०९ असे. एकूण १५० चेक्स क्लिअरिंगसाठी [illegible] ठेवले. आपल्या खात्यात सदर चेक्सची रक्कम जमा झाली. (कॅशबुकची झेरॉक्स प्रत क्र. १२३५)

तसेच दि. ३ व ४/७/०२ रोजी कळविल्याप्रमाणे आपले खाती कोथरूड शाखेतून रु. ५०,०००/- चे ३ चेक्स MICR [illegible] जमा झाले. (कॅशबुकची झेरॉक्स प्रत क्र. १२३६)

वरील सर्व चेक्स MICR Scanning द्वारा क्लिअरिंग करून आपल्या खात्यात जमा झाले. आपल्या खात्यातील रक्कम कोणत्याही चेकद्वारे काढली गेलेली नाही.

आपली मुलाखत घेतली असता, आपण दिलेल्या माहितीनुसार आपल्या खात्यातील रक्कम काढली गेलेली नाही.

आपली

शाखा व्यवस्थापक
जनता सह. बँक लि.
कोथरूड शाखा

555

REGULAR RETURN BONDS

MKVDC BONDS SERIES - 2000/A

# MAHARASHTRA KRISHNA VALLEY DEVELOPMENT CORPORATION

(A Wholly Owned Corporation of the Government of Maharashtra)
(Incorporated as a Corporation on April 4, 1996 under the MKVDC Act, 1996)
REGISTERED OFFICE : Sinchan Bhavan, Barane Road, Mangalwar Peth, Pune - 411 011.
Phone Nos. : (020) 6111799 / 6122458 Fax No. : (020) 6121557

This is negotiable security and should be preserved carefully to be exchanged for the definitive Bond Certificate(s)

SECURED REDEEMABLE NON-CONVERTIBLE BONDS OF RUPEES 1,00,000/- (ONE LAKH ONLY)
EACH MADE VIDE OFFER DOCUMENT DATED JUNE 15, 1999.

## LETTER OF ALLOTMENT

esponse to your application for Non-Convertible Regular Return Bond(s) of the Corporation, the Members of the Corporation are pleased lot to the person(s) mentioned hereinbelow the withinmentioned Bond(s) bearing the distinctive number(s) given hereunder, on the terms fer Document dated June 15, 1999 and subject to MKVDC Act, 1996.

**SECURED REDEEMABLE NON-CONVERTIBLE BONDS OF RUPEES 1,00,000/- EACH**
**Amount Paid-up on each Bond : Rs. 1,00,000/-**

strument : C Allotment Letter No. 521

Regd. Folio No. KV2KC428

Name(s) of Holder(s) THE NAGPUR DIST CENTRAL CO-OP BANK LTD

**23**

No. of Bond(s) TWENTY FIVE

Distinctive No(s) 4713618 - 4713642

s allotment is deemed to be made on 31 day of AUGUST 2000

rms & Conditions of the Issue :

te of Interest : Instrument A - 11.25 % P.A. *
Instrument B - 11.50 % P.A.
Instrument C - 1st yr. 12.90 % P.A. * The daily volume weighted average of semi-annual yields on secondary market Government of India dated Securities with a residual maturity of 4.5 to 5.5 years and calculated based on trades reported on the National Stock Exchange Wholesale Debt Market Segment and/or Subsidiary General Ledger of RBI and as calculated by CRISIL, the calculating agent. The daily rates, would be calculated for a period of 3 weeks prior to reset and the simple average of these rates would be the benchmark rate used for the next interest period.

yment of Interest : The Interest is payable semi-annually on 30th April & 31st October every year & on redemption.

turity : Instrument A - At the end of 1st year from the deemed date of allotment.
Instrument B - At the end of 5th year from the deemed date of allotment.
Instrument C - At the end of 5th year from the deemed date of allotment.

ISSUED IN LIEU OF CERT NO 428 DULY SPLIT

demption : The bonds will be redeemed on maturity at par.

Instructions/conditions for dealing with this Letter of Allotment are set overleaf and are to be regarded as forming part of the conditions of this Letter of Allotment.

VEN at Pune on 20/11/2000

for Maharashtra Krishna Valley Development Corporation

(I. B. BAGWAN)
CHIEF ACCOUNTS & FINANCE OFFICER

True Copy

| | | | | |
|---|---|---|---|---|
| 18/03/2001 | 46 | 30030 | THE AMRAVATI PEOPLES CO-OP BANK LTD | |

556

REGULAR RETURN BONDS

MKVDC BONDS SERIES - 2000/A

# MAHARASHTRA KRISHNA VALLEY DEVELOPMENT CORPORATION

(A Wholly Owned Corporation of the Government of Maharashtra)
(Incorporated as a Corporation on April 4, 1996 under the MKVDC Act, 1996)
REGISTERED OFFICE : Sinchan Bhavan, Barane Road, Mangalwar Peth, Pune - 411 011.
Phone Nos. : (020) 6111799 / 6122458 Fax No. : (020) 6121557

This is negotiable security and should be preserved carefully to be exchanged for the definitive Bond Certificate(s)

SECURED REDEEMABLE NON-CONVERTIBLE BONDS OF RUPEES 1,00,000/- (ONE LAKH ONLY)
EACH MADE VIDE OFFER DOCUMENT DATED JUNE 15, 1999.

## LETTER OF ALLOTMENT

In response to your application for Non-Convertible Regular Return Bond(s) of the Corporation, the Members of the Corporation are pleased to allot to the person(s) mentioned hereinbelow the withinmentioned Bond(s) bearing the distinctive number(s) given hereunder, on the terms of Offer Document dated June 15, 1999 and subject to MKVDC Act, 1996.

SECURED REDEEMABLE NON-CONVERTIBLE BONDS OF RUPEES 1,00,000/- EACH
Amount Paid-up on each Bond : Rs. 1,00,000/-

Insrument : C Allotment Letter No. 522

Regd. Folio No. KV2KC428

Name(s) of Holder(s) THE NAGPUR DIST CENTRAL CO-OP BANK LTD

No. of Bond(s) TWENTY FIVE **25**

Distinctive No(s) 4713643 - 4713667

This allotment is deemed to be made on 31 day of AUGUST 2000

Terms & Conditions of the issue :

Rate of Interest : Instrument A - 11.25 % P. A.
Instrument B - 11.50 % P. A.
Instrument C - 1st yr. 12 . 90 % P. A. * The daily volume weighted average of semi-annual yields on secondary market Government of India dated Securities with a residual maturity of 4.5 to 5.5 years and calculated based on trades reported on the National Stock Exchange Wholesale Debt Market Segment and/or Subsidiary General Ledger of RBI and as calculated by CRISIL, the calculating agent. The daily rates, would be calculated for a period of 3 weeks prior to reset and the simple average of these rates would be the benchmark rate used for the next interest period.

Payment of Interest : The Interest is payable semi-annually on 30th April & 31st October every year & on redemption.

Maturity : Instrument A - At the end of 1st year from the deemed date of allotment.
Instrument B - At the end of 5th year from the deemed date of allotment.
Instrument C - At the end of 5th year from the deemed date of allotment.

ISSUED IN LIEU OF CERT NO 428 DULY SPLIT

Redemption : The bonds will be redeemed on maturity at par.

The instructions/conditions dealing with the Letter of Allotment are set overleaf and are to be regarded as forming part of the conditions of this Letter of Allotment.

GIVEN at Pune on 20/11/2000

for Maharashtra Krishna Valley Development Corporation

(I. B. BAGWAN)
CHIEF ACCOUNTS & FINANCE OFFICER

True Copy 6.8.02

| | | | |
|---|---|---|---|
| 18/03/2003 | 46 | 30030 | THE ANGLIA PEOPLES CO-OPERATIVE BANK LTD |

557

ULAR RETURN BONDS

MKVDC BONDS SERIES - 2000/A

# MAHARASHTRA KRISHNA VALLEY DEVELOPMENT CORPORATION

(A Wholly Owned Corporation of the Government of Maharashtra)
(Incorporated as a Corporation on April 4, 1990 under the MKVDC Act, 1990)
REGISTERED OFFICE : Sinchan Bhavan, Barane Road, Mangalwar Peth, Pune - 411 011.
Phone Nos. : (020) 6111799 / 6122458 Fax No. : (020) 6121557

This is negotiable security and should be preserved carefully to be exchanged for the definitive Bond Certificate(s)

SECURED REDEEMABLE NON-CONVERTIBLE BONDS OF RUPEES 1,00,000/- (ONE LAKH ONLY)
EACH MADE VIDE OFFER DOCUMENT DATED JUNE 15, 1999.

## LETTER OF ALLOTMENT

se to your application for Non-Convertible Regular Return Bond(s) of the Corporation, the Members of the Corporation are pleased the person(s) mentioned hereinbelow the withinmentioned Bond(s) bearing the distinctive number(s) given hereunder, on the terms ocument dated June 15, 1999 and subject to MKVDC Act, 1990.

SECURED REDEEMABLE NON-CONVERTIBLE BONDS OF RUPEES 1,00,000/- EACH
Amount Paid-up on each Bond : Rs. 1,00,000/-

ient : C Allotment Letter No. 524
Regd. Folio No. KV2KC428
Name(s) of Holder(s) THE NAGPUR DIST CENTRAL CO-OP BANK LTD

No. of Bond(s) TWENTY FIVE **25**
Distinctive No(s) 4713693 - 4713717

ment is deemed to be made on 31 day of AUGUST 2000

Conditions of the issue :

nterest : Instrument A - 11.25 % P.A.
Instrument B - 11.50 % P.A.
Instrument C - 1st yr. 12.00 % P.A. * The daily volume weighted average of semi-annual yields on secondary market Government of India dated Securities with a residual maturity of 4.5 to 5.5 years and calculated based on trades reported on the National Stock Exchange Wholesale Debt Market Segment and/or Subsidiary General Ledger of RBI and as calculated by CRISIL, the calculating agent. The daily rates, would be calculated for a period of 3 weeks prior to reset and the simple average of these rates would be the benchmark rate used for the next interest period.

of Interest : The Interest is payable semi-annually on 30th April & 31st October every year & on redemption.
: Instrument A - At the end of 1st year from the deemed date of allotment.
Instrument B - At the end of 5th year from the deemed date of allotment.
Instrument C - At the end of 5th year from the deemed date of allotment.

(ISSUED IN LIEU OF CERT NO 428 DULY SPLIT

ion : The bonds will be redeemed on maturity at par.

ns/conditions for dealing with this Letter of Allotment are set overleaf and are to be regarded as forming part of the conditions of this Letter of Allotment.

Pune on 20/11/2000

for Maharashtra Krishna Valley Development Corporation

(I. B. BAGWAN)
*CHIEF ACCOUNTS & FINANCE OFFICER*

INSTRUCTIONS / CONDITIONS

2001 46 30030 THE AMRAVATI PEOPLE'S Co-op BANK LTD

0001369

559

REGULAR RETURN BONDS

MKVDC BONDS SERIES - 2000/A

# MAHARASHTRA KRISHNA VALLEY DEVELOPMENT CORPORATION

(A Wholly Owned Corporation of the Government of Maharashtra)
Incorporated as a Corporation on April 4, 1996 under the MKVDC Act, 1996)
REGISTERED OFFICE : Sinchan Bhavan, Barane Road, Mangalwar Peth, Pune - 411 011.
Phone Nos. : (020) 6111799 / 6122458 Fax No. : (020) 6121557

This is negotiable security and should be preserved carefully to be exchanged for the definitive Bond Certificate(s)

SECURED REDEEMABLE NON-CONVERTIBLE BONDS OF RUPEES 1,00,000/- (ONE LAKH ONLY) EACH MADE VIDE OFFER DOCUMENT DATED JUNE 15, 1999.

## LETTER OF ALLOTMENT

sponse to your application for Non-Convertible Regular Return Bond(s) of the Corporation, the Members of the Corporation are pleased lot to the person(s) mentioned hereinbelow the withinmentioned Bond(s) bearing the distinctive number(s) given hereunder, on the terms ffer Document dated June 15, 1999 and subject to MKVDC Act, 1996.

**SECURED REDEEMABLE NON-CONVERTIBLE BONDS OF RUPEES 1,00,000/- EACH**
**Amount Paid-up on each Bond : Rs. 1,00,000/-**

| | |
|---|---|
| Instrument : | C |
| Allotment Letter No. | 525 |
| Regd. Folio No. | KV2KC425 |
| Name(s) of Holdor(s) | THE NAGPUR DIST CENTRAL CO-OP BANK LTD |
| No. of Bond(s) | TWENTY FIVE **25** |
| Distinctive No(s) | 4713718 - 4713742 |

is allotment is deemed to be made on 31 day of AUGUST 2000

rms & Condition of the Issue :

te of Interest : Instrument A - 11.25 % P.A.
Instrument B - 11.50 % P.A.
Instrument C - 1st yr. 12 . 90 % P.A. * The daily volume weighted average of semi-annual yields on secondary market Government of India dated Securities with a residual maturity of 4.5 to 5.5 years and calculated based on trades reported on the National Stock Exchange Wholesale Debt Market Segment and/or Subsidiary General Ledger of RBI and as calculated by CRISIL, the calculating agent. The daily rates, would be calculated for a period of 3 weeks prior to reset and the simple average of these rates would be the benchmark rate used for the next interest period.

ayment of Interest : The Interest is payable semi-annually on 30th April & 31st October every year & on redemption.

aturity : Instrument A - At the end of 1st year from the deemed date of allotment.
Instrument B - At the end of 5th year from the deemed date of allotment.
Instrument C - At the end of 5th year from the deemed date of allotment.

ISSUED IN LIEU OF CERT NO 420 DULY SPLIT

Redemption : The bonds will be redeemed on maturity at par.

he instructions/conditions for dealing with this Letter of Allotment are set overleaf and are to be regarded as forming part of the conditions of this Letter of Allotment.

GIVEN at Pune on 20/11/2000

for Maharashtra Krishna Valley Development Corporation

(I. B. BAGWAN)
CHIEF ACCOUNTS & FINANCE OFFICER

M/s. MCS LIMITED

| | | | |
|---|---|---|---|
| 10/3/2002 | 46 | 30050 | THE DHRAVATI PEOPLE'S CO-OP BANK LTD |

M/s. MCS LIMITED

559

1/1 179 A01000032

REGULAR RETURN BONDS

MKVDC BONDS SERIES - 2000/A

# MAHARASHTRA KRISHNA VALLEY DEVELOPMENT CORPORATION

(A Wholly Owned Corporation of the Government of Maharashtra)
(Incorporated as a Corporation on April 1, 1996 under the MKVDC Act, 1996)

REGISTERED OFFICE : Sinchan Bhavan, Baruno Road, Mangalwar Peth, Pune - 411 011.
Phone Nos. : (020) 6111799 / 6122458 Fax No. : (020) 6121557

This is negotiable security and should be preserved carefully to be exchanged for the definitive Bond Certificate(s)

SECURED REDEEMABLE NON-CONVERTIBLE BONDS OF RUPEES 1,00,000/- (ONE LAKH ONLY)
EACH MADE VIDE OFFER DOCUMENT DATED JUNE 15, 1999.

## LETTER OF ALLOTMENT

In response to your application for Non-Convertible Regular Return Bond(s) of the Corporation, the Members of the Corporation are pleased to allot to the person(s) mentioned hereinbelow the withinmentioned Bond(s) bearing the distinctive number(s) given hereunder, on the terms of Offer Document dated June 15, 1999 and subject to MKVDC Act, 1996.

**SECURED REDEEMABLE NON-CONVERTIBLE BONDS OF RUPEES 1,00,000/- EACH**
**Amount Paid-up on each Bond : Rs. 1,00,000/-**

Instrument : C Allotment Letter No. 179
Regd. Folio No. : KV2KC179
Name(s) of Holder(s) : THE AMRAVATI PEOPLES COOPERATIVE BANK LTD

No. of Bond(s) : FIFTY **50**

Distinctive No(s) : 4680845 - 4680894

This allotment is deemed to be made on 31 day of AUGUST 2000

**Terms & Conditions of the Issue :**

Rate of Interest : Instrument A - 11.25 % P.A.
Instrument B - 11.50 % P.A.
Instrument C - 1st yr. 12.90 % P.A. * The daily volume weighted average of semi-annual yields on secondary market Government of India dated Securities with a residual maturity of 4.5 to 5.5 years and calculated based on trades reported on the National Stock Exchange Wholesale Debt Market Segment and/or Subsidiary General Ledger of RBI and as calculated by CRISIL, the calculating agent. The daily rates, would be calculated for a period of 3 weeks prior to reset and the simple average of these rates would be the benchmark rate used for the next interest period.

Payment of Interest : The interest is payable semi-annually on 30th April & 31st October every year & on redemption.

Maturity : Instrument A - At the end of 1st year from the deemed date of allotment.
Instrument B - At the end of 5th year from the deemed date of allotment.
Instrument C - At the end of 5th year from the deemed date of allotment.

Redemption : The bonds will be redeemed on maturity at par.

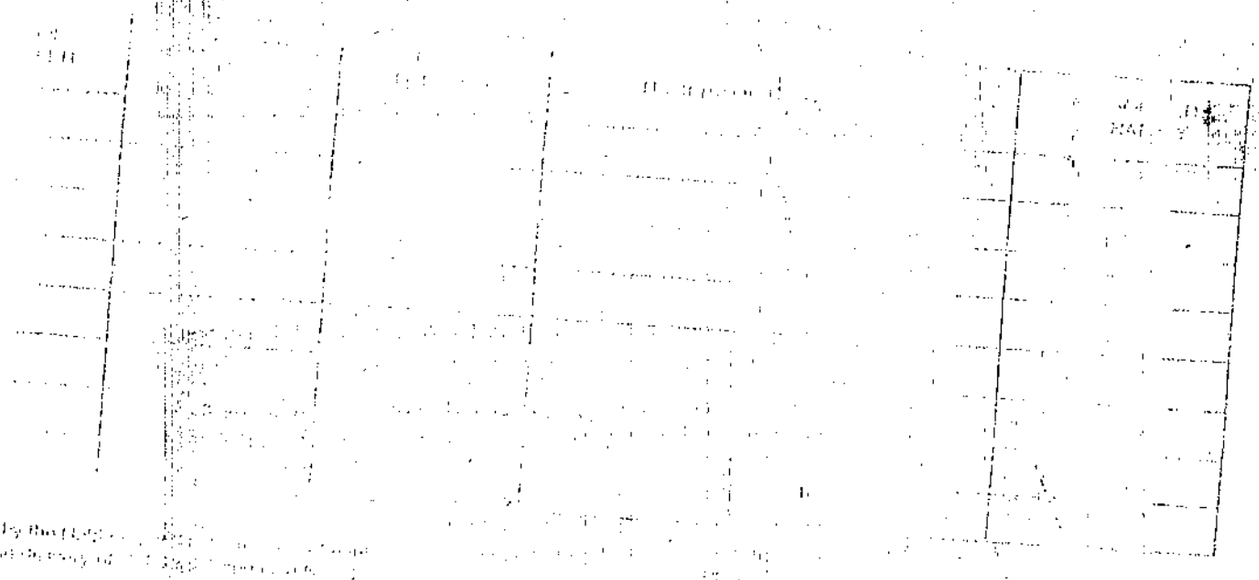
The instructions/conditions for dealing with this Letter of Allotment are set overleaf and are to be regarded as forming part of the conditions of this Letter of Allotment.

GIVEN at Pune on 18/09/2000

for Maharashtra Krishna Valley Development Corporation

(I. B. BAGWAN)
CHIEF ACCOUNTS & FINANCE OFFICER

True Copy 28.02



0001000

560

BY HAND/ BY FAX No: - 2654451

3189

No.DPBSM 2002/ /3/CR/4(E)/2002-Mum.

O/o. the Supdt. of Police,
Central Bureau of Investigation,
Bank Securities & Fraud Cell,
2nd Floor, White House,
91 Walkeshwar Road,
MUMBAI – 400 006.
Tel. No. 3635004/ 3610441.
Fax No. 3635040/ 3646566.

Date : 16.05.2002.

To

The Branch Manager,
The Janata Sahakari Bank Ltd.,
Pune, Fort Branch, Bolawala Bldg.,
71/73, Mumbai Samachar Marg,
Opp. BSE, Fort,
MUMBAI.

Sub : Investigation in case RC.4(E)/2002-Mum. against Sh. Sanjay Agarwal, Director M/s. Home Trade Ltd. and others.

Sir,

In connection with investigation of the case cited as subject following information/ documents in original are required from your office.

1. Account Opening Form, Specimen Signature Card and certified copy of statement of the following accounts for the period 01.03.2001 to 10.05.2002.
   - i) Dalhousie Securities Pvt. Ltd.,
   - ii) Hooghly Trading and Investment.
   - iii) Pacific Finance.
   - iv) Poddar Trading Co.
   - v) Home Trade Ltd.
   - vi) Giltadge Management Services Pvt. Ltd.
   - vii) Ketan Sheth & Co.
   - viii) Llyod Brokerage Pvt. Ltd.

2. Original debit and credit vouchers of the above mentioned accounts for the following dates:
   - i) 07.02.2001 to 09.02.2001.
   - ii) 12.03.2001 to 15.03.2001.
   - iii) 30.03.2001 to 01.04.2001.
   - iv) 23.05.2001 to 26.05.2001
   - v) 29/05/-to 02-6-2001.
   - vi) 12

v) 29.05.2001 to 02.06.2001.
vi) 12.06.2001 to 15.06.2001.
vii) 24.06.2001 to 27.06.2001.
viii) 06.08.2001 to 09.08.2001.
ix) 16.08.2001 to 19.08.2001.
x) 11.10.2001 to 14.10.2001.
xi) 21.10.2001 to 24.10.2001.
xii) 29.10.2001 to 02.11.2001.
xiii) 07.11.2001 to 09.11.2001.
xiv) 27.11.2001 to 30.11.2001.
xv) 15.01.2002 to 17.01.2002.

In case there are any other accounts in which Sh. Sanjay Agarwal and Sh. Ketan Sheth are associated with operations of the said accounts information about said accounts may also be furnished on above points.

All the above mentioned accounts may be frozen U/s.102 Cr.P.C. Similarly any other accounts which is being operated by Sh. Sanjay Agarwal and Sh. Ketan Sheth may also be frozen U/s.102 Cr.P.C. and details thereof be furnished to this office.

It may be noticed that 2 accused persons are in police custody in this case and information on the above mentioned points and the related documents are required urgently.

It is, therefore, requested that the above mentioned documents may be forwarded to this office on 17.05.2002 at 1500 hrs. through a responsible officer of your bank.

This may be treated as notice U/s.91 Cr.P.C. and U/s.102 Cr.P.C.

Yours faithfully,

16/5/2...

(SUSHIL P. SINGH)
INSPECTOR OF POLICE
CBI:BS&FC:MUMBAI.

v) 29.05.2001 to 02.06.2001
5) 29/05/-to 02-6-2001
(6) 12

True Copy 6.08.02

562

Received in original

16/11/22

(Pushkar Singh Chuphal)
Assistant Manager (Accounts)

ફેક્સ નંબર

શ્રી M.J. દેસાઈ

પોલીસ નિરીક્ષક / નાયબ કલેક્ટર

ગુજરાત પોલિસ સિક્યુરિટી આર્મિંગ

કેમ્પ, ઉમરગામ (સ્પેશ્યલ)

ફોન: 44906

STD કોડ 0629

(एफ)

जप्ती पत्रक

१) पोलीस ठाणे - एमेरी क्वेलनाकी, आग्रावली अल्ब

२) अपराध क्र./गु - ७५/२००३ कलम ४०६, ५००, ५२०, ४६८, ३४ भा.दं.वि.

३) जप्त करणारे अधिकारी - एम. जे. देशमुख, पोलीस निरीक्षक, गुन्हे शोधपथक, आग्रावली अल्ब

४) जप्तीचे ठिकाण - ट्रस्टर कॅपीएल मार्केटींग (अेजीआ) प्रा. लि., २२/२८, शालबलादुर कंपाउंड, ३०, शंभूवर्डे, बामाचार मार्ग, फोर्ट, मुंबई ४०००१

५) जप्तीची दि. वेळ - २७/८/०२ चे १७/०० वा.

६) कोणापासून जप्त केले - श्री. निता उत्तम सेल, वय ३० वर्षे, रा. बी-१५, इलो सोसायटी, टिलेपार्ले, वेस्ट, मुंबई - ५६

७) कोणासमक्ष जप्त केले - १) अनिलकुमार लोहाणा, वय २७ वर्षे, रा. रुम-५/५, कोहतोरा हेरीटेज, आग्री गाव, पुणे

२) जयवंत प्रभाकर आचरे, वय ३८ वर्षे, रा. जगना परेरा चाळ, बिरा हेमाडे रोड, आंबोली पश्चिम, मुंबई ५८.

८) जप्त मालाचे वर्णन - १) ट्रस्टर कॅपीएल चे केअर पॉलिसर लोशन ॲण्ड टुथ पे. लि., पार्सलिंडर फंड ऑफ १९५२ मुंबई याकंपनीला दिलेले दि. १५/३/२००३ रोजीचे GOI २०१६ @ १०.५० % फेस व्हॅल्यु रु. ३९,०००,००·०० किमतीचे खोटे विक्रीव्यवहाराचे डीफ कनफर्मचे पत्र.

२) ट्रस्टर कॅपीएलचे केअर पॉलिसर इक्विटी ऑफीसर्स ॲण्ड सुपरव्हॉयझर्स ग्रेच्युटी फंड, मुंबईला दिलेले दि १५/३/२००३ रोजीचे GOI २००१ २०१६ @ १०.५० % फेस व्हॅल्यु रु. ४१,०००·०० किमतीचे खोटे विक्रीव्यवहाराचे डीफ कनफर्मेशनचे पत्र

३) ट्रस्टर कॅपीएलचे केअर पॉलिसर हिंदुस्तान एलेंब्रेज प्रायव्हेट फंड इंडस्ट्रीयुशन, रेनुकोट, डी. सोनभद्रा, उत्तर प्रदेश या कंपनीला दिलेले दि. २६/३/२००३ रोजीचे GOI June २०१४ @ १०.००% फेस व्हॅल्यु रु. १,०००,००,००·०० किमतीचे खोटे विक्रीव्यवहाराचे डिफ कनफर्मेशनचे पत्र

४) ट्रस्टर कॅपीएलचे केअर पॉलिसर लोशन ॲण्ड टुथ ग्रेच्युटी फंड, मुंबई या कंपनीला दि. १५/०३/२००३ रोजी दिलेले पत्र व्यामाहटो GOI June २०१४ @ १०.५०% फेस व्हॅल्यु किमत ३६,००,०००·००/- रु चे खोटे विक्री केल्याव्यवहाराचे डिफ कनफर्मेशन केलेले आहे.

P.T.O.

(ड) प्रस्तुत कॉपीराईटचे लेखन पॅनेलर अर्थात [illegible] प्रा.लि.इंडस्ट्रीज फंड, मुख्यालय दिल्लीचे दि. १५/३/२००२ रोजीचे पत्र व्यवहारचे ७०१ Loan २०१५ व १०.५०% फेरा व्हॅल्यू ८६,००,००,०००/- किंमतीचे रोखचे पिंपरी-चिंचवड स्थित कनफिगेशन व्यवहाराचे तपासणी केले.

(इ) प्रस्तुत कॉपीराईटचे लेखन पॅनेलर [illegible] ऑफ इंडिया, अप्पर सुपरव्हायझरी बँक ऑफ इंडिया फंड, मुख्यालय व कॉर्पोरेशन दिल्लीचे दि. २०/३/२००२ रोजीचे पत्र व्यवहारचे ७०१ Loan २०१५ व १०.५०% फेरा व्हॅल्यू १४३६००००.००/- रु. किंमतीचे रोखचे पिंपरी-चिंचवड स्थित कनफिगेशन व्यवहाराचे तपासणी केले.

(फ) प्रस्तुत कॉपीराईटचे लेखन पॅनेलर [illegible] मुख्यालय दिल्लीचे दि. १५/३/२००२ रोजीचे पत्र व्यवहारचे ७०१ Loan २०१५ व १०.५०% फेरा व्हॅल्यू ६३,००,००० रु. किंमतीचे रोखचे पिंपरी-चिंचवड स्थित कनफिगेशन व्यवहाराचे तपासणी केले.

(ए) प्रस्तुत कॉपीराईटचे लेखन पॅनेलर [illegible] मुख्यालय व कॉर्पोरेशन दिल्लीचे दि. ७/३/२००२ रोजीचे पत्र व्यवहारचे ७०१ Loan २०१५ व १०.५०% फेरा व्हॅल्यू २ कोटी रु. किंमतीचे रोखचे [illegible] पिंपरी-चिंचवड स्थित कनफिगेशन व्यवहाराचे तपासणी केले.

(ए) प्रस्तुत कॉपीराईटचे लेखन पॅनेलर [illegible] मुख्यालय व कॉर्पोरेशन दिल्लीचे दि. ७/३/२००२ रोजीचे पत्र व्यवहारचे ७०१ Loan २०१५ व १०.००% फेरा व्हॅल्यू १ कोटी रुपये किंमतीचे रोखचे [illegible] पिंपरी-चिंचवड स्थित कनफिगेशन व्यवहाराचे तपासणी केले.

वर नमूद केल्याप्रमाणे मूळ पत्र प्रस्तुत कॉपीराईट [illegible] प्रा.लि., मुंबई यांचे [illegible] यांचेकडून घेतले व त्यांची झेरॉक्स कॉपीज [illegible] यांचेकडून घेतल्या व त्यावर [illegible] केले.

व्यवहार पडताळणी केली आहे

तपासणी

M. J. DESHMUKH
Police Inspector
Crime Branch, Amravati

पंच

१)

२)

564

Services (India) Pvt. Ltd.
22/28, Rajabahadur Compound, 30 Bombay Samachar Marg, Fort, Mumbai - 400 001
Phone : 2350500, 2351873 - 82 (10 Lines)
Fax : 022 - 235 1880

Deal Ref No :DT0670/S01/2001-02

Date : 15/03/2002

To,
LARSEN & TOUBRO LTD. PROVIDENT FUND OF 1952
POWAI WORKS SAKI VIHAR ROAD,,
GATE NO.5,PAC,
MUMBAI

KIND ATTENTION : MR CHETAN MEHTA

Dear Sir,

We confirm having sold the following security, the details of which are as under :

| | | | |
|---|---|---|---|
| Nature of Transaction | : | Your Purchase | |
| Issuer of Security | : | GOI | |
| Name of Security | : | 10.50% GOI LOAN 2014 | |
| Maturity Date | : | 29/10/2014 | |
| Coupon Rate | : | 10.50% | |
| Interest Dates | : | 29/4 - 29/10 | |
| Deal Date | : | 15/03/2002 | |
| Settlement Date | : | 15/03/2002 | |
| Face Value | : | Rs. 3900000.00 | |
| Rate | : | 121.5000% | |
| Amount | : | Rs. 4738500.00 | |
| Add Acc. Interest(136 Days | : | Rs. 154700.00 (29/10/2001 - 15/03/2002) | |
| Settlement Amount | : | Rs. 4893200.00 | |
| Mode of Delivery | : | Physical | |
| Mode of Payment | : | STANDARD CHARTERED TRANSFER CHEQUE | |
| Payment in Favour of | : | TRUST CAPITAL SERVICES (INDIA) PVT. LTD. | |

This Deal Confirmation is issued in duplicate. Kindly acknowledge on the duplicate copy of the confirmation and send it back to us.

Any discrepancy in the above should be brought to our notice immediately

Very truly yours,
For TRUST CAPITAL SERVICES(INDIA) PVT. LTD.,

M U Lemonkar
(Authorised Signatory)

We hereby confirm the deal
For, LARSEN & TOUBRO LTD.PROVIDENT FUND OF 1952.

(Authorised Signatory)

32/ 4th Floor, Shree Krishna Centre, Mithakali Six Roads, Navarangpura, Ahmedabad - 380 009
Phone : 6421590 - 91, 6563503 /6401953, 6442430, 6465624 Fax : 079 - 6431238
Web Site : itrustcapital.com

565

Services (India) Pvt. Ltd.
22/28, Rajababadyt Compound, 30 Bombay Samachar Marg, Fort, Mumbai - 400 001
Phone : 2350500, 2351873 - 82 (10 Lines)
Fax : 022 - 235 1880

Deal Ref. No :DT0670/S02/2001-02

Date : 15/03/2002

To,
EWAC OFFICERS & SUPERVISORS GRATUITY FUND
PAWAI WORKS, SAKIVIHAR ROAD,
GATE NO.-5, PAC,
MUMBAI

KIND ATTENTION : MR. CHETAN MEHTA

Dear Sir,

We confirm having sold the following security, the details of which are as under :

| | | |
|---|---|---|
| Nature of Transaction | : | Your Purchase |
| Issuer of Security | : | GOI |
| Name of Security | : | 10.50% GOI LOAN 2014 |
| Maturity Date | : | 29/10/2014 |
| Coupon Rate | : | 10.50% |
| Interest Dates | : | 29/4 - 29/10 |
| Deal Date | : | 15/03/2002 |
| Settlement Date | : | 15/03/2002 |
| Face Value | : | Rs. 41000.00 |
| Rate | : | 121.5000% |
| Amount | : | Rs. 49815.00 |
| Add Acc. Interest(136 Days) | : | Rs. 1626.33 (29/10/2001 - 15/03/2002) |
| Settlement Amount | : | Rs. 51441.33 |
| Mode of Delivery | : | Physical |
| Mode of Payment | : | STANDARD CHARTERED TRANSFER CHEQUE |
| Payment in Favour of | : | TRUST CAPITAL SERVICES (INDIA) PVT. LTD. |

The Deal Confirmation is issued in duplicate. Kindly acknowledge on the duplicate copy of the confirmation and send it back to us.

Any discrepancy in the above should be brought to our notice immediately

Very truly yours,
For, TRUST CAPITAL SERVICES(INDIA) PVT. LTD.

(Authorised Signatory)

We hereby confirm the deal
For, EWAC OFFICERS & SUPERVISORS GRATUITY FUND,

(Authorised Signatory)

32, 4th Floor, Shree Krishna Centre, Mithakali Six Roads, Navrangpura, Ahmedabad - 380 009
Phone : 6421590 - 91, 6563503 /6401953, 6442130, 6465624 Fax : 079 - 6431238
Web Site : itrustcapital.com

(20) (3)

Services (India) Pvt. Ltd.
22/28, Rajabahadur Compound, 30 Bombay
Samachar Marg, Fort, Mumbai - 400 001
Phone : 2350500, 2351873 - 82 (10 Lines)
Fax : 022 - 235 1880

Deal Ref No. : DT0757/501/2001-02

Date : 26/03/2002

To,
HINDALCO EMPLOYEES PROVIDENT
FUND INSTITUTION
P.O.RENUKOOT,
DIST.SONEBHADRA,
UTTAR PRADESH - 231217

KIND ATTENTION : MR.S.N.SHARMA/MR. R.A.PATODIA

Dear Sir,

We confirm having sold the following security, the details of which are as under :

| | | |
|---|---|---|
| Nature of Transaction | : | Your Purchase |
| Issuer of Security | : | GOI |
| Name of Security | : | 10% GOI LOAN 2011 |
| Maturity Date | : | 30/05/2011 |
| Coupon Rate | : | 10.00% |
| Interest Dates | : | 30/11 & 30/5 |
| Deal Date | : | 26/03/2002 |
| Settlement Date | : | 26/03/2002 |
| Face Value | : | Rs. 10000000.00 |
| Rate | : | 116.5000% |
| Amount | : | Rs. 11650000.00 |
| Add Acc. Interest(116 Days | : | Rs. 322222.22 (30/11/2001 - 26/03/2002) |
| Settlement Amount | : | Rs. 11972222.22 |
| Mode of Delivery | : | Physical |
| Mode of Payment | : | HIGH VALUE CHEQUE |
| Payment in favour of | : | TRUST CAPITAL SERVICES (INDIA) PVT. LTD. |

The Deal Confirmation is issued in duplicate. Kindly acknowledge on the duplicate copy of the confirmation and send it back to us.

Any discrepancy in the above should be brought to our notice immediately

Very truly yours,
For. TRUST CAPITAL
SERVICES(INDIA) PVT. LTD.

(Authorised Signatory)

We hereby confirm the deal
For. HINDALCO EMPLOYEES PROVIDENT
FUND INSTITUTION.

(Authorised Signatory)

26/3/02

32, 4th Floor, Shree Krishna Centre, Mithakali Six Roads, Navarangpura, Ahmedabad - 380 009
Phone : 6421590 - 91, 6563503 /6401953, 6442430, 6465624 Fax : 079 - 6431238
Web Site : Btrustcapital.com

(E2) 564

Services (India) Pvt. Ltd.

22/28, Rajabahadur Compound, 30 Bombay Samachar Marg, Fort, Mumbai - 400 001
Phone : 2350500, 2351873 - 82 (10 Lines)
Fax : 022 - 235 1880

Deal Ref. No :DT0670/S04/2001-02

Date :15/03/2002

To,
LARSEN & TOUBRO GRATUITY FUND
PAWAI WORKS, SAKIVIHAR ROAD,
GATE NO-5, PAC,
MUMBAI

KIND ATTENTION : MR. CHETAN MEHTA

Dear Sir,

We confirm having sold the following security, the details of which are as under :

| | | |
|---|---|---|
| Nature of Transaction | : | Your Purchase |
| Issuer of Security | : | GOI |
| Name of Security | : | 10.50% GOI LOAN 2014 |
| Maturity Date | : | 29/10/2014 |
| Coupon Rate | : | 10.50% |
| Interest Dates | : | 29/4 - 29/10 |
| Deal Date | : | 15/03/2002 |
| Settlement Date | : | 15/03/2002 |
| Face Value | : | Rs. 3700000.00 |
| Rate | : | 121.5000% |
| Amount | : | Rs. 4495500.00 |
| Add Accr. Interest(136 Days | : | Rs. 146766.67 (29/10/2001 - 15/03/2002) |
| Settlement Amount | : | Rs. 4642266.67 |
| Mode of Delivery | : | Physical |
| Mode of Payment | : | STANDARD CHARTERED TRANSFER CHEQUE |
| Payment in Favour of | : | TRUST CAPITAL SERVICES (INDIA) PVT. LTD. |

The Deal Confirmation is issued in duplicate. Kindly acknowledge on the duplicate copy of the confirmation and send it back to us.

Any discrepancy in the above should be brought to our notice immediately.

Very truly yours,
For, TRUST CAPITAL SERVICES(INDIA) PVT. LTD.,

(Authorised Signatory)

We hereby confirm the deal
For, LARSEN & TOUBRO GRATUITY FUND

(Authorised Signatory)

32, 4th Floor, Shree Krishna Centre, Mithakali Six Roads, Navarangpura, Ahmedabad - 380 009
Phone : 6421590 - 91, 6563503 /6401953, 6442430, 6465624 Fax : 079 - 6431238
Web Site : itrustcapital.com

(EE2) (5)

Services (India) Pvt. Ltd.
22/28, Rajabahadur Compound, 30 Bombay Samachar Marg, Fort, Mumbai - 400 001
Phone : 2350500, 2351873 - 82 (10 Lines)
Fax : 022 - 235 1880

Deal Ref No :DT0670/S05/2001-02

Date : 15/03/2002

To,
AUDCO STAFF & WORKMEN PROVIDENT FUND
PAWAI WORKS, SAKIVIHAR ROAD,
GATE NO.-5, PAC,
MUMBAI.

KIND ATTENTION :-MR. CHETAN SHARMA

Dear Sir,

We confirm having sold the following security, the details of which are as under :

| | | |
|---|---|---|
| Nature of Transaction | : | Your Purchase |
| Issuer of Security | : | GOI |
| Name of Security | : | 10.50% GOI LOAN 2014 |
| Maturity Date | : | 29/10/2014 |
| Coupon Rate | : | 10.50% |
| Interest Dates | : | 29/4 - 29/10 |
| Deal Date | : | 15/03/2002 |
| Settlement Date | : | 15/03/2002 |
| Face Value | : | Rs. 860000.00 |
| Rate | : | 121.5000% |
| Amount | : | Rs. 1044900.00 |
| Add Acc. Interest(136 Days | : | Rs. 34113.33 (29/10/2001 - 15/03/2002) |
| Settlement Amount | : | Rs. 1079013.33 |
| Mode of Delivery | : | Physical |
| Mode of Payment | : | STANDARD CHARTERED TRANSFER CHEQUE |
| Payment in Favour of | : | TRUST CAPITAL SERVICES (INDIA) PVT. LTD. |

The Deal Confirmation is issued in duplicate. Kindly acknowledge on the duplicate copy of the confirmation and send it back to us.

Any discrepancy in the above should be brought to our notice immediately

Very truly yours,
For, TRUST CAPITAL SERVICES(INDIA) PVT. LTD.

M V Ramarao
(Authorised Signatory)

We hereby confirm the deal
For, AUDCO STAFF & WORKMEN PROVIDENT FUND.

(Authorised Signatory)

32, 4th Floor, Shree Krishna Centre, Mithakali Six Roads, Navrangpura, Ahmedabad - 380 009
Phone : 6421590 - 91, 6563503 /6401953, 6442430, 6465624 Fax : 079 - 6431238
Web Site : itrustcapital.com

Services (India) Pvt. Ltd.
22/28, Rajabahadur Compound, 30 Bombay Samachar Marg, Fort, Mumbai - 400 001
Phone : 2350500, 2351873 - 82 (10 Lines)
Fax : 022 - 235 1880

Deal Ref. No DT0670/S06/2001-02

Date 20/03/2002

To,
L & T OFFICERS & SUPERVISORY STAFF PROVIDENT FUND
PAWAI WORKS, SAKIVIHAR ROAD,,
GATE NO-5, PAC,
MUMBAI - 4000

KIND ATTENTION : MR. CHETAN MEHTA

Dear Sir,

We confirm having sold the following security, the details of which are as under :

| | | |
|---|---|---|
| Nature of Transaction | : | Your Purchase |
| Issuer of Security | : | GOI |
| Name of Security | : | 10.50% GOI LOAN 2014 |
| Maturity Date | : | 29/10/2014 |
| Coupon Rate : | : | 10.50% |
| Interest Dates | : | 29/4 - 29/10 |
| Deal Date | : | 20/03/2002 |
| Settlement Date | : | 21/03/2002 |
| Face Value | : | Rs. 1437000.00 |
| Rate | : | 121.5000% |
| Amount | : | Rs. 1745955.00 |
| Add Acc. Interest(142 Days | : | Rs. 59515.75 (29/10/2001 - 21/03/2002) |
| Settlement Amount | : | Rs. 1805470.75 |
| Mode of Delivery | : | Physical |
| Mode of Payment | : | HIGH VALUE CHEQUE |
| Payment in Favour of | : | TRUST CAPITAL SERVICES (INDIA) PVT. LTD. |

The Deal Confirmation is issued in duplicate. Kindly acknowledge on the duplicate copy of the confirmation and send it back to us.

Any discrepancy in the above should be brought to our notice immediately

Very truly yours,
For, TRUST CAPITAL
SERVICES(INDIA) PVT. LTD.,

(Authorised Signatory)

We hereby confirm the deal
For, L & T OFFICERS & SUPERVISORY STAFF
PROVIDENT FUND ,

(Authorised Signatory)

Services (India) Pvt. Ltd.
22/28, Rajabahadur Compound, 30 Bombay Samachar Marg, Fort, Mumbai - 400 001
Phone : 2350500, 2351873 - 82 (10 Lines)
Fax : 022 - 235 1880

Deal Ref No :DT0670/S03/2001-02

Date : 15/03/2002

To
TENGL GRATUITY FUND
PAWAI WORKS, SAKIVIHAR ROAD,
GATE NO.5, P.C.
MUMBAI

KIND ATTENTION : MR. CHETAN MEHTA

Dear Sir,

We confirm having sold the following security, the details of which are as under :

| | | | |
|---|---|---|---|
| Nature of Transaction | : | Your Purchase | |
| Issuer of Security | : | GOI | |
| Name of Security | : | 10.50% GOI LOAN 2014 | |
| Maturity Date | : | 29/10/2014 | |
| Coupon Rate | : | 10.50% | |
| Interest Dates | : | 29/4 - 29/10 | |
| Deal Date | : | 15/03/2002 | |
| Settlement Date | : | 15/03/2002 | |
| Face Value | : | Rs. 62000.00 | |
| Rate | : | 121.5000% | |
| Amount | : | Rs. 75330.00 | |
| Add Acc. Interest(136 Days: | | Rs. 2459.33 | (29/10/2001 - 15/03/2002) |
| Settlement Amount | : | Rs. 77789.33 | |
| Mode of Delivery | : | Physical | |
| Mode of Payment | : | STANDARD CHARTERED TRANSFER CHEQUE | |
| Payment in Favour of | : | TRUST CAPITAL SERVICES (INDIA) PVT. LTD. | |

The Deal Confirmation is issued in duplicate. Kindly acknowledge on the duplicate copy of the confirmation and send it back to us.

Any discrepancy in the above should be brought to our notice immediately.

Very truly yours,
For TRUST CAPITAL SERVICES(INDIA) PVT. LTD.

(Authorised Signatory)

We hereby confirm the deal
For, TENGL GRATUITY FUND,

(Authorised Signatory)

C-32, 4th Floor, Shree Krishna Centre, Mithakali Six Roads, Navarangpura, Ahmedabad - 380 009
Phone : 6421590 - 91, 6563503 /6401953, 6402430, 6465624 Fax : 079 - 6431238
Web Site : itrustcapital.com

571

(569) (8)

Trust Capital
Services (India) Pvt. Ltd.
22/28, Rajabahadur Compound, 30 Bombay Samachar Marg, Fort, Mumbai - 400 001
Phone : 2350500, 2351873 - 82 (10 Lines)
Fax : 022 - 235 1880

DC Ref No: TT/0704/01/2002-03

Date: 07/03/2002

To,
GILTEDGE MANAGEMENT SERVICES LTD.
103, LIBERTY APARTMENT, 80-A, SAROJINI RD.
BEHIND MAC DONALD, VILE PARLE WEST,
MUMBAI - 400056

KIND ATTENTION : MS.BEENA SANGHVI

Dear Madam,

We confirm having purchased the following security, the details of which are as under :

| | | |
|---|---|---|
| Nature of Transaction | : | Your Sell |
| Issuer of Security | : | GOI |
| Name of Security | : | 10.50% GOI LOAN 2014 |
| Maturity Date | : | 29/10/2014 |
| Coupon Rate | : | 10.50% |
| Interest Dates | : | 29/4 - 29/10 |
| Deal Date | : | 07/03/2002 |
| Settlement Date | : | 08/03/2002 |
| Face Value | : | Rs. 10000000.00 |
| Rate | : | 119.6000% |
| Amount | : | Rs. 11960000.00 |
| Add: Acc. Interest(129 Days | : | Rs. 376250.00 (29/10/2001 - 08/03/2002) |
| Settlement Amount | : | Rs. 12336250.00 |
| Mode of Delivery | : | Physical |
| Mode of Payment | : | HIGH VALUE CHEQUE |
| Payment in Favour of | : | GILTEDGE MANAGEMENT SERVICES LTD. |

The Deal Confirmation is issued in duplicate. Kindly acknowledge on the duplicate copy of the confirmation and send it back to us.

Any discrepancy in the above should be brought to our notice immediately.

Very truly yours,
For, TRUST CAPITAL
SERVICES(INDIA) PVT. LTD.

(Authorised Signatory)

We hereby confirm the deal
For. GILTEDGE MANAGEMENT SERVICES LTD.

(Authorised Signatory)

32, 4th Floor, Shree Krishna Centre, Mithakali Six Roads, Navarangpura, Ahmedabad - 380 009
Phone : 6421590 - 91, 6563503 /6401953, 6442430, 6465624 Fax : 079 - 6431238
Web Site : itrustcapital.com

(EE) 572

Trust Capital
Services (India) Pvt. Ltd.
22/28, Rajabahadur Compound, 30 Bombay Samachar Marg, Fort, Mumbai - 400 001
Phone : 2350500, 2351873 - 82 (10 Lines)
Fax : 022 - 235 1880

Deal Ref. No.:DT067/T01/2001-02

Date :07/03/2002

To,
GILTEDGE MANAGEMENT SERVICES LTD.
104, LIBERTY APARTMENT,80-A, SAROJINI RD.,
BEHIND MAC DONALD, VILE PARLE WEST,
MUMBAI - 400056

KIND ATTENTION : MS.BEENA SANGHVI

Dear Madam,

We confirm having purchased the following security, the details of which are as under :

| | | |
|---|---|---|
| Nature of Transaction | : | Your Sell |
| Issuer Of Security | : | GOI |
| Name Of Security | : | 10% GOI FOAN 2011 |
| Maturity Date | : | 30.05.2011 |
| Coupon Rate | : | 10.00% |
| Interest Dates | : | 30/11 - 30/5 |
| Deal Date | : | 07/03/2002 |
| Settlement Date | : | 08/03/2002 |
| Face Value | : | Rs. 10000000.00 |
| Rate | : | 116.0000% |
| Amount | : | Rs. 11600000.00 |
| Add Acc Interest(98 Days): | | Rs. 272222.22 (30/11/2001 - 08/03/2002) |
| Settlement Amount | : | Rs. 11872222.22 |
| Mode of Delivery | : | Physical |
| Mode of Payment | : | HIGH VALUE CHEQUE |
| Payment in Favour of | : | GILTEDGE MANAGEMENT SERVICES LTD. |

The Deal Confirmation is issued in duplicate. Kindly acknowledge on the duplicate copy of the confirmation and send it back to us.

Any discrepancy in the above should be brought to our notice immediately.

Yours faithfully,
For, TRUST CAPITAL SERVICES(INDIA) PVT. LTD.,

(Authorised Signatory)

We hereby confirm the deal
For. GILTEDGE MANAGEMENT SERVICES LTD.

(Authorised Signatory)

For Tata Technologies Ltd.

S. D. Lotlikar
Chief Financial Officer

TATA

दिनांक :- १९/१२/२००२

प्रति
दहाबाद पोलिस निरीक्षक
पोलिस स्टेशन
सिटी कोतवाली अमरावती

महोदय,

आपल्या दि. १९.१२.२००२ च्या नोटिसनुसार आम्ही आपल्याला कळवू इच्छितो कि आम्ही खरेदी केलेली 10.70% GOI 2020 किमत रु. २९,२०,०००/- चे रोखे हे आमच्या SGL अकाउंट मध्ये घेतला. केलेत आमचे SGL अकाउंट हे HDFC Bank Ltd. या बँकेमध्ये असून त्याचा अकाउंट नं. IBYSL 727 आहे. त्यामुळे खरेदीचे रोखे आम्ही आपणास परत करु शकत नाही व आपली पुढील आदेशा शिवाय खरेदीचे रोखे आम्ही विकणार नाही तसेच आमच्या प्रॉ. फंड ट्रस्ट नियमानुसार खरेदी केलेले रोखे आम्हीते जो पर्यंत त्याची मुदत संपत नाही तो पर्यंत विकू शकत नाही.

आपल्याला माहितीसाठी सोबत रेटमेंटची प्रत जोडीत आहेत.

धन्यवाद

आपला विश्वासू

FOR AND ON BEHALF OF
TATA TECHNOLOGIES LIMITED

AUTHORISED SIGNATORY

**TATA TECHNOLOGIES**
Tata Technologies Limited
Telco Premises Pimpri Pune 411018 India
Tel 91 20 747 6058 Fax 91 20 745 0180
Registered Office Telco Training Hostel Premises Pimpri Pune 411018 India

575

IDFC Bank Ltd
685/1, Plot No. 241
Bhandarkar Road,
Shivaji Nagar,
Pune - 411 004.

31-2002

TECHNOLOGIES (INDIA) LTD. P.F.

Trading (Gsec)

I do certify that M/S. TECHNOLOGIES (INDIA) LTD. P.F. is the registered proprietor of
dematerialised Central Government /State Government Loans/ Bills held in the Constituent
Account maintained with FORT BRANCH as of close of business on Oct 31 2002

Type : Free Balance

| Sr No | Code | Name/Details of the Loan | Physical Balance | SGL Balance | Total Balance At Face Value In R |
|---|---|---|---|---|---|
| | | 15.35% GOI 2007 | 0.00 | 6,000,000.00 | 6,000,000.00 |
| | | 11.50% GOI 2007 | 0.00 | 800,000.00 | 800,000.00 |
| | | 12.25% GOI 2008 | 0.00 | 3,800,000.00 | 3,800,000.00 |
| | | 12.00% GOI 2011 | 0.00 | 5,000,000.00 | 5,000,000.00 |
| | | 12.32% GOI 2013 | 0.00 | 168,000.00 | 168,000.00 |
| | | 12.50% GOI 2015 | 0.00 | 5,700,000.00 | 5,700,000.00 |
| | | 10.25% GOI 2011 | 0.00 | 60,000.00 | 60,000.00 |
| | | 10.70% Govt Stock 2015 | 0.00 | 800,000.00 | 800,000.00 |
| | | 11.35% GOI 2015 | 0.00 | 1,000,000.00 | 1,000,000.00 |
| | | 12.00% GOI 2016 (Loan Code - 9012) | 0.00 | 18,200,000.00 | 18,200,000.00 |
| | | 10.95% GOI 2017 | 0.00 | 2,000,000.00 | 2,000,000.00 |
| | | 10.50% GOI 2020 | 0.00 | 1,010,000.00 | 1,010,000.00 |
| | | 6.25% GOI 2022 | 0.00 | 2,500,000.00 | 2,500,000.00 |
| | | 10.18% GOI 2026 | 0.00 | 6,200,000.00 | 6,200,000.00 |
| | | 8.24% KTKA SDL 2011 | 0.00 | 1,200,000.00 | 1,200,000.00 |
| | | 8.60% Maharashtra SDL 2023 | 0.00 | 2,500,000.00 | 2,500,000.00 |
| | | | 0.00 | 60,928,000.00 | 60,928,000.00 |

1. This Certificate is of no negotiable value and need not be produced when stock to which it refers are dealt in.
2. The accruals are computed to confirm the balances shown in the statement or point out the discrepancies if any, from thereon
3. Pending [illegible] Certificate of Deposit.
4. Balances above are confirmed by us that the stipulated period of 7 working days, as mentioned above, the account holder will be entitled to be in agreement with the balances shown in the statement.
5. The securities under "Free Balance" and under "Pledge A/c [illegible] A/c(SI)" is as per the terms and conditions agreed upon while signing the agreement with the Bank.

computer generated stationary does not require the signature.

Date : 31-10-2002 Page: 1

जप्ती पत्रक (८) कॅश्या इंगुबुट (~~६००~~)
दि. १६/११/०२

पोलीस स्टेशन - सिटी सोनवाडी, अहमदनगर (महाराष्ट्र)
गु.र.नं. - ७५/२००२ कलम ४०६, ४०९, ४२०, ४८८, ३४ भादंवि
तपास अधिकारी व हुद्दा - पी.जी. नवले पो.उप निरीक्षक सुपे पोलीस स्टेशन अहमदनगर महाराष्ट्र -
फिर्यादीचे नाव व पत्ता - पुष्पराजसिंग s/o श्री हरिसिंग चुघाल उम्र - ५० साठे मिलिटरी मर्चंट (अकौंटन्ट) हिंदुस्थान इंडस्ट्रीज लिमिटेड इगुबुट (मुंबई)
जप्तीचे ठिकाण/तारीख/समय - मा. १६/११/०२ रो १६:२० वाजे
जप्ती मालाचे विवरण - पी.एम. स्टेशन, हिंदुस्थान इंडस्ट्रीज लिमिटेड इगुबुट

जप्ती पंचनामा विवरण -

१) किंमत ००=०० /- एक फॉल्डर फॉरमेट मध्ये लेटरहेड कॉपी वर्ग हिंदुस्थान ~~इंडस्ट्रीज~~ इंडस्ट्रीज लि. इगुबुट ची श्री अनिल जी. खाजे/श्री आर. एस. अग्रवाल हिंदुस्थान ऑफिस इगुबुट यांच्या ~~सह्या~~ सह्या असलेला फॉरमेट ची प्रत दुसरे पंचासमक्ष सक्षी सदर (६ पेजेस) प्रत्र लिमि. मुंबई ची कि.ई.सह जप्त केली. दि. मार्च २३, २००२ लिहिली

२) किंमत ००=०० /- एक सर्टिफिकेट कॉपी वर्ग दुसरे फॉरमेट सर्व्हिसेस (इंडिया) प्रा. लि. मुंबई ची हिंदुस्थान मर्चंटाइल प्रायव्हेट लि. सोनवडी ऑफिसेस ला कॉपी ~~ऑफ~~ ऑफ इन्कॉर्पोरेशन इगुबुट कि. सोनवडी ऑफिसेस ला कॉपी ऑफ सर्टिफिकेट ऑफ इन्कॉर्पोरेशन इगुबुट ची कॉपी सह जप्त केली. Deal Reg No. DI 8-757/S01/2001-02 Dale 26/03/2002 लिहून कलम केला आहे.

क्रमांक- रेणुकूट (७००)
दि० १६/११/०२

पोलीस स्टेशन - सिटी कोतवाली अहमदनगर (महाराष्ट्र)
गु.र.नं. - ७५१/२००२ कलम ४०६, ४०९, ४२०, ४६८, ४७४ भा.दं.वि.
तपास अधिकारी - पी.जी. नवले पो.उप.निरीक्षक पुलिस मुख्यालय
अहमदनगर महाराष्ट्र

फिर्यादी तपास - पुखराजसिंग s/o श्री तेजसिंग चुघाल उम्र-
५० साल धंधा रिजिस्टर्ड मैनेजर (अमोनिअम)
हिंडाल्को इंडस्ट्रीज लिमीटेड रेणुकूट
(मुद्देमाल)

जप्ती की तारीख/समय - दि. १६/११/०२ के १६.२० बजे

जप्ती का विवरण - पी.एस. सेक्शन हिंडाल्को इंडस्ट्रीज
लिमिटेड रेणुकूट

जप्त माल्का विवरण -

१) किंमत ००=०० - एक फैक्स मैसेज की
फोटोकॉपी जो कि हिंडाल्को ~~कम्पनी~~
इंडस्ट्रीज लि. रेणुकूट ने श्री अविनाश
जी. साळुंके/श्री आर.एस. अग्रवाल हिंडाल्को
मुंबई कार्यालय को भेजा था तथा इसका
मजमून की प्रति इस्ट मैनीफेक्चरिंग सर्वीसेस
(इंडिया) प्रा. लिमी. मुंबई को अग्रेषित
की गई है। जिसपर दि. मार्च 23, 2002 लिखा है।

२) किंमत ५०=०० - एक फोटोकॉपी जो कि
इस्ट मैनीफेक्चरिंग सर्विसेस (इंडीया) की
मुंबई की हिंडाल्को मार्केटिंग
प्रोव्हीडंट फंड इन्स्ट्रीयुशन रेणुकूट
लि. सोनभद्र उत्तरप्रदेश को भेजा
ISO 9002 मेडाल बाबत की फोटोकॉपी
प्रमाणित किया- Deed Reg No. DTO-
753/501/2001-02 Dale 26/03/
2002 लिखा हुआ दिखाई देता है.

(5) (607) 547

# HINDALCO INDUSTRIES LIMITED

Accounts Dept
RENUKOOT

## FAX MESSAGE

FAXED-OK 23 MAR 2002 Time 09.16 Signature

March 23, 2002

Shri Anil J. Jhala / Shri R.S. Agarwal
Hindalco
Mumbai

We have finalised the deal for purchase of 10% GOI Loan 2014 face value Rs.1,00,00,000/- @ 116.50% with M/s. Trust Capital Services (India) Pvt. Ltd., 22/28, Rajabahadur Compound, 30, Bombay Samachar Marg, Fort, Mumbai – 400001 (Phone No.2350500, 2351873-82; Fax 022-235 1880). In this regard, please arrange to issue a cheque for Rs.1,19,72,222.22 in favour of Trust Capital Services (India) Pvt. Ltd. Value dated 26/3/2002.

The representative of M/s. Trust Capital Services (India) Pvt. Ltd., Mumbai will be contacting you on Tuesday morning, i.e. 26/3/2002 for collecting the cheque with authority letter. Please arrange to deliver the same and obtain the receipt thereof and send it to Renukoot for our record.

Please note that this investment is related to IIEPFI. You are requested to please inform us your fund requirement, if any, so that necessary arrangement can be made.

Please confirm your action.

Regards,

FAXED-OK 23 MAR 2002 Time 09.16 Signature

S.N. Sharma

CC: M/s. Trust Capital Services (India) Pvt. Ltd.,
22/28, Rajabahadur Compound,
30, Bombay Samachar Marg,
Fort, Mumbai – 400001
Fax 022-235 1880 - for information and necessary action as above

16/11/02

16-11-02

16/11/2002

R. Rajakashe PSO 16/11/02

R.G. Malke
Police Sub-Inspector
Amravati City

578

# Trust Capital

Services (India) Pvt. Ltd.

22/28, Rajabahadur Compound, 30 Bombay Samachar Marg, Fort, Mumbai - 400 001
Tel No : 2350500, 2351873 - 82 (10 Lines)
Fax : 022 - 235 1080

RECEIVED
23 MAR 2002
Time 08:53
Signature

Deal Ref No:DT0737/001/2001-02

Date : 26/03/2002

To,
HINDALCO EMPLOYEES PROVIDENT FUND INSTITUTION
P.O.RENUKOOT,
DIST.SONBHADRA,
UTTAR PRADESH - 231217

KIND ATTENTION : MR.S.N.BHARMA/MR.RAJATGUPTA

Dear Sir,

We confirm having sold the following security, the details of which are as under :

| | | |
|---|---|---|
| Nature of Transaction | : | Your Purchase |
| Issuer of Security | : | GOI |
| Name of Security | : | 10% GOI LOAN 2014 |
| Maturity Date | : | 30/05/2014 |
| Coupon Rate : | : | 10.00% |
| Interest Dates | : | 30/11 - 30/5 |
| Deal Date | : | 26/03/2002 |
| Settlement Date | : | 26/03/2002 |
| Face Value | : | Rs. 10000000.00 |
| Rate | : | 116.300006 |
| Amount | : | Rs. 11630000.00 |
| Add Acc. Interest(116 Days | : | Rs. 322222.22 (30/11/2001 - 26/03/2002) |
| Settlement Amount | : | Rs. 11972222.22 |
| Mode of Delivery | : | Physical |
| Mode of Payment | : | HIGH VALUE CHEQUE |
| Payment in Favour of | : | TRUST CAPITAL SERVICES (INDIA) PVT. LTD. |

The Deal Confirmation is issued in duplicate. Kindly acknowledge on the duplicate copy of the confirmation and send it back to us.

Any discrepancy in the above should be brought to our notice immediately

Very truly yours,
For, TRUST CAPITAL SERVICES(INDIA) PVT. LTD.,

(Authorised Signatory)

We hereby confirm the deal
For, HINDALCO EMPLOYEES PROVIDENT FUND INSTITUTION,

For Hindalco Employees P.F.Institution

SECRETARY

(Authorised Signatory)

A2, 4th Floor, Shree Krishna Centre, Mithakali Six Roads, Navrangpura, Ahmedabad - 380 009
Phone : 6421590 - 91, 6563503 /6401953, 6442430, 6465624 Fax : 079 - 6431230
Web Site : Rtrustcapital.com

16/11/02

16-11-02

16/11/02

P.G. Naik
Police Sub-Inspector
Amravati City

16/11/2002

दि. २५.१०.०२

प्रति,

मा. व्यवस्थापक,
H.D.F.C. बँक,
प्रॉग - पिंपरी, पुणे १८.

यांचे सेवेत,

विषय : सरकारी रोखे, GOI 2014, कुपन रेट १०.००%, १०.८०% यांचे खाते माहिती मिळणेबाबत.

संदर्भ : ए. यु. फुटाणे यांच्याकडे पोलीस चित्रीकरण दिनांक फोनवरील चर्चा, स्टेट बँकशाखा अंधेरी

महोदय,

वरिलप्रमाणे आदरपूर्वक,

दिनांक फोनवरील चर्चा, स्टेट बँकशाखा अंधेरी येथील ए. यु. फुटाणे यांच्याकडे पोलीस चित्रीकरण दिनांक २५/१०/०२ रोजी ३०६, ३०९, ३२८, ३४८, ३४ भा.दं.वि. हस्तगत मुद्देमाल मध्ये मे. अंधेरी सिंधिका स्टेट बँक शाखे डिमॅट खाती यांचे नावे असलेले सरकारी रोखे १०.५०% GOI 2014 सिरीज नं NG-55, NG-56 प्रत्येकी ५० लाखचे रु. किंमतीचे तसेच सरकारी रोखे १०.००% GOI 2014 सिरीज नं. NG-59, NG-60 प्रत्येकी किंमत ५० लाख रुपये दुरदृष्य वैशिष्ट्य तपासणी (UV) प्रकाशी पोलीस अंमलदार तसेच मुख्य फिर्यादी आदरणीय ते SBI शाखाधिकारी यांचेसमक्ष पंचनामा आदरपूर्वक करणेत आलेला आहे. तसेच सदरील सरकारी रोखे हे दुरदृष्य प्रकाशी SBI शाखाधिकारी यांनाच खरे व बनावट असलेबाबत खात्री पटलेने त्यांनी SBI शाखेस सदर रोखे तपास कामी तसेच पंचनामा मिळणेबाबत पत्र दिलेले आहे.

(ए. यु. फुटाणे)
पोलीस
अंधेरी (पश्चिम)

580

HDFC BANK

HDFC Bank Ltd.,
Manekji Wadia build
Nanik Motwani Mar
Fort, Mumbai - 400
Tel.: 270 1616.

Ref: Trsy-Ops-Fort / Trust Capital.

22.10.2002

Mr. A.U Qureshi,
Asst Police Inspector,
Citi Kotwali Police Station,
Amravathi,
Camp Mumbai.

Dear Sir,

**Ref: CITI Kotwali Police Station Cr. No. 75/02 u/s 406, 409, 420,468, 34 of IPC**
**Sub : Regarding 10% GOI 2014 & 10.50% GOI 2014 - Information & Investigation thereof.**

Please refer to your letter dated 21st October 2002 on the above subject. In this regard we enclose here the documents towards the conversion of 10.50% Govt. Stock 2014 BDC No. NG 55 & NG 56 of R Lakhs each, and also conversion of 10.00% Govt. Stock 2014 BDC No. NG 59 & NG 60 of Rs.50 L each. The Certificates were submitted to us by Trust Capital Services (India) Pvt. Ltd. for conversion credit to their CSGL Account maintained with RBI. Further, before conversion the last holder mentione these certificates was "The Amravati People's Co-operative Bank Ltd."

**List of Documents enclosed.**

1. Copy of letter dated 11/03/2002 given by Trust Capital Services (India) Pvt. Ltd., submitting the Ph Certificates for conversion to SGL Account of 10.50 % Govt. Stock 2014 as mentioned above.
2. Copy of letter dated 11/03/2002 given by Trust Capital Services (India) Pvt. Ltd., submitting the Ph Certificates for conversion to SGL Account of 10.00 % Govt. Stock 2014 as mentioned above.

Further, the converted SGL Stock mentioned above is presently not held in their CSGL account maint with us. The same was sold by Trust Capital Services (India) Pvt. Ltd. as detailed under:

**(A) 10.50% Govt. Stock 2014 ( Rs. 10,000,000/- )**
Security withdrawn in physicals certificate form in the names of various parties, details as under:

| *Sr. No.* | **In favour of** | **Amount** | **Certificat No.** |
|---|---|---|---|
| 1 | Larsen & Toubro Ltd. Provident fund | 3900000 | BY-0074 |
| 2 | Larsen & Toubro Gratuity Fund | 3700000 | BY-0074 |
| 3 | Larsen & Toubro Officers and Supervisory Staff Provident Fund | 1437000 | BY-0074 |
| 4 | EWAC officers & Supervisory Gratuity fund | 41000 | BY-0074 |
| 5 | TENGL Gratuity Fund | 62000 | BY-0074 |
| 6 | AUDCO STAFF & WORKMEN PROVIDENT FUND, Chennai. | 860000 | MS-474 |

The following documents are enclosed herewith for the above mentioned withdrawals.

1) Two Letters dated 11/04/2002 & 11/05/2002 received from Trust Capital Services (India) Pvt. L withdrawal & collecting the delivery of the security. The copy of our related delivery sheet no.1094
2) Two Letters dated 20/05/2002 & 03/06/2002 received from Trust Capital Services (India) Pvt. L withdrawal & collecting the delivery of the security. The copy of our related delivery sheet no.1120
3) Two Letters dated 21/05/2002 & 20/05/2002(Received by Chennai Br. On 22/06/2002) receive Trust Capital Services (India) Pvt. Ltd. for transfer of Securitiy to Chennai & withdrawal of the s Chennai.

**(B) 10.00% GOI 2014**

Security withdrawn in physicals, details as under:

| *Sr. No.* | **In favour of** | **Amount** | **Certificate No.** |
|---|---|---|---|
| 1 | Trust Capital Services India Pvt ltd | 10000000 | BY- 00902 |

Documents enclosed for the above mentioned withdrawal

1) Two Letters dated 09/05/2002 & 20/05/2002 received from Trust Capital Services (India) Pvt. Lt withdrawal & collecting the delivery of the security. The copy of our related delivery sheet no.1111.

In case of further clarification, kindly let us know of the same. Kindly acknowledge receipt on the dup of this letter.

Thanking you.

Yours faithfully
For HDFC Bank LTD

Authorised signatory.

Encl: As above (Total 37 sheets)

DOE

582

**Trust Capital**
Services (India) Pvt. Ltd.
22/28, Rajabahadur Compound, 30 Bon
Samachar Marg, Fort, Mumbai - 400 00
Phone : 2350500, 2351873 - 82 (10 Lines
Fax : 022 - 235 1880

Date : March 11, 2002

TO
HDFC BANK LTD
MANEKJI WADIA BLDG,
FORT
MUMBAI – 400 001

#719

Kind Attn.: Mr. C. D. Francis

Sub.: Conversion of Physical Delivery into SGL Stock

Dear Sir,

Enclosed please find 02 Original Certificate & Form Of Transfer of 10.50% GOI LOAN 2014, having total face value of Rs.1,00,00,000.00 The details are as follows:

| Name of Transferor | Certificate No | Face Value (Rs.) |
|---|---|---|
| THE AMRAVATI PEOPLE'S CO-OP BANK LTD | NG–55 | 50,00,000.00 |
| THE AMRAVATI PEOPLE'S CO-OP BANK LTD | NG–56 | 50,00,000.00 |
| | TOTAL ------→ | 1,00,00,000.00 |

Kindly do the needful at the earliest.

Thanking You,

Very truly yours
For TRUST CAPITAL SERVICES INDIA PVT.LTD.

Authorised Signatory

HDFC BANK LTD.
RECEIVED
TREASURY
3 MAR
Time: 2:10
FORT, MUMBAI

18/03

32, 4th Floor, Shree Krishna Centre, Mithakali Six Roads, Navarangpura, Ahmedabad - 380 009
Phone : 6421590 - 91, 6563503 /6401953, 6442430, 6465624 Fax : 079 - 6431238
Web Site : ltrustcapital.com

583

606

1719

RESERVE BANK OF INDIA
PUBLIC DEBT OFFICE
MUMBAI

Conversion Advice

To,
HDFC BANK LTD (CONSTITUENTS A/C)
MANEKJI WADIA BUILDING, GROUND FLOOR, MANIK
MOTWANI MARG, FORT,
MUMBAI - 400001

Dear Sir,

Details of Scrip Cancellation - TR Control No. 2002040100012

1. Your Ref. No. 35417
2. Application Date : 13/03/2002
3. Loan Code 84010
4. Date of Credit : 01/04/2002
5. Nomenclature: 10.50% 2014
6. Beginning Balance in SGL A/c No. (BYSL0727) Rs. 14,77,30,700/=.

   Scrip Cancelled for Rs. 1,00,00,000/=
   (Rs. One crore only).

8. New Balance in SGL A/c Rs. 15,77,30,700/=.

p Regional Director
1 April 2002

Note : This is a computer generated advise, hence no signature is required.

Endt. PDO / SGL / ..... of date.

Copy forwarded for information and necessary action to The RD, RBI, PDO with reference to their letter/telex cited above.

p.Regional Director
01 April 2002

HDFC BANK LTD.
RECEIVED
TREASURY
- 3 APR 2002

584

HDFC BANK

HD
Map
Nani
Fort.
Tel.
Fax

REF # 46/01-02/719

DATE : 11-Mar-2002

# 35417
13/03/02

P.D.O. 46 MEMORANDUM

FROM :
**HDFC Bank Ltd.**
Manekji Wadia Building,
Nanik Motwani Marg,
Fort, Mumbai - 400 001.

TO :
THE MANAGER
RESERVE BANK OF INDIA
PUBLIC DEBT OFFICE
FORT
MUMBAI 400 001

**Subsidary General Ledger Account No. BY SL 0727**

The undermentioned Stock Certificates of 10.50% GOI 2014 (L.Code 84010) of aggregate Face Value of Rs.10000000/- are forwarded herewith for credit to the above account.

**For HDFC Bank Ltd.**

**Authorised Signatory(s)**

C.D.FRANCIS A.JIT JOGLEKAR
2/11-2(10) 2/11-2(15)

**PAN No. AAA CH 2702 H**

| Sr. No. | CERT. NO. | AMOUNT (RS.) |
|---|---|---|
| 1 | NG – 55 | 5,000,000 |
| 2 | NG – 56 | 5,000,000 |
| | TOTAL | 10,000,000 |

(60P) 585

# FORM OF TRANSFER

THE AMRAVATI PEOPLE'S CO-OP. BANK LTD.

Transfer Index Regn. No

I/We $ _____

do hereby assign and transfer my/our $ interest or share in the Inscribed Stock No.

BDC No. _____ By NG-55 of the 10.50% GOVERNMENT OF INDIA 2014 Loan (Loan Code No.....)

amounting to Rs. 50,00,000/- being the amount/a portion $ of the Stock of Rs. 50,00,000/-

as specified on the face of this instrument together with the accrued interest thereon unto HDFC Bank Ltd. A/c Constituent

his/her/their $ executors, Administrators or assigns, and I/We $ HDFC Bank Ltd. A/c Constituent do freely accept the above Stock transferred $ to the extent it has been transferred $ to me/us. $

I/We $ HDFC Bank Ltd. A/c Constituent
[Transferee(s)]

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

* I/We $ _____

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

Interest is Payable at Mumbai

As Witness our hand the 11th day of March Two thousand and One thousand nine hundred and Two.

Signed by the above named transfer in the presence of ÷ _____ (Signature)

Name & Occupation C.T. Miller

Address THE AMRAVATI PEOPLE'S CO-OP BANK LTD JALARAM MARKET, JAWAHAR RD, AMRAVATI

Signed by the above - named transferee in the presence of ÷ Prafull R. Shelty (Signature)

Name & Occupation HDFC Bank Ltd.

Address Maneck Wadia Building, Fort, Mumbai-400 023.

The Amravati People's Co-op. Bank Ltd.

(Transferor) _____ Managing Director

Address JALARAM MARKET JAWAHAR ROAD, AMRAVATI.

P.D.O. Regdn. No. 08-455

PAN/GIR NO AACT 5899 B

(Transferee) For HDFC BANK LTD.

Address _____

Authorised Signatory

PAN/GIR NO 2/11-2/45 C. D. FUND

PAN No. AAACH2702H

Rs - 50,00,000 ——— Previous No AD-122
RNP/AD [illegible] 1/2001 Dt 16.3.2001

(690) 586

No

# भारत सरकार
# GOVERNMENT OF INDIA

10·50 प्रतिशत ऋण, 2014 का दर्ज स्टॉक
INSCRIBED STOCK
OF THE
10·50 PER CENT. LOAN, 2014

खाता ऋण प्रमाणपत्र सं॰
BOOK DEBT CERTIFICATE No. **NG.-55** OF नागपुर Nagpur

रुपये के लिए
or Rs. - 50,00,000/-

29 अक्टूबर, 2014 को प्रतिदेय
REPAYABLE ON THE 29th DAY OF OCTOBER, 2014.

मैं एतद् द्वारा यह प्रमाणित करता हूँ कि
I hereby certify that The Amravati Peoples Co-operative Bank Ltd.

साढ़े दस प्रतिशत ऋण, 2014 के केवल
रुपये के सरकारी स्टाक के पंजीकृत स्वामी हैं। इस ऋण पर साढ़े दस प्रतिशत प्रति वर्ष की दर से 29 नवम्बर 1984 से समान छमाही किस्तों में ब्याज दिया जाएगा।

is the registered Proprietor of Rupees Fifty lacs only

Government Stock of the Ten-and-a-half per cent. Loan 2014 which will bear interest at Ten-and-a-half per cent. per annum, payable half-yearly from the 29th October 1984. Bearing Interest Warrant from 29.10.2000.

ऋण कार्यालय
भारतीय रिज़र्व बैंक

Public Debt Office
Reserve Bank of India
Nagpur

दिनांक
Date 20 अप्रैल 2001

गवर्नर, भारतीय रिज़र्व बैंक
Governor, Reserve Bank of India

A.P. Vijapurkar
वास्ते व्यवस्थापक
for Manager.

NG.-55

बेचान द्वारा महस्तान्तरणीय
[illegible] transferable by endorsement

Gauhati, Trivandrum and Bhubaneswar.

1 Stock Certificates are not negotiable by endorsement and transfer must be effected by a duly executed transfer deed.

2 The blank transfer deed below may be used for this purpose. It must be executed by the proprietor or his attorney. In the latter case, it must be supported by a power of sale, properly stamped.

3 Where it is desired to convert Stock into Government Promissory Notes this Certificate should be receipted by the registered proprietor or his attorney in the form given below.

4 In the case of sale or conversion, this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.

5 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 Paise per cent. with a maximum of Re. 1/- is payable on each new Stock Certificate issued in respect of sub-division and on each new Promissory Note issued in lieu of a Stock Certificate.

6 Stock may be transferred between Bombay, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Gauhati, Trivandrum and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be transferred.

7 Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local Office of the Reserve Bank of India, Bombay, Calcutta, New Delhi, Madras, Bangalore, Nagpur, Patna, Kanpur, Ahmedabad, Hyderabad, Gauhati, Trivandrum and Bhubaneswar. Warrants issued by the Public Debt Office, Jaipur will be made payable at the State Bank of Bikaner & Jaipur, Jaipur. The Warrant will, at the request of the holder of the Stock Certificate, to be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its subsidiaries conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.

8 On the day before the due date of payment of interest the warrants will be sent out by post from the Public Debt Office. Warrants payable at Bombay, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Gauhati, Trivandrum and Bhubaneswar will be posted to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. Other Warrants will be posted to the Officer-in-charge of the Treasury or to the branch of the State Bank of India or its subsidiary at which they have been made payable, unless written instructions to the contrary have been given to the Public Debt Office to send the same to the proprietor's registered address or to a recognised Bank or Agent. Warrants payable at a sub-treasury will be sent through the treasury to which the sub-treasury is subordinate. (The written requests mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office)

9 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant."

10 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.

11 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such Notification (which must contain particulars of the loan and number and amounts of Stock Certificates) reaches the Public Debt Office less than three clear days before the interest is due the Public Debt Office cannot undertake to record it until after the payment of such interest.

12 Stock is transferable to London on application to the Public Debt Office, Bombay, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Gauhati, Trivandrum and Bhubaneswar. A London Certificate will be issued in lieu thereof for transmission to the State Bank of India, London. A fee of Re. 1/- will be charged for the issue of a London Certificate ...irrespective of the amount.

---

Form of Indorsement for Conversion of Stock Certificates into Promissory Notes.

Received in lieu of this Certificate,.....Promissory Notes of Rs._____ each (together with a new stock certificate for the balance amounting to Rs._____) with interest payable at.....Treasury.

_____
Signature of the registered holder/duly authorised representative of

(name of registered holder.).....

---

## FORM OF TRANSFER.

*I/We £*_____

do hereby assign and transfer my/our £ interest or share in the Inscribed Stock of the 10·50 per cent. Loan 201 amounting to Rs._____

being the amount/a portion £ of the Stock of Rs._____

as specified on the face of this instrument together with the accrued interest thereon unto _____

his/her/their £ executors, administrators or assigns, and I/We £ _____

_____ do freely accept the above Stock—transferred £ / to the extent it has been transferred £ to me/us £

I/We £.....hereby request that on my/our £ being registered as the
[ (transferee(s) ]

holder/s £ of the stock hereby transferred to me/us £ the aforesaid stock certificate/s £ the aforesaid stock certificate to the extent it has been transferred to me/us £ may be renewed in my/our £ name(s)/converted in my/our £ name(s).

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

As witness our hand the_____ day of _____One thousand nine hundred and_____

Signed by the above-named Transferor in the presence of*_____

Tendered For Cancellation & Credit

(Transferor)

Address _____

Authorised Signatories

Signed by the above-named Transferee in the

(Transferee)

(699)

# FORM OF TRANSFER

Transfer Index Regn. No.

I/We $ THE AMRAVATI PEOPLE'S CO-OP. BANK LTD.

do hereby assign and transfer my/our $ interest or share in the Inscribed Stock No.

BDC No. - GY NG - 56 of the 10.50% GOVERNMENT OF INDIA 2014

Loan (Loan Code No.....)

amounting to Rs. 50,00,000/- being th

amount/a portion $ of the Stock of Rs. 50,00,000/-

as specified on the face of this instrument together with the accrued interest thereon unto HDFC Ba Ltd: A/c Constituent

his/her/their $ executors, Administrators or assigns, and I/We $ HDFC Bank Ltd: A/c Constituent (to freely accept the above Stock transferred $

to the extent it has been transferred $

to me/us, $

I/We $ HDFC Bank Ltd: A/c Constituent.

(Transferee(s))

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

& I/We $

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

Interest is Payable at Mumbai

As Witness our hand the 11th day of March Two Thou One thousand nine hundred and Two

Signed by the above named transfer in the presence of ÷ (Signature)

Name & Occupation

Address THE AMRAVATI PEOPLE'S CO-OP BANK LTD JALARAM MARKET, JAWAHAR RD AMRAVATI

Signed by the above named transferee in the presence of ÷ Prajul R. Shetty (Signature)

Name & Occupation

Address UCO Bank Ltd. Maneki Wadia Building, Horniman Circle, Fort, Mumbai-400 023.

The Amravati People's Co-op.Bank Ltd.

(Transferor) Managing Director

Address JALARAM MARKET JAWAHAR ROAD AMRAVATI

P.D.O. Regdn. No. OB-75

PAN/GIR NO AAACT 5899B

(Transferee) For HDFC BANK LTD.

Address

Authorised Signatory

P.D.O. Regdn. No. MUMBAI JOGLEKAR C. D. FR/ 2/H-2-(45) 2/H-2 (

PAN No. AAA CH 27

588

(692)

Rs-50,00,000/-

RMA PDCent-4/2001 Dt 16.3.20

# भारत सरकार
# GOVERNMENT OF INDIA

10·50 प्रतिशत ऋण, 2014 का दर्ज स्टाक
INSCRIBED STOCK
OF THE
10·50 PER CENT. LOAN, 2014

खाता ऋण प्रमाणपत्र सं०
BOOK DEBT CERTIFICATE No **NG.-56** OF नागपूर Nagpur

रुपये के लिए
or Rs. — 50,00,000/—

29 अक्टूबर, 2014 को प्रतिदेय
REPAYABLE ON THE 29th DAY OF OCTOBER, 2014.

मैं एतद् द्वारा यह प्रमाणित करता हूँ कि
I hereby certify that The Amravati Peoples Co-operative Bank Ltd.

साढ़े दस-प्रतिशत ऋण, -2014 के केवल
रुपये के सरकारी स्टाक के पंजीकृत स्वामी हैं। इस ऋण पर साढ़े दस प्रतिशत प्रति वर्ष की दर से 29 अक्टूबर 1984 से समान छमाही किस्तों में ब्याज दिया जाएगा।

is the registered Proprietor of Rupees Fifty lacs only

Government Stock of the Ten-and-a-half per cent. Loan 2014 which will bear interest at Ten-and-a-half per cent. per annum, payable half-yearly from the 29th October 1984. Bearing Interest from 29.10.2000.

लोक ऋण कार्यालय
भारतीय रिज़र्व बैंक

Public Debt Office
Reserve Bank of India
नागपूर
Nagpur

दिनांक

गवर्नर, भारतीय रिज़र्व बैंक
Governor, Reserve Bank of India

A.P. Vijayakumar

चारी अधिशासक
for Member

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

1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are free of stamp duty. In any case, it must be supported by a power of sale, properly stamped.

2 The blank transfer deed below may be used for the purpose. It must be executed by the proprietor or his attorney, and in the latter case, it must be supported by a power of sale, properly stamped.

3 Where it is desired to convert Stock into Government Promissory Notes this Certificate should be receipted by the registered proprietor or his attorney in the form given below.

4 In the case of sale or conversion, this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.

5 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 Paise per cent. with a maximum of Re. 1/- is payable on each new Stock Certificate issued in respect of sub-division and on each new Promissory Note issued in lieu of a Stock Certificate.

6 Stock may be transferred between Bombay, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Gauhati, Trivandrum and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be transferred.

7 Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local Office of the Reserve Bank of India, Bombay, Calcutta, New Delhi, Madras, Bangalore, Nagpur, Patna, Kanpur, Ahmedabad, Hyderabad, Gauhati, Trivandrum and Bhubaneswar. Warrants issued by the Public Debt Office, Jaipur will be made payable at the State Bank of Bikaner & Jaipur, Jaipur. The Warrant will, at the request of the holder of the Stock Certificate, to be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its subsidiaries conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.

8 On the day before the due date of payment of interest the warrants will be sent out by post from the Public Debt Office. Warrants payable at Bombay, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Gauhati, Trivandrum and Bhubaneswar will be posted to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. Other Warrants will be posted to the Officer-in-charge of the Treasury or to the branch of the State Bank of India or its subsidiary at which they have been made payable, unless written instructions to the contrary have been given to the Public Debt Office to send the same to the proprietor's registered address or to a recognised Bank or Agent. Warrants payable at a sub-treasury will be sent through the treasury to which the sub-treasury is subordinate. (The written requests mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office)

9 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant."

10 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.

11 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such Notification (which must contain particulars of the loan and number and amount of Stock Certificates) reaches the Public Debt Office less than three clear days before the interest is due the Public Debt Office cannot undertake to record it until after the payment of such interest.

12 Stock is transferable to London on application to the Public Debt Office, Bombay, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Gauhati, Trivandrum and Bhubaneswar. A London Certificate will be issued in lieu thereof for transmission to the State Bank of India, London. A fee of Re. 1/- will be charged for the issue of a London Certificate irrespective of the amount.

---

Form of Indorsement for Conversion of Stock Certificates into Promissory Notes.

Received in lieu of this Certificate,.....Promissory Notes of Rs._____ each (together with a new stock certificate for the balance amounting to Rs._____) with interest payable at.....Treasury.

Signature of the registered holder/duly authorised representative of

(name of registered holder).....

---

## FORM OF TRANSFER.

*I/We* £_____

do hereby assign and transfer my/our £ interest or share in the Inscribed Stock of The 10·50 per cent. Loan 2014 amounting to Rs._____

being the amount/a portion £ of the Stock of Rs._____

as specified on the face of this instrument together with the accrued interest thereon up to _____

his/her/their £ executors, administrators or assigns, and I/We £_____

_____ do freely accept the above Stock _____ transferred £ / to the extent it has been transferred £ to me/us. £

I/We £_____ hereby request that on my/our £ being registered as the [ (transferee(s) ] holder/s £ of the stock hereby transferred to me/us £ the aforesaid stock certificate/s £ the aforesaid stock certificate to the extent it has been transferred to me/us £ may be renewed in my/our £ name(s)/converted in my/our £ name(s).

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

As witness our hand the_____ day of _____ One thousand nine hundred and _____

Signed by the above-named Transferor in the presence of*_____

(Transferor) _____ For [illegible]

Address _____

Signed by the above-named Transferee in the presence of*_____

(Transferee) _____

Address _____

**Trust Capital** Services (India) Pvt. Ltd.
22/28, Rajabahadur Compound, 30 Bom Samachar Marg, Fort, Mumbai - 400 00
Phone : 2350500, 2351873 - 82 (10 Lines)
Fax : 022 - 235 1880

589

Date : March 11, 2002

TO
HDFC BANK LTD
MANEKJI WADIA BLDG,
FORT
MUMBAI – 400 001

**Kind Attn.: Mr. C. D. Francis**

**Sub.: Conversion of Physical Delivery into SGL Stock**

Dear Sir,

Enclosed please find 02 Original Certificate & Form Of Transfer of 10.00% GOI LOAN 2014, having total face value of Rs.1,00,00,000.00 The details are as follows:

| Name of Transferor | Certificate No | Face Value (Rs.) |
|---|---|---|
| THE AMRAVATI PEOPLE'S CO-OP BANK LTD | NG –59 | 50,00,000.00 |
| THE AMRAVATI PEOPLE'S CO-OP BANK LTD | NG –60 | 50,00,000.00 |
| | TOTAL ------→ | 1,00,00,000.00 |

Kindly do the needful at the earliest.

Thanking You,

Very truly yours
For TRUST CAPITAL SERVICES INDIA PVT.LTD.

Authorised Signatory

HDFC BANK LTD.
RECEIVED
TREASURY
Time 2.0
FORT, MUMBAI
13/03

32, 4th Floor, Shree Krishna Centre, Mithakali Six Roads, Navarangpura, Ahmedabad - 380 009
Phone : 6421590 - 91, 6563503 /6401953, 6442430, 6465624 Fax : 079 - 6431238
Web Site : itrustcapital.com

(1998) 590

HDFC BANK

HDFC Bank Ltd
Manekji Wadia Buil
Nanik Motwani Ma
Fort, Mumbai - 400
Tel. : 270 1616.
Fax : 270 3383.

#35418
13/03/02

REF # 46/01-02/720

DATE : 11-Mar-2002

P.D.O. 46 MEMORANDUM

FROM :
HDFC Bank Ltd.,
Maneki Wadia Building,
Nanik Motwani Marg,
Fort, Mumbai - 400 001.

TO :
THE MANAGER
RESERVE BANK OF INDIA
PUBLIC DEBT OFFICE
FORT,
MUMBAI 400 001

Ms/her/their S execution
**Subsidary General Ledger Account No. BY SL 0727**

The undermentioned Stock Certificates of 10.00% GOI 2014 (LCode 83004) of aggregate Face Value of Rs.10000000/- are forwarded herewith for credit to the above account.

**For HDFC Bank Ltd.**

**Authorized Signatory(s)**

[redacted] (1) AJIT JOGLEKAR
2(1)-2(15) 2(1)-2(15)

**PAN No. AAA CH 2702 H**

| Sr. No. | CERT. NO. | AMOUNT (RS.) |
|---|---|---|
| 1 | NG – 59 | 5,000,000 |
| 2 | NG – 60 | 5,000,000 |
| | TOTAL | 10,000,000 |

Name & Occupation

Address & Signature

[redacted]

(694)

# FORM OF TRANSFER

Transfer Under Regn. No.

THE AMRAVATI PEOPLE'S CO-OP. BANK LTD.

I/We $ _____

do hereby assign and transfer my/our $ interest or share in the Inscribed Stock No.

BDC No. _____ By NG-59 of the 10% GOVERNMENT OF INDIA 2014

Loan _____ Loan Code No. _____

amounting to Rs. 50,00,000/- being

amount/a portion $ of the Stock of Rs. 50,00,000/-

as specified on the face of this instrument together with the accrued interest thereon unto H.D.F.C Bank Ltd. A/c Constituent

his/her/their $ executors, Administrators or assigns, and I/We $ H.D.F.C. Bank Ltd. A/c Constituent do freely accept the above Stock _____ transferred $

to the extent it has been transferred $

to me/us $

I/We $ H.D.F.C. Bank Ltd. A/c Constituent

[Transferee(s)]

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

* I/We $ _____

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

Interest is Payable at Mumbai

As Witness our hand the 11th day of March One thousand nine hundred and Two

Signed by the above-named transferor in the presence of :- _____ (Signature)

Name & Occupation _____

Address THE AMRAVATI PEOPLES CO-OP BANK LTD JAWAHAR ROAD AMRAVATI

Signed by the above-named transferee in the presence of :- Rajul R. Shetty (Signature)

Name & Occupation _____

Address HDFC Bank Ltd. Lower Parel (W) Mumbai

The Amravati People's Co-op. Bank Ltd.

(Transferor) _____ Managing Director

Address JALARAM MARKET JAWAHAR ROAD AMRAVATI

P.D.O. Regn. No. 1613/B

PAN/GIR NO. AAACT5099B

(Transferee) For HDFC BANK LTD.

Address _____

Authorised Signatory

P.D.O. Regn. No. _____

PAN/GIR NO. _____

C.D.S.L. 2/H-2 (15) C.D.S.L. 2/H-2

[redacted]

(69E)
542

# भारत सरकार
# GOVERNMENT OF INDIA

10·00 प्रतिशत ऋण, 2014 का दर्ज स्टाक
INSCRIBED STOCK
OF THE
10·00 PER CENT. LOAN, 2014

बही ऋण प्रमाणपत्र सं॰ NG. 59 X का नागपुर
BOOK DEBT CERTIFICATE No. OF Nagpur

रुपये के लिए
for Rs. 50,00,000/- X

## 30 मई, 2014 को प्रतिदेय
## REPAYABLE ON THE 30th DAY OF MAY, 2014.

मैं एतद्द्वारा यह प्रमाणित करता हूँ कि
I hereby certify that The Amravati People's Co-operative Bank Ltd.

दस प्रतिशत ऋण, 2014 के केवल .....
रुपये के सरकारी स्टाक के पंजीकृत स्वामी हैं। इस ऋण पर ब्याज दस प्रतिशत प्रति वर्ष की दर से .....से समान छमाही किस्तों में दिया जाएगा।

Is the registered proprietor of Rupees Fifty Lakhs Only X

Government Stock of the Ten per cent. Loan, 2014 which will bear interest at Ten per cent. per annum, payable half-yearly from the 30·11·2000

लोक ऋण कार्यालय
भारतीय रिज़र्व बैंक

Public Debt Office
Reserve Bank of India
नागपुर
Nagpur

दिनांक Date 27 APR 2001

Nirmal Jalan

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

एस पी विष्णुभाट
उप मुख्य महाप्रबंधक

NG. 59 X

बिक्री द्वारा अहस्तान्तरणीय
Not transferable by endorsement

Rules regarding Inscribed Stock (Book Debt) of the Govt. of India Loans registered at the P
Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyde
K pur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are free o

2 A separate blank transfer deed annexed to this Certificate may be used for the purpose. It must be executed by the prop
ttorney and in the latter case, it must be supported by a power of sale, properly stamped.

3 In the case of sale this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is p
Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and
transferor a new Certificate for the balance.

4 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a maximum
of Re. 1/- is payable on each new Stock Certificate issued in respect of sub-division.

5 Stock may be transferred between Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur
Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to
whose books it is desired to be transferred.

6 Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at
the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Nagpur, Kanpur, Patna, Jaipur,
Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the
Stock Certificate, to be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of
India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in
India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.

7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office.....
(Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati,
Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been
filed at the Public Debt Office concerned, to a recognised Bank or Agent. (The written request mentioned above must be made in
the prescribed form, copies of which may be obtained from the Public Debt Office).

8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month
before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant."

9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given
therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as
possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.

10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office.
When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the
Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to record it until
after the payment of such interest.

## MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager / Asst. Gen. Manag |
|---|---|---|---|---|
| | | Tendered For Cancellation & Credit to our [illegible] y SL 0717 For [illegible] NK LTD. Authorised Signatories | | |
| | | AJIT JOGLEKAR 2/H-2 (45) PAN [illegible] 02 II / C. D. FRANCIS 2/H-2 (40) | | |
| | | | | |

(C)(1) (~~LOT~~) 593

# FORM OF TRANSFER

Transfer Index Regn.

THE Amravati ... BANK LTD.

I/We $ _____

do hereby assign and transfer my/our $ interest or share in the Inscribed Stock No.

BDC No. _____ By NG-60 of the

10% GOVERNMENT OF INDIA 2014

Loan (Loan Code No. .....)

amounting to Rs. 50,00,000/- being

amount/a portion $ of the Stock of Rs. 50,00,000/-

as specified on the face of this Instrument together with the accrued interest thereon unto H.D.F.C Bank Ltd. A/c Constituent

his/her/their $ executors, Administrators or assigns, and I/We $ H.D.F.C. Bank Ltd. A/c Constituent do freely accept the above Stock transferred $ to the extent it has been transferred to me/us. $

I/We $ H.D.F.C. Bank Ltd. A/c Constituent

(Transferee(s))

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

☆ I/We $ _____

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

Interest is Payable at Mumbai

As Witness our hand the 11th day of March Two Thousand nine hundred and two.

Signed by the above named transfer in the presence of ‡ _____ (Signature)

Name & Occupation G.T. Dubey

Address THE AMRAVATI PEOPLE'S CO-OP BANK LTD JALARAM MARKET, JAWAHAR RD AMRAVATI

Signed by the above - named transferee in the presence of ‡ Prajul R. Shetty (Signature)

Name & Occupation _____

Address HDFC Bank Ltd. Manekji Wadia Building Nanik Motwani Marg, Fort, Mumbai-400 023

The Amravati-People's Co-op.Bank Ltd.

(Transferor) _____

Managing Director

Address JALARAM MARKET JAWAHAR ROAD AMRAVATI-

P.D.O. Regdn. No. OB 45

PAN/GIR NO Annexure IV AAACT 5899B

(Transferee) _____

Address For HDFC BANK LTD.

P.D.O. Regdn. No. _____ Authorised Signatory

AJIT JOGLEKAR C.A. D. FRANCIS

PAN No. (If Ch. 27)

(697)
594

# भारत सरकार
# GOVERNMENT OF INDIA

10·00 प्रतिशत ऋण, 2014 का बर्ज स्टाक
INSCRIBED STOCK
OF THE
10·00 PER CENT. LOAN, 2014

बही ऋण प्रमाणपत्र सं. NG. 60 का नागपुर
BOOK DEBT CERTIFICATE No. OF, Nagpur

रुपये के लिए
for Rs. 50,00,000/-

30 मई, 2014 को प्रतिदेय
REPAYABLE ON THE 30th DAY OF MAY, 2014.

मैं एतद्द्वारा यह प्रमाणित करता हूं कि
I hereby certify that The Amravati People's Co-operative Bank Ltd.

इस प्रतिशत ऋण, 2014 के केवल .....
रुपये के सरकारी स्टाक के पंजीकृत स्वामी हैं। इस ऋण पर ब्याज दस प्रतिशत प्रति वर्ष की दर से .....से समान छमाही किस्तों में दिया जाएगा।

is the registered proprietor of Rupees Fifty Lakhs Only

Government Stock of the Ten per cent. Loan, 2014 which will bear interest at Ten per cent. per annum, payable half-yearly from the 30.11.2000

लोक ऋण कार्यालय
भारतीय रिज़र्व बैंक
Public Debt Office
Reserve Bank of India
नागपुर
Nagpur

Bimal Jalan
गवर्नर, भारतीय रिज़र्व बैंक,
Governor, Reserve Bank of India.

Date 21 APR 2001
for Chief General Manager.

NG. 60

बैंकांत द्वारा अंतरणीय

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

1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are free of stamp duty.

2 A separate blank transfer deed annexed to this Certificate may be used for the purpose. It must be executed by the proprietor or his attorney and in the latter case, it must be supported by a power of sale, properly stamped.

3 In the case of sale this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.

4 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a maximum of Re. 1/- is payable on each new Stock Certificate issued in respect of sub-division.

5 Stock may be transferred between Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be transferred.

6 Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local offices of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, to be preferred in writing to the Public Debt Office, be made payable at any other offices of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.

7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office..... (Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).

8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant."

9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.

10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to record it until after the payment of such interest.

## MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager / Asst. Gen. Manager |
|---|---|---|---|---|
| | | Tendered For Cancelation & Credit to our Const A/C By [illegible] For TIDFC [illegible] Authorised Signatories | | |
| | | AJIT JOGLEKAR [illegible] 2/H-2 (45) [illegible] 2/H-2 (40) PAN No. AAA CH [illegible] | | |
| | | | | |
| | | | | |

595

RESERVE BANK OF INDIA
PUBLIC DEBT OFFICE
MUMBAI

Conversion Advice

To,
HDFC BANK LTD (CONSTITUENTS A/C)
MANEKJI WADIA BUILDING, GROUND FLOOR, MANIK
MOTWANI MARG, FORT,
MUMBAI - 400001

Dear Sir,

Details of Scrip Cancellation - TR Control No. 2002040100013

1. Your Ref. No. 35418
2. Application Date : 13/03/2002
3. Loan Code 83004
4. Date of Credit : 01/04/2002
5. Nomenclature 10.00% 2014
6. Beginning Balance in SGL A/c No. (BYSL0727) Rs. 16,50,53,000/=.
7. Scrip Cancelled for Rs. 1,00,00,000/=
(Rs. One crore only).
8. New Balance in SGL A/c Rs. 17,50,53,000/=.

p. Regional Director
April 2002

Note : This is a computer generated advise, hence no signature is required.

Endt. PDO / SGL / ..... of date.

Copy forwarded for information and necessary action to The RD, RBI, PDO with reference to their letter/telex cited above.

p. Regional Director
01 April 2002

HDFC BANK LTD.
RECEIVED
TREASURY

FORT, MUMBAI

595

RESERVE BANK OF INDIA
PUBLIC DEBT OFFICE
MUMBAI

17.80

Conversion Advice

To,
HDFC BANK LTD (CONSTITUENTS A/C)
MANEKJI WADIA BUILDING, GROUND FLOOR; MANIK
MOTWANI MARG, FORT,
MUMBAI - 400 001

Dear Sir,

Details of Scrip Cancellation - TR Control No. 2002040100013

1. Your Ref. No. 35418
2. Application Date : 13/03/2002
3. Loan Code 83004
4. Date of Credit : 01/04/2002
5. Nomenclature 10.00% 2014
6. Beginning Balance in SGL A/c No. (BYSL0727) Rs. 16,50,53,000/=
7. Scrip Cancelled for Rs.
(Rs. One crore only).
8. New Balance in SGL A/c Rs. 17,50,53,000/=

p. Regional Director
April 2002

Note : This is a computer generated advise, hence no signature is required.

Endt. PDO / SGL / .... of date.

Copy forwarded for information and necessary action to The RD, RBI, PDO with reference to their letter/telex cited above.

p. Regional Director
01 April 2002

HDFC BANK LTD.
RECEIVED
TREASURY
FORT, MUMBAI

**Trust Capital**
Services (India) Pvt. Ltd.
22/28, Rajabahadur Compound, 30 Bombay Samachar Marg, Fort, Mumbai - 400 001
Phone : 2350500, 2351873 - 82 (10 Lines)
Fax : 022 - 235 1880

~~633~~ 609

Date : May 20, 2002

TO
HDFC BANK LTD
MANEKJI WADIA BLDG.
FORT
MUMBAI - 400 001

Kind Attn.: Mr. C.D. Francis

Sub.: Conversion of SGL Stock into Physical Delivery

Dear Sir,

With reference to our purchase of 10.50% GOI 2014, having total face value of Rs.1,00,00,000.00 in our SGL Account, dated 06/04/2002.

We are enclosing herewith 01 Form 47-A, Kindly get it withdrawn into physical certificate in the following name.

| Name of Transferee | Face Value (Rs.) |
|---|---|
| ALIDCO STAFF & WORKMEN PROVIDENT FUND | 8,60,000.00 |
| TOTAL ----------> | 8,60,000.00 |

Kindly do the needful at the earliest.

Thanking You,

Very truly yours
For TRUST CAPITAL SERVICES INDIA PVT.LTD.

Authorised Signatory

HDFC BANK LTD.
CHENNAI
RECEIVED
22 JUL 2002
TIME:

2.610

HDFC BANK

Reserve Bank of India
Public Debt Office
Chennai – 600001

Date : 25.06.2002

PDO 47 A

SGL A/c No. MSSL 0271

Debit the above under the 8,60,000/- ( Rupees Eight Lakhs Sixty thousand Only ) and issue scrip/s in favour of AUDCO STAFF & WORKMEN PROVIDENT FUND

| Stock certificate | (Signature) Denomination | Entitlement | (Signature) Total Face Value |
|---|---|---|---|
| 10.50% GOI 2014 | 8,60,000/- | CHENNAI | 8,60,000/- |
| | **Grand Total** | | **Rs 8,60,000/-** |

For HDFC BANK LTD
Constituent SGL A/c

(AUTHORISED SIGNATORY)
PAN : AAA CH 2702 H

611

(634)

# FORM OF TRANSFER

For ... (CLEAR SUBSTITUTION)

I/We $ ...

do hereby assign and transfer unto $ ...

BOC No. By ... of the ... Co. Ltd.

Loan Stock No.

amounting to Rs. 860000/- ... (Rupees the

amount/a portion $ of the Stock of Rs. EIGHT LACS SIXTY THOUSAND ONLY

as specified on the face of this instrument together with the accrued interest thereon and all ...

STOCK (UNSECURED) BONDS (1992) ...

his/her/their $ executors, Administrators or assigns and I/we $ ...

do hereby accept the above Stock ... (Number of ...)

to be held subject to the conditions on the reverse hereof.

In favour $

I/We $ AUDCO STAFF & WORKMEN PROVIDENT FUND. (Transferee(s))

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

I/We $ AUDCO STAFF & WORKMEN PROVIDENT FUND.

hereby request that on the above transferee(s) $ being registered as the holder/s $ of the Stock hereby transferred to him/them $ the aforesaid Stock Certificate (s) in the name/s has been requested to be renewed in my/our $ name(s)

Interest is Payable at Chennai

As witness our hand/s this 25th day of June ... (Year)

Rupees and 2 ... Paise

Signed by the above named transferor in the presence of $ ... (Signature)

Name & Occupation ...

Address HDFC BANK LTD 751 Anna Salai Chennai

Signed by the above named transferee in the presence of $ ... (Signature)

Name & Occupation K. SHIVAKUMAR (Banking)

Address ...

For HDFC BANK LTD.
CONSTITUENT SGL A/C
(Transferor)
Authorised Signatory
PAN/GIR No. AAACH 2702 H

PAN/GIR No. AUDCO STAFF & WORKMEN PROVIDENT FUND
(Transferee)
TRUSTEE TRUSTEE
C/o. AUDCO INDIA LIMITED
P.O. Box/Reg. No. POST BAG No. 976
Mount-Poonamallee Road,
MANAPAKKAM
CHENNAI-600 089.

$ Give the appropriate which does not apply

* This paragraph is to be used only when a portion of the Stock is to be transferred

# Signature occupation and address of witness

Transferee

Sic issued Nos ... dated ... 20 G.M. Address Bank of India ...

... to be Executed by All ... Signatures ... Signed ... Witnessed by ...

NB: ~~036~~

RESERVE BANK OF INDIA
PUBLIC DEBT OFFICE
CHENNAI

Conversion Advice

To,
HDFC BANK LTD -CONSTITUENTS' ACCOUNT
I.T.C.CENTRE, 759,ANNA SALAI,
CHENNAI - 600002

Dear Sir,

1. Date of Issue of Scrips — TR Control No.: 200206260000

1. Your Ref. No.: 852 — 2. Application Date : 25.3.2002

3. Loan Code: 84010 — 4. Date of Debit : 26/06/2002

5. Nomenclature: 10.50% 2014

6. Beginning Balance in SGL A/c No. (MSSL0271) Rs.14,05,600/-.

7. Scrip Issued MS.474 for Rs.8,60,000/-.
(Rs. Eight lakh sixty thousand only).

8. New Balance in SGL A/c Rs.5,45,600/-.

Strip issued in fle Andra Staff & Workmen Provident

for Regional Director
26 June 2002

Ec. 14

613

(036)

Rs. 8,60,000/-

मद्रास
MADRAS

भारत सरकार
GOVERNMENT OF INDIA
10·50 प्रतिशत ऋण, 2014 का दर्ज स्टाक
INSCRIBED STOCK
OF THE
10·50 PER CENT. LOAN, 2014

यह ऋण प्रमाणपत्र सं० एम एस 474 मद्रास
BOOK DEBT CERTIFICATE No. MS 474 OF MADRAS

रुपये के लिए
for Rs. 8,60,000/-

29 अक्तूबर, 2014 को प्रतिदेय
REPAYABLE ON THE 29th DAY OF OCTOBER, 2014.

मैं एतद् द्वारा यह प्रमाणित करता हूँ कि
I hereby certify that HDFC BANK LTD Coast/A/c

साढ़े दस प्रतिशत ऋण, 2014 के केवल ..... के स्वामी है। इस ऋण पर ब्याज साढ़े दस प्रतिशत प्रति वर्ष रुपये की दर से ..... के समान छमाही किस्तों में दिया जाएगा।

is the registered Proprietor of Rupees Eight lakha sixty thousand only Government Stock of the Ten-and-a-half per cent. Loan 2014 which will bear interest at Ten-and-a-half per cent. per annum, payable half-yearly from the 29th April 2002.

ऋण कार्यालय
भारतीय रिज़र्व बैंक
मद्रास
Public Debt Office
Reserve Bank of India
Madras.

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

दिनांक
Date 26 JUN 2002

कृते प्रबंधक
for Manager.

म/MS 474. बैचान द्वारा अहस्तान्तरणीय
Not transferable by endorsement.

For Rules regarding Inscription, Transfer and Power of Attorney see reverse of the Certificate. 8090 432 003

परिवर्तित
CONVERTED 26 JUN 2002 Rs. 8,60,000/-

: 614

627

...Inscribed Stock (Stock Debt) of the Govt. of India registered at the Public Debt Office, Reserve Bank of India, Bombay, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Trivandrum and Bhubaneswar.

Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are free of stamp duty. Deed, however, be supported by a power of sale, properly stamped.

In the case of sale or conversion, this Certificate must be surrendered either to the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.

No fee is charged on the issue of Stock Certificates except in cases of [illegible]. A fee of 25 Paise per cent with a minimum of Re. 1 [illegible] such new Stock Certificate issued.

Stock may be transferred between Bombay, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Trivandrum and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be transferred.

Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local Office of the Reserve Bank of India, Bombay, Calcutta, New Delhi, Madras, Bangalore, Nagpur, Patna, Kanpur, Jaipur, Ahmedabad, Hyderabad, Guwahati, Trivandrum and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, be payable at the Public Debt Office, or at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its subsidiaries conducting treasury business or at any treasury or sub-treasury in India. If so desired, interest will also be remitted by Money Order after deducting the commission charges.

7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office..... (Bombay, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Trivandrum and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been lodged at the Public Debt Office addressed to a recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Offices).

8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant."

9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.

10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such Notification (which must contain particulars of the loan and number and amount of Stock Certificates) reaches the Public Debt Office less than three clear days before the interest is due at the Public Debt Office cannot undertake to record it until after the payment of such interest.

11 Stock is transferable to London on application to the Public Debt Office, Bombay, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Trivandrum and Bhubaneswar. A London Certificate will be issued by the [illegible] Bank of India, London. A fee of Re. [illegible] will be charged for the issue of a London Certificate.

## MEMORANDUM OF TRANSFERS

| Number | Date of Transfer | Name(s) of Transferee(s) | Initials | Signature of Manager/Asst.Gen.Manager |
|---|---|---|---|---|
| ...ER NO. | 21-6-02 | Audco Staff & Workmen Provident fund. | | R.B.I. |
| ...ER NO. | | | | |
| ...ER NO. | | | | |
| ...ER NO. | | | | |
| ...ER NO. | | | | |

615

34
9 038

**Trust Capital**
Services (India) Pvt. Ltd.
22/28, Rajabahadur Compound, 30 Bombay
Samachar Marg, Fort, Mumbai - 400 001
Phone : 2350500; 2351873 - 82 (10 Lines)
Fax : 022 - 235 1880

1690

Date : May 09, 2002

TO
HDFC BANK LTD
MANEKJI WADIA BLDG,
FORT
MUMBAI – 400 001

Kind Attn.: Mr. Ajit Joglekar

Sub.: Conversion of SGL Stock into Physical Delivery

Dear Sir,

With reference to our purchase of 10% GOI 2014, having total face value of Rs.1,00,00,000.00 in our SGL Account, dated 06/04/2002.

We are enclosing herewith 01 Form 47-A, Kindly get it withdrawn into physical certificate in our name.

Kindly do the needful at the earliest.

Thanking You,

Very truly yours
For TRUST CAPITAL SERVICES INDIA PVT.LTD.

Authorised Signatory

S.V

11.02

(1080) 55616

(8)

**Trust Capital**
Services (India) Pvt. Ltd.
22/28, Rajabahadur Compound, 30 Bombay Samachar Marg, Fort, Mumbai - 400 001
Phone : 2350500, 2351873 - 82 (10 Lines)
Fax : 022 - 235 1880

Date : May 20, 2002

TO
HDFC BANK LTD
MANEKJI WADIA BLDG,
FORT
MUMBAI – 400 001

Kind Attn.: Mr. Francis.

Re.: Authority Letter

Dear Sir,

We hereby authorize to Mr. Santosh Shelar, whose signature is attested below to collect the delivery of 10% GOI 2014, having total face value of Rs.1,00,00,000.00

Signature of Mr. Santosh Shelar _____

Kindly do the needful.

Thanking you,

Yours truly,
For TRUST CAPITAL SERVICES INDIA PVT.LTD.

Authority Signatory.

1049 36 617

(7)

HDFC BANK

Date : 20/5/02

Ref. No. : 1111

Time :

Dear Sir, Trust Capital Services India Pvt. Ltd.

The following securities are being delivered herewith to you:

| Security Details | | Amount (Rs.) |
|---|---|---|
| Bond Details | Registered Holder | Amount (Rs.) |
| 1) 10.00% G01 2014 (CB4-00902) | Trust Capital Services India Pvt. Ltd. | 1,00,00,000/- |

No. of Certificates = 1

Please note : This is delivery against our sale of date to you.
(Our Ref. No. # 6907 )
Please acknowledge receipt on the duplicate of this letter as your acceptance.

For HDFC BANK LTD.

Authorised Signatories

Received the above mentioned certificate (s)

Authorised Signatory 20/05/02

Manekji Wadia Bldg., Ground Floor, Nanik Motwani Marg, Fort, Mumbai 400 023.
Phones : 270 3391 / 270 1615 Fax : 270 3392.

NB : You are advised to lodge the security well in advance of the net interest payment date, We shall not be responsible for interest lost due to late filling of bonds for the transfer.

618

1,00,00,000/-

एस.जी.एल. S. G. L. 37513

37512

भारत सरकार
GOVERNMENT OF INDIA
10·00 प्रतिशत ऋण, 2014 का दर्ज स्टाक
INSCRIBED STOCK
OF THE
10·00 PER CENT. LOAN, 2014

मुंबई
खाता ऋण प्रमाणपत्र सं. BY007070B का MUMBAI
BOOK DEBT CERTIFICATE No. रुपये के लिए
for Rs. 1,00,00,000/-

30 मई, 2014 को प्रतिदेय
REPAYABLE ON THE 30th DAY OF MAY, 2014

मैं एतद् द्वारा यह प्रमाणित करता हूं कि
I hereby certify that HDFC Bank Ltd.

इस प्रतिदेय ऋण, 2014 के केवल
रुपये के सरकारी स्टाक के पंजीकृत स्वामी हैं। इस ऋण पर ब्याज इस प्रतिदेय प्रति ₹1 की दर से ₹ ..... से शुमार छमाही किस्तों में दिया जाएगा।

is the registered proprietor of Rupees एक करोड़ मात्र/One Crore Only

Government Stock of the Ten per cent. Loan, 2014 which will bear interest at Ten per cent. per annum, payable half-yearly from the 30-11-2001

लोक ऋण कार्यालय
भारतीय रिज़र्व बैंक

Public Debt Office
Reserve Bank of India

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

दिनांक मुंबई
Date MUMBAI
10 MAY 2002

इस पुस्तः महाप्रबंधक।
for Chief General Manager,
Maharashtra and Goa
महाराष्ट्र एवं गोवा

BY00907 बेचान द्वारा हस्तांतरणीय नहीं
Not transferable by endorsement

दर्ज स्टाक संबंधी नियम प्रमाणपत्र के पीछे देखें
For Rules regarding Inscribed Stock please see reverse of the Certificate

1,00,00,000/-

8 000 431 002

620

Mumbai – 400 056, and (3) Master JEET NANDKISHORE TRIVEDI, minor aged 6 years by his mother and natural guardian the aforesaid Minaxi Nandkishore Trivedi, hereinafter called the "Donees" (Which expression shall unless repugnant to the subject or context thereof, include the survivor or survivors of them, and the heirs, executors, administrators and assigns of the last survivors) of the other part;

WHEREAS the Donor is seized and possessed of an immoveable property hereunder written being a residential flat and two parking lots under the stilt at Vile Parle (west) Mumbai, free from encumbrances acquired by way of purchase by an agreement under the provisions of the Maharashtra Ownership Flats Act on the basis of what is popularly known as Ownership basis being an agreement dated March 14, 2000 between M/s. New India Construction Co. the Developers and the Donor herein alongwith his – the Donor's mother Smt. Kamlaben Shakarlal Trivedi, the first Donee hereinabove and registered with the Sub-Registrar, Mumbai, under Serial No.1129;

AND WHEREAS the Donor had purchased/ acquired the said property out of his own exclusive funds and the co-purchaser in the said purchase agreement Smt. Kamlaben's name was added for the sake of convenience she having no interest in the said property which fact the said Kamlaben herein confirms;

AND WHEREAS the Donor desires voluntarily and without consideration to transfer to the Donees the said immovable

MNT MNT

property at Vile Parle by way of gift on consideration o natural love and affection. The Donor bears towards the Donees who are respectively the mother, wife and son of the Donor;

AND WHERE AS the Donees have agreed to accept the said gift;

AND WHEREAS for the purpose of stamp duty the said property is valued at Rs. 61,75,500/- (Rupees Sixty One Lac Seventy five Thousand five hundred only) being the true market value thereof; (For flat Rs 59,43,000 & for Car Parking Rs 2,32,500) as per Ready reckoner.

NOW THIS INDENTURE WITNESSETH that in pursuance of the aforesaid desire and in consideration of natural love and affection the Donor holds towards the Donees the Donor doth hereby freely and voluntarily and without any valuable consideration give, convey, grant, transfer and confirm unto the Donees jointly the said residential flat No.3A on the third floor of the building, called Pushpam situated at Khandubhai Desai Road, Vile Parle (west), Mumbai – 400 056, and two parking lots in the stilt thereof within Mumbai Suburban District and marked 3A on the sketches I and II hereto annexed and more particularly described in the schedule hereunder written and delineated on the plan hereto annexed, and coloured with red color boundary line thereon together with the right to possess, occupy and enjoy the same peacefully and without hindrance and all and singular the rights, easements, profits, privileges and advantages and appurtenances whatsoever in anywise belonging or reputed to belong thereto AND ALL the estate, rights, title, interest

claim and demand whatsoever of the said Donor in to and upon the same or any part thereof including and along with the right to become members of pushpam co-operative Housing Society Limited (proposed) or such other co-operative society as may be formed by the Purchasers of different flats and units in the said building Pushpam TO HAVE AND TO HOLD the said flat and the two parking lots and premises conveyed, transferred and hereby granted UNTO AND TO THE USE of the said Donees jointly and the survivor or survivors of them and the successors of the last survivor of the Donees for ever absolutely subject to the provision hereinafter contained for payment of taxes and outgoings to be paid to the Bombay Municipal Corporation and/pr to the said Co-operative Housing Society that is to say that the Donees shall stand seized and possessed of the premises of the said flat and two parking lots all marked 3A on the sketches I and II hereto annexed and more particularly described in the Schedule hereunder written or the conversion or conversions thereof and the other property or properties that the Donee may hereafter acquire in lieu or substitution thereof and collect recover and receive all the rents and profits thereof and the Donor doth hereby covenant with the Donees in manner following (that is to say) that notwithstanding any act, deed, matter or thing by the Donor made, done, omitted, executed or knowingly suffered to the contrary the Donor now hath in himself good right, full power and absolute authority to grant and convey the said residential flat and two parking lots with appurtenances thereto UNTO AND TO THE USE of the Donee in the manner aforesaid and according to the true intent of these presents

बबई - २/
२१६६/५/२००२

and at all times hereafter peaceably and equitably to enter upon, have, hold, occupy and enjoy the said residential flat and two parking lots with their appurtenances and to receive and take the rents and issues and profits thereof and every part thereof and to use for their own use and benefit, without any let, suit, trouble, denial, eviction, claim or demand from or by the Donor or from or by any person or persons lawfully or equitably claiming or to claim by from or in trust for the Donor AND FURTHER that HE the Donor and all persons having or claiming or who shall or may hereafter have or claim any estate, right, title or interest whatsoever either at law or in equity in to or out of the said premises hereby granted or intended so to be or any part thereof from under or in trust for the Donor shall and will from time to time and at all times hereafter upon reasonable request and at the costs and charges of the Donees make do and execute and procure to be made or executed all such further and reasonable acts, deeds and conveyances whatsoever for the better and more perfectly and absolutely conveying and assuring the said premises hereby granted or intended so to be and every part thereof with their appurtenances UNTO AND TO THE USE AND BENEFIT of the Donees in the manner aforesaid as by the Donees shall or may be reasonably required; and the Donees hereby covenant with the Donor that THEY the Donees undertake to disburse and pay the taxes and outgoings in respect of the said premises and indemnify and keep the Donor indemnified in respect of the liability to pay the same.

AND the First Donee Smt. Kamlaben hereby confirms that the Donor has the full ownership of the said property to be able

5 9 MNL MNT

to dispose of by this Gift in favour of the Donees including the first Donee.

IN WITNESS WHEREOF the Donor and the Donees have hereunto set their hands and seals the day and year first hereinabove written.

SCHEDULE ABOVE REFERRED TO

ALL the premises of residential Flat No.3A admeasuring 1015 Sq. Ft. carpet area and situate on the third floor and two parking lots under the stilt of the building known as "PUSHPAM" with appurtenances thereto and amenities such as a lift and situated on plot no.6 of Khandubhai Desai Private Scheme, known as Gulab Baug situated at Khandubhai Desai Road, Vile Parle (west), Mumbai – 400 056, admeasuring 702.1 sq. meters bearing C.T.S. no.404C and bounded as follows: That is to say on or towards the north by Plot no.7 of the said layout; on or towards the south by the garden plot of the said layout; on or towards the west by the thirty feet wide private road of the said layout and on or towards the east by the property of Nagardas Manordas.

SIGNED SEALED AND DELIVERED
By the withinnamed Donor
NANDKISHORE SHANKARLAL
TRIVEDI,
In the presence of....

1. Gopal S Nanda

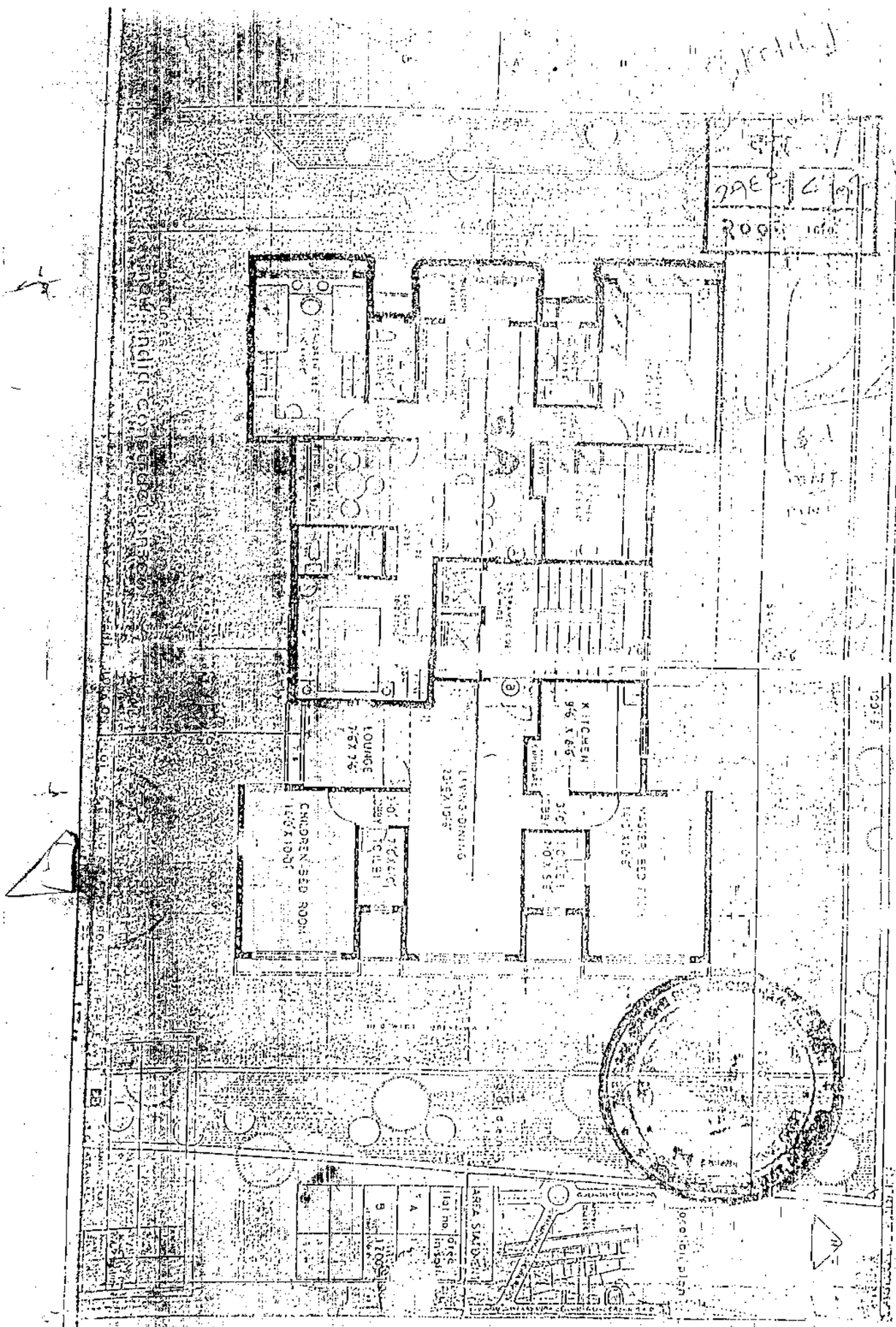
2. Sanjay Chotai

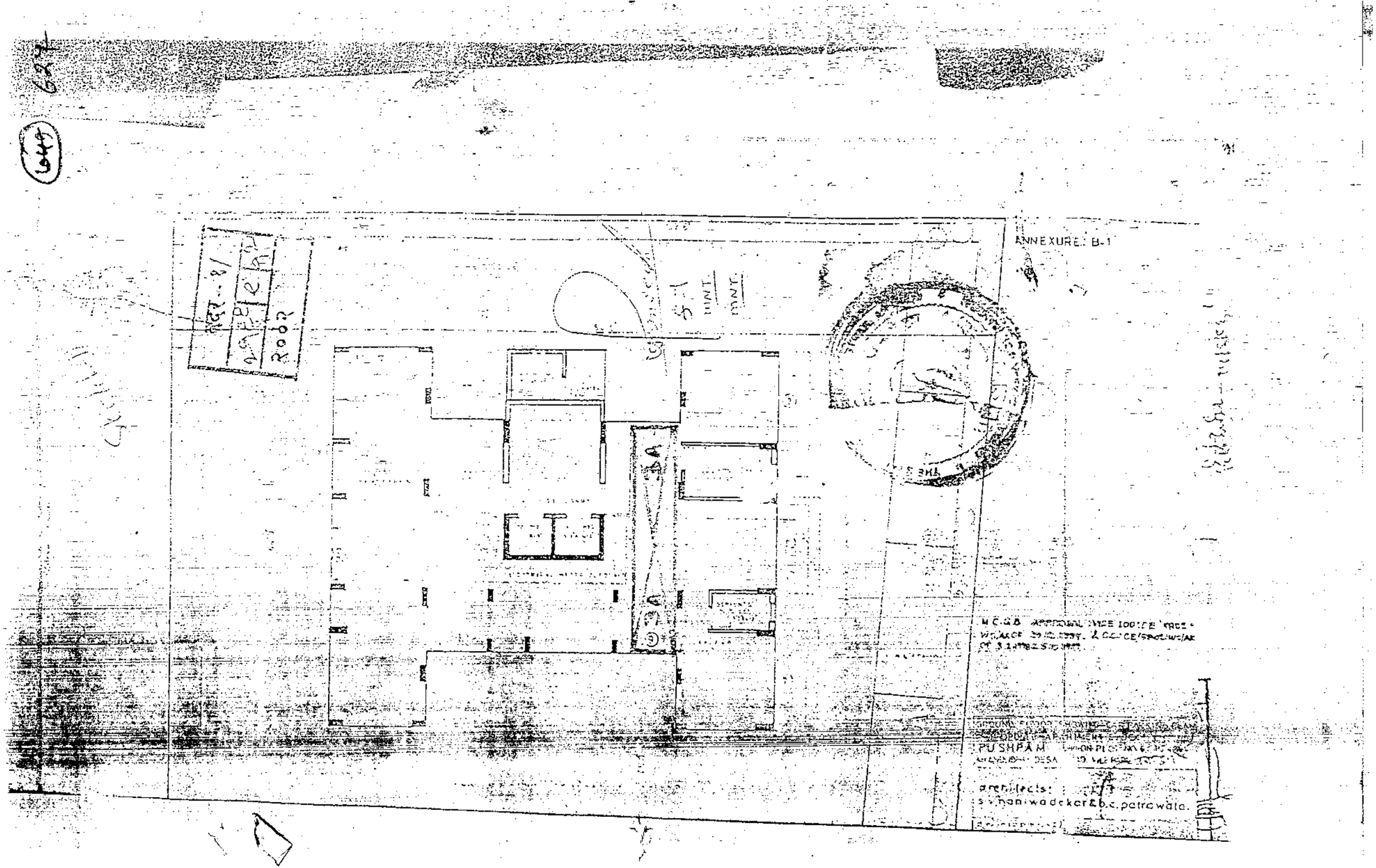
बुक - १/
२७६१७/१९
BOOK
625

SIGNED SEALED AND DELIVERED )
By the withinnamed Donees )
(1) Smt. KAMLABEN SHAKARLAL )
TRIVEDI )
(2) Smt. MINAXI NANDKISHORE )
TRIVEDI )
(3) Master JEET NANDKISHORE )
TRIVEDI by his mother and natural )
Guardian Smt. MINAXI )
NANDKISHORE TRIVEDI )
In the presence of... )

1. Dipikaben Trivedi

2.


KITCHEN
9'6" X 9'6"
LIVING/DINING
CHILDREN'S BED ROOM
11'0" X 10'0"
MASTER BED ROOM
11'0" X 10'0"
AREA STATION


ANNEXURE B-1
PUSHPAM
Architects:
s. hariwadekar & b.c. patrawala.

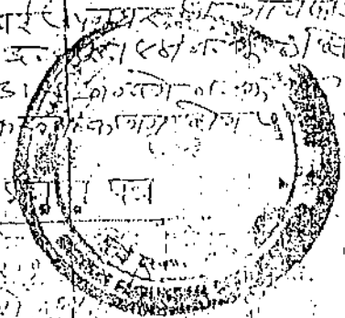
ANNEXURE A (Page) 628

Tal. Ambernath Dist. Thane Sub-Division Dist.

| Survey No. | Area | Assessment | Particulars of assessment for rent paid to Government and also for revision |
|---|---|---|---|
| ९२.० | | | |
| २००२.१ | | | |

| Transaction | Vol. No. | New Holder(H) Lessee(L) or Encumbrancee(E) | Attestation |
|---|---|---|---|
| | | | |

| | | | |
|---|---|---|---|
| | | | |
| | | | |



(४५३) 629

दस्त गोषवारा भाग-1

2166/2002

Gift

| चे नाव | प्रकाराचा प्रकार | छायाचित्र | अंगठ्याचा ठसा |
|---|---|---|---|
| ु त्रिवेदी<br>पुष्पम गुलाब बाग खेडूबाई पेसाई रोड<br>मु 56 पय 64 | Executant<br>राही | | |
| किशोर त्र्य. दी या स्वतः करीता व जीत त्र्य<br>ना वकि पा.म्हणती आई<br>बत 34 | Executant<br>सही | | |
| शंकरलाल त्रिवेदी<br>बत 35 | Executor<br>सही | | |

बदर -- १/

| २० खंड | ५१ | ५२ |
|---|---|---|
| २००२ | | |

(1044)
630

दस्त गोषवारा भाग - 2

2002] [illegible]
गोषवारा [illegible] पृष्ठ : 157460

[illegible]
दिनांक :22/04/2002 10:13 AM
5/02/2002

(खादरीवर) 22/04/2002 10:13 AM
(पती) 22/04/2002 10:17 AM
(कबुली) 22/04/2002 10:19 AM
(ओळख) 22/04/2002 10:20 AM

दिनांक : 22/04/2002 10:20 AM

[illegible]
मालमत्ता क्र.
[illegible] एवज किंमत

20000 रोकणी फी

20000 एकूण

दु. निबंधकाची सही, अंधेरी 1 (अंधेरी)

सदर दस्तऐवज करुन दिल्याचे कबुल करतात.

ओळख पटवणारे, वरील दस्तऐवज करुन देणा-या पक्षकारांच्या ओळखीचा, व
[illegible]
[illegible]
[illegible]
दिनांक

सह. दुय्यम निबंधक अंधेरी-१
मुंबई उपनगर जिल्हा

दस्त - १/
२२/४/२००२
२००२

[illegible]
दुय्यम निबंधक १ यांचेकडे
सादर.
दिनांक 22/4/02

सह. दुय्यम निबंधक अंधेरी
क्र. १ उपनगर जिल्हा.

631

...ली पंचनामा होम ट्रेड लि. वाशी
वाशी, गुलई दि. ३१/८/००

(६५६)

पंच :- १) अजित रामचंद्र मिठबा, वय ३०,
रा. तुकाराम चाळ, मोरकुंभाळ, जवळ गुलई
व्यवसाय - नोकरी खिसपुडीची, होमट्रेड

२) आशीनंदकुमार लोचानाथ शुक्ला, वय ३०,
रा. मोरकुंभाळ, तुकाराम चाळ, जवळ गुलई
व्यवसाय - खिसपुडीची गोई, इलेक्ट्रोधोबाळ इनफोरेक

आजही पो. नी. एस. जी. देशमुख, गुन्हे शाखा, ठाणेनगरी शहरने आज दि. ३१/८/००२ रोजी पो. उ. नी. दिपक, बी. नं. ८३५ यांचे सह पो. ठाणे नवीन फौजदारी, गु. र. नं. ७५/२००२ कलम ४०६, ४०९, ४२०, ४६८, ३४ भा. द. वि. ची तपासात कामास (१) श्री. वी. वी. शेट्टी, पो. नी. लक्ष्मीनारायण (२) श्री. बी. वी. बोराटे, डी. वाय. एस. पी., गु. अ. वी. नागपुर (३) श्री जाधव डी. वाय. एस. पी. गु. अ. वी. नागपुर (४) श्री एस. बी. देशपांडे, पो. नी., वर्धा व सहकारमह इलेक्ट्रॉनिक्स इनफोरेक पार्क टावर नं. २, ५ वा माळा, वाशी, गुलई येथुन होमट्रेड लि. कंपनीचे कार्यालयाबाबत आलो. आम्हाला वाशी पो. स्टे. चे संत्री पो. कॉ. संजय कांबळे नं. ७७३ व पो. कॉ. ई. के. देशमुख नं. १०८७ हे सदर ठिकाणे होमट्रेड कंपनीचे कर्मचारी देवांग भानुप्रसाद ठाकर, आशीष कुमार शुक्ला, विनोद बालकृष्ण मेनन, सचिन आर. गुप्ता, श्रीकांत शर्मा, मुकेश जोशी यांचे लजेरी गहाये कार्यालयात हजर असता हजराचा पो. स्टे. गणेशपेठ, नागपुर येथील गु. र. नं. १०१/२००२ कलम ४०६, ४०९, ४६८, ३४ भा. द. वि. चे तपासासंबंधाने पो. उप. आयुक्त, श्री. एस. जी. माने, स. गु. अ. वी. मुंबई यांचे व पंच (१) श्रेयस सॅल्वेस्टोयन कॉसगॉन्ना (२) विनोद बालकृष्ण मेनन यांचे साक्षीचे लेखक (रायटर) कामकाजे हियुन आले व कार्यालयाची झडती (सर्चिंग) घेवुन आपला पो. आहेरुन आले. त्याकरुन वा पो. उप. आयुक्त, श्री वी. वी. बोराटे यांनी पोलिस आयुक्तालय MIDC

(1440) 632

वगळून वेगळ्याप्रकारचे काहीएक्त नाही किंवा वरील पंचनाम्यात नमूद केलेला मालाव्यतिरिक्त वेगळे काहीएक्त आढळून आलेले नाही

3/6/02

(देविदास गोपाळराव कलंत्री)

वरीलप्रमाणे झडतीची कार्यवाही पुर्ण केल्यानंतर आम्ही पोलीस अधीक्षक, कोल्हापूर यांचे कार्यालयात व पंचनाम्यात नमूद केल्याप्रमाणे मोठ्या लॉकचे दोन बॉक्स एकूण पंचा व इतर पोलिसांचे उपस्थितीत यांचे ताब्यातून व ताब्यात घेतले. तसेच तक्रारदार (यांचेतर्फे) यांचेकडून वेगवेगळे रंगाचे ४ बॉक्स तसेच ३ गुलाबी रंगाचे बॉक्स व त्याचा मजकूर यांचेकडे पंचांसमक्ष दाखविले. त्याची खात्री केलेनंतर पोलिसांनी ताब्यातून घेतलेली आणि तक्रारदार यांचेकडून घेतलेली अशी एकूण ७ बॉक्स पंचनाम्याचे वेळी पंचांसमक्ष उघडले असता प्रत्येकी २०/०० वा. मिळून आले. सोबतचे यादीप्रमाणे

साक्षीदार

3/6/02

(राम. जे. देशमुख)
पोलीस निरीक्षक, गुन्हा, २
अमलदार शाखा.

पंच

3/6/02

A.P.I.
3/6/02

~~1444~~
633

Date: 09/06/02

Account: BLCIB00031 GILTEDGE MANAGEMENT SERVICI

| Trans Date | Jrnal Type | Jrnal No | Treference | Amount | D C | Description | Alloc Ref | Allocation |
|---|---|---|---|---|---|---|---|---|
| 01-04-01 | GJ | 2514 | OPEN.BALAN | (70,000.00) | D | P.Y.CLOSING BALANCE | 2067 | A |
| 04-04-01 | BPOTH | 58 | 12639 | (942,293.84) | D | PMT-A/C SEC. PURCHASED | 0 | C |
| 04-04-01 | GJ | 292 | INVESTBANK | 942,293.84 | C | SECURITIES PURCHASED | 0 | R |
| 09-04-01 | BPOTH | 94 | 12639 | (942,293.84) | D | PMT-A/C SEC. PURCHASED | 0 | R |
| 09-04-01 | BRIIB | 164 | Ch.909668 | 10,661,506.85 | C | RECD-A/C SEC. SOLD | 0 | R |
| 09-04-01 | BROTH | 165 | Ch.813269 | 942,293.84 | C | CH. PREV. ISSU. CANCELLED | 0 | C |
| 09-04-01 | GJ | 294 | INVESTBANK | (10,661,506.85) | D | SEC. SOLD14.25 KBJNL 4:5. | 0 | R |
| 10-04-01 | BPOTH | 108 | 12714 | (525,402.78) | D | PMT-A/C SEC. PURCHASED | 0 | |
| 10-04-01 | BRHDF | 170 | ch.034399 | 256,250.00 | C | Recdint.on 10.25%GOI 2012 | 0 | R |
| 10-04-01 | GJ | 299 | INVESTBANK | 525,458.90 | C | SECURITIES PURCHASED | 0 | |
| 10-04-01 | INVGS | 1252 | INVESTBANK | (256,250.00) | D | INT. RECEIVABLE ON SEC. | 0 | R |
| 12-04-01 | BPHDF | 219 | BILL 12745 | (2,103,452.05) | D | PMT-A/C SEC. PURCHASED | 0 | R |
| 12-04-01 | GJ | 315 | INVESTBANK | 2,103,452.05 | C | SECURITIES PURCHASED. | 0 | R |
| 16-04-01 | GJ | 321 | INVESTBANK | (565,687.50) | D | SEC. SOLD 12.50 SDL 2004 | 0 | R |
| 16-04-01 | GJ | 481 | 30/04/01 | (135,000.00) | D | INT.RECEIVABLE FOR 10.80% | 0 | R |
| 17-04-01 | BRJS1 | 189 | CH.034402 | 135,000.00 | C | RECD-A/C SEC. SOLD | 0 | R |
| 17-04-01 | BRIIB | 192 | 12755 | 565,687.50 | C | RECD-A/C SEC. SOLD | 0 | R |
| 19-04-01 | BRHDF | 198 | BILL 12795 | 2,672,203.47 | C | RECD-A/C SEC. SOLD | 0 | R |
| 19-04-01 | INVGS | 543 | INVESTBANK | (2,672,203.47) | D | SEC. SOLD 11.03 CG2012 | 0 | R |
| 27-04-01 | BROTH | 454 | IB | 250,000.00 | C | RECD-A/C SEC. SOLD | 2069 | A |
| 03-05-01 | BRHDF | 878 | 132084 | 15,000.00 | C | RECD-A/C SEC. SOLD | 0 | R |
| 08-05-01 | INVGS | 933 | 12905 | (1,100,102.74) | D | SOLD 15% APSEB 4:5@104.75 | 1488 | A |
| 08-05-01 | INVGS | 940 | 12927 | (43,622,333.33) | D | SOLD 10.95%CG2011@104.25 | 0 | |
| 08-05-01 | INVGS | 941 | 12925 | (2,813,875.00) | D | SOLD12.30% CG 2016@108.25 | 0 | |
| 08-05-01 | INVGS | 942 | 12923 | (5,664,444.44) | D | SOLD 11.90% GOI2007@108.0 | 0 | |
| 10-05-01 | INVGS | 886 | 30 | (15,000.00) | D | BROK.-10.25% GOI 2012 | 0 | R |
| 11-05-01 | INVGS | 1437 | 1.82%SDL1 | 52,667,805.56 | C | SECURITIES PURCHASED | 0 | R |
| 12-05-01 | INVGS | 3102 | 13281 | (52,667,805.56) | D | SEC. SOLD 10.82%SDL2011 | 0 | R |
| 16-05-01 | INVGS | 1149 | 12985 | 2,889,458.33 | C | CR FOR SEC. PURCHASED | 0 | R |
| 16-05-01 | SYSTM | 1150 | 0000933027 | (2,889,458.33) | D | PAYMENT | 0 | R |
| 17-05-01 | INVGS | 1498 | 10.85%CG01 | (10,178,513.89) | D | SECURITIES SOLD | 1439 | P |
| 29-05-01 | BPJS1 | 1651 | 923007 | (15,225,807.46) | D | PMT-A/C SEC. PURCHASED | 0 | |
| 29-05-01 | BRJS1 | 1652 | 918024 | 20,000,000.00 | C | RECD-A/C SEC. SOLD | 0 | R |
| 29-05-01 | BRJSB | 1653 | CH.918021 | 34,010,000.00 | C | RECD-A/C SEC. SOLD | 0 | C |

(644)

634

Date: 03/06/02

Account: BLCIB00031 GILTEDGE MANAGEMENT SERVICI

| Trans Date | Jrnal Type | Jrnal No | Treference | Amount | D C | Description | Alloc Ref | Allocation |
|---|---|---|---|---|---|---|---|---|
| 29-05-01 | BRJSB | 1654 | CH.918023 | 32,401,666.67 | C | RECD-A/C SEC. SOLD | 0 | R |
| 29-05-01 | BRJSB | 1655 | CH.618025 | 7,882,916.67 | C | RECD-A/C SEC. SOLD | 0 | R |
| 29-05-01 | BRJSB | 1656 | CH.918028 | 10,000,000.00 | C | RECD-A/C SEC. SOLD | 0 | R |
| 29-05-01 | INVGS | 1906 | 13134 | (32,401,666.67) | D | SOLD SEC. 11.5%CG2015 | 0 | R |
| 29-05-01 | INVGS | 1908 | 13151 | (32,285,000.00) | D | SOLD SEC. 11.5%CG10 | 0 | R |
| 29-05-01 | INVGS | 1913 | 13133 | (27,882,916.67) | D | SOLD SEC. 11.4%GOI | 0 | R |
| 30-05-01 | INVGS | 1693 | 11.83%GOI | (591,500.00) | D | CONTRA INTEREST-UDHANA | 2068 | A |
| 30-05-01 | BRJS1 | 2252 | CA 925 | 32,401,666.67 | C | RECD-A/C SEC. SOLD | 0 | R |
| 30-05-01 | BRJS1 | 2253 | CA 925 | 32,285,000.00 | C | RECD-A/C SEC. SOLD | 0 | R |
| 30-05-01 | BRJS1 | 2254 | CA 925 | 2,500,000.00 | C | RECD-A/C SEC. SOLD | 0 | |
| 30-05-01 | BRJS1 | 2255 | CA 925 | 10,000,000.00 | C | RECD-A/C SEC. SOLD | 1490 | A |
| 30-05-01 | BRJS1 | 2256 | CA 925 | 7,882,916.67 | C | RECD-A/C SEC. SOLD | 1489 | A |
| 04-06-01 | INVGS | 2416 | 10.95%GOI | 2,190,000.00 | C | CONTRA-INT.-RAGHUVANSHI | 1438 | P |
| 06-06-01 | INVGS | 2214 | INV.13159 | (1,116,847.22) | D | SOLD 12.5%CG2004 @ Rs.109.15 | 0 | |
| 07-06-01 | BPHDF | 2227 | CH.933047 | (30,000,000.00) | D | PMT-A/C SEC. PURCHASED | 0 | R |
| 07-06-01 | INVGS | 2291 | 13192 | (21,462,328.77) | D | SOLD SEC. 15%SSNL 2004 | 0 | R |
| 07-06-01 | INVGS | 2540 | 13157 | (1,564,072.22) | D | SEC. SOLD 12.5%CG2004 | 1440 | P |
| 11-06-01 | SYSTM | 2422 | 0000146625 | (2,190,000.00) | D | PAYMENT | 1438 | P |
| 11-06-01 | INVGS | 3105 | 13267 | (21,584,000.00) | D | SEC. SOLD 10.8%CG2008 | 0 | |
| 11-06-01 | INVGS | 3109 | 13265 | (22,168,966.67) | D | SEC. SOLD 11.98%CG2004 | 0 | |
| 11-06-01 | INVGS | 3110 | 13283 | (11,069,891.67) | D | SEC. SOLD 11.19%CG2005 | 0 | |
| 14-06-01 | BRJS1 | 2608 | CH.21556 | 1,117,194.44 | C | RECD-A/C SEC. SOLD | 0 | |
| 14-06-01 | BRJS1 | 2609 | GMSL REC. | 17,500.00 | C | RECD-A/C SEC. SOLD | 1487 | A |
| 14-06-01 | INVGS | 2627 | 13238 | 21,519,863.01 | C | SEC. PURCH. 15%SSNL2004 | 0 | R |
| 14-06-01 | BROTH | 2637 | CH.924084 | 12,500,000.00 | C | RECD-A/C SEC. SOLD | 0 | |
| 15-06-01 | SYSTM | 2630 | 0000933058 | (21,519,863.01) | D | PAYMENT | 0 | R |
| 18-06-01 | BRHDF | 2759 | 706645 | 3,000,000.00 | C | RECD-A/C SEC. SOLD | 0 | |
| 18-06-01 | BRHDF | 2760 | 706646 | 5,000,000.00 | C | RECD-A/C SEC. SOLD | 4099 | A |
| 18-06-01 | BRHDF | 2764 | 706650 | 22,000,000.00 | C | RECD-A/C SEC. SOLD | 0 | |
| 18-06-01 | BRHDF | 2766 | 706651 | 1,100,102.74 | C | RECD-A/C SEC. SOLD | 1468 | A |
| 18-06-01 | BRHDF | 2781 | 12.5%GOI | 1,564,072.22 | C | RECD-A/C SEC. SOLD | 1440 | P |
| 19-06-01 | BRJS1 | 2874 | 925 | 500,000.00 | C | RECD-A/C SEC. SOLD | 2069 | A |
| 19-06-01 | BRJS1 | 2897 | 925 | 2,700,000.00 | C | RECD-A/C SEC. SOLD | 0 | R |
| 19-06-01 | BPJSB | 2920 | CH.918023 | (32,401,666.67) | D | PMT-A/C SEC. PURCHASED | 0 | R |

LOE.O

635

Date: 03/06/02

Account: BLCIB00031 GILTEDGE MANAGEMENT SERVICI

| Trans Date | Jrnal Type | Jrnal No | Treference | Amount | D C | Description | Alloc Ref | Allocation |
|---|---|---|---|---|---|---|---|---|
| 19-06-01 | BPJS1 | 2921 | CH. 918025 | (7,882,916.67) | D | PMT-A/C SEC. PURCHASED | 1439 | A |
| 19-06-01 | BPJS1 | 2923 | CH.918028 | (10,000,000.00) | D | PMT-A/C SEC. PURCHASED | 4099 | A |
| 20-06-01 | BROTH | 2981 | CH. 706639 | 17,000,000.00 | C | RECD-A/C SEC. SOLD | 0 | R |
| 21-06-01 | BRHDF | 3029 | CH. 21564 | 31,800,000.00 | C | RECD-A/C SEC. SOLD | 0 | R |
| 21-06-01 | INVGS | 3050 | 23/05/2001 | (17,500.00) | D | DR. FOR BROK. | 1487 | A |
| 22-06-01 | BRJS1 | 3078 | CH. 56763 | 100,000.00 | C | RECD-A/C SEC. SOLD | 2069 | A |
| 22-06-01 | BROTH | 3081 | CH. 919688 | 10,178,513.89 | C | RECD-A/C SEC. SOLD | 1439 | P |
| 22-06-01 | BROTH | 3082 | CH.919690 | 1,500,000.00 | C | RECD-A/C SEC. SOLD | 0 | R |
| 22-06-01 | BRHDF | 3112 | 21559 | 21,462,328.77 | C | RECD-A/C SEC. SOLD | 0 | R |
| 25-06-01 | BRJS1 | 3182 | CH.924118 | 20,000,000.00 | C | RECD-A/C SEC. SOLD | 0 | R |
| 25-06-01 | BRJS1 | 3183 | CH. 924123 | 1,100,000.00 | C | RECD-A/C SEC. SOLD | 0 | R |
| 26-06-01 | INVGS | 3237 | 13315 | 2,320,333.33 | C | SEC. PURCH. 14%CG2005 | 0 | R |
| 26-06-01 | SYSTM | 3238 | 0000933065 | (2,320,333.33) | D | PAYMENT | 0 | C |
| 26-06-01 | SYSTM | 3243 | 0000933065 | 2,320,333.33 | C | 0000933065VOID | 0 | C |
| 26-06-01 | BRJS1 | 3749 | CH. 924130 | 1,500,000.00 | C | RECD-A/C SEC. SOLD | 0 | R |
| 28-06-01 | SYSTM | 3486 | 0000813275 | (2,320,333.33) | D | PAYMENT | 0 | R |
| 30-06-01 | BPJSB | 3675 | REV. 1653 | (34,010,000.00) | D | VOUCHER NO.1653 REVERSE | 0 | C |
| 02-07-01 | WDM | 6070 | 13561 | (23,575,833.33) | D | 12.25%CG 2008 SOLD-SEC | 0 | |
| 02-07-01 | WDM | 6071 | 13559 | (11,293,694.44) | D | 12.1%CG2008 SOLD-SEC | 0 | |
| 02-07-01 | WDM | 6072 | 13563 | (10,837,977.78) | D | 11.03%CG2012 SOLD-SEC | 0 | |
| 02-07-01 | WDM | 6079 | 13552 | (30,074,166.67) | D | 12.4%CG2013 SOLD-SEC | 0 | |
| 04-07-01 | BROTH | 3930 | CH. 918028 | 10,000,000.00 | C | FEDERAL 5017 | 0 | |
| 04-07-01 | BPHDF | 3937 | CH. 933079 | (500,000.00) | D | HDFC 7011 | 0 | R |
| 04-07-01 | BPJS1 | 3942 | CH. 926341 | (200,000.00) | D | JSB 2364 | 4107 | A |
| 04-07-01 | BPJS1 | 3945 | CH. 926344 | (150,000.00) | D | JSB 2364 | 0 | R |
| 05-07-01 | BRJS1 | 4354 | CH. 924179 | 120,000.00 | C | REC.AGST. SECURITIES SOLD | 0 | |
| 06-07-01 | BPHDF | 4032 | CH. 933081 | (1,000.00) | D | HDFC 7011 | 4081 | A |
| 06-07-01 | BPHDF | 4033 | CH. 933082 | (2,500.00) | D | HDFC 7011 | 4082 | A |
| 06-07-01 | BRJS1 | 4033 | CH. 924168 | 200,000.00 | C | JSB 2364 | 0 | R |
| 06-07-01 | BRJS1 | 4355 | CH. 924183 | 500,000.00 | C | REC AGST. SECURITIES SOLD | 0 | R |
| 06-07-01 | WDM | 6062 | 13477 | 11,532,138.89 | C | 12.1%CG2008 PUR-SEC | 1438 | P |
| 06-07-01 | WDM | 6063 | 13479 | 23,953,055.56 | C | 12.25%CG2008 PUR-SEC | 1439 | P |
| 06-07-01 | WDM | 6064 | 13475 | 11,589,733.33 | C | 11.03%CG2012 PUR-SEC | 1438 | P |
| 09-07-01 | WDM | 6066 | 13521 | (10,749,861.11) | D | 10.79%CG2015 SOLD-SEC | 0 | |

~~69~~ 636

Account: BLCIB00031 GILTEDGE MANAGEMENT SERVICI Date: 03/06/02

| Trans Date | Jrnal Type | Jrnal No | Treference | Amount | D C | Description | Alloc Ref | Allocation |
|---|---|---|---|---|---|---|---|---|
| 09-07-01 | WDM | 6068 | 13519 | (11,607,600.00) | D | 11.43%GOI2015 SOLD-SEC | 0 | |
| 12-07-01 | BPHDF | 4506 | 933106 | (10,000,000.00) | D | PAYMENT - GILTEDGE MGM. | 0 | R |
| 14-07-01 | BRJS1 | 5092 | 924213 | 350,000.00 | C | REC ON SALE OF SEC | 0 | R |
| 16-07-01 | BRHDF | 6221 | 801117007 | 2,500,000.00 | C | REC AGSSALE OF SECURITIES | 0 | |
| 17-07-01 | BROTH | 5695 | 21582 | 9,000,000.00 | C | SALE OF SECURITIES | 2070 | A |
| 19-07-01 | BRHDF | 6222 | 21589 | 7,500,000.00 | C | REC AGST SALE OF SEC | 0 | |
| 20-07-01 | BPHDF | 4932 | 933125 | (49,000,000.00) | D | PAID AGST PUROF SEC. | 0 | R |
| 20-07-01 | BRJS1 | 5098 | 924234 | 3,500,000.00 | C | REC ON SALE OF SEC | 0 | R |
| 21-07-01 | BPHDF | 5060 | 933128 | (10,000,000.00) | D | GMSL- PUR. OF SECURITIES | 0 | R |
| 24-07-01 | BRJS1 | 5339 | 21593 | 5,000,000.00 | C | GMSL- REC FOR SALE OF SEC | 4099 | A |
| 24-07-01 | BRJS1 | 5340 | 924243 | 2,000,000.00 | C | GMSL- REC FOR SALE OF SEC | 0 | |
| 24-07-01 | BROTH | 5696 | 21592 | 50,000,000.00 | C | REC AGST. SALE OF SEC. | 0 | |
| 26-07-01 | BRHDF | 5361 | 21586 | 10,000,000.00 | C | GMSL-SALE OF SECURITIES. | 0 | R |
| 26-07-01 | BPHDF | 5425 | TRF ON 4/7 | (500,000.00) | D | GMSL- PAID FOR PUR OF SEC | 0 | R |
| 26-07-01 | BRHDF | 5426 | 21572 | 2,200,000.00 | C | GMSL- REC FOR SALE OF SEC | 0 | |
| 26-07-01 | WDM | 5715 | 13703 | (541,969.44) | D | 10.7%CG2020 SOLD-SEC | 1438 | P |
| 26-07-01 | BROTH | 5645 | 10.70 GOI | 541,969.44 | C | REC AGST SALE OF SEC. | 1438 | P |
| 30-07-01 | BPHDF | 5526 | 12 % GOI | (11,532,138.89) | D | GMSL- PUR OF SECURITIES | 1438 | P |
| 30-07-01 | BPHDF | 5528 | 11.03% GOI | (11,589,733.33) | D | GMSL- PUR OF SECURITIES | 1438 | P |
| 30-07-01 | BPHDF | 5529 | 12.25% GOI | (23,953,055.56) | D | GMSL- PUR OF SECURITIES | 1439 | P |
| 02-08-01 | BPHDF | 5811 | 933161 | (10,000,000.00) | D | PUR OF SECURITIES | 1490 | A |
| 14-08-01 | WDM | 6747 | 13845 | (5,064,465.28) | D | 10.03%GOI2019 SALE-SEC | 1438 | P |
| 17-08-01 | BROTH | 6736 | 14/8/1 | 5,064,465.28 | C | SALE 10.03 GOI - FED 5017 | 1438 | P |
| 24-08-01 | BROTH | 7099 | 918028 | (10,000,000.00) | D | GMSL - AMT. WRGLY ENTERED | 2070 | A |
| 28-08-01 | BRHDF | 7238 | 801117007 | 64,000,000.00 | C | SALE OF SEC | 0 | |
| 28-08-01 | BRHDF | 7239 | 924181 | 1,000,000.00 | C | SALE OF SEC | 2070 | A |
| 28-08-01 | BRHDF | 7240 | 21576 | 4,000,000.00 | C | SALE OF SECURITIES | 4095 | A |
| 29-08-01 | BROTH | 7726 | 10.03 GOI | (20,421,444.44) | D | AGST PUR OF SEC | 1845 | A |
| 29-08-01 | WDM | 7859 | 10.03 % | 20,421,444.44 | C | AGST - PUR OF SEC | 1845 | A |
| 31-08-01 | WDM | 7511 | 13709 | 10,883,055.56 | C | AGST - PUR OF SEC | 0 | |
| 01-09-01 | BRJS1 | 7623 | 0000941653 | 2,500,000.00 | C | AGST- SALE OF SEC | 1691 | A |
| 01-09-01 | BRHDF | 7647 | 924189 | 853.00 | C | AGST BROKERAGE | 4080 | A |
| 03-09-01 | BRJS1 | 7721 | 0000942612 | (2,500,000.00) | D | AGST - PUR OF SEC | 1691 | A |
| 10-09-01 | BRHDF | 8255 | 0000153345 | (10,932,638.89) | D | AGST - PUR OF SEC | 2313 | A |

(6E7)

637

Date: 03/06/02

Account: BLCIB00031 GILTEDGE MANAGEMENT SERVICI

| Trans Date | Jrnal Type | Jrnal No | Treference | Amount | D | C | Description | Alloc Ref | Allocation |
|---|---|---|---|---|---|---|---|---|---|
| 10-09-01 | WDM | 8256 | 14065 | 10,932,638.89 | C | | GMSL - PUR OF SEC | 2313 | A |
| 10-09-01 | BRJS1 | 8401 | 0000934782 | 500,000.00 | C | | AGST - SALE OF SEC | 0 | |
| 11-09-01 | BRJS1 | 8399 | 0000934790 | 900,000.00 | C | | AGST - SALE OF SEC | 0 | |
| 11-09-01 | BRJS1 | 8400 | 0000094791 | 1,200,000.00 | C | | AGST - SALE OF SEC | 0 | |
| 11-09-01 | BRJS1 | 8466 | 0000909600 | 70,000.00 | C | | GMSL - AGST OP. BAL | 2067 | A |
| 11-09-01 | BRJS1 | 8467 | 0000909599 | 591,500.00 | C | | GMSL - SALE OF SEC | 2068 | A |
| 13-09-01 | BPJS1 | 8468 | 0000942636 | (850,000.00) | D | | AGST - PUR OF SEC | 2069 | A |
| 13-09-01 | BPJS1 | 8469 | 0000942637 | (350,000.00) | D | | AGST - PUR OF SEC | 4107 | A |
| 13-09-01 | WDM | 9185 | 14153 | (5,795,694.44) | D | | AGST SALE OF SEC | 0 | |
| 19-09-01 | WDM | 6719 | BROK. | (950.00) | D | | 12.5%GOI2004,GMSL-BNO551 | 4080 | A |
| 19-09-01 | BRHDF | 8771 | 0000934615 | 97.00 | C | | GMSL - BROK RECEIVED | 4080 | A |
| 19-09-01 | WDM | 9184 | 14143 | (10,986,111.11) | D | | AGST- SALE OF SEC | 0 | |
| 27-09-01 | BROTH | 9532 | 42578 | 10,000,000.00 | C | | - ON A/C RECEIPT | 0 | |
| 27-09-01 | WDM | 11026 | 11.90%GOI | 297,500.00 | C | | AGN INT ON SEC CONTRA | 0 | |
| 28-09-01 | WDM | 11029 | 11.5%GOI | 2,500.00 | C | | BROKERAGE PAID | 4082 | A |
| 28-09-01 | WDM | 11030 | 10.25%GOI | 1,000.00 | C | | BROKRAGE PAID | 4081 | A |
| 01-10-01 | BRHDF | 11724 | 000021614 | 4,800,000.00 | C | | TRF IN HDFC 7011 | 0 | |
| 01-10-01 | WDM | 13850 | 6871 | (25,837,576.39) | D | | AGNS SALE OF SEC | 0 | |
| 03-10-01 | BPHDF | 9984 | 0000256962 | (3,520,105.56) | D | | AGST - PUR OF SEC | 4088 | A |
| 03-10-01 | WDM | 9997 | 14393 | 3,520,105.56 | C | | AGST - PUR OF SEC | 4088 | A |
| 03-10-01 | BROTH | 11773 | 42759 | 3,521,855.56 | C | | AGNS SALE OF SEC | 4089 | A |
| 03-10-01 | WDM | 13930 | 14389 | (3,521,855.56) | D | | AGNS SALE OF SEC | 4089 | A |
| 04-10-01 | BPOTH | 10080 | 0000284979 | (33,396,198.63) | D | | AGST - PUR OF SEC | 4103 | A |
| 04-10-01 | WDM | 13851 | 6865 | (27,595,486.11) | D | | AGNS SALE OF SEC | 0 | |
| 04-10-01 | WDM | 15986 | PIONEERTRF | 31,665,205.48 | C | | ON BEHALF OF HTL (PIONEE) | 0 | |
| 05-10-01 | BPOTH | 10146 | 0000284982 | (29,400,000.00) | D | | AGST PUR OF SEC | 0 | |
| 05-10-01 | WDM | 11037 | 14439 | 31,665,205.48 | C | | AGN PUR OF SEC | 4104 | A |
| 08-10-01 | BPHDF | 10258 | 0000256985 | (31,665,205.48) | D | | AGST - PUR OF SEC | 4104 | A |
| 08-10-01 | BRHDF | 10383 | 0000021622 | 4,200,000.00 | C | | - ON A/C RECEIPT | 0 | |
| 09-10-01 | BROTH | 10308 | 0000284979 | 33,396,198.63 | C | | GMSL - REV SS 10080 | 4103 | A |
| 12-10-01 | BPOTH | 10519 | 0000284988 | (4,532,523.97) | D | | AGST PUR OF SEC | 4097 | A |
| 12-10-01 | WDM | 10990 | 14409 | 4,532,523.97 | C | | AGST - PUR OF SEC | 4097 | A |
| 12-10-01 | BRHDF | 11727 | 0000021627 | 2,500,000.00 | C | | DEP IN HDFC 7011 | 0 | |
| 17-10-01 | WDM | 13848 | 6861 | (10,101,800.00) | D | | AGNS SALE OF SEC | 0 | |

~~952~~

638

Account: BLCIB00031 GILTEDGE MANAGEMENT SERVICI

Date: 03/06/02

| Trans Date | Jrnal Type | Jrnal No | Treference | Amount | D/C | Description | Alloc Ref | Allocation |
|---|---|---|---|---|---|---|---|---|
| 19-10-01 | BPHDF | 10931 | 0000257010 | (422,704.11) | D | - PUR OF SEC | 4087 | A |
| 19-10-01 | WDM | 11705 | 14533 | 422,704.11 | C | AGNS - PUR OF SEC | 4087 | A |
| 23-10-01 | BRHDF | 11725 | 0000941809 | 4,000,000.00 | C | DEP IN HDFC 7011 | 0 | |
| 23-10-01 | WDM | 13927 | 14659 | (10,804,305.56) | D | AGNS SALE OF SEC | 0 | |
| 23-10-01 | WDM | 13929 | 14657 | (11,541,069.44) | D | AGNS SALE OF SEC | 0 | |
| 25-10-01 | BPHDF | 11255 | 0000257025 | (5,174,863.01) | D | AGST - PUR OF SEC | 0 | |
| 25-10-01 | WDM | 11344 | 14703 | 5,178,561.64 | C | AGST - PUR OF SEC | 4092 | A |
| 25-10-01 | BPHDF | 11345 | 0000257030 | (5,178,561.64) | D | AGST - PUR OF SEC | 0 | |
| 25-10-01 | WDM | 11456 | 14684 | 5,174,863.01 | C | AGNS - PUR OF SEC | 4094 | A |
| 25-10-01 | WDM | 11475 | 14.00% | 361,148.63 | C | AGNS - PUR OF SEC | 4086 | A |
| 25-10-01 | WDM | 13916 | 14731 | 5,303,938.36 | C | AGNS - PUR OF SEC | 0 | |
| 27-10-01 | BPHDF | 11388 | 0000257031 | (361,148.63) | D | AGNS - PUR OF SEC | 4086 | A |
| 27-10-01 | WDM | 13917 | 14733 | 5,307,636.99 | C | AGNS - PUR OF SEC | 0 | |
| 27-10-01 | WDM | 13919 | 14945 | 10,615,273.97 | C | AGNS - PUR OF SEC | 0 | |
| 27-10-01 | WDM | 13926 | 14721 | (10,860,684.93) | D | AGNS SALE OF SEC | 0 | |
| 30-10-01 | BROTH | 13094 | 43049 | 10,000,000.00 | C | AGNS SALE OF SEC | 0 | |
| 31-10-01 | BRJS1 | 11806 | GMSL TRF | 11,917,461.37 | C | AGST - SALE OF SEC | 4106 | A |
| 31-10-01 | WDM | 13924 | 14753 | (11,917,461.37) | D | AGNS SALE OF SEC | 4106 | A |
| 01-11-01 | BPHDF | 11812 | 0000257047 | (10,000,000.00) | D | AGNS - PUR OF SEC | 4100 | A |
| 01-11-01 | WDM | 13921 | 14783 | 10,633,767.12 | C | AGNS - PUR OF SEC | 0 | |
| 02-11-01 | WDM | 13853 | 6873 | (15,920,547.95) | D | AGNS SALE OF SEC | 0 | |
| 03-11-01 | WDM | 13849 | 6863 | (10,228,055.56) | D | AGNS SALE OF SEC | 0 | |
| 06-11-01 | BRJS1 | 12228 | 0000948509 | 2,500,000.00 | C | AGNS - SALE OF SEC | 0 | |
| 07-11-01 | BRJS1 | 12361 | 948515 | 300,000.00 | C | AGNS - SALE OF SEC | 0 | |
| 07-11-01 | BRJS1 | 12362 | 948512 | 150,000.00 | C | AGNS - SALE OF SEC | 4107 | A |
| 08-11-01 | BRJS1 | 12364 | 948521 | 400,000.00 | C | AGNS - SALE OF SEC | 4107 | A |
| 08-11-01 | BROTH | 12372 | GMSLTRF | 10,000,000.00 | C | AGNS - SALE OF SEC | 4100 | A |
| 13-11-01 | BPHDF | 12615 | 0000257066 | (27,500,000.00) | D | AGNS - PUR OF SEC | 0 | |
| 13-11-01 | WDM | 13922 | 14947 | 2,669,537.67 | C | AGNS - PUR OF SEC | 0 | |
| 16-11-01 | WDM | 13939 | 14%IDB2005 | (42,000.00) | D | INT ON SEC - | 4083 | A |
| 20-11-01 | BRHDF | 12823 | 466700 | 42,000.00 | C | AGNS - INTEREST | 4083 | A |
| 21-11-01 | BPOTH | 12874 | 0000399999 | (11,535,975.00) | D | AGNS - PUR OF SEC | 4093 | A |
| 21-11-01 | WDM | 12879 | 14915 | 11,535,975.00 | C | AGNS - PUR OF SEC | 4102 | A |
| 21-11-01 | BPHDF | 12930 | 9.39%GOI | (22,155,116.67) | D | AGNS - PUR OF SEC | 4105 | A |

Date: 03/06/02

Account: BLCIB00031 GILTEDGE MANAGEMENT SERVICI

| Trans Date | Jrnal Type | Jrnal No | Treference | Amount | D C | Description | Alloc Ref | Allocation |
|---|---|---|---|---|---|---|---|---|
| 21-11-01 | WDM | 12949 | 14905 | 22,155,116.67 | C | AGNS - PUR OF SEC | 4105 | A |
| 22-11-01 | BROTH | 12965 | REVENTRY | 11,535,975.00 | C | REV ENTRY SS-12874 | 4093 | A |
| 22-11-01 | BPHDF | 12969 | 0000257086 | (4,500,000.00) | D | AGNS - PUR OF SEC | 4096 | A |
| 22-11-01 | BRHDF | 13030 | 801117007 | 4,500,000.00 | C | AGNS - SALE OF SEC | 4096 | A |
| 26-11-01 | WDM | 15339 | 14981 | 11,406,750.00 | C | GMSL - PUR OF SEC | 0 | |
| 27-11-01 | BRHDF | 13219 | GMSLTRF | 1,500,000.00 | C | AGNS - SALE OF SEC | 0 | |
| 28-11-01 | WDM | 14639 | 14961 | (5,275,900.00) | D | AGNS SALE OF SEC | 4093 | A |
| 29-11-01 | BROTH | 13565 | 948586 | 5,275,900.00 | C | AGNS - SALE OF SEC | 4098 | A |
| 05-12-01 | BPJ61 | 13620 | GMSLTRF | (100,000.00) | D | AGNS PUR OF SEC | 4084 | A |
| 05-12-01 | BRJ61 | 13623 | 948548 | 100,000.00 | C | AGNS - SALE OF SEC | 4084 | A |
| 07-12-01 | WDM | 13949 | REVENTRY | (5,178,561.64) | D | REV ENTRY SS-11344 | 4092 | A |
| 07-12-01 | WDM | 13950 | REVENTRY | (5,174,863.01) | D | REV ENTRY SS-14684 | 4094 | A |
| 07-12-01 | WDM | 13951 | REVENTRY | (11,535,975.00) | D | REV ENTRY SS-11456 | 4102 | A |
| 07-12-01 | WDM | 15372 | 15063 | (5,708,541.67) | D | GMSL - SALE OF SEC | 0 | |
| 07-12-01 | WDM | 15373 | 15033 | (12,129,666.67) | D | GMSL - SALE OF SEC | 0 | |
| 08-12-01 | WDM | 16304 | 7081 | 25,000,000.00 | C | AGNS - PUR OF SEC | 0 | |
| 11-12-01 | GJ | 14223 | 948619 | 95,000,000.00 | C | ON BEHALF OF HTL | 0 | |
| 11-12-01 | WDM | 15338 | 15113 | 43,727,945.21 | C | GMSL -PUR OF SEC | 0 | |
| 11-12-01 | WDM | 15341 | 15109 | 44,295,616.44 | C | GMSL - PUR OF SEC | 0 | |
| 11-12-01 | WDM | 15374 | 15105 | (51,507,412.50) | D | GMSL - SALE OF SEC | 0 | |
| 11-12-01 | WDM | 15375 | 15107 | (57,228,194.44) | D | GMSL - SALE OF SEC | 0 | |
| 11-12-01 | WDM | 15376 | 15099 | (10,910,547.95) | D | GMSL - SALE OF SEC | 0 | |
| 11-12-01 | WDM | 15377 | 15103 | (10,673,904.11) | D | GMSL - SALE OF SEC | 0 | |
| 11-12-01 | WDM | 15378 | 15101 | (10,063,698.63) | D | GMSL - SALE OF SEC | 0 | |
| 11-12-01 | WDM | 15562 | REVENTRY | (44,295,616.44) | D | REV ENTRY SS- 15341 | 0 | |
| 12-12-01 | GJ | 14436 | 948624 | 25,435,455.56 | C | PAID BHALF OF HTL-GMSL | 0 | |
| 19-12-01 | BRIIB | 14800 | 436188 | 50,000,000.00 | C | AGNS - SALE OF SEC | 0 | |
| 20-12-01 | BRIIB | 14981 | 436189 | 10,000,000.00 | C | AGNS - SALE OF SEC | 0 | |
| 20-12-01 | BRIIB | 14982 | 436190 | 10,000,000.00 | C | AGNS - SALE OF SEC | 0 | |
| 20-12-01 | BRIIB | 14983 | 436191 | 5,000,000.00 | C | AGNS - SALE OF SEC | 0 | |
| 20-12-01 | BRIIB | 14984 | 436192 | 5,800,000.00 | C | AGNS - SALE OF SEC | 0 | |
| 20-12-01 | BRIIB | 14985 | 436193 | 22,500,000.00 | C | AGNS - SALE OF SEC | 0 | |
| 20-12-01 | BPIIB | 14987 | 280515 | (4,000,000.00) | D | AGNS - PUR OF SEC | 4095 | A |
| 20-12-01 | BRIIB | 15016 | 436198 | 4,000,000.00 | C | AGNS - SALE OF SEC | 0 | |

Account: BLCIB00031 GILTEDGE MANAGEMENT SERVICI Date: 03/06/02

| Trans Date | Jrnal Type | Jrnal No | Reference | Amount | D C | Description | Alloc Ref | Allocation |
|---|---|---|---|---|---|---|---|---|
| 21-12-01 | WDM | 15340 | 15159 | 11,015,068.49 | C | GMSL - PUR OF SEC | 0 | |
| 21-12-01 | WDM | 16333 | 15259 | (4,748,916.67) | D | AGNS SALE OF SEC | 0 | |
| 22-12-01 | BPIIB | 14964 | 280527 | (75,700,000.00) | D | AGNS - PUR OF SEC | 0 | |
| 24-12-01 | BPHDF | 14977 | 0000312256 | (8,515,068.49) | D | AGNS - PUR OF SEC | 0 | |
| 26-12-01 | WDM | 16303 | 7079 | 16,290,924.66 | C | AGNS - PUR OF SEC | 0 | |
| 26-12-01 | WDM | 16305 | 7083 | (15,168,750.00) | D | AGNS SALE OF SEC | 0 | |
| 26-12-01 | WDM | 16306 | 7085 | (25,281,250.00) | D | AGNS SALE OF SEC | 0 | |
| 27-12-01 | BPOTH | 15259 | 9.85%GOI | (11,320,263.89) | D | AGNS - PUR OF SEC | 4101 | A |
| 27-12-01 | BRHDF | 15332 | 535648 | 333,700.00 | C | AGNS - SALE OF SEC | 4085 | A |
| 27-12-01 | WDM | 15342 | 15175 | 11,320,263.89 | C | GMSL - PUR OF SEC | 4101 | A |
| 27-12-01 | WDM | 15519 | 7.00%GOI | (333,700.00) | D | BROKERAGE PAID | 4085 | A |
| 27-12-01 | WDM | 15987 | IIBOI TRF | 32,415,205.48 | C | ON BEHALF OF IITL(IIBOI) | 0 | |
| 31-12-01 | GJ | 16103 | AMT TRANF | 18,476,404.11 | C | BAL TRANSF TO GIL MGT | 0 | |
| 31-12-01 | WDM | 16463 | REVENTRY | (31,665,205.48) | D | REV ENTRY SS-11037 | 0 | |
| 31-12-01 | WDM | 16748 | 17.50%RSEB | (3,955,000.00) | D | INTEREST CONTRA | 0 | |
| 07-01-02 | WDM | 17990 | 15851 | (38,612,191.78) | D | AGST SALE OF SEC | 0 | |
| 08-01-02 | BROTH | 17172 | 44002 | 10,035,876.71 | C | AGNS - SALE OF SEC | 0 | |
| 08-01-02 | WDM | 17262 | 15361 | (10,335,876.71) | D | AGNS SALE OF SEC | 0 | |
| 09-01-02 | WDM | 20900 | 16495 | (12,053,677.78) | D | SALE-10.18%GOI | 0 | |
| 15-01-02 | WDM | 17991 | 15853 | (55,308,219.18) | D | AGST SALE OF SEC | 0 | |
| 17-01-02 | BPOTH | 16765 | 0000580885 | (847,900.00) | D | AGNS PUR OF SEC | 0 | |
| 17-01-02 | GJ | 16025 | GMSLTRF | 17,643,904.11 | C | IIBOI - BEHALF OF IITL | 5486 | A |
| 18-01-02 | BPHDF | 16862 | 0000312386 | (17,643,904.11) | D | AGNS - PUR OF SEC | 5486 | A |
| 18-01-02 | WDM | 17992 | 15855 | (44,290,958.90) | D | AGST SALE OF SEC | 0 | |
| 22-01-02 | WDM | 17989 | 15859 | (30,851,400.00) | D | AGST SALE OF SEC | 0 | |
| 22-01-02 | WDM | 18023 | 15871 | (40,262,766.67) | D | AGST SALE OF SEC | 0 | |
| 22-01-02 | WDM | 18024 | 15865 | (20,338,000.00) | D | AGST SALE OF SEC | 0 | |
| 28-01-02 | BPHDF | 17322 | 0000312421 | (33,701,666.67) | D | AGNS - PUR OF SEC | 0 | |
| 28-01-02 | WDM | 17948 | 15713 | 33,701,666.67 | C | - AGST PUR OF SEC | 0 | |
| 31-01-02 | WDM | 17898 | 13.90% | 847,900.00 | C | INT - REC FROM HOOGLY | 0 | |
| 31-01-02 | WDM | 17993 | 7353 | 28,736,111.11 | C | - AGST PUR OF SEC | 0 | |
| 31-01-02 | WDM | 17995 | 7355 | 15,366,666.67 | C | - AGST PUR OF SEC | 0 | |
| 31-01-02 | WDM | 17996 | 7357 | 25,611,111.11 | C | - AGST PUR OF SEC | 0 | |
| 31-01-02 | WDM | 18025 | 15873 | (12,141,166.67) | D | AGST SALE OF SEC | 0 | |

641

Date: 03/06/02

Account: BLCIB00031 GILTEDGE MANAGEMENT SERVICI

| Trans.Date | Jrnal Type | Jrnal No | Treference | Amount | D C | Description | Alloc Ref | Allocation |
|---|---|---|---|---|---|---|---|---|
| 31-01-02 | BRJST | 18553 | 964090 | 85,327,725.80 | C | AGNS - SALE OF SEC | 0 | |
| 31-01-02 | BRJST | 18555 | 964098 | 36,987,000.00 | C | AGNS - SALE OF SEC | 0 | |
| 31-01-02 | BRJST | 18556 | 969904 | 11,656,926.38 | C | AGNS - SALE OF SEC | 0 | |
| 31-01-02 | BRJST | 18557 | 969905 | 57,094,354.20 | C | AGNS - SALE OF SEC | 0 | |
| 31-01-02 | WDM | 19069 | 15875 | (5,959,166.67) | D | SALE--10.50%CG | 0 | |
| 31-01-02 | WDM | 19660 | 12.50%CG | (347.22) | D | INT ON SEC | 0 | |
| 31-01-02 | WDM | 19661 | INTONSEC | 161,250.00 | C | INT ON SEC | 0 | |
| 31-01-02 | WDM | 19661 | INTONSEC | 1,190,000.00 | C | INT ON SEC | 0 | |
| 31-01-02 | WDM | 19940 | INTONSEC | 3,955,000.00 | C | INT ON SEC | 0 | |
| 31-01-02 | BRHDF | 20040 | 969908 | 0.00 | C | AGNS - SALE OF SEC | 0 | |
| 31-01-02 | WDM | 20901 | 16497 | 10,395,888.89 | C | PUR-10.18%GOI | 0 | |
| 01-02-02 | BRHDF | 17646 | GMSLTRF | 45,000,000.00 | C | AGNS - SALE OF SEC | 0 | |
| 01-02-02 | WDM | 20625 | 16469 | (8,305,533.33) | D | SALE-12.40%CG | 0 | |
| 01-02-02 | WDM | 20626 | 16477 | (11,560,833.33) | D | SALE-10.25%CG | 0 | |
| 01-02-02 | WDM | 20627 | 16475 | (36,205,555.56) | D | SALE-11CG | 0 | |
| 01-02-02 | WDM | 20628 | 16471 | (9,263,555.56) | D | SALE-12.5%CG | 0 | |
| 01-02-02 | WDM | 20629 | 16467 | (5,134,444.44) | D | SALE-11%SDL | 0 | |
| 02-02-02 | WDM | 17997 | 7359 | 10,000,000.00 | C | - PUR OF SEC | 0 | |
| 04-02-02 | WDM | 19945 | 16189 | (10,326,100.00) | D | SALE-12.69%GC | 0 | |
| 04-02-02 | WDM | 20630 | 16465 | (2,684,786.00) | D | SALE-12.69%CG | 0 | |
| 12-02-02 | BRHDF | 18360 | 569789 | 30,278,219.18 | C | SALE - 13.25%GOI | 0 | |
| 12-02-02 | WDM | 19944 | 15931 | (30,278,219.18) | D | SALE-13.25%KSEB | 0 | |
| 13-02-02 | GJ | 21179 | INTONSEC | 701,670.00 | C | INT ON SEC CONT & TDS | 0 | |
| 21-02-02 | BROTH | 18860 | 848753 | 200,000.00 | C | AGNS - SALE OF SEC | 0 | |
| 21-02-02 | BRHDF | 18861 | 848754 | 800,000.00 | C | AGNS - SALE OF SEC | 0 | |
| 25-02-02 | BROTH | 19294 | GMSLTRF | 1,000,000.00 | C | AGNS - SALE OF SEC | 0 | |
| 26-02-02 | BRHDF | 19113 | GMSLTRF | 5,000,000.00 | C | AGNS - SALE OF SEC | 0 | |
| 26-02-02 | WDM | 19604 | 16181 | (5,870,358.33) | D | SALE-10.47%GOI | 0 | |
| 27-02-02 | BRHDF | 20201 | GMSLTRF | 870,358.33 | C | AGNS - SALE OF SEC | 0 | |
| 28-02-02 | BPOTH | 19130 | 018030 | (16,000,000.00) | D | AGNS - PUR OF SEC | 0 | |
| 28-02-02 | WDM | 19616 | 16201 | 12,209,666.67 | C | PUR-12.00%IDBI | 0 | |
| 01-03-02 | WDM | 19618 | 16203 | 8,553,766.67 | C | PUR-12.00%GOI | 0 | |
| 02-03-02 | BPOTH | 19323 | 018039 | (4,390,100.00) | D | AGNS - PUR OF SEC | 0 | |
| 05-03-02 | BPOTH | 19388 | 000032357 | (3,669,900.00) | D | AGNS PUR OF SEC | 0 | |

(DEC) 642

Date: 03/06/02

Account: BLCIB00031 GILTEDGE MANAGEMENT SERVICI

| Trans Date | Jrnal Type | Jrnal No | Treference | Amount | D C | Description | Alloc Ref | Allocation |
|---|---|---|---|---|---|---|---|---|
| 05-03-02 | WDM | 19943 | 16255 | 3,669,900.00 | C | PUR-12.00%IDBI | 0 | |
| 08-03-02 | BRHDF | 19831 | 848770 | 10,123,287.67 | C | AGNS - SALE OF SEC | 0 | |
| 08-03-02 | WDM | 20635 | 16455 | (10,123,287.67) | D | SALE-12.50%ICICI | 0 | |
| 08-03-02 | WDM | 20636 | 16459 | (11,872,222.22) | D | SALE-10%CG | 0 | |
| 08-03-02 | WDM | 20637 | 16457 | (12,336,250.00) | D | SALE-10.50%CG | 0 | |
| 08-03-02 | WDM | 20638 | 16463 | (2,311,178.08) | D | SALE-14%IDBI | 0 | |
| 08-03-02 | WDM | 20639 | 16461 | (2,978,147.26) | D | SALE-14%IDBI | 0 | |
| 11-03-02 | WDM | 20640 | 16483 | 45,060,273.97 | C | PUR-13.50%MAHAJEEV | 0 | |
| 11-03-02 | WDM | 20641 | 16481 | 39,427,739.73 | C | PUR-13.50%MAHAJEEV | 0 | |
| 11-03-02 | WDM | 20642 | 16479 | 56,325,342.47 | C | PUR-13.50%MAHAJEEV | 0 | |
| 16-03-02 | WDM | 21115 | 16899 | (1,737,986.30) | D | SALE-14.00%IDBI | 0 | |
| 22-03-02 | BRHDF | 20585 | GMSLTRF | 1,000,000.00 | C | AGNS -SALE OF SEC | 0 | |
| 25-03-02 | WDM | 20892 | 16815 | (12,221,736.11) | D | SALE-10.25%GOI | 0 | |
| 26-03-02 | BRHDF | 20818 | 848783 | 2,000,000.00 | C | AGNS - SALE OF SEC | 0 | |
| 26-03-02 | BROTH | 20820 | 384992 | 1,500,000.00 | C | AGNS - SALE OF SEC | 0 | |
| 26-03-02 | WDM | 21113 | 16869 | (35,095,808.22) | D | SALE-14.15MSRDC | 0 | |
| 26-03-02 | WDM | 21114 | 16875 | (5,038,715.28) | D | SALE-11.15%CG | 0 | |
| 27-03-02 | BROTH | 20864 | 384996 | 7,500,000.00 | C | AGNS - SALE OF SEC | 0 | |
| 27-03-02 | WDM | 20891 | 16819 | (7,080,418.89) | D | SALE-12.32%CG | 0 | |
| 27-03-02 | BRHDF | 20929 | 848792 | 7,300,000.00 | C | AGNS - SALE OF SEC | 0 | |
| 28-03-02 | WDM | 21155 | 15%APSEB | (750,000.00) | D | INT ON SEC | 0 | |
| 30-03-02 | BRHDF | 21092 | 848797 | 463,321.77 | C | AGNS- SALE OF SEC | 0 | |
| 30-03-02 | GJ | 21109 | GMSLTRF | 5,000,000.00 | C | PAIDTO GOZARIA BH OF HTL | 0 | |
| 30-03-02 | WDM | 21111 | 16863 | 538,831.11 | C | PUR-12.40%CG | 0 | |
| 30-03-02 | WDM | 21112 | 16861 | (6,002,152.88) | D | SALE-8.07%GOI | 0 | |
| 04-04-02 | BRHDF | 21729 | GMSLTRF | 2,500,000.00 | C | AGNS -SALE OF SEC | 0 | |
| 06-04-02 | BRHDF | 21459 | 980857 | 7,300,000.00 | C | AGNS - SALE OF SEC | 0 | |
| 08-04-02 | BRHDF | 21522 | GMSLTRF | 1,000,000.00 | C | AGNS - SALE OF SEC | 0 | |
| 11-04-02 | BROTH | 21728 | 980858 | 600,000.00 | C | AGNS - SALE OF SEC | 0 | |
| 11-04-02 | BRHDF | 21730 | 980859 | 8,000,000.00 | C | AGNS - SALE OF SEC | 0 | |
| 15-04-02 | BPHDF | 21830 | 0000984327 | (11,237,352.37) | D | PUR-8.07&9%GOI | 0 | |
| 24-04-02 | BPOTH | 22679 | 0000032364 | (116,246,291.67) | D | GMSL - UTI MUMBAI | 0 | |
| | | | | (114,739,708.47) | | | | |

Journal Number : 14,223
Journal Type : GJ
Reference : 948619
(Cheque/Bill No)

Home Trade Ltd.
Mumbai - 400 703

GENERAL VOUCHER

Period : 09/2001
Transaction Date : 11/12/2001

| Account Code | Account Name | Due Date | Product (T0) | Cost Centre (T2) | Employee (T6) | Debit Amount | Cred Amount |
|---|---|---|---|---|---|---|---|
| BLCIB00154 | TIRUPATI URBAN CO-OP. BANK LTD ON BEHALF OF HTL PAID TO TIRUPATI BY GMSL ON | | BEHALF OF HTL | NA | | 95000000.00 | |
| BLCIB00031 | GILTEDGE MANAGEMENT SERVICES LTD. ON BEHALF OF HTL | | | NA | | | 95000000.00 |
| | | | | Journal Totals | | 95000000.00 | 95000000.00 |

Posted By : PUR

Authorised By : MUKESH

643

644

A/c Payee

11-Dec-2001 19

PAY TIRUPATI URBAN CO-OP.BANK LTD.

या धारक को OR BEARER

रुपये RUPEES Nine Crores Fifty Lakhs Only

अदा करें रु. Rs. **9,50,00,000.00

चा. ति. A/c No. | च.प. LF | बी.के. Intl.

Gilt-edge Management Services Ltd.

Authorised Signatory

जनता सहकारी बँक लि.,पुणे (शेड्युल्ड बँक)
JANATA SAHAKARI BANK LTD., PUNE
(SCHEDULED BANK)
No 9 2 5 --

"94869" 400071:00 21

Tirupati A/c Dr
To GMSL

SS-14223

GMSL paid to Tirupati Urban Co-op Bank Ltd
on behalf of Home Trade Ltd.

Paid to Tirupati by
GMSL on behalf of HTL

21B/562

648

11.12.2001

CURRENT ACCOUNT NO.

**The Maharashtra State Co-op. Bank Ltd.**
(Incorporating The Vidarbha Co-operative Bank Ltd.)

Br./Mumbai

9055 P/L.

Paid into the credit of Commissioner General

Acc

CASH RECEIVED

the sum of Rupees (In words) One Thousan

five Hundred Only

Cash Rs. 1500

Cheque Rs.

CASHIER

For Mah. State Co-op. Bank Ltd.

Recd. by

Cashier / Clerk

Officer

11/12/2001

CURRENT ACCOUNT NO. 318/552

**The Maharashtra State Co-op. Bank Ltd.**
(Incorporating The Vidarbha Co-operative Bank Ltd.)

Br./Mumbai

Paid into the credit of Tirupati Urban Co-op Bank

Ltd.

the sum of Rupees One Lakh Only

Cash Rs.

Cheque Rs. 9,98,500/-

By

Recd. by

Cashier / Clerk

Officer

Allcdge
Paid to
Tirupathy
on behalf of us

~~1069~~
646

6th December , 2001

Giltedge Management Services Ltd.
103, Liberty Apartments,
Sarojini Road,
Vile Parle (West)
Mumbai – 400056

Dear Sir/Madam,

home trade ltd.
Tower 4, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

**Ref :- Payment to M/s Tirupati Urban Co-op Bank Ltd.**

With reference to the amount due to us you are requested to remit Rs.9,50,00,000 /-( Rupees Nine Crores Fifty Lakhs only) to M/s Tirupati Urban Co-operative Bank Ltd. on behalf of M/s Home Trade Ltd under advice to us.

Please do the needful at the earliest.

SS-14223

Thanking you,

Yours truly,

For Home Trade Ltd.,

Authorized Signatory

CC : - M/s Tirupati Urban Co-operative Bank Ltd.

# जबानीफिर्यादी

कैम्प मुलुंड दि. 18/03/2002

पोलीस स्टेशन - सिटी कोतवाली अमरावती शहर
अपराध नंबर - 05/02 कलम 420, 409, 467, 468, 34 भादवि
तपास अधिकारी - एम. जे. देशमुख पोलीस निरीक्षक
युनिट शहर अमरावती शहर
जबान करणार आहे - ऐ. सु. तुर्खेडी सहायक पोलीस
निरीक्षक पो.स्टे. सिटी कोतवाली अमरावती
कोणाकडून जबान केले - वित्तयोजी परमेश्वरराज कुणचट
वय 28 वर्षे ऑफि. मॅनेजर H.D.F.C.
को ऑपरेट सोसिस लोअर परेल
मुंबई 13

कोणासमक्ष जबान केले - श्री गणपती कंगमार पुराणीक वय 30
जात पत्रा वर्ष चर्च नोकरी HDFC पोड मॅनेजर रा. B402
युकलन्स कोपरेट सारसपटी कॉलनी अंधेरी
अंधेरी वेस्ट मुंबई 58
श्री गणेश एकनाथराव वय 30 वर्ष धंदा नोकरी HDFC
पोड ऑफि. मॅनेजर रा. 11 रुपदेश्वर सारस्वत रोड
चांदीवली वेस्ट मुंबई 72

जबानीचे ठिकाण - H.D.F.C. चे कार्यालय को ऑपरे.
सोसिस लोअर परेल मुंबई 13

जबान चा. वेळ - 18/03/2002 चे 13/00 पाजता

जबान मालाचे वर्णन - 1) H.D.F.C. बँकेचा चेक नंबर
425605 असून रुपये मिळालेल असून एकूण रक्कम 60,06,060
48 रुपये मिळालेल असून दि. 6/3/2002 रोजीचे चेक
यामध्ये रमाकांत महादेव एम हरपाले यांची खोटी सिग्नेचर
सिलेटरीज करुन केल्याची आढळ आल्याने सदर चेक
शिक्का आहे. दे सेक्युरी डिमांड ड्राफ्ट, चांदे मेनेजर
पेढपर मॅनेजर HDFC पोड लुलसायरी कोम्पलेक्स
अरिमेन पॉइन्ट मुंबई या मिळालेल पत्र दि. मार्च 2002
2002 रोजीचे ज्यावर HDFC बँकेचा शिक्का मारलेला
आहे. असे एक पत्र 2) H.D.F.C. बँकेचे D.D. ज्याचा नंबर
424777 असून पाच लाख रुपयाचे दि. 6/3/2002 रोजीचे
3) HDFC बँकेचे D.D. ज्याचा नंबर 424778 असून पाच
लाख रुपयाचे दि. 6/3/2002 रोजीचे 4) HDFC बँकेचे D.D.
ज्याचा नंबर 424779 असून पाच लाख रुपयाचे दि. 6/3/02
रोजीचे 5) HDFC बँकेचे D.D. ज्याचा नंबर 424780
असून पाच लाख रुपयाचे दि. 6/3/2002 रोजीचे.
6) HDFC बँकेचे D.D. ज्याचा नंबर 424781 असून
पाच लाख रुपयाचे दि. 6/3/2002 रोजीचे 7) HDFC
बँक D.D. ज्याचा नंबर 424782 असून पाच रुपयाचे
दि. 6/3/2002 रोजीचे 8) HDFC बँकेचे D.D. ज्याचा
नंबर 424783 असून पाच लाख रुपयाचे दि. 6/3/02
रोजीचे — P.T.O. —

Received
for HDFC BANK LTD
[illegible]
AVHOJI & KUBASAD

HDFC BANK MUMBAI LTD

HDFC BANK

HDFC Bank Ltd.,
Transaction Banking Group
Kamala Mills Compound,
Senapati Bapat Marg,
Lower Parel, Mumbai-400 013.
Tel.: 498 8484 Fax: 492 3411

Letter 648

November 14,2002

Mr. A U Khureshi,
Assistant Police Inspector
Police Station, City Kotbali,
Amaravati City

Sir,

*Sub: Investigation against Century Dealers (P) Ltd*

We refer to your letter dated 22/10/2002 and enclose herewith the following documents.

1. Original cheque No. 597059 dated 6/3/2002 issued by Century Dealers (P) Ltd.
2. Original request letter dated 6/3/2002 of Century Dealers (P) Ltd, requesting for issuance of Demand Draft in favor of The Amaravati Peoples Co-operative Bank Ltd.
3. Original copy of the 13 Demand Drafts number 424777, 424778, 424779, 424780, 424781, 424782, 424783, 424784, 424785, 424786 & 424787, all dated 6/3/2002, drawn on Indian Bank, Amaravati (as Indian Bank is our correspondent bank, we had issued the Demand Drafts drawn on them) and issued in favor of The Amaravati Peoples Co-operative Bank Ltd .
4. Certified true copy of Account Opening form along with Board Resolution, Form 32 and Memorandum & Articles of Association of the company – Century Dealers (P) Ltd for their account number 00120000009162.
5. Statement of Accounts of Century Dealers (P) Ltd – account number 00120000009162 from 1/1/2002 to till date.

Kindly acknowledge the receipt of the above.

Yours faithfully,

For HDFC Bank Ltd.,

Authorized Signatory

Encl. As above.

HDFC BANK

HDFC Bank Ltd.,
Transaction Banking Group
Kamala Mills Compound,
Senapati Bapat Marg,
Lower Parel, Mumbai-400 013.
Tel.: 498 8484 Fax: 492 3411

648

November 14,2002

Mr. A U Khureshi,
Assistant Police Inspector
Police Station, City Kotbali,
Amaravati City

Sir,

*Sub: Investigation against Century Dealers (P) Ltd*

We refer to your letter dated 22/10/2002 and enclose herewith the following documents.

1. Original cheque No. 597059 dated 6/3/2002 issued by Century Dealers (P) Ltd.
2. Original request letter dated 6/3/2002 of Century Dealers (P) Ltd, requesting for issuance of Demand Draft in favor of The Amaravati Peoples Co-operative Bank Ltd.
3. Original copy of the 13 Demand Drafts number 424777, 424778, 424779, 424780, 424781, 424782, 424783, 424784, 424785, 424786 & 424787, all dated 6/3/2002, drawn on Indian Bank, Amaravati (as Indian Bank is our correspondent bank, we had issued the Demand Drafts drawn on them) and issued in favor of The Amaravati Peoples Co-operative Bank Ltd .
4. Certified true copy of Account Opening form along with Board Resolution, Form 32 and Memorandum & Articles of Association of the company – Century Dealers (P) Ltd for their account number 00120000009162.
5. Statement of Accounts of Century Dealers (P) Ltd – account number 00120000009162 from 1/1/2002 to till date.

Kindly acknowledge the receipt of the above.

Yours faithfully,

For HDFC Bank Ltd.,

Authorized Signatory

Encl. As above

HDFC BANK

DEMAND DRAFT

VALID FOR SIX MONTHS FROM DATE OF ISSUE

FILE COPY

DATE

~~1065~~ 650

A/c. Payee Only
Ltd. Mumbai

ON DEMAND PAY _____ OR ORDER

RUPEES _____ Rs. _____

FOR HDFC BANK LTD.

DRAWEE BRANCH ISSUING BRANCH AUTHORISED SIGNATORIES

"424788" 16

HDFC BANK

DEMAND DRAFT

VALID FOR SIX MONTHS FROM DATE OF ISSUE

FILE COPY

DATE

A/c. Payee Only
Ltd. Mumbai

ON DEMAND PAY _____ OR ORDER

RUPEES _____ Rs. _____

FOR HDFC BANK LTD.

DRAWEE BRANCH ISSUING BRANCH AUTHORISED SIGNATORIES

"424789" 16

HDFC BANK

DEMAND DRAFT

VALID FOR SIX MONTHS FROM DATE OF ISSUE

FILE COPY

DATE

651

ON DEMAND PAY

OR ORDER

UPEES

Rs.

FOR HDFC BANK LTD.

DRAWEE BRANCH

ISSUING BRANCH

AUTHORISED SIGNATORIES

⑈ 4 2 4 7 8 6 ⑈

⑆

HDFC BANK

DEMAND DRAFT

VALID FOR SIX MONTHS FROM DATE OF ISSUE

FILE COPY

DATE

ON DEMAND PAY

OR ORDER

PEES

Rs.

FOR HDFC BANK LTD.

DRAWEE BRANCH

ISSUING BRANCH

AUTHORISED SIGNATORIES

⑈ 4 2 4 7 8 7 ⑈

⑆

FILE COPY

652

HDFC BANK

DEMAND DRAFT
VALID FOR SIX MONTHS FROM DATE OF ISSUE

DATE

Only Payable

ON DEMAND PAY _____ OR ORDER

UPEES _____ Rs. _____

FOR HDFC BANK LTD.

DRAWEE BRANCH

ISSUING BRANCH

AUTHORISED SIGNATORIES

#424783#

FILE COPY

HDFC BANK

DEMAND DRAFT
VALID FOR SIX MONTHS FROM DATE OF ISSUE

DATE

Only Payable

ON DEMAND PAY _____ OR ORDER

UPEES _____ Rs. _____

FOR HDFC BANK LTD.

DRAWEE BRANCH

ISSUING BRANCH

AUTHORISED SIGNATORIES

#424784#

FILE COPY

HDFC BANK

DEMAND DRAFT
VALID FOR SIX MONTHS FROM DATE OF ISSUE

DATE

Only Payable

ON DEMAND PAY _____ OR ORDER

UPEES _____ Rs. _____

FOR HDFC BANK LTD.

DRAWEE BRANCH

ISSUING BRANCH

AUTHORISED SIGNATORIES

#424785#

FILE COPY

HDFC BANK

DEMAND DRAFT

VALID FOR SIX MONTHS FROM DATE OF ISSUE

DATE

653

A/c Payee Only Not Negotiable

ON DEMAND PAY _____ OR ORDER

RUPEES _____ Rs. _____

FOR HDFC BANK LTD.

DRAWEE BRANCH ISSUING BRANCH AUTHORISED SIGNATORIES

#424780#

FILE COPY

HDFC BANK

DEMAND DRAFT

VALID FOR SIX MONTHS FROM DATE OF ISSUE

DATE

A/c Payee Only Not Negotiable

ON DEMAND PAY _____ OR ORDER

RUPEES _____ Rs. _____

FOR HDFC BANK LTD.

DRAWEE BRANCH ISSUING BRANCH AUTHORISED SIGNATORIES

#424781#

FILE COPY

HDFC BANK

DEMAND DRAFT

VALID FOR SIX MONTHS FROM DATE OF ISSUE

DATE

A/c Payee Only Not Negotiable

ON DEMAND PAY _____ OR ORDER

RUPEES _____ Rs. _____

FOR HDFC BANK LTD.

DRAWEE BRANCH ISSUING BRANCH AUTHORISED SIGNATORIES

#424782#

FILE COPY

654

HDFC BANK

DEMAND DRAFT

VALID FOR SIX MONTHS FROM DATE OF ISSUE

DATE

Payee Only Non Negotiable

ON DEMAND PAY _____ OR ORDER

RUPEES _____ Only

Rs.

FOR HDFC BANK LTD.

DRAWEE BRANCH ISSUING BRANCH AUTHORISED SIGNATORIES

⑈424777⑈ 16

FILE COPY

HDFC BANK

DEMAND DRAFT

VALID FOR SIX MONTHS FROM DATE OF ISSUE

DATE

Payee Only Non Negotiable

ON DEMAND PAY _____ OR ORDER

RUPEES _____

Rs.

FOR HDFC BANK LTD.

DRAWEE BRANCH ISSUING BRANCH AUTHORISED SIGNATORIES

⑈424778⑈ 16

FILE COPY

HDFC BANK

DEMAND DRAFT

VALID FOR SIX MONTHS FROM DATE OF ISSUE

DATE

Payee Only Non Negotiable

ON DEMAND PAY _____ OR ORDER

RUPEES _____

Rs.

FOR HDFC BANK LTD.

DRAWEE BRANCH ISSUING BRANCH AUTHORISED SIGNATORIES

⑈424779⑈ 16

फोर्ट मुंबई (६९)
दि. २४/१२/२००२.

# जप्तीपत्रक

पोलीस स्टेशन : सिटी कोतवाली अमरावती शहर
गुन्हा नंबर : ७५/०२ कलम ४१६, ४०९, ४२०, ४६८, ३४ भा.द.वि.
तपास अधिकारी : एम. जे. देशमुख पोलीस निरीक्षक
गुन्हे शाखा अमरावती शहर
जप्त करणार आहे : ए. यु. कुरेशी सहायक पोलीस निरीक्षक
पो. स्टे. सिटी कोतवाली अमरावती
यांचेकडून जप्त केले : मनोज डांगरा पाटील वय ३३ वर्ष,
सार्व पंचा : ऑफिसर स्टन्डर्ड चार्टर ग्रिन्डलेज बँक
लिमिटेड फोर्ट मुंबई
यांचेसमक्ष जप्त केले : १) संतोष लक्ष्मण मोरे वय २४ वर्ष
जाण पंचा : धंदा जोहरी रा. जोगेश्वरी ईस्ट मुंबई
२) रघुकुमार हिरजर पिंडी वय २९ वर्ष
धंदा जोहरी रू. ७०३ मालोश्वरी अपार्टमेंट
पाचपाखाडी ३ लोकमान्य नगर जे. डी. रोड
पिंपरी लोकमान्य नगर पोस्ट बेस्ट
जप्तीचे ठिकाण : स्टन्डर्ड चार्टर ग्रिन्डलेज बँक फोर्ट
मुंबई चे ऑफिसरी
जप्ती तारीख : २४/१२/०२ चे ३८/३० वाजता
जप्त मालाचे वर्णन : स्टन्डर्ड चार्टर ग्रिन्डलेज बँकेचा
चेक नंबर ३३६४८ रुपये ६५,९८४६०
९६ चा ग्रिन्डलेज मॅनेजमेन्ट सर्विसेस
लि. मुंबई यांचे खाते नंबर ३२०८७०१०
मधून दि. २९/१२/२००२ रोजी दि. अमरावती
ब्रिंचवर बी ऑर्डर पे अमरावती शाखे करिता
जारी केलेला जो चेक वरून परत मुंबई येथील बँकेत
पुरा भरलेला तुम्ही चेक सदर तुमच्यात तपासकामी
जप्त करण्यात येतो.

जप्तीचे जबाबदार जप्त केले त्यांची सही

समक्ष

(ए. यु. कुरेशी)
सहायक पोलीस निरीक्षक,
पोलीस स्टेशन सिटी कोतवाली,
अमरावती. (शहर)

कोणासमक्ष जप्त केले त्यांची सही
१)
२)

(SCR) 656

Standard Chartered

November 14, 2002

To,
A U Qureshi
Assistant Police Inspector
Police Station City Kotwali
Amrawati

Sir,

Re : Your letter dated 13.11.02 regarding production of original cheque.

We refer to the abovementioned letter requesting us to furnish you with the original cheque for Rs. 65,98,466.66 dated 19/01/2002.

We are enclosing herewith cheque number 033686 dated 19/01/2002 for Rs. 65,98,466.66, which is issued from a/c number 32087010 of Giltedge Management Services Ltd. This cheque was presented by MSC Co-Op Bank, Mumbai in local MICR clearing. The Cheque is favouring "The Amravati Peoples Co-op Bank Ltd., Amravati." It bears the endorsement on the reverse by Amravati Peoples Co-Op Bank to pay to the order of "Maharashtra State Co-op. Bank Ltd."

Kindly acknowledge receipt of the same & furnish us with your seizure memo for the same.

Thanking you,

Manoj Patil
Officer Internal Services.

Encl. : Original Chq no. 033686 for Rs. 65,98,466.66.

Standard Chartered Grindlays Bank Ltd.
1st Floor, 132, Mint Road
Post Box 1175
Mumbai 400 001. India

Tel (91-22) 268 3826, 268 3804, 268 3815
Fax (91-22) 265 7092, 265 7081

Registered under the laws of the State of Victoria, Australia. The Principal Office of the Company is situated in Australia at Level 11, 345 George Street, Sydney, NSW 2000, Australia ACN 073 230 193

657

(66)

A/c Payee

19-Jan-2002

Pay THE AMRAVATI PEOPLES CO-OP.BANK LTD., AMRAVATI

रुपये Rupees Sixty Five Lakhs Ninety Eight Thousand Four Hundred Sixty Six and 0.66 Only

Rs. **65,98,466.66

खा. सं A/c. No. 3208710

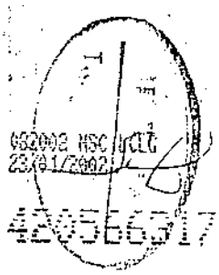
Giltedge Management Services Ltd.

Authorised Signatory

ANZ Grindlays Bank Limited
Incorporated in the State of Victoria, Australia
Members' Liability Limited.

ANZ Grindlays Bank
90, M. G. Road, Mumbai-400 001 India
Payable at par at all branches of ANZ Grindlays Bank in India

"033686" 000038000" 29 "000065984666666"




Pay to the Order of
Maharashtra State Co-op. Bank Ltd.
Payee's A/c. will be Credited
on realisation.
PLEASE PAY TO YOURSELF
For The Akola Dist. Co-op. Bank Ltd.
23.01.2002

Manager

जप्तीपत्रक

कॅम्प मुंबई (658)
दि. ६/६/२००९ 658

१) पोलीस स्टे. गुन्हे - सीआय कोतवाली, अमरावती शहर

२) अपराध क्र. व कलम - ७५/२००९ कलम ४०६, ४०९, ४६८, ४२०, ३४ भा.द.वि.

३) जप्त करणारे अधि. - एम. जे. देशमुख, पोलीस निरीक्षक गुन्हे शाखा, अमरावती शहर

४) ज्यांचेपासुन जप्त केले - नारायण नागेश डोळे, वय ४२ वर्ष, ब्रँच मॅनेजर, जनता सहकारी बँक लि., फोर्ट ब्रँच, मुंबई रा. बी जांबो - दर्शन, बी-२/२०३, कोल डोंगरी, रोड नं. २, अंधेरी पूर्व, मुंबई- ४०००६९

५) जप्तीचे ठिकाण - जनता सहकारी बँक लि., फोर्ट ब्रँच, मुंबई

६) जप्ती ता. वेळ - ६/६/२००९ चे १०/४५ वा.

७) जप्तीचे कारण - गिल्टेज मॅनेजमेंट सर्व्हिस लि., मुंबई ने दि. अमरावती पिपल्स कोऑ. बँक लि, अमरावती येथील कर्जरोखे घोटाळा प्रकरणाचे संबंधात डोम ट्रेड, लि., वारी मुंबई यांच्या वतीने कर्जरोखे खरेदी व रक्कम डोम बेगळ्या व्यवहाराचे विक्री व्यवहाराचे परस्पर तिरुपती अर्बन कोऑ. बँक लि., नागपूरला दिलेला दि. १२/१२/२००९ रोजीचा रु. ९,५०,०००००=०० चा चेक क्र. ९५४८६१९ तपासकामी जप्त केला

८) जप्त मालाचे वर्णन - १) गिल्टेज मॅनेजमेंट सर्व्हिस लि., मुंबई ने तिरुपती अर्बन कोऑ. बँक लि. च्या नावे दि. १२/१२/२००९ रोजीचा रु. ९,५०,००,०००=०० चा क्र. ९५४८६१९ चा चेक ज्यावर ९२९ आसा अकाउंट नंबर असुन सदर चेकवर जनता सहकारी बँक पी गाडे (ब्रांच मॅनेजर)

फोर्ट, शाखा गुलबर्ग 400023 असून, प्रीमेड नावे आहे व सदर चेकच्या मागच्या बाजुला 31/8/562 असे लिहीलेले असुन M.S.C. बँकेने सदर चेक दि. 22/12/2009 रोजी पडताळणीसाठा टाकल्याची नोंद आहे. तसेच सदर चेकवर 4400580271 असा प्रोसेसिंग क्रमांक प्रिंट केलेला असुन T.T.D/F-1/No-692 असा कोड घातलेला आहे.

2) जनता सहकारी बँक लि, फोर्ड बँच, गुलबर्ग चे दि. 22/12/2009 चे अकाउंट पेयी (कॉम्प्युटराईज्ड) ज्यामध्ये वाचण्या क्रमांकावर चेक क्र. 944819 नुसार तिरुपती अर्बन को.ऑप. बँकेला रु. 8,50,00,000/- जमा झाल्याची नोंद असुन सदर अकाउंट पेयी बँच, मॅनेजर, फोर्ट ब्रॉच मुंबई यांनी प्रमाणीत केलेले आहे.

ज्याचे कमुन जात केले त्याची सही

6/06/02

सही पंच

1) 6/6/02

चंद्रशेखर प्रल्हाद प्रभुणे, वय ३५, व्यवसाय - कानिष्ठ अधिकारी, जनता सहकारी बँक लि, फोर्ट बँच मुंबई, रा. 9/19 बी कर्वे नगर, पुणे - ५२

2) 6/6/2002

सतीश कन्हैयालाल चौधरी, वय ३५, व्यवसाय - कानिष्ठ अधिकारी, जनता सहकारी बँक लि, फोर्ट ब्रॉच मुंबई रा. 1919 जुना मोदीखाना, कॅम्प पुणे

सतही

06/06/02

(एम. जे. देशमुख)
पोलीस निरीक्षक, गुन्हे शाखा
अमरावती शहर.

जप्तीपत्र मिळाले

6/06/02

659

A/c Payee

11-Dec-2001 19(2001)

PAY TIRUPATI URBAN CO-OP.BANK LTD.

8303

या धारक को OR BEARER

रुपये RUPEES Nine Crores Fifty Lakhs Only

रु. Rs. **9,50,00,000.00

अदा करें

खा. नं. A/c No.

व.प. LF

बो.क. Intl.

Giltedge Management Services Ltd.

जनता सहकारी बँक लि.पुणे (शेडयुल्ड बैंक)

JANATA SAHAKARI BANK LTD., PUNE

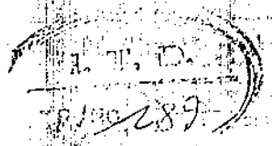
(SCHEDULED BANK)

Authorised Signatory

फोर्ट शाखा, मुंबई 400 023
FORT BR., MUMBAI 400 023
BDF/MCA

No 9 2 5

"948619" 400074002: 11 "0009500000000"



313/562

082002 USC LOG
11/12/2001

400 MSC 002 LOG11.12.2001

44005B0271

(350)

(350)

[illegible] Bank Ltd.
FORT BRANCH
REPORT REF.
[illegible] Rupees

(A PLUTUS ENG )
STATEMENT OF ACCOUNTS
FROM 15/12/2001 TO 15/12/2001

RUN DATE
RUN TIME
PAGE
REPORT ID

ACCOUNT NO : SA 003 0 0000000 INR
NAME : M/S. PLUTUS MANAGEMENT SERVICES LTD
ADDRESS : 104, LIBERTY APT
91, ALMEIDA ROAD
VILLEPARLE (WEST) MUMBAI
MAHARA
IN : 100 156

OPENING BALANCE : 22,33,462.00

| DATE | SYS.NO. | PARTICULARS | DEBIT | CREDIT | BALANCE |
|---|---|---|---|---|---|
| 10/12/2001 | 721557 | B/ LET CHQ DEP | | 57,223.00 | 17,11,347.21 |
| 10/12/2001 | 010611 | KOTAK BANKMI | 75,000.00 | | 17,11,347.21 |
| 10/12/2001 | 010606 | P P FINANCIAL CONSULT | 21,250.00 | | 17,11,347.21 |
| 12/12/2001 | 010615 | HARSHAD M MEHTA | 1,00,000.00 | | 17,11,347.21 |
| 10/12/2001 | 010616 | PRUDENTIAL URBAN DEV LD | 10,00,00,000.00 | | 17,11,347.21 |
| 10/12/2001 | 721557 | B/ LET CHQ DEP | | 2,00,000.00 | 19,11,347.21 |
| 10/12/2001 | 721557 | B/ LET CHQ DEP | | 10,55,780.00 | 29,67,127.21 |
| 10/12/2001 | 721557 | B/ LET CHQ DEP | | 1,01,441.00 | 30,68,568.21 |
| 10/12/2001 | 721557 | B/ LET CHQ DEP | | 1,70,207.50 | 32,38,775.71 |
| 10/12/2001 | 721557 | B/ LET CHQ DEP | | 50,00,000.00 | 82,38,775.71 |
| 10/12/2001 | 721557 | B/ LET CHQ DEP | | 15,00,000.00 | 97,38,775.71 |
| 10/12/2001 | 721557 | B/ LET CHQ DEP | | 15,00,000.00 | 1,12,38,775.71 |
| 10/12/2001 | 721557 | B/ LET CHQ DEP | | 15,00,000.00 | 1,27,38,775.71 |
| 10/12/2001 | 721557 | B/ LET CHQ DEP | | 75,00,000.00 | 2,02,38,775.71 |
| 12/12/2001 | 010607 | ANGEL FINCAP LTD | 20,57,150.50 | | 1,81,81,625.21 |
| 10/12/2001 | 010608 | D K SEC | 21,50,000.00 | | 1,60,31,625.21 |
| 10/12/2001 | | B/ B/C 1305 | | 15,00,000.00 | 1,75,31,625.21 |
| CLOSING BALANCE | | | | 1,75,31,625.21 | |
| | | | 10,01,44,945.50 | 10,01,44,945.50 | |

DEBIT / CREDIT TRANSACTIONS 4 10

*NOTE : Unless a complaint reaches the Bank immediately of any discrepancy in the Statement of Account, it will be taken as correct.

Certified that such en
contained in one of the
books of the Bank and wa
and ordinary course of bu
that such books are st
[illegible] of the Bank

661

अमरावती दि. 23/6/02

प्रति,
मॅनेजर
इंडियन बँक
जवाहर रोड, अमरावती

संदर्भ :- पो. ठाणे सिटी कोतवाली क्राप्र क्र. 07/2002
कलम 406, 409, 420, 465, 34 भादंवि चे तपासकामात

विषय :- दि. अमरावती पिपल्स को. ऑप. बँक अमरावती चे
नावे दि. 7/3/2002 प्रमाणे HDFC डी.डी No. 424277
ते 424278 व डी.डी No. 424289 बाबत माहीती
पुरविण्याबाबत.

---

संदर्भीय गुन्हा दि. 24/4/2002 रोजी दाखल झालेला असुन सदर गुन्ह्याचे तपासात दि. अमरावती पिपल्स को-ऑप-बँक लि, अमरावती द्वारे त्यांचे पत्र क्र. 206/02/03 दि. 30/4/02 अन्वये HDFC डी.डी No. 424277 to 424284 प्रत्येकी 4 लाख रुपये किमतीचे तसेच डी.डी No. 424289 रुपये 7,60,950.00 दिनांकीचा असे एकुण 60,7,60,950.00 रुपये किंमतीचा धनादेश आपल्या शाखेतुन/बँकेतुन वाटविण्यात आले, तरी सदर डी.डी. अन्वये रक्कमेचे मुद्दयावर माहिती मिळणेस विनंती आहे.

1) सदरचे डी.डी. हे HDFC चे कोणत्या शाखेद्वारे वटविण्यात आले ?
2) व सदरचे डी.डी. हे कोणी वाटविले ?
3) सदर डी.डी. हे आपला बँकेद्वारे वटविण्यात आले असल्यामुळे सदर डी.डी. चे कोणत्या विक्री/वाटणी झाली.

13/6/02

(राम ना. देशमुख)
पो. उ. नि. सिटी कोतवाली अमरावती शहर

662

इंडियन बैंक
Indian Bank

In reply please address to उपाय उत्तर भेजें

DEPT./CELL विभाग/सेल

OFFICE कार्यालय अमरावती

13-06-2002

H.O.: 31, राजाजी रोड, मद्रास-600 001.
H.O.: 31 RAJAJI ROAD, MADRAS-600 001.

GRAM ग्राम

PHONE फोन 0721-573699

OUR REF. संदर्भ सं. _____

इंडियन बैंक Indian Bank अमरावती अमरावती शाखा

प्रति,

पुलिस निरीक्षक
शाखा
गुन्हे, अमरावती शहर
अमरावती

महोदय

विषय : पोलिस ठाणे सिटी कोतवाली अप.क्र. 75/02 कलम 406, 409, 420, 468 34 भा.द.वि. के तपास के बारे में

अमरावती पिपल्स को ऑप. बैंक अमरावती के जरिये दि. 07-03-02 प्राप्त HDFC चेक को भुगतान करने पर या लौटाने जानकारी प्रेषित करने बाबत

संदर्भ : आपका दि. 13-06-2002 का पत्र

उपरोक्त विषय के संदर्भ में आपको सूचित किया जाता है की

(1) उक्त चेक (धनादेश) HDFC को चेन्नै शाखा द्वारा जारी किया गया है।

(2) चूंकी उक्त चेक हमारे बैंक में क्लिअरिंग स्लिप प्राप्त कि अमरावती पिपल्स को ऑप. बैंक लि. द्वारा उनके खाते में जमा स्लिप किया गया। अत: उक्त जानकारी आपको या तो HDFC की चैन्नै शाखा से प्राप्त हो सकती है या अमरावती पिपल्स को ऑप. बैंक से प्राप्त हो सकती है।

(3) उक्त चेक/डी.डी. हमारी EARNING SOLDE शाखा को जाता है। हमारी EARNING SOLDE चेन्नै शाखा का दूरभाष क्र. 044-8251180 व 8279375 (चैयातिक) है

धन्यवाद।

Old habit will last for the span of years that still remains for them.
the Bond INDIAN BANK

भवदीय

शाखा प्रबंधक

प्रतिलिपी CIRCLE OFFICE
VIGILANCE DEPT
PUNE - [illegible]

663

इंडियन बैंक
Indian Bank

प. का. 31 राजाजी रोड, चेन्नई - 600 001
H.O.: 31, RAJAJI ROAD, CHENNAI - 600 001.
GRAM तार
PHONE फोन
संदर्भ सं. OUR REF.

जवाब इस पते पर लिखें In reply please address to

विभाग/कक्ष DEPT/CELL

शाखा OFFICE

दिनांक

पति

पुलिस निरीक्षक

पुराने शासकीय उत्तमचलती शाखा

उत्तमचलती

महोदय

विषय :- पोलिस थाने रिपोर्ट कोलचाली उ.प.ल
२६/२००२ कलम ४०६, ४०१, ४२०, ४६८ ३५
आर.एच. के. सम्पादन के बारे में

संदर्भ :- हमारा दि. १६.८.२००२ पत्र सहित

उपरोक्त विषय के आपको सूचित किया जाता
है कि उक्त (चेक) बैनाम्देशा एच.जी. रंगू सी. चेक की
मूल्यरि शाखा द्वारा जारी किया गया है। पूर्व में
दी गई जानकारी UNSTAMPED पर शाखा को गलत
जानकारी होने से चौन्मैं लिखी गई थी।
बैंक रिकॉर्ड में

कृपया सुधार (जारी की शाखा का नाम
के लिए गौर है।

धन्यवाद।

आज्ञाकारी : सलंग्नक

FOR INDIAN BANK
ते इंडियन बैंक

प्रबंधक

Visit our website : www.indian-bank.com

(666) 664

Indian Bank
ETHIRAJ SALAI BRANCH

20, Pagun Chetty
Ethiraj Salai, Egm
Chennai - 600 00
Tel : 8251180, 82
Fax : 8279875
email : ibethira@

Indian Bank
24 JUN 2002

TO

17 06 2002

THE MANAGER
INDIAN BANK
AMARAVATHI

DEAR SIR,

SUB: YOUR LETTER NOs 004680 TO 004691 DT 07 03 02

REF: YOUR TELEPHONIC CONVERSATION DT 17 06 02 WITH US

AT YOUR REQUEST WE GIVE BELOW THE DETAILS OF THE ABOVE REFERRED DRAFT INSTRUMENTS.

HDFC DD NOs 424777 TO 424780 DT 06 03 02 FOR RS.500000/-EACH, HAVE BEEN ISSUED BY HDFC BANK, MUMBAI , FVG AMARAVATHI PEOPLE'S COOP..

THANKING YOU,

YOURS FAITHFULLY

CHIEF MANAGER

True copy

From :- THE AMRAVATI PEOPLES CO-OP BANK LTD.
JALARAM MARKET BRANCH ( MAIN BRANCH )
JAWAHAR ROAD

AMRAVATI 444601

Clearing House Summary of 7/03/2002 Run Date :- 14/06/2002 Page :-

| Name of the Bank | Cheques Nos. | Cheques Amount | D/W Nos. | D/W Amt |
|---|---|---|---|---|
| AMRAVATI D.C.C. BANK LTD. H.O. | 8 | 3,06,703.90 | | |
| ALLAHABAD BANK | 1 | 3,000.00 | | |
| BANK OF BARODA | 13 | 1,43,793.80 | | |
| BANK OF INDIA | 11 | 1,20,091.00 | | |
| BANK OF MAHARASHTRA | 21 | 3,55,538.00 | | |
| CENTRAL BANK OF INDIA | 25 | 8,28,402.00 | | |
| CANARA BANK | 1 | 2,225.00 | | |
| DENA BANK | 4 | 1,32,738.00 | | |
| INDIAN BANK | 13 | 60,76,097.48 | | |
| PUNJAB NATIONAL BANK | 10 | 1,27,146.62 | | |
| SYNDICATE BANK | 7 | 26,974.00 | | |
| STATE BANK OF INDIA,MAIN BR. | 62 | 44,26,509.79 | | |
| STATE BANK OF HYDERABAD | 20 | 9,94,558.75 | | |
| UNITED WESTERN BANK | 18 | 14,57,575.00 | | |
| UNION BANK OF INDIA | 11 | 6,38,951.00 | | |
| VIJAYA BANK | 4 | 56,174.00 | | |
| DR.PUNJABRAO DESHMUKH URBAN CO-OP | 16 | 1,11,996.00 | | |
| THE SANGLI BANK | 1 | 2,94,220.00 | | |
| AMRAVATI DIST.MARIA SAH.BK.LTD. | 3 | 9,441.00 | | |
| INDIAN OVERSEAS BANK | 1 | 52,480.00 | | |
| JANATA SAHAKARI BANK LTD. AMRAVATI | 5 | 57,750.00 | | |
| M.S.CO-OP BANK | 5 | 84,074.00 | | |
| UCO BANK | 4 | 9,229.00 | | |
| KHAMGAON URBAN CO-OP BANK | 35 | 29,00,153.37 | | |
| AMRAVATI MERCHANTS CO-OP BANK LTD. | 27 | 21,14,317.30 | | |
| JANATA COMMERCIAL CO-OP BANK LTD A | 28 | 11,43,422.20 | | |
| AMRAVATI D.C.C. BANK LTD. CAMP BR. | 3 | 53,231.00 | | |
| THE AKOLA URBAN CO-OP BANK,BR AMRA | 27 | 8,34,553.50 | | |
| THE WASHIM URBAN CO-OP. BANK LTD. | 12 | 3,58,945.00 | | |
| NAGPUR NAGARIK SAH. BANK LTD. | 14 | 5,35,097.00 | | |
| AKOLA URBAN CO.OP. RAJAPETH BRANCH | 13 | 4,20,881.00 | | |
| YAVATMAL URBAN CO.OP.BANK BR.AMRAV | 4 | 1,14,109.00 | | |
| Pagewise Total | 417 | 247,90,377.71 | | |
| Clearing Total | 417 | 247,90,377.71 | | |

*****------ End of Report ------*****

The Amravati Pepple's Co-

Manag

666

APC - AMRAVATI PEOPLES CO-OP BANK LTD.

Run Date :- 14/03/2002
Page No. :- 1

Bankwise List of Outward Clearing for CHEQUES Dated 7/03/2002
Sent Under OCLG No : 1 to 1
Bank Code No : 12 Bank Name : INDIAN BANK

| Scroll No. | Ins. No. | Amount |
|---|---|---|
| 171 | 424777 | 5,00,000.00 |
| 171 | 424778 | 5,00,000.00 |
| 171 | 424779 | 5,00,000.00 |
| 171 | 424780 | 5,00,000.00 |
| 171 | 424781 | 5,00,000.00 |
| 171 | 424782 | 5,00,000.00 |
| 171 | 424783 | 5,00,000.00 |
| 171 | 424784 | 5,00,000.00 |
| 171 | 424785 | 5,00,000.00 |
| 171 | 424786 | 5,00,000.00 |
| 171 | 424787 | 5,00,000.00 |
| 171 | 424788 | 5,00,000.00 |
| 171 | 424789 | 76,097.48 |

| | | | | |
|---|---|---|---|---|
| Page Total : No of CHEQUES | : | 13 | Amount : | 60,76,097.48 |
| Instr. Total : No of CHEQUES | : | 13 | Amount : | 60,76,097.48 |
| Bankwise Total : No of Instruments | : | 13 | Amount : | 60,76,097.48 |
| Grand Total : No of Instruments | : | 13 | Amount : | 60,76,097.48 |

The Amravati Peoples Co-op Bank Ltd

Managing Director

667

इंडियन बैंक
Indian Bank
प्र. का. 31, राजाजी रोड, मद्रास 600 001
H.O. 31, Rajaji Road, Chennai-600 001.
GRAM तार
PHONE फोन 573699
OUR REF हमारे

जवाब इस पते पर लिखें In reply please address to
विभाग / कक्ष DEPT/CELL
Amravati शाखा OFFICE

30th May 2002 1999/2000

To
The Managing Director
Amravati People's Coop. Bank Ltd
Amravati.

Dear Sir,

Sub : Details regarding payment of HDFC DD No. 424777 to 424788 for Rs. 5.00 lacs each and DD No. 424789 for Rs. 76097.48

Ref : Your letter No. 207/~~2001~~ 02/03, dt. 30.5.02

With reference to the above, we confirm having paid the following DDs through clearing on 07.03.2002 issued by HDFC Bank.

| Sl. No. | DD No. | Amount(Rs.) | Fvg. | Date of DD |
|---|---|---|---|---|
| 1. | 424777 | 5,00,000/- | Amravati Peoples ~~Coop Bank Ltd~~ Coop. Bank Ltd. | 06.03.2002 |
| 2. | 424778 | 5,00,000/- | " | " |
| 3. | 424779 | 5,00,000/- | " | " |
| 4. | 424780 | 5,00,000/- | " | " |
| 5. | 424781 | 5,00,000/- | " | " |
| 6. | 424782 | 5,00,000/- | " | " |
| 7. | 424783 | 5,00,000/- | " | " |
| 8. | 424784 | 5,00,000/- | " | " |
| 9. | 424785 | 5,00,000/- | " | " |
| 10. | 424786 | 5,00,000/- | " | " |
| 11. | 424787 | 5,00,000/- | " | " |
| 12. | 424788 | 5,00,000/- | " | " |
| 13. | 424789 | 76,097.48 | " | " |

Thanking you sir,

For INDIAN BANK

प्रबंधक/Manager

(668)

जप्तीपत्रक :- दि. 12/6/2002

सदर जप्तीपत्रकामधील जप्त माल राजीव
अ.क्र. ①, ②, ③, ④, ⑤, ⑥ व ⑨ असे इन्स्पेक्टर
लक्ष नागपूर येथे तपासणीकरिता पाठविण्यात
आलेले असून त्याबाबतची इन्व्हॉईस चालान
यासोबत जोडलेली आहे. सदर मुद्देमाल
इन्स्पेक्टर लक्ष यांचे कडुन अभिप्रायासह
परत आल्यावर सदर मुद्देमाल मा. कोर्टात
दाखल करण्याची तजवीज केली आहे.

जप्तीपत्रक

(~~४९५~~)

१) पोलीस ठाणे - पेठ वडाळी, अमरावती शहर

२) अपराध क्र./कलम - ७५/२००२ कलम ४०६, ४०९, ४२०, ४६८, ३४ भा.द.वि.

३) जप्ती करणारे आहे. - एम. जे. देशमुख, पोलीस निरीक्षक, गुन्हे शाखा, अमरावती शहर

४) जप्ती ता./वेळ - दि. १२/६/२००२ रोजी १८/०० वा.

५) कोणाकडुन जप्त केले - हस्तांतरण नागदेवराव मालखेडे, वय ५०, रा. गणेश विहार, ५१/२ अमरावती, प्रबंध संचालक - ह. अमरावती पिपल्स कोऑपरेटीव्ह बँक लि., गुरुकृपा कॉम्प्लेक्स, जालसाम गार्डन, अमरावती.

श्री. [illegible] यांच्याकडे [illegible] रु. ७०५, [illegible]
अपार्टमेंट, ८०-ए, सरोजीनी रोड, विले पार्ले (ईस्ट),
मुंबई - ४०००५६ या ठिकाणचे असुन सदर पत्ता पिंपरी बॅकेचे
लेटर पॅडवर इंग्रजीमध्ये टाईप केलेले असुन त्यावर प्रति
प्रथमच्यांची इंग्रजीमध्ये दि. ७।३।२००२ रोजी नोंदी केलेली
असुन त्यांचे खातेची पुस्तक सोबत असले इंग्रजी मध्ये बॅंकील
पण मराठीचे लिहीलेले आहे, व सदर पत्रामध्ये रोजचे ७.०१.२०१५
@ 10.00% वार्षिक 10.50% ने 6 वार्षिक. NCS) हाऊ कोर्ट
अपघाताचे, NCS-55 ते 62 प्रत्येकी पत्रामध्ये असलेले एकुण
आहे असले एकुण नविन कोर्ट अपघाताचे व MKVDC (व)
2.90% वार्षिक. S25, S21, S22, S24 प्रत्येकी २५ असलेले व
17.9 हे ५० असलेचे असे एकुण ५.५ कोर्टाचे रजिस्टेशन
मॅनेजमेंट सर्व्हिसेस, मुंबईला [illegible] केल्याचे नमुद आहे
३) एक प्रोसिडींग बुक असे रंगाचे एकावर अशासन रंगाने
काहीही [illegible] असलेले असुन त्यावर दि अमरावती पिंपरी
कोऑपरेटीव्ह बॅंक लि, अमरावती ची पल्ला व त्यासाठी
"प्रोसिडींग बुक" दि. ३१।३।९८ पासुनचे ते २८।२।९९
पर्यंतचे असे लिहीलेले असुन दि रिकरवर इंग्रजीमध्ये
किरगोस प्रिंटर्स, राजकोट असे छापलेले आहे, सदर रजिस्टर
मध्ये १ ते १९९ पाने असुन पृष्ठ क्र. ९५ ते आखीव
रोनापासुन पृष्ठ क्र. १०६ पर्यंत दि. २४।८।९८ रोजची
संचालक मंडळाची सभेचे वृत्त [illegible] लिहीलेले असुन
पृष्ठ क्र. १०३ वर (पुढे व मागचेचा काहीसुन) सर्वांचे विषय
नं. १९ मध्ये मॅनेजींग डायरेक्टर श्री. एस. एन. जोशी
यांना सोबत असलेही पिंपरी इत्यादी व्यवहार अधिकार
देत्याचे नमुद आहे,
४) एक जाड रंगाचे रजिस्टर त्यावर सोसायटीमध्ये पिनकर्था
बॅंचायत (योगम) असे लिहीलेले छापलेले असुन इंग्रजी मध्ये No. 6
असे छापलेले आहे, सदर रजिस्टर प्रथमतीस नमुना रजिस्टरचे
पुढील एक पान कोरे आहे व त्यानंतरच्या पृष्ठ क्र. वरील
लिहीलेले नाही, सदर रजिस्टरचे पान नं. २ चे मागील [illegible]
त्यानुसार एकमेवाच्या पास्टीकुलर खालचा अनुक्रमे नं. १५ पासुन
[illegible] केलेली असुन खाडु नं. ५६ अखेरचा क्रमांक आहे,
व त्यासाठी ठोरक लावलेली आहे व विषय क्र. अनुक्रमे
२७ ते ३७ जमुद असुन त्यासाठी मॅनेजींग डायरेक्टरचा
[illegible] यांच्या सहया असुन त्यावर बॅंकेच्या गोहस
लावलेली असुन रजिस्टरचे उर्वरीत पाने कोरी आहेत.

पुढे पान नं. २ वरि

(५) एक जावक रजिस्टर लाल व ग्रे रंगाचे शारकोनी जाळी काढलेली, कव्हर असुन त्यावर फिक्कट पीतळया रंगाचे चौकोनी स्टीकर असुन त्यावर "मुख्य कार्यालय, दि. १२/२/२००१ ते २/२/२००२ जावक रजिस्टर" असे प्रिंटेड असुन त्याखाली लाल अक्षरात इंग्रजीमध्ये OUTWARD REG असे लिहीलेले आहे. सदर रजिस्टरमध्ये १ ते २९८ पृष्ठे असुन प्रत्येक पानावर The Amravati People's Co-op. Bank Ltd, Amravati. Out ward mail Post Register असे छापील आहे. व रजिस्टर मध्ये जावकची अनुक्रमे नं. २२३६ दि. १२/३/०१ पासुन नोंद घेतली केलेली आहे व पृष्ठ क्र. १९६ वर जा. क्र. २०५१ अशी दि. २/२/०२ ची नोंद घेण्यात आलेली आहे. सदर रजिस्टरचे पृष्ठ क्र. १९४ वर दि. २९/१/०२ रोजी जा. क्र. २०३२ अन्वये फिलटेज मॅनेजमेंट सार्व्हिसेस मुंबई बिल G01. 2020 @ 10.17% हे रोखे पुष्पक रुपोल यांचे हस्ते फिलटेज मॅनेजमेंटला दिल्याची नोंद आहे.

(६) एक जावक रजिस्टर दि. ४/२/२००२ पासुनचे ज्याला लाल व ग्रे रंगाचे शारकोनी जाळी असलेले कव्हर असुन सदर रजिस्टरला १ ते १९६ असे पृष्ठ असुन पहीली जावक नोंद क्र. २०६० दि. ४/२/२००२ रोजची घेतल्याची नोंद असुन पृष्ठ क्र. ५४ वर रोवरचे जा. क्र. २३९ दि. २२/६/०२ अशी आहे, रजिस्टरची उर्वरीत पाने कोरी आहेत. रजिस्टरचे प्रत्येक पानावर The Amravati People's Co-op. Bank Ltd, Amravati. Out ward mail Post Register असे छापलेले आहे. रजिस्टरचे पृष्ठ क्र. २५ वर जा. क्र. २५१२, दि. ७/३/०२ अन्वये फिलटेज मॅनेजमेंट सार्व्हिसेस लि., ९०३, एक्सलरी अपार्टमेंट, ८० फी, सयोजीनी. रोड, विले पार्ले (W), मुंबई पीन 400 2014 @ 10.00% & 10.50% प्रमाणे रोखे हस्तांतरीत केल्याची व पुष्पक रुपोल, यांचे हस्ते फिलटेज मॅनेजमेंट यांनी स्वीकार-ल्याचे नमुद आहे

(७) एक आवक रजिस्टर दि. ९/६/२००० ते ७/१२/२००१ चे ज्याचे कव्हर फिक्कर निळया रंगाचे असुन त्यावर पांढरे चौकोनी स्टीकर लावलेले आहे व त्यावर इंग्रजी कॅपीएल अक्षरात हेड ऑफीस, इनवर्ड रजिस्टर दि. २९/६/००

खालील पक्षीने वर दोलवरचे पान त्याच्या समोरील त्याचे
रजिस्टर स्टेशनरी असणे इंग्रजी कॅपीटल आद्याक्षरात लिहीलेले
आहे व रजिस्टरला 9 ते 200 असणे पृष्ठ आहेत. रजिस्टरला
सुरवातीला अ.क्र.१९० दि. ९/८/२००० ची अ.क्र. ३२३८
दि. ८/१२/२००० ची नोंद आहे. शेवट रजिस्टरचा पृष्ठ
१.८३ वर असून नोंद क्र. १८६५ दि. २१/६/२००० ची
गोडाऊन मॅनेजमेंट सर्व्हिसेस गुंतवणूक Gof 2020 चालत नोंद आहे.
) एक इन्व्हेस्टमेंट रजिस्टर उघडला त्यात वेगवेगळे कलर
वर रजिस्टरला 9 ते 200 पृष्ठ असून सदर रजिस्टरचे
पुरवणीपत्रिका इन्डेक्सला जोडलेले आहे त्याचाही वेगळा लिहीला
याने दर्शविलेले आहेत. शेवटचा रोखे जनरेही पेन्शनी खालील
ान ३४ ते ४३ पर्यंत दर्शविलेले असून पान नं. ३६,
ये मागील खाडाडुडा न पान ३६, पान ३८ वर आक्षेपिय
येवले २०२० ची नोंद आहे.

वरील प्रकारचे अखिल प्रकारचे दोन पत्र ही एकुण सहा
रजिस्टर गुंतवणूकीचे तपासणीकामी जागेवर करुन लाल्याचा घेतले.

ज्यांचे जाबजुब जाब घेतले त्यांची
सही.

समक्ष

12/6/2002

(एस. जे. देशमुख)
जिल्हा निबंधक, गुंतवणूक
अमरावती शहर

सही पंचा

१) 12/6/02

२) 12/6/02

प्रभारी लिपीक

12/6/2002

(७९६

जप्तीपत्रक : दि. १३/७/२००२

सदर जप्तीपत्रकाबद्दलचे जप्त रजिस्टर अ.क्र.(१) हे इस्लामपुर पट्टा, नागपूर येथे तपासणीकरीता पाठविले आहे. त्याबाबतची इन्व्हॉईस चालान प्रासोबत जोडली आहे. सदर अभिप्रायासह परत आल्यावर सा.को. साहेर करण्याची तजवीज केली आहे.

# जप्ती पत्रक

१) पोलीस ठाणे - फ्रेजरपुरा पोलीसठाणे

२) अपराध क्र./कलम - ७५/२००३ कलम ४०६, ४०९, ४२०, ५६८, ३४ भा.द.वी.

३) जप्त करणारे अधिकारी - एम. जे. देशमुख, पोलीस निरीक्षक, गुन्हे शाखा, अमरावती शहर

४) कोणापासुन जप्त केले - हल्लानाथ नामदेवराव आवलकर, वय ५०, रा. गणेश विहार, ५१/२, अमरावती, प्रबंधक, हि. अमरावती पिपल्स को-ऑप बँक लि., अमरावती, मुख्य कार्यालय, जलाराम मार्केट, जवाहर रोड, अमरावती

५) जप्तीचे ठिकाण - हि. अमरावती पिपल्स को-ऑपरेटीव्ह बँक लि., अमरावती, मुख्य कार्यालय, जलाराम मार्केट, जवाहर रोड, अमरावती

६) जप्ती दि. वेळ - २३/७/२००३ चे १५/३५ ते १६/३० चे. पर्यंत

७) कोणासमक्ष जप्त केले (पंचांचे नांव) - (१) प्रेमचंद फुलचंद जैन, वय ५६ वर्ष, रा. सराफा बाजार, जैन अहिंसा भवन, अमरावती, व्यवसाय - मसाल्याचे व्यापारी (२) दिनेश राजेंद्रकुमार जैन, वय ३६, रा. दाहिसाथ, रतनभवन, अमरावती. व्यवसाय - कापड व्यापारी (पंकज ड्रेसेस, जलाराम मार्केट, जवाहर रोड, अम.)

८) जप्त मालाचे वर्णन - (१) एक त्रिकोणाकार पेजेसचे लाल रंगाचे कव्हर असलेले राजेस्टर ज्याचे कव्हरवर समोरील बाजुस एक पांढऱ्या कागदाचे स्टीकर लावलेले असुन त्या स्टीकरवर "संचालक मंडळ सभांचे मिनीटस् रजिस्टर २०-५-१९९६ पासुन" असे लाल रंगाने लिहीलेले आहुन सदर रजिस्टर मध्ये पहिल्या पेजवर समोरील

पानातर दि. २० एप्रिल ९९ रोजी
कोण्हाल आलेल्या शास्त्रा सायबरोलीचे शंके-
वालला कार्यक्रमा अनुक्रम पेज नं. ६९ वर
मागील पानावर दि. ३०/१२/९९ रोजी तेथील
आलेल्या संचालकांचे मंडलाचे आदेशाचे अंमलबजावणी
आहे व पुढील ओळीच्या पेज क्र. ६९ चे
पुढील बाजू कोणी काढून त्याजागी बाजूचा
डिक्लेअर आहे. तसेच खालीलप्रमाणे पेज नं
३८ वर पुढील बाजूचा दि. ३१/७/९९ रोजी
कोण्हाल आलेल्या संचालक मंडलाचे समोरचे
अंडरलाइन आहे.

(२) एक २०० पेजेसचे रजिस्टर ज्याला पोलीस
ने पिवळ्या कलरचे डिक्लेअरचे कव्हर असून
कव्हरवर पुढील प्रमाणे Delux Account
Book असे प्रिंटेड केलेले आहे. रजिस्टरच्या
प्रत्येक पानावर "Register of Telephones
Dialled" असे प्रिंटेड केलेले असून पेज नं.
१ वर पहिलीच क्र. १७ वर दि. ३१/३/९९
ची नोंद आहे. तसेच रजिस्टरमधील पेज नं
६३ पासून नोंदी पोलीस्टाचे हिशेब बाबत
सक्षम पोलीस अधिकारी नोंद दि. ८/७/२००१
ची आहे. पेज नं. ६४ ते १०० कोरे असून
त्यापुढे रजिस्टरला खालची एक कोरे पेज
आहे.

वरिल वस्तुस्थिती वरून रजिस्टर गुन्हयाचे तपासकामी
दि. अंमलदार पिंपरणा बीट, गुन्हा शाखा, नवलनगर यांचेकडे
अंमलदार पोलीस बीटचे प्रभारी संचालक म्हणून नेमणूकीस
असलेले यांचे ताब्यातून जप्त करून ताब्यात घेतले.

जप्तीचे पंचनामा जप्त केले तारखी खाली

13/12/02

(एस. जे. देशमुख)
पोलीस निरीक्षक, गुन्हे शाखा
अंमलपाली शहर.

पंच

13/12/02

पंच

13/12/02

प्रभारी अधिकारी

13/12/02

(७९)

## जप्तीपत्रक दि. १५/५/२००२

सदर जप्तीपत्रकामधील सर्व प्रोसेडींग कुक हस्ताक्षर लक्ष, नागपूर येथे तपासणीकरीता पाठविण्यात आले आहे. त्यासंबंधीचे दस्तऐवज चालान यासोबत जोडलेले आहे. सदर मुद्देमाल हस्ताक्षर लक्ष यांचेकडुन अभिप्रायासह परत प्राप्त झाल्यावर सदर मुद्देमाल मा. कोर्टात दाखल करण्याची तजवीज ठेवली आहे.

674

पो.स्टे. सिटी अमरावती
अमरावती
दि. २५/५/२००२

आपसीमध्ये

पोलिस स्टेशन : सिटी अमरावती अमरावती शहर
अपराध नंबर : ७५/०२ कलम ४०६, ४०९, ४२०, ४६८, ३४
भा.द.वि.

आपला फरार आरोपी : पो.स.इ. तुपेरेड्डी जे.साहेबराव
पोलिस निरीक्षक पो.स्टे. सिटी
अमरावती अमरावती शहर

आपला कोणाकडून केला : मुस्लिम शैक्षणिक सामाजिक उन्नती
संस्था ४० पति व्हा. गोखरी बा.
अमरावती, (संस्थेच्या वतीने विश्वस्त
श्री. अमरावती अमरावती)
मार्फत : अमरावती

आपला व्यवसाय/नोकरी : १) अशोक पंढरीनाथ लक्ष्मीनारायण
वय वर्ष ४२ वर्ष धंदा व्यापार
रा. लालखडी पि.व.अमरावती
२) तेलगोटे कुमार पंढरी वि.वय ३५ वर्ष
धंदा व्यापार रा. लालखडी अमरावती
अमरावती

आपसात निष्पन्न : दि. अमरावती पिपल्स को-ऑप.
बँक लि. अमरावती, अमरावती शाखा
अमरावती येथे

आपला दावा : ७५/५/२००२ ते २८/०० रुपये

आपण मागितले तपशील : दि. पिपल्स को-ऑप. बँक
लि. अमरावती ही संस्था कार्यरत सोसायटीज् ॲक्ट
शासनाची नोंदणीकृत असून सदर संस्थेचे [illegible]
तेथून तात्पुरते आसू आवर हिशोबाचे संस्थेचे मॅनेजर
अनिल दि. ३/५/२००१ ते एप्रिल एंड पर्यंत २ ते ३५०
आसू रुपयांचा एकूण व्यवहार ३२ लाख रुपयांचा झाला
सभा दि. ७ ते ३१/३/०२ रोजी झालेली आहे. तरी
सदर संस्थेचे सोसायटीज् ॲक्ट एक सादर [illegible] परवाना
लागत असी आपण [illegible]

आपले आपसी सही
एकाली नाही

प्रशासक
दि अम. पिपल्स को. ऑ. बँक लि.
अमरावती

सही
प्रशासक
पिपल्स को. ऑ. बँक
अमरावती

साक्षीदार
१) [illegible]
१५-५-२००२
२) [illegible]
[illegible]

(E09)

# जप्ती-पत्रक

१) पोलीस ठाणे - रहिवी कोतवाली
२) जिल्हा - अमरावती शहर
३) अपराध क्र./कलम - ७५/२००२ कलम ४०६, ४०९, ४२०, ४६८, ३४ भा. द. वी.
४) जप्त करणारे अधि. - पोलीस निरीक्षक, एस. जे. देशमुख मुख्य शाखा, अमरावती शहर
५) जप्तीचे ठिकाण - हि. अमरावती पिपल्स को. ऑप. बँक लि., मुख्य कार्यालय, जलाराम मार्केट, जवाहर रोड, अमरावती
६) जप्ती ता. वेळ - २२/११/२००२ चे १७/३० वा.
७) कोणाकडून जप्त केले - गणानन शेषरावजी देशमुख, वय ६२ वर्ष, रा. पुंडलिक-खिरोळीया जावक, ओमालेआऊ अमरावती. शाखा व्यवस्थापक, पायलमाल शे.स.बा. हि. अमरावती पिपल्स बँक.
८) कोणाजवळ जप्त केले (पंचाचे नाव) (१) दिनेश राजेंद्रकुमार, जैन, वय ३६ वर्ष, रा. दहिसाथ, अलनबेचन जावक, अमरावती व्यवसाय - व्यापारी- कापड
(२) निलेश प्रेमचंद जैन, वय २५ वर्ष, रा. सराफा बाजार, शांत्रा भेवन समोर, अमरावती, व्यवसाय - अडाते व्यापारी

९) जप्त मालाचे वर्णन - (१) हि. अमरावती पिपल्स को. ऑप. बँक हि. अमरावती, मुख्य कार्यालय, जलाराम मार्केट, जवाहर रोड, अमरावतीचे लेटर पॅडवरील आहेत पान ८ चा दि. ३१/३/२००२ (दोन्हीकडील मजकूर) जी.क्र. २५२२/०१/०२ हि. १६/३/२००२ चा असून सदर आहेत्यामध्ये बँकेचे तत्कालीन संचालक एस. एन. जोशी हे हि. १६/३/२००२ पासून बँकेतिल रुजेचर दोष आहेतयाकरीता जात असल्याने त्यांचे रजेचेत्या कालावधीत बँकेचे व्यवस्थापक डी. एन. भावळकर हे प्रबंध संचालकांचा पदभार सांभाळतील असे नमुद असुन त्या आहेत्यावर अक्षरांची सही आहे.
(२) एक प्रोफेशनल कुरीअरची पिवळ्या रंगाची ई. ५५६६०५६ हि. २८/२/२००२ रोजीची पावती ज्यावर पत्ता m/s Gintage Management Service Ltd., Nile Pacle Bombay असा पत्ता आहे, तसेच सदर पावतीवर हि. अमरावती पिपल्स को. ऑप. बँक लि., जलाराम मार्केट, जवाहर रोड, अमरावतीचा उल्लेख आहे.

(३) दाक प्रोपेशनल कुरिअर्स प्रा. लि. पिंपळगाव (बसवंत) दि. २६/३/२००२ ची पावती व्यापार डीलेव्हरी करीता आली. गुंतवणूक आणि यासंबंधी अधिक माहिती पावतीवर दिली. ऑफिसची पिंपळगाव को ऑप. बँक लि., पालखेडा कालेरी, लखमापूर रोड, अभंगवस्तीचा उल्लेख आहे.

वरिलप्रमाणे पंचनामा शुल्कद्याचे स्पष्टीकरण जप्त करून साक्ष्यात होतले.

ज्याचे वाचून जसा केले त्याची खाली

सही

22/11/02

(राम. जो. हेरगुडे)
पोलीस निरीक्षक, शुल्क शाखा,
अभंगवस्ती शहर.

22/11/02

सही पंच

१) 22/11/02

२)

(602)
676

15/3/2002

# दि.अमरावती पिपल्स को-ऑप.बँक लि.,अमरावती
## मुख्य कार्यालय,जलाराम मार्केट, जवाहर रोड,अमरावती

दि.16.03.2002

जा.क्र. 2522/01/02

## आदेश

बँकेचे प्रबंध संचालक श्री.एस.एन.जोशी यानी वैद्यकीय उपचाराकरिता शनिवार वि.16.3.2002 पासून दोन महिन्याची वैद्यकीय रजा मिळण्याबाबत अर्ज सादर केला असून त्यांना दि.16.3.2002 पासून दोन महिन्याची वैद्यकीय रजा मंजुर करण्यात येते. श्री.एस.एन.जोशी यांचे रजेचे कालावधीत, प्रबंध संचालकांची सर्व कर्तव्ये, सर्व कामकाजाची जबाबदारी व प्रभार बँकेचे मुख्य कार्यालय व्यवस्थापक श्री.डी.एन.मावळकर यांचेकडे राहील. त्यांनी श्री.एस.एन.जोशी हे रजेवरून परत येईपर्यंत प्रबंध संचालकपदाचा पदभार सांभाळावा.

आदेशाची नोंद घ्यावी व अंमलबजावणी करावी.

THE AMRAVATI PEOPLE'S CO-OP. BANK LTD. H.O. AMRAVATI

अध्यक्ष

याची प्रत माहिती व कार्यवाहीसाठी

1) श्री. एस.एन.जोशी - प्रबंध संचालक
2) श्री. डी.एन.मावळकर - व्यवस्थापक मुख्य कार्यालय
3) - 4) पर्सनल फाईल्स श्री.एस.एन.जोशी व श्री. डी.एन.मावळकर - मुख्य कार्यालय.
5) व्यवस्थापक - कर्जे / विकास मुख्य कार्यालय
6) व्यवस्थापक - विधी/ वसुली मुख्य कार्यालय
7) व्यवस्थापक - लेखा मुख्य कार्यालय
8) सिस्टिम ॲनालिस्ट संगणक विभाग मुख्य कार्यालय
9) स्टाफ सेक्शन मुख्य कार्यालय
10) शाखा व्यवस्थापक - मुख्य शाखा
11) शाखा व्यवस्थापक - बडनेरा रोड शाखा
12) शाखा व्यवस्थापक - कॉटन मार्केट शाखा
13) शाखा व्यवस्थापक - दसरा मैदान रोड शाखा
14) शाखा व्यवस्थापक - मोती नगर शाखा
15) शाखा व्यवस्थापक - सराफा बाजार शाखा
16) शाखा व्यवस्थापक - मोर्शी शाखा
17) शाखा व्यवस्थापक - चादुर बाजार शाखा
18) शाखा व्यवस्थापक - परतवाडा शाखा
19) शाखा व्यवस्थापक - मार्केट यार्ड शाखा
20) शाखा व्यवस्थापक - यवतमाळ शाखा
21) शाखा व्यवस्थापक - वरूड शाखा
22) स्थळप्रत.

677

F03

C08

MUM/VPL/W CKL AMT DESTN. BOMBAY DATE 28-2-

SENDER ADDRESS: The Amravati People's Co-op Bank Ltd. Jalaram Market, Jawahar Road, Main Br. AMRAVATI-444601

RECEIVER ADDRESS: M/S GILT EDGE MANAGEMENT SERVICES LTD

No.of Pieces: 1

Weight: M

Weight Charged:

Service Tax 5%:

TOTAL:

PLEASE DO NOT BOOK CASH, JEWELLERY ETC.

I hereby declare that this consignment does not contain Personal Mail of any kind, any Contrabands, Cash, Jewellery etc.

SIGNATURE

SENDER'S NAME : DEPT.

NAME VILE PARLE STAMP 400056

SIGNATURE DATE :

| IN BOX | AIR | SURFACE | AIR CARGO | DEC. VALUE |
|---|---|---|---|---|
| | | | | |

RECEIVED BY THE PROFESSIONAL COURIERS

DATE 6/9/12 TIME : A.M. P.M.

C.NO. No. 7569756

VPL7569756

CREDIT

This is a Non negotiable Consignment note Subject to Standard conditions of carriage. Carrier's liability limited to Rs. 100/- per consignment for any cause. P.T.O. for terms & conditions of carriage

THE PROFESSIONAL COURIERS

CORPORATE OFFICE (W.R.)
Diamond House, Gr. Floor,
New Link Road, Oshiwara,
Jogeshwari (W), Mumbai- 102.
Tel.:634 8397 / 98,Fax : 634 8402

Vile Parle : 610 0252, 610 0253
Nariman Point : 288 4034,
Worli : 497 6410,
Sakinaka : 851 1669,
Thane : 544 4243, 544 6957

FOR ANY FURTHER INFORMATION PLEASE CONTACT OUR CUSTOMER SERVICE. TEL. NO.: 634 8397 / 98 / 99
Web Site : www.tpcvpl.com
THANKS FOR USEING PROFESSIONAL COURIER

Parel : 492 1135 • Goregaon : 874 2644 • Andheri (E) : 822 6197 • Borivali : 806 8457 • Andheri (W) : 620 4604 • Opera House : 389 4175 • Dadar : 422 9701 • Marine Lines : 209 0357.

P.O.D Copy

C08

MUM/VPL/W AMT DESTN. BOMBAY DATE 16.Jan

SENDER ADDRESS: The Amravati People's Co-op Bank Ltd. Jalaram Market, Jawahar Road, Main Br. AMRAVATI-444601

RECEIVER ADDRESS: GILT EDGE MANAGEMENT SER. BOMBAY

No.of Pieces: 1

Weight: M

Weight Charged:

Service Tax 5%:

TOTAL:

PLEASE DO NOT BOOK CASH, JEWELLERY ETC.

I hereby declare that this consignment does not contain Personal Mail of any kind, any Contrabands, Cash, Jewellery etc.

SIGNATURE

SENDER'S NAME : DEPT.

NAME 400056 STAMP

SIGNATURE DATE :

| IN BOX | AIR | SURFACE | AIR CARGO | DEC. VALUE |
|---|---|---|---|---|
| | | | | |

RECEIVED BY THE PROFESSIONAL COURIERS

DATE 16/1/12 TIME : A.M. P.M.

C.NO. No. 7714901

VPL7714901

CREDIT

This is a Non negotiable Consignment note Subject to Standard conditions of carriage. Carrier's liability limited to Rs. 100/- per consignment for any cause. P.T.O. for terms & conditions of carriage

THE PROFESSIONAL COURIERS

CORPORATE OFFICE (W.R.)
Diamond House, Gr. Floor,
New Link Road, Oshiwara,
Jogeshwari (W), Mumbai- 102.
Tel.:634 8397 / 98,Fax : 634 8402

Vile Parle : 610 0252, 610 0253
Nariman Point : 288 4034,
Worli : 497 6410,
Sakinaka : 851 1669,
Thane : 544 4243, 544 6957

FOR ANY FURTHER INFORMATION PLEASE CONTACT OUR CUSTOMER SERVICE. TEL. NO.: 634 8397 / 98 / 99.
Web Site : www.tpcvpl.com
THANKS FOR USEING PROFESSIONAL COURIER

Parel : 492 1135 • Goregaon : 874 2644 • Andheri (E) : 822 6197 • Borivali : 806 8457 • Andheri (W) : 620 4604 • Opera House : 389 4175 • Dadar : 422 9701 • Marine Lines : 209 0357.

P.O.D Copy

(F-04)

# जप्ती पत्रक

१) पो. ठाणे - राजापेठ पोलीस ठाणे,
२) जिल्हा - अमरावती
३) गुन्हा रजि. क्र. / कलम - ७५/२००५ कलम ३०६, ५०९, ५२०, ४६८, ३४ भा. दं. वि.
४) जप्त करणारे आहे. - राम. जे. हेरामुख, पोलीस निरीक्षक, गुन्हे शाखा, अमरावती शहर
५) जप्तीचे ठिकाण - गुन्हे शाखा, कार्यालय, पोलीस आयुक्तालय, अमरावती शहर,
६) जप्ती ना. वेळ - २२/१२/२००२ चे १२/३० वा.
७) कोणाकडुन जप्त केले - निलेश राजाभाऊ पांडियानी, वय २८ वर्षे, रा. हुसैनाबाद, राज गंदीराजवळ, अमरावती. ब्रांच मॅनेजर, श्री. साकती कोरीओन प्रायवेट लि., ६- आर्या कॉम्प्लेक्स, जवाहर गेटचे आतमध्ये, पोस्ट ऑफिसचे शेजारी, अमरावती
८) कोणाचसमक्ष जप्त केले (पंचाचे नांव) ① राममनु गंभीर डेगाले, वय ७५ वर्ष, रा. पंचवटी, नेकडी, अमरावती व्यवसाय मजुरी
② अलीगोद्दीन गयनोद्दीन, वय ३५ वर्ष, रा. चंदन छावणी, अमरावती, व्यवसाय व्यापारिज फुड रेशॉप चालविणे.
९) जप्त मालाचे वर्णन ① श्री. साकती कोरीओन प्रायवेट चे एक 454 दि. २६/१/२००२ चे ऑक्टरवर एंड्रोपॉड एक ज्यावर From - Mumbai to Amravati असे नमुद आहुन खालचे १ ते ३० पर्यंत कोरीआरचे नंबर आहुन अ. क्र. १५ वर Receipt No 114853 Paste असे नमुद आहे.
② श्री. साकती कोरीओन प्रायवेट चे एक पडिकेक्सरी रन शिट ज्यावर दि. १०/१/२००५ नमुद आहुन पुढील बाजुला अ. क्र. १ ते ३१ पर्यंत कोरीआरचे नंबर टाकलेले आहुन मागिल बाजुला अ. क्र. १ ते १४ पर्यंत कोरीआरचे नंबर आहे. पुढील बाजुवरील अ. क्र. १ वर Mum - 114853 - Party's Name - The Amt. Peoples co-op. Bank Jalalam Market असे असुन त्यासमोर रिसीव्हर-चा वरॅप व कॉन्टेन्ट रसेलनेचर आहे,

वरिल प्रमाणे दोन पेपर्स गुन्हयाचे तपासात जप्त करुन ताब्यात घेतले.

ज्यांचे कडुन जप्त केले त्यांची सही

Nivan.

आगरा

अर्जी पत्र

1) मनमोहन

2) अलीमीन

23/11/02

M. J. DESHMUKH
Police Inspector
Crime Branch, Mumbai

679

No. 459

SHREE MARUTI COURIER SERVICE

✆ : 200 37 35

(COE)

From : MUMBAI (R.O.) TO Ambaravati Date 16/11/06 200

| No. | Receipt No. | Centre | No. | Receipt No. | Centre | No. | Receipt No. | Centre |
|---|---|---|---|---|---|---|---|---|
| 1 | 10964 | Kilo | 31 | | | 61 | Jalgaon | |
| 2 | 10865 | " | 32 | | | 62 | " | Surat |
| 3 | 10854 | " | 33 | | | 63 | " | Valsad |
| 4 | 10884 | Akola | 34 | | | 64 | " | Kalol |
| 5 | 10825 | Akola | 35 | | | 65 | " | Umred |
| 6 | 6923 | Kandivli | 36 | | | 66 | " | Amb. Kanheri |
| 7 | 3836 | Daman | 37 | | | 67 | " | V.R.L. |
| 8 | 10860 | Akola | 38 | | | 68 | " | Akola |
| | 999995 | Dadar | 39 | | | 69 | | |
| 10 | 2165 | Vashi | 40 | | | 70 | | |
| 11 | 13955 | Mahim | 41 | | | 71 | | |
| 12 | 99238 | Dadar | 42 | | | 72 | | |
| 13 | 11455 | Ghatkopar | 43 | | | 73 | | |
| 14 | 2252 | M.L.D. | 44 | | | 74 | | |
| 15 | [redacted] | Parel | 45 | | | 75 | | |
| 16 | 65935 | D.E. | 46 | | | 76 | | |
| 17 | 6486 | Goregaon | 47 | | | 77 | | |
| 1 | 9002 | Mulund | 48 | | | 78 | | |
| 19 | 1928 | L.D.B. | 49 | | | 79 | | |
| 20 | 6160 | Borivali | 50 | | | 80 | | |
| 21 | 758 | Bom (P) | 51 | | | 81 | | |
| 22 | 1465 | Ghatkopar (P) | 52 | | | 82 | | |
| 23 | 3715 | " (P) | 53 | | | 83 | | |
| 24 | | | 54 | | | 84 | | |
| 25 | | | 55 | | | 85 | | |
| 26 | | | 56 | | | 86 | | |
| 27 | | | 57 | | | 87 | | |
| 28 | | | 58 | | | 88 | | |

E06
680

# SHREE MARUTI COURIER SERVICE

Shop No. - 6, Sharma Complex,
Below Post Office, Inside
Jawahar Gate, AMRAVATI.
☎ 562369

NAME _____ AREA _____ DATE 17/11/2002

| NO | FROM | C.N.NO. | PARTY'S NAME | SING. WITH RUBBER STAMP |
|---|---|---|---|---|
| [redacted] | | | | |
| 2 | NGP | 24118 | Lovely General Store | |
| 3 | Akola | 358 | Indian Bank | 17/11 |
| 4 | NGP | 15906 | Patel Stores | |
| 5 | NGP | 2970 | S.A. Ranyaval | |
| 6 | Rajkot | 22Y8 | [illegible] | 17/11/02 |
| 7 | NGP | 182/1 | Nirmal Sales Agency | |
| 8 | MUM | 13555 | Shrikant Kakde | |
| 9 | NGP | 3461 | Bon Jewel | |
| 10 | NGP | 00028 5214 | Prime Infotech | 17/11/02 |
| 11 | NGP | 1590+ | [illegible] | |
| 12 | Daman | 13836 | [illegible] | |
| 13 | NGP | 76873 | [illegible] | |
| 14 | NGP | 9287 | Dy. Nagrik Sah. Bank | |
| 15 | NGP | 1201 | [illegible] | |
| 16 | MUM | 2057124471 | The Akola Indu Co. op. Bank | |
| 17 | Akola | 3222 | [illegible] | |
| 18 | Delhi | 32190 | [illegible] | 17/11/2002 |

SHREE
# MARUTI
COURIER SERVICE

Shop No. - 6, Sharma Complex,
Below Post Office, Inside
Jawahar Gate, AMRAVATI.
☎ 562369

NAME _____ AREA _____ DATE _____

| NO | FROM | C.N.NO. | PARTY'S NAME | SIGN WITH RUBBER STAMP |
|---|---|---|---|---|
| 1 | Vadod | 460 | Bank of India | |
| 2 | NGP | 833790 | National Ins. Co. Ltd | |
| 3 | Delhi | 63425 | Anand electronics | |
| 4 | NGP | 198<br>199 | Ameet Kumar Shahra Scientific Ins. Servs | |
| 5 | Mum | 99795 | UCO Bank | |
| 6 | Udhna | 6523 | Surgico Scientific Co | |
| 7 | ~~Jugaad~~ | 16945 | जोशन इलेक्ट्रॉनिक्स | |
| 8 | Kota | 14325 | मिलिंद सिन्हा | |
| 9 | Akola | 3219 | [illegible] कृषी सिंचन | |
| 10 | Mum | 16135 | Bank of Baroda | |
| 11 | NGP | 174 | Anand Ben Hage | |
| 12 | NGP | 2984 | Khatri Pipes Pvt Ltd | |
| 13 | Pune | 6299768 | Surode opticals | 17/02 12PM |
| 14 | Mum | 24312222252 | Dr. Maruti Book | |
| 15 | | | | |
| 16 | | | | |
| 17 | | | | |
| 18 | | | | |
| 19 | | | | |
| 20 | | | | |

# जप्ती पत्रक

(Form)

१) पोलीस ठाणे – खिरणी कोतवाली, अमरावती शहर

२) अपराध क्र. /कलम – ७५/२००२ कलम ४०६, ४०९, ४२०, ४६८, ३४ भा.द.वि.

३) जप्त करणारे आहे. – पो. नि. एस. जे. देशमुख, गुन्हे शाखा, अमरावती शहर.

४) जप्ती ता. वेळ – १२/१२/२००२ चे १६/३० वी.

५) जप्तीचे ठिकाण – गुन्हे शाखा कार्यालय, अमरावती शहर

६) कोणाकडुन जप्त केले – (१) बबन प्रल्हादराव गाजामिये, वय ४०, रा. शिवाजी नगर, सुतगिरणी जवळ अमरावती, व्यवसाय - नोकरी - प्रोफेशनल कुरीअर्स लिमिटेड, जुने कॉटन मार्केट चौक, अमरावती.

६) कोणासमक्ष जप्त केले – (१) रामभाऊ गंभीर इंगळे, वय ४० वर्ष, (पंचाचे नांव व पत्ता) रा. विन्धु कॉलनी, नाना हेकेदाराचे विरुद्ध जवळ, अमरावती.
(२) अलीमउद्दीन सय्यदुद्दीन, वय ३५ वर्ष, रा. चपन। लावणी, कॅम्प अमरावती व्यवसाय - मजुरी

७) जप्त मालाचे वर्णन – (१) प्रोफेशनल कुरीअर्सची एक शिवलेली बंगाची क्र. 118038। दि. १९/१/२००२ ची पावती ज्यावर M.S. Coop. Bank, Bombay असा पत्ता असलेली, (२) प्रोफेशनल कुरीअर्सची एक चुणकी बंगाची क्र. 3905085 दि. २/५/२००२ ची पावती ज्यावर Prashant P. Labdi, C/O Smt. Aparna Shukla, Andheri (W) Mumbai असा पत्ता असुन सदर पावतीवर 40=00/- रु. Cash असे नमुद आहे, (३) ह प्रोफेशनल कुरीअर्सचे अमरावती शिपल्स को.ऑप. बँक. अमरावतीचे दि. 30/1/2002 रोजी दिलेले चेक क्र. १५६, (४) ह प्रोफेशनल कुरीअर्सचे अमरावती शिपल्स को. ऑप. बँक, अमरावतीचे नांवे दि. २८/२/०२ रोजी दिलेले चेक क्र. १७१ (५) ह. प्रोफेशनल कुरीअर्सचे अमरावती शिपल्स को. ऑप. बँक अमरावतीचे नांवे दि. 31/3/2002 रोजी दिलेले चेक क्र. १६७ (६) ह प्रोफेशनल कुरीअर्स सर्व्हीस या कंपनीचे अंबलगी अकाउंट रजिस्टर एक, जे २०० पेजेसचे असुन सदर रजिस्टरचे पहिल्या पानावर सदर कंपनीचा स्टॅम्प असुन

P.T.O.

वरील सर्व वस्तुंचे पंचांसमक्ष मी पंचनामा करीत आहे.

वरील प्रमाणे वर्णनाचा व एक वस्तुंचा पुरावा पंचनामा करुन जप्त करण्यात आला.

ज्याचे पासुन जप्त केले त्याची सही.

Babanrao

Date - 12/11/02

सही.

12/11/02

(राम. जे. हेडाऊ)
पोलिस निरीक्षक, गुन्हे शाखा
अमरावती शहर

सही पंच

१) [illegible]

२) [illegible]

प्रतापकाळी
Babanrao

682

BOM/VPL/W **AMT** No 1180361 DESTN

SHIPPER

PINCODE Mafatlal, AMBAYATI-444593

CONSIGNEE

PINCODE

ATTN OF

DATE

NO OF PIECES

WEIGHT

WEIGHT CHARGES

SERVICE CHARGES

TOTAL

CREDIT

I here by declare that this Consignment does not contain Personal Mail of any Kind, any Contrabands, Cash, Jewellery etc.

SIGNATURE

SENDER'S NAME DEPT

DESCRIPTION OF CONTENTS (SAID TO CONTAIN)

RECEIVED BY CONSIGNEE IN GOOD ORDER & CONDITION

NAME STAMP

SIGNATURE DATE

RECEIVED BY THE PROFESSIONAL COURIERS

DATE TIME AM PM

THE PROFESSIONAL COURIERS

WESTERN REGION (CORP. OFFICE)
DIAMOND HOUSE, NEW LINK ROAD,
OSHIWARA, JOGESHWARI (W),
MUMBAI-400 102 : TEL.: 6348397/98/99

NARIMAN POINT : 2884034
WORLI : 4976410
SAKINAKA : 8511669
THANE : 5440957/ 5444243

LOWER PAREL-4921135 GOREGAON-874 2844 ANDHERI (E) 822 6197 BORIVLI-805 8457 VASAI-812-336850 JALGAON-26320

THANKS FOR USING THE PROFESSIONALS

ORIGINAL/VPL/W No. 3905005 AMT DESTN DATE 2-5-2

SHIPPER

CONSIGNEE

No. of Pieces

Weight

ATTN. OF

No. of Charged

I hereby declare that this consignment does not contain any Mail of any kind, any Contrabands, Cash, Jewellery etc.

SIGNATURE

SENDER'S NAME

VPL3905005C

DEPT.

Received by Consignee in good order and condition.

NAME STAMP

SIGNATURE DATE

Service Tax 5%

Total

CASH

DESCRIPTION OF CONTENTS (SAID TO CONTAIN)

DECLARED VALUE

Received by THE PROFESSIONAL COURIERS

DATE TIME A.M. P.M.

This is a Non negotiable Consignment note Subject to Standard conditions of carriage. Carrier's liability limited to Rs. 100/- per consignment for any cause P.T.O. for terms & conditions of carriage

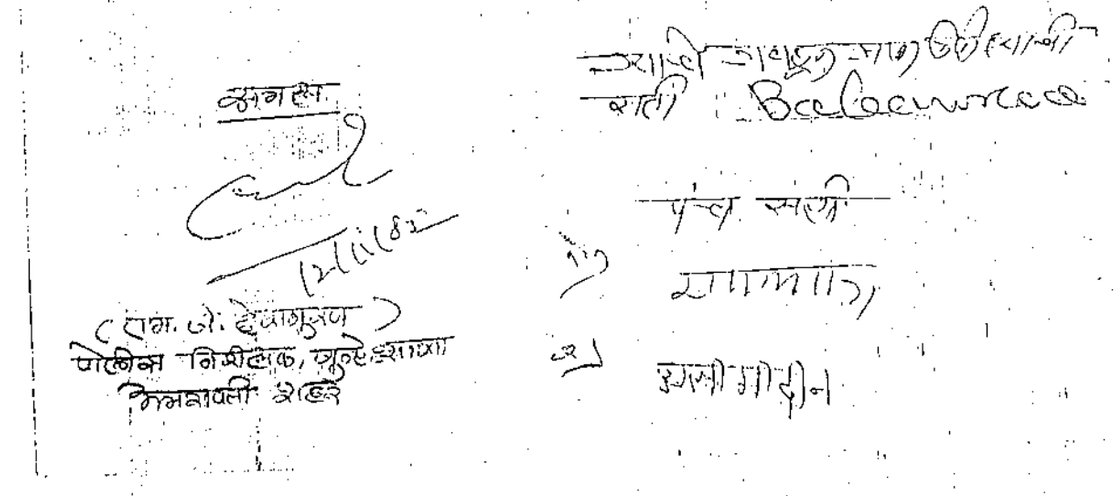
P.O.D. COPY

THE PROFESSIONAL COURIERS

Diamond House, Gr. Floor,
New Link Road, Oshiwara,
Jogeshwari (W), Mumbai - 400 102.
Tel. : 634 8397 / 98 / 99
Fax : 6348402

Chakala (And.) : 826 2315 / 16 / 17
Nariman Point : 288 4034
Worli : 497 8410
Sakinaka : 851 1669
Thane : 544 4243, 544 6957

Lower Parel : 492 1135 • Goregaon : 874 2844 • Andheri (E) : 822 6197 • Borivali : 806 8457 • Andheri (W) : 620 4604 • Opera House : 399 4175 • Dadar : 422 9781 THANKS OF USING THE PROFESSIONAL



(E99) 683

THE **PROFESSIONAL** COURIERS

Shree Krishna Niwas, Shradhanand Road Extn.,
Vile Parle (East), Mumbai - 400 057. India
Tel. : 610 02 52 / 610 02 53 Fax : 634 8402

Bill No. 156

M/s. Om Textiles
Colour Box
Aurangabad

Date 21/1/[illegible]

| S. No. | Date | C/N No. | Weight | Destination | Amount. | S. No. | Date | C/N No. | Weight | Destination | Amount |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 16/1 | 1180097 | 1KG | NGP | 5:00 | 21 | 19/1 | 1180567 | 1KG | Pune | 10:00 |
| 2 | | 1180092 | 1KG | BOM | 10:00 | 22 | | 1180565 | 1KG | BOM | 10:00 |
| 3 | | 1180099 | 1KG | NGP | 5:00 | 23 | | 1180569 | 1KG | Pune | 10:00 |
| 4 | 17/1 | 1180100 | 1KG | BOM | 10:00 | 24 | | 1180570 | 1KG | DRTY | 5:00 |
| 5 | | 1180551 | 1KG | BOM | 10:00 | 25 | | 1180571 | 1KG | BOM | 10:00 |
| 6 | | 1180552 | 1KG | NGP | 5:00 | 26 | | 1180576 | 1KG | BOM | 10:00 |
| 7 | | 1180553 | 1KG | NGP | 5:00 | 27 | | 1180575 | 1KG | Thane | 10:00 |
| 8 | | 1180554 | 1KG | NGP | 5:00 | 28 | | 1180574 | 1KG | NGP | 5:00 |
| 9 | 18/1 | 1180555 | 1KG | BOM | 10:00 | 29 | | 1180578 | 1KG | NGP | 5:00 |
| 10 | | 1180556 | 1KG | BOM | 10:00 | 30 | | 1180577 | 1KG | NGP | 5:00 |
| 11 | | 1180557 | 1KG | BOM | 10:00 | 31 | | 1180573 | 1KG | NGP | 5:00 |
| 12 | | 1180558 | 1KG | BOM | 10:00 | 32 | | 1180572 | 1KG | NGP | 5:00 |
| 13 | | 1180559 | 1KG | BLR | 10:00 | 33 | | 1180579 | 1KG | NGP | 5:00 |
| 14 | | 1180560 | 1KG | DLH | 10:00 | 34 | | 1180580 | 1KG | BOM | 10:00 |
| 15 | | 1180561 | 1KG | NGP | 5:00 | 35 | ✓ | [illegible] | 1KG | BOM | 10:00 |
| 16 | | 1180562 | 1KG | NGP | 5:00 | 36 | 21/1 | 1180582 | 1KG | BOM | 10:00 |
| 17 | | 1180563 | 1KG | NGP | 5:00 | 37 | | 1180583 | 1KG | BOM | 10:00 |
| 18 | | 1180564 | 1KG | BOM | 10:00 | 38 | | 1180584 | 1KG | BOM | 10:00 |
| 19 | | 1180565 | 1KG | BOM | 10:00 | 39 | | 1180585 | 1KG | BOM | 10:00 |
| 20 | | 1180566 | 1KG | NGP | 5:00 | 40 | | 1180586 | 1KG | NGP | 5:00 |
| | | | | Total | 115:00 | | | | | Total | 127:00 |

Note

Payments should be made by crossed Cheque or Draft payable to The Professional Couriers at the respective station within 7 days.

For THE PROFESSIONAL COURIERS

Accountant

(690) 684

# THE PROFESSIONAL COURIERS

Shree Krishna Niwas, Shradhanand Road Extn.
Vile Parle (East), Mumbai - 400 057. India
Tel. : 610 02 52 / 610 02 53 Fax : 634 8402

(C)

Bill NO 171

M/s. First Peoples Co-op Bank Amravati

Date 28/2/02

| S. No | Date | C/N No. | Weight | Destination | Amount | S. No. | Date | C/N No. | Weight | Destination | Amount |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 26/2 | 7574679 | mm | AKL | 5:00 | 21 | | 7574699 | mm | NGP | 5:00 |
| 2 | | 7574680 | " | Bom | 10:00 | 22 | | 7574700 | " | NGP | 5:00 |
| 3 | | 7574681 | " | NGP | 5:00 | 23 | 27/2 | 7569751 | " | NGP | 5:00 |
| 4 | | 7574682 | " | JGN | 10:00 | 24 | " | 7569752 | " | Pune | 10:00 |
| 5 | 27/2 | 7574683 | " | NGP | 5:00 | 25 | " | 7569753 | " | Pune | 10:00 |
| 6 | | 7574684 | " | NGP | 5:00 | 26 | " | 7569754 | " | Pune | 10:00 |
| 7 | | 7574685 | " | NGP | 5:00 | 27 | " | 7569755 | " | Pune | 10:00 |
| 8 | | 7574686 | " | NGP | 5:00 | 28 | " | 7569756 | " | Pune | 10:00 |
| 9 | | 7574687 | " | NGP | 5:00 | 29 | " | 7569757 | " | Pune | 10:00 |
| 10 | | 7574688 | " | NGP | 5:00 | 30 | | | | | |
| 11 | | 7574689 | " | NGP | 5:00 | 31 | | | | | 1620:00 |
| 12 | | 7574690 | " | Bom | 10:00 | 32 | | | | | |
| 13 | | 7574691 | " | Bom | 10:00 | 33 | | | | | |
| 14 | | 7574692 | " | Bom | 10:00 | 34 | | | | | |
| 15 | | 7574693 | " | PNL | 5:00 | 35 | | | | | |
| 16 | | 7574694 | " | Pune | 10:00 | 36 | | | | | |
| 17 | | 7574695 | " | Bom | 10:00 | 37 | | | | | |
| 18 | 28/2 | 7574696 | " | Bom | 10:00 | 38 | | | | | |
| 19 | | 7574697 | " | NGP | 5:00 | 39 | | | | | |
| 20 | | 7574698 | " | NGP | 5:00 | 40 | | | | | |

Total Billing Amount of 90 consignment for Rs 1620:00 (Rupees One Thousand Six Hundred Twenty Only)

Note

Total 1545:00

Total

Payments should be made by crossed Cheque or Draft payable to The Professional Couriers at the respective station within 7 days.

THE PROFESSIONAL COURIERS
For THE PROFESSIONAL COURIERS
Accountant
DOMESTIC & INTERNATIONAL COURIERS
NR. TISUPATI HOUSE, KIRANA
OLD COTTON MARKET CHOWK, AMRAVATI-1
@:577051
@:577051

साक्षीदार

(एम. जे. देवानुरव)
पोलिस निरीक्षक, गुन्हे शाखा
जामखेड

साक्षीदार

Balaram

पंच साक्षी

(रा. सलाम)

अलीमीन

Date 31-3-2002

(97) 685

# THE PROFESSIONAL

COURIERS

Shree Krishna Niwas, Shradhanand Road Extn.,
Vile Parle (East), Mumbai - 400 057. India
Tel. : 610 02 52 / 610 02 53 · Fax : 634 8402

Bill No 167

M/s. [illegible]

Date 31/3/02

| S. No | Date | C/N No. | Weight | Destination | Amount | S. No. | Date | C/N No. | Weight | Destination | Amount |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 16/3 | 7714530 | 1 | NGP | 5:00 | 21 | | 7714560 | 1 | NGP | 5:00 |
| 2 | 15/3 | 7714531 | 1 | BOM | 10:00 | 22 | 15/3 | 7714901 | 1 | " | 10:00 |
| 3. | | 7714532 | 1 | BOM | 10:00 | 23 | | 7714902 | 1 | " | 10:00 |
| 4 | | 7714533 | 1 | BOM | 10:00 | 24 | | 7714903 | 1 | NGP | 5:00 |
| 5 | | 7714534 | 1 | NGP | 5:00 | 25 | | 7714904 | 1 | BOM | 10:00 |
| 6 | | 7714535 | 1 | NGP | 5:00 | 26 | | 7714905 | 1 | BOM | 10:00 |
| 7 | | 7714536 | 1 | NGP | 5:00 | 27 | | 7714906 | 1 | PUNE | 10:00 |
| 8 | | 7714537 | 1 | NGP | 5:00 | 28 | | 7714907 | 1 | NGP | 5:00 |
| 9 | | 7714538 | 1 | NGP | 5:00 | 29. | | 7714908 | 1 | PUNE | 10:00 |
| 10 | | 7714539 | 1 | BOM | 10:00 | 30 | | 7714909 | 1 | DELHI | 10:00 |
| 11 | 16/3 | 7714540 | 1 | BOM | 10:00 | 31 | 15/3 | 7714910 | 1 | DELHI | 10:00 |
| 12 | | 7714541 | 1 | BOM | 10:00 | 32 | | 7714911 | 1 | PUNE | 10:00 |
| 13 | | 7714542 | 1 | NGP | 5:00 | 33 | | 7714912 | 1 | PUNE | 10:00 |
| 14 | | 7714543 | 1 | NGP | 5:00 | 34 | | 7714913 | 1 | PUNE | 10:00 |
| 15 | | 7714544 | 1 | NGP | 5:00 | 35 | | 7714914 | 1 | BOM | 10:00 |
| 16 | | 7714545 | 1 | BOM | 10:00 | 36 | | 7714915 | 1 | BOM | 10:00 |
| 17 | | 7714546 | 1 | BOM | 10:00 | 37 | | 7714916 | 1 | BOM | 10:00 |
| 18 | | 7714547 | 1 | BOM | 10:00 | 38 | | 7714917 | 1 | BOM | 10:00 |
| 19 | | 7714548 | 1 | BOM | 10:00 | 39 | | 7714918 | 1 | BOM | 10:00 |
| 20 | | 7714549 | 1 | DELHI | 10:00 | 40 | | 7714919 | 1 | BOM | 10:00 |
| | | | | Total | 1090 | | | | | Total | 1270 |

Note

THE PROFESSIONAL
For THE PROFESSIONAL COURIERS
DOMESTIC & INTERNATIONAL COURIERS
Accountant

Payments should be made by crossed Cheque or Draft payable to The Professional Couriers at the respective station within 7 days

NR. TIRUPATI KRUPA KENDRA
OLD COTTON MARKET CHOWK, AMRAVATI-1
☎:677051

अगहा

12/11/02

(ब्र.ओ. हेमानुज)
पटिया मिशीहाफ, गुरुहेश्वरी
शाहाबाद शाहजी

ज्योति-जागृति आत्मोन्नति त्यागी
सही Balaswami

पं० सही

1) रामगति

2) अली मीरी

(698) 686

GILTEDGE
MANAGEMENT SERVICES LIMITED

November 15, 2002

To,
Mr.A.U.Qureshi
Ass.Police Inspector,
City Kotwali Police Station,
Amrawati City,

Sub: PUSKPAK JAGANNATH KHOT

Respected Sir,

This is to certify that Mr.Pushpak J Khot is a employee of Giltedge Management Services LTD,Mumbai-(Vile Parle ).He has working as a peon from June,1995 to May 2002.

Thanking You

Your's Faithfully

For Giltedge Management Services LTD,

Mr.Amit K Sheth

HEAD OFFICE
MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194729

www.giltedge.net

(94)

687

जा.क्र. गुन्हे शाखा/तपास/१०००

कार्यालय पोलीस आयुक्त
अमरावती शहर
दिनांक : ९/११/२००२

प्रति,

मॅनेजर,
होटल सिटी पॅलेस,
राजकमल चौक,
अमरावती.

विषय :- पो. ठाणे सिटी कोतवाली गु.र.क्र. ७५/२००२ कलम ४०६, ४०९, ४२०, ४६८, ३४ भा.द.वि. चे तपासकामी आवश्यक कागदपत्र पुरविणेबाबत.

---

वि. अमरावती गिरणारा को. ऑप. बँक लि., मुख्य कार्यालय, जयस्तंभ चौक, जवाहर रोड, जवाहर गेट, अमरावती येथील शाखाधिकारी करण बोरले यांच्या फिर्यादी वरुन पो. ठाणे सिटी कोतवाली येथे वि. १५/५/२००२ रोजी गु.र.क्र. ७५/२००२ कलम ४०६, ४०९, ४२०, ४६८, ३४ भा.द.वि. प्रमाणे दाखल झालेला असून सदर गुन्हयाचे तपासात गिल्लेज मॅनेजमेंट सर्व्हिसेस लि., मुंबई या फर्मचा कर्मचारी नामे पुष्पक जगन्नाथ रणोत, रा. मुंबई हा दि. २८/७/०२ व दि. ७/३/२००२ रोजी अमरावती येथे आला होता व नमुद तारखेला तो होटल सिटी पॅलेस येथे वास्तव्यास होता असे निष्पन्न झाले आहे, नमुद इसम नमुद दोन्ही तारखेला आपले होल्डअप्पे वास्तव्यास असतांना त्याचे सोबत कोण होते ? त्याचे नांव काय ? याबाबत गुन्हयाचा तपासात माहिती आवश्यक असुन त्याअनुषंगाने नमुद दोन्ही तारखेस वरिष्ठीय लॉजींचे प्रवाशी रजीस्टरच्या ज्या पानावर त्यांनी सही केलेली आहे त्या पानाची झेरॉक्स प्रत गुन्हयाचे तपासात त्वरीत पुरविणेबाबत विनंती आहे.

Received & verified
10/11/02
HOTEL CITY PALACE
Rajkamal Chowk,
AMRAVATI - 444 601.

09/11/02
(एम. जे. देशमुख)
पोलीस निरीक्षक, गुन्हे शाखा
अमरावती शहर

HOTEL CITY PALACE AMRAVATI

(E9E) 688

# ARRIVAL R

| S.NO. | Room No. | NAME | Age | Relation | ADDRESS | No. of Person | Arrival Date | Arrival Time | DEPAR Date |
|---|---|---|---|---|---|---|---|---|---|
| 6430 | 103 | Amit Kumar Aarelal | 25 | Husband | V.P.O Lambagaon | 2 | 28/11 | 6.00 | |
| | | Rajneesh Bansal | 23 | Wife | Distt. Hamirpur (Himachal Pd) | | | 7.00 | |
| 431 | 104 | S.K. PARIKH | 53 | | National Seeds Corp Ltd Pune | 1 | 28/11 | 7.00 pm | |
| 432 | 105 | S.R. Kichade | 53 | | National Seeds Corpn Ltd Pune-37 | 1 | 28/11 | 7.00 pm | |
| 6433 | 102 | S.S. Mohaniram | 43 | | 45, Muniappan kovils Nagar I Nagar | 2 | 28.11.00 | 9.45 AM | |
| | | | | | Dindigul | | | | |
| 434 | 224 | S.K. Jain | 28 | | A-1-75 sector-3 Rohini Delhi | | 28/11/00 | 21-45 | |
| 435 | 220 | R.K. Shukla | 40 | | Ruby Nagar Nagpur | 1 | 28/11 | 23-00 | |
| 436 | 223 | POSHPAK KHICHI | 25 | | 10B, Liberty APT. | | | | |
| | | BABAN MALUSHRE | 30 | | 60A Sanjivani Road Belapur MC Pocket Vile Parle (W) Bo. | 2 | 29/01/2001 | 4.00 | |
| 437 | 226 | KISHOR APTE | 35 | | MINA BLDG 4TH FLOOR MAHAVIR KAMPA KOTNIS PANT ROAD | 1 | 29.1.01 | 9.45 AM | |
| 6438 | 217 | Gurcharan Singh | 38 | | 1174/7 Nai walta Karol Bagh N. Delhi | 1 | 29/1/01 | 2.00 AM | |
| 439 | 107 | Vishnu Gupta | 27 | - | Transasia's Bio-Medicals Ltd. 8, Wandhe Rd. Mount St. | 1 | 29/1/01 | 12.45 AM | |

(696) 689

# REGISTER

Page No. 11

| DEPARTURE Date | DEPARTURE Time | Arrived FROM | Proceeding To | Mode of Transport | Purpose of visit | Nationality | Sign. of Visitor | Bill No. C Form No. | Remarks |
|---|---|---|---|---|---|---|---|---|---|
| 30/11/2002 | 20:00 | Himachal Pradesh | Himachal Pradesh | Train | Degree | Indian | Rajesh | 25175 | |
| 31/11/2002 | 08:00 | Pune | Pune | Maruti Jeep | Official | Indian | | 25176 | |
| 31/11/2002 | 09:00 | Pune | Pune | — | Official | Indian | | 25177 | |
| 29/11/2002 | 21:00 | Chandrapur | Akola | Train | Business | Indian | | 25178 | |
| 30/11/2002 | 05:00 | Akola | Nanded | Train | Business | Indian | | 25179 | |
| 31/11/2002 | 09:15 | Nagpur | Solapur | Bus | Business | Indian | RMS | 25180 | |
| 29/11/2002 | 13:00 | MUMBAI | MUMBAI | — | Official | — | | 25181 | |
| 30/11/2002 | 07:00 | Akola | Amravati | — | Business | Indian | | 25182 | |
| 30/11/2002 | 09:30 | Nagpur | N. Delhi | — | Business | — | | 25183 | |

# REGISTER



| DEPARTURE Date | DEPARTURE Time | Arrived FROM | Proceeding To | Mode of Transport | Purpose of visit | Nationality | Sign. of Visitor | Bill No. / C Form No. | Remarks |
|---|---|---|---|---|---|---|---|---|---|
| | 20 | Himachal Pradesh | Himachal Pradesh | Train | Degree | Indian | Rajput | 25175 | |
| 30/11/2002 | 18 | | | | | | | | |
| 31/11/2002 | 09.00 | Pune | Pune | Marshal Jeep | Attend | Indian | | 25176 | |
| 31/11/2002 | 09.00 | Pune | Pune | — | Attend | Indian | | 25177 | |
| 29/11/2002 | 21 | Chandigarh | Akola | Train | Business | Indian | | 25178 | |
| 30/11/2002 | 05.00 | Akola | Mumbai | Train | Business | Indian | | 25179 | |
| 31/11/2002 | 08.15 | Nagpur | Solapur | Bus | Business | Indian | | 25180 | |
| 20/11/2002 | 13 | MUMBAI | MUMBAI | — | Office | — | | 25181 | |
| 31/11/2002 | 07.00 | Akola | Mumbai | — | Business | Indian | | 25182 | |
| 30/11/2002 | 05.30 | Nagpur | New Delhi | — | Business | — | | 25183 | |

HOTEL CITY PALACE AMRAVATI

# ARRIVAL

| S.NO. | Room No. | NAME | Age | Relation | ADDRESS | No. of Person | Arrival Date | Arrival Time |
|---|---|---|---|---|---|---|---|---|
| 1430 | 103 | Amit Harelal Kumar | 25 | Husband | V.P.O Lambagaon | 2 | 28/2/01 | 6.00 pm |
| | | Rajneesh Sonak | 23 | Wife | Distt. Hamirpur (Himachal Pr.) | | | |
| | | I.S.C. PARIKH | 53 | | National Seeds Corpn Pune | 1 | 28/01/02 | 7.00 pm |
| 2C432 | 105 | S.R. Kichade | 53 | | National Seeds Corpn Ltd Pune-37 | 1 | 28/2/01 | 7.00 pm |
| 2C433 | 102 | S.S. Mohamram | 43 | | 45, Muniappan koil Nagar I Nagar Dindigul | 2 | 28.1.02 | 9.45 pm |
| 1144 | 224 | S.I.C. Jain | 28 | | 11-1-75 Sadar Rohini Delhi | 1 | 28/11/01 | 21.45 |
| 1135 | 220 | R.K. Shah | 40 | | Ruby Nagar. Nagpur | 1 | 29/1/ | 23.00 |
| 1136 | 225 | POSHPAK KHEY | 25 | | 108, Liberty APT. | | | |
| | | BABAN MALUSTRE | 30 | | 60, A, Sanjivni Road. Behind MP Petrol Pump Vile Parle (W). B. | 2 | 29/01/non | 4.00 |
| 2643 | 226 | KRISHNA APPA | 35 | | MINA BLDG 1/11 Ashok Medical Complex Kotnganj Nagpur | 1 | 29.1.02 | 9.45 am |
| 2643 | 217 | Gurcharan Singh | 28 | | 1174/7 Nai Walla Karolbagh N. Delhi | 1 | 29/1/02 | 7.45 pm |
| 2643 | 107 | Vishnu Gupta | 27 | - | Transasia's Bio-Medicals Ltd. 8, Waraha Rd. Lokmat Sq., | 1 | 29/1/01 | 11.45 am |

CITY PALACE

(627)

MR PUSHPAK KHOT.

260=00

9.18 (300)

260=00
300=00
40=00 Ref.

HOTEL PALACE

(22)

प्रति,

प्रभ. जे. देशमुख

पोलिस निरीक्षक गुन्हे शाखा

अमरावती शहर

विषय :— आपले कार्यालयीन पत्र गुन्हे शाखा तपास / १००/२००२

दिनांक ९/११/२००२

महोदय,

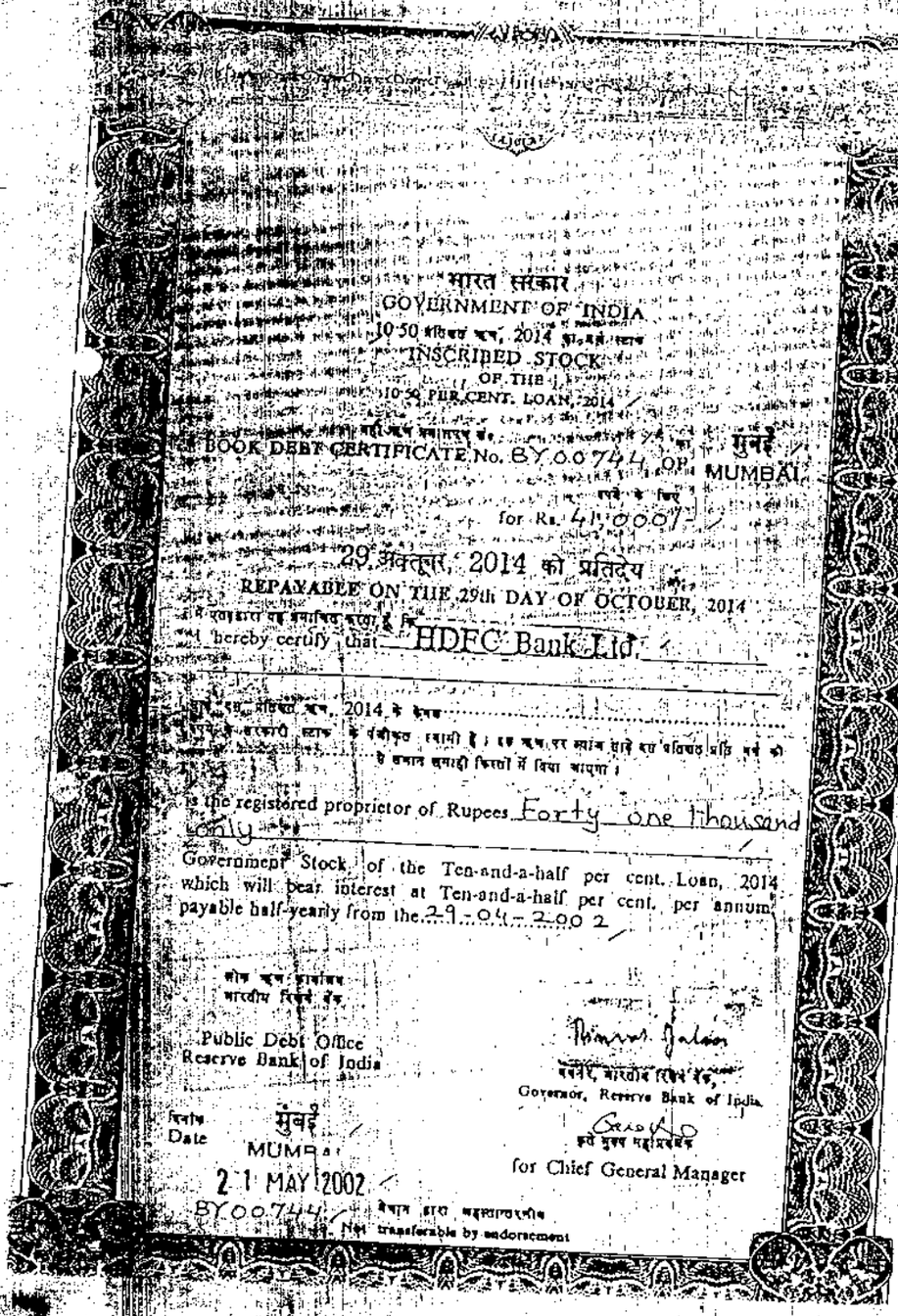
पो. सिटी कोतवाली येथील दि. १५/५/२००२ रोजी अ. प्र. क्र. ६५/२००२ कलम ४०६, ४०९, ४२०, ४६८, ३४ भा. द. वि. तपासाचा अनुषंगाने आपण जी माहिती मागीतली आहे. पुष्पक एजन्सीचा एजंट शहनाज मुंबई हा दि. २९/१/२००२ रोजी सकाळी ०४.०० वाजता आमचे हेडल पर्सनल पोलिस सब इन्स्पेक्टर अमरावती येथे आला व त्याचा मोबाईल एक व्यक्ति होता. त्याचे नाव बबन मारोतराव वय ३० वर्ष ते सुद्धा त्यांच्या सोबत आमच्या हेडल मध्ये आलेले होते. व आपले ऑफीसचे काम करुन दुपारी १ वाजता निघून गेले. तसेच दि. ६/३/२००२ रोजी पुष्पक एजन्सी व त्यांच्या सोबत एक व्यक्ति आमच्या हेडल पर्सनल पोलिस मध्ये सकाळी ०९:२० वाजता आले व दिनांक २००२ मध्ये डांबले. ऑफीसचे काम करुन दुपारी ०३:३० वाजता निघून गेले. पुष्पक एजन्सी हा आमच्या हेडल मध्ये डांबलेल्याची व निघून गेलेल्याची रजिस्टर मध्ये नोंद करण्यात आलेली होती. ज्या रजिस्टर मध्ये नोंद करण्यात आलेली होती त्या रजिस्टरच्या आपल्या साहित्यानुसार रजिस्टरच्या ३ लारा (झेरॉक्स कॉपी) काढल्या व आपण मागीतल्याप्रमाणे रजिस्टरची झेरॉक्स कॉपी देत आहोत.

दि. २९/१/२००२ व ६/३/२००२ रोजी झालेल्या
आंदोलनाच्यावेळी झालेल्या दंगलीत जे जिल्हा
पेठ कोतवाल्यांचे जिल्ह्यातील वाहनांचे इन्शुरन्स कंपनी
कडून दिले आहे. त्यामुळे आपणास आर्थिदृष्ट्या
रिकव्हरीचे व जिल्ह्याचे वाहनांचे अवश्यकता
प्रायव्हेटचारा ही आकारणी वसूल करीत.

दि. १०/११/२००२

HOTEL CITY PALACE
Rajkamal Square
AMRAVATI-444 601.

ज्योतीश चंद्रशेखरप्रसाद शिक्षणाचा क्र. -
[illegible] रोजी सिधी पोलीस स्टेशनला [illegible]
अमरावती येथे (रिव्हेक्स क्र. -)



भारत सरकार
GOVERNMENT OF INDIA
10·50 प्रतिशत ऋण, 2014 का रजिस्ट्रीकृत स्टाक
INSCRIBED STOCK
OF THE
10·50 PER CENT. LOAN, 2014

बही ऋण प्रमाणपत्र सं. BOOK DEBT CERTIFICATE No. BY00744 OF मुंबई MUMBAI

रुपये के लिए
for Rs. 41,000/-

29 अक्तूबर, 2014 को प्रतिदेय
REPAYABLE ON THE 29th DAY OF OCTOBER, 2014

एतद्द्वारा यह प्रमाणित करता है कि
I hereby certify that HDFC Bank Ltd.

10½ प्रतिशत ऋण, 2014 के लेखे
के सरकारी स्टाक के पंजीकृत स्वामी है। इस ऋण पर ब्याज देय है प्रतिवर्ष अर्ध वर्ष की
ये समान छमाही किस्तों में दिया जाएगा।

is the registered proprietor of Rupees Forty one thousand only
Government Stock of the Ten-and-a-half per cent. Loan, 2014 which will bear interest at Ten-and-a-half per cent. per annum payable half-yearly from the 29-04-2002

सीनियर मुख्य कार्यालय
भारतीय रिज़र्व बैंक
Public Debt Office
Reserve Bank of India

गवर्नर, भारतीय रिज़र्व बैंक
Governor, Reserve Bank of India

दिनांक मुंबई
Date MUMBAI
21 MAY 2002

मुख्य महाप्रबंधक
for Chief General Manager

BY00744 बेचान द्वारा अहस्तांतरणीय
Not transferable by endorsement

1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are free of stamp duty.

2 A separate blank transfer deed annexed to this Certificate may be used for the purpose. It must be executed by the proprietor or his attorney and in the latter case, it must be supported by a power of sale, properly stamped.

3 In the case of sale this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.

4 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a maximum of Re. 1/- is payable on each new Stock Certificate issued in respect of sub-division.

5 Stock may be transferred between Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be transferred.

6 Interest on Stock is paid on warrants issued by the Public Debt Office without production of the Stock Certificate and payable at the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, to be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or at any Branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.

7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office ..... (Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. (The written consent mentioned above must be in the prescribed form, copies of which may be obtained from the Public Debt Office).

8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant."

9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.

10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to record it even after the payment of such interest.

## MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager / Asst. Gen. Manager |
|---|---|---|---|---|
| MT-1 TFR No. SBC/ 2002-2 | 27 MAY 2002 | Ewrc Officers & Supervisors Gratuity Fund. | | |
| | | | | |
| | | | | |
| | | | | |

(620)

भारत सरकार
GOVERNMENT OF INDIA
10.50 प्रतिशत ऋण, 2014 का रजिस्ट्रीकृत स्टाक
INSCRIBED STOCK
OF THE
10.50 PER CENT. LOAN, 2014

बही ऋण प्रमाणपत्र सं.
BOOK DEBT CERTIFICATE No. BY00745 OF मुंबई
MUMBAI
for Rs. 62,000/-

29 अक्तूबर, 2014 को प्रतिदेय
REPAYABLE ON THE 29th DAY OF OCTOBER 2014

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

को इस प्रतिभूति ऋण, 2014 के रजिस्ट्रीकृत स्टाक के पंजीकृत स्वामी हैं। इस ऋण पर ब्याज छमाही रूप से प्रतिवर्ष प्रति वर्ष की दर से ..... के समान छमाही किस्तों में दिया जाएगा।

is the registered proprietor of Rupees Sixty two thousand Only

Government Stock of the Ten-and-a-half per cent. Loan, 2014 which will bear interest at Ten-and-a-half per cent. per annum, payable half-yearly from the 29-04-2002

लोक ऋण कार्यालय
भारतीय रिज़र्व बैंक

Public Debt Office
Reserve Bank of India

मुंबई
MUMBAI

Date 21-05-2002

BY00745

बैंक द्वारा महालेखाकार को

for Chief General Manager

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

1 Stock Certificates are not negotiable by endorsement and transfers must be effected by the [illegible] Such transfers are free of stamp duty.

2 A warrant/ blank transfer form is annexed to this Certificate. [illegible]

3 In the case of sale of this certificate, [illegible] Where [illegible]

4 [illegible] of Re. 1/- is payable on each new Stock Certificate issued in respect of sub-division.

5 Stock may be transferred between Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to [illegible] required to be transferred.

6 Interest on Stock is paid on warrants issued by the Public Debt Office without previous receipt of the Stock Certificate and payable at the local offices of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, to be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.

7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office (Mumbai), Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).

8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant" therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.

9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given

10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to forward it until after the payment of such interest.

## MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager / Asst. Gen. Manager |
|---|---|---|---|---|
| MAT-I FIR NO. BES/ 2002 | 21 MAY 2002 | Tengl Gratuity Fund | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

(029)

**Trust Capital**
Services (India) Pvt. Ltd.
22/28, Rajabahadur Compound, 3rd Bombay
Samachar Marg, Fort, Mumbai - 400 001
Phone : 2350500, 2351873 82 (10 Lines)
Fax : 022 235 1880

Date : 21/5/2002

To,
HDFC Bank Ltd.
Fort Branch,
Mumbai.

Kind attn. Mr.C.D.Fransis

Dear Sir,

We would like to inform you that one of our client had purchased 10.50% GOI 2014 , face value Rs.8,60,000.00 , this stock is lying in our SGL A/c with you.

Kindly note that they are registered with RBI, Chennai & they want the delivery in physical form.

We request you to kindly transfer 10.50% GOI 2014 , face value Rs.8,60,000.00 to your Chennai Branch , so that our client could get transfer in their name at earliest

Kindly do the needful at the earliest.

Thanking you,

Yours truly,
For TRUST CAPITAL SERVICES (INDIA) PVT. LTD.

Authorised Signatory

29/3/02

HOTEL CITY PALACE AMRAVATI

# ARRIVAL

| S.NO. | Room No. | NAME | Age | Relation | ADDRESS | No. of Person | Arrival Date | Arrival Time |
|---|---|---|---|---|---|---|---|---|
| 26849 | 202 | PUSHPAL KHOT | 24 | | 84-A Sarojini Road Behind the Bandis Vile Parle (W) MUMBAI-52 | 2 | 7/03 | 4.20 |
| 26850 | 217 | Sunil Kumar | 32 | | J-6/115 Rajouri Garden Delhi | 1 | 7/3/02 | 6.30 |
| 26851 | 103 | ATAM PARKASH | M-40 | | 1863/47 NAI WALA K. BAGH NEW DELHI | 1 | 7/2 | 10-10 PM |
| 26852 | 224 | Nitesh Soni | M22 | | B-102 V.D. Nagar + Pali. Marwar (Raj) | 1 | 7/3 | 10 Pm |
| 26853 | 106 → 218 | Milind Sohoni | M26 | | 102, Shrikrishna Dhrupeth Nagpur | 1 | 8/03 | 00.20 |
| 26854 | 106 | Omprakash Taneja | M-56 | | 1718 - Agra Road Dhulia | 1 | 8/03 | 8.15 AM |
| 26855 | 107 | K. Vijaya | Bus | | Patel Layout Nagpur | 1 | 8/3 | 12 Noon |
| 26856 | 108 | Devraj Ahuja | 74 | Hus | 98 Ramdaspeth, Nagpur, 440 010 - Nagpur | 2 | 8/8/02 | 11.30 |
| | | Devraj Sweety | 21 | Wife | | | | |
| 26857 | 102 | S. W. Desai | 52 | Hus | Yashwant Vidyalaya D.T.O. office | 2 | 9.8.02 | 12.00 |
| | | V. S. Desai | 36 | Wife | | | | |

(28) 696

# REGISTER

Page No. 53

| DEPARTURE Date | DEPARTURE Time | Arrived FROM | Proceeding To | Mode of Transport | Purpose of visit | Nationality | Sign. of Visitor | Bill No. C Form No. | Remarks |
|---|---|---|---|---|---|---|---|---|---|
| 1/4 | 12 | MVM Bal | mumbai | — | official | — | | 25596 | |
| | 30 | | | | | | | | |
| 15 | | | | | | | | | |
| 8/3/12 | | AKOLA | NAGPUR | — | Business | | | | |
| 15 | | | | | | | | 25597 | |
| 8/3/12 | | | | | | | | | |
| 18 | | JALGAON | DELHI | BUS | Business | Indian | | 25598 | |
| 8/3/12 | | Akola | AKOLA | Bus | Business | Indian | | 25599 | |
| 20 | | Wardha | | | | | | | |
| | | | | | | | | | |
| 9/3/12 | | NGP | NGP | — | official | — | | 25600 | |
| 07 | | | | | | | | | |
| 9/3/12 | | Dhulia | Dhulia | — | Business | — | | 25601 | |
| 16: 30 | | | | | | | | | |
| 9/3/12 | | Nagp. | Nagp. | Bus | Office | Indian | | 25602 | |
| 03 | | | | | | | | | |
| 9/3/12 | | Nag. | Nag. | Bus | Personal | Indian | | 25603 | |
| 16: 25 | | | | | | | | | |
| | | Yavatmal | Yavatmal | Bus | Personal | Indian | | 25604 | |
| 9/3/12 | | | | | | | | | |
| 16: 30 | | | | | | | | | |

HOTEL PALACE AMRAVATI

# ARRIVAL

| S.NO. | Room No. | NAME | Age | Relation | ADDRESS | No. of Person | Arrival Date | Arrival Time |
|---|---|---|---|---|---|---|---|---|
| 26849 | 202 | PUSHPAK KHOT | 24 | | 8-A Sanjivani Layout Behind the Bandis Vile Parle (W) Mumbai-52 | 2 | 7/05 | 4.2 |
| 26850 | 217 | Sunil Kumar | 32 | | J-6/115 Rajouri Garden Delhi | 1 | 7/3/02 | 6.3 |
| 26851 | 103 | ATAM PARKASH | M-40 | | 1863/47 NAI WALA K. BAGH NABHA (PB.) | 1 | 7/3 | 10-10 PM |
| 26852 | 224 | Nitesh Soni | M23 | | B-102, V.D. Nagar Pali - Marwar (Raj.) | 1 | 7/3 10.15pm | 10 Pm |
| 26853 | 106 ↓ 218 | Milind Sohoni | M26 | | 102, Shrikant Dhanpeth NGP. | 1 | 08/03 | 00.20 |
| 26854 | 106 | Omprakash Taneja | M-56 | | 1718 - Agra Road Dhulia | 1 | 8/03 | 8.15 A.M. |
| 26855 | 107 | K.C. Jain | 34 | | Parle Layout Nagpur | 1 | 8/3 | 1 PM |
| 26856 | 108 | Devang Ashok | 24 | HUS | 28, Ramdaspeth, Nagpur, 0712 - Nagpur | 2 | 8/3/02 | 1130 |
| | | Dewang Swati | 21 | Wife | | | | |
| 26857 | 102 | S.V. Desai | 52 | HUS | Postmaster Postmaster R.T.O. office | 2 | 9.3.02 | 12.06 |
| | | V.S. Desai | 50 | Wife | | | | |

(L2E) 698

# REGISTER

Page No. 53

| DEPARTURE Date | DEPARTURE Time | Arrived FROM | Proceeding To | Mode of Transport | Purpose of visit | Nationa- lity | Sign. of Visitor | Bill No. C Form No. | Remarks |
|---|---|---|---|---|---|---|---|---|---|
| 7/3/12 | 12 | MVM BAZ | mumbai | — | official | — | [illegible] | 25596 | |
| 15 | 30 | | | | | | | | |
| 8/3/12 | | AKOLA | NAGPUR | — | Business | | [illegible] | 25597 | |
| 15 | | | | | | | | | |
| 8/3/12 | | | | | | | | | |
| 18 | | JALGAON | DELHI | BUS | Business | Indian | [illegible] | 25598 | |
| 8/3/12 | | Chhind. Wara | AKOLA | Bus | Business | Indian | [illegible] | 25599 | |
| 9/3/2012 | | NGP. | NGP. | — | official | — | [illegible] | 25600 | |
| 07. 30 | | | | | | | | | |
| 8/3/2012 | | Dhulia | Dhulia | — | Business | — | Tanija | 25601 | |
| 18. 30 | | | | | | | | | |
| 9/3/2012 | | Nagpur | Nagpur | Bus | Offr | Ind | [illegible] | 25602 | |
| 02. 00 | | | | | | | | | |
| 8/3/12 | | Nag. | Nag. | Bus | personal | Indian | [illegible] | 25603 | |
| 16 30 | | | | | | | | | |
| | | Yeotmal | Yeotmal | Bus | [illegible] | [illegible] | [illegible] | 25604 | |
| 8/3/12 | | | | | | | | | |
| 16. 30 | | | | | | | | | |

(Exp) 699

7/13/2002

7/3/2002 12 7/3/2002

25598

350 00

NE 3345 (460)

350 00
400-00
50-00 Refund

HOTEL PALACE

(222) 700

7/3/2002

25596

7/3/2002

350.00

AK 3315 (460)

350.00
- 400.00
50.00 Refund

PLACE

(२९) 70

मुख्य शाखा, अमरावती.
कॉसमॉस लाणापुर, पंचसितारा
दि: १९/८/२००२

प्रति,
व्यवस्थापक,
अमरावती सोसन्स,
मोदी नं. ३, पंचसितारा,
नागपूर.

विषय :- पो. ठाणे सिटी कोतवाली, अमरावती शहर अप. क्र. ७५/२००२ कलम ४०६, ४०९, ४२०, ४६८, ३४ भा.द.वि. चे गुन्हाच्याकांडाने गाहिती पुरविण्याबाबत.

—x—

अमरावती येथील दि. अमरावती पिपल्स को. ऑप. बँक दि., मुख्य शाखा, जाकानाला मार्केट, अम. या बँकेतील शाखाधिकारी कर्जरोखे व्यवहार संबंधी अमरावती शहर येथील पो. ठाणे सिटी कोतवाली येथे अप. क्र. ७५/२००२ कलम ४०६, ४०९, ४२०, ४६८, भा.द.वि. चा नोंद झालेला असुन सदर गुन्हाचे तपासात सीक्युरेज मॅनेजमेंट सर्व्हिसेस दि., मुंबई या फर्मचा कर्मचारी नामे पुष्पक जगन्नाथ खोत, रा. मुलुंड हा लोगइन्ड दि. मुंबई. या फर्मच्या शाखेत आवांचे कर्मचाऱ्याशह दि. ७/३/२००२ रोजी नागपुर येथे आपले ऑफिसमध्ये मुद्देमालाचा सौदा करतांना मिळुन पडले आहे. सदर गुन्हाचे तपासात वरील पुष्पक खोत व राजेश यांचे आपले ऑफिस दि. ७/३/२००२ चे वास्तव्या-बाबतचा रजिस्टरची प्रत व चेक (पावती) ची प्रत या कागदपत्रांची आवश्यकता असल्याने सदर रजिस्टरची दि. ७/३/२००२ च्या रोजीच्या एंट्रीची प्रत व पावती फॅक्सद्वारे विनंती आहे.

19/8/02

M J. BRAHMUKH
Police Inspector
Crime Branch, Amravati

Revised

॥ श्री ॥

© 522021

AGRAWAL LODGE

MODI NO. 3, SITABULDI, NAGPUR-440 012

अ.पत्र/१/२००२.

Date १९/०८/२००२.

प्रति,
पोलिस - जिरिदादू,
गुन्हे शाखा, अमरावती.

विषय: पो.ठाणे, सिटी कोतवाली, अमरावती हल्ला अ.नं. ७५/२००२ कलम ४०६, ४०९, ४३०, ४६८, ३४ भा.द.वि. चे गुन्ह्यासंबंधाने साक्षीचा पुरविणेबाबत.

संदर्भ: आपले दि.१४/८/२००२ चे पत्र.

महोदय,

विषयांकित प्रकरणी संदर्भिय पत्रान्वये अनुषंगाने सादर करण्यात येते कि, श्री. पुरुषोत्तम रतन दि. ६/३/२००२ ला रात्री ७.३० वाजेपासून दि. ८/३/२००२ चे रात्री ७.०० वाजेपर्यंत स्वतंत्र रु. १९९ मध्ये सदर व्यक्ती तसा व्यवहार करीत असल्याचे व त्यांचे नाव पोलिसांना जाहिर. त्यांचे रजिस्टर अ.नु. ५७१५ हा अनुषंगाने त्यांच्या देयक रु. २१५५ हा असून त्या दोन्ही दस्तऐवजाच्या छायांकित प्रती आपले कार्यालयीनस्तरी सोबत सादर करण्यात येत आहेत.

कृपलोभ

आपला विश्वासू,

Madhav M. Shahu

सोबत: २ छायांकित प्रती.

(39) 703

# Agrawal
LODGE & HOTEL

Modi No.3, Sitabuldi, Nagpur-440 012.
Ph.: 522021,536447 520922,523738 Gram : Tilu Top, Fax : 0712-549292

Name of Guest Mr. Pushpak J. Patel Bill No. [redacted] 2165

Reg.Sr.No. 5715 Date 2/3/2002

Date of Arrival 1/3/002 Time 7:30 p.m. Room No. 119/2

Date of Departure 8/3/002 Time 2:00 p.m. Room Tariff 390/-

| Particulars /Date | 8/3 | Grand Total |
|---|---|---|
| Room Tariff | 390 | 390.00 |
| Other Facilities | | |
| Luxury Tax 4% | | |
| Guest Charges | | |
| Service Charges 10% | 39 | 39.00 |
| Total | | |
| Round Off | | |
| Grand Total | 429 | 429.00 |

M/S. AGRAWAL LODGE
MODI NO.3 SITABULDI
NAGPUR - 440012

Rupees One Hundred Twenty Nine Only

Cheques are not acceptable

Reg. No. : IV-T-2-315
Pol. Lic. No. : 29/69
Luxury Tax No : HH/46 /ST /99
Advance 500/- Rec. No. 3992 Dt. 2/3/02
Rec. No. Dt.
Rec. No. Dt.

For Agrawal Lodge

Checked By

Guest's Signature

Please Visit Again

AGRAWAL 704

Modi Lane No. 3,

DAILY PASSENGER

| क्र. सं. S. No. | पूरा नाम Full Name | उम्र Age | पूरा पता Postal Address | गाने का कारण Purpose of Visit | कहाँ से आये Arrival From | कहाँ जाना है Proceeding To | सामान की गांठों Luggage Detail |
|---|---|---|---|---|---|---|---|
| 5708 | S. [illegible] Nair | 46 M | Sevan [illegible] Ypm | Medical | Yavatmal | Yavatmal | |
| 5709 | D S [illegible] | 56 | [illegible] Vadu [illegible] | Official Work | Sambar | Ujjain | 5151 / 5274 |
| 5710 | A. S. SADASHIV [illegible] | 1/5 | Sivakasi Fireworks Co., Sivakasi | Business | Sivakasi | Nagpur | B 5 |
| 5711 | Mr. Naval Agrawal | 1/10 | Yashwant Nagar Nagpur Road Chandrapur | personal | Chandrapur | Chandrapur | |
| 5712 | Rotary Rotary S [illegible] Country | 54 | Subhash Chowk [illegible] (MIDWAY SOCS | Personal | Nagpur | Nagpur | 32262 |
| 5713 | Mr. Sharad Nisar Smt. Indira Nisar | 30 27 | Go-Bhakt [illegible] [illegible] Nagar [illegible] | Personal | Kalol | Nagpur | 1522/6 |
| 5714 | M. THIAGA[illegible] | 32 | VINAYAGA [illegible] | Business | Gooty | Ananthapur | Suitcase |
| 5715 | PUSHPAVATI [illegible] | 24 | 103, Liberty Apt 60A Sarojini Road Vile Parle (W) -56 | Office | Ahmedabad | Mumbai | 6144 |
| 5716 | Dr. D. RAMA CHANDRA RAO | | 4-4-4 Vinayaka Bhavan H.No. 4-4-476 Narayanaguda Hyderabad-500029 | Business | Akola | Hyderabad | 40-331 |
| 5717 | G.N. Damodaran G.N. Damodaran | 46 | 2/1681 Saibaba Colony Dahanu | Business | Vapi | Mumbai | 1 Pc |
| 5718 | B. M. Muthuraman | 25 | Nasik Nasik DINDIGUL | Business | Nanded | Nanded | |
| 5719 | Surendra Gattigond And Family | 29 | Shankar Nagar No. 26 R.S. Road | Private | Sangli | Sangli | 32 Kg |
| 5720 | Pundlik M. Bagayat | 41 | Gulam Nagar Sandeep Theatre Near, Yavatmal | Official | Yavatmal | Yavatmal | 52060 |

# LODGE

Sitabuldi, NAGPUR.

## REGISTER

| आने की तारीख और समय ARRIVAL तारीख Date | समय Time | दर Rate | कक्ष नं. Room No. | डीपोसिट Advance | अन्य सुविधा Extra Facilities | जाने की तारीख और समय DEPARTURE तारीख Date | समय Time | बिल नं. Bill No. | कुल रकम Total Amount Rs. | हस्ताक्षर Signature |
|---|---|---|---|---|---|---|---|---|---|---|
| 1/3/002 | 12:30 p.m | 120/- | 201/1 | 200/- | | | 5:15 p.m | 3609 | 180/- | |
| | | | | 500/- | | | | | | |
| 1/3/002 | 12:45 p.m | 350/- | 105/1 | 500/- | | 11/3/002 | 12:45 p.m | 3171 | 378/- | |
| 1/3/002 | (3 p.m) 1:00 p.m | 60/- | 203/1 | 350/- | | 12/3/002 | 11:30 a.m | 3666 | 300/- | |
| 1/3/002 | 1:45 p.m | 500/- | 101/2 | | | 7/3/002 | 5:00 p.m | 216 | 540/- | |
| 1/3/002 | 2:40 p.m | 390/- | 117/2 | 500/- | | 8/3/002 | 1:00 p.m | 2164 | 429/- | |
| 1/3/002 | 3:15 p.m. | 450/- | 111/2 | 500/- | (No. S.C | 8/3/002 | 11:00 a.m | 2163 | 468/- | |
| 1/3/002 | 5:45 p.m. | 60/- | 205/1 | | | 8/3/002 | 5:00 p.m | 2165 | 540/- | |
| 1/3/002 | 7:30 p.m | 390/- | 119/2 | 500/- | 1 All 64 | 8/3/002 | 2:30 p.m | 2165 | 429/- | |
| 1/3/2002 | 5:15 PM | 450/- | 100/2 | 3500/- | | | | | | |
| 2/3/2002 | 10:15 p.m. | 60/- | 205/1 | | | 9/3/002 | 11:30 a.m | 3646 | 1120/- | |
| 2/3/2002 | 11:30 p.m | 60/- | 203/1 | | | 8/3/2002 | 8:00 a.m | 3636 | 60/- | |
| 8/3/2002 | 1:00 p.m | 250/- | 123/1 | 300/- | | 8/3/2002 | 9:50 a.m | 3633 | 250/- | |
| 2/3/2002 | 1:00 p.m | 120/- | 126/1 | 150/- | | 8/3/2002 | 2:15 p.m | 3634 | 120/- | |

(33)

जप्तीपत्रक :- दि. ९/११/२००२

सदर जप्तीपत्रकामधील जप्त रजिस्टर अ. क्र. ⑥ हे हस्तांदर लड्ढा, नागपूर यांचेकडे तपासणीकामी पाठविण्यात आले आहे. त्याबाबत ची इन्व्हॉईस चालान त्यासोबत जोडलेली आहे. सदर मुद्देमाल हस्तांदर लड्ढा यांचेकडुन अभिप्रायासह परत प्राप्त झाल्यावर मा. कोर्टात दाखल करण्याची तजवीज ठेवली आहे

जप्ती-पत्रक

१) पोलीस ठाणे - गाडगे कोतवाली, अमरावती शहर

२) अपराध क्र./कलम - ७५/२००२ कलम ४०६, ४०९, ४२०, ४६८, ३४ भा.द.वि.

३) जप्त करणारे आहे. - पो.नि. एस.जे. हैदरकुरेशी, गुन्हे शाखा, अमरावती शहर

४) जप्तीचे ठिकाण - हि. अमरावती पिपल्स को. ऑप. बँक लि., मुख्य कार्यालय, जवाहर मार्केट, जवाहर रोड, अमरावती.

५) जप्ती दि. वेळ - ९/१२/२००२ चे १९.०० वा.

६) कोणाकडून जप्त केले - इत्तलग्रस्त जागेहेवाल आवळकर, वय ४८ रा. गणेश विहार, ५१/२, अमरावती, प्रभारी प्रबंध संचालक, हि. अमरावती पिपल्स को. ऑप. बँक लि., मुख्य कार्यालय, जवाहर मार्केट, जवाहर रोड, अमरावती

७) कोणासमक्ष जप्त केले - (पंचाचे नांव) (१) चरणदास वच्चाराम गोटवानी, वय ३२ वर्षे, रा. मुलेलाल धर्मशालेजवळ, मोंढी कॅम्प, गली पक्की खडूनेरा, धंदा-व्यापार (२) प्रेमचंद फुलचंद जैन, वय ५८, धंदा-व्यापार, रा. सराफा बाजार, जैन मंदीराचे जवळ, अमरावती.

८) जप्त मालाचे वर्णन :- (१) एक प्रोफेशनल कुरीअरची हि. ९/१/२००२ रोजीची क्र. ११८०३४१ ची पावती ज्यावर M.S. Coop. Bank, Bombay असा पत्ता असून रिसीव्हड असून S.V. Wasnik अशी सही आहे. तसेच अक्षय पावलीवर हि. अमरावती पिपल्स को. ऑप. बँकेचा स्टॅम्प आहे.

(२) एक प्रोफेशनल कुरीअरची हि. २८/१२/२००१ ची क्र. ७५७७५८ ची पावती ज्यावर Gilltage Management Services, Bombay असा पत्ता लिहीलेला असून रिसीव्हड करण्याऱ्याची कनुटरवर सही आहे व सदर पावलीवर हि. अमरावती पिपल्स को. ऑप. बँकेचा शिक्का आहे.

(३) एक प्रोफेशनल कुरीअरची हि. ९/१२/२००२ ची क्र. ७७१४७०१ ची पावती ज्यावर Gilltage Management Ser. Bombay असा पत्ता लिहीलेला असून रिसीव्हड करण्याऱ्याची कनुटरवर सही आहे व पावलीवर हि. अमरावती पिपल्स को. ऑप. बँकेचा शिक्का आहे.

P.T.O.

(४) पंचनामा पिपल्या को. ऑप. बँक लि. अमरावती शाखा लाल रंगाचे क्रेडीट व्हाउचर क्र. 21 5843 चे ज्यावर १७/१/०२ अशी तारीख असून Sunday Creations च्या नावे आणून ज्यावर ६५९८४६६=६६/- रु. अशी रक्कम लिहीलेली आहे.

(५) तसेच प्रोफेशनल कुरीअर्स चे पंचनामा दि. 21/1/2002 चे क्र. 3905005 ची पावती ज्यावर Shri Prashant P. Lalsi c/o Smt. Arpana Shukla, Mulund (W), Mumbai असा पत्ता आणून खोडून नंतर Mode People Bank Amt असे नंतर आहे व रक्कम 40=00/- Cash असे लिहीलेले आहे.

(६) तसेच कॉरप्युरेट प्रिंटेड चेक व्हाऊचर केरून ज्याखाली साक्षी केलेले आणून सदर पंचनामा Group No. 15612 व ज्यावर क्र. 5412 दि. 9/1/2002 असे नमूद आणून सदर पंचनामा M.S. Co-op. Bank Ltd., Bombay Branch, 6th Bombay या पंचनामा पावतीचे व त्याखाली BC No. 5309, 5310 असून रक्कम ६६,०१,५९७.६६/- रु. चे चेक कलेक्शनचा नमूद पंचनामा पावतीचे नमूद केले.

(७) तसेच @ Out Ward Mail Post Register हि आणखीन पिपल्या को. ऑप. बँकेचे ज्यागहचे लाल रंगाचे 1 ते 198 असे पान नंबर टाकलेले आणून साक्ष रजिस्टरचे पहिली नोंद दि. 9/1/2002 रोजी क्र. 5279 वर असलेली आणून शेवटची नोंद पान क्र. 198 वर दि. 9/1/2002 रोजी क्र. 1251 वर आहे. तसेच साक्ष रजिस्टरच्या पान क्र. 11 वर दि. 9/1/02 रोजी क्र. 5412 वर BC No. 5309, 5310, 5319, 5308, 5381 चे चेक कुरीअर्स ने M.S. Coop. Bank Mumbai ला पावतीची नोंद आहे.

वरिलप्रमाणे पंचनामा व रजिस्टर नुसारचे सपाचे कामी पंचायतसमक्ष जाब कबान लाण्यात येतले.

ज्याचे वरुन जाब घेले ज्याची सही

अमरावती
9/11/02

Chemavalli
9/11/2002

(एस. जे. हेजीगुरव)
पोलीस निरीक्षक, गुन्हे शाखा
अमरावती शहर

सही पंच
1) [illegible] 9/11/2002
2) [illegible] 9/11/02

708

BOM/VPL/W AMT No 1180381 DESTN BOMBAY DATE 19-0-

SHIPPER
The Amravati People's Co-op Bank Ltd.
Jalaram Market, Jawahar Road,
Main Br. AMRAVATI-444601
PINCODE

CONSIGNEE
M & Corp Bank
Bombay
PINCODE

ATTN OF

RECEIVED BY CONSIGNEE IN GOOD ORDER & CONDITION

NAME STAMP

SINGATURE DATE

RECEIVED BY THE PROFESSIONAL COURIERS

DATE TIME

There by declare that this Consignment does not contain Personal Mail of any Kin J, any Contrabands, Cash, Jewellery etc.
SIGNATURE

SENDER'S NAME DEPT.

DESCRIPTION OF CONTENTS
(SHD TO CONTAIN)

NO OF PIECES 134

WEIGHT

WEIGHT CHARGES

SERVICE CHARGES

TOTAL

CREDIT

This is a Non negotiable consignment Note Subject to standard conditions of carriage Carrier's Liability Limited to Rs. 100/- per consignment for any cause P.T.O. for Terms & Conditions of Carriage.

CONSIGNOR COPY

THE PROFESSIONAL COURIERS

WESTERN REGION (CORP. OFFICE)
DIAMOND HOUSE, NEW LINK ROAD,
OSHIWARA, JOGESHWARI (W),
MUMBAI-400 102. TEL.: 6348397/98/99

NARIMAN POINT : 2884034
WORLI : 4976410
NAKA : 8511669
NE : 5446957/ 5444243.

LOWER PAREL-4921135 GOREGAON-874 264 DHERI (E) 822 6197 BO 57 VASAI-912-336850 JALGAON-20320

THANKS FOR USING THE PROFESSIONALS

---

MUM/VPL/W CKL AMT ATTN Bombay DATE 22-2

ADDRESS
The Amravati People's Co-op Bank Ltd.
Jalaram Market, Jawahar Road,
Main Br. AMRAVATI-444601

RECEIVER
ADDRESS
Gazipur Mandi
Sidhi
Bombay

No. of Pieces 1

Weight M

Weight Charged

Service Tax 5%

TOTAL

PLEASE DO NOT BOOK CASH, JEWELLERY ETC

I hereby declare that this consignment does not contain Personal Mail of any kind, any Contrabands, Cash, Jewellery etc.

NAME STAMP

SIGNATURE DATE

SENDER'S NAME DEPT.

SIGNATURE

| DOCUMENT | AIR | SURFACE | AIR CARGO | DEC. VALUE |
|---|---|---|---|---|
| | | | | |

RECEIVED BY THE PROFESSIONAL COURIERS

DATE TIME A.M. P.M.

C.NO. No 7569756

CREDIT

This is a Non negotiable Consignment note Subject to Standard conditions of carriage. Carrier's liability limited to Rs. 100/- per consignment for any cause. P.T.O. for terms & conditions of carriage

THE PROFESSIONAL COURIERS

CORPORATE OFFICE (W.R.)
Diamond House, Gr. Floor,
New Link Road, Oshiwara,
Jogeshwari (W), Mumbai- 102.
Tel.:634 8397 / 98,Fax : 634 8402

Vile Parle : 610 0252, 610 0253
Nariman Point : 288 4034,
Worli : 497 6410,
Saki naka : 851 1669,
Thane : 544 4243, 544 6957

FOR ANY FURTHER INFORMATION PLEASE CONTACT OUR CUSTOMER SERVICE. TEL. NO.: 634 8397 / 98 / 99.
Web Site : www.tpcvpl.com THANKS FOR USEING PROFESSIONAL COURIER

Consignors Copy

Lower Parel : 492 1135 • Goregaon : 874 2644 • Andheri (E) : 822 0197 • Borivali : 806 8457 • Andheri (W) : 620 4504 • Opera House : 369 4125 • Dadar : 422 9781 • Marine Lines : 209 0357.

---

MUM/VPL/W AMT ATTN Bombay DATE 12-Jan

ADDRESS
The Amravati People's Co-op Bank Ltd.
Jalaram Market, Jawahar Road,
Main Br. AMRAVATI-444601

RECEIVER
ADDRESS
Gazipur Mandi
Sidhi
Bombay

No. of Pieces 1

Weight 5

Weight Charged

Service Tax 5%

TOTAL

PLEASE DO NOT BOOK CASH, JEWELLERY ETC

I hereby declare that this consignment does not contain Personal Mail of any kind, any Contrabands, Cash, Jewellery etc.

NAME STAMP

SIGNATURE DATE

SENDER'S NAME DEPT.

| DOCUMENT | AIR | SURFACE | AIR CARGO | DEC. VALUE |
|---|---|---|---|---|
| | | | | |

RECEIVED BY THE PROFESSIONAL COURIERS

DATE TIME A.M. P.M.

C.NO. No 7714901

CREDIT

This is a Non negotiable Consignment note Subject to Standard conditions of carriage. Carrier's liability limited to Rs. 100/- per consignment for any cause. P.T.O. for terms & conditions of carriage

THE PROFESSIONAL COURIERS

CORPORATE OFFICE (W.R.)
Diamond House, Gr. Floor,
New Link Road, Oshiwara,
Jogeshwari (W), Mumbai- 102.
Tel.:634 8397 / 98,Fax : 634 8402

Vile Parle : 610 0252, 610 0253
Nariman Point : 288 4034,
Worli : 497 6410,
Saki naka : 851 1669,
Thane : 544 4243, 544 6957

FOR ANY FURTHER INFORMATION PLEASE CONTACT OUR CUSTOMER SERVICE. TEL. NO.: 634 8397 / 98 / 99.
Web Site : www.tpcvpl.com THANKS FOR USEING PROFESSIONAL COURIER

Consignors Copy

# The Amravati People's Co-operative Bank Ltd.

AMRAVATI.

Branch (Main)

CREDIT Sundry Expenses 12/2/2002 Date 17-1-2002

Account

| Particulars | Rs. | Ps. |
|---|---|---|
| By amount of chq No. 033058 drawn on Andhra Bank Mumbai in favour of Gilt Edge Management Co. | 65-98-456 | 00 |
| in respect of payment of bill dt. 8-12-2001 | | |
| Sixty five lacs, ninety eight thousand, four hundred fifty six only | 65-98-456 | 00 |

Rs. Four Hundred Sixty Five Lacs Ninety Eight Thousand Four Hundred Fifty Six Only

No 215843

Folio Clerk Manager / Accts.

---

ORIGIN MUM/VPLW | No. 39005005 | AMT | DESTN Mumbai | DATE 2-5-2002

SHIPPER: Amt Apeoples Bank Amt

CONSIGNEE: Shri PRASHANT PLABDI C/O SMT Aparna Shelke

ATTN. OF: Andheri (W) Mumbai

No. of Pieces: 01 (C3C)

Weight: 0.1 KG

Weight Charged

Service Tax 5%

Total 40.00

CASH

I hereby declare that this consignment does not contain Personal Mail of any kind, any Contrabands, Cash, Jewellery etc.

SIGNATURE

SENDER'S NAME DEPT.

DESCRIPTION OF CONTENTS (SAID TO CONTAIN) | DECLARED VALUE

Received by Consignee in good order and condition.

NAME STAMP

SIGNATURE DATE

Received by THE PROFESSIONAL COURIERS

DATE TIME A.M. P.M.

THE PROFESSIONAL COURIERS

Diamond House, Gr. Floor, New Link Road, Oshiwara, Jogeshwari (W), Mumbai - 400 102. Tel.: 634 8397 / 98 / 99 Fax: 634 8402

Chakala (And.): 826 2315 / 16 / 17 Nariman Point: 285 4034 Worli: 497 6410 Sakinaka: 851 1669 Thane: 544 4245, 544 6957

Lower Parel: 492 1135 • Goregaon: 874 2044 • Ar... (E): 822 0197 • Borivali: 806 6457 • Andheri (W): 620 4604 • Opera House: 389 4175 • Dadar: 422 9781 THANKS FOR USING THE PROFESSIONAL

This is a Non negotiable Consignment note Subject to Standard conditions of carriage Carrier's liability limited to Rs. 100/- per consignment for any cause P.T.O for terms & conditions of carriage

CONSIGNOR COPY

THE AMRAVATI PEOPLES CO-OP BANK LTD.
JALARAM MARKET BRANCH ( MAIN BRANCH )
JALARAM MARKET
JAWAHAR ROAD
AMRAVATI - 444601

Our Ref No. : Group No : 15612 Date : 17/01/2002

To
THE N.S. CO-OP. BANK LTD.
BOMBAY BRANCH
FORT
BOMBAY - 400023

Dear Sir,

Cheques for Collection

We send herewith following cheques for collection.

Kindly send proceeds by your Demand Draft/Credit Note payable at AMRAVATI .

Kindly Credit Our A/c with you under advice to us.

Please collect your commission from proceeds.
( Your Commission as per M.A. Scheme if applicable)

Please mention our reference no. as stated above in your correspondance.

| Our Ref. No. | Chq.No. | Dated | Cheque Amount | Drawn by |
|---|---|---|---|---|
| OCC/64/ 5309 | 510490 | 12/01/2002 | 3,125.00 | THE VYSYA BANK LTD. |
| OCC/64/ 5310 | 33686 | 19/01/2002 | 65,98,466.66 | ANZ GRINDLAYS BANK |
| Total Cheques 2 | | Total Amount Rs. | 66,01,591.66 | |

Thanking You,

Yours faithfully,

Manager.

(४१)

# ड्युटी पास

51

पो. स्टे.: गुन्हे शाखा, नियंत्रण
तारीख 25/11/2002

कर्मचाऱ्याचे नांव : पोकॉ. सुनिल

बक्कल नंबर : ८५५

नौकरी :

रवाना ता. वेळ : नागपूर येथे दाखल होऊन पोस्टे कोराडी गुरनं. 364/02 कलम 406, 409, 420, 468, 34 भादवि

परत ता. वेळ : 25/11/2002 चे 05/00 पावेतो बंदोबस्त करीता.

आपण आज दि. 25/11/02 रोजी गुन्हे शाखा, नियंत्रण कक्ष येथून रवाना होऊन नागपुर ग्रामीण परीसरात पो. उ. नि. (गुन्हे) नागपूर, येथे जाऊन सदर देण्यात आलेली बंदोबस्त ~~परीसरात~~ दाखल करुन पोलीसपार्टी देऊन सदर कार्यालयात रिपोर्ट करुन पोलीसपार्टी सहीत परत येणे. तोपर्यंत आपल्याला पोलीसपार्टी सहीत सोबत राहणे करावी.

Police Inspector,
Crime Branch, [illegible]

दिनांक 26/11/02

श्रीमानजी,

आपले आदेशान्वये, मा.कुमांक ४५७९ दि.१५/८/०२ टपाल मार्फत राज्य दक्षतेक्षण परिशुल्क अंतर्गत मे. (मुंबई) नागपुर येथे दरवर्ष करण्यात येत असते) व नमुन्याप्रमाणे आगाऊ रक्कम पाठविली आहे.

PC 855

26/11/02

16.00

(267) (1) 712

जा.क्रमांक : गुन्हे शाखा/दस्तऐवज/9961/2002
कार्यालय पोलीस आयुक्त, अमरावती शहर
दिनांक : 22.11.2002

प्रति,
राज्य दस्तऐवज परिक्षक
गु.अ.वि. (गुन्हे)
नागपुर.

संदर्भ :- पोलीस निरीक्षक गुन्हे शाखा अमरावती शहर यांचे सहपत्रीय पत्र क्रमांक - अप.क्र. 754/02/1467/2002 दिनांक 22.11.2002 व त्यासोबत इन्व्हॉईस बातान.

विषय :- पो.ठाणे सिटीकोतवाली अपराध क्र. 64/2002 क.420,409,120, 468,34 भा.दं.वि. मधील हस्ताक्षर लेख स्वाक्षरी चे तपासणी होवुन अभिप्राय मिळणेबाबत.

--oo--

उपरोक्त संदर्भीय पोलीस निरीक्षक गुन्हे शाखा अमरावती शहर यांचे पत्रा व त्यासोबत असलेल्या इन्व्हॉईस बातान प्रमाणे सदर मुद्देमाल याद्वारे आपणाकडे तपासणी कामी पाठविण्यात आले आहे. पत्रानुसाराचे दस्तऐवजाची तपासणी होवुन विचारणा केल्या प्रमाणे अभिप्राय मिळणेस विनंती आहे.

सहपत्रा :- सहपत्रीय संदर्भीय पत्रा व त्यासोबत जोडलेल्या इन्व्हॉईस बातान प्रमाणे मुद्देमाल.

पोलीस आयुक्त अमरावती शहर
करिता

Received
Cr. Sealed
Packets
Exhibits
15.11.2002

Clerk
State Examiner of Documents
C.I.D. (Crime), M.S., Nagpur.

(620)
596

**Trust Capital**
Services (India) Pvt. Ltd.
22/28, Rajabahadur Compound, 30 Bombay
Samachar Marg, Fort, Mumbai - 400 001
Phone : 2350500, 2351873 - 82 (10 Lines)
Fax : 022 - 235 1880

(49)

Date : April 11, 2002

TO
HDFC BANK LTD
MANEKJI WADIA BLDG,
FORT
MUMBAI – 400 001

Sub.: Conversion of SGL Stock into Physical Delivery

Dear Sir,

With reference to our purchase of 10.50% GOI 2014, having total face value of Rs.1,00,00,000.00 in our SGL Account, dated 06/04/2002.

We are enclosing herewith 03 Form 47-A, Kindly get it withdrawn into physical certificate in the following name.

16

**Trust Capital**
Services (India) Pvt. Ltd.
22/28, Rajabahadur Compound, 30 Bombay Samachar Marg, Fort, Mumbai - 400 001
Phone : 2350500, 2351873 - 82 (10 Lines)
Fax : 022 - 235 1880

Date : May 11, 2002

TO
HDFC BANK LTD
MANEKJI WADIA BLDG,
FORT
MUMBAI – 400 001

**Kind Attn.: Mr. Ajit Joglekar**

**Re.: Authority Letter**

Dear Sir,

We hereby authorize to Mr. Lavu Arjun Sawant, whose signature is attested below to collect the delivery of 10.50% GOI 2014, having total face value of Rs.90,37,000.00. The details are as follows:

| Name of Transferee | Face Value (Rs.) |
|---|---|
| LARSEN & TOUBRO LTD PROVIDENT FUND OF 1952 | 39,00,000.00 |
| LARSEN & TOUBRO GRATUITY FUND | 37,00,000.00 |
| LARSEN & TOUBRO OFFICERS AND SUPERVISORY-STAFF PROVIDENT FUND | 14,37,000.00 |
| TOTAL ——→ | 90,37,000.00 |

Signature of Mr. Lavu Arjun Sawant _____

Kindly do the needful at the earliest.

Thanking You,

Very truly yours
For TRUST CAPITAL SERVICES INDIA PVT.LTD.

Authorised Signatory

Photo Copy of 10% GOI 2014 FV 10000

(3) 548

HDFC BANK

Date : 1/05/02

Ref. No. 1094

Dear Sir, Trust Capital Services (India) Pvt Ltd. Time :

The following securities are being delivered herewith to you:

| Security Details | | Amount (Rs.) |
|---|---|---|
| Bond Details | Registered Holder | Amount (Rs.) |
| 10.50 GOI 2014 BY-00742 | Trust Capital Services (India) Pvt Ltd. Larsen & Toubro Provident Fund of 195 | 39,00,000/- |
| 10.50% GOI 2014 BY-00741 | Trust Capital Services (India) Pvt Ltd. Larsen & Toubro Gratuity Fund | 37,00,000/- |
| 10.50% GOI 2014 TB4-00740 | Trust Capital Services (India) Pvt Ltd. L. Larsen & Toubro Officers and Supervisory Staff Provident Fund | 14,37,000/- |

Please note : This is delivery against our sale of date to you.
(Our Ref. No. # 614, 615, 616 )
Please acknowledge receipt on the duplicate of this letter as your acceptance.

For HDFC BANK LTD.

Authorised Signatories.

Received the above mentioned certificate (s)

Authorised Signatory

Manekji Wadia Bldg., Ground Floor, Nanik Motwani Marg, Fort, Mumbai 400 023.
Phones : 270 3391 / 270 1615 Fax : 270 3392.

NB : You are advised to lodge the security well in advance of the net interest payment date. We shall not be responsible for interest lost due to late filling of bonds for the transfer.

(222)
599

S. G. L.

3B

भारत सरकार
GOVERNMENT OF INDIA
10.50 प्रतिशत ऋण, 2014 का सर्वे स्टाक
INSCRIBED STOCK
OF THE
10.50 PER CENT. LOAN, 2014

बही ऋण प्रमाणपत्र सं. 04 / का मुंबई
BOOK DEBT CERTIFICATE No. 00742 OF MUMBAI

रुपये के लिए
for Rs. 39,00,000/-

29 अक्तूबर, 2014 को प्रतिदेय
REPAYABLE ON THE 29th DAY OF OCTOBER, 2014

मैं एतद्द्वारा यह प्रमाणित करता हूँ कि
I hereby certify that HDFC Bank Ltd. A/c II

उक्त दस प्रतिशत ऋण, 2014 के केवल.....
रुपये के सरकारी स्टाक के पंजीकृत स्वामी हैं। इस ऋण पर ब्याज छाई वस प्रतिवर्ष प्रति वर्ष की दर से.....के समान अर्धवार्षिक किस्तों में दिया जाएगा।

is the registered proprietor of Rupees Thirty-nine lakhs only
Government Stock of the Ten-and-a-half per cent. Loan, 2014 which will bear interest at Ten-and-a-half per cent. per annum, payable half-yearly from the 29.04.2002

लोक ऋण कार्यालय
भारतीय रिज़र्व बैंक

Public Debt Office
Reserve Bank of India
मुंबई

दिनांक MUMBAI
Date 29 APR 2002
By 000742

Governor, Reserve Bank of India

for Chief General Manager
Maharashtra and Goa
महाराष्ट्र एवं गोवा

केवल धारक महाप्रबंधक
Not transferable by endorsement

relating registered Stock (Stock Deed) of the above loans registered at the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Stock transfers are free of stamp duty.

2 A separate blank transfer deed annexed to this Certificate may be used for the purpose. It must be executed by the proprietor or his attorney and in the latter case, it must be supported by a power of sale, properly stamped.

3 In the case of sale this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.

4 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a minimum of Re. 1/- is payable on each new Stock Certificate issued in respect of sub-division.

5 Stock may be transferred between Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be transferred.

6 Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Nagpur, Kanpur, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, to be preferred in writing to the Public Debt Office, be made payable at another office of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.

7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office (Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).

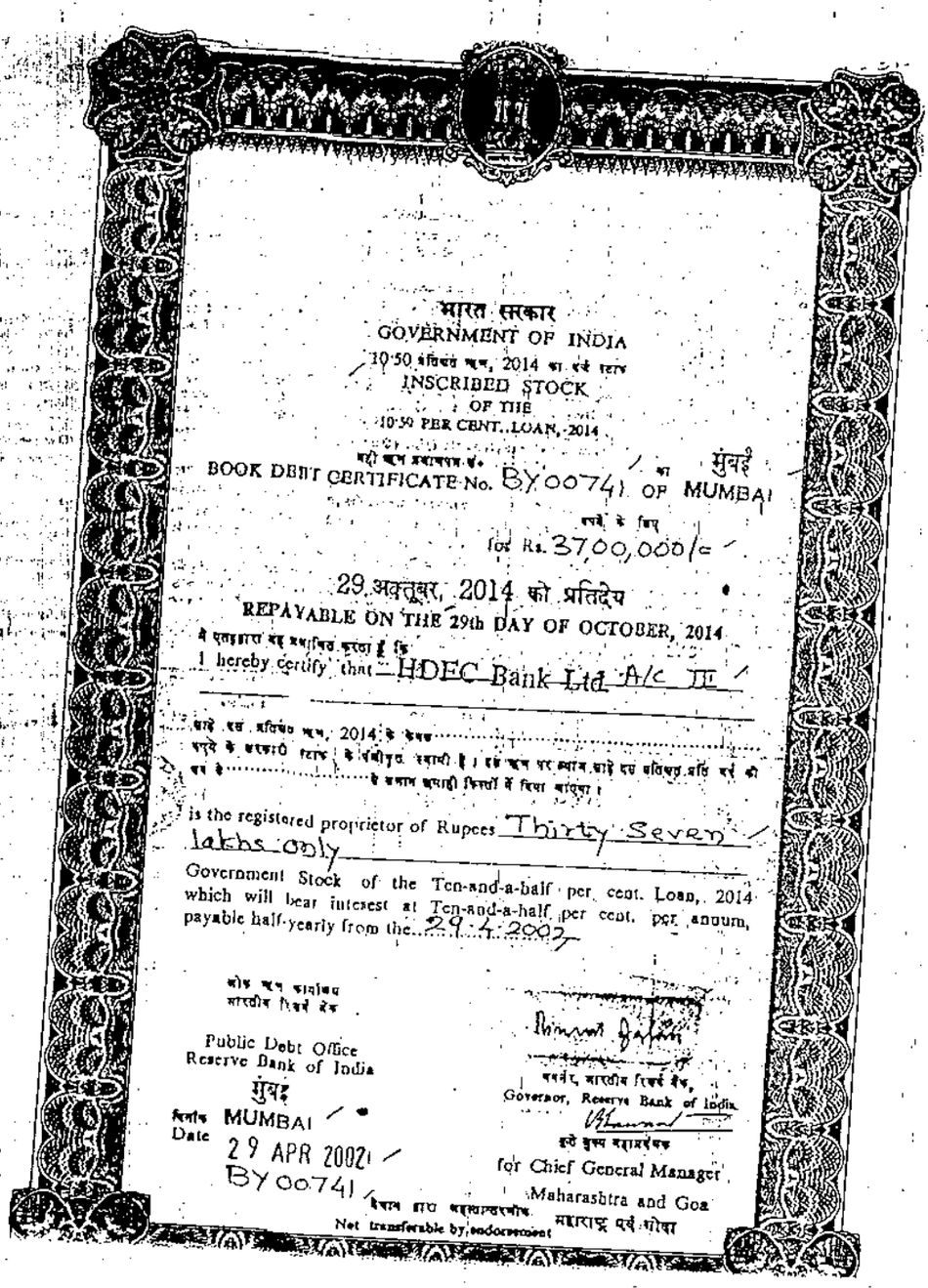
8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant."

9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.

10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the Interest is due, the Public Debt Office cannot undertake to record it until after the payment of such Interest.

## MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager / Asst. Gen. Manager |
|---|---|---|---|---|
| MT-I TR-N 771-2002 | 29 APR 2002 | Larsen and Toubro Ltd. Provident Fund of 1952 | | |
| | | | | |
| | | | | |
| | | | | |



भारत सरकार
GOVERNMENT OF INDIA
10·50 प्रतिशत ऋण, 2014 का सर्वे स्टाक
INSCRIBED STOCK
OF THE
10·50 PER CENT. LOAN, 2014

बही ऋण प्रमाणपत्र सं.
BOOK DEBT CERTIFICATE No. BY00741 OF MUMBAI

रुपये के लिए
for Rs. 37,00,000/-

29 अक्तूबर, 2014 को प्रतिदेय
REPAYABLE ON THE 29th DAY OF OCTOBER, 2014

मैं एतद्द्वारा यह प्रमाणित करता हूं कि
I hereby certify that HDFC Bank Ltd A/c ...

.....

.....

.....

is the registered proprietor of Rupees Thirty Seven lakhs only

Government Stock of the Ten-and-a-half per cent. Loan, 2014 which will bear interest at Ten-and-a-half per cent. per annum, payable half-yearly from the 29.4.2002

लोक ऋण कार्यालय
भारतीय रिज़र्व बैंक
Public Debt Office
Reserve Bank of India
मुंबई
दिनांक MUMBAI
Date 29 APR 2002
BY00741

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

कृते मुख्य महाप्रबंधक
for Chief General Manager
Maharashtra and Goa
महाराष्ट्र एवं गोवा

केवल हस्तांतरणीय
Not transferable by endorsement

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

1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed with transfers the free of stamp duty; a discovery and in the latter case, it must be supported by a power of sale, properly stamped.

3 In the case of sale this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.

4 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a maximum of Re. 1/- is payable on each new Stock Certificate issued in respect of sub-division.

5 Stock may be transferred between Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be transferred.

6 Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, to be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.

7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office (Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).

8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant."

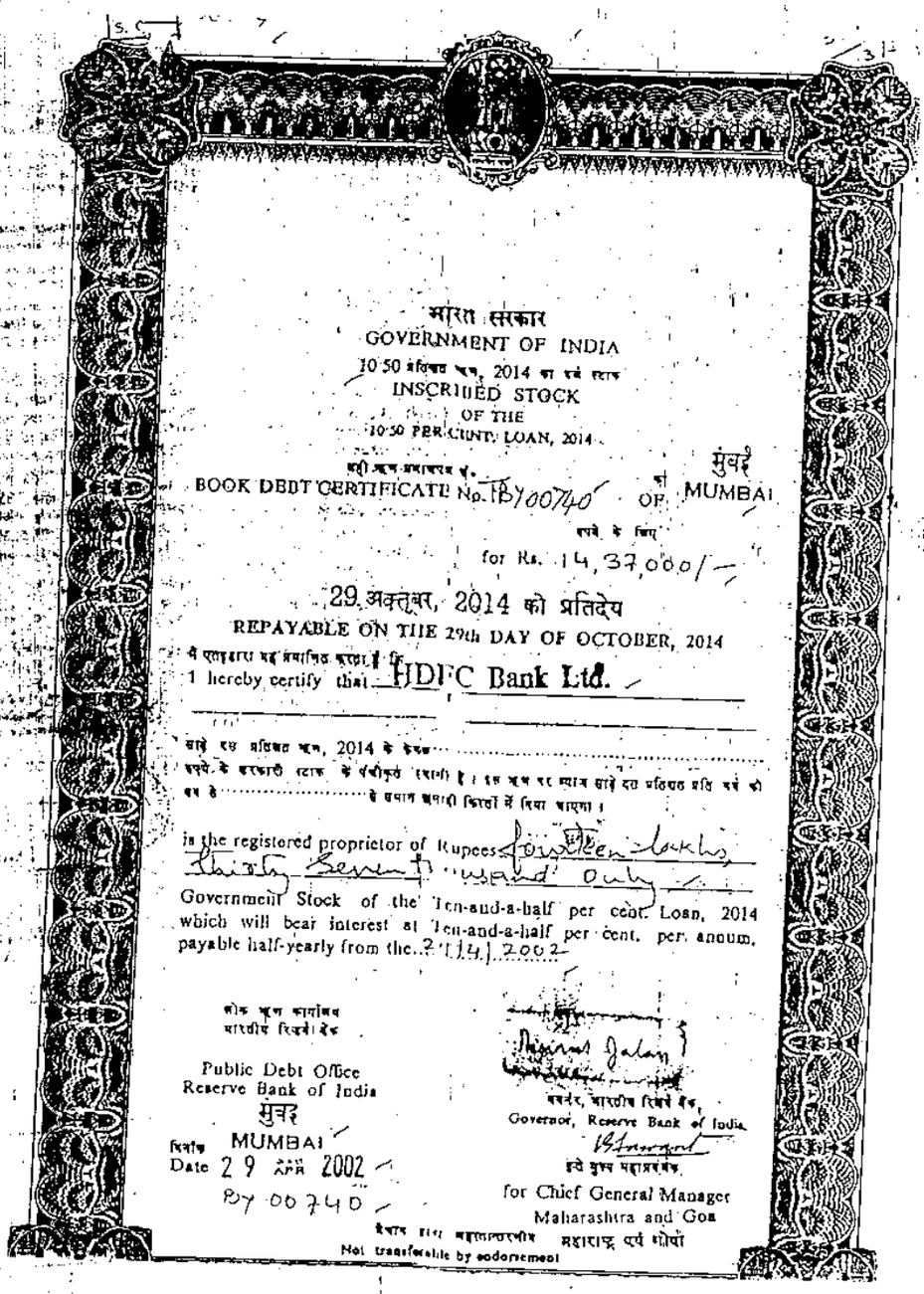
9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.

10 Any change in the address of the proprietor to where the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to record it until after the payment of such interest.

## MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager / Asst. Gen. Manager |
|---|---|---|---|---|
| GTT-I MRNo 1772/2002 | 29 APR 2002 | Larsen & Toubro Gratuity Fund. | ✓ | for Bank Mgr. |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

(624)
601



भारत सरकार
GOVERNMENT OF INDIA
10.50 प्रतिशत ऋण, 2014 का स्वर्ण स्टाक
INSCRIBED STOCK
OF THE
10.50 PER CENT. LOAN, 2014

बही ऋण प्रमाणपत्र सं. मुंबई
BOOK DEBT CERTIFICATE No. IB700740 OF MUMBAI

रुपये के लिए
for Rs. 14,37,000/-

29 अक्तूबर, 2014 को प्रतिदेय
REPAYABLE ON THE 29th DAY OF OCTOBER, 2014

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

साढ़े दस प्रतिशत ऋण, 2014 के केवल
रुपये के सरकारी स्टाक के पंजीकृत स्वामी हैं। इस ऋण पर ब्याज साढ़े दस प्रतिशत प्रति वर्ष की दर से ..... से खाता बन्दी किस्तों में दिया जाएगा।

is the registered proprietor of Rupees Fourteen lakhs Thirty Seven thousand Only
Government Stock of the Ten-and-a-half per cent. Loan, 2014 which will bear interest at Ten-and-a-half per cent. per annum, payable half-yearly from the 29/04/2002

लोक ऋण कार्यालय
भारतीय रिज़र्व बैंक

Public Debt Office
Reserve Bank of India
मुंबई
MUMBAI
दिनांक
Date 29 APR 2002
BY 00740

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

इसे मुख्य महाप्रबंधक
for Chief General Manager
Maharashtra and Goa

केवल हस्तांतरणीय महाराष्ट्र एवं गोवा
Not transferable by endorsement

Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are free of stamp duty.

2 A separate blank transfer deed annexed to this Certificate may be used for the purpose. It must be executed by the proprietor or his attorney and in the latter case, it must be supported by a power of attorney stamped.

3 In the case of sale this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.

4 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a maximum of Rs. 1/- is payable on each new Stock Certificate issued in respect of sub-division.

5 Stock may be transferred between Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate to the Public Debt Office in whose books it is desired to be transferred.

6 Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, to be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.

7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office (Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).

8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant."

9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.

10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to record it until after the payment of such interest.

## MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager / Asst. Gen. Manager |
|---|---|---|---|---|
| MT-I TIRN 473 2002 | 29 APR 2002 | Larsen & Toubro Officers and Supervisory Staff Provident Fund | V | |
| | | | | |
| | | | | |
| | | | | |

Trust Capital
Services (India) Pvt. Ltd.
22/28, Rajabahadur Compound, 30 Bombay Samachar Marg, Fort, Mumbai - 400 001
Fax : 022 - 2[illegible]

602

Date : May 20, 2002

TO
HDFC BANK LTD
MANEKJI WADIA BLDG,
FORT
MUMBAI – 400 001

Kind Attn.: Mr. C.D. Francis

Sub.: Conversion of SGL Stock into Physical Delivery

Dear Sir,

With reference to our purchase of 10.50% GOI 2014, having total face value of Rs.1,00,00,000.00 in our SGL Account, dated 06/04/2002.

We are enclosing herewith 02 Form 47-A, Kindly get it withdrawn into physical certificate in the following name.

| Name of Transferee | Face Value (Rs.) | |
|---|---|---|
| TENGL GRATUITY FUND | 62,000.00 | 700 |
| EWAC OFFICERS AND SUPERVISORS GRATUITY FUND | 41,000.00 | 701 |
| TOTAL ----------→ | 1,03,000.00 | |

Kindly do the needful at the earliest.

Thanking You,

Very truly yours
For TRUST CAPITAL SERVICES INDIA PVT.LTD.

Authorised Signatory

HDFC BANK LTD. RECEIVED TREASURY 21 MAY 2002 FOR MUMBAI

603

**Trust Capital**
Services (India) Pvt. Ltd.
22/28, Rajabahadur Compound, 30 Bombay
Samachar Marg, Fort, Mumbai - 400 001
Phone : 2350500, 2351873 - 82 (10 Lines)
Fax : 022 - 235 1880

62

Date : 3/6/2002

To,
HDFC Bank Ltd
Fort Branch.
Mumbai

Kind attn : Mr.Dipesh

Dear Sir,

We hereby authorize Mr.Santosh Shelar whose signature is attested below to collect the delivery of 10.50% GOI 2014 the details are as follows.

| Client's Name | Face Value |
|---|---|
| Bengal Gratuity Fund | 62,000.00 |
| Bank Officers & Supervisors Gratuity Fund | 41,000.00 |

Signature Of Mr.Santosh Shelar

Kindly do the needful

Thanking You.

Yours truly,
For TRUST CAPITAL SERVICES (INDIA) PVT. LTD.

Authorised Signatory

604
2,3
~~622~~

HDFC BANK

Date : 3/6/02
Ref. No. : 1120
Time :

Dear Sir, Tejas Capital Services

The following securities are being delivered herewith to you:

| Security Details | | Amount (Rs.) |
|---|---|---|
| Bond Details | Registered Holder | Amount (Rs.) |
| 10.50% GOI 2014 (6900744) | EWAC Officers & Supervisors Gratuity Fund | 41,000/- |
| 10.50% GOI 2014 (6900745) | TEIDCL Gratuity Fund | 62,000/- |

No. of Certificates → 2.

Please note: This is delivery against our sale of date to you.
(Our Ref. No. # 701 | 700 )
Please acknowledge receipt on the duplicate of this letter as your acceptance.

For HDFC BANK LTD.

Authorised Signatories.

Received the above mentioned certificate (s)

Authorised Signatory

Manekji Wadia Bldg., Ground Floor, Nanik Motwani Marg, Fort, Mumbai 400 023.
Phones : 270 3391 / 270 1615 Fax : 270 3392.

NB : You are advised to lodge the security well in advance of the net interest payment date, We shall not be responsible for interest lost due to late filling of bonds for the transfer.

(42)

जा.क्र. :सीसी/तपास/दस्तावेज/अभि.पुरावा/
अ.क्र. ७५/०२ / ७५६७ /२००२
कार्यालय पोलीस निरीक्षक गुन्हे शाखा
अमरावती शहर. दिनांक २३.१२.२००२

प्रति,

राज्य वस्तासेवक परिक्षक
गु.अ.वि. [गुन्हे]
नागपुर.

विषय :- पो.ठाणे सिटी कोतवाली अमरावती शहर अपराध क्रमांक ७५/२००२ कलम ४०६,४०२,४२०,४६८,३४ भादवि मधील दस्तऐवज तपासून अभिप्राय मिळणेबाबत.

संदर्भ :- पोलीस निरीक्षक एम.जे. देशमुख गुन्हे शाखा अमरावती शहर. कार्यालय पोलीस आयुक्त अमरावती शहर.

—oo—

महोदय,

सविनय सेवेशी सादर की, उपरोक्त नमुद गुन्हयाचे पुढे दस्तऐवज क्रमांक [१] एवा पत्राकार वसु-१ ता लाल शाहीने अधिकार केलेल्या सही ही श्री सुधाकर नारायण जोशी वय ४४ वर्षे रा. गणेश कॉलनी अमरावती यांनी केलेली आहे.

पत्रा क्रमांक १ मधील लाल शाहीने अधिकार केलेल्या वसु-२ मधील सही ही पुष्पक जगन्नाथ खोत वय २२ वर्षे रा. मुंबई यांनी केलेली आहे.

तसेच पत्रा क्रमांक २ मध्ये वसु-१ लाल शाहीने अधिकार केलेल्या सही ही श्री सुधाकर नारायण जोशी वय ४४ वर्षे रा. गणेश कॉलनी अमरावती यांनी केलेली आहे.

पत्रा क्रमांक २ मध्ये वसु-२ लाल शाहीने अधिकार केलेली सही ही पुष्पक जगन्नाथ खोत वय २२ वर्षे रा. मुंबई यांनी केलेली आहे.

वरील दोन्ही पत्रा क्र. १ व २ मधील सहया ज्यांच्या आहेत त्यांचे सहयासि नमुने घेण्यात आलेले आहेत. सदरच्या सहया क्र= ह्या [१] पुष्पक जगन्नाथ खोत याच्या सही करिता एस-१ ते एस-६ पर्यंत निशाणी देण्यात आलेली आहे व सदरची निशाणी ही निळ्या शाहीने अधिकार करण्यात आली आहे.

तसेच वरील दोन्ही पत्रा क्रमांक १ व २ मधील सहया ज्यांच्या आहेत त्यांचे सहयासि नमुने घेण्यात आलेले, आहेत. सदरच्या सहया ह्या [२] सुधाकर नारायणराव जोशी रा. अमरावती यांच्या सही करिता एस-१ ते एस-१ पर्यंत निशाणी देण्यात

देण्यात आली आहे व सदरची निगरीणी ही निळया शाईने वर्तुळाकार करण्यात आली आहे.

पत्रा क्रमांक १ व पत्रा क्रमांक २ हे मुळ दस्तऐवज आहेत व त्यामधील क्यु-१ या लाल वर्तुळामधील सही ही एस-१ या व्यक्तीची व आहे हे तपासुन मत मिळणेस विनंती आहे.

तसेच पत्रा क्रमांक १ व पत्रा क्रमांक २ हे छाये दस्तऐवज आहेत व त्यामधील लाल वर्तुळामधील सही क्यु-२ ही सही एस-१ या व्यक्तीची व आहे हे तपासुन मत मिळणेस विनंती आहे.

त्याकरिता मुळ दस्तऐवज क्रमांक १ व २ सोबत पाठविण्यात येत आहे त्याचे सोबत एस-१ व एस-१ चे सहयाचे नमुने तपासणी करिता आपणाकडे पाठविण्यात येत आहे. तरी उपरोक्त दस्तऐवजांची तपासणी होवुन तात्काळ अभिप्राय मिळणेस विनंती आहे.

सहपत्रा : उपरोक्त नमुद प्रमाणे मुळ पत्रा २
व दोन सहयाचे नमुने.

2-2-2002

[श्री. जे. देशमुख]
पोलीस निरीक्षक, नांदेड शाखा
M.J.D.
अ.रा.मती शाखा
Crime

c/c

# अन्वहाईस -चालान

(४५)

पत्र जावक क्र. / कं. :  दिनांक :

| अ. क्र. | दस्तऐवजाचे विवरण तसेच ज्या जप्तीपत्राला जोडण्यात आले त्याची तारीख | शेरा |
|---|---|---|
| १. | दि. [illegible] को ऑप. बँक लि. चे केरळ येथील मॅनेजमेंट कमेटी, लि, मुंबई ला दि. २८/७/२००५ रोजी दिलेले पत्र ज्याअर्थी शासन, सोबत ७०१ २०२० @ १०.५० % एकुण रक्कम ४ कोटी रु. चे हस्तांतरण केल्याबाबत व त्याबाबत सोबत जोडलेल्या बाबी नमूद केलेले पुरवणी अहवाल अशी केलेली दि. २९/७/२००५ रोजीची आहे | - १ |
| २. | दि. [illegible] को ऑप. बँक लि. चे केरळ येथील मॅनेजमेंट कमेटी, लि, मुंबई ला दि. ८/८/२००५ रोजी दिलेले पत्र ज्याअर्थी शासन, सोबत ७०१ २०१४ @ १०.५०%) व [illegible] रक्कम एकुण रु. ५.५० कोटी रु. चे हस्तांतरण केल्याबाबत व त्याबाबत सोबत जोडलेल्या बाबी नमूद केलेले पुरवणी अहवाल अशी केलेली आहे. परंतु दोन्ही पत्रांवर दि.[illegible] एवजी दिनांक नमूद केलेली नाही त्यामुळे पत्राची तारीख ग्राह्य धरता येत नाही. | - १ |
| ३. | आरोपी सुलोचना नारायण जोशी यांच्या सहीचे नमुने दि. २९/७/०५ | - १ |
| ४. | पुरवणी अहवाल यांचे सहीचे नमुने दि. ५/८/२००५ | - १ |

पाठविणा-याची सही किंवा
दि. तारीख

प्राप्त करणाराची सही किंवा
व तारीख

ज्याचे हस्ते पाठविले जाणे त्याचे
नांव हुद्दा व.

(Exc) (2) 716

आ.क्रमांक : गुन्हेशाशा/दस्तावेज/९५१८/२००२
कार्यालय पोलीस आयुक्त, अमरावती शहर
दिनांक : २२.११.२००२

प्रति,

राज्य दस्तऐवज परिक्षक
गु.अ.वि. (गुन्हे)
नागपुर.

संदर्भ :- पोलीस निरीक्षक गुन्हे शाखा अमरावती शहर यांचे सहपत्रीय पत्र क्रमांक - अपक्र. ७५/०२/१५६२/२००२. दिनांक २२.११.२००२ व त्यासोबत इन्व्हॉईस चालान.

विषय :- पो. ठाणे सिटीकोतवाली अपराध क्र. ७५/२००२ क.४०८,४०९,४२०, ४६८,३४ भा.दं.वि मधील दस्तावेज लेख स्वाक्षरी बाबत अभिप्राय होवुन अभिप्राय मिळणेबाबत.

--oo--

उपरोक्त संदर्भीय पोलीस निरीक्षक गुन्हे शाखा अमरावती शहर यांचे पत्र व त्यासोबत असलेल्या इन्व्हॉईस चालान प्रमाणे सदर मुद्देमाल याद्वारे आपणाकडे तपासणी कामी पाठविण्यात आले आहे. पत्राप्रमाणे दस्तऐवजाची तपासणी होवुन विचारणा केल्या प्रमाणे अभिप्राय मिळणेस विनंती आहे.

सहपत्रा :- सहपत्रीय संदर्भीय पत्र व त्यासोबत जोडलेल्या इन्व्हॉईस चालान प्रमाणे मुद्देमाल.

पोलीस आयुक्त अमरावती शहर
करिता

Received One Sealed Packet
Dt. 23-11-2002
Clerk
State Examiner of Documents
C.I.D. (Crime), M.S., Nagpur.

(६५०)

जा.क्र. :सीजी/लेखा/हस्ताक्षर/अभिप्राय/
अप.क्र.७५/०२/ 9462/२००२
कार्यालय पोलीस निरीक्षक गुन्हे शाखा
अमरावती शहर दिनांक २२.१२.२००२

प्रति,

राज्य दस्तऐवज परिक्षक
गु.अ.वि. [गुन्हे]
नागपुर.

विषय :- पो.ठाणे सिटीकोतवाली अमरावती शहर अपराध क्र. ७५/२००२ कलम ४०६,४०९,४२०,४६८,३४ भा.दं.वि. मधील दस्तऐवज तपासुन अभिप्राय मिळणेबाबत.

पाहुन :- पोलीस निरीक्षक एम.जे. देशमुख ,गुन्हे शाखा अमरावती शहर कार्यालय पोलीस आयुक्त अमरावती शहर.

—oo—

महोदय,

सविनय सेवेशी सादर की, उपरोक्त नमुद गुन्ह्यामध्ये मुळ दस्तऐवज लाल शाहीने निशाणी केलेले पत्रा क्र. १ वया पत्राचर चयु-१ या लाल शाहीने वर्तुळाकार केलेली सही ही वादग्रस्त आहे सदरची सही ही महेन्द्र राधेश्याम अग्रवाल वय ३६ वर्षा रा. कलकत्ता यांची सही असल्याची दिसुन येते.

आरोपी महेन्द्र राधेश्याम अग्रवाल यांचे दिनांक ७.८.२००२ रोजी घेण्यात आलेले पंचासमक्षचे सहयाचे नमुने जाला निशाणी एम-१ ते एम-६ पर्यंत देवुन निळया शाहीने वर्तुळाकार करण्यात आलेले आहे. चयु-१ या सहीशी एम-१ ते एम-६ या नमुना सहयांशी पडताळणी होवुन सदरची सही ही महेन्द्र राधेश्याम अग्रवाल यांचीच आहे अगर कसे या बाबत अभिप्राय मिळणेस विनंती आहे.

२. सदर गुन्ह्यामधील आरोपी नामे संजय हरिराम अग्रवाल वय ३७ वर्षे रा. मुंबई यांचे सहीचे नमुने [महेन्द्र राधेश्याम अग्रवाल यांचे सहीचे] पंचासमक्ष घेण्यात आलेले आहे. त्याला निशाणी एम-१ ते एम-६ पर्यंत देण्यात आलेली आहे चयु-१ आणि एम-१ ते एम-६ यांची पडताळणी होवुन सदरची चयु-१ ची सही ही एम-१ ते एम-६ या व्यक्तीने केलेली आहे अगर कसे, याबाबत अभिप्राय मिळणेस विनंती आहे.

३. सदर गुन्ह्यामधील आरोपी नामे सुबोध चांददयाल भंडारी वय ३७ वर्षे रा. मुंबई यांचे सहिचे नमुने [महेन्द्र राधेश्याम अग्रवाल यांचे सहीचे] पंचासमक्ष दिनांक २१.१०.२००२ रोजी घेण्यात आलेले आहे. त्याला निशाणी पी-१ ते पी-६ पर्यंत देण्यात आलेली आहे. तरी चयु-१ आणि पी-१ ते पी-६ यांची

[पान २]

पडताळणी होवुन सदरचा सही ही क्यु-१ ची सहीशी मिळते काय तसेच क्यु-१ ची सही ही पी-१ ते ~~प~~ पी-६ या व्यक्तीने केलेली आहे अगर कसे याबाबत अभिप्राय मिळणेस विनंती आहे.

त्या करिता मुळ दस्तऐवज पत्रा क्रमांक १ [क्यु-१ असलेले] तसेच पत्रात नमुद प्रमाणे ३ सहयांचे नमुने तपासणी कामी आपणाकडे पाठविण्यात येत आहे. तरी उपरोक्त दस्तऐवजांची तपासणी होवुन तात्काळ अभिप्राय मिळणेस विनंती आहे.

सहपत्रा :- पत्रा क्र. १ [क्यु-१ असलेले]
तिन सहयांचे नमुने

24/11/02

[एम.जे. देशमुख]
पोलीस निरीक्षक गुन्हे शाखा
अमरावती शहर
M. J. [illegible]
Police [illegible]
Crime Branch, Amravati

इनव्हॉईस चालान

719

पत्र जावक क्र. :  दिनांक :

| अ. क्र. | दस्तऐवजाचे वर्णन तसेच ज्या व्यक्तीपासून प्राप्त जप्त करण्यात आले त्याची नावे | संख्या |
|---|---|---|
| १. | [illegible] डिव्हर्स प्रा. लि. मुंबई चे लेटर पॅडपर वरील आरोपी पिपरणा को. ऑप. बँक लि. चे लाभाचे दि. दीलेले क्लिअरन्स लेटर दि. ०८/३/२००३ [illegible] चे ज्याखाली ५.५ कोटी रु. चे शासन रोखे [illegible] तेलगी यांचे घरुन जप्त केलेले आहेत. [जप्तीपत्र दि. २५/६/२००३] | १ |
| २. | आरोपी अहेंद्र वाडेराम अग्रवाल यांचे वरील नावाचे दि. ०८/८/२००३ रोजीचे | १ |
| ३. | आरोपी संजय लक्ष्मिराम अग्रवाल यांचे वरीलचे नावाचे दि. ३०/८/२००३ रोजीचे | १ |
| ४. | आरोपी सुशीला जवाहरलाल ओसवाल यांचे वरीलचे नावाचे दि. २७/१०/२००३ रोजीचे | १ |

पाठविणाऱ्याची सही शिक्का
तारीख M. J. PRAMANIK
P.I.
Crime Br...

प्राप्त कर्त्याची सही शिक्का व तारीख

ज्याचे हस्ते पाठविण्यात आले त्याचे नाव हुद्दा व.नं.

(40) (3) 720

जा.क्रमांक : गुन्हेशाखा/हस्तलेख/ 9507/2002
कार्यालय पोलीस आयुक्त, अमरावती शहर
दिनांक : २२.११.२००२

प्रति,
राज्य हस्तलेखन परिक्षक
गु.अ.वि. [गुन्हे]
नागपुर.

संदर्भ :- पोलीस निरीक्षक गुन्हे शाखा अमरावती शहर यांचे सहपत्रीय पत्र क्रमांक - अप क्र. ७५/२००२/१५७३/२००२ दिनांक २२.११.२००२ व त्यासोबत इन्व्हाईस यादीप्रमाणे.

विषय :- फो.ठाणे सिटीकोतवाली अपराध क्र. ७५/२००२ क.४०६,५०९,४२०, ४६८,३४ भा.द.वि मधील हस्ताक्षर लेख स्वाक्षरी बी.नागपुरी होतुन अभिप्राय मिळणेबाबत.

---oo--

उपरोक्त संदर्भीय पोलीस निरीक्षक गुन्हे शाखा अमरावती शहर यांचे पत्रा व त्यासोबत असलेल्या इन्व्हाईस यादीप्रमाणे सदर गुन्हेगामील आरोपीकडे तपासणी कामी पाठविण्यात आले आहे. पत्राप्रमाणे दस्तऐवजाची तपासणी होवुन विचारणा केल्या प्रमाणे अभिप्राय मिळणेस विनंती आहे.

सहपत्रा :- सहपत्रीय संदर्भीय पत्रा व
त्यासोबत जोडलेल्या इन्व्हाईस
यादीप्रमाणे गुन्हेगामील.

22/11/2002

पोलीस आयुक्त अमरावती शहर
करिता

Received One Sealed Pocket Dt. 25-11-2002
Clerk
State Examiner of Documents
C.I.D. (Crime), M.S., Nagpur.

(49) 721

जा.क्र. :सीबी/तपास/हस्ताक्षर/अभिप्राय/अप.क्र.
७५/२००२ / 9463 /२००२
कार्यालय पोलीस निरीक्षक गुन्हे शाखा
अमरावती शहर. दिनांक २२.११.२००२

प्रति,

राज्य दस्तऐवज परिक्षक
गु.अ.वि.[गुन्हे]
नागपुर.

पाठवून :- पोलीस निरीक्षक एम.जे.देशमुख गुन्हे शाखा अमरावती शहर
कार्यालय पोलीस आयुक्त अमरावती शहर.

विषय :- पो.ठाणे सिटीकोतवाली अमरावती शहर अपराध क्र. ७५/२००२ कलम ४०६,४०९,४२०,४६८,३४ भा.दं.वि. मधील दस्तऐवज तपासुन अभिप्राय मिळणेबाबत.

—oo—

महोदय,

सविनय सेवेशी सादर की, उपरोक्त नमुद गुन्हयातील आरोपी सुधीर यादवराव भंडारी वय ३७ वर्षे रा. वाशी नवि मुंबई यांनी होमट्रेड लि. चे लेटर पॅड वर कॉन्ट्रक्ट नोट व बिल वर पत्रा क्रमांक १ व पत्रा क्र.२ [लाल शाहीने लिहलेल्या] वर फॉर मे.होमट्रेड लि. म्हणून सही केली त्याला लाल शाहीने वर्तुळाकार करण्यात आलेले अशुन निशाणी क्रमांक क्यु-१ व क्यु-२ असे देण्यात आले आहे. सदर आरोपीचे पंचासमक्ष सहयाचे नमुने घेण्यात आलेले आहे त्याला निशाणी क्र. एस-१ ते एस-६ पर्यंत देण्यात आलेले आहे.

तरी क्यु-१ व क्यु-२ मधील सहया व एस-१ ते एस-६ पर्यंत असलेल्या सहयांशी तपासणी होवुन दोन्ही सहया एकाच व्यक्तीच्या आहेत अगर कसे याबाबत अभिप्राय मिळणेस विनंती आहे.

त्याकरिता मुळ दस्तऐवज पत्रा क्र. १ व २ [क्यु-१ व क्यु-२ असलेले] तसेच सहयाचे नमुने तपासणी कामी आपणाकडे पाठविण्यात येत आहे तरी उपरोक्त दस्तऐवजांची तपासणी होवुन तात्काळ अभिप्राय मिळणेस विनंती आहे.

सहपत्रा : पत्रा क्र.१ व २ [क्यु-१ व क्यु-२ असलेले]
सहयाचे नमुने.

22/11/02

[एम.जे.देशमुख]
पोलीस निरीक्षक गुन्हे शाखा
M. J. D...
Police ...
Crime Br...

(५२) 722

## इनव्हॉईस चालान

पो. ठाणे [illegible]

कलम ४०६,४०९,४२०,४६८,२९ भादंवि [illegible]

पाठविण्यात आलेल्या मुद्द दस्तऐवजाचे विवरणा [illegible]

पत्रा आवक क्रमांक :  दिनांक :

| अ. क्र. | दस्तऐवजाचे विवरण तसेच ज्या जप्तीपत्राका. प्रमाणे जप्त करण्यात आले त्याची तारीख | संख्या |
|---|---|---|
| १. | होमट्रेड लि. चे लेटर पॅडवर मे. व्हॅलीयंट कॅपीटल मार्केट प्रा.लि. मुंबई यांना लिहलेले पत्रा ज्यामध्ये कॉन्ट्रक्ट नोट, दि. १५.१२.२००२ रोजीचे ज्यात जीओआय ७ २०१४ कुपन रेट १०१ ज्यावर मे. फॉर होमट्रेड लि. म्हणून सुलोचा बांदेकर भंडारी यांची सही आहे | १ |
| २. | होमट्रेड लि. चा लेटर पॅडवर ज्यावर मे. व्हॅलीयंट कॅपीटल मार्केट प्रा. लि. मुंबई यांना लिहलेले पत्रा "बी" फार्म दिनांक १५.१.२००२ रोजी ज्यावर कुपन/रेट जीओआय २०१४ कुपनरेट १०१ मे. होमट्रेड लि. फॉर म्हणून सुलोचा भंडारी याने सही केलेले आहे. [वरिल दोन्ही पत्रा जप्तीपत्रा दिनांक १८.१०.२००२ अन्वये जप्त] | ३ |
| ३. | सुलोचा बांदेकर भंडारी यांचे पंचासमक्ष दिनांक २१.१०.२००२ रोजी घेतलेले सही चे नमुने | ४ |

पाठविणारा याची सही शिक्का
दिनांक

प्राप्त कर्त्याची सही शिक्का
व तारीख

ज्याचे हस्ते पाठविण्यात आले त्याचे
नाव हुद्दा ब. नं.

(43) (4) 723

जा.क्रमांक : गुन्हे शाखा/हस्ताक्षर/ 9412/2002
कार्यालय पोलीस आयुक्त, अमरावती शहर
दिनांक : २२.११.२००२

प्रति,
राज्य दस्तऐवज परिक्षक
गु.अ.वि. (गुन्हे)
नागपुर.

संदर्भ :- पोलीस निरीक्षक गुन्हे शाखा अमरावती शहर यांचे सहपत्रीय पत्र क्रमांक - अप क्र. :- ७५/२००२/१५७८/२००२ दिनांक २२.११.२००२ व त्यासोबत इन्व्हॉईस वगैरे.

विषय :- पो.ठाणे सिटीकोतवाली अपराध क्र. ७५/२००२ क.४०६,४०९,४२०, ४६८,३४ भा.द.वि मधील हस्ताक्षर लेख स्वाक्षरी जुळणी होवुन अभिप्राय मिळणेबाबत.

--oo--

उपरोक्त संदर्भीय पोलीस निरीक्षक गुन्हे शाखा अमरावती शहर यांचे पत्र व त्यासोबत असलेल्या इन्व्हॉईस वगैरे प्रमाणे वरील मुद्देमाल याद्वारे आपणाकडे तपासणी करीता पाठविण्यात आले आहे. पत्राप्रमाणे दस्तऐवजाची तपासणी होवुन विचारणा केल्या प्रमाणे अभिप्राय मिळणेस विनंती आहे.

सहपत्र :- सहपत्रीय संदर्भीय पत्र व
त्यासोबत जोडलेल्या इन्व्हॉईस
वगैरे प्रमाणे मुद्देमाल.

22/11/02

पोलीस आयुक्त अमरावती शहर
करिता

Received One Sealed Packet
Dated 25-11-2002
Clerk
State Examiner of Documents
C.I.D. (Crime), M.S., Nagpur.

(५१४) 724

जा.क्र. :सीबी/तपास/हस्ताक्षर/अभिप्राय/
अप.क्र. ७५/२००२/ 9५६८ /२००२
कार्यालय पोलीस निरीक्षक गुन्हे शाखा
अमरावती शहर. दिनांक २२.११.२००२

प्रति,

राज्य हस्तरेखा परिक्षक
गु.अ.वि. [गुन्हे]
नागपुर.

प्रेषक :- पोलीस निरीक्षक एम.के.देशमुख गुन्हे शाखा अमरावती शहर
कार्यालय पोलीस आयुक्त अमरावती शहर

विषय :- पो.ठाणे सिटीकोतवाली अमरावती शहर अपराध क्र.७५/२००२ कलम ४०६,४०९,४२०,४६८,३४ भा.दं.वि. मधील हस्तरेखक तपासुन अभिप्राय मिळणेबाबत.

—००—

महोदय,

सविनय सेवेशी सादर की, उपरोक्त नमुद गुन्हयामध्ये आरोपी केतन ~~~~~ कांतीलाल सेठ वय ४० रा. मुंबई आणि आरोपी संजय हरिराम अग्रवाल वय ३७ रा. वाशी नवी मुंबई यांनी दिनांक २५.१.२००२ रोजी जीओआय २०१७ कुपनरेट ८.०७४ किंमत ४ कोटी रुपये [फेस व्हॅल्यु] चा व्यवहार करुन सदरचे रोखे हे पिपल्स को.ऑप बँक अमरावती ला गिल्टेज मॅनेजमेंट कंपनीच्या वतीने देण्याबाबत करार केला व त्यावर दोन्ही आरोपींनी सहया केलेल्या आहेत सदर पत्राला पत्रा क्रमांक १ लाल शाहीने चौकटीत दर्शवुन सदर पत्रावरील सहयांना लाल शाहीने वर्तुळाकार करुन क्रमांक-१ मधील सही केतन कांतीलाल सेठ, यांची आहे आणि क्रमांक-२ ~~~~ लाल शाहीने वर्तुळाकार केलेली सही ही संजय हरिराम अग्रवाल यांची आहे.

तसेच पत्रा क्रमांक २ लाल शाहीने चौकट केलेले ~~ होम्ट्रेड लि. चे लेटर पॅडवर गिल्टेज मॅनेजमेंट सर्व्हिसेस यांना उद्देशुन लिहलेले दिनांक २५.१.२००२ चे पत्रा ज्यामध्ये सरकारी रोखे जीओआय २०१७ कुपन रेट ८.०७४ किंमत ४ कोटी फेस व्हॅल्यु बदल ४५ दिवसांमध्ये सदरचे रोखे दि.अमरावती पिपल्स को-ऑप बँक लि. अमरावती यांना डिलिव्हरी देण्याबाबत लिहलेले ज्यावर ऑथोराईज सिग्नेटरीज फॉर म्हणून होम्ट्रेड लि. येथे सही केलेले ज्याला लाल शाहीने वर्तुळाकार केलेले आहे त्याला निशाणी क्रमांक क्यु-२ देण्यात आलेले आहे.

आरोपी केतन सेठ यांचे पंचासमक्ष सहयाचे नमुने घेण्यात आलेले आहे

त्याला निशाणी क्र. एस-१ ते एस-६ पर्यंत देण्यात आलेले आहे.

तसेच आरोपी संजय हरिराम अग्रवाल रा. मुंबई यांचे पंचासमक्ष सहयांचे नमुने दिनांक ३०.८.२००२ रोजी घेण्यात आले आहे त्याला निशाणी क्रमांक एन-१ ते एन-६ पर्यंत देण्यात आलेले आहेत.

मुळ दस्तऐवज पत्रा क्रमांक १ व पत्रा क्रमांक २ यामधील तसेच वहीनामधील निशाणीनी क्रमांक वसु-१ आणि वसु-२ यांचेशी आरोपीचे घेतलेले सहयांचे नमुने एस-१ ते एस-६ व एन-१ ते एन-६ पर्यंत चे यांचेशी ~~xxx~~ पडताळणी होवुन त्या सहया आरोपी केतन कांतीलाल शेठ व आरोपी ~~xx~~ संजय हरिराम अग्रवाल यांचेच आहे याबाबत तपासणी होवुन अभिप्राय मिळणेस विनंती आहे.

त्याकरिता मुळ दस्तऐवज पत्रा क्रमांक १ व पत्राक्रमांक २ तसेच आरोपी यांचे सहयांचे नमुने एस-१ ते एस-६ आणि एन-१ ते एन-६ आपणाकडे तपासणी कामी पाठविण्यात येत आहे तरी उपरोक्त दस्तऐवजांची तपासणी होवुन ~~xx~~ तात्काळ अभिप्राय मिळणेस विनंती आहे.

सहपत्रा :- पत्रा क्रमांक १ व पत्राक्रमांक २
आरोपी सहयांचे नमुने एस-१ ते एस-६
तसेच एन-१ ते एन-६

22/11/02

[एम. जे. देशमुख]
पोलीस निरीक्षक गुन्हे शाखा
अमरावती शहर

M. J. DESHMUKH
Crime Branch, Amravati

o/c

(एफ) 726

इनव्हाईस चालान

पो. स्टे. सिटी कोतवाली आरोपी

कलम ४०६,४०९,४२०,४६८,३४ भादवि सहकलम अन्वये गु.

पाठविण्यात आलेल्या सह दस्तऐवजाचे विवरणा बाबत पोच पावती

पत्र जावक क्रमांक :  दिनांक :

| अ. क्र. | दस्तऐवजाचे विवरण तसेच ज्या जप्तीपत्राका प्रमाणे जप्त करण्यात आले त्याची तारीख | संख्या |
|---|---|---|
| १. | गिल्टेज मॅनेजमेंट सव्हीसिस लेटर पॅडवर ज्यामध्ये होमट्रेड लि. ला ~~[illegible]~~ लिहलेले पत्रा दि. २५. १. २००२ दिनांक २. ७. २००२ चे जप्तीपत्राकाप्रमाणे फॉईल नं. ८ ज्यावर केतन कांतीलाल सेठ व संजय हरिराम अग्रवाल यांची सही आहे. | १ |
| २. | होमट्रेड चे लेटर पॅडवर गिल्टेज मॅनेजमेंट सव्हिसेस मुंबई यांनी लिहलेले पत्रा दिनांक २५. १. २००२ चे पत्रा ज्यावर संजय अग्रवाल यांची सही आहे. जप्तीपत्राक दिनांक २. ७. २००२ प्रमाणे फॉईल नं. ८ | १ |
| ३. | केतन कांतीलाल सेठ यांचे सहीचे नमुने पंचासमक्ष घेतलेले दिनांक ६. ७. २००२ | १ |
| ४. | आरोपी संजय हरिराम अग्रवाल याचे सहीचे नमुने पंचासमक्ष घेतलेले दिनांक ३०. ८. २००२ | १ |

पाठविणा-याची सही शिक्का
दिनांक

प्राप्त कर्त्याची सही शिक्का
व तारीख

ज्याचे हस्ते पाठविण्यात आले त्याचे
नाव हुपा ब. नं.

727

(546) (5)

जा.क्रमांक : गुन्हेशाखा/हस्तलेख/ 9582/2002
कार्यालय पोलीस आयुक्त, अमरावती शहर
दिनांक : २२.११.२००२

प्रति,
राज्य दस्तऐवज परिक्षक
गु.अ.वि. [गुन्हे]
नागपूर.

संदर्भ :- पोलीस निरीक्षक गुन्हे शाखा अमरावती शहर यांचे सहपत्रीय पत्र क्रमांक - अप.क्र. ७५१/२००२ + ७५७५/२००२ दिनांक २२.११.२००२ व त्यासोबत इन्व्हॉईस चालान.

विषय :- पो.ठाणे सिटीकोतवाली अपराध क्र. ७५/२००२ क.४०५,४०९,४२०, ४६८,३४ भा.द.वि मधील हस्ताक्षर लेख स्वाक्षरी यां तपासणी होवुन अभिप्राय मिळणेबाबत.

--oo--

उपरोक्त संदर्भीय पोलीस निरीक्षक गुन्हे शाखा अमरावती शहर यांचे पत्र व त्यासोबत असलेल्या इन्व्हॉईस चालान प्रमाणे सदर मुद्देमाल याहारे आपणाकडे तपासणी कामी पाठविण्यात आले आहे. पत्राप्रमाणे दस्तऐवजाची तपासणी होवुन विचारणा केल्या प्रमाणे अभिप्राय मिळणेस विनंती आहे.

सहपत्रा :- सहपत्रीय संदर्भीय पत्रा व
त्यांसोबत जोडलेल्या इन्व्हॉईस
चालान प्रमाणे मुद्देमाल.

22.11.02

पोलीस आयुक्त अमरावती शहर
करिता

Received Enclosed Postal Article
25-11-2002
Clerk
State Examiner of Documents
C.I.D. (Crime), M.S., Nagpur.

(५८)

जा.क्र. : सी.बी/तपास/हस्ताक्षर/अभिप्राय/अप.क्र.
७५/२००२- 9565 /२००२
कार्यालय पोलीस निरीक्षक गुन्हे शाखा अमरावती
शहर, दिनांक : २२.११.२००२

प्रति,

राज्य दस्तऐवज परिक्षक
गु.अ.वि. [गुन्हे]
नागपुर.

पासुन :- पोलीस निरीक्षक एम.जे. देशमुख गुन्हे शाखा अमरावती शहर
कार्यालय पोलीस आयुक्त, अमरावती शहर

विषय :- पो.ठाणे सिटी ~~कोतवाली~~ कोतवाली अमरावती शहर अपराध क्रमांक ७५/२००२ क. ४०६,४०९,४२०,४६८,३४ भा.दं.वि. मधील दस्तऐवजाची तपासणी करुन अभिप्राय मिळणेबाबत.

—oo—

महोदय,

सविनय सेवेशी सादर की, विषयांकित गुन्ह्याचे तपासामध्ये दिनांक ९.११.२००२ रोजी पंचासमक्ष दि.पिपल्स को.ऑप बँक अमरावती येथील जावक रजिस्टर जप्त करण्यात आले सदर रजिस्टर मध्ये १ ते १९८ पाने असुन पान नं. ११ वर दिनांक १९.१.२००२ रोजी जावक क्र. ५४१२ अन्वये पिपल्स को. ऑप बँकेला प्राप्त चेक एम.एस.को.ऑप बँक मुंबई पाठविल्याची नोंद आहे. सदर नोंदीला एक्सी.नं.१ असे लाल शाहीने निशाणी देण्यात आली असुन एक्सी.नं-१ मधील हस्ताक्षराला क्यु-१ असे लाल शाहीने निशाणी देण्यात येवुन सोयुर्ण नोंदीला लाल शाहीने वर्तुळाकार करण्यात आले आहे.

सदरची नोंद ही बँकेचे लिपीक राजेश विठ्ठलराव खाडसे यांनी लिहलेल्याबरुन दिनांक ९.११.२००२ रोजी पंचासमक्ष त्यांचे हस्ताक्षराचे नमुने घेण्यात आले असुन त्यास निळ्या शाहीने गोलाकार करण्यात आले आहे तसेच एस-१ ही निशाणी देण्यात आलेली आहे.

तरी एक्सी-१ मधील क्यु-१ चे हस्ताक्षराची एस-१ मधील हस्ताक्षराशी पडताळणी होवुन सदर हस्ताक्षर हे एकाच व्यक्तीचे आहे अगर कसे याबाबत अभिप्राय मिळणेस विनंती आहे.

याद्वारे एक्सी-१ [क्यु-१] चे जावक रजिस्टर व एस-१ मधील हस्ताक्षराचा नमुना तपासणी कामी आपणाकडे पाठविण्यात येत आहे तरी तपासणी होवुन तात्काळ अभिप्राय मिळणेस विनंती आहे.

संलग्न :- जावक रजिस्टर जप्ती दि.९.११.२००२
पृष्ठांचे तसेच एस-१ प्रमाणे हस्ताक्षराचा नमुना.

22/11/02
[illegible]
Police Inspector
Crime Branch, Amravati

(५१) 729

**इन्व्हेंटरी चालान**

पो. ठाणे [illegible] गुन्हा क्रमांक [illegible]

कलम ४०६, ४०९, ४२०, ४६८, ३४ भादंवि सहकलम [illegible]

पाठविण्यात आलेल्या मूळ दस्तऐवजांचे विवरण खालील पोच पावती

पत्र जावक क्रमांक :  दिनांक :

| अ. क्र. | दस्तऐवजाचे विवरण तसेच ज्या जप्तीपत्राका प्रमाणे जप्त करण्यात आले त्याची तारीख | संख्या |
|---|---|---|
| १. | जावक रजिस्टर दि. १२.०१.२००२ पासुनचे [पान १ ते १९८] दिनांक ९.११.२००२ प्रमाणे जप्त केलेले | १ |
| २. | राजेश विठ्ठलराव डाखे याचे दिनांक ९.११.०२ रोजी दोण्यात आलेले हस्ताक्षराचे नमुने. | १ |

पाठविणाऱ्याची सही शिक्का
व तारीख

प्राप्त कर्त्याची सही शिक्का
व तारीख

ज्याचे हस्ते पाठविण्यात आले त्याचे
नांव हुद्दा ब. नं.

(Exe) (1) 730

जा.क्र.७ : गुन्हेशाखा/दस्तऐवज/ 9458/2002
कार्यालय पोलीस आयुक्त, अमरावती शहर
दिनांक : २२.११.२००२

प्रति,

राज्य दस्तऐवज परिक्षक
गु.अ.वि. (गुन्हे)
नागपुर.

संदर्भ :- पोलीस निरीक्षक गुन्हे शाखा अमरावती शहर यांचे सहपत्रीय पत्र क्रमांक - अप.क्र. ७५/२००२ - १५७६/२००२ दिनांक २२.११.२००२ व त्यासोबत इन्व्हॉईस चालान.

विषय :- पो.ठाणे सिटीकोतवाली अपराध क्र. ७५/२००२ क.४०६,४०९,४२०, ४६८,३४ भा.दं.वि मधील हस्ताक्षर लेख स्वाक्षरी ची तपासणी होवुन अभिप्राय मिळणेबाबत.

--oo--

उपरोक्त संदर्भीय पोलीस निरीक्षक गुन्हे शाखा अमरावती शहर यांचे पत्र व त्यासोबत असलेल्या इन्व्हॉईस चालान प्रमाणे जप्त मुद्देमाल याद्वारे आपणाकडे तपासणी करीता पाठविण्यात आले आहे. पत्रान्वये प्रमाणे दस्तऐवजाची तपासणी होवुन विचारणा केल्या प्रमाणे अभिप्राय मिळणेस विनंती आहे.

सहपत्र :- सहपत्रीय संदर्भीय पत्र व त्यासोबत जोडलेल्या इन्व्हॉईस चालान प्रमाणे मुद्देमाल.

22/11/02

पोलीस आयुक्त अमरावती शहर
करिता

Received Our Sealed Packet
25-11-2002
Clerk
State Examiner of Documents
C.I.D. (Crime), M.S., Nagpur.

731

(~~69~~)

जा.क्र.:सीबी/तपास/हस्ताक्षर/अभिप्र
अप.क्र.७५/२००२- ९५७६ /२००२
कार्यालय पोलीस निरीक्षक गुन्हे शाखा
अमरावती शहर दिनांक २२.११.२००२

प्रति,

राज्य दस्तऐवज परिक्षक
गु.अ.वि. [गुन्हे]
नागपुर.

विषय :- पो.ठाणे सिटीकोतवाली अप.क्र. ७५/२००२ कलम ४०६,४०९,४२०,४६८ ३४ भा.दं.वि मधील दस्तऐवजांची तपासणी करुन अभिप्राय मिळणे बाबत.

---oo---

महोदय,

सविनय सेवेशी सादर की विषयांकित नमुद गुन्ह्याचे तपासांत दिनांक १२.६.२००२ रोजी दि. पिपल्स को. ऑप बँक अमरावती येथुन शासकिय कर्ज रोख्याचि खरेदी विक्री व्यवहाराचे अनुषंगाने नोंदी असलेले इन्व्हेस्टमेंट रजिस्टर पंचासमक्ष जप्त करण्यांत आले असुन त्या रजिस्टर मधील पान नं ३७ ते ४३ वर शासकिय कर्ज रोखे जीओआय २०२० कुपनरेट १०.७०% तसेच जीओआय २०१४ कुपनरेट १०% व १०.५०% च्या नोंदी आहेत. सदर नोंदी असलेल्या पान क्र. ३७ ते ४३ यास एक्सी.नं.१ असे लाल शाहीने निशाणी देण्यांत आली असुन त्यांत असलेल्या नोंदी च्या हस्ताक्षरास लाल शाहीने क्यु-१ असे संबोधण्यांत आले आहे. तसेच पान नं. ३७ ते ४३ यास लाल शाहीने गोलाकार केले आहे.

गुन्ह्याचे तपासांत ज्याने सदरचे रजिस्टरमध्ये नोंदी घेतलेल्या आहेत त्या लेखा व्यवस्थापक सौ. पल्लवी प्रकाश देशपांडे यांचे दिनांक ९.११.२००२ रोजी पंचासमक्ष हस्ताक्षराचे नमुने घेण्यांत आले असुन त्यास निळ्या शाहीने गोलाकार करुन एस-१ अशी निशाणी देण्यांत आली आहे.

तरी एक्सी-१ मधील क्यु-१ सोबत एस-१ मधील हस्ताक्षरांची पडताळणी होवुन सदरचे हस्ताक्षर हे एकाच व्यक्तीचे आहे अगर कसे यासबत अभिप्राय मिळणेस विनंती आहे.

याद्वारे आपणाकडे जप्त करण्यांत रजिस्टर एक्सी-१[क्यु-१] तसेच हस्ताक्षराचा नमुना एस-१ तपासणीकामी पाठविण्यांत येत आहे. तरी तपासणी होवुन तात्काळ अभिप्राय मिळणेस विनंती आहे.

22/11/02

O/C

सहपत्र :- ३ फाईल व्यतिरिक्त प्रकाश

(६२) 732

## इनव्हॉईस चालान

फौ. प्र. सं. कलम ४०६, ४०९, ४२०, ४६८, ३४ भादंवि सहकलम तसलमी अन्वे

पोलीसांनी जप्त केलेल्या मुद्देमाल दस्तऐवजांचे विवरणाचा जाबजी पोच पावती

पत्रा जावक क्रमांक :  दिनांक :

| अ. क्र. | दस्तऐवजाचे विवरण तसेच ज्या जप्तीपत्राका प्रमाणे जप्त करण्यांत आले त्याची तारीख | संख्या |
|---|---|---|
| १. | इनव्हेस्टमेंट रजिस्टर एकुण पान १ ते १०० दिनांक १२.६.२००२ रोजी जप्तीपत्राकाप्रमाणे जप्त केलेले. | १ |
| २. | दिनांक ९.११.२००२ रोजी पंचासमक्षा सौ. पल्लवी देशपांडे लेखा व्यवस्थापक यांचे कडुनले हस्ताक्षराचे नमुने | ३५ |

पाठविणा-याची सही शिक्का
तारीख

प्राप्त कर्त्याची सही शिक्का
व तारीख

ज्याचे हस्ते पाठविण्यात आले त्याचे
नांव हुदा व. नं.

(62) (17) 733

जा.क्रमांक : गुन्हेशाखा/दस्तऐवज/ ९५५/२००२
कार्यालय पोलीस आयुक्त, अमरावती शहर
दिनांक : २२.११.२००२

प्रति,
राज्य दस्तऐवज परिक्षक
गु.अ.वि. (गुन्हे)
नागपुर.

संदर्भ :- पोलीस निरीक्षक गुन्हे शाखा अमरावती शहर यांचे सहपत्रीय पत्र क्रमांक अप.नं. ७५१/२००२ १५७८/२००२. दिनांक २२.११.२००२ व त्यासोबत इन्व्हॉईस चालान.

विषय :- पो.ठाणे सिटीकोतवाली अपराध क्र. ७५/२००२ कं.४०६,४०९,४२०, ४६८,३४ भा.दं.वि मधील हस्ताक्षर लेख स्याहाती श्री [illegible] होवुन अभिप्राय मिळणेबाबत.

--oo--

उपरोक्त संदर्भीय पोलीस निरीक्षक गुन्हे शाखा अमरावती शहर यांचे पत्र व त्यासोबत असलेल्या इन्व्हॉईस चालान प्रमाणे सदर मुद्देमाल यादीसह आपणाकडे तपासणी कामी पाठविण्यात आले आहे. पत्रान्वये प्रमाणे दस्तऐवजाची तपासणी होवुन विचारणा केल्या प्रमाणे अभिप्राय मिळणेस विनंती आहे.

सहपत्र :- सहपत्रीय संदर्भीय पत्र व त्यासोबत जोडलेल्या इन्व्हॉईस चालान प्रमाणे मुद्देमाल.

22/11/02

पोलीस आयुक्त अमरावती शहर
करिता

Received one Sealed Packet
25-11-2002
Clerk
State Examiner of Documents
C.I.D. (Crime), M.S., Nagpur.

(६४) 734

जा. क्र. :सीबी/तपास/हस्ताक्षर/अभिप्राय/अप. क्र.
७५/२००२ - ९५६६ /२००२
कार्यालय पोलीस निरीक्षक गुन्हे शाखा अमरावती
शहर. दिनांक २२.११.२००२

प्रति,

राज्य दस्तऐवज परिक्षक
गु.अ.वि. [गुन्हे]
पुणे.

प्रेषक :- पोलीस निरीक्षक एम.जे.देशमुख गुन्हे शाखा अमरावती शहर
कार्यालय पोलीस आयुक्त अमरावती शहर

विषय :- पो.ठाणे सिटीकोतवाली अप क्र. ७५/२००२ क.४०६,४०९,४२०,४६८, ३४ भा.दं.वि मधील दस्तऐवजांची तपासणी करुन अभिप्राय मिळणे बाबत.

--oo--

महोदय,

सविनय सेवेशी सादर की, उपरोक्त विषयांकित नमुद गुन्हयाचे तपासांत दिनांक १२.६.२००२ रोजी दि अमरावती पिपल्स को.ऑप बॅक अमरावती येथील दिनांक १३.३.२००१ ते ३.२.२००२ पावेतोचे जावक रजिस्टर ज्यांत पान नं १ ते १९८ पावेतो पाने आहेत ते पंचासमक्ष जप्त करण्यांत आले आहे. सदर रजिस्टरच्या पान नं. १९४ वर गिल्टेज मॅनेजमेंट सर्व्हिसेस मुंबई यास जीओआय २०२० कुपनरेट १०.७०% पाठविल्याची नोंद इंग्रजीमध्ये घेण्यांत आली असुन त्याचा जावक क्र. २०३२ दिनांक २९.१.०२ असा आहे सदर नोंदीस एक्सी.नं.-१ असे लाल शाहीने निशाणी देण्यांत आली असुन त्यामधील हस्ताक्षरास क्यु-१ असे लाल शाहीने निशाणी देण्यांत आली आहे. त्याच प्रमाणे सदर रजिस्टरचे पान नं. १९५ वर गिल्टेज मॅनेजमेंट सर्व्हिसेस ला जावक क्र. २०४४ दिनांक ३१.१.२००२ अन्वये ट्रान्सफर फॉर्म पाठविल्याची नोंद घेण्यांत आली आहे सदर नोंदीला क्षुध्दा लाल शाहीने # वर्तुळाकार करण्यांत आले असुन एक्सीनं.१ अशी निशाणी देण्यांत आली असुन त्यामधील हस्ताक्षरास क्यु-२ ही निशाणी देण्यांत आली आहे.

त्याचप्रमाणे सदर गुन्हयाचे तपासांत दिनांक १२.६.२००२ रोजी पंचासमक्ष दि अमरावती पिपल्स को.ऑप बॅक लि. अमरावती यांचे जावक रजिस्टरजप्त करण्यांत आले असुन सदरचे जावक रजिस्टर दि.४.२.२००२ पासुन दि.१२.६.२००२ पर्यंत[पान नं. ५४पर्यंत] लिहलेले आहे. सदर रजिस्टर चे पान नं.२५ वर जावक क्र. २४९२ दिनांक ७.३.२००२ वर गिल्टेज मॅनेजमेंट सर्व्हिसेस ला जीओआय २०१४ कुपन रेट १०% व १०.५०% पाठविल्याची नोंद आहे सदर नोंदीला लाल शाहीने वर्तुळाकार करण्यांत आले असुन

एक्सी-२ अशी लाल शाईने निशाणी देण्यात आली अशुन त्यातील हस्ताक्षरास क्यु-१ असे लाल शाईने निशाणी देण्यात आली आहे.

सदर गुन्हयाचे तपासामध्ये सदरच्या नोंदी लिपीक कु. अनघा ज्ञानेश्वर दिक्षीत यांनी सदर रजिस्टरमध्ये नोंदी घेतल्याचे निष्पन्न झाल्याकारने पंचासमक्ष त्यांचे इंग्रजी व मराठीचे हस्ताक्षराचे नमुने घेण्यात आले अशुन त्यासमिळया शाईने गोलाकार करण्यात आली अशुन त्यास एस-१ ही निशाणी देण्यात आली आहे.

तरी एक्सी नं. १ मधील क्यु-१ व क्यु-२ तसेच एक्सी नं. २ मधील क्यु-१ याचेशी एस-१ या ~~[illegible]~~ हस्ताक्षराचे नमुन्याशी पडताळणी करुन सदरचे हस्ताक्षर हे एकाच व्यक्तीचे आहेत किंवा कसे याबाबत अभिप्राय मिळणेस विनंती आहे.

त्याअनुषंगाने जप्त रजिस्टर एक्सी नं १ व एक्सी नं २ तसेच एस-१ शाईचा नमुना तपासणी कामी आपणाकडे पाठविण्यात आले अशुन त्या अनुषंगाने तपासणी होवुन अभिप्राय मिळणेस विनंती आहे.

सहपत्र :- जावक रजिस्टर दि. १३. ५. २००१ ते ३. २. २००२
पावेतोचे
तसेच जावक रजिस्टर दि. ४. २. २००२ मे[त्यामध्ये
पान नं १ ते ५४ पर्यंत नोंदी आहेत]
सहयोचे नमुने एस-१

7-2-[illegible]02

[एस. के. देशमुख]
पोलीस निरीक्षक, गुन्हे शाखा
अमरावती शहर

C/C

(EEE) 736

गुन्हा रजि. नं.

वि. अपो. [illegible] गु.र.नं. [illegible] कलम ४०६,४०९,४३०,४६८,३४ भादंवि सहकलम [illegible] प्रमाणे

पाठविण्यात आलेल्या सह दस्तऐवजांचे विवरण असलेली पोच पावती

पत्र्या आवक क्रमांक :  दिनांक :

| अ. क्र. | दस्तऐवजाचे विवरण तसेच ज्या जप्तीपत्राका प्रमाणे जप्त करण्यांत आले त्याची तारीख | संख्या |
|---|---|---|
| १. | आवक रजिस्टर दि. १३.२.२००१ ते ३.२.२००२ पावेतोचे दिनांक १२.६.२००२ चे जप्तीप्रमाणे जप्त केलेले. | १. |
| २. | आवक रजिस्टर दिनांक ४.२.२००२ पासुन सुरु झालेले दिनांक १२.६.२००२ चे जप्तीपत्राकाप्रमाणे जप्त केले. | १. |
| ३. | कु.अनघा ज्ञानेश्वर खिरीत यांचे xxxxx हस्ताक्षराचा नमुना. | १. |

पाठविणाऱ्याची सही शिक्का
तारीख

प्राप्त कर्त्याची सही शिक्का
व तारीख

ज्याचे हस्ते पाठविण्यात आले त्याचे
नांव हुषा ब.नं.

737

जा.क्रमांक : गुन्हेशाखा/दस्तावेज/ ७५८६/२००२
कार्यालय पोलीस आयुक्त, अमरावती शहर
दिनांक : २२.११.२००२

प्रति,
राज्य दस्तऐवज परिक्षक
गु.अ.वि. (गुन्हे)
नागपुर.

संदर्भ :- पोलीस निरीक्षक गुन्हे शाखा अमरावती शहर यांचे सहपत्रीय पत्र क्रमांक अशा/गु/ ८५/२००२ -१५८८/ २००८.
दिनांक २२.११.२००२ व त्यासोबत इन्व्हाईस बातान.

विषय :- पो.ठाणे सिटीकोतवाली अपराध क्र. ७५/२००२ क.४०६,४०९,४२०, ४६८,३४ भा.द.वि मधील हस्ताक्षर लेख स्वाक्षरी यांचे तपासणी होवुन अभिप्राय मिळणेबाबत.

--oo--

उपरोक्त संदर्भीय पोलीस निरीक्षक गुन्हे शाखा अमरावती शहर यांचे पत्र व त्यासोबत असलेल्या इन्व्हाईस बातान प्रमाणे अप्त मुद्देमाल याद्वारे आपणाकडे तपासणी कामी पाठविण्यात आले आहे. पत्राप्रमाणे दस्तऐवजाची तपासणी होवुन विचारणा केल्या प्रमाणे अभिप्राय मिळणेस विनंती आहे.

सहपत्र :- सहपत्रीय संदर्भीय पत्र व
त्यासोबत जोडलेल्या इन्व्हाईस
बातान प्रमाणे मुद्देमाल.

पोलीस आयुक्त अमरावती शहर
करिता

Received
Sealed
Packed
Redirected
25-11-2002
Clerk
State Examiner of Documents
C.I.D. (Crime), M.S., Nagpur.

(EET) 738

जा.क्र.:सीसी/ला.र/दस्तावेज/अमरावती/अ.क्र. ७५/२००२ - ९५६८ /२००२
कार्यालय पोलीस निरीक्षक गुन्हे शाखा
अमरावती शहर दिनांक २२.११.२००२

प्रति,

राज्य दस्तऐवज परिक्षक
गु.अ.वि. (गुन्हे)
नागपुर.

पाठवून :- पोलीस निरीक्षक स.जे. देशमुख गुन्हे शाखा, अमरावती शहर, कार्यालय पोलीस आयुक्त अमरावती शहर

विषय :- पो.ठाणे सिटी कोतवाली अमरावती शहर अपराध क्रमांक ७५/२००२ कलम ४०६,४०९,४२०,४६८,३४ भा.द.वि. मधील दस्तऐवजांची तपासणी करुन अभिप्राय मिळणेबाबत.

—oo—

महोदय,

सविनय वरीलप्रमाणे आहे की सदर गुन्ह्याचे तपासांती दिनांक २८.७.२००२ रोजी आरोपी [१] वसंतराव पांडुरंगजी साउरकर रा. अमरावती [२] श्रीधरराव रावसाहेब घोम रा. अमरावती [३] मुकुंद लक्ष्मीराम शांडील्य रा. अमरावती [४] सदाशिव पुनाजी मस्करे रा. अमरावती [५] दिनकर वामनराव साने रा. अमरावती [६]भोजराज मौर्यालाल गुप्ता रा. अमरावती [७] राजेन्द्र किशोरभाई सोनी रा. अमरावती [८] चंदुलाल चंपालाल केला रा. अमरावती [९] अरुण भास्करराव गंधे रा. अमरावती [१०] रंगराव मारोतराव काळे रा. अमरावती [११] घनश्याम लहानुजी मुदगल रा. अमरावती १२] ज्ञानेश्वर महादेवराव मालोदे रा. अमरावती [१३] अर्जुन कृष्णराव घेडे रा. अकोलपूर १४] सौ. माया दिवाकर अंजनकार रा. अमरावती [१५] सौ. जयश्री जयवंतराव पाटील रा. अमरावती यांचे पर्यंतसक्षम सहयाचे नमुने घेण्यात आले आहेत, अनुक्रमे सही असलेले दस्तऐवज एकत्री-१, एकत्री-२, एकत्री-३ यामध्ये अनुक्रमे दिनांक ३१.७.२००, ३१.८.२००२ व १८.३.२००२ बँकेचे संचालक मंडळाने बँकेचे कामकाज निमित्त ठराव घेतलेले आहे व संचालक मंडळाची सभेचे अटेन्डंस रजिस्टर मध्ये सहया केलेल्या आहेत उपरोक्त नमुद १५ संचालकांचे सहयाचे नमुने घेण्यात आलेले आहेत.

संचालक मंडळाचे सभेच्या सहयाचे अटेन्डंस रजिस्टर एकत्री नंबर २ व ३ मधील ज्यावर उपरोक्त नमुद संचालकांनी सहया केलेल्या आहेत त्या संपूर्ण भागांना लाल शाहीने वर्तुळाकार केलेले ~~आहे~~ आहे. तसेच सदरचा अटेन्डंस

[पान नं. २ वर]

रजिस्टर मधील मजकूर हा ज्याने लिहला त्या व्यक्तीचे हस्ताक्षराचा नमुना देण्यात आला असुन त्याला एस-१६ ही निशाणी देण्यात आली आहे.

उपरोक्त नमुद संचालक मंडळातील यादी मधील अनुक्रमे १ ते १५ संचालकाचे सहयांना एक्सी-नंबर १,२,३ मधील क्यु-१, क्यु-२ आणि क्यु-३ हे मुळ दस्तऐवज आहे व उपरोक्त नमुद संचालक मंडळाचे सहयाचे नमुने देण्यात आले असुन त्यांना एस-१ ते एस-१५ अशी निशाणी देण्यात आली आहे व त्यांना निळ्या शाईने गोलाकार केलेले आहे.

तरी एक्सी नं. १,२,३ तसेच सहयाचे नमुने देण्यात आलेले एस-१ ते एस-१५ यांचे सहीची पडताळणी होवुन त्या सहया त्याच १५ व्यक्तीच्या आहेत याबाबत ~~ह~~ स्पष्ट ~~अभि~~ अभिप्राय मिळणेस विनंती आहे.

तसेच एक्सी नं. २ व ३ तसेच एस-१६ मधील हस्ताक्षराची पडताळणी होवुन सदरचे हस्ताक्षर हे एकाच व्यक्तीचे आहे अगर कसे याबाबत अभिप्राय मिळणेस विनंती आहे.

२. सदर गुन्हयाचे तपासांत बँकेचे ठराव पुस्तक सन १९९८ [३१.७.९८ ते ~~१८~~ २८.२.९९ पावेतोचे] ज्यामधील ठराव दिनांक ३१.७.९८ [पान नं.८४ ते ९५ पर्यंत] जप्त करण्यात आले व सदर भागाला एक्सी नं.-४ देण्यात आले आहे. ज्याचे शेवटी पान नं. ९५ वर बँकेचे अध्यक्ष यांनी सही केलेली आहे व त्याखाली लाल शाईने केलेले वर्तुळाकार केले आहे. ठरावाचे संपुर्ण हस्ताक्षर पान नं.८४ ते ९५ यांना क्यु- ४ अशी निशाणी देण्यात आली आहे. तसेच पान नं.९५ वरील बँकेचे अध्यक्ष यांनी त्यांचे शिक्क्यावर सही केली त्या वर्तुळाकार सहीला क्यु-५ अशी लाल शाईने निशाणी देण्यात आली आहे.

क्यु-४ हया निशाणी मधील हस्ताक्षर हे ~~श्री~~ ~~श्रीमंत~~ प्रभाकरराव लंबडी रा. अमरावती यांचे असल्याबाबत त्यांचे हस्ताक्षराचा नमुना पंचासक्ष देण्यात आला असुन त्याला एस-१७ ही निळ्या शाईने वर्तुळाकार करुन निशाणी देण्यात आली आहे.

तरी एक्सी नं.४ [क्यु-४] मधील हस्ताक्षर व एस-१७ मधील हस्ताक्षर यांची पडताळणी होवुन दोन्ही हस्ताक्षर एकाच व्यक्तीचे आहे अगर कसे याबाबत अभिप्राय मिळणेस विनंती आहे तसेच सदर रजिस्टर मधील पान नं. ९५ वर चेअरमनचे शिक्क्यावर सही असलेली क्यु-५ यांचेशी एस-१ व एक्सी नं.१,२, व ३ यामधील चेअरमन वसंतराव साऊरकर यांचे सही सोबत पडताळणी करुन सदरची सही त्यांचीच आहे याबाबत अभिप्राय मिळणेस विनंती आहे.

३. सदर गुन्ह्याचे तपासांत संचालक मंडळ यांचे सभेचे ठराव पुस्तक ठराव दिनांक ३१.५.२००१ ते १८.३.२००२ पावेतोचा [शेवटचे पान २४९] पर्यंतचे जप्त करण्यांत आले. त्यामधील पान नं. २७९ ते ३१७ पर्यंत ठराव दिनांक ३१.१.२००२ रोजी घेण्यांत आला सदरचा ठराव हा श्री प्रभाकर प्रभाकरराव लवंडे यांनी त्यांचे हस्ताक्षरांत लिहलेला आहे ज्यास एकसी नं.-५ लाल शाहीने चिन्हीत केला आहे व त्यामधील हस्ताक्षराला क्यु-६ ही निशाणी देण्यांत आलेली आहे. ठरावाचे शेवटी पान नं. ३१७ यांचेवर मॅनेजींग डायरेक्टर या रिकाम्या जागेवर इंग्रजीमध्ये सही केलेली आहे त्याला लाल शाहीने वर्तुळाकार करुन त्याला क्यु-७ ही निशाणी देण्यांत आली आहे. व चेअरमन या रिकाम्या जागेवर ज्याने सही केली त्यास लाल शाहीने वर्तुळाकार करुन क्यु-८ ही निशाणी देण्यांत आली आहे.

गुन्ह्याचे तपासांत असे निष्पन्न झाले की, अमरावती पिंपळखुटा बँकेचे प्रबंध संचालक सुधाकर नारायण जोशी यांचे गैरहजेरीमध्ये प्रभारी प्रबंध संचालक म्हणून दत्तात्रय नामदेवराव मावळकर यांनी दिनांक ३१.१.२००२ रोजी बँकेच्या शासकिय ठेव्यांच्या गैरकायदेशिर व्यवहाराला बँकेचे संचालक मंडळाची मान्यता मिळवुन दीलली व ठरावावर मॅनेजींग डायरेक्टर म्हणून सही केली. बँकेच्या अध्यक्षांची सुध्दा सही घेतली सदरची दोन्ही सहया हया गुन्ह्याच्या पुराव्या कामी अंतीत महत्वाची आहे. त्या दृष्टिकोनातुन आरोपी दत्तात्रय नामदेवराव मावळकर याचे वैधानिक सहयाचे नमुने घेवुन त्यास एस-१८ ही निशाणी देण्यांत आली आहे.

आपणास विनंती आहे की, एकसी नं.-५ मधील क्यु-६ चे हस्ताक्षरांची एस-१७ शी पडताळणी करुन हे हस्ताक्षर एकाच व्यक्तीचे आहे अगर को याबाबत अभिप्राय मिळणेस विनंती आहे. तसेच एकसी-नं.-५ मधील क्यु-७ या सहीची एस-१८ मधील व्यक्तीचे घेतलेल्या सहयाचे नमुने पडताळणी करुन त्या सहया श्री. दत्तात्रय नामदेवराव मावळकर यांच्याच आहेत याबाबत अभिप्राय मिळणेस विनंती आहे.

तसेच एकसी- नं. ५ मधील क्यु-८ मधील सहीची एस-१ मधील सहीशी पडताळणी करुन ती सही एकाच व्यक्तीची आहे किंवा कसे याबाबत अभिप्राय मिळणेस विनंती आहे.

४. सदर गुन्ह्याचे तपासांत दिनांक ३१.५.२००१ ते १८.३.२००२ पर्यंत संचालक मंडळाचे सभेचे अतिवृत्ताचे रजिस्टर जप्त करण्यांत आले त्यामधील पेज नं. ३१९ ते ३४९ पर्यंत ठराव लिहलेला असुन तो अपुर्ण असुन दुसऱ्या रजिस्टर मध्ये घेण्यांत आला असल्याने ते रजिस्टर सुध्दा जप्त करण्यांत आले आहे. सदर रजिस्टरमध्ये पान नं १ ते ७ पर्यंत ठराव दिनांक १८.३.२००२ चे ठराव लिहण्यांत आले आहे. सदर दिनांक १८.३.२००२

(५०१)

[पान ४]

रोपीचे ठराव ला [पान नं. ३१९ ते दुस-या रजिस्टर चे पान नं ७ पर्यंत] लिहलेले असुन त्या हस्ताक्षराला एकसी नं. ६ [क्यु-९] असे लाल शाईने निशाणी देण्यात आली आहे. सदरचे ठरावावरील हस्ताक्षर हे ज्या इसमाचे आहे त्याचे हस्ताक्षराचा नमुना पंचासमक्ष घेण्यात आला असुन त्यास लाल शाईने निशाणी क्रमांक एस-१९ देण्यात आली असुन हस्ताक्षराला तसेच शाईचे वर्तुलाकार करण्यात आले आहे.

सदर एस-१९ ही निशाणी आरोपी श्रीकांत त्र्यंबकराव उटीकर रा. अमरावती यांचे हस्ताक्षराचे नमुन्याची आहे.

एकसी नं.-६ मधील क्यु-९ मधील हस्ताक्षराची एस-१९ सोबत पडताळणी करुन सदरचे हस्ताक्षर हे एकाच व्यक्तीचे आहे अगर कसे याबाबत अभिप्राय मिळणेस विनंती आहे.

त्याचप्रमाणे एकसी नं.-६ मधील पान नं. ७ वरील ठरावाचे सेक्रेटी मॅनेजींग डायरेक्टर म्हणून इंग्रजीमध्ये सही असलेले ज्याला लाल शाईने वर्तुलाकार केलेले आहे व ज्याला निशाणी क्यु-१० देण्यात आली आहे त्याची एस-१८ सोबत पडताळणी होवुन सदर सही एकाच व्यक्तीची आहे अगर कसे याबाबत अभिप्राय मिळणेस विनंती आहे.

त्याचप्रमाणे एकसी नं.-६ मधील पान नं. ७ वरील ठरावाचे सेक्रेटी चेअरमन म्हणून इंग्रजीत सही असलेले ज्याला लाल शाईने वर्तुलाकार केले असुन त्याला निशाणी क्यु-११ देण्यात आली आहे. सदर क्यु-११ मधील सहीची एस-१ मधील सहयाशी पडताळणी करुन सदरची सही एकाच व्यक्तीची आहे अगर कसे याबाबत अभिप्राय मिळणेस विनंती आहे.

मे. मिल्टेक मॅनेजमेंट लि. मुंबई यांना उद्देशुन लिहलेल्या दिनांक २८.२.२००२ चे पत्रामध्ये सरकारी रोखे ७.५०% जीओआय २०१० किंमत ५.५० कोटी रु चे खरेदी बाबत पत्रावर मॅनेजींग डायरेक्टर म्हणून इंग्रजीमध्ये सही असलेले ज्यास लाल शाईने वर्तुलाकार करुन क्यु-१२ ही निशाणी देण्यात आली आहे.

आरोपी श्रिकांत त्र्यंबकराव उटीकर रा. अमरावती यांचे सहीचे नमुने पंचासमक्ष घेण्यात आले असुन त्याला एस-२० ही निशाणी देण्यात आली आहे. तरी क्यु-१२ मधील सही व एस-२० मधील सहया यांची पडताळणी होवुन ती सही एकाच व्यक्तीची आहे अगर कसे याबाबत अभिप्राय मिळणेस विनंती आहे.

तरी उपरोक्त मुद्द दस्तऐवज व सहया तसेच हस्ताक्षराचे नमुने सासोबत

742

(402)

[पान ५]

जोडून तपासणी कामी अीपणाकडे पाठविण्यात येत आहे तरी सदर आजत तपासणी होवुन तात्काळ अभिप्राय मिळणेस विनंती आहे.

सहपत्र :- इन्व्हाईस चालान प्रमाणे

2-2-2002

[एम.जे. देशमुख]
पोलीस निरीक्षक गुन्हे शाखा
अमरावती शहर

(६२)

अन्क्लॉईम चालान

दि. [illegible] 05/2002

कलम ४०५, ४०९, ४२०, ४६८, ३५ भारतीय [illegible] सह कलम

पार्लिमेंट अधिनियम सह कलम [illegible] भारतीय दंड संहिता

फिर्यादी जाब क्रमांक :  दिनांक :

| अ. क्र. | दस्तऐवजाचे विवरण तसेच ज्या जप्तीपत्राने प्रमाणे जप्त करण्यात आले त्याची तारीख | संख्या |
|---|---|---|
| १ | २ | ३ |
| १. | संचालक मंडळाचे सभेचे इतीवृत्त एकुण पेज ३५० -चे [जप्तीपत्रक दि. १५/५/२००२-चे] दि. २१/५/२००१ पासुनचे राजिस्टर | १ राजिस्टर |
| २. | संचालक मंडळाचे सभेचे इतीवृत्त राजिस्टर ज्यामध्ये दि. १६/३/२००१ रोजी घेण्यात आलेल्या सभेचे सविस्तर इतिवृत्त आहे. [जप्तीपत्रक दि. १२/६/२००१] | १ राजिस्टर |
| ३. | संचालक मंडळाचे सभेचे इतीवृत्त राजिस्टर दि. ३१/३/९९ ते दि. २८/३/९९ पर्यंतचे एकुण पेज २००[जप्तीपत्रक दि. १२/६/०१] | १ राजिस्टर |
| ४. | संचालक मंडळाचे सभेचे अटेंडन्स राजिस्टर दि. २९/४/९९ पासुन ते एकुण पेज ६९ [जप्तीपत्रक दि. १३/६/२००१] | १ राजिस्टर |
| ५. | संचालक मंडळाचे सभेचे अटेंडन्स राजिस्टर दि. ३१/५/२००१ पासुनचे एकुण पेज ६० [जप्तीपत्रक दि. १५/६/२००१] | १ राजिस्टर |
| ६. | प्रिएस्का बँक अशोकवाटी ने लिएरेज बँकेस सादर दि. शुध्दपत्रिका दिल्लीकेले पत्र दि. २८/२/२००१ चे ज्यामध्ये M/D म्हणुन [illegible] [illegible] यांची सही आहे. (कोरोंतका पुरावा) | १ |
| ७. | [illegible] यांच्या सहीचे नमुने दि. २०/७/२००१ -चे | १ |
| ८. | [illegible] यांच्या सहीचे नमुने दि. २३/७/२००१-चे | १ |
| ९. | [illegible] यांच्या सहीचे नमुने दि. २४/७/०१-चे | १ |
| १०. | [illegible] यांच्या सहीचे नमुने दि. २४/७/०१-चे | १ |
| ११. | [illegible] यांच्या सहीचे नमुने दि. २४/७/०१-चे | १ |
| १२. | [illegible] यांच्या सहीचे नमुने दि. २४/७/०१-चे | १ |
| १३. | [illegible] यांच्या सहीचे नमुने दि. २४/७/०१-चे | १ |
| १४. | [illegible] यांच्या सहीचे नमुने दि. २४/७/०१-चे | १ |
| १५. | [illegible] यांच्या सहीचे नमुने दि. २४/७/०१-चे | १ |
| १६. | [illegible] यांच्या सहीचे नमुने दि. २४/७/०१-चे | १ |
| १७. | [illegible] यांच्या सहीचे नमुने दि. २४/७/०१-चे | १ |
| १८. | [illegible] यांच्या सहीचे नमुने दि. २४/७/०१-चे | १ |
| १९. | [illegible] यांच्या सहीचे नमुने दि. २४/७/०१-चे | १ |
| २०. | [illegible] यांच्या सहीचे नमुने दि. २४/७/०१-चे | १ |
| २१. | [illegible] यांच्या सहीचे नमुने दि. २४/७/०१-चे | १ |
| २२. | [illegible] यांच्या सहीचे नमुने दि. २४/७/०१-चे | १ |
| २३. | [illegible] यांच्या सहीचे नमुने दि. २४/७/०१-चे | १ |

P.T.O.

२४. सौ. कमलिनी मुकुंदराव पांढरीकर यांचे हस्ताक्षर नमुने ७
दि. ०१/७/२००२ रोजी

२५. प्रभाकर मोरेश्वर कानडी यांचे हस्ताक्षर नमुने ७
दि. ०१/७/२००२ रोजी

२६. हरिभाऊ नागेश्वर भालेकर यांचे सहीचे नमुने ७
दि. १०/७/२००२ रोजी

पक्षकारांच्या सही शिक्का
साक्षीदार

प्राप्त कर्त्याची सही शिक्का
व साक्षीदार

प्याचे वय वर्षे पालविण्यात आले
प्याचे नाव, पत्ता व ओ. नं.

परिशिष्ट 5

744

# भारतीय रिज़र्व बैंक


तार: "अबर्बैंक"
TELEGRAMS "URBCREDIT"
टेलेक्स सं.
Telex 011 - 74492

केंद्रीय कार्यालय
शहरी बैंक विभाग
मादरेट हाऊस, पहली मंजिल
वरली, मुंबई - 400 018

टेलीफोन
Telephone 4939941-49
पोस्ट बाक्स
Post Box No. 6587

RESERVE BANK OF INDIA
CENTRAL OFFICE
URBAN BANKS DEPARTMENT
1ST FLOOR, GARMENT HOUSE
WORLI, BOMBAY - 400 018


कृपया उत्तर में लिखें
Please quote in reply

संदर्भ सं. शायैवि
REF.NO.UBD.
बीआर.परि. 42 /16.26.000/2000-2001

19 अप्रैल 2001
29 चैत्र 1923(शक)

सभी प्राथमिक (शहरी) सहकारी बैंकों के मुख्य कार्यपालक अधिकारी

प्रिय महोदय

*बैंककारी विनियमन अधिनियम, 1949 (सहकारी सोसायटियों को यथालागू) - धारा 24 - शहरी सहकारी बैंकों द्वारा सरकारी और अन्य अनुमोदित प्रतिभूतियों में निवेश*

कृपया दिनांक 3 जनवरी 1996 का हमारा परिपत्र शायैवि.बीआर.सं.33/16.26.00/95-96 देखें जिसके अनुसार सभी अनुसूचित शहरी सहकारी बैंकों को अपनी शुध्द मांग और मीयादी देयताओं (एनडीटीएल) का कम से कम 15% सरकारी और अन्य अनुमोदित प्रतिभूतियों में एवं रु.25 करोड़ और अधिक की शुध्द मांग और मीयादी देयताओं वाले गैर-अनुसूचित शहरी सहकारी बैंकों को अपनी शुध्द मांग और मीयादी देयताओं का कम से कम 10% सरकारी और अन्य अनुमोदित प्रतिभूतियों में बनाए रखना आवश्यक है । तथापि, अन्य गैर-अनुसूचित शहरी सहकारी बैंकों के मामले में सरकारी और अन्य अनुमोदित प्रतिभूतियों में सांविधिक चलनिधि अनुपात (एसएलआर) बनाए रखने के संबंध में ऐसी कोई शर्त नहीं रखी गई है ।

2. अब सरकारी और अन्य अनुमोदित प्रतिभूतियों के रूप में एसएलआर धारिता के अनुपात को एनडीटीएल के प्रतिशत में निम्नानुसार बढाने का निर्णय किया गया है जिसे शहरी सहकारी बैंकों को मार्च 2002 के अंत तक प्राप्त करना

भारतीय रिज़र्व बैंक
केन्द्रीय कार्यालय
शहरी बैंक विभाग
गारमेंट हाउस, पहली मंजिल
वरली, मुंबई - 400 018

तार Telegrams: "रिजबैंक" मुंबई / URBCREDIT MUMBAI
टेलेक्स नं. Telex No.: 011-74492
फैक्स / Fax: 497 4030
टेलीफोन नं. Telephone No.: 497 0030
पोस्ट बॉक्स नं. Post Box No.: 6567

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 संबैपि सं.
Ref. UBD No. UBD.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. Rekhrao)
Chief General Manager-in-Charge

| शहरी सहकारी बैंकों की श्रेणी | शुध्द मांग और मीयादी देयताओं (एनडीटीएल) के प्रतिशत में सरकारी और अन्य अनुमोदित प्रतिभूतियों में निवेश | |
|---|---|---|
| | वर्तमान | संशोधित |
| अनुसूचित शहरी सहकारी बैंक | 15% | 20% |
| गैर-अनुसूचित शहरी सहकारी बैंक | | |
| रु.25 करोड और अधिक की एनडीटीएल वाले श.स.बैंक | 10% | 15% |
| रु.25 करोड से कम की एनडीटीएल वाले श.स.बैंक | कुछ नहीं | 10% |

3. इसके अलावा, 1 अप्रैल 2003 से सभी अनुसूचित शहरी सहकारी बैंकों को अपनी एनडीटीएल के 25.0 प्रतिशत की समस्त एसएलआर आस्तियों को केवल सरकारी और अन्य अनुमोदित प्रतिभूतियों में बनाए रखना होगा ।

4. रु. 25 करोड और अधिक की एनडीटीएल वाले सभी अनुसूचित शहरी सहकारी बैंक और गैर-अनुसूचित शहरी सहकारी बैंक अब से अपनी सरकारी प्रतिभूतियों में निवेश केवल भारतीय रिजर्व बैंक के पास एसजीएल खाते में अथवा सरकारी बैंकों और प्राइमरी डीलरों के पास कस्टोडियल एसजीएल खातें में रखेंगें । रु.25 करोड से कम की एनडीटीएल वाले बैंक सरकारी प्रतिभूतियों को प्रत्यक्ष / पर्ची के रुप में रख सकते हैं ।

5. हमारे उक्त परिपत्र के अन्य अनुदेश अपरिवर्तित रहेंगे।

भवदीय

(एम.एम.एस.रेड्डाव)
प्रभारी मुख्य महाप्रबंधक

2/mani/dir-h/11-12

(46E) 746

भारतीय रिज़र्व बैंक

केन्द्रीय कार्यालय
शहरी बैंक विभाग
गारमेंट हाउस, वर्ली कॉलोनी
वर्ली, मुंबई 400 018

RESERVE BANK OF INDIA
CENTRAL OFFICE
URBAN BANKS DEPARTMENT
1ST FLOOR, GARMENT HOUSE
WORLI, MUMBAI 400 018

तार / Telegrams: "अर्बनिडिट" मुंबई / "URBCREDIT" MUMBAI
टेलेक्स सं. / Telex No.: 011-74492
फैक्स / Fax: 497 4030
दूरभाष सं. / Telephone No.: 493 9930 - 49
पोस्ट बॉक्स सं. / Post Box No.: 6587

कृपया उत्तर में लिखें
Please quote in reply

संदर्भ संख्यांक सं.
Ref. UBD.No. BR. 6 / 16.26.00/2000-2001

9 August 2001
18 Sravana 1923(S)

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

Dear Sir

Banking Regulation Act,1949(AACS)
Section 24 - Investment in Government and Other approved securities by Urban Co-operative Banks(UCBs)

Please refer to para 4 of our circular UBD.No.BR./42/16.26.00/2000-01 dated 19 April 2001 on the captioned subject in terms of which all scheduled and non-scheduled urban co-operative banks with NDTL of Rs. 25 crore and above are 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). On a review, it has now been decided that besides public sector banks and PDs, UCBs may also hold securities in constituent SGL accounts maintained by other scheduled commercial banks, State Co-operative Banks, Depositories and Stock Holding Corporation of India Ltd.

3. All other terms and conditions contained in our above circular will remain unchanged.

Yours faithfully

(A.Madasamy)
General Manager

[illegible] Bank Ltd.
Issued
Dated
Diary No.

बैंक हिन्दी में पत्राचार को स्वागत करता है।

# भारतीय रिज़र्व बैंक


तार : रिबैंक मुंबई
Telegrams : RBIHEAD MUMBAI

टेलेक्स सं.
Telex No. : 011-4492

फैक्स/Fax : 91-22-3030

केन्द्रीय कार्यालय
शहरी बैंक विभाग
(शहरी सहकारी बैंक प्रकोष्ठ)
मुंबई पुरी 400 018

Telephone No. : 91-22-2631 48

पोस्ट बॉक्स सं.
Post Box No. : 8087

RESERVE BANK OF INDIA
CENTRAL OFFICE
URBAN BANKS DEPARTMENT
1ST FLOOR, GANJIEMM HOUSE
WORLI, MUMBAI-400 018


कृपया उत्तर में लिखें
Please quote in reply

संदर्भ सं./Ref. No. UBD.सं.बीआर. 6 /16.26.00/2001-2002

8 अगस्त, 2001
17 श्रावण, 1923 (शक)

मुख्य कार्यपालक अधिकारियों,
सभी प्राथमिक (शहरी) सहकारी बैंक

प्रिय महोदय,

बैंककारी विनियमन अधिनियम, 1949 (बीआर एक्ट)
धारा 24 - शहरी सहकारी बैंकों द्वारा सरकारी और
अन्य अनुमोदित प्रतिभूतियों में निवेश

कृपया उपर्युक्त विषय पर 19 अप्रैल 2001 का हमारा परिपत्र यूबीडी.सं.बीआर/42/16.26.00/2000-2001 का पैरा 4 देखें, जिसके अनुसार 25 करोड़ रुपए और उससे अधिक की निवल जमा और तीयादी देयताओं वाले सभी अनुसूचित और गैर अनुसूचित शहरी सहकारी बैंकों से अपेक्षा की जाती है कि वे भारतीय रिज़र्व बैंक के पास खोले गए एसजीएल खाते अथवा सरकारी क्षेत्र के बैंकों और प्राथमिक व्यापारियों के संधारक एसजीएल खातों में सरकारी प्रतिभूतियों में ही निवेश रखें। सूचित करने के बाद यह निर्णय लिया गया है कि शहरी सहकारी बैंक, निजी सरकारी क्षेत्र के बैंकों और प्राथमिक व्यापारियों के अलावा, उक्त अनुसूचित वाणिज्यिक बैंकों, राज्य सहकारी बैंकों, डिपोजिटरी ट्रस्ट एंड क्लीयरिंग कॉर्पोरेशन ऑफ इंडिया लिमिटेड द्वारा खोले गए संधारक एसजीएल खातों में भी प्रतिभूतियां रख सकते हैं।

2. हमारे उपर्युक्त परिपत्र में दी गई अन्य सभी शर्तें अपरिवर्तित रहेंगी।

भवदीय,

(ए. गांगुली)
महाप्रबंधक

---

हिन्दी में पत्राचार का स्वागत करते हैं।

(606) 747

# भारतीय रिज़र्व बैंक


तार : "अर्बकेडिट" मुंबई
Telegrams : "URBCREDIT" MUMBAI

टेलेक्स सं.
Telex No.: 011-74492

फैक्स / Fax : 497 4030

केन्द्रीय कार्यालय
शहरी बैंक विभाग
गारमेंट हाऊस, पहली मंज़िल
वरली, मुंबई - 400 018

टेलीफोन सं.
Telephone NO. 493 9930 - 49

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 यूबीडी सं.
Ref. UBD No.BC&R.....6...../16.26.00/2001-2002

९ अगस्त, 2001
१८ श्रावण, 1923 (शक)

मुख्य कार्यपालक अधिकारीगण,
सभी प्राथमिक (शहरी) सहकारी बैंक

प्रिय महोदय,

बैंककारी विनियमन अधिनियम, 1949 (एएसीएस)
धारा 24 - शहरी सहकारी बैंकों द्वारा सरकारी और
अन्य अनुमोदित प्रतिभूतियों में निवेश

कृपया उपर्युक्त विषय पर 19 अप्रैल 2001 का हमारा परिपत्र यूबीडी.सं.बीऑर/42/16.26.00/2000-2001 का पैरा 4 देखें, जिसके अनुसार 25 करोड़ रुपए और उससे अधिक की निवल जमा और मीयादी देयताओं वाले सभी अनुसूचित और गैर अनुसूचित शहरी सहकारी बैंकों से अपेक्षा की जाती है कि वे भारतीय रिज़र्व बैंक के पास खोले गए एसजीएल खाते अथवा सरकारी क्षेत्र के बैंकों और प्राथमिक व्यापारियों के संघटक एसजीएल खातों में सरकारी प्रतिभूतियों में ही निवेश रखें। समीक्षा करने के बाद यह निर्णय लिया गया है कि शहरी सहकारी बैंक, अब सरकारी क्षेत्र के बैंकों और प्राथमिक व्यापारियों के अलावा, अन्य अनुसूचित वाणिज्यिक बैंकों, राज्य सहकारी बैंकों, डिपोजिटरीज़ एंड स्टॉक होल्डिंग कारपोरेशन ऑफ इंडिया लिमि. द्वारा रखे गए संघटक एसजीएल खाते में भी प्रतिभूतियां रख सकते हैं।

2. हमारे उपर्युक्त परिपत्र में दी गई अन्य सभी शर्तें अपरिवर्तित रहेंगी।

भवदीय,

(ए. गाइस्वामी)
महाप्रबंधक


बैंक हिन्दी में पत्राचार का स्वागत करता है।

# भारतीय रिज़र्व बैंक


तार : "अर्बक्रेडिट" मुंबई
Telegrams "URBCREDIT" MUMBAI

टेलेक्स सं.
Telex No.: 011-74492

फैक्स/Fax : * 497 4030

केन्द्रीय कार्यालय
शहरी बैंक विभाग
गारमेंट हाऊस, पहली मंज़िल
वरली, मुंबई - 400 018.

टेलिफोन सं.
Telephone NO. 493 9930 - 49

पोस्ट बॉक्स सं.
Post Box No. 8587

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 सं.
Ref. UBD No. ..... / .....

ER. 6 / 16.26.00/2000-2001

9 August 2001
18 Sravana 1923(S)

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

Dear Sir

Banking Regulation Act,1949(AACS)
Section 24 - Investment in Government and Other approved securities by Urban Co-operative Banks(UCBs)

Please refer to para 4 of our circular UBD.No.BR./42/16.26.00/2000-01 dated 19 April 2001 on the captioned subject in terms of which all scheduled and non-scheduled urban co-operative banks with NDTL of Rs. 25 crore and above are 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). On a review, it has now been decided that besides public sector banks and PDs, UCBs may also hold securities in constituent SGL accounts maintained by other scheduled commercial banks, State Co-operative Banks, Depositories and Stock Holding Corporation of India Ltd.

3. All other terms and conditions contained in our above circular will remain unchanged.

Yours faithfully

(A.Madasamy)
General Manager

The [illegible] Bank Ltd.
Inward No. .....
Date .....
Sign .....

तार Telegrams } "अर्बक्रेडिट" मुंबई "URBCREDI MUMBAI
टेलेक्स सं. Telex No. } 011-7449
फैक्स Fax: 497 4
कृपया उत्तर में लिखें Please quote in reply

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

टेलीफोन सं. Telephone NO. } 493 9930 - 49
पोस्ट बॉक्स सं. Post Box No.: } 6507

RESERVE BANK OF INDIA
CENTRAL OFFICE
URBAN BANKS DEPARTMENT
1ST FLOOR, GARMENT HOUSE
WORLI, MUMBAI - 400 018

संदर्भ, शर्मावि. सं. / Ref. UBD.No. BR. /6 /16.26.00/2000-2001

9 August 2001
18 Sravana 1923(S)

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

Dear Sir

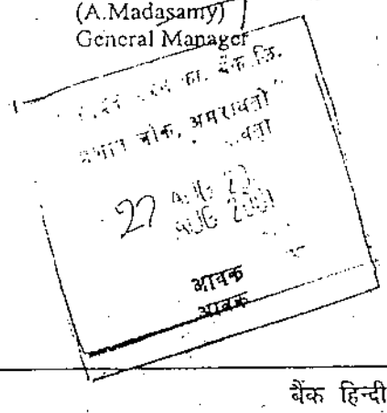
Banking Regulation Act,1949(AACS)
Section 24 - Investment in Government and
Other approved securities by Urban Co-operative
Banks(UCBs)

Please refer to para 4 of our circular UBD.No.BR./42/16.26.00/2000-01 dated 19 April 2001 on the captioned subject in terms of which all scheduled and non-scheduled urban co-operative banks with NDTL of Rs. 25 crore and above are 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). On a review, it has now been decided that besides public sector banks and PDs, UCBs may also hold securities in constituent SGL accounts maintained by other scheduled commercial banks, State Co-operative Banks, Depositories and Stock Holding Corporation of India Ltd.

3. All other terms and conditions contained in our above circular will remain unchanged.

Yours faithfully

(A.Madasamy)
General Manager




बैंक हिन्दी में पत्राचार का स्वागत करता है।

Telegrams "अर्बक्रेडिट" मुंबई
"URBCREDIT" MUMBAI
टेलेक्स सं.
Telex No.: 011-74492
फैक्स / Fax: 497 4030

केन्द्रीय कार्यालय
शहरी बैंक विभाग,
गारमेंट हाऊस, पाली मॉ.
वरली, मुंबई - 400 018

टेलीफोन सं.
Telephone NO. 493 9930 - 49
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 शबैवि सं.
Ref. UBD बीआर.....6...../16.20.00/2001-2002

अगस्त, 2001
श्रावण, 1923 (शक)

मुख्य कार्यपालक अधिकारीगण,
सभी प्राथमिक (शहरी) सहकारी बैंक

प्रिय महोदय,

बैंककारी विनियमन अधिनियम, 1949 (एएसीएस) -
धारा ... - शहरी सहकारी बैंकों द्वारा सरकारी और
अन्य अनुमोदित प्रतिभूतियों में निवेश

कृपया उपर्युक्त विषय पर 19 अप्रैल 2001 का हमारा परिपत्र यूबीडी.सं.बीआर/42/16.20.00/2000-2001 का पैरा 4 देखें, जिसके अनुसार 25 करोड़ रुपए और उससे अधिक की निवल जमा और मीयादी देयताओं वाले सभी अनुसूचित और गैर अनुसूचित शहरी सहकारी बैंकों से अपेक्षा की जाती है कि वे भारतीय रिज़र्व बैंक के पास खोले गए एसजीएल खाते अथवा सरकारी क्षेत्र के बैंकों और प्राथमिक व्यापारियों के संघटक एसजीएल खातों में सरकारी प्रतिभूतियों में ही निवेश रखें। समीक्षा करने के बाद यह निर्णय लिया गया है कि शहरी सहकारी बैंक, अब सरकारी क्षेत्र के बैंकों और प्राथमिक व्यापारियों के अलावा, अन्य अनुसूचित वाणिज्यिक बैंकों, राज्य सहकारी बैंकों, डिपोजिटरीज एंड स्टॉक होल्डिंग कारपोरेशन ऑफ इंडिया लिमि. द्वारा रखे गए संघटक एसजीएल खाते में भी प्रतिभूतियां रख सकते हैं।

2. हमारे उपर्युक्त परिपत्र में दी गई अन्य सभी शर्तें अपरिवर्तित रहेंगी।

भवदीय,

(ए. साईस्वामी)
महाप्रबंधक

---

बैंक हिन्दी में पत्राचार का स्वागत करता है।

476

# भारतीय रिज़र्व बैंक


तार : "अर्बक्रेडिट" मुंबई
Telegrams "URBCREDIT" MUMBAI
टेलेक्स सं. 011-74492
Telex No.:
फैक्स / Fax : 497 4030

केंद्रीय कार्यालय
शहरी बैंक विभाग
गारमेंट हाऊस, पहली मंजिल
वरली, मुंबई - 400 018

टेलीफोन सं. 493 9930 - 49
Telephone NO.
पोस्ट बॉक्स सं. 6587
Post Box No.:

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 शर्वेवि सं.
Ref. UBD No. CO.BSD.I.PCB. 44 / 12.05.05/2000-2001 23 April 2001
3 Vaishakha 1923(Saka)

All Primary (Urban) Cooperative Banks

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.

..2



TRUE COPY

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

TRUE COPY

778

## 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 Undertakings (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 their SLR portfolio, will be given the option to re-classify their investments under this category up to the permissible level.

TRUE COPY

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.

TRUE COPY

C. Valuation

14. Investments classified under Held to Maturity category need not be marked to market and will be carried at acquisition cost unless it is more than the face value, in which case the premium should be amortised over the period remaining to maturity.

15. The individual scrip in the "Available for Sale" category will be marked to market at the year-end or at more frequent intervals. While the net depreciation under each classification referred to in item 1 above should be recognised and fully provided for as indicated in item 16 below, the net appreciation under each classification referred to in item 1 above should be ignored. The book value of the individual securities would not undergo any change after the revaluation.

[Note: Securities under this category shall be valued scrip-wise and depreciation/appreciation shall be aggregated for each classification referred to in item 1 above. Net depreciation, if any, shall be provided for. Net appreciation, if any, should be ignored. Net depreciation required to be provided for in any one classification should not be reduced on account of net appreciation in any other classification.]

16. The provisions required to be created on account of depreciation in the "Available for Sale" category in any year should be debited to the Profit & Loss Account and an equivalent amount (net of tax benefit, if any, and net of consequent reduction in the transfer to Statutory Reserve) or the balance available in the Investment Fluctuation Reserve/Investment Depreciation Reserve Account, whichever is less, shall be transferred from the Investment Fluctuation Reserve /Investment Depreciation Account to the Profit & Loss Account. In the event provisions created on account of depreciation in the "Available for Sale" category are found to be in excess of the required amount in any year, the excess should be credited to the Profit & Loss Account and an equivalent amount (net of taxes, if any, and net of transfer to Statutory Reserves as applicable to such excess provision) should be appropriated to the Investment Fluctuation Reserve/Investment Depreciation Reserve Account to be utilised to meet future depreciation requirement for investments in this category. The amounts debited to the Profit & Loss Account for provision and the amount credited to the Profit & Loss Account for reversal of excess provision should be debited and credited respectively under the head "Expenditure – Provisions & Contingencies". It is observed that at present some of the PCB are parking provisions required towards depreciation in value of their investments under head 'Investment Fluctuation Reserve/Investment Depreciation Reserve'. The banks should

TRUE COPY

segregate quantum of provisions required for diminution /depreciation in investments and park under "Contingent provisions against depreciation in investment" to clearly define provisions and reserves and facilitate transfer of funds from/to Investment Fluctuation Reserve/Investment Depreciation Reserve as suggested above. The amounts appropriated from the Profit & Loss Account and the amount transferred from the Investment Fluctuation Reserve/Investment Depreciation Reserve to the Profit & Loss Account should be shown as 'explanatory note' after determining the profit for the year.

17. The individual scrip in the "Held for Trading" category will be revalued at monthly or at more frequent intervals and the net appreciation/ depreciation under each classification referred to in item 1 above will be recognised in the income account. The book value of the individual scrip will change with the revaluation.

General

18. In respect of securities included in any of the three categories where interest/ principal is in arrears, the banks should not reckon income on the securities and should also make appropriate provisions for the depreciation in the value of the investment. The banks should not set-off the depreciation requirement in respect of these non-performing securities against the appreciation in respect of other performing securities.

Market value

19. The 'market value' for the purpose of periodical valuation of investments included in the "Available for Sale" and the "Held for Trading" categories would be the market price of the scrip as available from the trades/ quotes on the stock exchanges, SGL account transactions, price list of RBI, prices declared by Primary Dealers Association of India (PDAI) jointly with the Fixed Income Money Market and Derivatives Association of India (FIMMDA) periodically. In respect of unquoted securities, the procedure as detailed below should be adopted.

Unquoted SLR securities

Central Government Securities

20. The Reserve Bank of India will not announce the YTM rates for unquoted Government securities, as hitherto, for the purpose of valuation of investments by banks. The banks should value the unquoted Central Government securities on the basis of the prices/ YTM rates put out by the PDAI/ FIMMDA at periodical intervals.

TRUE COPY

21. The 6.00 per cent Capital Indexed Bonds may be valued at "cost" which may be reckoned by using the index ratio calculated by taking the Wholesale Price Index (WPI) with a three months' lag. For example, the WPI for the month of November 1997 may be used to calculate the index ratio for month of March 1998. An illustrative example is given below :

The bonds were issued in December 1997 at Par. The Wholesale Price Index (WPI) for August 1997 was taken as the Base WPI. Similarly, the Reference WPI for payment of redemption value in December 2002, is taken as the WPI for August 2002. Thus, a clear 3 months' lag is followed for indexation of capital. The same principle can be applied for arriving at 'Cost' for the purpose of valuation of Capital Indexed Bonds. If the valuation of the bond is to be done in March 1998, the index ratio can be calculated by taking the WPI for November 1997 as the Reference WPI. While thus for every quarter ending March of a year, the numerator will take WPI of November of the previous year, for other quarters ending in months viz. June, September and December, every year, the index ratio will take in the numerator WPI for February, May and August of the respective years

Assuming that the Monthly Average Index of Wholesale Prices (1981 - 82 = 100) for November 1997 is 329.90. The Reference WPI is 329.90. The base WPI, i.e. the WPI for August 1997 is 326.00. The calculation of 'Cost' of Capital Indexed Bonds is illustrated below:

$$\text{Index Ratio for March 1998} = \frac{\text{WPI for November 1997}}{\text{Base WPI}}$$

$$= \frac{329.90}{} = 1.01196 \text{ or } 1.01 \text{ (rounded to two decimal places)}$$

Cost of the bonds for valuation as on 31 March 1998 = Rs.100 x 1.01 = Rs.101.00

It is clarified that the reckoning of number of years for the purpose of deciding upon appropriate YTM Rate be done by rounding off the fractional period of a year to the nearest completed year.

As regards valuation of other unquoted securities including PSU bonds banks should uniformly follow "Yield to Maturity" method for arriving at valuation of unquoted securities.

22. Treasury Bills should be valued at carrying cost.

State Government Securities

23. State Government securities will be valued applying the YTM method by marking it up by 25 basis points above the yields of the Central Government Securities of equivalent maturity put out by PDAI/ FIMMDA periodically.

TRUE COPY

Other 'approved' Securities

24. Other approved securities will be valued applying the YTM method by marking it up by 25 basis points above the yields of the Central Government Securities of equivalent maturity put out by PDAI/ FIMMDA periodically.

Unquoted non-SLR securities

Debentures/ Bonds of AIFIs and PSUs

25. All debentures/ bonds other than debentures/ bonds which are in the nature of advance should be valued on the YTM basis. Such debentures/ bonds may be of different companies having different ratings. These will be valued with appropriate mark-up over the YTM rates for Central Government securities as put out by PDAI/ FIMMDA periodically. The mark-up will be graded according to the ratings assigned to the debentures/ bonds by the rating agencies subject to the following :-

(a) The rate used for the YTM for rated debentures/ bonds should be at least 50 basis points above the rate applicable to a Government of India loan of equivalent maturity.

(b) The rate used for the YTM for unrated debentures/ bonds should not be less than the rate applicable to rated debentures/ bonds of equivalent maturity. The mark-up for the unrated debentures/ bonds should appropriately reflect the credit risk borne by the bank.

(c) Where interest/ principal on the debenture/ bonds is in arrears, the provision should be made for the debentures as in the case of debentures/ bonds treated as advances. The depreciation/ provision requirement towards debentures where the interest is in arrears or principal is not paid as per due date, shall not be allowed to be set-off against appreciation against other debentures/ bonds.

Where the debenture/ bond is quoted and there have been transactions within 15 days prior to the valuation date, the value adopted should not be higher than the rate at which the transaction is recorded on the stock exchange.

Shares of Cooperative Institutions

26. Primary Co-operative Banks have made investments in the shares of various co-operative institutions in terms of our circular No.ACD.BR.388/4.11(19)-65/66 dated 1 March 1966 as amended from time to time. If Primary (Urban) Co-operative Banks have regularly received dividends from such institutions the shares should be valued at face value. In a number of cases, the co-operative institutions in whose shares the Primary (Urban) Co-operative Banks

TRUE COPY

have made investments have either gone into liquidation or have not declared dividend at all. In such cases, the banks should make full provision in respect of their investments in shares of such co-operative institutions. In cases where the financial position of co-operative institutions in whose shares PCBs have made investments is not available, the shares have to be taken at Re.1/- per co-operative institution.

Shares of all Indian Financial Institut

ions

27. Where stock exchange quotations are available, the shares should be valued accordingly. Equity shares for which current quotations are not available or where the shares are not quoted on the stock exchanges, should be valued at break-up value (without considering 'revaluation reserves', if any) which is to be ascertained from the company's latest balance sheet (which should not be more than one year prior to the date of valuation). In case the latest balance sheet is not available the shares are to be valued at Re.1 per company.

(Outside the cooperative sector, Primary (Urban) Cooperative Banks are allowed to invest in the shares of All India Financial Institutions only.)

Units of UTI

28. Investment in quoted Mutual Fund Units should be valued as per Stock Exchange quotations. Investment in non-quoted Mutual Fund Units is to be valued on the basis of the latest re-purchase price declared by the Mutual Fund in respect of each particular Scheme. In case of funds with a lock-in period, or where repurchase price/ market quote is not available, Units could be valued at NAV. If NAV is not available, then these could be valued at cost, till the end of the lock-in period.

Commercial Paper

29. Commercial paper should be valued at the carrying cost.

---

Postal Address of PDAI and FIMMDA

1) Primary Dealers Association of India,
C/o: SBI Gilts Ltd.,
Tulsyani Chambers - I Floor (West Wing)
212, Free Press Journal Marg,
Mumbai 400 021.
Telephone Nos : 284 1287/ 284 1420 Fax : 2040049

2) Fixed Income Money Market and Derivatives Association of India
220, Makers Chambers-IV,
Nariman Point,
Mumbai 400 021.
Telephone Nos: 202 5725/202 5735 Fax: 202 5749

TRUE COPY

# भारतीय रिज़र्व बैंक


तार : "रिजर्बैंक मुंबई"
Telegrams : "RBICREDIT" MUMBAI

टेलेक्स सं.
Telex No.: 011-74492

फैक्स/Fax : 497 4030

केन्द्रीय कार्यालय
शहरी बैंक विभाग
मादाम कामा, पहली मंजिल
कफ परेड, मुंबई 400 018

टेलिफोन सं.
Telephone NO. : 493 9930 - 49

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

दर्ज संदर्भ 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.

बैंक हिन्दी में पत्राचार का स्वागत करता है।

TRUE COPY

| 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 Rekhrao

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

TRUE COPY

# CHAPTER - 3

# INVESTMENT OF FUNDS

Circulars Of 1996

Circulars Of 1997

Circulars Of 1998

Circulars Of 1999

Circulars Of 2000


| | | | | |
|---|---|---|---|---|
| Circulars of 1996 | | | | 302 |
| UBDNo.BR.12/16.20.00/95-96 | 6 | Jan. | 1996 | 302 |
| UBD.No.BR.AD-5/16.11.00/95-96 | 6 | Jan. | 1996 | 305 |
| UBD.No.BR.136/16.11.00/95-96 | 6 | Jan. | 1996 | 303 |
| UBDNo.BR.137/16.11.11/95-96 | 6 | Jan. | 1996 | 304 |
| UBD.No.DS.PCB.CIR.46/13.01.00/95-96 | 24 | Feb. | 1996 | 305 |
| UBD.No.Plan.PCB.47/09.60.00/95-96 | 29 | Feb. | 1996 | 305 |
| UBD.No.BR.Cir52/16.20.00/95-96 | 15 | Mar. | 1996 | 307 |
| UBD.No.BR.SUB.5/16.11.00/95-96 | 3 | Apr. | 1996 | 307 |
| UBD.No.Co.CIB.53/16.20.07/94-95 | 24 | Apr. | 1996 | 308 |
| UBD.No.Plan/PCB/69/09.29.00/95-96 | 21 | June | 1996 | 309 |
| UBD.No.Plan.PCB.7/09.30.00/96-97 | 19 | July | 1996 | 310 |
| UBD.No.Plan.PCB.19/09.29.00/96-97 | 11 | Sept. | 1996 | 310 |
| UBD.No.Plan.PCB.30/09.82.00/96-97 | 27 | Nov. | 1996 | 311 |
| UBD.No.Plan.PCB.34/09.29.07/96-97 | 30 | Dec. | 1996 | 311 |
| Circulars of 1997 | | | | 312 |
| UBD.No.DS.SUB.CIR.7/13.07.00/96-97 | 7 | Jan. | 1997 | 312 |
| UBD.No.Plan.PCB.56/09.60.00/96-97 | 6 | June | 1997 | 312 |
| UBD.No.Plan.PCB.Cir.19/09.29.00/97-98 | 10 | Nov. | 1997 | 313 |
| Plan.PCB/Cir.21/09.60.00/97-98 | 11 | Nov. | 1997 | 313 |
| UBD.No.Plan.SUB.17/09.83.00/96-97 | 19 | Nov. | 1997 | 314 |
| UBD.No.BSD.I(PCB)22/12.05.00/97-98 | 26 | Nov. | 1997 | 315 |
| Circulars of 1998 | | | | 316 |
| UBD.No.Plan.PCB.56/09.60.00/97-98 | 13 | May | 1998 | 316 |
| Circulars of 1999 | | | | 317 |
| DS.PCB.Cir.16/13.05.00.98-99 | 6 | Jan. | 1999 | 317 |
| BSD.I/PCB/-15/12.05.00/98-99 | 6 | Jan. | 1999 | 319 |
| UBD.Plan18/09.45.00/1999-2000 | 30 | Dec. | 1999 | 320 |
| Circulars of 2000 | | | | 321 |
| Plan.PCB.Cir/22/09.29.00/2000-2001 | 30 | Dec. | 2000 | 321 |


TRUE COPY

# Circulars of 1996

## Circular No. 228

## Investment Of Funds By Urban Co-op. Banks In Bonds Of Public Sector Undertakings

*Ref.UBDNo.BR.12/16.20.00/95-96* *6 January, 1996*

In terms of our circular No.UBD.BR.72/16.20.00/93-94 dated 16 May, 1994 as modified by circular No.BR.CIR-53/16.20.00/94-95 dated 24 April, 1995 (copies enclosed) we have allowed primary co-operative banks to invest their surplus funds upto 10% of their deposits in bonds of public sector undertakings and in equity/ bonds of All India Financial Institutions subject to the condition, inter alia, that there should exist a provision for such investment in the State Co-operative Societies Act and the banks should obtain specific permission from the "Registrar of Co-operative Societies (RCS)". However, from the representations received from the primary co-operative banks, it is observed that the banks have understood it to be requiring specific permission from RCS, for each and every such investment thereby delaying investment decision by the banks and sometimes missing opportunities of profitable investments. It is, therefore, requested that you may grant general permission to the primary co-operative banks for such investments, subject to their complying with other conditions and safety measures laid down by the Reserve Bank Of India from time to time. We are endorsing a copy of this circular to all the primary co-operative banks.

TRUE COPY



## Circular No. 229

## Cash Reserve Ratio (CRR) On Non-Resident (Non-Repatriable) Rupee Deposit (NRNR) Scheme And On Foreign Currency Non-Resident Account (Banks) FCNR(B) Scheme

*Ref.UBD.No.BR.AD-5/16.11.00/95-96* *6 January, 1996*

Please refer to our letters UBD No.AD-1 and AD-4/16.11.00/95-96 dated 2nd November 1995 and 6 December 1995 on the captioned subject.

At present scheduled primary co-operative banks which are authorised dealers in foreign exchange are required to maintain an average Cash Reserve Ratio (CRR) of 7.5% on deposits under Non-Resident (Non-Repartiable) Rupee (NRNR) Accounts. It has since been decided that with effect from the fortnight beginning January 6, 1996 all liabilities under NRNR Scheme will be exempt from CRR prescriptions. A copy of Notification UBD.No.136/16.11.00/95-96 dated 6 January 1996 in this regard is enclosed.

At present these banks are required to maintain an average CRR of 7.5% upto the level outstanding as on November 24, 1995 on liabilities under Foreign Currency Non-Resident Accounts (Banks) [FCNR(B) ] It has been decided that with effect from fort night begining January 6 1996 all liabilities under FCNR (B) Scheme will be exempt from CRR prescriptions. A copy of Notification UBD BR.No.137/16.11.00/95-96 dated 6 January 1996 in this regard is enclosed.

## Circular No. 230

## NOTIFICATION

*Ref.UBD.No.BR.136/16.11.00/95-96* *6 January, 1996*

In exercise of the powers conferred by subsection (7) read with proviso to sub-section (3) of Section 42 of the Reserve Bank Of India Act,1934 (2 of 1934) and in supersession of its Notification

UBD.No.BR.130/16.11.00/95-96 dated November 2, 1995, the Reserve Bank Of India hereby specifies that with effect from the fortnight beginning January 6, 1996, all the liabilities under Non-Resident (Non-Repatriable) Rupee (NRNR) Deposit Accounts shall be exempt from maintenance of the average Cash Reserve Ratio (CRR).

The exemption stipulated above shall be subject to the effective CRR maintained by a scheduled primary co-operative bank authorised to deal in foreign exchange at not less than 3 percent of its total net demand and time liabilities.

## Circular No. 231

### NOTIFICATION

*Ref.UBDNo.BR.137/16.11.11/95-96* *6 January, 1996*

In exercise of the powers conferred by sub-section (7) read with proviso to sub-section (1) of Section 42 of the Reserve Bank Of India Act,1934 (2 of 1934) and in supersession of its Notification UBD No.BR.134/16.11.00/95-96 dated December 6,1995, the Reserve Bank Of India hereby specifies that with effect from the fortnight beginning January 6, 1996, all the liabilities under Foreign Currency Non-Resident Accounts (Banks)-FCNR (B) Scheme shall be exempt from maintenance of average Cash Reserve Ratio(CRR).

The exemption stipulated above shall be subject to the effective CRR maintained by a scheduled primary co-operative bank authorised to deal in foreign exchange at not less than 3 per cent of its total net demand and time liabilities.

Government of India, Ministry of Finance, Department of Revenue, Central Board of Direct Taxes, New Delhi, the 25 July 1995

### NOTIFICATION

S.O.666(E) In exercise of the power conferred by clause (iiia) of the proviso to Section 193 of Income Tax Act,1961 (43 of 1961),the Central Government hereby specifies, for the purposes of that clause, the different payable between the redemption value and the bid price of Zero Coupon issued under the Scheme for sale of Zero Coupon Bonds of 5 years tenor of the Government of India, by Auction vide Notification No.F.4(4) W & M/94 dated 20 July 1995, of the Ministry of Finance (Department of Economic Affairs) :

FILE COPY



Provided that the said Bonds are held by :

i) a banking Company ;
ii) a co-operative bank ;
iii) a public financial institution as defined in Section 4A of Companies Act, 1956 (1 of 1956) ;
iv) Discount and Finance House of India Limited;
v) Securities Trading Corporation of India Limited :

## Circular No. 232

## Permission To Participate In Call/Notice Money Market-Private Sector Mutual Funds

*Ref.UBD.No.DS.PCB.CIR.46/13.01.00/95-96* *24 February, 19*

Please refer to our circular UBD.NO.DS.PCB.CIR.30/13.01.0 95-96 dated November 23, 1995 on the above subject.

It has been decided to permit Jardine Fleming Mutual Fun to participate in the Call/Notice Money Market (overnight ca money and short notice money for periods upto and including 1 days) only as a lender with immediate effect. The name of th above mutual fund may be included in para 19(b) of our directi UBD.No.DC.102/V.1/86-87 dated 25 June, 1987 (as amended fro time to time) after the name of Relliance Capital Mutual Fund.

## Circular No. 233

## Investment In Certificates Of Deposit (CDs) By Urban Co-operative Banks

*Ref.UBD.No.Plan.PCB.47/09.60.00/95-96* *29 February, 19*

Some of the urban co-operative banks have been approachi us to permit them to utilise their surplus funds to invest certificates of deposit issued by the scheduled commercial bank and other financial institutions. We have been permitting urb co-operative banks on a case-to-case basis to make investmer in certificates of Deposit. We have since reviewed the policy an has been decided to permit urban co-operative banks to ma

investments in CDs issued by scheduled commercial banks and other financial institutions approved by the Reserve Bank (list enclosed for ready reference) subject to fulfilment of the following conditiond.

(a) The bank should have reached the level stipulated by RBI for lendings to priority sector at the time of making investment in CDs.

(b) The bank, with the approval of the Board of Directors, may envolve policy guidelines governing its investments as advised in our circular UBD.No.Plan.13/UB-81/92-93 dated September 15,1992 and within the overall policy it should also obtain the approval of the Board of Directors for placing funds in CDs.

(c) The investments in CDs should not result in resource crunch necessitating borrowings from higher financing agencies. In other words the bank should not resort to borrowings from higher financing agencies while making investments in CDs.

(d) The bank should have achieved the level of investments in Government and other approved securities as required in terms of our circular UBD.No.BR.CIR.63/16.26.00/94-95 dated June 16, 1995 and No.Cir.33/16.26.00/95-96 dated JAnuary 3,1996.

In case investments in CDs have been made without complying with the conditions referred to above, the concerned urban co-operative banks will invite penal action from the Reserve Bank Of India.

List Of Financial Institutions Approved by RBI.

1. Industrial Development Bank Of India (IDBI)
2. Industrial Credit & Investment Corporation of India (ICICI)
3. Tourism Finance Corporation Of India Ltd.(TFCI Ltd.)
4. Industrial Reconstruction Bank of India (IRBI)
5. Small Industries Development Bank Of India (SIDBI)
6. Export-Import Bank Of India (Exim Bank)
7. Shipping & Credit Investment Corporation Of India Ltd.
8. Industrial Finance Corporation Of India(IFCI)

TRUE COPY

Circular No. 234

## Investment Of Funds By Urban Co-op. Banks In Public Sector Undertakings/Companies

*Ref.UBD.No.BR.Cir.52/16.20.00/95-96* *16 March 1996*

Please refer to our Circular UBD.No.BR.Cir.72/16.20.00/93-94 dated 16th May 1994 and Cir.UBD.No.BR.10/16.20.00/94-95 dated 1st August, 1994 allowing the primary co-operative banks to invest their surplus funds in PSU Bonds to the extent of 10 percent of their deposits, subject to compliance of certain terms and conditions stipulated therein. On review it has been decided that the banks desirous of investing upto 10 percent of their deposits in PSU bonds, even though they do not comply with some of the terms and conditions, may write to us to enable us to consider their requests.

Circular No. 235

## Cash Reserve Ratio On Deposits Under Non-Resident (External) Rupee Accounts (NRE Accounts)

*Ref.UBD.No.BR.SUB.5/16.11.00/95-96* *3 April, 1996*

In line with changes announced in the credit policy on 3rd April 1996 the following instructions are issued for implementation by scheduled primary co-operative banks.

At present, Scheduled Primary Co-operative Banks are required to maintain an average Cash Reserve Ratio (CRR) of 6.0 percent on all their liabilities including deposits under Non-Resident (External) Rupee Accounts (NRE Accounts). It has since been decided that with effect from the fortnight beginning April 13, 1996 all liabilities under NRE Accounts Scheme will be exempt from CRR prescriptions. A copy of Notification No. UBD.BR./139/16.11.00/95-96 dated April 3,1996 in this regard is enclosed.

It may be reiterated that in view of the multiple prescriptions on different categories of liabilities including prescriptions of a zero reserve requirement on some liabilities as stipulated under the law, effective CRR maintained by scheduled primary co-operative banks on total net demand and time liabilities should not be less than 3 percent.

Circular No. 236

## Investment Of Funds By Urban Co-operative Bank In Public Sector Undertaking

*Ref.UBD.No.Co.CIB.53/16.20.07/94-95* — *24 April, 1996.*

Please refer to our Circular UBD.No.Co/cib.72/16.20.00/93-94 dated 16 May 1994 on the above subject. On the review, it has been decided to allow primary co-operative banks to invest their surplus funds in the equity/bonds of All India Financial institutions as given in the Annexure, within the ceiling of 10% of their deposits as prescribed in our above circular in other words, in addition to bonds banks can also invest in equity /of relevent financial institutions. The other terms and conditions/safety measures stipulated in the circular referred to above should be strictly complied with. The banks will also ensure to keen in mind the guidelines as to.., investment in India etc. of PSUs/financial institutions.. detailed in circular DB.in/PCB(cin) 16.20.00/94-95 dated 1st August.

ANNEXURE

LIST OF ALL-INDIA FINANCIAL INSTITUTIONS EXEMPTED FROM PRESCRIBED CEILING OF 5% FOR

1) Industrial Development Bank of India (IDBI);
2) Industrial Finance Corporation of India (IFCI)
3) Industrial Credit and Investment Corporation of India Ltd. (ICICI)
4) Export- Import Bank of India (EIBI)
5) Industrial Reconstruction Bank of India (IRBI)
6) National Bank for Agriculture and rural Development
7) Small Industries Development Bank Of India
8) National Housing Bank (NHB)
9) Unit Trust of India (UTI)
10) Life Insurance Corporation of India (LIC)
11) General Insurance Corporation of India (GICI)
12) Capital and Technology Finance Corporation Ltd.(BCTC)
13) Technology Development and information company of India
14) Tourism Finance Corporation of India Ltd. (TFCI)
15) Shipping Credit and Investment company of India Ltd.
16) Discount and Finance House of India Ltd. (DFHI)
17) Securities Trading Corporation of India Ltd. (STCI)

Circular No. 237

## Investment Portfolio Of Banks- Transactions In Securities

*Ref.UBD.No.Plan/PCB/69/09.29.00/95-96* — *21 June, 1996*

Please refer to the guidelines-audit review and report contained in our circular UBD.No.Plan.13/UB.81/92-93 dated 15 September 1992. In terms of he instructions contained therein, in banks are at present required to get the Government securities and place the results of audit before their Boards of Directors once in every quarter and thereafter forward the same to the concerned Regional Office of the Urban Banks Departments, Reserve Bank of India. On a review, it has been decided that hence forth, these audit reports may be forwarded to the Reserve Bank of India at half yearly intervals i.e. for half year ended 30 September and 31 March.

TRUE COPY

Circular No. 238

## Investment In Certificate Of Deposit By Urban Co-operative Banks

*Ref.UBD.No.Plan.PCB.7/09.80.00/96-97* *19 July, 1996*

Please refer to para 1(c) of our circular UBD.Plan.PCB.47/09.60.00/95-96 dated 27 February 1996 on the captioned subject. Some Primary Co-operative Banks (PCBs) have sought our clarification as to whether the PCBs making investment in Certificates of deposit are prohibited from borrowing from higher financing agencies even for temporary periods and from availing refinance from Reserve Bank Of India and small Industrial Development Bank of India. In this connection, it is clarified that it is not our intention that the banks should not resort to borrowings from higher financing agencies even for temporary periods to meet exigencies. The bank should, however, ensure that borrowings are need based and cost effective. Furthur, urban co-operative banks can also avail refinance against their credit to specific sectors viz. exports, small scale industries, etc.

Circular No. 239

## Investment Portfolio Of Banks-System For Custody & Control Of Unused B.R. Forms

*Ref.UBD.No.Plan.PCB.19/09.29.00/96-97* *11 September, 1996*

Please refer to our circular UBD.No.Plan.13/UBBI/92-93 dated 15 September 1992, wherein, banks were advised about monitoring the investment portfolio including custody of B.R. forms etc. As a follow up of recommendations made by the Committee to enquire into the securities transactions of banks and financial institutions (Jankiraman Committee), it is advised that proper control systems should be put in place in each bank for the custody of unused B.R. forms and their utilisation. The existence and operation of these controls in banks should be reviewed, among others, by the Departmental/Statutory auditors and a certificate to this effect may be forwarded to the concerned Regional Office of urban banks department every year.

Circular No. 240

## Investment By Urban Co-operative Banks In The Units Of Unit Trust Of India (UTI)

*Ref.UBD.No.Plan.PCB.30/09.82.00/96-97* *27 November, 1996*

Please refer to our circular UBD. No.BR.Cir 72/16.20.00/93-94 dated 16 the May 1994 and UBD. No. BR.Cir. 53/16.20.00/94-95 dated April 24, 1995 regarding investment by urban co-operative banks in bonds of Public Sector Undertakings/Companies etc. With a view to broad base the investment portfolio of Urban Co-operative Banks, it has been decided to allow them to invest their surplus funds in the units of U.T.I. upto 5% of their incremental deposits of previous year and should be within the overall ceiling of 10% of their deposits for investment in the bonds of PSUs/Companies and equity/bonds of All India Financial Institutions. All other terms and conditions in this regard remain unchanged.

Circular No. 241

## Investment Portfolio Of Banks Transactions In Securities

*Ref.UBD.No.Plan.PCB.34/09.29.07/96-97* *30 December, 199*

Please refer to our circular No.UBD.Plan.74/UB.81-92-93 dated 17 May 1993 advising banks that is limit 5% of the total transactions through brokers (both purchases and sales) in Government Securities entered into by a bank during a year, should be fixed as the aggregate brokers. It is advised that the above norm of 5% would not be applicable to banks dealings through primary dealers.

TRUE COPY

# Circulars of 1997

## Circular No. 242

### Investment Of Surplus Funds By Primary Co-op. Banks In Bills Rediscounting Scheme

*Ref.UBD.No.DS.SUB.CIR.7/13.07.00/96-97* *7 January, 1997*

Please refer to our circular UBD. No.DS.84/R 1 (B)87/88 dated 13 February 1988 on the captioned subject.

You are advised to furnish to us in duplicate the data on bills rediscounted by your bank under the captioned scheme as per enclosed proforma for the months April 1996 till December 1996. Further you are advised that January 1997 onwards, the data may be furnished to us on monthly basis by 10th of the following month. In case, no bills are rediscounted a nil statement may be submitted.

## Circular No. 243

### Investment In Certificates Of Deposit (CDs) By Urban Co-operative Banks

*Ref.UBD.No.Plan.PCB.56/09.60.00/96-97* *6 June, 1997*

Please refer to our circular UBD.No.Plan.PCB.47/09.60.00/95-96 dated February 29, 1996 on the captioned subject.

In accordance with Monetary and Credit Policy for the 1st half of 1997-98, announced by Governor, Reserve Bank of India minimum deposit (CDs) that can be accepted from a single investor has been reduced from the existing Rs. 25 lakhs to Rs. 10 lakhs. Certificates of Deposit above Rs. 10 lakhs will be in multiple of Rs. 5 lakhs. The amount relates to the face value (i.e. maturity value) of the Certificates of Deposit issued.

All other terms and conditions relating to issue of CDs by banks remain unchanged.

## Circular No. 244

### Investment Portfolio Of Banks-Transactions In Securities :-Role Of Brokers

*Ref.UBD.No.Plan.PCB.Cir.19/09.29.00/97-98* *10 November, 1997*

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

All other instruction contained in our circular date 24 November 1994 remain unchanged.

## Circular No. 245

### Investment In Certificates Of Deposit (CDs) By Urban Co-operative Banks

*Plan.PCB/Cir.21/09.60.00/97-98* *11 November, 1997*

Please refer to our circular UBD.No.Plan.PCB.56/09.60.00/96-97 dated 6 June 1997 on the above subject.

In acordance with monetary and credit policy announced by Governor, Reserve Bank of India, the minimum size of issue of certificates of deposit (CDs) to a single investor has been reduced from the existing level of Rs. 10 lakh to Rs. 5 lakh.CDs above Rs. 5 lakh will be in multiples of Rs. 1 lakh. The amount relates to face value (i.e. maturity value) of CDs issued.

All other terms and conditions relating to issue of CDs by banks remain unchanged.

TRUE COPY

(628)

Circular No. 246

## Statistical Data Relating To Investments In Money Market Instruments/Govt. Securities

*Ref.UBD.No.Plan.SUB.17/09.83.00/96-97* *19 November, 1997*

It has been decided to collect from all scheduled primary Co-operative banks information regarding their investments in approved securities and money market instruments etc. We therefore advise you to please forward to us a statement on quarterly basis in the enclosed format. The statement as at the end of each calendar quarter should reach us within 10 days of the close of the quarter. The first of such statement may be sent to us for the quarter ended September, 1997

Statement of Investments : (Name of the Bank) Statement for the quarter ended.

(Rs. in Crore)

| Sr. No. | Item | Amount of investment | | | |
|---|---|---|---|---|---|
| | | As at the current quarter | | As at the end of previous quarter | |
| | | Face Value | Market Value | Face Value | Market Value |
| 1. | Deposits : | | | | |
| 2. | Loans and Advances of which to NBFCS : | | | | |
| 3. | Detail of Investments : Approved | | | | |
| I. | Securities : | | | | |
| | a) Central Govt. Securities | | | | |
| | b) State Govt. Securities | | | | |
| II. | P.S.U. Bonds : | | | | |
| III. | Commercial Paper : | | | | |
| IV. | Certificates of deposit : | | | | |
| V. | a) call/Money Market : | | | | |
| | b) Notice Money Market : | | | | |
| VI. | Investments in the bonds/ debentures etc. | | | | |
| | a) Bonds/Equity of All India Financial Institution : | | | | |
| | b) Other Investment (Please specify): i) ii) iii) | | | | |

Circular No. 247

## Investment By Urban Co-Operative Banks-Valuation Of Investments

*Ref.UBD.No.BSD.I(PCB)22/12.05.00/97-98* *26 November, 1997*

Please refer to our circular UBD.BR.CIR.53/16.20.00/94-95 dated 24 April 1995 permitting urban co-operative banks to invest their surplus funds in the equity/ bonds of All India Financial Institutions listed in the Annexure appended therewith. The procedure to be followed by primary co-operative banks in regard to valuation of investments in Government and other trustee securities, public sector undertakings (PSU) Bonds., investment in shares of other co-operative institutions, etc, is outlined in the Annexure to our circular No. UBD.I&L 86/12.05.00/93-94 dated 28 June 1994 and as amended in our circular UBD.I& L (PCB) 61/12.05.00/94-95 dated June 6, 1995 read with UBD .I&L (PCBs) 68/12.05.00/95-96 dated June 10, 1996. It has now been decided that banks should adopt the method of valuation as indicated below for valuation of Public Sector Companies Shares and bonds. These may be followed while finalising the balance sheet as at 31 March 1998.

Shares 1. Wherever Stock Exchange Quotations are available, the shares should be valued accordingly.

2. In the case of public sector companies, shares of PSUs should be valued at the break-up value as per the Balance Sheet as at 31 March 1997. In case the balance sheet is not available, the break up value as per 31 March 1996 balance sheet should be worked out and it should be reduced or discounted by 20%.

PSU Bonds Valuation of PSU Bonds may be done at lower of the cost or book-value as already indicated.

**

TRUE COPY

494

Circular No. 248

## Investment In Certificates Of Deposit (Cds) By Primary (Urban) Co-operative Banks

*Ref.UBD.No.Plan.PCB.56/09.60.00/97-98* *13 May, 1998*

Please refer to our circular UBD.No.Plan.PCB/Cir.21/09.60.00/97-98 dated 11 November, 1997 on the captioned subject.

It has now been decided that the minimum lock-in-period for Cds be reduced to 15 days. All other terms and conditions relating to issue of CDs remain unchanged.

* *



Circular No. 249

## Dematerialisation Of Securities Held As Collaterals

*DS.PCB.Cir.16/13.05.00.98-99* *6 January, 1999*

Securities and Exchange Board of India (SEBI) has announced, that commencing from January 4, 1999 mandatory trading by all of 1 securities would be in only demat form on major stock exchanges as per list enclosed (Annexure 1). Further, commencing from February 15, 1999, another 19 securities will be included in the compulsory demat listt (Annexure II). After the commencement of mandatory trading in demat form, the banks will not be able to sell the shares of the companies listed in Annexure I and II if hel din physical form.

It is possible that some banks would have given advances to their clients against physical shares of companies listed in the Annexures. In the event of such borrowers defaulting on the repayment, the banks will not be able to sell them and the collaterals may turn to be of nil value. Banks are therefore, advised to take immediate steps to get them dematerialised well before the dates announced by SEBI regarding compulsory trading in demat form.

Banks are also advised to watch for any SEBI announcements mandating trade in demat form in other scrips also, so that necessary actions are taken for safeguarding the security well in advance.

Cont. on Next Page

TRUE COPY

## ANNEXURE-I

SEBI mandated list of securities for compulsory trading by all from January 4, 1999.

1. Bank of India
2. Bharat Petroleum Corporation Ltd. (BPCL)
3. BSCS Ltd.
4. Housing Development Finance Corporation Ltd. HDFC)
5. ICICI Ltd.
6. IndusInd Bank Ltd.
7. Industrial Development Bank oFIndia
8. Infosys Technologies Ltd.
9. Larsen and Toubro (L & T)
10. State Bank of India (SBI)
11. Videsh Sanchar Nigam Ltd. (VSNI)
12. Wipro Ltd.

## ANNEXURE II

SEBI mandated list of securities for compulsory trading by all from February 15, 1999.

1. Asea Brown Bovery Ltd. (ABB)
2. Asian Paints Ltd.
3. Associated Cement Company Ltd. (ACC)
4. Bajaj Auto Ltd.
5. Birla Global Finance Ltd. (BGFL)
6. Castrol India Ltd.
7. Cochin Refineries Ltd.
8. Dr. Reddy's Laboratories Ltd.
9. Gas Authority of India Ltd. (GAIL)
10. Gujarat Ambuja Cements Ltd.
11. Hero Honda Motors Ltd.
12. Hindustan Petroleum Corporation Ltd. (HPCL)
13. Madras Refineries Ltd. (MRL)
14. Mahindra and Mahindra Ltd.(M & M)
15. NIIT Ltd.
16. Ranbaxy Laboratories Ltd.
17. Tata Tea Ltd.
18. Thermax Ltd.
19. TVS Suziki Ltd.



Circular No. 250

# Acquisition Of Government & Other Approved Securities-Broken Period Interest-Accountting Procedure

*BSD.I/PCB/-15/12.05.00/98-99* *6 January, 1999*

It is observed that some banks capitalise the Borken Period Interest. (interest accured on the securities purchsed upto the time of acquisition) included in the cost price. on the ground that such accrued interest paid to the seller at the time of purchase is not recognised as a Revenue Expenditure for tax purposes.

The Matter has been examined and with a view to bringing about uniformity in the accounting treatment of Broken Period Interest on Government Securities paid at the time of acquisition and also complyint with the Accounting Standards prescribed by the Institute of Chartered Accountants of India, it has been decided that banks should not capitalise the Broken Period Interest paid to seller as part of cost. but treat it as an item of expenditure under Profit and Loss Account.

It may please be noted that the accounting treatment explained above does not take into account taxation implications and hence banks will have to comply with the requirements of Income Tax Authorities in the manner prescribed by them.

TRUE COPY

E26

Circular No. 251

## Banks' Own Investment In State Gov. Loans-Payment Of Brokerage/Commission

*UBD.Plan18/09.45.00/1999-2000* *30 December, 1999*

Please refer to our circular No. UBD.P&O.1121/UB 63-83-84 dated 1 June 1984 on the above subject. In view of streamlining of issue of State loans as per General Notification dated 1 April 1997 issued by all State Governments, it has since been decided to restore payment of brokerage/commission to the elegible banks in respect of their subscription to State loans.

The extracts of para 14 &15 of the General Notification dated 1 April 1997 as amended by Notification dated 15 June 1998 issued by State Governments in this regard are given below for your guidance:

14. Brokerage

Brokerage will be paid at the rate of six paise per Rs. 100/- or any other rate notified in future to recognised banks and brokers on allotments made in respect of applications for the loan tendered by them on behalf of their clients and bearing their stamp.

15. Commission

Commission at the rate of six paise per Rs. 100/- will be paid to Banks, Primary Dealers and Satellite Dealers registered with Reserve Bank of India, Life Insurance Corporation, General Insurance Corporation and its subsidiaries, Provident Funds and Gratuity Funds on their own subscriptions only if the applications are submitted by them direct to the receiving offices. On any application either commission or brakerage will be payable and not both.

You are also advised to carefully note the terms and conditions notified for every loan issue to see revised instructions, if any.

You may also note that at present, no brokerage/commission is being paid on investment by Primary (Urban) co-operative Banks in Central Government loans.

# Circulars of 2000

Circular No. 252

## Investment Portfolio Of Banks-Transactions In Securities-Role Of Brokers

*Plan.PCB.Cir/22/09.29.00/2000-2001* *30 December, 2000*

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

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

* * * *

TRUE COPY

...ing the importance of computeri-... thereunder for your information ... interest to you -

...llenges facing the banking industry ... met only by taking a long term view ... technology. Bank deposits and credit ... grown at an average rate of 17% per ... In the past five years. It is quite likely ... volume of business transacted by ... will grow more or less at this rate in ... as well and in this context staff produc-... will have to be significantly enhanced. ... Industry and exports are greatly ... dependant on the banking sector which, in ... has to achieve the highest international ... standards. The options available to the bank-... industry for meeting these challenges ... ctorably point to the need for adoption of ... technology in its day to day operations.

One of the interesting features of the banking ... ence today is its multifaceted character. The ... ss of customers and their expectations ... ffer widely from one population segment to ... nother: rural, semi-urban, urban, metropoli-... an. Similarly, the number of transactions ... nd staff also vary widely - from a smallest ... anch having a couple of officials to extra ... rge branch accounting for business of over ... undreds of crores of rupees. Banking is ... read in almost all the districts and thou-... ands of centres. Therefore, it is difficult to ... eneralise on the pattern of services to be ... rovided by banks at their various branches. ... his would, therefore, call for differential ... pproach to computeri-sation at different ... entres and branches.

The purpose of computerisation for banking ... eration is fourfold , viz.

(i) improving customer service,
(ii) improving housekeeping,
(iii) improving decision making and
(iv) improving productivity and profitabil-... ity of banks

Customer interface at the branch level is ... dominant. At the branch, the customer would ... expect warm and courteous behaviour from the staff which can be cultivated through attitudinal changes prompted by training programmes and demonstrable examples. Insofar as use of computer and communication technology is concerned, it should lead to reduction in waiting time, accuracy in reporting, provision of additional/innovative services and expeditious transfer of funds as also availability of larger span of time for doing banking business.

(e) Housekeeping in banks can be improved by facilitating quick balancing of books, devising systems that reduce paper work, avoiding multiple entries in books of accounts, generating adequate and accurate information for the use of management and submission of statutory and other returns to Head Office, RBI, Government, etc.

(f) Decision making can be improved by computerising the management information system so that there is timely and accurate flow of data in an analytical and meaningful form to various levels of hierarchy, be they at the Branch, Regional Office/Zonal Office or Head Office. By ensuring availability and easy retrieval of information from common data bases, computers can aid faster and more efficient decision making.

(g) Productivity/profitability of banks can be improved by optimum use of resources, viz. funds, equipment and manpower. Computers and Communication technologies can help to achieve such optimisation".

*****

Ref.UBD.No.3/09.29.00/93-94
2 August 1993
11 Sravana 1915 (S)

The Chairmen/Chief Executives
of all primary (urban) co-operative banks.

Dear Sir,

**Investment port-folio of banks - Transactions in securities - Aggregate contract limit for individuals brokers - Clarifications -**



TRUE COPY

...pote to follow the above instructions ...ure.

*****

Ref.UBD No.43/09.09.01/93-94
January 13, 1994
Pausa 23, 1915 (Saka)

...y (Urban) Co-operative Banks

...y Sector Advances - Advances to Small ... Industries.

Please refer to our Circular No.UBD.133/ ...09.01/93-94 dated 13 September 1993 forwarding herewith the notification dated 2 April 1991 ...ing upwards the requirements to be complied ...by an industrial undertaking for being regarded ...small scale industrial undertaking and ancillary ...strial undertaking. In the same circular it was ...ised that until further instructions, only those ...advances granted to Small Scale Industries/ancil...ry units satisfying the definition given in the ...explanatory note to our Circular No.UBD.P&O.105/ ...17 (B)-86/87 dated 27 June 1987, should be ...reckoned towards priority sector advances.

2. It has since been decided to adopt for the purpose of classification of bank advances to Small Scale Industries towards priority sector, the revised definition given by the Government of India in April 1991. Accordingly, advances granted to Small Scale Industrial units whose investments in plant and machinery does not exceed Rs.60 lakhs (Rs.75 ...s in the case of ancillary units and export ...ented units), may be classified under the priority sector.

3. Further, with a view to obviating the possibility of the most of the bank credit to Small Scale Industry segment being availed of by comparatively bigger units, it has been decided to stipulate a sub-target in respect of advances to smaller borrowers in the Small Scale Industries segment. Accordingly, at least 40% of the advances under the Small Scale Industries segment within the priority sector should be granted to Cottage Industries, Khadi & Village Industries, artisans and tiny industries (with investment in plant and machinery upto Rs.5 lakhs) or other Small Scale Industrial units availing credit limits upto Rs.5 lakhs.

4. Except the above mentioned changes, the definition/description and the ceilings on advances in respect of all the other segments of priority sector remain unchanged. You may please carry out the above changes in the explanatory note to our Circular No.UBD.P&O.105/UB.17(B)/86-87 dated 27 June 1987.

*****

Ref.UBD.No.Plan.51/09.29.00/93-94
January 20, 1994.

The Chairman/Chief Executives of all Primary (Urban) Co-operative Banks

Dear Sir,

Investment portfolio of banks
- Transactions in Securities
- Bouncing of SGL transfer forms
- Penalties to be imposed:

Please refer to paragraph 2 (x) (b) of our circular UBD.No.Plan.13/UB.81/92-93 dated 15 September 1992. It is stipulated that in the event of an overdraft arising in the current account of the selling bank following a debit due to bouncing of SGL transfer form, the penal interest will be charged on the amount of the overdraft at a rate 3 percentage point above the Discount and Finance House of India's call money lending rate on the date in question. In this connection we advise that if the Discount and Finance House of India's closing call money rate is lower than the minimum lending rate of banks as stipulated in the RBI interest rate directive in force, the applicable penal rate to be charged will be 3 percentage point above the minimum lending rate.

*****



TRUE COPY

(230) 4700

Ref.UBD.No.PLAN(PCB).
CIR56/09.29.00/93-94
February 11, 1994.
Megha 22, 1915 (S)

...ief Executive Officer
...an) Co-operative Banks

...rtfolio of banks - Transactions in

...efer to our circular UBD.No.BR.1866/
...88 dated 15 June 1988, in terms of
... co-operative banks are not to make
... their surplus funds with public sector
...orporations, etc. The funds of urban co-
...banks are normally required to be invested
...operative sector and in Government and
...roved securities for statutory liquidity
...ents. It has, however, come to our notice
...e of the urban co-operative banks had
... their surplus funds in the bonds issued by
...ector undertakings, units of UTI etc. These
...ents appear to have been made on the as-
...that our circular UBD.No.Plan.13/UB.81/
...ed 15 September 1992 issued in connec-
...investment policy to be formulated by the
...nsactions in Government Securities etc.
...ch investment. It is considered desirable to
...that the urban co-operative banks should
...rily make investments in PSU bonds,
...etc., as already outlined in our circular letter
...15 June 1988 referred to above.

...In case some of the urban co-operative banks
...ready made investments in PSU bonds, units,
...rclative information may please be furnished
...concerned Regional Office, detailing the
...ulars of such investments and permissions
...ed therefor from the State Registrar of Co-
...ative Societies and/or Reserve Bank of India.

*****

Ref.UBD.No.Plan. (PCB).
CIR.55/09.08.00/93-94.
February 11, 1994.
Megha 22, 1915 (S)

All Primary Co-operative Banks

Dear Sir,

**Board of Directors of Urban Co-operative Banks - Professionalisation and their role - Do's and Don'ts**

The primary co-operative banks have been functioning under the supervision and control of the Reserve Bank of India in terms of the powers vested in it under the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) and the Reserve Bank of India Act, 1934. Certain administrative and managerial functions, elections and appointment of directors, audit, merger, liquidation, etc. of these banks come under the purview of respective State/Central Government and State/Central Co-operative Law. The various Co-operative Societies Acts and the bye-laws framed thereunder spell out the duties, functions and obligations of directors towards the banks. By and large, the Board is primarily concerned with the formulation of the policies in keeping with the guidelines issued by the Reserve Bank and State/Union Government. The Board should also exercise overall supervision and control over the functioning of the bank, leaving the day to day administration to the Chief Executive Officer.

2. (i) During the course of interaction with officials and non-officials connected with the urban Co-op. banking movement either by Reserve Bank of India or by Co-operation Department and also evidenced by the Inspection/Audit reports, we find that banks being declared as 'weak' etc. have their origin in the defective loan policies and procedures of these banks.

(ii) In some of the urban co-operative banks, directors have also formed conflicting groups resulting in lack of harmony and bitterness among the members of the Board. Failure on the part of Board to function as a homogeneous unit creates difficulties for the Chief Executive Officer and other staff in running the bank efficiently and in accordance with the discipline prescribed by RBI/Government.



TRUE COPY

(R29) 801

therefore, essential for the Board of ensure that proper loan policies are followed. Also, the Board should cohesive manner and provide proper manage the affairs of the bank being by the Chief Executive Officer and other ooth and efficient lines.

ould be ensured that all circulars and rial relating to policies issued by RBI/ nt are seen by every member of the Board be placed before the Board for suitable

this connection, we enclose a list of DO'S NOTS for guidance of the directors of urban banks. The list is illustrative and not exhaustive is not to be regarded as a substitute to the ed duties, responsibilities or rights of the of directors as enunciated in the Co-operative and/or Bye-Laws of the respective banks.

A copy of this letter and its enclosures may be furnished to each of the directors and also before the next meeting of the Board of ors of your bank for their guidance, information necessary action.

*****

ANNEXURE TO OUR CIRCULAR
BD. PLAN. (PCB). CIR.55/09.08.00/93-94
DATED 11 FEBRUARY, 1994.

DO'S

(i) Attend Board meeting regularly and effectively. Work in a spirit of co-operation.

(ii) Study the Board papers throughly and use the good offices of the Chief Executive Officer for eliciting any information at the Board meeting.

(iii) Ask the Chairman to furnish you with the Board papers and follow-up reports on a definite time schedule.

(iv) Involve yourself as Director on the Board throughly, in the matter of formulation of general policy and also ensure that performance of the bank is monitored adequately at Board level.

(v) Be familiar with the board objectives of the bank and the policy laid down by the Government and the Reserve Bank.

(vi) All constructive ideas for the better management of the bank and for making valuable contribution would be welcome.

(vii) You must work as a team and not sponsor or be prejudiced against individual proposals. Management on its part is supposed to furnish full facts and complete papers in advance.

(viii) Try to give as much of your wisdom, guidance and knowledge as possible to the management.

(ix) Try to analyse the trends of economy, assist in the discharge of management's responsibility to public and formulation of measures to improve customer service and be generally of constructive assistance to the bank management.

(x) Directors should bestow attention on the following aspects of bank's working :

(a) compliance with monetary and credit policies of RBI/Government.

(b) observance of Cash Reserve and Statutory Liquidity Ratios,

(c) efficient management of funds and improving profitability,

(d) sectoral deployment of funds and priority sector/weaker section lendings.

(e) advances to directors and their relatives strictly to be in conformity with RBI guidelines.

(f) overdues and recovery - ensure that recoveries are made promptly and overdues reduced to the minimum.

(g) compliance with guidelines on income recognition, asset classification, provisioning towards non-performing assets.



TRUE COPY

(232) 802

customer service.

(k) review of action taken on RBI inspection report/statutory audit report.

(l) development of a good management information system.

(m) reviews on several items as prescribed by RBI/Govt.

(n) vigilance, frauds and misappropriation.

(o) strengthening of internal control system and housekeeping viz. proper maintenance of books of accounts and periodical reconciliation.

(p) computerisation of operations, and

(q) achievement of viability norms prescribed by RBI.

DO'N'TS

(i) Do not send any instruction to any individual officer/employee of the bank or give direction to individual officer/employee in any manner.

(ii) Do not involve yourself in any matter relating to personnel administration - whether it is appointment, transfer, posting or a promotion or a redressal of individual grievances of any employee.

(iii) Do not interfere in the day-to-day functioning of the bank.

(iv) Do not approach or influence for sanction of any kind of facility from an individual Branch Manager or any other official.

(v) Do not involve yourself in the routine or every day business and in the management functions.

(vi) Do not participate in the Board discussion if a proposal in which you are directly or indirectly interested comes up for discussion. Disclose your interest well in advance to the Chief Executive Officer and the Board.

(vii) Do not reveal any information relating to any constituent of the bank to anyone as you are under oath of secrecy and fidelity.

(viii) Directors should not send for individual officers/employee of the bank or given directions to such officers/employees on any matter.

(ix) You should discourage the individual officer/employee or unions approaching you in any matter.

(x) You may indicate your directorship of the bank on your visiting card or letter head, but the logos or distinctive design of the bank should not be displayed on the visiting card/letter head.

(xi) Directors should not directly call for papers/files/notes recorded by various departments for scrutiny etc. in respect of agenda items to be discussed in the meetings. All information/clarification that they may require for taking a decision should be made available by the executive.

(xii) Directors are expected to ensure confidentiality of the Bank's agenda papers/notes. Ordinarily, it is suggested that by way of abundant precaution, the Board papers may be returned to the bank after the meeting.

(xiii) Do not sponsor any loan proposal, buildings and sites for bank's premises, enlistment or empanelment of contractors, architects, doctors, lawyers, etc.

(xiv) Do not sponsor any candidate for recruitment or promotion or interfere in the process of selection/appointment or in transfers of staff. Do not do anything which will interfere with and/or be subversive of maintenance of discipline, good conduct and integrity of the staff.

(xv) Directors should ensure that the bank's funds are utilized in a proper and judicious manner for the benefit of general members. While availing of credit facilities from banks, the directors and their relatives themselves should strictly adhere to the lending norms prescribed for general members as also, the instructions of RBI. They should follow the procedure for proper documentation and provide security as applicable.

*****



TRUE COPY

(235) 803

Ref.UBD.No.POT.77/09.06.00/93-94
May 31, 1994
Jyestha 10, 1916 (Saka)

...man,
...y Cooperative Banks.

...tion of a system of concurrent audit in ... recommended by the Ghosh Committee ...ks and Malpractices in Banks

...efer to our Circullar UBD No. 22/12.15.00/ ... dated 21 September 1993 forwarding some of ...commendations of the Ghosh Committee which ...ired into various aspects of frauds and malprac... in banks. The primary cooperative banks were ...ted to implement the recommne-dations of the ...mittee which were accepted by the Reserve ...k of India. One such recommendation, contained ... paragraph 8.7 of the Committee's report, related ...introduction of a system of concurrent audit at ...e and exceptionally large branches to serve as ...inistrative support to branches, help in adher... to prescribed systems and procedures and ...vention and timely detection of lapses/irregulari...

2. A note setting out the broad features of Concurrent Audit system is enclosed. The note broadly ...lines the concept and scope of concurrent audit, ...ch as coverage of business/branches, types of ...ctivities to be covered during the audit reporting ...stem. The note also details the broad suggestions ...respect of the above mentioned aspects of concurrent audit. While it is basically for the individual banks' managements to decide the details of the concurrent audit system, it is expected that the suggestions in the note would ensure some uniformity in the system to be introduced by different banks. We would suggest that while framing a concurrent audit system, primary cooperative banks may also clearly spell out the linkages between different forms of internal inspections and audits already in existence and the proposed concurrent audit.

3. It is our intention that an appropriate system of concurrent audit should be introduced at an early date by all the scheduled urabn cooperative banks. All other primary cooperative banks may introduce this system atleast at their large branches

4. Please acknowledge receipt and adyise our Regional Offices of the action taken in the matter, in due course.

*****

(Enclosure to circular UBD.POT.No.77/09.06.00/ 93-94 dated 31 May 1994)

Introduction of a system of Concurrent Audit in primary cooperative banks

Introductory

A High level committee set up by the Reserve Bank of India (RBI) at the instance of Government of India (GOI) under the Chairmanship of Shri A. Ghosh, the(then Deputy Governor) to enquiry into various aspects of frauds and malpractices in banks, had recommended in its report, submitted in June 1992 (paragraph 8.7), that a system of Concurrent Audit (CA) should be introduced in large and exceptionally large branches to serve as administrative support to branches, help in adherence to prescribed systems and procedures and timely detection of lapses/irregularities.

II. With a view to standardising the scope of the concurrent audit system, an informal group set up by the Reserve Bank of India comprising senior officers of some large commercial banks and the representatives from the Institute of Chartered Accountants of India has since examined the various aspects connected with the system. The aspects covered are enumerated below :-

(i) Scope of concurrent audit;

(ii) Types of branches to be covered;

(iii) Types of activities to be covered;

(iv) Agency to carry out the concurrent audit;



TRUE COPY

Periodicity of reporting and follow up of the findings of the concurrent auditors;

Remuneration payable to external auditors and related matters; and,

Accountability aspect.

views emerged in the Group's discus- detailed below which could be considered tion by primary cooperative banks. An ity has been taken to modify certain aspects to the present requirements of primary ve banks :-

Scope of concurrent audit

Concurrent audit is an examination which is oraneous with the occurrence of transac- or is carried out as near thereto as possible. It ps to shorten the interval between a transac- and its examination by an independent person involved in its documentation. There is an hasis in favour of substantive checking in key s rather than test checking. This audit is essen- a management process integral to the estab- ment of sound internal accounting functions effective controls and setting the tone for a ance internal audit to preclude the incidence of ous errors and fraudulent manipulations.

A concurrent auditor may not sit in judge- t of the decision taken by bank/branch Manager authorised official. However, the auditor will essarily have to see whether the transactions or cisions are within the policy parameters laid down the Head Office/Board of directors, they do not late the instructions or policy prescriptions of the BI and that they are within the delegated authority d in compliance with the terms and conditions for ercise of delegated authority.

(B) Coverage of business/branches

The suggested coverage may be as under :

(i) The Departments/Divisions at the Head Office dealing with Treasury functions viz. Investments, funds management including Inter-bank borrowings, bills rediscounting, stock-investment scheme, credit card system and foreign exchange business are to be subjected to concurrent audit. In addition, all branch office undertaking such business as also large branches and dealing rooms have to be subjected to continuous audit.

(ii) The problem branches which are continuously getting poor or very poor rating in the bank's Annual inspection/audit and where the housekeeping is extremely poor may be covered.

(iii) Banks may also include additional branches at their discretion on the basis of need; i.e. their professional judgement about the overall functioning of the branches.

(C) Types of activities to be covered.

The main role of the concurrent audit is to supplement the efforts of the bank in carrying out simultaneous internal check of the transactions and other verifications and compliance with the procedures laid down. In particular, it should be seen that the transactions are properly recorded/documented and vouched. The concurrent auditors may broadly cover the following items.

(a) Cash

(i) Daily cash transactions with particular reference to any abnormal receipts and payments.

(ii) Proper accounting of inward and outward cash remittances.

(iii) Proper accounting of Currency chest transactions (if any), its prompt reporting to RBI, and

(iv) Expenses incurred by cash payment involving sizeable Amount.

(b) Investments

(i) Ensure that in respect of purchase and sale of securities, the branch has acted within its delegated power having regard to its Head Office instructions.



TRUE COPY

Ensure that the securities held in the books of the branch are physically held by it.

Ensure that the branch is complying with the RBI/Head Office/Board guidelines regarding BRs, SGL forms, delivery of scrips, documentation and accounting, and,

Ensure that the sale or purchase transactions are done at rates beneficial to the bank.

**Deposits**

(i) Check the transactions about deposits received and repaid.

(ii) Percentage check of interest paid on deposits may be made, including calculation of interest on large deposits, and

(iii) Check new accounts opened. Operations in new Current/SB accounts may be verified in the initial period itself to see whether there are any unusual operations. Also examine whether the formalities connected with the opening of new accounts have been followed as per RBI instructions.

**Advances**

(i) Ensure that loans and advances have been sanctioned properly (i.e. after due scrutiny and at the appropriate level)

(ii) Verify whether the sanctions are in accordance with delegated authority.

(iii) Ensure that securities and documents have been received and properly charged/registered.

(iv) Ensure that post disbursement, supervision and follow-up is proper, such as receipt of stock statement, instalments, renewal of limits, etc.

(v) Verify whether there is any misutilisation of the loans and whether there are instances indicative of diversion of funds.

(vi) Check whether the letters of credit issued by the branch are within the delegated power and ensure that they are for genuine trade transactions.

(vii) Check the bank guarantees issued whether they have been properly worded and recorded in the register of the bank. Whether they have been promptly renewed on the due dates.

(viii) Ensure proper follow-up of overdue bills of exchange.

(ix) Verify whether the classification of advances has been done as per RBI guidelines.

(x) Verify whether the submission of claims to DICGC and ECGC is in time.

(xi) Verify that instances of exceeding delegated powers have been promptly reported to controlling/Head Office/Board by the branch and have been got confirmed or ratified at the required level, and.

(xii) Verify the frequency and genuineness of such exercise of authority beyond the delegated powers by the concerned officials.

(e) Foreign Exchange transactions

(i) Check foreign bills negotiated under letters of credit.

(ii) Check FCNR and other non-resident accounts, whether the debits and credits are permissible under the rules.

(iii) Check whether inward/outward remittance have been Properly accounted for.



TRUE COPY

(vi) Examine extension and cancellation of forward contracts for purchase and sale of foreign currency. Ensure that they are duly authorised and necessary charges have been recovered.

(vii) Ensure that balances in Nostro accounts in different foreign currencies are within the limit as prescribed by the Bank.

(viii) Ensure that the overbought/oversold position maintained in different currencies is reasonable taking into account the foreign exchange operations.

(ix) Ensure adherence to the guidelines issued by RBI/HO of the bank about dealing room operations.

(x) Ensure verification/reconciliation of Nostro and Vostro account transactions/balances.

(f) Housekeeping

(i) Ensure that the maintenance and balancing of accounts, Ledgers and registers including clean cash and general ledger is proper.

(ii) Ensure prompt reconciliation of entries outstanding in the inter-branch and inter-bank accounts, Suspense Accounts, Sundry Deposits Account, Drafts Accounts, etc. Ensure early adjustment of large value entries.

(iii) Carryout a percentage check of calculations of interest, discount, commission and exchange.

(iv) Check whether debits in income account have been permitted by the competent authorities.

(v) Check the transactions of staff accounts.

(vi) In case of difference in clearing, there is a tendency to book it in an intermediary suspense account instead of locating the difference. Examine the day book to verify as to how the differences in clearing have been adjusted. Such instances should be reported to Head Office/Board of Directors in case the difference persists.

(vii) Detection and prevention of revenue leakages through close examination of income and expenditure accounts/ transactions.

(viii) Check cheques returned/bills returned register and look into reasons for return of those instruments, and.

(ix) Checking of inward and outward remittances (DDs, MTs and TTs).

(g) Other items

(i) Ensure that the branch gives proper compliance to the internal inspection/ audit reports.

(ii) Ensure that customers complaints are dealt with promptly, and

(iii) Verification of statements, HO returns, statutory returns.

The aforesaid list is illustrative and not exhaustive. The banks may, therefore, add other items to the list which in their opinion are useful for the purpose of proper control of the branch operations. In the context of volume of transactions in the large branches it may not be always possible for the concurrent auditors to do a cent per cent check. They may therefore consider adopting the following norms-

(1) In certain areas such as off balance sheet items (LCs and BGs), investment portfolio, foreign exchange transactions, fraud prone/sensitive areas, advances having outstanding balances of more than Rs. 5 lakhs, if any unusual feature is observed, the concurrent auditors may conduct cent per cent check.

(2) In the case of areas such as income and expenditure items, inter-bank and inter-branch accounting, interest paid and interest received, clearing transactions, and deposit accounts, the check can be restricted to 10 to 25 per cent of the number of transactions.

(3) Where any branch has poor performance in certain areas or requires close monitoring in housekeeping, advances or investments, the concurrent auditors may carry out intensive checking of such



TRUE COPY

(276)
804

auditors may concentrate on high having financial implication for those involving lesser amount, case they may be large.

adverse remark is required to be given, nt auditors should give reasons therefor.

current auditors may themselves identify areas at branch level/bank and offer their ion to overcome them.

Appointment and remuneration of auditor

The option to consider whether the concur- audit should be done by the external auditors fessionally qualified Chartered Accountants) own staff may be left to the individual banks. case bank decides to appoint external auditors for purpose, the terms of their appointment and nocration to be paid may be fixed by the banks in the broad guidelines approved by the Board by the Registrar of Cooperative Societies of State concerned.

The audit firms will be responsible for any ssions or commissions in respect of transactions ion by them. In case any serious act of omission or mission is noticed in the working of the concur- auditors (external), the bank may consider minating their appointment and a report may be to the Institute of Chartered Accountants of for such action as they deem fit under intima- to RBI/RCS.

In case the bank prefers to entrust the audit to its own officers, the bank has to ensure that these officers are well experienced and of sufficient se- rity in order to exercise necessary independence and objectivity while conducting concurrent audit. would be desirable and necessary to rotate the ditors, whether internal or external, periodically. gressively, it may be considered whether reli- on external auditors may be reduced as soon as requisite skills for audit work are developed by the proper selection and training of officers from within.

(E) Reporting System

The concurrent auditors may report the minor irregularities, wrong calculations etc. to the Branch Manager for an on-the-spot rectification and reporting compliance.

If these irregularities are not rectified within a reasonable period of time say a week, these may be reported to the head office. If the auditors observe any serious irregularities, these will be straight away reported to Head Office immediately. The auditor will have to lay emphasis on the propriety aspect of the audit. Banks may institute an appropriate system of follow-up of the reports of the concurrent auditors. There must be a system of an annual review of the working of concurrent audit.

(F) Conclusion

While instituting the concurrent audit system, the attempt should be to integrate the same with other systems of internal audit/inspections, which are already in existence. One of the drawbacks hitherto has been non-integration of the different systems of internal audit and inspections and lack of response to audit objections/qualifications. It is necessary that the entire system of audit, inspection and their follow-up is properly documented and the performance of the integrated audit system is reviewed from time to time.

*****

Ref.UBD.No.Plan.(PCB)2/09.69.00/93-94.
5 July 1994
14 Aashadha 1916 (S)

All Primary Co-operative Banks

Dear Sir,

Automated Teller Machines (ATMs)/
Branch Teller Machines (BTMs)

Some of the banks have set up ATMs/BTMs in their branches subject to certain conditions prescribed by Reserve Bank of India. In this connection, we advise that banks require prior permission of Reserve Bank for the installation of ATMs/BTMs in their branches. Further, prior clearance of Reserve Bank should also be obtained for linking up of or sharing of the facility amongst banks.



TRUE COPY

UBD No. Plan.PCB 32/09.29.00/94-95
November 24, 1994
Agrahayana 4, 1916 (S)

...an/Chief Executives of
...y Co-operative Banks

...ment Portfolio of Banks - Transactions in
...ities - Bank Receipts/Role of brokers

...Please refer to our circular UBD.Plan.13/UB
...2.93 dated 15 September 1992 on the above
...ject.

...idity period of Bank
...eipt etc.

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

...Role of brokers, etc.

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

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

...Penalty etc. provisions

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

*****

Ref.No.UBD.Plan.04 /09.20.00/94-95
05 December 1994
14 Agrahayana 1916 (S)

Registrars of
Cooperative Societies

Dear Sir,

Issue of bonus shares by
Primary Cooperative Banks

We have come across a few instances where urban cooperative banks have been permitted by the Registrar of Cooperative Societies to issue bonus

## Annexure A

### Controlled substances

| Group | Substance | Ozone Depleting Potential |
|---|---|---|
| Group I | | |
| | $CFCl_3$ (CFC-11) | 1.0 |
| | $CF_2Cl_2$ (CFC-12) | 1.0 |
| | $C_2F_3Cl_3$ (CFC-113) | 0.8 |
| | $C_2F_4Cl_2$ (CFC-114) | 1.0 |
| | $C_2F_5Cl$ (CFC-115) | 0.6 |
| Group II | | |
| | $CF_2BrCl$ (halon-1211) | 3.0 |
| | $CF_3Br$ (halon-1301) | 10.0 |
| | $C_2F_4Br_2$ (halon-2402) | 6.0 |

These ozone depleting potentials are estimate based on existing knowledge and will be refined and revised periodically.

## Annexure B

### Controlled Substances

| Group | Substance | Ozone Depleting Potential |
|---|---|---|
| Group I | | |
| | $CF_3Cl$ (CFC-13) | 1.0 |
| | $C_2FCl_5$ (CFC-111) | 1.0 |
| | $C_2F_2Cl_4$ (CFC-112) | 1.0 |
| | $C_3FCl_7$ (CFC-211) | 1.0 |
| | $C_3F_2Cl_6$ (CFC-212) | 1.0 |
| | $C_3F_3Cl_5$ (CFC-213) | 1.0 |
| | $C_3F_4Cl_4$ (CFC-214) | 1.0 |
| | $C_3F_5Cl_3$ (CFC-215) | 1.0 |
| | $C_3F_6Cl_2$ (CFC-216) | 1.0 |
| | $C_3F_7Cl$ (CFC-217) | 1.0 |
| Group II | | |
| | $CCl_4$ carbon tetrachloride | 1.1 |
| Group III | | |
| | $C_2H_3Cl_3$* 1,1,1-trichloroethane | 0.1 |
| | (methyl chloroform) | |

* This formula does not refer to 1,1,2-trichloroethane.

****

Ref. UBD.No.Plan.PCB.Cir. 19/09.29.00/97-98
10 November 1997
19 Kartika 1919 (S)

All Primary Co-operative Banks

Dear Sir,

**Investment Portfolio of banks-Transactions in securities-Role of brokers**

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

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

****



TRUE COPY

Ref.UBD.No.Plan.PCB/Cir. 21/09.60.00/97-98
11 November 1997
20 Kartika 1919 (S)

All Primary Co-operative Banks

Dear Sir,

**Investment in certificates of deposit (CDs) by Urban Co-operative Banks**

Please refer to our circular UBD.No.Plan.PCB 56/09.60.00/96-97 dated 6 June 1997 on the above subject.

2. In accordance with monetary and credit policy announced by Governor, Reserve Bank of India, the minimum size of issue of certificates of deposit (CDs) to a single investor has been reduced from the existing level of Rs.10 lakh to Rs. 5 lakh. CDs above Rs.5 lakh will be in multiples of Rs. 1 lakh. The amount relates to face value (i.e. maturity value) of CDs issued.

3. All other terms and conditions relating issue of CDs by banks remain unchanged.

****

Ref.UBD.No.Plan.SUB.No. 17/09.83.00/97-98
November 19, 1997
Kartika 28, 1919 (S)

All Scheduled Primary Co-operative banks

Dear Sir,

**Statistical data relating to investments in Money Market Instruments/Government Securities**

It has been decided to collect from all scheduled primary co-operative banks information regarding their investments in approved securities and money market instruments etc. We, therefore, advise you to please forward to us a statement on quarterly basis in the enclosed format. The statement as at the end of each calender quarter should reach us within 10 days of the close of the quarter. The first of such statement may be sent to us for the quarter ended September, 1997.

Statement of Investments : (Name of the Bank)
Statement for the quarter ended

(Rs.in Crore)

| Sr. No. | Item | Amount of investments | |
|---|---|---|---|
| | | As at the current quarter | As at the end of previous quarter |
| | | Face Value / Market Value | Face Value / Market Value |
| I. | Deposits : | | |
| 2. | Loans and Advances of which to NBFCS : | | |
| 3. | Details of Investments : | | |
| I. | Approved Securities : | | |
| | a) Central Govt. Securities | | |
| | b) State Govt. Securities | | |
| II. | P.S.U. Bonds : | | |
| III. | Commercial Paper : | | |
| IV. | Certificates of deposit | | |
| V. | a) Call/ Money Market : | | |
| | b) Notice Money Market : | | |
| VI. | Investments in the bonds/ debentures etc. | | |
| | a) Bonds/Equity of All India Financial Institution : | | |
| | b) Other Investment (Please specify) : | | |
| | i) | | |
| | ii) | | |
| | iii) | | |

****



TRUE COPY

811

प्रति,

निवाडा : वरील हकीगत दोन्ही पक्षकारांची आम. दि. ७५/२००८ फक्त ४०६, ४२०, ४३०, ४६८, ४७१ भा.दं.वि. चे कामी.

स्मरणार्थ : विशेषतज्ज्ञ म्हणून हस्तलेख (केलेखन) तज्ज्ञ पदी, श्री. [illegible] यांना दि. [illegible] रोजी पत्र क्र. विशेषतज्ज्ञ/दस्त/जोडे पत्र/४६२६/१० दि. २८/१०/२००८ [illegible]

उपरोक्त फौजदारी खटल्यातील फिर्यादी, आरोपी [illegible] दि. आरोपपत्रातील पंचनामा दोन्ही, जोडपत्र, दोन्ही आरोपींनी अनुक्रमे ३००६, ३००८ असे काढलेल्या दोन्ही केलेखनाचे नमुने, [illegible] यांचे जोडे व जोडपत्र असलेले मूळ दप्तर, [illegible] आर. डी. जोशी यांचे दोघांचा अनुक्रमे [illegible] जोडे, काढून केलेखनाचे तज्ज्ञ [illegible] यांचे मार्गदर्शनाखाली उपरोक्त दस्तऐवजांचा काळजीपूर्वक सूक्ष्म अभ्यास केला. [illegible] फौजदार खटल्यात या दस्तऐवजांचा [illegible] दिली.

29/11/02

(857)

THE AMRAVATI PEOPLE'S CO-OPERATIVE BANK LTD,AMRAVATI
STATMENT SHOWING POSITION OF NDTL,CRR,AND SLR ON FOLLOWING DATES

| DATE | NDTL | C R R | | | | S L R | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | Required to be maintained | percen tage | Actually maintained | Percen tage | Required to be maintained | percen tage | Actually maintained | percen tage |
| 16.1.2002 | 1043611 | 31288 | 3% | 41380 | 3.97% | 260737 | 25% | 343378 | 32.90% |
| 19.1.2002 | 1047651 | 31288 | 3% | 46767 | 4.46% | 260737 | 25% | 342249 | 32.67% |
| 29.1.2002 | 1047539 | 31359 | 3% | 34409 | 3.28% | 261333 | 25% | 333844 | 31.87% |
| 31.1.2002 | 1043764 | 31359 | 3% | 39724 | 3.81% | 261333 | 25% | 356918 | 34.20% |
| 4.3.2002 | 1041011 | 31257 | 3% | 62989 | 6.05% | 260478 | 25% | 386537 | 37.13% |
| 7.3.2002 | 1047098 | 31257 | 3% | 33077 | 3.16% | 260478 | 25% | 325292 | 31.07 |
| 18.3.2002 | 1052960 | 31237 | 3% | 33289 | 3.16% | 260310 | 25% | 319579 | 30.35 |

भारतीय रिज़र्व बैंक
नागपुर
पत्र पेटी सं. 15
पिन कोड 440 001
तार : "रिजर्विस्ट"
टेलेक्स : एनपी 242

RESERVE BANK OF INDIA
NAGPUR
Post Box No. 15
Pin Code 440 001
Telegrams : "RESERVIST"
Telex : NP 242
टेलीफोन/Telephone : 532351-55
फैक्स/Fax : 0712-536756, 544351
e-mail : rdnagpur@rbi.org.in
helpnagpur@rbi.org.in

दि अमरावती पिपल्स को-ऑप.
बँ. ल. सहकार कार्यालय, अमरावती
आवक क्र. 3561 दिनांक 16.9.02
शाही

**URBAN BANKS DEPARTMENT**

संदर्भ : UBD.NAG.No.637 /12. 05. 0042/2002-2003 September , 2002
Reference

12 SEP 2002 शक (Saka)

**By Regd. Post with A/D.**
**Confidential**

The Chief Executive Officer,
The Amravati People's Co-operative Bank Ltd.,
Jalaram Market,
Jawahar Road,
Amravati.

Dear Sir,

Inspection under Section 35 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) - Annual Financial - Position as on 30.6.2002

The XVIII Statutory Inspection of your bank under Section 35 of the Banking Regulation Act, 1949 (AACS) was carried out with reference to its financial position as on 30.6..2002. A copy of the inspection report dated - 9 SEP 2002 is forwarded herewith in terms of Sub-Section (1) of Section 35 of the said Act. A summary of important features observed on the working of the bank is given in the Annexure.

2. We advise that the inspection report and your comments alongwith this letter may be placed before the Administrator of your bank and the action taken to rectify the features observed in the bank's working may be intimated to us within six weeks from the date of receipt of this letter, as per enclosed format (i.e. your compliance report) .

3. We also advise that you may alongwith the Administrator of the bank call on our Regional Director by obtaining prior appointment in writing within 30 days of receipt of this letter for a discussion on the findings of inspection.

4. A copy of your compliance report may also be forwarded to the Registrar of Co-op. Societies, Maharashtra State, Pune.

5. Please acknowledge receipt.

Yours faithfully,

Nandoskar

(R.B.Nandoskar)
Asstt. General Manager

Encls : Summary of Important Features
Inspection Report ( 66 sheets)

ANNEXURE

## SUMMARY OF IMPORTANT FEATURES

### Inspection under Section 35 of the Banking Regulation Act, 1949 (AACS) - The Amravati People's Coop. Bank Ltd., Amravati

1. Net-worth

The bank's paid-up capital at book value amounted to Rs.163.41 lakh, as on the date of present inspection, registering an increase of Rs.65.29 lakh (66.54%) since the date of last inspection. The net-worth of the bank as on 31.3.2002 has been assessed by the Inspecting Officer at Rs.(-) 745.45 lakh after making the requisite adjustments as detailed in the Inspection Report.

With the real or exchangeable value at Rs. (-)745.45 lakh, the bank is not having adequate assets to meet its liabilities and thus does not comply with the provisions of Section 22(3)(a) and (b) of the Banking Regulations Act, 1949 (AACS). Further, the bank does not comply with the requirements of minimum capital prescribed in terms of provisions of Section 11(1) of the Actibid.

2. Loan Assets

2.1 The bank has reported its gross NPAs at Rs. 900.63 lakh which formed 10.98% of the total advances of the bank at Rs. 8206.10 lakh as on 31.3.2002. However, the I.O. had assessed the gross NPAs at Rs. 1708.30 lakh (20.82%) as against Rs. 423.41 lakh (9.73%) as on the date of last inspection. The net NPAs of the bank as assessed by the I.O. as on 31.3.2002 was at Rs. 1428.23 lakh(18.02%). The bank had held a provision of Rs. 280.07 lakh in Bad and Doubtful Debt Reserve as against the actual requirement of Rs. 348.67 lakh leaving a shortfall of Rs.68.60 lakh. Further, the bank has capitalised interest on NPA to the extent of Rs.134.21 lakh. However, the bank has made excess provision of Rs.58.76 lakh against standard assets.

2.2. Credit Management

The loan rules framed by the bank were old. The bank did not follow the system / norms for working capital finance as contemplated in Reserve Bank of India Circulars. The credit appraisal was deficient in many respects. There was no system of pre-sanction inspection of borrower's business, post disbursement supervision etc. The end-use of funds was not ensured in many cases. Stock statements were not obtained regularly. The drawing exceeded the drawing power and sanctioned limits in several cases. There was no system of reporting such excess to the Head Office / Top Management. The bank violated RBI directives / guidelines on prudential norms relating to income recognition, asset classification and provisioning. It has violated directive on maximum limit on advances for single/ group of borrowers and unsecured advances. The advances to directors and their specified relatives were at Rs.431.49 lakh forming 5.51% to total loans and advances outstanding as on 30.6.2002. The cash credit limits were renewed in a routine manner without considering turnover in the account and past performance of the borrower.

भारतीय रिज़र्व बैंक, नागपुर RESERVE BANK OF INDIA, NAGPUR

3. Investments

The investments in Government/Other approved securities of the bank increased from Rs.695.05 lakh as on 31.3.2000 date of last inspection to Rs.1900.40 lakh as on the present inspection as per this bank. However, it was observed that securites of Rs.970.50 at book value, face value of which was 950 lakh purchsed by the bank were not transferred in the bank's name and were not actually held by them. The actual holding of security was therefore Rs.929.90 lakh only in book value. The bank had not complied with the requirement of investments in Government and other approved securities. Its non SLR investments of Rs.50.43 lakh in shares in DCCB, SCB and Appex bank as well deposits with commercial banks were within the permissable limit of 10%.

4. Management

The management of the Bank was vested in an elected Board of Director's comprising 15 members for a period of 5 years. The Board held meetings regularly and transacted business on important matters. The Board did not, however, discuss the bigger loan accounts investments, excess branch performances monitoring of prudential exiting for signal borrower. The Board constituted branch level advisory committees and other committee to monitor branch performance and sanctioned loans and advances under the delegated authorities. Various Management Committees functioned satisfactorily. However, the performance of the CEO with regard to Govt. investment was most unsatisfactory and his performance with regard to credit appraisal and part disbursement suspension needed toning up. The compliance to Reserve Bank of India inspection report was submitted in time which was considered satisfactory. However, the board of Directors was superded and an administrator was appointed since 10.5.2002 due to irregularities in investment in Government Securities by the bank.

5. Earning Analysis

The profitability of the bank deteriorated for the year ended 31.3.2002 as compared to the previous years. The operating profit before provisions as on 31.3.2002 has shown an increase of 135.50% as compared to the previous year. However return on assets has come down during the year ended 31.3.2002 compared to previous two years. If adjustments aggregating Rs. 1107.47 lakh on account of short fall in provision on NPAs & other assets are taken into account, the working results of the bank would have posted a Net loss of Rs. 1062.94 lakh instead of Published Net Profit of Rs.44.53 lakh as on 31.3.2002.

6. Funds Management & Liquidity

The total deposits of the bank increased by 36.62% during the period covered by the present inspection. The high cost deposits constituted 89.79% of the total deposits and 81.56% of the depositors held only 22.46% of deposits. The C.D. ratio of the bank decreased from 64.12% as on 31.3.2000 to 84.43% as on 30.6.2002. The bank defaulted in maintaining CRR / SLR.

7. System and Control

The internal control system requires to be toned up. The balancing of books was done regularly. Inter branch accounts were also balanced up-to-date Internal audit has been introduced by the bank.

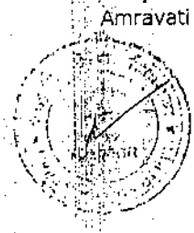
9. Complaints / Frauds, vigilance and staff accountability

During the period under review there were two incidents of frauds / complaints. The bank did not introduce the system of staff accountability for slip back of advances to NPAs.

10. Rehabilitation

The bank was not classified as a weak bank under rehabilitation.

Amravati People's.arora



भारतीय रिज़र्व बैंक, नागपुर

RESERVE BANK OF INDIA
URBAN BANKS DEPARTMENT
NAGPUR REGIONAL OFFICE
ADDITIONAL OFFICE BUILDING
EAST HIGH COURT ROAD
NAGPUR-440 001

C O N F I D E N T I A L

# INSPECTION REPORT

THE AMRAVATI PEOPLE'S CO-OPERATIVE BANK LTD., AMRAVATI

DATED : SEPTEMBER 2002.

- 9 SEP 2002

# THE AMRAVATI PEOPLE'S CO-OPERATIVE BANK LTD., AMRAVATI

## INSPECTION REPORT

## LIST OF CONTENTS


| | | PAGE NO. | |
|---|---|---|---|
| | | FROM | TO |
| 1. | INTRODUCTION | 1 | - |
| 2. | SUMMARY REVIEW | 1 | 2 |
| 3. | ASSESSMENT OF NET WORTH | 2 | 5 |
| 4. | ASSET MANAGEMENT | 5 | 28 |
| 5. | MANAGEMENT | 29 | 32 |
| 6. | EARNING APPRAISAL | 32 | 35 |
| 7. | SYSTEM AND CONTROL | 35 | 37 |
| 8. | FOREIGN EXCHANGE BUSINESS | 37 | - |
| 9. | OFF BALANCE SHEET BUSINESS | 37 | 38 |
| 10. | COMPLIANCE REVIEW | 38 | 39 |
| 11. | REHABILITATION | 39 | - |
| 12. | SCRUTINY OF TOP 20 NPA'S ACCOUNTS | 40 | 45 |
| 13. | ANNEXURE - I | 46 | 49 |
| 14. | ANNEXURE - II | 50 | - |
| 15. | ANNEXURE - III | 51 | 53 |
| 16. | ANNEXURE - IV | 54 | - |
| 17. | ANNEXURE - V | 55 | 58 |
| 18. | ANNEXURE - VI | 59 | - |

# INSPECTION REPORT

## Inspection under Section 35 of Banking Regulation Act, 1949 (AACS)

Name of the bank : The Amravati People's Co-op. Bank Ltd., Amravati

1. Introduction

The XVIII Statutory Inspection of the Amravati People's Co-op. Bank Ltd., Amravati was conducted with reference to its financial position as on 30.6.2002 from 5.8.2002 to 20.8.2002. The bank had 12 branches as on the date of inspection. The bank's Head Office and the Main Branch at Jalaram Market, Jawahar Road, Amravati and other three branches (i.e., Badnera Road, Cotton Market and Sarafa Bazar branches) were inspected. The bank was last inspected with reference to its financial position as on 31.3.2000. The developments in the bank's affairs since then have been reviewed in the inspection report. The bank was registered on 3.12.1937 and was issued a licence to carry on banking business on 14.7.1994 by Reserve Bank of India, Mumbai. The bank commenced banking business with effect from 31.12.1937. The area of operation of the bank is limited to the Amravati Revenue Region covering the districts of Amravati, Akola, Yeotmal and Buldhana. Details of items of liabilities and assets as on dates of last inspection and present inspection have been furnished in Annexure-I.

During the period under review major changes have taken place in the composition of the Board of Directors elected on 27.12.2000 for a tenure of 5 years. Shri V.P.Saurkar continued as Chairman since the date of last inspection. However, the Board of Directors was superseded and Administrator was appointed on 10.5.2002. Shri S.N.Joshi has continued to be Chief Executive Officer of the bank since the date of last inspection. He has gone on medical leave with effect from 16.3.2002. Shri D.N.Mawalkar, Manager, is now working as Acting CEO since then in terms of bank's order G.No.2522/01/02 dated 16.3.2002.

The bank's branch network has gone up from 9 to 12 during the period covered by the inspection. In the financial year ended 31.3.2002 it reported an operating profit of Rs.288.58 lakh before provisions of Rs.244.05 lakh and net published profit (i.e., profit after provisions and taxes) of Rs.44.53 lakh. As on the date of inspection, the excess of income over expenditure stood at Rs.295.97 lakh. The inspection report is based on the books of accounts and other related records of the bank, the statements made by the staff during the course of the inspection and information obtained from other sources believed to be reliable.

2. Summary Review

Major findings of inspection are furnished below :

(i) The deposits increased from Rs.6789.72 lakh to Rs.9276.44 lakh registering at growth rate of 36.62%. However, the share of high cost deposits is on the increase (89.79%) (Para 4.1.2 & 4.1.3).

(ii) The bank did not compute its NDTL and SLR correctly. It defaulted in maintaining required CRR/SLR (Para 4.1.6).

(iii) The loans and advances increased /from Rs.4353.58 lakh to Rs.7832.38 lakh registering a growth rate of 79.91% (Para 4.3.1).

(iv) The Credit Deposit Ratio has increased from 64.12% to 84.43% (Para. 4.1.4).

(v) The bank did not fulfill the target of 12.5% investment in Government and approved securities and contravened instructions contained in Central Office circular UBD.BR.CO.No.9/16.26.00/01-02 dated 22.10.2001 (Para 4.2.1).

(vi) The credit appraisal system and post-disbursement supervision continued to suffer from various deficiencies (Para 4.3.5 and 4.3.6). The overdrawals were allowed in excess of drawing power / limit sanctioned in many cases.

(vii) The prudential norms relating to asset classification, income recognition and provisioning was not strictly followed (Para 4.3.8).

(viii) The targets of lending to priority sector and weaker section was attained.

(ix) The prudential ceiling for a single borrower / group of borrowers was not observed (Para 4.3.29(b)(i).

(x) The Board did not consider review of big borrowal accounts, investment in Government securities, etc. (Para 5.1)

(xi) The earnings of the bank deteriorated in the year 2001-02 (Paras 6.1 & 6.2).

(xii) The recovery efforts of the bank was not effective (Para 4.3.12).

(xiii) The internal control system of the bank suffered from various deficiencies (Para 7.1 to 7).

(xiv) The real net-worth of the bank amounted to Rs.(-)745.45 lakh as on 31.3.2002 (Para 3.3).

3. Assessment of Net-worth

3.1 Paid-up Share Capital

The paid-up share capital (at book value) as on the reference date of inspection stood at Rs.163.83 lakh posting an increase of Rs.65.71lakh (66.97%) since the date of last inspection. The increase in books equity resulted from the following changes.

(Rs. in lakh)

| | |
|---|---|
| Paid-up chare capital as at the date of last inspection i.e. 31.3.2000 | 98.12 |
| Deduct : Repayments / Adjustments | 5.03 |
| Add : Addition to share capital since the date of last inspection | 70.74 |
| Paid-up share capital as on the date of present inspection | 163.83 |

The total owned funds of the bank as on the date of present inspection (31.3.2002) amounted to Rs.362.02 as assessed by it, However, due to heavy erosion of their assets the real net worth of the bank amounted to (-) Rs.745.45 lakhs as assessed by Inspection Officer as on 31.3.2002. The membership of the bank as on the date of inspection stood at 8031 and the nominal membership at 1606 constituted 20% of the regular membership.

The bank followed guidelines on share linking at 2.5% and 5.00% for secured and unsecured loans respectively as required in terms of RBI circular ACD.Plan.No.1087/PR.7 (Gen)/ 77-78 dated 10th September 1977.

3.2 Determination of outside liabilities

As on the date of present inspection the total amount of outside liabilities of the bank was to the tune of Rs. 10436.49 lakh. There were no other liabilities having impact on net-worth assessment or liabilities not brought on book for which provisions or additional provisions were required.

3.3 The real value of paid-up share capital and reserves of the bank (net-worth) has been assessed at Rs. (-) 745.45 lakh, i.e. Rs. 1107.47 lakh less than book value. The divergence between the book value and the assessed value is analysed in Annexure-VI.

There has been decrease of Rs. 1014.97 lakh in the real or exchangeable value of paid-up capital and reserves since the date of last inspection when it was placed at Rs. 269.52 lakh.

With the real or exchangeable value at Rs. (-) 745.45 lakh, the bank is not considered to have adequate assets to meet its liabilities, as required under Section 22(3)(a) of Banking Regulation Act, 1949 (AACS). Further, the bank does not comply with the requirements of minimum capital prescribed in terms of the provisions of Section 11(1) of the Banking Regulation Act, 1949 (AACS).

The owned funds are totally wiped out and deposits have also been eroded to the extent of Rs.745.45 lakh (6.38%).

3.4 Capital Adequacy

The bank reported capital to risk weighted assets ratio (CPAR) of 6.33% as on the date of inspection. The Inspecting Officer assessed the bank's CRAR at (-)10.10%. The divergence between the reported and assessed CRAR same as under :

Tier I Capital as reported by the bank

(Rs. in lakh)

| | | |
|---|---|---|
| Paid-up share capital | | 163.41 |
| Statutory reserve | | 198.61 |
| Capital reserve | | |
| Other disclosed free reserves @ | | |
| (+) Surplus in P & L A/c @@ | | |
| (-) Accumulated losses | | |
| (-) Intangible assets | | |
| | Total : | 362.02 |
| Adjustments following inspection findings : | | |
| (-) Additional loan provisions required | | 468.60 |
| (-) Additional investment (depreciation) provisions required | | |
| (-) Provision required for losses in other assets | | 963.42 |
| (-) Provisions required for likely losses in Off-balance sheet loans | | |
| (-) Additional provision required for any other liabilities (e.g. tax, gratuity, pension bonus etc.) | | |
| (-) Any liabilities, likely to devolve but not recognised | | |
| (-) Unrealised interest on NPAs taken to income | | 134.21 |
| (-) Provisions required for any other items | | |
| (-) Provisions required for any other items as assessed by the I.O.(specify) | | (-)804.21 |

Tier I Capital after adjustments following inspection findings

@ Revaluation reserves general/floating provisions and specific provisions made for loan losses and other asset losses or diminution in value of any assets should not be included.

@@ After appropriation/adjustments towards dividend payable statutory appropriation, other funds whose utilisation is defined and asset losses, if any, etc.

Tier II Capital as reported by the bank.

(Rs. in lakh)

| | |
|---|---|
| Undisclosed reserves | |
| Revaluation reserves (suitably discounted) | |
| Central Provisions and loss reserves (subject to the stipulated ceiling) | 58.76 |
| Hybrid debt capital instruments | |
| Subordinated debts | |
| Total : | 58.76 |

Tier II Capital actually reckoned after corrections, if any, as assessed by the I.O.

(Rs. in lakh)

| | |
|---|---|
| Total Capital funds (Tier I + Tier II) | -- |
| As reported by the bank | 497.73 |
| As assessed by the I.O. | (-)745.45 |
| Risk Weighted Assets : | -- |
| As reported by the bank | 7859.17 |
| Corrections/adjustments, if any, including the addition of "nominal risk assets" towards open foreign exchange position as assessed by the I.O. | 7381.24 |

| | As reported by bank | As assessed by I.O. |
|---|---|---|
| Tier I Capital funds or Core Capital to risk weighted assets ratio (Core CRAR) | 4.58% | (-)10.90% |
| Total Capital funds to risk weighted assets ratio (CRAR) | 6.33% | (-)10.10% |

4. Asset Management

4.1.1 Funds Management and Liquidity

The bank had 12 branches besides Head Office. Each branch was given targets for deposit mobilisation. The bank was successful in mobilising deposit raising it from the level of Rs. 6789.72 lakh as on the date of last inspection i.e. 31.3.2000 to 9276.44 lakh as on the date of present inspection i.e. 30.6.2002 registering a growth rate of 36.62%. The bank's deposits raised to Rs.11683.89 as on 31.3.2002. However, following publication of news paper reports about non - delivery of Government Securities purchased by the bank there was heavy withdrawal of deposits from the bank and its deposits base came down drastically during the last three months.

4.1.2 The growth rate of deposits as on the date of last inspection and the present inspection were under :

Table - 1

| Sr. No. | Type of deposits | Last inspection as on 31.3.2000 | | Present inspection as on 30.6.2002 | | % growth |
|---|---|---|---|---|---|---|
| | | Amount | % to total deposit | Amount | % to total deposit | |
| i) | Fixed Deposits | 5783.40 | 85.18 | 8329.42 | 89.79 | 44.02 |
| ii) | Saving Bank Deposits | 842.09 | 12.40 | 878.20 | 9.47 | 4.29 |
| iii) | Current Deposits | 164.23 | 2.42 | 68.82 | 0.74 | (-)58.33 |
| | Total : | **6789.72** | **100.00** | **9276.44** | **100.00** | 36.62 |

It may be observed from the above that high cost deposit of the bank has increased from 85.18% as on the date of last inspection to 89.79% as on the date of present inspection. The bank should try to mobilise more low cost deposits i.e. saving/ current account deposits.

Table - 2

Further the classification of deposits held amount-wise as on the date of present inspection was as under :

(Rs.in lakh)

| The bracket of deposits | No. of accounts | % of total no.of A/cs | Amount of deposits held as on 30.6.2002 | % to total deposits |
|---|---|---|---|---|
| Upto 25,000/- | 49680 | 81.96 | 2083.55 | 22.46 |
| 25,001/- to 50,000/- | 5926 | 9.78 | 2186.86 | 23.57 |
| 50,001/- to 1,00,000/- | 3748 | 6.18 | 2504.78 | 27.00 |
| 1,00,001/- to 2,00,000/- | 980 | 1.62 | 1272.73 | 13.72 |
| 2,00,001 to 5,00,000/- | 219 | 0.36 | 632.43 | 6.82 |
| 5,00,001/- and above | 58 | .10 | 596.09 | 6.49 |
| Total | **60611** | **100%** | **9276.44** | **100%** |

The institutional deposits for the bank amounted Rs.82.20 lakh, which formed 0.9% of the total deposits of the bank as on 30.6.2002. It would be observed from the above that 81.96% of the depositors are holding only 22.46% of total deposits. The bank should try to mobilise deposits from cross section of people so as to eliminate element of volatilities in deposits by not relying on a few depositors only. The bank has two types of deposit schemes. While in the first type which is upto one year period only and maturity of which calculated on number of days basis the second comprises of, dhanawardhini, Monthly Income Scheme, Recurring Deposits scheme etc. the interest structure of both the scheme was as under :-

1. Short Term Deposits.

| Sr. No. | As on the date of last inspection 31.3.2000 | | As on the date of present inspection 30.6.2002 | |
|---|---|---|---|---|
| | Period | Rate | Period | Rate |
| i) | From 15-29 days | 7.00 | From 15.29 days | 6.00 |
| ii) | From 30.180 days | 9.50 | From 30 - 180 days | 8.50 |
| iii) | From 181-365 days | 10.50 | From 181-365 days | 9.50 |

2. Dhanvardhini, MIS Scheme etc.

| Sr.No. | As on last Inspection | | As on present Inspection | |
|---|---|---|---|---|
| | Period | Rate | Period | Rate |
| 1. | 1 to 12 Months | 10.50% | 1 to 12 months | 9.50% |
| 2. | 13 to 36 Months | 12.00% | 13 to 36 months | 11.50% |
| 3. | 37 to 120 months | 13.00% | 37 to 120 months | 11.00%l |

It may be observed from the above that while the interest rates of the first scheme are comparable with other the Coop. banks, the rates of the second scheme is slighty higher.

The maturity profile of the deposits and loans and advances as on proforma date i.e. 30.6.2002 was as under :

(Rs. in lakh)

| | | | Within 6 months | Between 6 months to 1 year | 1 Year to 3 years | 3 Years to 5 years | 5 years and above | Total |
|---|---|---|---|---|---|---|---|---|
| A) | Liabilities Payable | | | | | | | |
| | (i) | Deposits | 4459.18 | 1800.23 | 2246.09 | 564.79 | 206.15 | 9276.44 |
| | (ii) | Borrowing | | | 776.72 | | | 776.72 |
| | | Total Liabilities : (i) + (ii) | **4459.18** | **1800.23** | **3022.81** | **564.79** | **206.15** | **10053.16** |
| B) | Assets Realisable | | | | | | | |
| | i) | Loans and advances | 4003.06 | 1113.85 | 1655.21 | 527.67 | 532.59 | 7832.38 |
| | ii) | SLR investments | | 37.40 | 2098.90 | | | 2136.30 |
| | iii) | Non-SLR investment | | 6.04 | | | | 6.04 |
| | iv) | Total assets realisable | **4003.06** | **1157.29** | **3754.11** | **527.67** | **532.59** | **9974.72** |
| | Mismatch (B-A) | | (-)456.12 | (-)642.94 | +731.30 | -37.12 | +326.44 | -78.44 |
| | Total (i)+(ii)+(iii) : | | **10.22%** | **36.10%** | **24.19%** | **6.57%** | **158.35%** | **0.78%** |

It is revealed from the above that from there will be serious liquidity problem of the bank for the next one year.

4.1.3 The deposits of the bank raised to 9276.44 lakhs as on 30.6.2002 from 6789.72 lakh as on 31.3.2000 i.e. the date of the last inspection, there by registering a growth of 36.62%.The growth in deposits is however, accompanied with an adverse tilt towards high cost deposits mobilised. The fixed deposits have grown at a faster rate than the average deposit growth. The share of high cost deposits in the composition of (term deposits) total deposits has increased from 85.17% as on the date of last inspection to 89.79% as on the date of present inspection. The banks deposits grew to Rs.11683.89 lakh as on 31.3.2002. However, due to publication of news paper reports regarding non-delivery of securities purchased by the bank deposits came down sharply within the last three months causing serious liquidty problem for it. The bank has made borrowing arrangements with MSCB, DCCB as well as from SBI against its fixed deposits with them to meet the day-to-day funds

requirements, the borrowings stood at Rs. 776.71 lakh as on the date of present inspection. The interest paid on borrowings amounted to Rs. 53.71 lakh is 2001-2002 and Rs. 18.09 lakh is 2000-2001, which formed 3.28% and 1.51% respectively of total income.

4.1.4 The bank's credit deposit ratio was 64.12% as on the date of last inspection. As on the date of present inspection it has increased to 84.43%. The bank should bring down credit-deposit ratio to around 70% so as not to rely on borrwed funds to comply with CRR/SLR requirements.

4.1.5 The computation of DTL was not found correct. They did not take into account certain items which being outside liabilities should have been taken into account. The calculation of DTL for few days was checked and it was observed that the details of such items as on 31.5.2002 were as follows.

(Rs. in lakhs)

| | |
|---|---|
| Bouns Payable | 1.05 |
| Audit feer payable | 3.69 |
| I.T. payable | 0.05 |
| Pay order issued | 280.39 |
| D.D. | 1.28 |
| LIC dedcution for staff | 0.06 |
| Professional tax for staff | 0.09 |
| Total | 286.61 |

The bank did not also bifurcate their savings bank deposits into demand and times categories as required to be recorded in DTL register but took the saving banks deposits as demand liabilities.

4.1.6 The bank was maintaining a Liquidity Register in the prescribed format, which was posted on daily basis and was checked by responsible official. The bank defaulted in maintenance of CRR/SLR during the period under review as per its own calculation for 51 and 35 days respectively and thus did not comply with the provisions of Section 18 and 24 of the B.R.Act 1949 (AACS). They maintained CRR/SLR in excess of the optimum level for 35 and 472 days respectively as per their own assessment during the period under review.

However , the banks SLR calculation was erroneous. They had earlier taken into account as their SLR investments in the government, securities, which were not actually been transferred in their name and received by them. Though they have since furnished revised returns excluding the above investments, they have done so with effect from the dates of the book entries of such investments. As they had sold some securities against the purchase of the non-delivered securities, the bank's stock of Government securities depleted with effect from the date of the settlements of the deals. The bank should, therefore, furnish revised returns with effect from the settlement dates. Further, they took into account their deposits with SBI as their SLR investments, while their current account balances with SBI in excess of CRR requirements may be taken for the purpose of SLR, their fixed deposits with them are not eligible for SLR investment. The bank should, therefore, furnish revised returns, incorporating all the above change from the date of the previous inspection and ensure that in future such returns are furnished correctly.

4.1.7 The DICGC returns in Form D1 and D2 for half years ended 31.12.2000 to December 2002 were verified. It was observed that deposits were not correctly assessed by the bank as deposits on 28.6.2002 did not include items of P.F. contribution, dividend payable, pay order issued, bonus payable etc resulting in shortfall of Rs.212.87 lakh. The bank should furnish revised returns to DICGC and pay balance amount of premium accordingly.

4.1.8 Cash Retention Limit

The bank had fixed the limit for cash retention for its branches. It is observed from the following that the branches had violated the norms/limit on various days during the period of inspection viz., from 1.4.2000 to 30.6.2002.

(Rs. in lakh)

Instances :

| Sr. No. | Name of the branch | Limit | No. of days excess maintained |
|---|---|---|---|
| 1) | Main Branch | 300.00 | 262 |
| 2) | Badnera Road Branch | 10.00 increased to 15.00 with effect from 30.4.2001 | 389 |
| 3) | Cotton Market | 26.00 | 42 |
| 4) | Moti Nagar | 10.00 | 115 |
| 5) | Sassera Maidan Road | 10.00 | 155 |
| 6) | Sarafa Bazar | 10.00 increased to 20.00 w.e.f. 30.4.2001 | 397 |
| 7) | Morshi | 5.00 increased to 10.00 w.e.f. 30.4.2001 | 71 |
| 8) | Chandur Bazar | 5.00 increased to 10.00 w.e.f. 30.4.2001 | 351 |
| 9) | Paratwada | 10.00 increased to 15.00 w.e.f. 30.4.2001 | 200 |
| 10) | Yeotmal | 20.00 decreased to 15.00 w.e.f.30.4.2001 | 53 |
| 11) | Market Yard | 5.00 increased to 15.00 w.e.f. 30.4.2001 | 69 |
| 12) | Warud | 5.00 | 249 |

The bank may increase the limit of their branches as per their requirement and coverage of the insurance for the increased limit enhanced accordingly.

4.2 Investment

4.2.1 The details of the bank's investment as on 30.6.2002 have been furnished in Annexure II. The total investment of the bank other than deposits with other banks as per their balance sheet as on the date amounted to Rs.1977.00 lakh, of which, their investment in Govt.Securities was Rs.1900.40 lakh. However, it was observed that the securities of book value of Rs.404.00 lakh and Rs.566.50 lakh, face value of which was Rs.400.00 lakh and Rs.550.00 lakh, purchased through M/s. Giltedge Management Services Ltd., and M/s. Century Dealers Pvt.Ltd. on 15.1.2002 and 4.3.2002 respectively were not transferred in the bank's name and were not actually held by them. The actual holding of the securities of the bank was therefore, of Rs.929.90 lakh only. However, the securities actually held by the bank could not be verified as the same had been reportedly

taken to Mumbai by their C.E.O. for obtaining a loan from M.S.Co-op.Bank to enable them to tide over the severe liquidity crunch caused by heavy withdrawals of deposits following publication of news paper reports regarding non-delivery of Govt.Securities purchased by them. In terms of R.B.I. circular UBD No.BR/Cir 9/16.26.00/2001-2002 dated 22.10.2001 the banks having NDTL of more than Rs.25 crores are to invest 12.5% of their NDTL in Govt. securities by March 2002. Thpugh the bank's securities as per their book value was 22.82% of their NDTL, which exceeded this requirement, their actual holding being of only Rs.929.90 lakh which was 11.17% of the their NDTL, they failed to comply with this requirement.

4.2.2 The bank did not frame any investment policy. As per their bye laws the C.E.O. of the bank along with a director was jointly authorised to deal in Govt.securities. However, the C.E.O. of the bank alone was allowed to take all the decisions in the matter, which were, however placed before the board for post facto approval. It was observed that the bank did not manage their investment port folio prudently and violated RBI directives/guidelines in respect of investment in Govt.Securities on various aspects as detailed below.

(i) As per R.B.I. Circular UBD No.42/16.25.00/2001-2001 dated 19.4.2001 the banks with NDTL above Rs.25 crores are required to maintain their Govt.Securities in SGL or CSGL form only. The bank opened an CSGL A/c. with MSCB only on 19.1.2002. However, all their securities were still held by them in physical form.

(ii) It was observed that the bank routed all their Govt.securites transactions through brokers and made all settlements with them only without even ascertaining the names of the counter parties thereby violating RBI Circular UBD.No.Plan 13/UB.81/1992-93 dated 15.9.1992 and UBD.21/12.15.00/93-94 dated 21.9.1993.

(iii) The bank did not prepare any list of brokers approved by their board as per guidelines contained in RBI Circular UBD.No.Plan 13/UB.81/92-93 dated 15.9.1992. They also violated the norm of 5% share of total transactions during a year per broker as stipulated vide RBI Circular UBD.No.Plan 74/UB.81/92-93 dated 17.5.1993 and did not record in writing the reasons for exceeding such limit.

(iv) The banks are permitted to transact through brokers who are members of NSE, BSE or OTCEI only in terms of R.B.I. Circular UBD.Plan.PCB.Cir.22/ 09.29.00/ 2000-01 dated 30.1.2000. However, the bank did not ensure whether the dealers through whom they undertook transactions were members of NSE, BSE or OTCEI.

(v) In terms of R.B.I.Circular UBD.No.21/12.15.00/93-94 dated 21.9.1993 banks were advised to carryout periodical review of the broker's performance. They were also advised to ensure that the deals are put through at market related rates and to keep records of quotations of all the deals in appropriate registers. It was further advised to ensure the ability of the counter parties to fulfill the contracts before concluding the deals. The bank did not keep any records of quotations obtained from various dealers. All their deal slips referred to telephonic discussions only. There was no record to show that they periodically reviewed the brokers performance and since they were not aware of the broker's name at the time of concluding the deals they could not judge their ability to fulfill the contracts either.

4.2.3 The bank is yet to classify their securities into 'held to maturity', 'available for sale' and 'held for trading' as advised vide R.B.I. Circular No.C.O.BSD PCB 44/12.05.05/2000-01 dated 24.4.2001 and value the securities accordingly. They valued all their securities at cost price. However, they created Investment Fluctuations Reserve and credited it with the entire premium amount paid by the bank for purchase of securities. Since the bank did not receive the securities of Rs.966.50 lakh at book value, against which Rs.16.50 lakh premium amount has been credited to Investment fluctuations Reserve account, the face value of the securities of Rs.950.00 lakh has been taken as erosion. Since in the purchase consideration of such securities were included accrued interest of Rs.13.42 lakh which was shown as part of Interest Receivable in their balance sheet a further erosion of Rs.13.42 lakh has been made from their interest receivable account. Details of erosion have been shown in Annexure V.

4.2.4 The bank did not introduce the system of concurrent audit as yet. They did not also undertake any half yearly review of investment transactions as advised vide R.B.I. Circular UBD.No.Plan 13/UB/81/92-93 dated 15.9.1992. In the said circular it was also pointed out that in view of possibility of abuse, purchase and sale of Govt.Securities should be separated and subjected to audit by internal auditors. The result of the audit should be placed before the board every quarter and reported to R.B.I. as well. However, the bank always clubbed their sales transactions with purchase of other securities. They introduced internal audit in April 2000 but did not report the findings of the audit to R.B.I.

4.2.5 Maturity year of all the Govt.Securities held by bank are beyond 2007. However, their SLR deposits of Rs.37.40 lakh will mature within a year and the remaining deposits will mature within a period of three years.

Average yield of the Govt.Securities actually held by the bank works out to 8.93% based on their face value. Average yield of their deposits with SCB and DCB was 11.53%.

4.2.6 The bank's non-SLR investment as on 30.6.2002 comprises shares in DCCB, Apex Bank and SCB as well as deposits with UCO Bank, which being Rs.13.03 lakh in total was 0.15% of their NDTL. In case their deposits with SBI of Rs.37.40 lakh which was erroneously treated by the bank as SLR investments is taken into account their Non-SLR investment works out to Rs.50.43 lakh i.e. 0.60% of their NDTL.

4.2.7 The bank undertook 11 purchase and 7 sales transactions in Govt.Securities during the period under review. In the sale deals the bank earned substantial profit based on difference of the sale price and cost price of the respective securities. However, it was observed that all their sale deals were together with simultaneous purchase transactions of other securities and YTM rates of the securities purchased was less than the securities sold.

4.3 Loan Assets

4.3.1 The size and composition of total loans and advances of the bank outstanding as on reference dates of previous inspection and present inspection was as under :

(Rs. in lakh)

| Sr. No. | Particulars | Last inspection as on 31.3.2000 | | Present inspection as on 30.6.2002 | |
|---|---|---|---|---|---|
| | | No. of A/cs. | Amount | No. of A/cs. | Amount |
| i) | Secured Loan | 3581 | 4298.31 | 5436 | 7791.09 |
| ii) | Unsecured Loan | 70 | 55.27 | 22 | 41.29 |
| | Total : | 3651 | 4353.58 | 5458 | 7832.38 |

The loans and advances have increased from Rs.4353.58 lakh to Rs.7832.38 lakh registering a growth rate of 79.91%. The credit-deposit ratio has increased to 84.43% as on present inspection from 64.12% as on the date of previous inspection. The major chunk of total loans and advances have been concentrated against the security of hypothecation of stock of goods (50.66%). The NPAs of bank also are locked up in these loans to the extent of 44.76% of total NPAs of the bank. The unsecured loans comprising surety loans against the security of 2 sureties including salary loan under Section 49 of MCS Act, 1960 formed 13.53% of the total loans and advances as on 30.6.2002. It has posted increase of Rs.200.85 lakh since last inspection. The amount-wise classification of loans and advances as on proforma date was as under :

933

(Rs. in lakh)

| Amount of loan | No. of A/cs. | (%) | Amount outstanding | (%) |
|---|---|---|---|---|
| Upto 25,000/- | 2139 | (39.19) | 258.59 | (3.30) |
| 25,001/- to 2,00,000/- | 2571 | (47.10) | 1428.11 | (18.23) |
| 2,00,001/- to 5,00,000/- | 460 | (8.43) | 1329.35 | (16.97) |
| 5,00,001/- to 10,00,000/- | 140 | (2.57) | 975.07 | (12.45) |
| 10,00,001/- to 20,00,000/- | 81 | (1.48) | 1336.73 | (17.07) |
| 20,00,001/- to 25,00,000/- | 24 | (0.44) | 607.06 | (7.75) |
| 25,00,001 and above | 43 | (0.79) | 1897.47 | (24.23) |
| Total : | **5458** | **(100.00)** | **7832.38** | **(100.00)** |

It would be observed from the above that there is a concentration of loans and advances in few hands also as a mere 0.79% of the borrowers have cornered as much as 24.23% of the loan as on 30.6.2002. The bank should increase its loan portfolio and diversify the same against various securities / borrowers.

4.3.2 Loan Policy

(a) The bank had formulated loan policy indicating the terms and conditions for granting various types of loans and advances and documents to be taken in such cases by the branches. There was no major change in the loan policy during the period under review. The loan application forms contained columns for obtaining all the required information for assessing the credit worthiness, repaying capacity etc. of the borrowers. The bank obtained necessary documents such as income-tax/sales tax assessment orders, balance sheets and other financial statements from the applicants. Comprehensive scrutiny notes were not prepared at the branch level and proposals were forwarded to Loan Sub-Committee at Head Office for sanctioning with recommendations of the Branch Advisory Committee. The loans sanctioned by the Loan Sub-Committee are put-up to the Board of Directors for ratification. The Branch Managers were not delegated discretionary powers to sanction loans and advances. The CEO is delegated the powers of sanctioning loans against tangible securities upto Rs.1.00 lakh.

(b) The scrutiny notes ignored the important aspect of repaying capacity of the borrowers and there was no system of independent verification of the financial particulars furnished by the applicants in the loan application.

(c) There were cases where overdrawals exceeded the drawing powers as per the stocks held by the borrowers in contravention of instructions contained in RBI Circular UBD.No.DS/PCB/40/13.05.00/96-97 dated 13.2.1997. There was no system to report these overdrawals to Head Office by the branches.

(Rs. in lakh)

Instances :

| Sr. No. | Name of the party | Limit | Date | Amount outstanding | overdrawal/period |
|---|---|---|---|---|---|
| i) | M/s. Saurkar Associates | 25.00 | 10.1.2001 | 43.92 | 5.10.2001, 8.10.2001, 10.10.2001, 13.10.2001, 22.10.2001, 23.10.2001, 30.10.2001, 7.11.2001 to 30.6.2002 |
| ii) | M/s. Gopal Oil Industries | 80.00 | 25.20.2000 | 186.95 | 7.1.2002 to 30.6.2002 |
| iii) | Shree Balaji Oil Milk Industries | 50.00 | 17.5.1999 | 61.94 | 6.4.2000 to 10.10.2000, 12.10.2000 to 28.5.2001, 11.6.2001 to 30.3.2002 |
| iv) | M/s. King's Wine | 75.00 | 24.8.1999 | 92.89 | 31.8.2001 to 24.12.2001, 27.12.2001 to 30.6.2002 |
| v) | Mac Motors | 65.00 | 23.1.2001 | 67.00 | 11.4.2001 to 26.4.2001, 28.4.2001 to 26.5.2001, 2.6.2001 to 23.7.2001, 31.10.2001 to 8.11.2001, 29.11.2001 to 6.12.2001, 31.12.2001 to 30.6.2002 |

(d) In case of gold loans, monthly repayment schedules were not fixed and these loans were treated as overdue/NPA only on expiry of the date of maturity. The bank should review all such cases and classify them properly as regular or NPA as per RBI guidelines issued vide circular No.UBD.BSD.I/11/12.05.00/1999-2000 dated 12th October 1999.

(e) Surety-ship register had not been maintained at Head office or branches to ascertain the liabilities of the sureties.

(f) (i) The bank had violated prudential ceiling on maximum limit an advances for single/group of borrowers

835

(Rs. in lakh)

Instances :

| Sr. No. | Name of the party | Limit | Date of sanction | Balance outstanding as on 30.6.2002 |
|---|---|---|---|---|
| 1) | M/s. Neilam Hotel & Food Products | 65.00 | 13.6.2001 | 52.35 |
| 2) | M/s. Apsara Marketing | 100.00 | 15.1.2001 | 83.41 |
| 3) | Rana Enterprises | 80.00 | 28.7.1999 | 50.11 |
| 4) | Gopal Oil Industries | 80.00 | 25.10.2000 | 186.95 |
| 5) | Shree Balaji Oil Mill Industries | 50.00 | 17.5.1999 | 61.94 |
| 6) | Dr. A.M.Bhamkar | 50.00 | 18.4.2000 | 51.62 |
| 7) | M/s. King's Wine | 75.00 | 24.8.1999 | 92.89 |
| 8) | Sundar Medical Agencies | 60.00 | 6.8.2001 | 47.19 |
| 9) | Mac Motors | 65.00 | 23.1.2001 | 67.00 |

(ii) It has violated the RBI directives on Unsecured advances by granting loans and advances exceeding Rs.50,000/-.

(Rs. in lakh)

Instances :

| Sr. No. | Name of the party | Limit | Date | Balance outstanding | Remarks |
|---|---|---|---|---|---|
| i) | J.P.Traders | 15.00 | 31.3.2001 | 31.08 | Security was obtained for Rs.3.00 lakh only |
| ii) | Ravindra Jwellers | 50.00 | 1.7.2000 | 93.27 | Value of security obtained Rs.1.00 lakh |
| iii) | Ghanshyam Trading | 50.00 | 1.7.2000 | 51.94 | No security was obtained |
| iv) | Raj Sons Jwellers | 60.00 | 1.7.2000 | 59.43 | - do - |
| v) | S.K.Agrawal | 5.00 | 31.12.2001 | 2.50 | - do - |

(h) The bank did not grant loans and advances to stock brokers or to any individual / stock brokers, etc./ against the security of share / IPOS etc. as prohibited in RBI UBD.PCB.Cir.41/13.05.00/2000-2001 dated 19.4.2001.

4.3.3 The adherence to delegated authorities by various functionaries was generally satisfactory. The system of reporting of credit sanctions by various functionaries was also satisfactory.

4.3.4
to
4.3.5 More than 25 standard accounts were scrutinised.

The deficiencies observed in credit appraisal and post disbursement supervision over the advances have been discussed in the following paragraphs :

(A) Advances against Pledge/Hypothecation of goods/Book-debts

The following irregularities were observed.

(i) Stock statements were not obtained.

(ii) The operations in the accounts were allowed beyond the sanctioned limit.

(iii) The renewal of the credit limit was not done on the due date.

(iv) The insurance of the stocks was not obtained.

(v) In many cases the bank had sanctioned cash credit limits against the securities of fixed assets like land and building. The insurance/current tax receipt in respect of the property mortgaged was not on records.

(vi) The credit facility was granted by the bank against inadequate security. In some cases there was no record of any stock, security, equitable or registered mortgage and hence credit facility was totally unsecured.

(vii) Drawing power was not reduced on the basis of available stock and the account was allowed to be overdrawn.

(viii) Transfer of funds to sister concern was observed.

(ix) Renewal was made / limit was enhanced without sufficient turnover.

(Rs. in lakh)

Instances :

| Sr. No. | Name of the party | Limit | Date | Balance outstanding as on 30.6.2002 | Remarks/ Irregularities |
|---|---|---|---|---|---|
| 1) | M/s. Singhai Oil Refineries | 50.00 | 24.5.2001 | 13.22 | (v) |
| 2) | M/s. Laxachem Organie Pvt.Ltd. | 15.00 | 9.3.2001 | 13.72 | (i), (iv) |
| 3) | M/s. Omsai Apparels | 15.00 | 6.9.2000 | 19.68 | (i), (iii), (iv) |
| 4) | M/s. Saurkar Bandu | 3.00 | 7.11.2001 | 1.79 | (ii) |
| 5) | M/s. Spid Traders | 40.00 | 27.3.2002 | 41.90 | (v) |
| 6) | M/s. Saurkar Associates | 25.00 | 10.1.2001 | 43.92 | (ii) |
| 7) | M/s. Spid Combines Pvt.Ltd. | 60.00 | 27.3.2002 | 42.92 | (ii), (iv), (v) |
| 8) | Saurkar Trading Corpn. | 20.00 | 7.11.2001 | 54.45 | (ii) |
| 9) | R.C.Kela | 0.50 | 10.2.2001 | 0.57 | (ii) |
| 10) | R.M.Kala | 2.00 | 15.11.2001 | 0.02 | (vi) |
| 11) | S.R.Kale | 3.00 | 27.1.2002 | 1.48 | (ii), (iv) |
| 12) | M/s. A.M.Karyalay | 1.00 | 25.4.2001 | 1.19 | (i), (ii), (iv) |
| 13) | V.S.Maskare | 2.00 | 18.10.1989 | 2.21 | (i), (ii), (iii), (iv), (vi) |
| 14) | Gopal Oil Industries | 80.00 | 25.10.2000 | 186.95 | (ii), (iii), (v) |
| 15) | M/s. Apsara Marketing | 100.00 | 15.1.2001 | 83.41 | (ii) |
| 16) | Shree Balaji Oil Mill Industries | 50.00 | 17.5.1999 | 61.94 | (ii), (iii), (v) |
| 17) | M/s. Princes | 50.00 | 2.4.2002 | 46.00 | (ii) |
| 18) | M/s. Raj Press | 50.00 | 14.2.2001 | 18.73 | (ii), (iii) |
| 19) | M/s. Shah Babulal Daya Bhai | 50.00 | 27.9.2000 | 13.85 | (ii), (iii), (v) |
| 20) | M/s. Shreeram Ginning Industries | 50.00 | 8.12.2000 | 30.72 | (i), (ii), (iii) |

| | | | | | |
|---|---|---|---|---|---|
| 21) | M/s. King's Wine | 75.00 | 24.8.1999 | 92.89 | (ii), (iii) |
| 22) | Sunder Medical Agencies | 60.00 | 6.8.2001 | 47.19 | (v) |
| 23) | J.P.Traders | 15.00 | 31.2.2001 | 44.46 | (i),(ii),(iii),(vi),(vii) |
| 24) | Ravindra Jewellers | 50.00 | 1.7.2000 | 75.14 | (i), (ii), (iii), (vi) |
| 25) | Ghanshyam Trading | 50.00 | 1.7.2000 | 49.98 | (i), (ii), (iii), (vi) |
| 26) | Raj Sons Jwellers | 60.00 | 1.7.2000 | 58.04 | (i), (ii), (iii), (vi) |
| 27) | Rajkumar Dayaram | 50.00 | 22.10.2001 | 55.30 | (i), (ii), (vii) |
| 28) | Vyankatesh Singar | 30.00 | 22.10.2001 | 40.44 | (vi), (vii) |
| 29) | L.T.Foods | 41.00 | 23.12.2000 | 59.35 | (i), (ii), (iii), (vii) |
| 30) | Lachmandas Tapandas | 29.00 | 23.12.2000 | 36.56 | (i),(ii),(iii),(vi),(vii),(vii) |
| 31) | Kandhan Associates | 25.00 | 4.12.2000 | 28.15 | (i), (ii), (iii) |
| 32) | Kanchan Gift | 15.00 | 16.1.2001 | 18.93 | (ii), (iii), (vii), (viii) |
| 33) | Mahesh Kumar Naraindas | 40.00 | 22.7.2001 | 55.10 | (ii), (vii) |
| 34) | Chandrashekhar Agencies | 25.00 | 14.6.2002 | 4.60 | (i), (vii) |
| 35) | Gaurav Trading | 25.00 | 14.6.2002 | 14.08 | (i), (vi), (vii) |
| 36) | Kedia Traders | 30.00 | 2.3.2001 | 0.72 | (vi), (vii) |
| 37) | Garg Industries | 25.00 | 2.3.2001 | 24.35 | (vi), (vii), (viii) |
| 38) | Omprakash Mandhada | 10.00 | 14.6.2001 | 4.82 | (vi), (vii), (viii) |
| 39) | Rawale Builders | 10.00 | 7.11.2001 | 5.91 | (i), (v), (vi) |
| 40) | Pravin Traders | 20.00 | 18.1.2002 | 21.78 | (ii), (vi), (vii) |
| 41) | Anup Emporium | 5.00 | 26.7.2001 | 5.28 | (vii), (ix) |
| 42) | Shri Balaji Traders | 5.00 | 14.1.2000 | 5.04 | (vi), (iii), (vi), (ix) |

(B) Loan against land & building/plant & machinery

(i) Inadequate security/unsecured loan.

(ii) Search report/valuation report was not obtained.

(iii) Insurance of the mortgage property/machinery was not on records.

(iv) Current tax receipt of the property was not obtained.

(v) Documents like sale agreement/receipt for price paid were not on records.

(vi) End use of fund was not ensured.

(vii) Payment was made to the borrower instead of supplier.

(viii) Estimate/project cost was not realistic.

(Rs. in lakh)

Instances :

| Sr. No. | Name of the party | Limit | Date | Balance outstanding as on 30.6.2002 | Remarks/ Irregularities |
|---|---|---|---|---|---|
| 1) | M/s. Laxachan organies Pvt.Ltd. | 15.00 | 23.2.2001 | 13.20 | (iii), (iv) |
| 2) | M/s. Om Sai Apparels | 15.00 | 14.7.2000 | 13.38 | (iii), (iv) |
| 3) | Dr. V.S.Chimote | 25.00 | 23.8.1996 | 9.63 | (iii), (iv) |
| 4) | M/s. Chimote Medical Institute | 50.00 | 23.8.1996 | 22.26 | (iii), (iv) |
| 5) | M/s. Neelam Hotel | 65.00 | 13.6.2001 | 52.35 | (iii), (iv) |
| 6) | M/s. Aabhusham Kendra | 5.00 | 28.8.2000 | 3.98 | (iii), (iv) |
| 7) | Rama Enterprises | 80.00 | 28.7.1999 | 50.11 | (iii) |
| 8) | A.S.Consultancy | 12.00 | 5.3.2002 | 1.58 | (ii) |
| 9) | Hotel Ramgiri International | 10.00 | 26.11.2001 | 1.68 | (iv) |
| 10) | D.P.Chandu | 4.00 | 23.4.2001 | 2.82 | (iii), (iv) |

| | | | | | |
|---|---|---|---|---|---|
| 11) | R.P.Chandu | 4.00 | 23.4.2001 | 1.71 | (ii) |
| 12) | S.P.Chandu | 4.00 | 23.4.2001 | 2.03 | (iii), (iv) |
| 13) | S.K.Agrawal | 5.00 | 6.2.2002 | 4.76 | (i) |
| 14) | Maula Restaurant | 5.00 | 31.12.2001 | 4.81 | (v), (vi) |
| 15) | Roman Ali Mohsmi Ali | 4.00 | 23.9.1997 | 6.33 | (ii), (v), (vi) |
| 16) | Gagged Printing | 8.00 | 5.3.2002 | 5.29 | (v), (vi), (vii) |
| 17) | B.N.Lothi | 5.00 | 14.9.1998 | 9.51 | (vi), (vii) |
| 18) | Nemani | 60.00 | 28.8.2001 | 67.57 | (viii) |
| 19) | Dr. A.A.Warhade | 8.00 | 9.2.2001 | 8.27 | (i), (v), (vii) |
| 20) | A.G.Baseruja | 10.58 | 20.12.1997 | 6.41 | (iii) |
| 21) | Rohit Dairy | 20.00 | 29.6.2001 | 16.88 | (ii), (v) |
| 22) | Classic Cyber Cafe | 3.00 | 27.12.2000 | 2.11 | (v), (vi) |

(C) Housing loan

The following irregularities were observed.

(i) Search report/valuation report was not available.

(ii) Insurance was not obtained.

(iii) Current tax receipt was not obtained.

(iv) Sanction plan/estimate/commencement of work/completion report was not obtained.

(v) Mortgage of the property was not done/mortgaged for lesser amount than the amount sanctioned. Inadequate security obtained/unsecured advance granted.

(vi) Advance to builders in contravention of RBI guidelines.

(Rs. in lakh)

Instances :

| Sr. No: | Name of the party | Limit | Date | Balance outstanding as on 30.6.2002 | Remarks / Irregularities |
|---|---|---|---|---|---|
| 1) | N.M.Wadhankar | 2.00 | 28.11.2000 | 1.91 | (ii), (iii) |
| 2) | S.K.Bayad | 3.00 | 13.6.2001 | 1.96 | (i), (ii), (iii) |
| 3) | U.A.Patil | 1.50 | 12.4.2001 | 1.27 | (i), (ii), (iii) |
| 4) | S.R.Patil | 4.00 | 11.5.2001 | 2.69 | (i), (ii), (iii) |
| 5) | G.D.Dhabode | 3.00 | 18.4.2001 | 2.57 | (i), (ii), (iii) |
| 6) | P.I.Bhom | 2.50 | 8.7.2000 | 3.48 | (i), (ii), (iii), (iv) |
| 7) | G.S.Maskare | 5.00 | 6.12.2000 | 5.99 | (i), (ii), (iii), (iv),(v) |
| 8) | Sudha D.Seth | 6.50 | 23.3.2000 | 2.01 | (i), (ii), (iii), (v) |
| 9) | S.D.Manekar | 4.00 | 25.5.2000 | 3.04 | (i), (v) |
| 10) | M.G.Kewalramani | 4.00 | 22.2.2002 | 4.02 | (i), (v) |
| 11) | Sainath Builders | 15.00 | 12.12.2001 | 16.37 | (v), (vi) |
| 12) | J.N.Mehata | 3.50 | 19.1.1998 | 1.13 | (v) Value of Regd. Mortgage Rs.2.00 lakh only |
| 13) | M.K.Samdekar | 4.00 | 15.2.2000 | 4.77 | - do - |
| 14) | R.J.Dalal | 6.00 | 7.3.2000 | 4.80 | - do - Rs.2.30 lakh only |
| 15) | S.H.Gohel | 3.00 | 19.7.2000 | 2.64 | - do - Rs.2.00 lakh only |

(D) Vehicle laons

The following irregularities were observed.

(i) R.C. Book was not obtained.

(ii) Taxation Book was not available.

(iii) Insurance was not obtained.

(iv) Duplicate key was not kept.

(v) Original receipt or copies thereof was not on records.

(vi) Lien on the R.C. Book was not noted.

(vii) Agreement of sale of the old bus/vehicle was not on records.

(Rs. in lakh)

Instances :

| Sr. No. | Name of the party | Limit | Date | Balance outstanding as on 30.6.2002 | Remarks / Irregularities |
|---|---|---|---|---|---|
| 1) | A.B.Damle | 2.65 | 29.8.2000 | 1.06 | (i), (ii), (iii), (iv), (v) |
| 2) | J.H.Popli | 12.00 | 8.5.2000 | 6.34 | (iii), (iv), (v) |
| 3) | Adv. Mohd. Noorul Hasan | 1.00 | 14.12.2001 | 0.79 | (iii), (iv), (v) |
| 4) | A.S.Tirathkar | 0.38 | 1.1.2001 | 0.19 | (i), (ii), (iii), (iv), (v) |
| 5) | R.R.Ingole | 0.35 | 20.2.2001 | 0.23 | (iii), (iv), (v) |
| 6) | S.B.Kharate | 2.00 | 14.12.2001 | 1.41 | (iv), (vi) |
| 7) | B.Rajesh Travelling Services | 3.10 | 3.12.2001 | 2.85 | (i), (ii), (iii), (iv), (v) |
| 8) | M.R.Malgewar | 2.20 | 26.6.2000 | 1.89 | (iv) |
| 9) | M/S. Saurkar Associates | 2.08 | 11.12.1999 | 0.49 | (iii), (iv), (v) |
| 10) | V.I.Bhom | 0.10 | 6.10.2000 | 0.06 | (i), (ii), (iii), (iv) |
| 11) | G.S.Nemani | 4.08 | 13.4.2000 | 4.90 | (iv), (v) |
| 12) | M.N.Wasankar | 3.00 | 25.7.2001 | 1.99 | (i), (ii) |
| 13) | C.D.Lambatkar | 2.50 | 2.9.2000 | 1.19 | (i), (ii), (iii), (iv) |
| 14) | V.N.Bhagat | 5.00 | 9.5.2000 | 1.95 | (i),(ii),(iii), (iv),(v),(vii) |

M/s. Purti Sakhar Karkhana Ltd., Bela, Nagpur

The term loan sanctioned to the above Sakhar Karkhana under consortium finance was Rs.2650.00 lakh. There were 19 Urban Banks as member of the above consortium including the Amravati People's Co-op. Bank ltd., Amravati. The Jankalyan Sahakari Bank Ltd., Mumbai being the lead bank. The share allotted to the Amravati People's Co-op. Bank Ltd., Amravati was Rs.50.00 lakh. The bank sanctioned the limit to the above borrower vide the Board of Directors' Resolution No.5 dated 20.8.2001. The amount was disbursed on 27.9.2001. The loan was repayable by 20 instalment with quarterly interest. There was a moratorium of 1 year and the first instalment will be due on 30.9.2002. It was observed that the interest for 2 quarters as on 31.3.2002 was not paid by the party till 16.4.2002. The interest due for the quarter ended 30.6.2002 was not

843

received till this date. the outstanding balance as on 31.3.2002 and 30.6.2002 was Rs.54.13 lakh and Rs.54.18 lakh respectively. The account was treated as NPA.

(F) Employer Guarantee Loans

(i) S.G.Chande : He was granted a loan of Rs.2.00 lakh on 27.6.1996 for construction of a house by Cotton Market Branch of the bank. Recovery was irregular and was not ensured through the employer. No security was obtained. House constructed was not mortgaged. Repayment was irregular and in arrears. The account was turned to NPA but the bank did not classfy the account as doubtful and unsecured.

(ii) Consumer Articles : Quotations/receipts from the dealers were not obtained in many cases. End use of funds was not ensured by the bank.

(G) Loans against Gold, FDs, NSC/KVP etc.

Application form used for the above purposes, column meant for name & signature of introducer, name & signature of introducer is printed and signature of borrower is obtained instead of name & signature of introducer. The bank obtains promissory note from above borrowers. It is stated in promissory note that rate of interest is subject to change as per RBI directives, but no such directives are being issued by RBI. The bank may, therefore, delete this clause from promissory note.

The person to whom the bank had appointed as appraiser has expired. The business is looked after by other family members and gold valuation certificate is signed by other family members whose specimen signature is not available with the bank.

The bank had sold gold in respect of 5 borrower's accounts. The amount realised was not sufficient for repayment of outstanding balances. The bank is, therefore, required to make provisions of Rs.0.40 lakh details of which are furnished in Annexure-V.

4.3.6. As stated under para 4.3.1 the bank's advances were concentrated against the securities of merchandise and for the purpose of business and is in favour of few borrowers.

The bank has not fixed the prudential exposure ceiling for individual borrowers/ group of borrowers based on capital funds as required in RBI Circular UBD.DS.PCB.Cir.39/13.05.00/95-96 dated 16th January 1996 read with UBD.No.DS.4/13.05.00/2000-2001 dated 25th August 2000, UBD.No.DS.25/13.05.00/2000-2002 dated 18th January 2001 and UBD.No.DS.37/13.05.00/ 2000-2001 dated 1st April 2002.

The bank had violated the prudential exposure ceiling to single borrower / group of borrowers, as already mentioned under para 4.3.2 (f)(i).

4.3.7 There was no proper system to follow the prudential norms relating to asset classification, income recognition and provisioning in terms of guidelines issued by RBI in terms of Para 1.3 of Memo of instructions to its Cir. UBD.No.I & L .38/J.I./ 92-93 dated 9th February 1993 and as amended from time to time in number of cases. The deficiencies were -

(i) The dates of non-performing assets were not calculated correctly.

(ii) The interest capitalised on accounts becoming NPAs were not reversed by debit to P & L A/c.

4.3.8 The divergence observed in this regard between the bank and the I.O. is summarised in Annexure-V. The non-performing assets gross and net as classified by the bank as on 31.3.2002 and provisioning requirements is furnished in Annexure-IV (as on 31.3.2002).

The risk profile of the advances portfolio of the bank and as assessed by the I.O. is given below in juxta position to the bank's classification.

**As on 31.3.2002**

(Rs. in lakh)

| Sr. No. | Type of assets | As per bank's classification | % | As per I.O's classification | % |
|---|---|---|---|---|---|
| A) | Standard | 7305.47 | 89.02 | 6497.80 | 79.18 |
| B) | Impaired | | | | |
| | i) Impaired | - | - | - | - |
| | ii) Substandard | 389.46 | 4.75 | 1142.23 | 13.92 |
| | iii) Doubtful | 474.19 | 5.78 | 528.69 | 6.44 |
| | iv) Loss | 36.98 | 0.45 | 37.38 | 0.46 |
| | Total Impaired : | **900.63** | **10.98** | **1708.30** | **20.82** |
| | Total (A + B) : | **8206.10** | **100.00** | **8206.10** | **100.00** |

The Inspecting Officer assessed 20.82% of the portfolio to be impaired as compared to 6.46% portfolio impairment assessed on the date of last inspection. Thus there has been deterioration in the quality of the loan portfolio. The bank assessed Rs.900.63 lakh forming 10.98% of the loan portfolio to be impaired as on 31.3.2002. The I.O., however, assessed Rs.1708.30 lakh forming 20.82% to be impaired loans and advances.

4.3.9 A statement showing the details of NPAs where there was divergence in asset classification and provisioning is furnished under Annexure-V-Part-I (as on 31.3.2002). The cases of irregularities mentioned in the Annexure are illustrative and the bank is advised to review all such cases and make full and adequate provisioning at the end of current financial year. The major reasons for misclassification were as under :

(a) Status of NPA Account was not decided properly in relation to record of recovery.

(b) Adequate security was not available.

(c) The date from which the account had become NPA was not calculated properly.

(d) Lack of training on the subject to the concerned staff at branches.

In future the bank must strictly follow the guidelines issued by RBI from time to time in this regards. A list of 62 Top NPA A/cs. have been enclosed to this report explaining the reasons for becoming NPAs and the comments of the I.O. thereon. The same may be placed before the Board so as to have a relook into the credit appraisal and post-disbursement follow-up system to avoid fresh NPAs.

4.3.10 The bank had made a provision of Rs.280.07 lakh for NPAs as on 31.3.2001 as against the requirements of Rs.348.67 lakh as assessed by the I.O. indicating in a shortfall of Rs.68.60 lakh. The bank had made a provision of Rs.75.00 lakh on Standard Assets as against the requirement of Rs.16.24 lakh resulting in an excess provision of Rs.58.76 lakh.

Further the bank has capitalised interest to the extent of Rs.134.21 lakh.

4.3.11(a) The recovery performance of the bank was far from satisfactory and needs immediate attention. Since the date of last inspection, there was sharp rise in the level of NPAs in absolute terms as well as in percentage terms to total loans and advances of the bank. The gross NPAs which stood at Rs.423.41 lakh constituting 9.73% of total loans and advances on the date of last inspection i.e.31.3.2000 increased to Rs.1708.30 lakh (20.82%) as on 31.3.2002. The net NPA as on 31.3.2002 as assessed by Inspecting Officer was Rs.1428.23 lakh forming 18.02% of the net loans and advances at Rs.7926.03 lakh.

(b) The movement of NPAs since the date of last inspection was as under :

(Rs. in lakh)

| Position as on | Amount of NPAs at the beginning of the year | Recovery effected out of NPAs during the year | Additions to NPAs during the year | Amount of NPAs at the end of the year |
|---|---|---|---|---|
| 31.3.2000 | 264.93 | 55.61 | 53.76 | 263.08 |
| 31.3.2001 | 263.08 | 89.16 | 290.39 | 464.31 |
| 31.3.2002 | 464.31 | 87.00 | 523.32 | 900.63 |

It would be observed from the above that the bank had miserably failed to arrest the increasing trend of its NPAs which reflected on the poor management of credit portfolio by the bank.

(c) The bank has also been very slow in initiating legal action against its defaulters as out of 672 cases aggregating Rs.812.40 lakh as NPAs, the bank had issued only registered notices in as many as 520 (77.39%) cases involving Rs.586.58 lakh (72.20%) of total NPAs. The bank should, therefore, formulate a time bound action parogramme for recovery of its dues.

(d) The bank had not written off any bad debts during the period under review.

4.3.12 There is no policy/system in the bank for fixation of staff accountability in cases of slip back of advances from standard to NPAs as a result of poor pre-sanction appraisal / lack of post disbursement / supervision and follow-up of loans and advances. The bank should consider adopting such policy for better follow-up and reduction of NPAs.

4.3.13 The bank had not taken any significant measures to improve quality of its assets. Lot of scope for improvement was required at the pre-sanction and post-disbursement stages. The recovery machinery also is required to be toned up for prompt follow-up.

4.4 Other Assets

The bank held the following major items as 'other assets'.

The bank had provided depreciation on Dead Stock but created depreciation fund and the value of assets was shown at its cost price instead of net value in violation of provisions of B.R.Act 1949 (AACS). The bank should show their net value only in the balance sheet.

The above assets were proportionate to its requirements. The bank made adequate provisions therefor. It did not have any non-banking assets.

5 Management

5.1 The bank was managed by an elected Board of Directors, with a tenure of 5 years with effect from 27.12.2000, comprising of 15 directors. There was adequate representation on the Board from among the weaker section of the society and the women. The board worked in a cohesive manner and there was no rift amongst its members. The Board meetings were held regularly once in a month and its working and overseeing the functioning of the CEO and other bank officials were generally satisfactory. The Management Information System was also satisfactory. However, the performance of the Chief Executive Officer and other functionaries in regard to investment in Government Securities and the credit appraisal in respect of large borrowers, were most unsatisfactory. The bank should strictly adhere to the guidelines issued by RBI in its circular No. UBD.Plan. (PCB)11/09.08.00/94-95 dated 2nd August 1994 regarding calendar of review of matters to be placed before the Board of Directors periodically and Plan.(PCB)12/ .09.08.00/2000-2001 dated 18th November 2000 regarding preparation of comprehensive business plan. The Board had also not framed Investment Policy for judicious deployment of surplus funds as required in terms of RBI circular No. UBD .Plan. 13/UB.81/92-93 dated 15th September 1992. The Board has constituted an Audit Committee on 28.2.2001 as required in terms of RBI circular No. UBD. Plan. (PCB)9/09.06.00/94-95 dated 25th July 1994 read with No. UBD. POT.3/09.06.00/ 2000-2001 dated 12th July 2001 to oversee the compliance to audit reports, RBI inspection report and internal / branch inspection reports.

Due to the irregularities in the investment portfolio particularly investment in Government Securities. The bank's functioning was adversely affected and the Board of Directors was superseded and Administrator was appointed with effect from 10.5.2002. Shri S.B.Ukesh, District Special Auditor, Co-op. Societies, Amravati was the Administrator appointed vide order of Commissioner of Co-operation and Registrar of Co-op. Societies, Government of Maharashtra, Pune dated 10.5.2002 who was replaced by Shri S.B.Gorde, District Deputy Registrar's Co-op. Societies on 6.6.2002 vide Commissioner of Co-operation and Registrar of Co-op. Societies order dated 6.6.2002. Shri S.B.Gorde continued to be the Administrator as on the date of present inspection.

The loans and advances granted to the directors and their relatives were within the prescribed limits. It amounted to Rs.431.49 lakh as on 30.6.2002 and formed 5.51% of total loans and advances outstanding as on that date.

The bank has set up the following sub-committees as per the provisions of its bye-laws :

| Sr. No. | Name of the Committee | Constitution | Bye-laws No./ Boards Resolution & date | Functions & powers | Meeting held during the year ended 31.3.2002 |
|---|---|---|---|---|---|
| 1) | Branch Advisory Committee | Chairman, CEO and 3 Directors | 36(xxi)(a) & (b) | Participation in the consortium arrangements | 3 |
| 2) | Loan Sub-Committee | - do - | 36(xxi)(a) | Sanction of loans | 18 |
| 3) | Audit Committee | - do - | 36(xxi)(a) Resolution No.21 dt.28.2.2001 | To set-up internal audit and monitoring the work in respect of audit/ inspection | 2 |
| 4) | Staff Sub-Committee | Chairman, CEO and 2 Directors | - do - | To establish and support Provident Fund Scheme of the staff | 3 |
| 5) | Computer Sub-Committee | Chairman, CEO and 3 Directors | 36(xxi)(g) | Purchase/ maintenance and upgradation of computer system | 4 |
| 6) | Recovery Sub-Committee | Chairman, CEO and 1 Directors | 36(xxi)(g) | To supervise the recovery system | 4 |
| 7) | Branch Expansion Planning Sub-Committee | Chairman, CEO and 3 Directors | 36(xxi)(g) | Opening of new branches, identification of premises and recruitment of staff | 2 |
| 8) | Court Cases Sub-Committee | Chairman, CEO and 1 Directors | 36(xxi)(g) | Review of court cases | 10 |
| 9) | Staff Selection Sub-Committee | Chairman, CEO and 4 Directors | 36(xxi)(g) | Recruitment of staff and manpower planning | 1 |

The various Committees served the purpose for which they were constituted.

5.2 Organisational Set-up

Besides Managing Director/CEO there were 28 officers and 78 clerical staff in the bank. The staff strength was proportionate to the volume of business conducted by the bank. The bank should frame a suitable recruitment policy to recruit the staff. The officers and clerical staff had undergone training in banking/co-operation.

It is suggested that the bank should take a review of the organizational set-up of Head Office in the computerized environment as early as possible so as to strengthen the internal control system.

5.3 C.E.O. (Managing Director)

Shri S.N.Joshi, has been working as the CEO since 01.03.1996. He was discharging his duties satisfactorily and was providing able leadership. However, in respect of transaction in Government Securities his performance was far from satisfactory. The CEO (Managing Director) was delegated with powers to sanction loans and advances against various tangible securities, pledge of goods, warehouse receipts and discounting bills. Shri S.N.Joshi, the CEO, has gone on medical leave with effect from 16.3.2002. The bank has appointed Shri D.N.Mawalkar, the Manager, as acting CEO with effect from 16.3.2002 vide Order G.No.2522/01-02 dated 16.3.2002.

5.4 The bank had introduced the system of internal inspection for conducting audit/ inspection of bank / branches on quarterly basis. However, there was a need to tone up the entire system, as many branches were not prompt in submission of compliance reports as may be seen from the following :

| Sr. No. | Name of the branch | Period of inspection | Compliance pending since |
|---|---|---|---|
| i) | Moti Nagar | 1.4.2001 to 31.12.2001 | 18.2.2002 |
| ii) | Dasara Maidan | - do - | 8.3.2002 |
| iii) | Badnera Road | - do - | 16.3.2002 |
| iv) | Sarafa Branch | - do - | 16.3.2002 |
| v) | Cotton Market | - do - | 26.2.2002 |
| vi) | Market Yard | - do - | 27.3.2002 |
| vii) | Main Branch | - do - | 22.4.2002 |
| viii) | Warud Branch | - do - | 26.4.2002 |

The prescribed periodicity of internal inspection of the branches was not maintained as during the year 2001-2002, all the branches had been inspected with reference to financial position as on 31.12.2001 and the inspection/audit for the quarter ended 30.6.2001, and 30.9.2001 was skipped and combined with the quarter ended 31.12.2001. Moreover the quality and coverage of inspection reports required improvements as following important aspects were not covered.

(a) The credit appraisal of loan proposals,

(b) The post disbursement supervision over advances,

(c) The profitability of the branches

There was no system to discuss the report critically in the Board. The bank should strengthen the system of internal inspection.

The bank had not prescribed important returns / statements for submission by the branches. The branches were not reporting excess drawals in C.C. A/cs. to H.O. Head Office should insist on such statements and scrutinise them carefully to have effective control over its branches and to take action against transgressions of delegated authority.

5.5 No proposal on compromise settlement was received / observed during the period of inspection.

5.6 As stated under para 5.1 adequate information is submitted to the Board at its every meeting and meaningful discussions were held on the information placed before the Board. However, there was a scope for improvement in the system as suggested above.

5.7 The last inspection of the bank was conducted with reference to its financial position as on 31.3.2000. Though the bank had submitted satisfactory compliance with regard to most of the paragraphs of the inspection report, certain irregularities/ deficiencies still persisted.

6. Earning Appraisals

6.1 The profitability of the bank deteriorated in the year ended 31.3.2002 compared to the previous year as shown in Annexure-III.

6.2 The bank's net profit during the year ended 31.3.2002 though increased to Rs.44.53 lakh from Rs.28.35 lakh and Rs.37.81 lakh during the years ended 31.3.2000 and 31.3.2001 respectively. The Return on asset of the bank i.e. the ratio of net profit to net asset came down to 0.33% during the year ended 31.3.2002 from 0.35% and 0.34% during the years ended 31.3.2000 and 31.3.2001 respectively. On analysing their P&L account the following observations were also made.

i) Staff cost ratio came down to 4.78% in 2002 compared to 5.40% and 5.86% in 2000 and 2001 respectively.

ii) Overhead cost ratio come down to 6.28 in 2002 compared to 7.35% in 2000 and 8.03% in 2001.

iii) The ratio of interest/Dividend received to total income which was 37.38% in the year 1999-2000 came down to 27.32% in 2000-2001 and 21.27 to 2001-2002.

iv) The ratio of interest received on loans and advances to total income increased from 60.36% in 1999-2000 to 69.55% in 2000-2001 and 70.55% in 2001-2002.

v) The spread available to the bank for loans and advances witnessed the following changes.

| Particulars | Position | | |
|---|---|---|---|
| | 31.3.2000 | 31.3.2001 | 31.3.2002 |
| Cost of fund | 11.40% | 11.12% | 10.61% |
| Return on loan and advances | 16.92% | 16.72% | 16.51% |
| Spread | 5.52% | 5.60% | 5.90% |

vi) The risk provision ratio of the bank decreased from 7.56% during the year 1999-2000 to 5.84% during the year 2000-2001 and increased to 12.10% during the year 2001-2002.

It would be observed from the above that though the bank's spread on loans and advances increased, and its staff cost ratio as well as overhead cost ratio reduced during the year compared to previous two years, its profitability was reduced due to higher risk provision.

6.3 Segment wise income earned from major sources was as under :

(Rs.in lakhs)

| Particulars | Year | | |
|---|---|---|---|
| | 1999-2000 | 2000-2001 | 2001-2002 |
| 1) Interest on loans & advances | 614.04 | 833.28 | 1156.84 |
| 2) Interest on investment | 380.28 | 344.00 | 454.95 |
| 3) Commission/exchange/ brokerage | 11.97 | 13.85 | 19.31 |
| 4) Other | 10.96 | 6.93 | 8.60 |
| Total | 1017.25 | 1198.05 | 1639.70 |

6.4 (A) Growth of retained earning.

The bank's appropriations towards statutory reserves and other reserves funds during the last two years were as follows.

(Rs.in lakhs)

| | 1999-2000 | 2000-2001 |
|---|---|---|
| Statutory reserves | 7.09 | 9.46 |
| Others reserves/provision | 6.54 | 10.00 |
| Total : | 13.63 | 19.46 |

The bank paid dividend at the rate of 15% and 14% for the year ended 31.3.2000 and 31.3.2001 respectively. They are yet to make any appropriations out of their profit earned during the year 31.3.2002.

(B) During the year 2001-2002 all of their 12 branches except Warud Branch earned profit. During the previous year their Sarafa Bazar, Morshi and Yavatmal branches incurred losses and all other branches earned profit. The loss making branches in the year 1999-2000 were Cotton

Market, Morshi, Chandur Bazar and Paratwara branches. Except Cotton market and Sarafa Bazar all other loss making branches incurred losses because of being newly opened.

6.5 The bank's net profit as shown in their P&L account did not reflect the real position as they took into account unrealised interest accrued in their NPA accounts. Further they did not classify their accounts properly and consequently did not make provisions towards the loan losses as directed by R.B.I. The divergence in calculation of provision towards loan losses as well as regarding others have been shown in Annexure V. In case the same are taken into account the bank's performance during the year will show a huge loss of Rs.1062.94 lakh as on 31.3.2002.

6.6 Provisons for NPAs, etc.

(a) The bank had made a provision of Rs.280.07 lakh towards Non-performing assets as worked by it as on 31.3.2002 as against the requirements of Rs.255.93 lakh as worked by it. However, as per the Inspecting Officer's assessment there is further impairment of loan assets to the extent of Rs.1708.30 lakh. Thus, the total provisions required to be made works out to Rs.348.67 lakh resulting in a shortfall of Rs.68.60 lakh as on 31.3.2002.

(b) Divergence in evaluation of assets is indicated in Annexure-V to the inspection report.

(c) With the result of above divergence and the losses in other assets etc., the profit and loss account of the bank as on 31.3.2002 will be affected to the extent of Rs.1107.47 lakh and the bank would have a Net Loss of Rs.1062.94 lakh instead of Published Net Profit of Rs.44.53 lakh.

6.7 There was no system of preparing revenue and capital budget. The bank should go in for an annual budgetary control exercise as envisaged in terms of our Central Office letter No. UBD. Plan.(PCB)/12/09.08.00/2000-01 dated 18th November 2000. The expenditure incurred on major items and its ratio to total income as on two co-operative years was as under :

| Sr. No. | Particulars | Year - 31.3.2001 | | Year - 31.3.2002 | |
|---|---|---|---|---|---|
| i) | Interest on deposits | 890.90 | (74.36%) | 1115.87 | (68.05%) |
| ii) | Interest on borrowings | 18.09 | (1.51%) | 53.71 | (3.28%) |
| iii) | Staff expenses | 72.28 | (6.03%) | 80.31 | (4.90%) |
| iv) | Establishment & other expenses | 94.24 | (7.87%) | 101.23 | (6.17%) |
| | Total operating expenses : | **1075.51** | **(89.77%)** | **1351.12** | **(82.40%)** |

(The percentage in brackets denotes ratio to total income)

6.8 The bank does not have any other operations such as issue of stock invest, merchant banking etc.

7. System and control

7.1 The bank had prescribed a number of returns for branches for monitoring and controlling their financial and banking performance. However, at Head Office the proper machinery did not exist to analyse and examine the information submitted and it was simply consolidated for onward submission to other agencies. The bank may prescribe the following additional returns to be submitted by the branches :

(i) Monthly statement showing overdrawals allowed by Branch Managers in excess of 10% of sanctioned limits / drawing power.

(ii) Quarterly statement showing key information on large borrowal accounts.

(iii) Quarterly statement showing recovery in NPA accounts.

(iv) Branch Manager monthly certificate regarding balancing of books, reconciliation of bank / H.O. A/cs., Suspense A/cs. etc.

7.2 The system of internal audit was in vogue in the bank on quarterly basis. M/s. K.D.Nichat & Co., Chartered Accountant was appointed as an internal auditor of the bank for the year 2000-2001. The audit was conducted for the quarter ended 30.6.2000, 30.9.2000, 31.12.2000 and 31.3.2001. The audit reports in respect of all the branches were submitted by the auditors but the compliance by the branches was not furnished by due dates. For the financial year 2001-2002 no Chartered Accountant was assigned the job, instead the Board of Directors appointed regular internal auditors. The first round of audit conducted by these auditors covered the period from 1.4.2001 to 31.12.2001. As on the date of present inspection, the audit reports in respect of 7 branches were submitted for compliance but none of the branches furnished compliance so far. The audit reports in respect of 3 remaining branches were yet to be submitted by the auditors. The coverage of inspection was inadequate. The bank should enhance the coverage and include scrutiny of large borrowal accounts, reasons for slipping of credit facilities into NPAs, overdues, recovery position and profitability etc. The bank had not yet introduced the system of concurrent audit as required in RBI Cir UBD.No.POT.77/90.06.00/93-94 dated 31.5.1994 and No.UBD.Plan (PCB)/Cir.32/09.06.00/96-97 dated 5.12.1996 which may be done as early as possible. The statutory audit of the bank was conducted by the Government auditors. The latest such audit for the period ended 31.3.2001 was completed on 30.6.2001 and the report had been received by the bank on 13.8.2001, which was complied on 6.11.2001. The bank had been awarded "A" rating since long.

7.3
to
7.5 Since the bank has computerised all operations there was improvements in the overall reporting system. The balancing of books was done upto 30.6.2002. The inter-bank accounts were reconciled upto 30.6.2002.

7.6 Prudential Norms

The bank does not have a satisfactory system and control for ensuring compliance to prudential norms relating to income recognition, asset classification and provisioning as explained under other relevant paragraphs of the report.

7.7 The bank had not introduced EDP audit of computer system.

7.8 The bank has not followed the clean note policy in terms of RBI Circular No.BSD.1/ 27/12.05.01/2000-2001 dated 17.1.2001.

7.9 Complaints & Frauds

The bank had not maintained any register for complaints received or frauds taken place during the period covered by the present inspection. However, the bank had received complaint from Grahak Panchayat, Amravati. It was stated in the complaint that the bank did not pay Fixed Deposit on maturity. It was observed from the records of the bank that from 1.3.2002 to 31.7.2002 total term deposits matured amounted to Rs.2510.00 lakhs out of which bank repaid Rs.[illegible] lakhs in cash Rs.264.87 lakhs by way of transfer/pay orders/S.B.Accounts etc., Rs.[illegible] lakhs by renewal of term deposits and Rs.535.45 lakhs matured but not paid by the bank. From this it seems that due to liquidity crunch of the bank, it is not able to pay depositor's dues on due date. The membership of the clearing house of the bank has been cancelled from 15th May 2002 due to which customers are not able to present their Payment Order through clearing.

In June 1996 fraud of Rs.52,000/- and in June 1997 fraud of Rs.2,25,000/- had taken place in the bank. Both frauds were reported to Reserve Bank of India. The bank had made provisions of Rs.2.79 lakh on 13.8.2001. The bank had filed suit in co-operative court on 8.6.2001 for recovery of Rs.2.25 lakh. The case was taken for hearing 10 times during the period last date being 19.8.2002 for production of evidence. The bank had also filed claim with Insurance Company for recovery of Rs.2.77 lakhs.

(b) The bank had not maintained complaint / suggestion box as per instructions issued by RBI Circular UBD.No.P & /69/09.03.00/93-94 dated 7.3.1994.

7.10 Clearing transactions

(i) The bank had not allowed credit to party's deposit accounts / loan accounts with the proceeds of instruments sent for clearing without realisation of their proceeds.

(ii) The bank had not allowed credit to party's deposit accounts with the proceeds of instruments sent for clearing without realisation of their proceeds and had not permitted withdrawal of funds so credited.

(iii) The bank had not allowed credit to the party's deposit accounts with the proceeds of the instruments sent for clearing without realisation of their proceeds and had not issued DDs/POs/banker's cheques out of funds so credited.

(iv) The bank is a member of the State Bank of Amravati clearing house. On an average 294 instruments for Rs.113.19 lakh were sent by the bank for clearing. However, during the period from 1.4.2000 to 31.3.2002, the number of instruments sent for clearing 2,53,833 cheques for a value of Rs.9613.11 lakh. Of this 2817 instruments for Rs.651.59 lakh were returned unpaid, the maximum number of cheques returned being 18 on 19.5.2000 for Rs.5.87 lakh. The percentage of cheques returned in terms of instruments and value during the year ended 31.3.2002 was 1.25% and 1.08% respectively.

The reasons for large number of cheques returned unpaid were the following :

(a) Insufficient fund in the concerned account.
(b) Post dated cheques.
(c) The amount in words and figures differred.

(v) The bank had not accepted cheques towards annual closing of accounts and given credit to deposit / loan accounts without realisation of the proceeds of such cheques. The bank had stopped the clearing transactions with effect from 15.5.2002 due to non-availability of funds/liquidity cruch.

8. Foreign exchange business

The bank has not been authorised to deal in foreign exchange.

9. Off-balance sheet business

The amount of contingent liabilities for guarantees issued was Rs.6.53 lakh as on 30.6.2002 (date of present inspection) as against Rs.22.66 lakh on 31.3.2000 (date of last inspection). Out of Rs.6.53 lakh, the unsecured guarantee issued by the bank amounted to Rs.2.53 lakh as on the date of inspection viz., 30.6.2002. No liability, however, devolved on the bank.

In the following cases the bank had not recalled and cancelled the bank guarantees which had already expired as on the date of inspection.

(Amount in Rs.)

Instance :

| Sr. No. | Name of the beneficiary | Amount of guarantee | Bank guarantee issued on | Bank guarantee expired on |
|---|---|---|---|---|
| i) | Eng. Telephone STD, PCO | 5,000.00 | 31.5.2001 | 26.5.2002 |
| ii) | Goverbnment of Andhra Pradesh High Court | 50,000.00 | 20.4.1999 | 19.4.2000 |
| iii) | APMC Amravati | 10,000.00 | 15.6.1999 | 15.6.2002 |
| | Total : | **65,000.00** | - | |

The bank should recall and cancel the expired guarantees and reverse the entries in its books of accounts as early as possible.

10. Compliance Review

(a) Regulatory Compliance

10.1 The bank had not complied with the requirements of maintenance of CRR/SLR as per Section 18 & 24 of Banking Regulation Act, 1949 (AACS) but submitted the returns by due dates.

10.2 The bank has been making appropriations to the extent of 25% of net profits to the Statutory Reserves as per requirements of State Cooperative Societies Act/Rule.

10.3 The bank had violated prudential maximum exposure ceiling on single / group borrowers/ maximum limit on unsecured advances.

10.4 The advances to directors and firms/concerns in which they or their specified relatives were interested amounted Rs.431.49 lakh and worked out 5.51% of total loans and advances as on the date of inspection. This was within the permissible limit of 10% of total TDL of the bank. Of these unsecured advances to the relatives were Rs.191.30 lakh.

10.5 The bank had not strictly followed the guidelines regarding prudential norms relating to income recognition, asset classification and provisioning etc as stated under various paragraphs.

10.6 The bank had not violated directives on interest rates on deposits and advances and select credit controls.

857

10.7 The net worth of the bank being (-) Rs.745.45 lakh and their CRAR being (-) 10.10% they are not complying with section 11 of B.R.Act 1949 (AACS).

10.8 The bank had conducted a special recruitment examination for clearing the backlog in recruitment of SC/ST category employees. It has so far not given results and cleared the backlog position. It may take immediately steps to do it early.

10.9 The bank had not granted any bridge finance during the period under review.

(b) Policy Compliance

Lending to Priority Sector

The comparative position of the banks achievement under priority / weaker section advances from 31.3.2000 (date of last inspection) to 30.6.2002 (date of present inspection) was as under :

(Rs. in lakh)

| Particulars | Position as on 31.3.2000 | Position as on 30.6.2002 | Groth | (%) |
|---|---|---|---|---|
| Total loans and advances | 4353.58 | 7832.38 | 347.88 | (79.91%) |
| Advances to P.S. | 2706.44 | 4914.47 | 2208.03 | (81.58%) |
| % of PS to TLA | 62.17 | 62.75 | 0.58 | |
| Advances to WS | 730.48 | 1190.31 | 459.83 | (62.95%) |
| % to PS | 24.99 | 24.22 | (-) 2.77 | |
| % to TLA | 16.78 | 15.20 | (-) 1.58 | |

It would be observed from the above that the priority sector advances which stood at Rs.2706.44 lakh forming 62.17% of total loans and advances as on 30.3.2000 (the date of last inspection) increased to Rs.4914.47 lakh forming 62.75% of total loans and advances as on 30.6.2002 (the date of present inspection). The advances to weaker section of the society which stood at Rs.730.48 lakh forming 16.78% of total loans and advances as on the date last inspection increased to Rs.1190.31 lakh but declined in terms of percentage viz., 15.20%. Thus, the bank achieved targets and sub-target prescribed for priority sectors and weaker section of the society.

(c) Regulatory reporting

The bank has been regular in submission of various returns to RBI by due dates and compilation of such returns was found to be generally correct.

11. Rehabilitation

The bank was not classified as a weak bank under rehabilitation in inspection. In the present inspection the bank's position of net NPA to net Loan & Advances is 18.02% and CRAR as on 31.3.2002 is (-) 10.10%.

858

Non-Performing Assets Accounts - Analytical comments

While sanctioning advances to the borrowers as detailed in statement the bank did not take customary safeguards. The bank did not assess properly the viability of the proposals, genuineness of the purpose for which the loan/credit was being sanctioned and repaying capacity of the borrowers. The bank did not ensure that the instalments fixed towards repayment of loans are received in time as per the repayment schedule. In many cases, timely corrected action was not initiated. Monitoring of the accounts was poor. The reasons for becoming the accounts as NPA are given in the statement along with the Inspecting Officer's comments. The bank is advised to place the enclosed list of the borrowers before the Board of Directors along with Inspection report forward the compliance to the Reserve Bank.

Non

भारतीय रिज़र्व बैंक, नागपुर

857

10.7 The net worth of the bank being (-) Rs.745.45 lakh and their CRAR being (-) 10.10% they are not complying with section 11 of B.R.Act 1949 (AACS).

10.8 The bank had conducted a special recruitment examination for clearing the backlog in recruitment of SC/ST category employees. It has so far not given results and cleared the backlog position. It may take immediately steps to do it early.

10.9 The bank had not granted any bridge finance during the period under review.

(b) Policy Compliance

Lending to Priority Sector

The comparative position of the banks achievement under priority / weaker section advances from 31.3.2000 (date of last inspection) to 30.6.2002 (date of present inspection) was as under :

(Rs. in lakh)

| Particulars | Position as on 31.3.2000 | Position as on 30.6.2002 | Groth | (%) |
|---|---|---|---|---|
| Total loans and advances | 4353.58 | 7832.38 | 347.88 | (79.91%) |
| Advances to P.S. | 2706.44 | 4914.47 | 2208.03 | (81.58%) |
| % of PS to TLA | 62.17 | 62.75 | 0.58 | |
| Advances to WS | 730.48 | 1190.31 | 459.83 | (62.95%) |
| % to PS | 24.99 | 24.22 | (-) 2.77 | |
| % to TLA | 16.78 | 15.20 | (-) 1.58 | |

It would be observed from the above that the priority sector advances which stood at Rs.2706.44 lakh forming 62.17% of total loans and advances as on 30.3.2000 (the date of last inspection) increased to Rs.4914.47 lakh forming 62.75% of total loans and advances as on 30.6.2002 (the date of present inspection). The advances to weaker section of the society which stood at Rs.730.48 lakh forming 16.78% of total loans and advances as on the date last inspection increased to Rs.1190.31 lakh but declined in terms of percentage viz., 15.20%. Thus, the bank achieved targets and sub-target prescribed for priority sectors and weaker section of the society.

(c) Regulatory reporting

The bank has been regular in submission of various returns to RBI by due dates and compilation of such returns was found to be generally correct.

11. Rehabilitation

The bank was not classified as a weak bank under rehabilitation in inspection. In the present inspection the bank's position of net NPA to net Loan & Advances is 18.02% and CRAR as on 31.3.2002 is (-) 10.10%.

INSP REPORT/ amrit/patl peo cobk/230802

859

NAME OF THE BANK : THE AMRAVATI PEOPLES' CO-OPERATIVE BANK LTD., AMRAVATI

STATEMENT OF SCRUTINY OF TOP TWENTY NON-PERFORMING ASSETS

(Rs. in lakh)

| Sr. No. | Name of Borrower | Amount sanctioned | Balance outstanding as on 31.3.2001 Principal | Interest | NPA since (date) | Reasons for becoming the account as NPA | Efforts made by the bank for recovery/ upgradation | Comments of the Inspecting Officer |
|---|---|---|---|---|---|---|---|---|
| 1. | (A) Sub-standard Assets<br>Main Branch<br>Gumpha Sadashivrao Maskare<br>Housing Loan | 5.00 | 5.74 | - | 30.9.2001 | Wilful defaulter | Registered notice sent | Interest capitalised Rs. 0.87 lakh. Poor appraisal. No estimate was taken. No security held by the bank. |
| 2. | Madhuri M. Saokar Salary loan (for plot purchase) | 1.40 | 1.06 | - | 31.1.2002 | Wilful defaulter | No action except Br. Manager's visit | The account is since regular |
| 3. | K.G. Kaloti /Housing loan | 1.25 | 1.36 | - | 30.9.2000 | Wilful defaulter | Notice issued | Interest capitalised Rs. 0.07 lakh. No mortgage. Poor appraisal. |
| 4 | Adesh Emporium C.C./Readymade Garments | 2.00 | 2.39 | - | 23.6.2001 | Sickness of borrower | No action except Br.Manager's visit | As per mortgage deed loan amount was Rs.0.95 lakh only. The bank understated the loan amount to save stamp duty. |
| 5. | L.M. Kaole Personal Loan/House repairing | 1.00 | 1.07 | - | 31.7.2001 | Wilful defaulter | Regd.Notice sent | Intt. capitalised Rs.0.17 lakh. As per mortgage deed loan amount Rs.0.25 lakh only. |
| 6. | Prakash Bhimrao Choudhury Personal Loan/Housing | 1.50 | 1.84 | - | 30.4.2001 | -do- | -do- | Intt. Capitalised Rs.0.24 lakh. No estimate was taken. Loan amount understated in the mortgage deed |
| 7. | Khatri Textiles C.C. | 1.50 | 2.46 | - | 13.7.2001 | Business not running well | notice sent | NPA since 31.3.2001 Hypothecation schedule was blank |
| 8. | Vikrant Subhash Pathak / personal/Business in fabricating oil | 2.50 | 2.32 | - | 30.9.2001 | -do- | Regd.notice sent | Stock statement dated 14.9.2000 showed value of stock of Rs.0.55 lakh only. No other security held by the bank. The borrower applied for one time settlement. Interest capitalised Rs.0.38 lakh. |
| 9. | Rajesh Agencies C.C./ Hardware merchant | 2.00 | 2.76 | - | 31.3.2001 | Borrower obtained loan from other sources also, which were being repaid first | No action except branch Manager's visit | The bank held FDR of Rs. 1.04 lakh as additional security, which though matured by now has not been adjusted against the loan amount. |
| 10 | M.Hasan Ali Saman Ali - V.L. | 2.38 | 2.16 | - | 31.12.2001 | Wilful defaulter | -do- | Poor appraisal. No RC book or Insurance copy was obtained. Interest capitalised Rs.0.31 lakh. |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 11 | Ramkrishnarao Moghe V.L. | 2.47 | 2.70 | - | 31.7.2001 | Borrower expired | -do- | Intt. of Rs. 0.13 lakh capitalised. No RC book or insurance copies were available on record. |
| 12 | D.H. Wasnik E.G./House repairing | 1.60 | 1.84 | - | 31.8.2001 | Wilful defaulter | -do- | Intt. capitalised Rs.0.29 lakh. In the mortgage deed loan amount shown as Rs. 0.95 lakh only. |
| 13 | Sau. Pushpa Ishwardas Ghom H/L | 2.50 | 3.33 | - | 28.2.2001 | -do- | Regd.Notice sent | Intt. capitalised Rs.0.52 lakh. No security held by the bank. |
| 14 | Midas Fast Food C.C. | 3.00 | 4.05 | - | 31.3.2001 | Business not running well | -do- | The borrower also obtained TL of Rs. 15 lakh. |
| 15 | Trambak Gopalrao Chaudhury | 3.50 | 3.44 | - | 31.12.2000 | Wilful defaulter | Regd.notice sent | NPA since June 2000. Intt. Capitalised Rs.0.56 lakh . Poor appraisal. |
| 16 | Shree Shankar Agency C.C./Drug | 5.00 | 5.47 | - | 29.9.2000 | -do- | Notice sent | In the mortgage deed loan amount shown as Rs.0.95 lakh only. Current outstanding Rs. balance Rs. 2.18 lakh. |
| 17 | Swajan Samachar C.C./Newspaper | 6.00 | 8.17 | - | 17.8.2001 | Newspaper publication stopped | Regd.notice sent | Hypothecation schedule blank. - In the mortgage deed loan amount shown as Rs.3.00 lakh in total. |
| 18 | -do- TL | 3.30 | 4.42 | - | 31.10.2001 | -do- | -do- | Intt. capitalised Rs.0.70 lakh |
| 19 | Kirti Kumar G. Jasapara Housing Loan | 2.50 | 3.25 | - | 28.2.2001 | Business not running well | -do- | Intt. capitalised Rs.0.56lakh. No estimate was taken. |
| 20 | Kamala Stores C.C./Readymade | 3.00 | 4.24 | - | 21.8.2000 | Wilful defaulter | No action except Branch manager's visit | Though the account was identified by the bank as NPA as it had been overdrawn since Aug.2000, the account was renewed on 28.2.2001 |
| 21 | Rajani Paper Mart C.C. - Paper Merchant | 6.00 | 6.84 | - | 4.12.2000 | Death of proprietor | No action except Branch Manager's visit | Account identified by the bank as NPA as it was overdrawn since Dec.2000. |
| 22 | Kanchan Gift House C.C./Sarafa Bazar | 12.00 | 18.16 | - | 20.7.2001 | Wilful defaulter | No action except Br.Manager's visit | Intt. of Rs.2.71 lakh capitalised. |
| 23 | Patil Jwellers C.C./Sarafa Bazar Br. | 5.60 | 7.36 | - | 26.10.2000 | -do- | Notice issued | Interest of Rs.1.35 lakh capitalised |
| 24 | Arvind Haribhau Pandit | 5.00 | 6.01 | - | 8.12.2001 | -do- | Regd.Notice issued | Intt. of Rs.1.00 lakh capitalised |
| 25 | Aditya Garden Restaurant, PL/Badnera Branch | 25.00 | 24.09 | - | 13.9.2001 | -do- | No action except Branch Manager's visit | The account was operated on the lines of C.C. account. Total amount was disbursed in several instalments, the last being in June 2002. However, the bank has treated the account as NPA based on instalment received right from the date of sanction. |

भारतीय रिज़र्व बैंक, नागपुर

RESERVE BANK OF INDIA, NAGPUR

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 26 | Hotel Vandu International PL/Badnera | 42.00 | 33.04 | - | 7.9.2001 | -do- | Notice issued | Intt. portion received only. |
| 27 | Ramesh Babarao Haramkar PL/Sarafa Bazar Br. | 2.00 | 2.42 | - | 30.3.2002 | -do- | Notice issued | Intt. capitalised Rs.0.42 lakh |
| 28 | Mahavir Construction P.R. Loan/Yavatmal | 10.00 | 12.28 | - | - | Flat constructed were not sold | Notice issued | Intt. capitalised Rs.2.28 lakh |
| 29 | Shri Anand Industries PR Loan/Sarafa Bazar Branch | 7.50 | 8.05 | - | - | - | - | Intt. capitalised Rs.0.55 lakh. The loan was sanctioned on 29.10.2001. The account turned NPA in April 2002 |
| 30 | Mahesh Kumar Narayandas | 24.00 | 39.62 | - | - | - | - | The account has good turnover. It was identified as NPA because of overdrawal. |

| | Doubtful | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 1. | Vijay Suresh Chimote TL/ Main Branch | 25.00 | 9.99 | - | 2.8.1997 | Wilful defaulter | Branch Manager's visit | Interest of Rs.1.81 lakh capitalised |
| 2. | Chimote Medical Store TL/Main Branch | 50.00 | 23.35 | - | 2.8.1997 | -do- | -do- | Interest realised |
| 3. | Sudhir Prabhakarrao Ambulkar TL/MB | 5.60 | 5.35 | - | 16.3.1999 | -do- | -do- | Hyp. of harvester – valued at Rs.6.00 lakh and mortgage of property of Rs.5.00 lakh are held as security. The bank should initiate legal action. |
| 4. | Rohan Ali Mohsin / Term Loan/Sarafa Bazar | 4.00 | 6.05 | - | 23.2.1999 | -do- | Regd.notice issued | Interest of Rs.0.79 lakh capitalised. Property of Rs.0.95 lakh and FDR of Rs.0.95 lakh held as security. The bank should initiate legal action. |
| 5. | Anil Vishnu prasad Khasrya Personal/Sarafa | 6.00 | 6.65 | - | 1.9.1999 | -do- | -do- | Interest of Rs.1.23 lakh capitalised. |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 6. | New Chanakya Restaurant & Bar personal / Morshi Br. | 6.00 | 6.07 | - | 11.8.2000 | Business closed | Award received from Co-op. Court. Now case is pending at Civil Court | Rs.0.07 lakh Intt. capitalised |
| 7. | -do- | 6.00 | 6.21 | - | 10.7.2000 | -do- | -do- | Intt. of Rs.0.23 lakh capitalised |
| 8. | Vilash M. Ingole PR Loan/Badnera Br. | 5.00 | 5.77 | - | 16.9.2000 | Wliful defaulter | Regd.Notice sent | Intt. of Rs.0.72 lakh capitalised. The bank should initiate legal action. |
| 9. | Wakharia Bandhu CC/Main | 4.00 | 6.24 | - | 17.6.1990 | Business closed. Borrower left the place. | Case pending at Coop.Court | The account being unsecured the entire outstanding amount has been provided by the bank. |
| 10. | Sharma Agency CC/Main | 2.00 | 5.06 | - | 3.4.1993 | Business closed | -do- | Adequate provision made |
| 11. | Anand Agency CC/Main | 2.00 | 7.96 | - | -do- | -do- | -do- | - do - |
| 12. | Shilpam Agency CC/Paratwara | 10.00 | 29.68 | - | 17.7.2000 | Wilful defaulter | Regd.notice issued | Intt. capitalised Rs.4.81 lakh. The account has been overdrawn. The bank should initiate legal action. |
| 13. | Shri Govinda Agency CC/Sarafa | 5.00 | 8.99 | - | 13.5.1998 | Business closed | Case pending at Coop.Court | - do - |
| 14. | Somesh Venishyamji Agrawal V.L./Paratwada Branch | 5.00 | 6.98 | - | 26.6.2001 | Wilful defaulter | Regd.notice issued | Intt. capitalised Rs.1.35 lakh |
| 15. | Venishyamji Onkarmal Agarwal VL/Partwara Branch | 15.00 | 10.60 | - | 2.2.2000 | -do- | -do- | Interest capitalised Rs.1.16 lakh |
| 16. | Somesh Venishyamji Agarwal VL/Paratwara Branch | 13.00 | 14.39 | - | 6.6.2000 | -do- | -do- | Itt. capitalised Rs.2.32 lakh |
| 17. | Jain Trading Co. CC/Main Branch | 0.70 | 3.93 | - | 30.3.1996 | Wilful defaulter | Case pending at Coop.Court | The account has been overdrawn. |
| 18. | Paramhansa Textile C.C./Main Branch | 2.50 | 4.02 | - | 30.9.1998 | Borrower expired | -do- | Intt. capitalised Rs.0.20 lakh |
| 19. | Mahendra Kumar Vasantlal C.C./Main Branch | 3.00 | 6.16 | - | 3.3.1996 | Business closed | Award received from Coop. Court Pending with SRO | The account being unsecured entire outstanding amount has been provided. |
| 20. | Mahendra Kumar Vasantlal & Sons CC/Main Branch | 3.00 | 7.38 | - | 11.2.1996 | -do- | -do- | - do - |
| 21. | Mansuri Oil Mill CC/Main Branch | 5.00 | 8.27 | - | 11.11.1998 | Wilful defaulter | Legal notice issued | Intt. capitalised Rs.1.30 lakh |
| 22. | Jai Durga Oil Mill CC/Main Branch | 8.00 | 16.95 | - | 31.31998 | -do- | -do- | Hypothecation of stock, plant & machineries / mortgage of house property held as security. Intt. capitalised Rs.2.71 lakh. The bank should initiate legal action. |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 23. | Anant Caps & Hosiety C.C./Main Branch | 5.00 | 8.61 | - | 31.3.1998 | -do- | -do- | Intt. capitalised of Rs.1.65 lakh. The bank should have initiated legal action earlier. |
| 24. | Harikiran Jain | 5.00 | 26.12 | - | 30.3.1996 | Wilful defaulter | Notice issued | Interest of Rs.4.28 lakh capitalised. The bank should initiate legal action. |
| 25. | Vijaya Prabhakar Ambulkar | 9.00 | 11.43 | - | 11.9.1999 | Purchased harvester. Business did not run well | Regd.Notice | Intt. capitalised Rs.1.56 lakh. The bank should initiate legal action. |
| 26. | Sunderam Textile C.C. | 10.00 | 11.81 | - | 20.5.1999 | Business down | Notice issued | Intt. of Rs.1.90 lakh capitalised. The bank should take legal action. |

LOSS

| Sr. No. | Name of Borrower | Amount sanctioned | Balance outstanding as on 31.3.2001 | | NPA since (date) | Reasons for becoming the account as NPA | Efforts made by the bank for recovery/upgradation | Comments of the Inspecting Officer |
|---|---|---|---|---|---|---|---|---|
| | | | Principal | Interest | | | | |
| 1. | Gurukrupa Associates CC/Main Br. | 15.00 | 20.09 | - | 1.4.1995 | - | No action taken | Loan sanctioned on 1.4.1993 without security. However, the bank is having original sale deed of three plots which were purchased by the borrower at Rs.2.83 lakh, Rs.2.64 lakh and Rs.2.25 lakh. As per CEO. The plot having some disputes they could not take any action and hoped that once the disputes were settled they loan would be repaid. The bank should take legal action in the matter. |
| 2. | N.S. Maskar CC/Main | 2.00 | 2.21 | | 18.10.1991 | | -do- | The bank should take action in the matter. |
| 3. | P.M. Joshi CC/Main | 2.00 | 4.32 | | 20.7.1990 | - | Award received from the Coop.Court. Case pending with S.R.O. | The bank should pursue the matter. |

~~ECC~~

864

## ANNEXURE - I

**Statement of liabilities and assets of the bank as on the dates of last inspection and present inspection**

**Name of the bank : The Amravati Peoples Coop. Bank Ltd. Amravati**

(Rs. in lakh)

| | | | | 31.3. 2000 | 31.6.2002 |
|---|---|---|---|---|---|
| **Liabilities** | | | | | |
| 1. | Paid up share capital | | | 98.12 | 163.83 |
| 2. | Reserves and Surplus | | | | |
| | (I) | Statutory Reserves | | 72.84 | 120.68 |
| | (II) | Other Reserves and Provisions not in the nature of outside liabilities (excluding revaluation reserves) Appendix I | | 47.65 | 80.15 |
| | (III) | Balance in P & L Account | | 28.35 | 295.97 |
| | | | Total : | **148.84** | **496.80** |
| 3. | Deposits | | | | |
| | (I) | Current Deposits | | 164.23 | 68.82 |
| | (II) | Savings Bank Deposits | | 842.09 | 878.20 |
| | (III) | Time Deposits (including recurring deposits, cash certificates, staff provident fund) | | 5783.40 | 8329.42 |
| | | | Total : | **6789.72** | **9276.44** |
| 4. | Borrowings from | | | | |
| | (I) | RBI | | - | - |
| | (II) | Other banks | | 538.24 | 8.91 |
| | (III) | Other institutions and agencies | | - | 767.81 |
| | | | Total : | **538.24** | **776.72** |
| 5. | Inter Office Adjustments | | | - | 0.48 |
| 6. | Other liabilities | | | | |
| | (I) | Bills payable | | - | - |
| | (II) | Interest payable (accrued) | | 1.93 | + 2.53 |
| | (III) | Provisions (to be specified) | | | |
| | | (a) | Provision for loan losses (BDDR) + OIR Appendix | 372.68 | 551.19 |
| | | (b) | Investment depreciation | - | 52.00 |
| | | (c) | Standard Assets | - | 75.00 |
| | | (d) | Provision on Dead Stock | | 107.32 |
| | | (e) | Staff Welfare | 86.16 | - |
| | | Others | | 88.72 | 380.32 |
| | | | Total : | **549.49** | **1168.36** |
| | | | | **8124.41** | **11882.63** |

* Since the bank wake payment on various deposits on half yearly basis (i.e. 31st March & 30th September) interest accrued for quarter ended 30.6.2002 was not debited to P & L Account.

| | | | | |
|---|---|---|---|---|
| **Assets** | | | | |
| 1. | Cash in hand and balances with banks | | | |
| | (i) | Cash in hand | 255.35 | 42.13 |
| | (ii) | Balance with RBI | - | - |
| | (iii) | Balance with other banks | 1633.07 | 1452.07 |
| | (iv) | Money at call and short notice | 400.00 | - |
| | | Total : | **2288.42** | **1494.20** |
| 2. | Investments | | | |
| | (i) | Central and State Govt. Securities | 695.05 | 1900.40 |
| | (ii) | Other approved securities | 50.00 | - |
| | (iii) | Shares of AIFIs | 1.72 | 6.99 |
| | (iv) | Debentures and bonds of PSUs/AIFIs | - | - |
| | (v) | Others (Deposit with P.F. Commissioner ) | 111.66 | 69.61 |
| | | Total : | **858.43** | **1977.00** |
| 3. | Advances | | | |
| | (i) | Bills purchased/Discounted | - | - |
| | (ii) | Cash credits, overdrafts and loans repayable on demand | 2566.58 | 4187.87 |
| | (iii) | Term loans | 1787.00 | 3644.51 |
| | | Total : | **4353.58** | **7832.38** |
| 4. | Fixed assets | | | |
| | (i) | Premises | 26.33 | 26.33 |
| | (ii) | Furniture and Fixture | 162.46 | 95.72 |
| | | Total : | **188.79** | **122.05** |
| 5. | Other assets | | | |
| | (i) | Inter-branch adjustments (net) | 101.40 | - |
| | (ii) | Interest receivable accrued | 276.20 | 304.52 |
| | (iii) | Others (to be specified) Appendix IV | 57.59 | 152.48 |
| | (iv) | Accumulated loss | - | - |
| | | Total : | **435.19** | **457.00** |
| | | **Total :** | **8124.41** | **11882.63** |
| **Contingent Liabilities** | | | | |
| 1. | Claims against the bank not acknowledged as debts | | | |
| 2. | Liabilities for partly paid investments | | | |
| 3. | Guarantees given on behalf of constituents | | 22.66 | 6.53 |
| 4. | Liability on account of outstanding forward exchange contracts | | | |
| 5. | Acceptances, endorsements and other obligations | | | |
| 6. | Other items for which the bank is contingently liable | | | |
| | | **Total :** | | |

866

## APPENDIX I

| | 31.3.2000 | 30.6.2002 |
|---|---|---|
| A0 Building Fund | 35.76 | 76.23 |
| b) Dividend Equalisation | 1.00 | 1.00 |
| c) Development Fund | 1.00 | 1.00 |
| d) Share suspense | - | 1.92 |
| e) Vehicle Fund | 4.89 | - |
| f) New Branch ext. | 47.65 | 80.15 |

## APPENDIX II

| Provision for loan losses : | 31.3.2000 | 30.6.2002 |
|---|---|---|
| a) BDDR | 169.81 | 280.07 |
| b) OIR | 202.87 | 271.12 |
| **Total :** | **372.68** | **551.19** |

(266)

867

## APPENDIS III

| Other Liabilities | 31.3.2000 | 30.6.2002 |
|---|---|---|
| a) Unclaimed dividend | | 6.64 |
| b) P.F. payable to Regional P.F. Commissioner | | 70.02 |
| | | 303.66 |
| c) Sundries | | |
| | | **380.32** |
| BLD. ..... | 1.35 | |
| Dead Stock | 64.68 | |
| Provision for ..... | 8.00 | |
| Provision for ..... | 3.15 | |
| Provision for | 4.00 | |
| Provision | 1.00 | |
| Provision branch | 1.50 | |
| | 1.87 | |
| | 3.00 | |
| **Total :** | | |

## APPENDIX IV

| | 31.3.2000 | 30.6.2002 |
|---|---|---|
| Other Assets | 1.50 | 1.5 |
| Statutory | 11.38 | 5.4 |
| Staff above | 4.38 | 18.36 |
| Dep. With MSEB. | 1.24 | 2.01 |
| Dep. For Telephone | 0.82 | 2.13 |
| TDS | 22 | .05 |
| DD Purchased for bank | 19.34 | 1.54 |
| .... .. | 9.11 | - |
| Clearing .. Account | - | - |
| Clearing .. Dep. | 9.58 | 9.58 |
| Vehicle | - | 111.87 |
| Computer/Dead Stock | .02 | .04 |
| ... Total : | **57.59** | **152.48** |

## ANNEXURE - II

**Statement showing the profile of investments**
**as on the date of inspection - 30.06.2002**

**Name of the bank : The Amravati Peoples Coop. Bank Ltd. Amravati**

(Rs. in lakh)

| Sr. No. | Category | Total investments | Depreciation in investments | Provision held for depreciation | Shortfall in provision held |
|---|---|---|---|---|---|
| (i) | Government Securities | 1900.40 * | - | 52.00 | - |
| (ii) | Other approved securities | - | - | - | - |
| (iii) | Shares (specify) | 6.99 | - | - | - |
| (iv) | Debentures/Bonds | - | - | - | - |
| (v) | Others | 69.61 | - | - | - |
| | Total: | **1977.00** | - | **52.00** | - |

* Out of Government securities of Rs. 970.50 lakh in book value, face value of which is Rs. 950.00 lakh have not been received by the bank as yet.

(4000) 870

## ANNEXURE – III

## Analysis of Profitability for the past three financial years

**Name of the bank : The Amravati Peoples Coop. Bank Ltd, Amravati**

(Rs. in lakh)

| | | 31.3.2000 | 31.3.2001 | 31.3.2002 |
|---|---|---|---|---|
| A. | **Analysis of Income and Expenditure** | | | |
| 1. | Interest/Discount received (2+3+4+5) | 994.32 | 1160.89 | 1505.70 |
| 2. | Interest/Discount received on loans and advances | 614.04 | 833.28 | 1156.84 |
| 3. | Interest on investments | 380.28 | 327.31 | 348.86 |
| 4. | Interest on additional balance with RBI | - | - | - |
| 5. | Interest on market lendings | - | - | - |
| 6. | Commission, exchange and brokerage | 11.97 | 13.85 | 19.31 |
| 7. | Other income | 10.96 | 23.61 | 114.69 |
| 8. | Total income (1+6+7) | 1017.25 | 1198.05 | 1639.70 |
| 9. | Interest paid (10+11) | 721.22 | 908.99 | 1169.58 |
| 10. | Interest paid on deposits | 686.32 | 890.90 | 1115.87 |
| 11. | Interest paid on borrowings | 34.90 | 18.09 | 53.71 |
| 12. | Staff expenses (Salary TA, HA, Gratuity, Bonus etc.) | 54.94 | 70.31 | 78.49 |
| 13. | Other establishment expenses (14+15+16+17+18+19+20) | 33.41 | 41.18 | 56.47 |
| 14. | Directors fees etc. | 0.78 | 0.75 | 0.82 |
| 15. | Rent, taxes , Insurance and lighting | 17.12 | 21.42 | 23.63 |
| 16. | Law charges | 0.09 | 0.10 | 0.02 |
| 17. | Postage, telegrams and stamps | 2.65 | 3.33 | 3.63 |
| 18. | Audit fees | - | 0.38 | - |
| 19. | Stationery, printing and advertising | 12.77 | 14.01 | 16.71 |
| 20. | Depreciation on and repairs to bank's property | - | 1.19 | 11.66 |
| 21. | Other expenses | 41.42 | 53.03 | 46.58 |
| 22. | Total operating expenses (9+12+13+21) | 850.99 | 1075.51 | 1351.12 |
| 23. | Operating Profit/Loss (8-22) | 166.26 | 122.54 | 288.58 |
| 24. | Write off (25+26+27) | - | - | - |
| 25. | Bad debts written off | - | - | - |
| 26. | Other assets written off | - | - | - |
| 27. | Capitalised expenditure written off | - | - | - |
| 28. | Provision against risks/Contingencies (29+30+31) | 77.00 | 70.00 | 200.00 |
| 29. | Provision for loan losses (BDDR, Spl. BDDR, etc.) | 77.00 | 70.00 | 200.00 |
| 30. | Provision for depreciation in investments | - | - | - |
| 31. | Other risk provision towards losses on account of frauds, misappropriations, robberies, claims against the bank, etc. | - | - | - |
| 32. | Other provisions (specify) | 60.91 | 14.73 | 44.05 |
| 33. | Net operating Profit (+)/Loss(-) (23-24-28-32) | 28.35 | 37.81 | 44.53 |
| 34. | Profit (+) on sale of assets (other than investments) | - | - | - |
| 35. | Loss (-) on sale of assets (other than investments) | - | - | - |
| 36. | Net Profit (+)/Loss(-) before taxes (33+34/-35) | 28.35 | 37.81 | 44.53 |
| 37. | Provisions for taxes (if any) | | - | - |
| 38. | Net Profit (+)/Loss(-) after taxes (36-37) | 28.35 | 37.81 | 44.53 |
| 39. | Balance of previous year's profit (+)/Accumulated losses(-) | - | - | - |

| | | | | |
|---|---|---|---|---|
| 40. | Net distributable profit(+)/Accumulated Losses(-)(38+/-39) | 28.35 | 37.81 | - |
| 41. | Appropriation of profits (42+43+44+45+46) | 28.35 | 37.81 | - |
| 42. | Appropriation towards Statutory Reserves | 7.09 | 9.48 | - |
| 43. | Appropriation towards Building Fund | - | - | - |
| 44. | Appropriation towards Dividend Equalisation Fund | - | - | - |
| 45. | Appropriation towards Other Reserves/Provisions | 6.54 | 10.00 | - |
| 46. | Dividend | 14.72 | 18.35 | - |
| 47. | Net interest income (1-9) | 273.10 | 251.60 | 336.12 |
| 48. | Non-interest income(8-1) | 22.93 | 37.46 | 134.00 |
| 49. | Non-interest expenditure (22-9) | 129.77 | 166.52 | 181.54 |
| 50. | Earning Assets | 7041.03 | 9957.76 | 12053.63 |
| 51. | Average Earning Assets | 6116.16 | 7980.94 | 10790.39 |
| 52. | Working Funds/Working Capital/Net Assets | 8122.47 | 11140.87 | 13420.69 |
| 53. | Number of Employees | 137 | 133 | 143 |
| 54. | Total Assets | 8124.41 | 11372.99 | 13664.34 |
| B. | **Productivity Analysis (as percentage)** | | | |
| (a) | Net margin (33/8 x 100) | 2.78 | 3.16 | 2.71 |
| (b) | Interest paid on deposits/Total income (10/8 x 100) | 70.89 | 75.87 | 71.32 |
| (c) | Interest paid on borrowings/Total income (11/8 x 100) | 67.46 | 74.36 | 68.05 |
| (d) | Interest expenses/Total income (9/8 x 100) | 3.43 | 1.50 | 3.27 |
| (e) | Staff costs/Total income (12/8 x 100) | 5.40 | 5.86 | 4.78 |
| (f) | Other overheads/Total income [13+21/8 x 100] | 7.35 | 8.03 | 6.28 |
| (g) | Interest received on loans and advances and discount/Total income (2/8 x 100) | 60.36 | 69.55 | 70.55 |
| (h) | Interest/Dividend received on investments to total income (3/8 x 100) | 37.38 | 27.32 | 21.27 |
| (i) | Risk provisions/Total income (28/8 x 100) | 7.56 | 5.84 | 12.19 |
| (j) | Total income/Working capital (Working Fund) x 100 | 12.52 | 10.75 | 12.21 |
| (k) | Return on Assets (Net Profit/Net Assets) (38/52 x 100) | 0.34 | 0.33 | 0.33 |
| (l) | Bad debts written off/Total NPAs x 100 | - | - | - |
| (m) | Total income/Total Assets (8/54 x 100) | 12.52 | 10.53 | 12.00 |
| (n) | Interest income/Average Earning Assets (1/51 x 100) | 16.25 | 14.54 | 13.95 |
| (o) | Total Income/Average Earning Assets (8/51 x 100) | 16.63 | 15.01 | 15.20 |
| (p) | Employee productivity (Business/Number of employees) | | | |
| | (i) Deposits per employee | 49.56 | 72.67 | 81.70 |
| | (ii) Advances per employee | 31.78 | 50.34 | 57.38 |
| (q) | Total business (Deposits + Advances) per employee | 81.34 | 123.01 | 139.08 |

**NOTE**

| | | |
|---|---|---|
| (i) | Working Capital (working funds) | Total of liabilities (total assets)(-) contra items (-) Overdue Int. Receivable on NPAs (-) Revaluation Reserve (-) Accumulated losses. |
| (ii) | Average | Monthly average to be taken wherever "average" is indicated in Productivity Analysis. |
| (iii) | No of employees | Total Number of employees including Officers, but excluding subordinate staff |
| (iv) | Earning Assets | Includes loans and advances, investments of all types interest earning deposits with banks/others and market lending to banks |
| (v) | Return on Assets | Net Profits/Net Assets* as per balance sheet<br>* Net Assets = Total Assets(-) contra items(-) Revaluation Reserve (-) Overdue Interest receivable on NPAs(-) Accumulated losses |
| (vi) | Other provisions (Item No.32) | Include provisions which are to be made by the bank as per any law irrespective of the position whether the bank is showing profit in its working results or not, provision made to meet any item of deferred payments/outside liabilities which is to be charged to P & L Account, etc. |

## ANNEXURE - IV

**Name of the bank : The Amravati People's Co.op Bank Ltd. Amravati**

**A. Profile of Non-Performing Assets as on the date of inspection as on 31.3.2002 as assessed by the bank**

(Rs. in lakh)

| Sr. No. | Category | Balance outstanding | Provision required | Provision held | Excess provision required |
|---|---|---|---|---|---|
| 1) | Sub-Standard Assets | 389.46 | 38.95 | 38.95 | - |
| 2) | Doubtful Assets | 474.19 | 180.00 | 157.58 | (-) 22.42 |
| 3) | Loss Assets | 36.98 | 36.98 | 83.54 | (+) 46.56 |
| | **Total :** | **900.63** | **255.93** | **280.07** | **(+) 24.14** |

**B. Segment-wise break-up of NPAs**

(Rs. in lakh)

| Sr. No. | Category | Total advances outstanding | NPAs | NPAs as % to total advances outstanding |
|---|---|---|---|---|
| 1) | Small Scale Industries | 1315.07 | 132.28 | 1.61 |
| 2) | Retail Trade/Small Business | 2443.72 | 338.42 | 4.13 |
| 3) | Other Priority Sector | 1294.10 | 148.95 | 1.82 |
| 4) | Other Non-priority Sector | 3153.21 | 280.98 | 3.42 |
| 5) | Medium and Large Industries | - | - | - |
| | **Total :** | **8206.10** | **900.63** | **10.98** |

NAGPUR

874

## ANNEXURE - V

**PART - I**

**Statement showing the details of NPAs where there is divergence in asset classification and provisioning requirement between the assessment made by the bank and the I.O.**

**Name of the bank : The Amravati People's Co-op. Bank Ltd., Amravati**

(Rs. in lakh)

| Sr. No. | Name of borrower | Balance as on 31.3.2002 | Asset Classification by bank | Asset Classification by IO | Provision held by the bank | Provision required as per IO | Shortfall (-)/ Excess (+) | Remarks Interest capitalised |
|---|---|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
| | **Badnera Road Branch** | | | | | | | |
| 1) | Hotel Vandu International | 23.88 | Sub-Standard | Doubtful upto 1 year | 3.30 | 4.78 | (-) 1.48 | 9.15 |
| 2) | V.M.Ingole | 4.03 | Doubtful upto 1 year | - do - | 1.16 | 0.80 | (+) 0.36 | 1.47 |
| 3) | A.V.Ghatol | 3.82 | Sub-Standard | Sub-Standrad | 0.54 | 0.38 | (+) 0.16 | 1.63 |
| 4) | B.A.Segne | 4.22 | Standard | - do - | - Nil - | 0.42 | (-) 0.42 | 1.75 |
| 5) | P.D.Mediwale | 3.62 | - do - | - do - | - Nil - | 0.36 | (-) 0.36 | 1.63 |
| 6) | Aditya Restaurant | 19.31 | Sub-Standard | - do - | 2.40 | 1.93 | (+) 0.47 | 4.78 |
| 7) | Classic Cyber | 1.65 | Standard | - do - | - Nil - | 0.17 | (-) 0.17 | 0.36 |
| 8) | Rohit Dairy | 16.48 | - do - | - do - | - Nil - | 1.65 | (-) 1.65 | 1.63 |
| 9) | J.N.Mehta | 1.03 | Sub-Standard | - do - | 0.14 | 0.10 | (+) 0.04 | 0.32 |
| 10) | M.K.Samdekar | 3.36 | - do - | Doubtful upto 1 year | 0.46 | 0.67 | (-) 0.21 | 1.25 |
| 11) | R.J.Dalal | 4.54 | Standard | Sub-Standard | - Nil - | 0.45 | (-) 0.45 | 0.63 |
| 12) | S.H.Gohel | 2.53 | Sub-Standard | - do - | 0.28 | 0.25 | (+) 0.03 | 0.28 |
| 13) | V.B.Mahune | 0.28 | Standard | - do - | - Nil - | 0.03 | (-) 0.03 | 0.04 |
| 14) | M.T.Mudaliar | 1.18 | - do - | Doubtful upto 1 year | - Nil - | 0.23 | (-) 0.23 | 0.44 |
| 15) | L.M.Bundele | 2.18 | - do - | Sub-Standard | - Nil - | 0.22 | (-) 0.22 | 0.35 |
| 16) | J.S.Hiwse | 1.89 | Sub-Standard | - do - | 0.22 | 0.19 | (+) 0.03 | 0.32 |
| | **Total 'A' :** | **94.00** | | | **8.50** | **12.63** | **4.13** | **26.03** |

...2

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
|---|---|---|---|---|---|---|---|---|
| | **Cotton Market Branch** | | | | | | | |
| 1) | A.G.Baseria | 5.93 | Standard | Doubtful upto 1 year | - Nil - | 1.19 | (-) 1.19 | 1.16 |
| 2) | Nandini Store | 13.06 | Sub-Standard | - do - | 1.49 | 2.61 | (-) 1.12 | 3.24 |
| 3) | M.O.Dube | 1.84 | Standard | Sub-Standard | - Nil - | 0.18 | (-) 0.18 | 0.43 |
| 4) | B.G.Bundile | 3.32 | - do - | - do - | - Nil - | 0.33 | (-) 0.33 | 0.60 |
| 5) | R.K.Agrawal | 1.18 | - do - | - do - | - Nil - | 0.12 | (-) 0.12 | 0.27 |
| 6) | G.S.Nemani | 3.73 | - do - | - do - | - Nil - | 0.37 | (-) 0.37 | 0.74 |
| 7) | A.G.Baseria | 2.00 | - do - | - do - | - Nil - | 0.20 | (-) 0.20 | 0.42 |
| 8) | A.P.Deshmukh | 0.10 | - do - | - do - | - Nil - | 0.01 | (-) 0.01 | 0.04 |
| 9) | S.G.Chandle | 0.95 | Sub-Standard | Doubtful upto 1 year | 0.11 | 0.19 | (-) 0.08 | 0.18 |
| 10) | S.S.Metange | 0.14 | - do - | Doubtful upto 1 year | - Nil - | 0.03 | (-) 0.03 | 0.03 |
| 11) | A.A.Warhade | 8.41 | - do - | Loss | - Nil - | 8.41 | (-) 8.41 | - |
| | **Total 'B' :** | **40.86** | | | **1.60** | **13.84** | **(-) 12.04** | **7.11** |
| | **Main Branch** | | | | | | | |
| 1) | M/s. Purti Sekhar Karkhana Ltd., Nagpur | 52.08 | Standard | Sub-Standard | - Nil - | 5.21 | (-) 5.21 | 2.04 |
| 2) | Seurkar Trading Corpn. | 44.96 | - do - | - do - | - do - | 4.50 | (-) 4.50 | 1.99 |
| 3) | M/s. A.M.Karyalay | 1.11 | - do - | - do - | - do - | 0.11 | (-) 0.11 | 0.05 |
| 4) | Kamalakar Selwe | 0.24 | - do - | Loss | - do - | 0.24 | (-) 0.24 | The bank has sold gold pledged as security for advance. After applying sale proceeds still balance amount is outstanding on bank's records for which the bank had not made provision. |
| 5) | R.B.Pande | 0.10 | - do - | - do - | - do - | 0.10 | (-) 0.10 | |
| 6) | Firoz Khan | 0.03 | - do - | - do - | - do - | 0.03 | (-) 0.03 | |
| 7) | S.G.Chahare | 0.02 | - do - | - do - | - do - | 0.02 | (-) 0.02 | |
| 8) | R.S.Sahu | 0.01 | - do - | - do - | - do - | 0.01 | (-) 0.01 | |
| 9) | T.S.Zunvar | 41.16 | - do - | - do - | - do - | 4.12 | (-) 4.12 | |
| 10) | H.M.Jain | 26.12 | - do - | - do - | - do - | 2.61 | (-) 2.61 | |
| 11) | Pradeep Traders | 3.67 | - do - | - do - | - do - | 0.37 | (-) 0.37 | |
| 12) | Anand Agencies | 36.21 | - do - | - do - | - do - | 3.62 | (-) 3.62 | |
| 13) | King Wine | 143.01 | - do - | - do - | - do - | 14.30 | (-) 14.30 | |
| 14) | Wine Centre | 66.55 | - do - | - do - | - do - | 6.66 | (-) 6.66 | |
| 15) | Baheti Bros. | 47.07 | - do - | - do - | - do - | 4.70 | (-) 4.70 | |
| 16) | Wine Corner | 21.81 | - do - | - do - | - do - | 2.18 | (-) 2.18 | |
| 17) | Spid Combines | 68.71 | - do - | - do - | - do - | 6.87 | (-) 6.87 | |
| 18) | Anant Caps & Hosiery | 8.61 | - do - | - do - | - do - | 0.86 | (-) 0.86 | |
| 19) | Sunil Paints | 6.27 | - do - | - do - | - do - | 0.63 | (-) 0.63 | |
| 20) | Raj Pharma Agencies | 18.31 | - do - | - do - | - do - | 1.83 | (-) 1.83 | |
| | **Total 'C' :** | **586.07** | | | - | **58.97** | **(-) 58.97** | **4.08** |

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
|---|---|---|---|---|---|---|---|---|
| | **Sarafa Bazar Branch** | | | | | | | |
| 1) | Roman Ali | 4.00 | Doubtful 1 to 3 years | Doubtful 1 to 3 years | 1.82 | 1.20 | (+) 0.62 | 2.05 |
| 2) | D.M.Bhoyar | 0.20 | Sub-Standard | Sub-Standard | 0.02 | 0.02 | - | 0.01 |
| 3) | Kanchan Asso. | 20.00 | Standard | Doubtful upto 1 year | - Nil - | 4.00 | (-) 4.00 | 7.65 |
| 4) | Mahesh Kumar Narayandas | 24.00 | Sub-Standard | Sub-Standard | 3.96 | 2.40 | (+) 1.56 | 15.62 |
| 5) | Kanchen Gift House | 15.00 | Sub-Standard | - do - | 1.82 | 1.50 | (+) 0.32 | 3.16 |
| 6) | Prabha Zawar | 3.00 | - do - | - do - | 0.33 | 0.30 | (+) 0.03 | 0.30 |
| 7) | Sayed Mukadam | 0.90 | Standard | - do - | - Nil - | 0.09 | (-) 0.09 | 0.08 |
| 8) | A.V.Khariya | 6.00 | - do - | Doubtful 1 to 3 years | - Nil - | 1.80 | (-) 1.80 | 0.65 |
| 9) | Ghansyam Trading | 51.94 | - do - | Sub-Standard | - Nil - | 5.19 | (-) 5.19 | |
| 10) | Rajsons Jeswal | 59.43 | - do - | - do - | - Nil - | 5.94 | (-) 5.94 | |
| 11) | J.P.Trading | 31.08 | - do - | - do - | - Nil - | 3.11 | (-) 3.11 | |
| | **Total 'D' :** | **215.55** | | | **7.95** | **25.55** | **(-) 17.60** | **29.52** |
| | **Total 'A' + 'B' + 'C' + 'D' :** | **936.28** | | | **18.05** | **110.79** | **(-) 92.74** | **66.74** |

... 4

**PART – II**

**Statement showing the divergence in evaluation of investments and other assets**

**Name of the bank : The Amravati People's Co-op. Bank Ltd., Amravati**

(Rs. in lakh)

| Sr. No. | Nature of asset | Book value | Erosion in value | Provision held by the bank | Shortfall in provisions | Remarks (I.O. should give reasons, if any, for variation) |
|---|---|---|---|---|---|---|
| 1) | 8.07% GOI 2017 | 404.00 | - | 4.00 | 400.00 | Physical securities not received by the bank. |
| 2) | 7.50% GOI | 566.50 | - | 16.50 | 550.00 | |
| 3) | Unrealised interest capitalised | 134.21 | - | - | 134.21 | - |
| 4) | Interest receivable on investment | 13.42 | - | - | 13.42 | Accrued interest included in the purchased consideration of the Government securities not delivered to the bank. |
| | Total : | **1118.13** | **-** | **20.50** | **1097.63** | |

**PART - III**

**Statement showing the details of understatement of other liabilities/expenditure**

(Rs. in lakh)

| Sr. No. | Nature of liability | Amount | Provision held by the bank | Provision required as per IO's assessment | Shortfall in provision | Remarks (I.O. should give reasons, if any, for variation) |
|---|---|---|---|---|---|---|
| | | | | | | |
| | **- Nil -** | | | | | |

amravati pee cobk ssng V

भारतीय रिजर्व बैंक, नागपुर

ANNEXURE - VI

**Computation of Assessed Net-worth of the bank as on the date of inspection**

**Name of the bank : The Amravati People's Co-op. Bank Ltd. Amravati**

(Rs. in lakh)

| | | | |
|---|---|---|---|
| 1. | | Paid-up Capital | 163.41 |
| 2. | (+) | Reserves and provisions not in the nature of outside liabilities (excluding revaluation reserves) | 198.61 |
| 3. | (+) | Surplus (in P & L A/c.) | - |
| 4. | (-) | Accumulated loss | - |
| | | **Net worth (book value) :** | **362.02** |
| | | **Adjustments following inspection findings :** | - |
| 5. | (+) | Any items included under liabilities (other than provisions) which may not be outside liabilities | - |
| 6. | (+) | Any excess of surplus provisions or provisions no longer required | 58.76 |
| 7. | (-) | Additional loan loss provisions required | 68.60 |
| 8. | (-) | Additional investments (depreciation) provisions required | - |
| 9. | (-) | Provisions required for losses in other assets | 963.42 |
| 10. | (-) | Provisions required for likely losses in off-balance sheet items | - |
| 11. | (-) | Additional provisions required for any other liabilities (e.g. payment of interest on deposits/borrowings, tax, gratuity, pension, bonus, etc.) | - |
| 12. | (-) | Any liabilities, likely to devolve, but not recognised | - |
| 13. | (-) | Unrealised interest on NPAs taken to income | 134.21 |
| 14. | (-) | Miscellaneous expenditure capitalised | - |
| 15. | (-) | Shortfall in provisioning in any other item(s) | - |
| | | **Real net worth or real exchangeable value of paid-up capital and reserves as assessed by the inspecting officer** | **(-) 745.45** |

**Notes :**

1. Reserves and provisions will include reserve fund and other reserves/ provisions which are not in the nature of outside liabilities but will exclude revaluation reserves, reserves/provisions against asset loss (such as, bad or doubtful debts reserves, overdue interest reserve, provisions against loss on account of depreciation in value, frauds, etc.).

2. Any provision made for payment of provident fund, pension, gratuity, etc. to staff members and contribution to funds such as cooperative education fund as per the provisions of the cooperative societies acts/rules may be treated as outside liability.

# PROFORMA OF COMPLIANCE REPORT

Rubber Compliance

Space for R.B.I. use

(२०१०)

३५८२

जा.क्र.विरानि/लेप/विलेप वर्ग-२/ /२००२
कार्यालय विभागीय सहनिबंधक सहकारी
संस्था (लेखापरिक्षण) अमरावती
दिनांक :- ३१ / ८ /२००२

प्रति,

पोलिस इन्स्पेक्टर
क्राईम ब्रॅंच , अमरावती.

विषय :- तपासाच्या अनुषंगाने आपण मागीतलेली माहिती पाठविणे बाबत

महोदय,

वरील विषयाच्या अनुषंगाने आपण दिलेल्या विहीत नमुन्यांत दि. अमरावती मिपल्स बॅंकेच्या दिनांक ३१.७.९८ ठराव क्रमांक १७,दिनांक २९.८.९८ ठराव क्रमांक १९, दिनांक ३१.१.२००२ ठराव क्रमांक १५ (४) , दिनांक २९.९.२२०१ ठराव क्रमांक २३ , दिनांक ३१.१.२००२ ठराव क्रमांक ३० माहिती या सोबत पाठविण्यांत येत आहे.

विभागीय सहनिबंधक
सहकारी संस्था (लेखापरिक्षण)
अमरावती विभाग अमरावती

01/09/02

R
21/8102

## दिनांक 39.6.१९९८ रोजीच्या संचालक मंडळाच्या सभेतील ठराव क्र.१७ ला मंजूरी दिल्यामुळे झालेल्या उल्लंघनाचा तपशील

| सभेस उपस्थित असलेल्या संचालकांचे नांवे | विषय व ठरावाचा विस्तृत तपशील | करावयाची कृती | केलेल्या कृतीमुळे झालेले उल्लंघन | उल्लंघन |
|---|---|---|---|---|
| १ | २ | ३ | ४ | ५ |
| श्री.वसंतराव साऊरकर अध्यक्ष<br>श्री.आय.आर.घोष, उपाध्यक्ष<br>श्री.डी.डब्ल्यू.साने, संचालक<br>श्री.एम.एस.शांडिल्य, संचालक<br>श्री.बी.एल.मुद्गल, संचालक<br>श्री.बी.बी.गुप्ता, संचालक<br>श्री.सी.सी.केला, संचालक<br>श्री.एस.पी.मसकरे, संचालक<br>श्री.डी.एम.माळोदे, संचालक<br>श्री.ए.बी.गंधे, संचालक<br>श्री.आर.एम.काळे, संचालक<br>सौ.जे.जे.पाटील, संचालीका<br>सौ.एम.डी.अंबुलकर संचालीका<br>श्री.एस.एन.जोशी,प्रबंध संचालक<br><br>टिप :- सदर सभेस श्री.टी.एम.नारीकिकर व श्री.आर.के.सोनी हे दोन्ही संचालक अनुपस्थित होते. व सभेने त्यांना सदर सभेची 'लिव्ह ऑफ अबसेन्स' मंजूर केलेली आहे.) | विषय क्र.१७ :- गव्हर्नमेंट सेक्युरिटीज मध्ये गुंतवणूक करणे बाबत केलेल्या कार्यवाही बाबतची माहिती सभेला करुन देणे संबंधी<br>ठराव क्र.१७ :- गव्हर्नमेंट सेक्युरिटीज मध्ये गुंतवणूक करणे बाबत केलेल्या कार्यवाही बाबतची माहिती प्रबंध संचालकांनी सभेला दिली. भारत सरकारच्या भारतीय रिझर्व्ह बँकेच्या अंतर्गत येणाऱ्या या योजनेमध्ये आपले बँकेने १ रुपये १ कोटी ची गुंतवणूक गव्हर्नमेंट सेक्युरिटीज मध्ये केलेली आहे. भारतीय रिझर्व्ह बँकेच्या नियमाप्रमाणे अनिवार्य असल्या कारणाने बँकेने ही गुंतवणूक केलेली आहे. अशी माहिती प्रबंध संचालकांनी सभेला दिली तसेच बँकेच्या याउत्या देयीं प्रमाणे भविष्यातपण अशा प्रकारची गुंतवणूक बँकेला करावी लागेल अशा सभेला सांगीतले त्यावर सभेत साधकबाधक चर्चा करण्यात येवून असे ठरविण्यात आले की भारतीय रिझर्व्ह बँकेच्या नियमा प्रमाणे आवश्यक असणारी गुंतवणूक गव्हर्नमेंट सेक्युरिटीज मध्ये करण्यास मंजूरात देण्यात आली. तसेच याबाबतचे पंजीकरण करणे इतर कागदपत्रांवर स्वाक्षरी करण्याकरीता बँकेचे प्रबंध सचालक श्री.एस.एन.जोशी यांना प्राधिकृत करण्यात आले व त्यास मंजूरात देण्यात आली. व या ठरावाची सत्यप्रत प्रमाणित करण्याचे सर्वाधिकार बँकेचे प्रबंध संचालक श्री.एस.एन.जोशी यांना देण्यात आले.<br>सदर ठरावाचे सुचक श्री.एम.एस.शांडील्य, संचालक व अनुमोदक श्री.डी.डब्ल्यू.साने, संचालक हे होते.<br>ठराव सर्वानुमते मंजूर | शासूला दर्शविलेल्या ठरावामध्ये बँकेच्या पोटनियम क.३६(IX) नुसार शासकिय तत्त्वेच इतर मान्यता प्राप्त रोखे खरेदी व विक्रीस बँकेचे पतीने मंजूरी देणे तत्त्वेच बँकेचे मुख्य कार्यकारी अधिकारी व संचालकांपैकी एक संचालक याना संयुक्तपणे रोखे खरेदी व विक्रीचे अधिकार देणे आवश्यक होते. | रकाना क्र.४ मध्ये नमुद केलेल्या पोटनियम क्र.३६(IX) नुसार रोखे खरेदी व विक्रीचे अधिकार बँकेच्या मुख्य कार्यकारी अधिकाऱ्या सोबत बँकेच्या एका संचालकास संयुक्तपणे न देता फक्त श्री.एस.एन.जोशी, प्रबंध संचालक (मुख्य कार्यकारी अधिकारी) यांना एकट्यालाच देण्यात आल्याने व सदर ठरावास सर्वानुमते मंजूरात दिल्याने पोटनियम क्र.३६(IX) चे उल्लंघन झालेले आहे व या उल्लंघनास खालील संचालक जबाबदार आहेत.<br>श्री.वसंतराव साऊरकर अध्यक्ष<br>श्री.आय.आर.घोष, उपाध्यक्ष<br>श्री.डी.डब्ल्यू.साने, संचालक<br>श्री.एम.एस.शांडिल्य, संचालक<br>श्री.बी.एल.मुद्गल, संचालक<br>श्री.बी.बी.गुप्ता, संचालक<br>श्री.सी.सी.केला, संचालक<br>श्री.एस.पी.मसकरे, संचालक<br>श्री.डी.एम.माळोदे, संचालक<br>श्री.ए.बी.गंधे, संचालक<br>श्री.आर.एम.काळे, संचालक<br>सौ.जे.जे.पाटील, संचालीका<br>सौ.एम.डी.अंबुलकर संचालीका<br>श्री.एस.एन.जोशी, प्रबंध संचालक | पोटनियम क्र.३६(IX) |

विभागीय सहनिबंधक
सहकारी संस्था, [लेखापरिक्षण] अमरावती

## दिनांक २१.८.१९१८ रोजीच्या संचालक मंडळाच्या सभेतील ठराव क्र.१९ ला मंजूरी दिल्यामुळे झालेल्या उल्लंघनाचा तपशील :-

| सभेस उपस्थित असलेल्या संचालकांचे नांवे | विषय व ठरावाचा विस्तृत तपशील | करावयाची कृती | केलेल्या कृतीमुळे झालेले उल्लंघन | उल्लंघन |
|---|---|---|---|---|
| १ | २ | ३ | ४ | ५ |
| श्री.वसंतराव साऊरकर - अध्यक्ष<br>श्री.आय.आर.शेम, उपाध्यक्ष<br>श्री.डी.डब्ल्यू.साने, संचालक<br>श्री.एम.एस.शांडिल्य, संचालक<br>श्री.बी.एल.मुद्गल, संचालक<br>श्री.बी.बी.गुप्ता, संचालक<br>श्री.सी.सी.केला, संचालक<br>श्री.एस.पी.मस्कर, संचालक<br>श्री.डी.एम.नाळोदे, संचालक<br>श्री.ए.बी.गंधे, संचालक<br>श्री.आर.एम.काळे, संचालक<br>सौ.जे.जे.पाटील, संचालीका<br>सौ.एम.डी.अंबुलकर संचालीका<br>श्री.एस.एन.जोशी,प्रबंध संचालक | विषय क्र.19 :- Conferring of powers in connection with Rejistration, Collection of Securities, bills of exchange, Interest, divident, warrants, transfer of securities, Bills etc.<br>ठराव क्र.19 :- The bank has purchased Government Securities and in future also the bank is required to purchase Government and other securities for itself. The bank requires to register collect any moneys security, bill of exchange, Interest, Dividend, transfer of securities etc. On behalf of the bank.<br>It is therefore resolve after discussion at large that Shri. Sudhakar Narayan Joshi the Managing Director of the Bank singly and Shri. Dattatraya Namdeorao Mavalkar, Officer scale-IV, Manager of the bank singly are authorised singly as Banks Authorised signatories to registrar to endorse , to collect, to transfer, Interest, dividends etc.-and to recover and to receive, from all person, firms corporations, companies, Government of India,state Governments Local bodies/Authorities, Individuals Reserve Bank of India any Nationalised banks, Cooperative banks, Scheduled banks etc. And any Financial or other institutions due to the bank on behalf of the bank and to exercise all the rights and powers to register to make endorse, transfer claim,pass valid receipts, releases,discharge and acquaintances, and to do all the acts deeds,discharges the duties and exersize the powers as attorney of the bank for the said registration collection, transfer of securities etc.-To deliver and to receive & to recover interest, dividends, warrants etc. On behalf of the banks.<br>Shri.S.N.Joshi and Shri.D.N.Mavalkar are hereby resolved to be the authorised signatories and attorneis of the bank singly and to do lawfully or cause to be done in persuance of these powers on behalf of the bank all the duties and excersize powers conferred upon them singly.<br>It is further resolved that Shri.S.N.Joshi managing Director and Shri.D.N.Mavalkar manager singly are hereby authorized to register the securities etc.at any office/institution,local authorities Reserve bank of India, other banks & financial institution etc.as may be required in connection with purchase,sale,transfer of securities and collection of interest,dividend,warrants etc.in regular course of business<br>It is resolved that shri.V.P.Saurkar, Chairman of the bank is here by authorized to attest true copies of this resolution.<br>Proposed by - Shri.U.L.Mudgal<br>Seconded by - Shri.B.B.Gupta<br>Resolution carried unanimously | वाजूला दर्शविलेल्या ठरावामध्ये बँकेच्या पोटनियम क्र.३६(IX) नुसार शासकिय तसेच इतर मान्यता प्राप्त रोखे खरेदी व विक्रीस बँकेचे वतीने मंजूरी देणे तसेच बँकेचे मुख्य कार्यकारी अधिकारी व संचालकांपैकी एक संचालक याना संयुक्तपणे रोखे खरेदी व विक्रीचे अधिकार देणे आदश्यक होते. | रकाना क्र.४ मध्ये नमुद केलेल्या पोटनियम क्र.३६(IX) नुसार रोखे खरेदी व विक्रीचे अधिकार बँकेच्या मुख्य कार्यकारी अधिकाऱ्या सोबत बँकेच्या एका संचालकास संयुक्तपणे न देता श्री.एस.एन.जोशी, प्रबंध संचालक (मुख्य कार्यकारी अधिकारी) व श्री.डी. एम.मावळकर व्यवस्थापक यांना देण्यात आल्याने व सदर ठरावास सर्वानुमते मंजूरी दिल्याने पोटनियम क्र.३६(IX) चे उल्लंघन झालेले आहे व या उल्लंघनास खालील संचालक जबाबदार आहेत.<br>श्री.वसंतराव साऊरकर अध्यक्ष<br>श्री.आय.आर.शेम, उपाध्यक्ष<br>श्री.डी.डब्ल्यू.साने, संचालक<br>श्री.एम.एस.शांडिल्य, संचालक<br>श्री.बी.एल.मुद्गल, संचालक<br>श्री.बी.बी.गुप्ता, संचालक<br>श्री.सी.सी.केला, संचालक<br>श्री.एस.पी.मसकरे, संचालक<br>श्री.डी.एम.नाळोदे, संचालक<br>श्री.ए.बी.गंधे, संचालक<br>श्री.आर.एम.काळे, संचालक<br>सौ.जे.जे.पाटील, संचालीका<br>सौ.एम डी.अंबुलकर संचालीका<br>श्री.एस.एन.जोशी. प्रबंध संचालक | पोटनियम क्र.३६(IX) |

# दिनांक २१.९.२००१ रोजीच्या संचालक मंडळाच्या सभेतील ठराव क्र.२३ ला मंजूरी दिल्यामुळे झालेल्या उल्लंघनाचा तपशील

| सभेस उपस्थित असलेल्या संचालकांचे नांवे | विषय व ठरावाचा विस्तृत तपशील | कार्यवाही बृत्ती | केलेल्या कृतीमुळे झालेले उल्लंघन | उल्लंघन |
|---|---|---|---|---|
| १ | २ | ३ | ४ | ५ |
| श्री.यशंतराव साळुरकर अध्यक्ष<br>श्री.आय.आर.पोत, उपाध्यक्ष<br>श्री.डी.डब्ल्यू.साने, संचालक<br>श्री.एम.एस.शांडिल्य, संचालक<br>श्री.बी.एल.मुदगल, संचालक<br>श्री.बी.डी.गुप्ता, संचालक<br>श्री.सी.सी.केला, संचालक<br>श्री.एस.पी.मस्करे, संचालक<br>श्री.डी.एम.मालोदे, संचालक<br>श्री.ए.बी.गवे, संचालक<br>श्री.आर.एम.काळे, संचालक<br>सौ.जे.जे.पाटील, संचालीका<br>श्री.जे.के.चेडे संचालक<br>श्री.एस.एन.जोशी,प्रबंध संचालक<br>टिप :- सदर सभेस श्री.आर.के.सनी व संचालिका सौ.एन.डी.अंबुलकर अनुपस्थित होते. त्यांना सदर सभेची 'लिव्ह ऑफ अबसेन्स' मंजूर केलेली आहे.) त्यानंतरची संचालक मंडळाची सभा दि.३१.१०.२००१ रोजी ठराव क्र१ अन्वये दि. २९.९.२००१ चा ठरावाना मंजूरी देण्यात आली. ३१.१०.२००१ च्या सभेस श्री.सोजे व सौ.अंबुलकर हजर होते. | विषय क्र.23 :- दि.महाराष्ट्र राज्य सहकारी बँक लि.मुंबई या बँके कडे शासकीय अनिवार्य लेजर खाते उघडणे बाबत.<br>ठराव क्र.23 :- रिझर्व्ह बँकेच्या परिपत्रकानुसार नवीन नमुना मागणी व मुदत ठेवीवर 15% मुलाधनुक मेहकारी व विभागीय कार्यालये करणेस आवश्यक असल्याने सदर संचालकांनी सदर सभेस सादर केली. सखोल चर्चेनंतर सर्वा... होणेस मुलाधनुक करणे सोयीचे व्हावे या दृष्टीने दि.महाराष्ट्र राज्य सहकारी बँक लि.मुंबई यांच्या कडे शासकीय अनिवार्य लेजर खाते उघडण्यात यावे असे सर्वानुमते ठरले.<br>सदर खात्यावर व्यवहार करण्याचे अधिकार खालील अधिकाऱ्यां... बँकेचे कोणत्याही दोघांस संयुक्तरीत्या देण्यात येत आहे.<br>1. श्री.दत्तात्रय नारायणराव जोशी, प्रबंध संचालक.<br>2. श्री.यशवंतराव साळुरकर-अध्यक्षांना<br>3. श्री.श्रीकांत अंबिकादास उदीकर, व्यवस्थापक (कर्ते)<br>4. सौ.पल्लवी प्रकाश देसाईंडे, अधिकारी (व्यवस्थापक तेसा)<br>हया ठरावाची सत्यप्रत प्रमाणित करण्याचे अधिकार बँकेचे प्रबंध संचालक श्री.एस.एन.जोशी यांना देण्यात येतात.<br>सूचक - श्री.एस.पी.मस्करे<br>अनुमोदक - श्री.डी.डब्ल्यू.साने<br>ठराव सर्वानुमते मंजूर | बाजूला दर्शविलेल्या ठरावान्वये बँकेच्या घटनियम क्र.३६(IX) नुसार शासकिय तसेच इतर वाचण्या प्राप्त रोखे खरेदी व विक्रीस बँकेचे वतीने मंजूरी देणे तसेच बँकेचे मुख्य कार्यकारी अधिकारी व संचालकांपैकी एक संचालक यांना संयुक्त पणे रोखे खरेदी व विक्रीचे अधिकार देणे आवश्यक होते.<br>रिझर्व्ह बँक ऑफ इंडीयाचे परिपत्रक क्र. बीआर ६ /१६.२६.००/ २०००-२००१ दि. ९.८.०१ नुसार ज्या अर्बन बँकेचे एनडीटीएल २५ कोटी किंवा त्यापेक्षा जास्त आहे अशा बँकांनी शासकिय रोख्यातून गुंतवणूक रिझर्व्ह बँकेकडे एसजीएल अकौंट उघडून करावयाची असल्याने एसजीएल खाते उघडणे बाबत त्वरीत कार्यवाही होऊन रोखे व्यवहार एसजीएल मार्फत करण्यास पाहीजे होता. | रकाना क्र.४ मध्ये नमूद केलेल्या घटनियम क्र.३६(IX) नुसार रोखे खरेदी व विक्रीचे अधिकार बँकेच्या मुख्य कार्यकारी अधिकाऱ्या.सोबत बँकेच्या एका संचालकास संयुक्तरणे न देता श्री.एस.एन.जोशी, प्रबंध संचालक (मुख्य कार्यकारी अधिकारी) व ठरावात नमुद ३ अधिका-यांपैकी कोणत्याही दोघास संयुक्तरित्या देण्यात आल्याने व सदर उपायास सर्वानुमते मंजूरात दिल्याने घटनियम क्र.३६(IX) चे उल्लंघन झालेले आहे<br>एसजीएल खाते उघडणे बाबत बँकेनी तातडीने कार्यवाही न करता महाराष्ट्र स्टेट को-ऑप. बँक मुंबई यांचे पत्र क्र.८३६४ दि. १९.१.२००२ अन्वये खाते उघडून नमुन्याच्या सहया पाठविणे बाबत प्राप्त झाल्यानंतर बँकेचे पत्र क्र.२०५१ दिनांक ३१.१.२००२ नुसार नमुन्याच्या सहया पाठविल्या परंतु रोखे खरेदीचा व्यवहार हया खात्यातून रिझर्व्ह बँकेच्या निर्देशानुसार पार पाडला नाही. या उल्लंघनास खालील संचालक जबाबदार आहेत.<br>श्री.यशंतराव साळुरकर अध्यक्ष<br>श्री.आय.आर.पोत, उपाध्यक्ष<br>श्री.डी.डब्ल्यू.साने, संचालक<br>श्री.एम.एस.शांडिल्य, संचालक<br>श्री.बी.एल.मुदगल, संचालक<br>श्री.बी.डी.गुप्ता, संचालक<br>श्री.सी.सी.केला, संचालक<br>श्री.एस.पी.मस्करे, संचालक<br>श्री.डी.एम.मालोदे, संचालक<br>श्री.ए.बी.गवे, संचालक<br>श्री.आर.एम.काळे, संचालक<br>सौ.जे.जे.पाटील, संचालीका<br>श्री.जे.के.चेडे संचालक<br>श्री.एस.एन.जोशी, प्रबंध संचालक | घटनियम क्र.३६(IX) रिझर्व्ह बँकेच्या निर्देशाचे |

## दिनांक 30.9.2002 रोजीच्या संचालक मंडळाच्या सभेतील ठराव क्र.१५ [४] ला मंजूरी दिल्यामुळे झालेल्या उल्लंघनाचा तपशील.

| सभेस उपस्थित असलेल्या संचालकांचे नांवे | विषय व ठरावाचा विस्तृत तपशील | करावयाची कृती | केलेल्या कृतीमुळे झालेले उल्लंघन | उल्लंघन |
|---|---|---|---|---|
| १ | २ | ३ | ४ | ५ |
| श्री.वसंतराव साऊरकर अध्यक्ष<br>श्री.आय.आर.घोम, उपाध्यक्ष<br>श्री.एस.पी.मस्कर, संचालक<br>श्री.डी.डब्ल्यू.साने, संचालक<br>श्री.बी.बी.गुप्ता, संचालक<br>श्री.बी.एल.मुदगल, संचालक<br>श्री.आर.के.सोनी, संचालक<br>श्री.डी.एम.मालोदे, संचालक<br>श्री.ए.बी.गंधे, संचालक<br>श्री.आर.एम.काळे, संचालक<br>सौ.जे.जे.पाटील, संचालीका<br>श्री.एस.एन.जोशी,प्रबंध संचालक | विषय क्र.१५ :- बँकेकडून करण्यात आलेल्या गुंतवणूकीची माहिती सभेला सादर करुन करण्यात आलेल्या गुंतवणूकीस मान्यता प्रदान करणे संबंधी.<br>ठराव क्र. १५[४] :- बँकेकडून करण्यात आलेल्या गुंतवणूकीची माहिती प्रबंध संचालकांनी सभेपुढे सादर केली. [४] बँकेने GOI-2020 च्या १०.७०% दराच्या रु.४.०० कोटीच्या प्रतिभूतीची विक्री करुन त्या ऐवजी GO I2017 च्या ८.०७ दराच्या रु.४.०० कोटींच्या प्रतिभुती दि.२२.०१.२००२ ला घेतल्या.<br>वरील प्रमाणे गुंतवणूकीची माहिती प्रबंध संचालकांनी सभेपुढे सादर केली . बँकेची एकुण गुंतवणूक रु. ४९.०३,३५,६०५/- असल्याची माहिती सभेला देण्यात आली. त्यावर सभेत साधक बाधक चर्चा करण्यात येऊन करण्यात आलेल्या गुंतवणूकीस व ऑफिसने केलेल्या कार्यवाहीस सर्वानुमते मंजूरात प्रदान करण्यात आली.<br>सदर ठरावाच्या सुचक सौ.जे.जे.पाटील, संचालिका तर अनुमोदन श्री.एस.पी.मस्करे, संचालक हे होते.<br><br>ठराव सर्वानुमते मंजुर | वाजूला दर्शविलेल्या ठरावामध्ये बँकेने केलेल्या गुंतवणूकीस मान्यता प्रदान करताना गुंतवणूक कोठे केली व कोणत्या दलाला मार्फत केली याचे विस्तृत विवेचन बँकेच्या पोटनियम क्र.क्र.३६(VIII) नुसार करणे आवश्यक होते तसेच पोटनियम क्र.३६ (XIV) नुसार मान्यताप्राप्त दलालाची निवड करुन त्याच्या कामाचा मोबदला ठरविणे आवश्यक होते. | रकाना क्र.३ मध्ये नमुद केलेल्या पोटनियम क्र.३६(VIII) नुसार सदर ठरावामध्ये बँकेने केलेल्या गुंतवणूकीस मान्यता प्रदान करताना गुंतवणूक कोठे केली व कोणत्या दलाला मार्फत केली याचे विस्तृत विवेचन न केल्याने तसेच पोटनियम क्र. ३६ (XIV) नुसार मान्यता प्राप्त दलालाची निवड व्यवहार करण्यापुर्वी न केल्याने पोटनियम क्र.३६ [VIII] व ३६ [XVI] चे उल्लंघन झालेले आह व या उल्लंघनास खालील संचालक जबाबदार आहेत.<br>श्री.वसंतराव साऊरकर अध्यक्ष<br>श्री.आय.आर.घोम, उपाध्यक्ष<br>श्री.एस.पी.मसकरे, संचालक<br>श्री.डी.डब्ल्यू.साने, संचालक<br>श्री.बी.बी.गुप्ता, संचालक<br>श्री.ए.बी.गंधे, संचालक<br>श्री.आर.एम.काळे, संचालक<br>श्री.आर.के.सोनी, संचालक<br>श्री.बी.एल.मुदगल, संचालक<br>श्री.डी.एम.मालोदे, संचालक<br>सौ.जे.जे.पाटील, संचालीका<br>श्री.एम.एस.शानिल्य संचालक<br>श्री.सी.सी.केला संचालक<br>श्री.जे.के.चेडे, संचालक<br>सौ.एन.डी.अंबुलकर संचालिका<br>श्री.एस.एन.जोशी, प्रबंध संचालक. | पोटनियम क्र.३६(VIII) - ३६ (XIV) |

# दिनांक 29.1.2002 रोजीच्या संचालक मंडळाच्या सभेतील ठराव क्र.30 ला मंजूरी दिल्यामुळे झालेल्या उल्लंघनाचा तपशील

| सभेस उपस्थित असलेल्या संचालकांचे नांवे | विषय व ठरावाचा विस्तृत तपशील | करावयाची कृती | केलेल्या कृतीमुळे झालेले उल्लंघन | उल्लंघन |
|---|---|---|---|---|
| १ | २ | ३ | ४ | ५ |
| श्री.उसंतराव साळुरकर अध्यक्ष<br>श्री.आय.आर.घोष, उपाध्यक्ष<br>श्री.डी.डब्ल्यू.साने, संचालक<br>श्री.आर.के.सोनी, संचालक<br>श्री.बी.एल.मुदगल, संचालक<br>श्री.बी.बी.गुप्ता, संचालक<br>श्री.सी.सी.केला, संचालक<br>श्री.एस.पी.मस्करे, संचालक<br>श्री.डी.एम.मालोदे, संचालक<br>श्री.ए.बी.गवे, संचालक<br>श्री.आर.एम.काळे, संचालक<br>सौ.जे.जे.पाटील, संचालिका<br>श्री.एस.एन.जोशी,प्रबंध संचालक | विषय क्र.30 :- रिझर्व्ह बँकेच्या निर्देशानुसार बँकेच्या सरकारी प्रतिभूती साठी HDFC बँकेत SGL खाते उघडणे बाबत चर्चा करुन निर्णय घेणे संबंधी.<br>ठराव क्र.30 :- Resolved that a subsidiary general ledger (SGL) account be opened in the name of the Amravati Peoples Cooperative Bank Ltd and following Officers/ Directors be and here by authorised to operte the said A/C.<br>1. Mr.S.N.Joshi,-Managing Director<br>2. Mr.D.N.Mawalkar, Manager<br>3.<br>4.<br>Further resolved that above negotiate Officers be and are hereby authorised to operate the subsidary general ledger and they be and are hereby further authorised to sign for sell purchase transfer and for other wise deal in Government Securities, state Government securities, treasary bills and other subsidiary general securities up to limits stated against their names. Resolved further that the above mentioned officess, Directors be and are here by authorised to execute letters of Indemnity and declaration make-applications and execute any other documents receive interest and principal there of on behalf of the said fund company and to do such other deeds acts matters and things may be desirable necessary<br>Resolved further that the managing Director / Chairman of the bank be and is here by authorised to furnish a copy of resolution certified as true to HDFC Bank Ltd.<br>Proposed by - Shri.D.W.Sane<br>Reconded by - Shri.B.E.Gupta<br>Resolution carried unanimously | याजूता दर्शविलेल्या ठरावामध्ये बँकेच्या पोटनियम क्र.३६(IX) नुसार शासकिय तसेच इतर मान्यता प्राप्त रोखे खरेदी व विक्रीत बँकेचे वतीने मंजूरी देणे तसेच बँकेचे मुख्य कार्यकारी अधिकारी व संचालकांपैकी एक संचालक याना संयुक्तपणे रोखे खरेदी व विक्रीचे अधिकार देणे आदश्यक नेहे. | एकानी क्र.४ मध्ये नमुद केलेल्या पोटनियम क्र.३६(IX) नुसार रोखे खरेदी व विक्रीचे अधिकार बँकेच्या मुख्य कार्यकारी अधिकाऱ्या सोबत बँकेच्या एका संचालकास संयुक्तपणे न देता श्री.एस.एन.जोशी, प्रबंध संचालक (मुख्य कार्यकारी अधिकारी) व श्री.डी.एन.मावळकर व्यवस्थापक यांना देण्यात आल्याने व सदर ठरावास सर्वानुमते मंजूरात दिल्याने पोटनियम क्र.३६(IX) चे उल्लंघन झालेले आहे<br>या ठरावानुसार सदर खात्यावर व्यवहार करण्याचे अधिकार देतांना क्र. १तेथे प्रोसिडींग बुकात नमुद केले परंतु क्र.३ व ४ ची जागा रिकामी सोडून खालील व्यक्तीना अधिकार प्रदान करण्यात आले.<br>१) श्री.एस.एन.जोशी प्रबंध संचालक<br>२) श्री.डी.एन.मावळकर व्यवस्थापक<br>परंतु या ठरावानुसार HDFC बँकेत एसजीएल खाते उघडण्यात आले नाही एसजीएल खात्यावर व्यवहार करण्याचे अधिकार देतांना प्रोसिडींग बुकात क्र.३ व ४ ची जागा रिकामी सोडणे पोटनियमानुसार अधिकार प्रदान न करणे एसजएल खाते उघडण्याबाबत दोनदा ठराव घेवूनही [illegible] उघडणे बाबत ततडीने कार्यवाही होवून त्यातून व्यवहार न करणे या अयोग्य कृतीबाबत बँकेनी कोणताही योग्य खुलासा केला नाही. व या उल्लंघनास खालील संचालक जबाबदार आहेत.<br>श्री.उसंतराव साळुरकर अध्यक्ष<br>श्री.आय.आर.घोष, उपाध्यक्ष<br>श्री.डी.डब्ल्यू.साने, संचालक<br>श्री.एम.एस.शांडिल्य, संचालक<br>श्री.बी.एल.मुदगल, संचालक<br>श्री.बी.बी.गुप्ता, संचालक<br>श्री.सी.सी.केला, संचालक<br>श्री.एस.पी.मस्करे, संचालक<br>श्री.डी.एम.मालोदे, संचालक<br>श्री.ए.बी.गवे, संचालक<br>श्री.आर.एन.काळे, संचालक<br>सौ.जे.जे.पाटील, संचालिका<br>सौ.एम.डी.अंबुलकर संचालिका<br>श्री.आर.के.सोनी संचालक<br>श्री.जे.के.चेडे संचालक<br>श्री.एस.एन.जोशी, प्रबंध संचालक | पोटनियम क्र.३६(IX) |

## दिनांक १८.३.२००२ रोजीच्या संचालक मंडळाच्या सभेतील ठराव क्र.१२ मंजूरी दिल्यामुळे झालेल्या उल्लंघनाचा तपशील.

(१०१६)

| सभेस उपस्थित असलेल्या संचालकांचे नांवे | विषय व ठरावाचा विस्तृत तपशील | करावयाची कृती | केलेल्या कृतीमुळे झालेले उल्लंघन | उल्लंघन |
|---|---|---|---|---|
| १ | २ | ३ | ४ | ५ |
| श्री.वसंतराव साऊरकर अध्यक्ष<br>श्री.आय.आर.घोम, उपाध्यक्ष<br>श्री.एम एस शांडिल्य, संचालक<br>श्री.डी.डब्ल्यू.साने, संचालक<br>श्री.बी.बी.गुप्ता, संचालक<br>श्री.आर.के.सोनी, संचालक<br>श्री.सी.सी.केला, संचालक<br>श्री.ए.बी.गंधे, संचालक<br>श्री.आर.एम.काळे, संचालक<br>श्री.बी.एल.मुद्गल, संचालक<br>श्री.डी.एम.माळोदे, संचालक<br>श्री.जे.के.चेडे, संचालक<br>सौ.एम डी.अंबुलकर संचालीका<br>श्री.एस.पी.नरुरे संचालक<br>सौ.जे.जे.पाटील, संचालीका | **विषय क्र.१२ :-** बँकेकडून करण्यात आलेल्या गुंतवणूकीची माहिती सभेला सादर करुन करण्यात आलेल्या गुंतवणूकीस मान्यता प्रदान करणेसंबंधी.<br>**ठराव क्र.१२ :-** बँकेकडून माहे फेब्रुवारी २००२ मध्ये करण्यात आलेल्या गुतवणूकीची सविस्तर माहिती प्रबंध संचालकांनी सभेपुढे सादर केली.<br>१) बँकेने यापुर्वी खरेदी केलेल्या पुढील सरकारी प्रतिभूती-त्या चांगला दर प्राप्त झाल्यामुळे विकण्यात आल्या.<br>i. GOI 2014 @ 10% Rs.2.00 Crores<br>ii. GOI 2014 @ 10.50% Rs.2.00 Crores<br>iii. MKVDC @ 10.90% Rs.1.50 Crores<br>Total Rs.5.50 Crores<br>२) या बदल्यात बँकेने 2010 @ 7.50 च्या रु 5.50 कोटींच्या सरकारी प्रतिभूती रु.103/- या प्रमाणे विकत घेण्यात आल्या आहेत. या व्यवहारात बँकेला रु.60.00 लाखाचा फायदा झाला असल्याची माहिती प्रबंध संचालकांनी सभेला दिली.<br>बँकेची एकूण गुंतवणूक रु.40,42,51,000/- एवढी असून तिचे ठेवीशी प्रमाण 36.60% आहे. तरी सरकार प्रतिभूतीतील बँकेची एकूण गुंतवणूक रु.17,25,85,000/- एवढी असून मु.मा.दे.शी प्रमाण एकूण 16.06% आहे.अशी माहिती प्रबंध संचलकांनी सभेला दिली. त्यवर सभेत सविस्तर चर्चा करण्यात आली व ऑफिसने केलेली व पुढील कार्यवही कायम करण्यात आली.<br>सदर ठरावाचे सुचक श्री.जी.एल.मुद्गल, संचालक व अनुमोदक श्री.बी.बी.गुप्ता, संचलक हे होते<br>ठराव सर्वानुमते मंजूर | बाजूला दर्शविलेल्या ठरावामध्ये बँकेने केलेल्या गुंतवणूकीस मान्यता प्रदान करताना गुंतवणूक कोठे केली व कोणत्या दलालामार्फत केली याचे विस्तृत विवेचन बँकेच्या पोटनियम क्र.३६(VIII) नुसार करणे आवश्यक होते तसेच पोटनियम क्र.(XIV) नुसार मान्यता प्राप्त दलालाची निवड करुन त्याच्या कामाचा मोबदला ठरवीणे आवश्यक होते. | एकाना क्र.३ मध्ये नमुद केलेल्या पोटनियम क्र.३६(VIII) नुसार सादर ठरावामध्ये बँकेने केलेल्या गुंतवणूकीस मान्यता प्रदान करतांना गुंतवणूक कोठे केली व कोणत्या दलाला मार्फत केली याचे विस्तृत विवेचन न केल्यानें तसेच पोटनियम क्र. ३६ (XIV) नुसार मान्यता प्राप्त दलालाची निवड न केल्याने पोटनियम क्र.३६ (VII) व ३६ (XVI) चे उल्लंघन झालेले आहे व या उल्लंघनास खालील संचालक जबाबदार आहेत.<br>श्री.वसंतराव साऊरकर अध्यक्ष<br>श्री.आय.आर.घोम, उपाध्यक्ष<br>श्री.एम.एस.शांडिल्य, संचालक<br>श्री.डी.डब्ल्यू.साने, संचालक<br>श्री.बी.बी.गुप्ता, संचालक<br>श्री.आर.के.सोनी, संचालक<br>श्री.सी.सी.केला, संचालक<br>श्री.ए.बी.गंधे, संचालक<br>श्री.आर.एम.काळे, संचालक<br>श्री.जी.एल.मुद्गल, संचालक<br>श्री.डी.एम.माळोदे, संचालक<br>श्री.जे.के.जेडे, संचालक<br>सौ.एम.डी.अंबुलकर, संचालीका<br>श्री.एस.पी.नरुरे संचालक संचालक<br>सौ.जे.जे.पाटील, संचालीका | पोटनियम क्र.३६(VIII) व ३६ (XIV) |

गोपनीय

(1090)
897

कार्यालय ... अमरावती
क्रमांक/जा.क्र. 1454/2002
दिनांक 1.8.11.2002

जा.क्र.विसनि/लेप/पिपल्स/5487/2002
कार्यालय,विभागीय सहनिबंधक सहकारी संस्था
(लेखापरिक्षण) अमरावती विभाग,अमरावती.
दिनांक :- १९/११/२००२
१८/११/२००२

प्रति,

श्री.एम.जे. देशमुख,
पोलीस निरिक्षक, गुन्हे शाखा,
शाखा अमरावती शहर .
अमरावती.

विषय :- वि. अमरावती पिपल्स को.ऑप.बँक लि.अमरावती बँकेच्या सन २००१-२००२ च्या लेखापरिक्षणांतील शासकिय रोख्यातील गुंतवणुकी बाबतच्या आक्षेपांची टिपणी.

*सन २००१-२००२ च्या लेखापरिक्षणांत विषयांकीत बँकेच्या शासकिय कर्ज रोख्यातील गुंतवणुकीच्या व्यवहारात निदर्शनास आलेल्या आक्षेपांची टिपणी आपण मागणी केल्यानुसार सदर विषयाची आगावु प्रत आपणास या सोबत पाठविण्यांत येत आहे.*

*विभागीय सहनिबंधक*
*सहकारी संस्था (लेखापरिक्षण)*
*अमरावती विभाग, अमरावती.*

R
18/11/02
Cpl. 18/11/02

~~४१९~~ ४१४

# शासकिय कर्ज रोख्यातील गुंतवणुक.

रिझर्व्ह बँकेचे परिपत्रक UDB No.BR/Cir9/16.26.00/2001-2002 दिनांक २२.१०.२००१नुसार ज्या नागरी बँकांचे एन.डी.टी.एल.२५ कोटी पेक्षा जास्त आहे त्यांनी एन.डी.टी.एल. च्या १२.५% गुतवणुक शासकिय कर्जरोख्यात दिनांक ३१-०३-२००२ अखेर करणे आवश्यक आहे.

बँकेची शासकिय कर्ज रोख्यातील गुंतवणुक दि.३१.०३.२००२ अखेरचे ताळेबंदानुसार १९००.४० लाख दिसत असली तरी बँकेने सन२००१-२००२ या आर्थिक वर्षात गिल्टेजमॅनेजमेंट सर्व्हिसेस लि.मुंबई आणि मे सेंच्युरी डिलर्स प्रा.लि. मुंबई यांचे मार्फत खरेदी केलेले एकुण ९७०.५० लाखाचे शासकिय कर्जरोखे बँकेला प्राप्त न झाल्यामुळे दिनांक ३१-०३-२००२ रोजी बँकेची शासकिय कर्जरोख्यातील गुंतवणुक ही प्रत्यक्षात रु. ९२९.९० लाख असुन ती एन.डी.टी.एल. च्या ११.१७% आहे. बँकेने वरील परिपत्रकान्वये शासकिय कर्जरोख्यातील गुतवणुक १.३३ % ने प्रत्यक्षात कमी केलेली आहे.

दि.३१-०३-२००२ अखेर बँकेची शासकिय कर्जरोखे गुंतवणुक व्यवहाराची तपासणी केली असता खालील रोखे तपासणीकरीता उपलब्ध झाले नाहीत.

| अ. नं. | कर्ज रोखे खरेदी. | फेस व्हॅल्यु. | खरेदी किंमत | दलालाचे नांव. | राज्य/केंद्र. |
|---|---|---|---|---|---|
| १ | २२-०१-२००२ | ४ कोटी | ४.०४ कोटी. | गिल्टेज मॅनेजमेंट सर्व्हिसेस लि. मुंबई. | भारत सरकार |
| २ | २६-०३-२००२ | ५.५० कोटी | ५.६६.५ कोटी | सेंच्युरी डिलर्स प्रा.लि.मुंबई. | भारत सरकार |

वरील गुंतवणुक रोखे बँकेजवळ उपलब्ध नसणे ही अतिशय गंभिर बाब आहे. असुन या गुंतवणुक व्यवहारात संबंधितांनी बँकेशी विश्वासघात करुन फसवणुक केलेली आहे.या गुंतवणुकी बाबतचा तपशील खालीलप्रमाणे..

१] गिल्टेज मॅनेजमेंट सर्व्हिसेस लि.मुंबई मार्फत रोखे खरेदी रु. ४.०० कोटी.

बँकेने यापुर्वी दि.२७-०६-२००० रोजी खरेदी केलेले शासकिय कर्ज रोखे रु.१९८.५० लाख दि.२९-०७-२००० रोजी खरेदी केलेले शासकिय कर्जरोखे रु.१९९.३० लाख एकुण रु.३९७.८० लाख ज्यांची फेस व्हॅल्यु रु.४.०० कोटी एवढया रकमेचे रोखे GOI2020 @ १०.७०% सर्टीफिकेट न.एनजी १ ते ८ प्रत्येकी रु.५० लाख रु.४७०३४३३३.३३ ला परस्पर विक्री करुन या रकमेतुन GOI2017 @ ८.०७ % रु. ४ कोटी फेसव्हॅल्यु रु.४.०४ कोटीला परस्पर खरेदी केले याबाबत बँक व वरील दलाल फर्म यांच्यातील झालेल व्यवहार पुढीलप्रमाणे.

दिनांक, १५-०१-२००२ रोजी गिल्टेजमॅनेजमेन्ट सर्व्हिसेस लि.मुंबई यानी बँकेला GOI2020 चे रोखे विक्री करुन GOI 2017 चे रोखे खरेदी करण्याबाबत दोन्ही रोख्यांच्या खरेदी विक्रीचे दर नमुद करुन कन्फरमेशन बील नं. ०१/०१/२४३१ बँकेस पाठविले सदर बील बँकेला केव्हा प्राप्त झाले याबाबत आवक नोंद नाही. सदर व्यवहार करावयाचा असल्यास त्याच पत्राच्या छायांकित प्रतीवर स्वाक्षरी करुन व्यवहार करण्या बाबतची स्विकृती म्हणुन परत

पाठविल्याचे नमुद करण्यात आले. बँकेने सदर पत्रावर स्वाक्षरी करुन स्विकृती दिल्याचे पत्र पाठविल्याचे निदर्शनास आले नाही. अशी स्विकृती दुरध्वनीद्वारे देण्यात येत असल्याचे सांगण्यात आले.

दिनांक, २९-०१-२००२ रोजी GOI2020 एन.जी. ९ ते ८ प्रत्येकी रु.५० लाख याप्रमाणे रु.४.०० कोटीचे रोखे बँकेचे पत्र क्र.२०३२/०१/०२ दिनांक, २९-०१-२००२ अन्वये गिल्टेज मॅनेजमेंट स्वर्व्हीसेस ला हस्तांतरीत केले संचालक मंडळ सभा दि.३१-०१-२००२ ठराव क्र.१५ [४] नुसार बँकेने GoI2020 @१०.७० % दराच्या रु.४.०० कोटीचे रोखे दिनांक, २२-०१-२००२ रोजी घेण्यात आले याबाबतची माहिती बँकेचे प्रबंध संचालकांनी सभेपुढे सादर केलीच त्यावर चर्चा करण्यात येऊन या गुंतवणुकीस व कार्यालयीन कार्यवाहीस मंजुरात प्रदान करण्यात आली. सदर ठराव मोघम असुन या ठरावात वरील दलाल फर्मचे नावाचा त्यांचेशी केलेल्या पत्रव्यवहाराचा व इतर कार्यवाहीचा उल्लेख नाही.

दिनांक, १५-०१-२००२ नतर ठरल्यानुसार ४५ दिवसाचा कालावधी पुर्ण होऊनही बँकेला गिल्टेज मॅनेजमेंट सर्व्हिसेस लि.कडुन GOI2017 @ ८.०७ % रु ४.०० कोटीचे रोखे आजतगायत बँकेला अप्राप्त आहेत. ४५ दिवसांचा कालावधी लोटल्यानंतरही बँकेने गिल्टेज मॅनेजमेंट सर्व्हिसेस लि.मुंबईशी तातडीने पत्रव्यवहार करुन वेळीच कायदेशिर कारवाई केली नाही.

**२] सेंच्युरी डीलर्स प्रा.लि. मुंबई मार्फत रोखे खरेदी व्यवहार रु. ५.५० कोटी.**

बँकेने यापुर्वी खरेदी केलेले शासकिय कर्जरोखे एकुण रु.५४१.९५ लाख रु.६४०३२३४७.४८ ला विक्री केले त्याचा तपशील खालील प्रमाणे.

| | |
|---|---|
| १] GOI 2014 @ १०.५०% एन.जी. नं. ५१ | १ कोटी |
| १] GOI 2014 @ १०.५०% एन.जी. नं. ५५ व ५६ (प्रत्येकी ५० लाख) | १ कोटी |
| १] GOI 2014 @ १०.५०% एन.जी. नं. ५९ व ६२ (प्रत्येकी ५० लाख) | २ कोटी |
| ४] महाराष्ट्र कृष्णा व्हॅली डेव्हलपमेंट.कोपो.२००५ @१२.९०% अलॉटमेंट लेटर नं. ५२१,५२२, ५२५,५२४ प्रत्येकी २५ लाख | १ कोटी |
| महाराष्ट्र कृष्णा व्हॅली डेव्हलपमेंट कार्पो. २००५ @, १२.९०% अलॉटमेट ले.नं. १७९ | ५० लाख |
| एकूण :- | ५.५० कोटी |

वरील रोखे बँकेने वरील दलालफर्म मार्फत परस्पर विक्री करुन GOI 2010 @ ७.५०% रु.५.५० कोटीचे रोखे दि.४-३-२००२ रोजी परस्पर खरेदी केल्याचे दिसुन येते याबाबत बँक व वरील दलाल फर्म यांचेतील झालेला व्यवहार पुढीलप्रेमाणे.

दि.२८-०२-२००२ रोजी बँकेला गिल्टेज मॅनेजमेंट सर्व्हिसेस लि.कडून प्राप्त झालेल्या टेलीफॅक्स व्दारे कोटेशन प्राप्त झाले ते पाहता त्या फर्मच्या पत्राची तारीख २८-०२-२००१ नमुद असुन फॅक्सची तारीख नमुद नाही ती कोणीतरी हस्ताक्षरात नमुद केलेली दिसते या फॅक्स वर सौ.देशपांडे यांना सदर बीलाला कन्फरमेशन देणेबाबत प्रबंध सचालक

(१०२०) ₹००



श्री.एस.एन.जोशी यांनी आदेशवजा सही करुन दि.२८-०२-२००२ नमुद केली आहे त्यामुळे सदर फॅक्सच्या सत्यतेबाबत साशंकता आहे.बॅंकेने जा.क्र.२४७२/०१/०२ दि.२८/०२/२००२ अन्वये ज्या पत्रावर प्रबंध संचालक श्री.जोशी यांची सही नसुन प्रबंध संचालक म्हणुन श्री.उटीकर यानी सही केली आहे. या पत्रात दि.२८-०२-२००२ रोजी दुरध्वनी वरुन बोलणी झाल्यानुसार वर नमुद ५.५० कोटींचे रोखे विक्री करुन GOI 2010 @ ७.५० % रु. १०३ प्रमाणे रु.५.५० कोटीचे रोखे खरेदी करणेबाबत गिल्टेज मॅनेजमेंट सर्व्हिसेसला कळविले आहे.

बॅंकेतील उपलब्ध कागदपत्रे पाहता सेंच्युरी डीलर्स प्रा.लि.ने परील रोखे परस्पर खरेदी करुन बॅंकेला परस्पर विक्री केल्याचे दिसुन येते या व्यवहारात बॅंकेने बॅंकेचे पत्र क्र.२४९२/०१/०२ ता७.३.२००२ अन्वये गिल्टेज मॅनेजमेंट लि. मुंबई,यांना रु.५.५० कोटीचे रोखे ट्रान्सफर फार्मसह हस्तांतरीत केले परंतु त्या बदल्यांत गिल्टेज मॅनेजमेंट सर्व्हिसेस किंवा सेंच्युरी डिलर्स लि.मुंबई कडून कोणतेही रोखे बॅंकेला मिळालेले नाहीत.

बॅंकेच्या संचालक मंडळाची सभा दि.१८-०३-२००२,ठराव क्र.१२ नुसार बॅंकेकडून माहे फेब्रु.२००२ मध्ये करण्यात आलेल्या गुंतवणुकीची माहिती प्रबंध संचालकांनी सभेपुढे सादर केली त्यानुसार बॅंकेने यापुर्वी खरेदी केलेले रु. ५.५० कोटीचे रोखे विक्री करुन त्या बदल्यात GOI 2010@ ७.५०% रु.१०३ प्रमाणे विकत घेतल्याचे नमुद केले परंतु या ठरावात वर नमुद दलाल फर्मचा, त्यांचेशी केलेल्या पत्रव्यवहाराचा व इतर कार्यवाहीचा उल्लेख न करता मोघम ठराव घेण्यात आला सदर व्यवहार केल्या नंतर ४५ दिवसाचा कालावधी पुर्ण होऊनही बॅंकेला रु.५.५० कोटीचे रोखे प्राप्त झाले नाहीत व आजतगायात बॅंकेला अप्राप्त आहेत. ४५ दिवसाचा कालावधी लोटल्यानंतरही बॅंकेने गिल्टेज मॅनेजमेंट सर्व्हिसेस लि.मुबई व सेंच्युरी डिलर्स प्रा.लि.मुबई यांचेशी तातडीने पत्रव्यवहार करुन वेळीच कायदेशी कारवाई केली नाही.

रिझर्व बॅंक ऑफ इंडीयाने नागरी बॅंकाना गुंतणुकी संबंधात ठरवून दिलेल्या धोरणानूसार बॅंकेने खालील निर्देशांचे पालन करण्यांत कसुर केला आहे.

१] बॅंकेने रिझर्व बॅंकेच्या निर्देशानुसार गुंतवणुकी बाबत रचनात्मक पॉलीसी तयार करुन गुंतवणूक विषयक धोरण ठरविले नाही.

२] पोटनियम ३६(९) नुसार रोखे खरेदी विक्रीचा व्यवहार बॅंकेच्या बतीने नेमलेले कोणतेही एक संचालक व मुख्यकार्यकारी अधिकारी (एम.डी) यांना संयुक्त रित्या करावयाचा आहे. परंतु बॅंकेने दि.२९-०८-१९९८ रोजी संचालक मंडळाच्या सभेत ठराव क्र.९९ अन्वये रोखे खरेदी व विक्रीचे अधिकार बॅंकेच्या एका संचालकास व मुख्य कार्यकारी अधिकारी यांना संयुक्तपणे न देता श्री.एस.एन.जोशी प्रबंध संचालक (मुख्य कार्यकारी अधिकारी) व श्री.डी.एम.मावळकर, व्यवस्थापक यांना देण्यात आल्याने व सदर ठरावास सर्वानुमते मंजुरात दिल्याने पोटनियम क्र.३६ (९) चे उल्लंघन झालेले आहे.

३] रिझर्व्ह बॅंक ऑफ इंडियाचे परिपत्रक क्र.बी.आर.६/१६.२६.०० २०००-२००१ दि.०९-०८-२००१ नुसार ज्या अर्बन बॅंकांने एन.डी.टी.एल.२५ कोटी किंवा त्यावर आहे, अश्या बॅंकांनी शासकिय

कर्जरोख्यातील गुंतवणुक रिझर्व्ह बँके कडे एस.जी.एल.अकाऊंट उघडून किंवा पब्लीक सेक्टर बँकांकडे सी.एस.जी.एल, अकाऊंट उघडून करावयाची आहे. त्यानुसार बँकेने तातडीने एस. जी.एल.किंवा सी.एस.जी.एल खाते उघडून त्यातुनच रोखे खरेदी विक्रीचा व्यवहार करण्याची दक्षता घेतलेली नाही हे खालील बाबीवरुन निदर्शनास येते.

१) सचालक मंडळ सभा दि.२९-०९-२००१ विषय क्र.२३ नुसार महाराष्ट्र राज्य सहकारी बँक लि.मुंबई या बँकेकडे सबसिडीअरी जनरल लेजर अकाऊंट उघडणेबाबतचा ठराव घेऊन या खात्यातुन व्यवहार करण्याकरीता खालील अधिका-यापैकी कोणतयाही दोघास संयुक्तरित्या अधिकार देण्यात आले होते.

१] श्री.सुधाकर नारायण जोशी, प्रबंध संचालक
२] श्री.दत्तात्रय नामदेवराव मावळकर व्यवस्थापक.
३] श्री.श्रीकांत त्र्यंबकराव उटीकर व्यवस्थापक (कर्जे)
४] सौ.पल्लवी प्रकाश देशपांडे अधिकारी (व्यवस्थापक लेखा)

वरील ठरावान्वये रोखे खरेदीविक्रीचे अधिकार बँकेच्या एका संचालकास व मुख्याकार्यकारी अधिकारी यांना संयक्तरीत्या न देता वरीलप्रमाणे बँकेच्या अधिका-यांनाच अधिकार प्रदान केल्यामुळे बँकेच्या पोटनियम क्र.३६ (९) चे उल्लंघन झालेले आहेच, शिवाय वरील ठराव घेतल्यानंतरही बँकेने एस.जी.एल. खाते उघडणेबाबत तातडीने कार्यवाही केली नाही. उलट बँकेस महाराष्ट्र स्टेट को. ऑप बँक मुंबई यांनी पत्र क्र.४४६४ दि.१९-०१-२००२ अन्वये खाते उघडून नमुन्याच्या सहया त्वरीत पाठविणेबाबत कळविल्यानंतर बँकेने त्याची पुर्तता करुन पत्र क्र.२०५१ दि.३१-०१-२००२ नुसार पाठविले याबाबत बँकेने तत्परतेने कार्यवाही न केल्याने एस.जी.एल.खाते क्र. BYSL 0801 विलंबाने उघडण्यात आले असुन याबाबत तारीख नमुद नाही. या विलंबास बँकेचे पदाधिकारी व प्रबंधसंचालक जबाबदार आहे.

२) संचालक मंडळ सभा दि.३१-०१-२००२ ठराव क्र.३० अन्वये, रिझर्व्ह बँकेच्या निर्देशानुसार बँकेच्या सरकारी प्रतिभूतीसाठी,एच.डी.एफ.सी. बँकेत एस.जी.एल. खाते उघडणेबाबत ठराव घेण्यात आला. या ठरावानुसार सदर खात्यावर व्यवहार करण्याचे अधिकार देतांना क्र.१ ते ४ प्रोरिडींग बुकास नमुद केले परंतु क्र.३ व ४ ची जागा रिकामी सोडून खालील व्यक्तींना अधिकार प्रदान करण्यात आले.

१] श्री.एस.एन.जोशी प्रबंध संचालक.
२] श्री.डी.एम.मावळकर, व्यवस्थापक.

या ठरावनुसार सदर खात्यावर व्यवहार करण्यासोबतच रोखे खरेदी विक्री, हस्तांतरण, शासकिय रोखे खरेदीबाबत धोरण ठरविणे तसेच या संबंधाने इतर अधिकारी वरील अधिका-यांना प्रदान करुन बँकेच्या पोटनियम ३६ (९) चे उल्लंघन केलेले आहे. शिवाय वरील ठरावात अधिकार प्रदान करतांना क्र.३ व ४ ची जागा रिकामी सोडणे, ठराव घेऊनही एच.डी.एफ.सी. बँकेत एस.जी.एल. खाते न उघडणे याबाबत बँकेने कोणताही योग्य खुलासा केला नाही.

४] बँकेने बॅकस्तरावर रोखे खरेदीविक्रीच्या व्यवहारासाठी रिझर्व्ह बँकेच्या निर्देशानुसार दलालाचे पॅनल तयार केले नाही.

५] ज्या दलालामार्फत बँकेने रोखे व्यवहार केला ते दलाल एन.एस.ई. बी.एस.ई. किंवा ओटीसीईआय. चे सभासद आहेत याची बँकेने व्यवहार करण्यापुर्वी खात्री करुन घेतली नाही.

६] पोटनियम क्र.३६ (८) नुसार बँकेने केलेल्या गुतवणुकीस संचालक मंडळाचा सभेत मान्यता प्रदान करतांना मोघम ठराव घेण्यात आले गुंतवणुक कोठे केली कोणत्या दलालामार्फत केली याचे विस्तृत विवेचन न करता तसेच पोटनियम क्र.३६ (९) चे उल्लंघन करुन संचालक मंडळाच्या सभेत रोखे खरेदी विक्री व्यवहारास ठरावाव्दारे मान्यता देण्यात आली.

७] मान्यताप्राप्त दलालाची निवड रोखे खरेदीविक्रीचा व्यवहार करण्यापुर्वी न केल्याने , त्याचा मोबदला न ठरविल्याने रिझर्व्ह बँकेच्या निर्देशांचे तसेच बँकेच्या पोटनियम क्र. ३६(१४) चे उल्लंघन झालेले आहे.

८] रिझर्व्ह बँकेतर्फ संबधित आर्थिक वर्षात एकुण खरेदी विक्री व्यवहाराच्या रकमेच्या ५ % चे वर व्यवहार एकाच दलालामार्फत करण्यात येऊ नये असे निर्देश आहेत. सन २००१-२००२ वर्षात रोखे खरेदी रु.२०१४९०,०००/- व रोखे विक्री रु.११०२६५०००/- एकूण,रु.३१९७५५,०००/- ची करण्यात आली असुन या रकमेचे ५% म्हणजे रु १.५६ कोटी पावेतोची खरेदी विक्री एका दलालामार्फत करावयास पाहिजे होती परंतू बँकेने गिल्टेज मॅनेजमेंट सर्व्हीस लि. व संच्युरी डिलर्स प्रा.लि.कडून यापेक्षा जास्त प्रमाणात व्यवहार केलेले आहेत.

वरील रोखे खरेदी विक्री व्यवहाराची तपासणी केली असता बँकेने शासकिय कर्ज रोख्यांच्या खरेदी विक्रीचा व्यवहार रिझर्व्ह बँकेने आखुन निर्देशांची पायमल्ली करुन संबंधित दलाल मान्यताप्राप्त प्राप्त आहेत किंवा नाही याची व्यवहार करण्यापुर्वी खात्री न करता, अश्या दलालामार्फत करुन या व्यवहारात संबंधितांनी बँकेचे आर्थिकहित न जोपासता बँकेशी विश्वासघात करुन फसवणुक केलेली आहे. या व्यवहारामुळे बँकेचे रु.१७०.५० लाखाचे नुकसान झाले आहे व या नुकसानीकरीता बँकेचे अध्यक्ष श्री.वसंतराव साऊरकर, संपुर्ण संचालक मंडळ, प्रबंध संचालक श्री.एस.एन.जोशी, व श्री.एस.टी.उटीकर व्यवस्थापक (कर्ज विभाग) तसेच रोखे दलाल गिल्टेज मॅनेजमेंट सर्व्हिसेस लि.मुंबई व संच्युरी डिलर्स प्रा.लि.मुंबई हे जबाबदार आहेत.

विभागीय सहनिबंधक
सहकारी संस्था (लेखापरिक्षण)
अमरावती विभाग, अमरावती.

HDFC BANK

# ACCOUNT OPENING FORM

## TRUST/FIRM/CORPORATE ACCOUNTS

(4023) 903

*For bank Use Only*

Branch : _____ GI/SL Product Code _____ Date _____

*Company Details*

Account Title : CENTURY LEAL (P) LTD

Address : 11, CLIVE ROAD.

City : CALCUTTA Country : INDIA Pin Code : 700001

Tel. : _____ Telex : _____ Fax No. : _____

SHORT NAME (This name will be displayed on Statements/Advices/Correspondence)

*Constitution*

| Please tick | Mention PAN/GIR No. | Please tick | Mention PAN/GIR No. |
|---|---|---|---|
| ☐ Sole Proprietorship | ~~E-160/CL-712~~ | ☐ Partnership Firm | |
| ☐ Hindu Undivided Family | | ☐ Statutory Corporation | |
| ☐ Trusts | | ☐ Society/Clubs/Associations | |
| ☑ Private Limited Company | E-160/CL-712 | ☐ Public Limited Company | |

*Payment Details*

[0] ☑ Cash Rs. 1000/-

[1] ☐ Cheque No. _____ drawn on _____ Bank, _____ Branch, for Rs. _____, dated _____

[2] ☐ Transfer from Saving / Current Account No. _____

*Your Choice of Account*

*Please tick*

| | Account Nos. (Bank use only) | Amount | Tenure | Rate of Interest |
|---|---|---|---|---|
| ☐ Saving Account | | | | |
| ☑ Current Account | | | | |
| ☑ Regular | | | | |
| ☐ Premium | | | | |
| ☐ HDFC *PLUS* | 00/200/00172 | | | |
| ☐ Term Deposit* | | | | |
| ☐ Reinvestment Deposit* | | | | |

☐ I wish to avail of the Super Saver facility against the above deposit(s)

* *Held in units of Re. 1.*

*Attach Form 15-H if applicable.*

Signature

*Personal Details of Directors/ Co-Paracoeners/ Trustees/ Partners*

1. Mr./Mrs./Ms./Dr. MAHENDRA (First Name) RADHESHYAM (Middle Name) AGARWAL (Surname)

Address : 2-I, JUDGES COURT ROAD

City : CALCUTTA Pin Code : 700 027 Tel.: (O) _____ Tel.: (R) _____

Date of Birth : 21 / 03 / 1965 Sex : ☑ Male ☐ Female

Do you have an account with us ? ☐ Yes ☐ No 207329

2. Mr./Mrs./Ms./Dr. SASHI (First Name) _____ (Middle Name) AGARWAL (Surname)

Address : 2-I, JUDGES COURT ROAD.

City : CALCUTTA Pin Code : 700 027 Tel.: (O) _____ Tel.: (R) _____

Date of Birth : / / Sex : ☐ Male ☐ Female

Do you have an account with us ? ☐ Yes ☐ No 207680

3. Mr./Mrs./Ms./Dr. _____ (First Name) _____ (Middle Name) _____ (Surname)

Address : _____

City : _____ Pin Code : _____ Tel.: (O) _____ Tel.: (R) _____

Date of Birth : DD / MM / YY Sex : ☐ Male ☐ Female

Do you have an account with us ? ☐ Yes ☐ No

4. Mr./Mrs./Ms./Dr. _____ (First Name) _____ (Middle Name) _____ (Surname)

Address : _____

City : _____ Pin Code : _____ Tel.: (O) _____ Tel.: (R) _____

Date of Birth : DD / MM / YY Sex : ☐ Male ☐ Female

Do you have an account with us ? ☐ Yes ☐ No

RECEIVED

Certified true copy

BANK LTD.

**Personal Details of Director/ Co-Parceners/ Trustees/ Partners (Cont. from pg. 1)**

5 Mr./Mrs./Ms./Dr. _____
First Name | Middle Name | Surname

Address : _____

City : _____ Pin Code : _____ Tel.: (O) _____ Tel.: (R) _____

Date of Birth : ____/____/____ (DD MM YY) Sex : ☐ Male ☐ Female

Do you have an account with us ? ☐ Yes ☐ No

6 Mr./Mrs./Ms./Dr. _____
First Name | Middle Name | Surname

Address : _____

City : _____ Pin Code : _____ Tel.: (O) _____ Tel.: (R) _____

Date of Birth : ____/____/____ (DD MM YY) Sex : ☐ Male ☐ Female

Do you have an account with us ? ☐ Yes ☐ No

7 Mr./Mrs./Ms./Dr. _____
First Name | Middle Name | Surname

Address : _____

City : _____ Pin Code : _____ Tel.: (O) _____ Tel.: (R) _____

Date of Birth : ____/____/____ (DD MM YY) Sex : ☐ Male ☐ Female

Do you have an account with us ? ☐ Yes ☐ No

**Documentation Attached**

☐ Trust deed ☐ Partnership deed ☐ Certificate of Commencement of business*
☐ By-law for societies/clubs ☑ Board Resolution ☐ Memorandum & Articles of Association
☐ Certificate of Incorporation ☐ Managing committee resolution for societies / clubs.

**Your Account Statement**

*Please Tick*

Frequency for current account ☐ Monthly (free) ☐ Weekly* ☑ Daily*
Frequency for savings account ☐ Quarterly (free) ☐ Monthly*

Do you require an additional statement to be sent to a different address ? Yes / No*

If yes, please mention Name and Address : _____

Collection of statement : ☐ By mail ☐ Personally from the branch through the Hold Mail facility*

** Charges applicable as per the Services and Fee guide.*

**Your Interest Payment & Renewal Instructions**

*Please tick*

Deposit Renewal Instructions
1 Renew Principal only
2 Renew Principal and Interest
3 Do not renew

Interest Payment Instructions *(Fill in only the interest is not to be renewed with the Principal.)*
1 Manager's Cheque to the mailing address
2 Transfer to Savings/Current Account No. _____
3 Others (Please specify) _____

Payment Instructions on Maturity *(Fill in only if your deposit not to be renewed.)*
1 Manager's Cheque to the mailing address
2 Transfer to Savings/Current Account No. _____
3 Others (Please specify) _____

**Introduction Details (Please provide any one)**

Name : Kelan Sheth & Co Account No.: 00120000007[illegible]
*(Account holder for atleast 6 months.)*

I know the applicant(s) detailed above, for a period of ____ months/years and confirm his/her/their identity and address.

Date : _____ Signature(s) _____

For KETAN SHETH & CO
Authorised Signatory

or attach copy of (any one) :

☐ Passport ☐ Government Organisation ID card ☐ Election ID Card*
☐ Driving license* ☐ PAN Card issued by I.T. Dept.* ☐ Banker's Verification
☐ Photo Credit Card (Both sides)

**Accompanied by cheque signed by you*

**Your ATM Card**

Please give the name to be embossed on the ATM card. (Only Sole Proprietorship accounts are eligible for one ATM card which will be operating on Current Account).

☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

**Phonebanking Facility**

Mode of operation : All accounts linked to your Customer Identification Number will be accessible through phonebanking service. However, all accounts with JOINT MANDATE (i.e. two or more signatories are required to sign for financial transactions) will be accessible for NON-FINANCIAL TRANSACTION only.
I/We have read and understood the HDFC Bank Terms & Conditions for Telephone Banking.
I/We would like to avail of Phone Banking Facility.

**Declaration**

**Please fill in for a HUF**

As our HUF firm wishes to open an account with your bank in the said name _____ we beg to say that the first signatory to this letter, i.e., _____ is the Karta of the Joint Family and other signatories are the adult co-parceners of the said family.

We further confirm that the business of the said joint family is carried on mainly by the said Karta as also by the other signatories hereto in the interest and for the benefit of the entire body of co-parceners of the joint family. We all undertake that claims due to the bank from the said family shall be recoverable personally from all or any of us and also for the entire family properties of which the first signatory is the Karta, including the share of minor co-parceners.

In view of the fact that ours is not a firm governed by the Indian Partnership Act of 1952, we have not got our said firm registered under the said Act.

We hereby undertake to inform the bank of the death or birth of a co-parcener of any change occurring at any time in the membership of our joint family during the currency of the account.

*Name & Signature of Karta*

1 _____ sd/- _____

*Name & Signature of Adult Co-parceners*

1 _____ sd/- _____
2 _____ sd/- _____
3 _____ sd/- _____
4 _____ sd/- _____
5 _____ sd/- _____

*Name & dates of birth of Minor Co-parceners*

1 _____ __/__/__
2 _____ __/__/__
3 _____ __/__/__
4 _____ __/__/__
5 _____ __/__/__

**Fill in for a Partnership firm**

Re : Opening of a new account in thename of : _____

We refer to the captioned account opened by you and declare as under :

We, the undersigned, are the only partners in the firm and are jointly responsible for liabilities thereof. We shall advise you in writing of any change that take place in the partnership and, all the present partners will be liable to you on any obligation which may be standing in the firm's name in your books on the date of the receipt of such notice and until all such obligations shall have been liquidated.

Your faithfully,

| Name of Partners | Signature (without stamp) |
|---|---|
| 1 _____ | sd/- _____ |
| 2 _____ | sd/- _____ |
| 3 _____ | sd/- _____ |
| 4 _____ | sd/- _____ |
| 5 _____ | sd/- _____ |
| 6 _____ | sd/- _____ |
| 7 _____ | sd/- _____ |
| 8 _____ | sd/- _____ |

**Please fill in for a Sole Proprietorship Account**

Re : Opening of a new account in the name of : _____

We refer to the captioned account opened by you and declare as under :

I, the undersigned, is the sole proprietor of the firm and am solely responsible for liabilities thereof. I shall advise you in writing of any change that take plave in the constitution of the firm and I will be liable to you for any obligation which may be standing in the firm's name in your books on the date of the receipt of such notice and until all such obligations shall have been liquidated.

Yours faithfully,

Name _____

Signature (Please sign without stamp)

Photographs

Shashi Agarwal

906

Mode of Operation

| Name | Mode of operation with limit |
|---|---|
| 1 Any One or ~~Survivor~~ | Any one or ~~Survivor~~ |
| 2 Mahendra Radhayam Agarwal | |
| 3 Sashi Agarwal | |
| 4 | |
| 5 | |
| 6 | |

Credit Facilities with Other Banks

We declare that we do not enjoy any credit facilities with any bank.
We enjoy the following credit facilities with other banks at present.

| Name of the bank | Name of facility | Amount |
|---|---|---|
| 1 | | |
| 2 | | |
| 3 | | |

Please sign with a block ink pen inside the box

I/We have read and understood the HDFC Bank Account Terms and Conditions, copy of which I am/ possession of. I/We accept and agree to be bound by the said terms and conditions including those excluding limiting your liability. I/We agree that the bank may debit my/our account for service charges as applicable from time to time.

~~Century Dealers Pvt. Ltd.~~

Century Dealers Pvt. Ltd.

M P Agarwal
Authorised Signatory/Director

Shashi Agarwal
Authorised Signatory/Director

Authorised Signatory

Authorised Signatory

Authorised Signatory

Authorised Signatory

Authorised Signatory

Authorised Signatory

Company Seal/ Stamp

Century Dealers Pvt. Ltd.

HDFC BANK

Part B

Nominal Capital Rs. 50.00 Lac

## Particulars of appointment of Directors and Manager and changes among them

(Pursuant to Section 303(2))

TYPE OF DOCUMENT | MODE OF PAYMENT | DATE OF DOCUMENT

Name of Company: Century Dealers (P) Ltd

Presented by: Pardeep Kumar Bajaj

(State here in capacity) Use particulars to be included in one or two of the headings "A", "B" and "C", the parts containing these headings (in capi

TOTAL
A: ADDITIONAL FEE
N: NORMAL FEE
COMPUTER SUPPORT BY INDUSTRY DIVISION N.I.C.

### A. Appointment of and changes among Directors

| Name of person and surname in full (1) | Father's/Husband's name (2) | Usual residential Address (3) | Nationality (4) | Date of appointment or change (5) | Brief particulars of change (6) |
|---|---|---|---|---|---|
| Manendra Agarwal | S/o Radheshyam Agarwal | 23, Judges Court Road, Calcutta-27 | Indian | 5/11/1999 | Appointed as a director of the Company |
| Shashi Agarwal | W/o Mahendra Agarwal | ——— do ——— | —do— | 5/11/1999 | ——— do ——— |

Certified true copy
CENTURY DEALERS PVT. LTD.
M Agarwal

NOTES :—(1) A note of changes should be made in Column 6, e.g., by inserting against the name of new director viz. the words "Appointed on ....." and by indicating against the name of the former director, the causes for the change viz., by death, resignation, retirement, retention, disqualification, etc.

(2) In case of Managing Director, his designation should be stated with his name in Column (1).

(P.T.O.)

(207F)

908.

We, the several persons whose Names and Addresses are subscribed, are desirous of being formed into a company in pursuance of this Articles of Association, and we respectively agree to take the number of shares in the company set opposite to our respective names.

| Names, Addresses and description of subscribers | Equity No. of Shares taken by each Subscriber | Name, address, and description and occupation of witness |
|---|---|---|
| SUSHIL KUMAR SAXENA<br>S/O LATE SRI, KASHI DAYAL SAXENA<br>2 NO. SYNAGOGUE STREET<br>CALCUTTA - 700 001<br>SERVICE | 100<br>(ONE HUNDRED) | WITNESSED BY :-<br>PARAS KUMAR KATELA<br>S/O PRATAP CHAND KATELA<br>6, GUHA PARK<br>LILUAH (HOWRAH)<br>BUSINESS |
| PRADEEP KUMAR BAID<br>S/O PRATAP CHAND BAID<br>13A, P.K. TAGORE STREET<br>CALCUTTA - 700 006 | 100<br>(ONE HUNDRED) | |
| D. P. AGARWAL<br>S/O N.P. AGARWAL<br>178, N.S. ROAD<br>CALCUTTA - 700 001<br>BUSINESS | 100<br>(ONE HUNDRED) | M P Agarwal |
| Total | 300<br>(THREE HUNDRED) | |

CALCUTTA, DATED THE 7TH DAY OF SEPTEMBER 1995

IDFC BANK

*No Member to enter the premises of the Company without permission*

25. No member or other person ( not being a director ) shall be entitled to enter upon the property of the Company or to inspect or examine the premises or properties of the Company without the permission of the Board or of the Managing Director or, Subject to Article 141 to require discovery of or any information respecting any detail of the trading of the Company or any matter which is or may be in the nature of a trade secret, mystery of trade or secret process or of any matter whatsoever which may relate to the conduct of the business of the Company and which in the opinion of the Board of Managing Director it will be inexpedient in interest of Company to communicate.

## RECONSTRUCTION

*Reconstruction*

26. On any sale of the undertaking of the Company the Board or the Liquidators on a winding up may, if authorised by a special resolution, accept fully paid or partly paid up shares, debentures or securities of any other company, whether incorporated in India or not either than existing or to be formed for the purchase in whole or in part of the property of the Company, and the Board (if the profits of the Company permit) or the Liquidators (in a winding up ) may distribute such shares or securities or any other property of the Company amongst the members without realisation or vest the same in trustees for them and any special resolution may provide for the distribution or appropriation of the cash,shares or other securities, benefit or property, otherwise,then in accordance with the strict legal rights of the members or contributors of the Company,and for the valuation of any such securities or property at such price and in such manner,as the meeting may approve and all holders of shares shall be bound to accept and shall be bound by any valuation or distribution so authorised and waive all rights in relation there to save only in case the Company is proposed to be or is in the course of being wound up such statutory of rights (if any) under Section 494 of the Act as are incapable of being varied or excluded by these Articles.

## SEAL

*Seal*

27. The Directors shall procure a seal to be made for the safe custody thereof. The seal shall not be affixed to any instrument except by the authority of the resolution of the Board or a Committee of Directors every instrument or deed to which the seal is affixed shall unless the same is executed by a duly constituted attorney of the company be signed at least by one Director in whose presence the seal is so affixed provided however, that share certificates shall be sealed in accordance with the provisions of the Companies (issue of shares certificates) Rules, 1960 as in force from time to time.

## WINDING UP

*Distribution of assets*

If the Company shall be wound up and the assets available for distribution among the members as such shall be insufficient to repay the whole of the paid up capital such assets shall be distributed so that as nearly may be the losses shall be borne by the members in proportion to the capital paid up or which ought to have been paidup at the commencement of the winding upon the shares held by them respectively and if in a winding up on the assets available for distribution among the members shall be more than sufficient to repay the whole of the capital paidup at the commencement of the winding up, the excess shall be distributed amongst the members in proportion to the capital at the commencement of the winding up paid up or which ought to have been paid up on the shares held by them respectively. But this Article is to be without prejudice the rights of the holders of shares issued upon special terms and conditions.

29. If the Company shall be would up, whether voluntarily or otherwise the liquidators may, with the sanction of a special resolution, divide among the contributories in specie or kind any part of the assets of the Company and may, with the like sanction, vest any part of the assets of the contributories or any of them, as the liquidators, with the like sanction shall think fit.

## INDEMNITY

*Indemnity*

30. Every Director, Manager, Secretary or Officer of the Company or any person (whether an officer of the Company or not) employed by the Company and any person appointed as Auditor shall be indemnified out of the funds of the Company against all loss incurred by him as such Director, Manager, Secretary, Officer, Employee or Auditor in defending any proceedings, whether civil or criminal in which judgment is given in his favour, or in which he is acquitted, or in connection with any under Section 633 of the Act in which relief is granted to him by the Court.

2020
910.

*No Retirement by Rotation*

18. Directors shall not be liable to retire by rotation unless other wise decided by the General Meeting.

*Removal of Directors*

19. The Company may by ordinary resolution remove any Director and appoint any person in his place.

*Nominated Directors*

20. Whenever the Directors enter into a contract with any person or persons for borrowing any money or for providing any guarantee or security or for technical collaboration or for assistance or enter into any other arrangement, the Directors shall have, subject to the provisions of Section 255 of the Act, the power to agree that such person or persons shall have the right to appoint or nominate by a notice in writing addressed to the Company one or more Directors on the Board for such period and upon such conditions as may be mentioned in the Agreement and that such Director or Directors may not be liable to retire by rotation, not be required to hold any qualification shares. The Directors may also agree that any such Directors may be removed from time to time by the person or persons entitled to appoint or nominate them and such person or persons may appoint another or others in his or their place and also filling any vacancy, which may occur as a result of any such Director or Directors ceasing to hold that office of any reason whatever. The Directors appointed or nominated under this Article shall be entitled to exercise and enjoy all or any of the rights and privileges exercised and enjoyed by the Directors of the Company including the payment of remuneration and traveling expenses to such Directors as may be agreed by the Company with such person/s aforesaid.

## BORROWING POWERS

*Director's Power to Borrow*

21. The Directors may, from time to time, at the their discretion or borrow any sum or sums of money or make any arrangement for finance for the purpose of the Company and may raise or secure the payment of such sum or sums or financial arrangement in such manner and upon such terms and conditions in all respects as they think fit and in particular by making, drawing, accepting or endorsing on behalf of the Company any promissory notes or bills of exchange or by issuing bonds, perpetual or redeemable, debentures or debenture stock or any mortgage, charge or other security on the undertaking or the whole or any part of the property of the Company both present and future including its uncalled capital for the time being.

## MANAGING DIRECTORS

*Appointment Of Managing Director*

22. The Board may from time to time, and with the unanimous consent appoint one or more Directors to be Managing Director for such period, at such remuneration, with such power, discretion and duties and on such terms as it may think fit and may revoke such appointment. The Board may from time to time vest in or assign to any Managing Director, such powers, discretions and duties and may from time to time revoke, withdraw, alter or vary any or all such powers.

## SECRECY

*General*

23. No member shall be entitled to require or receive any information concerning the business, trading and customers of the Company beyond such information as to accounts and business of the Company beyond these presents or by the Act directed to be laid before the Company in General Meeting.

*Secrecy to be Maintained except in Special circumstances*

24. Subject to the provisions of the Act, every Managing Director, Auditor, Secretary, Treasurer, Trustee, Member of a Committee, Accountant, Agent, Officer, Servant or other person employee in the business of the Company shall when required to sign a declaration pledging himself to observe a strict secrecy respecting all transaction of the Company with customers and the state of accounts with individuals and in matters relating thereto and in all technical matters concerning equipment and process and shall by such declaration pledge himself not to reveal any of the matters which may come to his knowledge in the discharge of his duties except when required to do so by the Directors or the Auditors or by resolution of the Company in General Meeting or by a Court of Law or by the person to whom such matters relate and except so far as may be necessary in order to comply with any of the provisions in these presents contained. Nothing herein contained shall affect the powers of Central Government or any Officer appointed by the Government to enquire or to hold an investigation into the Company's affairs.

3029 912

(k) The transferee shall thereupon be registered as the holder of the shares

(l) The transferee shall not be bound to see to the application of the purchase money, if any, nor shall his title to the share be effected by any irregularity or invalidity in the proceedings in reference to the forfeiture, sale or disposal of the share

(m) The provisions of these regulations to forfeiture shall apply in the case non-payment of any sum which by the terms of issue of a share, becomes payable at a fixed time, whether on account of the nominal value of the share or by way of premium, as if the same has been payable by virtue of a call duly made and notified.

## PROCEEDINGS AT GENERAL MEETING

*Notice for General Meeting.*

11.(a) A General Meeting may be called by giving not less than 21 days clear notice in writing duly specifying the place, the day and the hour of the meeting, by registered post acknowledgement due to the persons entitled to vote thereat in the manner laid down in the Act, provided that a general meeting may be called after giving shorter notice than that specified above if the shareholders of the company holding more than 95 percent of the paid-up capital of the company carrying a right to vote at meeting so agree in writing.

*Business in Adjourned Meeting*

(b) Any business may be transacted at any adjourned meeting in addition to the business left unfinished at the meeting from which the adjournment took place provided a notice of the business to be transacted at the adjourned meeting is given as in the case of an original meeting.

*Voting rights when calls in arrears*

(c) No member shall be entitled to exercise any voting rights either personally or by proxy at any meeting of the Company in respect of any shares registered in his name on which any calls or other sums presently payable by him have not been paid or in regard to which the Company has exercised any right of lien.

## DIRECTORS

*Number of Directors*

12. Unless and until the Company in General Meeting shall otherwise determine by special resolution the number of Directors shall not be less than two and not more than twelve

## FIRST DIRECTORS

*First Directors*

13. The persons herein after named are the First Directors of the Company:-

1. SUSHIL KUMAR SAXENA
2. PRADEEP KUMAR BAID

*Share Qualification of Director*

14. Unless otherwise determined by the Company in General Meeting a Director shall not be required to hold any share in the Company as his qualification.

*Director's Fees*

15. Every Director shall be paid out of the funds of the Company by way of remuneration for his services a specified monetary sum ( as per section 310 of the Act, or any amendments there of ) as the Board may determine for each meeting of the Board or Committee there of attenced by him. He shall be further reimbursed all expenses incurred by him for attending such meeting.

*Remuneration for extra services*

16. If any Director being willing shall be called upon to perform extra service or to make any special exertions in going or residing away from Calcutta for any of the purposes of the Company or in giving special attention to the business of the Company or as a member of a Committee of the Board than the Board may remunerate the Director so doing in such manner as it thinks and such remuneration may be either in addition to or in substitution for other remuneration to which he may be entitled subject to provisions of the Act

## APPOINTMENT AND RETIREMENT OF DIRECTORS

*Appointment of Director other than a Reunng Director*

17. No person other than a retiring Director shall be erected a Director (except a Directors appointed by the Board of Directors under the provisions of Law ) unless at least TWENTY FOUR days notice shall have been left at the registered office of the Company of the intention to propose him together with a notice in writing by himself of willingness to be elected

(2027) 913

his resignation or dismissal or removal resolve that such member shall be entitled to transfer his shares to any one nominated by the Board at a fair value to be fixed by the Auditors. Should the said member decline to transfer his shares the company may receive the purchase money and shall there upon cause the name of the person nominated by the Board to be entered in the register as the holder of the shares and shall hold the purchase money in trust for such member. The Board shall have the power to issue a fresh or duplicated share certificates to the person nominated by the Board as aforesaid and cancel the original shares certificates. The receipt of the company for the purchase money shall be a good discharge to the person nominated by the Board and after his name is entered in the register in purported exercise of the aforesaid powers the validity of the proceeding shall not be questioned by any persons.

## CALL & FORFEITURE

*Power of Board in respect of calls*

10(a). The Board, may, from time to time make such call on uniform basis as it thinks fit upon the members in respect of all moneys unpaid on the shares (whether on account of the nominal value of shares or on account of premium) held by them if the sum payable in respect of any call installment be not paid on or before the day appointed for payment thereof the holder for the time being of the shares in respect of which the call shall have been made or the installment shall be due, shall pay interest at the rate of 12 (twelve) percent per annum ( or at such other rate as the Board may determine) from the day appointed for the payment thereof to the time of actual payment but the Board shall be at liberty to waive payment of the interest wholly or in part.

*If call or installment not paid notice may be given*

(b) If a member fails to pay any call or installment of call, on the day appointed for payment thereof, the Board may, at any time there after during such time as any part of the call or installment remains unpaid, serve a notice on him, requiring payment of so much of the call or installment as is unpaid, together with any interest which may have accrued.

*Form of Notice*

(c) The notice aforesaid shall:-

(i) name a further day (not being earlier than the expiry of fourteen days from the date of service of the notice on or before which payment required by the notice is to be made ;and

(ii) state that, in the event of non-payment on or before the day so named, the shares in respect of which the call was made will be liable to be forfeited.

*If notice not complied with shares may be forfeited*

(d) If the requirements of any such notice as aforesaid are not complied with, any share in respect of which the notice has been given may, at any time there after, before the payment required by the notice has been made, be forfeited by a resolution of the Board to that effect.

(e) A forfeited share may be sold or otherwise disposed of, on such terms and in such manner as the Board may think fit.

(f) At any time before a sale or disposal as aforesaid, the Board may annul the forfeiture thereof in such manner as the Board thinks fit.

*Liability on forfeiture*

(g) A person whose shares have been forfeited shall cease to be a member in respect of all forfeited shares, but shall, notwithstanding the forfeiture remain liable to pay to the Company all moneys, which, at the date of forfeiture were presently payable by him to the Company in respect of the shares.

(h) The liability of such person shall cease if and when the company shall have received payment in full of all such moneys in respect of the shares.

*Evidence of forfeited shares*

(i) A duly verified declaration in writing that the declarant is a director manager or secretary of the Company and that a share in the company has been duly forfeited on a date in the declaration shall be conclusive evidence of the facts therein stated as against all persons claiming to be entitled to the shares.

*Forfeiture provided to apply to non-payment in terms of issue*

(j) The Company may receive the consideration if any, given for the share on any sale or disposal thereof and may execute a transfer of the share in favour of the person to whom the share is sold or disposed of.

(87)

his resignation or dismissal or removal or the fact that such member is prohibited by the Auditors. Should the said member decline to transfer the shares the company may receive the purchase money and shall thereupon cause the name of the person nominated by the Board to be entered in the register as the holder of the shares and shall hold the purchase money in trust for such member. The Board shall have the power to issue a fresh or duplicated share certificates to the person nominated by the Board as aforesaid and cancel the original shares certificates. The receipt of the company for the purchase money shall be a good discharge to the person nominated by the Board and after his name is entered in the register in pursuance of the aforesaid powers the validity of the proceeding shall not be questioned by any persons.

## CALL & FORFEITURE

*Power of the Board in Respect of calls*

10(a). The Board, may from time to time make such call on uniform basis as it thinks fit upon the members in respect of all moneys unpaid on the shares (whether on account of the nominal value of shares or on account of premium) held by them if the sum payable in respect of any call installment be not paid on or before the day appointed for payment thereof the holder for the time being of the shares in respect of which the call shall have been made or the installment shall be due, shall pay interest at the rate of 12 (twelve) percent per annum (or at such other rate as the Board may determine) from the day appointed for the payment thereof to the time of actual payment but the Board shall be at liberty to waive payment of the interest wholly or in part.

*If call or installment not paid notice may be given*

(b) If a member fails to pay any call or installment of call, on the day appointed for payment thereof, the Board may, at any time there after during such time as any part of the call or installment remains unpaid, serve a notice on him, requiring payment of so much of the call or installment as is unpaid, together with any interest which may have accrued.

*Form of Notice*

(c). The notice aforesaid shall:-

(i) name a further day (not being earlier than the expiry of fourteen days from the date of service of the notice on or before which payment required by the notice is to be made) and

(ii) state that, in the event of non-payment on or before the day so named, the shares in respect of which the call was made will be liable to be forfeited.

*If Notice not complied with Shares may be forfeited*

(d) If the requirements of any such notice as aforesaid are not complied with, any share in respect of which the notice has been given may, at any time there after, before the payment required by the notice has been made, be forfeited by a resolution of the Board to that effect.

(e) A forfeited share may be sold or otherwise disposed of, on such terms and in such manner as the Board may think fit.

(f) At any time before a sale or disposal as aforesaid, the Board may annul the forfeiture thereof in such manner as the Board thinks fit.

*Liability on forfeiture*

(g) A person whose shares have been forfeited shall cease to be a member in respect of all forfeited shares, but shall, notwithstanding the forfeiture remain liable to pay to the Company all moneys, which, at the date of forfeiture were presently payable by him to the Company in respect of the shares.

(h) The liability of such person shall cease if and when the company shall have received payment in full of all such moneys in respect of the shares.

*Evidence of forfeited shares*

(i) A duly verified declaration in writing that the declarant is a director manager or secretary of the Company and that a share in the company has been duly forfeited on a date in the declaration shall be conclusive evidence of the facts therein stated as against all persons claiming to be entitled to the shares.

*Forfeiture provided to apply to non-payment in terms of issue*

(j) The Company may receive the consideration if any, given for the share on any sale or disposal thereof and may execute a transfer of the share in favour of the person to whom the share is sold or disposed of.

2022

914

"Articles" means these Articles of Association or as altered and updated from time to time according to law.

## PRIVATE COMPANY

*Private Company and Section 3(1)(iii) restriction*

4. The Company is a Private Company, within the meaning of Section 3(1)(iii) of the Companies Act, 1956 and accordingly :

(a) No invitation shall be issued to the public to subscribe for any shares in or debentures of, the Company.

(b) The number of the members of the Company (exclusive of persons who are in the employment of the Company and the persons who having been formerly in the employment of the company were members of the Company while in that employment and have continued to be members after the employment ceased ) shall be limited to fifty:PROVIDED that for the purpose of this provision, where two or more persons hold one or more shares jointly in the company they shall be treated as a single member.

(c) The right to transfer the share(s) of the company is restricted in the manner and to the extent hereinafter appearing.

*Conversion into a Public Company*

5. They company may at any time by a special resolution convert itself into a Public Company within the meaning and subject to the provisions of the Companies Act,1956.

*Power to increase, Reduce or Divide the Share Capital*

6. The Authorised Share Capital of the Company shall be such amount as may from time to time be authorised by the Memorandum. The Company shall have the power to increase or reduce the capital for the time being of the Company and or divide the shares in the capital into several classes with rights, privilege or condition as may be determined.

## SHARES

*Director's Control over Share Capital*

7. The shares in the capital of the company for the time being shall be under the control of the Directors who may by unanimous approval of all directors allot or otherwise dispose of the same or any of them to such persons in such proportion and on such terms and conditions and either at a premium or at par or ( subject to compliance with the provisions of Section 79 of the Act )at a discount and at such time as they may from time to time think proper and with full power to give to any person the option to call for or be at a premium being exercisable at such times and such consideration as the Directors think fit.

*Transfer of Shares to members and non-members*

8.(a) Subject to the restriction of these articles a share may be transferred by a member or other person entitled to transfer, to any person selected by the transferor at a fair value but no share shall be transferred to a person who is not a member unless such person selected by the transferor, is approved by the Board of Directors unanimously as one of whom it is desirable in the interest of the Company to admit to membership.In case the Board of Directors do not approve of the person selected by the transferor such shares shall be transferred to any person selected by the Board of Directors unanimously

(b) In case any difference arises between the proposing transferor and the purchaser as to the fair value of a share,the Board of Directors of the Company, shall fix out the fair value on the application of either party

(c) The Directors may, in their absolute discretion and without assigning any reason thereof, decline to register any transfer of any share, whether or not is a full paid share.

(d) The company shall be entitled to register any shares in the name of any minor person if fully paid of and allow the dividend thereof to be collected by such person as it deems the guardian of such minor shareholder

*Transfer of Shares of outgoing employees*

9. Notwithstanding anything contained contrary elsewhere in these Articles, whenever any member of the company who is employed by the company as a full time Director or otherwise resigns or is dismissed from employment or is removed from such Directorship, the Board may at any time within 14 days af

~~9038~~ 915

THE COMPANIES ACT, 1956

PRIVATE COMPANY LIMITED BY SHARES

ARTICLES OF ASSOCIATION

OF

# CENTURY DEALERS PRIVATE LIMITED

## PRELIMINARY

*Table "A" to Apply*

1. The regulation contained in Table "A" in the First Schedule of the Companies Act, 1956 as amended from time to time so far as they are not hereinafter excluded, modified or altered and are applicable to a Private Limited Company shall apply to the Company.

*Table "A" regulation excluded*

2. Regulations No. 13(1), 16(1), 21,22, 23, 27, 53(2), 64, 66, 84, 90 and 99 of Table "A" shall not apply to the Company.

*Interpretation*

3. Unless the context otherwise requires words or expressions contained in these Articles shall bear the same meaning as in the act or any statutory modification thereof.

"The Company" means the above named Company.

The Marginal notes are inserted for convenience and shall not affect the construction here of and in these presents unless there be something in the subject inconsistent therewith.

"The Act" means the Companies Act, 1956 and includes any reenactment of statutory modification thereof for the time being in force and "Section" shall mean a section of the said Act.

"Directors" means the Directors for the time being of the Company.

"The Board of Directors" or "The Board" means the Board of Directors for the time being of the Company.

"The Managing Director" means the Managing Director for the time being of the Company so appointed.

"Office" means the Registered Office for the time being of the Company.

"Register" means the Register of Members to be kept pursuant to Section 150 of the Act.

"Seal" means the Common Seal for the time being of the Company.

"Month and Year" means a calendar month and a calendar year respectively.

"In Writing" and "Writing" include printing lithography and any other modes of representing or reproducing works in a visible form.

Words importing singular number shall include plural and vice versa and words importing the masculine gender shall include females and the words importing persons shall include body corporate, firm, association of firms, society registered under the Societies Registration Act.

"Debentures" includes debenture stocks.

"Special Resolution" and "Ordinary Resolution" have the same meanings assigned there to by Section 198 of the Companies Act, 1956.

These "presents" means the Memorandum of Association and these Articles of Association of the Company for the time being in force.

HDFC BANK LTD.

~~2039~~ 916

We, the several persons whose Names and Addresses are subscribed, are desirous of being formed into a company in pursuance of this MEMORANDUM of Association, and we respectively agree to take the number of shares in the company set opposite to our respective names.

| Names, Addresses and description of subscribers | Equity No. of Shares taken by each Subscriber | Name, address, and description and occupation of Witness |
|---|---|---|
| SUSHIL KUMAR SAXENA<br>S/O LATE SRI. KASHI DAYAL SAXENA<br>2 NO. SYNAGOGUE STREET<br>CALCUTTA - 700 001<br>SERVICE | 100<br>(ONE HUNDRED) | WITNESSED BY:<br>PARAS KUMAR KATELA<br>S/O PRATAP CHAND KATELA<br>8, GUHA PARK<br>LILUAH (HOWRAH) |
| PRADEEP KUMAR BAID<br>S/O PRATAP CHAND BAID<br>13A, P.K. TAGORE STREET<br>CALCUTTA - 700 006 | 100<br>(ONE HUNDRED) | |
| D. P. AGARWAL<br>S/O N.P. AGARWAL<br>178, N.S. ROAD<br>CALCUTTA - 700 001<br>BUSINESS | 100<br>(ONE HUNDRED) | |
| Total | 300<br>(THREE HUNDRED) | |

CALCUTTA, DATED THE 7TH DAY OF SEPTEMBER 1995

HDFC BANK LTD.

902E

917

or materials related or connected with the aforesaid objects and business and to acquire exclusive or limited rights to any play or story, script, musical songs and lyric book, article or any technique by producing, purchasing or otherwise acquiring and to use, exercise, develop or exploit or turn to account such rights for the business of the company, and to act as agents, for training, retraining, arranging and supplying artists, stars, art directors, script or story writers, technicians, extras and other personnel required by the Company or others for film, cinema or business.

8. To carry on and undertake the business of leasing and to finance lease operations of all kinds, purchasing, selling, dealing, trading, investments, hiring or letting on hire all kinds of plant and machinery and equipment and to assist in financing of all and every kind and description of hire purchase or deferred payment or similar transactions and to subsidies, finance or assist subsiding or financing or the sale and maintenance of any goods, articles or commodities of all and every kind and description upon any terms whatsoever and to purchase or otherwise deal in all forms of immovable and movable property including land and buildings, plant and machinery, equipment, ships, aircraft, automobile, computers and all consumer, commercial and industrial item and to lease or otherwise deal with them in any manner whatsoever including resale thereof, regardless of whether the property purchased and leased be new and/or used.

(IV) The liabilities of the members is limited.

V) The Authorised Share Capital of the company is Rs.1,00,000/- (One Lakh only) divided into 10,000 (Ten Thousands) equity shares of Rs.10/- each with power to increase and reduce the capital for the time being into several classes and attach there to respectively such preferential or special or special rights, privileges or conditions as may be determined by or in accordance with the regulations of the Companies Act, 1956 and to very, modify or abrogate such rights, privileges and conditions in such manner as may for the time being be provided by the regulations of the Company.

HDFC MUM

petroleum coke, salt and allied products, caustic soda, chlorine, thermosetting and thermoplastic plastic and compounding agents and additives thereof caprolactum and allied chemical, amines and plasticizers, enzymes, acids amino acids, sulphates and other synthetic chemical and chemical substances, basic, intermediate, finished or otherwise.

4. To carry on business as manufacturers, producers, exporters, importers, buyers, sellers, agents and dealers in all kinds and description of iron and steel, structural steel, stainless steel, carbon steel, alloy steel, mild steel, micro-alloy steel, tool steel and other special steel group and their products such as ingots, billers, blooms, sheets, strips, rounds, rods, bars, tapes, squares, invert angles valve, plates, mining, U-beam, elevator guide, channels, flats, slabs, I-beams, H-beams, rail joints, joist channels angles, rolls, steel strips, plates, plain and coiled twisted bars, Z-sections, shafting, structural pipes, tubes, wires etc, and all other varieties of profils and products whether forged, rolled, cast or draw and all products intermediated and by-products consequent to or obtained in the process of production of above articles and to carry on any other business (production ,or otherwise ) which may seem to the Company capable of being conveniently carried on in connection with the above or either calculated directly or indirectly to enhance the value, if any, of the company's properties and rights for the time being.

5. To borrow, raise, secure the payment of money, to receive money on deposits with or without interest for the purpose of company's business in such manner and on such terms and with such rights, powers, privileges and conditions as the company may think fit by promissory notes, by taking credits in or opening current accounts with any person or persons, firm or firms, banks, companies or financial institution and with or without security or by such other means as the director's may in their absolute discretion seem expedient and to lend and advance money with or without security to such persons, firms or companies and upon such terms and subject to conditions as may seem expedient and particularly to carry on the business as financiers and investors and to acquire by purchase or otherwise, buy, subscribe for tender, exchange, hold, sell, transfer, hypothecate, deal indispose of any share, bonds, stocks, obligations, securities, debentures, debenture stocks, properties, certificates issued or guaranteed by any company constituted and carrying on business in India or elsewhere, any Government state, sovereign, central or dominions, state commissioners, port trust, public body or other authority, supreme, municipal, local or otherwise whether in India or elsewhere, provided that the company shall not carry on the business of banking as defined in the Banking Regulations Act, 1949.

6. To acquire by purchase, lease, exchange, hire or otherwise develop or operate land, buildings, any estate or interest in and hereditaments of any tenure or description including agricultural land, mines quarries, farms, gardens and any estate or interest therein, and any right over or connected with land and buildings so situated and construct develop or to turn the same to account as may seem expedient and in particular by preparing building sites, flats houses, apartments, commercial complexes, by constructing, reconstructing, altering, improving, decorating furnishing, and maintaining offices, rooms, flats, houses, restaurents, markets, shop workshops, mills, factories, warehouses, cold storages, wharves, godowns, hotels, hostels gardens, swimming pools, play grounds, buildings, works, and conveniences of all kinds and selling, leasing, hiring or otherwise deal with or disposing of the same and to manage land, building and other properties, whether belonging to the company or not, and to collect rents and income, and to supply tenants, occupiers, and other refreshments, attendance, light, wailing rooms, reading rooms, meeting rooms, electric and other conveniences commonly provided in flats, suits, and residential and business units and to act as architects, consultants, designers, developers, builders, contractors, estate agents, merchants, and dealers in buildings requisites and materials.

7. To carry on business as producers, distributors, importers, exporters, exhibitors and financiers of cinematograph films, video films and video cassettes and to manufacture, own, acquire, provide, secure, arrange or deal in films and photographic sound recording, musical, lighting appliances, instruments, equipments and machines, and to construct, establish, own, hire or otherwise acquire and to manage, let out for rent, lee, monetary gain or otherwise studios, laboratories, theatres, buildings, open air theatres, bars, restaurants, and other buildings or work required for the purpose of production, distribution or exhibition of the films, operas, stageplays, dances, operattas, burlesques, vaudeville, ravue ballets, pantomimes, spectacular pieces, promenade, conderts, circus or other performances and, entertainments and to act as dealers, importers, exporters of musical instruments and records, tapes, cinema and film projectors and cameras, wigs and other products

*To do all things incidental*

34. To buy repair, alter, improve, exchange, let out on hire, import, export and deal in all factories, works, plant, machinery, tools utensils, appliances, apparatus; products, materials; substances, articles and things capable of being used in any business which this company may competent to carry on or which may seem capable of being profitable deal with in connection therewith and to experiment with, render marketable and deal in all products or residual and by products incidental to or obtained in any of the business carried on by the Company and to do all such other things as may be deemed incidental or conducive to the attainment of the main objects of the Company or any of them.

C) OTHER OBJECTS:

1. To promote the formation and mobilisation of capital, to manage capital savings and investment, to carry on the business of a leasing company, hire purchase company, finance company, to undertake all types of leasing and hire purchase business relating to all kinds of machinery, plant, equipment ships, vehicles, aircraft, rolling stock factories, movable and immovable property, to arrange or syndicate leasing or hire purchase business, to undertake bills discounting business, to purchase, finance, discount, rediscount, bills of exchange, to act as a discount and acceptance house, to arrange acceptance or coacceptance of bills, to undertake real estate business, to buy, sell, lease, or finance the buying and selling and trading in immovable property, land, buildings, real estate, factories, to borrow, to lend, to negotiate loans, to transact business as promoters, financiers monetary agents to carry on the business of a company established with the object of financing industrial enterprises within the meaning of section 370 of the Companies Act, 1956 to invest the capital or other funds of the Company in the purchase or acquisition of or rights in movable and immovable property, to use the capital, funds and assets of the Company as security for borrowing and the acquisition of or rights in movable or immovable property, or shares, stocks, debentures, debenture stock bonds, mortgages, obligations, securities, or to finance their acquisition or leasing or hire purchase, to raise or provide venture capital, to promote or finance the promotion of Joint Stock Companies, to invest in, to manage the issue of, and to trade in their shares or other securities, to undertake, advisory and counselling services, to undertake, factoring to purchase the book debts and receivables of companies and to lend or give credit against the same, and also to act as financiers and investors, capitalists, money lenders, commercial agents, financial agents, advisers and subscribing to capital of Private/Public Enterprises and also to act as Merchant Bankers, Portfolio Managers, Underwriters.

2. To carry on business as advisers and/or consultants on matters and problems relating to the export, export, industries administration, management, organisation, accountancy, costing, financial, marketing, taxation, company law matters, computers decoration, accounting system, managerial and all other matters, requiring calibre of several economic and social science, commercial or economic activities, labour, statistical organisation methods, quality control and data processing, technical "knowhow", operation, manufacture, production, storage, distribution, sale and purchase of goods, property and other activities of and in relation to any business, trade, commerce, industry, mine, agriculture housing or real estate, and upon the means, methods and procedure for the establishment, construction, development, improvement and expansion of business, trade, commerce and all systems, methods, techniques, processes, rinciples in relation to the foregoing and to carry on business of rendering services on any one or more of aforesaid matters to any person, firm, company, trust, association, institution, society, body corporate, government or government department, public or local authority, any other organisation whatsoever, to act as intermediaries in the introduction of collaborators, sellers, purchasers, printers, tenants, agents, consumers and employees.

3. To carry on business as manufacturers, fabricators, processors, producers, growers, makers, importers, exporters, buyers, sellers, suppliers, stockists agents, merchants, distributors and concessionaries of and dealers in synthetic rubber elastomers, synthetic resins, carbon black, rubber latex, plastics, latexes and formulations thereof including reclaimed rubber, natural rubber, resins, compounds and other products, petrochemicals, calcium carbide, styrene, buladiene, ethylene ethylalcohol, hydrocarbon, petroleum fractions, inorganic chemicals, organic chemicals, fine chemicals, including photographic chemicals, paints, varnishes and enamels, coke oven byproducts, coal tar distillation products like napthalene, anthracene, benzene, phenol and the like pathalic anhydride, asbestors paper and special joining materials, graphite and silicon carbide, crucibles, cryolite, aluminium chloride, bromine, electrodes including graphite electrodes, arc welding, rods, calcium,

as principals agents, trustees, contractors or otherwise and either alone or in conjunction with other and either by through agents, sub-contractors, trustees or otherwise.

921

*Research laboratories, colleges and provisions of lectures*

26. To establish, provide, maintain and conduct or otherwise subsidies research laboratories and experimental workshops for medical, scientific and technical research/ and experiments/ and to under take and carry on all medical scientific and technical, experiments and tests of all kinds and promote invention studies and research both medical scientific and technical, shops, libraries, lectures, meetings and conferences on the designated areas and by providing for awards of scholarships prizes, grants and bursaries to Students or otherwise and generally to encourage promote and reward studies, researches, investigations, experiments, tests, inventions of any kind, that may be considered likely to assist business of the company and to engage, employ, nominate or contract with any research consultants either in India or abroad and either permanently or for a specific project or matter to enter into any contract or arrangement with any other firm or company dealing in any products or industries within the objects of this company for the purposes of carrying on any research experiment tests or investigations on behalf of the Company or for its benefit.

*Aid to lab and other industrial associations*

27. To aid pecuniarily or otherwise any association, body or movement having for an objects the solution, settlement or surmounting of industrial or labour problems or troubles or the promotion of industry or trade.

*Government and other concessions and to promote and oppose legislations*

28. To enter into any arrangements and to take all necessary or proper steps with Governments or with other authorities supreme, national, local, municipal or otherwise of any place in which the Company may have interest and to carry on any negotiations or operations for the purpose directly or indirectly carrying out the objects of the Company or effecting any modifications in the constitution of the Company or furthering the interests of its members and to oppose any such steps taken by any other company, firm or person which may be considered likely directly or indirectly, to prejudice the interests of the Company or its members and to promote or assist the promotion, whether directly or indirectly, of any legislation which may appappear to be in the interests of the Company and to oppose and resist, whether directly or indirectly, any legislation which may seem disadvantageous to the Company and to obtain from any such Government authority of any company by lawful mean any charters, contractors, decrees, rights, grants, loans, privileges or concessions which the company may think fit desirable to obtain and to carry out, exercise and company with any such arrangements, charters, decrees, rights, privileges or concessions.

*Publicity*

29. To adopt such means of making known the products of the Company as may seem expedient; and in particular by advertising in the press or any other media by purchase, exhibition or reproduction of works of art of interest, by publication of books, pictures, and periodicals and by granting prizes, rewards and donations, or in such other manner as the Company may deem desirable.

*Trusts*

30. To undertake and execute any trust, the undertaking of which may seem to the Company desirable, and either gratuitously, or otherwise and vest any real or personnel property rights or interests acquired by or belonging to the Company in and person or in company on behalf of or for the benefit of the Company and with or without any declared trust in favour of the Company.

*Donations*

31. Subject to the provisions of the Companies Act, 1956, to subscribe or guarantee money for any national, charitable, benevolent, public, general or useful object or for any exhibition subject to the compliance of Central and State laws.

*Distribution in Specie*

32. Subject to the provisions of any law for the time being in force distribute among the members in specie any property of the Company, any proceeds of sale or disposal of any property of the Company in the event of winding up.

*Dividend*

33. To distribute among the members of the Company dividends including bonus shares (including fractional share certificates) out of profits, accumulated profits, or funds and resources of the Company in any manner permissible under law.

BANK HDFC

(b). To undertake and transact all kinds of agency business and carry on and promote any business, commercial or otherwise, under sound principles and or to act as distributors, agents, under writers, brokers, estate agents, middle man, contract man representation and indenting agents on commission, allowance, as may be deemed fit in all commodities, merchandise and other allied articles/lines of business.

(c). To act as agents or representatives of corporations, firms and individuals and to carry on and undertake any business undertakings, transaction or operation commonly, carried on or undertaken by commission agents, merchants, factors, selling agents, importers and manufacturer's agents insurance brokers, contractors and generally to undertake, transact and execute all kinds of agency business and also trusts of all kinds.

*Creation of Fund* 18. To create any Depreciation Funds, Reserve Fund, Insurance Fund, Sinking Fund, or any other special fund whether for depreciation or repairs, replacement, improvement, extension or maintenance of any of the properties of the Company or for redemption of redeemable preference shares or for any other purpose conducive to the interests of the Company.

*Generation of power* 19. To buy or generate for its own use electricity, steam, gas or any other forms and sources of power.

*Opening of Bank Account* 20. To open current, overdraft, loan, cash credit, in India or out of India or at any places in the World, deposit or savings bank account with any bank, company, firm and or any person and to draw and endorse cheques pay-slips, telegraphic transfers and to withdraw moneys from such account and otherwise to operate thereon.

*Properties* 21. To manage, let, mortgage, sell, under let, or otherwise turn to account, or dispose of or deal with all or any part of the real or immovable and personal or movable property and rights of the company whenever and however acquired.

*Establishing business houses* 22. To open branches, sub office, depots and multiple shops in any state of India or outside India and to appoint agents, stockists, distributors, sub- distributors and brokers to procure orders, market or sell the products of the company or the goods of any other firm or company in which this company may be dealing.

*Employees Welfare* 23. To provide for the welfare of employees (including Directors and Ex-Directors) of the company and the wives, widows and families or the dependents or connections of such persons by building or contributing to the building of dwelling houses or quarters or chawls , to grant money, pensions, gratuities, allowances, bonuses, profits sharing bonuses or benefits or any other payments, by creating and from time to time subscribing or contributing to provident fund, institutions funds, profits sharing or other schemes, or trusts and by providing or subscribing contribution towards place of instruction and recreation, hospitals and dispensaries; medical and other attendance or assistance as the company shall think fit and to subscribe or contribute or otherwise assist or to guarantee money to charitable, benevolent, religious, scientific, national or other institutions or objects which shall have any moral or other claim to support or aid by the Company either by reason of locality of operation or of public and general utility or otherwise.

*Technical information and know-how* 24. To acquire from any person, firm or body corporate or unincorporate, whether in India or elsewhere, technical information, know-how, processes, engineering, manufacturing, and operating data, plans, layouts and blue prints useful for the design, erection and operation of plant, machinery or apparatus required for attaining the main objects of the company and to acquire any grant of license and other rights and benefits in connection there with.

*Carrying on of other business* 25. To do other things ancillary to main business that may seem to the Company capable of being conveniently carried on in connection with the main objects or calculated directly or indirectly to enhance the value of or render profitable any of the Company's property or rights of which it may be advisable to undertake with a view to improving, developing, rendering, valuable or turning to account any property real, or personnel, belonging to the Company or in which the Company may be interested and to do all or any of the above things, either

acquisition of which may seem calculated directly or indirectly to benefit this Company and to use, exercise, develop or grant license in respect of or otherwise turn to account the property so acquired.

*Provident Fund Institutions*

12. To establish and support or aid in the establishment and support of Association, Institution, Provident Funds, and other funds, trusts and conveniences calculated to assist the company in the conduct of its business or to benefit employees or ex-employees of the Company or the dependents or connections of such persons and to grant pensions and allowances and to make payments towards insurance and to subscribe, donate, or guarantee money for charitable, religious or benevolent or any other objects beneficial to the Company or public or for any exhibition or useful objects or for any other purpose which the directors may consider reasonable, but not intended to serve any political cause or purpose.

*Negotiable Instrument*

13. To make, draw, accept, hold, endorse, issue and otherwise negotiate all kinds of negotiable or transferable securities and instruments including promissory notes, drafts, hundies, bills of exchange, bills of lading, debentures and securities, issued by the State or Central Government in India or by any foreign Government and to carry on the business of share and stock brokers, but not to do the business of Banking within the meaning of Banking Regulation Act, 1949.

*Guarantee*

14. To guarantee the performance contracts by members or persons having dealings with the Company for the purpose of the business of Company and to guarantee the payment of money, unsecured by or payable under or in respect of bonds, debentures, debenture stocks, contracts, mortgages, charges, obligation, and other securities of any Company or of any authority, Central, State, Municipal, Local or otherwise, or of any person whomsoever whether incorporated or not and generally to transact all kinds of guarantee business, to guarantee the issue of or the payment of interest on the shares, debentures, debenture stocks or other securities or obligations of any company or association and to pay or provide for brokerage, commission and under writing in respect of any such issue, and to transact all kinds of trust and agency business in which the Company is authorised to carry on relating to the business.

*Borrowing*

15(a). To borrow or raise or secure the payment of money in such manner as the Company shall think fit and by the issue of debentures perpetual or otherwise charges upon all or any of the company's property, stock-in-trade and other movable or immovable assets and book debts and claims-inaction both present and future including its uncalled capital if any, and to apply the same or any part there of for all or any purpose of the company and to purchase, redeem or pay off any such securities.

(b). To accept money from Public subject to the directions of Reserve Bank of India under the provisions of Residuary Non-Banking companies (Reserve Bank) Directions,1987, and which is not prohibited under Prize Chits and Money Circulation Schemes (Banking) Act, 1978, and to invest the same in various schemes of Banks, Unit Trust of India, Government and Semi-Government Corporations and other types of securities.

*Payment for services*

16. To pay out of the funds of the Company all costs, charges and expenses which the Company may lawfully pay with respect to the promotion, formation and registration of the Company and/or the issue of its capital or which the Company shall consider to be preliminary expenses including therein the cost of advertising, printing and stationary, commission for obtaining application for taking, placing or underwriting or procuring the underwriting of shares, debentures or other securities of the Company and expenses attendant upon the formation of agencies, branches and local boards.

*Establishing Agencies and Branches*

17(a). To establish and maintain agencies of Branches at any places or place in the world for the conduct of the business of the Company and for the purchase and/or sale either for ready or future delivery of any merchandise, commodities, goods, wares, materials, products, articles and things required for, or deal in, or manufactured by, or at the disposal of the Company, and to transact all kinds of agency business to undertake the supervision of any company or companies having objects altogether or in part similar to those of this company.

or in any other manner. Without prejudice to the generality of the foregoing, program of rural development shall also include any program for promoting the social economic welfare of or the uplift to the public in any 'rural areas'. Shall include such area as may be regarded as rural areas for the purpose of the Income Tax Act, 1961 or any other law relating to rural development for the time being in force or as may be regarded by the Directors as rural areas and the Directors may, in order to implement any of the above mentioned objects or purposes, transfer or divest the ownership of any property of the Company without consideration, or at such fair or concessional value as the Directors may think fit to or in favour of any public or local body or authority or Central or State Government of any public institution or Trusts of Funds or any society registered under the Societies Registration Act, 1860 or bodies Corporate registered under the Companies Act, 1956 as the Directors may approve."

*Promotion and growth of national economy etc.*

5. To undertake, carry out, promote and sponsor or assist activity for the promotion and growth of national economy and for discharging what the directors may consider to be social and moral responsibilities of the Company to the public or any section of the public as also any activity which the directors consider likely to promote national welfare or social, economic or moral uplift of the public or any section of the public and in such manner and by such means as the Directors may think fit and the directors may without prejudice to the generality of the foregoing, undertake, carry out, promote and sponsor any activity for publication of any book, literature, newspapers or for organising lectures or seminars likely to advance these objects or for giving merit awards for giving scholarships, loans or any other assistance to deserving student or other scholars or persons to enable them to procure their studies or academic pursuits or researches and for establishing, conducting, to assist any institution, fund, trust having any one of the aforesaid objects as one of its objects by giving donations or otherwise in any other manner and the Directors may in order to implement any of the above mentioned objects or purposes transfer or divest the ownership of any property of the Company without consideration or at such fair or concessional value as the Directors may think fit to or in favour of any public or local Body or Authority or Central or State Government or any Public Institutions or Trusts or Funds or any Society registered under the Societies Registration Act, 1960 or Bodies Corporate registered under the Companies Act, 1956 as the Directors may approve.

*Amalgamation*

6. To amalgamate with any Company.

*Partnership*

7. To enter into partnership or into any arrangement for share profits, union of interests, cartels, co-operation, joint venture, reciprocal concession or to lend money or to guarantee the contracts of or otherwise assist any such person or Company.

*Investment of surplus money*

8. To invest and deal with the surplus moneys of the Company in such manner as may from time to time be determined by the directors.

*Disposal of undertaking and property of company*

9. To sale, let, exchange or otherwise deal with the undertaking of the Company or any part thereof for such consideration as the Company may think fit and in particular for shares debentures or securities of any other company having objects altogether or in part similar to those of the Company.

*Lending money*

10. Subject to the provisions of the Companies Act, 1956 and the rules framed thereunder and directives issued by the RBI to receive deposit on interest or otherwise lend money on mortgage of immovable property or on hypothecation or pledge of movable property or without any security to such person and on such terms as may seem expedient and to customers of and persons having dealings with the Company, but not amounting to any Banking business as defined under the Banking Regulation Act, 1949.

*Purchase or acquire patents etc.*

11. To purchase or otherwise acquire any patents, bravest, deinvention, licenses, concession, copyrights, exhibition rights, trade marks and the likes of conferring any exclusive or limited right to use any invention, process or article which may seem capable of being used for any of the purpose of the Company or the

THE COMPANIES ACT, 1956

COMPANY LIMITED BY SHARES

MEMORANDUM OF ASSOCIATION

OF

# CENTURY DEALERS PRIVATE LIMITED

I. The name of the Company is CENTURY DEALERS PRIVATE LIMITED

II. The Registered Office of the Company will be situated in the State of West Bengal.

III. The objects for which the company is established are the following:-

A) MAIN OBJECTS:

(1). To carry on the business as buyers, sellers, suppliers, traders, producers, indentors, brokers, agents, commission agents, carriers or in any other capacity, assemblers, packers, stockists, distributors, to take & give agency, lessor, hire purchaser and dealers, sole-selling agents of petroleum and petroleum products, Kerosene oil & other allied products & oils, all types of property, computer & its allied products, confectionery, agricultural products & cultivation, Electronic items, gasses, iron & steel, films, oils, packing materials, papers, breweries, chemicals, textiles, rubber, bulbs & batteries, cements, tobacco & cigarettes, engineering goods & items, explosive products, glasses, fitting materials, jewellery, carbon, mines, sugar, timber & woods, vehicles, refractories, tyres & tubes, medicines, and in all kinds of ferrous and non-ferrous metals, industrial and other wastes and by-product, consumer goods, household goods, cosmetic goods, hardware stores, plant, machinery, spare parts and accessories, vessel, and other earth moving equipment commercial and man made fibers, cellulose, viscose, rayon yarn and fibers, synthetic fiber and yarns and such other fibers for fibrous materials, including polyester filament, yarn textiles of all kinds, ready made garments, wool, silk, hemp, flax and other business substance, blankets and any products of cotton, yarn and woolen textiles, raw jute and jute products, cement, chemicals, plastics, building materials, precious stones, wires, cable, conductors, coir and coir products, inorganic salt, dies and die intermediates, paints and varnishes, plastic and linoleum products, petrochemicals and pharmaceuticals products, pesticides, fungicides, insecticides, food grains, Bhugia, Papad, Namkin, iron & steel, aimunium, stainless steel, engineering goods, electrical goods, data computer, electronic goods, toys and their components, plywood and plywood products, ceramic and allied products, processed minerals including granite, explosive and graphite, glass and glass wares, refractories, surgical & scientific Apparatus, rubber products, leather goods, sports goods, paper ink, computer stationery, process goods, seafood, spices, vegetables, wines, liquors and other alcoholic and non-alcoholic or synthetic drinks, oil seeds, essential oils and fat and their derivatives, tobacco products, handicrafts, books and periodicals, arms, accessories and arms wares and decors, raw materials and products of Marine, Fish, Frozen, Shrimps, sea foods, animals, birds, reptiles, insects, bones, skins, arts and sculptures, watch, clock, musical instruments, furniture and fixture, vehicles, aircraft, water, fruits, flowers and all types of agricultural and horticultural products and all kinds of food preparation and all kinds of eatables tinned or preserve or otherwise that are made by bakers, confectioners, dairymen, grocers, ice, merchants, wine merchants, sweetmeat sellers and food suppliers and to refine, and prepare all kinds of food provisions either prepared, manufactured or in raw state and all substances, merchandise goods, machineries, commodities, implements and articles in India or in any part of the world.

(2). To carry on the business as traders, dealers, wholesalers, retailers, combers, scourers, spinners, weavers, finishers, producers, dyers and processors of yarns and fabrics of wool, cotton, jute, silk, rayon, nylon, hemp, and other natural, synthetic, and for fibrous substance including polyesters, polyacrylonitrile, polyvinyl acetate, cashmilon, acrylic fibers, polypropylene, polymers, monomers, elastomers and resins of all types, grades and copolymer formulations and forms or as processed goods including polytholene, polystyrene, polyvinyl chloride, polymethyl.

~~2048~~ 926

...F CENTURY DEALERS PVT. LTD.

M.Agarwal

M.Agarwal

प्रारूप० भाई० आर०
Form I. R.

निगमन का प्रमाण-पत्र
CERTIFICATE OF INCORPORATION

सं०.....की सं०.....
No. 21-74283 of Date 1995

मैं एतद्द्वारा प्रमाणित करता हूँ कि आज.....

.....

.....

कम्पनी अधिनियम 1956 ( 1956 की सं० 1 ) के अधीन निगमित की गई है और यह कम्पनी परिसीमित है।

I hereby certify that Century Dealers Private Limited

.....

.....

is this day incorporated under the Companies Act, 1956 (No. 1 of 1956) and that the Company is limited.

मेरे हस्ताक्षर से आज ता०.....को दिया गया।
Given under my hand at Calcutta this Fourteenth day of September One thousand nine hundred and ninety-two.

(C.D. PAIK.)
कम्पनियों का रजिस्ट्रार
Registrar of Companies

WEST BENGAL

फे० एस० सी० 1
J. S. C. 1

CENTURY DEALERS PVT. LTD.

THE COMPANIES ACT, 1956

PRIVATE COMPANY LIMITED BY SHARES

(9084) 927

M P Agarwal

# CENTURY DEALERS PRIVATE LIMITED

## MEMORANDUM

## AND

## ARTICLES OF ASSOCIATION

CERTIFIED TRUE COPY
CENTURY DEALERS PVT. LTD.
M P Agarwal
Director.

PTSC4 (2086) 928

*Documents Check List for Account Opening.*

| | | | |
|---|---|---|---|
| Customer Name | CENTURY DEALERS (P) LTD | Customer Name | |
| Ic #. | | Ic #. | |
| Date | 16/10/04 | A/c No. | |
| Value Date | 16/10/04 Cheque Calln | | |
| Mode of Payment | | Funds Parked # | CA1294/033 |

**COMMON CHECKLIST**

- Photographs ☐
- Signature cards ☐
- Operating Instruction ☐
- Account Intr / Identification Doc ☐

**INDIVIDUAL**

- Power of Attorney / Letter of Mandate ☐

**NRE/NRO/FNCR/NRNR**

- Power of Attorney ☐
- Passport copy to verify NRI status ☐

**TRUST**

- List of A/S ☐
- Trust Deed ☐
- Trust Resolution ☐

**HUF**

- HUF Declaration. (to be signed by all corparceners) ☐

**CLUB/ASSN/SOCIETIES.**

- List of Auth. Signatories ☐
- Copy of Governing Body Resolution ☐
- Buy-law of Societies /Clubs ☐

(I)

**SOLE PROPRIETOR**

- Sole Prop. Declaration ☐

**PARTNERSHIP**

- Partnership Deed ☐
- Partnership Declaration ☐

**CORPORATE**

- List of Authorised Signatory ☐
- Copy of Board Resolution ☐
- M/A and A/S ☐
- Certificate of Incorporation ☐
- Certificate of Commencement of Business *(only for Pub. Ltd. Co.)* ☐
- Exception (s) ADFT

16/10A.

Approved by (Branch Manager) Personal Banker

*For CPU use only*

(1) Pan no or Form 60 required

| Activity | Branch Level | Host Level | Input | Authorised by |
|---|---|---|---|---|
| Account Opening CASA | 8051 | | | |
| Customer Addition | 8053 | | | |
| Funds Transfer | 1066 | | | |
| Customer Master Maintenance | | CIM-90 | | |
| Customer X reference | | CI-151 | | |
| Account Maintenance (if any) (Maintain Atm Flag) | | CHM-02 | | |
| Cheque Book Request. | 5004 | | | |
| Request to B-24 team. | | | | |
| Term Deposits. | | | | |
| ning | 8054 | | | |
| ion | 8053 | | | |
| | 951 | | | |
| tured (TD account only) | | TD-021 | | |
| ntenance (for SS accounts) | | | | |
| uction | | CHM-31 | | |
| intenance | | CHM-32 | | |
| intenance | | CHM-39 | | |
| anking | | | | |

(2) Second directors date of birth required on AOF (for ID). no.

*mention NA if no maintenance is required.*

FROM DOCUMENTS VERIFICATION UNIT
CPU-CHANDIVILI

TO THE BRANCH MANAGER

BRANCH - Jaljaini

DATE - 16/10

ENCLOSE PLEASE FIND THE AOD'S RETURNED FOR THE FOLLOWING REASON

| DATE OF AOD | BASE NO CUST NAME | REASON |
|---|---|---|
| | | |
| Century Dealcom P Ltd. - | ① Panno/bromba xg. | |
| | ② 2nd directly ~~dec~~ DOB xg. on top | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

KINDLY ACKNOWLEDGE

CPU-DVU SIGNATURE

(908E)

930

# CENTURY DEALERS PRIVATE LIMITED

11, Clive Row, Calcutta - 700 001

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING OF THE BOARD OF DIRECTORS OF THE COMPANY HELD AT THE REGISTERED OFFICE OF THE COMPANY ON 24TH SEPTEMBER, 2001

The Chairman suggested that in order to facilitate the banking activities a Bank account of the Company be opened HDFC Bank, Nariman Point, Mumbai- 21 In this connection the following resolution was passed unanimously:-

'RESOLVED THAT a current account be opened in the name of the Company with HDFC Bank, Nariman Point, Mumbai- 21 and the same be operated by Mr. Mahendra Agarwal or Mrs Shashi Agarwal, Director of the Company.

'RESOLVED FURTHER THAT HDFC Bank, Nariman Point, Mumbai- 21 be and is hereby authorized to honour all cheques, bills of exchange, promissory notes, and other orders for payments drawn, accepted, made or signed on behalf of the Company by Mr. Mahendra Agarwal or Mrs Shashi Agarwal, Director of the Company and to act upon any instructions so given relating to the account of the Company whether the same be overdrawn or not or relating to the transactions of the Company.

RESOLVED FURTHER THAT this resolution be communicated to the Bank and shall remain in force until written notice to the contrary is given to the Bank".

Certified True Copy
For **Century Dealers Pvt. Ltd.**

M Agarwal

Director.

CENTURY DEALERS PVT. LTD.

11-Clive Road, Calcutta-1.

~~1080~~ 931

The Manager,
HDFC Bank Ltd.,
Tulsiani Building,
Nariman Point,
Mumbai --400 021

h 931

FD-2073678

28/11

Dear Sir,

Re. :- Our Current Account No. 0012000009162

We hereby authorized to Mr. ANIL TANEJA to act following on behalf of us.

1. To Collect Cheque Book.
2. To collect our Bank Statement & Other relevant Documents.

We further request you to issue a daily Bank Statement and hand over to our Authorized person whose signature is under attested by us. You may debit for Bank Charges to our Account.

Thanking you,

Yours truly,
For Century Dealers Pvt. Ltd.

M Agarwal

21/11

(Authorized Sign.)

1. Mr. ANIL TANEJA

Above Signatory is our Authorized person.

Statement Rec'd

For Century Dealers Pvt. Ltd.

M Agarwal

(Authorized Sign.)

New Cheque Book

HDFC BANK LTD.

गुन्हे शाखा, अमरावती श.
दि. 24/11/2002

Q.32

प्रति,
मा. मुख्य न्यायदंडाधिकारी सा.,
कोर्ट अमरावती.
यांचे सेवेशी

पत्रानुसार :- पोलीस निरीक्षक, गुन्हे शाखा, अमरावती शहर

१) पोलीस ठाणे :- सिटी कोतवाली, अमरावती शहर.
२) गुन्हा/अ.क्र./कलम :- सिसि 105/2002 कलम 420, 409, 468, 34 भा.द.वि.
3) अन्वेषन अधिकारी :- पोलीस निरीक्षक एम.जे. देशमुख, गुन्हे शाखा, अमरावती शहर
४) फिर्यादी :- श्री. बाबाराव जानरावजी बिहाडे, वय 43, विभागीय सहनिबंधक, सहकारी संस्था (रेरगव परिक्षण), अमरावती विभाग, अमरावती.
५) आरोपीचे नाव (१) केलास कांतीलाल सेठ, रा. जोहरी बेस, मुलताई.
(२) महेंद्र राधेश्याम अग्रवाल, रा. अलीपुरकोलकता
(३) श्रीकांत त्र्यंबकराव उटीकर, रा. कृष्णापेठ कॉलनी, अमरावती.
(४) सुधाकर नारायणराव जोशी, रा. गणेश कॉलनी, अमरावती.
(५) संजय हरिराम अग्रवाल, रा. वाशी, नवीमुंबई
(६) वसंत पांडुरंगजी साबुस्कर, रा. भाजीबाजार, अम
(७) भोजराज भैय्यालालजी गुप्ता, रा. चुनाभट्टी, अम
(८) रामेश्वरदास व्यवसाहेब सोम, रा. एस.टी. स्टॉप जवळ, अमरावती.
(९) घनश्याम कडानुजी मुंदडा, रा. बुधवारा, अम
(१०) बद्रीनारायण पुंजाजी लालखने, रा. पत्रकार कॉ, अम
(११) सौ. जयश्री जयवंतराव पाटील, रा. कॅम्प, अम
(१२) सुबोध व्यंकटेशराव मेंडासी, रा. वाशी, नवीमुंबई
(१३) दत्तात्रय नामदेवराव लाखकर, रा. लोणी मेहकर, बुल
६) धारनाधिक :- हि. अमरावती डिपॉझिट को. ऑप. बँक लि., मुख्य कार्यालय, जनाराम मार्केट, जवाहर रोड, अमरावती.
७) धरना ता. वेळ :- 14/5/2002 चे पूर्वी.
८) हाजर ता. वेळ :- 14/5/2002 चे 18/30 ची.
९) गोषा माल :- शासकिय कर्जरोखे फेस व्हॅल्यु किमती ९.५० कोटी रु. चे.

P.T.O

Odt. 25/11/02
Accused nos. 1, 4, 5 absent.
Accused nos: 2, 3, 6, to 13 are present. P.C.R. extended till 30/11/02.
Sdl
C.J.M.

१०) मिळालेला माल. १) रामा के. व्ही. डी. सी. व्हॉच केस व्हॅल्यू किमत १.५ कोटी रुपये

११) आरोपित M.C.R १) दिनांक २५/११/२००२ पान

१२) पाहिजे M.C.R १) दि. ३०/११/२००२ पावेतो.

---

महोदय,

सविनय सेवेशी सांगणे आहे की, उपरोक्त व्हॉरंट अर्जीचे वादातील आरोपीतांवर वरमुद्द कलमानुसार चार्जे अनुक्रमे सदरावरीतील नमूद आरोपी हे रा.बी. जात, वास करीत आहेत. सदर गुन्ह्याचा तपास मजकूर जरुरी अंतिम टप्प्यात आहे. आरोपीतांविरुद्ध पुरावा गोळा करुन दोषारोपपत्र तयार करावयाचे आहे व कामकाजाच्या दृष्टीकोनातून कामाच्या व्यस्ततेमुळे गुन्ह्याचे पुढील तपासकामी आरोपींचा M.C.R. दिनांक ३०/११/२००२ पावेतो मिळणेस विनंती आहे.

M. J. DESHMUKH
Police Inspector
Crime Branch, Unit-II

जा.क्र.गुन्हे शाखा/तपास/१६८४/२००२
पोलीसांचे खाजगे सेवक, पोलीस आयुक्तालय
अमरावती शहर
दिनांक : ८/११/२००२

(1049) 433

प्रति,

मा. मुख्य न्यायदंडाधिकारी साहेब
कोर्ट, अमरावती.

यांचेकडे सेवेशी

विषय :- पो. ठाणे गाडगेनगर गुन्हे रजि.नं. ४८५/२००२
कलम ४०६, ४०९, ४२०, ४६८, ३४ भा.दं.वि. सहकलम
आरोपीना अटक करण्याबाबत.

—०००—

महोदय,

उपरिनाम सेवेसी नम्रपणे सादर करितो की, पो. ठाणे गाडगेनगर गुन्हे रजि.नं. ४८५/२००२ कलम ४०६, ४०९, ४२०, ४६८, ३४ भा.दं.वि. अन्वये मा. उच्च न्यायालय, खंडपीठ नागपूर यांनी दि.१६/८/२००२ रोजी दिलेल्या निर्णयानुसार अत्यंत आवश्यक असल्याने सदरचा गुन्हा दि.१९/८/२००२ रोजी दाखल करण्यात आलेला आहे. सदर गुन्ह्याचे तपासात निष्पन्न झाले की, "द अमरावती डिस्ट्रीक्ट को-ऑप. बँक लि." चे व्यवस्थापक जयंत कृष्णराव पांडे व संचालक आरोपीना अटक दि.२७/११/२००२ रोजी १२/३० वा. अटक करुन त्यांना मा. कोर्टापुढे हिरेलेखा निर्देशाप्रमाणे ब्युरो ऑफ क्रिमीनल इन्व्हेस्टीगेशन यांचे कार्यालयात हजर करावयाचे आहे. सबब, ९ आरोपीतांचे संचालक मंडळ खालीलप्रमाणे आहेत.

१) चंद्रकांत रंगलालजी खेडेकर, वय ६०, रा. श्रीकृष्णनगर, अमरावती
२) अजय अरविंदराव कोठे, वय ४५, रा. चपराशिपुरा, अकोला
३) देवानंद आसोलकर ठाकरे, वय ६०, रा. कोलंबीतांडा तेलखेडा, कॉलेज अमरावती.
४) जयंत कृष्णराव पांडे, वय ५० वर्षे, रा. शेगांवपुरा अचलपूर जिल्हा. अमरावती,
५) हिनकर वामनराव व्यास, वय ७८ वर्षे, रा. रुक्मिणीनगर, अमरावती
६) मुरलीधर मारुतीराव शेंडोकार, वय ७० वर्ष, रा. निलकमल चौक, शुक्रवार अमरावती,

P.T.O,

७) वरीलप्रमाणे विनोदकुमार खोलवाल, वय ३०, रा. प्रताप चौक, बडनेरा, अमरावती.

८) ज्ञानेश्वर महादेवराव आकोडे, वय ६१ वर्षे, रा. देवीनगर, बडाली, अमरावती.

९) कु. आशा दिवाकर अंधुलकर, वय ५० वर्षे, रा. ताजनगर, अमरावती.

कळविण्यात येते की,

28/11/12

M. J. DESHMUKH
Police Inspector
Crime Branch, Amravati

# स्टेशन डायरी नाना नवरे

(२०५२)
९३५

पो. स्टे. सिटी कोतवाली अम.
दि. २७/१२/२००२

| अ. क्र. | वेळ | हालचाल | विवरण |
|---|---|---|---|
| ३४ | १९/३० | नोंद अप.क्र. ७५/०२ क. ४०६, ४०९, ४२०, ४६८, ३४ भा.दं.वि. चे गुन्ह्यातील आरोपी १ संचालक यांना कडवे हिरक व मा. हायकोर्ट नागपूर यांचे गुन्ह्याच्या तपासी अधिकारी यांनी जामीनहार हजर (मालाचे) जामीनदार रिहा करणे | यातील मी पो.नि. राम.जे. देशमुख स्टेशन डायरी ला नोंद घेतो की, अप.क्र. ७५/०२ कलम ४०६, ४०९, ४२०, ४६८ ३४ भा.दं.वि. चे गुन्ह्यातील दि. अमरावती पिपल्स को.ऑप. बँक लि, अमरावतीचे चेअरमन व संचालक मा. हायकोर्ट नागपूर यांनी दि. १६/०९/०२ रोजी दिलेल्या तोंडीआदेशानुसार सदर गुन्ह्याकामी प्रत्येकी १५,०००/- रु. ची मुचलका व १५,०००/- रु. चे अल्पकाळ जामीन मंजुर केलेला आहे.

सदर गुन्ह्याचा तपास हा CID क्राईम यांचे ताब्यात देण्याबाबत कळविले आहे. उपरोक्त नमुद ९ संचालक यांना अटक करणे बाबत दि. २६/१२/०२ रोजी पुणे येथे मध्यरात्री पोलिस महासंचालक मा. गु.अ.वि. (मुंबई) म.रा. पुणे. यांचे कार्यालयात मा. पो. अधिक्षक नागपूर व पोलिस उपमहानिरीक्षक पुणे. यांचे मार्फत कोर्टाचे आदेश व NBW वारंटची पडताळणी करुन उपरोक्त नमुद ९ संचालकांना अटक करण्याची परवानगी मा. अपर पोलिस महासंचालक, गु.अ.वि. (मुंबई) म.रा. पुणे यांनी दिलेने सदर संचालकांना पोलिस स्टेशन सिटी कोतवाली येथे बोलावुन बोपुन त्यांना सदर गुन्ह्याबाबत अटक करण्यात आली, अटक केलेल्या संचालकांची नांवे खालीलप्रमाणे नमुद आहेत.

① वेदुलाल चंपालाल खत्री, वय ६० वर्षे, रा. १४५, आयंदानगर, अमरावती ② अजय भाऊसाहेब गंधे, वय ४५ वर्षे, रा. जनुहिनीपेठ, अमरावती ③ संभाराव मानोतराव अंबाडे, वय ६० वर्षे, रा. गणेशपेठ ले.आउट, वरुड अमरावती ④ जयंत कृष्णराव देशे, वय ५० वर्षे, रा. बेलपुरा मंचलपुर, जिल्हा अमरावती ⑤ दिनकर वामनराव आने वय ७७ वर्षे, रा. कलोतीनगर, अमरावती

P.T.O.

पोलीस निरीक्षक,
पो. स्टे. सिटी कोतवाली, अमरावती.

(8) अर्जुन जानराव ओ. गोल्हा, वय ७०वर्ष, रा. निकम चौक, पुंडलवाडा, अमरावती (9) शत्रुघ्न एकनाथ आठोणी, वय ५२ वर्ष, रा. प्रताप चौक, अंजनगाव, अमरावती (10) ज्ञानेश्वर शंकरराव ढोरे, वय ६१ वर्ष, रा. देशमुखनगर, एकता, अमरावती (11) श्री. माया दिवाकर कोल्हटकर, वय ५० वर्ष, रा. नारायणनगर, अमरावती

उपरोक्त नमुद ९ जणांची हा. न्यायालय, नागपूर यांनी रिट. पि.नं. ५६/०९/१२ अन्वये दिलेल्या आदेशानुसार प्रत्येकी १५,०००/- रु. ची जात मुचलका व १५,०००/- रु. ची जामीनदार अशा प्रत्येकी जामीन मंजुर केलेली असल्याने व आरोपीतांचे जामीनहमी सी.आर.पी. प्रमाणे झाल्याने उपरोक्त नमुद ९ जणांचे जामीनहमी अनुषंगाने रद्द करणेत यावी.

(7) राजेंद्र दामोदर गाडगेकर, वय ३६, रा. छोगाणी नगर, अमरावती (2) छत्रपती एकनाथराव कोरडकर, वय ७३ वर्ष, रा. चुडीवाल अमरावती (3) विष्णुराव आशोलराव पवार, वय ५५ वर्ष, रा. गणेशपेठ, लेकाकुंड, अंजनगाव (4) प्रकाश विष्णुपंत चोरे, वय ४५ वर्ष, रा. खेमगंपुरा, अंचलपुर पो. अमरावती (5) अनिल श्रीमंत्र वेद्य, वय ६२ वर्ष, रा. कलोती नगर, अमरावती (6) पुरुषोत्तम प्रल्हादराव कोल्हटकर, वय ६५ वर्ष रा. नारायणनगर अमरावती (7) गोविंद पितांबरदास ओनी, वय ४३ वर्ष, रा. प्रताप चौक, अंजनगाव, अमरावती (8) भास्करराव दौलतराव ढोरे, वय ५५ वर्ष, रा. छोगाणी नगर अमरावती (9) दिवाकर प्रल्हादराव कोल्हटकर, वय ५६ वर्ष, रा. नारायणनगर, अमरावती हे पो. स्टे. सिटी कोतवाली हजर आल्याने उपरोक्त नमुद ९ आरोपीतांचा कायदेशीर सल्ला घेतल्याने सदर न्यायालय यांचे आदेशानुसार त्यांचे जामीनावर मुक्त करण्यात आले. आरोपी यांनी जामीनहमी यांचेकडुन प्रत्येकी १५,०००/- रु. ची जात मुचलका व १५,०००/- रु. ची जामीन भरुन घेण्यात आलेला आहे व तसा आवश्यक असलेली पोलिस नियंत्रण कक्ष अमरावती यांना देण्यात आलेली आहे असती.

पोलीस निरीक्षक
पो. स्टे. सिटी कोतवाली, अ

HAMDAST -MOST URGENT

TO BE RETURNED TO THIS COURT WITH THE APPLICATION

2043

935

GPK—J 54-1,99,300-6.98
G. R. J. D., No. 4398, dated 3-7-16]

[Spl.—E. C. A. S. Cri. 57 E.

IN THE HIGH COURT OF JUDICATURE, APPELLATE SIDE AT BOMBAY
NAGPUR BENCH, NAGPUR

CRIMINAL ~~WRIT PETITION~~ / ~~APPEAL~~ / ~~APPLICATION FOR REVISION~~ No. 1201/2002

पोलीस स्टेशन सिटी कोतवाली, अमरावती.
of 199
आवक जावक क्रमांक / 776 / २००२.
दिनांक 20 SEP 2002

A. D. Cri. No. 1206 of 1992 Review No. of 199

The 17th day of September, 2002

To 1) The Additional Sessions Judge, Amravati
2) The Police Station Officer, Police Station, Kotwali Amravati
3) The State of Maharashtra through Investigation Officer Crime Branch, Amravati.

The ~~Petitioner~~ / ~~Appellant~~ / ~~Applicant~~ / ~~Accused~~ / Convict / Appellant / Applicant / Petitioner named in the margin

Upon reading the petition ~~of Appeal~~ / ~~for Revision~~ / ~~Appln.~~ presented through Advocate Mr. A.Parchure,VM Deshpande,Adv, the WRIT issued by this submitted through the Superintendent of Prison,

CRI.APPLICATION NO. 1201/2002.

COURT on the day

of 199

No. and the Return

No. thereunto made by

Sessions Judge of
Chief Presidency Magistrate

on the day of 199

in the case marginally noted and upon reading the RECORD and PROCEEDINGS in the case, and hearing Mr.

A.Parchure,Adv.

for the ~~Appellant~~ / ~~Applicant~~ / ~~Accused~~ and

Mr. Fulzele, Addl. Public Prosecutor for the State, the High Court passes the following Order :—

CORAM: R.S. MOHITE,J.
DATED: 16/9/2002
(Xerox copy of order dated 16/9/02 is attached herewith).

Name: 1) Vasant Pandurang Saurkar
2) Ishwardas S/o Raosaheb Ghom
3) Rajendra S/o Kishorbhai Soni
4) Dr.Ghanshyam S/o Lahanuji Mudgal
Convict: 5) Adv Ajay S/o Bhaskar Gandhe
6) Dr.Chandulal Champalal Kela
7) Dinkar S/o Waman Saney
8) Mukund S/o Sakharam Shandilya
9) Bhojraj S/o Bhaiyyalal Gupta
Sentence: 10) Sadashivrao S/o Punaji Maskare
11) Rangrao S/o Marotrao Kale
12) Dnyneshwar M. Malode
13) Jayant Krushnarao Chede
14) Sou.Jayashree W/o Jayantrao Patil
Date of Sentence: 15) Sou. Maya W/o Diwakar Ambulkar

-Vs-

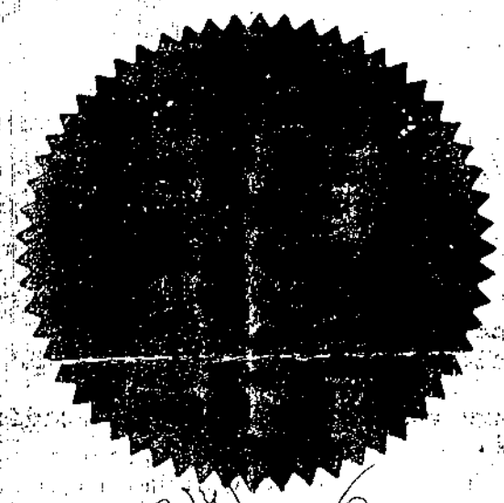
Original Court: 1) State of Mah. through the Station House Officer, Police Station, Kotwali, Amravati
Order in Appeal: 2) State of Mah. through the Investigating Officer, Crime Branch, Amravati ..Non-Applicant
Passed by
Date of order in Appeal

Criminal Application u/s 438 of Cr.P.C. filed on 22/5/2002 by Shri A.Parchure,Adv. praying for seeking directions to grant of anticipatory bail against the order dt. 21/5/02 passed by the Addl.Sessions Judge, Amravati in Misc.Cri.Appln.No. 218/2002 for the offence punishable u/s 406,409,420 468 r/w sec.34 of IPC registered by P.S.O. Kotwali, Amravati vide Crime No. 75/2002.

Received
20.09.02

P. T. O.

By the Court



For Additional Registrar and Sealer.

The 17th day of Sept. 2002 199

Through the Chief Metropolitan Magistrate of Sessions Judge of

Despd. 199

Note 1.—The within mentioned order (and the judgement accompanying it, if any), should be communicated to the Court which originally tried the case after proper execution of the order (*vide* Circular No. 1667 of 15th July 1910).

Note 2.—When the Writ is addressed to a First Class Magistrate who disposed of the accused's appeal, he should communicate the order noted within (and the judgment accompanying it, if any) after proper execution thereof to the Magistrate who originally tried the case (*vide* Circular No. 1667 of 15th July 1910).

Note 3.—Returns should be made to all Writs issuing from the High Court, if possible within a fortnight, in the form of an endorsment on the Writ certifying its execution, or the reasons which may have prevented its execution (*vide* Circular No. 128 of the High Court Criminal Manual, Chapter XVII, Rules 11 to 13 of Criminal Manual, 1960).

(A) Copy

(2048) 936

30 GRN-1931-ARHCBN-2-99-1,00,000 Spl-H.C.,A.S.,C.D.79e.

IN THE HIGH COURT OF JUDICATURE AT BOMBAY

NAGPUR BENCH : NAGPUR

CRIMINAL APPLICATION NO. 1201 OF 2002

| Office Notes, Office Memoranda of Coram, appearances, Court's orders or directions and Registrar's orders | Court's or Judge's orders. |
|---|---|

COMPUTER ENTERED.

CLERK

CORAM : R.S. MOHITE, J.
16th SEPT. 2002

Heard Shri Parchure, learned advocate for the applicants and Shri Fulzele, learned APP for the State.

The applicants are the Directors of the Amravati People's Co-operative Bank, Amravati. They are seeking anticipatory bail as they are apprehending arrest in Crime No.75 of 2002 registered by the Kotwali Police Station, Amravati for having committed offences punishable under Sections 406, 409, 420 and 468 read with Section 34 of the I.P.C. The said offence has been registered on a complaint lodged by the Joint Registrar, Co-operative Society (Audit), Amravati Division, Amravati on 15.5.2002. It appears that on 29.1.2002, the bank entrusted

Government Securities worth Rs. four crores to one Pushpak Khot. who was an employee of Giltage Management Services, of which one Ketan Seth was a Managing Director. This transaction has been approved on 8.3.2002 by the board of the bank. It appears that Shri Khot has handed over the Government securities to the tune of Rs.5.50 crores to one Rajesh, who is an employee of Home Trade Company of which Sanjay Agrawal was the Managing Director. Out of this amount of Rs. 9.50 crores, a letter of allotment for an amount of Rs.1.50 crores has been recovered during the course of investigation. The balance amount of Rs. eight crores has not yet been recovered. The transaction dated 7.3.2002 was ratified by the Board of Directors in the Managing Committee Meeting dated 18.3.2002. On perusing the minute book, I find that in the meeting dated 31.1.2002, resolution for ratifying the transaction of Rs. four crores was proposed by the

present applicant No.14 - Smt. J.J. Patil and seconded by present applicant No.10 - Maskare. Insofar as the Managing Committee meeting dated 18.3.2002 is concerned, the resolution ratifying the transaction in respect of Government Securities worth Rs.5.50 were proposed by present applicant No.4 and seconded by present applicant No.9. These are the persons who have taken active interest for passing the resolution. In addition to that applicant No.1 is the Chairman of the Bank and applicant No.2 is the Vice Chairman of the Bank.

I feel that taking into account the fact that the applicants have been reporting on daily basis since 22.5.2002 and that applicant Nos. 1, 2, 4, 9, 10 and 14 are the persons who are in more likelihood of know in the manner in which these transactions are ratified, therefore, I am not inclined to consider their applications for grant of Anticipatory Bail and their

applications for grant of anticipatory bail is rejected. Insofar as the other applicant Nos. 3, 5, 6, 7, 8, 11, 12, 13 and 15, it is directed that in the event of their arrest, they would be released on bail on executing P.R. Bond in the sum of Rs.15,000/- each with one surety each in the like amount, subject to the condition that they will report to Local Crime Branch, Amravati City, once a week, till the conclusion of their trial against them.

TRUE COPY

Assistant Registrar
High Court of Bombay
at Nagpur

*GS.

~~१०५८~~
९३८

नोटीस.

दिनांक २८/११/०२

नांव :- चंद्रकांत चंपालाल केला, वय ६० वर्ष,
रा. १४५, आझादनगर, अमरावती

आपणास याद्वारे नोटीस देण्यात येत आहे की, आपणविरुध्द पोलीस ठाणे सिटी कोतवाली अमरावती शहर येथे अपराध क्रमांक ७५/२००२ कलम ४०६,४०५,४२०,४८४ भा.दं.वि. या गुन्हा दाखल आहे. सदर गुन्हयाचा जबाब देणे कामी आपण दिनांक २०/११/०२ रोजी १०/०० वाजता मा. मुख्य न्यायदंडाधिकारी साहेब, कोर्ट अमरावती यांचे कोर्टात न चुकता हजर व्हावे. हजर न झाल्यास आपणाविरुध्द कायदेशिर कारवाई करण्यात येईल.

M. J. DES
पोलीस उपनिरीक्षक
City Branch

(2046) 939

जपानतनामा

गु.र. क्रमांक अमरावती शहर, अमरावती
दिनांक २७/११/०२

जपानतदाराचे नांव :- राजेंद्र जगन्नाथराव आंधोरकर वय ७६ वर्षे
धंदा व्यापार रा. हनुमान नगर अमरावती

मी खालील सही करणार आहे जपानतनामा लिहून देतो की, पोलीस ठाणे सिटी कोतवाली अमरावती शहर येथे आपराध क्रमांक ७८/२००२ कलम ४०८,४०९,४२०,४६८,३४ भा.दं.वि. सहकलम आरोपी नामे हंसुलाल दंपालाल जैन वय ६० वर्षे व इतर यांस मा. मुख्य न्यायदंडाधिकारी साहेब अमरावती यांनी अर्जावरुन दिनांक ३०/११/०२ रोजी ५०/-- रु. हजर करोल. त्यावर त्यांनी मला खालील जपानत रु. ३५,०००/- रु. दंड भरण्यास पोव राहील. करिता जपानतनामा आज दिनांक २७/११/०२ रोजी लिहून देत आहे.

आर. जी. आंधोरकर
जपानतदाराची सही.

27/11/02

पोलीस अधिकारी
M. J. DESHMUKH
Police Inspector
Crime Branch, Amravati

~~१०५१~~
१५०

गुन्हेलवकलाना

दि. २७/११/०२

आरोपीचे नांव :- चंदुलाल बंपालाल जैन वय ६०वर्षे
रा. बारलोनगर रा.७४५ अमरावती

मी खालील सही करणार गुन्हेकलाना लिहून देतो की, पोलीस ठाणे सिटी कोतवाली अमरावती शहर येथे अपराध क्रमाक ७५/२००२ कलम ४०९,४०१,४२०,४६८,३४ भा.दं.वि. प्रमाणे सदर विरूध्द गुन्हा दाखल असुन सदरहू गुन्ह्याचा तपास मला करावयाचा आहे. तरी आरोपीस कोर्टात सादर करण्यासाठी सक्षम अमरावती कोर्ट अमरावती यांचे कोर्टात दिनांक ३०/११/०२ रोजी ७.०० वा. हजर करीन. तसेच मी फरियादी मी भारत सरकारला १५०००/- रू. दंड भरण्यास सदर महिना दरमहा गुन्हेकलाना अटक दिनांक २८/११/०२ रोजी लिहून देत आहे.

27/11/02

तपासी अंमलदार
M. A. DESHMUKH
Police Inspector
Crime Branch, Amt.

फरियादी सही

(2)
१०५९

# नोटीस

पुलिस आयुक्तालय अमरावती शहर
दिनांक 26/12/2002

नांव :- अजय आत्कर्शराव गांधी, वय ४५ वर्ष,
रा. जलाहीन पेठ, अमरावती

आपणास याद्वारे नोटीस देण्यांत येत आहे की, आपणाविरुध्द पोलीस ठाणे खिडकी कातवालयी अमरावती शहर येथे अपराध कमांक ७५/२००३ कलम ४०६, ४२०, ३४ भा.दं.वि. चा गुन्हा दाखल आहे. सदर गुन्हयाचा जबाब देणे कामी आपण दिनांक 30/12/2002 रोजी 10/00 वाजता मा. मुख्य न्यायदंडाधिकारी साहेब कोर्ट अमरावती यांचे कोर्टात न चुकता हजर रहावे. हजर न राहिल्यास आपणाविरुध्द कायदेशिर कारवाई करण्यांत येईल.

सहायक आयुक्त
M. I. [illegible]
Assistant Commissioner
Crime [illegible] Amravati

~~१९०~~ १५२

# मुचलकानामा

प्रति, मान्य सहायक आयुक्त शहर अमरावती
दिनांक २७/११/०२

आरोपीचे नाव :- डाक्टर भास्करराव गंधे वय ४५ वर्षे
रा. अंबादेवी पेठ अमरावती

मी खालील सही करणार मुचलकानामा लिहून देतो की, मी दोषी ठरलो तर मिळे कोणताही अमरावती शहर येथे अपराध क्रमांक ३५/२००२ कलम ८०२,४०४,४२०,४६८,३८ भा.द.वि. मध्ये मला विरूध्द गुन्हा दाखल आहे सदरहू गुन्ह्याचा तपास करणारे मा. पोलीस उपायुक्तसाहेब गुन्हे अपिलकोर्ट अमरावती यांचे कोर्टात दिनांक २७/११/०२ रोजी १०/०० वा हजर राहीन. हजर न राहील्यास मी भारत सरकारला ३५०००/- रू. दंड भरण्यास पात्र राहील. करीता मुचलकानामा आज दिनांक २७/११/०२ रोजी लिहून देत आहे.

तपासी अंमलदार
M. J. DESHMUKH
Police Inspector
Crime Branch, Amravati

आरोपीचा सही

943

# जमानतनामा

मुख्य न्यायदंडाधिकारी साहेब अमरावती
दिनांक २७/११/०२

जमानतदाराचे नांव :- दत्तात्रय लक्ष्मणराव खोरकर वय ७३ वर्षे
रा. कठोरा अमरावती

मी खालील सही करणार जमानतनामा लिहून देतो की, पोलीस ठाणे गाडगे नगर अमरावती शहर येथे अपराध क्रमांक ७५/२००२ कलम ४०१,४०५,४२०,४६८,३४ भा.दं.वि. मधील आरोपी नामे ~~आजरा भास्करराव गोहो वय ७५ वर्षे~~ रा. ~~जनाबाई पेठ अम.~~ यास मा. मुख्य न्यायदंडाधिकारी साहेब अमरावती कोर्ट अमरावती यांचे कायदेशीर दिनांक ३०/११/०२ रोजी ~~१०,००~~ — रु. हजार करीता. हजर न केल्यास मी भारत सरकारला ~~२५,०००/-~~ रु. २५ हजार रुपये पर राहील. करिता जमानतनामा आज दिनांक २७/११/०२ — रोजी लिहून देत आहे.

D.L.Bodhrekar

जमानतदाराची सही

27/11/02

कार्यासी अंमलदार
M. J. DESHMUKH
Police Inspector
Crime Branch, Amravati

९५५

(8)

१०६२

# नोटीस

दि. २७/१२/२०१२

नाव :- रंगराव माणेकराव काळे, वय ६० वर्षे
रा. गणेशवाडी, लेखानगर, कॉलनी, अमरावती

आपणास याद्वारे नोटीस देण्यात येत आहे की, आपणाविरुद्ध पोलीस ठाणे गाडगेनगर अमरावती शहर येथे अपराध क्रमांक ७५/२००२ कलम ४०६,४०९,४२०,४६८,३४ भा.दं.वि. चा गुन्हा दाखल आहे. सदर गुन्हयाचा जबाब देणे कामी आपण दिनांक ३०/१२/२०१२ वेळी २०।०० वाजता मा. मुख्य न्यायदंडाधिकारी साहेब कोर्ट अमरावती यांचे कोर्टात न चुकता हजर रहावे हजर न राहिल्यास आपणाविरुद्ध कायदेशिर कारवाई करण्यात येईल.

२७/१२/१२

मुख्य अंमलदार
Cita

~~२०६३~~
९४५

# मुचलकानामा

फुट लांब अमरावती शहर अमरावती
दिनांक २७/११/०२

आरोपीचे नांव :- ~~रंजनराव भारोतराव कोके वय ६० वर्षे~~
~~धा. गणेशपेठ लोणकर कॅम्प अमरावती~~

मी खालील सही करणार मुचलकानामा लिहून देतो की, मौजे शहर पिंपरी कोर्टवाली अमरावती शहर येथे अपराध क्रमांक ७५/२००२ कलम ४०६,४०५,४२०,४६८,३४ भा.दं.वि. सध्ये माझे विरूध्द गुन्हा दाखल आहे. सदरहू गुन्हयाचा अंतीम दंडाधिकारी मा. मुख्य न्यायदंडाधिकारी साहेब अमरावती कोर्ट अमरावती यांचे कोर्टात दिनांक ~~२७/११/०२~~ रोजी ~~१०/००~~ वा. हजर करील. हजर न राहिल्यास मी भारत सरकारला ~~२५,००.०/-~~ रू. दंड भरण्यास पात्र राहील. करिता मुचलकानामा आज दिनांक ~~२७/११/०२~~ रोजी लिहून देत आहे.

27/11/02

तपासी अंमलदार
M. A. DESHMUKH
Police Inspector
City Cyber, Amravati

आरोपीची सही

~~2051~~ 946

# जमानतनामा

मुख्य न्यायी अमरावती उर्फ अमरावती
दिनांक २७।११।०२.

जमानतदाराने सांगितले :- पिठ्ठलराव गारोतराव काळे वय ५५ वर्षे धंदा शेती रा.गणेशवाडी ता.चांदूरबाजार जि.अमरावती

मी खालील सही करणार जमानतनामा लिहून देतो की, पोलीस ठाणे सिटी कोतवाली अमरावती शहर येथे अपराध क्रमांक ७५/२००२ कलम ४०६,४०४,४२०,४६८,३४ भा.दं.वि. मधील आरोपी नामे ~~ईश्वरराव मारोतराव काळे वय ६० वर्षे~~ रा.गणेशवाडी ता.चांदूरबाजार जि.अमरावती यास मा. मुख्य न्यायदंडाधिकारी साहेब अमरावती कोर्ट अमरावती यांनी दिनांक २०।११।०२ रोजी ~~३०।१०~~ या. हजर करील. हजर न केल्यास मी माझा बरोबरचा ~~१५०००/-~~ रु. दंड भरण्यास पात्र राहील. करिता जमानतनामा आज दिनांक ~~२७।११।०१~~ रोजी लिहून देत असे.

27/11/02

तपासी अंमलदार
M. J. DESHMUKH
Police Inspector
Crime Branch, Amravati

947

(8)
9064

# नोटीस

गुन्हे शाखा अमरावती शहर
दिनांक ३०/११/२००२

नांव :- जयंत कृष्णराव चेडे, वय ५० वर्ष,
रा. वेगमपुरा, अचलपुर, जि. अमरावती

आपणास याद्वारे नोटीस देण्यात येत आहे की, आपणाविरुध्द पोलीस ठाणे सिटी कोतवाली अमरावती शहर येथे अपराध क्रमांक ७५/२००२ कलम ४०६,४०९,४१०,४२८,३४ भा.दं.वि. चा गुन्हा दाखल आहे. सदर गुन्हयाचा जबाब देणे कामी आपण दिनांक ~~३०/११/०२~~ रोजी ~~१०/००~~ वाजेता मा. मुख्य न्यायदंडाधिकारी साहेब कोर्ट अमरावती यांचे कोर्टात न चुकता हजर रहावे. हजर न राहील्यास आपणाविरुध्द कायदेशिर कारवाई करण्यात येईल.

३०/११/०२

सहायक आयुक्त
M. J. DESHMUKH

२०६६

## जमानतनामा

मुक्त झाल्या अमरावती शहर अमरावती
दिनांक २७/११/०२

जमानतदाराने नाव :- प्रकाश विष्णुपंत चौडे वय ४५ वर्षे
धंदा नोकरी रा. पोलीस वसाहत अचलपूर
जि० अमरावती

मी खालील सही करणार जमानतनामा लिहून देतो की, पोलीस ठाणे सिटी कोतवाली अमरावती शहर येथे अपराध क्रमांक ५५/२००२ कलम ४०६,४०९,४२०,३६८,३४ भा.द.वि. प्रमाणे आरोपी नामे ~~अ.जयवन्त कृष्णराव चौडे वय ५० वर्षे रा. पोलीस वसाहत अचलपूर जि०~~ यांस मा. मुख्य न्यायदंडाधिकारी साहेब अमरावती कोर्ट अमरावती यांनी कोर्टात दिनांक ३०/११/०२ रोजी १०,००० — रु. हजर करील. हजर न केल्यास मी वरील रक्कमेच्या ~~१५०००/—~~ रु. दंड भरण्यास पात्र राहील. करिता जमानतनामा आज दिनांक २७/११/०२ रोजी लिहून दिला आहे.

27/11/02

तपासी अंमलदार
M. B. DESHMUKH
Police Inspector
Crime Branch

जमानतदाराची सही.

१७८७ १५५

# मुचलकानामा

मुळे आमा. अमरावती, शहर अमरावती
दिनांक २७/११/०२

आरोपीचे गांव :- आरोपी हजारीलाल चौडे वय ५० वर्षे
रा. चेगमपुरा अचलपुर जि. अमरावती

मी खालील सही करणार मुचलकानामा लिहून देतो की, पोलीस ठाणे सिटी कोतवाली अमरावती शहर येथे अपराध क्रमांक ३५/२००२ कलम ४०६,४०९,४२०,४६८,३८ भा.द.वि. गुन्हा दाखल विरुध्द गुन्हा दाखल असुन सदरहू गुन्ह्याचा तपासी मा. पोलीस उपअधिक्षाकडे सध्या अपराधी कोर्ट अमरावती यांचे कोर्टात दिनांक ३०/११/०२ रोजी ७-०१-०० वा. हजर करील. हजर न झालेस मी भारत सरकारला ५५०००/— रु. दंड भरण्यास पात्र राहीन, अशीच मुचलकानामा आज दिनांक २७/११/०२ रोजी लिहून देत आहे.

27/11/02

उपासी अंमलदार
M. J. DESHMUKH
Police Inspector
Crime Branch, Amravati

आरोपी सही

९०EE

# नोटीस

पूर्व लेखा अधिकारी शहर
दिनांक २७/११/२००२

नांव :- दिनकर रामराव साने, वय ७७ वर्ष
रा. कळोली नगर, अमरावती

आपणास याद्वारे नोटीस देण्यात येत आहे की, आपणाविरुध्द पोलीस ठाणे सिटी कोतवाली अमरावती शहर येथे अपराध कमांक ७५/२००२ कलम ८०१,४०२,४२०,४६८,३४ भा.दं.वि. चा गुन्हा दाखल आहे. सदर गुन्हयाचा जबाब देणे कामी आपण दिनांक ३०/११/०२ रोजी १०/०० वाजता मा. मुख्य न्यायदंडाधिकारी साहेब कोर्ट अमरावती यांचे कार्यालय न चुकता हजर रहावे. हजर न राहिल्यास आपणाविरुध्द कायदेशिर कारवाई करण्यात येईल.

दिनकर रामराव साने

27/11/02

सही/-
M. J. DESHMUKH
Police Inspector
Crime Branch

~~२०६६~~
९५१

# पुनर्लक्कानामा

मे. प्रथम श्रेणी न्यायदंडाधिकारी साहेब अमरावती
दिनांक २७/११/०२

आरोपीचे नांव :- दिनकर वामन साबो वय ७७ वर्षे
रा. कलोती नगर, अमरावती

मी खालील सही करणार पुनर्लक्कानामा लिहून देतो की, पोलीस ठाणे सिटी कोतवाली अमरावती शहर येथे अपराध क्रमांक ७५/२००२ कलम ८०६,४०९,४२०,४६८,३८ भा.दं.वि. सध्ये माझे विरूध्द गुन्हा दाखल असुन सदरहू गुन्हयाचा अंतीम रेष वर्ग मा. मुख्य न्यायदंडाधिकारी साहेब अमरावती कोर्ट अमरावती यांचे कोर्टात दिनांक ३०/१२/०२ रोजी ७-०/- मा. मजर कार्यालय, कुजर, न फरीदखान मी भारत सरकारला १५०००/- रू. दंड भरण्यास पात्र ठरविले. करिता पुनर्लक्कानामा आज दिनांक २७/१२/०२ रोजी लिहून देत आहे.

27/12/02

दिनकर वामन साबो
आरोपीचे सही.

तपासी अंमलदार
M. J. DESHMUKH
Police Inspector
Crime Branch, Amravati

~~2050~~ 952

# जमानतनामा

गु.र. नं. मा.ता. अमरावती शहर अमरावती दिनांक

जमानतदाराचे नांव :- अरविंद रामचंद्र वैद्य वय ६३ वर्षे धंदा सेवा निवृत्त रा. कलोती, नगर - अमरावती

मी खालील सही करणार जमानतनामा लिहून देतो की, पोलीस ठाणे सिटी कोतवाली अमरावती शहर येथे अपराध कमांक ७५/२००२ कलम ४०१,४०३,४२०,४६८,३४ भा.दं.वि. प्रमाणे आरोपी नामे ~~रहिमतखान रमजानखान वसीमखान वय २० वर्षे~~ रा. कलोतीनगर अमरावती. यास मा. मुख्य न्यायदंडाधिकारी साहेब अमरावती कोर्ट अमरावती यांनी दिनांक ३०/१०/०२ रोजी ~~१०५/००~~ या हजर करील. हजर न केल्यास मी भारत सरकारच्या १५.००/- रु. दंड भरण्यास पात्र राहील. करिता जमानतनामा आज दिनांक ~~२१/१०/०२~~ रोजी लिहून देत आहे.

21/10/02

अरविंद रा. वैद्य
जमानतदाराची सही.

तपासी अंमलदार
M. J. DESHMUKH
Police Inspector
Crime Branch, Amravati

# नोटीस

दि. 26/11/2002

नाव मुकुंदराव सखाराम शेंडीकर, वय ७० वर्ष,
रा. निलकंठ चौक, बुधवारा, अमरावती.

आपणास याद्वारे नोटीस देण्यात येत आहे की, आपल्याविरुद्ध पोलीस ठाणे सिटी कोतवाली अमरावती येथे गुन्हा अपराध क्रमांक ७५/२००२ कलम ४०५,४०६,४०९,४१८,४२० भादंवि. या प्रमाणे गुन्हा दाखल आहे. सदर गुन्ह्याचे तपासात आपणास दिनांक 30/11/2002 रोजी १०/०० वाजता मा. पुरुष सहायक पोलीस आयुक्त, कोर्ट अमरावती यांचे कोर्टात व मुक्काम हजर राहणे बाबत सदर गुन्ह्याचे तपासी अधिकारी यांचेकडून कळविण्यात आले आहे. सदर गुन्ह्याचे तपासात आपणाविरुद्ध योग्य ती कायदेशीर कारवाई करण्यात येईल.

26/11/02

M. J. [illegible]
Police Inspector
Crime Branch, Amravati

९०८ ९५५

# मुचलकानामा

गुन्हे शाखा अमरावती शहर अमरावती
दिनांक २७/१२/२००२

आरोपीचे नांव :- भुकुंदराव सखाराम राडिले वय ७० वर्षे
रा. निष्कलंक लॉज कुलधारा अमरावती

मी खालील सही करणार मुचलकानामा लिहून देतो की, पोलीस ठाणे सिटी कोतवाली अमरावती शहर येथे अपराध क्रमांक ७५/२००२ कलम ४०६,४०९,४२०,४६८,३४ भा.दं.वि. मध्ये माझे विरूध्द गुन्हा दाखल असुन सदरहू गुन्हयाचा जबाब देणे कामी मा. मुख्य न्यायदंडाधिकारी साहेब अमरावती कोर्ट अमरावती यांचे कोर्टात दिनांक ३०/१२/०२ रोजी १०/०० वा. हजर करील. हजर न राहील्यास मी भारत सरकारला १५०००/- रू. दंड भरण्यास पात्र राहील. करिता मुचलकानामा आज दिनांक २७/१२/०२ रोजी लिहून देत आहे.

27/12/02

तपासी अंमलदार
M. J. DESHMUKH
Police Inspector
Crime Branch, Amravati

आरोपीची सही.

(2002) 955

# जमानतनामा

गुन्हे शाखा अमरावती शहर अमरावती
दिनांक २७/१२/२००२.

जमानतदाराचे नांव :- पुरुषोत्तम लक्ष्मीधरराव आंबुलकर वय ६५ वर्षे
व्यवसाय सेवानिवृत्त शास्त्रीय सहाय्यक रा. नारायण
नगर अमरावती.

मी खालील सही करणार जमानतनामा लिहून देतो की, पोलीस ठाणे सिटी कोतवाली अमरावती शहर येथे अपराध कमांक ७५/२००२ कलम ४०६,४०९,४२०,४६८,३४ भा.दं.वि. मधील आरोपी नामे मुरलीधर लक्ष्मीराम आंबेडारे वय ७० वर्षे रा. सिव्हिल लाईन्स अमरावती यास मा. मुख्य न्यायदंडाधिकारी साहेब अमरावती कोर्ट अमरावती यांचे कार्यात दिनांक ३०/१२/०२ रोजी ११/०० वा. हजर करील. हजर न केल्यास मी भारत सरकारला ३५०००/- रु. दंड भरण्यास पात्र राहील. करिता जमानतनामा आज दिनांक २७/१२/०२ रोजी लिहून देत आहे.

27/12/02

तपासी अंमलदार
M. J. DESHMUKH
Police Inspector
Crime Branch, Amravati

P.P. Ambulkar
जमानतदाराची सही.

~~२०८८~~ ~~२०८९~~ (6)

# नोटीस

दिनांक 26/11/2002

नाव :- राजेंद्र छिंगोरभाई ब्रोनी, वय ४९ वर्ष,
रा. प्रतापचौक, अ सरापा, अमरावती.

आपणास याद्वारे नोटीस देण्यांत येत आहे की, आपणाविरूध्द पोलीस ठाणे सिटी कोतवाली, अमरावती शहर येथे अपराध कमांक ७५/२००२ कलम ४०६, ~~३०७~~ ४२०, ३४ भा.दं.वि. गुन्हा दाखल आहे. सदर गुन्हयाचा जबाब देणे कामी आपण दिनांक ~~२०/११/०२~~ रोजी ——— वाजता मा. मुख्य न्यायदंडाधिकारी साहेब कोर्ट अमरावती यांचे कोर्टात न चुकता हजर रहावे. हजर न राहील्यास आपणाविरूध्द कायदेशिर कारवाई करण्यांत येईल.

Recived copy
on. 27-11-02

27/11/02

Police Inspector
Crime

~~2065~~ 957

# पुनर्लक्कजाबा

पुर्व लक्ष्य अमरावती शहर अमरावती
दि.वा. २७/१२/०२

आरोपीचे नांव :- ~~राजेश किशोरराई बवोली, वय ४९ वर्षे~~
~~रा. प्रताप चौक अमरावती~~

मी खालील सही करणार पुनर्लक्कजाबा लिहून देतो की, पोलीस ठाणे सिटी कोतवाली अमरावती शहर येथे अपराध क्रमांक ७५/२००२ कलम ४०६ ४०९, ४२०, ४६८, ३४ भा.द.वि. सध्ये माझे विरूध्द गुन्हा दाखल आहे. सदरह गुन्ह्याचा तपास करण्याची मा. मुख्य न्यायदंडाधिकारी साहेब अमरावती कोर्ट अमरावती यांचे कोर्टात दिनांक ~~३०/१२/०२~~ रोजी ~~२०१०~~ चा अर्ज दाखल केला. सदर न्यायालयाने मी भारत सरकारला ३५०००/- रू. दंड भरण्याचा हुकूम सोडला. त्यानिमित्त पुनर्लक्कजाबा आज दिनांक ~~२७/१२/०२~~ रोजी लिहून देत आहे.

27/12/02

तपासी अंमलदार
M. J. DESHMUKH
Police Inspector
Crime Branch, Amravati

Rajesh K. Saw
आरोपीची सही.

958

(2006)

# जमानतनामा

मुळ आणा अमरावती शहर अमरावती
दिनांक २७/११/०२

जमानतदाराने नांव :- ~~सुविधा किशोरभाई सोनी वय ४७ वर्षे~~
~~धंदा व्यापार (सराफी) रा. प्रताप चौक~~
अमरावती

मी खालील राही करणार जमानतनामा लिहून देतो की, पोलीस ठाणे सिटी कोतवाली अमरावती शहर येथे अपराध कमांक ७५/२००२ कलम ४०९,४०१,४२०,४६८,३४ भा.दं.वि. प्रमाणे आरोपी नामे ~~रा.सोनी किशोरभाईसोनी वय ४९ वर्षे रा. प्रताप चौक~~ यास मा. मुख्य न्यायदंडाधिकारी साहेब अमरावती कोर्ट अमरावती यांचे कार्यालय दिनांक २/१२/०२ रोजी ~~५१,००~~ रु. हजर करीन. हजर न केल्यास मी भारत सरकारला ३५,०००/- रु. पंचेचाळीस हजार रुपये देण्यास पात्र राहील. करिता जमानतनामा आज दिनांक ~~२७/११/०२~~ रोजी लिहून देत आहे.

27/11/02

तपासी अंमलदार
M. J. DESHMUKH
Police Inspector
Crime Branch, Amravati

Surendra Kumar Soni

जमानतदाराची सही.

959.

# नोटीस

गुन्हे शाखा अमरावती शहर
दिनांक 20/12/2002

नांव :- ज्ञानेश्वर महादेवराव माळोदे, वय ६१ वर्ष,
रा. देवीनगर, वडाळी, अमरावती

आपणास याद्वारे नोटीस देण्यांत येत आहे की, आपणाविरुध्द पोलीस ठाणे सिटी कोतवाली अमरावती शहर येथे अपराध क्रमांक ७५/२००२ कलम ४०६,४०९,४२०,४१८,३४ भा.दं.वि. चा गुन्हा दाखल आहे. सदर गुन्हयाचा जबाब देणे कामी आपण दिनांक 20/12/02 रोजी 10/00 वाजता मा. मुख्य न्यायदंडाधिकारी साहेब कोर्ट अमरावती यांचे कोर्टात न चुकता हजर रहावे. हजर न राहील्यास आपणाविरुध्द कायदेशिर कारवाई करण्यांत येईल.

ज्ञानेश्वर माळोदे

27/12/01

तपासी अंमलदार UKH
Police Inspector
Crime Branch, Amravati

9006 960

# मुचलकानामा

मुक्काम पोस्ट अमरावती शहर अमरावती
दिनांक २७/११/०२

आरोपीचे नांव :- जगेश्वर मच्छिंदरराव गाडेकर वय ६१ वर्षे
रा. हेमोलतार तडाची अमरावती

मी खालील सही करणार मुचलकानामा लिहून देतो की, खालील लिहीले सिटी कोतवाली अमरावती शहर येथे अपराध क्रमांक ३५/२००२ कलम ४०६, ४०९, ४२०, ४६५, ३४ भा.द.वि. प्रमाणे माझे विरुध्द गुन्हा दाखल आहे. सदरहू गुन्ह्याचा जबाब देणे बाबी मा. मुख्य न्यायदंडाधिकारी साहेब अमरावती, कोर्ट अमरावती यांचे कोर्टात दिनांक २७/११/०२ रोजी ११/०० वा. रुपये पन्नास हजार व सक्षम जामीन मी भारत सरकारला ५५०००/- रु. दंड भरण्यास पात्र राहील. करिता मुचलकानामा आज दिनांक २७/११/०२ रोजी लिहून देत आहे.

27/11/02

तपासी अंमलदार
M. J. DESHMUKH
Police Inspector
Crime Branch, Amravati

आरोपीचे सही

2060 961

## जमानतनामा

मुक्त शाळा अमरावती शहर अमरावती
दिनांक २७/११/०२

जमानतदाराचे नांव :- श्रीकरराव छोमलराव बनसोडे वय ५५ वर्षे
धंदा शिक्षण रा. रुक्मिणी नगर अमरावती

मी खालील सही करणार जमानतनामा लिहून देतो की, पोलीस ठाणे सिटी कोतवाली अमरावती शहर येथे अपराध क्रमांक ७५/२००२ कलम ४०९,४२२,४२०,४६८,३४ भा.दं.वि. फाईल आरोपी नामे ज्ञानेश्वर मल्हारराव भोंडे वय ६२ वर्षे रा. हेमाडपंथ अमरावती.
यांस मा. मुख्य न्यायदंडाधिकारी साहेब अमरावती कोर्ट अमरावती यांनी जामीन दिनांक २७/११/०२ रोजी ₹ ५०,०००/- (रुपये पन्नास हजार फक्त) च्या बेताने मी पाठविले आहे. ते मला मान्य व कबूल आहे. सदर आरोपी हजर न केल्यास

962

# नोटीस

प्रति शाखा अमरावती शहर
दिनांक २७/११/२००२

नाव :- सौ. माया प्रविवाकर अंबुलकर, वय ५० वर्ष
रा. नारायणनगर, अमरावती

आपणास याद्वारे नोटीस देण्यांत येत आहे की, आपणाविरुध्द पोलीस ठाणे सिटी कोतवाली अमरावती शहर येथे अपराध क्रमांक ७५/२००२ कलम ४०६,४०९,४२०,४६८,३४ भा.दं.वि. चा गुन्हा दाखल आहे. सदर गुन्ह्याचा जबाब देणे कामी आपण दिनांक ३०/११/०२ रोजी २०/०० वाजता मा. मुख्य न्यायदंडाधिकारी साहेब कोर्ट अमरावती याचे कोर्टात न चुकता हजर रहावे. हजर न राहील्यास आपणाविरुध्द कायदेशिर कारवाई करण्यांत येईल.

सौ अंबुलकर

27/11/02

(A. G. BHUKH)
Police Inspector
Crime Branch, Amravati

963

2069

मुचलकानामा

पहले पक्षा श्रीमती आर/ अमरावती
दिनांक २७/११/०२

आरोपीचे नाव :- सौ. माया दिवाकर अंजुमकर वय ५०वर्षे
धंदा घरकाम रा. नारायण नगर अमरावती

मी खालील सही करणार मुचलकानामा लिहून देतो की, पोलीस ठाणे सिटी कोतवाली अमरावती शहर येथे अपराध क्रमांक ७५/२००२ कलम ४०६,४०९,४२०,४६८,३४ भा.द.वि. सध्ये मा.वे विरूध्द गुन्हा दाखल असुन सदरहू गुन्हयाचा जबाब देणे करीता मा. पुरुष न्यायदंडाधिकारी साहेब अमरावती कोर्ट अमरावती यांचे कोर्टात दिनांक २०/११/०२ रोजी १०/०० वा. हजर व हजीयत मी भारत सरकारला २५,०००/- रू. दंड भरण्यास पात्र राहील. करिता मुचलकानामा आज दिनांक २७/११/०२ रोजी लिहून देत आहे.

सौ अंजुमकर.
आरोपीची सही.

27/11/02

तपासी अंमलदार
M. J. DESHMUKH
Police Inspector
Crime Branch, Amravati

२०८ (अ) ५६५

## जमानतनामा

गुन्हा शाखा अमरावती शहर अमरावती
दिनांक २७/११/०२

जमानतदाराचे नाव :- दिपाकर प्रल्हादराव जंगुलकर वय ५६ वर्षे धंदा नोकरी (प्राध्यापक) रा. नारायण नगर अमरावती

मी खालील राही करणार जमानतनामा लिहून देतो की, पोलीस ठाणे सिटी कोतवाली अमरावती शहर येथे अपराध क्रमांक ७५/२००२ कलम ४०६,४०९,४२०,४६८,३४ भा.दं.वि. सहकलम ५०६ अन्वये आरोपी नामे डॉ. सौ. माया दिपाकर जंगुलकर अशांचे वर रा. नारायण नगर अमरावती यांचे विरुध्द न्यायदाधिकारी साहेब अमरावती कोर्ट अमरावती यांनी कायम दिनांक ३०/११/०२ रोजी रु. हजार पाचशे हजार व बेलरोम ची रोख रक्कम रु. ३५००/- रु. पैसे बेलरोम पिंड राहील करिता जमानतनामा आज दिनांक २७/११/०२ रोजी लिहून देत आहे.

जमानतदाराची सही

M. V. DESHMUKH
Police Inspector
Crime Branch, Amravati

965

जा.क.विसनि/लेप/अंके.अह./ /२००२
कार्यालय विभागीय सहनिबंधक,सह.संस्था
(लेखापरिक्षण) अमरावती
दिनांक :-२८/११/२००२

प्रति,
पोलीस निरीक्षक
गुन्हेशाखा, अमरावती.

**विषय:- दि. अमरावती पिपल्स को-ऑपरेटिव बँक लि. अमरावती या बँकेचा सन २००१-२००२ चा लेखापरिक्षण अहवाल.**

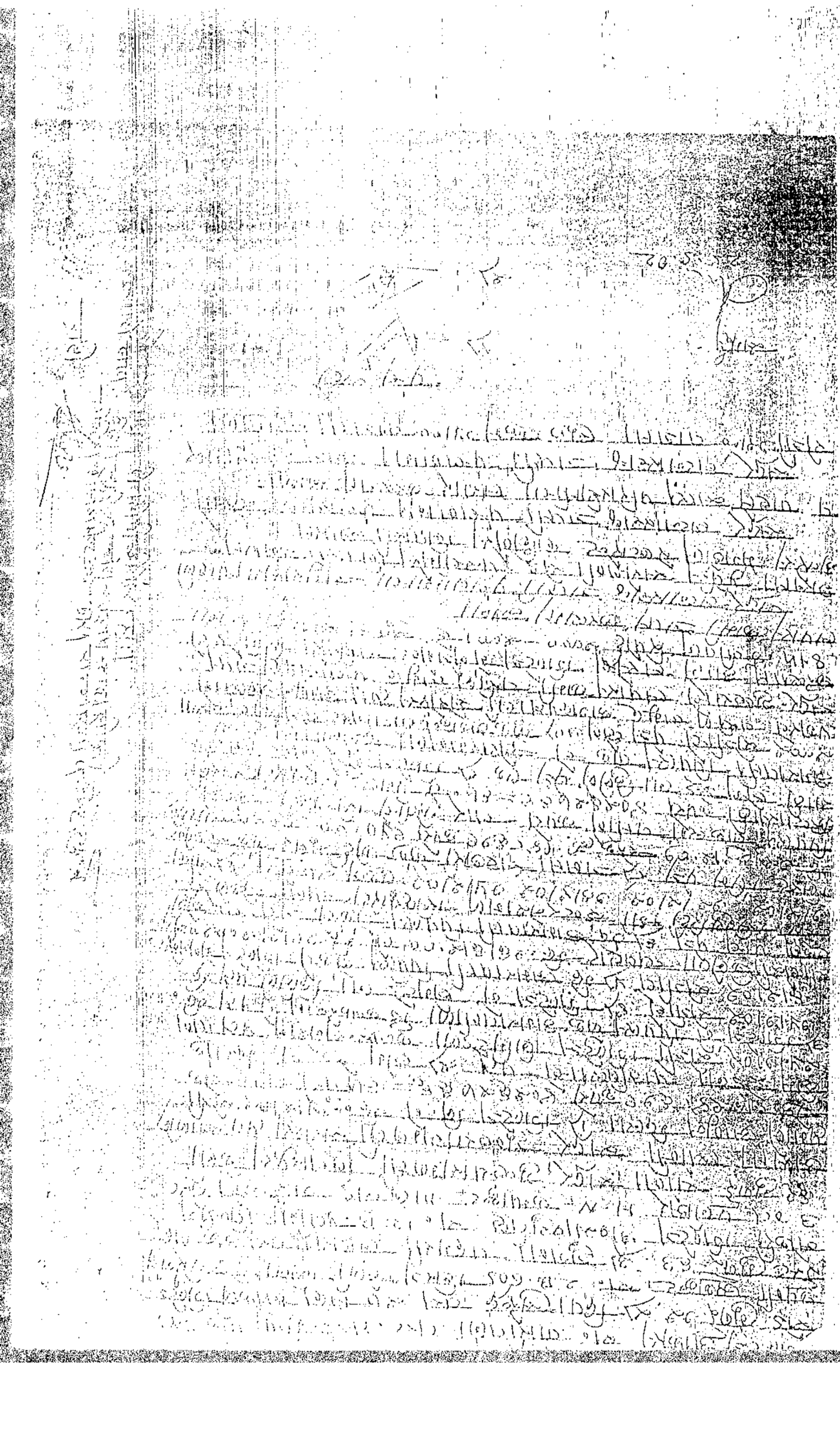
महाशय,

दि.अमरावती पिपल्स को-ऑपरेटिव्ह बँक लि.अमरावती या बँकेतील शासकिय रोखे खरेदीविक्री व्यवहारातील घोटाळयासंबंधाने चौकशी प्रकरणी या बँकेचा सन २००१-२००२ या कालावधीचा लेखापरिक्षण अहवाल आवश्यक असल्याचे आपण सांगीतले होते.

या बँकेचा सन २००१-२००२ या कालावधीचा लेखापरिक्षण अहवाल सादर करण्यात आला असून या अहवालची एक प्रत आपणास पूरविण्यात येत आहे, कृपया अहवाल मिळाल्याबाबतची पोच देण्याचे करावे.

सोबत :- लेखापरिक्षण अहवाल
पान क्र.१ ते १८६.

विभागीय सहनिबंधक
सहकारी संस्था, (लेखापरिक्षण)
अमरावती विभाग, अमरावती.



# जप्तीपत्रक

पोलीस स्टेशन सिटी कोतवाली अमरावती शहर
अपराध नंबर - ७५/२०२१ कलम ४०६, ४०९, ४२०, ४६८,
७८ भा.दं.वि.

तपास अधिकारी :- एम.जे. देशमुख पोलीस निरीक्षक
शाखा प्रभारी अमरावती शहर

जप्त करणार अधिकारी :- ए.यु.कुरेशी सहायक पोलीस
निरीक्षक पो.स्टे. सिटी कोतवाली
अमरावती शहर

जप्त ज्यांचेकडून मिळे :- कु. सुहाना पदमसिंह भोईया -
वय ३७ वर्षे धंदा नोकरी रा.
पूर्णमी बिल्डींग H.N. कम्पाऊन्ट m.g. रोड,
गोरेगाव वेस्ट मुंबई

जप्त ज्यांचे ताब्यातून मिळे :- १) राजेन्द्र पांडुरंग साळके वय ३९
वर्षे धंदा नोकरी रा. सेवनलाल मंजर
२) हरीष्चंद्र जानासोफ मिन्ताम
३) जेम्स मासानाय स्वामी वय ३४ वर्ष
धंदा इस्टेट एजंट रा. गोरेगाव मुंबई
वसार जप्त जबरगलची खोसारची अप्रम ४३.
गोरेगाव वेस्ट मुंबई

जप्तीचे ठिकाण :- गिल्टेज मनेजमेन्ट सर्विसेस प्रा.लि.
यांचे कार्यालय ९०३ सिजर्ली डापार्टमेन्ट ८०
A सरोजनी रोड विलेपार्ले वेस्ट मुंबई

जप्त ता.वेळ :- ७/१२/२०२१ चे ११.०० वाजता

जप्त मालाचे वर्णन :- १) गिल्टेज मनेजमेन्ट सर्विसेस
प्रा.लि.मुंबई यांनी लिहलेले दोनपृष्ठी पत्र व्यवसहो [illegible]
कव्हरेशन असलेचे एकूण ५/१४/०२ दोन व्यापार अशोराइज
सहीचे गिल्टेज मनेजमेन्ट सर्विसेस प्रा.लि.मुंबई चे कस्टोडियल
१) सरकारी रोखे ६०I २०१५ कुपन रेट १०.०२% व ६०I
२०१५ कुपन रेट १०.५०% चे होल्डिंग चा तपशील असलेचा
पैशाबद्दल प्रश्न माहिती एकूण चार पेज
२) ६०I २०१५ कुपन रेट १०.५०% चा सरकारी रोख्याचा
व्यवहाराबाबत चे कागदपत्रे एकूण तेरा पेज
३) सरकारी रोखे ६०I २०१५ १०.०७% चा चे व्यवहारा
सम्बधीचे चौदा पेज
४) सरकारी रोखे ६०I २०२० कुपन रेट १०.७०% चे
पैसे एक करोड रुपये मेसर्स इन्टरनेशनल कंपनी सीपन
बाबतचे एकूण चार पेज
५) सरकारी रोखे ६०I २०२० कुपन रेट १०.७०% चे
पैसे तीन करोड रुपये मेसर्स इन्टरनेशनल कंपनी सीपन
बाबतचे एकूण सात पेज
६) जप्त सरकारी एक मूळ शासन फोडी मुद्रांक

P.T.O.

यांचीपंचनामा केला असता डिक्की [illegible]
[illegible] पांचरत्न एकूण पंधरा पेज

त्यांचे जबाबून खाली केले
त्यांची सही

Jugna

स्वाक्षरी

14.08.02

(एच. यू. कुरेशी)
सहाय्यक पोलीस निरीक्षक,
पोलीस स्टेशन सिटी कोतवाली,
आगरावर्ती (मद्दर)

लोकसाक्षी जबाब ऐकले त्यांची
सही

1) Rakesh

2) M Rajan

जप्ती पंचनामा - दि. 31/10/2002 (2554)

968

सदर जप्ती पंचनाम्यामधील नमुद जप्त फाईल्स नं. 8 मधील अ.क्र. (1) ते (2) चे कागद (दस्तऐवज) हस्ताक्षर तज्ञ, नागपूर येथे तपासणीकरीता पाठविण्यात आलेले आहे. सदर बाबतची इन्क्वायरी चालान यासोबत जोडलेली आहे. हस्ताक्षर तज्ञ यांचेकडुन सदर तपासणीचा अहवाल दस्तऐवजासह प्राप्त झाल्यावर सदर दस्तऐवज मा. कोर्टात दाखल करण्याची तजवीज ठेवली आहे.

M. J. DESHMUKH

(2006) 469

जप्ती पंचनामा

कार्यालय, गुन्हे शाखा
अमरावती. दि. 3/6/03

नाव पंच (1) अलीमउद्दीन मोयनउद्दीन, वय 34 वर्ष, रा. चमन हावणी, अमरावती, व्यवसाय - मजुरी (न्यायणीज फुड ची गाडी) (जो. काणे प्रेजरपुरा)

(2) रामभाऊ नामीशजी इंगळे, वय 40 वर्ष, रा. पिंपळ टेकडी, अमरावती, व्यवसाय - मजुरी (जो. काणे प्रेजरपुरा)

वरिल पंचांना आम्ही पोलीस उपनिरीक्षक, राम. जे. देशमुख, गुन्हे शाखा, अमरावती शहर ने आज दि. 3/6/2003 रोजी कार्यालय गुन्हे शाखा, पोलीस आयुक्तालय, अमरावती येथे बोलावुन कळविले की, दि. अमरावती पिपल्स कोऑप - रेटीव्ह बँक लि.; अमरावती येथील शाखेचे कर्जबोजे संबंधात प्रकरणी पोलीस ठाणे रामपेठ कोलकाता येथे दि. 25/5/2003 रोजी अप. क्र. 75/2003 कलम 409, 201, 420, 468, 34 भा.द.वि. प्रमाणे गुन्हा नोंद झालेला असुन सदर गुन्ह्याचीचे पोलीस कोठडी रिमांड मधील आरोपी गिल्टेज मॅनेजमेंट सर्व्हिसेस लि. मुंबई या कंपनीचे व्यव - स्थापकीय संचालक केतन कांतीलाल सेठ, वय 40 वर्ष, रा. 902, ललीत कुटीर, कोऑपरेटीव्ह हाउसींग सोसायटी, गुलमोहर क्रास रोड नं. 9, जे. व्ही. पी. डी. स्कीम, अंधेरी (पश्चीम), मुंबई यांने त्याचे दि. 29/6/2003 रोजीचे बया - नात असे सांगीतल्याप्रमाणे आम्ही दि. 29/6/2003 रोजी गिल्टेज मॅनेजमेंट सर्व्हिसेस लि. मुंबई या कंपनीचे चिले पार्ले (पश्चीम), मुंबई येथील रिलायंस अपार्टमेंटमधील कार्या - लयात 67948072 या फोन क्रमांकावर फोन करुन गिल्टेज कंपनीच्या मॅनेजर श्रीमती नविना संघवी त्यांना गिल्टेज मॅनेजमेंट कंपनीने दि अमरावती पिपल्स बँकेसोबत सदर प्रकरणी केलेल्या व्यवहाराचे कागदपत्र व फाईल्स आरोपी केतन सेठ यांनी अमरावतीला पाठवुन देण्याबाबत सांगीतल्याचे फोनद्वारे सांगीतल्याप्रमाणे मुंबई येथुन गिल्टेज मॅनेजमेंटचे कार्यालयातुन कागदपत्र व फाईल्स होवुन गिल्टेज मॅनेजमेंटचे कर्मचारी पुष्पक जगन्नाथ रेवोल,

P.T.O.

वय २३ वर्षे, रा. २०८, जगन्नाथ नाईक, पक्षाघातापाठी, पोलिस शिपाई, पोलीस मुख्यालय, चर्णी रोड, मुंबई हे अमरावतीला आज रोजी आलेले असून त्यांनी आणलेले फाईल व कागदपत्रे गुन्ह्याचे तपासकामी जप्त करणे आहे व त्याचा अतिरिक्त जप्ती पंचनामा करणे आहे त्याकरीता आपण मंत्र्य म्हणून सोबत राहून असे सकाळीले वरुनच पंचांनी होकार दिला. त्यांचे समक्ष पुष्पक रोडवर आणी आलेले कागदपत्रांची व फाईलची आरोपी केतन जोशी यांनी पाहणी करुन सदर गुन्ह्याचे संबंधीत ही अमरावती पिपल्स कोऑपरेटीव्ह बँक लि. अमरावतीशिवाय दुसऱ्याकीय वापरीयोगे असलेली खोटी व्यवहाराच्या कागदपत्रांच्या फाईली असलीक प्रमाणे जप्त करुन ताब्यात घेतलेला.

9. फाईल नं. 9 :-

उपरोक्त इंग्रजीमध्ये The Amravati Peoples Co-operative Bank Ltd. असे मोठ्या अक्षरात लिहीलेले आहे व त्यावरती (1) Deal confirmation of GMSL to Amravati Home Trade (2) Deal Confirmation of GMSL to Home Trad (3) Deal Confirmation of Home Trade to GMSL (4) Co-Respondence (5) Ledger A/c with bank statement (6) Other Certificates of Amravati Received from Home Trade Ltd. कव्हरच्या आतील भागातसुद्धा वरीलप्रमाणे इंग्रजीमध्ये (सहा) लिहीलेली आहे. यामध्ये पेज नं. 9 वाईज अमरावती पिपल्स कोऑपरेटीव्ह बँक लि. चे सरकारी रोखे C.06 % GOI 2006 याबाबत GMSL ने अमरावती बँकेची व ब्रोकरेजची केलेल्या व्यवहाराच्या नोंदी आहेत.

पेज नं. 2 - दिलेला कॉनेक्शनचे सर्व्हिसेस लि. चे लेटर पॅडवरील दिनांक नं. 09/09/2 दि. 25/9/2002 चे कॉन्फर्म अमरावती पिपल्स कोऑपरेटीव्ह बँक यांचे बोर्ड डिलेले असलेली रोखे GOI 2006 C.06 % चे डिल कन्फर्मेशन पत्र त्यावर ऑथोराइज्ड सिग्नेटरी म्हणून असेला प्रधानी यांची सही असल्याचे केतन जोशी यांनी प्रमाणीत केलेले आहे. वरीलच्या रोख्यांची कि. 4.4 करोड एवढी असून प्रिन्सीपल अमाउंट सा असल्यामध्ये दिसुन येते, डोकल कन्फीडेशन.

पान नं. 2 वर

Amravati Peoples Co-operative Bank Ltd. Amravati

अशाउद्देश रु. ४०४३५८६६.६७ पैसे एवढे असून सदर शेअर्स ~~970~~ १०१ रुपये या भावाने विकल्याबाबत नोंद आहे.

पेज नं. ३ - गिल्टेज कंपनीचे लेटर पॅडवर दि. ०१/०१/२६ दि. ६।२।२००३ होमट्रेडच्या नावाने लिहीलेले डिव्ह कन्फरमेशन ऑर्डर २०१७ ८.०६% किमत ४.२ करोडचे १००.५ दराने खरेदी केलेले असून त्यापत्रावर अथोराइजड सिग्नेटरी म्हणुन जुगणा लोढीया व केलब नेह यांच्या सह्या आहेत.

पेज नं. ४ - होम ट्रेड यांचे कॉन्ट्रक्ट नोट फॉर्म B महिंद्रा टाईप केलेले दि. २३।१।२००३ चे गिल्टेज मॅनेजमेंट सर्व्हीस प्रा. मुंबई यांना दिलेले बील नं. Eu80/Pune/15,871 ज्यामध्ये ४ कोटी रुपयाचे GOI २०१७ ८.०६%, १००.५० रु. दराने होमट्रेडने गिल्टेजला विकलेले एकुण रु. ४०२६२५६६.६७ असलेले व कॉन्ट्रक्ट नोटवर खरेदी F०२ ऑ/ऽ होमट्रेड प्रा. लि. ~~पुणे~~ एन. एस. त्रिवेदी यांची सही असल्याचे केलन नेह यांनी सांगीतले.

पेज नं. ५ - कॉन्ट्रक्ट नोट नं. २००२-२००३/०००१५,८७३ दि. २३।१।२००३ गिल्टेज मॅनेजमेंट सर्व्हि. यांनी खरेदी केलेले GOI २०१७, ८.०६% .१ कोटी रुपयाचे १००.५० दराने खरेदी केलेले खरेदी फॉर्म होमट्रेड प्रा. लि. मध्ये एन. एस. त्रिवेदी यांची सही असल्याचे केलन नेह यांनी प्रमाणीत केले.

पेज नं. ६ - गिल्टेज कंपनीच्या लेटर पॅडवर गिल्टेजने अमरावती पिपल्स बँकेचे असेसकानी शेअर्स GOI २०२०, १०.७०% खरेदी केल्याचे दि. १५।१।२००३ चे दि. रु. ११/०१ ४ कोटी रु. किमतीचे केला व्हॅल्यु असलेले १५ दराने खरेदी केल्याचे दर्शवुन येते. पत्राच्या खाली फॉर्म गिल्टेज मॅनेजमेंट सर्व्हि. प्रा. लि. करिता खेला प्रधान यांची सही असल्याचे केलन नेह यांनी सांगितले.

पेज नं. ७ - ट्रान्सफर फॉर्म GOI २०२० १०.७०% शेअर्स रु. NG-3 ज्यावर अमरावती पिपल्स को. बँकेचे मॅनेजींग डायरेक्टर ~~एस. पी. दर्शिकर~~ यांची सही एन. एन. जोशी यांची सही असलेले.

पेज नं. ८ - शासकीय शेअर्स २०२० १०.७०% NG-3 यांची ~~ब्लॉकील~~ प्रत.

पेज नं. ९ - ट्रान्सफर फॉर्म GOI २०२० १०.७०% NG-4 ज्यावर मॅनेजींग डायरेक्टर एस. एन. जोशी यांची सही आहे.

P.T.O.

पेज नं. ३० - सरकारी शेअरचे ६०१ २०२० १०.००% शेअरचे फॉ. NG-4 ५० लाख किमतीचे ट्रेडॉक्स प्रत.

पेज नं. ३१ - ट्रान्सफर फॉर्म सरकारी शेअरचे ६०१ २०२० १०.००% शेअरचे फॉ. NG-5 किमान ५० लाख रुपयांचे ज्यावर मॅनेजींग डायरेक्टर एस. एन. जोशी यांची सही आहे.

पेज नं. ३२ - सरकारी शेअरचे २०२० १०.००% ट्रेडॉक्स फॉ. NG-5 कि. ५० लाख रु. चे ट्रेडॉक्स प्रत

पेज नं. ३३ - सरकारी शेअरचे २०२० १०.००% शेअरचे फॉ. NG-6 ज्यावर मॅनेजींग डायरेक्टर पीपल्स बँक एस. एन. जोशी यांची सही असलेले (ट्रान्सफर फॉर्म)

पेज नं. ३४ - सरकारी शेअरचे २०२० १०.००% NG-6 ट्रेडॉक्स प्रत.

पेज नं. ३५ - ट्रान्सफर फॉर्म शेअर शेअरचे २०२० १०.००% शेअरचे फॉ. NG-7 कि. ५० लाख ज्यावर पिपल्स बँकेचे मॅनेजींग डायरेक्टर यांची सही आहे.

पेज नं. ३६ - सरकारी शेअरचे फॉ. २०२० १०.००% NG-7 कि. ५० लाख रु. चे ट्रेडॉक्स प्रत.

पेज नं. ३७ - ट्रान्सफर फॉर्म शेअर शेअरचे २०२० १०.००% शेअरचे फॉ. NG-8 कि. ५० लाख रु. ज्यावर पिपल्स बँकेचे मॅनेजींग डायरेक्टर एस. एन. जोशी यांची सही आहे.

पेज नं. ३८ - शेअर शेअरचे २०२० १०.००% शेअरचे फॉ. NG-8 ची ट्रेडॉक्स प्रत.

पेज नं. ३९ - ट्रान्सफर फॉर्म शेअर शेअरचे २०२० १०.००% शेअरचे फॉ. NG-1 कि. ५० लाख रु. ज्यावर पिपल्स बँक अधि. यांचे मॅनेजींग डायरेक्टर एस. एन. जोशी यांची सही आहे.

पेज नं. ४० - शेअर शेअरचे २०२०, १०.००% चे शेअरचे फॉ. NG-1, ५० लाख रु. किमतीचे ट्रेडॉक्स प्रत.

पेज नं. ४१ - ट्रान्सफर फॉर्म सरकारी शेअरचे २०२०, १०.००% शेअरचे फॉ. NG-2 कि. ५० लाख रु. चे ज्यावर पिपल्स बँक अधि. चे मॅनेजींग डायरेक्टर एस. एन. जोशी यांचे सही आहे.

पेज नं. ४२ - सरकारी शेअरचे २०२० १०.००% शेअरचे फॉ. NG-2 कि. ५० लाख रु. ट्रेडॉक्स प्रत.

पेज नं. ४३ - कव्हरपेज असे बँकेचे नाव असलेले.

पेज नं. ४४ - रजिस्टर कंपनीचे लेटरहेड पेपरवर होलग्रेड कंपनीचे कि. ४३ लाभांशाचे २००२ चा रजिस्टर कानाना व लुखोल भिडेजि यांना दिलेले पत्र ज्यावरचे ९.५ कोटी रुपयाचे व्यवहार - पहाले नाहिली आहेले.

पान नं. ३ वर.
पान नं. ५ वर.

पेज नं. २५ - जनता सहकारी बँक लि. पुणे चेक क्र. 944613 दि. 11/12/2002 चा किमत ९.५० कोटीचा सिक्युरिटी अर्बन कोऑपरेटीव्ह बँक लि. चे नांवे दिलेला ज्यावर गिल्टेज मॅनेजमेंट का. लि. चे अथॉराइज्ड सिग्नेटरीची सही आहे.

पेज नं. २६ - गिल्टेज कंपनीचे लेटर पॅडवर होमट्रेडला दि. २५/१/२००२ रोजी ७०१ २०१७ ८.०७% ४ कोटी रु. किमतीचे सरकारी रोखे खरेदी केल्याबाबत व ते अगशवली पिपल्स बँकेचे नांवे करण्याबाबत दिलेले पत्र ज्यावर गिल्टेज मॅनेजमेंट प्रा. लि. चे केतन सेठ व होम ट्रेडचे संजय अग्रवाल यांची सही आहे.

पेज नं. २७ - होमट्रेडने गिल्टेज कंपनीला दि. २५/१/२००२ रोजी दिलेले पत्र ज्यावर संजय अग्रवाल यांची सही आहे.

पेज नं. २८ - गिल्टेज कंपनीचे लेटर पॅडवर चोअरमन अॅण्ड मॅनेजिंग डायरेक्टर अगशवली पिपल्स कोऑपरेटीव्ह बँक यांना उद्देशून दि. ६/५/२००२ रोजी दिलेले पत्र ज्यामध्ये ७०१ २०१७ ८.०७% सरकारी रोखे कि. ४ कोटी रु. चे संबंधाने दिलेले पत्र ज्यावर गिल्टेज कंपनीचे ऑथोराइज्ड सिग्नेटरी म्हणून सुरेखा खोडीया यांनी सही केलेले पत्र.

पेज नं. २९ - गिल्टेज कंपनीचे लेटर पॅडवर चोअरमन, अॅण्ड मॅनेजिंग डायरेक्टर पिपल्स बँकेला दि. १०/५/२००२ रोजी दिलेले पत्र.

पेज नं. ३० - फॅक्स रिपोर्ट दि. १०/५/२००२ रोजीचा

पेज नं. ३१ - गिल्टेज कंपनीने खरेदी केलेले सरकारी रोखे ७०१ २०२० १०.७०% फेस व्हॅल्यू कि. ४ कोटी, कन्सीडरेशन अमाउंट रु. ४०३,४३३.३३ व ७०१ २०१७ ८.०७% फेस व्हॅल्यू ४ कोटी, कन्सीडरेशन व्हॅल्यू रु. ४०४,५८६.६६ व डिफरन्स अमाउंट पेड रु. ६५९८६६.६६ चेक नं. ३३६८६ दि. १९/१/२००२, असे इंग्रजीमध्ये लिहिलेले.

पेज नं. ३२ - स्टॅण्डर्ड चार्टर्ड ग्रिंडलेज बँक मुंबई चे स्टेटमेंट ऑफ अकाउंटची झेरॉक्स प्रत.

पेज नं. ३३ - गिल्टेज कंपनीकडे अगशवली पिपल्स बँकेचे लेजर अकाउंटमधील १ एप्रील २००१ ते ३१ मार्च २००२ पर्यंतच्या नोंदी.

२. फार्दिक क्र. २

गिल्टेज मॅनेजमेंट प्रा. लि. मुंबई व दि अगशवली पिपल्स कोऑपरेटीव्ह बँक लि. यांच्यामध्ये सन २००१-२००२ मध्ये झालेल्या व्यवहाराची माहिती

(अ) सॉदा स्लिप्स (ब) स्टेटमेंट रिपोर्ट (क) डिल कन्फरमेशन

P.T.O.

(४) रजिस्ट्रेशन सर्टिफिकेट कॉपी (५) मेमोरँडम ऑफ इन्कॉर्पोरेशन या संदर्भातील संपूर्ण फाईलिंगचे पेज क्र. १ ते ७३ पर्यंत पेजेस असलेले माहिती असलेले कागदपत्र.

३. फाईलिंग नं. ३ -

रिलायन्स मॅनेजमेंट सर्विसेस लि. मुंबई या कंपनीचे शेअरहोल्डिंग पॅटर्न व कोऑपरेटीव्ह बँक यांच्या संदर्भातील असलेल्या व्यवहारांची माहिती फाईलिंग नं. ३ प्रमाणे पेज नं. १ ते ८० पर्यंत.

४. फाईलिंग नं. ४ -

रिलायन्स मॅनेजमेंट सर्विसेस लि. मुंबई या कंपनीचे मेमोरँडम ऑफ आर्टिकल ऑफ असोसिएशन पेज क्र. १ ते ५७ पर्यंत.

५. फाईलिंग नं. ५ -

रिलायन्स मॅनेजमेंट सर्विसेस लि. मुंबई या कंपनीचे शेअरहोल्डर्स यादी पेज क्र. १ ते ६० पर्यंत.

६. फाईलिंग नं. ६ -

डायरेक्टर्स ऑफ कंपनी सेट - (१) होल्डर्स लि (२) ग्रुप/ फॉरेन कंपनीज या संदर्भातील माहिती असलेले पेज क्र. १ ते २५ पर्यंतची फाईलिंग.

७. फाईलिंग नं. ७ -

Comp Documents - रिलायन्स मॅनेजमेंट सर्विसेस लि. मुंबई या कंपनीचे (१) डायरेक्टर्स ऑफ कंपनी सेट (२) कॉर्पोरेशन ऑफ बुडवाडीया (३) ऑफिडेविट ऑफ संजय उमरावाल या संदर्भातील कागदपत्र पेज क्र. १ ते १३ पर्यंतची.

८. फाईलिंग नं. ८ -

(१) उजवीकडचे रिलायन्स कंपनीचे लेटर पॅडवर होल्डर्सचे दि. २५/१/२००२ रोजी लिहिलेले पत्र उजवीकडचे दि. ३१/१/२००२ रोजी ६,०१,३०१ ८.०५% शेअर्सचा उजवीकडची कि. ४ कोटी रु. असे डी डिव्ह व्यवहार झाल्याबद्दलचे रिलायन्स मॅनेजमेंटचे डायरेक्टर्स यांची नावे व होल्डर्सची संजय उमरावाल यांची यादी असलेले पत्र.

(२) होल्डर्स लि. चे लेटर पॅडवर रिलायन्स मॅनेजमेंट सर्विसेस लि. मुंबई यांना उद्देशून दि. २५/१/२००२ चे पत्र. उजवीकडचे ६,०१,३०१ ८.०५% शेअर्स कि. ४ कोटी रु. चे शेअरहोल्डर्सला ६५ दिवसांत स्टेकहोल्डरची पडिलेल्या व्यवहारबद्दल असलेले पत्र उजवीकडे संजय उमरावाल यांची यादी आहे.

(३) रिलायन्स मॅनेजमेंट सर्विसेस लि. या कंपनीचे भारतीय रजिस्टर्ड बँक मुंबई यांनी पंजीकरण प्रमाणपत्र क्र. १३००६१४ पान नं. ७ ते ९.

(२०१२)

९. फाईल नं. ९ –

लोगट्रेड आउट स्टँडींग रिसिव्हरीज या फाईलमध्ये गिल्टेज मॅनेजमेंटने लोगट्रेडची केलेल्या व्यापाराबाबत कॉन्ट्रॅक्टस व रिसिव्ह व्यवहाराची माहिती तसेच पॅझांच्या हिशोबाची संदर्भात दिलेले चेक या सहज संपुर्ण माहिती पेज क्र. १ ते ७१ पर्यंत कागदपत्रात समाविष्ट आहे.

१०. फाईल नं. १० –

महेश्वर रिपोर्ट लोगट्रेड लि. व गिल्टेज मॅनेजमेंट सर्व्हिसेस लि. यांचे २००१-२००२ व २००२-२००३ तसेच गिल्टेज इव्हॅल्युएशन रिपोर्ट. लि. २०००-२००१ व २००१-२००२ च्या नोंदी पेज क्र. १ ते ~~तसेच~~ १०८ पर्यंतचे.

११. फाईल नं. ११ –

सरकारी रोखे ७०१ २०१४, १०.७०% १ कोटीचे खरेदी विक्री संदर्भात झालेली डिल कन्फर्मेशन, कॉन्ट्रॅक्ट नोट, ट्रान्सफर फॉर्म, सरकारी रोख्यांची डेरिव्हेटिव्ह प्रत इत्यादी कागदपत्र पेज क्र. १ ते ११ पर्यंत.

१२. फाईल नं. १२ –

सरकारी रोखे ७०१ २०१४, १०.५०% १ कोटी किमतीचे खरेदी विक्री संदर्भात झालेली डिल कन्फर्मेशन, कॉन्ट्रॅक्ट नोट, ट्रान्सफर फॉर्म, सरकारी रोख्यांची डेरिव्हेटिव्ह प्रत इत्यादी कागदपत्र पेज नं. १ ते ७१ पर्यंत.

१३. फाईल नं. १३ –

सरकारी रोखे ७०१ २०२०, १०.७०% ४ कोटी किमतीचे खरेदी विक्री संदर्भात झालेली डिल कन्फर्मेशन, कॉन्ट्रॅक्ट नोट, ट्रान्सफर फॉर्म, सरकारी रोख्यांची डेरिव्हेटिव्ह प्रत इत्यादी कागदपत्र पेज नं. १ ते ३६ पर्यंत.

वरिलप्रमाणे एकुण १३ फाईल्स व त्यासंदर्भातील कागदपत्रे सहज गुन्ह्याबाबत कि. अमरावती पिपल्स कोऑपरेटिव्ह बँक लि. या बँकेच्या शासकीय रोखे संदर्भात अमलबजावणी केलेल्या कार्यालयाचे सेठ व त्यांच्या कर्मचाऱ्यांशी पुष्पक रोखे त्यांनी आम्हाला कागदपत्रांची माहिती समजावुन दिली. सहज्ये कागदपत्र हे सहज गुन्ह्याचे तपासकामी आम्ही पंचांसमक्ष जप्त.

P.T.O.

ज. शे. / ० / २००२ रोजी जप्ती पंचनामा

आम्हांच्या जाणीव पंचनाम्या हजर मुळे शिवार, अगरवाडा दि. ३ / ७ / २००२ रोजी १२/०० वाजता ते १६/०० वा. पर्यंत करण्यात आला.

सदरचा पंचनामा पंचांनी वाचून पाहिला तो दिलेल्या परिस्थितीप्रमाणे बरोबर असल्याचे त्यांनी जाहिर केले.

साक्षीदार

(एम. जे. देशमुख)
तहसिल तिहिरिक, मुळे शिवार
अगरवाडी शहर

Read Copy on 3/7/2002

ज्यांचे जबाब जप्त केले त्यांची सही

1) (केशव वाडीकर शेत)

2) (पुष्पक जगन्नाथ शेलोत)

सही पंच

1)

2)

473

# जप्तीपत्रक

पो.स्टे. गुन्हा नं. (२०६८) दि. ०६/१२/२००२

पो.स्टेशन : सिटी कोतवाली अमरावती शहर

गुन्ह्याचा प्रकार : ४२७/०२ फसु ४०६, ४०९, ४२०, ४६, ३४ भा.द.वि.

तपासी अधिकारी : एम. जे. ए.शेखगुरु पोलीस निरीक्षक गुन्हे शाखा अमरावती शहर

जप्त करणारे : ए. यु. कुरेशी पोलीस निरीक्षक

जप्त केलेला माल : १) चेक नं. ४१९४ दि. २६/१/२००२ रु. ३,००,०००/- ची रक्कम

२) चेक नं. ४१९५ दि. २६/१/२००२ रु. ३,००,०००/- ची रक्कम

३) चेक नं. ४१९६ दि. २६/१/२००२ रु. ३,००,०००/- ची रक्कम

४) चेक नं. ४१९७ दि. २६/१/२००२ रु. ३,००,०००/- ची रक्कम

[redacted]

प्रक्रिया [redacted]

क्रमांक [redacted]

(अनुक्रमांक, रजिस्टर वगैरे)

नमुना क्र. [redacted]

Banama 8

(4) Sanjay Ham[redacted]

at present at [redacted] Kolhapur

Prison. Jail, Shahu Maharaj

Jail Superintendent

District Prison [Jail]

Shivaji.

प्रतिवादी

दावा-रु.

ज्याअर्थी, plaintiff Anti party राहणार Ambernath यांनी

Co-op Bank

तुमच्या विरुध्द As per plaint copy बद्दल या न्यायालयात दावा दाखल केला आहे,

म्हणून सदर दाव्याच्या संबंधात आपले म्हणणे मांडण्यासाठी दिनांक 1 माहे 10 २००5 रोजी

[redacted] वाजता या न्यायालयात आपण जातीने, किंवा ज्यास यथायोग्य सूचना दिलेल्या असतील अशा

[redacted] सर्व महत्त्वाच्या प्रश्नांचा उलगडा होऊ शकेल अशी सर्व प्रश्नांची उत्तरे देऊ शकेल अशा

[redacted] अशा वकीलामार्फत हजर होऊन बोलणे मांडणे आवश्यक आहे व तुमच्या हजर

[redacted] वादाच्या अंतिम निर्णयासाठी [redacted] तुमच्या बचावाच्या पुष्ठ्यर्थ

ज्या दस्तऐवजांचा आधार घेऊ इच्छिता ते सर्व साहित्य व सर्व दस्तऐवज त्या दिवशी [redacted]

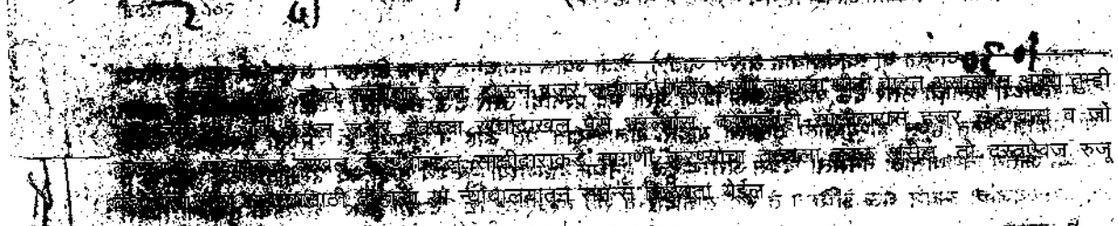
ठेवावी लागेल.

[redacted]

तरी तुम्हाला अशीही नोटीस देण्यात येत आहे की, वरील दिवशी किंवा तत्पूर्वी लेखी म्हणणीसाठी तुमचा
फक्त दाव्याला न्यायालय तुमच्याविरुद्ध हुकूम देण्यास प्रारंभ करेल.

Compliance with request in C.A.(O.S.) No. ... Suit
on [illegible]

Civil Judge (S.



तुम्हाला कबूल असल्यास, तुमच्यावर जारीने किंवा तुमच्या माहितीवर किंवा या दोन्हीवर होऊ
शकणारी अमलबजावणी टाळण्यासाठी तुम्ही ती रक्कम वाद खर्चासह न्यायालयात भरावी.