

No vehicle purchase documents, guarantor property proofs, or applicant income verification were provided. The branch manager provided only vague information without a clear opinion. Clarification is required.

59. Cash Credit (CC) Loans

The branch's CC loans lack mortgage agreements, original deeds, stock statements, trial balances, approved CC limit compliance, assigned insurance policies, guarantor property proofs, encumbrance registration proofs, and trade licenses in many cases. Applications are not verified onsite for stock or accounting records, and verification visit remarks with dates are absent. Post-disbursement periodic visits and verifications are not conducted. It is instructed to strictly implement these measures.

60. Missing Documents for HP Loans

The following loan cases lack RTO documents, insurance papers, purchase bills, stamped cheque receipts, and mortgage certificates. These must be obtained and presented at the next audit:

Sr. No.	Account No.	Name
1	123	Manojkumar Dwarkadas Bhagat
2	125	Milind Sureshchandra Ganil
3	127	Dinesh Manilal Gandhi
4	135	Anil Bhikubhai Panchal
5	150	Miran Karshandas
6	151	Anand Dilipbhai

Sr. No.	Account No.	Name
7	153	Jayesh Babubhai Mistry
8	154	Pravinchand J. Chaudhary
9	93	Prakash Ravji Bhandari
10	92	Kiritbhai Amartalal
11	85	Pravinbhai Babebhal Patel
12	77	Umet Chimanlal Patel

61. Specific Loan Cases

a. **Account No. 27, Saurabh Electricals (Jyotsna K. Desai), Rs. 3,30,000/-:**

- o No signatures from any party on the power of attorney or Rs. 110/- stamp paper agreement.
- o No property valuation report or signatures on the mortgage agreement.
- o No consent from the son for installment payments or residence proofs were provided.
- o No verification was conducted regarding loans from other banks, and no NOC was obtained.

b. **Account No. 43, Rakshaben Bhupendrabhai (Maruti), Rs. 1,50,000/-:**

- No borrower signature on the power of attorney or agreement.
- No consent letter from the husband for installment payments was included.

- No verification was conducted on whether the applicant's housing loan installments are regular or overdue.

c. Account No. 41, Mahammad Faruk Haji Suleman Memon, Rs. 1,70,000/-:

- No business location or trade license proofs were provided.
- The small gap between monthly income and installment amounts was not verified for repayment capacity.
- No RTO form, guarantor creditworthiness verification, or account statement for a Rs. 2,22,819/- debt to Gandevi People's Bank were provided.
- No original insurance policy or RTO RC book copy was retained.

d. HP 2 Loans:

- **Account No. 24, Pakiza Prafulbhai Mistry:**
 - No original guarantor property assessment sheet.
 - No RTO form or proof of tuition class location was provided.
 - No husband's income verification or residence proofs were included.
- **Account No. 25, Ashokbhai Premabhai Patel, Rs. 2,50,000/-:**
 - The guarantor Rameshbhai Bhanabhai's property lacks title clearance verification or proof of possession/sale. The 1998 property records are outdated.
 - No gas agency operation proofs were provided.

- The guarantor's name is listed as Patel in the agreement and promissory note but Bhandari in property records, requiring clarification.
- o The loan was approved without thorough verification, which is inappropriate. Legal action against responsible parties is recommended.

- **Account No. 26, Ashokbhai Lallubhai Patel, Rs. 3,72,000/-:**
 - o No share certificate or membership fee receipt proving guarantor membership in Tata Housing Society.
 - o No proof of the guarantor's flat/house number or applicant's furniture shop location.
 - o No RTO form or trade license was provided. Clarification is required.

- **Account No. 40, Thakorbbhai C. Machhi (Tata Sumo), Rs. 3,38,600/-:**
 - o No original guarantor (Maheshbhai Chhotubhai Desai) property records.
 - o No branch agent recommendation or income verification for installment repayment capacity.
 - o The agreement dated 15/04/1999 was not registered.
 - o No proofs of wife's vegetable business or son's job, or consent for installment payments, were provided.
 - o The loan was previously rejected; reasons for subsequent approval were not documented. Clarification is required

62. Cash Credit (CC) Loans

CC loans at the branch, secured against stock or property for one-year terms, lack monthly stock statements, accounting records (trading, profit and loss, balance sheet), full-amount insurance with bank endorsement, periodic verification visits, regular turnover, and limit compliance. Borrower and guarantor photographs are not obtained. It is instructed to establish a practice of collecting photographs and clarify these issues.

Specific cases:

a. Account No. 23, Krishna Traders, Rs. 3,50,000/-:

- No full-amount stock insurance or policy retention.
- No monthly stock statements compared with withdrawals, or accounting records (trading, profit and loss, balance sheet).
- No encumbrance registration for an additional Rs. 1,50,000/- burden in the housing society.

b. Account No. 24, Jolly Gruh Udyog, Rs. 2,50,000/-:

- No property valuation or lawyer's search report for equitable mortgage.
- No mention of whether the applicant's Rs. 50,000/- OD was closed.
- No NOC from Punjab National Bank.
- No full-amount insurance or mortgage registration receipt.

c. Account No. 25, Kumar Super Collection, Rs. 5,00,000/-:

- The property (House No. 21838/3, ground floor) is registered under Bhupesh Rameshchandra, not insured, and lacks ownership verification. Clarification is required.
- No full-amount insurance policy was retained.

- The tenant, Amrutlal Narottamdas. operates under the Bilimora Parsi Zoroastrian Anjuman Trust.
- No monthly stock statements, trading, profit and loss, or balance sheets were provided or verified.
- No owned property was equitably mortgaged. Clarification is required.

d. Account No. 21, Nanak Fruit (Proprietor: Kavita Gopaldas), Rs. 7,00,000/-:

- The applicant requested a CC for two months, but the bank approved it for a longer period with an increased limit. requiring clarification.
- No market committee trade license was provided.
- No monthly stock statements, trading, profit and loss, or balance sheets were submitted.
- No full-amount insurance policy was obtained.
- No regular turnover or manager's clear opinion was provided. Application details are incomplete.
- The promissory note and guarantee letter lack guarantor age and details, with blank forms.
- The inspection report dated 07/06/2000 lacks a stock statement, yet the CC limit was increased from Rs. 5,00,000/- to Rs. 7,00,000/- via letters dated 24/12/2000 and 27/12/2000.
- The pre-loan inspection report lacks application and inspection dates.
- No NOC was obtained for current accounts with SBI and Dena Bank.
- The guarantee letter is incomplete. The limit increase was approved on 17/01/2001.
- On 11/01/2001, the account showed withdrawals of Rs. 11,24,495/-, deposits of Rs. 6,09,416/-, and an overdraft of Rs. 5,15,079/-, indicating irregular activity, yet the limit was renewed and increased without attention. Clarification is required.

- The property valuation report for Kavtaben Gaglani's property (Rs. 4,22,100/-) and a Rs. 10/- stamp paper consent for a Rs. 17,00,245/- mortgage lack dates and mortgage execution. The bank failed to verify, approving the CC without thorough checks. Clarification is required.

e. Account No. 20, Vijay Kumar Gopaldas Gaglani, Rs. 4,99,000/-:

- Renewed via Resolution No. 4/3 dated 16/08/2000 with Kamini Ravindra Shamali as the sole guarantor, but no creditworthiness details or property assessment/property card copies were provided.
- An HP 2 Maruti Van loan (Rs. 3,95,000/-) from the same bank was not verified for repayment or overdue status.
- On 26/07/2000, the account (transferred from head office) showed an overdraft of Rs. 4,47,233/-, annual deposits of Rs. 6,500/-, and withdrawals of Rs. 5,12,233/-, exceeding the limit, without attention. Clarification is required.
- No full-amount insurance policy was retained, and no regular turnover was observed, without due care. Clarification is required.

63. Overdue Accounts at Bilimora Branch (as of 31/03/2001)

The following accounts have overdue amounts, requiring prompt recovery actions. Many overdue accounts, primarily transferred from the head office, lack arbitration proceedings, which is inappropriate. Clarification is required.

a. Overdraft and CC: 42 accounts with Rs. 38,83,098.86 outstanding, of which Rs. 13,77,098.86 is overdue. Of these, 32 accounts (since 1992 or later) were transferred from the head office, and 10 are post-branch establishment, with no recovery efforts. Clarification is required.

b. **Clean Loans:** 10 accounts with Rs. 3,30,884/- outstanding, of which Rs. 31,873/- is overdue. Recovery actions must be initiated.

c. **HP 1 Loans (Two-Wheeler/Household):** 94 accounts with Rs. 15,94,644/- to be recovered, of which Rs. 4,09,333/- is overdue. Legal recovery actions must be initiated.

d. **HP 2 Loans (Four-Wheeler):** 14 accounts with Rs. 21,80,431/- outstanding, of which Rs. 2,61,690/- is overdue, with no recovery actions. Clarification is required.

e. **Machinery Loans:** 15 accounts with Rs. 11,74,468/- to be recovered, of which Rs. 1,32,727/- is overdue. Recovery actions must be initiated.

f. **Housing Loans:** 34 accounts with Rs. 26,74,743/- to be recovered, of which Rs. 3,76,950/- is overdue. Recovery actions must be initiated.

g. **Property Mortgage Loans:** 2 accounts with Rs. 79,331/- outstanding, of which Rs. 5,733/- is overdue. Recovery actions must be initiated.

h. **Miscellaneous Expenses:**

- o On 17/01/2001, Rs. 32,852/- was paid under miscellaneous expenses for property tax (Receipt No. 046568, dated 20/01/2001) for House No. 50/1 (2000–2001) in the name of Rameshbhai Bhanabhai Bhandari, recorded as a loan by the branch. No demand notice was provided, and payments without bank-named notices/receipts are invalid. Clarification is required.

- o On 06/02/2001, Rs. 9,227/- was paid (Receipt No. 46830, Cheque No. 77733) under miscellaneous expenses, requiring clarification.
 - i. **Vehicle Deposit:** As of 31/03/2001, Rs. 31,500/- in vehicle deposits is pending. Obtain required documents, transfer to respective accounts, and maintain a vehicle deposit register in the prescribed format, presenting it at the next audit.
 - j. **Suspense Account:** The balance sheet as of 31/03/2001 shows Rs. 3,900/- in the suspense account, credited from excess FD loan account repayments. Issue cheques to account holders to clear this amount.

64. Daily Deposit Scheme at Bilimora Branch

Agents are appointed for daily deposit collections, with 1,101 active accounts. Many passbooks show deposits made every two to three days instead of daily, which is inappropriate. The scheme requires daily collections and deposits. Charge 18% interest on delayed deposits. Monthly, obtain all passbooks, reconcile with accounts, and have the officer/manager sign. For dormant accounts, reconcile passbooks with ledgers. Document reasons for early account closures. If complaints arise about non-deposited amounts and are substantiated, take legal action against agents. The manager will be responsible for future liabilities.

65. Stationery Register at Bilimora Branch

No stationery register is maintained, making it impossible to ascertain the types, quantities, or stock value as of March 2001. It is instructed to promptly maintain a stationery register in the prescribed format with complete details and present it at the next audit.

66. Dead Stock Register at Bilimora Branch

The dead stock register is maintained but contains incomplete details, with most columns blank and no page numbers. Lockers are included with other dead stock, which is inappropriate. It is instructed to maintain a complete register in the prescribed format, separate lockers and other items, calculate annual depreciation, and present it at the next audit.

67. Profit and Loss Vouchers

- a. On 08/05/2000, Rs. 230/- was paid for a gardener's bill without supporting bills or proofs. Present these at the next audit.
- b. On 15/07/2000, Rs. 300/- was paid under miscellaneous expenses to Mahesh M. Patel for labor, but the voucher lacks details on days worked. Clarification is required.
- c. On 03/10/2000, Rs. 201/- was paid under miscellaneous expenses for a puja, but no signatures or proofs were provided. Clarification is required.

68. Overdue Ornament Loans at Bilimora Branch

The following ornament loan accounts remain active post-term expiry, which is inappropriate. Inform borrowers promptly, recover principal and interest, and close accounts:

Sr. No.	Account No.	Name	Amount (Rs.)	Loan Date
1	3	Shri Mukundbhai B. Bharade	3,500/-	06/06/2000
2	8	Shri Manchharam L. Tandel	5,400/-	27/06/2000
3	9	Shri Mukundbhai B. Bharade	4,300/-	27/06/2000
4	13	Shri Ganpatbhai R. Patel	18,700/-	11/07/2000
5	14	Shri Gunvantray C. Brahmbhatt	22,000/-	12/07/2000
6	15	Shri Vijaybhai S. Jitiya	6,800/-	18/07/2000
7	20	Shri Shivaji R.	11,500/-	21/07/2000
8	23	Shri Chhotubhai M. Tailor	6,100/-	25/07/2000
9	26	Shri Mansingh N. Parmar	31,000/-	10/08/2000
10	30	Shri Rakeshkumar N. Panchal	4,000/-	29/08/2000
11	32	Shri Chhotubhai M. Tailor	14,000/-	29/08/2000

69. Daily Deposit Account Discrepancies at Bilimora Branch

The following accounts, managed by agent Shri R.B. Patel, show discrepancies between passbooks and bank ledgers as of 31/03/2001. Reconcile all accounts, recover the shortfall from the agent through legal action, and establish a practice of monthly passbook reconciliation with agent signatures:

Sr. No.	Account No.	Account Holder Name	Passbook (Rs.)	Bank Statement (Rs.)	Difference (Rs.)
1	A/568	Sureshbhai Lallubhai Patel	21,200/-	11,700/-	9,500/-
2	A/0532	Harshadbhai Ratilal Desai	5,250/-	2,400/-	2,850/-
3	A/0475	Nanhelal Molriram Prajapati	11,350/-	7,500/-	3,850/-
4	A/0544	Bhavesbhai Mohanbhai Patel	6,500/-	4,900/-	1,600/-
5	A/0530	Harshadbhai Ratilal Desai	5,750/-	2,400/-	3,350/-
6	A/0560	Gitaben Rameshbhai Patel	17,100/-	10,880/-	6,300/-
7	A/0551	Bhagubhai Naranbhai Patel	6,360/-	2,340/-	4,020/-
8	A/0552	Sureshbhai Parshotambhai Patel	2,100/-	850/-	1,250/-

Sr. No.	Account No.	Account Holder Name	Passbook (Rs.)	Bank Statement (Rs.)	Difference (Rs.)
9	A/0555	Ilaben Gulabbhai Patel	6,360/-	2,040/-	4,320/-
10	A/0594	Dr. Anjanaben Babubhai Gandhi	9,850/-	8,270/-	1,580/-
Total					38,620/-

70. Missing Registers at Bilimora Branch

The following registers are not maintained: Share Register, Documents Register, Insurance Register, Stock Statement Register, Loan Disbursement Register, Recovery and Loan Ledger Register, Vehicle Documents and Deposit Register, OD/Clean/Mortgage/CC Renewal Register, and Key Register. It is instructed to maintain these registers with complete details and present them at the next audit.

71. Voucher Deficiencies

a. On 08/06/2000, Rs. 32,000/- was paid to Advocate Rohitbhai J. Desai for legal fees related to premises purchased in Bilimora and Chikhli and a Board of Nominees case, but no stamped receipt or valid bill was provided. A plain paper bill was submitted, which is inadequate. The properties were purchased in 1998-99, but no provisioning for this expense was evident. Clarification is required on whether the fee was pre-approved, as no supporting proofs were provided.

b. Payments to Shri Vinodbhai S. Desai lack bills or evidence of pre-approved fees:

- o 31/03/2000: Rs. 40,000/- for income tax assessment fees (1987–88 to 1997–98).
- o 24/04/2000: Rs. 25,000/- for income tax appeal fees to Rasiklal Shah.
- o 12/02/2001: Paid via Receipt No. 711, no bill provided.
- o 13/03/2001: Rs. 26,250/- for annual fees, with no evidence of Desai’s appointment as a consultant or fixed fee agreement. Clarification is required.

c. Travel Expenses:

- o Payments on 18/05/2000 (Rs. 3,034/-), 25/07/2000 (Rs. 3,000/-), 05/01/2001 (Rs. 3,560/-), and 11/01/2001 (Rs. 3,090/-) for hired vehicles to Gandhinagar and Ahmedabad lack valid bills or details of travelers. It is instructed to record complete details on vouchers.

d. Other Voucher Deficiencies:

Sr. No.	Date	Amount (Rs.)	Details
1	05/05/2000	1,676/-, 1,450/-	No valid bill for xerox expenses; cook’s payment for Lok Adalat lacks dish details.

Sr. No.	Date	Amount (Rs.)	Details
2	09/05/2000	4,500/-	No details provided.
3	13/05/2000	4,410/-	Payment to Bharat Cotton Works for chair cushions lacks stamped receipt/bill.
4	02/01/2001	1,000/-	Iftar party expense lacks valid bill or voucher details.
5	25/01/2001	500/-	Payment to Nashabandhi Sanskar Kendra lacks stamped receipt.
6	29/03/2001	1,300/-	Travel expense for recovery lacks valid bill or destination details.
7	13/04/2000	500/-	Board of Nominees court travel lacks voucher details.
8	22/02/2001	650/-	Travel expense lacks details or signatures.
9	16/02/2001	400/-	Branch committee travel lacks voucher details.
10	13/03/2001	350/-	Travel expense lacks purpose or details.

72.Housing Loans at Bilimora Branch

Most housing loans lack mortgage agreements registered with panchayat/city survey records, encumbrance proofs, or full-amount insurance policies with bank endorsement retained in custody. It is instructed to register encumbrances, maintain proof records, and obtain/retain insurance policies for all loan cases.

Sd/- Illegible
Special Auditor
Cooperative Societies, Navsari

(100)

सं: 7
TELEGRAMS: "URBC" 011011
टेलीग्राम सं. 7
Telex 011-74492

भारतीय रिज़र्व बैंक
केन्द्रीय कार्यालय
शहरी बैंक विभाग
भागधर हाउस, पहली भजिहा
बस्ती, मुंबई - 400 018
Telephone 4539941-49
Post Box No. 6387

कृपया उत्तर में लिखें
Please quote in reply
संदर्भ सं. शहरी
UBD.BR.Cir. 19 / 16.26.00/2001-02

RESERVE BANK OF INDIA
CENTRAL OFFICE
URBAN BANK DEPARTMENT
1st FLOOR, GARDNER HOUSE
MIDRI, MUMBAI - 400 018

22 October 2001
30 Ashwina 1923(S)

All Primary (Urban) Cooperative Banks

Dear Sir,

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

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

SLR Investment of UCBs : Revised Time-frame

Category of UCBs	Minimum SLR holding in government and other approved securities as per cent of NDTL			
	Present	Earlier proposed for March 31, 2002	Now proposed for March 31, 2002	Now proposed for Sept. 30, 2002
1) Non-Scheduled UCBs				
a) With NDTL of Rs 25 crore and above	10.0%	15.0%	12.5%	15.0%
b) With NDTL of less than Rs.25 crore	NIL	16.0%	7.5%	10.0%
2) Scheduled UCBs	15.0%	20.0%	17.5%	20.0%

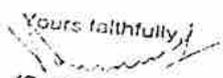
9/11/01
5/8/01

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

2111

..2..

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

Yours faithfully,

(S. Karuppasamy)
Chief General Manager

2831

भारतीय रिज़र्व बैंक

पत्र : } "अर्बुक्रिडि" मुंबई
Telegrams } "URBCREDIT" MUMBAI
टेलिग्राम नं. } 011-74492
टेलिफोन नं. } 487 4030

केन्द्रीय कार्यालय
रिज़र्व बैंक विभाग
प्रथम मंजिल, पार्लो मंदिर
बम्बई, मुंबई 400 018

टेलीफोन नं. } 493 9930 - 49
Telephono NO. }
पोस्ट बॉक्स नं. } 6567
Post Box No.: }

RESERVE BANK OF INDIA
CENTRAL OFFICE
URBAN BANKS DEPARTMENT
1ST FLOOR, GARMENT HOUSE
AGRA, MUMBAI - 400 018

कृपया उत्तर में लिखें
Please quote in reply

संदर्भ संकेति नं.
Ref. UBD No. BR. 6 / 16.26.00/2000-2001

9 August 2001
18 Sravana 1923(S)

UBI

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 (CBD.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. Madgamb) General Manager

Handwritten notes:
SGL
...
28/8

FROM : URBAN BANKS DEPT. P. O.

REF. NO.: 1 01637 46101

DATE: 17 0000-00:00PM 02

भारतीय रिज़र्व बैंक

आर.डी. } "मिनीफ्रे" मुंबई
 Telegrams } "URBICREDIT" MUMBAI
 टेलीग्राम नं. }
 टेलीफोन नं. } 011-24492
 टेलीफोन नं. }
 फैक्स / ईमेल } 427 4030

केन्द्रीय कार्यालय
 अग्रणी 4मं. विभाग
 गवर्नमेंट आवास, नवरोज मंडल
 लार्ड, मुंबई - 400 016

टेलीफोन नं. } 403 0030 - 40
 टेलीफोन नं. }
 पोस्ट बॉक्स नं. } 6507
 पोस्ट बॉक्स नं. }

RESERVE BANK OF INDIA

CENTRAL OFFICE
URBAN BANKS DEPARTMENT
 1ST FLOOR, GARMENT HOUSE
 WORLI, MUMBAI - 400 016

कृपया उत्तर में लिखें
 Please quote in reply

संदर्भ क्रमांक सं.

Ref. UBD No. UBD.No.BR.47/16-20-00/2001-02

June 7, 2002

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



Dear Sir,

Investments in Govt. and other approved
 Securities by urban co-operative banks

In terms of Circular UBD.No.BR.CIR.42/16.20.00/2001 dated 19 April 2001, read with Circular UBD.No.BR.6/16.20.00/2001 dated 9 August 2001, all the Scheduled and Non-Scheduled urban co-operative banks (UCBS) with NDTL of Rs.25 crore and above were advised to maintain Investments in Government securities only in SGL Accounts with Reserve Bank of India or in Constituent SGL Accounts of scheduled commercial banks, state co-operative banks and depositories and Stock Holding Corporation of India. Non-Scheduled UCBS with NDTL of less than Rs.25 crore were, however, allowed to maintain Government Securities in physical form.

2. In the light of recent fraudulent transactions in the guise of Government securities transactions in physical format by a few co-operative banks with the help of some broker entities, the position has been reviewed and it is advised as under:

- (i) All purchase / sale transactions in Government securities by the primary (urban) co-operative banks should necessarily be through SGL account (with RBI) or constituent SGL account (with a scheduled commercial bank / State Co-operative Bank / Primary Dealer / Stock Holding Corporation of India) or in a dematerialised account with depositories (NSDL/CDSL/NSCCL), with immediate effect.
- (ii) No further transactions in Government securities by a primary (urban) co-operative bank should be undertaken in physical form with any broker, with immediate effect.

बैंक हिन्दी में प्रचार का स्वागत करता है।

FROM : H.D. C BANK LTD (H.O.)

FAX NO. : 02637 46131

Jul. 17 2002

2

- (iii) The banks having genuine difficulties in complying with the above requirement may approach the concerned Regional Office of this Department seeking extension of time for the purpose.
- (iv) Only one constituent SGL (CSGL) or dematerialised account should be opened by an urban co-operative bank.
- (v) In case the CSGL account is opened with a scheduled commercial bank or State Co-operative bank, the account holder should open a designated funds account (for all CSGL related transactions) with the same bank.
- (vi) In case a CSGL account is opened with any of the non-banking institutions indicated above, the particulars of the designated funds account (with a bank) should be intimated to that institution.
- (vii) The entities maintaining the CSGL / designated funds accounts are required to ensure availability of clear funds in the designated funds accounts for purchases and of sufficient securities in the CSGL account for sales before putting through the transactions.

3. The primary (urban) co-operative banks are advised to indicate the date by which they would be able to convert their existing stock of Government securities into SGL / CSGL / demat holding with the entities mentioned at paragraph 2(i) above. The progress of dematerialisation as on September 30, 2002 should be advised to the Regional Offices of this Department latest by 15th October, 2002.

4. The primary (urban) co-operative banks may seek the guidance of Primary Dealers' Association of India / Fixed Income and Money Market Dealers' Association on investment in Government securities.

Please acknowledge receipt of this circular to our Regional Office.

Yours faithfully,


(K.V. Rajan)
Chief General Manager

11/12/5

S.T.D. 02634 : 62338

The Gandevi People's Co-operative Bank Limited.



Standerton House, Bazar,
P. B No. 10
GANDEVI-396 360
Dist. NAVSARI.

Ref. _____

Date _____

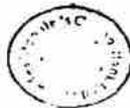
Resolution No. 2(A)3

Dated: 17-5-2002

It is hereby resolved that anyone of the following, viz: President, Vice-President Secretary or general manager is authorized to proceed wherever necessary in any - matter pertaining to the govt. security - deals including the initiating & finalising of any requirement in connection with - the filing of applications to N.S.E, S.E.B.I, F.I.R, as well as to proceed in the - matters of arbitration if and when - required.

The Gandevi People's Co op. Bank Ltd

[Signature]
PRESIDENT



1000

FORM OF TRANSFER

Transfer Index Regn. No.

I/We \$ KETAN SINGH & CO do hereby assign and transfer my/our \$ interest or share in the Inscribed Stock No. BDC No. 27-76 of the 1997 GOVERNMENT OF INDIA STOCK amounting to Rs. 25,00,000/- (Twenty five Lacs only) being the amount/a portion \$ of the Stock of Rs. 25,00,000/- (Twenty five Lacs only)

as specified on the face of this instrument together with the accrued interest thereon unto The Gandevi Peoples Co-op. Bank Ltd. his/her/their \$ executives, administrators or assigns, and I/We \$ do hereby accept the above Stock transferred \$

to me/us. \$ to the extent it has been transferred \$ I/We \$ THE GANDEVI PEOPLES CO-OPERATIVE BANK LTD. [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/their \$, 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 Gandevi As witness our hand the 6th day of March 1976

Signed by the above named transferor in the presence of... Signed by the above named transferee in the presence of...

(Transferor) Ketan Singh & Co. 163/22/23 APARTMENT - 2, 80-2, BASTI ROAD, (BEHIND MC DONALD'S) - Authorised Signatory... (Transferee) THE GANDEVI PEOPLES CO-OP. BANK LTD. Address: Gandevi...

Transferred to me/us \$ dated 6th March 1976

Handwritten notes: Paid amount Rs. 25,00,000/- to the bank for clearing transfer deed form...


 भारत सरकार
 GOVERNMENT OF INDIA
 11-99 प्रतिशत सरकारी स्टॉक, 2009 का बंध स्टॉक
 INSCRIBED STOCK
 OF THE
 11.99 PER CENT. GOVERNMENT STOCK, 2009*
 यही बंध समारोह है

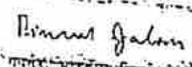
BOOK DEBT CERTIFICATE No. **BY 76** का मुंबई
 रुपये के लिए
 for Rs. **5,00,000/-**

7 अप्रैल, 2009 को प्रतिदेव
 REPAYABLE ON THE 7th DAY OF APRIL, 2009
 मैं यहाँ पर यह प्रमाणित करता हूँ कि
 I hereby certify that JANATA SAHAKARI BANK LTD., PUNE, S.G.L.
A/c II

11-99 प्रतिशत सरकारी स्टॉक, 2009 के केषम.....
 रुपये के सरकारी स्टॉक के रजिस्ट्रार स्वामी है जिस पर मासिक 11.99 प्रतिशत प्रति वर्ष की दर से
 7 अक्टूबर 1999 के समान ही किलों में प्रत्येक वर्ष 7 अक्टूबर और 7 अप्रैल को दिया जाएगा।

is the registered proprietor of Rupees Twenty five lacs
 Government Stock of the 11.99 per cent. Government Stock, 2009
 which will bear interest at 11.99 per cent. per annum, payable half-
 yearly from the 7th April 1999 and to be paid on the 7th day of
 October and the 7th day of April every year. Paying interest
 from 07-10-1999

लोक बंध समारोह
 भारतीय रिजर्व बैंक
 Public Debt Office
 Reserve Bank of India
 मुंबई
 तिथि
 Date **MUMBAI**
28 JAN 2000
BY-76


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

 प्रुचि मुख्य महाप्रबंधक
 for Chief General Manager

बंधान द्वारा अनुत्तान्तनीय
 Not transferable by endorsement.

इन स्टॉक संबंधी नियम, शर्तों का विवरण के पीछे देते
 For Rules regarding Inscribed Stock please see reverse of the Certificate
 8 00 359 002

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 the 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 a transferable Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.
- 4 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a maximum of Rs. 1/- is payable on each new Stock Certificate issued in respect of sub-division.
- 5 Stock may be transferred between Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be transferred.
- 6 Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, 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 so that effect has been filed at the Public Debt Office concerned, to a recognized bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).
- 8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant".
- 9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.
- 10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than 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-1 FIR No 147/2004	28 Jan 2004	KETAN SMETH & CO.	V	

Security registration no.

(12/11)

FORM OF TRANSFER :

I/We + Surat Nagrik Sahakari Bank Ltd.

do hereby assign and transfer my / our interest or share in the inscribed stock of the 10.15.1 of 2012 Loan Certificate No AD-145 amounting to Rs 10,00,000.00.

the Stock of Rs _____

as specified on the face of this instrument together with the accrued interest there on unto The Gandevi Peoples Co-operative Bank Ltd (Transferee (s))

and I/We + The Gandevi Peoples Co-operative Bank Ltd (Transferee (s))

do freely accept the above stock transferred to me / us.

I/We + The Gandevi Peoples Co-operative Bank Ltd. (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/s may be renewed in my / our + names converted in my / our + name (s)

Interest is Payable at Gandevi

As witness our hand the 27th day of Feb

Two thousand and one hundred and one only.
श्री. ए. ए. ए. अग्रवाल
हस्ताक्षर प्रमाणित किया गया
श्री. ए. ए. ए. अग्रवाल

(SIGNATURE OF TRANSFEROR)

For The Surat Nagrik Sahakari Bank Ltd.
Manager

(1) Signed by the above named transferor in the presence of @

G. N. A. Chitania.

Address : SURAT NAGRIK SAHAKARI BANK LTD
Behind Gitanjali Cinema,
Varachha Road, SURAT - U.

PAN NO: _____

(SIGNATURE OF TRANSFEREE)
The Gandevi Peoples Co-op. Bank Ltd.
General Manager President

(2) Signed by the above named transferor in the presence of @

Address: The Gandevi Peoples Co-Op Bank Ltd.
Standerton House Main Road,
En GANDEVI, Dist Navsari,
Pin Code No. 396 360.

PAN NO: _____

@ Signature , Occupation And Address Of Witness.
+ Omit the alternative which dose not apply.

Transferred : _____ S / C Issued No. _____ Dtd. _____
P. Manager , RBI PDO A.G.M.

Note: The form should be submitted within one month (excluding the " short" period prescribed by RBI from time to time for the purpose of issue on interest") from the date of execution thereof & failing which , it is liable to be rejected.


बम्बई
BOMBAY
भारत सरकार
GOVERNMENT OF INDIA
 10-25 प्रतिशत ऋण, 2012 का ऋण स्टाक
INSCRIBED STOCK
 OF THE
 10-25 PER CENT, LOAN, 2012



खाता ऋण प्रमाणपत्र सं० बी माई AD-145 बम्बई
BOOK DEBT CERTIFICATE No. BY-198 OF BOMBAY
 रुपये के लिए
 for Rs. 1,000,000/-

1 जून, 2012 को प्रतिदेय
REPAYABLE ON THE 1st DAY OF JUNE, 2012.

मैं एतद्वारा यह प्रमाणित करता हूँ कि
 I hereby certify that the United Western Bank Ltd
(Constituents etc)

तथा इस प्रतिशत ऋण, 2012 के केवल
 रुपये के मरनाही स्टाक के पंजीकृत स्वामी हैं। इस ऋण पर तथा इस प्रतिशत प्रति वर्ष की दर से
 1 जून 1984 से समान क्षमता की शर्तों में गणना दिया जाएगा।

is the registered Proprietor of Rupees Ten Lakhs only

Government Stock of the Ten-and-a-quarter³ per cent. Loan, 2012
 which will bear interest at Ten-and-a-quarter per cent. per annum,
 payable half-yearly from the 1st June 1984. This stock bears
interest from = 7 DEC 1997

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

दिनांक
 Date 6 DEC 1997

Prabhu 10
अहमदाबाद
Memul Jalam
 गवर्नर, भारतीय रिज़र्व बैंक
 Governor, Reserve Bank of India
Ruchi Mathani
 प्राची गणपतियाण
 for Manager.

देधान द्वारा अहस्तांतरणीय
 Not transferable by endorsement.



For Rules regarding Inscribed Stock and Form of Transfer Deed see reverse of the Certificate.
= 1,000,000 =

Rules regarding issue of Stock Certificates of the Govt. of India Loans registered at the office of India, Bombay, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Gauhati, Trivandrum and Bhubaneswar.

- 1 Stock Certificates are not transferable by endorsement and transfers must be effected by deed. Such transfers are not valid unless they are supported by a power of sale, properly stamped.
- 2 The Stock transfer deed below may be used for the purpose. It must be executed by the proprietor or his attorney.
- 3 Where it is desired to convert Stock into Government Promissory Notes this Certificate should be modified by the 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 case of subdivision. A fee of 25 Paise per anna, with a maximum of Rs. 10 is payable on each new Certificate issued in respect of subdivision and on each new fractional share issued in lieu of a Stock Certificate.
- 6 Stock may be transferred here in 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 as 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, Gauhati, Hyderabad, Trivandrum and Bhubaneswar. Warrants issued by the Public Debt Office, Jaipur will be made payable at the State Bank of India & Jaipur. The warrants will, at the request of the holder of the Stock Certificate, be preferred by writing to the Public Debt Office, to a recognized bank or Agent. Such warrants will be posted to the Office of the Reserve Bank of India or its subsidiary concerning treasury business or to the treasury or subsidiary in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charge.
- 8 On the day before the due date of payment of interest the warrants will be sent 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 proprietors at the registered address or if a written request to that effect has been filed at the Public Debt Office, to a recognized bank or Agent. Such warrants will be posted to the Office of the Reserve Bank of India or its subsidiary to the treasury or to the treasury or subsidiary in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charge. In the case of a subsidiary in India, the holder will be notified by the Public Debt Office of the date on which interest is due. Any Stock interest subsequent to the closing day will be considered "over-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 read upon mail 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 as early as possible 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.
- 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, 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 Rs. 10 will be charged for the issue of a London Certificate in respect 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 to.....Treasury.



Signature of the registered holder/duly authorized representative of
 (name of registered holder).....

अन्तरण पत्र MEMORANDUM OF TRANSFER

सं. No.	अन्तरण की तारीख Date of Transfer	अन्तरिती का नाम Name of Transferee	सं. प्र. के आधार पर Initial A. M.	प्रबंधक/स. म. प्र. के हस्ताक्षर Signature MGR/VAG
MT-1 T.R. No- 1723 1997	- 6 DEC 1997	Janaseva Sahakari Bank Ltd.	LS	MS/Ex/...
BM/197 10	01.02.2000	Surat Nagarik Sahakari Bank Ltd		MS/Ex/...

2626

FORM OF TRANSFER :

I/We + Surat Nagrik Sahakari Bank Ltd.

do hereby assign and transfer my / our interest or share in the inscribed stock of the 10.25.16 of 2012 Loan Certificate No. AD-141 amounting to Rs. 10,00,000.00

the Stock of Rs. _____

as specified on the face of this instrument together with the accrued interest there on unto The Gandevi Peoples Co-operative Bank Ltd

(Transferee [s])
his / her / their + executors, administrators or assigns and I/We + The Gandevi Peoples Co-operative Bank Ltd.

(Transferee [s])
do freely accept the above stock transferred to me / us.

I/We + The Gandevi Peoples Co-operative Bank Ltd
(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/s may be renewed in my / our + names converted in my / our + name (s)

Interest Is Payable at Gandevi

As witness our hand the _____ day of _____
Two thousand and ONE

भा. प्र. २४
दस्तावर सत्यापित किया गया
श्री. अ. का. गहमदायाद.

(SIGNATURE OF TRANSFEROR)
For The Surat Nagrik Sahakari Bank Ltd.
Manoj
Managing Director



(1) Signed by the above named transferor in the presence of @ _____

Address : SURAT NAGRIK SAHAKARI BANK LTD
Behind Chhrajai Cinema,
Vrachha Road, SURAT-0.

Accountant
Chitania



PAN NO: _____
(SIGNATURE OF TRANSFEREE)
General Manager
President

G. N. A. Chitania.

(2) Signed by the above named transferee in the presence of @ _____

Address: The Gandevi Peoples Co-op Bank Ltd.
Grandston-Hoger-Muin-Road,
Po-GANDEVI, Dist-Navsari.
PAN NO: _____
Code No. 380-380.



@ Signature , Occupation And Address Of Witness.
+ Omit the alternative which dose not apply.

Transferred, _____ S / C Issued No. _____ Dtd. _____
P. Manager , RBI PDO A.G.M.

Note: The form should be submitted within one month (excluding the " short" period prescribed by RBI from time to time for the purpose of issue on interest") from the date of execution thereof & failing which , it is liable to be rejected.

=10,00,000=

4132

बम्बई
BOMBAY

भारत सरकार
GOVERNMENT OF INDIA
10.25 प्रतिशत ऋण, 2012 का दस लाख
INSCRIBED STOCK
OF THE
10.25 PER CENT. LOAN, 2012

पता ऋण प्रमाणपत्र सं० बी.डी. 146
BOOK DEBT CERTIFICATE No. BY - 146 OF BOMBAY

एक लाख रुपये के लिए
for Rs. 1,000,000/-

1 जून, 2012 को प्रतिदेय

REPAYABLE ON THE 1st DAY OF JUNE, 2012.

मैं एकाग्र हूँ और प्रमाणित करता हूँ कि
I hereby certify that The United Western Bank Ltd. (Constituents' etc)

उपरोक्त ऋण प्रमाणपत्र, 2012 के अंतर्गत
एक लाख रुपये के सरकारी ऋण के पंजीयता स्वामी हैं। इस ऋण पर वार्षिक दस प्रतिशत प्रति वर्ष की दर से
1 जून 1984 से प्रदान की जाने वाली किस्तों में मूल्य दिया जाएगा।

is the registered Proprietor of Rupees Ten lakhs only

Government Stock of the Ten-and-a-quarter per cent. Loan, 2012
which will bear interest at Ten-and-a-quarter per cent. per annum,
payable half-yearly from the 1st June 1984. 10 Lacs Stock bears
interest from 1 DEC 1997

भारतीय ऋण कार्यालय
भारतीय रिज़र्व बैंक
बम्बई
Public Debt Office
Reserve Bank of India
Bombay.

दिनांक
Date - 6 DEC 1997

Omair Jalani
गवर्नर, भारतीय रिज़र्व बैंक
Governor, Reserve Bank of India
Lucho Acharya
भारतीय ऋण कार्यालय
for Manager.

Pragy 10
AHMEDABAD

बेचाने द्वारा अदस्तावेज़ीय
Not transferable by endorsement.

INDIA SECURITY PAPER
For Rupees relating Inscribed Stock and Form of Transfer Deed see reverse of the Certificate.

=10,00,000=

- of India, Bombay, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Gauhati, Trivandrum and Bhubaneswar.
- 1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers and
 - 2 The blank transfer deed below may be used for the purpose. It must be executed by the proprietor or his attorney. In such 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 accepted by the 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 subdivision. A fee of 25 Paise per cent, with a maximum of Rs. 1/- is payable on each new Stock Certificate issued in respect of subdivision 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, Patna, Hyderabad, Nagpur, Kanpur, Ahmedabad, 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, be made 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 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 registered Bank or Agent. Other Warrants will be posted in the Office-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 recognized 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 balances 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-warranto."
 - 10 Request Forms must reach the Public Debt Office before the day on which the Epokkato 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 as soon 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 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 Rs. 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 Treasury.
 Signature of the registered holder/duly authorized representative of
 (name of registered holder).....



अंतरण पत्र MEMORANDUM OF TRANSFER

क्र. सं. No.	अंतरण की तारीख Date of Transfer	अंतराली का नाम Name of Transferee	स. प्र. के आक्षर Initial A. M.	प्रबंधक/स. प्र. के हस्ताक्षर Signature MGR/AGM
MST-1 TIR No. 1724 1997	6 DEC 1997	Tanaseva Sahakari Bank Ltd.	RS	Aditya Das
24187 10	01.08.2000	SUNAT NIGAM Sahakari BANK Ltd		Official Seal and Signature

483

: FORM OF TRANSFER :

I/We + Surat Nagrik Sahakari Bank Ltd.

do hereby assign and transfer my / our interest or there in the inscribed stock of the 10. DF + 1000 2010 Loan Certificate No. AB-147 amounting to Rs 10,00,000/-

the Stock of Rs. ---

as specified on the face of this instrument together with the accrued interest there on unto The Gandevi People's Co-operative Bank Ltd

(Transferee (s))

do / her / their + executors, administrators or assigns and I/We + The Gandevi People's Co-operative Bank Ltd

(Transferee (s))

do freely accept the above stock transferred to me / us.

I/We + The Gandevi People's Co-operative Bank Ltd

(Transferee (s))

I hereby request that on my / our + being registered as the holder/s of the stock hereby transferred to me / us the aforesaid stock certificate/s may be renewed in my / our + names converted in my / our + name (s)

Interest is Payable at Gandevi

As witness our hand the 23rd day of Jan

Two thousand and 000 000
मा. १२. २०१०
दस्तावेज सत्यापित किया गया
जो. नं. का. अहमदाबाद.

(SIGNATURE OF TRANSFEROR)

For The Surat Nagrik Sahakari Bank Ltd.

[Signature] Managing Director
[Signature] Manager

(1) Signed by the above named transferor in the presence of @

Address :
SURAT NAGRIK SAHAKARI BANK LTD.
1 and Gitanjali Cinema,
Vivashikha Road, SURAT-6.

PAN NO:

(SIGNATURE OF TRANSFEE)

The Gandevi People's Co-op. Bank Ltd
[Signature] General Manager
[Signature] President

[Signature]

6. N. A. Chitania.

(2) Signed by the above named transferee in the presence of @

Address The Gandevi People's Co-op. Bank Ltd.
Standard House Main Road,
No. GANDEVI, Dist. Nausari,
Surat No. 380 350.

PAN NO:

@ Signature , Occupation And Address Of Witness.
+ Omit the alternative which dose not apply.

Transferred: S/C Issued No. _____ Dtd. _____
P Manager , RBI PDO A.G.M.

Note: The form should be submitted within one month (excluding the " short" period prescribed by RBI from time to time for the purpose of issue on interest) from the date of execution thereof & failing which , it is liable to be rejected.

=10,00,000=-

23/11



बम्बई
BOMBAY

भारत सरकार
GOVERNMENT OF INDIA
10-25 प्रतिशत ऋण, 2012 का दसवां स्तर
INSCRIBED STOCK
OF THE
10-25 PER CENT. LOAN, 2012



प्रास्ताभन प्रमाणपत्र सं० बी.डी. नं० AD 147 का
BOOK DEBT CERTIFICATE No. BY-200 OF BOMBAY

रुपये के लिए
for Rs. 10,00,000/-

1 जून, 2012 को प्रतिदेय

REPAYABLE ON THE 1st DAY OF JUNE, 2012

मैं पृष्ठ द्वारा यह प्रमाणित करता हूँ कि
I hereby certify that the United Western Bank
Ltd. (Constituents a/c)

सवा दस प्रतिशत ऋण, 2012 के अंतर्गत
रुपये के सरकारी स्तर के पंजीकृत-नामी हैं। इस ऋण पर सुमा-दत्त प्रतिशत प्रति वर्ष की दर से
1 जून 1984 से समान समान कित्तों में न्याज दिया जाएगा।

is the registered Proprietor of Rupees Ten lakhs only

Government Stock of the Ten-and-a-quarter per cent. Loan, 2012
which will bear interest at Ten-and-a-quarter per cent. per annum,
payable half-yearly from the 1st June 1984. This stock bears
interest from 1 DEC 1997

श्रीम. ऋण कार्यालय
भारतीय रिजर्व बैंक
बम्बई
Public Debt Office
Reserve Bank of India
Bombay.

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

दिनांक
Date 6 DEC 1997

AMMEDABE

Luchi Asthana
प्रास. व्यवस्थापक
for Manager



सेवान द्वारा अदस्तावेजीय
Not transferable by endorsement.

INDIA SECURITY PRESS
For Rules regarding Inscribed Stock and Point of Transfer Used see reverse of the Certificate.

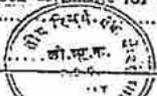
=10,00,000=-

Rules regarding Inscribed Stock (Book Debt) of the Govt. of India Loans registered at the offices 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. Each transfer must be supported by a power of sale, properly stamped.
- 2 Where it is desired to convert Stock into Government Promissory Notes this Certificate should be received by the proprietor or his attorney in the form given below.
- 3 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.
- 4 No fee is charged on the issue of Stock Certificates except in cases of substitution. A fee of 25 Paise per cent with a maximum of Rs. 1/- is payable on each new Stock Certificate issued in respect of substitution and on each new Promissory Note issued in lieu of a Stock Certificate.
- 5 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.
- 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, Bombay, Calcutta, New Delhi, Madras, Bangalore, Patna, Kanpur, Jaipur, Ahmedabad, Gauhati, Trivandrum and Bhubaneswar. Warrants issued by the Public Debt Office, Jaipur will be made payable at the State Bank of India or at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its subsidiary carrying 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 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 Office. Warrants will be sent through the treasury to which the Public Debt Office is connected, 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 Office. 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.
- 8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of interest warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant."
- 9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrants will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.
- 10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan 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.
- 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, 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 Rs. 1/- will be charged for the issue of a London Certificate.

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 authorized representative of (name of registered holder).....

अन्तरण पत्र MEMORANDUM OF TRANSFER

सं. No.	अन्तरण की तारीख Date of Transfer	अन्तराती का नाम Name of Transferee	स. प्र. के आद्यक्षर Initial A. M.	प्रबंधक/स. म. प्र. के हस्ताक्षर Signature MGR/AC
MT-1 T/R No. 1725 1997	6 DEC 1997	Janaseva Sahakari Bank Ltd.	LS	<i>[Signature]</i>
10	08.2000	SUNAD NAGRIK Sahakari Bank Ltd		<i>[Signature]</i>

: FORM OF TRANSFER :

1533

Handwritten notes and scribbles in the top left corner.

I/We + Surat Nagrik Sahakari Bank Ltd.

do hereby assign and transfer my / our interest or share in the inscribed stock of the 10.12.2012 Nov 2012 Loan Certificate No. AD-148 amounting to Rs. 10,00,000.00

the Stock of Rs. 10,00,000.00

as specified on the face of this instrument together with the accrued interest there on unto The Gandevi People's Co-operative Bank Ltd.

(Transferee [s])
his / her / their + executors, administrators or assigns and I/We + The Gandevi People's Co-operative Bank Ltd.

(Transferee [s])
do freely accept the above stock transferred to me / us.

I/We + The Gandevi People's Co-operative Bank Ltd.
(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/s may be renewed in my / our + names converted in my / our + name (s)

Interest is Payable at Gandevi

As witness our hand the 22nd day of Feb
Two thousand and transferee
भा. प्र. संघ
दस्तावेज सत्यापित किया गया
को. सं. भा. अ. म. म. म. म.

(SIGNATURE OF TRANSFEROR)
For The Surat Nagrik Sahakari Bank Ltd.
[Signature]
Managing Director

(1) Signed by the above named transferor in the presence of @
[Signature]
wife

Address Surat Sahakari Bank Ltd
6-hind Ghanjati-Ginemo,
Vatichha-Road, SURAT-0.
PAN NO:
(SIGNATURE OF TRANSFEEE)
[Signature]
General Manager
[Signature]
President

6. N. A. Chitania.

(2) Signed by the above named transferee in the presence of @
[Signature]
[Signature]

Address The Gandevi People's Co-Op Bank Ltd.
Standard House Main Road,
ra GANDEVI, Dist. Navsari.
PAN NO: Code No. - 390-300,

@ Signature, Occupation And Address Of Witness.
+ Omit the alternative which dose not apply

Transferred : S / C Issued No. _____ Dtd. _____
P. Manager, RBI PDO A.G.M.

Note: The form should be submitted within one month (excluding the "short" period prescribed by RBI from time to time for the purpose of issue on interest) from the date of execution thereof & failing which, it is liable to be rejected.

=1000000=

4130

BOMBAY

भारत सरकार
GOVERNMENT OF INDIA
10-25 प्रतिशत ऋण, 2012 का दसवां भाग
INSCRIBED STOCK
OF THE
10-25 PER CENT. LOAN, 2012

काता ऋण प्रमाणपत्र सं० बी डी सी AD-148 का
BOOK DEBT CERTIFICATE No. BY-201 OF BOMBAY
एक लाख के लिए
for Rs. 10,00,000/-

1 जून, 2012 को प्रतिदेय
REPAYABLE ON THE 1st DAY OF JUNE, 2012.

मैं यहाँ द्वारा यह प्रमाणित करता हूँ कि
I hereby certify that the United Western Bank Ltd. (Constituents etc)
यहाँ दस प्रतिशत ऋण, 2012 के अंतर्गत
यहाँ के सरकारी ऋण के पंजीकृत मालिकों हैं। इस ऋण पर दस प्रतिशत प्रति वर्ष की दर से
1 जून 1984 से समान समायोज्य किस्मों में स्थान दिया जाएगा।
is the registered Proprietor of Rupees Ten lakhs only

Government Stock of the Ten-and-a-quarter per cent. Loan, 2012
which will bear interest at Ten-and-a-quarter per cent. per annum,
payable half-yearly from the 1st June 1984. This stock bears
interest from 7-DEC 1997

सौक ऋण कार्यालय
भारतीय रिज़र्व बैंक
बम्बई
Public Debt Office
Reserve Bank of India
Bombay.

Darius Jelan
गवर्नर, भारतीय रिज़र्व बैंक
Governor, Reserve Bank of India
Lalji Akhanna
मुख्य व्यवस्थापक
for Manager.

Date 6 DEC 1997 AHMEDABAD

येपान द्वारा प्रहस्तांतरणीय
Not transferable by endorsement.

INDIA SECURITIES BOARD
For Rules regarding Inscribed Stock and Form of Transfer See the reverse of the Certificate.
=1000000=

- Regarding Incribed Stock (Book Entry) of the Govt. of India Loans registered at the Public Debt Office, Bombay, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Ahmedabad, Gauhati, Triavandrum and Bhubaneswar.
- 1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are free of charge, if made in accordance with the provisions of the Act, and if supported by a power of sale, properly stamped.
 - 2 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.
 - 3 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.
 - 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 and on each new Promissory Note issued in lieu of a Stock Certificate.
 - 5 Stock may be transferred between Bombay, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Gauhati, Triavandrum 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, Bombay, Calcutta, New Delhi, Madras, Bangalore, Nagpur, Patna, Kanpur, Ahmedabad, Hyderabad, Gauhati, Triavandrum and Bhubaneswar. Warrants issued by the Public Debt Office, Jaipur will be made payable at the State Bank of India & Jaipur, Jaipur. The Warrant will, at the request of the holder of the Stock Certificate, be preferred in writing to the Public Debt Office, to 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.
 - 7 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, Triavandrum 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 in which the sub-treasury is sub-ordinate. (The written requests 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 asked 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 as soon as possible 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.
 - 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, Gauhati, Triavandrum and Bhubaneswar. A London Certificate will be issued in lieu thereof for transmission to the State Bank of India, London. A fee of Rs. 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 authorized representative of
 (name of registered holder).....

अन्तरण पत्र MEMORANDUM OF TRANSFER

सं. No.	अन्तरण की तारीख Date of Transfer	अन्तरणी का नाम Name of Transferee	स. प्र. के आक्षर Initial A. M.	प्रमोपक/स. प्र. के हस्ताक्षर Sign. MGFVISM
MT-1 TIR No 1726 1997	6 DEC 1997	Jamaseva Sahakari Bank Ltd	LS	
2459	02-02-2008	SUJAT NARAIK Sahakari Bank Ltd		

: FORM OF TRANSFER :

I / We + Surat Nagrik Sahakari Bank Ltd.

do hereby assign and transfer my / our interest or share in the inscribed stock of the NO-254 DDF 2011 Loan Certificate No. AD-141 amounting to Rs. 10,00,000.00 the Stock of Rs. _____

as specified on the face of this instrument together with the accrued interest there on unto The Gandevi Peoples Co-operative Bank Ltd. (Transferee(s))

assigns and I / We + The Gandevi Peoples Co-operative Bank Ltd. his / her / their + executors, administrators or (Transferee(s))

do freely accept the above stock transferred to me / us.

I / We + The Gandevi Peoples Co-operative Bank Ltd. (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/s may be renewed in my / our + names converted in my / our + name (s)

Interest is Payable at Gandevi

As witness our hand the 29/5/11 day of Feb Two thousand and ONE

ना. वि. सं. हुस्ताक्षर सत्यापित किया गया जो. अ. डा. अयुक्तवाचक.

(SIGNATURE OF TRANSFEROR)
For The Surat Nagrik Sahakari Bank Ltd,
C. S. Bhatt
Managing Director

(1) Signed by the above named transferor in the presence of @
A. N. Chitania
A. N. Chitania

Address :
SURAT NAGRIK SAHAKARI BANK LTD
Bahadur Road, 11 Cinema,
Varachha Road, SURAT - 6.

PAN NO:
(SIGNATURE OF TRANSFEREE)
The Gandevi Peoples Co-op. Bank Ltd.
A. N. Chitania
General Manager

B. N. A. Chitania.

(2) Signed by the above named transferee in the presence of @
A. N. Chitania

Address :
The Gandevi Peoples Co-Op Bank Ltd.
Standerton House Main Road,
ra GANDEVI, Dist Navsari.
PAN No in Code No. - 396 360.

@ Signature, Occupation And Address Of Witness.
+ Omit the alternative which does not apply.

Transferred :

S / C Issued No. _____ Dtd. _____
P. Manager, RBI PDD A.G.M.

Note: The form should be submitted within one month (excluding the "short" period prescribed by RBI from time to time for the purpose of issue on interest) from the date of execution thereof & failing which, it is liable to be rejected.

=10,00,000=

2103

बम्बई
BOMBAY

भारत सरकार
GOVERNMENT OF INDIA
10-25 प्रतिशत ऋण, 2012 का ऋण स्टाक
INSCRIBED STOCK
OF THE
10-25 PER CENT. LOAN, 2012



पुस्तक ऋण प्रमाणपत्र सं० बी माई AD-149 नम्बर
BOOK DEBT CERTIFICATE No. BY-202 OF BOMBAY

रुपये के लिए
for Rs. 10,00,000/-

1 जून, 2012 को प्रतिदेय
REPAYABLE ON THE 1st DAY OF JUNE, 2012.

मैं यहाँ द्वारा यह प्रमाणित करता हूँ कि
I hereby certify that The United Western Bank Ltd (Constitution etc)

इस ऋण प्रमाणपत्र, 2012 के अन्तर्गत
इसके के सरकार के ऋण के पंजीकृत स्वामी है। इस ऋण पर इसका प्रतिशत प्रति वर्ष की दर से
1 जून 1984 से समान समान किराये से प्रमाण दिया जाएगा।

is the registered Proprietor of Rupees ten lakhs only

Government Stock of the Ten-and-a-quarter per cent. Loan, 2012
which will bear interest at Ten-and-a-quarter per cent. per annum,
payable half-yearly from the 1st June 1984. this stock bears
interest from - 1 DEC 1997

श्रीक. ऋण कार्यालय
भारतीय रिज़र्व बैंक
बम्बई
Public Debt Office
Reserve Bank of India
Bombay.

दिनांक
Date - 6 DEC 1997

Amrit Jalon
भारत, भारतीय रिज़र्व बैंक
Governor, Reserve Bank of India
Lalji Ahirwa
भारतीय ऋण कार्यालय
for Manager.

Amr 10
AHMEDABAD

देवान द्वारा अहस्तांतरणीय
Not transferable by endorsement.



102-A SECURITY PAPER
For Rules regarding Inscribed Stock and Form of Transfer Deed see reverse of the Certificate.

=10,00,000=

1. The following inscribed Stock (Book Debt) of the Govt. of India Loans registered at the Public Debt Office of India, Bombay, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Trivandrum and Bhubaneswar.
1. Stock Certificates are not negotiable by indorsement and transfers must be effected by deed. Such transfers are free of charge.
 2. The blank transfer deed below may be used for the purpose. It must be executed by the proprietor or his attorney, and in 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 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. When 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 subdivision. A fee of 25 Paise per cent, with a maximum of Rs. 1/- is payable on each new Stock Certificate issued in respect of subdivision 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, Guwahati, Trivandrum and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whom 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, Guwahati, Trivandrum and Bhubaneswar. Warrants issued by the Public Debt Office, Jaipur will be made payable at the State Bank of India at Jaipur. The Warrant will, at the request of the holder of the Stock Certificate, be preferred to 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, Guwahati, 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 recognized Bank or Agent. Other Warrants will be posted to the Office-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 recognized 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 transferred 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 warrants will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.
 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, Guwahati, Trivandrum and Bhubaneswar. A London Certificate will be issued in lieu thereof for transmission to the State Bank of India, London. A fee of Rs. 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/fully authorized representative of
 (name of registered holder).....

अन्तरण पत्र MEMORANDUM OF TRANSFER

सं. No.	अन्तरण की तारीख Date of Transfer	अन्तरिती का नाम Name of Transferee	स. प्र. के आपक्षक Initial A. M.	प्रबंधक/स.प्र. के हस्ताक्षर Signature MGR/VGM
MF-1 TIR No. 1727 1997	6 DEC 1997	Sonaseva Sahakari Bank Ltd	DE	Alaya
Part 10	01.08.2000	Sahakar Sahakari Bank Ltd		

: FORM OF TRANSFER :

1000

I/We + Surat Nagrik Sahakari Bank Ltd.

do hereby assign and transfer my / our interest or share in the inscribed stock of the 10-25% of 2012 Loan Certificate No. AD-150 amounting to Rs. 10,00,000.00

the Stock of Rs. —

as specified on the face of this instrument together with the accrued interest there on unto The Gandevi Peoples cooperative Bank Ltd.
(Transferee [s])

his / her / their + executors, administrators or assigns and I/We + The Gandevi Peoples cooperative Bank Ltd.
(Transferee [s])

do freely accept the above stock transferred to me / us.

I/We + The Gandevi Peoples cooperative Bank Ltd.
(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/s may be renewed in my / our + names converted in my / our + name (s)

Interest is Payable at Gandevi

As witness our hand the 27/5/18 day of May
Two thousand and 07/00/00

हस्ताक्षर सत्यापित किया गया
श्री. ए. व्हा. मन्महाकार.

(SIGNATURE OF TRANSFEROR)

For The Surat Nagrik Sahakari Bank Ltd.



[Signature]
Managing Director

[Signature]
Manager

(1) Signed by the above named transferor in the presence of @

Address: SURAT NAGRIK SAHAKARI BANK LTD
Behind G. S. Cinema,
Varachha Road. SURAT-6,

[Signature]



G. N. A. Chitania.

PAN NO: _____
(SIGNATURE OF TRANSFEREE)
The Gandevi Peoples Co-op. Bank Ltd.
[Signature] [Signature]
General Manager President

(2) Signed by the above named transferee in the presence of @

Address: The Gandevi Peoples Co-Op. Bank Ltd,
Standereton House Main Road,
in GANDEVI, Dist. Navsari,
Vin Code No. - 396 360,
PAN NO: _____



@ Signature, Occupation And Address Of Witness.
+ Omit the alternative which dose not apply.

Transferred: _____ S / C Issued No. _____ Dtd. _____
P. Manager, RBI PDO A.G.M.

Note: The form should be submitted within one month (excluding the "short" period prescribed by RBI from time to time for the purpose of issue on interest) from the date of execution thereof & failing which, it is liable to be rejected.

BOMBAY
भारत सरकार
GOVERNMENT OF INDIA
10-25 प्रतिशत, 2012
INSCRIBED STOCK
OF THE
10-25 PER CENT. LOAN, 2012

BOOK DEBT CERTIFICATE NO. BY-209 OF BOMBAY
for Rs. 10,00,000/-

1 जून, 2012 को प्रतिदेव
REPAYABLE ON THE 1st DAY OF JUNE, 2012.

I hereby certify that The United Western Bank Ltd. (Constituent, etc)
is the registered Proprietor of Rupees Ten lakhs only

Government Stock of the Ten-and-a-quarter per cent. Loan, 2012 which will bear interest at Ten-and-a-quarter per cent. per annum, payable half-yearly from the 1st June 1984. this stock bears interest from 1 DEC 1997

Public Debt Office
Reserve Bank of India
Bombay.

Ramesh Jalam
Governor, Reserve Bank of India
Lalji Acharya
for Manager.

Date: 6 DEC 1997

Not transferable by endorsement.

=10,00,000=

- Gauhati, Trivandrum and Bhubaneswar.
- 1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed, such transfers are free of charge, in case, it must be supported by a power of sale, properly stamped.
 - 2 Where it is desired to convert Stock into Government Promissory Notes this Certificate should be received by the proprietor or his attorney in the form given below.
 - 3 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.
 - 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 and on each new Promissory Note issued in lieu of a Stock Certificate.
 - 5 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.
 - 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, Bombay, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Gauhati, Trivandrum and Bhubaneswar. Warrants issued by the Public Debt Office, Patna, Kanpur, Jaipur, Ahmedabad, Gauhati, State Bank of Bikaner & Jaipur, Jaipur. The Warrants will, at the request of the holder of the Stock Certificate, be made 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 the holder so desires, interest will be repaid by Money Order after deducting the commission, charges.
 - 7 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, to a recognized 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 recognized 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.
 - 8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant."
 - 9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrants will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrants are 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 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, 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 Rs. 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 authorized representative of
 (name of registered holder).....



MEMORANDUM OF TRANSFER

सं. No.	अंतरण की तिथि Date of Transfer	अन्वित्ती का नाम Name of Transferor	स. प्र. के आक्षर Initial A. M.	प्रमाण/स. प्र. के हस्ताक्षर Signa. MGHVAGM
MT-1 TIR No. 1728 1997	6 DEC 1997	Janasera Sahakari Bank Ltd.	W	Act. M. G. V. A. G. M.
2184 10	01.08.2000	SURAT NAAGRIK Sahakari Bank Ltd.		

FORM OF TRANSFER :

I/We + Surat Nagrik Sahakari Bank Ltd.

do hereby assign and transfer my / our interest or share in the inscribed stock of the 10.10.1982 Loan Certificate No. AD-151 amounting to Rs. 10,000.00

the Stock of Rs. _____

as specified on the face of this instrument together with the accrued interest there on unto The Gandevi People's Co-operative Bank Ltd.

(Transferee (s))

his / her / their + executors, administrators or assigns and I/We + The Gandevi People's Co-operative Bank Ltd.

(Transferee (s))

do freely accept the above stock transferred to me / us.

I/We + The Gandevi People's Co-operative Bank Ltd.

(Transferee (s))

herely request that on my / our + being registered as the holder/s of the stock hereby transferred to me / us the aforesaid stock certificate/s may be renewed in my / our + names converted in my / our + name (s)

Interest is Payable at Gandevi

As witness our hand the 29/12 day of Feb

Two thousand and only

६९५५६ १४.१९८१
०. ६ ६. ५५५५५५

(SIGNATURE OF TRANSFEROR)

For The Surat Nagrik Sahakari Bank Ltd.

[Signature]
Managing Director

[Signature]
Manager

(1) Signed by the above named transferor in the presence of @ _____

Address: SURAT NAGRIK SAHAKARI BANK LTD
Behind Gitanjali Cinema,
Varachha Road, SURAT-6.

PAN NO: _____

(SIGNATURE OF TRANSFEREE)

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

[Signature]
General Manager

[Signature]
President

(2) Signed by the above named transferee in the presence of @ _____

Address: The Gandevi People's Co-Op-Bank Ltd.
Standerton House Train Road,
PO-GANDEVI, Dist- NAYSARI.

PAN NO: _____

@ Signature, Occupation And Address Of Witness.
+ Omit the alternative which dose not apply.

Transferred :

S / C Issued No. _____ Dtd. _____
P. Manager, RBI PDO A.G.M.

Note: The form should be submitted within one month (excluding the " short" period prescribed by RBI from time to time for the purpose of issue on interest) from the date of execution thereof & failing which, it is liable to be rejected.

बम्बई
 BOMBAY
 भारत सरकार
 GOVERNMENT OF INDIA
 10-25 प्रतिशत ऋण, 2012 का ऋण स्टाक
 INSCRIBED STOCK
 OF THE
 10-25 PER CENT. LOAN, 2012
 आता ऋण प्रमाणपत्र सं० बी.बी. 151
 BOOK DEBT CERTIFICATE No. BY-204 OF BOMBAY
 रुपये के लिए
 for Rs. 10,00,000/-
 1 जून, 2012 को प्रतिदेय
 REPAYABLE ON THE 1st DAY OF JUNE, 2012.
 मैं यहाँ द्वारा यह प्रमाणित करता हूँ कि
 I hereby certify that The United Western Bank
Ltd. (Constitution etc)
 इसका यह प्रतिपाद ऋण, 2012 के ऋण
 इसके के सरकारी स्टाक के पंजीकृत स्वामी है। इस ऋण पर इसका यह प्रतिपाद प्रति वर्ष की दर से
 1 जून 1984 से समान समान हितों में समाप्त किया जाएगा।
 is the registered Proprietor of Rupees Ten lakhs only
 Government Stock of the Ten-and-a-quarter per cent. Loan, 2012
 which will bear interest at Ten-and-a-quarter per cent. per annum,
 payable half-yearly from the 1st June 1984. The stock bears
interest from 1 DEC. 1997
 लोक ऋण कार्यालय
 भारतीय रिज़र्व बैंक
 बम्बई
 Public Debt Office
 Reserve Bank of India
 Bombay.
 RMBY 10
 AMBEBBDD
 Date - 6 DEC 1997
Deenesh Jagan
 गवर्नर, भारतीय रिज़र्व बैंक
 Governor, Reserve Bank of India
Lalchi Acharya
 भारत व्यवस्थापक
 for Manager.
 प्रेषण द्वारा अहस्तांतरणीय
 Not transferable by endorsement.
 For Notes regarding Inscribed Stock and Form of Transfer Deed see reverse of the Certificate.
 =10,00,000=

- of the Govt. of India Loans registered at the Public Debt Office, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Lucknow, Allahabad, Bhubaneswar.
- 1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are not valid unless they are supported by a power of sale, properly stamped.
 - 2 Where it is desired to convert stock into Government Promissory Notes this Certificate should be completed by the transferor or his attorney in the form given below.
 - 3 In the case of sale or conversion, this Certificate must be surrendered either at the Public Debt Office or at the treasury to which it is payable. When a portion only of the stock is transferred, the purchaser will receive a Certificate for the amount transferred and a new Stock Certificate for the balance.
 - 4 No fee is charged on the issue of Stock Certificates issued in respect of substitution and on each new Promissory Note issued in lieu of a Stock Certificate.
 - 5 Stock may be transferred between Bombay, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Lucknow, Allahabad, Bhubaneswar and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whom 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 if the local Office of the Reserve Bank of India, Bombay, Calcutta, New Delhi, Madras, Bangalore, Nagpur, Patna, Kanpur, Allahabad, Bhubaneswar and Bhubaneswar. Warrants issued by the Public Debt Office, Calcutta, New Delhi, Madras, Bangalore, Nagpur, Patna, Kanpur, Allahabad, Bhubaneswar and Bhubaneswar will be made payable at any office of the holder of the Stock Certificate, to be paid by the Public Debt Office, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Lucknow, Allahabad, Bhubaneswar and Bhubaneswar will be paid to the holder of the Stock Certificate, to be paid by the Public Debt Office, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Lucknow, Allahabad, Bhubaneswar and Bhubaneswar.
 - 7 On the day before the due date of payment of interest the warrants will be sent out by post from the Public Debt Office, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Lucknow, Allahabad, Bhubaneswar and Bhubaneswar to a recognized bank or agent, Other Warrants will be posted to that effect to the Public Debt Office, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Lucknow, Allahabad, Bhubaneswar and Bhubaneswar. The warrants will be sent to the holder of the Stock Certificate, to be paid by the Public Debt Office, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Lucknow, Allahabad, Bhubaneswar and Bhubaneswar.
 - 8 The Public Debt Office, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Lucknow, Allahabad, Bhubaneswar and Bhubaneswar will be sent to the holder of the Stock Certificate, to be paid by the Public Debt Office, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Lucknow, Allahabad, Bhubaneswar and Bhubaneswar.
 - 9 Request Forms must reach the Public Debt Office before the day on which the warrants are sent to the holder of the Stock Certificate, to be paid by the Public Debt Office, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Lucknow, Allahabad, Bhubaneswar and Bhubaneswar.
 - 10 When any change in the address of the holder of the Stock Certificate is notified to the Public Debt Office, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Lucknow, Allahabad, Bhubaneswar and Bhubaneswar, the warrants should be notified at once to the Public Debt Office, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Lucknow, Allahabad, Bhubaneswar and Bhubaneswar.
 - 11 Stock is transferable to London on application to the Public Debt Office, Bombay, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Lucknow, Allahabad, Bhubaneswar. A London Certificate will be issued (together with a new stock certificate for the balance amounting to Rs. Promissory Notes of Rs. with interest payable at

Form of Indorsement for Conversion of Stock Certificates into Promissory Notes.
 Received in lieu of this Certificate, Promissory Notes of Rs.
 (together with a new stock certificate for the balance amounting to Rs. with interest payable at



MEMORANDUM OF TRANSFER

सं. No.	अन्तर्गत की तारीख Date of Transfer	अन्तर्गती का नाम Name of Transferee	स. प्र. के आरम्भ Initial A. M.	प्रत्यक्ष/स के हस्ताक्षर Signature MGRVAC
MT-1 TIR No. 1729 1977	6 DEC 1997	Janaseva Sahakari Bank Ltd.	for	Aditya Singh
MT-1 TIR No. 100108-2000	10/01/08-2000	Sudat Nagrik Sahakari Bank Ltd.		Aditya Singh

1113

: FORM OF TRANSFER :

I/We + Surat Nagrik Sahakari Bank Ltd.

do hereby assign and transfer my / our interest or share in the inscribed stock of the 10.27.1. of 2012 Loan Certificate No. AD-152 amounting to Rs. 10,00,000-00

the Stock of Rs. -

as specified on the face of this instrument together with the accrued interest there on unto The Gandevi Peoples Co-operative Bank Ltd.

(Transferee [s])

his / her / their + executors, administrators or assigns and I/We + The Gandevi Peoples Co-operative Bank Ltd.

(Transferee [s])

do freely accept the above stock transferred to me / us.

I/We + The Gandevi Peoples Co-operative Bank Ltd.
(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/s may be renewed in my / our + names converted in my / our + name (s)

Interest is Payable at Gandevi

As witness our hand the 22/11 day of Feb
Two thousand and ONE

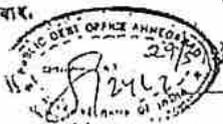
मा. रि. सं. १
कुलाभर सत्यापित किया गया
डॉ. ए. का. अय्यंगर

(SIGNATURE OF TRANSFEROR)

For The Surat Nagrik Sahakari Bank Ltd.

Cedunil
Managing Director

M. K. Mehta
Manager



(1) Signed by the above named transferor in the presence of @

G. N. A. Chitania.



Address: SURAT NAGRIK SAHAKARI BANK LTD
Behind Cinema,
Varachha Road, SURAT-6.

PAN NO: _____
(SIGNATURE OF TRANSFEREE)
The Gandevi People's Co-op. Bank Ltd.
G. N. A. Chitania General Manager
W. K. Mehta President

(2) Signed by the above named transferee in the presence of @

Address: The Gandevi People's Co-Op Bank Ltd.
Standard House Main Road,
GU GANDEVI, Dist Navsari.
PAN NO: 390360



@ Signature, Occupation And Address Of Witness.
+ Omit the alternative which dose not apply.

Transferred: _____ S / C Issued No. _____ Dtd. _____
P Manager, RBI PDO A.G.M.

Note: The form should be submitted within one month (excluding the "short" period prescribed by RBI from time to time for the purpose of issue on interest) from the date of execution thereof & falling which, it is liable to be rejected.


भारत सरकार
GOVERNMENT OF INDIA
 10-25 प्रतिशत ऋण, 2012 का ऋण-पत्र
INSCRIBED STOCK
 OF THE
 10-25 PER CENT. LOAN, 2012

खाता पत्र प्रमाणपत्र, सं० बी.डी. नं० AD-152 दत्त है
BOOK DEBT CERTIFICATE No. BY-205 OF BOMBAY
 इसके लिए
for Rs. 10,00,000/-

1 जून, 2012 को प्रतिदेय
REPAYABLE ON THE 1st DAY OF JUNE, 2012.

मैं एतद्वारा यह प्रमाणित करता हूँ कि
 I hereby certify that State United Western Bank Ltd. (Constituents etc.)

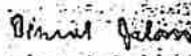
इसका ऋण प्रमाणपत्र, 2012 के ऋण-पत्र
 रूप में सरकार की स्टाक के पंजीकृत स्वामी है। इस ऋण पर सदा इस प्रतिष्ठित प्रति वर्ष की दर से
 1 जून 1984 से समान समान फिटों में म्याज दिया जाएगा।

is the registered Proprietor of Rupees Ten lakhs only

• Government Stock of the Ten-and-a-quarter per cent. Loan, 2012
 which will bear interest at Ten-and-a-quarter per cent. per annum/
 payable half-yearly from the 1st June 1984. This stock bears
interest from - 1 DEC 1997

लोक ऋण कार्यालय
 भारतीय रिजर्व बैंक
 बम्बई
 Public Debt Office
 Reserve Bank of India
 Bombay.

दिनांक
 Date - 6 DEC 1997


 Binod Jaisan
 गभर्नर, भारतीय रिजर्व बैंक
 Governor, Reserve Bank of India
LUCKI AETHANA
 बाली: व्यवस्थापक
 for Manager.

देधान द्वारा महसूदनात्मक
 Not transferable by endorsement.

INDIA SECURITY PAPER
For Rupees representing Inscribed Stock and Form of Transfer Used see reverse of the Certificate.

= 10,00,000 =

- 1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed, such transfers in the case of the blank transfer deed below may be used for this purpose. It must be executed by the proprietor or the attorney, and it must be supported by a power of sale, properly stamped.
- 2 Where it is desired to convert Stock into Government Promissory Notes this Certificate should be received by the proprietor or his attorney in the form given below.
- 3 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.
- 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 and on each new Promissory Note issued in lieu of a Stock Certificate.
- 5 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.
- 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, Bombay, Calcutta, New Delhi, Madras, Bangalore, Nagpur, Kanpur, Jaipur, Ahmedabad, Gauhati, Trivandrum and Bhubaneswar. Warrants issued by the Public Debt Office, Jaipur will be made payable at the State 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 realized by Money Order after deducting the commission charges.
- 7 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 recognized Bank or Agent. Other Warrants will be posted to the Office-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 in the Public Debt Office to send the same to the proprietor's registered address or to a recognized 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).
- 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 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, 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 Rs. 4/- 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.).....



अन्तरण पत्र

MEMORANDUM OF TRANSFER

सं. No.	अन्तरण की तारीख Date of Transfer	अन्तरणी का नाम Name of Transferee	सं. प्र. के आरम्भ Initial A. M.	प्रमाण/सं. प्र. के हस्ताक्षर Signature MGP/VGM
21-1-1738-1997	6 DEC 1997	Janaseva Sahakari Bank Ltd.	Cor	Handwritten signature
10-02-2000	10-02-2000	Sudat Nagrik Sahakari Bank Ltd.		Handwritten signature

FORM OF TRANSFER

I/We + Surat Narsik Sahakari Bank Ltd

do hereby assign and transfer my / our interest or share in the inscribed stock of the Co-op. Bank Ltd amounting to Rs. 10,000/- Loan Certificate No. AD-13

the Stock of Rs. _____

as specified on the face of this instrument together with the accrued interest there on unto The Gandevi Peoples Co-operative Bank Ltd (Transferee (s))

assigns and I/We + The Gandevi Peoples Co-operative Bank Ltd (Transferee (s)) his / her / their + executors, administrators or

do freely accept the above stock transferred to me / us.

I/We + The Gandevi Peoples Co-operative Bank Ltd (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/s may be renewed in my / our + names converted in my / our + name (s)

Interest is Payable at Gandevi

As witness our hand the 21.2.07 day of Feb Two thousand and ONE

मि. अ. अ. मधुनबाबा, (Signature of Transferor)

(SIGNATURE OF TRANSFEROR) For The Surat Narsik Sahakari Bank Ltd.

Managing Director (Signature)

(1) Signed by the above named transferor in the presence of @

Address: SURAT NARSIK SAHAKARI BANK LTD
Behind Gitanjali Cinema,
Vatsohita Road, SURAT - G.

G. N. A. Chitania. (Signature of Witness)

PAN NO: _____ (SIGNATURE OF TRANSFEREE)
The Gandevi Peoples Co-op. Bank Ltd.
General Manager (Signature)
President (Signature)

(2) Signed by the above named transferee in the presence of @

Address: The Gandevi Peoples Co-op Bank Ltd.
Standard House Main Road,
Po GANDEVI, Dist Navsari,
Vin Code No - 396 360.

PAN NO: _____

@ Signature, Occupation And Address Of Witness.
+ Omit the alternative which dose not apply.

Transferred: _____ S / C Issued No. _____ Dtd. _____
P. Manager, RBI POO A.G.M.

Note: The form should be submitted within one month (excluding the "short" period prescribed by RBI from time to time for the purpose of issue on interest) from the date of execution thereof & failing which, it is liable to be rejected.

=1000000=

21467

बम्बई
BOMBAY

भारत सरकार
GOVERNMENT OF INDIA
10.25 प्रतिशत ऋण, 2012 का बंध स्टॉक
INSCRIBED STOCK
OF THE
10.25 PER CENT. LOAN, 2012



काता ऋण प्रमाणपत्र नं० बी.डी. AD-153 पन्नाई
BOOK DEBT CERTIFICATE NO. BY -206- OF BOMBAY
एक लाख के लिए
for Rs. 10,00,000/-

1 जून, 2012 को प्रतिदेय

REPAYABLE ON THE 1st DAY OF JUNE, 2012.

मैं एतद्वारा यह प्रमाणित करता हूँ कि

I hereby certify that The United Western Bank Ltd. (Constituents etc)

संघ एक प्रतिशत ऋण, 2012 के केवल
एक के सरकारी स्टॉक के पंजीकृत स्वामी हैं। यह ऋण पर संघ एक प्रतिशत प्रति वर्ष की दर से
1 जून 1984 से समान प्रगति किराई में स्थान दिया जाएगा।

is the registered Proprietor of Rupees Ten lakhs only

Government Stock of the Ten-and-a-quarter per cent. Loan, 2012
which will bear interest at Ten-and-a-quarter per cent. per annum,
payable half-yearly from the 1st June 1984. this stock bears
interest from: 1 DEC 1997

शोक ऋण कार्यालय
भारतीय रिजर्व बैंक
बम्बई
Public Debt Office
Reserve Bank of India
Bombay.

दिनांक
Date - 6 DEC 1997

RS 10 Banraj Jalani
AIMEDABAD गवर्नर, भारतीय रिजर्व बैंक
Governor, Reserve Bank of India
Luchi Aethava
मुख्य अधिकारी
for Manager.



बेधान द्वारा अनुदानरणीय
Not transferable by endorsement.



FOR RULES REGARDING INSCRIBED STOCK AND FORM OF TRANSFER DEED SEE REVERSE OF THE CERTIFICATE.

=1000000=

...Bombay, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Allahabad, Trivandrum and Bhubaneswar.

1. Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are, however, in the case of the Government of India, not subject to stamp duty. In the case of the Government of India, the transfer must be executed by the transferor or his attorney, and the transferee must be a resident of India.

2. The bank transfer (if any) may be used for the purpose. It must be executed by the transferor or his attorney, and the transferee must be a resident of India.

3. Where it is desired to convert Stock into Government Promissory Notes this Certificate should be received by the transferee or his attorney in the form given below.

4. In the case of sale of Government Stock, this Certificate must be transferred either to the Public Debt Office or to 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.

6. No fee is charged on each new Stock Certificate issued in respect 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 and on each new Promissory Note issued in lieu of a Stock Certificate.

7. Stock may be transferred between Bombay, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Allahabad, Oudh, Trivandrum and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office in which books it is desired to be transferred.

8. 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, Punjab, Calcutta, New Delhi, Madras, Bangalore, Nagpur, Patna, Allahabad, Gauhati, Hyderabad, Gauhati, Trivandrum and Bhubaneswar. Warrants issued by the Public Debt Office, Jaipur will be made payable at the State Bank of Hyderabad & Jaipur, Jaipur. The Warrants will, at the request of the holder of the Stock Certificate, be preferred to the State Bank of India or its subsidiaries, including treasury, branches or any other office of the Reserve Bank of India or any branch of the State Bank of India or its subsidiaries, including treasury, branches or any other office of the Reserve Bank of India or any branch of the State Bank of India, 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, Allahabad, Gauhati, Trivandrum and Bhubaneswar will be posted to the proprietor or at his registered address or if a written request to that effect has been made to the Public Debt Office, to a registered bank 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 recognized bank or Agent, Warrants payable as 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. Interest Warrants must reach the Public Debt Office before the day on which the books are closed to be closed. The instructions given therein will be acted upon until cancelled. If Interest Warrants 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.

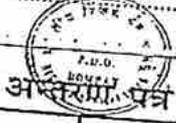
11. Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan and number and amount of Stock Certificates) reaches the Public Debt Office less than three clear 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, Allahabad, 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 Rs. 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/solely authorized representative of
 (Name of registered holder.)



MEMORANDUM OF TRANSFER

सं. No.	अन्वेषण की तारीख Date of Transfer	अन्वेषि का नाम Name of Transferor	स. प्र. के आक्षर Initial A. M.	प्रबन्धक/स.प्र. के हस्ताक्षर Signature MGRABM
MT-1 TIR No. 1731 1997	6 DEC 1997	Janaseva Sahakari Bank Ltd	LS	
RIR 10	01.08.2000	SUKAT NAGRIK SAHAKARI BANK Ltd		

बम्बई
BOMBAY

भारत सरकार
GOVERNMENT OF INDIA
10-25 अर्धवार्षिक ऋण, 2012 का दस वें वर्ष
INSCRIBED STOCK
OF THE
10-25 PER CENT. LOAN, 2012

भारत गणराज्य अधिनियम सं. 159
BOOK DEBT CERTIFICATE NO. BY-2012-159
OF BOMBAY
for Rs. 10,00,000/-

1 जून, 2012 को प्रतिदेय
REPAYABLE ON THE 1st DAY OF JUNE, 2012.

मैं यहाँ द्वारा यह प्रमाणित करता हूँ कि
I hereby certify that The United Western Bank Ltd. (Constituents etc)

सका दस प्रतिशत ऋण, 2012 के केवल रूप से के सरकारी ऋण के संघीय स्वामी है। इस ऋण पर सका दस प्रतिशत प्रति वर्ष की दर से 1 जून 1984 के समान समझौते के अन्तर्गत दिया जाएगा।
is the registered Proprietor of Rupees Ten lakhs only.

Government Stock of the Ten-and-a-quarter per cent. Loan, 2012 which will bear interest at Ten-and-a-quarter per cent. per annum, payable half-yearly from the 1st June 1984. This stock bears interest from - 1 DEC 1997

सोम गण कार्यालय
भारतीय रिज़र्व बैंक
बम्बई
Public Debt Office
Reserve Bank of India
Bombay.

21/3/10
Bimal Jalan
गवर्नर, भारतीय रिज़र्व बैंक
Governor, Reserve Bank of India
Luchi Athana
माउटे व्यवस्थापक
for Manager.

दिनांक
Date 6 DEC 1997

वैधानिक द्वारा अनुमोदित
Not transferable by endorsement.

INDIA SECURITY PAPER
For Rules regarding Inscribed Stock and Form of Transfer Deed see reverse of the Certificate.
10,00,000

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.
- 2 The blank transfer deed below may be used for this 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 received 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 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, Gauhati, Hyderabad, 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 entered 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 warrants will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.
- 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 Rs. 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).....



अन्तरण पत्र MEMORANDUM OF TRANSFER

सं. No.	अन्तरण की तारीख Date of Transfer	अन्तरणी का नाम Name of Transferee	स. प्र. के आद्यक्षर Initial A. M.	प्रत्यक्ष/स.प्र. के हस्ताक्षर Signature MGR/AGM
MT-1 TIR No. 1732 1997	6 DEC 1997	Janaseva Sahakari Bank Ltd	JS	
MT-1 10	01/08/2000	Sahakar Sahakari Bank Ltd		

FORM OF TRANSFER

Transfer In Date (DD/MM/YY)

BY: THE FEDERAL BANK LTD

do hereby assign and transfer my/our \$ Interest or share in the Inscribed Stock No. BDC No. By 00247 of the 11.03/6.12.2012

amounting to Rs 100,00,000/- (HUNDRED ONES ONLY) (Loan Code No. 000172) being the amount/a portion of the Stock of Rs 100,00,000/- (HUNDRED ONES ONLY) as specified on the face of this instrument together with the accrued interest thereon unto THE GANDEVI PEOPLES CO-OPERATIVE BANK LTD

whom I, we, my/our assignee, administrator or assign, and I/We \$ THE GANDEVI PEOPLES CO-OPERATIVE BANK LTD hereby accept the above Stock transferred \$

to me/us, \$ to the extent it has been transferred \$ I/We \$ THE GANDEVI PEOPLES CO-OPERATIVE BANK LTD (Transferor(s))

herby 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) provided in my/our \$ name(s).

I/We \$

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

Interest is Payable at Mumbai As Witness our hand this 12th day of July 2012 For The Federal Bank Ltd. For The Federal Bank Ltd.

Signed by the above named transfer in the presence of... THE FEDERAL BANK LTD... 27, Tarantad Lane, Haveli, Medhi Street, Fort, Mumbai-400 022... PAN/GIR NO... The Gandevi Peoples Co-op. Bank Ltd. General Manager... President

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

Transferred S/c. issued No/s. dated. C.G.M., Reserve Bank of India, P.O.O. The form should be submitted to RBI within one month (excluding the "short" period prescribed by RBI from time to time for the purpose of issue of interest) from the date of execution thereof failing which it is liable to be rejected.

21376

1,00,00,000

113


 भारत सरकार
 GOVERNMENT OF INDIA
 11.03 प्रतिशत वार्षिक दर पर 2012 का पूंजी स्टॉक
 INSCRIBED STOCK
 OF THE
 11.03 PER CENT GOVERNMENT STOCK, 2012
 BOOK DEBT CERTIFICATE No. 2760247 of Mumbai
 for Rs. 1,00,00,000/-
 18 जुलाई, 2012 को प्रतिदिन
 REPAYABLE ON THE 18th DAY OF JULY, 2012.
 Chereby certify that State Bank Ltd
 the registered proprietor of Rupees One Crore Only
 Government Stock of the 11.03 per cent. Government Stock, 2012
 which will bear interest at 11.03 per cent. per annum, payable
 half-yearly from the 18th July 2012 and to be paid on the 18th day
 of January and the 18th day of July every year.
 Interest from
 18.07.2012
 the day up to
 18.07.2012
 Public Debt Office
 Reserve Bank of India
 Date 18.07.2012
 Minister Finance
 Governor, Reserve Bank of India
 for Regional Director for
 Maharashtra and Goa
 Not transferable by endorsement

वरुण स्टॉक एक्सचेंज निगम प्रमाणित के तहत है
 For Rules regarding interest, please see reverse of the Certificate
 1,00,00,000 8 000 418 005

Notes regarding Issued Stock (Govt. 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 form or certificate of stock must be used for the purpose. It must be executed by the proprietor or its attorney and in the latter case, it must be supported by a power of attorney, properly stamped.
- 3 In the case of sale the Certificate must be sent along with 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 subdivision. A fee of 25 paise per cent with a maximum of Rs. 15 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 and, 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 Associated Banks or at any treasury or sub-treasury in India. If the holder so desires, interest will also be payable by Money Order after deducting the commission charge.
- 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 proprietors at the registered address or if a written request to that effect has been sent at the Public Debt Office concerned, to a registered 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 registered subsequent to the closing day will be transferred "ex-warrant."
- 9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrants will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.
- 10 Any cheques 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-1 TIR No 666 2001	17 APR 2004	THE FEDERAL BANK LTD.	Q	

Panchama

Sr. No.	Name	Age	Occupation	Residence
(1)	Shri Premlal Madharlal Shah,	40,	Business,	Sundar Nagar, Malad West, Mumbai.
(2)	Shri Natvarlal Swami,	34,	Service (Job),	Goregaon West, Motilal Nagar, Room No. 104, Mumbai.

We, the undersigned panchas named above, were summoned by the Circle Police Inspector, Bilimora, and Police Sub-Inspector Shri R.S. Patel of Navsari Town Police Station, District Navsari, Gujarat State, and arrived at Flat No. 193, Lalit Kutir, Gulmohar Cross Road No. 9, Andheri West, Mumbai No. 49, the residence of Ketan Kantilal Seth. Upon arrival, the authorities explained to us, the panchas, the following:

In connection with Gandevi Police Station M. Case No. 3/2002 under Indian Penal Code (IPC) Sections 406, 409, 420, 467, 468, 120B, and Navsari Town Police Station Crime Register No. 93/2002 under IPC Sections 406, 409, 420, 421, 422, 423, 467, 468, 120B, and 34, a search and investigation panchama is to be conducted. After understanding the purpose, we, the panchas, voluntarily agreed to participate as witnesses and proceed to document the following:

In the presence of Kantilal Keshavlal Seth, who was present at the location, we accompanied him to his flat, which has its main entrance on the

northern side. The flat consists of one bedroom, one living room, and a kitchen. The first room encountered is the living room, which contains a wooden showcase. Inside the showcase, there are CDs and cassettes. Upon inspection, no documents or items relevant to the aforementioned crimes were found. Adjacent to the living room is the kitchen, which contains kitchen-related utensils and items. Beyond the kitchen, towards the north, is the bedroom, which has wooden cupboards built along the wall. These cupboards contain clothes, essential books, and other miscellaneous items. A thorough inspection of the cupboards revealed no documents or any incriminating items relevant to the crimes in question. During the search and investigation, the police did not seize any items or objects for the purpose of the investigation.

The above panchama has been written as per our observation and dictation and is true and correct to the best of our knowledge. After reading and understanding it, we have affixed our signatures below.

Date: 11/09/2002

Time: Completed from 22:45 (10:45 PM)

1. Panch-1 Sd/- Illegible
2. Panch-2 Sd/- Illegible

Before,
Sd/- Illegible
Circle Police Inspector
Bilimora, Camp-Mumbai

Statement

Date: 18/07/2002

My name is Mahendrabhai Bhanabhai Tailor, age 40, occupation: service (job), residing at Kumbharwad, near Hanumanji Temple, Gandevi, Taluka Gandevi, District Navsari.

I state the following upon being questioned in person:

I reside at the above-mentioned address with my family and have been working as an accountant at Gandevi People's Co-operative Bank Ltd., Gandevi, for the past 12 years to earn my livelihood. Our bank has a total of 13 directors, who are elected through a general meeting and change every three years. Currently, Akshaybhai Desai serves as the President, Mukeshbhai Babubhai Mehta, resident of Bilimora, serves as the Vice-President, and Kishorbhai T. Patel, resident of Gandevi, has been the Secretary for approximately two years. Other directors include Manharbhai Shah, Gulabbhai B. Patel, and others. The bank is managed collectively by the President, Vice-President, and Directors, and I handle all the accounting-related work of the bank.

On 22/04/2002, our bank manager, Champaklal R. Mali, gave me an authorization letter in the name of Home Trade Ltd., Mumbai, and instructed me to visit the Home Trade office in Mumbai to collect the securities of Gandevi Bank or, if they provide a cheque, to bring it back. Accordingly, on that day, I visited the Home Trade Ltd. office at Vasi, Mumbai, and met their director, Shri Ketan R. Maskariya. I handed over the authorization letter in the name of Shri Trivedi for providing our bank's securities. Shri Maskariya asked me to wait for a while, stating that he would go inside the office. After about 15 minutes, Shri Maskariya returned and informed me that the securities

purchased by our bank were not available. Instead, he provided an account payee cheque (Cheque No. 984153, dated 10/06/2002, due date) from HDFC Bank, Surat, in the name of our bank, for a total amount of Rs. 2,96,45,114.18 (Rupees Two Crore Ninety-Six Lakh Forty-Five Thousand One Hundred Fourteen and Eighteen Paise), including interest up to that date, as compensation for the amount paid for purchasing the securities. The cheque was signed by N.S. Trivedi as the authorized signatory on behalf of Home Trade Ltd., Mumbai. I brought the cheque back to Gandevi and handed it over to our bank manager.

Subsequently, on 10/06/2002, I was sent to deposit the aforementioned cheque (No. 984153) from Home Trade Ltd. at HDFC Bank, Surat. I visited HDFC Bank, Surat, and deposited the cheque.

On 17/06/2002, our bank manager, Shri Champaklal, informed me that the cheque (No. 984153) from Home Trade Ltd., which I had deposited on 10/06/2002 at HDFC Bank, Surat, was returned due to the account being blocked and could not be cleared. HDFC Bank, Surat, provided a written notice regarding this. Upon being informed by the manager, I learned through our bank's officials and manager that our bank had been dealing with Home Trade Ltd., Mumbai, from 1999 to 2001 for the purchase of government securities. They had conducted transactions for large amounts on different contract numbers and dates, at varying annual interest rates, and these transactions were carried out satisfactorily.

However, in 2002, on 26/02/2002, Home Trade Ltd., Mumbai, through their transactions, failed to provide government securities worth Rs. 2,96,45,114.58 (Rupees Two Crore Ninety-Six Lakh Forty-Five Thousand One Hundred Fourteen and Fifty-Eight Paise) to our bank. It was learned that the responsible officials and directors of Home Trade Ltd. had conspired to defraud and betray our bank by not returning the amount for the government securities, thereby causing financial loss to the bank.

Additionally, the transactions related to the bank's securities are decided by our directors and the bank's president through resolutions passed from time to time in the Board of Directors' meetings regarding the purchase and sale of securities.

On 28/04/2002, the bank's directors, Shri Manharbhai Shah and Mukeshbhai Mehta, visited the bank and informed us and the bank manager that, as seen on television, Home Trade Ltd., Mumbai, had also accepted funds from Nagpur District Co-operative Bank for purchasing government securities but failed to provide them, similar to our bank's case. The Nagpur District Co-operative Bank had filed a complaint against Home Trade Ltd., Mumbai. Consequently, Manharbhai Shah, President Akshaybhai Desai, and Vice-President Mukeshbhai Mehta visited the Home Trade Ltd. office in Mumbai to recover our bank's securities. However, the office was closed, and no responsible directors or officials were available. Throughout the day, no specific information was obtained. The next day, they visited Vej India Ltd., associated with Home Trade Ltd., Mumbai, for further inquiry. There, they learned that the police had visited the Home Trade Ltd. office in Mumbai, and the officials of Home Trade had committed a large-scale scam involving the purchase and sale of government securities.

On 30/04/2002, Director Shri Manharbhai Shah telephoned our manager, Shri Champakbhai Mali, from Mumbai and confirmed that Home Trade Ltd.'s officials had committed fraud and betrayal against the bank. A complaint was filed with the National Stock Exchange of India Ltd. (NSE) at Bandra Complex, Bandra, Mumbai; the Securities and Exchange Board of India (SEBI) at Nariman Point, Mumbai; and the Economic Offences Wing, CID Crime Branch, Mumbai. Manager Champakbhai informed us that the complaint filed with the Mumbai Economic Offences Branch was accepted by the responsible officer, but they were instructed to register the case in Gujarat, and the complaint was returned.

On 19/05/2002, as per the resolution passed in the bank's Board of Directors' meeting, our bank's In-Charge General Manager, Shri Champakbhai Mali, filed the current complaint in the Gandevi Court. I can clearly identify Shri Maskariya, the director of Home Trade Ltd., whom I met in Mumbai.

This is my statement, which is true and correct.

Before,
Sd/- Illegible
Police Sub-Inspector
Gandevi

Date: 18/07/2002

My name is Akshaybhai Rameshchandra Desai, age 55, occupation: agriculture, residing at Desai Compound, Gandevi, Taluka Gandevi, District Navsari.

I state the following upon being questioned in person:

I reside at the above-mentioned address with my family and have been serving as the President of Gandevi People's Co-operative Bank Ltd. for the past two years. Along with me, Mukeshbhai Balubhai Mehta, resident of Anand Nagar Society, Bilimora, serves as the Vice-President, and Kishorbhai Thakorbhai Patel serves as the Secretary. The directors include Manharbhai Shah, Gulabbhai B. Patel, Jasminbhai Desai, Rajeshbhai J., Navinchandra M. Gandhi, Gopalbhai Gohil, Jaydevbhai M. Dher, Sureshbhai P. Nemani, Naginbhai Rana, and Gulambhai J. Sheikh. Until 30/11/2001, Hasmukhbhai M. Desai served as the General Manager, but due to illness, he retired from service. From 01/12/2001, Champakbhai R. Mali has been appointed as the In-Charge General Manager with additional responsibilities.

The Gandevi People's Co-operative Bank operates under a license (No. UBD GUJ-1437) granted by the Reserve Bank of India (RBI) since 08/07/1997, in accordance with Sections 22(1) and 56(o) of the Banking Regulation Act, 1949. As per the provisions of the Banking Regulation Act, the bank is required to maintain a certain percentage of its deposits as reserves, which are periodically revised by the RBI. According to the RBI's directives, a portion of these reserves, as per the Statutory Liquidity Ratio (SLR), must be invested in government securities approved by the RBI or in District Co-operative Banks

or State Co-operative Banks. The investment is made in accordance with the proportion determined by the RBI from time to time. as per their orders.

In the year 1999, our bank's President was Manharbhai Shah. Through resolutions passed with the then directors, Vice-President, and Secretary, the bank was required to invest a total of Rs. 3,28,46,011/- in SLR as per RBI directives. Of this, the bank invested Rs. 3,71,94,294/- in the Valsad District Co-operative Bank to meet SLR requirements. Additionally, as per RBI Circular No. UBD-498/A, the bank conducted necessary transactions with "Euro Asian" Securities, Mumbai, to purchase government securities worth Rs. 25,77,358.61. I am aware that Euro Asian Securities is a firm registered with the National Stock Exchange (NSE) as a share and broker, managed under the supervision of Ketan Kantilal Seth, resident of Juhu, Mumbai. He is a reputed share broker who conducts large-scale transactions in the purchase and sale of government securities and provides satisfactory services to customers, as informed by our former President, Shri Manharbhai Shah.

Around 12/05/2000, Ketan Kantilal Seth, Sanjay Agarwal, and Nandkishor Trivedi from Euro Asian Securities, Mumbai, visited the office of Gandevi People's Bank. They met me, Director Shri Manharbhai Shah, and Gulabbhai Patel, and informed us that their firm, Euro Asian Securities, Mumbai, had changed its name to Home Trade Ltd., Mumbai. They stated that their institution is a member of the NSE, and its directors operate efficiently. They requested us to commence bank transactions under the name Home Trade Ltd. and invited us to visit their office in Vasi, Mumbai. About 15 days later, I, along with Manharbhai Shah, Mukeshbhai Mehta, and Kishorbhai Patel, visited the Home Trade office in Vasi, Mumbai. The office was modern and equipped with advanced technology, with all operations computerized. Ketanbhai Seth informed us that most of their business is conducted at the stock exchanges in Mumbai and Pune, which instilled confidence and trust in Home Trade Ltd.

In January 2001, to meet the SLR requirements for 25% of the bank's total deposits as per RBI Circular No. UBD 498(A), Rs. 2,64,55,666/- was invested in the Valsad District Co-operative Bank. Additionally, to meet SLR requirements for government securities, the bank needed to invest Rs. 2,00,00,000/- (two crore). Through Home Trade Ltd., Mumbai, the bank purchased and sold government securities, and the differential amount of Rs. 19,52,069.44 was deposited by Home Trade Ltd. into our bank's account at HDFC Bank, Surat, via Cheque No. 257017.

On 15/11/2001, the bank sold government securities (GOI 2015, annual interest rate 9.85%, original value Rs. 2,00,00,000/-) through Home Trade Ltd., Mumbai, under Contract No. LBL/NSE/2001-2002/0006867, at the market price of Rs. 2,16,68,694.44. On the same day, to meet the bank's SLR requirements, the bank purchased government securities (GOI 2019, annual interest rate 10.03%, original value Rs. 2.5 crore) at the market price of Rs. 2,72,93,666.67 through Home Trade Ltd. under Contract No. LBL/NSE/2001-02/0006869. The differential amount of Rs. 56,24,972.23, which the bank owed to Home Trade Ltd., was paid via Cheque No. 297812 from HDFC Bank, Surat.

However, the officials of Home Trade Ltd., Mumbai, committed fraud under Contract No. LBL/NSE/2001-02/0006869 dated 15/11/2001. Despite the bank paying the full amount for the purchase of government securities (GOI 2019, annual interest rate 10.03%), Home Trade Ltd. did not deliver the securities within the stipulated time as per regulations. When we contacted their responsible officials via telephone to demand the securities, they suggested selling the securities for a profit. Accordingly, on 16/12/2001, the bank sold the GOI 2019 securities through Home Trade Ltd. under Contract No. LBL/NSE/2001-02/0006939, yielding Rs. 2,90,16,743.06. To meet SLR requirements, the bank purchased government securities (CG 2010, annual interest rate 7.5%, original value Rs. 275 lakh) at the market price of Rs. 2,79,58,333.33 under Contract No. LBL/NSE/2001-02/0006941. The

differential amount of Rs. 10,58,409.33, owed by Home Trade Ltd. to the bank, was deposited into our bank's account at HDFC Bank, Surat, via Cheque No. 356171.

Subsequently, as the market price of the CG 2010 securities increased, the bank decided to sell them. On 26/02/2002, through Home Trade Ltd., Mumbai, under Contract No. LBL/NSE/2002-01/0007435, the bank sold the securities for Rs. 2,86,79,062.50. To meet SLR requirements, the bank needed to purchase new government securities. On the same day, the bank entered into an agreement with Home Trade Ltd. to purchase government securities (GOI 2017, annual interest rate 8.07%, original value Rs. 275 lakh) for Rs. 2,90,01,162.50. The differential amount of Rs. 3,31,100.00 was owed by the bank to Home Trade Ltd., but Home Trade Ltd. has not yet delivered the securities to our bank.

Despite repeated requests via telephone and fax to Home Trade Ltd.'s directors and officials to deliver the aforementioned government securities within the stipulated time, the bank has not received them. On 22/04/2002, our bank's accountant, Shri Mahendrabhai Tailor, was sent to Home Trade Ltd.'s office in Vasi, Mumbai, with an authorization letter to collect the outstanding government securities. He met Home Trade Ltd.'s director, Shri Ketan R. Maskariya, and requested the GOI 2017 securities. Mahendrabhai handed over an authorization letter addressed to Shri Trivedi. Maskariya asked him to wait, stating he would go inside the office. After about 15 minutes, he returned and informed Mahendrabhai that the securities purchased by our bank were not available. Instead, he provided an account payee cheque (No. 984153, due date 10/06/2002) from HDFC Bank, Surat, in the name of our bank for Rs. 2,96,45,114.58, including interest up to that date, as compensation for the amount paid for the securities. The cheque was signed by N.S. Trivedi as the authorized signatory. Mahendrabhai brought the cheque to Gandevi, and I am aware of these facts.

On 18/06/2002, our accountant, Shri Mahendrabhai Tailor, deposited the cheque from Home Trade Ltd. at HDFC Bank, Surat. On 17/06/2002, HDFC Bank, Surat, informed our bank in writing that Cheque No. 984153, dated 10/06/2002, was returned due to the account being blocked and could not be cleared. It was determined that Home Trade Ltd., Mumbai, had conspired to commit fraud and breach of trust, causing a financial loss of Rs. 2,96,45,114.58 to our bank.

On 28/04/2002, our bank's directors and I learned from television news that Home Trade Ltd., Mumbai, had similarly accepted funds from Nagpur District Co-operative Bank for purchasing government securities but failed to deliver them. The Nagpur District Co-operative Bank had filed a complaint against Home Trade Ltd. Upon learning this, Director Manharbhai Shah and I visited Gandevi People's Bank, discussed the matter with the bank's officials and Manager Champakbhai Mali, and decided to visit Home Trade Ltd.'s office in Mumbai for investigation.

On 29/04/2002, in the morning, I, along with Director Manharbhai Shah and Vice-President Shri Mukeshbhai Mehta, visited Home Trade Ltd.'s office in Mumbai to recover our bank's securities. The office was closed, and no responsible directors or officials were present. No specific information was obtained during the day. The next day, we visited Home Trade Ltd.'s sister concern, Vej India Ltd., for further inquiry. We were informed that the police had visited Home Trade Ltd.'s office in Mumbai, and Home Trade Ltd. had committed a large-scale scam involving the purchase and sale of government securities.

On 30/04/2002, we contacted our bank's manager, Champaklal R. Mali, via telephone and summoned him to Mumbai. Upon his arrival, we confirmed that Home Trade Ltd.'s officials had committed fraud and breach of trust against our bank. On 02/05/2002, Manager Champakbhai filed a complaint with the National Stock Exchange of India Ltd. (NSE) at Bandra Kurla

Complex, Mumbai, and the Securities and Exchange Board of India (SEBI) at Nariman Point, Mumbai. On 04/05/2002, a complaint was also filed with the Economic Offences Wing, Crime Branch, Mumbai, at Crawford Market, Mumbai. The responsible officer accepted the complaint, signed and stamped a copy, but later returned it, stating that the complaint must be filed in Gujarat. To date, neither the NSE nor SEBI has informed us of any actions taken against Home Trade Ltd.

The officials of Home Trade Ltd., Mumbai, have committed fraud and breach of trust against our bank. As the accused are influential, filing a complaint in court through a lawyer is the best way to seek justice. Accordingly, our bank's manager has filed the current complaint through a lawyer, which is true and correct.

This is my statement, which is true and correct as per my dictation.

Before,
Sd/- Illegible
Police Sub Inspector
Gandevi

Date: 20/07/2002

My name is Manharlal Dahyalal Shah, age 49, occupation: transport business, residing at Dave Mohallo, Gandevi, Taluka Gandevi, District Navsari.

I state the following upon being questioned in person:

I reside at the above-mentioned address with my family and earn my livelihood by running a transport business named M. Roadways. I previously served as a Director of Gandevi People's Co-operative Bank Ltd. in the year 1991/92. Subsequently, in the year 1993/94, I served as the Vice-President of the bank. Currently, since 30/09/2001, I have been serving as a Director of The Gandevi People's Co-operative Bank Ltd. The bank's President, Akshaybhai R. Desai, has been serving in that capacity since October 2000 to the present. Kishorbhai Thakorbhai Patel and Gulabbhai Bhagubhai Patel are currently serving as Directors. From 1991 to 1993, Hasmukhbhai M. Desai served as the bank's Manager. After him, Harkishanbhai Rana, Chhaganbhai Bhatt, Upadhyay, and Gunvantbhai Shah served as Managers. Hasmukhbhai Desai returned as Manager but retired due to illness. On 08/11/2001, through a resolution passed by our Directors, Champaklal Rangildas Mali was assigned the responsibilities of Manager.

The Gandevi People's Co-operative Bank operates under a license (No. UBD/GUJ/1437) granted by the Reserve Bank of India (RBI) since 08/07/1997, in accordance with Sections 22(5) and 16(o) of the Banking Regulation Act, 1949. This license was obtained from the RBI. As per the provisions of the Banking Regulation Act, a certain percentage of the bank's deposits is periodically revised by the RBI. According to the RBI's directives, a portion of these deposits, as per the Statutory Liquidity Ratio (SLR), must be invested in

District Co-operative Banks, State Co-operative Banks, or government securities approved by the RBI. These investments are made in accordance with the proportion determined by the RBI from time to time, as per their orders.

In the year 1999, I was the President of our bank. Through resolutions passed with the Directors and Secretary, the bank was required to invest a total of Rs. 3,28,46,011/- in SLR as per RBI directives. Of this, the bank invested Rs. 3,71,94,294/- in the Valsad District Co-operative Bank to meet SLR requirements. Additionally, as per RBI Circular No. UBD 498/A, the bank conducted necessary transactions with Euro Asian Securities, Mumbai, to purchase government securities worth Rs. 25,77,358.61. Euro Asian Securities is a firm registered with the National Stock Exchange (NSE) as a share and stock broker, managed under the supervision of Ketan Kantilal Seth, resident of Juhu, Mumbai. He is a reputed share broker who conducts large-scale transactions in the purchase and sale of government securities, performing these transactions reliably and satisfactorily for customers. Upon learning this, I informed our Vice-President, Secretary, Directors, and bank officials.

On 12/05/2000, Ketan Shantilal Seth, Sanjay Agarwal, and Nandkishor Trivedi from Euro Asian Securities, Mumbai, visited the office of Gandevi People's Bank. They met me, Director Gulab Patel, and Akshaybhai Desai, and informed us that their firm, Euro Asian Securities, Mumbai, had changed its name to Home Trade Ltd., Mumbai. They stated that their institution is a member of the NSE, and its directors operate efficiently. They requested us to commence bank transactions under the name Home Trade Ltd. and invited us to visit their office in Vasi, Mumbai. About 15 days later, I, along with Mukeshbhai Mehta and Kishorbhai Patel, visited the Home Trade office in Vasi, Mumbai, and inspected it. The office was highly modern, equipped with advanced technology and fully computerized. Ketan Seth met us there and informed us that most of their business is conducted at the stock exchanges in

Mumbai and Pune. This instilled confidence in Home Trade Ltd., and we decided to continue transactions with them.

In January 2001, to meet the SLR requirements for 25% of the bank's total deposits as per RBI Circular No. UBD 498(A), Rs. 2,64,55,666/- was invested in the Valsad District Co-operative Bank. Additionally, to meet SLR requirements for government securities, the bank needed to invest Rs. 2,00,00,000/- (two crore). Through Home Trade Ltd., Mumbai, an agreement was made to purchase government securities. Accordingly, government securities (CG 2012) worth Rs. 1,00,00,000/- (one crore) were purchased at a market price of 96.25% under Contract No. LBL/NSE/2001-02/0006405, dated 16/01/2001, with an annual interest rate of 10.25%, for a total of Rs. 97,64,513.89. Additionally, through Home Trade Ltd., Mumbai, government securities (CG 2012) with an original value of Rs. 1,00,00,000/- were purchased at a market price of 101.25%, totaling Rs. 1,01,31,127/- (including interest) with an annual interest rate of 11.03%, under Contract No. LBL/NSE/2001-02/0006407, maturing in 2012. The total investment for both contract notes was Rs. 1,98,95,614.67. In return, the bank held Government of India securities worth Rs. 25,00,000/-, maturing in 2009, which were sold at a market price of 108.25% for Rs. 27,92,011.81 under Contract No. LBL/NSE/2001-02/0006403. Additionally, Sardar Sarovar Nigam Ltd. bonds (Government of Gujarat) with an original value of Rs. 1,00,000/- were sold through Home Trade Ltd. under Contract No. LBL/NSE/2001-02/0006409 for Rs. 10,72,364.84 at the prevailing market price. The total proceeds from these sales amounted to Rs. 1,35,15,655.65. The differential amount of Rs. 63,79,986.00, owed by the bank to Home Trade Ltd., was paid via Cheque No. 069109 from HDFC Bank, Surat. The purchase and sale of these government securities were conducted satisfactorily by Home Trade Ltd.

Similarly, on 22/10/2001, the GOI 2012 securities with an annual interest rate of 11.03% and an original value of Rs. 1,00,00,000/- were sold through

Home Trade Ltd. at a market price of 111.10%, yielding Rs. 1,14,01,069.44 under Contract No. LBL/NSE/2001-02/0006815. Additionally, GOI 2012 securities with an annual interest rate of 10.25% and an original value of Rs. 1,00,00,000/- were sold through Home Trade Ltd. on the same day at the market price, yielding Rs. 1,07,89,305.56 under Contract No. LBL/NSE/2001-02/0006817. The total proceeds from the sale of both securities amounted to Rs. 2,21,90,375.00. On the same day, to meet SLR requirements, the bank purchased GOI 2015 securities with an annual interest rate of 9.85% and an original value of Rs. 2,00,00,000/- (two crore) at a market price of Rs. 2,02,38,305.56 under Contract No. LBL/NSE/2001-02/0006813. The differential amount of Rs. 19,52,069.44 was deposited by Home Trade Ltd. into our bank's account at HDFC Bank, Surat, via Cheque No. 257017.

On 15/11/2001, the bank's GOI 2015 securities with an annual interest rate of 9.85% and an original value of Rs. 2,00,00,000/- (two crore) were sold through Home Trade Ltd. under Contract No. LBL/NSE/2001-02/0006867 at the market price of Rs. 2,16,68,694.44. On the same day, to meet SLR requirements, the bank purchased GOI 2019 securities with an original value of Rs. 2.5 crore and an annual interest rate of 10.30% at the market price of Rs. 2,72,93,666.67 through Home Trade Ltd. under Contract No. LBL/NSE/2001-02/0006869. The differential amount of Rs. 56,24,972.23, owed by the bank to Home Trade Ltd., was paid via Cheque No. 297812 from HDFC Bank, Surat. However, the officials of Home Trade Ltd., Mumbai, conspired to gain the bank's trust and committed fraud under Contract No. LBL/NSE/2001-02/0006868, dated 15/11/2001. Despite the bank paying the full amount for the purchase of GOI 2019 securities with an annual interest rate of 10.03%, Home Trade Ltd. did not deliver the securities within the stipulated time as per regulations. When we contacted their responsible officials via telephone to demand the securities, they suggested selling the securities for a profit. Accordingly, on 16/12/2001, the GOI 2019 securities were sold through Home

Trade Ltd. under Contract No. LBL/NSE/2001-02/0006939, yielding Rs. 2,90,16,743.06. To meet SLR requirements, the bank purchased CG 2010 securities with an annual interest rate of 7.50% and an original value of Rs. 275 lakh at the market price of Rs. 2,79,58,333.33 under Contract No. LBL/NSE/2001-02/0006941. The differential amount of Rs. 10,58,409.33, owed by Home Trade Ltd. to the bank, was deposited into our bank's account at HDFC Bank, Surat, via Cheque No. 356171.

As the market price of the CG 2010 securities increased, the bank decided to sell them. On 26/02/2002, through Home Trade Ltd., Mumbai, under Contract No. LBL/NSE/2001-02/0007435, the CG 2010 securities were sold for Rs. 2,86,76,062.50. To meet SLR requirements, the bank needed to purchase new government securities. On the same day, the bank entered into an agreement with Home Trade Ltd. to purchase GOI 2017 securities with an annual interest rate of 8.07% and an original value of Rs. 275 lakh for Rs. 2,90,10,162.50. The differential amount of Rs. 3,31,100.00 was owed by the bank to Home Trade Ltd., but Home Trade Ltd. has not yet delivered the securities to our bank.

Despite repeated requests via telephone and fax to Home Trade Ltd.'s directors and officials to deliver the aforementioned government securities within the stipulated time, the bank has not received them. On 22/04/2002, our bank's accountant, Mahendrabhai Tailor, was sent to Home Trade Ltd.'s office in Vasi, Mumbai, with an authorization letter to collect the outstanding government securities. He met Home Trade Ltd.'s director, Shri Ketan R. Maskariya, and requested the GOI 2017 securities. Mahendrabhai handed over an authorization letter addressed to Shri Trivedi. Maskariya stated he had work in the office and went inside. After about 15 minutes, he returned and informed Mahendrabhai that the securities purchased by our bank were not available. Instead, he provided an account payee cheque (No. 984153, due date 10/06/2002) from HDFC Bank, Surat, in the name of our bank for Rs.

2,96,45,114.58, including interest up to that date, as compensation for the amount paid for the securities. The cheque was signed by N.S. Trivedi as the authorized signatory. Mahendrabhai brought the cheque to Gandevi, and I am aware of these facts.

On 10/06/2002, our accountant, Shri Mahendrabhai Tailor, deposited the cheque from Home Trade Ltd. at HDFC Bank, Surat. On 17/06/2002, HDFC Bank, Surat, informed our bank in writing that Cheque No. 984153, dated 10/06/2002, was returned due to the account being blocked and could not be cleared. It was determined that Home Trade Ltd., Mumbai, had conspired to commit fraud and breach of trust, causing a financial loss of Rs. 2,96,45,114.58 to our bank.

On 28/04/2002, our bank's directors and I learned from television news that Home Trade Ltd., Mumbai, had similarly accepted funds from Nagpur District Co-operative Bank for purchasing government securities but failed to deliver them. The Nagpur District Co-operative Bank had filed a complaint against Home Trade Ltd. Upon learning this, I, along with our bank's President, Vice-President, other Directors, and officials, visited Gandevi People's Bank, discussed the matter with the Manager, and decided to visit Home Trade Ltd.'s office for investigation.

On 29/04/2002, in the morning, I, along with President Akshaybhai Desai and Mukeshbhai Mehta, visited Home Trade Ltd.'s office in Mumbai to recover our bank's securities. The office was closed, and no responsible directors or officials were present. No specific information was obtained during the day. The next day, we visited Home Trade Ltd.'s sister concern, Vej India Ltd., for further inquiry. We were informed that the police had visited Home Trade Ltd.'s office in Mumbai, and Home Trade Ltd. had committed a large-scale scam involving the purchase and sale of government securities.

On 30/04/2002, we contacted our bank's manager, Champaklal R. Mali, via telephone and summoned him to Mumbai. Upon his arrival, we confirmed

that Home Trade Ltd.'s officials had committed fraud and breach of trust against our bank. On 02/05/2002, Manager Champakbhai filed a complaint with the National Stock Exchange of India Ltd. (NSE) at Bandra Kurla Complex, Mumbai, and the Securities and Exchange Board of India (SEBI) at Nariman Point, Mumbai. On 04/05/2002, a complaint was also filed with the Economic Offences Wing, Crime Branch, Mumbai, at Crawford Market, Mumbai. The responsible officer accepted the complaint, signed and stamped a copy, but later returned it, stating that the complaint must be filed in Gujarat. To date, neither the NSE nor SEBI has informed us of any actions taken against Home Trade Ltd.

The officials of Home Trade Ltd., Mumbai, have committed fraud and breach of trust against our bank. As the accused are influential, filing a complaint in court through a lawyer is the best way to seek justice. Accordingly, our bank's manager has filed the current complaint through a lawyer, which is true and correct.

This is my statement, which is true and correct as per my dictation.

Before,
Sd/- Illegible
Police Sub Inspector

Date: 21/07/2002

My name is Gulabbhai Bhagwandas Patel, age 45, occupation: business, residing at Bhat Mohallo, Gandevi, Taluka Gandevi, District Navsari.

I state the following upon being questioned in person:

I reside at the above-mentioned address with my family and earn my livelihood by running a business at a shop named Rashtriya Cold Drinks in Gandevi Bazaar. Since 1999, I have been serving as a Director of Gandevi People's Co-operative Bank Ltd. Other Directors include Manharbhai Shah, and the President is Akshaybhai R. Desai. The bank's Manager was Hasmukhbhai Desai, who retired due to illness. In his place, Champaklal Rangildas Mali was appointed as Manager with additional responsibilities through a resolution passed by our Directors on 08/11/2001.

The Gandevi People's Co-operative Bank Ltd. has been operating since 1997 under Sections 22(1) and 56(o) of the Banking Regulation Act, 1949. A license has been issued by the Reserve Bank of India (RBI). As per the bank's regulations, a certain percentage of the bank's deposits is periodically revised by the RBI. According to the RBI's directives, a portion of these deposits, as per the Statutory Liquidity Ratio (SLR), must be invested in District Co-operative Banks, State Co-operative Banks, or government securities approved by the RBI, as per their orders.

In the year 1999, our bank's President was Manharbhai Shah. At that time, we, the Directors and Secretary, passed resolutions to invest a total of Rs. 3,28,46,011/- in SLR as per RBI directives. Of this, the bank invested Rs. 3,71,94,294/- in the Valsad District Co-operative Bank to meet SLR

requirements. Additionally, as per RBI Circular No. UBD-498 A, the bank conducted necessary transactions with Euro Asian Securities, Mumbai, to purchase government securities worth Rs. 25,77,358.61. Euro Asian Securities is a firm registered with the National Stock Exchange (NSE) as a share and stock broker, managed under the supervision of Ketan Kantilal Seth, resident of Juhu, Mumbai. He is a reputed share broker who conducts large-scale transactions in the purchase and sale of government securities. He is considered reputable and trustworthy, providing satisfactory services to customers, as informed by our Directors and bank officials.

About one and a half years ago, Directors and officials of Euro Asian Securities Ltd., Mumbai, namely Ketan Kantilal Seth, Sanjay Agarwal, and Nandkishor Trivedi, visited our aforementioned bank in Gandevi. At that time, I, along with our bank's President Akshaybhai Desai and Director Manharbhai Shah, met them. Ketan Seth informed us that Euro Asian Securities Ltd., Mumbai, had changed its name to Home Trade Ltd., Mumbai, and that the firm is a member of the NSE. He requested that the bank conduct transactions under the name Home Trade Ltd. and invited us to visit their office in Mumbai. About 15 days later, President Akshaybhai Desai, Secretary Kishorbhai Patel, Manharbhai Shah, and others visited the Home Trade Ltd. office in Vasi, Mumbai. There, we met Ketanbhai Seth, and based on his assurances, we decided to purchase and sell government securities through Home Trade Ltd., Mumbai, and to continue transactions with them.

In January 2001, to meet the bank's SLR requirements, Rs. 2,64,55,666/- was invested in the Valsad District Co-operative Bank. Additionally, Rs. 2,00,00,000/- (two crore) was required to be invested in government securities. Through Home Trade Ltd., Mumbai, Government of India securities (CG 2012) with an original value of Rs. 1,00,00,000/- (one crore) and an annual interest rate of 10.25% were purchased at the market price of Rs. 97,64,513.89 under Contract No. I.BI./NSF/2001-02/0006405, dated 16/01/2001. Additionally,

Government of India securities (CG 2012) with an original value of Rs. 1,00,00,000/- (one crore) and an annual interest rate of 11.03% were purchased at the market price of Rs. 1,01,31,127/- under Contract No. LBL/NSE/2001-02/0006707 [Note: The contract number in the original document appears to be a typo; it likely should be 0006407, as referenced in previous statements]. On 16/01/2001, a total of Rs. 1,98,95,641.67 was invested to purchase Government of India securities with an original value of Rs. 2,00,00,000/- (two crore). On the same day, the bank sold Government of India securities (CG 2009) with an original value of Rs. 25,00,000/- for Rs. 27,92,011.82 under Contract No. LBL/NSE/2001-02/0006403, and Sardar Sarovar Nigam Ltd. (Government of Gujarat) bonds with an original value of Rs. 1,00,00,000/- for Rs. 1,07,23,643.84 under Contract No. LBL/NSE/2001-02/0006409 through Home Trade Ltd., Mumbai. The total proceeds from these sales amounted to Rs. 1,35,15,655.84. The differential amount of Rs. 63,79,986.02, owed by the bank to Home Trade Ltd., was paid via Cheque No. 069109 from HDFC Bank, Surat.

On 22/10/2001, Government of India securities (GOI 2012) with an annual interest rate of 11.03% and an original value of Rs. 1,00,00,000/- (one crore) were sold at a market price of 111.10% (Rs. 111.10 per Rs. 100), yielding Rs. 1,14,01,069.44 through Home Trade Ltd. under Contract No. LBL/NSE/2001-02/0006815. Additionally, GOI 2012 securities with an annual interest rate of 10.25% and an original value of Rs. 1,00,00,000/- (one crore) were sold at the market price, yielding Rs. 1,07,89,305.56 under Contract No. LBL/NSE/2001-02/0008617. The total proceeds from the sale of both securities amounted to Rs. 2,21,90,375.00. On the same day, to meet SLR requirements, the bank purchased GOI 2015 securities with an annual interest rate of 9.85% and an original value of Rs. 2,00,00,000/- (two crore) at a market price of Rs. 2,02,38,305.56 under Contract No. LBL/NSE/2001-02/0006813. The differential amount of Rs. 19,52,069.44 was deposited by Home Trade Ltd. into our bank's account at HDFC Bank, Surat, via Cheque No. 257017.

On 15/11/2001, the bank's GOI 2015 securities with an annual interest rate of 9.85% and an original value of Rs. 2,00,00,000/- (two crore) were sold through Home Trade I.td. under Contract No. LBL/NSE/2001-02/0006867 at the market price of Rs. 2,16,68,694.44. On the same day, to meet SLR requirements, the bank purchased GOI 2019 securities with an original value of Rs. 2.5 crore and an annual interest rate of 10.30% at the market price of Rs. 2,72,93,666.67 through Home Trade Ltd. under Contract No. LBL/NSE/2001-02/0006869. The differential amount of Rs. 56,24,972.23, owed by the bank to Home Trade Ltd., was paid via Cheque No. 297812 from HDFC Bank, Surat. However, the officials of Home Trade Ltd., Mumbai, conspired to gain the bank's trust and committed fraud under Contract No. LBL/NSE/2001-02/0006869, dated 15/11/2001. Despite the bank paying the full amount for the purchase of GOI 2019 securities with an annual interest rate of 10.03% [Note: The interest rate of 10.03% in the original document may be a typo, as previous statements indicate 10.30%], Home Trade Ltd. did not deliver the securities within the stipulated time as per regulations. When our bank's officials contacted their responsible officials via telephone to demand the securities, they suggested selling the securities for a profit. Accordingly, on 16/12/2001, the GOI 2019 securities were sold through Home Trade Ltd. under Contract No. LBL/NSE/2001-02/0006939, yielding Rs. 2,90,16,743.06. To meet SLR requirements, the bank purchased CG 2010 securities with an annual interest rate of 7.50% and an original value of Rs. 275 lakh at the market price of Rs. 2,79,58,333.33 under Contract No. LBL/NSE/2001-02/0006941. The differential amount of Rs. 10,58,409.33, owed by Home Trade Ltd. to the bank, was deposited into our bank's account at HDFC Bank, Surat, via Cheque No. 356171.

As the market price of the CG 2010 securities increased, the bank decided to sell them. On 26/02/2002, through Home Trade Ltd., Mumbai, under Contract No. LBL/NSE/2001-02/0007435, the CG 2010 securities were sold

for Rs. 2,86,76,062.50. To meet SLR requirements, the bank needed to purchase new government securities. On the same day, the bank entered into an agreement with Home Trade Ltd. to purchase GOI 2017 securities with an annual interest rate of 8.07% and an original value of Rs. 275 lakh for Rs. 2,90,10,162.50. The differential amount of Rs. 3,31,100.00 was owed by the bank to Home Trade Ltd., but the securities have not yet been delivered to our bank. Despite repeated requests via telephone and fax to Home Trade Ltd.'s directors and officials to deliver the aforementioned government securities within the stipulated time, the bank has not received them. On 22/04/2002, our bank's accountant, Mahendrabhai Tailor, was sent to Home Trade Ltd.'s office in Vasi, Mumbai, with an authorization letter to collect the outstanding government securities. He met Home Trade Ltd.'s director, Shri Ketan R. Maskariya, and requested the securities. Mahendrabhai handed over an authorization letter addressed to Shri Trivedi. Maskariya asked him to wait, stating he would go inside the office. After about 15 minutes, he returned and informed Mahendrabhai that the securities purchased by our bank were not available. Instead, he provided an account payee cheque (No. 984153, due date 10/06/2002) from HDFC Bank, Surat, in the name of our bank for Rs. 2,96,45,114.58, including interest up to that date, as compensation for the amount paid for the securities. The cheque was signed by N.S. Trivedi as the authorized signatory. Mahendrabhai returned to Gandevi with the cheque, and I was informed of these facts.

On 10/06/2002, our bank's accountant, Shri Mahendrabhai Tailor, deposited the cheque from Home Trade Ltd. at HDFC Bank, Surat. On 17/06/2002, HDFC Bank, Surat, informed our bank in writing that Cheque No. 984153, dated 10/06/2002, was returned due to the account being blocked and could not be cleared. It was determined that Home Trade Ltd., Mumbai, had conspired to commit fraud and breach of trust, causing a significant financial loss of Rs. 2,96,45,114.58 to our bank.

On 28/04/2002, our bank's President and I learned from television news that Home Trade Ltd., Mumbai, had similarly accepted funds from Nagpur District Co-operative Bank for purchasing government securities but failed to deliver them. The Nagpur District Co-operative Bank had filed a complaint against Home Trade Ltd. Upon learning this, our bank's President, Vice-President, other Directors, and officials visited Gandevi People's Bank, discussed the matter with the Manager, and decided to visit Home Trade Ltd.'s office for investigation.

On 24/04/2002 [Note: This date appears inconsistent with previous statements, which mention 29/04/2002; it may be a typo in the original document], the bank's President Akshaybhai Desai, Manharbhai Shah, and Mukeshbhai Mehta visited Home Trade Ltd.'s office in Mumbai to recover our bank's securities. The office in Vasi, Mumbai, was closed, and no employees or officials of Home Trade Ltd. were present. The next day, they visited Home Trade Ltd.'s sister concern, Vej India Ltd., for further inquiry. They were informed that the police had visited Home Trade Ltd.'s office in Mumbai, and Home Trade Ltd. had committed a large-scale scam involving the purchase and sale of government securities. They contacted Manager Champaklal Mali on 30/04/2002 via telephone and summoned him to Mumbai. It was confirmed that Home Trade Ltd.'s officials had committed breach of trust and fraud against Gandevi People's Bank. On 02/05/2002, Champakbhai Mali filed a complaint with the National Stock Exchange of India (NSE) Ltd. and the Securities and Exchange Board of India (SEBI) at Nariman Point, Mumbai. On 04/05/2002, a complaint was filed with the Economic Offences Wing, Crime Branch, Mumbai, at Crawford Market, Mumbai. The officer accepted the complaint for review but later returned it, stating that the complaint must be filed in Gujarat. To date, no information has been provided regarding the actions taken by NSE or SEBI on the complaints filed against Home Trade Ltd. Consequently,

Manager Champaklal Mali filed a complaint in the Gandevi Court for a legal investigation against Home Trade Ltd., Mumbai.

This is my statement, which is true and correct as per my dictation.

Before,
Sd/- Illegible
Police Sub Inspector
Gandevi

भारतीय रिजर्व बैंक
RESERVE BANK OF INDIA

लोक ऋण कार्यालय
तीवरी मंजिल, गांधी पुल के पास,
पोस्ट बैग नं. 1, अहमदाबाद-380 014.
PUBLIC DEBT OFFICE
3RD FLOOR, NEAR GANDHI BRIDGE,
POST BAG NO. 1, AHMEDABAD-380 014.
टेलिफोन/Telephone : 7543057, 7543670 एक्स/Ext. : 2351
टेलिफैक्स/Telex : 0121-6449 फैक्स/Fax : 079-7541993

PE-D (AH) No. /BD 103.12.002 /2002-03

September 17, 2002

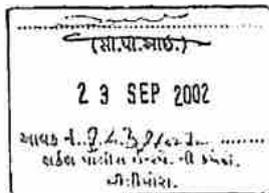
✓ Sh. A. M. Narang
Circle Police Inspector
Bhimera
Dist. Navasari (Gujarat)

BY FAX/COURIER

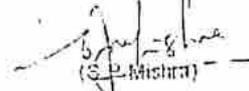
Dear Sir,

Offence Registered against M/S Home Trade Ltd. By Gandevi Peoples Coop Bank Ltd. Regarding Transaction in Govt Securities-Investigation Thereof

1. Please refer to your letter No. 585/02 dated 08th September 2002 on the captioned subject.
2. In this connection, we advise that Surat Nagarik Sahakari Bank Ltd became the holder of the securities numbering By 198 to By 207 of 10(Ten) Lakhs each belonging to 10.25% GOI 2012 on 01st August 2000. Subsequent to which the securities in question were renumbered to AD/145 to AD/154 ad seratim.
3. These securities were lodged for transfer from Surat Nagarik Sahakari Bank Ltd. to the Surat Mahila Nagarik Sahakari Bank Ltd vide validly executed transfer forms dated November 11, 2001. The transfer in favour of Surat Mahila Nagarik Sahakari Bank Ltd. was effected on November 19, 2001.
4. Subsequently, The Surat Mahila Nagarik Sahakari Bank Ltd got these securities converted into Demat for by crediting the amount of the same into the constituent Subsidiary General Ledger Account (CGL a/c) maintained with HDFC Bank Ltd., Ahmedabad on December 13, 2001.
5. As evident from above, the securities in question have been cancelled and no longer exist in physical form.



Yours faithfully,


(S.P. Mishra)

Officer-in-Charge

Tel: 7543057, 7543052 Ext. 2351 Fax: 7543670 Telex: 0121-6449 Email ID: pdoahmedab@d@rbi.org.in
C:\SHANUNWARANG.doc11

बैंक दिवसीय प्रकाशक का स्वतंत्र प्रकाशक है और दिवसीय आचार्य है, प्रकाशक प्रयोग प्रकाशक

(523)

557/02

FROM :
Mr. A.M. Sarang
Circle Police Inspector
Bilimora,
Dist.:-Navsari
Gujarat.
11.03.02

To
The Manager
HDFC Bank Ltd

Dear Sir,

Sub :- Offence Register against HOME TRADE LTD. By Gandevi PST, Mcase No. 3/2002 under Sect. 40C, 43D, 409, 467, 468, 120 B of Rs. 2.90 Crores by Gandevi Peoples Co.- Bank Ltd. and Investigation there of.

This is to inform you that there is offence registered against Home Trade Ltd. for the value of Rs. 2.90 Crores. As per the above cited Sub : and I the undersigned is investigating officer for the above crime investigation. On the scrutiny of the records I found that Home Trade Ltd. were having A/C with your Bank. I therefore request you to kindly furnish me the following details at the earliest.

- (1) Statement of A/C of Home Trade Ltd. for the accounting year 2001-2002.
- (2) Statement of Constituent SGL A/c (CSGL) A/C for the year 2001-2002 (If they have CSGL A/C with you)
- (3) Balance in their A/C as on date.

I further request you to furnish the details of A/C of Home Trade Ltd. if they have No. of A/C under the name of Home Trade Ltd. I therefore inform you that kindly send me all details at the earliest and your early reply will be highly appreciated.



Thanking you
A.M. Sarang
Mr. A.M. Sarang
Circle Police Inspector
Bilimora,
Dist.:-Navsari.,Gujarat

Contact No.- (02634) 84485
(Bilimora C.P.I.)
Fax No. : (02634) 58074



K...

520

Transaction List

HDFC BANK LTD.

Excess Funds Entry 01/04/2001 To: 30/03/2002
Branch : FORT BRANCH
To: M.D.

Sl. No.	Date	Debit	Credit	Balance	GLN	Particulars
1	01/04/2001	10000000		10000000		10000000
2	02/04/2001		10000000	20000000		10000000
3	03/04/2001	10000000		10000000		10000000
4	04/04/2001		10000000	20000000		10000000
5	05/04/2001	10000000		10000000		10000000
6	06/04/2001		10000000	20000000		10000000
7	07/04/2001	10000000		10000000		10000000
8	08/04/2001		10000000	20000000		10000000
9	09/04/2001	10000000		10000000		10000000
10	10/04/2001		10000000	20000000		10000000
11	11/04/2001	10000000		10000000		10000000
12	12/04/2001		10000000	20000000		10000000
13	13/04/2001	10000000		10000000		10000000
14	14/04/2001		10000000	20000000		10000000
15	15/04/2001	10000000		10000000		10000000
16	16/04/2001		10000000	20000000		10000000
17	17/04/2001	10000000		10000000		10000000
18	18/04/2001		10000000	20000000		10000000
19	19/04/2001	10000000		10000000		10000000
20	20/04/2001		10000000	20000000		10000000
21	21/04/2001	10000000		10000000		10000000
22	22/04/2001		10000000	20000000		10000000
23	23/04/2001	10000000		10000000		10000000
24	24/04/2001		10000000	20000000		10000000
25	25/04/2001	10000000		10000000		10000000
26	26/04/2001		10000000	20000000		10000000
27	27/04/2001	10000000		10000000		10000000
28	28/04/2001		10000000	20000000		10000000
29	29/04/2001	10000000		10000000		10000000
30	30/03/2002		10000000	20000000		10000000

5129

Transaction List

HDFC BANK LTD.

Date Range From 01/04/2001 To: 30/03/2002

Branch : FORT BANGOR

Sl. No.	Dr. No.	Cr. No.	Particulars	Debit	Credit	Balance	Ac. No.
1	101101010	101101010	101101010	111.71	111.71	111.71	101101010
2	101101011	101101011	101101011	111.71	111.71	111.71	101101011
3	101101012	101101012	101101012	111.71	111.71	111.71	101101012
4	101101013	101101013	101101013	111.71	111.71	111.71	101101013
5	101101014	101101014	101101014	111.71	111.71	111.71	101101014
6	101101015	101101015	101101015	111.71	111.71	111.71	101101015
7	101101016	101101016	101101016	111.71	111.71	111.71	101101016
8	101101017	101101017	101101017	111.71	111.71	111.71	101101017
9	101101018	101101018	101101018	111.71	111.71	111.71	101101018
10	101101019	101101019	101101019	111.71	111.71	111.71	101101019
11	101101020	101101020	101101020	111.71	111.71	111.71	101101020
12	101101021	101101021	101101021	111.71	111.71	111.71	101101021
13	101101022	101101022	101101022	111.71	111.71	111.71	101101022
14	101101023	101101023	101101023	111.71	111.71	111.71	101101023
15	101101024	101101024	101101024	111.71	111.71	111.71	101101024
16	101101025	101101025	101101025	111.71	111.71	111.71	101101025
17	101101026	101101026	101101026	111.71	111.71	111.71	101101026
18	101101027	101101027	101101027	111.71	111.71	111.71	101101027
19	101101028	101101028	101101028	111.71	111.71	111.71	101101028
20	101101029	101101029	101101029	111.71	111.71	111.71	101101029
21	101101030	101101030	101101030	111.71	111.71	111.71	101101030
22	101101031	101101031	101101031	111.71	111.71	111.71	101101031
23	101101032	101101032	101101032	111.71	111.71	111.71	101101032
24	101101033	101101033	101101033	111.71	111.71	111.71	101101033
25	101101034	101101034	101101034	111.71	111.71	111.71	101101034
26	101101035	101101035	101101035	111.71	111.71	111.71	101101035
27	101101036	101101036	101101036	111.71	111.71	111.71	101101036
28	101101037	101101037	101101037	111.71	111.71	111.71	101101037
29	101101038	101101038	101101038	111.71	111.71	111.71	101101038
30	101101039	101101039	101101039	111.71	111.71	111.71	101101039
31	101101040	101101040	101101040	111.71	111.71	111.71	101101040
32	101101041	101101041	101101041	111.71	111.71	111.71	101101041
33	101101042	101101042	101101042	111.71	111.71	111.71	101101042
34	101101043	101101043	101101043	111.71	111.71	111.71	101101043
35	101101044	101101044	101101044	111.71	111.71	111.71	101101044
36	101101045	101101045	101101045	111.71	111.71	111.71	101101045
37	101101046	101101046	101101046	111.71	111.71	111.71	101101046
38	101101047	101101047	101101047	111.71	111.71	111.71	101101047
39	101101048	101101048	101101048	111.71	111.71	111.71	101101048
40	101101049	101101049	101101049	111.71	111.71	111.71	101101049
41	101101050	101101050	101101050	111.71	111.71	111.71	101101050
42	101101051	101101051	101101051	111.71	111.71	111.71	101101051
43	101101052	101101052	101101052	111.71	111.71	111.71	101101052
44	101101053	101101053	101101053	111.71	111.71	111.71	101101053
45	101101054	101101054	101101054	111.71	111.71	111.71	101101054
46	101101055	101101055	101101055	111.71	111.71	111.71	101101055
47	101101056	101101056	101101056	111.71	111.71	111.71	101101056
48	101101057	101101057	101101057	111.71	111.71	111.71	101101057
49	101101058	101101058	101101058	111.71	111.71	111.71	101101058
50	101101059	101101059	101101059	111.71	111.71	111.71	101101059
51	101101060	101101060	101101060	111.71	111.71	111.71	101101060
52	101101061	101101061	101101061	111.71	111.71	111.71	101101061
53	101101062	101101062	101101062	111.71	111.71	111.71	101101062
54	101101063	101101063	101101063	111.71	111.71	111.71	101101063
55	101101064	101101064	101101064	111.71	111.71	111.71	101101064
56	101101065	101101065	101101065	111.71	111.71	111.71	101101065
57	101101066	101101066	101101066	111.71	111.71	111.71	101101066
58	101101067	101101067	101101067	111.71	111.71	111.71	101101067
59	101101068	101101068	101101068	111.71	111.71	111.71	101101068
60	101101069	101101069	101101069	111.71	111.71	111.71	101101069
61	101101070	101101070	101101070	111.71	111.71	111.71	101101070
62	101101071	101101071	101101071	111.71	111.71	111.71	101101071
63	101101072	101101072	101101072	111.71	111.71	111.71	101101072
64	101101073	101101073	101101073	111.71	111.71	111.71	101101073
65	101101074	101101074	101101074	111.71	111.71	111.71	101101074
66	101101075	101101075	101101075	111.71	111.71	111.71	101101075
67	101101076	101101076	101101076	111.71	111.71	111.71	101101076
68	101101077	101101077	101101077	111.71	111.71	111.71	101101077
69	101101078	101101078	101101078	111.71	111.71	111.71	101101078
70	101101079	101101079	101101079	111.71	111.71	111.71	101101079
71	101101080	101101080	101101080	111.71	111.71	111.71	101101080
72	101101081	101101081	101101081	111.71	111.71	111.71	101101081
73	101101082	101101082	101101082	111.71	111.71	111.71	101101082
74	101101083	101101083	101101083	111.71	111.71	111.71	101101083
75	101101084	101101084	101101084	111.71	111.71	111.71	101101084
76	101101085	101101085	101101085	111.71	111.71	111.71	101101085
77	101101086	101101086	101101086	111.71	111.71	111.71	101101086
78	101101087	101101087	101101087	111.71	111.71	111.71	101101087
79	101101088	101101088	101101088	111.71	111.71	111.71	101101088
80	101101089	101101089	101101089	111.71	111.71	111.71	101101089
81	101101090	101101090	101101090	111.71	111.71	111.71	101101090
82	101101091	101101091	101101091	111.71	111.71	111.71	101101091
83	101101092	101101092	101101092	111.71	111.71	111.71	101101092
84	101101093	101101093	101101093	111.71	111.71	111.71	101101093
85	101101094	101101094	101101094	111.71	111.71	111.71	101101094
86	101101095	101101095	101101095	111.71	111.71	111.71	101101095
87	101101096	101101096	101101096	111.71	111.71	111.71	101101096
88	101101097	101101097	101101097	111.71	111.71	111.71	101101097
89	101101098	101101098	101101098	111.71	111.71	111.71	101101098
90	101101099	101101099	101101099	111.71	111.71	111.71	101101099
91	101101100	101101100	101101100	111.71	111.71	111.71	101101100
92	101101101	101101101	101101101	111.71	111.71	111.71	101101101
93	101101102	101101102	101101102	111.71	111.71	111.71	101101102
94	101101103	101101103	101101103	111.71	111.71	111.71	101101103
95	101101104	101101104	101101104	111.71	111.71	111.71	101101104
96	101101105	101101105	101101105	111.71	111.71	111.71	101101105
97	101101106	101101106	101101106	111.71	111.71	111.71	101101106
98	101101107	101101107	101101107	111.71	111.71	111.71	101101107
99	101101108	101101108	101101108	111.71	111.71	111.71	101101108
100	101101109	101101109	101101109	111.71	111.71	111.71	101101109

Date: Page: 17

Chief Executive Officer



522

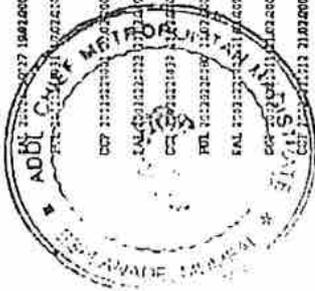
Transaction List

EDFC BANK LTD.

Date Range From: 01/04/2001 To: 30/03/2002

Branch: FORT BRANCH

Sl. No.	Particulars	Debit	Credit	Balance	Chq. No.	Narration
01	EDFC BANK LTD.					
02	EDFC BANK LTD.					
03	EDFC BANK LTD.					
04	EDFC BANK LTD.					
05	EDFC BANK LTD.					
06	EDFC BANK LTD.					
07	EDFC BANK LTD.					
08	EDFC BANK LTD.					
09	EDFC BANK LTD.					
10	EDFC BANK LTD.					
11	EDFC BANK LTD.					
12	EDFC BANK LTD.					
13	EDFC BANK LTD.					
14	EDFC BANK LTD.					
15	EDFC BANK LTD.					
16	EDFC BANK LTD.					
17	EDFC BANK LTD.					
18	EDFC BANK LTD.					
19	EDFC BANK LTD.					
20	EDFC BANK LTD.					
21	EDFC BANK LTD.					
22	EDFC BANK LTD.					
23	EDFC BANK LTD.					
24	EDFC BANK LTD.					
25	EDFC BANK LTD.					
26	EDFC BANK LTD.					
27	EDFC BANK LTD.					
28	EDFC BANK LTD.					
29	EDFC BANK LTD.					
30	EDFC BANK LTD.					
31	EDFC BANK LTD.					
32	EDFC BANK LTD.					
33	EDFC BANK LTD.					
34	EDFC BANK LTD.					
35	EDFC BANK LTD.					
36	EDFC BANK LTD.					
37	EDFC BANK LTD.					
38	EDFC BANK LTD.					
39	EDFC BANK LTD.					
40	EDFC BANK LTD.					
41	EDFC BANK LTD.					
42	EDFC BANK LTD.					
43	EDFC BANK LTD.					
44	EDFC BANK LTD.					
45	EDFC BANK LTD.					
46	EDFC BANK LTD.					
47	EDFC BANK LTD.					
48	EDFC BANK LTD.					
49	EDFC BANK LTD.					
50	EDFC BANK LTD.					
51	EDFC BANK LTD.					
52	EDFC BANK LTD.					
53	EDFC BANK LTD.					
54	EDFC BANK LTD.					
55	EDFC BANK LTD.					
56	EDFC BANK LTD.					
57	EDFC BANK LTD.					
58	EDFC BANK LTD.					
59	EDFC BANK LTD.					
60	EDFC BANK LTD.					
61	EDFC BANK LTD.					
62	EDFC BANK LTD.					
63	EDFC BANK LTD.					
64	EDFC BANK LTD.					
65	EDFC BANK LTD.					
66	EDFC BANK LTD.					
67	EDFC BANK LTD.					
68	EDFC BANK LTD.					
69	EDFC BANK LTD.					
70	EDFC BANK LTD.					
71	EDFC BANK LTD.					
72	EDFC BANK LTD.					
73	EDFC BANK LTD.					
74	EDFC BANK LTD.					
75	EDFC BANK LTD.					
76	EDFC BANK LTD.					
77	EDFC BANK LTD.					
78	EDFC BANK LTD.					
79	EDFC BANK LTD.					
80	EDFC BANK LTD.					
81	EDFC BANK LTD.					
82	EDFC BANK LTD.					
83	EDFC BANK LTD.					
84	EDFC BANK LTD.					
85	EDFC BANK LTD.					
86	EDFC BANK LTD.					
87	EDFC BANK LTD.					
88	EDFC BANK LTD.					
89	EDFC BANK LTD.					
90	EDFC BANK LTD.					
91	EDFC BANK LTD.					
92	EDFC BANK LTD.					
93	EDFC BANK LTD.					
94	EDFC BANK LTD.					
95	EDFC BANK LTD.					
96	EDFC BANK LTD.					
97	EDFC BANK LTD.					
98	EDFC BANK LTD.					
99	EDFC BANK LTD.					
100	EDFC BANK LTD.					



Page: 19

Date:

595/02 *gull*

FROM :

Mr. A.M.Sarang
Circle Police Inspector
Bilimora.
Dist.:-Navsari
Gujarat.

Date 11-03-02

To
The Manager

Janata Sahakari Bank Ltd.

Dear Sir,

Sub :- Offence Registerer against HOME TRADE LTD. By
Gandevi PST, Mcase No. 3/2002 under Sec.
406,420,409,458,120 B of Rs.2.90 Crores by
Gandevi Peoples Co.- Bank Ltd.and Investigation
there of.

This is to inform you that there is offence registered against Home Trade Ltd. for the value of Rs. 2.90 Crores. As per the above cited Sub : and I the undersigned is investigating officer for the above crime investigation. On the scrutiny of the records I found that Home Trade Ltd. were having A/C with your Bank. I therefore request you to kindly furnish me the following details at the earliest.

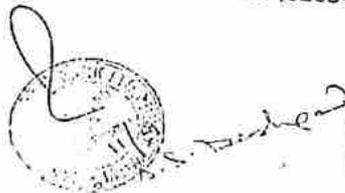
- (1) Statement of A/C of Home Trade Ltd. for the accounting year 2001-2002.
- (2) Statement of Constituent SGL A/c (CSGL) A/C for the year 2001-2002 (If they have CSGL A/C with you)
- (3) Balance in their A/C as on date.

I further request you to furnish the details of A/C of Home Trade Ltd. If they have No. of A/C under the name of Home Trade Ltd. I therefore inform you that kindly send me all details at the earliest and your early reply will be highly appreciated.



Thanking you
A. Sarang
Mr. A.M.Sarang
Circle Police Inspector
Bilimora.
Dist.-Navsari.,Gujarat

Contact No. - (02634) 84485
(Bilimora C.P.I.)
Fax No. : (02634) 58074





JANATA SAHAKARI BANK LTD., PUNE
(SCHEDULED BANK)

Fort Branch : Botawala Bldg., 71/73, Mumbai-Suratnar Marg, Opp. BSE,
Fort, Mumbai - 400 025 • Phones : 265 4395 / 87 : 55 / 99
Fax : 265 4451 • Email : jst@fort.co.in

549

REF: Fort/8654/02

DATE: 24/9/02

To,

Mr. A.M. Sarang,
Circle Police Inspector
Solimora, Dist. Jalambesi
Gujrat.

Sub:- offence Register against Home Trade Ltd
by Gandevi PST incase no. 312002 under
Sec. 406, 420, 409, 467, 468, 120 B of Ps. 2-9000
by Gandevi Peoples Coop Bank Ltd. and
investigation there of.

Ref:- your letter no. 595/02 dt 11/9/02

Sir,

with reference to the above we are
furnishing you the following information

- 1) Statement of A/c of Home Trade Ltd.
from 1/4/01 to 31/3/02.
- 2) Statement of constituent SC-A/c from 28/6
31/3/02
- 3) As on 30/9/02 there is a debit balance of
Rs. 828,024/- in Home Trade Ltd.

Shanking



Power's faith
For Janata Sahakari Bank Ltd. Po
Fort Branch, Mumbai.

Branch Mar

Head Office : 1444, Shukrawar Path, Thorale Bajirao Road, Pune - 411 002.
Tel.: 4453258 / 4453259 • Fax : 0212 - 4453430
Regional Off. : Botawala Bldg., 71/73, Alkesh Dichech Modi Marg Opp. BSE, Fort, Mumbai - 400 025
Tel.: 2630568 / 2620461 • Fax : 2620490

Janata Sahakari Bank Ltd.
 PUNE BRANCH
 ACCOUNT REF: 100702
 ACCOUNT NO: CC 000-2-000001-357
 NAME: HOME TRADE LIMITED
 ADDRESS: 1, HANUMANIKHA, HAFOTECH PARK,
 1/2, PLOT NO. 10, HANUMANIKHA, HAFOTECH PARK,
 WARD NO. 10, PUNE-411 004
 PIN: 411004
 RUN DATE: 23/09/2002
 STATEMENT OF ACCOUNTS
 FROM 01/03/2001 TO 31/03/2002
 SANCTION AMOUNT: 9,00,00,000.00
 DUE DATE: 30/06/1997
 INSTALLMENT AMT: 0.00
 REVIEW DATE: 29/03/2002

जनाता सहकारी बँक लि. पुणे
 (शेड्युलड बँक)

DATE	DEBIT	CREDIT	BALANCE
01/03/2001			4,83,00,793.59
02/03/2001	60,00,000.00		4,23,00,793.59
03/03/2001	8,00,000.00		3,15,00,793.59
04/03/2001	20,00,000.00		2,95,00,793.59
05/03/2001	35,00,000.00		2,60,00,793.59
06/03/2001	15,00,000.00		2,45,00,793.59
07/03/2001	1,00,000.00		2,44,00,793.59
08/03/2001	2,00,000.00		2,42,00,793.59
09/03/2001	17,20,00,000.00	26,51,75,037.44	7,92,75,830.03
10/03/2001	7,00,000.00		7,85,75,830.03
11/03/2001	30,00,000.00		7,55,75,830.03
12/03/2001	50,00,000.00		7,05,75,830.03
13/03/2001	2,00,00,000.00		5,05,75,830.03
14/03/2001	21,00,000.00		4,84,75,830.03
15/03/2001	1,75,000.00		4,83,00,830.03
16/03/2001	9,00,000.00	85,00,000.00	4,83,00,830.03
17/03/2001	30,075.00		4,53,00,830.03
18/03/2001	5,00,000.00		4,48,00,830.03
19/03/2001	55,00,000.00		3,93,00,830.03
20/03/2001	8,60,000.00		3,84,40,830.03
21/03/2001	1,50,000.00		3,82,90,830.03
22/03/2001	30,270.00		3,82,60,560.03
23/03/2001	25,00,000.00		3,57,60,560.03
24/03/2001	23,00,000.00		3,34,60,560.03
25/03/2001	30,00,000.00		3,04,60,560.03
26/03/2001	37,00,000.00		2,67,60,560.03
27/03/2001	25,00,000.00		2,42,60,560.03
28/03/2001	5,00,000.00	49,74,205.36	1,92,60,560.03
29/03/2001	3,00,000.00		1,89,60,560.03
30/03/2001	20,00,000.00	13,90,00,000.00	1,69,60,560.03
31/03/2001	24,30,000.00		1,45,30,560.03
01/04/2001	7,10,00,000.00		7,10,00,000.00
02/04/2001	1,20,00,000.00		5,90,00,000.00
03/04/2001	25,00,000.00		5,65,00,000.00
04/04/2001	49,74,205.36		5,15,25,794.64
05/04/2001	2,00,00,000.00		3,15,25,794.64
06/04/2001	3,00,00,000.00		2,85,25,794.64
07/04/2001	1,50,00,000.00		1,35,25,794.64
08/04/2001	5,00,000.00		85,25,794.64

Self

Continued...



PRICE IN ₹
श्री मेट्रो सि. लि. यु
 (शुद्ध मुद्रा)

DATE	CHQ. NO.	PARTICULARS	DEBIT	CREDIT
27/07/2001	902473	podar trading co 283	4,00,000.00	
27/07/2001	902474	podar trading co 283	20,75,000.00	
27/07/2001	902475	podar trading co 283	20,34,000.00	
27/07/2001	902476	podar trading co 283	1,00,000.00	
27/07/2001	902477	podar trading co 283	21,00,000.00	
27/07/2001	902478	podar trading co 283	18,70,000.00	
27/07/2001	902479	hema trends ltd 2354	4,00,000.00	
27/07/2001	902480	hema trends ltd 2354	2,77,57,925.21	
29/03/2001	787853	padfic fin 2179	4,05,173.00	
29/03/2001	787853	By tel Chq Exp		1,00,000.00
29/03/2001	902487	hema trends ltd 2354	1,22,30,000.00	
30/03/2001	902488	hema trends ltd 2354	50,00,000.00	
30/03/2001	902489	hema trends ltd 2354	26,79,992.47	
30/03/2001	902490	hema trends ltd 2354		4,00,00,000.00
31/03/2001		To interest l.o 17.00	31,33,444.00	
03/04/2001	902491	By tel Chq Exp		4,00,00,000.00
03/04/2001	902492	hema trends ltd 2354	60,00,000.00	
04/04/2001	902493	hema trends ltd 2354	4,05,93,300.00	
04/04/2001	902494	hema trends ltd 2354	23.00	
04/04/2001	902495	hema trends ltd 2354		65,00,000.00
04/04/2001	902496	hema trends ltd 2354		1,30,00,000.00
04/04/2001	902497	hema trends ltd 2354		1,00,00,000.00
07/04/2001	320132	By tel Chq Exp	4,03,93,300.00	
07/04/2001	320132	By tel Chq Exp		4,03,93,300.00
07/04/2001	320132	By tel Chq Exp		25.00
07/04/2001	320132	By tel Chq Exp		50,00,000.00
11/04/2001	902498	hema trends ltd 2354	41,75,000.00	
12/04/2001	902499	hema trends ltd 2354	32,00,000.00	
12/04/2001	902500	hema trends ltd 2354	23,75,000.00	
16/04/2001	214701	By tel Chq Exp		100.00
16/04/2001	214701	By tel Chq Exp		40,70,376.00
30/06/2001	695123	By tel Chq Exp		100.00
19/08/2001	LOM 699,582	By tel Chq Exp		98,00,000.00
26/03/2002		Intercover July ear-	8,20,02,402.00-	
CLOSING BALANCE				75,07,01,604.00
CREDIT / CREDIT TRANSACTIONS				18

NOTE: Unless a constituent notifies the bank immediately of any discrepancy in the 'Statement Of Account', it will be taken as correct

*** END OF ACCOUNT ***

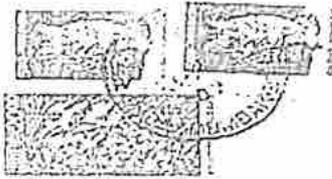


1938

0 3 1 7 9 9 0 0 0

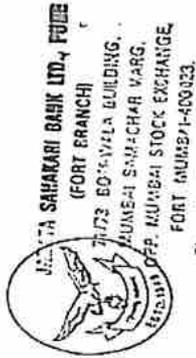
Sl. No.	Particulars	Year	Amount	Particulars	Year	Amount	Sl. No.	Particulars	Year	Amount
1	10-80% Government of India 2008	2008	85000	10-80% Government of India 2008	2008	85000	1	10-80% Government of India 2008	2008	85000
2	2008	85000		2008	85000		2	2008	85000	
3	2008	85000		2008	85000		3	2008	85000	
4	2008	85000		2008	85000		4	2008	85000	
5	2008	85000		2008	85000		5	2008	85000	
6	2008	85000		2008	85000		6	2008	85000	
7	2008	85000		2008	85000		7	2008	85000	
8	2008	85000		2008	85000		8	2008	85000	
9	2008	85000		2008	85000		9	2008	85000	
10	2008	85000		2008	85000		10	2008	85000	
11	2008	85000		2008	85000		11	2008	85000	
12	2008	85000		2008	85000		12	2008	85000	
13	2008	85000		2008	85000		13	2008	85000	
14	2008	85000		2008	85000		14	2008	85000	
15	2008	85000		2008	85000		15	2008	85000	
16	2008	85000		2008	85000		16	2008	85000	
17	2008	85000		2008	85000		17	2008	85000	
18	2008	85000		2008	85000		18	2008	85000	
19	2008	85000		2008	85000		19	2008	85000	
20	2008	85000		2008	85000		20	2008	85000	
21	2008	85000		2008	85000		21	2008	85000	
22	2008	85000		2008	85000		22	2008	85000	
23	2008	85000		2008	85000		23	2008	85000	
24	2008	85000		2008	85000		24	2008	85000	
25	2008	85000		2008	85000		25	2008	85000	
26	2008	85000		2008	85000		26	2008	85000	
27	2008	85000		2008	85000		27	2008	85000	
28	2008	85000		2008	85000		28	2008	85000	
29	2008	85000		2008	85000		29	2008	85000	
30	2008	85000		2008	85000		30	2008	85000	
31	2008	85000		2008	85000		31	2008	85000	
32	2008	85000		2008	85000		32	2008	85000	
33	2008	85000		2008	85000		33	2008	85000	
34	2008	85000		2008	85000		34	2008	85000	
35	2008	85000		2008	85000		35	2008	85000	
36	2008	85000		2008	85000		36	2008	85000	
37	2008	85000		2008	85000		37	2008	85000	
38	2008	85000		2008	85000		38	2008	85000	
39	2008	85000		2008	85000		39	2008	85000	
40	2008	85000		2008	85000		40	2008	85000	
41	2008	85000		2008	85000		41	2008	85000	
42	2008	85000		2008	85000		42	2008	85000	
43	2008	85000		2008	85000		43	2008	85000	
44	2008	85000		2008	85000		44	2008	85000	
45	2008	85000		2008	85000		45	2008	85000	
46	2008	85000		2008	85000		46	2008	85000	
47	2008	85000		2008	85000		47	2008	85000	
48	2008	85000		2008	85000		48	2008	85000	
49	2008	85000		2008	85000		49	2008	85000	
50	2008	85000		2008	85000		50	2008	85000	
51	2008	85000		2008	85000		51	2008	85000	
52	2008	85000		2008	85000		52	2008	85000	
53	2008	85000		2008	85000		53	2008	85000	
54	2008	85000		2008	85000		54	2008	85000	
55	2008	85000		2008	85000		55	2008	85000	
56	2008	85000		2008	85000		56	2008	85000	
57	2008	85000		2008	85000		57	2008	85000	
58	2008	85000		2008	85000		58	2008	85000	
59	2008	85000		2008	85000		59	2008	85000	
60	2008	85000		2008	85000		60	2008	85000	
61	2008	85000		2008	85000		61	2008	85000	
62	2008	85000		2008	85000		62	2008	85000	
63	2008	85000		2008	85000		63	2008	85000	
64	2008	85000		2008	85000		64	2008	85000	
65	2008	85000		2008	85000		65	2008	85000	
66	2008	85000		2008	85000		66	2008	85000	
67	2008	85000		2008	85000		67	2008	85000	
68	2008	85000		2008	85000		68	2008	85000	
69	2008	85000		2008	85000		69	2008	85000	
70	2008	85000		2008	85000		70	2008	85000	
71	2008	85000		2008	85000		71	2008	85000	
72	2008	85000		2008	85000		72	2008	85000	
73	2008	85000		2008	85000		73	2008	85000	
74	2008	85000		2008	85000		74	2008	85000	
75	2008	85000		2008	85000		75	2008	85000	
76	2008	85000		2008	85000		76	2008	85000	
77	2008	85000		2008	85000		77	2008	85000	
78	2008	85000		2008	85000		78	2008	85000	
79	2008	85000		2008	85000		79	2008	85000	
80	2008	85000		2008	85000		80	2008	85000	
81	2008	85000		2008	85000		81	2008	85000	
82	2008	85000		2008	85000		82	2008	85000	
83	2008	85000		2008	85000		83	2008	85000	
84	2008	85000		2008	85000		84	2008	85000	
85	2008	85000		2008	85000		85	2008	85000	
86	2008	85000		2008	85000		86	2008	85000	
87	2008	85000		2008	85000		87	2008	85000	
88	2008	85000		2008	85000		88	2008	85000	
89	2008	85000		2008	85000		89	2008	85000	
90	2008	85000		2008	85000		90	2008	85000	
91	2008	85000		2008	85000		91	2008	85000	
92	2008	85000		2008	85000		92	2008	85000	
93	2008	85000		2008	85000		93	2008	85000	
94	2008	85000		2008	85000		94	2008	85000	
95	2008	85000		2008	85000		95	2008	85000	
96	2008	85000		2008	85000		96	2008	85000	
97	2008	85000		2008	85000		97	2008	85000	
98	2008	85000		2008	85000		98	2008	85000	
99	2008	85000		2008	85000		99	2008	85000	
100	2008	85000		2008	85000		100	2008	85000	

To
Mr. A.M. Sawang
Circle Police Inspectors
Bilmoal
Dist - Navsari
Gujarat State



30/11/2004
DATE
STOCK EXCHANGE
CC-42-1-400021

Recd Ad



From
JANATA SAHAKARI BANK LTD; PUNE
(Scheduled Bank)
144, SHUKRAVAR PETH, THORALSAJURAO ROAD, PUNE-411002
Branch





दि फेडरल बैंक लिमिटेड



Corporate Banking Branch
27, Tamarind Lane
Opp. Bombay House
Homi Modi Street
Fort, Mumbai - 400 001

Tel. : 264 2109 / 264 2110 / 264 2116
Fax : 91-22-2642117 Telex : 011-82634
E-mail : fbibyh@bom4.vsnl.net.in

55-11/14/02

Regel Hd.

12.9.2002

To.

Shri. A.M. Sarang,
Circle Police Inspector,
Bilimora,
Dist. Navasari,
Gujarat

Dear Sir,

Re: Offense registered against Home Trade Ltd.
Gandavi PST. Mcase No.3/2002 Gandavi Peoples Cooperative Bank Ltd
Re: Your letter No. 591/2002 dated 11.9.2002

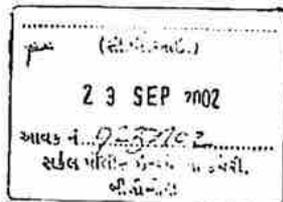
With reference to the enquiry on the transfer of 11.03 GOI 2012 Certificate No. 00247 we furnish the following.

As per the request received from M/S Home Trade Ltd we have issued transfer form on 12th July 2001 in favour of The Gandevi Peoples Co Operative Bank Ltd. On 7th November 2001 M/s Home Trade Ltd surrendered the original transfer form issued by the Bank with a request to issue a new transfer form favouring. HDC Bank A/c. constituent. Based on this request a new transfer form was issued on 7.11.2001. A copy of the request letter received from M/S Home Trade Ltd and copy of the transfer form issued on 7.11.2001 are enclosed.

In this connection please note that the transfer forms are issued by our Funds & Investment Branch Mumbai and copy of the clarification letter dated 12.9.2002 received from them is enclosed for your ready reference.

Yours faithfully

ABRAHAM M JACOB
ASST. GENERAL MANAGER.



992

**THE
FEDERAL BANK
LIMITED** Regd Office: Alwaye, Kerala

**FUNDS & INVESTMENT
BRANCH, MUMBAI**

Ref: BBYS/ /2001

Thursday, September 12, 2002

The Asst. General Manager
Corporate Banking Branch,
Mumbai.

Dear Sir,

Ref: Your letter dated 11.9.2002 regarding transfer of 11.03GOI 2002-
Certificate No. 00247.

With regard to the above we would like to inform you the following.

- 1. The book debt certificate mentioned above for Rs.1 crore bearing BDC No: BY 00247 belonged to our constituent account holder M/S.Home Trade Ltd.
- 2. As per the request received from M/S.Home Trade Ltd we have issued transfer form on 12th July 2001 in favour of The Gandevi People's Co-operative Bank Ltd.
- 3. Subsequently on 7th November 2001 M/S.Home Trade Ltd, surrendered the original transfer form issued by us with a request to issue a new transfer form favouring HDFC bank A/C. Constituent. Accordingly a new transfer form was issued on 7.11.2001.

A copy of the request letter from M/S.Home Trade and the copy of the transfer form issued on 7.11.2001 are enclosed herewith.

Yours faithfully

Roy Paul
Chief Manager.



27, Tamarind Lane, Horni Bori Street, Fort, Mumbai - 400 023
Phone: 2655141 2655142 2657019 2657620 2634336 2634337 2634338
Fax: 2657620 Telex: 011-04073 FDRL IN Email: fedbys@federalbank.in

Visit us at <http://federal-bank.com>

599
1

Date: 07th November 2001

To,
The Federal Bank Ltd.
Taurind Lane, Fort,
Mumbai. 400001

Kind attn: Mr. Baby Abraham/Mr. Roy Paul

This is with reference to our sale of the below mentioned securities.

1> Script : 11.93% GOI 2012
Face Value : Rs. 1,00,00,000/-
Cert No. : UY00247.

In this regard please note that our clients have informed us that they want to demat the same in their SGL A/c & so they require a new transfer form in the name of HDFC Bank A/c Const. You are therefore requested to do the needful and acknowledge.

Enclosed please find the old transfer forms along with original certificate.

Kindly do the needful at the earliest and acknowledge.

Thanking you,

Yours truly,

For Home Trade Ltd.

[Signature]
Authorized Signatory



Home Trade Ltd.
Tower 4, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548





दि फेडरल बैंक लिमिटेड

BBYH/13/02

Corporate Banking Branch
27, Tamarind Lane
Opp. Bombay House
Homi Modi Street
Fort, Mumbai - 400 001

Tel. : 264 2109 / 264 2110 / 264 2116
Fax : 91-22-2642117 Telex : 011-82634
E-mail : fbibbyh@bom4.vsnl.net.in

Regd. With A-D

11.9.2002

Shri. A. M. Sarang,
Circle Police Inspector,
Bilimora,
Dist Navasari,
Gujarat.

Dear Sir,

Reg: Home Trade Ltd. Gandavi PST Case No. 3/2002- Gandavi Peoples Co -
Operative Bank Ltd.

Ref: Your letter No. 596/02 dated 11.9.2002

In response to the above we furnish the following.

- 1 Statement of Account of Home Trade Ltd for the entire period of their operation with us.
- 2 Statement of CSGI account for the entire period of their operation with us.
- 3 Balance in their ODCC account as on today is Rs. 26,96,138.13 (Cr)

The account was kept frozen at the instance of CBI/Crime Branch.

Yours faithfully,


ABRAHAM M JACOB
ASST. GENERAL MANAGER.



926



THE FEDERAL BANK LIMITED
 Regd Office: Allahabad
 Branch: MUMBAI CORPORATE BANK
 Email: bdyh.federal@federalbank.co.in
 Phone: 2642109 / 2642110

Page: 1
 Date: 12/09/2002
 Business Hours

Week Days: 10.00 AM to 4.00 PM
 Saturdays: 10.00 AM to 12.00 PM
 ODCC : 5017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 11/08/2002

NAME : HOME TRADE LTD
 ADDRESS: TOWER NO.3, 5TH FLOOR, IIP
 VASHI RAILWAY STATION COMPLEX,
 VASHI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
 MODE OF OPERATION: Joint CUST ID: BDYH 978

Date	Particulars	Cheque No	Withdrawal	Deposit	DUE DATE : 09/01/2002	Balance
09/01/01	First Disbursement	100	100.00			100.00
09/01/01	To Processing Fee		300000.00			300100.00
09/01/01	By AP / O			300000.00		100.00
09/01/01	By TR H.V.CLG			500000.00		499900.00 C
09/01/01	By TR AMT WRONGLY D			100.00		500000.00 C
09/01/01	To TR AP REVERSED		300000.00			200000.00 C
10/01/01	By Clg, Lec No.3445	894005	240.00	10000.00		210000.00 C
09/02/01	To S/C Cheque Book	40235	52546708.33	5700000.00		209750.00 C
09/02/01	By Clg, Lec No.3649		500.00			5909760.00 C
09/02/01	To TR SER CHGS-PURHC		11484877.00			46636948.33
10/02/01	By TR BDP-22/01 PO		108257513.89	1500000.00		46637448.33
10/02/01	To TR 2 OR PUR+S/C O		1000103.89	1100000.00		35152571.33
12/02/01	By Clg, Lec No.3655	895684	10908750.00			143410085.22
12/02/01	To TR SQL 11.50% GOI	40271	500.00	1100000.00		142409981.33
12/02/01	By Clg, Lec No.3656					141309981.33
13/02/01	To TR S/C ON 1 OR PU		10689550.00	1100000.00		152218731.33
13/02/01	By Clg, Lec No.3662	40282				152219231.33
13/02/01	To TR OR PUR +S/C ON			1100000.00		151119231.33
14/02/01	By Clg, Lec No.3668	817245	1500000.00			161808781.33
14/02/01	To TR S/C ON PHY. TR			10000.00		160308781.33
15/02/01	By Clg, Lec No.3684	40300				160309531.33
15/02/01	To TR 2 OR PUR + S/C					157309531.33
17/02/01	To TR S/C ON PHY. TR					195121573.33
20/02/01	By TR 2 OR SALE 11			236.12		195121673.33
						157342436.8



512

C/O Page



THE FEDERAL BANK LIMITED
 Regd. Office: Atuva,
 Branch: MUMBAI CORPORATE BANK
 Email: bbyh.federalbank.co.in
 Phone: 2842109 / 2842110

Page : 2

Date : 12/09/2002

Business Hours

Week Days: 10.30am to 4.30pm

Saturdays: 10.30am to 1.30pm

ODCC : 5017

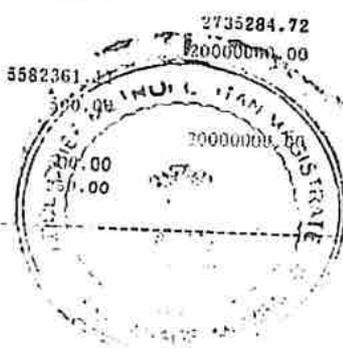
STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : HOME TRADE LTD
 ADDRESS: TOWER NO.3, 5TH FLOOR, IIP
 VASHI RAILWAY STATION COMPLEX,
 NAVI MUMBAI 100705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00

MODE OF OPERATION: Joint CUST ID: BBYH 978

Date	Particulars	Cheque No	Withdrawal	Deposits	DATE :	Balance
	B/P Page 1				09/01/2002	
20/02/01	To TR S/C ON 2 OR SA		1200.00			157342436.88
22/02/01	To TR 1 OR PUR + S/C		27292513.89			157343636.88
24/02/01	By TR 1 OR SALE WOM			5105659.72		184636150.77
24/02/01	To TR S/C ON OR SALE		500.00			179530491.05
27/02/01	To TR S/C ON PHY. TR		150.00			179530991.05
01/03/01	To TR SERV CHGS FOR		100.00			179531141.05
02/03/01	By Clg, Lcc No. 3773	111410				179531241.05
02/03/01	By Clg, Lcc No. 3778	726607		10000000.00		169531241.05
02/03/01	By TR HALF YRL-INT			11600000.00		157931241.05
02/03/01	To Clg, Lcc No. 3778	726607	11600000.00			156791241.05
02/03/01	To O/CLRG, Return Cha	726607	13.00			168391254.05
02/03/01	To TR CHQ. RET. CHGS		100.00			168391354.05
03/03/01	To TR 11.30 GOI 2010		2727465.28			171118819.33
03/03/01	To TR SERV CHGS		500.00			171119319.33
05/03/01	By Clg, Lcc No. 3788	726607		11600000.00		159519319.33
05/03/01	To TR 9.50 GOI 2008-		19789166.67			179308486.00
05/03/01	To TR SERV CHGS		500.00			179308986.00
05/03/01	To TR SER CHGS		500.00			179309586.00
05/03/01	By TR 11.30 GOI 201			2735284.72		176574301.28
07/03/01	By Clg, Lcc No. 3804	877140		2000000.00		156574301.28
07/03/01	To TR 11.5 GOI 2010-		5582361.00			162156662.39
07/03/01	To TR SER. CHGS					162157162.39
08/03/01	By Clg, Lcc No. 3819	726635				142157662.39
08/03/01	To TR SER CHGS-SALE					142157662.39
08/03/01	To TR SER CHGS-TRF &					142157912.39





THE FEDERAL BANK LIMITED
 Regd. Office: Aluva.
 Branch: MUMBAI CORPORATE BAN
 Email: bb@federalbankco.in
 Phone: 2342100/2342110

Page: 4
 Date: 10/03/2002
 Business Hours

Week Days: 10.30am to 4.30pm
 Saturdays: 10.30am to 1.30pm
 ODCC : 5017

STATEMENT OF ACCOUNTS FROM 01/01/2000 TO 14/03/2002

NAME : HOME TRADE LTD
 ADDRESS: TOWER NO.3, 5TH FLOOR, 11P
 VASHI RAILWAY STATION COMPLEX,
 NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
 MODE OF OPERATION: Joint CUST ID: BMYH 978 09/01/2002

Date	Particulars	Cheque Co	Withdrawal	Deposits DATE :	Balance
	B/F Page 3				12796604.05
23/03/01	To TR INTERNAL TRF		5000000.00		17796604.05
23/03/01	By TR 11.03 GOI 201			10599162.78	7197451.27
23/03/01	To TR SER CHGS		500.00		7197951.27
23/03/01	To TR TRF & DEL CHGS		450.00		7193401.27
23/03/01	By TR TRF FR ODCC 5			5000000.00	2198401.27
24/03/01	To TR SER CHGS		500.00		2198901.27
24/03/01	To TE 14 KARNATAKA		30813656.56		32912456.83
27/03/01	To TR PO FVG HOME TR		10000000.00		42812456.83
28/03/01	To TR PO FVG THE SUP		200000.00		43012456.83
28/03/01	To TR EXCH ON PO		200.00		43012656.83
28/03/01	By TR 11.03 GOI 201			1268936.67	41743720.16
28/03/01	To TR SER CHGS		500.00		41744220.16
28/03/01	By TR 11.03 GOI 201			1054447.22	40689772.94
28/03/01	To TR SER CHGS		500.00		40690272.94
28/03/01	By Clg,Lcc No.3948	40803		25000000.00	15690272.94
29/03/01	To TR 10.47 GOI 2015		152500375.00		168190647.94
29/03/01	To TR SER CHGS		500.00		168191147.94
30/03/01	Enhancement Processin		300000.00		168491147.94
30/03/01	By TR ABP			12000000.00	156491147.94
30/03/01	By TR 11.03 GOI 201			1265472.00	155225675.94
30/03/01	By TR 11.03 GOI 201			1593090.00	153632585.94
30/03/01	To TR SERCHGS		1000.00		153633585.94
30/03/01	To TR 11.03 GOI 2012		10620600.00		14294185.94
30/03/01	To TR SER CHGS		500.00		14289685.94
30/03/01	To TR PUR OF SEC FR.		153011687.48		12758517.46



969

C/O Page 5



THE
FEDERAL BANK

LIMITED Regd. Office: Aluva.
Branch: MUMBAI CORPORATE BAN
Email: bbyh.federalbank.co.in
Phone: 2842109/2842110

Page: 5
Date: 12/09/2002

Business Hours

Week Days: 10.30am to 4.30pm
Saturdays: 10.30am to 1.30pm
ODCC: 6017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 11/08/2002

NAME: HOME TRADE LTD
ADDRESS: TOWER NO.3, 5TH FLOOR, IIP
VASHI RAILWAY STATION COMPLEX,
NAVI MUMBAI 400705

Date	Particulars	Cheque No	Withdrawal	Deposits	DATE :	Balance
	B/F Page 4			710000.00	09/01/2002	317296373.42
31/03/01	By TR HOME TR					316586373.42
31/03/01	To TR 11.50 GOI 2010		21846388.89			338432762.31
31/03/01	To TR SER CHGS		500.00			338433262.31
31/03/01	To TR TRF OF PHY SEC		200.00			338433462.31
31/03/01	To TR M/S. EURO		10000.00			338443462.31
31/03/01	Ledger folio charges		180.00			338443642.31
31/03/01	Interest		3434855.00			341878497.31
31/03/01	BY TR PENAL INT.REV			36184.00		341842333.31
04/04/01	To ADAJHA NAGRIS S	146602	600000.00			342442333.31
12/04/01	By TR 10.47 GOI 201			20249000.00		322193333.31
12/04/01	To TR SER CHGS		500.00			322193833.31
12/04/01	To TR SER CHGS FOR C		50.00			322193883.31
12/04/01	To TR TRF TO 1096	146603	15000000.00			337193883.31
16/04/01	To TR SER CHGS		600.00			337194383.31
16/04/01	By TR 10.47 GOI 201			10484533.33		296709849.98
18/04/01	To UDHNA CITIZEN	146604	539500.00			297249349.98
18/04/01	To TR SER CHGS		500.00			297249849.98
18/04/01	By TR 10.47 GOI 201			50694750.00		246556099.98
19/04/01	To HOME TRADE	146605	5000000.00			251556099.98
19/04/01	By TR 10.47 GOI 201			10154058.33		241400241.65
19/04/01	By TR 10.47 GOI 201			5069929.17		236330312.48
19/04/01	To TR SER CHGS		1000.00			236331312.48
20/04/01	By TR 10.47 GOI 201			5070362.00		231260939.15
20/04/01	To TR SER CHGS		500.00			231260439.15
20/04/01	To TR 11.43001 2018-		10740775.00			220519664.15





THE FEDERAL BANK LIMITED
 Regd Office: Aluva
 Branch: MUMBAI CORPORATE BRANCH
 Email: bbyh@federalbank.co.in
 Phone: 2642100 / 2642110

1819
 C/O Page 6
 Page: 5
 Date: 10/04/2002
 Business Hours

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/03/2002

NAME : HOME TRADE LTD
 ADDRESS: TOWER NO.3, 5TH FLOOR, IIP
 VASHI RAILWAY STATION COMPLEX,
 NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
 NODE OF OPERATION: Joint CUST ID: BBYH 978

Date	Particulars	Cheque No	Withdrawal	Deposits	DATE :	Balance
	B/F Page 5				09/01/2002	
20/04/01	To TR SERCHGS		500.00			242002204.15
21/04/01	By TR 11.03 GOI 201					242002704.15
21/04/01	By TR 11.50 GOI 201			16230901.92		225771802.23
21/04/01	By TR 10.47 GOI 201			33240833.33		192530968.90
21/04/01	By TR 10.47 GOI 201			2537868.75		189993300.15
21/04/01	To TR SER CHGS			2545918.75		187447381.40
24/04/01	By Clg.Lec No.4096	111435	2000.00			187449381.40
24/04/01	By TR HOME TRADE LT			1000000.00		186449381.40
26/04/01	To TR TRANSFER & DEL		250.00	12500000.00		173949381.40
26/04/01	To THE BARAMATI SA	146606	21166966.30			173949631.40
26/04/01	By TR CR ON A/C OF					195116617.70
25/04/01	To TR SERVICE CHGS 0		500.00	10865825.00		184250792.70
27/04/01	By Clg.Lec No.4116	706639				184251292.70
28/04/01	To TR SER CHGS		500.00	17000000.00		167251292.70
28/04/01	By TR 10.47 GOI 201					167251792.70
28/04/01	To SELF	146608	275000.00	10211033.33		157040759.37
28/04/01	To TR YOURSELF	146612	4074241.00			157315759.37
28/04/01	To TR EXH ON 4 PO'S		4075.00			161390000.37
30/04/01	To TR TRF & DEL CHGS		50.00			161394075.37
08/05/01	To TR SER CHGS		500.00			161394125.37
08/05/01	By TR 11.03 GOI 201					161394626.37
08/05/01	To TR SER CHGS		500.00	54540138.89		106854486.48
08/05/01	To TR 10.47 GOI 2015		3610290.83			106854986.48
09/05/01	To TR SER CHGS		500.00			110465277.31
09/05/01	By TR 10.47 GOI 201					110465777.31
				8781371.25		101684406.06



902

C/O Page

THE
FEDERAL BANK

LIMITED Regd. Office : Aluva.
Branch : MUMBAI CORPORATE BAN
Email : bbyh.feder@bank.co.in
Phone : 2042100 / 2042110

Page : 7

Date : 12/09/2002

Business Hours

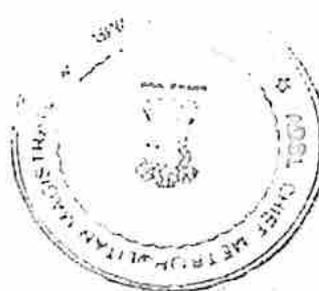
Week Days: 10.30am to 4.30pm
Saturdays: 10.30am to 1.30pm
ODCC : 5017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : HOME TRADE LTD
ADDRESS: TOWER NO.3, 5TH FLOOR, JIP
VASHI RAILWAY STATION COMPLEX,
NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
MODE OF OPERATION: Joint CUST ID: BBYH 978

Date	Particulars	Cheque No	Withdrawal	Deposits	DATE :	Balance
	B/F Page 6				09/01/2002	
09/05/01	To TR GILTEDGE	146613	5000000.00			101684406.06
15/05/01	To TR TRF TO GILTEDG		1000000.00			106684406.06
16/05/01	By Clg, Lec No.4223	33051				107684406.06
17/05/01	To TR TRF TO CC 5016	146620	6500000.00	19986613.89		87717892.17
17/05/01	To GILTEDGE NGT SERV	146618	4500000.00			94217892.17
17/05/01	To GILTEDGE NGT SERV	146619	3500000.00			98717892.17
18/05/01	To SELF	146621	300000.00			102217892.17
21/05/01	To E SPACE TECHONO	146616	6000000.00			102517892.17
24/05/01	To HOME TRADE LTD	146622	500000.00			107517892.17
28/05/01	To TR YOURSELF	146623	2600000.00			108017892.17
28/05/01	To TR EXCH ON PO		2500.00			110517892.17
29/05/01	By Clg, Lec No.4296	923003		2500000.00		110520392.17
31/05/01	By Clg, Lec No.4323	904548		10000000.00		108020392.17
01/06/01	By Clg, Lec No.4328	817176		15000000.00		98020392.17
01/06/01	To TR YRSELF FOR PO	146624	2000000.00			83020392.17
01/06/01	To TR EXH ON PO		2000.00			85020392.17
02/06/01	To TR SER CHGS FOR T		250.00			85022392.17
06/06/01	By Clg, Lec No.4354	923020		2000000.00		86022642.17
12/06/01	By Clg, Lec No.4398	957338		2100000.00		80022642.17
14/06/01	By Clg, Lec No.4420	903090		40000000.00		40832642.17
14/06/01	To GILTEDGE MANAGME	146626	2180000.00			43022642.17
15/06/01	By Clg, Lec No.4424	903092		2500000.00		40822642.17
18/06/01	By Clg, Lec No.4425	921081		12500000.00		28022642.17
15/06/01	To TR S/C ON ISS OF		200.00			28022842.17
16/06/01	To TR SER CHGS		100.00			28022942.17



THE
FEDERAL BANK

LIMITED Regd. Office: Aluva
Branch: MUMBAI CORPORATE BAN
Email : bbyh@federalbmk.co.in
Phone : 2342103 / 2342110

C/O Page 9

Page : 0
Date : 12/03/2002

Business Hours
Week Days: 10.30am to 4.30pm
Saturdays: 10.30am to 1.30pm
DECC : 6017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/03/2002

NAME : HOME TRADE LTD
ADDRESS: TOWER NO.3, 5TH FLOOR, IIP
VADHI RAILWAY STATION COMPLEX,
NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
MODE OF OPERATION: Joint CUST ID: BMYH 978

Date	Particulars	Cheque No	Withdrawal	Deposit	DATE :	Balance
	B/F Page 7				09/01/2002	
18/06/01	To S/C Cheque Book		240.00			28022942.17
18/06/01	To S/C Cheque Book		240.00			28023182.17
19/06/01	To TR 10.25 GOI 2012		10301250.00			28023422.17
19/06/01	To TR SER CHGS		500.00			38324672.17
21/06/01	To HOME TRADE LTD	146626	1000000.00			38325172.17
21/06/01	By TR 10.25 GOI 201			10321944.44		39325172.17
21/06/01	To TR SER CHGS		500.00			29003227.73
22/06/01	By Clg,Lcc No.4465	926314		1000000.00		29003727.73
22/06/01	To TR 9.50 GOI 2008-		10388944.44			28003727.73
22/06/01	To TR SERCHGS		500.00			38392672.17
26/06/01	By Clg,Lcc No.4504	926319		15000000.00		38393172.17
26/06/01	To TR 14.00% GSDL 20		2246444.44			23393172.17
26/06/01	To TR SER CHGS PUR		500.00			25639616.61
26/06/01	To TR HIGH VALUE R		15000000.00			25640116.61
29/06/01	By Clg,Lcc No.4541	813277		2300000.00		40640116.61
29/06/01	To TR 14.00 GOI 2005		591000.00			38340116.61
29/06/01	To TR SERV CHGS PUR		500.00			38931116.61
30/06/01	By Clg,Lcc No.4547	231875		10000000.00		38931616.61
30/06/01	Interest		5656963.00			28931616.61
02/07/01	By Clg,Lcc No.4560	231889		2000000.00		34587579.61
02/07/01	To TR 10.25 GOI 2021		20722222.22			32587579.61
02/07/01	To TR SERCHGS		500.00			53309801.83
03/07/01	To G M BOSU & CO	146627	590870.83			53310301.83
03/07/01	To TR TD ISSD		50.00			53890972.66
03/07/01	To SELF	146630	600000.00			53891022.66
						54491022.66

Genl

C/O Page 9



THE FEDERAL BANK LIMITED Regd. Office : Aluva
 Branch : MUMBAI CORPORATE BAN
 Email : bbyh.federalbank.co.in
 Phone : 2642109 / 2642110



Page 9
 Date . 12/09/2002

Business Hours

Week Days: 10.30am to 4.30pm
 Saturdays: 10.30am to 1.30pm
 ODCC : 5017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : HOME TRADE LTD
 ADDRESS: TOWER NO.3, 5TH FLOOR, 11P
 VASHI RAILWAY STATION COMPLEX,
 NAVI MUMBAI 100705

Date	Particulars	Cheque No	Withdrawal	Debit DATE :	Balance
				09/01/2002	54491022.66
					59844980.99
					65594776.82
03/07/01	To TR 11.50 GSDL 201		5353968.33		71510592.10
03/07/01	To TE 11.83 GOI 2014		5749795.83		71512092.10
03/07/01	To TR 10.70 GOI 2020		5915815.28		70912092.10
03/07/01	To TR SER CHGS		1500.00	600000.00	70912592.10
04/07/01	By Cash [SELF]		500.00		72252592.10
04/07/01	To TR SERCHGS		1340000.00		72253932.10
04/07/01	To TR YOURSELF	146631	1340.00		61802126.54
04/07/01	To TR EXH ON PO			10451805.56	60302126.54
04/07/01	By TR 10.25 GOI 202			1500000.00	61802126.54
05/07/01	By TR FUNDS TRF FRO		1500000.00		61802226.54
05/07/01	To HOME TRADE	145632	100.00		63509252.91
05/07/01	To TR CHARGES FOR CH		1707028.37		63509752.91
05/07/01	To TR PUR 10.25% GOI		500.00		63510252.91
05/07/01	To TR PUR SERVICE CH		500.00		61790491.47
06/07/01	To TR SER CHGS			1710701.44	51300602.58
06/07/01	By TR 10.25 GOI 201			10498888.89	51301102.58
10/07/01	By TR 10.25 GOI 202		500.00		24301102.58
10/07/01	To TR SERCHGS			27000000.00	46367785.91
11/07/01	By Cld, Lec No.4616	933099	22000003.33		98806702.88
11/07/01	To TR TRF TO ODCC 50	146631	52137016.67		101982437.58
12/07/01	To TR 10.25 GOI 2021		3470735.00		101983437.58
12/07/01	To TR 11.03GOI 2012-		1000.00		97983437.58
12/07/01	To TR SERCHGS			4000000.00	93983437.58
12/07/01	By TR GILTEDGE INVS			4000000.00	
12/07/01	By TR GILTEDGE INVS				



THE FEDERAL BANK LIMITED Regd. Office: Aluva.
 Branch: MUMBAI CORPORATE BAN
 Email : mby@federalbank.co.in
 Phone : 2342100 / 2342110

Page : 10
 Date : 12/07/2002
 Business Hours

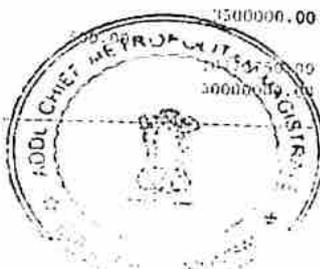
Week Days: 10.30am to 4.30pm
 Saturdays: 10.30am to 1.30pm
 CDDC : 0017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : HOME TRADE LTD
 ADDRESS: TOWER NO.3, 5TH FLOOR, 11P
 VASHI RAILWAY STATION COMPLEX,
 NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 03/01/2001 LIMIT : 200000000.00
 MODE OF OPERATION: Joint CUST ID: EDYH 978

Date	Particulars	Cheque No	Withdrawal	DEPOSIT DATE :	Balance
	B/F Page 9				93983437.58
12/07/01	By TR TRF FR GILTED			1200000.00	92783437.58
13/07/01	To TR SER CHGS ON TD		50.00		92783487.58
14/07/01	By Clg,Lcc No.4641	234642		1000000.00	91783487.58
14/07/01	To TR 12.40 GOI 2013		12101000.00		103884487.58
14/07/01	To TR 12.40 GOI 2013		24312000.00		128198487.58
14/07/01	To TR SER CHGS		1000.00		128197487.58
16/07/01	To TR PORTRETURNED		1000000.00		129197487.58
17/07/01	By Clg,Lcc No.4650	21582		9000000.00	120197487.58
17/07/01	By Clg,Lcc No.4645	234642		1000000.00	119197487.58
17/07/01	To TR YOURSELF	146637	1000384.00		120197851.58
17/07/01	To TR EXCH ON FO		1000.00		120198851.58
17/07/01	To TR 3 DAYS INT Q13		1110.00		120199961.58
18/07/01	To TR CA1111 HOME T	146635	10000.00		120209961.58
18/07/01	By TR 11.03 GOI 201			551500.00	119658461.58
18/07/01	By TR 10.25 GOI 202			51433333.33	68225128.25
18/07/01	To TR SER CHGS		700.00		68225828.25
19/07/01	To TR SER CHGS ON PH		200.00		68226028.25
19/07/01	By TR SER CHGS ON P			150.00	68226878.25
19/07/01	By TR HALF YRL INT-			165450.00	68060428.25
20/07/01	To HOME TRADE LTD	146638	1500000.00		69560428.25
21/07/01	To TR SER CHGS		50.00		69560478.25
23/07/01	By Clg,Lcc No.4683	933127		3500000.00	66060478.25
23/07/01	To TR SER CHGS			3000000.00	66060978.25
23/07/01	By TR 9.50 GOI 2008				55287228.25
24/07/01	By Clg,Lcc No.4693	21592			5287228.25





THE FEDERAL BANK LIMITED Regd. Office : Aluva,
 Branch : MUMBAI CORPORATE BAN
 Email : bbyh.federalbank.co.in
 Phone : 2642109 / 2642110

Page : 11
 Date : 12/09/2002

Business Hours

Week Days: 10.30am to 4.30pm
 Saturdays: 10.30am to 1.30pm
 ODOC : 6017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : HONE TRADE LTD
 ADDRESS: TOWER NO.3, 5TH FLOOR, 111
 VASHI RAILWAY STATION COMPLEX,
 NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
 MODE OF OPERATION: Joint CUST ID: BBYH 978 09/01/2002

Date	Particulars	Cheque No	Withdrawal	Deposits	Balance
	B/F Page 10				5287228.25
24/07/01	To TR 1 DAY INT ON P		20029.00		5307257.25
24/07/01	To TR 10.70 GOI 2020		54152361.11		59459618.36
24/07/01	To HOME TRADE	146639	551500.00		60011118.36
24/07/01	To TR SER CHGS-PUR D		500.00		60011618.36
25/07/01	To TR SER CHGS		500.00		60012118.36
25/07/01	By TR 11.83 GOI 201			2091579.50	57920538.86
26/07/01	To TR YRSELF FOR PO	146641	23000000.00		80920538.86
26/07/01	To TR BANK CHRGES		23000.00		80943538.86
26/07/01	By Clg,Lcc No.4711	320160		51532986.11	29410552.75
26/07/01	By Clg,Lcc No.4707	235095		3600000.00	25910552.75
26/07/01	To TR 9.39 GOI 2011-		50943000.00		76853552.75
26/07/01	To TR SER CHGS		500.00		76854052.75
26/07/01	To TR EDTV INDIA LTD	146642	20000000.00		96854052.75
26/07/01	To TR SER CHGS		50.00		96854102.75
26/07/01	To TR SER CGGS		500.00		96854602.75
26/07/01	By TR 10.70 GOI 202			541969.44	96312633.31
26/07/01	To TR TRF TO EDTV		50000.00		96382633.31
28/07/01	To HDPC LIQUID FUN	146644	5000000.00		101362633.31
28/07/01	To HOME TRADE LTD	146645	1500000.00		102862633.31
30/07/01	To TR 9.00 GOI 2013-		10070000.00		112932633.31
30/07/01	To TR SER CGGS		500.00		112933133.31
31/07/01	By TR 9.00 GOI 2013			650.00	102833133.31
31/07/01	To TR SER CHGS		650.00		102833783.31
01/08/01	By Clg,Lcc No.4739	235238			100833783.31
01/08/01	By TR AMT TR FROM O				95833783.31



903



THE
FEDERAL BANK
LIMITED Regd Office Aluva
Branch: MUMBAI CORPORATE BAN
Email : bbyh feder /bank co in
Phone : 2842109 / 2842110

Page 12

Date 12/09/2002

Business Hours

Week Days: 10.30am to 4.30pm

Saturday: 10.30am to 1.30pm

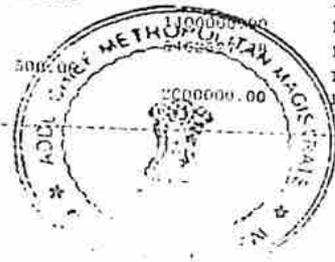
ODCC : 5017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : HOME TRADE LTD
ADDRESS: TOWER NO.3, 5TH FLOOR, IIP
VASHI RAILWAY STATION COMPLEX,
NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 01/01/2001 LIMIT : 200000000.00
MODE OF OPERATION: Joint CUST ID: BSYI 978

Date	Particulars	Cheque No	Withdrawal	Deposits	DATE :	Balance
	B/F Page 11				09/01/2002	
01/08/01	To TR SER CHGS PHY T		200.00			95833783.31
01/08/01	To TR SER CHGS ISSUE		50.00			95833983.31
01/08/01	To TR PUR 10.25 GOI		87461423.61			95834033.31
01/08/01	To TR PUR 10.25 GOI		20747361.11			163295456.92
01/08/01	To TR SER CHGS		1000.00			184042818.03
02/08/01	By TR SALE 11.83 GO			2905722.22		184043818.03
02/08/01	By TR SALE 10.25 GO			10381527.78		181138095.81
02/08/01	To TR SC SGL TO PHY		150.00			170756568.03
02/08/01	To TR SC SALE		1000.00			170756718.03
03/08/01	To TR PUR 9.00% GOI		5038250.00			170757718.03
03/08/01	To TR SER CHGS PUR		500.00			175793968.03
04/08/01	To TR SER CHGS PUR		500.00			175794468.03
04/08/01	To TR PUR SGL 12.00%		23756666.67			175794968.03
04/08/01	To TR SALE SERVICE C		500.00			199551634.70
04/08/01	By TR SALE SQL 9.00			5050000.00		199552134.70
07/08/01	By TR 10.25 GOI 202			2600190.97		194502134.70
07/08/01	By TR 10.25 GOI 202			2601440.97		191901943.73
07/08/01	To TR 10.70GOI 2020-		5456041.67			189300502.76
07/08/01	To TR SER CHGS		500.00			194756544.43
07/08/01	To TR SER CHGS		1000.00			194757044.43
07/08/01	To TR SERCHGS		200.00			194758044.43
08/08/01	By Ctg, Lec No. 4787	933179				194758244.43
08/08/01	By TR SALE 10.70 GO					193358244.43
08/08/01	To TR SER CHGS SALE					187895716.65
09/08/01	By Ctg, Lec No. 1795	235408				187896216.65
						185896216.65





THE FEDERAL BANK
 LIMITED Regd. Office: Aluva.
 Branch: MUMBAI CORPORATE BAN
 Email : bbyh federalbank.co.in
 Phone : 2642109 / 2642110

Page : 13
 Date : 12/09/2002

Business Hours

Week Days: 10.30am to 4.30pm
 Saturdays: 10.30am to 1.30pm
 ODCC : 5017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : HOME TRADE LTD
 ADDRESS: TOWER NO.3, 5TH FLOOR, IIP
 VASHI RAILWAY STATION COMPLEX,
 NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
 MODE OF OPERATION: Joint CUST ID: BBYH 978 09/01/2002

Date	Particulars	Cheque No	Withdrawal	Deposits	DATE	Balance
	B/F Page 12					185996216.65
09/08/01	By Clg, Lec No. 4799	371127		1143000.00		184753216.65
09/08/01	To JIJAKATA MAHILA S	146647	571600.00			185324716.65
09/08/01	To TR PUR SER CHGS		600.00			185325216.65
09/08/01	To TR PUR 10.45 GOI		53661876.00			238987091.65
10/08/01	To TR SERVICE CHGS S		1000.00			238988091.65
10/08/01	By TR SALE 9.39 GOI			50985583.33		188002508.32
10/08/01	By TR SALE 11.03 GO			3329221.67		184673286.65
10/08/01	To TR SERVICE CHGS P		600.00			184673786.65
10/08/01	To TR PUR 11.50 GOI		2850590.28			187524376.93
11/08/01	To TR PURCHASE 10.03		20198144.44			207722621.37
11/08/01	To TR SERVICE CHARGE		500.00			207723021.37
13/08/01	To TR PUR 10.70 GOI		163723.75			207886745.12
13/08/01	To TR SER CHGS PURCH		500.00			207887245.12
14/08/01	To TR YOURSELF	146649	3000000.00			210887245.12
14/08/01	To TR EX ON PO 74039		3000.00			210890245.12
14/08/01	To THE NAVSARI PEOP	146648	714375.00			211604620.12
14/08/01	By TR MAT CR ON A/C			1047000.00		210557620.12
14/08/01	By TR SALE 10.70 GO			164068.33		210393551.79
14/08/01	By TR SALE 10.03 GO			5064465.28		205329086.51
14/08/01	To TR SER CHGS SALE		1100.00			205330186.51
16/08/01	By TR SALE 10.03 GO			10131502.78		195198683.73
16/08/01	By TR SALE 10.03GOI			2472625.69		192666058.04
16/08/01	To TR SERCHGS SALE		1000.00			192666058.04
17/08/01	By Clg, Lec No. 4848	238046				191716068.04
17/08/01	To TR PUR 10.26 GOI		52171100.00			13887238.00





THE FEDERAL BANK LIMITED
 Regd Office: Mumbai
 Branch: MUMBAI CORPORATE BANK
 Email: bdy@federalbank.co.in
 Phone: 2542109 / 2542110

Page: 14
 Date: 12/08/2002
 Business Hour:

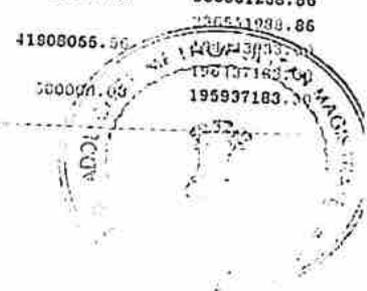
Mon Days: 10.00 am to 4.30pm
 Saturdays: 10.00 am to 1.30pm
 CDDC: 5017

STATEMENT OF ACCOUNTS FROM 01/01/2000 TO 14/08/2002

NAME: HEMU SHANKAR SHYAM
 ADDRESS: TOWER NO.3, 5TH FLOOR, IIP
 WASHI RAILWAY STATION COMPLEX,
 WASHI MUMBAI 400706

DATE OF OPEN/RENEWAL: 03/01/2001 LIMIT: 200000000.00
 MODE OF OPERATION: Joint CUST ID: EDWH 978

Date	Particulars	Cheque No	Withdrawal	Deposits	DATE	Balance
	B/F Page 13				03/01/2002	
17/08/01	To TR PUR SER CHGS		500.00			243007230.60
17/08/01	By TR PROCEEDS BDP					243007738.60
17/08/01	By TR PROCEEDS OF B			699816.00		242809922.60
17/08/01	By TR PROCEEDS OF B			699816.00		242090106.60
18/08/01	By Clg, Lec No. 4854	383102		699079.00		241391027.60
18/08/01	By Clg, Lec No. 4855	383103		900000.00		240491027.60
18/08/01	By Clg, Lec No. 4856	383104		900000.00		239591027.60
18/08/01	By TR BDP-30			700000.00		238891027.60
18/08/01	To -SELF	146655	700000.00	698619.00		238192408.60
18/08/01	To TR SER CHGS SALE		500.00			238892908.60
18/08/01	By TR SALE 10.25 GO					238892908.60
20/08/01	To TR PUR 10.50 GOI			2511770.83		236281137.77
20/08/01	To TR PUR SER CHGS		10773750.00			247004887.77
23/08/01	To TR REV. OF 3CLG CH		500.00			247055387.77
23/08/01	To TR 6DAYS INT ON C		2300000.00			249655387.77
23/08/01	To TR CHEQ RET CHARG		4624.00			249560011.77
24/08/01	By Clg, Lec No. 4860	696141	100.00			248560111.77
24/08/01	By TR HALF YRL INT-			5407000.00		244153111.77
24/08/01	To TR SER CHGS			1860000.00		242293111.77
24/08/01	By TR 10.03 GOI 201		1050.00			242294161.77
24/08/01	By TR 10.25 GOI 202			509339.58		241785822.19
25/08/01	To TR SER CHGS			6234583.33		236551238.86
25/08/01	By TR 10.25 GOI 202		750.00			236551988.86
27/08/01	To NAGPUR DISTRICT	146657		41908055.50		195937183.36
27/08/01	By Clg, Lec No. 4912	933219	1793250.00	500000.00		195937183.36



SCC

C/O Page 15



THE FEDERAL BANK LIMITED
 Regd. Office : Aluva.
 Branch : MUMBAI CORPORATE BAN
 Email : bbyh federalbank.co.in
 Phone : 2642109 / 2642110

Page : 15
 Date : 12/09/2002

Business Hours

Week Days: 10.30am to 4.30pm
 Saturdays: 10.30am to 1.30pm
 ODCC : 5017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : HONE TRADE LTD
 ADDRESS: TOWER NO.3, 5TH FLOOR, IIP
 VASHI RAILWAY STATION COMPLEX,
 NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
 MODE OF OPERATION: Joint CUST ID: DDYH 078 09/01/2002

Date	Particulars	Cheque No	Withdrawal	Deposits	Balance
	B/F Page 14				195937183.30
27/08/01	By Clg,Lcc No.4913	933220		500000.00	195437183.30
27/08/01	By TR GOI 2018,2021			65125406.25	130311777.05
27/08/01	To TR SC ON SALE TRA		1600.00		130313277.05
27/08/01	To TR SC ON PURCHASE		1000.00		130314277.05
27/08/01	To TR SGL10.70 GOI 2		10971527.78		141285804.83
27/08/01	To TR SGL 9.81 GOI 2		10488075.00		151773879.83
28/08/01	To TR SER CHGS		600.00		151774479.83
28/08/01	By TR 9.81 GOI 2013			10520800.00	141253679.83
28/08/01	To TR 9.39 GOI 2011		25742666.67		166996346.50
28/08/01	To TR SER CHGS		500.00		166996846.50
28/08/01	To TR 9.39 GOI 2011		41354700.00		208351546.50
29/08/01	To TR 10.03 GOI 2019		20421444.44		228772090.94
29/08/01	To TR 10.03 GOI 2019		30632166.67		259405157.61
29/08/01	To TR 10.25 GOI 2021		73558819.44		332963977.05
29/08/01	To TR 10.45 GOI 2018		10820430.56		343784407.61
29/08/01	To TR SER CGGS		2500.00		343786907.61
29/08/01	To TR SER CHGS		500.00		343787407.61
29/08/01	By TR TRF FR ODCC 5			1200000.00	342687407.61
29/08/01	By TR 9.39 GOI 2011			25769187.50	316818220.11
30/08/01	By Clg,Lcc No.4963	695149		600000.00	316218220.11
30/08/01	To TR FORT CHQ. RET		100.00		316218320.11
30/08/01	By TR 10.03 GOI 201			10261508.33	30595081.78
30/08/01	By TR 11.83GOI 2014			827741.00	26515000.94
30/08/01	To TR 11.60 GOI 2020		15057900.00		120186968.94
30/08/01	To TR 10.03 GOI 2019		10243508.33		130130477.11





THE FEDERAL BANK LIMITED
 Regd. Office: Aluva
 Branch: MUMBAI CORPORATE BAN
 Email: bbbh@federalbank.co.in
 Phone: 2042100 / 2042110

Page 10
 Date 12/08/2002

Business Hours:

Week Days: 10.30am to 4.30pm
 Saturdays: 10.30am to 1.30pm
 ODCC : 6017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : KONE TRADE LTD
 ADDRESS: TOWER NO.3, 5TH FLOOR, 11P
 VASNI RAILWAY STATION COMPLEX,
 NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
 MODE OF OPERATION: Joint CUST ID: BBYH 978

Date	Particulars	Cheque No	Withdrawal	Deposit DATE :	Balance
	D/P Page 16				330430477.11
30/08/01	To TR SERCHGS		1000.00		330431477.11
30/08/01	To TR SER CHGS		500.00		330431977.11
30/08/01	To TR SERCHGS		500.00		330432477.11
31/08/01	To TR 14 GOI 2005		1108700.00		331541177.11
31/08/01	To TR SER CHGS		500.00		331541677.11
31/08/01	To TR SER CHGS		500.00		331542177.11
31/08/01	By TR 11.60 GOI 202			579400.00	330962777.11
31/08/01	To TR SER CHGS		100.00		330962877.11
01/09/01	By TR 10.03 GOI 201			20482588.89	310480288.22
01/09/01	By TR 9.39 GOI 2011			41255566.67	269224721.55
01/09/01	By TR 10.25 GOI 202			42036388.89	227188332.66
01/09/01	To TR SERVICE CHARGE		1500.00		227189832.66
03/09/01	By CIG, Loc No.4884	851748		31000000.00	196189832.66
03/09/01	By TR TRF FR ODCC 5			10300000.00	185889832.66
03/09/01	To TR 12.25 GOI 2009		59145833.33		245035665.99
03/09/01	To TR 12.25 GOI 2009		59145833.33		304181499.32
03/09/01	To TR 12.25 GOI 2009		59145833.33		363327332.65
03/09/01	To TR 12.25 GOI 2009		59145833.33		422473165.98
03/09/01	To TR 10.03 GOI 2019		8297532.00		430770697.98
03/09/01	To TR 10.03 GOI 2019		20499733.33		451270431.31
03/09/01	To TR 9.39 GOI 2011		804110.45		452074641.76
03/09/01	To TR SER CHGS		3500.00		452078041.76
03/09/01	To TR SER CHGS		1500.00		452079541.76
03/09/01	By TR 10.03 GOI 201				452079541.76
03/09/01	By TR 11.60 GOI 202				452079541.76





THE FEDERAL BANK LIMITED
 Regd. Office : Aluva.
 Branch MUMBAI CORPORATE BAN
 Email : bbyh federalbank.co.in
 Phone : 2942109 / 2942110

Page : 17
 Date : 12/09/2002
 Business Hours

Week Days: 10.30am to 4.30pm
 Saturdays: 10.30am to 1.30pm
 ODCC : 5017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : HOME TRADE LTD
 ADDRESS: TOWER NO.3, 5TH FLOOR, IIP
 VASHI RAILWAY STATION COMPLEX,
 NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
 MODE OF OPERATION: Joint CUST ID: BBYH 978

Date	Particulars	Cheque No	Withdrawal	Deposits	DATE :	Balance
	B/F Page 16				09/01/2002	
03/09/01	By TR 11.60 GOI 202					422722631.10
03/09/01	By TR 10.03 GOI 201			5631606.00		417091225.10
04/09/01	To TR 10.03 GOI 2019		20499305.56	20493733.33		396597491.77
04/09/01	To TR 9.39 GOI 2011		41286868.67			417096797.33
04/09/01	To TR 10.25 GOI 2021		42070555.56			458383664.00
04/09/01	To TR 10.25 GOI 2021		10515638.89			500454219.66
04/09/01	To TR 10.03 GOI 1019		20499305.56			510969868.45
04/09/01	To TR SER CHGS		2500.00			531469164.01
04/09/01	To TR TRF TO ODCC 50	146660	10300000.00			531471664.01
04/09/01	By TR 12.25 KSDL 20			59762847.22		541771664.01
04/09/01	By TR 12.25 KSDL 20			59762847.22		482008816.79
04/09/01	By TR 12.25 MSDL 20			59762847.22		42248089.57
04/09/01	By TR 12.25 JKSDL 2			59762847.22		362483122.35
04/09/01	By TR 10.25 GOI 202			59762847.22		302720275.13
04/09/01	To TR SER CHGS		2500.00	10547638.89		292172636.24
04/09/01	To HOME TRADE	146661	10000000.00			292175136.24
04/09/01	To GOZARIA NAGRIK	146663	2286000.00			302175136.24
04/09/01	To TR SER CHGS		500.00			304461136.24
05/09/01	To TR SER CHGS		150.00			304461636.24
05/09/01	To TR SER CHGS		1000.00			304461786.24
05/09/01	By TR 9.39 GOI 2011			589056.63		304462786.24
05/09/01	By TR 9.39 GOI 2011			41305300.00		303873729.71
07/09/01	To TR SC - ONE SALE,		1100.00			262568429.71
07/09/01	To TR SC - PURCHASE		1500.00			262569529.71
07/09/01	To TR 11.50 GOI 2015		578180.68			262571029.71
						261149210.27



(2002)

C/O Page 18



THE FEDERAL BANK

LIMITED Regd. Office: Aluva.
 Branch: MUMBAI CORPORATE BAN
 Email : mby@federalbank.co.in
 Phone : 2042100 / 2042110

Page : 18

Date : 12/09/2002

Business Hours:

Week Days: 10.30am to 4.30pm

Saturdays: 10.30am to 1.30pm

ODCC : 5017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/09/2002

NAME : HOME TRADE LTD
 ADDRESS: TOWER NO.3, 5TH FLOOR, 11P
 VASHI RAILWAY STATION COMPLEX,
 NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
 MODE OF OPERATION: Joint CUST ID: BSVR 978 09/01/2002

Date	Particulars	Cheque No	Withdrawal	Deposits	DATE :	Balance
	B/P Page 17					263149210.27
07/09/01	To TR 12.25 GOI 2010		2374236.11			265523446.38
07/09/01	To TR 9.39 GOI 2011		92965.88			265616412.26
07/09/01	By TR 11.50 GSDL 20			5606180.56		260010231.70
10/09/01	To TR YOURSELVES-PO	146664	1000000.00			261010231.70
10/09/01	To TR EXCH ON PO		1000.00			261011231.70
11/09/01	To TR 9.40 GOI 2012		10065000.00			271076231.70
11/09/01	To TR SER CHGS		500.00			271076731.70
12/09/01	To TR SER CHGS		500.00			271077231.70
12/09/01	By TR 9.40 GOI 2012			10065611.11		261011620.59
12/09/01	To TR 9.40 GOI 2012		20119222.22			281130842.81
12/09/01	To TR SER CHGS		500.00			281131342.81
13/09/01	By TR 9.40 GOI 2012			10070222.22		271061120.59
13/09/01	To TR SER CHGS		500.00			271061820.59
14/09/01	To TR YOURSELVES	146666	750000.00			271811620.59
14/09/01	By Clg, fee No. 5103	238523		3500000.00		268311620.59
14/09/01	To TR EXCH ON PO		760.00			268312370.59
14/09/01	To TR 10.50 GOI 2014		10899750.00			279211120.59
14/09/01	To TR 10.47 GOI 2015		5324033.33			284535153.92
14/09/01	To TR 10.79 GOI 2015		5522340.28			290057494.20
14/09/01	To TR SER CHGS		1500.00			290058994.20
14/09/01	To TR SER CHGS		1000.00			290059994.20
14/09/01	To TR SER CHGS		300.00			290060294.20
14/09/01	By TR 9.40 GOI 2012			2915.67		285041377.53
14/09/01	By TR 9.40 GOI 2012					280024960.86
15/09/01	By TR BDP/31/01-IND					274771905.30



385

C/O Page 19



THE FEDERAL BANK
 LIMITED Regd. Office: Aluva.
 Branch: MUMBAI CORPORATE BAN
 Email : bbyh federalbank.co.in
 Phone : 2842109 / 2842110

Page : 19
 Date : 12/09/2002

Business Hours

Week Days: 10.30am to 4.30pm
 Saturdays: 10.30am to 1.30pm
 ODDC : 5017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : HOME TRADE LTD
 ADDRESS: TOWER NO.3, 5TH FLOOR, 11P
 VASHI RAILWAY STATION COMPLEX,
 NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
 MODE OF OPERATION: Joint CUST ID: BBYH 978 09/01/2002

Date	Particulars	Cheque No	Withdrawal	Deposit	DATE	Balance
	B/F Page 18					274771905.30
15/09/01	To TR INT ON RDP/31		10362.00			274782267.30
15/09/01	To TR 9.40GOI 2012		50129722.22			324911989.52
15/09/01	To TR SER CHGS		500.00			324912489.52
18/09/01	By Clg,Lcc No.5133	942641		750000.00		324162489.52
18/09/01	By TR 9.40 GOI 2012			49791388.89		274371100.63
19/09/01	To TR SER CHGS		500.00			274371600.63
19/09/01	By Clg,Lcc No.5148	153363		48000000.00		226371600.63
20/09/01	By Clg,Lcc No.5150	238600		15000000.00		211371600.63
20/09/01	To TR 12 RSDL 2011		60158333.33			271529933.96
20/09/01	To TR SER CHGS		500.00			271530433.96
20/09/01	To TR SER CHGS		60.00			271630483.96
21/09/01	By Clg,Lcc No.5162	354951		2115208.00		269415275.99
21/09/01	By Clg,Lcc No.5155	153374		3000000.00		266415275.96
22/09/01	To TR SER CHGS		50.00			266415325.96
26/09/01	By Clg,Lcc No.5194	238721		15516645.00		250898680.96
26/09/01	By TR 1 RBI CHQ IN			300000.00		250698680.96
26/09/01	To TR 10.25 GOI 2012		5413715.28			256012396.24
26/09/01	To TR SER CHGS		500.00			256012896.24
26/09/01	By TR 12.00 RSDL 20			69708333.33		196304562.91
26/09/01	To TR SER CHGS		500.00			196306062.91
27/09/01	By Clg,Lcc No.5206	728112		87759.00		196217303.91
27/09/01	By Clg,Lcc No.5211	256942		11000000.00		185217303.91
27/09/01	By TR 10.25 GOI 202			147719.75		183639585.16
27/09/01	To TR TRF & DEL CHGS		200.00			183639785.16
27/09/01	To TR SER CHGS		300.00			183640285.16





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

Page : 20
 Date : 12/08/2002
 Business Hours
 Book No. 110.300 to 1.7
 Security No. 110.300 to 1.7
 CDD : 6017

STATEMENT OF ACCOUNTS FROM 01/01/1999 TO 14/08/2002

NAME : HOME TRADE LTD
 ADDRESS: TOWER NO.3, 5TH FLOOR, 11P
 VASHI RAILWAY STATION COMPLEX,
 NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
 MODE OF OPERATION: Joint CUST ID: HMTL 978

Date	Particulars	Cheque No	Withdrawal	DEBIT/DATE :	Balance
	B/P Page 10				
27/09/01	By Clg,Lcc No.5217	42570			183940285.16
28/09/01	To TR SER CHGS			10000000.00	173940285.16
28/09/01	To TR SER CHGS ON PH		500.00		173940785.16
28/09/01	By TR 10.03 GOI 201		100.00		173640885.16
28/09/01	To HOME TRADE LTD	146670		51057597.22	122583287.94
28/09/01	Ledger folio charges		2000000.00		124583287.94
28/09/01	Interest		600.00		124583887.94
28/09/01	Interest		6302553.00		130886440.94
01/10/01	By Clg,Lcc No.5248	94700			129886440.94
01/10/01	By Clg,Lcc No.5249	94701		1000000.00	128886440.94
01/10/01	By Clg,Lcc No.5250	94702		1000000.00	127886440.94
01/10/01	By Clg,Lcc No.5251	94703		1000000.00	126886440.94
03/10/01	To TR SERCHGS			1000000.00	126886940.94
03/10/01	By TR 10.25 GOI 202		500.00		126886440.94
03/10/01	By Clg,Lcc No.5268	42759		962668.76	125934272.19
04/10/01	To TR SC ON ISSUE OF			3521856.56	122412416.63
04/10/01	To TR SC ON ISSUE OF		100.00		122412516.63
04/10/01	By TR HALP YRLY INT		350.00		122412866.63
05/10/01	To TR YOURSELVES	146674		1200000.00	121212866.63
05/10/01	To TR EXCH ON PO		1000000.00		122213866.63
08/10/01	By Clg,Lcc No.5300	94922			122213866.63
08/10/01	By Clg,Lcc No.5301	94921		5000000.00	117213866.63
08/10/01	By Clg,Lcc No.5302	94923		5000000.00	112213866.63
08/10/01	By Clg,Lcc No.5323	22944		15000000.00	97213866.63
09/10/01	To GROWTH AVENUE R	146673		1000000.00	96213866.63
09/10/01	To TR SER CHGS		21000.00		96003866.63
09/10/01	To TR SER CHGS		500.00		96233866.63

(Handwritten Signature)

C/O Page 21



THE
FEDERAL BANK

LIMITED Regd. Office: Aluva.
Branch: MUMBAI CORPORATE BAN
Email : bbyh.federalbank.co.in
Phone : 2642109 / 2642110

Page : -21

Date : 12/09/2002

Business Hours

Week Days: 10.30am to 4.30pm

Saturdays: 10.30am to 1.30pm

ODCC : 5017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : HOME TRADE LTD
ADDRESS: TOWER NO.3, 5TH FLOOR, IIP
YASHI RAILWAY STATION COMPLEX,
NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
MODE OF OPERATION: Joint CUST ID: BBYH 978 09/01/2002

Date	Particulars	Cheque No	Withdrawal	Deposits	DATE :	Balance
	B/F Page 20					96235366.63
09/10/01	To TR SER CHGS		200.00			96235566.63
09/10/01	By TR 10.79GOI 2015			1673941.67		94561624.96
10/10/01	By Clg,Lcc No.5337	354978		223452.00		94338172.96
10/10/01	To TR SERCHGS		250.00			94338422.96
10/10/01	To TR SER CHGS		50.00			94338472.96
11/10/01	By Clg,Lcc No.5346	256991		15000000.00		79338472.96
11/10/01	By Clg,Lcc No.5347	256993		2000000.00		77338472.96
12/10/01	To TR SER CHGS		250.00			77338722.96
15/10/01	To TR YOURSELF FOR P	146677	1200000.00			78538722.96
16/10/01	To TR EX ON PO		1200.00			78539922.96
16/10/01	To TR SER CHGS CER T		500.00			78540422.96
16/10/01	By TR SALE 10.50 GO			6631250.00		71909172.96
16/10/01	To TR SER CHGS CONVE		200.00			71909372.96
16/10/01	To TR SER CHGS SALE		500.00			71909872.96
17/10/01	To TR SER CHGS CONVE		100.00			71909972.96
17/10/01	To TR 10 GOI 2014		13887322.22			85797295.18
17/10/01	To TR SC ON ONE PURC		500.00			85797795.18
18/10/01	To SELF	146678	500000.00			86297795.18
18/10/01	By TR SALE 10.47 GO			537597.50		85760197.68
18/10/01	To TR SERVICECHGS SA		500.00			85760697.68
18/10/01	To TR SERVICECHGS		150.00			85760847.68
19/10/01	By Clg,Lcc No.5409	257009				85260847.68
19/10/01	By Clg,Lcc No.5410	813278				73860847.68
19/10/01	By TR SALE 10.47 GO			215197.17		73645650.51
19/10/01	To TR SER CHGS SALE		500.00			73646150.51



S/S

C/O Page 22



**THE
FEDERAL BANK**

LIMITED Regd. Office: Aluva.
Branch: **MUMBAI CORPORATE BAN**
Email: bb@federalbank.com
Phone: 2042103/2342110

Page : 22

Date : 12/03/2002

Business Hours

Week Days: 10.30am to 4.30pm

Saturdays: 10.30am to 1.30pm

CDDC : 0917

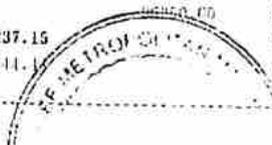
STATEMENT OF ACCOUNTS FROM 01/01/2000 TO 14/03/2002

NAME : HOME TRADE LTD
ADDRESS: TOWER NO.3, 5TH FLOOR, IIP
VASHI RAILWAY STATION COMPLEX,
NAVY MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00

MODE OF OPERATION: Joint CUST ID: BSWH 978 09/01/2002

Date	Particulars	Cheque No	Withdrawal	Deposit	DATE :	Balance
	B/P Page 21					73640160.51
20/10/01	To TR SER CHG CON		50.00			73646200.51
23/10/01	By Clg,Lcc No.5435	813284		14900000.00		58746200.51
23/10/01	To HOME TRADE LTD	146879	1070000.00			58816200.51
23/10/01	To TR 9.40 GOI 2012		10294666.67			70110867.18
23/10/01	To TR SER CHGS		500.00			70111367.18
23/10/01	Eff.Date: 22/10/2001			267500.00		69843867.18
24/10/01	By TR SALE 10.03 GO			1558343.75		88285523.43
24/10/01	By TR SALE 10.79 GO			280892.36		65475631.07
24/10/01	By TR SALE 10.79 GO			899165.56		64576465.51
24/10/01	By TR SALE 9.40 GOI			10362277.78		54214187.73
24/10/01	To TR SALE SER CHGS		2000.00			54216187.73
24/10/01	To TR SALE SER CHGS		400.00			54216587.73
25/10/01	By TR HALF YEARLY I			802500.00		53414087.73
25/10/01	To TR PUR 10.18 GOI		20798844.44			74212932.17
25/10/01	To TR PUR 9.81 GOI 2		10830125.00			85043067.17
25/10/01	To TR PUR SER CHGS		1000.00			85044067.17
27/10/01	To TR PUR 10.25 GOI		53907708.33			138951765.50
27/10/01	To TR PUR SER CHGS		500.00			138952265.50
30/10/01	By Clg,Lcc No.5493	43049		10000000.00		128952265.50
30/10/01	To TR SER CHGS		300.00			128952565.50
30/10/01	By TR HALF YRLY INT			591250.00		128161315.50
31/10/01	By TR HLF YRLY INT			522500.00		127878815.50
01/11/01	By TR HALF YEAR. INT					127852665.50
01/11/01	To TR 10.25% GOI 202		2007237.15			129859802.65
01/11/01	To TR 10.18% GOI 202		62431911.11			182291747.09



924
C/O Page 23



THE
FEDERAL BANK

LIMITED Regd. Office : Aiuva.
Branch : MUMBAI CORPORATE BAN
Email : bbyh federalbank.co.in
Phone : 2642109 / 2642110

Page : 23
Date : 12/09/2002

Business Hours

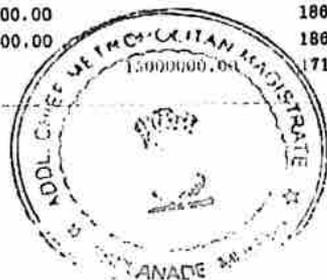
Week Days: 10.30am to 4.30pm
Saturdays: 10.30am to 1.30pm
ODCC : 5017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 11/08/2002

NAME : HOME TRADE LTD
ADDRESS: TOWER NO.3, 5TH FLOOR, IIP
VASHI RAILWAY STATION COMPLEX,
NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
MODE OF OPERATION: Joint CUST ID: BBYH 978 09/01/2002

Date	Particulars	Cheque No	Withdrawal	Debit DATE :	Balance
	B/F Page 22				182291747.09
01/11/01	To TR S/C ON2 PUR.		1000.00		182292747.09
01/11/01	To TR SC TD FORMS		200.00		182292947.09
01/11/01	To TR SC		450.00		182293397.09
02/11/01	To TR S/C ONSGLSALE		500.00		182293897.09
02/11/01	By TR 10.18 GOI 202			52971083.33	129322813.76
03/11/01	To TR S/C		100.00		129322913.76
05/11/01	To TR YOURSELF	146680	1000000.00		130322913.76
05/11/01	To TR YOURSELF	146681	1000000.00		131322913.76
05/11/01	To TR COMM.ON PO		2000.00		131324913.76
06/11/01	To TR 12.32% GOI 201		12231955.56		143556869.32
06/11/01	To TR S/C ON OR PUR		500.00		143557369.32
06/11/01	To TR 12.32GOI 201@		5115977.78		149673347.10
06/11/01	To TR S/C 12.32GOI 2		500.00		149673847.10
07/11/01	To TR 10.50GOI 2014@		5421666.67		155095513.77
07/11/01	To TR 10.50GOI 2014@		2710833.33		167806347.10
07/11/01	To TR 9.85GOI2015@10		10672458.33		168478805.43
07/11/01	To TR 9.85GOI2015@10		10672458.33		179151263.76
07/11/01	To TR 9.85GOI2015@10		10672458.33		189823722.09
07/11/01	To TR S/C ON 9.85GOI		2500.00		189826222.09
08/11/01	By TR 10.47 GOI 201			3349535.00	186476687.09
08/11/01	To TR S/C ON SALE		550.00		186477237.09
09/11/01	By Clg, Lec No.5573	257059		2000000.00	184477237.09
09/11/01	To TR YOURSELVES	146682	2000000.00		186477237.09
09/11/01	To TR S/C ON PO		2000.00		186479237.09
10/11/01	By TR TRF. FROMGILT				171479237.09



THE
FEDERAL BANK
 LIMITED Regd Office Aluva
 Branch: MUMBAI CORPORATE BAN
 Email: Pksh@federalbank.co.in
 Phone: 2642109/2642110

Page 24
 Date 12/09/2002
 Business Hours
 Week Days: 10.30am to 4.30pm
 Saturday: 10.30am to 1.30pm
 ODCC : 5017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : HOME TRADE LTD
 ADDRESS: TOWER NO.3, 5TH FLOOR, 11P
 VASHI RAILWAY STATION COMPLEX,
 NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
 MODE OF OPERATION: Joint CUST ID: BBYH 978

Date	Particulars	Cheque No	Withdrawal	Deposits	DATE :	Balance
	B/F Page 23				09/01/2002	
12/11/01	To TR S/C ON TD.FORM		150.00			171479237.09
13/11/01	By Clg,Lcc No.5605	257067				171479387.09
15/11/01	By Clg,Lcc No.5613	494100		11857636.67		159621750.42
15/11/01	By TR 9.81 GOI 2013			2000000.00		157621750.42
15/11/01	By TR 9.85GOI 2015			5579812.50		152041937.92
15/11/01	To TR S/C ON 2SALE			21678694.44		130363243.48
15/11/01	To TR S/C TDISS		1000.00			130364243.48
21/11/01	By TR 9.81 GOI 2013		150.00			130364393.48
21/11/01	To TR S/C ON SALE &			5670487.50		124693905.98
23/11/01	By Clg,Lcc No.5701	257087	600.00			124694505.98
23/11/01	To TR 9.81GOI2013@11			3000000.00		121694505.98
23/11/01	To TR 9.81GOI2013@11		5762212.50			127456718.48
23/11/01	To TR S/C ON 2PUR.		5760712.50			133217430.98
24/11/01	By TR HALF YRLYINT		1000.00			133218430.98
24/11/01	By TR HALF YRLYINT			10790.00		133207640.98
24/11/01	To TR S/C ONDRVRENH			172500.00		133035110.98
26/11/01	To TR S/C		100.00			133035210.98
28/11/01	To TR S/CON TDFORM		600.00			133035810.98
29/11/01	By Clg,Lcc No.5745	948586	450.00			133036290.98
29/11/01	To TR S/CON SALE			5275800.00		127760390.98
01/12/01	To TR SERCHGS		2500.00			127762890.98
03/12/01	To TR EX ONPO COLLEC		50.00			127762940.98
03/12/01	By Clg,Lcc No.5761	40219	7000.00			127769940.98
03/12/01	By TR HLFYRLY INT 1			6677466.67		121092474.31
03/12/01	To TR YOURSELF	146686	3500000.00	600000.00		120492474.31
						123092474.31



982
P/O Page 25



THE FEDERAL BANK LIMITED
 Regd. Office : Aluva.
 Branch : MUMBAI CORPORATE BAN
 Email : bbyh.federalbank.co.in
 Phone : 2842109 / 2842110

Page : 25
 Date : 12/09/2002
Business Hours
 Week Days: 10.30am to 4.30pm
 Saturdays: 10.30am to 1.30pm
 ODCC : 6017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : HOME TRADE LTD
 ADDRESS: TOWER NO.3, 5TH FLOOR, 11P
 VASHI RAILWAY STATION COMPLEX,
 NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
 MODE OF OPERATION: Joint CUST ID: BBYH 978 09/01/2002

Date	Particulars	Cheque No	Withdrawal	Deposit	DATE :	Balance
	D/F Page 24					123992474.31
03/12/01	To TR YOURSELF	146688	2000000.00			125992474.31
03/12/01	To TR YOURSELF	146685	1500000.00			127492474.31
03/12/01	By TR HLF YRLY INT			1127312.50		126365161.81
04/12/01	By TR HLF YRLY INT			5893750.00		120471411.81
05/12/01	By Clg, Lcc No.5808	40220		1460463.33		119010948.48
05/12/01	By TR 10.45 GOI 201			11871597.22		107139351.26
05/12/01	By TR 10.25 GOI 202			5429948.61		101709402.65
05/12/01	By TR 10.25 GOI 202			52772562.50		48936840.15
05/12/01	By TR 10.5 GOI 2014			5892500.00		43044340.15
05/12/01	To TR SO ON SALE		2050.00			43046390.15
06/12/01	To TOWER CAPITAL & S	146689	2500.00			43048890.15
06/12/01	To HOME TRADE	146692	500000.00			43548890.15
06/12/01	To HOME TRADE	146693	500000.00			44048890.15
06/12/01	To HOME TRADE	146695	200000.00			44248890.15
06/12/01	To HOME TRADE	146694	200000.00			44448890.15
06/12/01	To HOME TRADE	146696	100000.00			44548890.15
06/12/01	To HOMETRADELYD	146691	500000.00			45048890.15
06/12/01	To TR SER CHGS		50.00			45048940.15
06/12/01	To TR SER CHGS		650.00			45049590.15
06/12/01	To TR SC SGL		500.00			45050090.15
06/12/01	To TR PUR 10.03 GOI		6012987.50			51063077.65
07/12/01	To BAJAJ CAPITAL L	146690	143750.00			51206827.65
07/12/01	By TR SALE 10.25 GO			5708541.67		45498285.98
07/12/01	To TR SER CHGS		500.00			45498785.98
07/12/01	To TR PUR 8.00 GOI 2		1018024.00			46516810.04





FEDERAL BANK

LIMITED Regd Office: Above
 Branch: MUMBAI CORPORATE BANK
 Email: info@federalbank.com
 Phone: 2642109 / 2642110

Page : 23
 Date : 12/01/2002
 Business Hours

Week Days: 10.00 am to 4.30pm
 Saturdays: 10.00 am to 1.30pm
 CDDC : 6017

STATEMENT OF ACCOUNTS FROM 01/01/1993 TO 14/03/2002

NAME : KINE TRADE LTD
 ADDRESS: TOWER NO.3, 6TH FLOOR, IIP
 VASHI RAILWAY STATION COMPLEX,
 NAVI MUMBAI 401005

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
 MODE OF OPERATION: Joint CUST ID: EBYH 978

Date	Particulars	Cheque No	Withdrawal	Deposit	DATE :	Balance
	B/P Page 25				09/01/2002	
07/12/01	To TR PUR 7.50 GOI 2		1019708.33			46516810.04
07/12/01	To TR PURSERCHS		1000.00			47536518.37
08/12/01	By TR HLFYRLYINT 14			63000.00		47537518.37
10/12/01	To TR S/CON TDISS		100.00			47474518.37
11/12/01	By Clg;Lcc No.5865	32342		2800000.00		47474818.37
11/12/01	To TR SGL 9.40 GOI 2		2777500.00			44074618.37
11/12/01	To TR SC		500.00			47752118.37
11/12/01	To TR SC		250.00			47762618.37
12/12/01	By Clg;Lcc No.5875	248958		4500000.00		47762068.37
13/12/01	To TR S/C ON TR. ISS		50.00			43252868.37
14/12/01	To TR S/C ON TD FORM		250.00			43252918.37
14/12/01	To TR S/C ON TD ISS		500.00			43263168.37
15/12/01	To TR YOURSELF	149201	500000.00			43263668.37
15/12/01	To TR YOURSELF	149202	500000.00			43753668.37
15/12/01	To TR YOURSELF	149203	500000.00			44253668.37
15/12/01	To TR YOURSELF	149204	500000.00			44753668.37
15/12/01	To TR EX ON PO COLL		2000.00			46253668.37
15/12/01	To TR YOURSELF	149206	500000.00			45255668.37
16/12/01	To TR EX OON PO 7411		500.00			46755668.37
15/12/01	To TR S/C		500.00			45756168.37
18/12/01	By TR 9.85 GOI 2015			11609638.89		45756668.37
18/12/01	To TR 9.85GOI 2015 0		12032620.83			34247029.48
18/12/01	To TR S/CON PUR		500.00			46279650.31
18/12/01	To TR S/CON CANCELLA		1300.00			46280150.31
19/12/01	To TR PUR 9.40 GOI 2		11156888.89			46281450.31
						57437339.20



Bill
C/O Page 27



THE FEDERAL BANK
LIMITED Regd. Office. Aluva
Branch: MUMBAI CORPORATE BAN
Email: bbyh.federalbank.co.in
Phone: 2042109 / 2642110

Page : 27
Date : 12/03/2002
Business Hours

Week Days: 10.30am to 4.30pm
Saturdays: 10.30am to 1.30pm
ODCC : 5017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : HOME TRADE LTD
ADDRESS: TOWER NO.3, 5TH FLOOR, IIP
VASHI RAILWAY STATION COMPLEX,
NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
MODE OF OPERATION: Joint CUST ID: BBYH 978

Date	Particulars	Cheque No	Withdrawal	Deposits	DATE :	Balance
	B/F Page 26				09/01/2002	
19/12/01	To TR PUR SER CHGS		500.00			57437339.20
20/12/01	By Clg, Loc No. 5946	40235				57437839.20
20/12/01	By Clg, Loc No. 5946	248975		2549891.17		54887948.03
20/12/01	To TR S/C			2814219.00		52073729.03
20/12/01	By TR 9.40 GOI 2012		1250.00			52074979.03
21/12/01	To TR S/C			2802125.00		49272854.03
21/12/01	To TR 10.25GOI 2021		500.00			49273354.03
21/12/01	To TR ISC		11474791.67			60748145.70
22/12/01	To TR S/C ON PUR		100.00			60748245.70
22/12/01	To TR 8.00 GOI 2011		500.00			60748745.70
26/12/01	To SYNDICATE SECURIT	149207	10489222.22			71237967.92
26/12/01	By TR 9.85% GOI 20		12127.50			71250095.42
26/12/01	To TR CANCELLATION C			11324527.78		59925567.64
26/12/01	To TR SERVICE CHARGE		500.00			59926067.64
26/12/01	To TR SOL PURCHASE		500.00			59926567.64
27/12/01	To TR PURCHASE 9.85%		23374333.33			83300900.97
27/12/01	To TR SERVICE CHARGE		11320263.89			94621164.86
27/12/01	To TR PURCHASE 12.32		1000.00			94622164.86
28/12/01	To TR PURCHASE 12.32		12731488.89			107353663.75
28/12/01	By Clg, Loc No. 6028	312297				107353663.75
28/12/01	By Clg, Loc No. 6029	312296		1000000.00		106353653.75
28/12/01	By Clg, Loc No. 6030	312295		3000000.00		103353853.75
28/12/01	By Clg, Loc No. 6038	771143		800000.00		102553853.75
28/12/01	By TR 9.85 GOI 2015			43174794.52		59378659.23
28/12/01	To TR CR TO ODCC 501	149215		11217000.00		48161859.23
28/12/01	To TR S/C		32381095.89			80512955.12
			500.00			80513455.12





THE FEDERAL BANK LIMITED
 Regd Office: Ahmedabad
 Branch: MUMBAI CORPORATE BANK
 Email: info@federalbank.co.in
 Phone: 2442100 / 2442110

Page : 20
 Date : 12/09/2002

Business Hours

Week Days: 10.00 am to 4.00 pm
 Saturdays: 10.00 am to 1.00 pm
 ODCC : 0017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : HOME TRADE LTD
 ADDRESS: TOWER NO.3, 5TH FLOOR, 11P
 VASHI RAILWAY STATION COMPLEX,
 NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
 MODE OF OPERATION: Joint CUST ID: BGVH 978

Date	Particulars	Cheque No	Withdrawal	Deposit	DATE : 09/01/2002	Balance
	D/F Page 27					
28/12/01	To TR S/C		500.00			80543455.12
28/12/01	To TR 11.30 GOI 2004		11191472.22			80543955.12
28/12/01	To TR YOURSELF	149217	10805088.49			91735427.34
28/12/01	To TR EX ON PO 74127		2500.00			102540495.83
28/12/01	To TR 1 H.V. RETURN		3000000.00			102542995.83
29/12/01	To TR S/C		500.00			105542995.83
29/12/01	By TR 9.85GOI 2015			564986.81		105543495.83
29/12/01	To TR 1 CHEQ RETD CH		100.00			104978509.02
31/12/01	By Clg,Lcc No.6058	249371		800000.00		104978609.02
31/12/01	By Clg,Lcc No.6061	249382		3989907.64		104178609.02
31/12/01	By TR SALE 11.30 GO			11197750.00		100188701.38
31/12/01	Interest		3545398.00			88990951.38
31/12/01	BY TR PENAL INT.BEV			5292.00		92536349.38
01/01/02	Eff.Date: 31/12/2001		11222472.22			92531057.38
01/01/02	Eff.Date: 31/12/2001		1500.00			103753529.60
01/01/02	By TR 9.85GOI 2015			2866302.08		103755029.60
01/01/02	By TR 10.18GOI 2026			798773.89		100888727.52
01/01/02	By Clg,Lcc No.6084	249123		2778707.82		100089953.60
01/01/02	By Clg,Lcc No.6085	312312		2796354.17		87311155.01
01/01/02	By Clg,Lcc No.6091	40241		1144816.00		94514801.64
01/01/02	To TR 9.81 GOI 2013		22618950.00			93369985.64
01/01/02	To TR S/C		2000.00			115988935.64
02/01/02	By TR TR FROM ODCC			10000000.00		115990935.64
02/01/02	By TR 12.32 GOI 201			1150124.00		105990935.64
02/01/02	To TR S/C ON SALE		500.00			104830511.64
						104831011.64





**THE
FEDERAL BANK**

LIMITED Regd Office: Aluva.
Branch: MUMBAI CORPORATE DAN
Email : bbyh.federalbank.co.in
Phone : 2042103 / 2042110

Page : 29

Date : 12/09/2002

Business Hours

Week Days: 10.30am to 4.30pm

Saturdays: 10.30am to 1.30pm

ODCC : 5017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : HOME TRADE LTD
ADDRESS: TOWER NO.3, 5TH FLOOR, IIP
VASHI RAILWAY STATION COMPLEX,
NAVI MUMBAI 100705

DATE OF OPEN/RENEHAL : 09/01/2001 LIMIT : 200000000.00
MODE OF OPERATION: Joint CUST ID: BBYH 978

Date	Particulars	Cheque No	Withdrawal	Deposits	DATE :	Balance
	B/F Page 28				09/01/2002	
03/01/02	To TR S/C		500.00			104831011.64
03/01/02	To TR 9.81 GOI 20130		11393925.00			104831511.64
03/01/02	To TR S/C		150.00			116215436.64
05/01/02	To TR S/C ON SALE &		700.00			116215586.64
05/01/02	By TR 10.25 GOI 202			11649662.78		116216286.64
07/01/02	By Clg, Lec No. 6122	813298		2614113.70		104566833.86
07/01/02	To TR 9.85 GOI 20150		11636625.00			101962520.16
07/01/02	To TR S/C		500.00			113589146.16
08/01/02	By Clg, Lec No. 6126	249515		800000.00		113589645.16
08/01/02	By Clg, Lec No. 6131	40250		2193726.03		112788645.16
08/01/02	By Clg, Lec No. 6132	44002		10035876.71		110595919.13
08/01/02	By TR 9.81 GOI 2013			11423550.00		100560042.42
08/01/02	To TR 10.25 GOI 20210		11801194.44			89136492.42
08/01/02	To TR 10.25 GOI 20210		2912048.61			100937686.86
08/01/02	To TR S/C		1000.00			103849735.47
08/01/02	To TR S/C		500.00			103850735.47
09/01/02	To TR CAN CHGS DEAL		500.00			103851235.47
09/01/02	To IIT	149221	11095150.68			103851735.47
09/01/02	To TR PUR 8.00 GOI 2		31602000.00			114946886.15
09/01/02	To TR PUR SER CHGS		500.00			146548886.15
10/01/02	By Clg, Lec No. 6159	249589		1900000.00		146548386.15
10/01/02	To TR 12.32GOI 2011		12825977.78			144549386.15
10/01/02	To TR S/C		500.00			157276383.03
10/01/02	To TR S/C		500.00			157275883.03
10/01/02	By TR 9.81GOI 2013		500.00			157275383.03



THE FEDERAL BANK LIMITED
 Branch: MUMBAI CORPORATE BAN
 Email : bdy@federalbank.co.in
 Phone : 2042169/2042110

Page 30

Date 12/09/2002

Business Hours

Week Days: 10.30am to 4.00pm

Saturdays: 10.30am to 1.00pm

GDCC : 5017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : HOME TRADE LTD
 ADDRESS: TOWER NO.3, 5TH FLOOR, 112
 VASHI RAILWAY STATION COMPLEX,
 VASHI MUMBAI 400705

DATE OF OPEN/RENEWAL : 05/01/2001 LIMIT : 200000000.00
 MODE OF OPERATION: Joint CUST ID: BDIW 978

Date	Particulars	Cheque No	Withdrawal	Deposits	DATE :	Balance
	B/P Page 29				09/01/2002	
14/01/02	By Cig.Lec No.6173	219634				134389363.93
14/01/02	To TR SC ON TD ISSUE		100.00	1030093.65		133359270.28
16/01/02	To TR S/C REMAT		550.00			133369370.28
17/01/02	By TR 10.25 GOI 202					133359920.28
17/01/02	To TR S/C		500.00	14792271.31		118567645.97
18/01/02	To TR S/C		500.00			118568145.97
18/01/02	To TR 10.25GOI2012 e		2311783.89			118568645.97
19/01/02	To TR SER CHGS TR. F		150.00			120880409.86
21/01/02	By Cig.Lec No.6238	249805				120880559.86
21/01/02	To TR S/C		500.00	1500000.00		119380559.86
21/01/02	To TR 9.85GOI 2015 e		17698395.83			119381059.86
22/01/02	By Cig.Lec No.6259	312400				137079455.69
22/01/02	To TR 10.18 GOI 2026			10000000.00		127079455.69
22/01/02	To TR 10.18 GOI 2026		12210438.89			139289894.58
22/01/02	To TR 10.00 GOI 2014		17376666.67			151500333.47
22/01/02	To TR S/C		1500.00			168877000.14
22/01/02	To TR S/C		950.00			168878500.14
23/01/02	To TR S/C		500.00			168879450.14
23/01/02	To TR 9.85 GOI 2015		11805402.78			168879950.14
23/01/02	By TR SALE 9.85 GOI					180685352.92
23/01/02	To TR SER CHGS ORS R		1200.00	11833402.78		168851950.14
24/01/02	By Cig.Lec No.6283	488617				168853150.14
24/01/02	By Cig.Lec No.6284	488611		5500000.00		163353150.14
25/01/02	To TR S/C		500.00	1500000.00		161853150.14
25/01/02	To TR 8.07 GOI201781					161853650.14
			30364250.00			161853650.14



3004

C/O Page 31



THE FEDERAL BANK LIMITED
 Regd. Office: Ahwa.
 Branch: MUMBAI CORPORATE BAN
 Email : bbyh federalbank.co.in
 Phone : 2642109 / 2642110

Page : 31
 Date : 12/09/2002
 Business Hours

Week Days: 10.30am to 4.30pm
 Saturdays: 10.30am to 1.30pm
 ODCC : 5017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : HOME TRADE LTD
 ADDRESS: TOWER NO.3, 5TH FLOOR, IIP
 VASHI RAILWAY STATION COMPLEX,
 NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
 MODE OF OPERATION: Joint CUST ID: BBYH 978 09/01/2002

Date	Particulars	Cheque No	Withdrawal	Deposits DATE :	Balance
	B/P Page 30				192217900.14
28/01/02	To TR S/C		1500.00		192219400.14
28/01/02	To TR 11.90 GOI 2007		4543723.33		196763123.47
28/01/02	To TR 10.47GOI 2015		248255.67		197011379.14
28/01/02	To TR 11.83 GOI 2014		12977744.44		209989123.68
28/01/02	To TR S/C		550.00		209989873.58
29/01/02	By Clg, Lec No.6347	248966		100000.00	209889673.58
29/01/02	To TR S/C		300.00		209889973.58
30/01/02	To TR 9.40 GOI 2012@		11622944.44		221512918.02
30/01/02	To TR S/C		500.00		221513418.02
30/01/02	To TR CH 149222 PO		500000.00		222013418.02
30/01/02	To TR MC		500000.00		222513418.02
30/01/02	To TR mc	149223	500000.00		223013418.02
30/01/02	To TR EX ON PO 74145		1000.00		223014418.02
30/01/02	To TR EX ON PO 74145		500.00		223014918.02
30/01/02	By TR HALF YRL.INT1			628320.00	222386598.02
30/01/02	By TR HALF YRL.INT1			1472240.00	220914358.02
30/01/02	By TR 9.85GOI 2015			5942777.78	214971580.24
30/01/02	To TR S/C		500.00		214972080.24
31/01/02	To TR 9.35GOI 2011 @		5636516.67		220608596.91
31/01/02	To TR S/C		500.00		220609096.91
31/01/02	By TR 8.07 GOI 2017			25509062.50	195100034.41
31/01/02	By TR 8.07 GOI 2017			2539656.25	192560378.16
31/01/02	By TR 9.40001 2012			11635944.11	180924433.72
31/01/02	By TR 11.90 GOI 200				180924433.72
31/01/02	To TR S/C		2000.00		180924433.72





THE
FEDERAL BANK
LIMITED Regd Office Aluva
Branch: MUMBAI CORPORATE BAN
Email : bbyh.federalbank.co.in
Phone : 2042109 / 2042110

Page 32
Date 12/09/2002
Business Hours

Week Days: 10.30am to 4.30pm
Saturdays: 10.30am to 1.30pm
ODCC : 5017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : HOME TRADE LTD
ADDRESS: TOWER NO.3, 5TH FLOOR, IIP
YASHI RAILWAY STATION COMPLEX,
NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
MODE OF OPERATION: Joint CUST ID: BBYH 978 09/01/2002

Date	Particulars	Cheque No	Withdrawal	Deposit	DATE :	Balance
	B/F Page 31					176369904.28
01/02/02	By Clg,Lcc No.6387	260947		3420000.00		172949904.28
01/02/02	To S/c Stop pay -149		18.00			172949922.28
01/02/02	By TR SALE 8.07 GOI			2572716.67		170377205.61
01/02/02	To TR SC ON TD ISSUE		500.00			170377705.61
01/02/02	To TR SC SALE		500.00			170378205.61
01/02/02	To TR PUR 8.07 GOI 2		20523733.33			190901938.94
01/02/02	To TR PUR SC		500.00			150902438.94
01/02/02	To TR STOP PAY CHGS		32.00			190902470.94
02/02/02	To TR MC	149227	141680.00			191044150.94
02/02/02	To TR MC	149230	200000.00			191244150.94
02/02/02	To TR MC	149228	500000.00			191744150.94
02/02/02	To TR EXCH ON PO		500.00			191744650.94
02/02/02	To TR EXCH ON PO		200.00			191744850.94
02/02/02	To TR EXCH ON PO		150.00			191745000.94
02/02/02	By TR SALE 8.07 GOI			2573277.08		189171723.86
02/02/02	To TR SER CHGS		1000.00			189172723.86
04/02/02	To TR PUR 10.25 GOI		6111611.11			195284334.97
04/02/02	To TR PUR SER CHGS		500.00			195284834.97
04/02/02	By TR SALE 8.07 GOI			1030739.17		194254075.80
04/02/02	By TR SALE 8.07 GOI			10356591.67		180897484.13
04/02/02	To TR SER CHGS		1200.00			183898684.13
05/02/02	By Clg,Lcc No.6130	321622		15185650.68		168713033.45
05/02/02	By TR SALE 10.18 GO			12557200.00		156156333.45
05/02/02	To TR SERCHGS		500.00			156156333.45
06/02/02	By Clg,Lcc No.6138	188618				154128290.61



Page 34



THE
FEDERAL BANK

LIMITED Regd. Office : Aluva.
Branch : MUMBAI CORPORATE BAN
Email : bbyh@federalbank.co.in
Phone : 2642109 / 2642110

Page : 34
Date : 12/09/2002
Business Hours

Week Days: 10.30am to 4.30pm
Saturdays: 10.30am to 1.30pm
ODCC : 5017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : HOME TRADE LTD
ADDRESS: TOWER NO.3, 5TH FLOOR, IIP
YASHI RAILWAY STATION COMPLEX,
NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
MODE OF OPERATION: Joint CUST ID: BBYH 978 09/01/2002

Date	Particulars	Cheque No	Withdrawal	Debit	CREDIT	DATE :	Balance
	B/F Page 33						139063265.03
15/02/02	To NITI SECURITIES	149231	34290.00				139097655.03
15/02/02	By Clg, Lec No. 6563	795981		3678062.50			135418492.53
15/02/02	By TR SALE 9.85 GOI			21935546.14			113482947.39
15/02/02	By TR SALE 9.85 GOI			6259298.61			107223648.78
15/02/02	To TR SER CHGS		1350.00				107224998.78
16/02/02	To TR COMM CHGS eixo		21318.00				107246316.78
16/02/02	To TR SER CHGS		460.00				107240706.70
19/02/02	By Clg, Lec No. 6598	321671		1064000.00			106182766.78
19/02/02	To TR SER CHGS		500.00				106183266.78
20/02/02	To ORIGIN FINANCIAL	149232	217612.50				106400879.28
20/02/02	To ORIGIN FINANCIAL	149233	398037.50				106798916.78
21/02/02	To TR PUR 9.85 GOI 2		6161006.94				112949923.72
21/02/02	To TR SER CHGS		000.00				112950423.72
22/02/02	To TR EXC CR REVSD 1		20060.00				112970483.72
25/02/02	To TR SC ON TOD FORM		500.00				112970983.72
25/02/02	To TR SC		50.00				112971033.72
28/02/02	By Clg, Lec No. 6714	261495		10000000.00			102971033.72
28/02/02	By TR 9.85% GOI 201			8236683.33			96736450.39
28/02/02	To TR SERVICE CHSG		500.00				96735950.39
04/03/02	By Clg, Lec No. 6730	40735		865479.00			95870471.39
05/03/02	To TR SER CHGS		600.00				95870971.39
05/03/02	By TR SALE 8.07 GOI			2710020.83			93160950.56
06/03/02	By Clg, Lec No. 6775	321740		1146172.22			92016778.34
06/03/02	To TR CCIL CHARGE		37.60				92015815.84
06/03/02	To TR RENAT CHGS		300.00				92016115.84



THE FEDERAL BANK LIMITED Regd. Office: Mumbai
 Branch: MUMBAI CORPORATE BANK
 Email: fb@federalbank.com
 Phone: 2642109 / 2642110

Page: 35
 Date: 12/03/2002
Business Hours
 Week Days: 10.00 AM to 4.00 PM
 Saturdays: 10.00 AM to 1.00 PM
 CDDC: 5017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/03/2002

NAME: KUNDE TRADE LTD
 ADDRESS: TOWER NO.3, 5TH FLOOR, 11F,
 VACHI RAILWAY STATION COMPLEX,
 NAVI MUMBAI 401305

DATE OF OPEN/RENEWAL: 09/01/2001 LIMIT: 100000000.00
 MODE OF OPERATION: Joint CUST ID: BBNH 970

Date	Particulars	Cheque No	Withdrawal	Deposits	DATE :	Balance
	R/F Page 31				09/01/2002	
08/03/02	To TR REMIT CH		50.00			92016115.81
11/03/02	To TR TR OF SECURITI		100.00			92016265.81
11/03/02	By TR HLF YLRL INT			1386670.00		90530595.81
11/03/02	To LCP Commission, L	261680		5500000.00		85030595.81
13/03/02	By TR HLF YRLY INT		11047.00			85041642.81
13/03/02	To TR TR FORM CHG		100.00	121400.00		84920242.84
15/03/02	To LCP Commission, L	261790		2800000.00		84920342.84
15/03/02	To TR S/C		5523.00			82120342.84
15/03/02	By TR 12.32 GOI 201		500.00			82126365.84
16/03/02	To TR PUR 12.32 GOI			13796590.22		68329775.62
16/03/02	To TR SER CHGS		13801410.44			82131186.06
16/03/02	To TR SER CH		500.00			82131686.06
16/03/02	By TR SALE 9.40 GOI		150.00			82131836.06
18/03/02	By TR SALE 12.32 GO			1136827.78		80995008.28
18/03/02	To TR CCIL CR & SERC			6533844.44		74461163.84
20/03/02	By Clg, Loc No.6959	261850	1025.00			74462188.84
20/03/02	By Clg, Loc No.6963	94656		1200000.00		73262188.84
20/03/02	To TR COMD CHGS NON			31771666.67		41490522.17
20/03/02	To TR SER CH		21593.00			41512115.17
21/03/02	By Clg, Loc No.6982		150.00			41512265.17
21/03/02	To TR SER CH	9836		4145493.70		37366921.47
22/03/02	To TR SER CH & CCIL		150.00			37368071.47
23/03/02	By TR SALE 12.32 GO		1150.00			37368071.47
				17400.00		30750671.47





THE FEDERAL BANK LIMITED
 Regd. Office: Aluva.
 Branch: MUMBAI CORPORATE BAN
 Email : bbyh.federalbank.co.in
 Phone : 2642109 / 2642110

Page : 38
 Date : 12/09/2002
Business Hours

Week Days: 10.30am to 4.30pm
 Saturdays: 10.30am to 1.30pm
 ODCC : 5017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : HOME TRADE LTD.
 ADDRESS: TOWER NO.3, 5TH FLOOR, IIP
 VASHI RAILWAY STATION COMPLEX,
 NAVI MUNBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
 MODE OF OPERATION: Joint CUST ID: BBYH 978

Date	Particulars	Cheque No	Withdrawal	DEPOSIT DATE :	Balance
	B/F Page 35				30750671.47
23/03/02	To TR SER & CCIL		575.00		30751246.47
26/03/02	To TR MC	149236	500000.00		31251246.47
26/03/02	To TR EXCHANGE CGS		500.00		31251746.47
27/03/02	To HOME TRADE	149237	3200000.00		34451746.47
27/03/02	To HOME TRADE LTD	149238	800000.00		35251746.47
27/03/02	To HOME TRADE	149239	300000.00		35551746.47
27/03/02	To SELF	149234	500000.00		36051746.47
27/03/02	To TR CCIL CHGS		25.00		36051771.47
27/03/02	To TR SER CHGS		1000.00		36052771.47
27/03/02	By TR 10.25 GOI 202			3120781.25	32931990.22
27/03/02	By TR 10.18 GOI 202			585762.22	32346228.00
28/03/02	To UNITED BANK OF IN	149248	1500000.00		33846228.00
28/03/02	To TR MC	149246	500000.00		34346228.00
28/03/02	To TR EXH ON PO		1000.00		34347228.00
28/03/02	To TR CCIL CHGS		25.00		34347253.00
28/03/02	To TR SER CHGS		500.00		34347753.00
28/03/02	By TR 11.83 GOI 201			1279356.56	33068396.44
30/03/02	To HOME TRADE LTD	149245	400000.00		33468396.44
30/03/02		263367		500000.00	32968396.44
30/03/02	To LCP Commission, L	263367	986.00		32969382.44
30/03/02		263365		4500000.00	28469382.44
30/03/02	To LCP Commission, L	263365	8877.00		28478259.44
30/03/02	By TR 9.40 GOI 2012			575480.56	27902778.88
30/03/02	By TR 10.25 GOI 202			266.67	22878112.21
30/03/02	To TR SER CHGS		1000.00		22879112.21





THE
FEDERAL BANK

LIMITED Regd. Office: Aluva.
Branch: MUMBAI CORPORATE BAN
Email : eb@federalbank.co.in
Phone : 2042100/2042110

Page : 37
Date : 12/03/2002

Business Hours

Week Days: 10.30am to 4.30pm

Saturdays: 10.30am to 1.30pm

CODE : 0019

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/03/2002

NAME : HONG TRADING LTD
ADDRESS: TOWER NO.3, 5TH FLOOR, IIP
VAKHRI RAILWAY STATION COMPLEX,
NAVEI HUMBAL 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00

MODE OF OPERATION: Joint

CUST ID: EDXH 978

01/01/2002

Date	Particulars	Cheque No	Withdrawal	Deposit	DATE :	Balance
	B/P Page 35					22370112.21
30/03/02	Ledger folio charges		600.00			22379772.21
30/03/02	Interest		4392555.00			27272327.21
30/03/02	By TR DIFF INT REVS			521543.00		26750784.21
02/04/02		101485		11730000.00		15011805.32
02/04/02	To LCP Commission, L	101485	7719.00			15019514.32
02/04/02	To TR CCIL CHGS		25.50			15019539.82
02/04/02	To TR SER CHGS		1250.00			15020009.82
02/04/02	To TR SER CHGS-TD IS		250.00			15021139.82
02/04/02	By TR 11.83 GOI 201			2292459.44		12726500.38
02/04/02	To TR CCIL CHGS		60.00			12726740.38
03/04/02	By Clg, Lec No. 7159	984286		1074000.00		11654740.38
03/04/02	To TR CHQ. RETD		1074000.00			12726740.38
03/04/02	To TR CHQ. RETD		100.00			12726840.38
03/04/02	To TR SER CHGS		700.00			12726540.38
03/04/02	By TR SERCHGS REVS			700.00		12726040.38
04/04/02	By Clg, Lec No. 7171	263427		750000.00		11976040.38
04/04/02	By TR TRF TO OD 501			403998.83		11574041.55
04/04/02	To TR SER CHGS ON TD		50.00			11574091.55
04/04/02	To TR SER CHGS ON TD		500.00			11575091.55
04/04/02		263452		2500000.00		9075391.55
04/04/02	To LCP Commission, L	263452	1644.00			9077035.55
06/04/02	To TR S/C ON TD ISS		100.00			9077135.55
06/04/02	To TR S/C ON TD ISS		100.00			9077235.55
06/04/02	To TR EXCH ON PD		300.00			9077535.55
06/04/02	To TR MC	149247	150000.00			9227535.55





THE
FEDERAL BANK

LIMITED Regd. Office: Aluva.
Branch: MUMBAI CORPORATE BAN
Email : bbyh.federalbank.co.in
Phone : 2042109 / 2042110

Page : 38
Date : 12/09/2002

Business Hours

Week Days: 10.30am to 4.30pm
Saturdays: 10.30am to 1.30pm
ODCC : 5017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : HOME TRADE LTD
ADDRESS: TOWER NO.3, 5TH FLOOR, 11P
VASHI RAILWAY STATION COMPLEX,
NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2001 LIMIT : 200000000.00
MODE OF OPERATION: Joint CUST ID: BBYH 978

Date	Particulars	Cheque No	Withdrawal	Deposits DATE :	Balance
	B/F Page 37				9227535.55
06/04/02	To TR NC	149249	150000.00		9377535.55
11/04/02	To TR NC	149250	1500000.00		10877535.55
11/04/02	To TR EXCH ON PO		1500.00		10879035.55
15/04/02	By TR 12.32 GOI 201			1162808.00	9716227.55
15/04/02	To TR SER CHGS		500.00		9716727.55
18/04/02	By Clg, Loc No. 7451	96934		800000.00	8916727.55
18/04/02	To TR SER CHGS		50.00		8916777.55
29/04/02	By Clg, Loc No. 7566	62358		3400000.00	5516777.55
29/04/02	By Clg, Loc No. 7567	689689		3600000.00	1916777.55
29/04/02	By Clg, Loc No. 7568	844550		1200000.00	716777.55
29/04/02	By Clg, Loc No. 7569	109735		650000.00	66777.55
29/04/02	By Clg, Loc No. 1570	62360		800000.00	733222.46 C
29/04/02	By SALE			1827914.68	2561137.13 C
02/05/02	To TR INT UPTO 30.4.		106817.00		2454320.13 C
02/05/02	By TR HLF YRL INT-8			38860.00	2493180.13 C
02/05/02	By TR HLF YRL INT-1			36750.00	2529930.13 C
03/05/02	To TR SER CHGS		1460.00		2528480.13 C
03/05/02	To TR OVERDUE INTERE		15826.00		2612655.13 C
03/05/02	To TR NON UTILISATIO		33247.00		2479408.13 C
14/05/02	By TR HAKF YRLY INT			301665.00	2781073.13 C
23/05/02	To TR DIF AMT DEB-PU		4000.00		2777073.13 C
29/05/02	Interest		122642.00		2854431.13 C
29/06/02	By TR INT-2.5.02 RE			106817.00	2781248.13 C
04/07/02	By TR HL YRL INT-9.3			48950.00	2808198.13 C
14/08/02	To TR HLF YRL INT RE		38860.00		2765338.13 C





THE
FEDERAL BANK
LIMITED Regd Office Aluva
Branch: MUMBAI CORPORATE BANK
Email: bbyh.federalbank.co.in
Phone: 2642109 / 2642110

(D)

Page 39
Date 12/09/2002

Business Hours

Branch: MUMBAI CORPORATE BANK
Address: 11th Floor, Vashi Railway Station Complex,
Vashi, Mumbai - 400705
Phone: 2642109 / 2642110
ODCC : 5017

STATEMENT OF ACCOUNTS FROM 01/01/1996 TO 14/08/2002

NAME : HOME TRADE LTD
ADDRESS : TOWER NO.3, 5TH FLOOR, 11P,
VASHI RAILWAY STATION COMPLEX,
NAVI MUMBAI 400705

DATE OF OPEN/RENEWAL : 09/01/2000 LIMIT : 200000000.00
MODE OF OPERATION: Joint CURT ID: BNYH 97H 09/01/200

Date	Particulars	Cheque No	Withdrawal	Deposits	Balance
	B/P Page 38				2769338.
14/08/02	To TR HLF YRL INT RE		26250.00		2743088.
14/08/02	To TR HLF YRL INT RE		46950.00		2696138

This is a computer generated statement which need not normally be signed. Statement will be considered correct if no error is reported within 21 days of date.



16/07/2001

Gill Account Ledger: A/c No: 7 HOME TRADE LIMITED

From Date: 09/02/2001 To: 31/03/2001 (Criteria: From 1000/2000 To 31/03/2001)

date	description	debit	credit	balance	price	amount	party/SQL With/Broker
09/02/2001	234 P 11.03% GOI 2012			50,000,000	104.4500	52,546,708.33	GILTEDGE INVESTMENT BANKING SERVICES LIMIT THE FEDERAL BANK LIMITED
10/02/2001	237 P 11.50% GOI 2011			50,000,000	107.5000	54,963,888.89	DIRECT GILTEDGE INVESTMENT BANKING SERVICES LIMIT THE FEDERAL BANK LIMITED
10/02/2001	238 P 11.43% GOI 2015			50,000,000	106.4900	53,292,625.00	DIRECT BIRLA MUTUAL FUND RESERVE BANK OF INDIA
10/02/2001	239 S 11.50% GOI 2015			10,000,000	106.5000	10,908,750.00	LKP SECURITIES LIMITED GILTEDGE MANAGEMENT SERVICES LIMITED JANATHA SAHAKARI BANK LIMITED, PUNE
10/02/2001	258 P 11.43% GOI 2015			10,000,000	106.7000	10,689,050.00	DIRECT GILTEDGE INVESTMENT BANKING SERVICES LIMIT THE FEDERAL BANK LIMITED
14/02/2001	259 S 11.50% GOI 2015			60,000,000	100.0000	60,000,000.00	DIRECT PHYSICAL CONVERSION RESERVE BANK OF INDIA
14/02/2001	260 S 11.50% GOI 2011			25,000,000	100.0000	25,000,000.00	DIRECT PHYSICAL CONVERSION RESERVE BANK OF INDIA
14/02/2001	261 S 11.03% GOI 2012			30,000,000	100.0000	30,000,000.00	DIRECT PHYSICAL CONVERSION RESERVE BANK OF INDIA

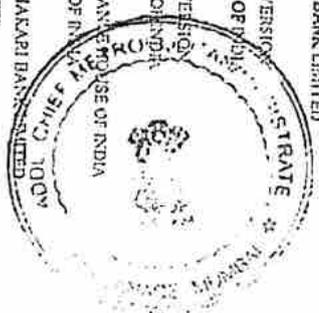


10/07/2002

Gilt Account Ledger A/c No: 7 HOME TRADE LIMITED

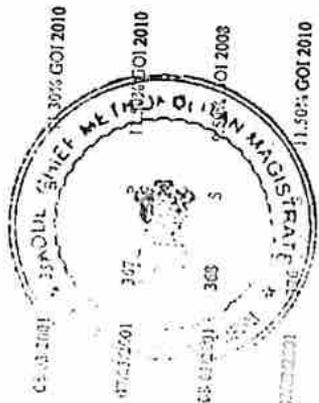
From Date: 01/01/2001 To 31/03/2001 (Circle From 10/01/2000 To 31/03/2000)

Sl. No.	Account No.	Particulars	Debit	Credit	Total	Particulars
15/02/2001	203	P	10,255,001.2012	15,000,000	100,200,000	15,346,041.67 GILTEDGE INVESTMENT BANKING SERVICES LIMTD THE FEDERAL BANK LIMITED
15/02/2001	270	P	11,403,08,2000	20,000,000	107,1000	22,465,000.00 ICICI SECURITIES AND FINANCE COMPANY LIMITED RESERVE BANK OF INDIA
16/02/2001	175	S	11,505,001.2015	10,000,000	100,0000	DIRECT PHYSICAL CONVERSION RESERVE BANK OF INDIA
20/02/2001	200	S	10,255,001.2012	10,000,000	99,5500	10,179,930.56 CITIZEN CO-OPERATIVE BANK LIMITED COSMOS CO-OP BANK LIMITED
20/02/2001	207	S	11,005,001.2012	20,000,000	100,0000	DIRECT PHYSICAL CONVERSION RESERVE BANK OF INDIA
20/02/2001	208	S	11,605,08,2000	20,000,000	100,0000	DIRECT PHYSICAL CONVERSION RESERVE BANK OF INDIA
20/02/2001	209	S	11,505,001.2011	25,000,000	107,6500	27,599,305.56 DISCOUNT & FINANCE HOUSE OF INDIA RESERVE BANK OF INDIA
22/02/2001	204	P	11,505,001.2010	25,000,000	105,0000	27,292,013.99 SUVARNAYUG SHAKARI BANK LIMITED HDPC BANK LIMITED
20/02/2001	303	S	10,255,001.2012	5,000,000	99,7500	5,105,659.72 CITIZEN CO-OPERATIVE BANK LIMITED COSMOS CO-OP BANK LIMITED



Handwritten signature and date: 17/8/99

Sl. No.	Particulars	Amount	Price	Total
27/02/2001	315 S 11.50% GOI 2010	25,000,000	100.0000	25,000,000.00
	RESERVE BANK OF INDIA			
	PHYSICAL CONVERSION			
	DIRECT			
01/03/2001	337 P 11.03% GOI 2012	20,000,000	100.0000	20,000,000.00
	RESERVE BANK OF INDIA			
	PHYSICAL CONVERSION			
	DIRECT			
02/03/2001	349 P 11.30% GOI 2010	2,500,000	108.0000	2,727,465.28
	ROYAL CO-OP BANK LIMITED			
	INDUSIND BANK LIMITED			
	DIRECT			
05/03/2001	355 P 9.50% GOI 2008	20,000,000	98.5500	19,789,166.67
	DEVELOPMENT CREDIT BANK LIMITED			
	RESERVE BANK OF INDIA			
	DIRECT			
07/02/2001	357 S 11.30% GOI 2010	2,500,000	108.2500	2,735,284.72
	SREI INTERNATIONAL SECURITIES LIMITED			
	RESERVE BANK OF INDIA			
	DIRECT			
08/02/2001	363 S 11.50% GOI 2010	5,000,000	108.9000	5,562,361.11
	LAKSHMI VILAS BANK LIMITED			
	RESERVE BANK OF INDIA			
	DIRECT			
10/02/2001	365 S 11.50% GOI 2010	20,000,000	99.0000	19,895,000.00
	ANMOL FINSEC LIMITED			
	INDUSIND BANK LIMITED			
	DIRECT			
12/02/2001	410 P 9.30% GOI 2008	5,000,000	100.0000	5,000,000.00
	PHYSICAL CONVERSION			
	RESERVE BANK OF INDIA			
	DIRECT			
15/02/2001	410 P 9.30% GOI 2008	5,000,000	98.4000	4,952,986.11
	SHRI VANI SECURITIES & FINANCE LIMITED			
	HDFC BANK LIMITED			
	DIRECT			



952
A. Srinivas

10.07.2002

Gilt Account Ledger: Ac No: 7 HOME TRADE LIMITED

From Date : 09/01/2001 To: 31/03/2001 | Chennai From 10/01/2000 To 31/03/2000

Particulars Debit Credit

Sl. No.	Date	Particulars	Debit	Credit	Total	Particulars		
16.03.2001	417	S	9.50%	GOI 2003	5,000,000	98,5000	4,974,305.56	JANATHA SAHAKARI BANK LIMITED, PUNE RESERVE BANK OF INDIA
17.03.2001	421	P	12.00%	GL JAYRATH SDL 2010	1,500,000	108,1000	1,707,000.00	GILTEDGE MANAGEMENT SERVICES LIMITED JANATHA SAHAKARI BANK LIMITED, PUNE
19.03.2001	431	S	12.00%	GUJARATH SDL 2010	1,500,000	103,7500	1,717,750.00	DIRECT KOTAK MAHINDRA CAPITAL COMPANY LIMITED RESERVE BANK OF INDIA
20.03.2001	433	P	11.50%	GOI 2010	110,000,000	103,0000	122,278,750.00	DIRECT SHREE SAJGURU JANGU MAHARAJ SAHAKARI BAN STOCK HOLDING CORPORATION OF INDIA LTD
22.03.2001	473	S	11.50%	GOI 2010	100,000,000	104,1000	109,326,388.89	DIRECT ANDHRA BANK RESERVE BANK OF INDIA
23.03.2001	483	S	11.03%	GOI 2012	10,000,000	104,0000	10,599,152.78	UTI SECURITIES EXCHANGE LTD GILTEDGE INVESTMENT BANKING SERVICES LIMIT THE FEDERAL BANK LIMITED
24.03.2001	497	P	14.00%	KARNATAKA S.D.L. 200	26,000,000	113,0000	30,613,555.56	DIRECT SHRYAM SECURITIES & FINANCE LIMITED HDFC BANK LIMITED
28.03.2001	512	S	11.03%	GOI 2012	1,200,000	103,6000	1,269,936.67	DIRECT SREI INTERNATIONAL SECURITIES LIMITED RESERVE BANK OF INDIA
28.03.2001	514	S	11.03%	GOI 2012	1,000,000	101,0000	1,094,117.77	DIRECT MUTUAL FUND INVESTMENT SERVICES LTD THE FEDERAL BANK LIMITED DIRECT



10/01/2012

Gilt Account Ledger: A/c No: 7 HOME TRADE LIMITED

From Date: 09/02/2001 To: 31/03/2001 (Criteria: From 10/01/2000 To 31/03/2001)

Value Date	Deal No	Deal Type	Quantity	Price	Amount	Total Parry/SGL With Broker		
29/03/2001	533	P	10.47%	GOI 2015	150,000,000	100.3000	152,500,375.00	PNB GILTS LIMITED
30/03/2001	534	S	11.03%	GOI 2012	1,500,000	104.0000	1,593,090.00	RESERVE BANK OF INDIA DIRECT RR FINANCIAL CONSULTANTS LTD HDFC BANK LIMITED
30/03/2001	535	S	11.03%	GOI 2012	1,300,000	103.2500	1,265,472.00	DIRECT GILTEDGE MANAGEMENT SERVICES LIMITED JANATHA SAHAKARI BANK LIMITED, PUNE
30/03/2001	537	P	11.03%	GOI 2012	10,000,000	104.0000	10,620,600.00	DIRECT GILTEDGE INVESTMENT BANKING SERVICES LIMIT THE FEDERAL BANK LIMITED
31/03/2001	559	P	11.50%	GOI 2010	20,000,000	105.7500	21,846,388.89	DIRECT SHREE SADGURU JANGLI MAHARAJ SAHAKARI BAN STOCK HOLDING CORPORATION OF INDIA LTD



993

THE FEDERAL BANK LIMITED
 PUBLIC & INVESTMENT LIMITED
 11, Tamarind Lane, Kewal Nadas Street,
 Fort, Mumbai - 400 033.

14/05/2002

Gilt Account Ledger: A/c No: 7 HOME TRADE LIMITED

From Date: 12/04/2001 To: 14/05/2002 (Criteria: From 01/04/2001 To 14/05/2002)

date	debit	credit	amount	price	Total	Party/SGI, With/Inheritor
12/04/2001	642	S	20,000,000	99.5000	20,249,000.00	NAGAR URBAN CO-OPERATIVE BANK LIMITED, AIRM MAHARASHTRA STATE CO-OPERATIVE BANK LIM
12/04/2001	650	S	26,000,000	100.0000	26,000,000.00	DIRECT PHYSICAL CONVERSION RESERVE BANK OF INDIA
16/04/2001	652	S	40,000,000	99.3500	40,484,533.33	DIRECT SREI INTERNATIONAL SECURITIES LIMITED RESERVE BANK OF INDIA
18/04/2001	677	S	50,000,000	99.4700	50,694,750.00	DIRECT SISIYAM SECURITIES & FINANCE LIMITED HDFC BANK LIMITED
19/04/2001	690	S	5,000,000	99.4500	5,009,929.17	21ST CENTURY SHARES & SECURITIES LIMITED EDGE SECURITIES PRIVATE LIMITED NATIONAL SECURITIES CLEARING CORPORATION L
19/04/2001	690	S	10,000,000	99.6000	10,154,658.33	DIRECT CITIZEN CO-OPERATIVE BANK LIMITED COSMOS CO-OP BANK LIMITED
19/04/2001	690	S	5,000,000	99.4300	5,070,363.33	DIRECT GILTEDGE INVESTMENT BANKING SERVICES LIMIT THE FEDERAL BANK LIMITED
19/04/2001	690	S	10,740,000	100.0000	10,740,000.00	DIRECT HARODA CITY CO-OP BANK LIMITED HONGKONG BANK LIMITED



From Date	To Date	For	Particulars	Debit	Credit	Balance	Particulars	Debit	Credit	Total
21-04-2001	724	S	11.50% GOI 2010	40000.000	106.6500	33,246,533.33	TWENTY FIRST CENTURY SHARES AND SECURITIES I			
							HDPC BANK LIMITED			
							DIRECT			
21-04-2001	725	S	11.03% GOI 2012	15,100.690	104.6400	16,230,901.92	IDBI CAPITAL MARKET SERVICES LIMITED			
							RESERVE BANK OF INDIA			
							DIRECT			
21-04-2001	726	S	10.47% GOI 2015	2,500.000	99.5000	2,337,668.75	SOURABH GILTS AND SECURITIES LIMITED			
							HDPC BANK LIMITED			
							DIRECT			
21-04-2001	727	S	10.47% GOI 2015	2,500.000	99.5300	2,345,918.75	BIRLA SUN LIFE SECURITIES LIMITED			
							DIRECT			
							THE FEDERAL BANK LIMITED			
							DIRECT			
24-04-2001	766	P	11.03% GOI 2012	50,000.000	100.0000	50,000,000.00	PHYSICAL CONVERSION			
							RESERVE BANK OF INDIA			
							DIRECT			
26-04-2001	776	S	11.43% GOI 2015	10,000.000	106.1500	10,565,525.00	HDPC BANK LIMITED			
							RESERVE BANK OF INDIA			
							DIRECT			
28-04-2001	792	S	10.47% GOI 2015	10,000.000	99.9000	10,211,003.33	KOTAK MAHINDRA CAPITAL SERVICES LIMITED			
							RESERVE BANK OF INDIA			
							DIRECT			
08-05-2001	839	S	11.03% GOI 2012	50,000.000	105.7100	54,540,138.89	IDBI CAPITAL MARKET SERVICES LIMITED			
							RESERVE BANK OF INDIA			
08-05-2001	860	P	10.47% GOI 2015	3,500.000	100.6500	3,610,290.83	21ST CENTURY SHARES & SECURITIES LIMITED			
							SREI INTERNATIONAL SECURITIES LIMITED			
							RESERVE BANK OF INDIA			
							DIRECT			

18/05/2009



THANKS TO ALL THE STAFF
 For their hard work & dedication
 For the year 2001-02

Gilt Account Ledger: A/c No: 7 HOME TRADE LIMITED

From Date: 12/01/2001 To: 14/05/2002 (Criteria: From 01/04/2001 To 14/05/2002)

Sl/Date	Debit	Credit	Balance	Amount	Price	Total	Particulars
09/03/2001	SG1	S	10.47%	100.7850		8,781,371.25	AMAND MERCANTILE CO OP. BANK LIMITED DIRECT
19/06/2001	1238	P	10.25% GOI 2012	102.5000		10,301,250.00	HOME TRADE LIMITED HDFC BANK LIMITED DIRECT
21/06/2001	1256	S	10.25% GOI 2012	102.6500		10,321,944.44	JANATA SAHAKARI BANK LIMITED, SATARA UNITED WESTERN BANK LIMITED DIRECT
22/06/2001	1273	P	9.50% GOI 2008	100.6700		10,288,944.44	ANMOL FINSFC LIMITED INDUSIND BANK LIMITED DIRECT
26/06/2001	1302	P	14.00% GUJARAT S.D.L. 2005	111.0000		2,246,444.44	HOME TRADE LIMITED HDFC BANK LIMITED DIRECT
27/06/2001		P	14% GOVT. STOCK 2005 (INST)	114.0000		591,000.00	HOME TRADE LIMITED HDFC BANK LIMITED DIRECT
27/06/2001		P	12.25% GOI 2021	102.7000		20,722,222.22	IDBI CAPITAL MARKET SERVICES LIMITED RESERVE BANK OF INDIA DIRECT
27/06/2001		P	60% GUJARAT S.D. 2010	106.6000		5,353,956.33	THE BHADRAN PEOPLES CO-OPERATIVE BANK LTD ICICI BANK LIMITED DIRECT
27/06/2001		P	10.70% GOI 2020	105.4500		5,915,615.28	THE BHADRAN PEOPLES CO-OPERATIVE BANK LTD ICICI BANK LIMITED DIRECT



1408 AMZ

Gilt Account Ledger: Ac No: 7 HOME TRADE LIMITED

From Date: 13/07/2001 To: 14/08/2003 (Criteria: From 01/04/2001 To 14/08/2003)

Vehicle	dealno	dealtrn	summe	amount	rate	Total	Particulars With Interest
03/07/2001	1345	P	11.83% GOI 2014	5,000,000	11.3333	5,79,795.53	THE BHADRAN PEOPLES CO-OPERATIVE BANK LTD ICICI BANK LIMITED DIRECT
04/07/2001	1339	S	10.25% GOI 2021	10,000,000	103.5500	10,431,805.56	THE BHADRAN PEOPLES CO-OPERATIVE BANK LTD ICICI BANK LIMITED DIRECT
05/07/2001	1362	P	10.25% GOI 2012	1,634,500	103.4500	1,707,026.37	SREI INTERNATIONAL SECURITIES LIMITED RESERVE BANK OF INDIA DIRECT
06/07/2001	1365	S	10.25% GOI 2012	1,634,500	103.6500	1,710,761.44	DALAL & BROACHIA STOCK BROKING PVT.LTD NATIONAL SECURITIES CLEARING CORPORATION L DIRECT
10/07/2001	1401	S	10.25% GOI 2021	10,000,000	103.5500	10,498,888.89	THE DHABOL NAGARJUN SAKHANI BANK LTD INDUSIND BANK LIMITED DIRECT
12/07/2001	1419	P	11.03% GOI 2012	3,000,000	110.5600	3,476,735.00	KEYVUR GILT MANAGEMENT & SECURITIES LIMITED THE FEDERAL BANK LIMITED DIRECT
12/07/2001	1420	P	10.25% GOI 2021	50,000,000	103.0500	52,157,916.67	ICICI SECURITIES AND FINANCE COMPANY LIMITED RESERVE BANK OF INDIA DIRECT
14/07/2001	1443	P	12.40% GOI 2013	20,000,000	116.6000	24,312,000.00	SAMIR CAPITAL SERVICES PVT. LTD. IDFC BANK LIMITED DIRECT
14/07/2001	1444	P	12.40% GOI 2013	10,000,000	116.0500	12,101,000.00	PANJAB NATIONAL BANK RESERVE BANK OF INDIA SIRIVAN SECURITIES & FINANCE





Gilt Acc No: 7 HOME TRADE LIMITED

From Date: 12/07/2001 To: 14/05/2002 (Criteria: From 01/04/2001 To 14/05/2002)

SubDate	IssueNo	DealType	Share	Rate	Amount	Price	Total	Particulars
15-07-2001	1475	S	10.35% GOI 2021		50,000,000	101.5000	51,123,333.33	GILTEDGE INVESTMENT BANKING SERVICES LIMITED THE FEDERAL BANK LIMITED DIRECT
18-07-2001	1480	S	14% GOVT. STOCK 2005 (NSI)		500,000	100.0000	500,000.00	PHYSICAL CONVERSION RESERVE BANK OF INDIA DIRECT
21-07-2001	1486	S	10.70% GOI 2020		5,000,000	100.0000	5,000,000.00	PHYSICAL CONVERSION RESERVE BANK OF INDIA DIRECT
23-07-2001	1511	P	10.70% GOI 2020		50,000,000	105.6000	52,152,361.11	STATE BANK OF INDIA RESERVE BANK OF INDIA DIRECT
23-07-2001	1524	S	9.50% GOI 2005		10,000,000	103.7000	10,773,750.00	STATE BANK OF INDIA MAFATIL SECURITIES LTD STATE BANK OF MYSORE RESERVE BANK OF INDIA DIRECT
25-07-2001	1542	S	11.83% GOI 2014		1,500,000	113.3000	2,091,579.30	KOTAK MAHINDRA CAPITAL COMPANY LIMITED RESERVE BANK OF INDIA DIRECT
25-07-2001	1550	S	10.70% GOI 2020		50,000,000	100.0000	50,000,000.00	PHYSICAL CONVERSION RESERVE BANK OF INDIA DIRECT
25-07-2001	1551	S	10.70% GOI 2020		500,000	105.6000	521,969.44	GILTEDGE MANAGEMENT SERVICES LIMITED JASATHI SAHAKARI BANK LIMITED PUNE DIRECT
26-07-2001	1562	P	9.39% GOI 2011		50,000,000	101.2000	50,543,600.00	SECURITIES TRADING CORPORATION OF INDIA RESERVE BANK OF INDIA DIRECT

Handwritten signature and date: 14/05/2002

GL Account Ledger: A/c No: 7 HOME TRADE LIMITED

From Date: 12/04/2001 To: 14/05/2002 (Criteria: From 01/04/2001 To 14/05/2002)

Value Date	Debit	Credit	Rate	Amount	Price	Total	Remarks
30/03/2001	1574	P	9.00% GOI 2013	10,000.00	92.6500	10,070,000.00	SANM CAPITAL SERVICES PVT LTD * HDPC BANK LIMITED
31/07/2001	1550	S	9.00% GOI 2013	10,000.00	92.2500	10,100,000.00	DIRECT * HDPC BANK LIMITED
31/07/2001	1581	S	12.40% GOI 2013	30,000.00	100.0000	30,000,000.00	MAHARASHTRA STATE CO-OPERATIVE BANK LTD DIRECT
01/08/2001	1592	P	10.25% GOI 2021	65,000.00	102.0500	67,461,423.61	RESERVE BANK OF INDIA DIRECT
01/08/2001	1593	S	14.00% GUJARAT S.D.L. 2005	2,000.00	100.0000	2,000,000.00	HDPC BANK LIMITED DIRECT
01/08/2001	1601	P	10.25% GOI 2021	20,000.00	102.0000	20,747,361.11	RESERVE BANK OF INDIA DIRECT
02/08/2001	1605	S	10.25% GOI 2021	10,000.00	102.0500	10,251,537.68	ANNONVA CO-OPERATIVE BANK LIMITED INDUSIND BANK LIMITED DIRECT
02/08/2001	1608	S	11.83% GOI 2014	2,500,000	113.6000	2,905,722.22	SNEL INTERNATIONAL SECURITIES LTD HDPC BANK LIMITED DIRECT
02/08/2001	1613	S	10.25% GOI 2021	65,000,000	100.0000	65,000,000.00	KOTAK MAHINDRA CAPITAL COMPANY LIMITED RESERVE BANK OF INDIA DIRECT

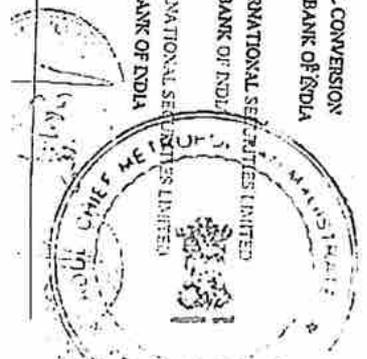


14/05/2002

Gilt Account Ledger: A/c No: 7 HOJIE TRIADE LIMITED

From Date: 13/04/2001 To: 14/05/2002 (Criteria: From 01/04/2001 To 14/05/2002)

Sl/No	date	debit	credit	name	amount	rate	Total	Particulars
100S2001	1678	S		11.03% GOI 2012	3,000,000	110.3000	3,329,321.67	GILTEDGE INVESTMENT BANKING SERVICES LIMIT THE FEDERAL BANK LIMITED
100S2001	1680	S		9.39% GOI 2011	30,000,000	100.9500	30,985,553.33	DIRECT BANK OF MALAYASIA RESERVE BANK OF INDIA
110S2001	1686	P		10.03% GOI 2019	20,000,000	100.9400	20,198,144.44	MAFATIL SECURITIES LTD SAMIH CAPITAL SERVICES PVT LTD HDFC BANK LIMITED
130S2001	1691	P		10.70% GOI 2020	150,000	105.5500	163,323.75	DIRECT GILTEDGE INVESTMENT BANKING SERVICES LIMIT THE FEDERAL BANK LIMITED
140S2001	1697	S		10.70% GOI 2020	150,000	106.0500	164,068.33	DIRECT NITI SECURITIES & STOCK BROKER NATIONAL SECURITIES CLEARING CORPORATION L
140S2001	1699	S		10.03% GOI 2019	5,000,000	101.1500	5,064,465.28	DIRECT GILTEDGE MANAGEMENT SERVICES LIMITED HDFC BANK LIMITED
140S2001	1705	S		12.00% RAJASTHAN S.D. 2011	20,000,000	100.0000	20,000,000.00	DIRECT PHYSICAL CONVERSION RESERVE BANK OF INDIA
160S2001	1713	S		10.03% GOI 2019	10,000,000	101.1200	10,131,502.78	DIRECT SREI INTERNATIONAL SECURITIES LIMITED RESERVE BANK OF INDIA
160S2001	1714	S		10.03% GOI 2019	2,500,000	101.1500	2,533,625.69	DIRECT SREI INTERNATIONAL SECURITIES LIMITED RESERVE BANK OF INDIA





THE FEDERAL BANK LIMITED
 Federal Bank House
 45, Townsend Lane, Hoysa Road Street,
 Fort, Mumbai - 400 025.

HOME TRADE LIMITED
 (Criteria: From 01/04/2001 To 14.05.2002)

Sl. No.	Account Ledger	Code	Rate	Quantity	Price	Total	Description
18/08/2001	1735	S	10.25% GOI 2021	50,000.00	102.1500	52,171,120.56	TEMPLETON MUTUAL FUND RESERVE BANK OF INDIA
20/08/2001	1714	P	10.50% GOI 2014	2,500.00	102.2500	2,611,770.83	MAFATLAL SECURITIES LTD SREI INTERNATIONAL SECURITIES LIMITED RESERVE BANK OF INDIA
20/08/2001	1744	P	10.50% GOI 2014	10,000.00	104.5000	10,773,750.00	THE DHABOL NAGARUK SAHAKARI BANK LTD INDUSIND BANK LIMITED
21/08/2001	1740	S	10.01% GOI 2019	500.00	101.2500	506,339.58	INDIRECT SREI INTERNATIONAL SECURITIES LIMITED RESERVE BANK OF INDIA
24/08/2001	1702	S	10.35% GOI 2021	5,000.00	102.3000	5,234,585.33	DIRECT KOTAK MAHINDRA CAPITAL COMPANY LIMITED RESERVE BANK OF INDIA
24/08/2001	1766	S	10.50% GOI 2014	500.00	100.0000	500,000.00	DIRECT PHYSICAL CONVERSION RESERVE BANK OF INDIA
25/08/2001	1773	S	10.25% GOI 2021	40,000.00	102.3500	41,908,055.56	CATHOLIC SYRIAN BANK LIMITED RESERVE BANK OF INDIA
25/08/2001	1775	S	11.50% GOI 2015	2,500.00	100.0000	2,500,000.00	DIRECT PHYSICAL CONVERSION RESERVE BANK OF INDIA
27/08/2001	1776	S	10.25% GOI 2021	7,500.00	102.3300	7,860,541.25	DIRLA SUN LIFE SECURITIES LIMITED THE FEDERAL BANK LIMITED DIRECT

(Handwritten signature)

Unit Account Ledger A/c No: 7 HONIE TRADE LIMITED
 From Date: 12/04/2001 To: 14/05/2002 (Gandvi From 01/04/2001 To 14/05/2002)
 Valuation date: 14/05/2002
 Balance: 10,000,000
 Debit: 100,000
 Credit: 100,000

Date	ISD	P	Rate	Amount	Rate	Total	Description
31/03/2001	1589	P	14.00% GOVERNMENT STOCK 2	10,000,000	100.0000	5,000,000.00	PHYSICAL CONVERSION RESERVE BANK OF INDIA
01/09/2001	1578	S	10.03% GOI 2019	900,000	120.0000	1,08,700.00	HONIE TRADE LIMITED HDFC BANK LIMITED
01/09/2001	1830	S	9.39% GOI 2011	20,000,000	101.8000	20,457,588.89	GILTEDGE INVESTMENT BANKING SERVICES LIMITED THE FEDERAL BANK LIMITED
01/09/2001	1832	S	10.25% GOI 2021	40,000,000	101.6000	41,255,566.67	GILTEDGE INVESTMENT BANKING SERVICES LIMITED THE FEDERAL BANK LIMITED
03/09/2001	1591	P	10.03% GOI 2019	40,000,000	102.5000	42,036,188.89	GILTEDGE INVESTMENT BANKING SERVICES LIMITED THE FEDERAL BANK LIMITED
03/09/2001	1592	P	10.03% GOI 2019	5,100,000	101.7700	5,297,532.00	ICICI SECURITIES AND FINANCE CORPORATION LIMITED RESERVE BANK OF INDIA
03/09/2001	1593	S	11.60% GOI 2020	20,000,000	101.8300	20,499,733.33	IDBI CAPITAL MARKET SERVICES LIMITED RESERVE BANK OF INDIA
03/09/2001	1584	S	11.40% GOI 2020	4,860,000	113.7500	5,631,606.00	IDBI CAPITAL MARKET SERVICES LIMITED RESERVE BANK OF INDIA
				7,640,000	113.7500	8,833,977.33	DIRECT COAL MINES PROVIDENT FUND STOCK HOLDING CORPORATION OF INDIA LTD DIRECT

14/05/2002
 [Signature]





Bank Name: 03/07/2001

HOME TRADE LIMITED

(Cons: From 01/01/2001 To 31/03/2002)

Total Particulars: 20,500,733.33

THE CO-OPERATIVE BANK LIMITED S-1

HOME BANK LIMITED

101.5000

10.03% GOI 2019

03/07/2001

1597

P

12.25% MAHARASHTRA STATE

50,000.00

113.8000

59,145,833.33

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT

JAMUNA KASHMIR BANK LTD.

RESERVE BANK OF INDIA

DIRECT



7 HOME TRADE LIMITED

(Criteria: From 01/04/2001 To 14/05/2003)

Account Ledger: 14/05/2003
 Date: 12/04/2001
 Page: 482 of 626

Sl. No.	Particulars	Dr	Cr	Balance	Total	
	04/09/2001	1952	S	40,000,000	101,6200	41,305,300.00
						PND GILTS LIMITED
						RESERVE BANK OF INDIA
						DIRECT
				30,000,000	100,0000	5,000,000.00
						PHYSICAL CONVERSION
						RESERVE BANK OF INDIA
	07/09/2001	1901	S	5,000,000	109,6000	5,604,180.56
						IDBI CAPITAL MARKET SERVICES LIMITED
						RESERVE BANK OF INDIA
						DIRECT
	07/09/2001	1902	P	500,000	112,2500	578,120.56
						IDBI CAPITAL MARKET SERVICES LIMITED
						RESERVE BANK OF INDIA
						DIRECT
	07/09/2001	1967	P	2,000,000	116,5000	2,374,236.11
						IDBI CAPITAL MARKET SERVICES LIMITED
						RESERVE BANK OF INDIA
						DIRECT
	07/09/2001	1955	P	90,000	101,6000	92,955.88
						HDFC BANK LIMITED
						DIRECT
	07/09/2001	1969	S	10,000,000	100,0000	10,000,000.00
						PHYSICAL CONVERSION
						RESERVE BANK OF INDIA
	07/09/2001	1970	S	5,500,000	100,0000	5,500,000.00
						PHYSICAL CONVERSION
						RESERVE BANK OF INDIA
	11/09/2001	2021	P	10,000,000	100,6500	10,035,000.00
						CEAT FINANCIAL SERVICES LIMITED
						RESERVE BANK OF INDIA

Handwritten signature and date: 12/04/2001



HOMIE TRADE LIMITED
 (Criteria: From 01/04/2001 To 14/05/2003)

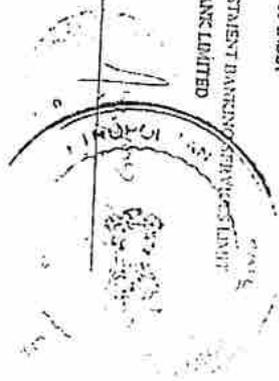
ADDL CHIEF METROPOLITAN ENGINEER
 Gandevi PS
 Post, Gandevi - 390 002

Sl. No.	Date	Particulars	Amount	Price	Total
14/09/2001	2031	14.00% GOVERNMENT STOCK 2	900,000	100.0000	900,000.00
		PHYSICAL CONVERSION			PHYSICAL CONVERSION
		RESERVE BANK OF INDIA			RESERVE BANK OF INDIA
14/09/2001	2031	S 11.50% GOI 2013	500,000	100.0000	500,000.00
		PHYSICAL CONVERSION			PHYSICAL CONVERSION
		RESERVE BANK OF INDIA			RESERVE BANK OF INDIA
14/09/2001	2035	S 9.40 GOI 2012	5,000,000	100.2500	5,012,516.67
		SUREDRANAGAR PEOPLES CO-OPERATIVE BANK L			SUREDRANAGAR PEOPLES CO-OPERATIVE BANK L
		INDUSIND BANK LIMITED			INDUSIND BANK LIMITED
		DIRECT			DIRECT
15/09/2001	2037	P 9.40 GOI 2012	50,000,000	100.1600	50,129,722.22
		SECURITIES TRADING CORPORATION OF INDIA			SECURITIES TRADING CORPORATION OF INDIA
		RESERVE BANK OF INDIA			RESERVE BANK OF INDIA
18/09/2001	2050	S 9.40 GOI 2012	50,000,000	99.4000	49,791,355.89
		MAFATAL SECURITIES LTD			MAFATAL SECURITIES LTD
		SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA			SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA
		RESERVE BANK OF INDIA			RESERVE BANK OF INDIA
		DIRECT			DIRECT
20/09/2001	2063	P 12.00% RAJASTHAN S.D. 2011	50,000,000	114.7500	60,158,333.33
		HOMIE TRADE LIMITED			HOMIE TRADE LIMITED
		HDFC BANK LIMITED			HDFC BANK LIMITED
		DIRECT			DIRECT
26/09/2001	2092	S 12.00% RAJASTHAN S.D. 2011	50,000,000	113.6500	59,708,333.33
		SHRIYAM SECURITIES & FINANCE LIMITED			SHRIYAM SECURITIES & FINANCE LIMITED
		HDFC BANK LIMITED			HDFC BANK LIMITED
		DIRECT			DIRECT
26/09/2001	2097	P 10.25% GOI 2012	5,000,000	105.0000	5,413,715.28
		HOMIE TRADE LIMITED			HOMIE TRADE LIMITED
		HDFC BANK LIMITED			HDFC BANK LIMITED
		DIRECT			DIRECT
27/09/2001	2195	S 10.35% GOI 2012	1,500,000	101.8500	1,577,718.75
		SREI INTERNATIONAL SECURITIES LTD			SREI INTERNATIONAL SECURITIES LTD
		HDFC BANK LIMITED			HDFC BANK LIMITED
		DIRECT			DIRECT

012

Gilt Account Ledger A/c No: 7 HOVI TRADE LIMITED
 From Date: 12/04/2001 To: 14/08/2002
 Sub: HOVI TRADE LIMITED (Consolidated Form 01/04/2001 To 14/08/2002)

Sl No	VO	2112	S	10.03.2001	2019	Amount	Dr/Cr	Total	Particulars
02	10	2001	2140	S	10.25.2001	50,000.000	100.7500	51,057,597.22	BILLA SUN LIFE SECURITIES LIMITED THE FEDERAL BANK LIMITED
03	10	2001	2140	S	10.25.2001	500,000	102.3500	933,665.75	RR FINANCIAL CONSULTANTS LTD HDFC BANK LIMITED
03	10	2001	2145	S	10.25.2001	18,000,000	100.0000	18,000,000.00	PHYSICAL CONVERSION RESERVE BANK OF INDIA
09	10	2001	2191	S	10.27.2001	1,500,000	107.4000	1,673,941.67	DALAL & BROACHA STOCK BROKING PVT LTD NATIONAL SECURITIES CLEARING CORPORATION L DIRECT
16	10	2001	2202	S	10.30.2001	10,000,000	100.0000	10,000,000.00	PHYSICAL CONVERSION RESERVE BANK OF INDIA
16	10	2001	2250	S	10.30.2001	6,000,000	105.6500	6,631,250.00	GILTEDGE INVESTMENT BANKING SERVICES LIMITED THE FEDERAL BANK LIMITED
17	10	2001	2277	P	10.03.2001	13,000,000	103.0200	13,087,322.22	THE BALASOR NAQUR SAHAKARI BANK LIMITED DIRECT
17	10	2001	2285	P	10.03.2001	10,000,000	103.0000	10,000,000.00	HDFC BANK LIMITED DIRECT
18	10	2001	2205	S	10.07.2001	500,000	106.6000	537,597.50	GILTEDGE INVESTMENT BANKING SERVICES LIMITED THE FEDERAL BANK LIMITED DIRECT



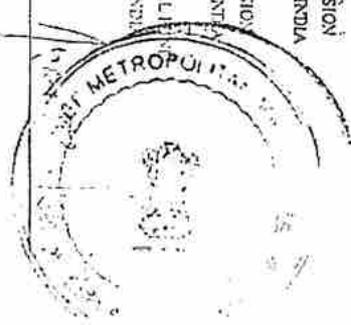


GRU Account Ledger: Ac No: 7 HONIE TRADE LIMITED
 From Date: 12/04/2001 To: 14/05/2003 (Criteria: From 01/04/2001 To 14/05/2003)

sl no	date	debit	credit	balance	particulars
18/10/2001	2104	S	10.00%	100.0000	100.0000
19/10/2001	2117	S	10.47%	105.6500	105.6500
23/10/2001	2146	P	9.40	101.3500	101.3500
25/10/2001	2162	S	10.25%	100.0000	100.0000
23/10/2001	2163	S	10.79%	100.0000	100.0000
24/10/2001	2164	S	10.03%	101.8000	101.8000
24/10/2001	2165	S	10.79%	107.7500	107.7500
24/10/2001	2166	S	10.79%	107.7500	107.7500
27/10/2001	2168	S	9.30	101.2500	101.2500
				12,000,000.00	12,000,000.00
					RESERVE BANK OF INDIA
				215,197.17	GILTEDGE INVESTMENT BANKING SERVICES LIMIT
					THE FEDERAL BANK LIMITED
				10,291,666.67	DIRECT
					PARASWANATHI CO-OPERATIVE BANK LIMITED
					MAHARASHTRA STATE CO-OPERATIVE BANK LIM
				15,000,000.00	DIRECT
					RESERVE BANK OF INDIA
				200,000.00	PHYSICAL CONVERSION
					RESERVE BANK OF INDIA
				1,558,343.75	DALAL & BROACHA STOCK BROKING PVT.LTD
					NATIONAL SECURITIES CLEARING CORPORATION L
					DIRECT
				2,809,892.36	DALAL & BROACHA STOCK BROKING PVT.LTD
					NATIONAL SECURITIES CLEARING CORPORATION L
					DIRECT
				699,165.56	DALAL & BROACHA STOCK BROKING PVT.LTD
					NATIONAL SECURITIES CLEARING CORPORATION L
					DIRECT
				10,000,000.00	RESERVE BANK OF INDIA
					DIRECT
					NATIONAL SECURITIES AND FINANCE COMPANY LIMITED
					RESERVE BANK OF INDIA
					DIRECT

963
 [Signature]

Gilt Account Ledger: Ac No: 7 HONE TRADE LIMITED									
From Date: 12/04/2001 To: 14/05/2002 (Circle: From 01/01/2001 to 14/05/2002)									
Sl No	Date	Particulars	Debit	Credit	Balance	Rate	Total	Particulars	Balance
27	10/20/01	2500	P	10.15% GOI 2026	20,00,000	102.7500	20,798,844.44	HONE TRADE LIMITED	
								HDFC BANK LIMITED	
								DIRECT	
28	10/20/01	2001	P	9.21% GOI 2013	10,00,000	104.3500	10,830,125.00	HONE TRADE LIMITED	
								HDFC BANK LIMITED	
								DIRECT	
29	10/20/01	2033	P	10.25% GOI 2021	50,00,000	103.6500	53,907,708.33	DEVELOPMENT CREDIT BANK LIMITED	
								RESERVE BANK OF INDIA	
								DIRECT	
29	10/20/01	2442	S	10.15% GOI 2026	20,00,000	100.0000	20,000,000.00	PHYSICAL CONVERSION	
								RESERVE BANK OF INDIA	
								DIRECT	
01/11/2001	2516	P	10.25% GOI 2021	1,850,000	104.2000	2,007,237.15	NEVUR GILT MANAGEMENT & SECURITIES LIMITED		
								THE FEDERAL BANK LIMITED	
								DIRECT	
01/11/2001	2516	P	10.15% GOI 2026	50,000,000	103.4500	52,431,944.44	THE BANASKANTHA DISTRICT CENTRAL CO-OP. BA		
								HDFC BANK LIMITED	
								DIRECT	
01/11/2001	2517	S	10.03% GOI 2019	1,500,000	100.0000	1,500,000.00	PHYSICAL CONVERSION		
								RESERVE BANK OF INDIA	
								DIRECT	
01/11/2001	2518	S	10.25% GOI 2021	50,000,000	100.0000	50,000,000.00	PHYSICAL CONVERSION		
								RESERVE BANK OF INDIA	
								DIRECT	
02/11/2001	2575	S	10.15% GOI 2026	50,000,000	104.5000	52,971,083.33	TEMPLETON MUTUAL FUND		
								RESERVE BANK OF INDIA	
								DIRECT	





HOME TRADE LIMITED

(Criteria: From 01/04/2001 To 14/05/2003)

Subcontract	Contract Description	Contract Value	Contract Price	Contract Amount	Contract Price	Total Party / SGL With / Broker
06/11/2001	3604 P 12.13% GOI 2011	10,000,000	119.0000	12,211,955.56	HOME TRADE LIMITED	
					HDFC BANK LIMITED	
					DIRECT	
06/11/2001	2605 P 12.32% GOI 2011	5,000,000	119.0000	6,115,977.78	HOME TRADE LIMITED	
					HDFC BANK LIMITED	
					DIRECT	
07/11/2001	2621 P 9.55% GOI 2015	10,000,000	106.1500	10,672,458.33	HOME TRADE LIMITED	
					HDFC BANK LIMITED	
					DIRECT	
07/11/2001	2622 P 9.53% GOI 2015	10,000,000	106.1500	10,672,458.33	HOME TRADE LIMITED	
					HDFC BANK LIMITED	
					DIRECT	
07/11/2001	2620 P 9.53% GOI 2015	10,000,000	106.1500	10,672,458.33	HOME TRADE LIMITED	
					HDFC BANK LIMITED	
					DIRECT	
07/11/2001	2624 P 10.50% GOI 2014	2,500,000	108.2000	2,710,833.33	HOME TRADE LIMITED	
					HDFC BANK LIMITED	
					DIRECT	
07/11/2001	2625 P 10.50% GOI 2014	5,000,000	108.2000	5,421,666.67	HOME TRADE LIMITED	
					HDFC BANK LIMITED	
					DIRECT	
08/11/2001	2667 S 10.47% GOI 2015	3,000,000	109.1500	3,349,555.00	SHRIYAN SECURITIES & FINANCE LIMITED	
					HDFC BANK LIMITED	
					DIRECT	
15/11/2001	2705 S 9.81% GOI 2013	5,000,000	107.1000	5,579,812.50	HOME TRADE LIMITED	
					HDFC BANK LIMITED	
					DIRECT	

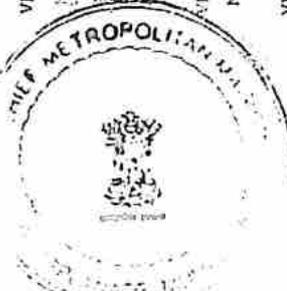
500
 1/11/2003

12-05-2002

Gilt Account Ledger: A/c No: 7 HONIE TRADE LIMITED

From Date: 12/04/2001 To: 14/05/2002 (Chart: From 01/04/2001 To 14/05/2002)

Yr/Date	Dr/Cr	Dr/Cr	Dr/Cr	Dr/Cr	Dr/Cr	Total	Partic/Descr/Wh/Broker
14/05/2001	S	20,000,000	107,00,000	21,675,894.44			SOUTHABH GILT & SECURITIES PVT LTD
							ABN AMRO BANK LIMITED
							DIRECT
21/11/2001	S	5,000,000	168,7500	5,670,487.50			HONIE TRADE LIMITED
							HDFC BANK LIMITED
							DIRECT
23/11/2001	P	5,000,000	110,5300	5,762,212.50			GILTEDGE INVESTMENT BANKING SERVICES LIMIT
							THE FEDERAL BANK LIMITED
							DIRECT
23/11/2001	P	5,000,000	110,5000	5,760,712.50			HONIE TRADE LIMITED
							HDFC BANK LIMITED
							DIRECT
26/11/2001	P	45,000,000	100,0000	45,000,000.00			PHYSICAL CONVERSION
							RESERVE BANK OF INDIA
28/11/2001	S	1,000,000	100,0000	1,000,000.00			PHYSICAL CONVERSION
							RESERVE BANK OF INDIA
28/11/2001	S	600,000	100,0000	600,000.00			PHYSICAL CONVERSION
							RESERVE BANK OF INDIA
28/11/2001	S	10,000,000	100,0000	10,000,000.00			PHYSICAL CONVERSION
							RESERVE BANK OF INDIA
05/12/2001	S	4,000,000	117,5000	5,429,948.61			DALAL & SHAH BISCAL SERVICES LIMITED
							HDFC BANK LIMITED
							DIRECT



(Handwritten signature)



7 HOME TRADE LIMITED
 14/05/2002 (Criteria: From 01/04/2001 To 14/05/2003)
 Addl. Chief Metropolitan Magistrate,
 Bangalore
 Post, Bangalore 560001

Sl. No.	ISIN	Face Value	ISIN	Rate	Amount	Price	Total	Party / SGL With / Broker
05/12/2001	3017	S	10.50% GOI 2014		5,000,000	116.8000	5,892,500.00	DALAL & SHAH FISCAL SERVICES LIMITED HDFC BANK LIMITED
05/12/2001	3018	S	10.45% GOI 2018		10,000,000	117.7000	11,871,597.22	DIRECT DALAL & SHAH FISCAL SERVICES LIMITED HDFC BANK LIMITED
05/12/2001	3018	S	10.25% GOI 2021		45,000,000	117.1300	52,772,562.50	DIRECT IDBI CAPITAL MARKET SERVICES LIMITED RESERVE BANK OF INDIA
05/12/2001	3060	P	10.00% GOI 2019		5,000,000	117.0000	6,012,987.50	DIRECT HOME TRADE LIMITED HDFC BANK LIMITED
06/12/2001	3059	S	10.47% GOI 2015		300,000	100.0000	300,000.00	DIRECT PHYSICAL CONVERSION RESERVE BANK OF INDIA
06/12/2001	3062	S	10.03% GOI 2019		100,000	100.0000	100,000.00	PHYSICAL CONVERSION RESERVE BANK OF INDIA
07/12/2001	3066	P	7.50% GOI 2010		1,000,000	101.4500	1,019,705.33	SANJIVANI URBAN CO-OPERATIVE BANK LIMITED APEX CO-OPERATIVE BANK OF URBAN BANKS OF M
07/12/2001	3067	P	8.00% GOI 2011		971,500	103.9000	1,018,024.06	DIRECT SANJIVANI URBAN CO-OPERATIVE BANK LIMITED APEX CO-OPERATIVE BANK OF URBAN BANKS OF M
07/12/2001	3068	S	10.25% GOI 2012		5,000,000	114.0000	5,708,541.67	DIRECT TWENTY FIRST CENTURY SHARES AND SECURITIES I HDFC BANK LIMITED

(Handwritten Signature)
 Addl. Chief Metropolitan Magistrate
 Bangalore

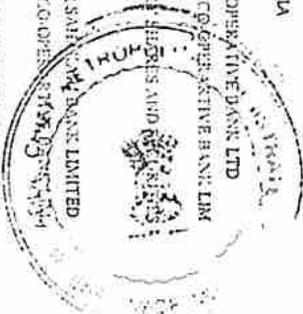
12-03-2012

Gift Account Ledger: A/c No: 7 HOME TRADE LIMITED

From Date : 12/03/2011 To: 14/03/2012 (General Form: 21 02 2001 To: 1405 2003)

Year/Date	Particulars	Debit	Credit	Balance	Rate	Total	Particulars
03/12/2011	3023	S	10,257.00	102,000.00	50,000.00	50,000.00	PHYSICAL CONVERSION RESERVE BANK OF INDIA
14/12/2011	3143	P	9,40.00	108,750.00	2,500.00	2,777,500.00	DALAL & SHAH FISCAL SERVICES LIMITED HDFC BANK LIMITED
15/12/2011	3155	S	10,500.00	100,000.00	2,400.00	2,400,000.00	PHYSICAL CONVERSION RESERVE BANK OF INDIA
15/12/2011	3155	S	9,40.00	100,000.00	2,500.00	2,500,000.00	PHYSICAL CONVERSION RESERVE BANK OF INDIA
18/12/2011	3157	S	9,557.00	113,400.00	11,509,635.89	11,509,635.89	THIRUPATHI URBAN CO-OPERATIVE BANK LTD MAHARASHTRA STATE CO-OPERATIVE BANK LHM
19/12/2011	3191	P	9,557.00	112,200.00	12,032,620.83	12,032,620.83	DIRECT TWENTY FIRST CENTURY SECURITIES AND INVESTMENT BANK LIMITED HDFC BANK LIMITED
19/12/2011	3194	P	9,40.00	109,000.00	11,155,555.89	11,155,555.89	DIRECT AHMEDNAGAR SHAHAR SAMIKH BANK LIMITED MAHARASHTRA STATE CO-OPERATIVE BANK LIMITED
20/12/2011	3159	S	9,40.00	109,500.00	2,802,135.00	2,802,135.00	DIRECT SANJIVANI URBAN CO-OPERATIVE BANK LIMITED APEX CO-OPERATIVE BANK OF URBAN BANKS OF M
20/12/2011	3204	S	9,40.00	100,000.00	6,000,000.00	6,000,000.00	DIRECT PHYSICAL CONVERSION RESERVE BANK OF INDIA

(Handwritten signature)





HOME TRADE LIMITED

(Criteria: From 01/04/2001 To 14/05/2003)

amount price

Total Purv./MCL With / Broker

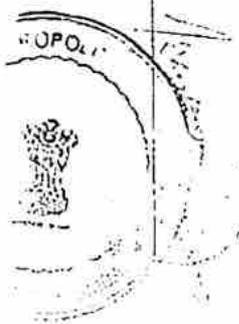
Sl No	ISIN	Symbol	Rate	Quantity	Value	Company Name
30	10.03%	GOI 2019	100.0000	6,500,000	6,500,000.00	PHYSICAL CONVERSION RESERVE BANK OF INDIA
21/12/2001	3213	P	10.35%	10,000,000	11,474,791.67	THE BHADRAN PEOPLES CO-OPERATIVE BANK LTD ICICI BANK LIMITED
22/12/2001	3219	P	8.00%	10,000,000	10,489,222.22	DIRECT SAMIR CAPITAL SERVICES PVT. LTD. HDFC BANK LIMITED
26/12/2001	3243	P	10.18%	20,000,000	23,373,833.33	DIRECT TWENTY FIRST CENTURY SHARES AND SECURITIES I HDFC BANK LIMITED
26/12/2001	3245	S	9.85%	10,000,000	11,324,527.78	DIRECT TWENTY FIRST CENTURY SHARES AND SECURITIES I HDFC BANK LIMITED
27/12/2001	3248	P	9.85%	10,000,000	11,320,263.89	DIRECT GILTEDGE INVESTMENT BANKING SERVICES LIMIT HDFC BANK LIMITED
27/12/2001	3249	P	12.32%	10,000,000	12,731,488.89	DIRECT IDBI CAPITAL MARKET SERVICES LIMITED RESERVE BANK OF INDIA
28/12/2001	3254	P	11.30%	10,000,000	11,191,472.22	DIRECT TWENTY FIRST CENTURY SHARES AND SECURITIES I HDFC BANK LIMITED
28/12/2001	3255	S	9.85%	10,000,000	11,317,000.00	DIRECT TWENTY FIRST CENTURY SHARES AND SECURITIES I HDFC BANK LIMITED



14-01-2002

GLT Account Ledger: A/c No: 7 HOME TRADE LIMITED
 From Date: 12/01/2001 To: 14/01/2002 (Criteria: From 01/01/2001 To 14/01/2002)

Validating	Dating	Posting	Account	Amount	Rate	Total	Description
29-12-2001	3003	S	90570 G01 2015	500.000	111.0000	54,956.51	DALAL AND BROKERS STOCK BROKING PVT LTD DIRECT
29-12-2001	2005	S	101200 G01 2011	10,200.000	100.0000	10,200.000.00	PHYSICAL CONVERSION RESERVE BANK OF INDIA
29-12-2001	1367	S	101500 G01 2026	15,000.000	100.0000	15,000.000.00	PHYSICAL CONVERSION FIDELITY BURLINGHAME
31-12-2001	3392	S	113000 G01 2005	10,000.000	110.0000	11,197,750.00	TWENTY FIRST CENTURY SHARES AND SECURITIES I HDFC BANK LIMITED
31-12-2001	3393	P	90570 G01 2015	10,000.000	110.2000	11,222,472.22	DIRECT TWENTY FIRST CENTURY SHARES AND SECURITIES I HDFC BANK LIMITED
01-01-2002	3393	S	90570 G01 2015	2,500.000	112.0000	2,865,102.08	DIRECT AUNKYATARA MAHILA SAHAKARI BANK LTD.SATA STOCK HOLDING CORPORATION OF INDIA LTD
01-01-2002	3305	P	90570 G01 2015	20,000.000	112.2500	22,618,950.00	DIRECT THE HAKIMNADA CO-OPERATIVE TOWN BANK LIMIT UTI BANK LIMITED
01-01-2002	3307	S	101500 G01 2026	700.000	111.0000	798,773.89	DIRECT S&M ADVISORY & BROKING PVT.LTD HDFC BANK LIMITED
02-01-2002	3315	S	123200 G01 2011	500.000	123.7000	1,160,424.00	DIRECT SAMIR CAPITAL SERVICES PVT. LTD. HDRC BANK LIMITED





Invoice No: 7
 (Criteria: From 01.04.2001 To 14.05.2003)

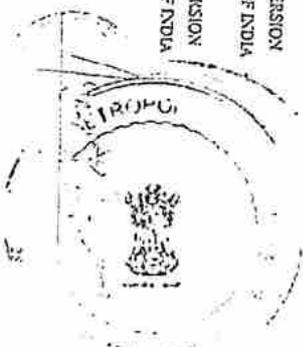
value date	deal no	deal type	status	amount	price	Total	Party / SGL With / Broker
03.01/2002	3333	P	9.81% GOI 2013	10,000,000	112.9400	11,333,925.00	INDORE PARSAR SHAKARI BANK LIMITED INDUSIND BANK LIMITED
05.01/2002	3349	S	10.25% GOI 2021	10,000,000	115.5000	11,649,652.75	DIRECT MAHARASHTRA BRAJIMIN SAHAKARI BANK LIMIT INDUSIND BANK LIMITED
07.01/2002	3377	P	9.85% GOI 2015	10,000,000	114.1500	11,636,635.00	DIRECT THE PETLAD COMMERCIAL CO OPERATIVE BANK L ICICI BANK LIMITED
08.01/2002	3382	P	10.25% GOI 2021	2,500,000	115.4000	2,912,045.61	DIRECT SAMIR CAPITAL SERVICES PVT. LTD. HDFC BANK LIMITED
08.01/2002	3383	S	9.81% GOI 2013	10,000,000	113.2000	11,423,550.00	DIRECT MALAD SAHAKARI BANK LIMITED HDFC BANK LIMITED
08.01/2002	3384	P	10.25% GOI 2021	10,000,000	116.9500	11,801,194.44	DIRECT MAHARASHTRA BRAJIMIN SAHAKARI BANK LIMIT INDUSIND BANK LIMITED
09.01/2002	3404	P	8.00% GOI 2011	30,000,000	103.7400	31,602,000.00	DIRECT RAJARAM BAPU SAHAKARI BANK LIMITED MAHARASHTRA STATE CO-OPERATIVE BANK LIM
10.01/2002	3422	P	12.32% GOI 2011	10,000,000	120.7500	12,625,977.75	DIRECT SREI INTERNATIONAL SECURITIES LIMITED RESERVE BANK OF INDIA
10.01/2002	3435	S	9.81% GOI 2013	20,000,000	113.3500	22,887,000.00	DIRECT PNB GILTS LIMITED RESERVE BANK OF INDIA

Handwritten signature and stamp at the bottom right of the page.

14.05.2012

Gilt Account Ledger A/c No: **7** **HONIE TRADE LIMITED**
 From Date: 12/01/2012 To: 14/05/2012 (Charte From 01/01/2001 To 14/05/2012)

Sl. No.	Particulars	Debit	Credit	Total	Particulars
15/01/2012	3175 S	12,250,000	6,260,000	100,000	6,200,000.00 PHYSICAL CONVERSION RESERVE BANK OF INDIA
17/01/2012	3639 S	12,500,000	117,000	14,792,274.31	IDBI CAPITAL MARKET SERVICES LIMITED RESERVE BANK OF INDIA
18/01/2012	3639 P	2,000,000	114,250	2,311,763.89	DALAL AND BROACHA STOCK BROKING PVT LTD HDFC BANK LIMITED DIRECT
21/01/2012	3635 P	15,000,000	115,300	17,698,395.83	IDBI CAPITAL MARKET SERVICES LIMITED RESERVE BANK OF INDIA DIRECT
22/01/2012	3639 P	10,000,000	118,400	12,210,438.89	SANIR CAPITAL SERVICES PVT. LTD. HDFC BANK LIMITED DIRECT
22/01/2012	3631 P	10,000,000	115,400	12,210,438.89	RAJARAM DAPU SARAKARU BANK LIMITED MAHARASHTRA STATE CO-OPERATIVE BANK LMI DIRECT
22/01/2012	3647 S	6,800,000	100,000	6,800,000.00	PHYSICAL CONVERSION RESERVE BANK OF INDIA
22/01/2012	3645 S	1,000,000	100,000	1,000,000.00	PHYSICAL CONVERSION RESERVE BANK OF INDIA
22/01/2012	3649 S	2,000,000	100,000	2,000,000.00	PHYSICAL CONVERSION RESERVE BANK OF INDIA



Gift Account Ledger: Ac No: 7 HOME TRADE LIMITED

From Date: 12/01/2001 To: 14/05/2002 (Current Term 01 04 2001 To 14 05 2002)

Sl/No	Date	Particulars	Debit	Credit	Balance	Rate	Interest	Total	Description
29	01/2002	3814	S	11.53% COI 2012	4,100,000	160.6550	4,120,000.00	PHYSICAL CONVERSION	
								RESERVE BANK OF INDIA	
29	01/2002	3813	S	10.47% COI 2012	200,000	160.0890	230,600.00	PHYSICAL CONVERSION	
								RESERVE BANK OF INDIA	
30	01/2002	3855	S	9.35% COI 2012	5,000,000	116.0100	5,412,777.78	THE SEVAVIKAS CO. OP. BANK LIMITED	
								HDPC BANK LIMITED	
30	01/2002	3862	P	9.40 COI 2012	10,000,000	112.6000	11,622,944.44	RAJALAKSHMI URBAN CO-OP BANK LIMITED	
								HDPC BANK LIMITED	
31	01/2002	3870	S	8.07% COI 2017	25,000,000	101.7000	25,399,062.50	IDBI CAPITAL MARKET SERVICES LIMITED	
								RESERVE BANK OF INDIA	
31	01/2002	3871	S	8.07% COI 2017	2,500,000	101.2500	2,539,656.25	AJINKYATARA MAHILA SAHAKARI BANK LTD, SATNA	
								STOCK HOLDING CORPORATION GRANDRAJEND	
31	01/2002	3872	S	9.40 COI 2012	10,000,000	112.7500	11,635,944.44	JUNAGADI COMMERCIAL CO-OPERATIVE BANK LT	
								HDPC BANK LIMITED	
31	01/2002	3905	P	9.39% COI 2011	5,000,000	112.0000	5,636,516.67	SANIK SAHAKARI BANK LIMITED, SATNA	
								UNITED WESTERN BANK LIMITED	
31	01/2002	3922	S	11.90% COI 2007	3,700,000	121.1000	4,556,529.44	DABUR INDIA LTD EMPLOYEES WELFARE FUND	
								HDPC BANK LIMITED	

[Handwritten signature and stamp]

Gilt Account Ledger: A/c No: 7 HOME TRADE LIMITED									
From Date: 12/04/2001 To: 14/05/2002 (Chitka: From 01/04/2001 To 14/05/2002)									
Yield/Rate	Face	Deal/Type	Summ	Amount	Price	Total	Particulars		
06/02/2002	4180	S	10.18% GOI 2026	10,000,000	100.0000	10,000,000.00	PHYSICAL CONVERSION		
							RESERVE BANK OF INDIA		
07/05/2002	4222	P	11.43% GOI 2015	50,000,000	129.2500	64,625,000.00	KOTAK MAHINDRA METAL FUND		
							RESERVE BANK OF INDIA		
07/05/2002	4223	S	10.18% GOI 2026	2,800,000	100.0000	2,800,000.00	MAFATLAL SECURITIES LTD		
							PHYSICAL CONVERSION		
							RESERVE BANK OF INDIA		
08/02/2002	4248	S	9.85% GOI 2015	3,000,000	118.6800	6,087,222.22	THE SEAVIKAS CO. OP. BANK LIMITED		
							HDFC BANK LIMITED		
							DIRECT		
08/02/2002	4252	P	11.43% GOI 2015	600,000	129.8000	778,990.50	PNB GILTS LIMITED		
							RESERVE BANK OF INDIA		
							DIRECT		
08/02/2002	4270	S	11.43% GOI 2015	50,000,000	129.8400	64,915,875.00	CORP BANK SECURITIES LIMITED		
							RESERVE BANK OF INDIA		
							SIRIYAM SECURITIES & INVESTMENT		
							FND GILTS LIMITED		
09/02/2002	4282	P	8.07% GOI 2017	50,000,000	105.1000	52,819,000.00	RESERVE BANK OF INDIA		
							DIRECT		
							SAHIVARI URBAN CO-OP BANK		
							APEN CO-OPERATIVE BANK OF URBAN BANKS OF M		
12/02/2002	4347	P	8.07% GOI 2017	1,000,000	105.8500	1,064,502.50	DIRECT		
							SANJIVANI URBAN CO-OPERATIVE BANK LIMITED		
							APEN CO-OPERATIVE BANK OF URBAN BANKS OF M		
12/02/2002	4348	S	7.50% GOI 2010	1,000,000	102.1000	1,029,750.00	DIRECT		





HOMIE TRADE LIMITED

Contract No: 7

From Date: 11/07/2001 To: 14/05/2003 (Criteria: From 01/04/2001 To 14/05/2003)

Sl. No.	Contract No.	Deal Name	Deal Type	Rate	Amount	Price	Total	Party / SGL With / Broker
1	12/02/2002	4372	S	10	50,000,000	106.1700	53,387,625.00	JANAKALYAN SAHAKARI BANK LTD RESERVE BANK OF INDIA
2	12/02/2002	4390	S	11.83%	2,000,000	100.0000	2,000,000.00	SHRIYAN SECURITIES & FINANCE LTD PHYSICAL CONVERSION RESERVE BANK OF INDIA
3	12/02/2002	4391	S	11.43%	600,000	100.0000	600,000.00	PHYSICAL CONVERSION RESERVE BANK OF INDIA
4	15/02/2002	4350	S	9.85%	5,000,000	121.9200	6,259,298.61	THE SEVAVIKAS CO. OP. BANK LIMITED HDFC BANK LIMITED DIRECT
5	15/02/2002	4531	S	9.85%	17,500,000	122.0500	21,935,445.14	YOUTH DEVELOPMENT CO-OP BANK LIMITED MAHARASHTRA STATE CO-OPERATIVE BANK LIM DIRECT
6	15/02/2002	4558	S	9.39%	5,000,000	100.0000	5,000,000.00	PHYSICAL CONVERSION RESERVE BANK OF INDIA
7	21/02/2002	4702	P	9.85%	5,000,000	119.6000	6,151,605.94	THE POSTAL & RMS EMPLOYEES CO-OP. BANK LIM HDFC BANK LIMITED DIRECT
8	25/02/2002	4758	S	8.00%	971,500	100.0000	971,500.00	PHYSICAL CONVERSION RESERVE BANK OF INDIA
9	25/02/2002	4839	S	9.85%	5,000,000	121.1000	6,235,503.33	JAHIND CO-OPERATIVE BANK LIMITED,AMERNAT MAHARASHTRA STATE CO-OPERATIVE BANK LIM DIRECT

(Handwritten signature)



HONIE TRADE LIMITED

Gilt Account Ledger No: 7 (Criteria: From 01/04/2001 To 14/05/2002)

Sl. No.	Dr. / Cr.	Rate	Amount	Total	Particulars
27-03-2002	5515	S	10.18% GOI 2026	300,000	116,7000
28-02-2002	5541	S	11.53% GOI 2014	950,000	130,2000
30-03-2002	5655	S	9.40 GOI 2012	500,000	114,6000
30-03-2002	5660	S	10.25% GOI 2021	4,000,000	122,2000
02-04-2002	5777	S	11.53% GOI 2014	1,700,000	130,2500
02-04-2002	5796	S	10.25% GOI 2021	300,000	100,0000
15-04-2002	6106	S	12.32% GOI 2011	900,000	126,6000
29-04-2002	6473	S	10.18% GOI 2026	500,000	122,0000
				555,762.22	
					THE FEDERAL BANK LIMITED
					DIRECT
				1,279,356.56	MAHARAJA CENTRAL EMPLOYEES PROVIDENT FUND
					HDFC BANK LIMITED
				575,480.56	POORNA NAGRIK SAHAKARI BANK LTD
					APEX CO-OPERATIVE BANK OF URBAN BANKS OF M
					DIRECT
				5,034,666.67	NIDHI CO-OPERATIVE BANK LTD
					HDFC BANK LIMITED
				2,292,459.4	KOTI AB MAHINDRA CAPITAL COMPANY LIMITED
					RESERVE BANK OF INDIA
				302,000.00	PHYSICAL CONVERSION
					RESERVE BANK OF INDIA
				1,162,508.70	ORIGIN FINANCIAL SERVICES LTD
					THE FEDERAL BANK LIMITED
					DIRECT
				610,756.67	TRUST CAPITAL SERVICES (INDIA) PVT LTD
					THE FEDERAL BANK LIMITED
					DIRECT

Handwritten signature

3296 or
22-6-2002

Mr. A. M. Sarang,
Circle Police Inspector,
Bilimora
Navsari (Dist)
Gujarat,

September 18, 2002

Sub: Offence Register against HOME TRADE LTD by Gandevi Police Station Cr. No. 3/2002 in-4
406,420,409,467,468,120B,34 etc for Rs. 290 crs. by Gandevi People Co-op. Bank Ltd and
Investigation thereof.

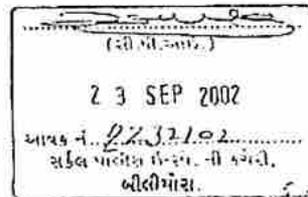
This has reference to your letter on caption matter. Find enclosed herewith following documents

- 5. Gandevi People Co-op. Bank Ltd. 's A/c. in Home Trades Books
- 6. Details of payments above Rs. 10 lacs.
- 7. Receipts above Rs. 10 lacs.
- 8. Copy of Journal Register.

Hope you will find above useful in your investigation.

(D. B. Deshpande)
Police Inspector
State CID Crime
Nagpur Camp Mumbai

1/22/02



(52)

Home Trade Ltd. - 2000-2001
143A MITTAL COURT
NARIMAN POINT
MUMBAI - 400 021

The Gandevi Peoples Co-Op. Bank Ltd.
Ledger Account
1-Apr-2000 to 31-Mar-2001

Date	Particulars	Vch Type	Vch No	Debit	Credit	Page 264
10-7-2000	To Janata Sahakari-Own - [364] Ch. No. 1006 (2000) for Rs. 14,075.00 2000 F.V.1 Cr. as per details attached.	Payment	CP0041	140,075.00		
	By Securities Interest A/c Being entry for security interest payable for 11.22 CG2002 F.V. 25 1 Accr. 1P B/M 2 2000 F.V.1 Cr. as per details attached.	Journal	JV703		140,075.00	
2-11-2000	To Janata Sahakari-Own - [364] Ch. No. 1704 (2000) for Rs. 14,075.00 2000 F.V.1 Cr. as per details attached.	Payment	CP0051	140,075.00		
7-11-2000	By Securities Interest A/c Being entry for security interest payable for 11.22 CG2002 F.V. 25 1 Accr. 1P B/M 2 2000 F.V.1 Cr. as per details attached.	Journal	JV1503		140,075.00	
20-1-2001	To Securities A/c Being entry for security sold, 10.25 CG2012, trade dtd 10/1/2001, F.V.1 Cr.	Journal	JV2358	9,704,513.89		
	By Securities A/c Being entry for security purchased, 11.00 CG2002, trade dtd 10/1/2001, F.V.1 Cr.	Journal	JV2359		2,792,011.81	
	By Securities A/c Being entry for security purchased, 13.00 SSAL 2002, trade dtd 10/1/2001, F.V.1 Cr.	Journal	JV2361		10,723,043.84	
	To Securities A/c Being entry for security sold, 11.00 CG2012, trade dtd 10/1/2001, F.V.1 Cr.	Journal	JV2363	10,131,127.78		
22-1-2001	By HDFC Bank - (7003) Ch. No. Direct On acc of WDM docs, as per details attached.	Receipt	BR0510		6,379,005.02	
				<u>20,195,391.67</u>	<u>20,195,391.67</u>	



अखिलेश्वर दत्त नरकर असे
ता. 9/1/2002

पुणे वन्देवण विभाग, नागपूर
पोलिस निरीक्षक

JOURNAL REGISTER

Date: 13/05/16

Account Code	Account Name	Jrnl No	Period	Jrnl Type	Reference	Trans Date	Amount	D/C	Description	Allocation
ELCB00100	THE GANDEVI PEOP	13869	2001007	WDM	6813	20011023	(20,238,305.59)	D	AGNS SALE OF SEC	A
		13903	2001007	WDM	6815	20011023	11,401,053.44	C	AGNS - PUR OF SEC	A
		13904	2001007	WDM	6817	20011023	10,789,305.56	C	AGNS PUR OF SEC	A
		15004	2001009	BFOTH	0000385171	20011226	(1,058,409.73)	D	AGNS PUR OF SEC	A
		15352	2001009	WDM	6939	20011226	29,016,743.06	C	GANDEVI PER-O - PUR OF SE	A
		15359	2001009	WDM	6941	20011226	(27,558,353.33)	D	GANDEVI - SALE OF SEC	A
		21285	2001011	WDM	7437	20020227	(29,010,162.50)	D	SALE-8.07%-GOI	A
		21287	2001011	WDM	7435	20020227	23,679,052.50	C	PUR-7.50%-CG	A
		22653	2002003	BFHDF	0000984159	20020610	(29,845,114.58)	D	HDFC 7011 - PUR OF SEC	A
							(29,875,214.58)			
ELCB00104	THE PANCHSHEEL	5172	2001001	BFHDF	CH 111438	20010425	(1,070,000.00)	D	GOI 2020	A
		627	2001001	INVGS	SECUR. INT	20010430	1,070,000.00	C	INTEREST PAID	A
		3100	2001003	BFHDF	CH 111470	20010522	(226,666.67)	D	INTEREST PAID	A
		3668	2001003	INVGS	0005613	20010527	10,753,894.44	C	10.79%CG2015 PUR-PANCHSHE	A
		3669	2001003	INVGS	0005615	20010527	21,385,389.69	C	10.79%CG2020 PUR-PANCHSHEE	A
		3670	2001003	INVGS	0005617	20010527	11,594,500.00	C	11.43%GOI2015 PUR-PANCHSH	A
		3671	2001003	INVGS	0005619	20010527	10,784,185.67	C	10.25%GOI2005 PUR-PANCHSHE	A
		3672	2001003	INVGS	0005621	20010527	(5,384,375.00)	D	10.25%GOI2021 SOLD-PANCHS	A
		3724	2001003	BFHDF	CH. 933073	20010530	(3,144,575.00)	D	HDFC 7011	A
		4407	2001004	BFHDF	CH. 933103	20010711	(4,283.34)	D	PMT AGST INTEREST	A
		6505	2001005	BFHDF	933198	20010812	(1,047,000.00)	D	INT PAYMENT-HDFC 7011	A
		6610	2001005	BFOTH	143692	20010812	(523,590.00)	D	INT PAYMENT-FED 5017	A
		6830	2001005	BFHDF	933210	20010812	(523,500.00)	D	PMT AGST INTEREST	A
		6842	2001005	BFOTH	146652	20010820	523,500.00	C	CHEQ CANCELLED	A
		7959	2001006	BFJST	0000542620	20010905	(283,333.33)	D	AGST - LIP DIFF	A
		8212	2001006	WDM	INT - 10.47	20010910	523,500.00	C	PAANCH. INT ON SEC	A
		8213	2001006	WDM	INT - 10.47	20010910	1,047,000.00	C	PAANCH. INT ON SEC	A
		8214	2001006	WDM	INT ON SEC	20010910	4,283.34	C	PAANCH - INT ON SEC	A
		8215	2001006	WDM	6495	20010910	228,666.67	C	PAANCH - INT ON SEC	A
		8815	2001006	WDM	10.20%-GOI	20010920	283,333.33	C	PAANCHSHEEL-INT ON SEC	A
		18678	2001011	BFHDF	0000321659	20020221	(2,552,500.00)	D	AGNS - PUR OF SEC	A

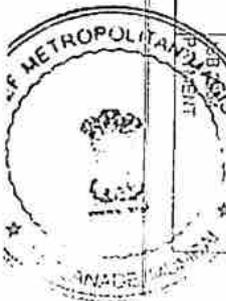
Page 1262



PAYMENT ABOVE Rs.10 LACS

Date: 15/05/22

Acct Code	Acct Name	Period	Jmal Type	Reference	Trans Date	Jmal No	Amount	Total	Description
BLD000000	SYNERGATE MANAGEMENT	200101	BPOTH	000018018	20020206	18095	(2,500,000)	(11,302,847)	AGNS PUR OF SEC
		200101	BPOTH	000018017	20020206	18106	(2,500,000)		AGNS PUR OF SEC
		200101	BPOTH	000018021	20020226	18807	(6,302,847)		AGNS PUR OF SEC
BLD000000	THE BARAMATI SARAFARI	200101	BPOTH	CH 146806	20010424	487	(21,166,986)	(126,583,993)	ON ACJIB TO BARAMATI
		200101	BPOTH	BILL12849	20010426	516	(26,476,404)		PAYMENT
		200101	BPOTH	0000695113	20010523	1391	(10,049,822)		PAYMENT
		200101	BPOTH	0000695113	20010523	1456	(10,049,822)		PAYMENT
		200101	BPOTH	0000923076	20010525	1487	(55,293,459)		PAYMENT
		200101	BPOTH	CH 933052	20010607	2309	(3,547,500)		ON ACJIB TO BARAMATI
BLD000000	THE BHADRAN PEOPLES CO	200101	BPOTH	11.50 GSDI	20010720	4657	(5,353,959)	(147,079,829)	AGST PUR OF SECUR - BH
		200101	BPOTH	11.83 GOI	20010720	4859	(5,749,789)		AGST PUR OF SECUR - BH
		200101	BPOTH	10.70 GOI	20010720	4880	(5,915,815)		AGST PUR OF SECUR - BH
		200101	BPOTH	10.25%GOI	20010730	5521	(2,592,778)		BHADRAN- PUR OF SECUR
		200101	BPOTH	11.50% GOI	20010730	5522	(2,791,042)		BHADRAN-PAID FOR SECUR
		200101	BPOTH	423501	20010829	7414	(50,528,611)		SEC PUR-ICCI-604
		200101	BPOTH	0000695147	20010829	7418	(74,147,828)		AGST PUR OF SEC
BLD000000	THE GANDVI PROJECTS CO	200101	BPOTH	032352	20020130	17049	(16,834,550)	(24,028,762)	AGST PUR OF SEC
		200101	BPOTH	0000032353	20020206	18059	(7,867,075)		AGNS PUR OF SEC
		200101	BPOTH	00000321635	20020213	18308	(3,497,893)		PUR - 9.39%GOI
		200101	BPOTH	0000321644	20020213	18309	(5,828,471)		PUR - 9.39%GOI
BLD000000	THE GANDVI PROJECTS CO	200101	BPOTH	0000257017	20011022	11174	(1,552,659)	(2,855,591)	TRF FROM HTL 7011
		200101	BPOTH	0000306171	20011226	15004	(1,058,410)		AGNS PUR OF SEC
		200101	BPOTH	0000268152	20020610	22863	(22,845,119)		HDFC 7011 - PUR OF SEC
BLD000000	THE PRINCEBELL ENERGY	200101	BPOTH	CH 111436	20010425	517	(1,070,000)	(7,824,075)	HDFC 7011
		200101	BPOTH	CH 933073	20010530	3724	(3,144,575)		INT PAYMENT-HDFC 7011
		200101	BPOTH	933198	20010512	6605	(1,047,000)		AGNS - PUR OF SEC
		200101	BPOTH	933021639	20020221	18678	(2,552,500)		PAYMENTS
BLD000000	THE VANDANA CO OPERA	200101	BPOTH	0000655125	20010507	2228	(73,779,209)	(147,668,150)	PAYMENTS
		200101	BPOTH	0000033661	20010618	2806	(31,723,075)		PAYMENTS
		200101	BPOTH	CH 926315	20010522	3113	(20,000,000)		PAYMENTS
		200101	BPOTH	0000926319	20010624	3208	(21,255,167)		PAYMENTS



Date: 08/09/2002

My name is Ketankumar Shankarbhai Patel, age 27, occupation: rickshaw driver, residing at Bharuch, Surya Flats, First Floor, behind Surya Shopping Complex, Sevashram Road, Bharuch.

I state the following upon being questioned in person:

I reside at the above-mentioned address with my family members and earn my livelihood by operating a rickshaw on hire.

Today, you, sir, have inquired about the office of Advocate Amdhar Surati located in the flat adjacent to our residence. In response, I state that in the office of the advocate located next to our residence, Advocate Amdhar Surati and his younger son, Kaishalkumar, come to the office when there is work. His elder son, Niraj Surati, who is a Chartered Accountant, used to come to the office earlier but has not been seen coming to the office for many days. I do not have any information about where he currently resides. I only know that their office is located next to our residence and that they used to come there. Beyond that, I have no information about what business they were engaged in. I also do not have any information about where they are currently.

This is my statement, which is true and correct as per my dictation.

Sd/- Illegible
Circle Police Inspector
Bilimora

Date: 08/09/2002

My name is Kaishalkumar Amidhar Surati, age 29, occupation: student, residing at Bharuch, "Matru Atithi," opposite Majneghar Apartment, Telephone No. 40007, Bharuch.

I state the following upon being questioned in person:

I reside at the above-mentioned address with my family members and am pursuing my studies. My father is engaged in the profession of advocacy and has an office located on the first floor of Surya Apartment. My elder brother, Niraj Surati, who is a Chartered Accountant, has been living separately at Pritam Bungalow No. 55 for the past two years.

Today, upon your inquiry, sir, I state that I know my elder brother, being a Chartered Accountant, was handling the accounts of banks. I learned that Gandevi People's Bank and Navsari People's Bank have filed complaints against Home Trade Ltd., Mumbai, in which my brother Nirajbhai's name also appeared in the papers as an accused. I have not met my elder brother for the past two months, and I do not have any information about where he currently is. I also have no information regarding what role my brother played with Home Trade Ltd. or the banks. If my brother comes home, I will inform you. My brother's home telephone number is 26316, and his mobile number is 98250 29705.

This is my statement, which is true and correct as per my dictation.

Signature: Illegible
Circle Police Inspector
Bilimora Camp, Bharuch

Date: 11/09/2002

My name is Kantilal Keshavlal Seth, age 67, occupation: retired, residing at 193, Lalit Kutir, Gulmohar Cross Road No. 9, Andheri West, Mumbai No. 49.

I state the following upon being questioned in person:

I reside at the above-mentioned address with my family members and am currently leading a retired life. I have three sons: the eldest, Nilesh; the middle, Ketan; and the youngest, Amit. Ketan is engaged in the business of share broking, while Nilesh and Amit also work in share broking. All three of my sons live separately with their respective families. I learned that my son Ketan has been arrested by the Mumbai CBI in connection with the Home Trade case, and that cases have been registered against Ketan and other directors of Home Trade at various places. My son Ketan was running a company named Giltej.

My son Ketan's wife, Jagruti, and daughter, Puja, have been away on a trip for the past three days or so, and I am unable to say when they will return. Today, you conducted a search of my house in the presence of panchas (witnesses), and no incriminating items were found or seized.

This is my statement, which is true and correct as per my dictation.

Before,
Signature: Illegible
Circle Police Inspector
Bilimora

Date: 06/09/2002

My name is Ketan Kantilal Seth, caste: Vaishnav, age 40, occupation: share broker, residing at 193, Lalit Kutir, Gulmohar Cross Road No. 9, Andheri West, Mumbai No. 49

I state the following upon being questioned in person:

I reside at the above-mentioned address with my family members. Since 1990, I have been working as a share broker at the Pune Stock Exchange. In 1993, I established my own company named Giltej Management Services Limited, through which I conducted share broking and government securities transactions. In 1995, I obtained membership with the National Stock Exchange (NSE) to conduct share transactions, and from then until now, I have been handling government securities transactions through Giltej Management Services Limited.

I have one daughter, Puja, aged 11. My wife is Jagrutiben. My in-laws reside in Dadar, Mumbai. My father-in-law, Tribhovandas Kachaliya, is deceased, and my mother-in-law is Lalitaben Kachaliya. I have two brothers: the eldest, Nileshbhai, who is engaged in the share market business; myself, who is younger than Nilesh; and Amitbhai, who is younger than me and also works in the share market business. All three brothers are married, and we live separately with our respective families. My father, Kantilal Seth, and my mother, Lilaben Seth, reside with my elder brother. My father was an export manager and has been retired for the past eight to ten years, currently leading a retired life.

My company, Giltej Management Services Limited, along with two other companies under it—Ketan Seth & Company and Gilacten Investment Banking

Limited—operated with offices located at 103, Liberty Apartment, Sarojini Naidu Road, Vile Parle West, Mumbai 56. Approximately 30 people worked under me in these three companies. The objective of all three companies was to engage in the purchase and sale of government securities, conducting transactions with co-operative banks, nationalized banks, corporate banks, and financial institutions.

In 1997, our company conducted government securities transactions with co-operative banks in Gujarat through Growth Avenue, a share brokerage firm based in Surat. Niraj Surati managed these transactions at Growth Avenue. Later, he resigned from Growth Avenue and established his own company, through which he facilitated transactions with many co-operative banks in Gujarat on our behalf. After 1998-99, he conducted transactions with all Gujarat banks through Home Trade. I met Sanjay Agarwal, the owner of Home Trade, in 1998, when he was regarded as a prominent trader in the market. During that period, I also met other Home Trade directors, Trivedi and Subodh Bhandari. In 1998, the company was named Lloyds Brokerage, owned by Mukesh Gupta. Sanjay Agarwal and Trivedi together purchased the company from Mukesh Gupta and renamed it Euro Asian Securities. In 1999, the company issued a public offering, and its shares were listed on the Pune and Bangalore Stock Exchanges. During that time, the company launched a project aimed at providing the best and fastest information to even the smallest investors in India, enabling them to invest easily through specialized software and facilities. All preparations were made for this project, which was entirely new and welcomed in the country. Work began on developing this project, with participation from many Indian and foreign companies. Several senior officials from major companies and foreign firms joined as directors of the company. During this period, Sanjay Agarwal offered me the opportunity to join the company as a director. Considering the aforementioned achievements, I joined the company as a non-executive director in January 2000. During this time,

banks in Gujarat under Niraj Surati's consultancy conducted transactions with Home Trade. As directors, we ensured that all transactions with banks were properly managed, and all dealings were completed. The chairman of the company was Sanjay Agarwal, the executive director was Nandkishor Trivedi, the president was Subodh Bhandari, and the head of the government securities transaction department was Kanan Mevawala. As directors, we oversaw fully completed financial transactions during our tenure. In 2000, a conference was held in Mumbai, attended by Akshaybhai Desai from Gandevi, Gujarat. I met Akshaybhai for the first time at this conference, where Niraj Surati introduced us. Subsequently, in May 2001, I resigned from Home Trade for personal reasons. During my tenure as a director, government securities transactions with Gandevi People's Bank were conducted, and records of these transactions were properly maintained. The register pertaining to these transactions is at the Mumbai office.

This is my statement, which is true and correct as per my dictation.

Before,
Sd/- Illegible
Circle Police Inspector
Bilimora

Date: 07/09/2002

My name is Kantilal Kantilal Seth [Note: Likely a typo; should be Ketan Kantilal Seth, as per previous statements], age 40, occupation: share broker, residing at 193, Lalit Kutir, Gulmohar Cross Road No. 9, J.V.P.D., Andheri West, Mumbai No. 49.

I state the following upon being questioned in person and in public:

The statement I provided on 06/09/2002 is true and correct as per my dictation. Upon further inquiry, I state that Gandevi People's Co-operative Bank Ltd., Gandevi, had appointed Niraj Surati from Bharuch as their Chartered Accountant for handling the bank's financial transactions. He managed all transactions for Gandevi People's Co-operative Bank Ltd. The documentary transactions related to the government securities purchased by Gandevi People's Bank are held by Niraj Surati. The documents pertaining to the financial transactions with Gandevi People's Co-operative Bank Ltd. can be found at the office in Mumbai. Additionally, the accused persons named in the complaint reside at different addresses in Mumbai and Bharuch. If I am taken to Mumbai, I can point out their locations and, based on the records, provide a detailed account and clarification of the transactions conducted with Gandevi People's Bank.

This is my statement, which is true and correct as per my dictation.

Before,

Sd/- Illegible

Circle Police Inspector

Bilimora

Date: 12/09/2002

My name is Kantilal Kantilal Seth [Note: Likely a typo; should be Ketan Kantilal Seth, as per previous statements], age 40, occupation: share broker, residing at 193, Lalit Kutir, Gulmohar Cross Road No. 9, J.V.P.D., Andheri West, Mumbai No. 49.

I state the following upon being questioned in person and in public:

The statement I provided on 06/09/2002 is true and correct as per my dictation. Upon further inquiry, I state that approximately 30 people work with me in my Giltej company, engaged in share broking activities. I am presenting the financial transactions and other documents related to my office, which do not mention Gandevi People's Bank, nor have any financial transactions been conducted with them.

In 1998, I was introduced to Sanjay Agarwal for business purposes. He informed me that he owned Lloyds Brokerage company, which was originally owned by Mukesh Gupta. Sanjay Agarwal purchased this company from Mukesh Gupta and renamed it Euro Asian Securities Ltd. In 1999, the company issued a public offering. During this time, Sanjay Agarwal initiated the Home Trade project within this company, partnering with numerous domestic and foreign companies. Many prominent domestic and foreign individuals were appointed to the company's Board of Directors. In 2000, Sanjay Agarwal offered me the opportunity to join the company, proposing that I serve as a non-executive director. Accordingly, I joined the company as a non-executive director. At that time, my Giltej company had a significant workload, and due to numerous market transactions, as well as Home Trade's listing on the Mumbai stock exchange, I resigned from the position of director at Home Trade in May 2001. I am presenting a notarized copy of my resignation.

During my tenure as a non-executive director at Home Trade, the financial transactions with Gandevi People's Bank were properly managed, and all deliveries of funds were completed. These transactions were facilitated by Niraj Surati through Home Trade. I have never visited Gandevi People's Bank. During 1999-2000, Home Trade organized a conference in Mumbai, which I attended. Akshaybhai Desai from Gandevi was also present at this conference, and Niraj Surati introduced us. We met for about two minutes, and no discussion regarding financial transactions took place. After resigning in May 2001, I have not conducted any financial transactions with Gandevi People's Bank, nor do I have any information about transactions conducted through Home Trade. Home Trade conducted financial transactions with many government and co-operative banks in Maharashtra and Gujarat. As a non-executive director, I had no authority over transactions. Details of transactions between Home Trade and certain banks can be obtained from Home Trade's records. Regarding the complaint filed by Gandevi People's Bank for Rs. 2,90,10,152/- [Note: Likely a typo; should be Rs. 2,90,10,162/-, as per earlier documents], I state that I did not personally conduct this financial transaction, nor do I have any involvement in it. These transactions occurred after my resignation from Home Trade. My wife, Jagrutiben, is a homemaker, and her name has been falsely included in the complaint. Home Trade's chairman was Sanjay Agarwal, the executive director was Nandakishor Trivedi, and non-executive directors included Shah and two foreigners whose names I do not know, as well as Ranade and Modi. Subodh Bhandari served as president. The officials managing government securities transactions were Kanan Mevawala, and employees included Ketan Maskariya, Mehta, and approximately 150 other staff members. The company had 25 to 30 phantom computers, about 125 computers, and 70 to 80 laptops, with an estimated Rs. 10 crore worth of computer hardware in a large system. Home Trade conducted financial transactions with HDFC Bank and the Reserve Bank of India in Mumbai.

Regarding the Rs. 2,90,10,162/- of Gandevi People's Bank that is unaccounted for, relevant documents from the banks can provide further information. I have not conducted any transactions with Gandevi People's Bank. My name has been falsely implicated by Niraj Surati. As a non-executive director at Home Trade, no financial scams occurred during my tenure. I resigned in 2001, and the financial scam in question occurred thereafter.

This is my known statement, which is true and correct as per my dictation.

Before,
Sd/- Illegible
Circle Police Inspector
Bilimora

MESSAGE FORM**GUJARAT STATE**

IN	CALL	PRIORITY	TRANS. INSTRUCTIONS	NR	GR
		OU	21	158	15/ 40

ABOVE THIS LINE FOR USE OF RADIO STAFF ONLY

TO CPI Bilimora
INFO C. P. S. Bilimora
FROM Po. Navsari

ORGINATOR'S NUMBER	DATE	IN REPLY TO	DATE

Notice/Directive

Reference No.: 12 B/Investigation/2002

Date: 20/07/2002

The case registered at Gandevi Police Station, M. Case No. 3/2002, under Indian Penal Code (IPC) Sections 406 and 120B, was documented on 16/07/2002. You are assigned to investigate this aforementioned M. Case. If necessary during the investigation, retain the Police Sub-Inspector (PSI) of Gandevi with a stipulated duration and inform this office regarding the progress of the investigation.

PRIORITY	ORIGINATOR'S SIGNATURE & DESIGNATION BELOW THIS LINE FOR USE OF RADIO STAFF ONLY		T.O.O T.H.I
TIME	DATE	TIME OUT	DATE 14/ 80

READER

SENDER

SEEN IN WORLD

POLICE RADIOGRAM
POLICE RADIOGRAM

Reg. No. _____
Reg. No. _____
To _____
To _____
Date _____
Rate _____
Stamp _____

THIRD FOLD
THIRD FOLD

TO OPEN CUT HERE
TO OPEN CUT HERE

FIRST FOLD



MESSAGE FORM

GUJARAT STATE

Communication Details (Above this line for use of radio staff only):

IN/CALL:

PRIORITY: OU (Ordinary Urgent)

TRANS. INSTRUCTIONS: 21

NR: 158

GR: 15/40

TO: Circle Police Inspector (C.P.I.) Shri, Bilimora

INFO: Sub-Inspector of Police (S.I.), Gandevi

FROM: Police, Navsari

ORIGINATOR'S NUMBER: [Blank]

DATE: [Blank]

IN REPLY TO: [Blank]

DATE: [Blank]

Message Content:

Reference No. 12 B/Investigation/2002 dated 20/07/2002. The case registered at Gandevi Police Station, M. Case No. 3/2002, under Indian Penal Code (IPC) Sections 406 and 120D [Note: Likely a typo for 120B], was documented on 16/07/2002. You are assigned to investigate this aforementioned M. Case. If necessary during the investigation, retain the Police Sub-Inspector (P.S.I.) of Gandevi for a stipulated duration. Inform this office regarding the progress of the investigation.

Time: 15:30 (3:30 PM)

PRIORITY: [Blank]

ORIGINATOR'S SIGNATURE & DESIGNATION: [Blank]

Below this line for use of radio staff only:

T.O.O (Time of Origin): [Blank]

T.H.I (Time Handed In): [Blank]

TIME: 15/40 (3:40 PM)

DATE: [Blank]

TIME OUT: [Blank]

DATE: [Blank]

READER: [Blank]

SENDER: [Blank]

MESSAGE FORM

GUJARAT STATE

Communication Details (Above this line for use of radio staff only):

IN/CALL: [Blank]

PRIORITY: O5 (Ordinary, Priority 5)

TRANS. INSTRUCTIONS: Z2

NR: 1

GR: 8/30

TO: District Superintendent of Police (Dy.S.P.), Navsari

INFO: Sub-Divisional Police Officer (S.D.P.O.), Navsari

FROM: A.M. Sarang, Circle Police Inspector (C.P.I.), Bilimora

ORIGINATOR'S NUMBER: [Blank]

DATE: [Blank]

IN REPLY TO: [Blank]

DATE: [Blank]

Message Content:

In reference to your office's letter No. [Blank]/RB/Investigation/2002 dated 20/07/2002, we have taken charge of the investigation of Gandevi Police Station M. Case No. 3/2002, under Indian Penal Code (IPC) Sections 406, 420, and 120B, on 31/07/2002 at 18:00 hours (6:00 PM). This is for your information.

Signature: Illegible

Designation: Circle Police Inspector, Bilimora

PRIORITY: [Blank]

ORIGINATOR'S SIGNATURE & DESIGNATION: [As above]

Below this line for use of radio staff only:

T.O.O (Time of Origin): [Blank]

T.H.I (Time Handed In): [Blank]

TIME: [Blank]

DATE: [Blank]

TIME OUT: [Blank]

DATE: [Blank]

READER: [Blank]

SENDER: [Blank]

Outward No.: 521/02

Office of the Circle Police Inspector

Bilimora, Date: 04/08/2002

To:

The Superintendent of Police,
Navsari

Subject: Regarding the investigation of Gandevi Police Station M. Case
No. 3/2002

Reference: Your office's letter No. RB/9024/2002, dated 02/08/2002

With respect, A.M. Sarang, Circle Police Inspector, Bilimora, submits
the following report:

In reference to the above subject and cited letter, it is stated that, regarding the investigation of Gandevi Police Station M. Case No. 3/2002, I was on leave on 20/07/2002 and 21/07/2002 for two days. After returning from leave, Police Sub-Inspector (P.S.I.) Shri Zhala had gone to Porbandar Court and returned on 26/07/2002. However, I had to go to Ahmedabad on 29/07/2002 for a departmental inquiry. Upon returning, I took charge of the investigation of this case on 31/07/2002. This is for your information.

Signature: Illegible

(A.M. Sarang)

Circle Police Inspector

Bilimora

No.: RB/9024/2002

Office of the Superintendent of Police

Navsari, Date: 02/08/2002

Subject: Regarding the taking up of investigation for M. Case
(Gandevi Police Station M. Case No. 3/2002)

References: VHF message from this office, No. RB/Investigation/02,
dated 20/07/2002

(2). Message from C.P.I. Office, Bilimora, dated 02/08/2002

With reference to the above subject and cited references, it is stated that the investigation of Gandevi Police Station M. Case No. 3/2002, under Indian Penal Code (IPC) Sections 406, 420, and 120B, was assigned to you for handling, as communicated through the VHF message referenced under point 1. However, you took charge of the investigation on 31/07/2002, and not at the time specified. Please provide clarification regarding the failure to comply with the order to assume the investigation promptly.

Signature: Illegible

Superintendent of Police

Navsari

To:
Circle Police Inspector
Bilimora

No.: 526/02

Office of the Circle Police Inspector

Bilimora, Date: 04/08/2002

To:
The Superintendent of Police,
Navsari

Subject: Request for approval to travel to Mumbai and Bharuch for investigation of Gandevi Police Station M. Case No. 3/2002 under IPC Sections 406, 420, and 120B.

With respectful regards, A.M. Sarang, Circle Police Inspector, Bilimora, submits the following report:

In connection with Gandevi Police Station M. Case No. 3/2002, it is stated that accused persons numbered 1 to 18 reside at various addresses in Mumbai, and two accused persons reside in Bharuch. I request approval to travel to Mumbai and Bharuch for the investigation, along with a government vehicle and one Head Constable (HC) plus two Police Constables (PC). This is for your information.

Signature: Illegible

(A.M. Sarang)

Circle Police Inspector

Bilimora

No.: RB/13252/2002

Office of the Superintendent of Police

Navsari, Date: 07/08/2002

Subject: Approval for traveling to Mumbai and Bharuch for investigation of Gandevi Police Station M. Case No. 3/2002 under IPC Sections 406, 420, and 120B

Reference: Letter No. 526/02 from the Circle Police Inspector's Office, Bilimora, dated 04/08/2002

With reference to the above subject and cited reference, it is stated that, in connection with Gandevi Police Station M. Case No. 3/2002 under Indian Penal Code (IPC) Sections 406, 420, and 120B, accused persons numbered 1 to 18 reside at various addresses in Mumbai, and two accused persons reside in Bharuch. Therefore, approval is hereby granted to travel to Mumbai and Bharuch for their investigation, along with a government vehicle and one Head Constable (HC) plus two Police Constables (PC).

Before proceeding with the investigation, consider the law-and-order situation, conduct necessary inquiries, and then undertake the investigation. Inform the Police Control Room before departing for and returning from the investigation. Submit a progress report of the investigation.

Signature: Illegible
Superintendent of Police
Navsari

To:

Circle Police Inspector

Bilimora

Copy submitted with respect to:

Divisional Police Officer

Navsari

No.: 557/2002

Office of the Circle Police Inspector

Bilimora, Date: 22/08/2002

Subject: Obtaining a transfer warrant and taking custody of the accused in Gandevi Police Station M. Case No. 3/2002 under IPC Sections 406, 420, and 120B

With reference to the above subject, it is stated that:

In connection with Gandevi Police Station M. Case No. 3/2002, the accused, Ketan Kantilal Seth, residing at 193, Lalit Kutir, Gulmohar Cross Road No. 9, Juhu, Mumbai, has been detained in Valsad District. It has been learned that the accused is currently on remand. Therefore, take necessary action to obtain a transfer warrant and secure custody of the accused to proceed further. I have noted to take charge of the investigation of this case upon returning from a High Court matter.

Signature: Illegible

(A.M. Sarang)

Circle Police Inspector

Bilimora

To:

Police Sub-Inspector Shri

Gandevi Police Station

To:

The Hon'ble Judicial First-Class Magistrate, Shri
Gandevi

Subject: Request for issuance of a transfer warrant for the accused in
Gandevi Police Station M. Case No. 3/2002 under IPC Sections
406, 420, and 120B

With respectful regards, L.B. Zhala, Police Sub-Inspector, Gandevi
Police Station, submits the following report:

In connection with Gandevi Police Station M. Case No. 3/2002 under
Indian Penal Code (IPC) Sections 406, 420, and 120B, one of the accused, (1)
Ketan Kantilal Seth, residing at 193, Lalit Kutir, Gulmohar Cross Road No. 9,
Juhu, Mumbai, has been detained in Valsad District under Valsad City Police
Station Crime Register No. 119/2002, registered under IPC Sections 406, 409,
420, 421, 422, 423, and 34. The said accused is to be presented before the
Hon'ble Chief Judicial First-Class Magistrate, Valsad. As it is necessary to
detain the accused in connection with the aforementioned case (M. Case No.
3/2002), I respectfully request the issuance of a transfer warrant for the accused.
This is for your information.

Signature: Illegible

(L.B. Zhala)

Police Sub-Inspector
Gandevi Police Station
District Navsari

To:
The Hon'ble Judicial First-Class Magistrate,
Gandevi Court

Subject: Request for issuance of a transfer warrant for the accused in
Gandevi Police Station M. Case No. 3/2002 under IPC Sections
406, 420, and 120B

With respectful regards, L.B. Zhala, Police Sub-Inspector, Gandevi
Police Station, submits the following humble report:

In connection with Gandevi Police Station M. Case No. 3/2002 under Indian Penal Code (IPC) Sections 406, 420, and 120B, one of the accused, (1) Ketan Kantilal Seth, residing at 193, Lalit Kutir, Gulmohar Cross Road No. 9, Juhu, Mumbai, has been detained by Valsad City Police Station under Crime Register No. 119/2002, registered under IPC Sections 406, 409, 420, 421, 422, 423, and 34. The said accused is scheduled to be presented before the Hon'ble Judicial Magistrate First Class, Valsad (First Court), on 26/08/2002 at 10:00 AM. The accused is currently under police remand with Valsad City Police. As it is necessary to detain the accused in connection with the aforementioned Gandevi Police Station M. Case No. 3/2002 under IPC Sections 406, 420, and 120B, I respectfully request the issuance of a transfer warrant in the name of the Judicial Magistrate First Class (First Court), Valsad.

Furthermore, the transfer warrant issued on 23/07/2002 in the name of the Hon'ble Chief Magistrate First Class, Valsad, was for a different court. That

transfer warrant is being returned herewith, and I request that it be taken on record. This is for your information.

Date: 23/08/2002

Signature: Illegible

L.B. Zhala

Police Sub-Inspector

Gandevi Police Station

MESSAGE FORM

GUJARAT STATE

Communication Details (Above this line for use of radio staff only):

IN/CALL: [Blank]

PRIORITY: OU (Ordinary Urgent)

TRANS. INSTRUCTIONS: Z1

NR: 20

GR: 5/35

TO: Sub-Divisional Police Officer (S.D.P.O.), Navsari

INFO: Circle Police Inspector (C.P.I.), Bilimora

FROM: Deputy Superintendent of Police (Dy.S.P.), Gandevi

ORIGINATOR'S NUMBER: [Blank]

DATE: 26/08/2002

IN REPLY TO: [Blank]

DATE: [Blank]

Message Content:

In connection with Gandevi Police Station M. Case No. 3/2002 under Indian Penal Code (IPC) Sections 406, 420, and 120B, an urgent request is made for approval to travel with a government vehicle, one Head Constable (HC), and two Police Constables (PC) to obtain custody of the accused from the custody of the Valsad Magistrate, based on the transfer warrant issued by the Hon'ble Court, for the purpose of investigation.

Signature: Illegible

PRIORITY: [Blank]

ORIGINATOR'S SIGNATURE & DESIGNATION: [Blank]

Below this line for use of radio staff only:

T.O.O (Time of Origin): [Blank]

T.H.I (Time Handed In): [Blank]

TIME: [Blank]

DATE: [Blank]

TIME OUT: [Blank]

DATE: [Blank]

READER: [Blank]

SENDER: [Blank]

To:

The Hon'ble Judicial First-Class Magistrate,
Valsad I Court
Valsad

Subject: Submission of transfer warrant for the accused in Gandevi
Police Station M. Case No. 3/2002 under IPC Sections 406, 420,
and 120B

Reference: Hon'ble Judicial First-Class Magistrate, Gandevi, Letter No.
995/2002, dated 23/08/2002

With respectful regards, L.B. Zhala, Police Sub-Inspector, Gandevi
Police Station, submits the following report:

In connection with Gandevi Police Station M. Case No. 3/2002 under
Indian Penal Code (IPC) Sections 406, 420, and 120B, the transfer warrant for
the accused, Ketan Kantilal Seth, residing at 193, Lalit Kutir, Juhu, Mumbai, is
enclosed herewith. It is requested that the same be accepted. This is for your
information.

Date: 26/08/2002

Enclosure: Original Transfer Warrant

Signature: Illegible
(L.B. Zhala)
Police Sub-Inspector
Gandevi Police Station
District Navsari

Outward No.: 557/2002

Office of the Circle Police Inspector

Bilimora, Date: 22/08/2002

Subject: Obtaining a transfer warrant and taking custody of the accused
in Gandevi Police Station M. Case No. 3/2002 under IPC
Sections 406, 420, and 120B

With reference to the above subject, it is stated that:

In connection with Gandevi Police Station M. Case No. 3/2002, the accused, Ketan Kantilal Seth, residing at 193, Lalit Kutir, Gulmohar Cross Road No. 9, Juhu, Mumbai, has been detained in Valsad District. It has been learned that the accused is currently on remand. Therefore, take necessary action to obtain a transfer warrant and secure custody of the accused to proceed further. I have noted to take charge of the investigation of this case upon returning from a High Court matter.

Signature: Illegible

(A.M. Sarang)

Circle Police Inspector

Bilimora

To:

Police Sub-Inspector Shri

Gandevi Police Station

MESSAGE FORM

GUJARAT STATE

IN	CALL	PRIORITY	TRANS. INSTRUCTIONS	NR	GR
		05	Z12	3	10/45

ABOVE THIS LINE FOR USE OF RADIO STAFF ONLY

To: DSP, Navsari

INFO: DySP, Circle Police Inspector, Bilimora

FROM: (Unreadable) Gandevi.

ORIGINATOR'S NUMBER	DATE	IN REPLY TO	DATE
------------------------	------	-------------	------

It is stated that today, on 02/09/2002 at 10:00 AM, we have departed with a government vehicle and two Police Constables (PCs) to obtain custody of the accused from the court of the Hon'ble Judicial First-Class Magistrate, Valsad, in connection with Gandevi Police Station M. Case No. 3/2002 under Indian Penal Code (IPC) Sections 406, 420, etc. This is for your information.

Signature: Illegible

Police Sub-Inspector

Gandevi

Time: 10:15 AM

PRIORITY	ORIGINATOR'S SIGNATURE & DESIGNATION BELOW THIS LINE FOR USE OF RADIO STAFF ONLY		T.O.O T.H.I
TIME	DATE	TIME OUT	DATE
READER	SENDER		

MESSAGE FORM**GUJARAT STATE**

IN	CALL	PRIORITY	TRANS. INSTRUCTIONS	NR	GR
		05	Z-1	4	5/90

ABOVE THIS LINE FOR USE OF RADIO STAFF ONLY

TO DSP Navsari
INFO
FROM C Police, Gandevi.

ORGINATOR'S NUMBER	DATE	IN REPLY TO	DATE
			03/09/02

In connection with Gandevi Police Station M. Case No. 3/2002 under Indian Penal Code (IPC) Sections 406, 420, and 120B, the accused, Ketan Kantilal Seth, residing at 193, Lalit Kutir, Gulmohar Cross Road No. 9, Juhu, Mumbai, was obtained by Valsad City Police from Mumbai through a transfer warrant for their case and brought to Valsad. To obtain custody of the accused for the aforementioned case, a transfer warrant was secured from the court of the Hon'ble Judicial First-Class Magistrate, Gandevi, and presented to the court of the Chief Judicial Magistrate, Valsad. The said Hon'ble Magistrate issued a written order to take custody of the accused from the Superintendent of Mumbai Central Jail. Based on this order, approval is requested to travel with a government vehicle and one plus two police personnel from here to obtain the accused from Mumbai Central Jail.

Date: 03/09/2002

Sd/- Illegible
 PSI
 Gandevi

PRIORITY	ORIGINATOR'S SIGNATURE & DESIGNATION BELOW THIS LINE FOR USE OF RADIO STAFF ONLY		T.O.O T.H.I
TIME	DATE	TIME OUT	DATE

(21) -
(152)

J.No. 57 /2002
Judicial Magistrate F.C. Court,
Valsad Dist. Valsad.
Date: 2-9-2002.

To,
The Superintendent (Jail)
Central Jail Mumbai.

Subject: Submission of Shri Accused
Ketan Kantilal Sheth in view of
transfer warrant of Gandevi
Court. (Gujarat).

With reference to subject noted above I have to
state that P.I. Shri M.J. Parmar get the transfer warrant
in connection with Valsad City Police Station I-119/2002
Accused has been handed over to P.I. Shri M.J. Parmar
during the course of proceeding of this Court P.S.I. Gandevi
Shri L.B. Zala has produce Transfer warrant of Gandevi
Court for M.Case No. 3/2002. *As same is granted by this court* Accused, has been sent back to
your Jail in view of Valsad City Police Station No. 119/02
P.S.I. Gandevi is required Accused Ketan Kantilal Sheth
for Gandevi Court M.Case No. 3/2002, accordingly you are
inform by this yadi and hand over Accused Ketan Kantilal
Sheth to P.S.I. Gandevi Shri L.B. Zala.



[Signature]
2/9/02
Judicial Magistrate F.C.
Valsad.

LOP... TAN MA...

53

J.No. 67 /2002
Judicial Magistrate F.C. Court,
Valsad Dist. Valsad.
Date: 2-9-2002.

To,
The Superintendent (Jail)
Central Jail Mumbai.

Subject: Submission of Shri Accused
Ketan Kantilal Sheth in view of
transfer warrant of Gandevi
Court. (Gujarat).

With reference to subject noted above I have to
state that P.I. Shri M.J. Parmar get the transfer warrant
in connection with Valsad City Police Station I-119/2002
Accused has been handed over to P.I. Shri M.J. Parmar
during the course of proceeding of this Court P.S.I. Gandevi
Shri L.B. Zala has produce Transfer warrant of Gandevi
Court for M. Case No. 3/2002. *As same is granted by this court* Accused has been sent back to
your Jail in view of Valsad City Police Station No. 119/02
P.S.I. Gandevi is required Accused Ketan Kantilal Sheth
for Gandevi Court M. Case No. 3/2002, accordingly you are
inform by this yadi and hand over Accused Ketan Kantilal
Sheth to P.S.I. Gandevi Shri L.B. Zala.



[Signature]
2/9/02
Judicial Magistrate F.C.
Valsad.

(254)

प्रति

शुद्धीत शक्ति वा -
अध्यायी लीटिंग

विषय: - आरिपीचा कुबजा भिषया वाळत

जस भारत मल गणदेवी पोलीस
स्टेशन जिल्हा अध्यायी गुजरात मंडळ वा - पोलीस
मल इंडिया. यांचे वाळत मल विषय विवेक आहे.

गणदेवी पोलीस स्टेशन म. क्र. 3102. 1PC
कसब 808, 820, 809, च्या कुबजा आरिपी केल
कुलीबाब जोर मल. लुडु कुबजा (कमीन कुलीन गुजरात
फोर्स मंडळ नं. 5 वाळताना अटक उदासचे आहे मधुन
ह्या मळत इन्व्ही. वेडी-ट्रेट फाईल मळत नीट वळताने
ट्रायलर जोर मल मळत अमुन ह्या - ट्रायलर जोर मल
मल आरिपी केल कुलीबाब जोर वा. कुबजा देवतान
याचे ही विषय आहे.

ना. 4-8-2002


(L.B. Iale)
पो. मल इंडिया
गणदेवी पो. मल
सी. मळताने.



(P. T. O)

(15)

प्रति

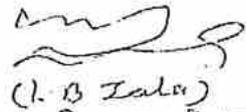
शुभेति सुभेति श्री .
आयुक्त जी. ए. नरसिं

विषय - आरिपीचा कुबजा भीषणा बाबत

जय भारत सर गणदेवी पोलीस
स्टेशन अंतर्गत नवरात्री गुजरात राज्य चा. पोलीस
वत ईन्स. यांची संलग्न सर विर्मली रिपोर्ट आहे.

गणदेवी पोलीस स्टेशन म. केस नं. 3102 IPC
कलम ४०६, ४२०, ४०९, चा कायदा अन्वये कुतन
कुंतीबाब शेठ वटे. जेव्हा गुपरी ललीन कुकीर गुपरी
गोल बोट नं. ९ वाळयागा अदळ उरायचे आहे वळपुन
हया बाबत जेव्हा. मेडीस्टेट जस्टिस वळयाग नोर्ट वळयागचे
ट्रान्सप्टर कोरन्ट सजिष्ठ अक्षुन ह्या ट्रान्सप्टर कोरन्ट
वर आरिपी कुतन कुंतीबाब शेठ चा कुबजा देण्यात
याचे ही विर्मली आहे.

ता. ५-९-२००२



(I. B. Talwar)
जी. ए. नरसिं
आयुक्त पोलीस
जी. नवरात्री

Received on 5/9/02
at 12-10 P.M. M.W.



LSG

M. No. 369/02
41-4-6-02
21 24 25 26 27 28 29 30 31

IN THE COURT OF HON'BLE SPECIAL JUDGE FOR GR. MUMBAI AT MUMBAI
MISC. APPLN. NO. OF 2002

IN

4/E/2002 S.F., F.C., C.B.I.

The State
(Gandevi Police Station,
Dist : Navsari, Gujarat.)

..Applicant

v/s

Ketan Kantilal Sheth

..Accused

MAY IT PLEASE YOUR HONOUR :

I, L.S.Zala, Police Sub-Inspector, attached to Gandevi Police Station, Dist : Navsari, Gujrat, do hereby state on solemn affirmation as under :-

- I say that the aforesaid accused was arrested by F.C., C.B.I., in their C.R.No.4/E/2002 and at present lodged in Arthur Road Central Prison, Mumbai.
- I say that the aforesaid accused is required by Gandevi Police Station, Dist : Navsari, Gujrat, in M.Case No.3/02 u/s 406,409,420 I.P.C.

It is, therefore, prayed that :-

- Necessary directions may kindly be issued to the Superintendent, Arthur Road Central Prison, Mumbai, to hand over the aforesaid accused to Gandevi Police Station, Dist : Navsari, Gujarat, in their M.Case No.3/02 u/s 406,409,420 I.P.C. for the purpose of investigation.

Solemnly affirmed at Mumbai

This day of Sept., 2002)

Authenticated by me/-

(Signature)
M. No. 369/02, C. Mumbai.

(Signature)
(L.S.Zala)
Police Sub-Inspector,
Gandevi P.Stn., Dist : Navsari,
Gujrat

3, for me/-



(L92)

IN THE COURT OF HON'BLE SPECIAL JUDGE
FOR G.L.MUMBAI AND MUMBAI

MISCELLANEOUS APPLICATION No. 2002
in
FC CM C.R. No. 4/E/2002

The State
(Gandevi P. Sen., Dist : Navsari,
Gujrat).

v/o

Ketan Kantilal Sethi

MISC. APPLICATION

Dated this day of Sept., 2002.



Public Prosecutor, Gr. Mumbai.

(193)

प्रति
श्री सुप्रि. अहिल
जेन्टल मैन मुंबई.

विषय:- आरोपीचा ताळा भीडण्या बाबत
ज्या भारत मह गणदेवी पोलीस स्टेशन
डीका नवसारी गुंडागत राज्य चा पो. सण. ईस
ओस. वी. डगला आंची स. साथे चिठ्ठी रापोर्ट
आहे की.

गणदेवी पो. स्ट. अेम. केस नं. 3102 I PC अणम
820 805, 805 च्या कामाचा आरोपी देवम कांतीबाळ
बोठ आहे. गुंडाई गुंडा वास घालता व लघामच्या कामे
जेकर असुन त्याचा सेसन्स कोर्ट नं. 42 च्या
मुंबई च्या मॅजिस्ट्रेट आहे वाकुडुन हुकूम नं. 44
20550/02 ना पु-8-02 च्या अन्वये ह्या बाबत
सांगोस आरुण आरोपीचा ताळा आगारा वरील
गुंडाबाबती व देखावत याचे हि चिठ्ठी आहे

ना. पु-8-02


पो. स. ई. व. स.
गणदेवी पोलीस स्टेशन.
डि. नवसारी


5-9-2004



To:
The Police Station Officer, Shri
Gandevi Police Station

Subject: Recording the arrest of the accused in Gandevi Police Station
M. Case No. 3/2002 under IPC Sections 406, 420, and 120B

The Circle Police Inspector, Bilimora, states that:

In connection with Gandevi Police Station M. Case No. 3/2002, the accused, Ketan Kantilal Seth, residing at 193, Lalit Kutir, Gulmohar Cross Road No. 9, Juhu, Mumbai, was obtained today by Police Sub-Inspector Shri L.B. Zhala from the Mumbai Sessions Court on the basis of a transfer warrant and presented. The said accused has been arrested today, on 06/09/2002, at 22:00 hours (10:00 PM). The identification marks sheet of the accused is enclosed herewith. Please enter this in the register and make a note in the station diary.

Date: 06/09/2002

Signature: Illegible
Circle Police Inspector
Bilimora

Outward No.: 586/02

Office of the Circle Police Inspector

Bilimora, Date: 08/09/2002

To:

Shri Police Inspector

Bharuch A-Division

Subject: Investigation of the accused in Gandevi Police Station M.
Case No. 3/2002 under IPC Sections 406, 420, 467, 468, and
120B

I, Circle Police Inspector, Bilimora, submits the following report:

In connection with Gandevi Police Station M. Case No. 3/2002 under
Indian Penal Code (IPC) Sections 406, 409, 420, 467, 468, and 120B, the
accused:

(1) Niraj A. Surati, residing at Surya Flats, First Floor, above Surya Shopping
Complex, Sevashram Road, Bharuch

(2) Smt. Kruti Niraj Surati, residing at Matru Ashish, near Rungta Eye Hospital,
Sindhvai Road, Bharuch

are to be arrested for the aforementioned case. It is requested that, if these
accused are found during the investigation, lawful action be taken, and the
Circle Police Inspector, Bilimora, or Gandevi Police Station be informed.

Signature: Illegible

(A.M. Sarang)

Circle Police Inspector

Bilimora

195

CC/102

FROM : મિલિટરી ના. ૧/૧૦૨

Mr. A.M.Sarang
C.P.I.
Circle Police Inspector
Bilimora.
Dist.:-Davsari
Gujarat.

To
The Manager
Public Debt. Office
Reserve Bank of India
Ahmedabad.

Dear Sir,

Sub :- Offence Registerer against HOME TRADE LTD. By
Gandevi PST. Mcase No. 3/2002 under Sec.
406,420,409,467,468,120 B by Gandevi Pepoles Co.-
op.- Bank Ltd. and Investigation there of.

As per the above cited subject I would like to inform you that under the above offence and I as Investigating officer has scrutinised the records available to me, in which I found that certain delivery has been delivered by HOME TRADE LTD. to Gandevi Pepoples Co.op. Bank which looks on the appearance of the zerox given to me that it has not been registered on the name of the Bank, I there fore request you to furnish entire details about the Government securities of which details are furnished below and send it to me at the earliest, so that investigation will be expidite.

I further request you to give me the entire details that is from begining at the time of issue of physical securities till today that security stand is whose name as on date.

I am enclosing the zerox copy of all documents which are available t me for the investigation, below mentioned the details of the Government Securities for your reference.

Conti.....2



(12)

Page : 2

Sl. No.	Details of the script	Face value	Cert. No.	
			From Bombay RBI	From Ahd., RBI
(1)	10.25 % GOI 2012	10,00,000	BY-198	AD-145
(2)	10.25 % GOI 2012	10,00,000	BY-199	AD-146
(3)	10.25 % GOI 2012	10,00,000	BY-200	AD-147
(4)	10.25 % GOI 2012	10,00,000	BY-201	AD-148
(5)	10.25 % GOI 2012	10,00,000	BY-202	AD-149
(6)	10.25 % GOI 2012	10,00,000	BY-203	AD-150
(7)	10.25 % GOI 2012	10,00,000	BY-204	AD-151
(8)	10.25 % GOI 2012	10,00,000	BY-205	AD-152
(9)	10.25 % GOI 2012	10,00,000	BY-206	AD-153
(10)	10.25 % GOI 2012	10,00,000	BY-207	AD-154

As I enclosed the certificate copy and also the copy of the transfer forms for your scrutiny purpose, if need be you are requested to take the help of Bombay RBI, but as I understand that this all script registered in Ahmedabad RBI, I therefore request you to furnish the entire details of the holders from beginning till as on date.



Contact No.- (02634) 84485
(Bilimora C.P.I.)

Thanking you

[Signature]
Mr. A.M. Sarang
Circle Police Inspector
Bilimora.
Dist. Navsari, Gujarat
(A.M. SARANG)
CIRCLE POLICE INSPECTOR
BILIMORA.



Received
[Signature]

Outward No.: 589/02
Office of the Circle Police Inspector
Bilimora, Date: 10/09/2002

To:
The Hon'ble Medical Officer, Shri

Subject: Medical examination and treatment certification for the
accused in Gandevi Police Station M. Case No. 3/2002

With respectful regards, the Circle Police Inspector, Bilimora, submits
the following report:

In connection with Gandevi Police Station M. Case No. 3/2002 under
Indian Penal Code (IPC) Sections 406, 409, 420, 467, 468, and 120B, the
accused, Ketan Kantilal Seth, residing at 193, Lalit Kutir, Gulmohar Cross
Road No. 9, Andheri West, Mumbai - 49, has been arrested for this case. It is
requested that a physical examination be conducted, and a treatment certificate
be provided.

Date: 10/09/2002

Signature: Illegible
(A.M. Sarang)
Circle Police Inspector
Bilimora

Outward No.: 590/02

Office of the Circle Police Inspector

Bilimora, Date: 10/09/2002

To:

The Hon'ble Superintendent of Police,
Navsari

Subject: Request for approval to travel to Mumbai for investigation

With respectful regards, A.M. Sarang, Circle Police Inspector, Bilimora,
submits the following report:

In connection with Gandevi Police Station M. Case No. 3/2002 under Indian Penal Code (IPC) Sections 406, 409, 420, 467, 468, and 120B, the accused, Ketan Kantilal Seth, residing in Andheri West, Mumbai, is on remand until 12/09/2002. It is necessary to take him along for investigation in Mumbai. I request approval for myself, Police Sub-Inspector Shri R.S. Patel, and the necessary police personnel to travel to Mumbai with a government vehicle for the investigation. This is for your information.

Signature: Illegible

(A.M. Sarang)

Circle Police Inspector

Bilimora

MESSAGE FORM

GUJARAT STATE

IN	CALL	PRIORITY	TRANS. INSTRUCTIONS	NR	GR
				12	

ABOVE THIS LINE FOR USE OF RADIO STAFF ONLY

TO: DSP Navsari

INFO: SDPO Navsari CPI Navsari PI Navsari Town

From: A. M. Sarang, PI, Bilimora.

ORGINATOR'S NUMBER	DATE	IN REPLY TO	DATE
			11/09/2002

It is stated that, in connection with Gandevi Police Station M. Case No. 3/2002, we, along with the accused Ketan Kantilal Seth, Police Sub-Inspector Shri R.S. Patel, and the necessary police personnel, have departed today, on 11/09/2002 at 7:00 AM, in a government vehicle from Bilimora Police Station to conduct an investigation in Mumbai.

Signature: Illegible
 Circle Police Inspector
 Bilimora

PRIORITY	ORIGINATOR'S SIGNATURE & DESIGNATION		T.O.O
	BELOW THIS LINE FOR USE OF RADIO STAFF ONLY		T.H.I
TIME	DATE	TIME OUT	DATE

11/09



FROM : 591/2002

Mr. A.M.Sarang
Circle Police Inspector
Bilimora,
Dist.:-Navsari
Gujarat.

Date:- 11-09-2002

To
Federal Bank
Fort
Bombay.

Dear Sir,

Sub :- Offence Registerer against HOME TRADE LTD. By
Gandevi PST, Mcase No. 3/2002 under Sec.
406,420,409,467,468,120 B of Rs.2.90 Crores by
Gandevi Pepoles Co.- Bank Ltd.and Investigation
there of.

This is to inform you that there is offence registered against Home Trade Ltd. for the value of Rs. 2.90 Cr. as per the above cited subject and I the undersigned is the investigating officer for the above Crime register and on the scrutiny of the record, I found one security was bought by Gandevi Pepoles Bank from Home Trade Ltd. which has been Delivered to the Bank where the last Holder was your Bank as I understand that company Must have withdrawn out of their CSDL A/C and delivered to the Bank but on the apperence of the xerox copy submitted to me it looks that they have not registered in their name and sold back to Home Trade against the new purchases but the delivery of new purchase has not been deliver , I therefore would like to know that in whose favour it has been transferred.I therefore request you to give me details of the mentioned below security if you have any.

Details of the security

- (1) 11.03% CROI 2012 BY 00247
xerox copy of the certificates along with transfer forms is enclosed here wish for your ready reference.



Further for your early in this reply.

Thanking you

A. Sarang
Mr.A.M.Sarang
Circle Police Inspector
Bilimora.
Dist.-Navsari.,Gujarat

Contact No.- (02634) 84485
(Bilimora C.P.I.)
Fax No. : (02634) 84485



556/02



FROM :
Mr. A.M. Sarang
Circle Police Inspector
Bilimora.
Dist. :- Navsari
Gujarat.

To
The Manager

Gandevi Bank vs.

Dear Sir,

Sub :- Offence Registered against HOME TRADE LTD. by Gandevi PST, Mease No. 3/2002 under Sec. 406, 420, 409, 467, 468, 120 B of Rs. 2.90 Crores by Gandevi Peoples Co.- Bank Ltd. and Investigation there of.

This is to inform you that there is offence registered against Home Trade Ltd. for the value of Rs. 2.90 Crores. As per the above cited Sub ; and I the undersigned is investigating officer for the above crime investigation. On the scrutiny of the records I found that Home Trade Ltd. were having A/C with your Bank. I therefore request you to kindly furnish me the following details at the earliest.

- (1) Statement of A/C of Home Trade Ltd. for the accounting year 2001-2002.
- (2) Statement of Constituent SGL A/c (CSGL) A/C for the year 2001-2002 (If they have CSGL A/C with you)
- (3) Balance in their A/C as on date.

I further request you to furnish the details of A/C of Home Trade Ltd. If they have No. of A/C under the name of Home Trade Ltd. I therefore inform you that kindly send me all details at the earliest and your early reply will be highly appreciated.



Thanking you
A.M. Sarang
Mr. A.M. Sarang
Circle Police Inspector
Bilimora.
Dist. - Navsari., Gujarat

Contact No.- (02634) 84485
(Bilimora C.P.I.)
Fax No. : (02634) 54000



(153)

593/02

FROM :

Mr. A.M.Sarang
Circle Police Inspector
Bilimora.
Dist.:-Navsari
Gujarat.

Date:- 11-09-02

To
Maharashtra State C.I.B.
Fort
Bombay.

Dear Sir,

Sub :- Offence Registerer against HOME TRADE LTD. By
Gandevi PST, Mcase No. 3/2002 under Sec.
406,420,409,467,468,120 B of Rs.2.90 Crores by
Gandevi Peoples Co.- Bank Ltd.and Investigation
there of.

This is to inform you that there is offence registered against Home Trade Ltd. for the value of Rs. 2.90 Cr. as per the above cited subject and I the undersigned is the investigating officer for the above Crime register and on scrutynising the Matter, I understood that all records of Home Trade has been sealed and confesticated by you under the Crime registered in your State, I also understood that all files along with their computer data's are also with you.

I therefore request you to provide me the following details as it is require for my case investigation. Details are as follow.

- (1) A/C's ledger of Home Trade for the year 2001-2002.
- (2) Govt. security ledger pertaining to above mentioned Bank for the year 2001-2002.
- (3) Gandevi Peoples Bank file carrying all correspondance and details of their ledger.
- (4) Any other details which you deemed fit for this investigation purpose. Which you have.

Lookforward for your co-operation in this regards.



Thanking you
A. Sarang
Mr. A.M.Sarang
Circle Police Inspector
Bilimora.
Dist.-Navsari.,Gujarat

Contact No. (02634) 84485
(Bilimora C.P.I.)
Fax No.:(02634) 5807



*Copy to be sent to
C.I.B. Fort, Mumbai
P. 1-5-2002 C.I.B. Fort*

11/11/04

FROM :

Mr. A.M.Sarang
Circle Police Inspector
Bilimora.
Dist.:-Mavsari
Gujarat.

To
Manager
Company Registration Dept.
Registrar of the company (ROC)
Pune
Maharashtra.

Dear Sir,

Sub :- Offence Registerer against HOME TRADE LTD. By
Gandevi PST, Mcase No. 3/2002 under Sec.
406,420,409,467,468,120 B of Rs.2.90 Crores by
Gandevi Peoples Co.- Bank Ltd.and Investigation
there of.

This is to inform you that there is offence registered against Home Trade Ltd. for the value of Ru. 2.90 Cr. as per the above cited subject and I the undersigned is the investigating officer for the above Crime register and on scrutiny of the records, observed that Home Trade Ltd. is registered in Pune ROC. I therefore require following information from your good offices for my investigation purpose, hope you will provide me at the earliest.

Details are as below.

- (1) When company was registered and list of Directors at the time of Registration.
- (2) When it was incorporated and commence the business send me the xerox copy of the certificates.
- (3) As I understood that this company was original name was "LLOYDS BROKERAGE LTD." then they have changed the name to "Eufo Asian Securities Ltd." and then changed to "HOME TRADE LTD." In this regard I would like to know in which period they have done this if possible send me the xerox copy of certificates for the change of name.
- (4) List of the Directors from the beginning and their after any addition of Directors, please furnish me the details of addition with their joining dates.



Conti.....2

20-9

Page : 2

(F) List of Directors Resign from the company details with their Resignation Date registered in your office (i.e. when you have accepted) send me the accepted Resignation (form 32) copy from your records.

(6) List of the Directors remain as on date as per your records.

(7) Memorandum & Articles of Association. -

All above details are crucial for this investigation I therefore request you to furnish me above mentioned details at the earliest.

I lookforward for your early reply.



Contact No.- (02634) 84485
(Bilimora C.P.I.)
Fax No. : (02634) 58074

Thanking you
A. M. Sarang
Mr. A. M. Sarang
Circle Police Inspector
Bilimora.
Dist.-Navsari., Gujarat



Outward No.: 662/02

Office of the Circle Police Inspector

Bilimora, Date: 22/10/2002

To:

The Superintendent of Police,
Navsari

Subject: Investigation of Gandevi Police Station M. Case No. 3/2002
under IPC Sections 406, 409, 420, 468, and 120B

With respectful regards, A.M. Sarang, Circle Police Inspector, Bilimora,
submits the following report:

Currently, we are handling investigations for Chikhli Police Station Crime Register Nos. 154/2002 and 155/2002 under IPC Sections 395 and 397, Chikhli Police Station Crime Register No. 140/02 under IPC Sections 302, 201, and 120B for an undetected murder, and Gandevi Police Station Crime Register No. 112/2002. Additionally, two cases from Chikhli Police Station are under repetition, and the Circle Police Inspector, Navsari, is on sick leave, with their charge also assigned to us. Due to the extensive workload involving investigations, visitations, and departmental inquiries for the aforementioned cases, it is not feasible to conduct the investigation of Gandevi Police Station M. Case No. 3/2002 in a phased manner as required. Moreover, the Police Sub-Inspector, Gandevi, has no serious investigations pending, and Police Sub-Inspector Shri R.S. Patel of Navsari Town Police Station is handling a similar

type of case. Therefore, it is requested that the routine investigation of Gandevi Police Station M. Case No. 3/2002 be assigned to the Police Sub-Inspector, Gandevi. It is further requested that an order be issued to hand over the ongoing investigation of this case to them for the time being.

Signature: Illegible

(A.M. Sarang)

Circle Police Inspector

Bilimora

Outward No.: 817/02

Office of the Circle Police Inspector

Bilimora, Date: 23/11/2002

To:

The Hon'ble Superintendent of Police,

Navsari

Subject: Appointment of a Chartered Accountant for Gandevi Police Station M. Case No. 3/2002 under IPC Sections 406, 409, 420, 468, and 120B

With respectful regards, A.M. Sarang, Circle Police Inspector, Bilimora, submits the following report:

In connection with Gandevi Police Station M. Case No. 3/2002, the financial transactions and dealings involve multiple banks, and verifying the entries and records of these transactions is a highly complex and challenging task. Therefore, if a Chartered Accountant is appointed for this case, it would greatly assist our investigation, enabling it to proceed more efficiently and allowing for a prompt resolution of the case. In the interest of justice, it is requested that a Chartered Accountant be appointed. This is for your information.

Signature: Illegible

(A.M. Sarang)

Circle Police Inspector

Bilimora

Outward No.: 834/02

Office of the Circle Police Inspector

Bilimora, Date: 24/11/2002

To:

The Hon'ble Judicial First-Class Magistrate,
Gandevi

Subject: Request for an additional 30-day extension for Gandevi Police Station M. Case No. 3/2002 under IPC Sections 406, 420, 409, 467, and 120B

With respectful regards, A.M. Sarang, Circle Police Inspector, Bilimora, submits the following humble report:

In connection with Gandevi Police Station M. Case No. 3/2002 under Indian Penal Code (IPC) Sections 406, 409, 420, 467, 468, and 120B, the accused, Ketan Kantilal Seth, residing at 193, Lalit Kutir, Gulmohar Cross Road No. 9, Juhu, Mumbai, was arrested on 06/09/2002 at 22:00 hours (10:00 PM) for this case. The 90-day period following his arrest will be completed on 05/12/2002. A total of 19 co-accused are yet to be arrested in this case, and records from relevant offices are still pending collection. The financial transactions involved in this case are extensive, requiring a significant amount of time for investigation. Additionally, due to current engagement in election security arrangements, it is impossible to prepare a chargesheet without

obtaining the necessary documents. In the interest of justice, it is requested that an additional extension of 30 days be granted. This is for your information.

Signature: Illegible
(A.M. Sarang)
Circle Police Inspector
Bilimora

Affidavit

Before the Hon'ble Sessions Judge Court, Valsad District, at Navsari

Criminal Miscellaneous Bail Application No. 342/2002

Applicant/Accused: Ketan Kantilal Seth
193, Lalit Kutir, Gulmohar Cross Road No. 9, Lalit
Apartment, Mumbai

Versus

Complainant: The State of Gujarat

Affidavit

I, A. M. Sarang, age approximately 47, occupation: service, residing at the Circle Police Inspector's Office, Bilimora, hereby solemnly affirm on oath according to my religion and declare as follows:

I am the investigating officer for Gandevi Police Station Crime Register M. Case No. 3/2002. The following facts need to be considered before passing an order on the bail application in this case, for which I am filing this affidavit.

1. Police Station Crime Register No.: Gandevi Police Station M. Case No. 3/2002
2. Names of Accused: (1) Ketan Kantilal Seth, residing in Mumbai, and 19 others
3. Name of Deceased: --
4. Names of Other Injured Persons: --

5. Date, Time, and Place of Incident: Between 26/02/2002 and 16/07/2002, at various times
6. Date, Time, and Place of FIR Filing: 16/07/2002 at 14:30 hours
7. Distance Between Incident Location and Police Station: Gandevi Town, Gandevi People's Co-operative Bank Ltd., 200 meters east
8. Name of Informant/Complainant, Whether Eyewitness or Injured Witness: Shri Champakbhai R. Mali, residing at Ugmanu Street, Gandevi
9. Type of Crime: IPC Sections 406, 409, 420, 467, 468, 120B
10. Accused's (Illegible): --
11. Details of Accused's Role in the Crime and Extent of Injury Caused: --
12. Who Inflicted Fatal Injury to the Deceased: --
13. Cause of Death Supported by Medical Evidence on Record: --
14. Which Accused Injured Whom: --
15. Supported by Medical Evidence: --
16. Motive of the Crime: --
17. Names of Eyewitnesses/Injured Witnesses:
 - (1) Shri Mahendrabhai Bhanabhai Tailor
 - (2) Akshaybhai Rameshchandra Desai
 - (3) Manharlal Dahyalal Shah
 - (4) Gulabbhai Bhagwandas PatelDates: 18/07/2002, 20/07/2002, 21/07/2002
- (a) When were their statements recorded:
- (b) Recorded near their residence: Yes
- (c) If not near residence, details of recording at the incident location:
18. Do Witnesses Support Eyewitnesses, if Any: --
19. Details of Identification if Accused Was Unknown and Identified Later: --
20. When Was Identification Parade Conducted: --

21. Details of Recovery/Discovery Panchama of Weapons or Items Used in Crime:
 - (a) Were there blood stains: --
 - (b) Details of blood stains on accused's clothes during recovery/discovery: --
22. Blood Group/Marriage Details of Deceased/Injured: --
23. Blood Group/ Details of Accused: --
24. Was a Dying Declaration Entry Made: --
25. If Yes, How Many Times: --
26. In Presence of Whom: --
27. Time and Place: --
28. Was Any Cross Case Filed: --
29. Was the Accused Injured Later: --
30. Is There Any Extra-Judicial Confession by the Accused: --
31. Is There a Confession Under Section 164 of Cr.P.C.: --
32. If Case Relies on Circumstantial Evidence:
 - (a) Which witness last saw the accused with the deceased: --
 - (b) Motive: --
 - (c) Accused's behavior: --
 - (d) Opportunity to commit the crime: --
 - (e) Recovery/Discovery Panchama of weapons, blood stains, blood group/marriage details: --
33. Accused's Prior Criminal History: The accused is involved in crimes related to co-operative banks in Valsad, Navsari, Surat, and other places.
34. Is the Investigation Ongoing: Yes, the investigation is ongoing.
35. Has a Chargesheet Been Filed: No
36. Has the Charge Been Framed: No
37. Previous Bail Applications by Accused: --
38. Reasons for Rejection in Previous Bail Applications, if Any: --

39. Other Relevant Details: In this case, the arrested accused, along with co-accused named in the complaint, conspired together and, with the intent to commit the crime, established a company named "Home Trade" Ltd. in Mumbai. The accused, holding positions such as Chartered Accountant and dealing in government securities, gained the trust of the complainant and officials of Gandevi People's Co-operative Bank Ltd. between 26/02/2002 and 16/07/2002. They entered into various transactions for purchasing government securities, and failed to pay the bank an amount of Rs. 2,90,10,162.50, provided bogus contract notes in collaboration with each other, forged false Reserve Bank of India numbers, used photocopies of old security bonds with fabricated numbers, provided blank forms to the bank, and advised the use of the securities' funds for personal gain. Despite knowing there was no balance in their account, they issued a cheque and did not pay the outstanding amount, thereby committing breach of trust and cheating against the complainant bank. Although the accused resigned from Home Trade Ltd. on 15/05/2001, he frequently remained in contact with the bank's officials, providing advice and suggestions to continue financial transactions. The arrest of co-accused is still pending, and necessary documents are yet to be obtained. It is opined that the accused should not be granted bail.

Date: 02/12/2002

Signature: Illegible

(A.M. Sarang)

Circle Police Inspector

Bilimora

I confirm that I know the person making this affidavit.

Signature: Illegible

Public Prosecutor

Valsad, District Navsari

Before the Hon'ble Sessions Judge Court, Navsari District, at Navsari

Bail Application No. 342/02

Applicant: Ketan Kantilal Seth

Versus

Opponent: The Hon'ble Government

Affidavit

I, the undersigned, A.M. Sarang, Circle Police Inspector, Bilimora, District Navsari, occupation: service, residing at Bilimora C.P.I., solemnly affirm on oath according to my religion and declare as follows:

In connection with the above bail application, certain documentary evidence has been received via fax, which is submitted herewith.

All the facts stated in the above affidavit are true. I am aware that making a false affidavit is a criminal offense.

Place: Navsari

Date: 04/12/2002

Signature: Illegible
Circle Police Inspector
Bilimora

I confirm that I know the person making this affidavit.

Signature: Illegible

(R.K. Patel)

District Government Advocate

Navsari

Solemnly affirmed before me by Shri A. M. Sarang, CPI Bilimora
Who is identified by Advocate Shri R. K. Patel, PP to whom I
Personally know.

Date: 2/12/2002

Sd/- Illegible

Registrar

District Court

Navsari

67

Registration No. of Company : 22-1902
 Nominal Capital Rs. 20 Crores

FORM NO. 32

Particulars of appointment of directors and changes among them
 (Form No. 32 Section 10(2))

Name of Company : Hans Trade Limited
 Presented by : Mr. Sankar Acharya

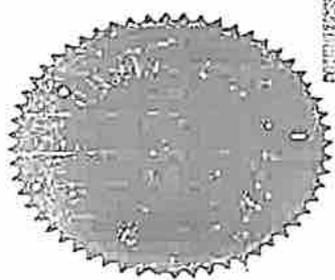
Note: - If a company has no particulars to be furnished in one or two of the headings 'A', 'B' and 'C' the part containing those headings (in respect of which) 'A', 'B' and 'C' has been omitted and changes among directors.

Name of names and surname in full	Father's name	Usual residential address	Nationality	Date of appointment or change	Brief particulars of directorship
Mr. Kanan Shukla	Shri Keshari Shukla	Lalit Kumbh, Off: North South Road No. 9, JVPD, Mumbai - 400029	Indian	May 15 2001	Registered as a Director of Board of Directors 15/05/2001

Note: (1) A note of change should be made in column 6 & 7 by entering against the name of new director etc. in words "in place of" against the name of his former director, the cause for the change, e.g. by death, resignation, retirement by rotation, disqualification etc. In case of managing director, his resignation should be stated with his name in column 6 and by 7.

NO. : 67801
 TRADE LIMITED
 DATE OF DOCUMENT : 15/05/2001
 AMOUNT : RS. 500
 TOTAL : 500
 ADDITIONAL FEE :
 POWER SUPPORT BY INDUSTRY DIVISION N.I.C.
 FILING FEE :
 REGISTRATION NO. : 22-1902





I
 ATTESTED BY ME
G. H. SHUKLA
 CLERK
 4 JUN 2007



A. Appointment of directors, managers, and secretaries.	B. Appointment of directors, managers, and secretaries.	C. Appointment of directors, managers, and secretaries.	D. Appointment of directors, managers, and secretaries.
Name of the person appointed as manager within the meaning of section 2(24) of the Companies Act, 1956 read with clause (b) of sub-section (1) of section 2(24) of the Companies Act, 1956.	Nationality	Usual residential address	Brief particulars of the change

Signature
 Designation: *Director*

Dated the 1st day of June, 2007.

Notes: (1) For the purposes of this form, particulars of a person appointed as manager within the meaning of section 2(24) of the Companies Act, 1956 read with clause (b) of sub-section (1) of section 2(24) of the Companies Act, 1956 should be stated in column 6.
 (2) A note of change as also the cause of change e.g. by death, resignation, removal, disqualification, etc. should be stated in column 6.

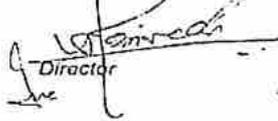
TRUE COPY

**CERTIFIED TRUE COPY OF THE RESOLUTION PASSED BY THE
OF DIRECTORS OF THE COMPANY HELD AT TOWER 3, 5TH FL
INTERNATIONAL INFOTECH PARK, VASHI, NAVI MUMBAI - 400 703
MAY 16, 2001.**

*RESOLVED THAT the resignation of Shri Ketan Sheth from the Board be accepted with immediate effect and that the Board of Directors places on record its sincere appreciation for the valuable services rendered by him to the Board and to the Company as a Director of the Company.

RESOLVED FURTHER THAT a copy of the aforesaid resolution be sent to Shri Ketan Sheth.*

For Home Trade Limited


Director

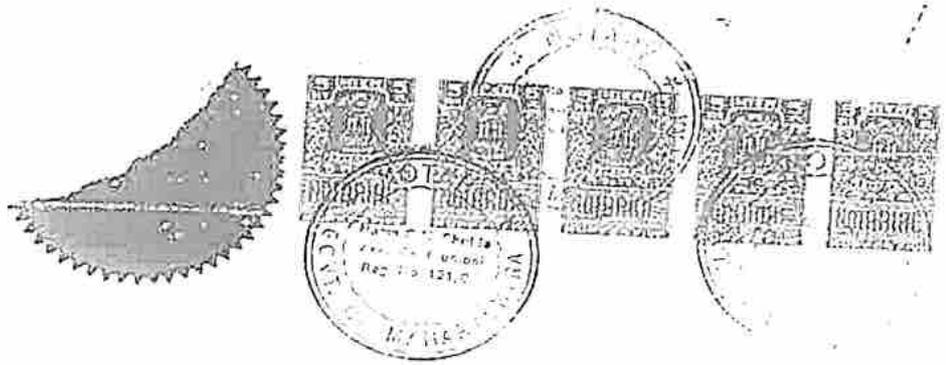


home trade ltd.

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



113 y:\slm\res\99.doc



NOTED & REGISTERED
Sr. No. 1192-15/200
Dated 11.5.07
TRUE COPY
ATTESTED BY ME
G. H. SHUKLA
NOTARY GR. MUMBAI



VERIFIED BY
B. M. AGARWAL
B. Com. LL.B.
Advocate High Court,
Economic Court,
Bombay 400 001.



FROM: S. B. S. BULSAR PEO. EX. LTD.

REF. NO. : 2778/2004-183

Dec. 04 2002 02:40:11 P1

Attn.



CERTIFIED TRUE COPY OF THE RESOLUTION PASSED BY THE COMMITTEE OF DIRECTORS OF THE COMPANY HELD AT TOWER 3, 5TH FLOOR, INTERNATIONAL INFOTECH PARK, VASHI, NAVI MUMBAI - 400 703 ON OCTOBER 1, 2001.

*RESOLVED THAT in supersession of earlier resolutions, Mr. N S Trivedi, Executive Director & Secretary and Mr Ketan Sheth, Authorised Signatory of the Company be and are hereby Authorized to operate severally, the Company's Bank Account no 25504 with HIT Bank Limited, Fort branch, Mumbai.

RESOLVED FURTHER THAT henceforth the said bank account be operated by any one of the following signatories as under:-

Name	Designation
Mr. Sanjay Agarwal	Director
Mr. N S Trivedi	Executive Director & Secretary
Mr. Subodh Bhandari	Sr. Vice President
Mr. Ketan Sheth	Authorised Signatory

RESOLVED FURTHER THAT the bank be and is hereby authorised to honour all cheques, bills of exchange, promissory notes and other negotiable instruments drawn, accepted, made or signed on behalf of the Company by any one of the signatories Mr. Sanjay Agarwal, Director, Mr. N S Trivedi, Executive Director & Secretary, Mr. Subodh Bhandari, Sr. Vice President and Mr. Ketan Sheth, Authorised Signatory of the Company and to act upon any instructions so relating to the account of the Company, whether the same be overdrawn or relating to the transactions of the Company.

RESOLVED FURTHER THAT this resolution be communicated to the Bank and remain in force until written notice to the contrary is given to the Bank.

For Home Trade Limited
N S Trivedi
N S Trivedi
Executive Director & Secretary

FOR HOME TRADE LIMITED
Ketan Sheth
Authorised Signatory



Home Trade Ltd.
Tower 3, 5th Floor,
Vashi Inf. Sation Complex,
Navi Mumbai - 401 703
Tel: (91-22) 281 2411-42
Fax: (91-22) 761 2554

Mh. H. H. H.

1/10/2001

(20-11)

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED BY THE COMMITTEE OF DIRECTORS OF THE COMPANY HELD AT TOWER 3, 5TH FLOOR, INTERNATIONAL INFOTECH PARK, VASHI, NAVI MUMBAI - 400 703 ON OCTOBER 1, 2001.

RESOLVED THAT in pursuance of earlier resolutions, Mr. N.S. Trivedi, Executive Director & Secretary and Mr. Kutan Sheth, Authorized Signatory of the Company do and are hereby authorized to operate generally, the Company's Bank Account no 20004 with UFI Bank, Limited, Fort Branch, Mumbai.

RESOLVED FURTHER THAT the said bank account be operated by any one of the following signatories, in order:

Name	Designation
Mr. Sanjay Agarwal	Director
Mr. N.S. Trivedi	Executive Director & Secretary
Mr. Subodh Brindari	Sr. Vice President
Mr. Kutan Sheth	Authorized Signatory

RESOLVED FURTHER THAT the bank do and is hereby authorized to honour all cheques, bills of exchange, promissory notes and other negotiable instruments drawn, accepted, made or signed on behalf of the Company by any one of the signatories Mr. Sanjay Agarwal, Director, Mr. N.S. Trivedi, Executive Director & Secretary, Mr. Subodh Brindari, Sr. Vice President and Mr. Kutan Sheth, Authorized Signatory of the Company and to act upon any instructions on given relating to the account of the Company, whether the same be overdrawn or not or relating to the transactions of the Company.

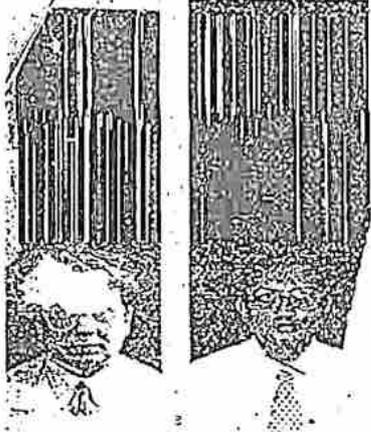
RESOLVED FURTHER THAT this resolution be communicated to the Bank and shall remain in force until written notice to the contrary is given to the Bank.

Home Trade Limited
N.S. Trivedi
Executive Director & Secretary

For HOME TRADE LIMITED
Kutan Sheth
Authorized Signatory/Director

Home Trade Ltd
Tower 3, 5th Floor,
Vashi Ppt. Sector Complex,
Navi Mumbai - 400 703
Tel: 022-271 2411-12
Fax: 022-271 2414





Kind Attn.
To
Mr. Ravi Shankar Patel
District Public Prosecutor

The Manager
UTI Bank Ltd.,
Sir P.M. Road, Fort,
Mumbai

Dear Sir,

Ref. Inclusion of Additional Signatories
Current Account No. 25504



Home Trade Ltd.
Tower 4, 8th Floor
Nishi Ch. Bazaar Complex
Navi Mumbai - 401 203
Tel: 022 281 2411-13
Fax: 022-281 2510

In continuance with the Board resolution dated Oct. 1, 2001 resolving the inclusion of Mr. N.S. Trivedi & Mr. Ketan Seth in the list of signatories for the Current account No. 25504 maintained with your bank please find enclosed the Current Account Specimen Signature Card duly signed by all the signatories.

Also please find the signed photographs of Mr. N.S. Trivedi & Mr. Ketan Seth and a photocopy of the Board resolution enclosed herewith. The original copy of the Board Resolution had already been forwarded to your office.

You are requested to do the needful immediately.

Kindly do the needful.

Thanking you,

Yours truly,

For Home Trade Ltd.,

S. Handani
Authorised Signatory



**Before the Hon'ble Sessions Judge Court, Navsari District, at Navsari
Bail Application No. 342/02**

Applicant:

Ketan Kantilal Seth

Versus

Opponent:

The Hon'ble Government

Affidavit

I, the undersigned, L.B. Zhala, age approximately 34, occupation: service, Police Sub-Inspector, Gandevi, residing at Gandevi, solemnly affirm on oath according to my religion and declare as follows:

During the investigation of Gandevi Police Station M. Case No. 3/2002 under Indian Penal Code (IPC) Sections 406, 420, etc., statements of witnesses (1) Akshaybhai Rameshchandra Desai and (2) Manharlal Dahyalal Shah were recorded on 18/07/2002 and 20/07/2002, respectively. In these statements, it was mentioned that Ketan Kantilal Seth and others from Euro Asian Securities, Mumbai, visited Gandevi around 12/05/2001. However, due to a clerical error, the date was recorded as 12/05/2002 instead of the correct date, 12/05/2000.

All the facts stated in the above affidavit are true. I am aware that making a false affidavit is a criminal offense.

Signature: Illegible

Police Sub-Inspector

Gandevi

Outward No.: 1082/2005

Additional Chief Judicial Magistrate Court

Gandevi

Date: 03/09/2005

To:

The Superintendent, Shri

District Jail

Surat

Subject: Ensuring the presence of accused in court

Dear Sir,

With respectful greetings, it is stated that, in connection with the above subject, the accused, Ketanbhai Kantibhai Seth, in Criminal Case No. 4592/2002, and the accused, Sanjaybhai Agarwal, in Criminal Case No. 403/2004, pending before this court, were scheduled to be produced in court on the fixed date of 01/09/2005 but were not presented. Please make appropriate arrangements to ensure that both accused are unfailingly produced before this court on the next fixed date, 13/09/2005, at 10:30 AM.

By order,

Signature: Illegible

Registrar

- Additional Chief Judicial Magistrate Court

Gandevi

To:

The Hon'ble Judicial First-Class Magistrate,
Gandevi

Subject: Request to add IPC Sections 409, 467, and 468 to
Gandevi Police Station M. Case No. 3/2002

With respectful regards, A.M. Sarang, Circle Police Inspector, Bilimora,
submits the following report:

In connection with Gandevi Police Station M. Case No. 3/2002 under Indian Penal Code (IPC) Sections 406, 420, and 120B, (four to five words illegible) The Gandevi People's Co-operative Bank Ltd., Gandevi, it has been found during the investigation that an offense under IPC Sections 409, 467, and 468 has also been committed. Therefore, it is requested that IPC Sections 409, 467, and 468 be added to this case. This is for your information.

Signature: Illegible
(A.M. Sarang)
Circle Police Inspector
Bilimora

Criminal Case No. 2778/2008

Hearing Date: 06/09/2008

Panch-2

Aryug Nayanar Swami

To:

Police Sub-Inspector, Shri

Gandevi Police Station

It has been complained before me that Ketan Kantilal Seth, residing at Motilal Room No. 104, Goregaon West, Andheri West, Mumbai, committed an offense under Indian Penal Code (IPC) Sections 406, 409, 420, 467, etc., on 07/09/2002, and it appears to me that you are likely to provide material evidence on behalf of the Hon'ble Government.

Therefore, you are hereby summoned to appear before this court at Gandevi on the 6th day of September at 10:30 AM to give evidence regarding the said complaint and not to depart from there without the court's permission.

Here, briefly state the offense, its time, and place.

Here, specify whether it is on behalf of the complainant, accused, or court.

Special Note: The service of this summons should be carried out through the designated officer of the police station, and a service report should be submitted.

You are hereby warned that if you fail or refuse to appear at the specified time and place without reasonable cause, a warrant will be issued to compel your attendance.

Given under my signature and the seal of the court on this 8th day of August 2008.

Signature: Illegible

Registrar

Principal Senior Civil Court

And Addl. Chief Judi. Magi. Court

Gandevi.

(Four to five lines illegible)

Date: 01/09/2008

My name is Shankarbhai Pashabhai Patel, age 60, occupation: service, residing at Motilal Nagar 3, M.G., Goregaon West, Mumbai, Room No. 14/104, West Mumbai.

I state the following upon being questioned in person:

I reside at the above-mentioned address with my family and earn my livelihood by working as a teacher. Today, you, sir, have inquired about Aryug Nayanar Swami, residing at Goregaon Best, Motinagar, Room No. 104, Mumbai. I state that no person by this name resides in Motilal Nagar, and the Room No. 104 mentioned in the summons does not have anyone living in it. The address provided is incorrect, and I am giving this statement in that regard.

This is my statement, which is true and correct as per my dictation.

Before,

Signature: Illegible

Assistant Police Constable

Gandevi Police Station

Signature: Illegible

Before the Hon'ble Additional Chief Judicial Magistrate Court, Gandevi
Criminal Case No.: 2778/04

Complainant: The Hon'ble Government

Versus

Accused: Ketan Kantilal Seth

Permanent Address of the Accused

The permanent address of the accused in this case is hereby disclosed to the
Hon'ble Court:

Ketan Kantilal Seth
193, Lalit Kutir Co-op. Housing Society
Gulmohar Cross Road No. 9
J.V.P.D. Scheme
Andheri (West)
Mumbai - 400049
Mobile: 9820789717
Email: ketansheth62@gmail.com

Date: 11/07/2012

Signature: Illegible

Advocate

Signature: Illegible

(Ketan Sheth)

I-Court
Witness Summons

Outward No.: 1621/2011

To:
Police Sub-Inspector, Shri
Gandevi

Criminal Case No.: 2778/04
Offense: IPC Sections 406, 409

Date: 13/07/2011

Name and Address of Witness: Complainant Champakbhai Rangildas Mali
Residing at Ugmana Street, Gandevi, Taluka Gandevi

In the above-mentioned case, ensure that the witnesses for the complainant appear before the Additional Chief Judicial Magistrate Court / Judicial Magistrate First Class Court, Gandevi, at Gandevi, District Navsari, on the fixed date of 13/07/2011 at 10:30 AM. Inform them accordingly and return this summons before the fixed date.

Date: 27/06/2011

Signature: Illegible
Registrar
Principal Senior Civil Court
and Additional Chief Judicial Magistrate Court
Gandevi

I Court
Witness Summons

Outward No.: 1411/2011

To:
Police Sub-Inspector, Gandevi.

Criminal Case No.: 2778/04
Offense: IPC Sections 406, 409
Date: 22/06/2011

Name and Address of Witness: (3) Mahendrabhai Bhanabhai Tailor
Residing at Kumbharwad, near Hanumanji Temple, Gandevi, Taluka Gandevi

In the above-mentioned case, ensure that the witnesses for the complainant appear before the Additional Chief Judicial Magistrate Court / Judicial Magistrate First Class Court, Gandevi, at Gandevi, District Navsari, on the fixed date of 22/06/2011 at 10:30 AM. Inform them accordingly and return this summons before the fixed date.

Date: 12/05/2011

Signature: Illegible
Registrar
Principal Senior Civil Court
and Additional Chief Judicial Magistrate Court
Gandevi

I Court, Gandevi
Witness Summons

To:

Police Sub-Inspector, Gandevi.

Criminal Case No.: 2778/04

Offense: IPC Sections 406, 409, 420, 467, 468, 120B

Date: 05/09/2011

Name and Address of Witness: Mahendrabhai Bhanabhai Tailor

Residing at Kumbharwad, near Hanumanji Temple, Gandevi, Taluka Gandevi,
District Navsari

In the above-mentioned case, ensure that the witnesses for the complainant appear before the Additional Chief Judicial Magistrate Court / Judicial Magistrate First Class Court, Gandevi, at Gandevi, District Navsari, on the fixed date of 05/09/2011 at 10:30 AM. Inform them accordingly and return this summons before the fixed date.

Date: 25/06/2011

Signature: Illegible

Registrar

Additional Chief Judicial Magistrate

Gandevi

Outward No.: U.T./5336/2004
Office of the Surat District Jail
Surat, Date: 23/11/2004

To:
The Hon'ble Additional Chief Judge, Shri
Chief Court
Gandevi

Subject: Request for assigning the next court date for the
undertrial accused

Dear Sir,

With respectful regards, it is stated that, in connection with the above subject, the undertrial accused, No. 1069, Ketan Kantilal Seth, was scheduled to be presented before your Hon'ble Court on 22/11/2004 in Criminal Case No. 2778/04, Gandevi Police Station Crime Register No., under Indian Penal Code (IPC) Sections 406, 409, 420, 467, 468, 120B. However, due to the unavailability of police personnel from City Police Headquarters, Surat, the said accused could not be presented before your Hon'ble Court. Therefore, it is requested that the next court date be assigned.

Yours faithfully,
Signature: Illegible
Superintendent
Surat District Jail

Outward No.: 1199/2005

Additional Chief Judicial Magistrate Court

Gandevi

Date: 21/11/2005

To:

The Superintendent, Shri

District Jail

Surat

Subject: Ensuring the presence of accused in court

Dear Sir,

With respectful greetings, it is stated that, in connection with the above subject, the accused, Ketanbhai Kantibhai Seth, in Criminal Case No. 4592/2002, and the accused, Sanjaybhai Agarwal, in Criminal Case No. 403/2004, pending before this court, must be produced without fail on the fixed date of 25/11/2005.

By order,

Signature: Illegible

Registrar

Additional Chief Judicial Magistrate Court

Gandevi

Outward No.: 1038/2005

Additional Chief Judicial Magistrate Court

Gandevi

Date: 23/08/2005

To:

The Superintendent, Shri

District Jail

Surat

Subject: Ensuring the presence of accused in court

Dear Sir,

With respectful greetings, it is stated that, in connection with the above subject, the accused, Ketanbhai Kantibhai Seth, in Criminal Case No. 4592/2002, pending before this court, was scheduled to be produced on the fixed date of 18/08/2005 but was not presented. Therefore, ensure that the said accused is produced on the next fixed date of 01/09/2005. Similarly, the accused, Sanjaybhai Agarwal, in Criminal Case No. 403/2004, was scheduled to be produced on the fixed date of 28/08/2005 but was not presented. Ensure that this accused is also produced on the fixed date of 01/09/2005 without fail.

By order,

Signature: Illegible

Registrar

Additional Chief Judicial Magistrate Court

Gandevi

Outward No.: U.T./4920/2004

Surat District Jail

Date: 14/11/2005

To:

The Hon'ble Judicial Magistrate First Class, Shri
Gandevi Court, Gandevi.

Subject: Request for assigning the next court date for undertrial accused

Dear Sir,

With respectful regards, it is stated that, in connection with the above subject, the undertrial accused at this jail, (1) Sanjay Hariram and (2) Ketan Kantilal, were scheduled to be presented before your Hon'ble Court on 11/11/2005 in connection with Gandevi Police Station Crime Register No. [Blank], Criminal Case Nos. (1) 403/04 and (2) 2778/04, under Indian Penal Code (IPC) Sections 420, 467, and 468. However, due to the unavailability of police personnel from City Police Headquarters, the accused could not be presented on the fixed date. It is requested that the next court date for the said accused be assigned. This is for your information.

Yours faithfully,

Signature: Illegible

Superintendent

Surat District Jail

Outward No.: 49/2005

Additional Chief Judicial Magistrate Court

Gandevi

Date: 04/02/2006

To:

The Superintendent, Shri

District Jail

Surat

Subject: Ensuring the presence of accused in court

Dear Sir,

With respectful greetings, it is stated that, in connection with the above subject, the accused, Ketanbhai Kantibhai Seth, in Criminal Case No. 4592/2002, and the accused, Sanjay Hariram Agarwal, in Criminal Case No. 403/2004, pending before this court, must be unfailingly produced before this court on the fixed date (illegible) at 10:30 AM. Please make appropriate efforts to ensure their presence.

By order,

Signature: Illegible

Registrar

Additional Chief Judicial Magistrate Court

Gandevi

Outward No.: U.T./987/2006
Office of the Superintendent
Surat District Jail, Surat
Fax No.: 0261-2631132
Date: 17/03/2006

To:

The Hon'ble Additional Chief Judicial Magistrate,
Additional Chief Court
Gandevi, District Valsad

Subject: Request for assigning the next court date for undertrial accused

Dear Sir,

With respectful regards, it is stated that, in connection with the above subject, the undertrial accused listed below from this jail were scheduled to be presented before your Hon'ble Court on 14/06/2006 in connection with Gandevi Police Station Crime Register M. Case No. 3/02, Criminal Case Nos. (1) 403/04 and (2) 2778/04, under Indian Penal Code (IPC) Sections 406, 409, 420, 467, and 120B. However, due to the unavailability of police personnel from City Police Headquarters, the accused could not be presented on the fixed date. Therefore, it is requested that the next court date for the said accused be assigned. This is for your information.

Ketan Kantilal Seth, Sanjay Hariram Agarwal, Nirajkumar Amidhar Surati.

Yours faithfully,
Signature: Illegible
Superintendent
Surat District Jail

Outward No.: U.T./3840/2005

Office of the Surat District Jail

Surat, Date: 04/02/2006

To:

The Hon'ble Additional Chief Judicial Magistrate, Shri
Chief Court
Gandevi

Subject: Ensuring the presence of accused in court

Reference: Hon'ble Court's letter No. 1038/05, dated (illegible)

Dear Sir,

With respectful regards, it is stated that, in connection with the above subject, as per the referenced letter, the accused, Ketanbhai Kantibhai Seth, in Criminal Case No. 4592/2002, and Sanjay Hariram Agarwal, in Criminal Case No. 403/2004, were to be presented before your Hon'ble Court on 01/09/2005. However, due to ongoing proceedings in Criminal Case No. 1545/04 at the Chief Court (illegible), where their presence was also required, they could not be presented before your Hon'ble Court. Therefore, it is requested that the next court date be assigned.

Signature: Illegible
Superintendent
Surat District Jail

To:

Police Sub-Inspector, Shri
Gandevi Police Station, Gandevi

Outward No.: 350/03

Date: 28/04/2003

Before the Hon'ble Judicial Magistrate First Class Court, Gandevi

Criminal Miscellaneous Application No. 11/2002

Complainant:

Champakbhai R. Mali
Residing at Ugmana Street, Gandevi

Versus

Accused: (1) Home Trade Limited, etc.

Offense: IPC Sections 406, 420, 120B, as detailed in the complaint

It is hereby notified to the above-mentioned complainant that the next hearing for this case is scheduled for 28/04/2003. Therefore, you, the complainant, are required to appear before this court on the fixed date of 28/04/2003, along with your advocate, without fail.

If you fail to comply, the Hon'ble Court will pass appropriate orders, which you should take special note of.

By order,

Judicial Magistrate First Class Court

Gandevi, Date: 01/04/2003

Signature: Illegible

Judicial Magistrate First Class Court

Gandevi

Outward No.: 218/200

Chief Judicial Magistrate Court
Navsari

Date: 23/01/2004

To:

The Superintendent,
Office of Surat District Jail,
Sagrampura, Ring Road, Surat

Subject: Presentation of accused Ketanbhai Kantilal Seth in
Criminal Case Nos. 6840/2002 and 2568/2003 before this
court

Dear Sir,

With respectful regards, it is stated that, in connection with the above subject, the accused, Ketanbhai Kantilal Seth, involved in Criminal Case Nos. 6840/2002 and 2568/2003 under Indian Penal Code (IPC) Sections 420, 465, and 467, is currently in your jail. The presence of the said accused is required in the Chief Judicial Magistrate Court, Navsari, for these cases. Therefore, please ensure that the accused is unfailingly presented before this court with appropriate police personnel on the fixed date of 30/01/2004 at 11:00 AM. Kindly take note of this.

By order,

Signature: Illegible

Registrar

Chief Judicial Magistrate Court, Navsari.

Outward No.: 1221

Hon'ble Civil Judge and Additional
Chief Judicial Magistrate Court,
Gandevi.

Date: 06/10/2004

Fixed Date: 15/10/2004

To:
The Superintendent, Shri
Surat District Jail
Ring Road, Surat

Subject: Criminal Case No. 2778/2004 (Gandevi)

Accused: Ketanbhai Kantilal Seth, Share Broker, Residing at 193, Lalit Kutir,
Gulmohar Cross Road No. 9, J.V.P.D. Scheme, Andheri West, Mumbai - 49

Offense: IPC Sections 406, 409, 420, 467, 468, 120B

With Respect, it is stated that, in connection with the above subject:

The above-mentioned case has been transferred to this court at Gandevi.
Therefore, ensure that the said accused is unfailingly presented before this court
with appropriate police personnel on the fixed date of 14/10/2004 at 10:30 AM.

Furthermore, if the said accused is not currently in your jail, please
provide details of the jail where he is held, along with all relevant police
personnel information, to this court.

Signature: Illegible
Additional Chief Judicial Magistrate
Gandevi

**In the Court of the Hon'ble Additional Chief First Class Judicial
Magistrate, Gandevi**

Criminal Case No. 2778/04

M. Case No. 3/02

Complainant: The State

Vs.

Accused: Homtrade Ltd. & Others (Ketan Kantilal Seth)

Bail Application under Section 437(6) of the Criminal Procedure Code

I, the undersigned, Accused No. 3, Shri Ketanbhai Kantilal Seth, respectfully submit the following application to Your Hon'ble Court:

In the present case, a complaint was filed on 16/07/02, and a chargesheet was submitted on 04/12/02. The chargesheet pertains to violations under Sections 406, 409, 420, 465, 467, 468, and 120(B) of the Indian Penal Code (IPC). The accused was presented before the Hon'ble Magistrate on 07/09/02 after arrest, and I was held in police custody for seven days. I, the applicant, have been detained since 07/04/02 in connection with this case and declare that I have remained in custody since that time. The complaint, registered as M. Case No. 3/02, was filed before Your Hon'ble Court, initially assigned Criminal Case No. 4592/02 in the court of the Hon'ble Judicial First-Class Magistrate, Gandevi. However, due to the inclusion of Section 467 of the IPC, the case was transferred to the court of the Hon'ble Chief Judicial Magistrate, Navsari, where it was registered as Case No. 2568/03. Subsequently, the case was transferred back to Gandevi to the court of the Hon'ble Additional Chief

Judicial Magistrate, where it is now registered as Criminal Case No. 2778/04. Thus, the present case is currently pending before Your Hon'ble Court under Criminal Case No. 2778/04.

In this case, I, the accused, applied for bail under the provisions of Section 437(1) of the Criminal Procedure Code (CrPC) on 13/09/02, which was rejected by the Hon'ble Court on 27/09/02. Thereafter, I filed a bail application under Section 439 of the CrPC before the Hon'ble Sessions Judge, Navsari, as Criminal Miscellaneous Application No. 342/02 on 15/11/02, which was rejected on 04/12/02. After the chargesheet was filed, I filed another bail application with new grounds and reasons before the Hon'ble Sessions Judge, Navsari, as Criminal Miscellaneous Application No. 121/03 on 03/07/03, which was rejected on 08/07/03. Aggrieved by this order, I filed a bail application before the Hon'ble High Court of Gujarat as Criminal Miscellaneous Application No. 6973/03 in September 2003, which was rejected by a common order along with other applications on 30/09/03. Subsequently, I attempted to file a Special Leave Petition before the Hon'ble Supreme Court against this common order, but it was not admitted and was dismissed on 09/12/03, which I hereby declare.

All the aforementioned bail applications were filed by us, the accused, based on the merits of the present case, and all bail applications, from the Chief Judicial Magistrate's court to the Hon'ble High Court of Gujarat, were rejected on the merits of the case.

The present bail application by Accused No. 3, Ketanbhai Kantilal Seth, before Your Hon'ble Court does not rely on the merits of the case, and I make no representations regarding the merits of the case, which I hereby declare. Instead, this bail application is filed under Section 437(6) of the CrPC and the constitutional rights of the accused, based on the ground of delay, which I declare and submit as follows:

(1) In the present case, we, the accused, were arrested on 07/04/02 and have never been released on bail. We have been in jail for the last 32 months. If government holidays are factored into the time spent in jail, it exceeds three years.

(2) The present case is currently pending before Your Hon'ble Court for a hearing on an application submitted by the accused under Section 207 of the CrPC, dated 10/04/03, for compliance purposes. There is a strong likelihood that the evidence phase and judgment in this case will be significantly delayed, and there is very little chance that the case will be decided on its merits in the near future.

(3) Under Section 437(6) of the CrPC, if a criminal case before Your Hon'ble Court cannot be completed within 60 days after the preparation for taking evidence begins, and the accused is in jail without causing the delay, the accused should be released on bail if deemed appropriate by Your Hon'ble Court. This provision is enshrined in the law.

(4) Although our bail applications based on the merits of the case were rejected by higher courts, when the law provides for the accused's constitutional rights,

and Your Hon'ble Court has reason to believe that there is no likelihood of a decision in the near future, granting bail to the accused under their constitutional rights is in the interest of justice.

(5) The procedural aspects of the present case will be discussed in detail during the hearing of this bail application. However, prima facie, it is clear that, despite Your Hon'ble Court's orders, the accused has not been produced in court for extended periods due to various reasons or technical deficiencies. This situation may recur in upcoming hearings, leading to a strong likelihood of significant delay in the case's resolution.

(6) The powers granted to Your Hon'ble Court under Section 167(2) of the CrPC are parallel to those under Section 437(6). During the hearing of this bail application, I will present arguments on when the evidence-taking phase is deemed to have begun, supported by relevant judgments of the Hon'ble Supreme Court and Hon'ble Gujarat High Court, with detailed submissions to be made at that time, which we hereby declare.

(7) Examining the facts of the present case, even assuming prima facie applicability, the allegations against me are primarily under Sections 420 and 406 of the IPC. This is because, at the time of the alleged incident, I, the accused, was not the director of Homtrade Ltd., a fact acknowledged by the Hon'ble High Court in rejecting other bail applications. Additionally, in other complaints related to this case and their bail applications, other Sessions Courts have confirmed that I was not a director of Homtrade Ltd. at the time of the incident. Therefore, prima facie, the violations under Sections 465, 467, and 468 of the IPC do not apply to us.

(8) Considering the punishment provisions under Sections 420 and 406 of the IPC, even if the offenses are proven, the maximum sentence is seven years. Therefore, granting me bail under Section 437(6) of the CrPC is in the interest of justice.

(9) The majority of the evidence in this case is documentary, which is in the possession of Your Hon'ble Court and the investigating officer, making tampering unlikely. Furthermore, we, the accused, are willing to comply with any conditions imposed by Your Hon'ble Court.

(10) During the hearing of this bail application, detailed submissions will be made regarding the interpretation of Section 437(6) of the CrPC and relevant judgments of higher courts, which we hereby declare.

For the aforementioned reasons and the submissions to be made during the hearing of this bail application, we respectfully request Your Hon'ble Court to grant me, the accused, bail in Criminal Case No. 2778/04 (M. Case No. 3/02) upon furnishing appropriate bail bonds, in the interest of justice.

Date: 30/03/2005

Place: Gandevi

Signature: Illegible

Advocate for the Applicant

Transfer Warrant

Outward No. 995/02

Judicial Magistrate, First Class Court, Gandevi

Date: 23/08/2002

To,
The Hon'ble Chief Judicial Magistrate, First Class,
Valsad

Subject: Transfer of Accused for Custody

You are hereby informed that the accused, (1) Ketan Kantilal Seth, residing at 193, Lalit Kutir, Juhu, Mumbai, is currently in your custody at Valsad Police Station, detained in connection with Crime Register No. City I 119/2002 under Sections 406, 409, 420, 421, and 422 of the Indian Penal Code (IPC).

The aforementioned accused, Ketan Kantilal Seth, residing at Juhu, Mumbai, is required to be detained in connection with Gandevi Police Station Crime Register No. M. Case 3/02 under Sections 406, 420, and 120(B) of the IPC. Therefore, you are requested to hand over the accused to Police Sub-Inspector Shri L.B. Zhala.

Upon completion of proceedings in this case, the accused will be returned to your custody with police escort.

Issued on this 23rd day of August 2002, under my signature and the seal of the Court.

Signature: Illegible
Judicial Magistrate, First Class
Gandevi

To,
The Hon'ble Judicial Magistrate, First Class,
Gandevi

Subject: Request for Transfer Warrant for the Accused in Gandevi
Police Station M. Case No. 3/2002 under IPC Sections 406,
420, and 120(B)

Respected Sir,

I, L.B. Zhala, Police Sub-Inspector, Gandevi Police Station, respectfully
submit the following report:

In connection with Gandevi Police Station M. Case No. 3/2002 under
Sections 406, 420, and 120(B) of the Indian Penal Code (IPC), the accused, (1)
Ketan Kantilal Seth, residing at 193, Lalit Kutir, Gulmohar Cross Road No. 9,
Juhu, Mumbai, has been detained by Valsad City Police Station in Crime
Register No. I 119/2002 under IPC Sections 406, 409, 420, 421, 422, 423, and
34. As the said accused is to be presented before the court of the Hon'ble Chief
Judicial Magistrate, First Class, Valsad, I request the issuance of a transfer
warrant for the aforementioned accused, Ketan Kantilal Seth. [One line
illegible]. Kindly issue the transfer warrant for the accused, as may be deemed
appropriate by Your Honor.

Yours respectfully,
(L.B. Zhala)
Police Sub-Inspector
Gandevi Police Station
District: Navsari

To,
The Hon'ble Judicial Magistrate, First Class,
Gandevi Court

Subject: Request for Transfer Warrant for the Accused in Gandevi
Police Station M. Case No. 3/2002 under IPC Sections 406,
420, and 120(B)

Respected Sir,

With respect, I, L.B. Zhala, Police Sub-Inspector. Gandevi Police
Station, submit the following report:

In connection with Gandevi Police Station M. Case No. 3/2002 under
Sections 406, 420, and 120(B) of the Indian Penal Code (IPC), the accused, (1)
Ketan Kantilal Seth, residing at 193, Lalit Kutir, Gulmohar Cross Road No. 9,
Juhu, Mumbai, has been detained by Valsad City Police Station in Crime
Register No. I 119/2002 under IPC Sections 406, 409, 420, 421, 422, 423, and
34. The said accused is scheduled to be presented before the court of the
Hon'ble Judicial Magistrate, First Class, Valsad (First Court) on 26/08/2002 at
10:00 AM and is currently under police remand at Valsad City Police Station.
As the accused is required to be detained in connection with the aforementioned
Gandevi Police Station M. Case No. 3/2002 under IPC Sections 406, 420, and
120(B), I request the issuance of a transfer warrant in the name of the Judicial
Magistrate, First Class (First Court), Valsad, for the said accused.

Additionally, the transfer warrant issued on 23/07/2002 in the name of
the Hon'ble Chief Judicial Magistrate, First Class, Valsad, pertains to a
different court. This transfer warrant is enclosed herewith for return, and I
request that it be retained. Kindly take note of this.

Date: 23/08/2002

Signature: Illegible
Police Sub-Inspector
Gandevi Police Station

Transfer Warrant

Outward No. 991/02
Judicial Magistrate, First
Class Court, Gandevi
Date: 23/08/2002

To,
The Hon'ble Chief Judicial Magistrate, First Class,
Valsad

Subject: Transfer of Accused for Custody

You are hereby informed that the accused, (1) Ketan Kantilal Seth, residing at 193, Lalit Kutir, Juhu, Mumbai, is currently in your custody at Valsad Police Station, detained in connection with Crime Register No. City I 119/2002 under Sections 406, 409, 420, 421, and 422 of the Indian Penal Code (IPC).

The aforementioned accused, Ketan Kantilal Seth, residing at Juhu, Mumbai, is required to be detained in connection with Gandevi Police Station Crime Register No. M. Case 3/02 under Sections 406, 420, and 120(B) of the IPC. Therefore, you are requested to hand over the accused to Police Sub-Inspector Shri L.B. Zhala.

Upon completion of proceedings in this case, the accused will be returned to your custody with police escort.

Issued on this 23rd day of August 2002, under my signature and the seal of the Court.

Signature: Illegible
Judicial Magistrate, First Class
Gandevi

Outward No. 559/2007
Gandevi Police Station
Date: 19/01/2007

To,
The Hon'ble Additional Chief Judicial Magistrate,
Gandevi

Subject: Execution of Writ

Reference: Your Hon'ble Court's Order No. 28/07, dated 16/01/2007

With respect, I, the Police Sub-Inspector, Gandevi Police Station, respectfully submit the following report:

In connection with the above subject, it is stated that, pursuant to Special Criminal Miscellaneous Application No. 1679/05, Gujarat High Court Case No. 250, and District Court Case No. 9/2007, the petitioners, (1) Hiten Bhupendrabhai Shah and (2) Smt. Shilpa Hiten Shah, both residing at 102, Gandhi Niwas, Ashok Nagar Road, Vakola, Santacruz, Mumbai, were to be served with a writ. To execute the summons, Head Constable Bhattubhai Arjunbhai, Badge No. 543, was sent to Vakola. Upon visiting Vakola Police Station to seek assistance, Police Constable Nikhil Sugandh Devkuve, Badge No. 34534, accompanied him to Room No. 102, Gandhi Niwas Apartment, Ashok Nagar, Vakola, where both petitioners were expected to reside. However, the premises were found locked, and neither petitioner, Hitenbhai nor Smt. Shilpaben Hitenbhai Shah, was present. Upon inquiring with Shri M.R. Natu, residing at Room No. 1 on the ground floor of Niwas, it was learned that the premises had been locked for a considerable time, and no information was available regarding the whereabouts or current address of Hitenbhai and Smt. Shilpaben. Consequently, the writ could not be executed. The copies of the writ and related documents intended for the complainant and petitioners are enclosed herewith for your information.

Date: 19/01/2007

Signature: Illegible
Police Sub-Inspector
Gandevi Police Station, District: Navsari

250

(70)

WRIT

Cri. (Bail/Rev./Appeal):
(TO BE RETURNED TO THIS COURT DULY EXECUTED).

IN THE HIGH COURT OF GUJARAT AT AHMEDABAD

Special Criminal Application No 1679 of 2005
Fixed on : 22/01/2007
District VALSAD
Petitioner(s) Advocate
NANAVATI ASSOCIATES

HITEN BHUPENDRABHAI SHAH § 1
Vs
STATE OF GUJARAT § .

To
1. The Officer In-charge
GANDEVI POLICE STATION
NAVSARI.

UPON Reading the petition of the above named petitioner in this Court through his/her/their Advocate NANAVATI ASSOCIATES, 11(B): pending hearing and final disposal of the present petition, be pleased to stay further investigation in connection with FIR dated 16.7.02 bearing M. Case No. 3/02 registered at Gandevi Police Station, and the petitioner's and etc.....

And whereas Upon hearing NANAVATI ASSOCIATES, Advocate for and and NOTICE UNSERVED for Respondent No. 2 Court passed the following order :-

CORAM : K.S.JHAVERI, J(Dt. 21.12.2006)

"RULE.

In the meantime, ad-interim relief in terms of Para-11(B).

NOTICE as to interim relief was served on 16th January, 2007. Mr. Bhat, learned A.P. for respondent-2 has filed notice on behalf of respondent-2 along with Special Application Nos. 57, 1676, 1677, 1680 of 2005 on 17/12/2006.

ORDERS ACCORDINGLY.....

NAME OF PETITIONERS :
1. HITEN BHUPENDRABHAI SHAH
2. SMT. SHILPA HITEN SHAH.

Witness YAD. RAM MEENA, Esquire Acting Chief Justice

Ahmedabad aforesaid this 21st day of Dec. 2006

Seen
Addl. Chief Judl. Magt.,
GANDEVI.



Crd. No
1. JUDICIAL MAG
JUDGE, NAVSARI

250

At 15/11-007

WRIT

મનરોચક અર્થે

BY (BAIL) (MAGISTRATE):
(TO BE RETURNED TO THIS COURT DULY EXECUTED)

મનરોચક અર્થે

IN THE HIGH COURT OF GUJARAT AT AHMEDABAD

Special Criminal Application No. 2778 of 2004

HITEN BHUPENDRABHAI SHAH & 1

File No. 2778 of 2004
Criminal
Petitioner vs. Respondent

VS STATE OF GUJARAT & 1

Coram: K.S. Jhaveri

The Officer In-charge
GANDEVI POLICE STATION,
NAVARSARI.

On reading the petition of the abovesaid petitioner presented to the Court through his/her/their Advocate MANDALI ASSOCIATES showing that pending hearing and final disposal of the present application with I.P. dated 16.02.2004 bearing No. 2778 of 2004 registered at Gandevi Police Station, the petitioner is entitled to interim relief.

On 15/11/07 upon hearing MANDALI ASSOCIATES, Advocate for the petitioner and the Officer In-charge, Gandevi Police Station, Navarsari, the Court passed the following order:

CORAM : K.S. JHAVERI, JUDGE, 21.12.2004

RULE.

In the meantime, ad-interim relief to be granted to the petitioner as to interim relief returnable on 22nd January, 2007. Mr. Ghate, learned APP waived his/her/their notice on behalf of respondent-State. The Court has listed this matter along with Special Criminal Application Nos. 57, 1676, 1677, 1680 of 2004 on that day.

ORDERS ACCORDINGLY.....

NAME OF PETITIONERS :
HITEN BHUPENDRABHAI SHAH
SMT. SHILPA HITEN SHAH.

Witness YAD. RAM MEENA, Executive Acting Chief Justice
at Ahmedabad aforesaid this 21st day of Dec. 2004.

By the Court

Deputy Magistrate

15/11/2007



Cri. No. 2778 of 2004
JUDICIAL MAGISTRATE FIRST CLASS, GANDEVI, THRO
JUDGE, NAVARSARI
for information and necessary action

Received on 15/11/2007
14/11/2007



seen
M.P. Shah
Adv.
15/11/2007

250

Sgt (W) No 3/2007
dt 15/12/07

(eee)

No. Cri.(Bail/Rev./Apprais):
(TO BE RETURNED TO THIS COURT DULY EXECUTED)

IN THE HIGH COURT OF GUJARAT AT AHMEDABAD

Special Criminal Application No. 1679, 2005
Filed on 22/12/07

HITEN BHUPENDRABHAI SHAH

vs

STATE OF GUJARAT

vs

Opponent(s)

To
1. The Officer In-charge
GANDEVI POLICE STATION,
NAVARRI.

Upon reading the petition of the above-named petitioner(s) presented
to this Court through his/their Advocate HANAVATI ASSOCIATES praying in
interim pending hearing and final disposal of the present
petition, be pleased to stay further investigation in
connection with FIR dated 15.12.2007 bearing No. 1679 of 2005
registered at Gandevi Police Station, and the petitioners
and etc.....

And Whereas upon hearing HANAVATI ASSOCIATES Advocate for the petitioner
and Respondent No. 2

and NOTICE UNSERVED

Court passed the following order

CORAM : K.S. JHAVERI, J. (D. 21.12.2007)

RULE

In the meantime, ad-interim relief in terms of
Para-11(B).

NOTICE as to interim relief returnable on 22nd
January, 2007. Mr. Dhote, learned APP waived service of
notice on behalf of respondent-State. Office is directed to
list this matter along with Special Criminal Application
Nos. 57, 1676, 1677, 1680 of 2005 on that day.

ORDERS ACCORDINGLY.....

NAME OF PETITIONERS :

1. HITEN BHUPENDRABHAI SHAH
SMT. SHILPA HITEN SHAH.

Witness YAD RAM MEENA, Esquire Acting Court Officer

at Ahmedabad aforesaid this 21st day of Dec, 2007



By the Court

Signature

This 21st day of Dec 2007

Cri. No.
1. JUDICIAL MAGISTRATE
JUDGE, NAVARRI.
for information



Seen and
checked
by
[Signature]

IN THE COURT OF THE SPECIAL JUDGE FOR GR. BOMBAY
MISC. APPLN. NO. 369 OF 2002

(2/2)

IN
R.C. 4/E/02 B.F. F.C. C.B.I.

The Sate (Gandevi Police Station
Dist. Navsari, Gujarat)

... Applicant.

V/s.

Ketan Kantilal Sheth

... Accused.

O.W.N.O. 40560 OF 2002
Dated:-

- 5 SEP 2002

To,
The Superintendent,
Mumbai Central Prison,
Mumbai.

WHEREAS Shri L.B. Zala, Police Sub. Inspector attached to Gandevi Police Station, Dist. Navsari, Gujarat has made an application through Public Prosecutor to this Court praying that (a) Necessary directions may kindly be issued to the Supdt. Arthur Road Central Prison, Mumbai to hand over the aforesaid accused to Gandevi Police Station, Dist. Navsari, Gujarat in the M. Case No. 3/02 U/s. 406, 409, 420 I.P.C. for the purpose of investigation AND UPON HEARING this Court (Coram:- His Honour the Sp. Judge 1 S.G. Deshpande) has been pleased to pass the following order on 5/9/02 :-

The accd. Ketan Kantilal Sheth is in judicial remand in Crime No. 4/E/2002, CBI ESEFC, Mumbai. His judicial remand has been extended upto 19/9/2002. He has not furnished the bail, he is required in Gandevi P. Stn. Case No. 3/2002, the letter of JMFC, Gandevi, Dist. Gujarat State is on record stating that transfer warrant of Gandevi Court for M.C. No. 3/2002 has been produced before him. He requested to handover the accused to L.B. Zala, PSI Gandevi accd. is required for investigation in Gandevi M.C. No. 3/2002 Gujarat State.

Supdt. Jail Arthur Road is directed to handover accd. Ketan Kantilal Sheth for the investigation in M. Case No. 3/02 of Gandevi Court to L.B. Zala, PSI Gandevi Gujarat State.

You are, accordingly, directed to take a note and comply the above order of this Hon'ble Court.

Dated: 5th September, 2002.

By Order of the Court,
For Registrar,
Court of the Sp. Judge,
Gr. Bombay.

Stamp: THE SUPERINTENDENT, MUMBAI CENTRAL PRISON, MUMBAI.

Shri L.B. Zala, P.S. In-charge
Gandevi Police S. Stn. Dist. Navsari,
Gujarat State.

For information.

Inventory of Investigation Documents for Bilimora Police Station M. Case No. 3/2002 under IPC Sections 406, 409, 420, 467, 468, and 120(B)

Sr. No.	Details of Documents	Number	Remarks
1	Copy of the report from Gandevi Police Station	1	
2	Copy of the order from the Hon'ble Court, Gandevi	1	
3	Complaint of Shri Champakbhai R. Mali, witness statements, and copies of submitted documents	1 & 1	
4	Copy of the search and seizure panchnama of the accused's residence	1	
5	Copy of the statement of Shri Mahendrabhai Bhanabhai Tailor	3	
6	Copy of the statement of Shri Akshaybhai Rameshchandra Desai	6	
7	Copy of the statement of Shri Manharlal Dahyalal Shah	6	
8	Copy of the statement of Shri Gulabbhai Bhagwandas Patel	5	
9	Copy of the letter from Shri S.P. Mishra, Officer-in-Charge, Reserve Bank of India, near Gandhi Pul, Ahmedabad	1	
10	Copy of the letter and documents from Shri Kiran Mahatre, Senior Manager, HDFC Bank, Mumbai	21	
11	Copy of the letter and documents from the Branch Manager, Shri Janata Sahakari Bank Ltd., Pune Court Branch, Mumbai	5	
12	Copy of the letter and submitted documents from Shri Abraham M., General Manager, Federal Bank Limited, Mumbai	65	
13	Copy of the letter and documents from Shri D.B. Deshpande, Police Inspector, State CID Crime, Nagpur Camp, Mumbai	6	
14	Copy of the statement of Shri Kaishal Kumar Amidhar Surati	1	
15	Copy of the statement of Shri Ketankumar Shankarbhai Seth	1	
16	Copy of the statement of Shri Kantibhai Keshavlal Seth	1	
17	Copies of the statements of the accused, Ketan Kantilal Seth	6	
18	Copies of wireless messages	2	

Outward No. 763/2002

Judicial Magistrate, First Class Court
Gandevi

Date: 12/07/2002

To,
The Hon'ble Police Sub-Inspector,
Gandevi Police Station

Subject: Submission of Investigation Report under IPC Section 156(3) for
Criminal Complaint No. 11/2002

Respected Sir,

It is respectfully submitted that a complaint under Sections 406, 420, and 120(B) of the Indian Penal Code (IPC) was registered in this court by the complainant, Shri Champakbhai R. Mali, residing at Ugaman Street, Gandevi, Taluka: Gandevi, District: Navsari. The complaint has been filed as Criminal Complaint No. 11/2002. Under Section 156(3) of the Criminal Procedure Code (CrPC), you, the officer responsible, are directed to investigate this offense and submit a report by 12/08/2002.

Enclosed herewith is a copy of the criminal complaint application No. 11/2002 submitted by the complainant.

Signature: Illegible
Judicial Magistrate, First Class
Gandevi

Outward No. 1481/03
Office of the Circle Police
Inspector
Bilimora
Date: 09/03/2003

To,
The Hon'ble Judicial Magistrate, First Class,
Gandevi Court, Gandevi

Subject: Submission of Investigation Status Report for Gandevi
Police Station M. Case No. 3/2002 under IPC Sections
406, 409, 420, 467, 468, and 120(B)
Reference: Your Outward No. 279/03, dated 07/03/2003

Respected Sir,

I, A.M. Sarang, Circle Police Inspector, Bilimora, respectfully submit the following report:

In connection with the above subject and reference, it is stated that a complaint filed by Shri Champakbhai Rangildas Mali, residing at Ugaman Street, Gandevi, was received from the Hon'ble Gandevi Court at Gandevi Police Station, leading to the registration of M. Case No. 3/2002. The accused in this case, who are residents of Mumbai, established a company named "Homtrade" and entered into transactions with officials of Gandevi People's Co-operative Bank Ltd., Gandevi, between 26/02/2002 and 10/07/2002 to

purchase government securities. During this period, they executed various deals, receiving Rs. 2,90,10,162.50 (Two Crore Ninety Lakh Ten Thousand One Hundred Sixty-Two Rupees and Fifty Paise) from the complainant bank for the purchase of government securities under Contract Note No. 7437, dated 26/02/2002, for G.O.I. 2017 securities. However, the accused failed to pay the amount due to the complainant bank, instead providing fraudulent contract notes with fake Reserve Bank of India security numbers and forged xerox copies of old security bonds bearing Reserve Bank numbers, thereby committing breach of trust and cheating against the bank.

In this case, statements were recorded from witnesses who are not bank employees, providing detailed information. The accused, Ketan Kantilal Seth, aged 40, residing at Lalit Kutir, Gulmohar Cross Road No. 9, J.V.P.D. Scheme, Andheri West, Mumbai, was detained by Valsad City Police Station in Crime Register No. I 119/2002 under IPC Sections 406, 409, 421, 422, 423, and 34. Efforts were made to obtain custody of the accused by securing a transfer warrant from the Hon'ble Gandevi Court, but as the accused was in the custody of Valsad Court, instructions were received to obtain custody from Mumbai Sessions Court. A transfer warrant was obtained from Mumbai Sessions Court, and custody of the accused was secured on 06/09/2002 at 22:00 hours. The accused was presented before the Hon'ble Gandevi Court, and remand was obtained. Efforts were also made to collect documents related to financial transactions with various banks in Mumbai and Ahmedabad. Contact was established with the Mumbai CID Crime Branch, which is investigating offenses by the accused against banks in Maharashtra, to obtain necessary information and documents. Additionally, repeated attempts were made to locate another accused, Niraj A. Surati, residing at Matru Ashish, near Rungta Hospital, Bharuch, but he could not be found. Other accused persons in Mumbai were also investigated but could not be located. Subsequently, transfer

warrants for accused Sanjay Hariram Agrawal, residing at Juhu Shalimar, C.S.S., Gulmohar Cross Road No. 10, Mumbai, and Subodh Bhandari, residing at 704/B, Govind Complex, Sector No. [blank], Vashi, New Mumbai, were obtained from Mumbai Sessions Court. However, upon arriving in Mumbai, it was found that both accused were in the custody of Surat and Valsad Police Stations and had been returned to Mumbai Jail, preventing their custody from being secured despite efforts.

In this case, as the chargesheet deadline for the detained accused, Ketan Kantilal Seth, was approaching, a chargesheet was filed against him and submitted to the court of the Hon'ble Judicial Magistrate, First Class, Gandevi, on 04/12/2002, registered as Court Case No. 4592/02, dated 05/12/2002.

One accused has been apprehended in this case, and a chargesheet has been filed against him.

As per your telegraphic message No. R.B./142/Case Papers/03, it was indicated that Gandevi Police Station M. Case No. 3/2002 under IPC Sections 420, 406, 120(B), etc., is to be transferred to the Central Bureau of Investigation (CBI). Accordingly, the case documents have been prepared as instructed, and the investigation has been temporarily halted pending further orders.

Yours respectfully,

Signature: Illegible

(A.M. Sarang)

Circle Police Inspector

Bilimora

I Court

Outward No. 1233/2003

Judicial Magistrate, First Class Court

Gandevi

Date: 28/11/2003

To,
The Hon'ble Circle Police Inspector,
Bilimora

Subject: Submission of Investigation Report under CrPC Section
156(3) for Criminal Complaint No. 11/2002

Respected Sir,

It is respectfully submitted that, in connection with Criminal Complaint Application No. 11/2002 filed in this court, an inquiry was ordered under Section 156(3) of the Criminal Procedure Code (CrPC), and a directive was issued vide Outward No. 763/2002, dated 12/07/2002, from this court, instructing you to conduct the inquiry and submit a report by 12/08/2002.

Subsequently, you reported vide Outward No. 151/03 from the Office of the Circle Police Inspector, Bilimora, dated 09/03/2003, stating that "Gandevi Police Station M. Case No. 03/2002 under IPC Sections 420, 406, 120(B), etc., is to be transferred to the Central Bureau of Investigation (CBI). Accordingly, the case documents have been prepared as instructed, and the investigation has

been temporarily halted pending further orders." However, no investigation report has been submitted by you to this court in respect of Criminal Complaint Application No. 11/2002 to date. You are requested to provide your statement regarding this matter.

Yours respectfully,

Signature: Illegible

Judicial Magistrate, First Class

Gandevi

Outward No. [Not Specified]
Office of the Circle Police Inspector
Bilimora
Date: 29/11/2003

To,
The Hon'ble Judicial Magistrate, First Class,
Gandevi Court

Subject: Submission of Investigation Report under CrPC Section
156(3) for Criminal Complaint Application No. 11/2002
Reference: Your Outward No. 1233, dated 28/11/2003

Respected Sir,

I, A.S. Shukla, Circle Police Inspector, Bilimora, respectfully submit the following report:

In connection with the above subject and reference, it is stated that, upon receiving Criminal Complaint Application No. 11/2002 at Gandevi Police Station, M. Case No. 3/2002 was registered under Sections 406, 409, 420, 467, 468, and 120(B) of the Indian Penal Code (IPC). The investigation of this case is being conducted by me personally.

In this case, Accused No. (1), Ketan Kantilal Seth, aged 40, residing at 193, Lalit Kutir, Gulmohar Cross Road No. 9, J.V.P.D. Scheme, Andheri West, Mumbai, was detained on 06/09/2002 at 22:00 hours. A charge sheet was filed against him on 04/12/2002 and submitted to the Hon'ble Court.

Accused Sanjay Hariram Agrawal, aged 37, residing at 702, Kusum Apartment, Sector No. 17, Vashi, New Mumbai, was detained on 07/11/2003 at 21:10 hours. Police remand was obtained until 18/11/2003 at 17:30 hours, and he was presented before Your Hon'ble Court.

Accused Nandkishor Shankarilal Trivedi, aged 37, residing at 3/A, Pushpam, 6 K.D. Road, Vile Parle West, Mumbai 56, was detained on 18/11/2003 at 20:15 hours. Police remand was obtained until 21/11/2003 at 17:30 hours, and he was presented before Your Hon'ble Court within the stipulated time.

Accused Subodh Chanddayal Bhandari, aged 38, residing at 703/B, Govind Complex, Sector No. 14, Vashi, New Mumbai, was detained on 24/11/2003 at 21:45 hours. On 25/11/2003, he was presented before the Hon'ble Gujarat High Court, Ahmedabad, in connection with Criminal Miscellaneous Application No. 9046/2003, dated 14/11/2003, for anticipatory bail. At 11:00 hours, he was released on bail of Rs. 5,000/- with a surety of the same amount, subject to conditions. As his presence was required for this case, he was presented before Your Hon'ble Court, and a two-day police remand was granted.

The investigation in this case is ongoing, and efforts to detain the remaining accused are pending. I request an extension of 30 days to continue the investigation.

Date: 29/11/2003

Signature: Illegible
(A.M. Sarang)
Circle Police Inspector
Bilimora

Outward No. 53/04

Office of the Circle Police Inspector

Bilimora

Date: 28/01/2004

To,

The Hon'ble Judicial Magistrate, First Class,

Gandevi Court

Subject: Submission of Investigation Report under CrPC Section
156(3) for Criminal Complaint Application No. 11/2002

Reference: Your Outward No. 215/04, dated 27/01/2004

Respected Sir,

I, A.S. Shukla, Circle Police Inspector, Bilimora, respectfully submit the following report:

In connection with the above subject and reference, it is stated that the complainant, Shri Champakbhai Rangildas Mali, residing at Gandevi, Manager of The Gandevi People's Co-operative Bank Ltd., filed a complaint in Your Hon'ble Court, which was registered as Criminal Complaint Application No. 11/2002 under Section 156(3) of the Criminal Procedure Code (CrPC). Upon receipt at Gandevi Police Station for investigation, it was registered as M. Case No. 3/2002 under Sections 406, 409, 420, 467, 468, and 120(B) of the Indian Penal Code (IPC). I am personally conducting the investigation of this case.

[One line illegible, likely referring to Accused Ketan Kantilal Seth, residing at 193, Lalit Kutir, Gulmohar Cross Road No. 9, Mumbai, detained on 06/09/2002, with a chargesheet filed on 04/12/2002 and submitted to Your Hon'ble Court.]

Additionally, co-accused (1) Sanjay Hariram Agrawal, (2) Nandkishor Shankarilal Trivedi, and (3) Subodh Chanddayal Bhandari have also been detained in this case, and preparations are underway to file chargesheets against them for submission to the court.

Thus, Criminal Complaint Application No. 11/2002 under CrPC Section 156(3) and Gandevi Police Station M. Case No. 3/2002 under IPC Sections 406, 409, 420, 467, 468, and 120(B) pertain to the same matter. The investigation is currently ongoing, which is hereby brought to Your Hon'ble attention.

Yours respectfully,

Signature: Illegible

(A.S. Shukla)

Circle Police Inspector

Bilimora

Most Urgent
Reminder No. 6
In the Court of the Hon'ble Civil Judge and Additional Chief Judicial
Magistrate, Gandevi
Gandevi
Date: 17/09/2004

To,
The Hon'ble Circle Police Inspector,
Office of the Circle Police Inspector,
Bilimora

Subject: Submission of Investigation Report under CrPC Section
156(3) for Criminal Complaint Application No. 11/2002

References:

- (1) Outward No. 763/2002, dated 12/07/2002
- (2) Outward No. 151/03, dated 09/03/2003
- (3) Outward No. 1233/03, dated 28/11/2003
- (4) Outward No. 723/2003, dated 29/11/2003
- (5) Outward No. 215/04, dated 27/01/2004

With regards, in connection with the above subject, it is stated that despite five previous letters, the investigation report for the aforementioned case has not yet been submitted to this court. Therefore, you are directed to immediately submit the report for this case upon receipt of this reminder.

By order,
Signature: Illegible
Registrar
Additional Chief Judicial Magistrate
Gandevi

Time Limit
Most Urgent
Reminder No. 4

In the Court of the Hon'ble Civil Judge and Additional Chief Judicial
Magistrate, Gandevi
Gandevi

Date: 27/01/2004

To,
The Hon'ble Circle Police Inspector,
Office of the Circle Police Inspector,
Bilimora

Subject: Submission of Investigation Report under CrPC Section 156(3) for
Criminal Complaint Application No. 11/2002

References:

- (1) Outward No. 763/2002 from this office, dated 12/07/2002
- (2) Your Outward No. 151/03, dated 09/03/2003
- (3) Outward No. 1233/03 from this office, dated 28/11/2003
- (4) Your Outward No. 723/2003, dated 29/11/2003

With regards, in connection with the above subject, it is stated that the investigation report for the aforementioned case has not yet been submitted to this court despite four previous letters. Therefore, you are directed to immediately submit the report for this case upon receipt of this reminder.

By order,
Signature: Illegible
Registrar
Additional Chief Judicial Magistrate
Gandevi

Outward No. 476/2005
Additional Chief Judicial
Magistrate Court
Gandevi
Date: 12/04/2005

To,
The Hon'ble Jail Superintendent,
Surat Sub-Jail,
Surat

Subject: Presentation of the Accused in Court for Criminal Case
No. 2778/2004

Respected Sir,

In connection with the above subject, it is respectfully submitted that the accused, Ketan Kantil Seth, involved in Criminal Case No. 2778/2004 of this court, is charged with offenses under Sections 406, 409, 420, 467, 468, and 120(B) of the Indian Penal Code (IPC) and is currently detained in your jail. The accused is regularly presented before this court by you with a police escort on the scheduled hearing dates. The accused was presented by you on 30/03/2005, and on that day, a warrant was issued directing his appearance on 02/04/2005. However, the accused was not presented before the court on 02/04/2005, nor was any information sought by you regarding further investigation. The next hearing date for the accused has been scheduled for 15/04/2005. Therefore, you are directed to ensure the accused is presented before this court with a police escort on 15/04/2005 without fail.

By order,
Signature: Illegible
Registrar
Additional Chief Judicial Magistrate Court
Gandevi

0103237
4700396/PW/23

Criminal Case No. 2778/2004 (District Court - Naysari)

1. Letter dated 18/10/2022 and letter dated 01/11/2022 @ mail letter dated 17/10/2022 Rozname dated 20/01/2023 @ Vakalatname Accused 1 dated 03/12/2022 and Exemption Application Accused 1 @ document, and Exemption Application Accuse 1 to 3 total (3) dated 20/01/2023.

File - I :- Paper 01 to 940

File - II :- Paper 01 To 1120 (Miscellaneous)

7-7-2023
25/8/2023