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Telegram "LACARD"
पोस्ट बॉक्स नं. Post Box No. 0014

भारतीय रिज़र्व बैंक
ग्रामीण आयोजना और ऋण विभाग
केन्द्रीय कार्यालय
केंद्रीय कार्यालय भवन, 13 वी मंजिल
मुंबई - 400 001.

टेलीफोन Telephone } 266 16 02
फैक्स Fax } 262 10 11

RESERVE BANK OF INDIA
Rural Planning & Credit Department
CENTRAL OFFICE
Central Office Building, 13th Floor, Mumbai - 400 001.

Exh - 1576

Exd C.A. No. 13 01/4

RPCD. RF. 542 / 07.37.02 / 2001-02

03 May 2002

Exh. No. 1576
Proved by
Date
Judge

Shri K.B. Bele
Dy. Superintendent of Police
CID, M.S., Nagpur

Dear Sir,

Nagpur DCCB – Irregularities in investment transactions

Please refer to your letter dated 2 May 2002. As desired, we furnish the following information to enable you to make further investigation in the matter.

Item No. 1 : RBI (Department of Banking Supervision) had undertaken a scrutiny of the investment operations of Nagpur DCCB between April 18 and 23, 2002. The conclusion from the scrutiny was as follows :

The bank had not followed RBI/ NABARD guidelines for its investment portfolio. It had not framed an investment policy of the bank with the approval of the Board and sent a copy thereof to NABARD/ RBI. The Board had failed to monitor the bank's investment transactions. It had not appointed trained / dedicated staff for undertaking investment transactions. It had not prescribed any risk minimising limits on the investment transactions. It had not stipulated any periodical returns/ reviews on the investment portfolio of the bank. A system of concurrent audit/ internal inspection was not put in place. The bank had not replied to RBI, RPCD letter dated 22 December 2001 seeking explanation of the bank for investment in certain PSU bonds without RBI approval and even after this letter the bank had undertaken investment in PSU bonds in physical form (MKVDC, PGIL etc.)

Pg 93 Rs 651/-

Court of the Chief Judicial Magistrate NAGPUR

बैंक हिन्दी में भी पत्राचार का स्वागत करता है ।

Exh. 1576/2

thout prior approval of RBI. There was no system of tracking RBI/ ABARD letters/ circulars, as the instructions on investments were eportedly not available at one place. The Board had failed in taking note of the audit remarks for corrective action. The Board had not granted any powers to the Chairman for investment transactions in 'physical form' and when such investments were made it failed to take note of the fact that the securities in question were never received in physical form nor were transferred in the bank's name. It also failed to note that some of the transactions were not done in accordance with RBI guidelines, restrictions of the B.R. Act etc. The bank permitted rollover of the previous purchases into fresh purchases. The bank had done investment in PSU securities also without approval of RBI. The PSU bonds were neither received by the bank nor were got transferred in the bank's name. These were swapped with G-sec in physical form, which again were never received by the bank.

The bank had sanctioned and disbursed Rs 40 crore M/s Euro Discover India Ltd. for investment in shares of a broking firm (HTL) against the collateral security of shares of some other company (Ways India Ltd.) stated to be worth Rs 40 crores and disbursed the amount to M/s Euro India Ltd. The investment in shares of a 'corporate' by the bank or alternatively a loan by the bank against shares of the 'corporate' was contrary to regulatory guidelines on investments and 'Exposure Norms' and all banking prudence. On exclusion of the amount of the securities which the bank did not hold in its name in its possession, the bank was found to have defaulted in the maintenance of SLR on a few fortnights (as explained above).

As on 31 March 2002, and also till date of the present inspection i.e., 23 April 2002, the bank had Rs 125.60 crore (face value) worth of investments in G-sec with the actual exposure of Rs 153.04 crore (details in Annexure). It did not have any security in hand or in its name for the amount. In case these securities are not received in physical form or the monies involved are not recovered, the bank faces a bitter prospect of loss of the entire amount.

Exh. No. 1572/2
Proved by
Date: 30/1/2
Judge

VAGPUR

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Exh-1576/3

Item No. 2. : We have no information to furnish in this regard.

Item No. 3 : The RBI guidelines for investment are enclosed.

Item No. 4 : The violation of guidelines has been given in Item No. 1.

Item No. 5 : You may conduct further investigation whether the GOI securities of Nagpur District Central Cooperative Bank were supplied to Home Trade Ltd. physically or not.

Yours faithfully,

(Vani J. Sharma)
Chief General Manager

Encl :- 1

Exh. No. 1576/3 Mrs. Rodrigues
Proved by ...
Date: ...
Judge

Court of the Chief Judicial Magistrate NAGPUR

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C.J.M. Court
Nagpur

Issuing Charges
Comparing Charges
Paper Charges
Surcharges
Express Charges
Total

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C.J.M. Court, Nagpur

Exp.C.A. No. 7301/02

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ANNEXURE

THE NAGPUR DIST CENTRAL CO-OP BANK LTD., NAGPUR

Details of Securities purchased in physical form and outstanding in the Book of Bank as on 29/03/2002 but securities not in possession of bank

Sr.	L.F.	Date of Investment	Particulars of Security	Face Value (In Crore)	Premium Rate	Book Value	Interest Paid	Total	Bank Name	Brokerage Paid	Sanctioned by
1		1/25/02	GOI Se 10.20 % (2005)	15.00	[illegible]	[illegible]	[illegible]	[illegible]	[illegible] Pvt. Ltd. Mumbai	Nil	Chairman
2		1/25/02	GOI Se 09.99 % (2011)	15.00	[illegible]	[illegible]	[illegible]	[illegible]	[illegible] Shares Pvt. Ltd.	Nil	Chairman
3		1/25/02	GOI Se 8.07 % (2017)	5.00	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Nil	Chairman
4		1/25/02	GOI Se 8.00 % (2011)	0.60	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Nil	Chairman
5		1/25/02	GOI Se 9.39 % (2011)	5.00	[illegible]	[illegible]	[illegible]	[illegible]	[illegible] Mumbai	Nil	Chairman
6		1/25/02	GOI Se 9.89 % (2009)	10.00	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Nil	Chairman
7		2/5/02	GOI Se 11.83 % (2014)	20.00	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Nil	Chairman
8		2/5/02	GOI Se 11.99 % (2007)	5.00	[illegible]	[illegible]	[illegible]	[illegible]	[illegible] Mumbai	Nil	Chairman
9		2/5/02	GOI Se 11.99 % (2009)	15.00	[illegible]	[illegible]	[illegible]	[illegible]	[illegible] Mumbai	Nil	Chairman
10		2/5/02	GOI Se 12.32 % (2011)	15.00	[illegible]	[illegible]	[illegible]	[illegible]	[illegible] Mumbai	Nil	Chairman
11		2/5/02	GOI Se 11.43 % (2015)	20.00	[illegible]	[illegible]	[illegible]	[illegible]			
				125.60		[illegible]	[illegible]	[illegible]			

Exh. No. 15-7-6/04
Proved by [illegible]
Date: [illegible]
Judge

Court of the Chief Judicial Magistrate NAGPUR

855

916

Service Charges 1 p x 2

Comparing Charges

Paper Charges

Charges

Total 72

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Nagpur

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Exd C.A. No. 130162

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917 559 253 636 1284 370

OW.No.:C.I.D./NAG/ 820/2002.
C/o the Dy.Supdt.of Police, C.I.D.,
Nagpur,Dt./- 1-5-2002.

Exh. 1575

To,

The presiding Officer,
R.B.I.,Mumbai.

Sub. :- Investigation of P.S.Ganeshpeth,Cr.No. 101/02 U/s.406,409,468,34 I.P.C. pertaining to Nagpur District Central - Co-operative Bank's Govt. Securities scam.

- oOo -

Sir,

It is stated that, on the complaint, lodged by B. V. Aysar, Govt. auditer class I (Bank),co-operative societies, an offence have been registered against (1) Chairman Nagpur District Central Co-operative Bank, (2) Gneeral Manager Nagpur District Central Co-opertive Bank and 5 other private brokers, for alleged illegal transaction of sale/purchase of G.O.I. Securities through R.B.I. The said offence is being investigated by the state C.I.D. Nagpur.

It is requested, that kindly furnish the details on following.

(1) Whether the office of Nagpur District Central - Co-operative Bank have been inspected/checked by the R.B.I. official, in this regard, if so, what is the out come ?

(2) Whether the Nagpur District Central Co-operative-Bank have ever purchased G.O.I. Securities from R.B.I. through Home Trade, if so the details thereof.

(3) Whether the Nagpur District Central Co-operative Bank can invest through Private broker if so towhat extend ? what are The R.B.I. Norms and guidelines in this regard.

(4) Whether there is any violation of law, on the part of Nagpur District Central Co-operative Bank to deal with private brokers in purchasing G.O.I. Securities worth Rs. 153.04 Crores.

(5) During investigation the Nagpur District Central-Co-operative Bank, official has furnished the details of G.O.I. Securities transactions. Kindly confirm whether the said transaction is correct and queuine. If so whether the G.O.I. Securities of Nagpur District Central Co-operative Bank mentioned their in were supplied to Home Trade - limited, Navi Mumbai.(Chart enclosed).

Exh. No. 1575
Proved by B. Tikkar (P.W. 23)
Date: 3.D.-1-2010
Judge

Court of the Chief Judicial Magistrate

.....2/-

// 2 //

The above information is required immediatly to assist the investigation, it is requested kindly co-operate and supply the same at earliest.

Thanking you.

(K. B. Bele)
Dy.Supdt. of Police,
C.I.D.,M.S.,Nagpur.

O/C

Exh. No. 1575/2
Proved by Annamandar Tikekar (PW-24)
Date: 30-1-2018
Judge

List of Purchase/Sale GoI Sec (Physical)

Purchase Date	Name of Securities	Amt (Crs)	Purchase Qntr.	Interest Rate	Book value	Interest Paid	Sale Date	Interest Rate	Book value	Interest Received	Earned Int	Profit	Brokers Name
5/2/2001	GoI 11.03% 2012	25	15/7/2001	102.68	25670000	1502152.78	25/3/2001	104.50	26125000	5361805	4059652	4550000	Home Trade Ltd
7/2/2001	GoI 11.43% 2015	25	7/8/2001	104.25	26062500	—	22/3/2001	104.50	26125000	3492500	3492500	625000	—
5/5/2001	GoI 11.03% 2012	25	15/7/2001	104.63	26157500	3600069.44	24/8/2001	110.70	27675000	16545000	12944931	15175000	—
16/3/2001	GoI 10.47% 2015	15	12/8/2001	100.00	1500.00000	1483250.00	8/9/2001	106.78	1601 65500	8943125	7459875	10165500	—
20/3/2001	GoI 10.47% 2015	40	12/8/2001	100.00	4000.00000	4420666.67	5/9/2001	106.78	4271080000	25848333	19427667	27108000	—
23/3/2001	GoI 11.40% 2008	20	28/8/2001	107.90	2158.00000	1583333.33	8/9/2001	116.99	2339720000	11843333	10260000	18172000	—
28/3/2001	GoI 11.83% 2014	20	12/5/2001	106.60	2132.00000	8938222.22	24/8/2001	114.20	2284000000	18533667	9595445	15200000	—
4/6/2001	GoI 10.25% 2021	20	30/4/2001	100.00	2000.00000	227778	24/8/2001	102.15	2043000000	4783333	4555556	4300000	—
12/6/2001	GoI 10.25% 2021	10	30/4/2001	100.00	1000.00000	341667	8/9/2001	102.96	1029590000	2761806	2420139	2959000	—
24/5/2001	GoI 12.40% 2013	20	20/2/2002	117.05	2341000000	275556	5/2/2002	123.20	2466000000	11366667	11091111	12300000	—
24/5/2001	GoI 10.70% 2020	10	22/10/2001	105.80	1058.00000	3626111	8/11/2002	110.00	1100.00000	7608889	3982778	4200000	—
24/8/2001	GoI 10.45% 2018	20	30/11/2001	104.40	2088.00000	6618333	30/10/2001	105.65	2113000000	10391944	3773611	2500000	—
24/8/2001	GoI 10.50% 2014	15	29/10/2001	105.10	1576.50000	5031250	5/1/2002	105.10	1576.50000	10893750	5862500	4740000	—
8/9/2001	GoI 10.03% 2019	15	7/2/2002	101.65	1524.75000	1170167	11/1/2002	112.00	1008.00000	3811400	5516500	9315000	—
							11/2/2002	113.30	679.80000	2875267		6990000	—
5/4/2001	GoI 9.81% 2013	20	30/11/2001	102.40	2048.00000	5286500	11/2/2002	112.91	2258.20000	13134500	7848000	21020000	—
8/7/2001	GoI 12.40% 2013	35	24/2/2002	116.51	4077.85000	2049444	5/2/2002	123.20	4312.00000	19891667	17842223	23415000	—
8/9/2001	GoI 9.39% 2011	15	2/1/2002	101.32	1519.80000	2543125	29/10/2001	103.45	1551.75000	4577625	2034500	3195000	—
29/10/2001	GoI 12.40% 2013	1	20/2/2002	117.50	117.50000	237667	5/2/2002	123.20	123.20000	568333	330666	570000	—
29/10/2001	GoI 12.40% 2013	14	—	116.85	1635.90000	3327333	5/2/2002	123.20	1724.80000	7956666	4629333	8890000	—
29/10/2001	GoI 10.18% 2026	15	11/3/2002	102.95	1544.25000	2026000	11/1/2002	102.95	1025.15000	5090000	3054000	18090000	—
29/10/2001	GoI 10.03% 2019	5.50	9/2/2002	102.60	564.30000	1225889	5/2/2002	113.25	622.87500	2696956	1471068	5857500	—

Exh. No. 1575/B
Provbd by ...
Date ...
Advt. C. NAGPUR

List of Purchase GoI Sec Physical

Date	Name of Securities	Amt (Rs. Lac)	Due date	Interest rate	Book Value	Interest paid.	Brokers Name
					Rs.		
1/1/2002	GoI Sec. 10.20% 2005	15.00	22/4/02	107.98	16197000.0	3952500	Indramani merchants Pvt ltd.
25/1/2002	GoI Sec 9.59% 2011	15.00	21/7/02	110.83	16624500	899875	Syndicate management Services Pvt ltd.
25/1/2002	GoI Sec. 8.07% 2017	5.00	15/7/02	100.48	5024000	112083	Gitedge Management Services ltd
25/1/2002	GoI Sec 8.00% 2011	0.60	27/4/02	103.60	6216000	117333	——do——
25/1/2002	GoI Sec 9.39% 2011	5.00	21/7/02	111.20	5560000	299958	——do——
25/1/2002	GoI Sec 9.85% 2015	10.00	16/4/02	114.93	11493000	2708750	Century Dealers Ltd
5/12/2002	GoI Sec 11.85% 2014	20.00	12/5/02	126.99	25398000	5454944	Home Trade ltd.
5/12/2002	GoI Sec. 11.90% 2007	5.00	25/5/02	121.00	6050000	1107361	——do——
5/12/2002	GoI Sec 11.99% 2009	15.00	7/4/02	124.05	18607500	5895083	——do——
5/12/2002	GoI Sec. 12.32% 2011	15.00	29/7/02	127.00	19050000	308000	——do——
5/12/2002	GoI Sec 11.45% 2015	20.00	7/2/02	126.01	25200000	11303000	——do——
		125.60			149825450		

Exh. No. 15/75/4
Proved by Bindu T. Khare (Ahuja)
Date 3-7-2008

Judge

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THE Telecom Distt. Central Co-op. Bank Ltd. NAGPUR

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Comparing Charges

Paper Charges

Surcharges

Express Charges

Total 28

Ex. C.A. No. 7301/1

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O.No.:Dy.S.P./CID/Nag/ 100 /2002
Office of the Dy. Supdt.of Police
Crime Investigation Department,
Nagpur, Date : 09/05/2002.
28

To,

Exh-1577/1

The Chief General Manager
Public Debt Department,
R.B.I. Mumbai.

Subject :- Investigation of P.S.Ganeshpeth (Nagpur city)
C.R.No.101/02, u/s 406,409,420,468,34 I.P.C.

***

Sir,

It is submitted that an above mentioned offence has been registered at P.S.Ganeshpeth (Nagpur city) on 29/04/2002. It is alleged that Nagpur District Central Co-op.Bank Ltd., Nagpur has made payment worth Rs. 125.60 crores to purchase the GOI Securities to the following broker c npanies

Home Trade Ltd., Tower 4, 5th floor, Vashi Rly.Stn.Complex.Navi Mumbai.

's Indramani Merchants Pvt.Ltd., Rajkuti, 2-B, Pretoria street, Kolkata.

3) Ms Century Dealers Pvt. Ltd., 11 Clue Road, Kolkata, B.O. at 302,Rewa chambers, 31 New Marine lines, Mumbai-400020.
4) Ms Syndicate Management Services Pvt.Ltd., 405-Aatish Annexe, Opp.K.P. Hostel, C.G.Road, Gulbai Tekra, Ahemadabad-389009.
5) Giltedge Management Services Ltd., 103-A, Liberty Apartment, 80-A, Sarojini Road, Behind Macdonalds, Vile Parle (W) Mumbai.

The above companies have submitted the contact notes and holding certificates of GOI Securities perporated to have been purchased for NDCC Bank. The details of the GOI Securities obstensively purchased for NDCC Bank are as follows.

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Nagpur

Court of the Chief Judicial Magistrate NAGPUR

Exh. No. 1577/1
Proved by Sandra Rodrigues (P.W.25)
Date: 30-1-2020
Judge

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Surcharges
Express Charges
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Exh. 157712

Purchase Date	Name of Securities	Amount (Crore)	Due Date	Brokers Name
25/01/02	GOI Se 10.20% 2005	15.00	22/04/02	Indramani Merchants Pvt.Ltd.
25/1/02	GOI Se 9.39% 2011	15.00	2/7/02	Syndicate Management Services Pvt. Ltd.
25/1/02	GOI Se 8.07% 2017	5.00	15/7/02	Giltedge Management Services Ltd.
25/1/02	GOI Se 8.00% 2011	0.60	27/4/02	Giltedge Management Services Ltd.
25/1/02	GOI Se 9.39% 2011	5.00	2/7/02	Giltedge Management Services Ltd.
25/1/02	GOI Se 9.85% 2015	10.00	16/4/02	Century Dealers Pvt.Ltd.
5/2/02	GOI Se 11.83% 2014	20.00	15/5/02	Home Trade Ltd.
5/2/02	GOI Se 11.90% 2007	05.00	28/5/02	Home Trade Ltd.
5/2/02	GOI Se 11.99% 2009	15.00	7/4/02	Home Trade Ltd.
5/2/02	GOI Se 12.32% 2011	15.00	29/7/02	Home Trade Ltd.
5/2/02	GOI Se 11.43% 2015	20.00	7/2/02	Home Trade Ltd.
		125.60		

It is therefore requested to verify and confirm whether the script mentioned above have been purchased for the NDCC Bank by the broker companies.

This information is very essential for the purpose of investigation.

Your co-operation will be highly appreciated.

(K.B.Bele)
Dy.Supdt.of Police
C.I.D. Nagpur.

Court of the Chief Judicial Magistrate NAGPUR

Exh. No. 157712
Proved by Sanjay Radhi Jur (PW 25)
Date: 30/1/2020

Judge

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Surcharges
Express Charges
Total 7

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मुंबई कार्यालय
मुख्य भवन, शहीद भगतसिंग मार्ग, पोस्ट बाक्स सं. 901, फोर्ट, मुंबई - 400 001.
Mumbai Office
Main Building, Shahid Bhagat Singh Marg, P. B. No. 901, Fort, Mumbai - 400 001.

E-Mail Address : rbimocgm@bom2.vsnl.net.in
फैक्स/Fax : 022-266 08 17
टेलीफोन/Telephone : 266 05-00
टेलेक्स/Telex : 011-2455 } RBI
011-2318 } Currency
तार/Telegram : "रिज़र्विस्ट" मुंबई
"RESERVIST" Mumbai

हिन्दी आसान है, इसका प्रयोग बढ़ाइए

No.PDO./ 19.01.02/ /2002-03
16th October 2002

Exh. 1578/1

Shri B.V. Phansalkar,
Suptd. Of Police,
CID,
M.S.,
Nagpur.

Exh. No. 1578/1
Proved by ..... (PW25)
Date: 30-1-2020
Judge

Dear Sir,

Investigation of CR No.101/02 under Sections 406, 409, 468, 34 IPC of P.S. Ganeshpeth, Nagpur City – Inordinate delay by RBI Authorities in providing information

Please refer to your letter SP/CID/NAG/1598 dated 4th October 2002 received by us on 11th October 2002. The item-wise details in relation to the status of furnishing information to CID is enumerated below:

Court of the Chief Judicial Magistrate N.IGPUR

(a) Letter No.404/2002 dated 28th May 2002

We advise that M/s. Indramani Merchants (Pvt.) Ltd, M/s. Syndicate Management Services (Pvt.) Ltd. and M/s. Century Dealers (Pvt.) Ltd. are not registered with us as investors in government securities. Therefore we do not have a source to verify whether these companies had made any purchases for the NDCC Bank, Nagpur. (As for M/s. Home Trade Ltd. and Giltedge Management Services Ltd., our records do not indicate that these companies had purchased the relative securities in the form of stock certificates for the face values mentioned in the letter.)

We may add that the rules, at present, also provide for holding of investments by investors in non-physical form in Subsidiary General Ledger (SGL) and as Gilt Accounts holders with a bank or institution which is maintaining Constituent SGL A/c. (CSGL) with Public Debt Office. While SGL A/c. is a Proprietary Account of the account holder, CSGL Account represents the aggregate face value of the investments held by Gilt Account holders in the books of CSGL Account holder. The information flow between the CSGL Account holder and PDO, at present, does not provide for reporting of the transaction-wise details undertaken by any Gilt Account holder. In view of this, a possibility that the companies mentioned by you in your letter, are holding investments as Gilt Account holders in the books of some CSGL Account holder cannot be ruled out. It would therefore be appropriate to approach such of the banks / institutions which may be maintaining the Gilt accounts of these companies, for further information relating to transactions mentioned by you in your letter. Incidentally, from a secondary source of information we are aware that M/s. Home Trade Ltd. and Giltedge Management Services Ltd. are maintaining the Gilt Accounts with HDFC Bank Ltd. and Federal Bank Ltd. As already indicated more accounts being maintained by all of these companies elsewhere with the banks / institutions cannot be ruled out.

Exh. No. 1578/2
Proved by S.R. Rodrigues (124.23)
Date: 30-1-2020
Judge

(b) Information relating to remittance
made to Mauritius by Home Trade Ltd.

Exchange Control Department, Reserve Bank of India, Mumbai is not under the jurisdiction of the Regional Director, Mumbai Regional Office. We therefore, request that the matter may be followed up with the department concerned. We are however forwarding a copy of the letter under reference to Exchange Control Department for their information.

(c) Letter dated 29th January 2002
Irregularities pointed out by NABARD)

Public Debt Office is concerned with the issue, servicing and transfer of the government securities. The prudential guidelines relating to the normal banking and investment operations are issued by the regulatory departments of RBI who regulate the various banking groups. District

Exh. 1578/3

Central Co-operative banks presently, are regulated by Rural Planning and Credit Department and supervised by NABARD. Therefore, this letter was forwarded to RPCD for necessary action. We shall be glad, if you follow up further with that department.

(d) Letter dated 28th August 2002

The related information has been compiled and is being furnished to CID in a day or two.

(e) Letter dated 21st September 2002

The information has been compiled and kept ready with us. It has not been dispatched by post since we are given to understand that an officer of CID, Nagpur would visit to collect the information, in person.

2. You will appreciate that we have been receiving various queries from CID, Nagpur, CID, Mumbai, CID, Pune, and CBI etc. on the same issue and the information called for has been voluminous requiring huge effort in verification of records and compilation. Information from time to time has also been furnished to CID, Nagpur on other letters not referred to by you. Every co-operation has been extended to the CID from time to time. Therefore there is least to suggest that RBI has been delaying in supply of the information to CID.

Exh. No. 1578/3
Proved by S. Badrinath (PW-25)
Date: 6.9.2020
Judge

Yours faithfully,

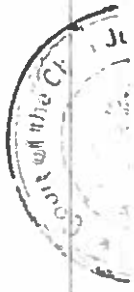
Sd/-

(Jasbir Singh)
General Manager (Banking)

Endt.No.PDO/19.01.02/ 1677 /2002-03 of date.

Copy forwarded for information to Shri K.B.Bele, Deputy Supdt. of Police, CID, Nagpur with reference to the various letters referred to above issued by him.

(Jasbir Singh)
General Manager(Banking)



O.No.:Dy.S.P./CID/Nag/1283/2002
Office of the Dy. Supdt.of Police
Crime Investigation Department,
Nagpur, Date : 29/06/2002.

To,

The General Manager
Public Debt Office,
R.B.I.,
Mumbai.

Exh. 1579/1

Subject :- Fraud in GOI Securities transactions pertaining to NDCC Bank Nagpur / Investigation of P.S.Ganeshpeth (Nagpur city) C.R.No.101/02, u/s 406,409,420,468,34 I.P.C.

Exh. No. 1579/1
Proved by Sandra Rashid Bhat (P.W.25)
Date: 30-1-2020
Judge

***

Sir,

During the investigation of the said crime, it has been brought to the notice by NABARD that during the financial inspection of the captioned bank with reference to its financial position as on 31/03/2001, serious irregularities were comitted in the investment transactions by the bank. The bank had deployed huge amount of funds i.e. about 150.04 crores, for the trading in Govt.securities through five brokers in violations of the R.B.I. instructions and without taking possession of securities. The irregularities, on the face of it appears to be fraud endangering the interest of the depositors.

The NABARD has conducted the inspection from 04/02/2002 to 26/02/2002 and pointed out the following irregularities in the trading in Govt.securities by the NDCC Bank.

During the period from 05/02/2001 to 31/03/2001 the bank had purchase GOI securities of face value of Rs. 17000.00 lakh at Rs. 17579.00 lakh from m/s Home Trade Ltd., a member of the National Stock Exchange, out of which the bank had sold securities of book value of Rs. 5173.25 lakh at 5225.00 lakh. As on 31/03/2001 the outstanding value of the securities purchased from M/s Home Trade Ltd., was Rs. 12405.75 lakh.

Exh.-15791 2

Subsequently from 01/04/2001 to 26/01/2001, the date of completion of inspection the bank had purchase from M/s Home Trade Ltd. GOI securities of face value of Rs. 29050.00 lakh at Rs. 32526.60 lakh and sold securities of face velue of Rs. 33550.00 lakh at Rs. 37595.81 lakh.

Besides, on 25/01/2002 the bank had purchased GOI securities for amounts aggregating Rs. 5060 lakh from four other brokers at a total premium of Rs. 491.99 lakh. The total value of purchases in physical mode from all the 5 brokers aggrtegated Rs. 14982.75 lakh as on 26 February 2002. The outstanding position of securities purchased through brokers as on 26/02/2002 was as under :

Exh. No. 15791 Proved by Sandra Pathrikar (PW25) Date: 30-1-2020 Judge

Outstanding value of securities

Rs. Lakh

Name of the broker/bank	Outstanding Position as on 31 March 2001	Outstanding Position as on 26 Feb 2002
M/s Home Trade, Mumbai	12405.75	9430.75
M/s Indramani Merchants Pvt. Ltd. Kolkata	0.00	1619.70
M/s Syndicate Management Services, Ahmedabad	0.00	1662.44
M/s Giltedge Management Services Ltd., Mumbai	0.00	1120.56
M/s Century Dealers Pvt Ltd., Mumbai	0.00	1149.30
Total	**12405.75**	**14982.75**

Observations

Though the purchases were made under physical mode, there were no receipt of delivery of securities by the broker during the entire period upto the date of completion of inspection on 26/02/2002. However, for the period upto 31/03/2001, the bank was having photo copies of the securities purchased by the broker alongwith the certificate from the later that they (M/s Home Trade Ltd.) were holding the securities on behalf of the bank and the beneficiary owner of the securities was Nagpur DCCB. These photo copies, however, showed that the securities were in the name of brokers firm i.e. M/s Home Trade Ltd. and not in the name of Nagpur DCCB. The broker firm had thus acted in the capacity of seller and not as a broker.

Magistrate NAGPUR

Exh. 157913

As the bank did not get physical possession of these securities even after a period of nearly a year till 26/02/2002, the entire amount of investment through M/s Home Trade has been treated as erosion in the value of assets (investments) of the bank.

The bank had pay Rs. 257.43 lakh to M/s Home Trade Ltd., towards interest accured on the securities till the date of purchase. This amount was treated by the bank as interest receivable rather than as interest paid. No provision was also made for this amount. As such, the amount of Rs. 257.00 lakh has also been treated as erosion in value of assets.

The bank had not received delivery of security even from the remaining four broker till the date of completion of inspection. Besides, the following were the other irregulatrities observed in respect of trading in securities by the bank :

- The Board had delegated powers to the chairman vide Resolution No.14(6) dated 16/06/1999 for purchase and sale of securities only through MSCB under SGL II with RBI.
- The Board had not taken any policy decision for transacting through brokers nor had approved any panel of brokers for the purpose.
- Market quotations were not being called for and the rates provided by the broker in the contract note were not verified nor compared with the prices quoted in the market.
- Though the bank had maintained SGL II A/c through MSCB, the transactions were routed mainly through the aforesaid 5 brokers under physical mode.
- As there were no delivery of securities, the book entries at the bank level were based on the contract notes received from the brokers. The broker had only sent photo copies of certificates of securities purchased during 2000-01, which were endorsed in the name of the broker firm.
- No agreements entered into between the bank and the respective brokers for the purpose of trading in securities in the secondary market.
- Though on the reverse of the contract notes issued by M/s Home Trade indicated that brokerage had been charged at rates not exceeding the official scale of brokerage, the respective columns to show the actual amount of brokerage charged were left unfilled in the contract notes. The contract notes issued by the other brokers also did not indicate the brokerage, if any, paid to them.

Exh. No. 1579/3
Proved by Sandra Rodrigues (P.W. 25)
Date: 30-1-2020
Judge

Exh. 1579/4

- The counter party involved in the purchase/sale of securities was not indicated in the contract notes issued by M/s Home Trade and the four other brokers.
- Payment to the broker firms were released on settlement dates without getting delivery of the securities.
- No fixed internal investment policy and procedures were laid down by the Board nor were there half yearly reviews of the bank's investment protfolios by the bank's Board even though, as per para 'V' of RBI RPCD's circular No.RF.BC.17/A-4/92-93 dated 04 September 1992 such reviews should be conducted and copies of the review notes to be forwarded to NABARD & RBI.
- Valuation of securities to be done on quarterly basis as per guidelines issued by RBI vide circular RPCD.No.BC.154/07:02:08/94-95 dated 23 May 1995., was not being made. The securities were also not valued (at cost or market price whichever was lower) as on 31 March 2000 and 31 March 2001.
- As on 31/03/2001, the total premium paid aggregated Rs. 408.75 lakh and the same has been capitalised as required.
- The bank had resorted to a continuous process of sale and purchase of securities. As per the contract notes, the sales were effected at rates higher than the cost price and the difference between sale price and purchase price was being transferred to P & L account as income from time to time. These income cannot be considered real as the bank had not ascertained at any point of time whether the broker had really made any effort to get the unsold securities (i.e., the securities belonging to the bank and lying with the broker) in the name of the bank.
- The bank had been utilising the sale proceeds of securities for fresh purchases made on the same dates. As a result inflow of funds to the bank was very minimum. Most of time, the bank has been paying additional amounts to cover the cost of fresh purchases, which were mostly at high premiums. As on 05/02/2002, the last date of transaction (till the date of completion of the present inspection), the amount of premium paid against outstanding securities aggregated Rs. 2901.26 lakh as against Rs.408.75 lakh of premium paid on securities outstanding as on 31 March 2001. This represented a 709.79 % increase in premium as against 120.78 % growth in the total value of outstanding securities on these two dates.
- The risk involved in security transaction was on increasing trend since the bank had not adopted the system for classification of securities under

Exh. No. 1579/4
Proved by Sandha
Date: 30-1-2020
Judge

Exh. 1579/5

572 930

'Held for trading', 'Available for sale' and 'Held to maturity' and the entire securities portfolio under SGL II with MSCB and under physical mode with the aforesaid brokers were put under continuous trading.

- No well defined accounting procedure/manual had been prepared by the bank to ascertain the profitability on security transaction realistically.
- Based on average cost-yield analysis of investment portfolio during 2000-01 the trading in GoI securities fetched 9.74 % as compared to other investments like Fixed Deposits with MSCB fetching an average return of 12 %. If the unadjusted interest which was actually paid on purchase of securities, but shown as receivable in the B/S as on 31/03/2001 was taken into account, the average return from securities' trading would come down to 7.18 %. As against this, the average cost of mobilising term deposits comprising FD, Reinvestment Deposits and deposits mobilised from Urban bank etc., worked out 12.80 %, 13.00% and 13.83% respectively. So the bank had been incurring losses in its trading activities.

<u>The irregularities committed by the bank, certainly are the violations of guidelines, rules framed by RBI. I shall be very greatful if it is clarified, the violations of rules and guidelines if any, for each irregularity done by the NDCC Bank.</u>

Exh. No. 1579/5
Proved by Sh. Rajesh Bhoyar (Pw. 25)
Date: 30-1-2020
Judge

Yours faithfully,

(K.B.Bele)
Dy.Supdt.of Police
C.I.D. Nagpur.

Copy Submitted to :-

The Supdt.of Police, CID, M.S. Nagpur.

True Copy
Asstt. Supdt.
C.J.M. Court
Nagpur

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बैंक हिन्दी में भी पत्राचार का स्वागत करता है।

Exp.C.A. No. 1580

Tele. Addreds "रिजर्विस्ट" मुंबई "RESERVIST" MUMBAI.

टेलेक्स TELEX RBI 011 2455 CURRENCY 011 2318

टेलीफोन TELEPHONE : 266 0500

भारतीय रिज़र्व बैंक
पोस्ट बॉक्स स. 901.
मुंबई- 400 001.

RESERVE BANK OF INDIA
POST BOX NO. 901.
MUMBAI - 400 001.

PUBLIC DEBT OFFICE

P.D.O.19.01.02/ 175 /2002-03

July 9, 2002

Exh - 1580

The Superintendent of Police,
Office of the Superintendent of Police,
Crime Investigation Department,
Nagpur.

Exh. No. 1580
Proved by S. Rodrigues (PW 25)
Date: 30-1-2020
Judge

Dear Sir,

Fraud in Government of India Securities transactions Pertaining to NDCC Bank, Nagpur - Investigation of P.S. Ganeshpeth (Nagpur City) C.R. No.101.02 u/s 406, 409, 420, 46834 IPC

Please refer to your letter No. DY.S./CID/Nag/1283/2002 dated 29th June 2002 on the above subject. Since the scrutiny etc, of the Inspection reports pertaining to the District Central Co-op. Banks is attended to by the Rural Planning and Credit Department of the Bank we have forwarded your letter to that Department from whom you will hear about the compliance of your request.

Yours faithfully,

Assistant General Manager

Court of the Chief Judicial Magistrate NAGPUR

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P.D.O.19.01.02/ /2002-03 PUBLIC DEBT OFFICE

July 9, 2002

The Superintendent of Police,
Office of the Superintendent of Police,
Crime Investigation Department,
Nagpur.

Dear Sir,

Fraud in Government of India Securities transactions
Pertaining to NDCC Bank, Nagpur -
Investigation of P.S. Ganeshpeth (Nagpur City)
C.R. No.101.02 u/s 406, 409, 420, 46, 34 IPC

Please refer to your letter No. DY.S./CID/Nag/1283/2002 dated 29th June 2002 on the above subject. Since the scrutiny etc. of the Inspection reports pertaining to the District Central Co-op. Banks is attended to by the Rural Planning and Credit Department of the Bank we have forwarded your letter to that Department from whom you will hear about the compliance of your request.

Yours faithfully,

True Copy
Asstt. Supdt.
C.J.M. Court
Nagpur

Assistant General Manager

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भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
ग्रामीण नियोजना और ऋण विभाग
केन्द्रीय कार्यालय, गारमेंट हाऊस, डा. एनी. बेसन्ट रोड, वरली, मुंबई - 400 018.
Rural Planning & Credit Department,
Central Office, Garment House, Dr. Annie Besant Road, Worli, Mumbai - 400 018.

E-mail : rbi_rpcd@bom3.vsnl.net.in
फैक्स/Fax : 022-4913568/4974030
टेलीफोन/Telephone : 4939930-49
टेलेक्स/Telex : 011-74492
यू.बी.डी.इन UBD IN

Exh-1581/1

बैंक हिन्दी में पत्राचार का स्वागत करता है । हिन्दी आसान है इसका प्रयोग बढ़ाइए ।

कृपया उत्तर में लिखे
Please quote in reply.

संदर्भ : ग्रा आ ऋ वि. कें. का. सं. RPCD.CO.RF.५२/07.38.03/2002-03 November 14 2002 (शक) (Saka)
Ref. : RPCD. CO. No. Kartika 1924(Saka)

Shri K.B. Bele
Deputy Supdt. of Police
CID
Nagpur

SECRET

Exh. No. 1581/1
Proved by Radhika
Date: 3.4.15 2020
Judge

Dear Sir,

Irregularities in Govt. Securities by Nagpur DCCB - Investigation of P.S. Ganeshpeth (Nagpur City) CR.101/02. under section 406,409,420,2468,34 of IPC

We are in receipt of your letter Dy.S.P.CID.Nagpur No.1283/2002 dated 29 June 2002 on the above subject, pointing out various irregularities committed in the investment transactions of the bank.

In this connection, we advise that several significant irregularities were brought out in the inspection report of NABARD conducted under the statutory provisions of section 35 of the Banking Regulation Act, 1949 which were committed by the Nagpur DCCB in complete disregard of the extent instructions regarding the conduct of the investment transactions by a co-operative bank. Some of the important irregularities committed by the bank and the nature of violation by such act are given in the annexure to the letter.

The bank had also been trading in Government Securities in physical form through a few broking firms viz. M/s. Home Trade Ltd. Mumbai, M/s. Indramani Merchants (P) Ltd. Kolkata, M/s. Syndicate Management Services Ltd., Ahmedabad, M/s. Giltedge Management Services Ltd., Mumbai and M/s.Century Dealers (P) Ltd. Mumbai despite having Constituent Subsidiary General Ledger (CSGL) Account with Maharashtra State Co-operative Bank (MSCB). As per extant RBI instructions, all transactions in Government Securities for which SGL facility is available should be put through Subsidiary General Ledger (SGL) account only.

The brokers were also treated as counter parties thereby violating our instructions in this regard. Further, the contracted securities were not at all delivered to the bank.

We forward herewith copies of relevant instructions issued on the subject and an Annexure indicating violations of the instructions contained in them by the Nagpur DCCB.

Yours faithfully,

(Ipilan Surin)
Deputy General Manager

Encls: As above

Court of the Chief Judicial Magistrate NAGPUR

575 933 121 313 81 26 112 1229 651 1445 171

ANNEXURE

Exh. 1581/2

Irregularities in investment transactions - Nagpur District Central Co-operative Bank Ltd.,Nagpur

Sr. No.	Guidelines/instructions of RBI/ NABARD Co-operative Act/.	Nature of violation
1.	Investment policy and guidelines, internal control system, system of internal/concurrent audit, risk/ exposure limits to be put in place, deal slips detailing full particulars should be prepared, system to verify market rates, brokers' panel, classification of investment into permanent/ current and valuation thereof to be verified periodically, half-yearly reviews for submission to the Board/NABARD/RBI, etc. are required to be done by the bank with the approval of their Board.(RPCD.No.RF.BC.17/A.4-92/93 dated 4 September 1992)	None of the prescribed safeguards followed. Powers were delegated to the Chairman for investment in securities through SGL. The Chairman himself finalized the deals and permitted the transactions to be passed. Half-yearly reviews in detail were never prepared for submission to the Board/NABARD/RBI.
2.	Transactions through an individual broker should not exceed 5% of the total investment transactions during the year. If exceeded, post facto, approval of the Board should be obtained after citing the necessity of the same (RPCD.No.RF.BC71/07.02.08 dated 10 December 1994)	There was only one broker with whom the bank had done most of its business. The broker was also made the counter-party. Review of business through brokers was never done. Limit of 5% per broker was never done. Limit of 5% not adhered to.
3.	Investment in shares of corporates are not to be made as per Maharashtra State Cooperatives Societies Act, 1960	Investment was made in shares under a buy back arrangement. Further, any such investment made in non-approved category of securities required RBI's prior approval which was not obtained.
4.	Limits for lending to others outside the cooperative fold i.e. companies/corporates registered bodies/agencies/institutions,etc. is not to exceed 25% of the bank's capital funds (i.e. individual borrower exposure limits)under NABARD's guidelines (NB.PCD.(OPR)/H-74/A.175/ 2000-2001 dated 19 April 2000)	The limit in this regard works out to be Rs.11.25 crores only which was exceeded when the bank lent to outside the cooperative fold. Exh. No. 1581/2 Proved by Sandhya Rodrigues (PW-25) Date: 27.2.20 Judge
5.	Investment in PSU bonds can be made only after satisfying certain conditions and after obtaining prior approval from RBI, on a case	Prior approval from RBI not obtained. The bonds stated to be purchased were never received and were later showed

	to case basis. (RPCD.No.RF. BC46/07.02.03/94-95 dated 6 October 1994)	as if exchanged for GOI securities. The GOI securities were also not received.
6.	For the purpose of SLR, valuation of securities acquired after the balance sheet date is to be done at the face value or the book value whichever is less (RPCD.BC46/ 07.02.08/95-96 dated 12 October 1995)	Value of securities taken at their book value which was more than the face value. Securities which were not in the possession of the bank were also accounted for SLR purpose. On exclusion of such securities, the bank was found to have defaulted in SLR maintenance thereby violating the provisions of section 18 of the B.R. Act, 1949.

Exh. No. 1581/3
Proved by Sandeep Badrinath (PW-25)
Date: 30-1-2020
Judge

Exh. 1581/4

Annexure III

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

TELEGRAMS: "ROPLACARD"
TELEPHONE: 2661802-04
T E L E X: 011-2318
011-2455

RESERVE BANK OF INDIA
R.P.C.D., Bombay.
Co-1000

Exn. No. 1581/04
Proved by S. P. Sonawane
Date 3-8-2020
Judge

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

September 4, 1992
Bhadra 13, 1914 (Saka)

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

Dear Sir

Investment Portfolio of banks
Transactions in Securities

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

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

I. **INVESTMENT POLICY**

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

Exh-1581/5

Exh. No. 1581/5 (49)
Proved by Radhika Gupta (C.W.-25)
Date 31-7-2017
Judge

following instructions.

Ready-Forward (buy-back) deals

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

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

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

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

Transactions in Government Securities

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

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

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

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

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

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

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

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

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

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

Bank Receipts (BRs)

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

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

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

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

Exh-1581/7. 938 31 36 580 40 315 217 65 25

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

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

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

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

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

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

II. INTERNAL CONTROL SYSTEM

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

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

Exh. No. 1581/7
Proved by Sandra Rodrigues (PW-25)
Date: 30-1-2020
Judge

Exh. 1581/8

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

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

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

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

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

Exh. No. 1581/8
Proved by Sandra Baldridge (P.W.25)
Date: 20-1-2022
Judge

Exh 1581/9

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

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

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

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

VII. DEALINGS THROUGH BROKERS

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

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

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

Exh. No. 1581/09
Proved by Sandeep Rudrakumar (PW-25)
Date: 30-1-2020
Judge

Exh-1581/10

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

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

IV. ACCOUNTING STANDARDS

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

V. AUDIT, REVIEW & REPORTING

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

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

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

3. A copy of this circular together with the internal

Judicial Magistrate NAGPUR

Exh. No. 1581/10
Proved by Sandra Kodichiyaro (P.W.25)
Date: 30-1-2020
Judge

Exh-158/11

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

4. Please acknowledge receipt.

Yours faithfully

(R.K. Jalan)
Chief Officer

Encl:- As above.

Endt. RPCD No. RF.237/A.4-92/93 of date

Copy forwarded for information to :-
(As per the list attached).

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

Exh. No. 158/11
Proved by S. Reddy (PW 25)
Date: 30-1-2020
Judge

Magistrate
NAGPUR

Sir, they in turn by all officers concerned.

For information please
we may circulate the above
circular among all the members of staff.

A Recovery: Please see DYCO's orders above
& circulate a copy to all
officers & circulate it
among all members of
staff.

Separate copy is being circulated among all
staff members.

Exh-1581/12

ANNEXURE I

Guidelines on Portfolio Management on behalf of clients

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

(i) Only those banks which can provide such services on their own should undertake the activity. Funds accepted for portfolio management from their clients, should not be entrusted to another bank for management.

(ii) 'PMS' should be in the nature of investment consultancy/management, for a fee, entirely at the customer's risk, without guaranteeing, either directly or indirectly, a pre-determined return. The bank should charge a definite fee for the services rendered independent of the return to the client.

(iii) 'PMS' should be provided by banks/their subsidiaries to their clients in respect of the latter's long term investible funds for enabling them to build up a portfolio of securities; in any case the funds should not be accepted for portfolio management for a period less than one year. In the case of placement of funds for portfolio management by the same client on more than one occasion, on a continuous basis, each such placement should be treated as a separate account and each such placement should be for a minimum period of one year.

(iv) The funds accepted for portfolio management are essentially expected to be deployed in capital market instruments such as shares, debentures, bonds, securities, etc. In any case, portfolio funds should not be deployed for lending in call money/bills market, and lending to/placement with corporate bodies.

(v) The bank providing PMS to its clients should maintain clientwise account/record of funds accepted and investments made

Exh. No. 1581/12
Proved by Sandra Rodrigues (P.W.25)
Date: 20.1.2024
Judge

Exh-1581/13

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

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

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

Exh. No. 1581/13
Proved by S. [illegible]
Date: 30-1-2020
Judge

--00xx00--

Exh-158/14

ANNEXURE II

ACCOUNTING STANDARDS

(ii) All investments in securities other than approved securities should be classified under "current" category and should be valued at market price or cost whichever is less and depreciation should be provided for the shortfall if any.

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

Exh. No. 158/14
Proved by Sonia Bhardwaj (26.4.25)
Date: 30-1-2024
Judge

Exh-1581/15

Approved debt securities under "permanent" category

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

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

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

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

Investments under "current" category

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

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

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

Exh. No. 1581/15
Proved by Sandra Rodrigues (PW25)
Date: 30-1-2024
Judge

Exh-1581/16

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

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

--00xx00--

Exh. No. 1581/16
Proved by Sandra Rodrigues (P.W. 25)
Date: 20.2.12
Judge

Exh-1581/17

ANNEXURE III

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

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

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

--00xx00--

Exh. No. 1581/17
Proved by S. Rajdi Ajwar (P.W.25)
Date: 30-1-2020
Judge

Circular 2 324 (47) (36) (591) (48) 2-3 (567) (569)

Exh. 1581/18

Exh IV

भारतीय रिज़र्व बैंक
ग्रामीण आयोजना और ऋण विभाग
केन्द्रीय कार्यालय
RESERVE BANK OF INDIA
RURAL PLANNING AND CREDIT DEPARTMENT
CENTRAL OFFICE

"STARCRAMB" "RUPLACARD"
Please quote in reply
Reference: RRCDI No. RF.8C / 24 /97.02.08/93-94

27th August 1993

5th Bhadra 1813 (एस) (SAKA)

The Chairman/Chief Executive Officer
of all State and Central Co-operative
Banks and Regional Rural Banks

Exh. No. 1581/18
Proved by Sri Prabhakar (PW 25)
Date: 30-1-2014
Judge

Dear Sir,

Investment Portfolio of Banks -
Transaction in securities

Please refer to our circular RPCO.No.RF.8C.17/A.4-92/93 dated 4 September 1992 on the above subject. In paragraph 2 III(V) of the circular, it has been mentioned that a disproportionate part of the business should not be transacted through only one or a few brokers and that banks should consider fixing aggregate contract limits for each of the approved brokers and ensure that these limits are not exceeded. In this connection, it has been decided that a limit of 5% of total transactions (both purchases and sales) entered into by a bank during a year should be fixed as the aggregate upper contract limit for each of the approved brokers. This limit should cover both the business initiated by a bank and the business offered/brought to the bank by a broker. Banks should ensure that the transactions entered into through individual brokers during a year normally do not exceed this limit. However, if for any reason it becomes necessary to exceed the aggregate limit for any broker, the specific reasons therefor should be recorded in writing by the authority empowered to put through the deals. The Board should be informed of this post facto. The internal auditors who audit the treasury operations in terms of paragraph 2 V(iii) of the above circular should scrutinise this aspect also and include it in their monthly report to the Chief Executive Officer of the bank. Besides, the business put through any individual broker or brokers in excess

Magistrate NAGPUR

P.t.o.

Exh 1581/19

[illegible] the limit with the reserve, therefore, should be reported in the half-yearly review to the Board of Directors in terms of paragraph 2 IV(i) of the circular.

2. Please acknowledge receipt.

Yours faithfully,

(R.K. Jalan)
Chief Officer

Endt. RPCD. No. RF. 240(A) /07.02.08-93/94 of date.

Copy forwarded for information to :-

(As per the list attached)

(S.K. Das Sharma)
Assistant Chief Officer

Exh. No. 1581/19
Proved by S. Bandyopadhyay (P.W.25)
Date: 30-1-2020
Judge

Chawlan 3

33

Telegrams : 'RUPLACARD'
Telephones: 266130204
Telex : 011-2318
011-2455

Exh. 1581/20

RESERVE BANK OF INDIA
RURAL PLANNING AND CREDIT DEPARTMENT
CENTRAL OFFICE
CENTRAL OFFICE BLDG.
13TH FLOOR, P.B.NO. 10014,
BOMBAY - 400 023.

REF.RPCD.No.BC. 53/07.02.08/93-94

20 October 1993
28 Ashwina 1915 (Saka)

The Chairman/Chief Executives of all
State and Central Co-operative Banks &
Regional Rural Banks

Dear Sir,

Investment portfolio of banks -
Transactions in securities -
aggregate contract limit for individual
brokers - Clarifications

Please refer to our circular No.RF.BC. 24/07.02.08/93-94 dated 27 August 1993 advising the banks that a limit of 5% of total transactions entered into by a bank during a year should be fixed as the aggregate contract limit for each of the approved brokers. Some of the banks have sought certain clarifications on the instructions. These have been examined by us. The clarifications sought and our replies thereto are given in the annexure enclosed for taking necessary action by the banks.

2. Please acknowledge receipt.

Yours faithfully,

Exh. No. 1581/20
Proved by Sanjay Deshpande (P.W. 25)
Date: 30.01.2021
Judge

(S.D. Karam)
Deputy Chief Officer

Endt.RPCD.No. 432 /07.02.08/93-94 of date.

Copy forwarded for information to:-
(as per list attached)

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

NAGPUR

Exh-1581/21

ANNEXURE

Investment portfolio - Transactions in securities - Aggregate contract limit for individual brokers -

Sr. No.	Issue Raised	Response
1.	The year should be calender year or financial year ?	Since banks close their accounts at the end of March, it may be more convenient to follow the financial year. However, the banks may follow calander year or any other period of 12 months provided, it is consistently followed in future.
2.	Whether the limit is to be observed with reference to total transactions of the previous year as the total transactions of the current year would be known only at the end of the year ?	The limit has to be observed with reference to the year under review. While operating the limit the bank should keep in view the expected turnover of the current year which may be based on turnover of the previous year and anticipated rise or fall in the volume of business in the current year.
3.	Whether to arrive at the total transactions of the year, transactions entered into directly with counter parties, i.e. where no brokers are involved would also be taken into account ?	Not necessary. However, if there are any direct deals with the brokers as purchasers or sellers the same would have to be included in the total transactions to arrive at the limit of transactions to be done through an individual broker.
4.	Whether in case of ready forward deals both the legs of the deals i.e. purchase as well as sale will be included to arrive at the volume of total transactions ?	Yes. This is however only theoretical as R/F transactions in Govt. securities are now prohibited, except in Treasury Bills and the 3 year dated securities issued by conversion of Treasury Bills recently.
5.	Whether central loan/state loan/ treasury bills etc. purchased through direct subscriptions/ auction will be included in the volume of total transactions ?	No, as brokers are not involved as intermediaries.
6.	It is possible that even though bank considers that a particular broker has touched the prescribed limit of 5%, he may come with an offer during the remaining period of the year which the bank may find to be to its advantage as compared to offers received from the other brokers who have not yet done business upto the prescribed limit.	If the offer received is more advantageous the limit for the broker may be exceeded and the reasons therefor recorded and approval of the competent authority/Board obtained postfacto.

Exh. No. 1581/21
Proved by
Date: 30-1-2020
Judge

Exh-1581/22

Sr. No.	Issue Raised	Response
17.	Whether the transactions conducted on behalf of the clients would also be included in the total transactions of the year ?	Yes, If they are conducted through the brokers.
18.	For a bank which rarely deals through brokers and consequently the volume of business is small maintaining the brokerwise limit of 5% at, even splitting the orders in small values amongst different brokers and there may also arise price differential.	There may be no need to split an order. If any deal causes the particular broker's share to exceed 5% limit, our circular provides the necessary flexibility in as much as Board's postfacto approval can be obtained.
19.	During the course of the year, it may not be possible to reasonably predict what will be the total quantum of transactions through brokers as a result of which there could be deviation in complying with the norm of 5%.	The bank may get postfacto approval from the Board after explaining to it the circumstances in which the limit was exceeded.
10.	Some of the small private sector banks have mentioned that where the volume of business particularly the transactions done through brokers is small the observance of 5% limit may be difficult. A suggestion has therefore been made that the limit may be required to be observed if the business done through a broker, exceeds a cut-off point of say Rs.10 crores.	As already observed the limit of 5% can be exceeded subject to reporting the transactions to the competent authority postfacto. Hence, no change in our instructions are considered necessary.

Exh. No. 1581/22
Proved by Sandip Bhardwaj (PW-25)
Date: 30-1-2020
Judge

4th nexure IV

RPCD. No.BC.71/07.02.08/94-95

Chairman/Chief Executives of all S /Central Co-operative Banks and Regional Rural Banks

Dear Sir

Exh. 1581/23

Investment portfolio of banks – Transactions in securities – Role of brokers

As you are aware, in terms of our circular RPCD.No.RF.BC.17/A4-92/93 dated 4 September 1992, detailed instructions have been issued to banks on the conduct of their investment portfolio emphasising among others, the imperative need for framing a comprehensive policy for empanelment of brokers, limits on the volume of business put through different approved brokers, periodical review of the approved list of brokers etc. In our circular RPCD.No.RF.BC.24/07.02.08/93-94 dated 27 August 1993 banks were advised inter-alia to ensure that the transactions entered into through individual brokers during a year should not exceed 5 per cent of the total transactions (both purchases and sales) entered into by a bank during that year and that if for any reason it becomes necessary to exceed this limit for any broker, the specific reasons therefor should be recorded in writing by the authority empowered to put through the deals and the Board should be informed of this post-facto.

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

3. It may be noted that any violation or circumvention of the instructions will invite penal action against banks which could include raising of reserve requirements, withdrawal of refinance from NABARD and denial of access to money market as also such other penalty under the provisions of the Banking Regulation Act, 1949, as the Reserve Bank may deem fit.

4. Please acknowledge receipt.

Yours faithfully,

Sd/-
(AVINASH MISHRA)
Joint Chief Officer

Exh. No. 1581/23
Proved by Sandeep Bhadbhade (P.W.25)
Date: 3.01.2020
Judge

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C.J.M. Court
Nagpur

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CID / CRIME / NAG / 100BB /02.
Office Of The Dy.S.P., State CID,
Nagpur.

Dt. 21.09.2002

To
The Asst. General Manager,
P.D.O., R.B.I.
Mumbai.

Exh. 1582

Sub:- Investigation of Cr.No.101/02, U/s.406,409,468,34 IPC of Ganeshpeth Police Station Nagpur.(Home Trade Co.Ltd. Fraud Cases)

R/Sir,

The aforsaid offence, has been registered against Home Trade Ltd. Vashi, Navi Mumbai, for Defrauding and cheating N.D.C.C.Bank Nagpur by not delivering GOI Securities, worth Rs.153.04 Cr.The said offence is being investigated by State CID (Crime), Nagpur.

During the course of investigation it is revealed that the Home Trade Co.Ltd. was registered in your P.D.O., R.B.I., Mumbai vide No.6-4-82 for transaction in GOI Securities. Kindly confirm the same .

It is also requested to furnish detail of GOI Securities held by Home Trade Ltd. from 01.01.2001to till date.

The above information is very much essential for the purpose of further investigation.

Kindly co-operate and oblique.

Thanking you.

Enclosed :- Xerox of Registration.

(K.B.Bele)
Dy.S.P.
State C I D (Crime)
N a g p u r.

Office

Received 21/9/02

Exh. No. 1582
Proved by Sandra Rodrigues (PW 25)
Date:
Judge

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C.J.M. Court
Nagpur

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Asst. Officer Record Keeper
C.J.M. Court

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बैंक हिन्दी में भी पत्राचार का स्वागत करता है।

तार का पता
Telegraphic Address } "रिजर्विस्ट" मुंबई "RESERVIST" MUMBAI.

टेलेक्स TELEX | RBI 011 2455 CURRENCY 011 2318

टेलीफोन TELEPHONE : 266 0500

भारतीय रिज़र्व बैंक
पोस्ट बॉक्स स. 901.
मुंबई- 400 001.

RESERVE BANK OF INDIA
POST BOX NO. 901.
MUMBAI - 400 001.

Exh-1583/1

PDO/19.01.02/1516 /2002-03
7th October 2002

PUBLIC DEBT OFFICE

Shri K.B. Bele
Deputy Superintendent of Police
State CID (Crime)
Nagpur.

Exh. No. 1583/1
Proved by Sandra Pradhan (PW23)
Date: 30-5-2014
Judge

Dear Sir

Investigation of Cr. No.101/02 U/S. 306,409,468,34, IPC of Ganeshpeth Police Station, Nagpur, (Home Trade Co. Ltd. fraud cases)

Please refer to your letter No.CID/Crime/NAG/100BB/02 dated 21st September 2002 on the above subject. We confirm that M/s. Home Trade Ltd. is registered in our books for their dealing in Government Securities vide registration No.6-H/82. We forward herewith statements showing the transactions undertaken by them in Government Securities (Stock Certificates) during the period April 1997 to September 2002 as also their present holding in Government Securities (Stock Certificates) as per our records. While we presume that the information will be sufficient for the purpose of your investigation, we shall be happy to provide any additional information/clarification if required.

Yours faithfully

(S.K. Mishra)
Assistant General Manager

Encls. 1/2

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Court of the Chief Judicial Magistrate NAGPUR

STOCK ACCOUNT BALANCES

Regn. No. BYCH0082 OF MUMBAI

We hereby certify that HOME TRADE LTD.
is the registered holder of the undermentioned STOCKS of CENTRAL GOVERNMENT
LOANS issued by the Reserve Bank of India, Public Debt Office, MUMBAI,
as at the close of business on 4 October 2002.

Sl.	Loan Code	Loan Description	Stock No.	Balance (in Rs.)
1	81005	8.00 % 2011	TBY00639	28,500
	TOTAL			28,500

Date :04/10/2002
Time :11:19:48

Reserve Bank of India
Public Debt Office
MUMBAI - 400 001.

p. Manager

Exh. No. 153/2
Proved by Sandra Kadlimkar (P.W.5)
Date 30-1-2024
Judge

Magistrate NAGPUR

Exh. No. 1583/3
Proved by Sandra Rodrigues (PW 25)
Date: 30-1-2024
Judge

STOCK ACCOUNT BALANCES

Regn. No. BYCH0082 OF MUMBAI

We hereby certify that HOME TRADE LTD.
is the registered holder of the undermentioned STOCKS of STATE GOVERNMENT
LOANS issued by the Reserve Bank of India, Public Debt Office, MUMBAI
as at the close of business on 4 October 2002.

Sl.	Loan Code	Loan Description	Stock No.	Balance (in Rs.)
1	97254	12.30 % GUJARAT SDL 2007	TBY00090	65,000
	TOTAL			65,000

Date :04/10/2002
Time :11:18:48

Reserve Bank of India
Public Debt Office
MUMBAI.

p. Chief General Manager

Magistrate NAGPUR

Exh. No. 1583/03
Proved by
Date: 30.5.2011
Judge

STOCK ACCOUNT BALANCES

Regn. No. BYCH0082 OF MUMBAI

We hereby certify that HOME TRADE LTD.
is the registered holder of the undermentioned STOCKS of CENTRAL GOVERNMENT
LOANS issued by the Reserve Bank of India, Public Debt Office, MUMBAI,
as at the close of business on 4 October 2002.

Sl.	Loan Code	Loan Description	Stock No.	Balance (in Rs.)
1	01008	10.03 % G.S.2019	TBY00070	10,000
2	01008	10.03 % G.S.2019	TBY00071	10,000
3	01008	10.03 % G.S.2019	TBY00072	10,000
4	01008	10.03 % G.S.2019	TBY00073	10,000
5	01008	10.03 % G.S.2019	TBY00074	10,000
6	01008	10.03 % G.S.2019	TBY00075	10,000
7	01008	10.03 % G.S.2019	TBY00076	10,000
8	01008	10.03 % G.S.2019	TBY00077	10,000
9	01008	10.03 % G.S.2019	TBY00078	10,000
10	01008	10.03 % G.S.2019	TBY00079	10,000
11	95012	14.00 % 2005(INSTALMENTS)	TBY00588	40,000
12	99019	12.30 % G.S. 2016	TBY00257	1,00,000
	TOTAL			2,40,000

Date :04/10/2002
Time :11:10:04

p. Manager

Reserve Bank of India
Public Debt Office
MUMBAI - 400 001

Judicial Magistrate
NAGPUR

Date : 04/10/2002
Time : 10:40:30

STATEMENT OF STOCK TRANSACTIONS

Period : From 01/04/1997 To 30/09/2002

Regn. No: BYCH0082 Name : HOME TRADE LTD.

Date Of Effect	Token No.	Stock No.	Debit	Credit	Balance	Transaction With
			AMOUNT (in Rupees)			
Loan Code : 00008		**Description : 10.70 % GOVT. STOCK 2020**				
08/03/2001	20912	TBY00323		5,00,000	5,00,000	LODRA NAG SAH
08/03/2001	20912	TBY00324		5,00,000	5,00,000	LODRA NAG SAH
11/06/2001	0	TBY00323	5,00,000		0	RBI CALCUTTA
11/06/2001	0	TBY00324	5,00,000		0	RBI CALCUTTA
Loan Code : 00015		**Description : 11.43 % GOVT. STOCK 2015**				
23/02/2001	21362	TBY00094		1,00,00,000	1,00,00,000	JSBL
23/02/2001	21362	TBY00095		1,00,00,000	1,00,00,000	JSBL
23/02/2001	21362	TBY00096		1,00,00,000	1,00,00,000	JSBL
23/02/2001	21362	TBY00097		1,00,00,000	1,00,00,000	JSBL
23/02/2001	21362	TBY00098		1,00,00,000	1,00,00,000	JSBL
29/03/2001	22822	TBY00112		6,00,000	6,00,000	HDFC_CON
29/03/2001	22822	TBY00113		5,00,000	5,00,000	HDFC_CON
29/03/2001	22822	TBY00114		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00115		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00116		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00117		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00118		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00119		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00120		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00121		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00122		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00123		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00124		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00125		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00126		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00127		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00128		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00129		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00130		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00131		1,00,000	1,00,000	HDFC_CON
13/06/2001	0	TBY00115	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00114	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00113	5,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00112	6,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00127	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00126	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00125	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00124	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00116	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00117	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00118	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00119	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00131	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00130	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00129	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00128	1,00,000		0	RBI CALCUTTA

NOTE: 1. Credit/Debit entries are for acquiring/disposing of the stocks.
2. Subdivision or Consolidation a/cs are dummy accounts provided for accounting purposes only.

Exh-1583/5

No. 1583/05
Proved by
Date 30-6-2020
Judge

Date : 04/10/2002
Time : 10:40:30

STATEMENT OF STOCK TRANSACTIONS

Page No: 1

Period : From 01/04/1997 To 30/09/2002

Regn. No: BYCH0082 Name : HOME TRADE LTD.

Date Of Effect	Token No.	Stock No.	Debit	Credit	Balance	Transaction With
			AMOUNT (in Rupees)			
Loan Code : 00015		**Description : 11.43 % GOVT. STOCK 2015**				
13/06/2001	0	TBY00120	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00121	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00122	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00123	1,00,000		0	RBI CALCUTTA
13/06/2001	25643	TBY00094	1,00,00,000		0	KGM&S(P)LTD
13/06/2001	25643	TBY00095	1,00,00,000		0	KGM&S(P)LTD
13/06/2001	25643	TBY00096	1,00,00,000		0	KGM&S(P)LTD
16/08/2001	27977	TBY00171		50,00,000	50,00,000	HDFC_CON
16/08/2001	27977	TBY00172		50,00,000	50,00,000	HDFC_CON
05/09/2001	28660	TBY00172	50,00,000		0	JIJAMATA SAH
05/09/2001	28660	TBY00171	50,00,000		0	JIJAMATA SAH
17/01/2002	33490	TBY00097	1,00,00,000		0	SREI INT SCULTD
17/01/2002	33490	TBY00098	1,00,00,000		0	SREI INT SCULTD
Loan Code : 01008		**Description : 10.03 % G.S.2019**				
29/12/2001	33137	TBY00075		10,000	10,000	FEDERAL BK CON
29/12/2001	33137	TBY00076		10,000	10,000	FEDERAL BK CON
29/12/2001	33137	TBY00077		10,000	10,000	FEDERAL BK CON
29/12/2001	33137	TBY00078		10,000	10,000	FEDERAL BK CON
29/12/2001	33137	TBY00079		10,000	10,000	FEDERAL BK CON
04/04/2002	35935	TBY00070		10,000	10,000	FEDERAL BK CON
04/04/2002	35935	TBY00071		10,000	10,000	FEDERAL BK CON
04/04/2002	35935	TBY00072		10,000	10,000	FEDERAL BK CON
04/04/2002	35935	TBY00073		10,000	10,000	FEDERAL BK CON
04/04/2002	35935	TBY00074		10,000	10,000	FEDERAL BK CON
Loan Code : 01009		**Description : 9.40 % G.S.2012**				
02/01/2002	33239	TBY00059		5,00,000	5,00,000	FEDERAL BK CON
02/01/2002	33239	TBY00060		5,00,000	5,00,000	FEDERAL BK CON
02/01/2002	33239	TBY00061		5,00,000	5,00,000	FEDERAL BK CON
02/01/2002	33239	TBY00058		5,00,000	5,00,000	FEDERAL BK CON
02/01/2002	33239	TBY00051		5,00,000	5,00,000	FEDERAL BK CON
02/01/2002	33239	TBY00057		10,00,000	10,00,000	FEDERAL BK CON
02/01/2002	33239	TBY00056		10,00,000	10,00,000	FEDERAL BK CON
02/01/2002	33239	TBY00050		10,00,000	10,00,000	FEDERAL BK CON
02/01/2002	33239	TBY00055		10,00,000	10,00,000	FEDERAL BK CON
02/01/2002	33239	TBY00054		10,00,000	10,00,000	FEDERAL BK CON
17/01/2002	33627	TBY00050	10,00,000		0	SPF MAHA.COTTON
17/01/2002	33627	TBY00051	5,00,000		0	SPF MAHA.COTTON
17/01/2002	33627	TBY00058	5,00,000		0	SPF MAHA.COTTON
17/01/2002	33627	TBY00059	5,00,000		0	SPF MAHA.COTTON
17/01/2002	33627	TBY00060	5,00,000		0	SPF MAHA.COTTON
17/01/2002	33627	TBY00061	5,00,000		0	SPF MAHA.COTTON
17/01/2002	33627	TBY00054	10,00,000		0	SPF MAHA.COTTON
17/01/2002	33627	TBY00055	10,00,000		0	SPF MAHA.COTTON
17/01/2002	33627	TBY00056	10,00,000		0	SPF MAHA.COTTON
17/01/2002	33627	TBY00057	10,00,000		0	SPF MAHA.COTTON

NOTE: 1. Credit/Debit entries are for acquiring/disposing of the stocks.
2. Subdivision or Consolidation a/cs are dummy accounts provided for accounting purposes only.

Exh. No. 1583/06
Proved by Sandra
Date: 30.5.2024
Judge

Date : 04/10/2002
Time : 10:40:30

STATEMENT OF STOCK TRANSACTIONS

Page No. 382

Exh-158317

Period : From 01/04/1997 To 30/09/2002
Regn. No: BYCH0082 Name : HOME TRADE LTD.

Date Of Effect	Token No.	Stock No.	AMOUNT (in Rupees) Debit	Credit	Balance	Transaction With
Loan Code : 95006 Description : 14.00 % 2005						
08/09/2001	27485	TBY05573		1,00,000	1,00,000	V P CO-OP BK
18/10/2001	30567	TBY05573	1,00,000		0	G.M. BOSU&CO
Loan Code : 95012 Description : 14.00 % 2005(INSTALMENTS)						
23/08/2001	28104	TBY00588		40,000	40,000	FEDERAL BK CON
Loan Code : 97002 Description : 13.05 % GOVT.STOCK 2007						
05/06/1999	0	TBY00700		5,00,000	5,00,000	SHCIL
21/06/2000	0	TBY00700	5,00,000		0	RBI DELHI
Loan Code : 98007 Description : 12.00 % GOVT.STOCK 2008						
13/04/2000	8612	TBY00125		10,00,000	10,00,000	JSBL
16/08/2000	0	TBY00125	10,00,000		0	RBI DELHI
Loan Code : 98015 Description : 12.25 % GOVT STOCK 2010.						
27/04/2001	24048	TBY00070		5,00,000	5,00,000	INDUSIND (CON.)
05/07/2001	0	TBY00070	5,00,000		0	RBI CALCUTTA
Loan Code : 98021 Description : 12.40 % GOVT STOCK 2013.						
20/08/2001	27821	TBY00551		1,00,00,000	1,00,00,000	HDFC_CON
20/08/2001	27821	TBY00550		1,00,00,000	1,00,00,000	HDFC_CON
20/08/2001	27821	TBY00549		1,00,00,000	1,00,00,000	HDFC_CON
24/09/2001	0	TBY00549	1,00,00,000		0	RBI DELHI
24/09/2001	0	TBY00550	1,00,00,000		0	RBI DELHI
24/09/2001	0	TBY00551	1,00,00,000		0	RBI DELHI
Loan Code : 98025 Description : 12.60 % GOVERNMENT STOCK 2018						
16/03/2000	7346	TBY00337		5,00,000	5,00,000	JSBL
16/03/2000	7346	TBY00338		5,00,000	5,00,000	JSBL
16/03/2000	7346	TBY00339		5,00,000	5,00,000	JSBL
16/03/2000	7346	TBY00340		5,00,000	5,00,000	JSBL
16/03/2000	7346	TBY00341		5,00,000	5,00,000	JSBL
16/03/2000	7346	TBY00342		5,00,000	5,00,000	JSBL
16/03/2000	7346	TBY00343		5,00,000	5,00,000	JSBL
16/03/2000	7346	TBY00344		5,00,000	5,00,000	JSBL
16/03/2000	7346	TBY00345		5,00,000	5,00,000	JSBL
16/03/2000	7346	TBY00346		5,00,000	5,00,000	JSBL
16/03/2000	7346	TBY00347		10,00,000	10,00,000	JSBL
16/03/2000	7346	TBY00348		10,00,000	10,00,000	JSBL
16/03/2000	7346	TBY00349		10,00,000	10,00,000	JSBL
16/03/2000	7346	TBY00350		10,00,000	10,00,000	JSBL
16/03/2000	7346	TBY00351		10,00,000	10,00,000	JSBL

NOTE: 1. Credit/Debit entries are for acquiring/disposing of the stocks.
2. Subdivision or Consolidation a/cs are dummy accounts provided for accounting purposes only.

Exh. No. 158/07
Proved by Ms. Rekha Jain
Date: 30-1-2020
Judge

Date : 0[illegible]/0/2002
Time : 10:40:30

STATEMENT OF STOCK TRANSACTIONS

Page No. 683

Exh-1583/8

Period : From 01/04/1997 To 30/09/2002

Regn. No: BYCH0082 Name : HOME TRADE LTD.

Date Of Effect	Token No.	Stock No.	AMOUNT (in Rupees) Debit	Credit	Balance	Transaction With
Loan Code : 98025		**Description : 12.60 % GOVERNMENT STOCK 2018**				
02/05/2000	9197	TBY00370		5,00,000	5,00,000	JSBL
02/05/2000	9197	TBY00371		5,00,000	5,00,000	JSBL
02/05/2000	9197	TBY00372		5,00,000	5,00,000	JSBL
02/05/2000	9197	TBY00373		5,00,000	5,00,000	JSBL
02/05/2000	9197	TBY00374		5,00,000	5,00,000	JSBL
02/05/2000	9197	TBY00375		1,00,000	1,00,000	JSBL
02/05/2000	9197	TBY00376		1,00,000	1,00,000	JSBL
02/05/2000	9197	TBY00377		1,00,000	1,00,000	JSBL
02/05/2000	9197	TBY00378		1,00,000	1,00,000	JSBL
02/05/2000	9197	TBY00379		1,00,000	1,00,000	JSBL
02/06/2000	0	TBY00344	5,00,000		0	RBI HYDERABAD
02/06/2000	0	TBY00345	5,00,000		0	RBI HYDERABAD
02/06/2000	0	TBY00346	5,00,000		0	RBI HYDERABAD
02/06/2000	0	TBY00347	10,00,000		0	RBI HYDERABAD
02/06/2000	0	TBY00349	10,00,000		0	RBI HYDERABAD
02/06/2000	0	TBY00348	10,00,000		0	RBI HYDERABAD
02/06/2000	0	TBY00350	10,00,000		0	RBI HYDERABAD
02/06/2000	0	TBY00351	10,00,000		0	RBI HYDERABAD
29/06/2000	12254	TBY00410		11,00,000	11,00,000	JSBL
29/06/2000	12254	TBY00411		2,00,000	2,00,000	JSBL
29/06/2000	12254	TBY00412		1,00,000	1,00,000	JSBL
29/06/2000	12254	TBY00413		1,00,000	1,00,000	JSBL
29/06/2000	12254	TBY00414		1,00,000	1,00,000	JSBL
17/07/2000	42	TBY00370	5,00,000		0	BOI
26/09/2000	0	TBY00410	11,00,000		0	RBI CALCUTTA
26/09/2000	0	TBY00412	1,00,000		0	RBI CALCUTTA
26/09/2000	0	TBY00413	1,00,000		0	RBI CALCUTTA
26/09/2000	0	TBY00414	1,00,000		0	RBI CALCUTTA
26/09/2000	0	TBY00411	2,00,000		0	RBI CALCUTTA
26/09/2000	0	TBY00375	1,00,000		0	RBI CALCUTTA
26/09/2000	0	TBY00376	1,00,000		0	RBI CALCUTTA
26/09/2000	0	TBY00377	1,00,000		0	RBI CALCUTTA
26/09/2000	0	TBY00378	1,00,000		0	RBI CALCUTTA
26/09/2000	0	TBY00379	1,00,000		0	RBI CALCUTTA
03/11/2000	0	TBY00371	5,00,000		0	RBI GUWAHATI
03/11/2000	0	TBY00372	5,00,000		0	RBI GUWAHATI
03/11/2000	0	TBY00373	5,00,000		0	RBI GUWAHATI
03/11/2000	0	TBY00374	5,00,000		0	RBI GUWAHATI
03/11/2000	0	TBY00343	5,00,000		0	RBI GUWAHATI
03/11/2000	0	TBY00338	5,00,000		0	RBI GUWAHATI
03/11/2000	0	TBY00337	5,00,000		0	RBI CALCUTTA
25/05/2001	0	TBY00339	5,00,000		0	RBI CALCUTTA
25/05/2001	0	TBY00340	5,00,000		0	RBI CALCUTTA
25/05/2001	0	TBY00341	5,00,000		0	RBI CALCUTTA
25/05/2001	0	TBY00342	5,00,000		0	RBI CALCUTTA
Loan Code : 99005		**Description : 12.32 % GOVERNMENT STOCK 2011**				
23/05/2000	10666	TBY00105		10,00,000	10,00,000	JSBL

Exh. No. 1583/8
Proved by Kishor Jaiswal (C.A. Wit)
Date: 30/10/2022
Judge

NOTE: 1. Credit/Debit entries are for acquiring/disposing of the stocks.
2. Subdivision or Consolidation a/cs are dummy accounts provided for accounting purposes only.

Date : 04/10/2002
Time : 10:40:30

STATEMENT OF STOCK TRANSACTIONS

Exh-1583/9

Period : From 01/04/1997 To 30/09/2002

Regn. No: BYCH0082 Name : HOME TRADE LTD.

Date Of Effect	Token No.	Stock No.	Debit	Credit	Balance	Transaction With
			AMOUNT (in Rupees)			
Loan Code : 99005		**Description : 12.32 % GOVERNMENT STOCK 2011**				
23/05/2000	10666	TBY00106		5,00,000	5,00,000	JSBL
23/05/2000	10666	TBY00107		5,00,000	5,00,000	JSBL
23/05/2000	10666	TBY00108		5,00,000	5,00,000	JSBL
23/05/2000	10666	TBY00109		1,00,000	1,00,000	JSBL
23/05/2000	10666	TBY00110		1,00,000	1,00,000	JSBL
23/05/2000	10666	TBY00111		1,00,000	1,00,000	JSBL
23/05/2000	10666	TBY00112		1,00,000	1,00,000	JSBL
31/07/2000	0	TBY00109	1,00,000		0	RBI CALCUTTA
31/07/2000	0	TBY00110	1,00,000		0	RBI CALCUTTA
31/07/2000	0	TBY00111	1,00,000		0	RBI CALCUTTA
31/07/2000	0	TBY00112	1,00,000		0	RBI CALCUTTA
22/12/2000	0	TBY00105	10,00,000		0	RBI DELHI
22/12/2000	0	TBY00106	5,00,000		0	RBI DELHI
22/12/2000	0	TBY00107	5,00,000		0	RBI DELHI
22/12/2000	0	TBY00108	5,00,000		0	RBI DELHI
Loan Code : 99019		**Description : 12.30 % G.S. 2016**				
31/03/2001	22956	TBY00213		15,00,000	15,00,000	HDFC_CON
13/06/2001	0	TBY00213	15,00,000		0	RBI DELHI
16/08/2001	27976	TBY00259		5,00,000	5,00,000	HDFC_CON
16/08/2001	27976	TBY00260		5,00,000	5,00,000	HDFC_CON
23/08/2001	28103	TBY00257		1,00,000	1,00,000	HDFC_CON
23/08/2001	28103	TBY00258		50,000	50,000	HDFC_CON
20/09/2001	28810	TBY00264		2,50,000	2,50,000	PNR SECURITIES
28/09/2001	0	TBY00259	5,00,000		0	RBI DELHI
28/09/2001	0	TBY00260	5,00,000		0	RBI DELHI
12/04/2002	36187	TBY00258	50,000		0	SREI INT SCULTD
12/04/2002	36187	TBY00264	2,50,000		0	SREI INT SCULTD
Loan Code : 99020		**Description : 11.83 % GOVT STOCK 2014**				
21/12/1999	3280	TBY00007		50,00,000	50,00,000	JSBL
21/06/2000	0	TBY00007	50,00,000		0	RBI AHMEDABAD
23/10/2000	16291	TBY00158		25,00,000	25,00,000	JSBL
23/10/2000	16291	TBY00159		25,00,000	25,00,000	JSBL
26/12/2000	18982	TBY00159	25,00,000		0	SUBDIVISION A/C
26/12/2000	18984	TBY00158	25,00,000		0	SUBDIVISION A/C

Exh. No. 1583/9
Proved by Mr. R.V. Kulkarni
Date: 30-1-21
Judge

NOTE: 1. Credit/Debit entries are for acquiring/disposing of the stocks.
2. Subdivision or Consolidation a/cs are dummy accounts provided for accounting purposes only.

Date : 04/10/2002
Time : 11:02:30

STATEMENT OF STOCK TRANSACTIONS

Page No. 1

Period : From 01/04/1997 To 30/09/2002

Regn. No: BYCH0082 Name : HOME TRADE LTD.

Exh. 1583/10

Date Of Effect	Token No.	Stock No.	AMOUNT (in Rupees) Debit	Credit	Balance	Transaction With
Loan Code : 81005 Description : 8.00 % 2011						
23/03/2000	7553	TBY00556		50,00,000	50,00,000	INDUSIND (CON.)
23/03/2000	7553	TBY00557		10,00,000	10,00,000	INDUSIND (CON.)
23/03/2000	7553	TBY00558		10,00,000	10,00,000	INDUSIND (CON.)
23/03/2000	7553	TBY00559		10,00,000	10,00,000	INDUSIND (CON.)
23/03/2000	7553	TBY00560		10,00,000	10,00,000	INDUSIND (CON.)
23/03/2000	7553	TBY00561		10,00,000	10,00,000	INDUSIND (CON.)
04/05/2000	8826	TBY00561	10,00,000		0	
04/05/2000	8826	TBY00556	50,00,000		0	
04/05/2000	8826	TBY00558	10,00,000		0	
04/05/2000	8826	TBY00559	10,00,000		0	
04/05/2000	8826	TBY00560	10,00,000		0	
04/05/2000	8826	TBY00557	10,00,000		0	
28/02/2002	35059	TBY00639		28,500	28,500	HDFC_CON
Loan Code : 82005 Description : 9.00 % 2013						
18/07/2000	543	TBY00411		80,00,000	80,00,000	
18/07/2000	543	TBY00411	80,00,000		0	SUBDIVISION A/C
18/07/2000	543	TBY00412		50,00,000	50,00,000	SUBDIVISION A/C
18/07/2000	543	TBY00413		10,00,000	10,00,000	SUBDIVISION A/C
18/07/2000	543	TBY00414		10,00,000	10,00,000	SUBDIVISION A/C
18/07/2000	543	TBY00415		10,00,000	10,00,000	SUBDIVISION A/C
16/08/2000	13484	TBY00412	50,00,000		0	
22/09/2000	0	TBY00414	10,00,000		0	RBI CALCUTTA
22/09/2000	0	TBY00415	10,00,000		0	RBI CALCUTTA
03/10/2000	0	TBY00413	10,00,000		0	RBI CALCUTTA
Loan Code : 83004 Description : 10.00 % 2014						
26/04/2000	8908	TBY00662		50,00,000	50,00,000	JSBL
26/04/2000	8908	TBY00659		50,00,000	50,00,000	JSBL
26/04/2000	8908	TBY00660		50,00,000	50,00,000	JSBL
26/04/2000	8908	TBY00661		50,00,000	50,00,000	JSBL
05/09/2000	0	TBY00659	50,00,000		0	RBI AHMEDABAD
05/09/2000	0	TBY00660	50,00,000		0	RBI AHMEDABAD
05/09/2000	0	TBY00661	50,00,000		0	RBI AHMEDABAD
05/09/2000	0	TBY00662	50,00,000		0	RBI AHMEDABAD
Loan Code : 84002 Description : 9.50 % 2008						
05/09/2000	14304	TBY00352		1,00,00,000	1,00,00,000	DCBL
13/10/2000	0	TBY00352	1,00,00,000		0	RBI AHMEDABAD
18/10/2000	16053	TBY00363		5,00,000	5,00,000	
08/01/2001	19474	TBY00363	5,00,000		0	SUBDIVISION A/C
Loan Code : 84005 Description : 10.25 % 2012						
08/03/2000	6682	TBY00362		50,00,000	50,00,000	JSBL

Exh. No. 1583/10
Proved by ...
Date: ...
Judge

NOTE: 1. Credit/Debit entries are for acquiring/disposing of the stocks.
2. Subdivision or Consolidation a/cs are dummy accounts provided for accounting purposes only.

Date : 04/10/2002
Time : 11:02:30

STATEMENT OF STOCK TRANSACTIONS

Page No.. 59

Exh. 1583/11

Period : From 01/04/1997 To 30/09/2002

Regn. No: BYCH0082 Name : HOME TRADE LTD.

AMOUNT (in Rupees)

Date Of Effect	Token No.	Stock No.	Debit	Credit	Balance	Transaction With
Loan Code : B4005		**Description : 10.25 % 2012**				
08/03/2000	6682	TBY00363		50,00,000	50,00,000	JSBL
08/03/2000	6682	TBY00364		50,00,000	50,00,000	JSBL
08/03/2000	6682	TBY00365		50,00,000	50,00,000	JSBL
08/03/2000	6682	TBY00366		50,00,000	50,00,000	JSBL
08/03/2000	6682	TBY00367		50,00,000	50,00,000	JSBL
08/03/2000	6682	TBY00368		50,00,000	50,00,000	JSBL
08/03/2000	6682	TBY00369		50,00,000	50,00,000	JSBL
08/03/2000	6682	TBY00370		50,00,000	50,00,000	JSBL
08/03/2000	6682	TBY00371		50,00,000	50,00,000	JSBL
08/03/2000	6682	TBY00372		50,00,000	50,00,000	JSBL
10/04/2000	8170	TBY00364	50,00,000		0	
10/04/2000	8170	TBY00365	50,00,000		0	
10/04/2000	8170	TBY00366	50,00,000		0	
10/04/2000	8170	TBY00367	50,00,000		0	
10/04/2000	8170	TBY00368	50,00,000		0	
10/04/2000	8170	TBY00369	50,00,000		0	
21/06/2000	0	TBY00362	50,00,000		0	RBI AHMEDABAD
21/06/2000	0	TBY00363	50,00,000		0	RBI AHMEDABAD
05/09/2000	0	TBY00370	50,00,000		0	RBI AHMEDABAD
05/09/2000	0	TBY00371	50,00,000		0	RBI AHMEDABAD
08/03/2001	0	TBY00372	50,00,000		0	RBI AHMEDABAD
Loan Code : B4010		**Description : 10.50 % 2014**				
21/06/2000	11910	TBY00515		50,00,000	50,00,000	JSBL
21/06/2000	11910	TBY00516		50,00,000	50,00,000	JSBL
21/06/2000	11910	TBY00517		50,00,000	50,00,000	JSBL
21/06/2000	11910	TBY00518		50,00,000	50,00,000	JSBL
19/07/2000	0	TBY00516	50,00,000		0	RBI AHMEDABAD
19/07/2000	0	TBY00517	50,00,000		0	RBI AHMEDABAD
19/07/2000	0	TBY00518	50,00,000		0	RBI AHMEDABAD
08/09/2000	0	TBY00515	50,00,000		0	RBI AHMEDABAD
30/10/2000	16030	TBY00590		50,00,000	50,00,000	HDFC_CDM
27/11/2000	0	TBY00590	50,00,000		0	RBI AHMEDABAD
Loan Code : B5007		**Description : 11.50 % 2015**				
08/03/2000	6684	TBY00912		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00913		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00914		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00915		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00916		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00917		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00918		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00919		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00920		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00921		50,00,000	50,00,000	JSBL
06/04/2000	8250	TBY00912	50,00,000		0	
06/04/2000	8250	TBY00913	50,00,000		0	

Exh. No. 1583/11
Proved by
Date: 30/11/22
Judge

NOTE: 1. Credit/Debit entries are for acquiring/disposing of the stocks.
2. Subdivision or Consolidation a/cs are dummy accounts provided for accounting purposes only.

Magistrate NAGPUR

Addl. Chief

Reserve Bank

Date : 04/10/2002
Time : 11:02:30

STATEMENT OF STOCK TRANSACTIONS

Period : From 01/04/1997 To 30/09/2002

Regn. No: BYCH0082 Name : HOME TRADE LTD.

Exh-1583/12

AMOUNT(in Rupees)

Date Of Effect	Token No.	Stock No.	Debit	Credit	Balance	Transaction With
Loan Code : 85007 Description : 11.50 % 2015						
10/04/2000	8171	TBY00914	50,00,000		0	
10/04/2000	8171	TBY00915	50,00,000		0	
10/04/2000	8171	TBY00916	50,00,000		0	
10/04/2000	8171	TBY00917	50,00,000		0	
10/04/2000	8171	TBY00918	50,00,000		0	
10/04/2000	8171	TBY00919	50,00,000		0	
10/04/2000	8171	TBY00920	50,00,000		0	
10/04/2000	8171	TBY00921	50,00,000		0	
31/03/2001	22955	TBY01258		50,00,000	50,00,000	HDFC_CDN
03/05/2001	0	TBY01258	50,00,000		0	RBI BHUBNESHWAR
Loan Code : 89009 Description : 11.50 % 2009						
08/03/2000	6683	TBY00359		25,00,000	25,00,000	JSBL
08/03/2000	6683	TBY00360		25,00,000	25,00,000	JSBL
18/04/2000	8693	TBY00359	25,00,000		0	JIJAMATA SAH BK
18/04/2000	8693	TBY00360	25,00,000		0	JIJAMATA SAH BK
Loan Code : 91012 Description : 11.50 % 2011						
03/01/2000	4100	TBY00114		50,00,000	50,00,000	JSBL
21/06/2000	0	TBY00114	50,00,000		0	RBI AHMEDABAD
21/06/2000	0	TBY00115	25,00,000		0	RBI AHMEDABAD

Exh. No. 1583/12
Proved by Sandhya
Date: 30-1-2012
Judge (P.W. 25)

NOTE: 1. Credit/Debit entries are for acquiring/disposing of the stocks.
2. Subdivision or Consolidation a/cs are dummy accounts provided for accounting purposes only.

Date : 04/10/2002
Time : 11:17:14

STATEMENT OF STOCK TRANSACTIONS

Period : From 01/04/1997 To 30/09/2002

Regn. No: BYCH0082 Name : HOME TRADE LTD.

Exh. 1583/13

Date Of Effect	Token No.	Stock No.	AMOUNT (in Rupees) Debit	Credit	Balance	Transaction With
Loan Code : 00261			**Description : 12.00 % TAMIL NADU SDL 2010**			
05/02/2001	20654	TBY00034		50,00,000	50,00,000	HDFC CDN
08/10/2001	0	TBY00034	50,00,000		0	RBI AHMEDABAD
Loan Code : 86221			**Description : 11.00 % WEST BENGAL 2001**			
11/05/2001	23825	TBY00038		7,00,000	7,00,000	PATAN NAG SAH B
05/09/2001	28609	TBY00038	7,00,000		0	REPAY OF LOAN
Loan Code : 94212			**Description : 12.50 % KERALA SDL 2004**			
15/06/2001	25794	TBY00432		5,00,000	5,00,000	INDUSIND (CDN.)
12/07/2001	0	TBY00432	5,00,000		0	RBI CALCUTTA
Loan Code : 97254			**Description : 12.30 % GUJARAT SDL 2007**			
11/05/2001	23824	TBY00090		65,000	65,000	LODRA NAG SAH B
11/05/2001	23824	TBY00089		2,00,000	2,00,000	LODRA NAG SAH B
07/05/2002	0	TBY00089	2,00,000		0	RBI AHMEDABAD
Loan Code : 98234			**Description : 12.50 % KARNATAKA S.D.L. 2008**			
14/05/1999	0	TBY00015		5,00,000	5,00,000	SHICL
17/06/2000	0	TBY00015	5,00,000		0	RBI DELHI

Exh. No. 1583/13
Proved by Sandhya
Date 30/1/2008
Judge

NOTE: 1. Credit/Debit entries are for acquiring/disposing of the stocks.
2. Subdivision or Consolidation a/cs are dummy accounts provided for accounting purposes only.

Date : 16/10/2002
Time : 11:45:40

STATEMENT OF STOCK TRANSACTIONS

Page No. 969

Exh-1583/14

Period : From 01/01/2000 To 16/10/2002

Regn. No. DYCH0082 Name : HOME TRADE LTD.

Date Of Effect	Token No.	Stock No.	AMOUNT (in Rupees) Debit	Credit	Balance	Transaction With
Loan Code : 00261		**Description : 12.00 % TAMIL NADU SDL 2010**				
05/02/2001	20654	TBY00034		50,00,000	50,00,000	HDFC CON
08/10/2001	0	TBY00034	50,00,000		0	RBI AHMEDABAD
Loan Code : 86221		**Description : 11.00 % WEST BENGAL 2001**				
11/05/2001	23825	TBY00038		7,00,000	7,00,000	PATAN NAG SAH B
05/09/2001	28609	TBY00038	7,00,000		0	REPAY OF LOAN
Loan Code : 94212		**Description : 12.50 % KERALA SDL 2004**				
15/06/2001	25794	TBY00432		5,00,000	5,00,000	INDUSIND (CON.)
12/07/2001	0	TBY00432	5,00,000		0	RBI CALCUTTA
Loan Code : 97254		**Description : 12.30 % GUJARAT SDL 2007**				
11/05/2001	23824	TBY00090		65,000	65,000	LODRA NAG SAH B
11/05/2001	23824	TBY00089		2,00,000	2,00,000	LODRA NAG SAH B
07/05/2002	0	TBY00089	2,00,000		0	RBI AHMEDABAD
Loan Code : 98234		**Description : 12.50 % KARNATAKA S.D.L. 2008**				
17/06/2000	0	TBY00015	5,00,000		0	RBI DELHI

RESERVE BANK OF INDIA P.O.O. BOMBAY

Exh. No. 1583/14
Proved by
Date:
Judge

NOTE: 1. Credit/Debit entries are for acquiring/disposing of the stocks.
2. Subdivision or Consolidation a/cs are dummy accounts provided for accounting purposes only.

Time : 11:57:40

Period : From 01/01/2000 To 16/10/2002

Regn. No: BYCH0002 Name : HOME TRADE LTD.

Exh-1583/15

63 78 340 119 370 68 1246 612 688 1247 138 1935 327

Date Of Effect	Token No.	Stock No.	Debit	Credit	Balance	Transaction With
			AMOUNT (in Rupees)			
Loan Code : 00008		**Description : 10.70 % GOVT. STOCK 2020**				
09/03/2001	20912	TBY00323		5,00,000	5,00,000	LODRA NAG SAH
08/03/2001	20912	TBY00324		5,00,000	5,00,000	LODRA NAG SAH
11/06/2001	0	TBY00323	5,00,000		0	RBI CALCUTTA
11/06/2001	0	TBY00324	5,00,000		0	RBI CALCUTTA
Loan Code : 00015		**Description : 11.43 % GOVT. STOCK 2015**				
23/02/2001	21362	TBY00094		1,00,00,000	1,00,00,000	JSBL
23/02/2001	21362	TBY00095		1,00,00,000	1,00,00,000	JSBL
23/02/2001	21362	TBY00096		1,00,00,000	1,00,00,000	JSBL
23/02/2001	21362	TBY00097		1,00,00,000	1,00,00,000	JSBL
23/02/2001	21362	TBY00098		1,00,00,000	1,00,00,000	JSBL
29/03/2001	22822	TBY00112		6,00,000	6,00,000	HDFC_CON
29/03/2001	22822	TBY00113		5,00,000	5,00,000	HDFC_CON
29/03/2001	22822	TBY00114		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00115		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00116		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00117		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00118		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00119		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00120		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00121		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00122		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00123		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00124		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00125		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00126		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00127		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00128		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00129		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00130		1,00,000	1,00,000	HDFC_CON
29/03/2001	22822	TBY00131		1,00,000	1,00,000	HDFC_CON
13/06/2001	0	TBY00115	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00114	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00113	5,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00112	6,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00127	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00126	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00125	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00124	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00116	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00117	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00118	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00119	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00131	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00130	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00129	1,00,000		0	RBI CALCUTTA
13/06/2001	0	TBY00128	1,00,000		0	RBI CALCUTTA

Exh. No. 1583/15
Proved by Rajendra Singh (Pw-25)
Date: 30-5-2020
Judge

NOTE: 1. Credit/Debit entries are for acquiring/disposing of the stocks.
2. Subdivision or Consolidation a/cs are dummy accounts provided for accounting purposes only.

RESERVE BANK OF INDIA P.D.O. BOMBAY

: 11:57:40

Period : From 01/01/2000 To 16/10/2002

. No: BYCH0052 Name : HOME TRADE LTD.

Exh-1583/16 354

: Of ect	Token No.	Stock No.	AMOUNT (in Rupees) Debit	Credit	Balance	Transaction With
n Code : 00015		Description : 11.43 % GOVT. STOCK 2015				
06/2001	0	TBY00120	1,00,000		0	RBI CALCUTTA
06/2001	0	TBY00121	1,00,000		0	RBI CALCUTTA
06/2001	0	TBY00122	1,00,000		0	RBI CALCUTTA
/06/2001	0	TBY00123	1,00,000		0	RBI CALCUTTA
/06/2001	25643	TBY00094	1,00,00,000		0	KGM&S(P)LTD
/06/2001	25643	TBY00095	1,00,00,000		0	KGM&S(P)LTD
/06/2001	25643	TBY00096	1,00,00,000		0	KGM&S(P)LTD
/08/2001	27977	TBY00171		50,00,000	50,00,000	HDFC_CON
/08/2001	27977	TBY00172		50,00,000	50,00,000	HDFC_CON
/09/2001	28660	TBY00172	50,00,000		0	JIJAMATA SAH
/09/2001	28660	TBY00171	50,00,000		0	JIJAMATA SAH
/01/2002	33490	TBY00097	1,00,00,000		0	SREI INT SCULTD
/2002	33490	TBY00098	1,00,00,000		0	SREI INT SCULTD
oan Code : 01009		Description : 10.03 % G.S.2019				
9/12/2001	33137	TBY00075		10,000	10,000	FEDERAL BK CON
9/12/2001	33137	TBY00076		10,000	10,000	FEDERAL BK CON
9/12/2001	33137	TBY00077		10,000	10,000	FEDERAL BK CON
9/12/2001	33137	TBY00078		10,000	10,000	FEDERAL BK CON
29/12/2001	33137	TBY00079		10,000	10,000	FEDERAL BK CON
04/04/2002	35935	TBY00070		10,000	10,000	FEDERAL BK CON
04/04/2002	35935	TBY00071		10,000	10,000	FEDERAL BK CON
04/04/2002	35935	TBY00072		10,000	10,000	FEDERAL BK CON
04/04/2002	35935	TBY00073		10,000	10,000	FEDERAL BK CON
04/04/2002	35935	TBY00074		10,000	10,000	FEDERAL BK CON
Loan Code : 01009		Description : 9.40 % G.S.2012				
02/01/2002	33239	TBY00059		5,00,000	5,00,000	FEDERAL BK CON
02/01/2002	33239	TBY00060		5,00,000	5,00,000	FEDERAL BK CON
1/2002	33239	TBY00061		5,00,000	5,00,000	FEDERAL BK CON
02/01/2002	33239	TBY00058		5,00,000	5,00,000	FEDERAL BK CON
02/01/2002	33239	TBY00051		5,00,000	5,00,000	FEDERAL BK CON
02/01/2002	33239	TBY00057		10,00,000	10,00,000	FEDERAL BK CON
02/01/2002	33239	TBY00056		10,00,000	10,00,000	FEDERAL BK CON
02/01/2002	33239	TBY00050		10,00,000	10,00,000	FEDERAL BK CON
02/01/2002	33239	TBY00055		10,00,000	10,00,000	FEDERAL BK CON
02/01/2002	33239	TBY00054		10,00,000	10,00,000	FEDERAL BK CON
17/01/2002	33627	TBY00050	10,00,000		0	SPF MAHA.COTTON
17/01/2002	33627	TBY00051	5,00,000		0	SPF MAHA.COTTON
17/01/2002	33627	TBY00058	5,00,000		0	SPF MAHA.COTTON
17/01/2002	33627	TBY00059	5,00,000		0	SPF MAHA.COTTON
17/01/2002	33627	TBY00060	5,00,000		0	SPF MAHA.COTTON
17/01/2002	33627	TBY00061	5,00,000		0	SPF MAHA.COTTON
17/01/2002	33627	TBY00054	10,00,000		0	SPF MAHA.COTTON
17/01/2002	33627	TBY00055	10,00,000		0	SPF MAHA.COTTON
17/01/2002	33627	TBY00056	10,00,000		0	SPF MAHA.COTTON
17/01/2002	33627	TBY00057	10,00,000		0	SPF MAHA.COTTON

NOTE: 1. Credit/Debit entries are for acquiring/disposing of the stocks.
2. Subdivision or Consolidation a/cs are dummy accounts provided for accounting purposes only.

Exh. No. 1583/16 (Vol. 25)
Proved by
Date: 3 Apr 2020
Judge

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
डी.एम.सी.
मुम्बई
P.D.O.
MUMBAI

Date : 16/10/2002
Time : 11:57:40

STATEMENT OF STOCK TRANSACTIONS

Page No.

Exh-1583/17

65 352

Period : From 01/01/2000 To 16/10/2002
Regn. No: TPWCH0082 Name : HOME TRADE LTD.

Date Of Effect	Token No.	Stock No.	Debit	Credit	Balance	Transaction With
			AMOUNT (in Rupees)			
Loan Code : 95006 Description : 14.00 % 2005						
08/09/2001	27485	TBY05573		1,00,000	1,00,000	V P CO-OP BK
18/10/2001	30567	TBY05573	1,00,000		0	G.N. BOSU&CO
Loan Code : 95012 Description : 14.00 % 2005(INSTALMENTS)						
23/08/2001	28104	TBY00588		40,000	40,000	FEDERAL BK CON
Loan Code : 97002 Description : 13.05 % GOVT.STOCK 2007						
21/06/2000	0	TBY00700	5,00,000		0	RBI DELHI
Loan Code : 98007 Description : 12.00 % GOVT.STOCK 2008						
13/04/2000	8612	TBY00125		10,00,000	10,00,000	JSBL
16/08/2000	0	TBY00125	10,00,000		0	RBI DELHI
Loan Code : 98015 Description : 12.25 % GOVT STOCK 2010.						
27/04/2001	24049	TBY00070		5,00,000	5,00,000	INDUSIND (CON.)
05/07/2001	0	TBY00070	5,00,000		0	RBI CALCUTTA
Loan Code : 98021 Description : 12.40 % GOVT STOCK 2013.						
20/08/2001	27821	TBY00551		1,00,00,000	1,00,00,000	HDFC_CON
20/08/2001	27821	TBY00550		1,00,00,000	1,00,00,000	HDFC_CON
20/08/2001	27821	TBY00549		1,00,00,000	1,00,00,000	HDFC_CON
24/09/2001	0	TBY00549	1,00,00,000		0	RBI DELHI
24/09/2001	0	TBY00550	1,00,00,000		0	RBI DELHI
24/09/2001	0	TBY00551	1,00,00,000		0	RBI DELHI
Loan Code : 98025 Description : 12.60 % GOVERNMENT STOCK 2018						
16/03/2000	7346	TBY00337		5,00,000	5,00,000	JSBL
16/03/2000	7346	TBY00338		5,00,000	5,00,000	JSBL
16/03/2000	7346	TBY00339		5,00,000	5,00,000	JSBL
16/03/2000	7346	TBY00340		5,00,000	5,00,000	JSBL
16/03/2000	7346	TBY00341		5,00,000	5,00,000	JSBL
16/03/2000	7346	TBY00342		5,00,000	5,00,000	JSBL
16/03/2000	7346	TBY00343		5,00,000	5,00,000	JSBL
16/03/2000	7346	TBY00344		5,00,000	5,00,000	JSBL
16/03/2000	7346	TBY00345		5,00,000	5,00,000	JSBL
16/03/2000	7346	TBY00346		5,00,000	5,00,000	JSBL
16/03/2000	7346	TBY00347		10,00,000	10,00,000	JSBL
16/03/2000	7346	TBY00348		10,00,000	10,00,000	JSBL
16/03/2000	7346	TBY00349		10,00,000	10,00,000	JSBL
16/03/2000	7346	TBY00350		10,00,000	10,00,000	JSBL
16/03/2000	7346	TBY00351		10,00,000	10,00,000	JSBL
02/05/2000	9197	TBY00370		5,00,000	5,00,000	JSBL

Exh. No. 1583/17
Proved by
Date: 30-1-2020
Judge

NOTE: 1. Credit/Debit entries are for acquiring/disposing of the stocks.
2. Subdivision or Consolidation a/cs are dummy accounts provided for accounting purposes only.

RESERVE BANK OF INDIA P.D.O. BOMBAY

ge : 11:57:40

Exh-1583/18 343

Period : From 01/01/2000 To 16/10/2002

gn. No: BYCH0082 Name : HOME TRADE LTD.

Date Of Effect	Token No.	Stock No.	Debit	Credit	Balance	Transaction With
			AMOUNT (in Rupees)			
oan Code : 98025		**Description : 12.60 % GOVERNMENT STOCK 2018**				
2/05/2000	9197	TBY00371		5,00,000	5,00,000	JSBL
2/05/2000	9197	TBY00372		5,00,000	5,00,000	JSBL
2/05/2000	9197	TBY00373		5,00,000	5,00,000	JSBL
2/05/2000	9197	TBY00374		5,00,000	5,00,000	JSBL
2/05/2000	9197	TBY00375		1,00,000	1,00,000	JSBL
2/05/2000	9197	TBY00376		1,00,000	1,00,000	JSBL
2/05/2000	9197	TBY00377		1,00,000	1,00,000	JSBL
2/05/2000	9197	TBY00378		1,00,000	1,00,000	JSBL
2/05/2000	9197	TBY00379		1,00,000	1,00,000	JSBL
02/06/2000	0	TBY00344	5,00,000		0	RBI HYDERABAD
02/06/2000	0	TBY00345	5,00,000		0	RBI HYDERABAD
02/06/2000	0	TBY00346	5,00,000		0	RBI HYDERABAD
02/06/2000	0	TBY00347	10,00,000		0	RBI HYDERABAD
02/06/2000	0	TBY00349	10,00,000		0	RBI HYDERABAD
02/06/2000	0	TBY00348	10,00,000		0	RBI HYDERABAD
02/06/2000	0	TBY00350	10,00,000		0	RBI HYDERABAD
02/06/2000	0	TBY00351	10,00,000		0	RBI HYDERABAD
29/06/2000	12254	TBY00410		11,00,000	11,00,000	JSBL
29/06/2000	12254	TBY00411		2,00,000	2,00,000	JSBL
29/06/2000	12254	TBY00412		1,00,000	1,00,000	JSBL
29/06/2000	12254	TBY00413		1,00,000	1,00,000	JSBL
29/06/2000	12254	TBY00414		1,00,000	1,00,000	JSBL
17/07/2000	42	TBY00370	5,00,000		0	BOI
26/09/2000	0	TBY00410	11,00,000		0	RBI CALCUTTA
26/09/2000	0	TBY00412	1,00,000		0	RBI CALCUTTA
26/09/2000	0	TBY00413	1,00,000		0	RBI CALCUTTA
26/09/2000	0	TBY00414	1,00,000		0	RBI CALCUTTA
26/09/2000	0	TBY00411	2,00,000		0	RBI CALCUTTA
26/09/2000	0	TBY00375	1,00,000		0	RBI CALCUTTA
26/09/2000	0	TBY00376	1,00,000		0	RBI CALCUTTA
26/09/2000	0	TBY00377	1,00,000		0	RBI CALCUTTA
26/09/2000	0	TBY00378	1,00,000		0	RBI CALCUTTA
26/09/2000	0	TBY00379	1,00,000		0	RBI CALCUTTA
03/11/2000	0	TBY00371	5,00,000		0	RBI GUWAHATI
03/11/2000	0	TBY00372	5,00,000		0	RBI GUWAHATI
03/11/2000	0	TBY00373	5,00,000		0	RBI GUWAHATI
03/11/2000	0	TBY00374	5,00,000		0	RBI GUWAHATI
03/11/2000	0	TBY00343	5,00,000		0	RBI GUWAHATI
03/11/2000	0	TBY00338	5,00,000		0	RBI GUWAHATI
03/11/2000	0	TBY00337	5,00,000		0	RBI GUWAHATI
25/05/2001	0	TBY00339	5,00,000		0	RBI CALCUTTA
25/05/2001	0	TBY00340	5,00,000		0	RBI CALCUTTA
25/05/2001	0	TBY00341	5,00,000		0	RBI CALCUTTA
25/05/2001	0	TBY00342	5,00,000		0	RBI CALCUTTA
Loan Code : 99005		**Description : 12.32 % GOVERNMENT STOCK 2011**				
23/05/2000	10665	TBY00105		10,00,000	10,00,000	JSBL
23/05/2000	10665	TBY00106		5,00,000	5,00,000	JSBL

Exh. No. 1583/18
Proved by Rd. Rodrigues (PW-25)
Date: 30-1-2018
Judge

NOTE: 1. Credit/Debit entries are for acquiring/disposing of the stocks.
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RESERVE BANK OF INDIA P.D.O. BOMBAY

Date : 16/10/2002
Time : 11:57:40

STATEMENT OF STOCK TRANSACTIONS

Exh. 1583/19

67 348

Period : From 01/01/2000 To 16/10/2002
Regn. No: CH0082 Name : HOME TRADE LTD.

Date Of Effect	Token No.	Stock No.	AMOUNT (in Rupees) Debit	Credit	Balance	Transaction With
Loan Code : 99005		**Description : 12.32 % GOVERNMENT STOCK 2011**				
23/05/2000	10666	TBY00107		5,00,000	5,00,000	JSBL
23/05/2000	10666	TBY00108		5,00,000	5,00,000	JSBL
23/05/2000	10666	TBY00109		1,00,000	1,00,000	JSBL
23/05/2000	10666	TBY00110		1,00,000	1,00,000	JSBL
23/05/2000	10666	TBY00111		1,00,000	1,00,000	JSBL
23/05/2000	10666	TBY00112		1,00,000	1,00,000	JSBL
31/07/2000	0	TBY00109	1,00,000		0	RBI CALCUTTA
31/07/2000	0	TBY00110	1,00,000		0	RBI CALCUTTA
31/07/2000	0	TBY00111	1,00,000		0	RBI CALCUTTA
31/07/2000	0	TBY00112	1,00,000		0	RBI CALCUTTA
22/12/2000	0	TBY00105	10,00,000		0	RBI DELHI
2/12/2000	0	TBY00106	5,00,000		0	RBI DELHI
22/12/2000	0	TBY00107	5,00,000		0	RBI DELHI
22/12/2000	0	TBY00108	5,00,000		0	RBI DELHI
Loan Code : 99019		**Description : 12.30 % G.S. 2016**				
31/03/2001	22956	TBY00213		15,00,000	15,00,000	HDFC_CON
13/06/2001	0	TBY00213	15,00,000		0	RBI DELHI
16/08/2001	27976	TBY00259		5,00,000	5,00,000	HDFC_CON
16/08/2001	27976	TBY00260		5,00,000	5,00,000	HDFC_CON
23/08/2001	28103	TBY00257		1,00,000	1,00,000	HDFC_CON
23/08/2001	28103	TBY00258		50,000	50,000	HDFC_CON
20/09/2001	28610	TBY00264		2,50,000	2,50,000	PNR SECURITIES
28/09/2001	0	TBY00259	5,00,000		0	RBI DELHI
28/09/2001	0	TBY00260	5,00,000		0	RBI DELHI
12/04/2002	36187	TBY00258	50,000		0	SREI INT SCULTD
12/04/2002	36187	TBY00264	2,50,000		0	SREI INT SCULTD
Loan Code : 99020		**Description : 11.83 % GOVT STOCK 2014**				
21/05/2000	0	TBY00007	50,00,000		0	RBI AHMEDABAD
23/10/2000	16291	TBY00158		25,00,000	25,00,000	JSBL
23/10/2000	16291	TBY00159		25,00,000	25,00,000	JSBL
26/12/2000	18882	TBY00159	25,00,000		0	SUBDIVISION A/C
26/12/2000	18884	TBY00158	25,00,000		0	SUBDIVISION A/C

Exh. No. 1583/19
Proved by
Date:
Judge

NOTE: 1. Credit/Debit entries are for acquiring/disposing of the stocks.
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Date : 18/10/2002 STATEMENT OF STOCK TRANSACTIONS Page No. 1
Time : 11:42:14

Exh. 1583/20

Period : From 01/01/2000 To 16/10/2002
Regn. No: BYCH0002 Name : HOME TRADE LTD.

Date Of Effect	Token No.	Stock No.	Debit	Credit	Balance	Transaction With
			AMOUNT (in Rupees)			
Loan Code : 01005		**Description : 8.00 % 2011**				
23/03/2000	7553	TBY00556		50,00,000	50,00,000	INDUSIND (CON.)
23/03/2000	7553	TBY00557		10,00,000	10,00,000	INDUSIND (CON.)
23/03/2000	7553	TBY00558		10,00,000	10,00,000	INDUSIND (CON.)
23/03/2000	7553	TBY00559		10,00,000	10,00,000	INDUSIND (CON.)
23/03/2000	7553	TBY00560		10,00,000.	10,00,000	INDUSIND (CON.)
23/03/2000	7553	TBY00561		10,00,000	10,00,000	INDUSIND (CON.)
04/05/2000	8826	TBY00561	10,00,000		0	
04/05/2000	8826	TBY00556	50,00,000		0	
04/05/2000	8826	TBY00558	10,00,000		0	
04/05/2000	8826	TBY00559	10,00,000		0	
04/05/2000	8826	TBY00560	10,00,000		0	
04/05/2000	8826	TBY00557	10,00,000		0	
20/02/2002	35039	TBY00639		28,500	28,500	HDFC_CON
Loan Code : 02005		**Description : 9.00 % 2013**				
10/07/2000	543	TBY00411		80,00,000	80,00,000	
10/07/2000	543	TBY00411	80,00,000		0	SUBDIVISION A/C
10/07/2000	543	TBY00412		50,00,000	50,00,000	SUBDIVISION A/C
10/07/2000	543	TBY00413		10,00,000	10,00,000	SUBDIVISION A/C
10/07/2000	543	TBY00414		10,00,000	10,00,000	SUBDIVISION A/C
10/07/2000	543	TBY00415		10,00,000	10,00,000	SUBDIVISION A/C
16/08/2000	13484	TBY00412	50,00,000		0	
22/09/2000	0	TBY00414	10,00,000		0	RBI CALCUTTA
22/09/2000	0	TBY00415	10,00,000		0	RBI CALCUTTA
03/10/2000	0	TBY00413	10,00,000		0	RBI CALCUTTA
Loan Code : 03004		**Description : 10.00 % 2014**				
26/04/2000	8908	TBY00662		50,00,000	50,00,000	JSBL
26/04/2000	8908	TBY00659		50,00,000	50,00,000	JSBL
26/04/2000	8908	TBY00660		50,00,000	50,00,000	JSBL
26/04/2000	8908	TBY00661		50,00,000	50,00,000	JSBL
05/09/2000	0	TBY00659	50,00,000		0	RBI AHMEDABAD
05/09/2000	0	TBY00660	50,00,000		0	RBI AHMEDABAD
05/09/2000	0	TBY00661	50,00,000		0	RBI AHMEDABAD
05/09/2000	0	TBY00662	50,00,000		0	RBI AHMEDABAD
Loan Code : 04002		**Description : 9.50 % 2008**				
05/09/2000	14304	TBY00352		1,00,00,000	1,00,00,000	DCBL
13/10/2000	0	TBY00352	1,00,00,000		0	RBI AHMEDABAD
10/10/2000	16053	TBY00363		5,00,000	5,00,000	
08/01/2001	19474	TBY00363	5,00,000		0	SUBDIVISION A/C
Loan Code : 04005		**Description : 10.25 % 2012**				
08/03/2000	6602	TBY00362		50,00,000	50,00,000	JSBL

Exh. No. 1583/20
Proved by
Date: 20-1-2020
Judge

NOTE: 1. Credit/Debit entries are for acquiring/disposing of the stocks.
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2nd Addl. Chief Jt. Judge

RESERVE BANK OF INDIA P.O. BOX 1234

Time : 11:42:14 — Stock Transactions — Page No. 69

Period : From 01/01/2000 To 16/10/2002

Regn. No: BYC10082 Name : HOME TRADE LTD.

Exh-1583/21

ANOUNT (in Rupees)

Date Of Effect	Token No.	Stock No.	Debit	Credit	Balance	Transaction With
Loan Code : D4005 Description : 10.25 % 2012						
08/03/2000	6682	TBY00363		50,00,000	50,00,000	JSBL
08/03/2000	6682	TBY00364		50,00,000	50,00,000	JSBL
08/03/2000	6682	TBY00365		50,00,000	50,00,000	JSBL
08/03/2000	6682	TBY00366		50,00,000	50,00,000	JSBL
08/03/2000	6682	TBY00367		50,00,000	50,00,000	JSBL
08/03/2000	6682	TBY00368		50,00,000	50,00,000	JSBL
08/03/2000	6682	TBY00369		50,00,000	50,00,000	JSBL
08/03/2000	6682	TBY00370		50,00,000	50,00,000	JSBL
08/03/2000	6682	TBY00371		50,00,000	50,00,000	JSBL
08/03/2000	6682	TBY00372		50,00,000	50,00,000	JSBL
10/04/2000	8170	TBY00364	50,00,000		0	
10/04/2000	8170	TBY00365	50,00,000		0	
10/04/2000	8170	TBY00366	50,00,000		0	
10/04/2000	8170	TBY00367	50,00,000		0	
10/04/2000	8170	TBY00368	50,00,000		0	
10/04/2000	8170	TBY00369	50,00,000		0	
21/06/2000	0	TBY00362	50,00,000		0	RBI AHMEDABAD
21/06/2000	0	TBY00363	50,00,000		0	RBI AHMEDABAD
05/09/2000	0	TBY00370	50,00,000		0	RBI AHMEDABAD
05/09/2000	0	TBY00371	50,00,000		0	RBI AHMEDABAD
08/03/2001	0	TBY00372	50,00,000		0	RBI AHMEDABAD
Loan Code : D4010 Description : 10.50 % 2014						
21/06/2000	11910	TBY00515		50,00,000	50,00,000	JSBL
21/06/2000	11910	TBY00516		50,00,000	50,00,000	JSBL
21/06/2000	11910	TBY00517		50,00,000	50,00,000	JSBL
21/06/2000	11910	TBY00518		50,00,000	50,00,000	JSBL
19/07/2000	0	TBY00516	50,00,000		0	RBI AHMEDABAD
19/07/2000	0	TBY00517	50,00,000		0	RBI AHMEDABAD
19/07/2000	0	TBY00518	50,00,000		0	RBI AHMEDABAD
08/09/2000	0	TBY00515	50,00,000		0	RBI AHMEDABAD
30/10/2000	16030	TBY00590		50,00,000	50,00,000	HDFC_COM
27/11/2000	0	TBY00590	50,00,000		0	RBI AHMEDABAD
Loan Code : B5007 Description : 11.50 % 2015						
08/03/2000	6684	TBY00912		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00913		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00914		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00915		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00916		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00917		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00918		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00919		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00920		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00921		50,00,000	50,00,000	JSBL
06/04/2000	8250	TBY00912	50,00,000		0	
06/04/2000	8250	TBY00913	50,00,000		0	

NOTE: 1. Credit/Debit entries are for acquiring/disposing of the stocks.
2. Subdivision or Consolidation a/cs are dummy accounts provided for accounting purposes only.

Exh. No. 1583/21
Proved by
Date
Judge

RESERVE BANK OF INDIA P.D.O.

Period : From 01/01/2000 To 16/10/2002

Regn. No:' BYCH0002 Name : HOME TRADE LTD.

Date Of Effect	Token No.	Stock No.	AMOUNT (in Rupees) Debit	Credit	Balance	Transaction With
Loan Code : 05007 Description : 11.50 % 2015						
10/04/2000	8171	TBY00914	50,00,000		0	
10/04/2000	8171	TBY00915	50,00,000		0	
10/04/2000	8171	TBY00916	50,00,000		0	
10/04/2000	8171	TBY00917	50,00,000		0	
10/04/2000	8171	TBY00918	50,00,000		0	
10/04/2000	8171	TBY00919	50,00,000		0	
10/04/2000	8171	TBY00920	50,00,000		0	
10/04/2000	8171	TBY00921	50,00,000		0	
31/03/2001	22955	TBY01258		50,00,000	50,00,000	HDFC_CDH
03/05/2001	0	TBY01258	50,00,000		0	RBI BHUBNESHWAR
Loan Code : 09009 Description : 11.50 % 2009						
08/03/2000	6603	TBY00359		25,00,000	25,00,000	JSBL
08/03/2000	6603	TBY00360		25,00,000	25,00,000	JSBL
10/04/2000	8693	TBY00359	25,00,000		0	JIJAMATA SAH BK
10/04/2000	8693	TBY00360	25,00,000		0	JIJAMATA SAH BK
Loan Code : 91012 Description : 11.50 % 2011						
03/01/2000	4100	TBY00114		50,00,000	50,00,000	JSBL
21/06/2000	0	TBY00114	50,00,000		0	RBI AHMEDABAD
21/06/2000	0	TBY00115	25,00,000		0	RBI AHMEDABAD

Exh. No. 1583/22
Proved by
Date: 30.5.2022
Judge

P.D.O. BOMBAY

Magistrate

NOTE: 1. Credit/Debit entries are for acquiring/disposing of the stocks.
2. Subdivision or Consolidation a/cs are dummy accounts provided for accounting purposes only.

2nd Addl. C. Nagpur

STOCK ACCOUNT BALANCES

Regn. No. BYCH0082 OF MUMBAI

We hereby certify that HOME TRADE LTD.
is the registered holder of the undermentioned STOCKS of CENTRAL GOVERNMENT
LOANS issued by the Reserve Bank of India, Public Debt Office, MUMBAI,
as at the close of business on 4 October 2002.

Sl.	Loan Code	Loan Description	Stock No.	Balance (in Rs.)
1	81005	8.00 % 2011	TBY00639	28,500
	TOTAL			28,500

Date :04/10/2002
Time :11:19:48

Reserve Bank of India
Public Debt Office
MUMBAI - 400 001.

Exh. No. 1583/23
Proved by
Date
Judge

Exh. 1583/24

Exh. No. 1583/24 (Ann 25)
Proved by M.S. Bhatt
Date: 20-1-2026
Judge

343

STOCK ACCOUNT BALANCES

Regn. No. BYCH0082 OF MUMBAI

We hereby certify that HOME TRADE LTD.
is the registered holder of the undermentioned STOCKS of STATE GOVERNMENT LOANS issued by the Reserve Bank of India, Public Debt Office, MUMBAI as at the close of business on 4 October 2002.

Sl.	Loan Code	Loan Description	Stock No.	Balance (in Rs.)
1	97254	12.30 % GUJARAT SDL 2007	TBY00090	65,000
	TOTAL			65,000

Date :04/10/2002
Time :11:18:48

Reserve Bank of India
Public Debt Office
MUMBAI.

Chief General Manager

Exh. 1583/25

1345

320

Exh. No. 1583/25
Proved by ...
Date: ...
Judge

STOCK ACCOUNT BALANCES

Regn. No. BYCH0082 OF MUMBAI

We hereby certify that HOME TRADE LTD.
is the registered holder of the undermentioned STOCKS of CENTRAL GOVERNMENT
LOANS issued by the Reserve Bank of India, Public Debt Office, MUMBAI,
as at the close of business on 4 October 2002.

Sl.	Loan Code	Loan Description	Stock No.	Balance (in Rs.)
1	01008	10.03 % G.S.2019	TBY00070	10,000
2	01008	10.03 % G.S.2019	TBY00071	10,000
3	01008	10.03 % G.S.2019	TBY00072	10,000
4	01008	10.03 % G.S.2019	TBY00073	10,000
5	01008	10.03 % G.S.2019	TBY00074	10,000
6	01008	10.03 % G.S.2019	TBY00075	10,000
7	01008	10.03 % G.S.2019	TBY00076	10,000
8	01008	10.03 % G.S.2019	TBY00077	10,000
9	01008	10.03 % G.S.2019	TBY00078	10,000
10	01008	10.03 % G.S.2019	TBY00079	10,000
11	95012	14.00 % 2005(INSTALMENTS)	TBY00588	40,000
12	99019	1[illegible].30 % G.S. 2016	TBY00257	1,00,000
	TOTAL			2,40,000

Date :04/10/2002
Time :11:10:04

Reserve Bank of India
Public Debt Office

Manager

True Copy
Asstt. Sessions Judge
C.J.M. Court
Nagpur

Asstt. Sessions Judge
C.J.M. Court
Nagpur

2nd Addl. Chief Judicial Magistrate
NAGPUR

Judicial Magistrate
NAGPUR

Moving Charges 25 p x 2

Comparing Charges

Paper Charges

Stamp Charges

Express Charges

Total 1757

The date on which copy applied for 15/12/22 the date on which the application is completed in all respects 23/12/22 the date fixed for taking delivery 23/12/22 the date on which the copy was ready for delivery 29/12/22 the date on which is was delivered 29/12/22

Asst. Supdt./Record & Appeal
C.J.M. Court, Nagpur

Private use only.

Exp.C.A. No. 7301/02

CW.No.DY.S.P./C.I.D./NAG/468 /02,
O/O the Dy.Supdt.of Police C.I.D.
Nagpur. Dt./5/09/2002.

1348
340

Exh-1584

To,

The General Manager,
P.D.O.,R.B.I.
Mumbai.

Sub :- Investigation of C.R.No.101/02,U/s 406,409,468,34 I.P.C. of P.S. Ganeshpeth Nagpur.

Exh. No. 1584
Proved by Sandra Rodrigues (PW25)
Date 30.10.2002
Judge

-- Oop --

Sir,

The aforesaid offence has been registered against "Home Trade Ltd." Vashi,Navi Mumbai and 4 other subsidary broker Co. of Home Trade Ltd. for fraudently receiving Rs 153.04 Crores for purchasing of G.O.I. Securities from N.D.C.C. Bank,Nagpur and not delivering the same and defranding the money.

TheInvestigation of the aforesaid crime is being conducted by State C.I.D. Nagpur.

During the course of investigation it is revealed that , The Home Trade company had supplied photostate copies of some G.O.I. securities,to N.D.C.C. Bank,Nagpur. Purported to have been purchased by Home Trade Ltd. for N.D.C.C.Bank.

After to Courseponded with our Nagpur branch of R.B.I. They replid that this Securities were not registered in Nagpur Branch of R.B.I., hence if thesewere registered from our branch please Kindly inform us with the answers of question as below.

The details and copies therof are enclosed herewith for your kind perusal.

Kindly confirm,(1)Wheather the photostate copies are guenine true copies of original G.O.I. Security (phygical) or not.

(2) Wheather the enclosed G.O.I. Securities were ever transferred in the name of Home Trade Ltd. by R.B.I.

This information is very urgently required for the investigation,kindly send it expeditely.

Enclosed: 1)Xerox copies of GOI Securities

True Copy
Asst. Supdt.
C.J.M. Court
Nagpur

Court of the Chief Judicial Magistrate
Nagpur
18/9

Providing Charges 1 pg

Comparing Charges

Paper Charges

Surcharges

Express Charges

Total

The date on which copy applied for 15/12/22 the date on which the application is completed in all respect 28/12/22 the date given to the applicant for taking delivery 28/12/22 the date on which the copy was ready for delivery 29/12/22 the date on which is was delivered 29/12/22

Asst. Sundry Record Keeper
C.J.M. Court., Nagpur

Private use only

322

Cr.P.C. No. 101/02

Cr.No.Dy.S.P./C.I.D./NAG/ 443 /200
O/o the Dy.Supdt. of Police,C.I.D.,
Nagpur,Dt./-22/08/2002.

To,

The General Manager,
P.D.O.,R.B.I.,
Nagpur/Mumbai.

Exh. 1585

Sub. :- Investigation of C.R.No.101/02 U/s. 466,409,468,34 I.P.C. of P.S.Ganeshpeth, Nagpur.

- oOo -

Sir,

The aforesaid offence has been registered against "Home Trade Ltd.",Vashi, Navi Mumbai and 4 other subsidary broker Co. of Home Trade Ltd. for Fraudently receiving Rs. 153.04 Crores for purchasing of G.O.I. Securities from N.D.C.C.Bank, Nagpur and not delivering the same and defrauding the money.

The investigation of the aforesaid crime is being conducted by State C.I.D.,Nagpur.

Exh. No. 1585
Proved by
Date
Judge

During the course of investigation it is revealed that, the Home Trade Company had supplied photostate copies of some G.O.I. Securities, to N.D.C.C.Bank, Nagpur, purported to have been purchased by Home Trade Ltd. for N.D.C.C.B. x

The details and copies therof are enclosed herewith for your kind perusal.

Kindly confirm, (1) Wheather the photostate copies are guenine true copies of original G.O.I. Security (Physical) or not.

(2) Wheather the enclosed G.O.I. Securities were ever transferred in the name of Home Trade Ltd. by R.B.I.

This information is very urgently required for the investigation, Kindly send it expeditely.

Enclosed :- 1. Xerox copies of G.O.I.Securities.
2. Detail Chart of G.O.I.Securities.

(K. B. Bele)
Dy.Supdt. of Police,
State C.I.D.,Nagpur.

True Copy
Asstt. Supdt.
C.J.M. Court
Nagpur

oving Charges 1 P 07.

mparing Charges

Paper Charges

Surcharges

Express Charges

Total 2

The date on which copy applied for 15/12/22 the date on which the application is completed in all respect 23/12/22 the date given to the applicant for taking delivery 29/12/22 the date on which the copy was ready for delivery 29/12/22 the date on which is was delivered 29/12/22

Asst. Supdt./Record Keeper
C.J.M. Court, Nagaur

Private use only

363

Exp C.A. No. 7301

Exh-158611

Exh. No. 158611
Proved by
Date
Judge

Sr.No.	G.O.I.Security Details	Book Debtor No.	Date	Face Value	Transfer to	Date
1	9.39% G.O.I. 2011	BY- 00037	18.9.01	1- Crore	Home Trade	25.9.01
2	9.39% G.O.I. 2011	By- 00038	18.9.01	1- Crore	Home Trade	25.9.01
3	9.39% G.O.I. 2011	By- 00039	18.9.01	50-Lakhs	Home Trade	25.9.01
4	9.39% G.O.I. 2011	By- 00040	18.9.01	50+Lakhs	Home Trade	25.9.01
5	9.39% G.O.I. 2011	By- 00041	18.9.01	1-Crore	Home Trade	25.9.01
6	9.39% G.O.I. 2011	By- 00042	18.9.01	1-Crore	Home Trade	25.9.01
7	9.39% G.O.I. 2011	By- 00043	18.9.01	1-Crore	Home Trade	25.9.01
8	9.39% G.O.I. 2011	By- 00044	18.9.901	1-Crore	Home Trade	25.9.01
9	9.39% G.O.I. 2011	BY- 00045	18.9.01	1-Crore	Home Trade	25.9.01
10	9.39% G.O.I. 2011	By- 00046	18.9.01	1-Crore	Home Trade	25.9.01
11	12.40% G.O.I. 2013	By- 00088	16.8.01	5- Crore	Home Trade	26.10.01
12	12.40% G.O.I. 2013	By- 00087	16.8.01	5-Crore	Home Trade	26.10.01
13	12.40% G.O.I. 2013	By- 00086	16.8.01	5-Crore	Home Trade	26.10.01
14	12.40% G.O.I. 2013	By-00085	16.8.01	5-Crore	Home Trade	26.10.01
15	12.40% G.O.I. 2013	By- 00084	16.8.01	5-Crore	Home Trade	26.10.01
16	12.40% G.O.I. 2013	BY- 00539	31.7.01	5-Crore	Home Trade	26.10.01
17	12.40% G.O.I. 2013	By- 00538	31.7.01	5-Crore	Home Trade	26.10.01
18	9.81% G.O.I. 2013	By- 00513	26.10.01	5-Crore	Home Trade	7.11.01
19	9.81% G.O.I. 2013	By- 00514	26.10.01	5-Crore	Home Trade	7.11.01
20	9.81% G.O.I. 2013	By- 00515	26.10.01	5-Crore	Home Trade	7.11.01

625

983

District Judicial Magistrate
IGPUR

59

388

..2.. Exh-1586/2

Exh. No. 1586/2
Proved by
Date: Sep-15 2020
Judge

1	2	3	4	5	6	7
21	9.81% G.O.I. 2013	By- 00031	01.11.01	50- Lakhs	Home Trade	14.11.01
22	9.81% G.O.I. 2013	By- 00032	01.11.01	50- Lakhs	Home Trade	14.11.01
23	9.81% G.O.I. 2013	By- 00033	01.11.01	50- Lakhs	Home Trade	14.11.01
24	11.43% G.O.I. 2015	By- 00085	23.02.01	1- Crore	Home Trade	27.02.01
25	11.43% G.O.I. 2015	By- 00086	23.02.01	1- Crore	Home Trade	27.02.01
26	11.43% G.O.I. 2015	By- 00087	23.02.01	1- Crore	Home Trade	27.02.01
27	11.43% G.O.I. 2015	By- 00088	23.02.01	1- Crore	Home Trade	27.02.01
28	11.43% G.O.I. 2015	By- 00089	23.02.01	1- Crore	Home Trade	27.02.01
29	11.43% G.O.I. 2015	By- 00090	23.02.01	1- Crore	Home Trade	27.02.01
30	11.43% G.O.I. 2015	By- 00091	23.02.01	1- Crore	Home Trade	27.02.01
31	11.43% G.O.I. 2015	By- 00092	23.02.01	1- Crore	Home Trade	27.02.02
32	11.43% G.O.I. 2015	By- 00093	23.02.01	1- Crore	Home Trade	27.02.01
33	11.43% G.O.I. 2015	By- 00094	23.02.01	1- Crore	Home Trade	27.02.01
34	11.43% G.O.I. 2015	By- 00095	23.02.01	1- Crore	Home Trade	27.02.01
35	11.43% G.O.I. 2015	By- 00096	23.02.01	1- Crore	Home Trade	27.02.01
36	11.43% G.O.I. 2015	By- 00097	23.02.01	1- Crore	Home Trade	27.02.01
37	11.43% G.O.I. 2015	By- 00098	23.02.01	1- Crore	Home Trade	27.02.01
38	11.03% G.O.I. 2012	By- 00212	14.02.01	5- Crore	Home Trade	22.02.01
39	11.03% G.O.I. 2012	By- 00237	20.02.01	5- Crore	[redacted]	
40	11.03% G.O.I. 2012	By- 00238	20.02.01	5- Crore		

626
984

30 50

363

Exh-1586/3

1	2	3	4	5	6	7
41	11.03% G.O.I. 2012	By- 00239	20.02.01	5- Crore	Home Trade	22.02.01
42	11.03% G.O.I. 2012	By- 00200	20.02.01	5- Crore	[redacted]	
43	11.03% G.O.I. 2012	By-00315	28.02.01	5- Crore	Home Trade	15.03.01
44	11.03% G.O.I. 2012	By- 00096		5- Crore	Home Trade	15.03.01
45	11.03% G.O.I. 2012	By- 00097	02.03.01	5- Crore	Home Trade	15.03.01
46	11.03% G.O.I. 2012	By- 00213	14.02.01	5- Crore	Home Trade	15.03.01
47	11.43% G.O.I. 2015	By- 00074	23.02.01	1- Crore	Home Trade	27.02.01
48	11.43% G.O.I. 2015	By-00075	23.02.01	1- Crore	Home Trade	27.02.01
49	11.43% G.O.I. 2015	By- 00077	23.02.01	1- Crore	Home Trade	27.02.01
50	11.43% G.O.I. 2015	By- 00076	23.02.01	1- Crore	Home Trade	27.02.01
51	11.43% G.O.I. 2015	By- 00078	23.02.01	1- Crore	Home Trade	27.02.01
52	11.43% G.O.I. 2015	By- 00079	23.02.01	1- Crore	Home Trade	27.02.01
53	11.43% G.O.I. 2015	By- 00080	23.02.01	1- Crore	Home Trade	27.02.01
54	11.43% G.O.I. 2015	By- 00081	23.02.01	1- Crore	Home Trade	27.02.01
55	11.43% G.O.I. 2015	BY- 00082	23.02.01	1- Crore	Home Trade	27.02.01
56	11.43% G.O.I. 2015	By- 00083	23.02.01	1- Crore	Home Trade	27.02.01
57	11.43% G.O.I. 2015	By- 00084	23.02.01	1- Crore	Home Trade	27.02.01
58	9.81% G.O.I. 2013	By- 00034	01.11.01	50-Lakhs	Home Trade	14.11.01
59	9.81% G.O.I. 2013	By- 00035	01.11.01	50-Lakhs	Home Trade	14.11.01
60	9.81% G.O.I. 2013	By- 00036	01.11.01	50-Lakhs	Home Trade	14.11.01
61	9.81% G.O.I. 2013	By-00037	01.11.01	50-Lakhs	Home Trade	14.11.01
62	9.81% G.O.I. 2013	By- 00038	01.11.01	50-Lakhs	Home Trade	14.11.01
63	9.81% G.O.I. 2013	By- 00039	01.11.01	50-Lakhs	Home Trade	14.11.01
64	9.81% G.O.I. 2013	By- 00623	29.10.01	50-Lakhs	Home Trade	14.11.01
65	10.03% G.O.I. 2019	By- 0091	07.09.01	5- Crore	Home Trade	18.10.01
66	10.03% G.O.I. 2019	By- 0092	07.09.01	5- Crore	Home Trade	18.10.01
67	10.03% G.O.I. 2019	By- 0093	07.09.01	5- Crore	Home Trade	18.10.01

59.50

627 985

Exh. No. 1586/3
Proved by [illegible]
Date: 30-1-24
Judge

3EE

..4.. Exh-1586/4

(88)

1	2	3	4	5	6	7
68	10.50% G.O.I. 2014	BY- 00664	08.11.01	5- Crore	Home Trade	19.11.01
69	10.50% G.O.I. 2014	By- 00665	08.11.01	5- Crore	Home Trade	19.11.01
70	10.50% G.O.I. 2014	By- 00666	08.11.01	5- Crore	Home Trade	19.11.01
71	10.45% G.O.I. 2018	By- 00106	01.08.01	5- Crore	Home Trade	10.09.01
72	10.45% G.O.I. 2018	By- 00107	01.08.01	5- Crpre	Home Trade	10.09.01
73	10.45% G.O.I. 2018	By- 00108	01.08.01	5- Crore	Home Trade	10.09.01
74	10.45% G.O.I. 2018	By- 00109	01.08.01	5- Crpre	Home Trade	10.09.01
75	10.70% G.O.I. 2020	By- 00734	11.09.01	5- Crore	Home Trade	02.11.01
76	10.70% G.O.I. 2020	By- 00735	11.09.01	5. Crore	Home Trade	02.11.01
77	12.40% G.O.I. 2013	By- 00534	31.07.01	5- Crore	Home Trade	26.10.01
78	12.40% G.O.I. 2013	By- 00535	31.07.01	5- Crore	Home Trade	26.10.01
79	12.40% G.O.I. 2013	By- 00536	31.07.01	5- Crore	Home Trade	26.10.01
80	12.40% G.O.I. 2013	By- 00537	31.07.01	5- Crore	Home Trade	26.10.01
81	10.25% G.O.I. 2021	By- 00057	22.06.01	5- Crore	Home Trade	28.06.01
82	10.25% G.O.I. 2021	By- 00058	22.06.01	5- Crore	Home Trade	28.06.01
83	10.25% G.O.I. 2021	By- 00062	06.06.01	5- Crore	Home Trade	18.06.01
84	10.25% G.O.I. 2021	By- 00065	06.06.01	5- Crore	Home Trade	18.06.01
85	10.25% G.O.I. 2021	By- 00064	06.06.01	5- Crore	Home Trade	18.06.01
86	10.25% G.O.I. 2021	By- 00063	06.06.01	5- Crore	Home Trade	18.06.01
87	11.83% G.O.I. 2014	By- 72	29.03.01	5- Crore	Home Trade	12.04.01 12-4-01
88	11.40% G.O.I. 2008	By- 00131	28.03.01	5- Crore	Home Trade	09.04.01
89	11.40% G.O.I. 2008	By- 00132	28.03.01	5- Crore	Home Trade	09.04.01
90	11.40% G.O.I. 2008	By- 00133	28.03.01	5- Crore	Home Trade	09.04.01 - 9-4-01
91	11.40% G.O.I. 2008	By6 00134	28.03.01	5- Crore	Home Trade	09.04.01
92	10.47% G.O.I. 2015	By- 00003	23.02.01	7- Crore	Home Trade	22.03.01
93	10.47% G.O.I. 2015	By- 00004	23.02.01	7- Crore	Home Trade	22.03.01
94	10.47% G.O.I. 2015	By- 00008	28.02.01	5- Crore	Home Trade	22.03.01

(628)

(986)

Exh. No. 1586/4
Proved by
Date: 30-1-2020
Judge

Exh. 1586/5

1	2	3	4	5	6	7
95	10.47% G.O.I. 2015	By- 00009	28.02.01	5- Crore	Home Trade	22.03.01
96	10.47% G.O.I. 2015	By- 00010	28.02.01	5+8Crore	Home Trade	22.03.01
97	10.47% G.O.I. 2015	By- 00011	28.02.01	4- Crore	Home Trade	22.03.01
98	10.47% G.O.I. 2015	By- 00012	23.02.01	7- Crore	Home Trade	22.03.01
99	10.47% G.O.I. 2015	By- 00005	28.02.01	5- Crore	Home Trade	26.03.01
100	10.47% G.O.I. 2015	By- 00006	28.02.01	5- Crore	Home Trade	26.03.01
101	1047% G.O.I. 2015	By- 00007	28.02.01	5- Crore	Home Trade	26.03.01
102	11.03% G.O.I. 2012	By- 00314	28.02.01	5- Crore	Home Trade	15.03.01
103	10.03% G.O.I. 2019	By- 00312	07.09.01	1- Crore	[illegible]	
104	10.03% G.O.I. 2019	By- 00313	07.09.01	1- Crore	Home Trade	18.10.01
105	10.03% G.O.I. 2019	By- 00314	07.09.01	1- Crore	Home Trade	18.10.01
106	10.03% G.O.I. 2019	By- 00315	07.09.01	1- Crore	Home Trade	18.10.01
107	10.03% G.O.I. 2019	By- 00316	07.09.01	1- Crore	Home Trade	18.10.01
108	10.03% G.O.I. 2019	By- 00005	07.09.01	50-Lakhs	Home Trade	18.10.01
109	10.18% G.O.I. 2026	By- 00061	29.11.01	5- Crore	Home Trade	30.11.01
110	10.18% G.O.I. 2026	By- 00062	29.11.01	5- Crore	Home Trade	30.11.01
111	10.18% G.O.I. 2026	By- 00063	29.11.01	5- Crore	Home Trade	30.11.01
112	12.40% G.O.I. 2013	By- 00089	16.08.01	5- Crore	Home Trade	26.10.01
113	12.40% G.O.I. 2013	By- 00090	16.08.01	5- Crore	Home Trade	26.10.01
114	12.40% G.O.I. 2013	By- 00091	16.08.01	5- Crore	Home Trade	26.10.01
115	9.39% G.O.I. 2011	By- 00031	18.09.01	1- Crore	Home Trade	25.09.01
116	9.39% G.O.I. 2011	By- 00032	18.09.01	1- Crore	Home Trade	25.09.01
117	9.39% G.O.I. 2011	By- 00033	18.09.01	1- Crore	Home Trade	25.09.01
118	9.39% G.O.I. 2011	By- 00034	18.09.01	1- Crore	Home Trade	25.09.01
119	9.39% G.O.I. 2011	By- 00035	18.09.01	1- Crore	Home Trade	25.09.01
120	9.39% G.O.I. 2011	By- 00036	18.09.01	1- Crore	Home Trade	25.09.01

82.50

370.50

Exh. No. 1586/5
Proved by
Date:

Chief Judicial Magistrate

True Copy
Asstt. Supdt.
C.J.M. Court
Nagpur

Exh. 1586/5
Proved by
Date 30/7/2019

629 987

Serving Charges 4 x 2

Comparing Charges

Paper Charges

Surcharges

Express Charges

Total 8

The date on which copy applied for 15/12/16 the date on which the application is completed in a[illegible] 23/12/16 the c[illegible]en to the applicant for ta[illegible]livery 23/12/16 the d[illegible] which the copy was ready [illegible]livery 29/12/16 the date [illegible]hich is was delivered 29/12/16

Asst. Suprt /Record Keeper
C.J.M. Court., Nagpur

Private use only

बैंक हिन्दी में भी पत्राचार का स्वागत करता है ।

Exp.C.A. No. 7301 h

तार Tele. Address } "रिजर्विस्ट" मुंबई "RESERVIST" MUMBAI.

टेलेक्स TELEX | RBI 011 2455 CURRENCY 011 2318

टेलीफोन TELEPHONE : 200 0500

भारतीय रिज़र्व बैंक
पोस्ट बॉक्स स. 901.
मुंबई- 400 001.

RESERVE BANK OF INDIA
POST BOX NO. 901.
MUMBAI - 400 001.

PUBLIC DEBT OFFICE

PDO.19.01.02/ /2002-03
October 16, 2002

Shri K.B. Bele,
Dy.Supdt. of Police,
State C.I. D,
Nagpur.

Exh-1587/1

Exh. No. 1587/01
Proved by
Date: 30.5.2020
Judge

Dear Sir,

Investigation of C.R.No.101/02 U/S 406,409,468, 34 IPC of P.S. Ganesh Peth, Nagpur

Please refer to your letter OW.No.Dy.S.S.P./CID/NAG/443/2002 dated 22nd August 2002 forwarding therewith a list of Sock Cetificates stated to have been purchased by Home Trade Ltd., for our confirmation that the securities are genuine and enquiring whether they were ever transferred in the name of Home Trade Ltd. We also invite your attention to your letter OW.No.Dy.SP/CID/NG/468/02 dated 15th September 2002 forwarding therewith the photocopies of these Stock Certificates for similar confirmation.

2. In this connection, we forward herewith a statement showing the names of the registered holders, the names of transferees, if any, and the present holders of the securities with reference to the number and the loans of the securities mentioned in your statement as per our records. It may be observed therefrom that -

(i) the value and the name of the transferee in respect of many of the certificates do not match with your statement,

(ii) in majority of the cases Home Trade Ltd. are/were never the transferees, contrary to what has attempted to be made out as per endorsements on the back on photocopies of scrips. The transfer

Court of the Judicial Magistrate

Exh. 1587/2

endt. made at the back of most of the securities appear to have been fraudulently engineered in the name of Home Trade Ltd.

(iii) the transfer Index Register No.(TIR No.) and the date of transfer mentioned in the photo copies do not tally with our records.

(iv) The numbers of stock certificates and the dates of issue do not agree with our records in certain cases.

3. We also forward herewith (i) a statement showing the securities transactions undertaken by M/s.Home Trades Ltd. during the period 1.1.2000 to date and (ii) holding statements showing the details of securities held by them as on date as per our records.

Yours faithfully,

(S.K. Mishra)
Asstt. General Manager

Exh. No. 1587/2
Proved by Sandra Prabhudesai (P.W.25)
Date: 30-1-2020
Judge

Encls. 23

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Judicial Magistrate
NAGPUR

Statement showing the details of the Stock Certificates

Sr.No.	Stock Certificate No.	Amount Rs.	Name of the original holder	Name of the subsequent holders		Remarks
				1	2	

9.39% GOI 2011

1.	BY 00031	1 crore	HDFC Bank Ltd. (22-11-01) (CSGL)	Shree Sadguru Jangli Maharaj Sah. Bank Ltd. (22-4-02)		Credited to CSGL A/c. of Stock Holding Corpn. of India Ltd. on 7-8-02
2.	BY 00032	1 crore	-do-	-do-		-do-
3.	BY 00033	1 crore	-do-	-do-		-do-
4.	BY 00034	1 crore	-do-	-do-		-do-
5.	BY-00035	1 crore	HDFC Bank Ltd. (1-12-01) (CSGL)	-do-		-do-
6.	BY 00036	1 crore	-do-	-do-		-do-
7.	BY 00037	1 crore	-do-	-do-		-do-
8.	BY 00038	1 crore	-do-	-do-		-do-
9.	BY 00039	50 lakhs	-do-	-do-		-do-
10.	BY 00040	50 lakhs	-do-	-do-		-do-
11.	BY 00041	50 lakhs	The Federal Bank Ltd. (13-12-01) (CSGL)	-		Transferred to Ahmedabad on 14-3-02
12.	BY 00042	5 crores	The Mah.State Co.op. Bank Ltd. (15-12-2001) (CSGL)	-		Transferred to Kolkatta on 30-1-2002

Exh. No. 1587/13
Proved by Smt. Hemlata Gupta
Date 30.5.11
Judge

13.	BY 00043	50 lakhs	The Federal Bank Ltd. (2-1-02) (CSGL)	-	-	Credited to Stock Holding Corpn.of India Ltd. (CSGL) on 20-4-02
14.	BY 00044	50 lakhs	-do-	-	-	-do-
15.	BY 00045	50 lakhs	-do-	-	-	-do-
16.	BY 00046	50 lakhs	-do-	-	-	-do-

9.81% GOI 2013

17.	BY 00031	50 lakhs	The Federal Bank Ltd.. (1-12-01) (CSGL)	-		Transferred to Bangalore on 3-1-02
18.	BY 00032	7 lakhs	Stock Holding Corpn. of India Ltd.(5-12-01) (SGL)	-		Credited to SGL SHCIL 18-3-02
19.	BY 00033	50 lakhs	The Federal Bank Ltd.. (20-12-01) (CSGL)	-	-	Credited to CSGL Account of Federal Bank Ltd. on 17-1-02
20.	BY 00034	50 lakhs	-do-			-do-
21.	BY 00035	50 lakhs	-do-			-do-
22.	BY 00036	50 lakhs	-do-			-do-
23.	BY 00037	50 lakhs	-do-			-do-
24.	BY 00038	50 lakhs	-do-			-do-
25.	BY 00039	10 lakhs	Indian Bank (31-01-02) (SGL)	Darashaw & Co. (31-1-02)		Transferred to Chennai (26-3-02)
26.	BY 00513	5 crores	Security does not exist	-		
27.	BY 00514	5 crores	-do-			
28.	BY 00515	5 crores	-do-			
29.	BY 00623	50 lakhs	-do-			

Exh. No. ..... Proved by ..... Date: ..... Judge

11.03%. GOI 2012

30.	BY 00096	1 cr.	STCI Ltd. (9-12-2000) (SGL)	-	-	Transferred to Delhi on 19-1-2001
31.	BY 00097	15 cr.	-do-	-	-	Transferred to Delhi on 19-1-2001
32.	BY 00200	4,85,000	Birla Sunlife Securities Ltd. (6-2-01) (Sub division)	-	-	Transferred to Bangalore on 2-3-01
33.	BY 00212	1 crore	Federal Bank Ltd. (14-2-01) (CSGL)	R.R. Financial Consultants Ltd. (16-3-01)	IDBI Capital Market Services Ltd (30-5-01)	Credited to SGL of IDBI Capital Market Services Ltd. on 15-9-01
34.	BY 00213	1 cr.	-do-	-do-	-do	-do-
35.	BY 00237	20 lakhs	SHCIL (23-2-01) (SGL)	S.Kumar Ltd. PF (23-2-01)	-	-
36.	BY 00238	1 cr.	HDFC Bank Ltd (23-2-01) (CSGL)	-	-	Transferred to Ahmedabad on 8-5-01
37.	BY 00239	1 cr.	-do-	-	-	Credited to CSGL Account of HDFC Bank Ltd. on 1-9-01
38.	BY 00314	1 lakh	Birla Sunlife securities Ltd. (27-3-01) (Sub division)	-	-	Transferred to New Delhi on 8-4-02
39.	BY 00315	1 lakh	- do -	-	-	-do-

Exh. No. 15875
Proved by
Date
Judge

11.40% 2008

40.	BY 00131	1 cr.	Federal Bank Ltd. (28-2-01) (CSGL)	-	-	Trfd. to Ahmedabad 30-4-01
41.	BY 00132	1 cr.	-do-	-	-	Trfd. to Ahmedabad 30-4-01
42.	BY 00133	12 lakhs	P.N.B.Gilts Ltd. (28-2-01) (SGL)	Darashaw & Co. (24-3-01)	Pension & PF of Century Textiles & Ind. Ltd. (13-8-01)	Credited to HDFC Bank CSGL Account on 9-9-02
43.	BY 00134	35 lakhs	IDBI Capital Markets Services Ltd. (2-3-01) (SGL)	-do- (2-3-01)	German Remedies Ltd. EPF (8-5-01)	Credited to CSGL Account of ICICI Bank Ltd. on 9-9-02

11.83% 2014

44.	BY 00072	26 lakhs	Syndicate Bank Ltd. (31-3-2000) (SGL)	-	-	Credited to SGL Account of Syndicate Bank Ltd. on 29-11- 2000

10.18% 2026

45.	BY 00061	10 lakhs	HDFC Bank Ltd. (5-11-2001) (CSGL)	-	-	Transferred to Kolkatta on 13-3-2002
46.	BY 00062	10 lakhs	-do-	-	-	Transferred to Kolkatta on 13-3-2002

Exh. No. 158 Proved by ... Date: 30-11-2020 Judge

47.	BY 00063	10 lakhs	Federal Bank Ltd (7-11-2001) (CSGL)	R.S.Co-op Bk. Ltd. (7-11-2001)	-	Credited to CSGL Account of Federal Bank Ltd, on 10-12-01

10.47% 2015

48.	BY 00003	7cr.	Janata Sah. Bk. Ltd. Pune (23-2-01) (CSGL)	Varachhe Co.op. Bank (23-2-01)	-	Credited to SGL on 29-8-01
49.	BY 00004	10 lakh	Ceat Fin. Services Ltd. (24-2-2001) (SGL)		-	Transferred to Jaipur On 18-5-01
50.	BY 00005	1 crore	HDFC Bank Ltd. (CSGL) (28-2-01)	Federal Bank Ltd. (17-4-01)	- -	Transferred to Ahmedabad on 13-7-01
51.	BY 00006	1 crore	-do-	-do-	- -	-do
52.	BY 00007	1crore	-do-	-do-	-	-do-
53.	BY 00008	1 crore	-do-	-do	-	Transferred to Ahmedabad on 6-7-01
54.	BY 00009	1 crore	-do-	-do-	-	-do-
55.	BY 00010	1 crore	-do-	-do-	-	-do
56.	BY 00011	1 crore	-do-	-do-	-	Transferred to Ahmedabad on 17-8-01
57.	BY 00012	1 crore	-do-	-do-	-	Transferred to Ahmedabad on 13-8-01

10.25% 2021

58.	BY 00057	5 crore	Federal Bank Ltd. (2-8-01) (CSGL)	-		Transfered to Ahmedabad on 4-12-01

Exh. No. .....
Proved by .....
Date .....
Judge

59.	BY 00058	1 crore	Federal Bank Ltd. (2-8-01) (CSGL)	-	-	Transfered to Bangalore on 26-9-01
60.	BY 00062	50 lakhs	HDFC Bank Ltd. (6-8-01) (CSGL)	Strategic Capital 6-8-01	-	Transfered to New Delhi on 12-9-01
61.	BY 00063	50 lakhs	HDFC Bank Ltd. (7-8-01) (CSGL)	-	-	Transfered to Ahmedabad on 20-9-01
62.	BY 00064	50 lakhs	-do-	-	-	-do
63.	BY 00065	50 lakhs	-do-	-	-	Transfered to Ahmedabad on 4-9-01

12.40% 2013

64.	BY 00084	1.50 crores	ICICI Securities & Finance Co. Ltd. (16-4-99) (SGL)	MSRTC CPF 16-4-99	-	Credited to CSGL Account of HDFC Bank Ltd. on 4-6-02
65.	BY 00085	3 lakhs	-do-	MSRTCGF 16/4	-	-do- (29-5-02)
66.	BY 00086	4.70 lakhs	-do-	MSRTC CPF A/c. No.2 16-4-99	-	-do- (23-5-02)
67.	BY 00087	11 crores	Bank Of India (20-4-99) (CSGL)	BOI Gr. Fund 20-6-2000		-
68.	BY 00088	10 crores	Central Bank of India (22-4-99) (SGL)			-
69.	BY 00089	65 lakhs	Mandvi. Co.op. Bank Ltd (23-4-99)	Darashaw Co. 23-4-99		-
70.	BY 00090	28 lakhs	-do-	-do-		Credited to SGL Account of HDFC Bank Ltd on 20-7-99

Exh. No. 1587/18
Proved by R.B. Bhagwat Ld. W. 25
Date: 20.7.2018
Judge

71.	BY 00091	1 lakh	Mandvi Co.op. Bank Ltd (23-4-99)	-do-	Tata Services E.G.F. 25-6-99	
72.	BY 00534	98 lakhs	SBI Gilts Ltd. (24-7-01) (SGL)	G.M. Bosu & CO.	-	Transferred to Patna on 24-9-01
73.	BY 00535	1 crore	Federal Bank Ltd. (31-7-01) (CSGL)	-	-	Transferred to New Delhi on13-12-01
74.	BY 00536	1 crore	-do-	-	-	Transferred to Delhi on 13-12-01
75.	BY 00537	1 crore	-do-	-	-	Transferred to Delhi on 13-12-01
76.	BY 00538	20 lakhs	SBI Gilts Ltd.(2-8-01) (SGL)	G.M. Bosu & Co. 2-8-01	-	Transferred to Kolkatta on 7-9-01
77.	BY 00539	1 crore	HDFC Bank Ltd (20-8-01) (CSGL)	-	-	Transferred to Delhi on 24-9-01

10.50% 2014

78.	BY 00664	50 lakhs	HDFC Bank Ltd. (8-11-01) (CSGL)	-		Transferred to Ahmedabad on 1-12-01
79.	BY 00665	2,70,500	G.M. Bosu & Co. (from Kolkatta) (23-11-01)	Khandwalla Sec. 23-11-01		Subdivided to 2 pieces
80.	BY 00666	1,40,000	Khandwalla Securities Ltd.	Bradma of India Ltd. PF A/c. (28-12-01)		-
81.	BY 00667	130500	-do-	Dalal & Broker 19-12-2001		Subdivided subsequently to 2 securities

Exh. No. 158719 Proved by (P.W. 25) Date: 22-2-20 Judge

10.70% 2020

82.	BY 00734	4 lakhs	Federal Bank Ltd. (13-9-01) (CSGL)	-	-	Transferred to Jaipur on 21-12-01
83.	BY 00735	10,000/-	-do-	Giltedge Mgt. Services Ltd. 25-10-01	Falguni A. Oza & Atul B. Oza 29-12-01	-

11.43% 2015

84.	BY 00074	50,000	Indus Ind. Bank Ltd. (7-2-01) (CSGL)	Keyur Gilt Management & Securities Pvt. Ltd.	-	Transferred to Ahmedabad 19-6-01
85.	BY 00075	50,000	-do-	-do-	-do-	
86.	BY 00076	50,000	-do-	-do-	-do-	
87.	BY 00077	50,000	-do-	-do-	-	
88.	BY 00078	2,00,000	Darashah & Co. (8-2-01)(sub division)	-	-	Transferred to Bangalore 4-4-01
89.	BY 00079	3,00,000	-do-	-	-	Transferred to Bangalore 10-5-01
90.	BY 00080	50,00,000	-do- (10-2-01)	-		Transferred to Bangalore 10-5-01
91.	BY 00081	4,70,000	-do-	-		Transferred to Bangalore 17-4-01
92.	BY 00082	50,000	ICICI Sec. & Finance (12-2-01) (SGL)	Sutlej Ind.Ltd. Sup.Annuation Fund (7-4-01)		-
93.	BY 00083	2,90,000	-do-	-do-		-

Exh. No. 1583/10
Proved by
Date
Judge

94.	BY 00084	14,00,000	HDFC Bk Ltd. (13-2-01) (SGL)	Tata Intl.Ltd. Gr. Fund (13-2-01)		
95.	BY 00085	1 crore	Federal Bk. (14-2-01) (CSGL)			Transferred to Ahmedabad on 30-4-01
96.	BY 00086	1 crore	-do-			Transferred to Ahmedabad on 30-4-01
97.	BY 00087	1 crore	-do-			Transferred to Ahmedabad on 8-5-01
98.	BY 00088	1 crore	-do-			-do-
99.	BY 00089	1 crore	-do-			-do-
100.	BY 00090	50 lakhs	-do-			-do-
101.	BY 00091	50 lakhs	-do-			Transferred to Ahmedabad on 30-4-01
102.	BY 00092	3 lakhs	National Securities Clearing Corporation Ltd. (CSGL)	Khandwala Securities		Transferred to Jaipur on 15-5-01
103.	BY 00093	6 lakhs	HDFC Bank Ltd. (16-2-01) (CSGL)	Strategic Capital Markets Pvt. Ltd. (7-4-2001)	Mico Nasik - Klorkmen Pension Fund (7-4-01)	Credited to CSGL Account of HDFC Bank Ltd. on 14-2-02
104.	BY 00094	1 crore	Janta Sahakari Bank Ltd. Pune (23-2-01) (CSGL)	Transferred to Home Trade Ltd.	Keyur Gilt Management & Securities Ltd. 13-6-01	Credited to SGL on 17-7-01
105.	BY 00095	1 crore	-do-	-do-	-do-	-do-
106.	BY 00096	1 crore	-do-	-do-	-do-	-do-
107.	BY 00097	1 crore	-do-	-do-		Credited to SGL on 17-1-02
108.	BY 00098	1 crore	-do-	-do-	-do-	-do-

Exh. 158
Proved by: R. Bhi...
Date: 23-5-22
Judge

Exh-158/11

10.45% 2018

109.	BY 00106	11,50,000	ICICI Bank Ltd. (9-8-01) (SGL)	-	-	Transferred to Chennai on 3-10-02
110.	BY 00107	16,30,000	-do-	-	-	-do-
111.	BY 00108	1 cr.	HDFC Bk. Ltd. (23-8-01) (CSGL)	Malad Sahakari Bank Ltd. (23-8-01)	-	Credited to CSGL Account of HDFC Bank Ltd. 5-11-01
112.	BY 00109	50 lakh	Federal Bank Ltd. (31-8-01) (CSGL)	-	-	Credited to CSGL of Federal Bank Ltd. on 1-11-01

10.03% GOI 2019

113.	BY 00005	15 lakhs	ICICI Securities & Finance Co. Ltd., (23-08-2001) (SGL)	Ratnakar Bank Ltd. EGF (23-08-2001)	-	-
114.	BY 00091	10 lakhs	Bank of India (1-1-02) (SGL)	A B Circulations (11-2-02)	-	-
115.	BY 00092	50 lakhs	Sree Banshankari Mahila Co-op. Bk. Ltd. (Trfd from Bangalore) (7-1-02)	Birla Sunlife Securities Ltd, (7-1-02)		Subdivided on 7-01-02
116.	BY 00093	25 lakhs	Birla Sunlife (7-1-02)	Tipsons Fin. Services Ltd. (11-2-02)		Transferred to Ahmedabad on 1-4-02

Exh. No. 1587/12
Proved by Shri Prabhakar Gupta
Date 30/5/15
Judge

117.	BY 00312	These securities do not exist			
118.	BY 00313				
119.	BY 00314				
120.	BY 00315				
121.	BY 00316				

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Exh. 1587/13

Exh. No. 1587/13
Proved by Shri P.K. Agarwal (PW 05)
Date 30.5.2010
Judge

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C.J.M. Court
Nagpur

Chief Judicial Magistrate
Nagpur

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Exp C.A. No.....

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715

Exh-1947

643

Banking
Currency
Foreign Exchange

FREQUENTLY ASKED QUESTIONS

All you wanted to know about NBFCs

(Updated as on January 10, 2017)

1. What is a Non-Banking Financial Company (NBFC)?

A Non-Banking Financial Company (NBFC) is a company registered under the Companies Act 1956 engaged in the business of loans and advances, acquisition of shares/stocks/bonds/debentures/securities issued by Government or local authority or other marketable securities of a like nature, leasing, hire-purchase, insurance business, chit business but does not include any institution whose principal business is that of agriculture activity, industrial activity, purchase or sale of any goods (other than securities) or providing any services and sale/purchase/construction of immovable property. A non-banking institution which is a company and has principal business of receiving deposits under any scheme or arrangement in one lump sum or in installments by way of contributions or in any other manner, is also a non-banking financial company (Residuary non-banking company).

2. What does conducting financial activity as "principal business" mean?

Financial activity as principal business is when a company's financial assets constitute more than 50 per cent of the total assets and income from financial assets constitute more than 50 per cent of the gross income. A company which fulfils both these criteria will be registered as NBFC by RBI. The term 'principal business' is not defined by the Reserve Bank of India Act. The Reserve Bank has defined it so as to ensure that only companies predominantly engaged in financial activity get registered with it and are regulated and supervised by it. Hence if there are companies engaged in agricultural operations, industrial activity, purchase and sale of goods, providing services or purchase, sale or construction of immovable property as their principal business and are doing some financial business in a small way, they will not be regulated by the Reserve Bank. Interestingly, this test is popularly known as 50-50 test and is applied to determine whether or not a company is into financial business.

3. NBFCs are doing functions similar to banks. What is difference between banks & NBFCs?

NBFCs lend and make investments and hence their activities are akin to that of banks; however there are a few differences as given below:

i. NBFC cannot accept demand deposits;

ii. NBFCs do not form part of the payment and settlement system and cannot issue cheques drawn on itself;

iii. deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in case of banks.

4. Is it necessary that every NBFC should be registered with RBI?

Filed by Adv No.-4
CF Accund

In terms of Section 45-IA of the RBI Act, 1934 no Non-banking Financial company can commence or carry on business of a non-banking financial institution without a) obtaining a certificate of registration from the Bank and without having a Net Owned Funds of ₹ 25 lakhs (₹ Two crore since April 1999). However, in terms of the powers given to the Bank, to obviate dual regulation, certain categories of NBFCs which are regulated by other regulators are exempted from the requirement of registration with RBI viz. Venture Capital Fund/Merchant Banking companies/Stock broking companies registered with SEBI, Insurance Company holding a valid Certificate of Registration issued by IRDA, Nidhi companies as notified under Section 620A of the Companies Act, 1956, Chit companies as defined in clause (b) of Section 2 of the Chit Funds Act, 1982, Housing Finance Companies regulated by National Housing Bank, Stock Exchange or a Mutual Benefit company.

1002

~~665~~ 644

10. What are the different types/categories of NBFCs registered with RBI?

NBFCs are categorized a) in terms of the type of liabilities into Deposit and Non-Deposit accepting NBFCs, b) non deposit taking NBFCs by their size into systemically important and other non-deposit holding companies (NBFC-NDSI and NBFC-ND) and c) by the kind of activity they conduct. Within this broad categorization the different types of NBFCs are as follows

I. Asset Finance Company (AFC) An AFC is a company which is a financial institution carrying on as its principal business the financing of physical assets supporting productive/economic activity, such as automobiles, tractors, lathe machines, generator sets, earth moving and material handling equipments, moving on own power and general purpose industrial machines. Principal business for this purpose is defined as aggregate of financing real/physical assets supporting economic activity and income arising therefrom is not less than 60% of its total assets and total income respectively.

II. Investment Company (IC) IC means any company which is a financial institution carrying on as its principal business the acquisition of securities.

III. Loan Company (LC) LC means any company which is a financial institution carrying on as its principal business the providing of finance whether by making loans or advances or otherwise for any activity other than its own but does not include an Asset Finance Company.

IV. Infrastructure Finance Company (IFC) IFC is a non-banking finance company a) which deploys at least 75 per cent of its total assets in infrastructure loans, b) has a minimum Net Owned Funds of ₹ 300 crore, c) has a minimum credit rating of 'A' or equivalent d) and a CRAR of 15%.

V. Systemically Important Core Investment Company (CIC-ND-SI) CIC-ND-SI is an NBFC carrying on the business of acquisition of shares and securities which satisfies the following conditions -

(a) it holds not less than 90% of its Total Assets in the form of investment in equity shares, preference shares, debt or loans in group companies;

(b) its investments in the equity shares (including instruments compulsorily convertible into equity shares within a period not exceeding 10 years from the date of issue) in group companies constitutes not less than 60% of its Total Assets;

(c) it does not trade in its investments in shares, debt or loans in group companies except through block sale for the purpose of dilution or disinvestment;

(d) it does not carry on any other financial activity referred to in Section 45I(c) and 45I(f) of the RBI act 1934 except investment in bank deposits, money market instruments, government securities, loans to and investments in debt issuances of group companies or guarantees issued on behalf of group companies;

(e) its asset size is ₹ 100 crore or above and

(f) it accepts public funds.

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Nagpur

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Surcharges

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Art:- AAA

(645)

भारतीय रिज़र्व बैंक

गैर-बैंकिंग पर्यवेक्षण विभाग

मुंबई क्षेत्रीय कार्यालय

RESERVE BANK OF INDIA

DEPARTMENT OF NON-BANKING SUPERVISION

MUMBAI REGIONAL OFFICE

Non-Deposit Taking Company

पंजीकरण प्रमाण पत्र

CERTIFICATE OF REGISTRATION

संख्या No. 13.00694

भारतीय रिज़र्व बैंक अधिनियम, 1934 की धारा 45 आई ए के द्वारा भारतीय रिज़र्व बैंक को प्रदत्त शक्तियों का प्रयोग करते हुए

गिल्टेज्ड मैनेजमेंट सर्विसेस लि. को

गैर-बैंकिंग वित्तीय संस्था का कारोबार ~~आरंभ करने~~/ करते रहने के लिए दूसरी तरफ दी गयी शर्तों पर यह

पंजीकरण प्रमाण पत्र

जारी किया गया ।

In exercise of the powers conferred on the Reserve Bank of India by Section 45 IA of the Reserve Bank of India Act, 1934

GILTEDGE MANAGEMENT SERVICES LTD.

is hereby granted

Certificate of Registration

to ~~commence~~/ carry on the business of non-banking financial institution subject to the conditions given on the reverse.

Judicial Magistrate

वर्ष एक हजार नौ सौ अठानवें के अप्रैल महीने के बीसवें दिन आज मुंबई में मेरे हस्ताक्षर के अधीन जारी किया गया ।

Given under my hand

at Mumbai this Twentieth day of the month of April in the year One Thousand Nine Hundred Ninety Eight.

(R. Sadanandam)

(महाप्रबंधक / ~~उप महाप्रबंधक~~)

General Manager / ~~Deputy General Manager~~

06827

filed by Accounts

EF Accounts

शर्तें / Conditions

1 पंजीकरण प्रमाणपत्र अथवा उसकी प्रमाणित प्रतिलिपि आपकी कम्पनी के पंजीकृत कार्यालय में तथा अन्य कार्यालयों में, यदि कोई हों, प्रदर्शित की जायेगी।	1. The Certificate of Registration or a certified copy thereof shall be kept displayed at the Registered Office and other offices, branches, if any, of your company.
2. आपकी कम्पनी को पंजीकरण प्रमाणपत्र भारतीय रिज़र्व बैंक अधिनियम, 1934 के अध्याय III बी के अन्तर्गत निर्धारित समस्त शर्तों तथा मानदण्डों का पालन किये जाने की शर्त के अधीन जारी किया जा रहा है।	2.The Certificate of Registration is issued to your company subject to your continued adherence to all the conditions and parameters stipulated under Chapter III B of the Reserve Bank of India Act, 1934.
3. आपकी कम्पनी को बैंक द्वारा जारी तथा उस पर यथालागू निदेशों, मार्गदर्शी सिद्धांतों / अनुदेशों आदि की अपेक्षाओं का पालन करना होगा।	3.Your company shall be required to comply with all the requirements of the Directions, guidelines / instructions, etc. issued by the Bank and as applicable to it.
4. यदि आपकी कम्पनी प्रत्यक्ष या परोक्ष रूप से विज्ञापनों आदि में यह दर्शाना चाहती है कि उसके पास भारतीय रिज़र्व बैंक द्वारा जारी किया गया पंजीकरण प्रमाण पत्र है तो इस तरह के विज्ञापन में निम्नानुसार विवरण अनिवार्य रूप से शामिल किया जाना चाहिये:- "कम्पनी के पास भारतीय रिज़र्व बैंक अधिनियम, 1934 की धारा 45 आइ ए के अन्तर्गत भारतीय रिज़र्व बैंक द्वारा जारी दिनांक 20.4.98 का वैध पंजीकरण प्रमाण पत्र है। तथापि भारतीय रिज़र्व बैंक कम्पनी की वित्तीय सुदृढ़ता की वर्तमान स्थिति अथवा कम्पनी द्वारा दिये गये किसी विवरण अथवा प्रतिवेदन अथवा व्यक्त की गयी किसी राय की सत्यता के लिए और कम्पनी द्वारा जमाराशियों की अदायगी / देयताओं के निर्वाह के लिए कोई जिम्मेदारी अथवा गारंटी स्वीकार नहीं करता।"	4.If your company desires to indicate directly or indirectly in any advertisement, etc. that the company is having a Certificate of Registration issued by the Reserve Bank of India, such advertisement should invariably contain a statement as under :- "The company is having a valid Certificate of Registration dated April 20, 1998 issued by the Reserve Bank of India under section 45IA of the Reserve Bank of India Act, 1934. However, the Reserve Bank of India does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for repayment of deposits / discharge of liabilities by the company."
5. आपकी कम्पनी जनता से फिलहाल कोई भी जमाराशि स्वीकार नहीं करेगी। दो वर्ष की अवधि तक परिचालन में रहने के बाद यदि कम्पनी जनता से जमाराशियां जुटाना चाहे तो वह दो वर्ष के लेखा-परीक्षित तुलन पत्र और किसी मान्यता प्राप्त साख निर्धारण एजेंसी से मीयादी जमाराशियों के लिए साख निर्धारण (क्रेडिट रेटिंग) के साथ बैंक से अनुरोध कर सकती है।	5.* Your company must not accept any public deposit for the time being. After the company has been in operation for a period of two years, if it intends to raise public deposits, it may approach the Bank with the audited Balance Sheets for two years and a credit rating for fixed deposits from one of the recognised rating agencies. Your company will accept public deposit only after obtaining specific approval from us.
6. गैर बैंकिंग वित्तीय कम्पनी के रूप में कारोबार प्रारम्भ करने की तारीख से बैंक को अवगत कराया जाये।	6. The date when your company has commenced business as a non-banking financial institution may be advised to the Bank.
* 9 जनवरी 1997 से निगमित नयी कम्पनियों पर लागू	* Applicable to new companies incorporated on or after January 9, 1997.

Issue Copy

Asstt. Supdt.
C.J.M. Court
Nagpur

Asst. Supdt. /Record Keeper
C.J.M. Court, Nagpur

Advite Charges
Comparing Charges
Paper Charges
Surcharges
Express Charges