

Translation Work from Marathi to English  
**THE MAHARASHTRA STATE CO-OPERATIVE  
BANK LIMITED**

=====  
No. Banking/C.A. Legal/Criminal 190/ 157/  
2002 -03, Date: 20/08/2002

Hon'ble Police Inspector  
Police Station Osmanabad (City)  
Submitted to

Sir,

Sub: Police Station Osmanabad (City) Crime  
Register No. 106/02, Sections 406, 409,  
420, 34 IPC regarding providing  
information for evidentiary purposes...

Ref: Your letter vide No. 903/2002 dated  
18/8/2002

The letter regarding the above subject was  
received today, 19/8/2002, from Police  
Constable 1103 Shri D M Hundekari. As  
requested in the said letter, Nagpur District

Central Cooperative Bank Limited, Account No. 181/5751 and Osmanabad District Central Cooperative Bank Limited, Account No. 73/4701 and Home Trade Limited, Account No. 3 A 17031 and the shaded copies of the ledger pages entered on 1/2/2002 are attached herewith.

Credit entries in the name of the above account numbers are not made in the day book.

The transactions of the above account numbers have been made by the following employees

1. Nagpur District Central Cooperative Bank  
Account Number Transaction Records
  1. Shri D B Kalbhor, Ledger Keeper
  2. Shri C P Bhalerao, Junior Officer
2. Osmanabad District Central Cooperative Bank  
Account Number Transaction Records
  1. Shri R D More, Ledger Keeper
  2. Shri S K Nimkar, Junior Officer

3. Home Trade Limited Account Number  
Transaction Records

1. Shri. S D Patil, Ledger Keeper
2. Shri R U Parab, Junior Officer

The above information has been sent by Police  
Constable 1103 Shri Hundekari.

Please be informed,

Your

Sd/-

Deputy Manager

Banking and General Administration

Enclosed: Photocopies



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D-381

FROM	TO	CHEQUE NO.	DATE	AMOUNT
Mode of Operations			Name of J. O. Shri/Smt.	
Special Instructions			Name of L.K. Shri/Smt.	
Name of the A/C			ACCOUNT CODE NUMBER	
Full address			73/4701	
Tel. No.			Pln Code	
Tele. Add.				

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	Dr. or Cr.	BALANCE	SIGN
			Rs. P.	Rs. P.		Rs. P.	L.K. JO
1 FEB 2002	Brought Forward		112840880641	144132422838	CP	31291596592	
57	Monied DEC	020623	3537				
57		623741	51039				
1	TO Home Ind. Co.	229013	30000000				
1	TO NSEB Co.	6337	428700		CP	110323392	
1	TO NSERC Co.	4981	1400000				
46	RTR 46/54, 52, 55			18734285			
23	- 23/420	777		230000			
63	- 63/344, 348			155445			
34	pune acc.	623411	701050				
34	Waha acc.	623924	112898				
34		958	149429				
23		416840	13745			10338135	
68	Sample Dec	412434	134335			104937082	
2 FEB 2002							
73	Laxmi Sah	04719	4964				
37	Standard CW	109607	8137				
53		500686	8846				
23	hemani sw	832923	6347				
63	Srin Co	420461	1838720				
65	Maha Dec	42933	974				
57		622756	30030				
65	Satya Jaha	412944	974				
60		025831	1000000				
21		14445	3964				
34		623994	432				
57		622753	19119				
13	Jatga acc	623019	3160				
54	pune Dec	020652	250325				
46		226068	4544				
54		02652	2352				
94		026542	5773				
	Carried Forward		113277216761	144189756823		912539262	

⇒ TO HTL

The Statement of Account with  
**Maharashtra State Go-op. Bank Ltd.**  
 (Incorporating the Vidarbha Co-op Bank Ltd.)  
 Head Office : 9, Maharashtra Chamber Of  
 Commerce Lane Fort, Bombay 400 023  
 Post Box No. 472 Tel. No. 2876020

**IMPORTANT**  
 Please advise us of any discrepancy  
 within 15 days or otherwise it will  
 constitute your acceptance of the  
 correctness of the above statement.

THE MAHARASHTRA STATE CO-OP. BANK LT  
 An Accountant  
 Junior Officer/Accounts



D-382

Issued TO	Stop Payment			Particulars of G/D Limits				
	CHEQUE NO.	DATE	AMOUNT	LIMIT	RATE	TILL DATE	REF.NO	INTL.

Mode of Operations \_\_\_\_\_  
Special Instructions \_\_\_\_\_

Name of J. O. Shri/Smt. \_\_\_\_\_  
Name of L.K. Shri/Smt. \_\_\_\_\_

Name of the A/C Home trade Ltd.  
Full address \_\_\_\_\_  
Tel. No. \_\_\_\_\_ Tele. Add. \_\_\_\_\_ Pin Code \_\_\_\_\_

ACCOUNT CODE NUMBER  
3A/17031

DATE	PARTICULARS	CHEQUE NO.	DEBIT		CREDIT		Dr. or Cr.	BALANCE		SIGN L.K. JO.
			Rs.	P.	Rs.	P.		Rs.	P.	
1 OCT 2000	Brought Forward		3771366	12			CR	3771366	12	
25	Home Trade	695156	300000				CR	73366	12	
4 JAN 2002	By cycle spl	157			30141250					
8	By cycle spl	157			29141250					
					27641250					
					27500000					
					26000000					
					25000000					
	Nagpur DC	695160	165408750				CR	165408750	12	
	To service charges		30000				CR	32366	12	
9	By cycle spl	157			3817142700					
					3704873333					
					3704873333		CR	11230025500		
10 JAN 2002	Nagpur DC	695158	1122588888	89			CR	38366	11	
	To service charges		30000							
11 JAN 2002	By cycle spl				35000000					
					33700000					
					32600000					
					20000000					
					30000000					
					30000000					
					30000000					
					30000000					
					30000000					
	Nagpur DC	164	104611400				CR	124966	11	
		165	177605200				CR	112966	11	
12	To service charges		60000							
1 FEB 2002	Nagpur DC	695177	29999976667				CR	11619966		
	To service charges		30000				CR	11319966		
	Carried Forward		8602582055		8602572005					

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**Maharashtra State Co-op. Bank Ltd.**  
(Incorporating the Vidarbha Co-op Bank Ltd.)  
Head Office : 9, Maharashtra Chamber Of Commerce Lane Fort, Bombay 400 023  
Post Box No. 472 Tel. No. 2076020

**IMPORTANT**  
Please advise us of any discrepancy within 15 days or otherwise it will constitute your acceptance of the correctness of the above statement

THE MAHARASHTRA STATE CO-OP. BANK LTD.  
Accountant  
Circled/In Officer/Accountant



To  
Honorable General Manager,  
Maharashtra State Cooperative Bank,  
Mumbai

Sub: Police Station Osmanabad, Crime Register  
No. 106/2022 Section 406, 409, 420, 34  
IPC regarding investigation

Report: B. B. Reddy, Police Inspector, Police  
Station Osmanabad (City)

Sir,

It is requested that the crime mentioned in the subject was registered on 8/5/92 and the investigation is ongoing. The accused in the said crime has recovered 30 crores. Dated 19/5/92 Osmanabad, District Central Cooperative Bank deposited the amount on 31/1/82 in Osmanabad Bank's Current Account No. 71/1790. Rs. 30 crores have been transferred by M/s Home Traders, Mumbai to the current account of Nagpur District Central Cooperative Bank on 9/1/92 by M/s Home Traders, Navi Mumbai to

the current account of Nagpur District Central  
Cooperative Bank.

The transaction of the said amount is on  
31/1/20.

Sd/-

Police Station Osmanabad (City)

## **INVESTIGATION NOTE**

Dated 23/5/02

I, Ramchandra Parab, Age: 52 years, Occupation: Job, Residence: Mandakini Society Shivdatta Road, Rawalpada, Dahidar Pune Mumbai 68, Origin, District Sindhudurg

Asked in person, I state that I am residing at the above place and am employed as an office clerk at Maharashtra State Cooperative Bank Mumbai. It is my duty to check the vouchers/notes received by you in the ledger account of the woman in the bank, after the vouchers and check ledger keeper have registered them in the relevant account.

On 1/02/02, a deposit voucher of Rs. 30 crore was made in the account of my home trade. The Ledger Keeper deposited the vouchers from the Voucher Department into the account of Home Trade. On the same day, Home Trade issued a cheque of Rs. 299999766.69 to its account No.

695/77 for deposit in Nagpur District Central Cooperative Bank Account No. 101/5651.

On 1/2/02, the opening balance of M/s Home Trades Account No. 3A/17031 was Rs. 115966.11. 30 percent of the amount was deposited by Osmanabad Bank, making a total of Rs. 115966.11, from which the amount of the cheque given for deposit to Nagpur District Bank was deducted, leaving a balance of Rs. 11619944 on his account. The bank took a charge from the said balance and deducted it from the balance of Rs. 116199.44. Out of this, Rs. 113199.44 remained on the account of M/s Home Trade on 1/2/2. Rs. 30 crore was deposited in the account of M/s Home Trade, out of which M/s Home Trade deposited Rs. 299999766.69 paise in Nagpur District Bank, leaving a balance of Rs. 233.33 paise.

On 5/2/02, there was a balance of Rs. 113199.44 in the account of M/s Home Trade.

On that day, M/s Home Trade issued a cheque of Rs. 65409.73 bearing cheque number 695178 to be deposited in the account of Osmanabad District Cooperative Bank. Therefore, Rs. 47759.79 remained in the account of Home Trade. Thereafter, a cheque of Rs. 24400.00 was issued to deposit the amount in Nagpur Bank of Home Trade and the bank accepted the said amount. Thereafter, the said transaction did not take place.

My above statement is true and correct as I have written it.

Sd/-

Police Inspector  
Police Station Thane  
Osmanabad (West)

## **INVESTIGATION NOTE**

Date: 23.05.02

Shri Sudhir Keshav Bhimkar, Age: 52 years,  
Occupation: Job, Junior Officer Maharashtra  
State Cooperative Bank Mumbai, Residence:  
Sharu Cooperative Society Block No. 102,  
Ramnagar, Dombivli East, Mumbai

Asked in person, I hereby state that I am working as a Junior Officer in the above bank office. I am responsible for checking the cheque transaction ledger received from outside and I work in the accounts department of two District Central Cooperative Banks, Osmanabad and Latur.

On 31/1/2012, a voucher was received from the voucher department to Rameshwar More, Ledger Keeper, regarding the deposit of Rs. 30 crores in the account of Osmanabad Bank. On that, More deposited the Rs. 30 crores received from Nagpur District Bank in the name of Osmanabad Bank. That voucher was given to me by Latur More and I have checked it. The said Rs. 30 crore was

transferred from Nagpur District Central Cooperative Bank to Osmanabad District Bank. It is correct and true. It has been done as per the said bank. On 1/2/02, the said amount has been paid to Home Tenderers as per Osmanabad Bank.

The above answer is written as per my statement and it is correct and true.

I hereby declare

Before  
Police Inspector  
Police Station Osmanabad (City)

## **INVESTIGATION NOTE**

Dated 23/5/02

Shri Rameshwar Tanaji More, Age: 31 years,  
Occupation: Job, Maharashtra State Cooperative  
Bank Mumbai, Administrative Cooperative  
Society Bhawani Nagar, Kalyan West, District:  
Thane

When questioned, I hereby state that I work as a  
Ledger Keeper in the Accounts Department of the  
above bank.

On 31/1/2002, a deposit voucher was received  
from the Voucher Department for the deposit of  
Rs. 30 crores from Nagpur District Central Bank  
to Osmanabad Bank account, so I have deposited  
Rs. 30 crores in the name of Osmanabad Bank.

On 1/2/2002, as per the Osmanabad Bank  
voucher, Rs. 30 crores was deposited in the  
name of M/s Home Traders, Navi Mumbai. I have  
made the entries myself and the same has been  
verified by Shri Nimkar Saheb.

After reading my above answer, it is correct and true.

In the presence of

Sd/-

Police Inspector

Police Station Osmanabad (City)

## **INVESTIGATION NOTE**

Date: 23/08/2002

I Chandrakant Pandharinath Bhalerao, Age: 49 years, Occupation: Job, Residence: Near Washida West Petrol Pump, Bhagabhumi Sir No. 102, Ward No. 3, Taluka: Shahapur, District: Thane, Pin 421604/Junior Officer Maharashtra State Cooperative Bank, Mumbai

I hereby state that I am working as a Junior Officer in the above bank. I am responsible for checking vouchers and ledgers received from outside. I look after the work of the Accounts Department of three District Central Cooperative Banks namely Nagpur, Amravati and Ahmednagar.

On 31/1/02, the voucher of Nagpur District Central Cooperative Bank regarding the deposit of Rs. 30 crore in the name of Osmanabad District Central Cooperative Bank was received from the voucher department and recorded in the ledger by Shri D. B. Kalbhor.

On 1/2/02, M/s Home Trade Vashi deposited Rs. 299999766.69 in the name of Nagpur District Central Cooperative Bank, cheque number 695/77 was received from the voucher department. On the basis of which, Shri Kalbhor recorded it in the ledger as deposited and sent the said ledger to me for verification. I checked the ledger and found it to be correct.

I hereby state

In the presence of

Police Inspector

Police Thane Osmanabad (City)

## **INVESTIGATION NOTE**

Date: 23/08/2002

I Sunil Digambar Patil, Age: 39 years, Occupation: Job, Maharashtra State Cooperative Bank, Mumbai, Residence: Ram Nivada Kalyan East, District: Thane Near Durgamata Temple

I hereby state that I work as a Ledger Keeper in the Accounts Department of the above bank.

On 1/2/02, I received a voucher from the Voucher Department for the deposit of Rs. 30 crores of Osmanabad District Central Bank by M/s Home Traders, based on which I recorded the deposit of Rs. 30 crores in the ledger in the name of Home Traders. On the same day, M/s Home Traders gave cheque number 695/77 for the transfer of Rs. 299999766.67 to Nagpur District Central Cooperative Bank. It was recorded that the said Rs. 299999766.67 was deposited in Nagpur Bank.

The account of M/s Home Trade was Rs. 115966.11 on 1/2/02. After the deposit of Rs. 30 crores from Osmanabad Bank, after deducting Rs. 299999766.67 from that amount, a total of Rs. 233.33 and the previous Rs. 115966.11 remained, out of which the bank's service charge was Rs. 3000 and the balance was Rs. 113199.44.

On 5/02/02, M/s Home Trade issued a cheque bearing cheque number 695178 for the transfer of Rs. 65.409 in the name of Osmanabad Bank, on which I have made entries. I have made all the above entries myself. I have got Ramchandra Parab to check whether the entries are correct or not. No entries have been made in the Home Traders account since 6/2/02. Rs. 30 crores deposited in M/s Home Traders Osmanabad Bank and the previous balance of Rs. 299999766.67 has been transferred to Nagpur Bank from there.

My above statement is correct and true as per my statement, written, read and seen.

In the presence of

Police Inspector  
Police Station Osmanabad (City)

**THE MAHARASHTRA STATE CO-OPERATIVE  
BANK LIMITED**

=====  
No. Banking/C.A. Legal/Criminal 190/ 370/  
2002 -03, Date: 20/08/2002

Hon'ble Police Inspector  
Police Station Osmanabad (City)  
Osmanabad

Sir,

Sub: Police Station Osmanabad (City) Crime  
Register No. 106/02, Sections 406, 409,  
420, 34 IPC regarding providing  
information for evidentiary purposes...

Ref: Banking/CA. Legal/FA-190/157/2002-03  
Dated 20-8-2002.

We have received your letter dated 23-8-2002  
regarding the above mentioned subject, and we  
are providing the following information in this  
regard.

As requested in the said letter 1) Nagpur District Central Co. Co. Bank Ltd., Account No. 101/5051 2) Osmanabad District Central Co. Bank Ltd. Account No. 73/4701 3) Home Trade Ltd., Account No. U 17031 The copies of the maintenance sheets are attached with the husband. 3

Also, as per your demand, along with 1) Dated 5-2-2002, Osmanabad District Central Co., Ltd., Account No. 73/4701, Pay-in slip of Rs. 65409.73 deposited in Osmanabad District Central Cooperative Bank Ltd. 2) Cheque No. 695178 given by Home Trade Ltd. to Osmanabad District Central Cooperative Bank Ltd., Rs. 65409.73 3) Dated 1-2-2002, Nagpur District Central Co., Ltd., Pay-in slip of Rs. 299999766.67 deposited in the current account 4) Home Trade Ltd., Nagpur District Central Co., Ltd. Bank Ltd., Cheque No. 695177 for Rs. 299999766.67 issued to Hon. Shri. K. B. Belle Deputy Superintendent of Police, District Police,

Nagpur as mentioned in the seizure slip dated 30-5-2002) 5) Debit voucher of Rs. 300000000/- drawn on the current account of Nagpur District Central, Co., Bank Ltd. and 6) Deposit voucher of Rs. 300000000/- deposited on the current account of Home Trade Ltd. on 1-2-2002 7) Account Opening Form for opening the current account of Home Trade Ltd. 8) Seizure slip of the document seized by Hon. Shri. K. B. Belle Deputy Superintendent of Police, District Police, Nagpur on 30-5-2002, photocopies of all these documents are attached herewith.

The list of employees who have handled the transactions of the above account numbers has been sent to you through the above reference letter.

Regards,

Yours,

Deputy General Manager (Banking  
and General Administration)

Enclosed - shaded copies as indicated above.



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Control No. C/a B

No. 052530

Ledger No. 1

Cheques Issued		Stop Payment			Particulars of O/D Limits				
FROM	TO	CHEQUE NO.	DATE	AMOUNT	LIMIT	RATE	TILL DATE	REF.NO	INTL.

Mode of Operations \_\_\_\_\_  
Special Instructions \_\_\_\_\_

Name of J. O. Shri/Smt. \_\_\_\_\_  
Name of L.K. Shri/Smt. \_\_\_\_\_

Name of the A/C \_\_\_\_\_  
Full address \_\_\_\_\_  
Tel. No. \_\_\_\_\_ Tele. Add. \_\_\_\_\_

ACCOUNT CODE NUMBER  
1015751

DATE	PARTICULARS	CHEQUE NO.	DEBIT Rs.	P.	CREDIT Rs.	P.	Dr. or Cr.	BALANCE Rs.	P.	SIGN L.K. JO.
31 JAN 2002	Brought Forward		54303873	0878	54362505	1731	CR	586121053		
	To Fund call			41550			CR	586079503		
1 FEB 2002										
48	B.N. Coop	209972	128600							
H.O.	M.L.W.F.	101012	226							
Katal	SBI	09901	2082							
48	BOMER	209971	2710							
23	BONAKG	900110	17936							
H.O.	ApL Indig	077080	750							
14	Edgar	210001	403880							
11-0	By clp A/c	242105			320000000					
H.O.	By clp				9810000					
H.O.	To R.D. N.G.P.	229405	300000000							
H.O.	To D.D. Commission		42150							
	By M.S. Corp	095177			299999766	67				
H.O.	M.S. EN	4073/311	4249854							
	To B.N. Coop	252405	316000000							
30	Wanted	073031	26652							
30		123040	2721							
30		123704	26652							
30		123707	1974							
			404011746		166500000	98				
2 FEB 2002	M.L.W. Coop	256477	1242							
H.O.	Perna D.C.C.	666019	17961							
	"	070	9968							
	Solapur	101051	10056							
	Ratnagiri	029	4963							
	Jalgaon	030	2755							
	Nanded	042	8658							
	MSEB code	115	8201922							
	To call deposit		300000000							
	By A.O. Nag.	14247			200000000					
	Carried Forward		673119278	68	608606028	98				

1174

CR 3119853940

CR 12941001240

The Statement of Account with  
**Maharashtra State Co-op. Bank Ltd.**  
(Incorporating the Vidarbha Co-op. Bank Ltd.)  
Head Office : 9, Maharashtra Chamber Of  
Commerce Lane Fort, Bombay 400 023  
Post Box No. 472 Tel. No. 2076020

**IMPORTANT**  
Please advise us of any discrepancy  
within 15 days or otherwise it will  
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correctness of the above statement.

**THE MAHARASHTRA STATE CO-OP. BANK LTD.**  
*Shinde*  
Accountant  
Junior Officer/Accountant

165-D

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Mode of Operations \_\_\_\_\_  
Special Instructions \_\_\_\_\_

Name of J. O. Shri/Smt. \_\_\_\_\_  
Name of L.K. Shri/Smt. \_\_\_\_\_

Name of the A/C The Osmanabad D C Bank Ltd  
Full address LD

ACCOUNT CODE NUMBER  
731470

Tel. No. \_\_\_\_\_ Tele. Add. \_\_\_\_\_ Pin Code \_\_\_\_\_

DATE	PARTICULARS	CHEQUE NO.	DEBIT		CREDIT		Dr. or Cr.	BALANCE		SIGN
			Rs.	P.	Rs.	P.		Rs.	P.	
	Brought Forward		111	453585353	112	50541651		79	6956298	
23	By T.D. 44311					296385				
34	Latw Dec	62345		272362						
48	Beed Dec	62484		24720						
34	Latw Dec	62395		112614					98	
1	TD MSCR.Dm.	4679		1500000						
1	TD NSEB code	2105		1224600						
1	TD H.V.G 538	11 Feb compd.		7000000					513165178	
									186834802	
<b>31 JAN 2002</b>										
25	Standard cut	623240		8815						
62		293138		8814						
21	Carma m.c.	144481		11641						
23	G.D.C. to	832965		951						
48	Amecor otha	524823		202200						
32	B.O.M.	51564		1959						
32	L.F.C.	025024		735						
32		019		735						
33		038		735						
32		028		390						
36		430		205						
16		026211		260						
67	Jeexo credit	306143		20441						
54	Indusul m.c.	022659		580864						
94	Latw Dec	026540		994						
22		416828		2682						
13	Beed Dec	623020		1260						
25	Notw Dec	416843		345928						
23	ALCID new	416839		8931						
21	ALW Dec	231920		49929						
96	Latw Dec	026541		256288						
34		022288		6381						
34	ow Ammah	623939		1960						
	Carried Forward		112	619209741	112	280180151		33	9729590	

The Statement of Account with  
**Maharashtra State Co-op. Bank Ltd.**  
(Incorporating the Vidarbha Co-op. Bank Ltd.)  
Head Office : 9, Maharashtra Chamber of Commerce Lane Fort, Bombay 400 023  
Post Box No. 472 Tel. No. 2876020

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THE MAHARASHTRA STATE CO-OP. BANK LTD.  
  
Junior Officer/Accountant  
4 FEB 2002



*Shinde*  
Accountant  
Current Accounts  
(N. Y. Shinde)

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Mode of Operations _____ Special Instructions _____		Name of J. O. Shri/Smt. _____ Name of L.K. Shri/Smt. _____	
Name of the A/C <u>The osmanabad D. C. C. Bank Ltd.</u>		ACCOUNT CODE NUMBER	
Full address _____ <u>to osmanabad</u>		<u>73/4701</u>	
Tel. No. _____	Tele. Add. _____	Pin Code _____	

DATE	PARTICULARS	CHEQUE NO.	DEBIT		CREDIT		Dr. or Cr.	BALANCE		SIGN L.K. JO.
			Rs.	P.	Rs.	P.		Rs.	P.	
31 JAN 2002	Brought Forward		11261	9909741	11228	01601157	Dr	3347	24510	
34	A/c D/C	623945		11434						
34	-	985		23699						
34	-	961		20020						
41	By A/c D/w 91/68					50	Cr			
1	TR 1/12					10810	Cr			
62	- 62/52					360	Cr			
40	- 40/308					7800	Cr			
4	- 90					128062310	Cr			
1	- 380					548218513	Cr			
1	- 20					1083569	Cr			
92	- 220156					352864	Cr	441	3473	
1	T/MISC A/c	5624	6684	00						
13	A/c D/C	623018		1606						
23	Nonred a/c	416824		1945						
54	-	623726		869						
23	-	416829		4951						
48	By TR 48/138, 150					113306	Cr			
4	- 4/25					12453	Cr	3864	4147	
54	TD Serly's	623204		10						
1	By TR code 227	623204				300000000	Cr	3864	4047	
95	10th 212934 return		1995	5						
1	TD Franc culture		160	50						
1 FEB 2002	Carried Forward		11271	5301491	11430	29648638	Cr	30364	347147	

→ TO DCC

The Statement of Account with  
**Maharashtra State Go-op. Bank Ltd.**  
 (Incorporating the Vidarbha Co-op. Bank Ltd.)  
 Head Office : 9, Maharashtra Chamber Of  
 Commerce Lane Fort, Bombay 400 023  
 Post Box No. 472 Tel. No. 2876020

**IMPORTANT**  
 Please advise us of any discrepancy  
 within 15 days or otherwise it will  
 constitute your acceptance of the  
 correctness of the above statement.

THE MAHARASHTRA STATE CO-OP. BANK LTD.  
 Junior Officer/Accountant



Shinde  
 Accountant  
 Current Accounts  
 (N.Y. Shinde)

296  
 963

435

Mode of Operations \_\_\_\_\_ Name of J. O. Shrl/Smt. \_\_\_\_\_  
 Special Instructions \_\_\_\_\_ Name of L.K. Shrl/Smt. \_\_\_\_\_

Name of the A/C The Osmanabad DCC Bank Ltd.  
 Full address H/O Osmanabad  
 Tel. No. \_\_\_\_\_ Tele. Add. \_\_\_\_\_ Pin Code \_\_\_\_\_

ACCOUNT CODE NUMBER  
73/4701

DATE	PARTICULARS	CHEQUE NO.	DEBIT		CREDIT		Dr. or Cr.	BALANCE		SIGN
			Rs.	P.	Rs.	P.		Rs.	P.	
- 1 FEB 2002	Brought Forward		11271	53414.51	143079	648638	CR	3036	43471147	
48	Poonchi Ny	624854		75203						
40	"	020443		4971						
23	Solapur DCC	416823		4477.50						
13	"	623034		262						
83	"	02176		653673						
48	"	624828		40040						
34	"	623984		7445						
44	"	026535		4207						
54	"	021653		1519						
35	"	603978		6851						
21	Rajur DCC	231472		19359						
68	Solapur DCC	412438		134335						
9	Talner PCC	026003		5004						
56	Solapur Junh	618860		5968						
1	Beed DCC	026635		72122						
1	Ry 11/2077132-HDFC					9000000				
81	81/134					55000				
6	6/492					12050				
22	22/403					10000				
93	93/68					50000				
63	Ry 11/2077132					826806				
21	21/220					28881				
96	96/102					36454				
11	11/171					461945				
83	805203					46780				
24	021821					370				
23	Amog DCC	416841		4293						
23	Lahr DCC	416844		42405						
8	"	622832		8733						
34	"	623984		7300						
3	"	026003		61061						
20	"	318457		4723						
31	"	625205		89190						
	Carried Forward		112870	880641	144132	472238	CR	3129	1596597	

The Statement of Account with  
**Maharashtra State Co-op. Bank Ltd.**  
 (Incorporating the Vidarbha Co-op. Bank Ltd.)  
 Head Office : 9, Maharashtra Chamber Of  
 Commerce Lane Fort, Bombay 400 023  
 Post Box No. 472 Tel. No. 2876020

**IMPORTANT**  
 Please advise us of any discrepancy  
 within 15 days or otherwise it will  
 constitute your acceptance of the  
 correctness of the above statement.

THE MAHARASHTRA STATE CO-OP. BANK LTD.  
  
 4 FEB 2002 Junior Officer/Accountant



Shinde  
 Accountant  
 Current Accounts  
 (N. V. Shinde)



436

Mode of Operations \_\_\_\_\_  
 Special Instructions \_\_\_\_\_  
 Name of J. O. Shri/Smt. \_\_\_\_\_  
 Name of L.K. Shri/Smt. \_\_\_\_\_  
 Name of the A/C The osmanabad D.C.C Bank W.  
 Full address HO osmanabad  
 Tel. No. \_\_\_\_\_ Tele. Add. \_\_\_\_\_ Pin Code \_\_\_\_\_  
 ACCOUNT CODE NUMBER 73/4701

DATE	PARTICULARS	CHEQUE NO.	DEBIT Rs. P.	CREDIT Rs. P.	Dr. or Cr.	BALANCE Rs. P.	SIGN L.K. JO.
1 FEB 2002	Brought Forward		112840880641	144132475838	Dr	31291596547	
57	Nonred DCC	025623	3537				
57		529741	54039				
* 1	TO HomeTrade Co	229013	30000000				
1	TO N.S.E.B code	6337	428700				
1	TO MSCRD code	4981	1400000				
46	Rydk 46/54, 54, 55			18734285			
23	- 23/920, 929			230000			
63	- 63/374, 392			155445			
34	pune DCC	623991	701050				
34	Luka DCC	623457	112898				
34		955	149479				
23		416840	13945				
65	Sange DCC	412429	134335				
...							
2 FEB 2002							
73	Laxmi Sah	025779	4964				
37	Standard Cw.	109607	8137				
53		500686	8546				
23	hemani kw	832923	6347				
63	Syno ay	420067	1838720				
65	Notie DCC	412933	974				
57		622756	30030				
65	Solayn Jsh	412940	974				
60		025851	1000000				
21		144167	3964				
34		623994	432				
57		622753	19119				
13	Tulsm are	623019	3160				
54	pune DCC	025657	250375				
46		226068	4344				
57		02652	2352				
94		026542	5773				
	Carried Forward		113277216761	144189756023		912939262	

The Statement of Account with  
**Maharashtra State Go-op. Bank Ltd.**  
 (Incorporating the Vidarbha Co-op. Bank Ltd.)  
 Head Office : 9, Maharashtra Chamber Of Commerce Lane Fort, Bombay 400 023  
 Post Box No. 472 Tel. No. 2876020

**IMPORTANT**  
 Please advise us of any discrepancy within 15 days or otherwise it will constitute your acceptance of the correctness of the above statement.

THE MAHARASHTRA STATE CO-OP. BANK LTD.  
 Junior Officer/Accountant



Shindey  
 Accountant  
 Current Accounts  
 (N.Y. Shinde)

D-396

D-396 437

Sheet Control No. C/a No. 042914 Ledger No. \_\_\_\_\_ Sheet Sr. No. \_\_\_\_\_

B

Cheques Issued		Stop Payment			Particulars of O/D Limits				
FROM	TO	CHEQUE NO.	DATE	AMOUNT	LIMIT	RATE	TILL DATE	REF. NO.	INTL.

Mode of Operations \_\_\_\_\_ Name of J. O. Shrl/Smt. \_\_\_\_\_  
 Special Instructions \_\_\_\_\_ Name of L.K. Shrl/Smt. \_\_\_\_\_

Name of the A/C Home Trade H&S Ltd ACCOUNT CODE NUMBER 3A/17031  
 Full address \_\_\_\_\_  
 Tel. No. \_\_\_\_\_ Tele. Add. \_\_\_\_\_ Pln Code \_\_\_\_\_

DATE	PARTICULARS	CHEQUE NO.	DEBIT Rs.	P.	CREDIT Rs.	P.	Dr. or Cr.	BALANCE Rs.	P.	SIGN L.K. JO.
7 MAR 2001	Brought Forward Cash				10000		CR	10000		
16	Godhbook Chavani		50				CR	9500		
	Pay to Wardha D.C.				25247208333		CR	25247208333		
	Pay to Nagpur D.C.				151483250		CR	151483250		
19	Home Trade H&S Ltd	151	1480000				CR	28333		
		101	2470000				CR	28333		
20	Pay to Nagpur D.C.				40442066667		CR	40442066667		
	Pay to Nagpur D.C.						CR	40442066667		
21	Nagpur D.C.						CR	40442066667		
	Home Trade	105	139000000				CR	628440		
	Pay to Nagpur D.C.				27157583333		CR	27225527333		
23 MAR 2001	Pay to Nagpur D.C.				21738233333		CR	21806777333		
	Home Trade						CR	1806777333		
28 MAR 2001	Home Trade	109	19350000				CR	1071777333		
	To Tr service				1500		CR	21527233		
30 MAR 2001	Wardha D.C.	695110	41798611				CR	21528722		
31 MAR 2001	To BCD				29828722		CR			
					10251033333		CR	102516033333		
	Carried Forward									

The Statement of Account with  
**Maharashtra State Go-op. Bank Ltd.**  
 (Incorporating the Vidarbha Co-op. Bank Ltd.)  
 Head Office : 9, Maharashtra Chamber Of  
 Commerce Lane Fort, Bombay 400 023  
 Post Box No. 472 Tel. No. 2076020

**IMPORTANT**  
 Please advise us of any discrepancy within 15 days or otherwise it will constitute your acceptance of the correctness of the above statement.

**THE MAHARASHTRA STATE CO-OP. BANK LTD.**  
 Mumbai  
 Branch  
 Mumbai

*Shindey*  
 Accountant  
 Director/Officer/Accountant



299 966

Sheet Control No. <b>C/A</b> No. <b>021190</b>		Ledger No. <span style="border: 1px solid black; display: inline-block; width: 80px; height: 15px;"></span>	Sheet Sr. No. <span style="border: 1px solid black; display: inline-block; width: 80px; height: 15px;"></span>																							
<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th style="width: 50%;">Cheques Issued</th> <th style="width: 50%;">Stop Payment</th> </tr> <tr> <td>FROM</td> <td>CHEQUE NO.</td> </tr> <tr> <td>TO</td> <td>DATE</td> </tr> <tr> <td></td> <td>AMOUNT</td> </tr> </table>		Cheques Issued	Stop Payment	FROM	CHEQUE NO.	TO	DATE		AMOUNT	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th colspan="5">Particulars of O/D Limits</th> </tr> <tr> <td>LIMIT</td> <td>RATE</td> <td>TILL DATE</td> <td>REF.NO</td> <td>INTL.</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table>		Particulars of O/D Limits					LIMIT	RATE	TILL DATE	REF.NO	INTL.					
Cheques Issued	Stop Payment																									
FROM	CHEQUE NO.																									
TO	DATE																									
	AMOUNT																									
Particulars of O/D Limits																										
LIMIT	RATE	TILL DATE	REF.NO	INTL.																						
Mode of Operations _____ Special Instructions _____		Name of J. O. Shrl/Smt. _____ Name of L.K. Shrl/Smt. _____																								
Name of the A/C <u>Home trade Ltd</u>		ACCOUNT CODE NUMBER																								
Full address _____		3A/17031																								
Tel. No. _____ Tele. Add. _____ Pin Code _____																										

DATE	PARTICULARS	CHEQUE NO.	DEBIT Rs.	P.	CREDIT Rs.	P.	Dr. or Cr.	BALANCE Rs.	P.	SIGN L.K. JO.
1 APR 2001	Brought Forward				293287.22		CR	293287.22		
17 MAY 2001	By cycle/sp...	695111	10178513.89		15000000		CR	11976801.11		
21 MAY 2001	Nagpur dco	695111	11830000				CR	145301.11		
	for service charge		1500				CR	145301.11		
23	By clg.				20304277.78		CR	20449578.89		
24	Yourself	695114	8503000				CR	10446578.89		
	Home Trade Ltd	115	1500000				CR	14657889		
25		117	10300000				CR	14657889		
6 JUN 2001	By Nagpur dco	695119	20907000		20027777.78		CR	20037435667		
	Home trade	120	29010000							
		123	20000000							
		124	25100000				CR	10020000000		
	C/B						CR	10535735667		
7	Varaha Corp	125	73776208.33							
	Home trade	126	7275000							
		127	20000000				CR	236614834		
8		128	20000000				CR	36614834		
12	By Nagpur dco	695125			10034166667		CR	100070781501		
13	Gifted	695125	20000000							
		130	30000000							
	Home trade	133	30000000							
		134	14500000							
		136	55000000				CR	70781501		
10 AUG 2001	By cycle/sp...	695137			13787500		CR	1449531501		
11 AUG 2001	Nagpur dco	695137	13787500				CR	020781501		
23	By cycle/sp...	695138			18332500		CR	1904031501		
	Nagpur dco	695138	7852500				CR	1118781501		
24	Home trade	140	5000000							
		141	54072000							
30	By TV				125686538.89			78081501		
								12646725390		
	Carried Forward		36418970833		44065696723					

The Statement of Account with  
**Maharashtra State Go-op. Bank Ltd.**  
 (Incorporating the Vidarbha Co-op. Bank Ltd.)  
 Head Office : 9, Maharashtra Chamber Of  
 Commerce Lane Fort, Bombay 400 023  
 Post Box No. 472 Tel. No. 2876020

**IMPORTANT**  
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 within 15 days or otherwise it will  
 constitute your acceptance of the  
 correctness of the above statement

THE MAHARASHTRA STATE CO-OP. BANK LTD.  
 007 2001  
 Accountant  
 Current Account  
 Branch Officer/Accountant







441

I. T. D.  
TR/No. 782

Account Name

For The Organisation - H.C. Bank Ltd  
Our account No. 1011

Please credit to

RECEIVED PAYMENT

5-2-02

442

Who whose Hand D 100 checks D-400

01/02 19 2002

MUMBAI District Central Co-op Bank Ltd.

या धारक को OR BEARER

रुपये Rupees Sixty Five Thousand Four hundred and Naira seventy three only

अदा करें रु. Rs. 65,409 = 73

आका नं. A/c No. 17031 म. प. LF जं. इ. Int'l

THE M.S. CO-OP. BANK LTD. MUMBAI. NUMBER 10001

महाराष्ट्र स्टेट को-ऑपरेटिव बँक लि. THE MAHARASHTRA STATE CO-OP. BANK LTD.

For HOME TRANSFERED. Authorised Signatory/Director



CA/D

\*695678\* 4000820021\*

True copy

Mode of Operations \_\_\_\_\_ Name of J. O. Shri/Smt. \_\_\_\_\_  
 Special Instructions \_\_\_\_\_ Name of L.K. Shri/Smt. \_\_\_\_\_  
 Name of the A/C The Osmania Bank Ltd. D.C.C. Bank W. ACCOUNT CODE NUMBER  
 Full address HO Osmania Bank 73/4701  
 Tel. No. \_\_\_\_\_ Tele. Add. \_\_\_\_\_ Pin Code \_\_\_\_\_

DATE	PARTICULARS	CHEQUE NO.	DEBIT Rs. P.	CREDIT Rs. P.	Dr. or Cr.	BALANCE Rs. P.	SIGN L.K. JO.
1 FEB 2002	Brought Forward		112840880641	144132477838		31291546547	
57	Monied d.c.c.	023623	3537				
57		623741	51039				
1	TO Home Trade Co.	229013	30000000				
1	TO N.S.C.B. code	6337	428700				
1	TO N.S.C.R.D. code	4981	1400000			110321137	
46	R/W 46/34, 52, 55			18734285			
23	- 23/920, 929			230000			
63	- 63/394, 398			155445			
34	pune d.c.c.	623491	701050				
34	Lucknow d.c.c.	623454	112898				
34		955	149479				
23		416840	13945			10628111	
65	Sony d.c.c.	412939	134335			104437082	
- 2 FEB 2002							
73	Laxmi Sah	025219	4964				
37	Standard C.A.	109607	8137				
53		500686	8546				
23	hemani kw	832923	6347				
63	Syno ay	420461	1838720				
65	Monie d.c.c.	412933	974				
57		622756	30030				
65	Salaym Jadh	412940	974				
60		025851	1000000				
21		144465	3964				
34		623994	432				
57		622753	19119				
13	Jalgaon d.c.c.	623019	3160				
54	pune d.c.c.	025655	250375				
46		226068	4544				
57		026652	2352				
94		026542	5773				
	Carried Forward		14327216761	144189256023		912539262	

The Statement of Account with  
**Maharashtra State Go-op. Bank Ltd.**  
 (Incorporating the Vidarbha Co-op. Bank Ltd.)  
 Head Office : 9, Maharashtra Chamber Of Commerce Lane Fort, Bombay 400 023  
 Post Box No. 472 Tel. No. 2876020

**IMPORTANT**  
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THE MAHARASHTRA STATE CO-OP. BANK LTD.  
 Junior Officer/Accountant



Shindey  
 Accountant  
 Current Accounts  
 (N.Y. Shinde)

444  
D-402

Maharashtra District Central Co-operative Bank Ltd. 1.02.192002

या धारक को OR BEARER

RUPEES Twenty Nine Crores Ninety Nine Lacs Ninety Nine Thousand Seven Hundred Sixty Six and Paise only अदा करे

₹.Rs. 29,99,99,766.67

सहायक  
MAHARASHTRA STATE CO-OP BANK LTD.  
BOMBAY-400 023

THE MAHARASHTRA STATE CO-OP BANK LTD. COUNTER SCROLL FEB 2002 INITIAL

Fal HOME TRADE LIMITED  
Authorised Signatory/Director



True copy  
22/2/02

CA/0  
\*695177\* 0008 200 21

D-401

CURRENT ACCOUNT NO. 5751

The Maharashtra State Co-op. Bank Ltd.

(Incorporating The Vidarbha Co-operative Bank Ltd.)

FORM A6 (E)  
Space for Stamps

JTD  
990

Branch Mumbai 01/02/02

id into the credit of Maharashtra District Central Co-op. Bank

THE MAHARASHTRA STATE CO-OP BANK LTD. COUNTER SCROLL FEB 2002 INITIAL



the sum of Twenty Nine Crores Ninety Nine Lacs Ninety Nine Thousand Seven Hundred Sixty Six and Paise only

Rs. 29,99,99,766.67

current Deposit Account as per particulars overleaf.

By [Signature]

Cashier Clerk

Officer

PLEASE USE SEPARATE SLIPS FOR CASH AND CHEQUES

True copy  
22/2/02

D-401

WAS

1.02.19.2002

1740

D-402

PAY Nagpur District Central Co-operative Bank Ltd.

या धारक को OR BEARER

IN WORDS Twenty Nine Crores Ninety Nine Lacs Ninety Nine Thousand Seven Hundred Sixty Six and 67/100

₹.Rs. 29,99,99,766.67

MAHARASHTRA STATE CO-OP. BANK LTD. MAHARASHTRA STATE CO-OP. BANK LTD. MAHARASHTRA STATE CO-OP. BANK LTD.

THE MAHARASHTRA STATE CO-OP. BANK LTD. COUNTER SCROLL FEB 2002 INITIAL

Fel HOME TRADE LIMITED Authorised Signatory/Director



True copy

CURRENT ACCOUNT NO. 5751

The Maharashtra State Co-op. Bank Ltd.

FORM A6 (E) Space for stamps JTD 990

Branch Number 01/02/02

drawn into the credit of Nagpur District Central Co-op. Bank

the sum of Twenty Nine Crores Ninety Nine Lacs Ninety Nine Thousand Seven Hundred Sixty Six and 67/100

Rs. 29,99,99,766.67

MAHARASHTRA STATE CO-OP. BANK LTD. ACCOUNTANT Current Accounts

Cashier Clerk

By Officer

PLEASE USE SEPARATE SLIPS FOR CASH AND CHEQUES

D-401

D-401

(13)

V-403 446

D-403

Adjusted as per FAX

**The Maharashtra State Co-operative Bank Limited**  
(Incorporating the Vidarbha Co-op. Bank Ltd.)  
MUMBAI 31 JAN 2002

CREDIT C/A Nagpur DIST CENTRAL CO-OP. BANK LTD.  
Nagpur 110

THE M.S. CO-OP. BANK LTD.  
CURRENT SECTION  
31 JAN  
Space for Stamps

CODE 001	NO. Rs.	INITIAL	
	3000 00 0000		

To amount transferred To your  
Osmanabad DIST CENTRAL CO-OP. BANK LTD. Osmanabad  
C/A 73/470/1

A/c. as per Your Their Tele Code No. 227258 dt. 31/1

Rs. Thirty Crores only Rs. 30.00 00 0000 -

Clerk

Office  
Gr. I  
Accountant  
Client Accounts  
Next from original  
True copy  
1/18/02

By C. O. A/c.

D-404

Adjusted as per Telephonic Message

**The Maharashtra State Co-operative Bank Limited**  
(Incorporating the Vidarbha Co-op. Bank Ltd.)  
MUMBAI 1 FEB 2002

CREDIT C/A No. 3A117031 HOME TRADE LTD Mumbai  
(For Invest in Govt. Securities)

THE M.S. CO-OP. BANK LTD.  
CURRENT SECTION  
1 FEB  
Space for Stamps

CODE 001	NO. Rs.	INITIAL	
	30 00 00 0000		

By amount transferred From your  
Osmanabad DIST CENTRAL CO-OP. BANK LTD.  
A/c. Osmanabad

A/c. as per Their Your Tele Code No. 227013 dt. 1/12

Rs. Thirty Crores only Rs. 30 00 00 0000 -

Prepared by Sub Acct. Acct.

305

447

D-405

FORM No. A

7031  
30  
7.3.2001



# Maharashtra State Co-op. bank Ltd., Mumbai.

(Incorporating the Vidarbha Co-op. Bank Ltd.)

Dear Sir,  
Please open a CURRENT Deposit Account in My name in the Books of the Bank for Credit  
SAVING-BANK Our name  
which I/We band you Rs. 10,000/- I/We agree to comply with and be bound by the Bank's  
Rules, for the time being, for the conduct of such accounts.

For individuals Joints and Firm Accounts only. The account will be operated by Any one and in the event of the decease any of us, the balance at the credit of account will be payable to the survivors.

For Societies Limited and Companies only. The account will be operated by ANY ONE as per Copy of the resolution passed by the Board of Directors as stated overleaf. Managing Committee

Be good enough to furnish a Pass Book and cheque Book note my/our signatures as under:-

Name of the account in full { HOME TRADE LTD }  
Business or Profession { BROKING }  
Address in full { INTERNATIONAL INFOTECH PARK  
TOWER NO 04, VASHI RAILWAY STATION, VASHI, MUMBAI  
NAVY INDUSTRIAL 400 703. }  
\*of HOME Trade Limited  
Yours Faithfully  
Authorized Signatory/Director

Full Names of the operators of the account \*of HOME TRADE LIMITED  
Shri SANTOY AGARKAR will sign as Authorized Signatory/Director  
MR. N. S. TRIVEDI MR. ED. Authorized Signatory/Director  
MR. KETAN SHETH Authorized Signatory/Director  
MR. SUBODH BHANDARI Authorized Signatory/Director

- Certified that -
1. The above named applicant is very well known to me.
  2. The applicant's occupation as mentioned in the account opening form is correct.
  3. I have gone through the address given by the applicant which is complete and correct

Accountant's / Agent's Signature

Name of the Introducer 101/5751  
Signature [Signature] Account No. [Blank]  
General Manager (T.O.)  
The Nagpur Dist. Central Co-op. Bank Ltd. NAGPUR

The original Papers Ser. No. 1 to 5, have been  
Seized in cr. No. 101/02 u/s 406, 409, 420, 466, 321  
I.P. of P.S. Ganeshpeth (Nagpur city), by me.

[Signature]  
30/5/02  
(K. B. Belal)  
Dy. S.I. Nagpur



Copy of resolutions passed by the Board of Directors of the HOME TRADE LIMITED  
Managing Committee (Name of the Society or Company)

at their meeting held on 05th FEBRUARY, 2001.

Resolved that a banking account be opened in the Maharashtra State Co-op. Bank Ltd., FORT MUMBAI

and further resolved that the same may be operated by following office-bearers on behalf of the HOME TRADE LIMITED  
(Name of Society or Company)

Shri/Smt. SANJAY HARIRAH K. GARJAL Mode of the operation ANY ONE  
DIRECTOR

Shri/Smt. UETAN KANLAL SHETH DIRECTOR

Shri/Smt. NANDKISHORE SHANKARAL TRIVEDI TRUE COPY  
CHANDALCHAND MANAGING DIRECTOR

Shri/Smt. SUBODH BHANDARI SENIOR VICE PRESIDENT  
SECRETARY

(Names and designations of the operators of the account)

[Signature]  
[Signature]  
[Signature]  
(Confirmatory Signature of the Chairman)

2. (For the use of Sole Proprietary Account)

I hereby declare that I am the sole proprietor of the \_\_\_\_\_  
and I undertake to inform the Bank in case of any change in the constitution of the concern.

\_\_\_\_\_  
(Signature of Sole Proprietor)

3. (For the use of Joint Account)

\* We the undersigned have opened a joint account with an initial deposit of Rs. \_\_\_\_\_ in  
our joint names and it shall be maintained, may be with further deposits and/or withdrawals from time to time. In the event of  
the death, insolvency or withdrawal of any of us, the survivor / survivors of us shall have full control of any money then and  
thereafter standing to our credit and shall belong to the survivor/survivors and/no other heir/heirs or legal representative/  
representatives of the deceased shall be entitled to claim any right in the said account adverse to interest of the survivor/  
survivors. The money as it may stand to the credit in the account from time to time belongs to us jointly and no other person/  
persons has/have any interest whatsoever therein"

\_\_\_\_\_  
(Signatures of joint Account Holders)



Date: 30.05.09

**SEIZURE SHEET**

1	Police Station	Ganesh Peth, Nagpur,
2	App No. & Section	101/02, Section 406, 409, 468, 34 IPC
3	Date filed Time	29.5.02
4	Financial seized by person	Shri. K B Belle, Deputy Superintendent of Police: Crime Investigation Department, Nagpur
5	Place of seizure	Maharashtra State Co-op Bank Head Office Court Teriya Ekraivi Marg, Mumbai
6	Date time of seizure	Date 30.5.02
7	From whom seized	Shri Shivsingh Sandusingh Dighit, Age: 47 years, Officer Grade 1, M.S.C Bank, Head Office Fort, Mumbai
8	Details of seized goods	1. Director of Home

		<p>Trade Company for opening a new account at Maharashtra State Co-op Bank Mumbai</p> <ol style="list-style-type: none"> <li>1. Sanjay Agarwal</li> <li>2. N S Trivedi</li> <li>3. Ketan Seth</li> <li>4. Application letter with name, signature and photograph of Subodh Bhandari. Based on that, a current account with account number CAIHD 17031 was opened in MSB Bank, signed by General Manager Shri Chaudhary as the person who introduced the current account</li> </ol> <ol style="list-style-type: none"> <li>2. Xerox copy of PAN number AABFH 8408A</li> </ol>
--	--	--

		of Home Trade Limited, signed by Sanjay Agarwal and Subodh Bhandari
--	--	--

3. List of Directors of Home Trade Limited Company dated 21/3/02 signed by Subodh Bhandari and Sanjay Agarwal.
4. Resolution taken by the Board of Directors of Home Trade Limited Company dated 24/3/02 regarding opening of Maharashtra State Cooperative Corporation Account signed by Sanjay Agarwal.
5. Names and addresses of Directors of Home Trade Limited Company on which Home Trade Limited is the Authorized Signatory.
6. A Check No. 695102 dated 16/3/01 in the name of Home Trade Company for an amount of Rs.15,14,50,000.00/-

7. A check number 695101 dated 5.3.01 in the name of Home Trade Ltd. for 25,24,70,000/-
8. A Check No. 695104 dated 21/3/01 in the name of NDCCB Limited for an amount of Rs.26,47,42,500/-
9. A check No. 605109 dated 28/3/09 in the name of Home Trade for an amount of 1,73,50,000/-
10. A check No. 695106 dated 21/3/01 in the name of Home Trade Price for an amount of 20,00,00,000/-
11. A check number 695105, dated 21/3/01 in the name of Home Trade 13,90,00,000/-
12. A Check No. 695117 dated 24/5/01 in the name of Home Trade Limited for an amount of 1,03,00,000/-
13. One Check No. 695114 dated 23/5/1 (MSC Bank) for an amount of 85,03,000/-

14. A Check No. 695111 dated 21/5/01 in the name of Nagpur DCCB for an amount of 1,18,30,000/-
15. A check No. 695123, dated 6.6.01 in the name of Home Trade Limited for an amount of 2,00,00,000/-
16. A check No. 695120 dated 6.6.01 Hom Trade Limited for Rs. 2,90,00,000/-
17. A cheque No. 695119 dated 6.6.01 in the name of Home Trade Limited for Rs. 2,09,07,000/-
18. A cheque No. 695126 dated 7.6.01 in the name of Home Trade Limited for Rs. 92,15,000/-
19. A cheque No. 695125 dated 7.6.01 in the name of Wardha Co Bank Limited for Rs. 7,37,76,208/-

20. A cheque No. 695124 dated 6.6.01 in the name of Home Trade Limited for Rs. 2,50,00,000/-
21. A cheque No. 695133 dated 12/6/01 in the name of Home Trade Limited for Rs. 3,00,00,000/-
22. A Cheque 695127 dated 7/6/01 in the name of Home Trade Limited for the amount of Rs. 2,00,00,000/-
23. A Cheque No. 695129 dated 12.6.01 in the name of Giltage Investment Banking Services Limited for the amount of Rs. 2,00,00,000/-
24. A Cheque No. 695130 dated 12.06.01 in the name of Home Trade Limited for the amount of Rs. 3,00,00,000/-
25. A Cheque No. 696134 dated 12/6/01 in the name of Home Trade Limited for the amount of Rs. 1,45,00,000/-

26. A Cheque No. 696135 dated 12/6/01 in the name of Home Trade Limited for the amount of Rs. 55,00,000/-
27. A Cheque No. 695140 dated 23/8/1 Home Trade Limited for the amount of Rs. 50,00,000/-
28. Cheque No. 695138 dated 21/8/1 NDCCB for the amount of Rs. 78,52,500/-
29. NDCCB for the amount of Rs. 1,37,87,500/-
30. Cheque No. 695147 dated 29/8/01 Bahan Vivah Co Bank Limited for the amount of Rs. 7,41,47,827/-
31. Cheque No. 695151 dated 30.8.01 in the name of Home Trade Limited for the amount of Rs. 1,05,00,000/-
32. Cheque No. 695141 dated 23.8.01 in the name of Home Trade Limited for the amount of Rs. 54,07,000/-

33. Cheque No. 695143 dated 27.8.01 in the name of NDCCB for the amount of Rs. 2,09,40,000/-
34. Cheque No. 695145 dated 29/8/1 in the name of NDCCB for the amount of Rs. 1,14,00,000/-
35. Cheque No. 695154 dated 31/8/01 in the name of Home Trade Limited for the amount of Rs. 50,00,000/-
36. Cheque No. 695160 dated 8.1.02 16,54,98,750/- in the name of NDCCB
37. Cheque No. 695158 dated 8.1.02 in the name of NDCCB for the amount of 11,22,58,888/-
38. Cheque No. 695164 dated 11.01.02 in the name of NDCCB for the amount of 10,46,11,400/-

39. Cheque No. 695165 dated 11.1.02 in the name of NDCCB for the amount of 17,76,05,000/-

40. Cheque No. 695177 dated 1/2/02 in the name of NDCCB for the amount of 29,99,99,760/-

Documents from Annexure No. 1 to 40 were seized during the investigation.

The proceedings commenced at 12.00 and concluded at 15.00

Signature of the person from whom it was seized

Panch signature

- 1.
- 2.

Date:17/05/02

To,  
Honorable Administrator Sir  
Osmanabad District Central Cooperative Bank  
Limited, Osmanabad

Sub: Police Station Osmanabad (City) Crime  
Register No. 106/2 Section 420, 406, 34  
IPC Regarding the investigation of the  
crime of loan cash purchase transaction...

Sir,

In accordance with the above subject, the  
Chairman of Osmanabad District Maharashtra  
Cooperative Bank Limited Osmanabad, Pawan  
Rajenibankar, requests the officers of the  
concerned department of Osmanabad District  
Central Cooperative Bank Limited Osmanabad to  
provide the original copy of all the documents  
given under his letter External  
Administration/1205/02.30 dated 11/5/2  
regarding the cheque of Rs. 308907975.00  
issued by M/s Home Traders, Vashi, Navi

Mumbai on 17/4/02. It is requested that the original meeting attendance register be provided immediately for the investigation of the said crime.

Sd/-

17.05.02

Date: 18.08.02

**PANCHNAMA**

1. Vaibhav Vishwanath Patil, Age: 20 years,  
Occupation: Education, Residence: Taluka:  
Vashi, District:
2. Mujiroddin Gaimodin Kazi, Age: 23 years,  
Occupation: Trade, Residence: Osmanabad

We are present at the Osmanabad Police Station on the orders of the above Panchnama B.B. Reddy, Police Inspector, Osmanabad (City) Police Station. The police have informed us that the signature of the accused Bhupal Singh alias Pawan Santajirao Rajenibankar, Age: 50 years, Residence: Govarniwadi, arrested in the crime of Police Station Osmanabad (City) Crime Register No. 106/02 Sections 406, 409, 420 34 Bhadvi, six signature specimens each on the signature paper are to be taken. You are informed to appear before us and a sample of signatures was made in the presence of the magistrate as follows:

The accused was present at this place and we asked him for his name/address. He told us that his real name is Bhupal Singh alias Pawan Santajirao Rajenibankar, residing at Godarniwadi. We informed him about giving his sample signatures and gave him each sample signature on paper.

We have made the above Panchnama from the beginning to the end in the presence of the magistrate and it is correct and true.

This Panchnama was started at 11.30 am and copied at 11.00 am.

In the presence of  
Police Inspector  
Police Station Osmanabad  
(City)

The Panchnama was signed

1. \_\_\_\_\_

2. \_\_\_\_\_



NATIONAL STOCK EXCHANGE OF INDIA LIMITED

Regd. Office: "EXCHANGE PLAZA", BANDRA - KURLA COMPLEX, BANDRA (E), MUMBAI - 400 051 INDIA

D-411

D-411  
455

NSE/WDM/21306

July 17, 2002

NSE letter

To  
Mr. B B Reddy,  
P I City P S Osmanabad  
Osmanabad City  
Taluka & Dist Osmanabad  
Pin 413 501 Maharashtra.

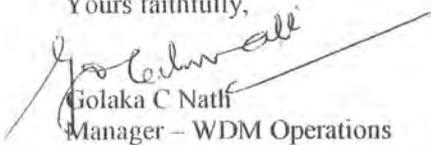
Dear Sir,

**Your letter Outward No. 1331/2002 dt. 06/07/2002**

With reference to the above, we would like to inform you that M/s Home Trade Ltd. has not been enabled for carrying out transactions on the WDM segment of the Exchange. From the records of the securities traded on the WDM segment of the Exchange on 31-01-2002, it is observed that the securities mentioned in your above letter were not traded in WDM segment on that day.

Thanking you,

Yours faithfully,

  
Golaka C Nath  
Manager - WDM Operations

  
24/12/2002

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D-412

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D-412

## NOTICE

(Under the code of Criminal Procedure 1973 U/S 91 and 102)

O.No.208/2002  
Police Station, Osmanabad (City)  
Date : 28/07/2002

To,

The Registrar of Company,  
P.M.T. Building, 3<sup>rd</sup> Floor,  
Deccan Gymkhana,  
Pune- Maharashtra.

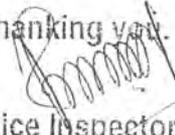
Respected Sir,

With reference to above subject the names and full addresses of Present Board of Director's of Home Trade Company Ltd. Washi, New Mumbai and its memorandum of associates are required in investigation in P.S. Osmanabad City Cr. No. 106/2002 U/s 406,409,420,34 IPC.

The Board of Director's of the above Home Trade Company Ltd. are required for investigation of fraud of Rs. 29,99,34,591/- which was invested in Home Trade by osmanabad District Central Co-operative Bank Ltd, Osmanabad in the year 2002.

Hence requested to send the above information of form 18 and 32 as it is registered in your office, in the earlisest.

Thanking you.

  
Police Inspector,  
P.Stn. Osmanabad City.

Copy Submitted to :

- 1) Superintendent of Police,  
C.I.D. Crime, M.S. Nagpur.

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Date: 16<sup>th</sup> August 2002

To,  
Star of Company  
BFT Building, 3rd Floor  
Gymkhana, Pune

Sub: Police Station Osmanabad (City) Crime  
Register No. 106/2002 Regarding the  
investigation of the crime under Sections  
406, 409, 420, 34 IPC.

Ref: Police Station Osmanabad (City) vide letter  
No. 208/02, dated 28/3/2002

Sir,

We had given a letter to the accused in the  
mentioned crime in the subject of the submitted  
statement as per the mentioned reference.  
Accordingly, the information given by you is also  
yours and it is requested to get the information  
from the given Police Constable 394 Kadam.

Sd/-

Police Inspector  
Police Station Osmanabad (City)

D-415

D-615

new no 25-14018

KK.  
2099

FORM NO. 18  
THE COMPANIES ACT, 1956

Placed  
AS  
24/9/99

Registration No. 11-72190  
Capital Rs. 25,00,00,000/-

Notice of Situation/Change of Situation of Registered Office

[Pursuant to section 146]

The Company EURO ASIAN SECURITIES LIMITED.

whereby given that -

Registered office of the company is situated at:

143-A, Mittal Court  
Nariman Point  
Mumbai - 400 021.

Co. No.	11-72190
File No.	24/9/99
Registered Office	143-A, Mittal Court, Nariman Point, Mumbai - 400 021.

the situation of the registered office of the company was changed

143-A, Mittal Court  
Nariman Point  
Mumbai - 400 021.

कंपनी संख्या / Company No.	11-72190
दस्तावेज संख्या / Document No.	24/9/99
पंजीकृत / Registered	24/9/99
रजिस्टर / Registrar	[Signature]
अतिरिक्त/सहायक रजिस्टर / Addl./Asstt. Registrar	[Signature]

124 A, Sohrab Hall,  
21, Sasoon Road,  
Pune - 411 001

use of 21 July 1999

CERTIFIED TRUE COPY

jurisdiction of registered offices falls under the jurisdiction of:

PUNE POLICE STATION  
(Name of police station)\*

Signature  
Name N. S. TRIVEDI  
(INBLOCK LETTERS)  
Designation Company Secretary

7<sup>th</sup> day of July 1999.

Address of the nearest police station with district and tehsil.

**Particulars of appointment of directors and manager and changes among them**

[Pursuant to section 303(2)]

Name of Company : Home Trade Limited

Presented by N.S. Trivedi, Executive Director & Secretary.

Note : --- If a company has no particulars to be included in one or two of the headings 'A', 'B' and 'C' the parts containing those headings (in respect of which the company has no particulars to be included) need not be filed.

A. Appointment of and changes among directors.

Name or names and surname in full 1	Father's/ husband's name 2	Usual residential address 3	Nationality 4	Date of appointment or change 5	Brief particulars of changes
Mr. Shashank G. Ranade.	Shri Gopal.	3/1, Radhakrishnaniwas, Grd. Floor, Dagadiwadi, S.K. Bole Road, Dadar (W), Mumbai - 400 028.	Indian.	May 15, 2001	Appointed as Additional Director WEF-15/05/2001.
Mr. Vijaykumar H. Modi.	Shri Himatlal C. Modi.	A/203, Bolivali Amita CHS Ltd., Kulupwadi Road, Bolivali (East), Mumbai - 400 066.	Indian.	May 15, 2001	Appointed as Additional Director WEF 15/05/2001.
Mr. Salil D. Gandhi.	Shri Dinkarlal Gandhi.	A-II/13, Gold Coin CHS, Tardeo, Mumbai - 400 034.	Indian.	May 15, 2001.	Appointed as Additional Director WEF 15/05/2001.

Notes: (1) A note of changes should be made in column 6 e.g. by inserting against the name of new against the name of the former director, the cause for the change, e.g. by death, resignation, retirement  
(2) In case of managing director, his designation should be stated with his name in column

REG. NO. 5

REG. NO.

REG. NO. 500

REG. NO.

..... and by indicating

D-416

459

316

Filing Fees : Rs. 120/-

COMPANIES ACT, 1956

FORM NO. 23

*[Signature]*

Registration No. of Company : 25-14018

B. [***] C. Appointment of and changes in mana-ership and secretaryship. Name or names and surname in full.	Father's/ husband's name	Usual residential address	Nationality	Date of appointment or change	Brief particulars of changes
1	2	3	4	5	6
-----					

Dated the 13<sup>th</sup> day of June, 2001.

Signature: *[Signature]*  
(N.S. TRivedi)  
Designation: Executive Director &

Notes: (1) For the purposes of this form, particulars of a person appointed as manager within the meaning of section 2(24) of the Companies Act, 1956 need be given.  
(2) A note of change as also the cause of change e.g. by death, resignation, removal, disqualification, etc. should be stated in column 6.

STARTING FROM  
CERTIFIED TRUE COPY

*[Signature]*

Director

597/2001

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Name of Company : Home Trade Limited

Presented by N.S. Trivedi, Executive Director & Secretary.

Note : --- If a company has no particulars to be included in one or two of the headings 'A', 'B' and 'C' the parts containing those headings (in respect of which the company has no particulars to be included) need not be filed.  
A. Appointment of and changes among directors.

Particulars of Appointment of Directors and Changes Pursuant to section 303(2)

Name or names and surname in full	Father's/ husband's name	Usual residential address	Nationality	Date of appointment or change	Brief particulars of changes
Mr. Shashank G. Ranade.	Shri Gopal.	3/1, Radhakrishnaniwas, Grd. Floor, Dagadiwadi, S.K. Bole Road, Dadar (W), Mumbai - 400 028.	Indian.	May 15, 2001	Appointed as Additional Director WEF 15/05/2001.
Mr. Vijaykumar H. Modi.	Shri Himatlal C. Modi.	A/203, Bolivali Arnita CHS Ltd., Kulupwadi Road, Bolivali (East), Mumbai - 400 066.	Indian.	May 15, 2001	Appointed as Additional Director WEF 15/05/2001.
Mr. Salil D. Gandhi.	Shri Dinkarlal Gandhi.	A-II/13, Gold Coin CHS, Tardeo, Mumbai - 400 034.	Indian.	May 15, 2001.	Appointed as Additional Director WEF 15/05/2001.

Notes: (1) A note of changes should be made in column 6 e.g. by inserting against the name of new against the name of the former director, the cause for the change, e.g. by death, resignation, retirement (2) In case of managing director, his designation should be stated with his name in columnar

REC. NO.   
 REG. NO.   
 27-14215   
 22/06/2001

D-416

and by indicating

D 416

8668

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462

Registration No. of Company : 25-14018

*[Handwritten Signature]*

COMPANIES ACT, 1956

FORM NO. 32

Filing Fees : Rs. 120/-

B. [\*\*\*]

C. Appointment of and changes in management and secretaryship.

1 Name or names and surname in full	2 Father's/husband's name	3 Usual residential address	4 Nationality	5 Date of appointment or change	6 Brief particulars of changes
-----	-----	-----	-----	-----	-----

Dated the 13<sup>th</sup> day of June, 2001.

Signature .....  
(N.S. Trivedi)  
Designation: Executive Director &

Notes: (1) For the purposes of this form, particulars of a person appointed as manager within the meaning of section 2(24) of the Companies Act, 1956 need be given.  
(2) A note of change as also the cause of change e.g. by death, resignation, removal, disqualification, etc. should be stated in column 6.

MAILED FOR  
29/6/01  
8  
29/6/01

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D-417

*[Handwritten signature]*



**home trade ltd.**

REG. NO. 25-14018

Auth. capital Rs. 30 crores

paid-up capital Rs. 239,610,000

*[Handwritten signature]*

**ANNUAL REPORT  
2000-2001.**



**For HOME TRADE LIMITED**

*[Handwritten signature]*

Authorised Signatory/Director

21-8-01 ✓

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**BOARD OF DIRECTORS**

Sanjay Agarwal

Chairman

N. S. Trivedi

Executive Director & Secretary

Manoj (Mike) Shah

Director

Dhananjay Agarwal

Director

Allan James Mcmillan

Director

Russel Boekenroeger Jr.

Director

Shashank G. Ranade

Director

Salil D. Gandhi

Director

Vijaykumar Modi

Director

**BANKERS**

Janata Sahakari Bank Limited, Pune  
Industrial Bank Ltd.

**AUDITORS**

Parimal R Shah & Co.  
Chartered Accountants

**REGISTERED OFFICE**

124A, Sohrab Hall, 21, Sasoon  
Road, Pune - 411 001

**REGISTRAR & SHARE TRANSFER AGENT**

R & D Consultants Ltd.  
610 Dalamal Towers  
211, Nariman Point  
Mumbai - 400 021.

NOTICE is hereby given  
LIMITED will be held  
Office of the Company at  
the following business:

**ORDINARY BUSINESS**

1. To receive, cons and Loss Accc and the Report o
2. To declare Divir
3. To appoint a Dire being eligible off
4. To appoint a D... being eligible off
5. To appoint M/s. Company to hold next Annual Ge

**SPECIAL BUSINESS**

5. To consider and Resolution, as ar

"RESOLVED tha of the Company Company has re a member, pro Director, be and to retire by rotatic

7. To consider and Resolution, as a

"RESOLVED th: Director of the whom the Comp 1956 from a m. office of Director, be liable to retir

8. To consider and Resolution, as a.

"RESOLVED th: Director of the C whom the Comr 1956 from a mer office of Director be liable to retire

**Notes :**

1. The relevant Explana in respect of the busin
2. A MEMBER ENTITL APPOINT A PROXY NEED NOT BE A ME.



**NOTICE**

**NOTICE** is hereby given that the **EIGHT ANNUAL GENERAL MEETING** of **HOME TRADE LIMITED** will be held on **Saturday 29<sup>th</sup> September, 2001** at 10:00 A.M. at the Registered Office of the Company at 124A, Sohrab Hall, 21, Sasoon Road, Pune - 411 001, to transact the following business: -

**ORDINARY BUSINESS**

1. To receive, consider and adopt the Balance Sheet as at 31<sup>st</sup> March, 2001, the Profit and Loss Account for the year ended 31<sup>st</sup> March 2001, the Report of the Directors and the Report of the Auditors.
2. To declare Dividend on Equity Shares.
3. To appoint a Director in place of Mr. Manoj (Mike) A. Shah, who retires by rotation but being eligible offers himself for re-appointment.
4. To appoint a Director in place of Mr. Alan James McMillan, who retires by rotation but being eligible offers himself for re-appointment.
5. To appoint M/s. J.S. Vanzara & Associates, Chartered Accountants as Auditors of the Company to hold office from the conclusion of this meeting until the conclusion of the next Annual General Meeting and to fix their remuneration.

**SPECIAL BUSINESS**

5. To consider and if thought fit, to pass, with or without modification(s), the following Resolution, as an **Ordinary Resolution** :-

"RESOLVED that Shri Salil D. Gandhi, whose term of office as an Additional Director of the Company expires at this Annual General Meeting and in respect of whom the Company has received a notice under section 257 of the Companies Act, 1956 from a member, proposing the candidature of Shri Salil D. Gandhi, for the office of Director, be and is hereby appointed as a Director of the Company who shall be liable to retire by rotation."

7. To consider and if thought fit, to pass with or without modification(s) the following Resolution, as an Ordinary Resolution :-

"RESOLVED that Shri Shashank Ranade, whose term of office as an Additional Director of the Company expires at this Annual General Meeting and in respect of whom the Company has received a notice under section 257 of the Companies Act, 1956 from a member, proposing the candidature of Shri Shashank Ranade, for the office of Director, be and is hereby appointed as a Director of the Company who shall be liable to retire by rotation."

8. To consider and if thought fit, to pass with or without modification(s) the following Resolution, as an Ordinary Resolution :-

"RESOLVED that Shri Vijaykumar H. Modi, whose term of office as an Additional Director of the Company expires at this Annual General Meeting and in respect of whom the Company has received a notice under section 257 of the Companies Act, 1956 from a member, proposing the candidature of Shri Vijaykumar H. Modi, for the office of Director, be and is hereby appointed as a Director of the Company who shall be liable to retire by rotation."

**Notes :**

1. The relevant Explanatory Statement pursuant to Section 173 of the Companies Act, 1956, in respect of the business under item no. 6, 7 and 8 set out above is annexed hereto.
2. A MEMBER ENTITLED TO ATTEND AND VOTE AT THE MEETING IS ENTITLED TO APPOINT A PROXY TO ATTEND AND VOTE INSTEAD OF HIMSELF & THE PROXY NEED NOT BE A MEMBER OF THE COMPANY.

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3. THE INSTRUMENT APPOINTING THE PROXY SHOULD BE DEPOSITED AT THE REGISTERED OFFICE OF THE COMPANY NOT LESS THAN FORTY-EIGHT HOURS BEFORE THE COMMENCEMENT OF THE MEETING.
4. The Register of Members and Share Transfer books will remain closed from 27<sup>th</sup> September, 2001 to Saturday, 29<sup>th</sup> September, 2001 (inclusive of both days).
5. The dividend as recommended by the Board, if approved at the meeting, will be payable after 4<sup>th</sup> October, 2001 to those members whose names appear on the Register of Members on 29<sup>th</sup> September, 2001. In respect of shares held in electronic form, the dividend will be payable on the basis of beneficial ownership as per the data maintained by National Securities Depository Limited (NSDL) and Central Depository Services Limited (CDSL) for the same.
6. Members are requested to notify immediately about their change of address :-
  - (i) to their Depository Participant (DPs), if the shares are held in electronic form;
  - (ii) to the company's Registrar & Transfer agent, i.e M/s R & D Consultants Limited, 610, Dalamal Tower, 211, Nariman Point, Mumbai - 400 021 or to the registered office, if the shares are held in physical form.
7. Members who have not furnished their bank details, may inform the Company's Registrar & Transfer agent, i.e M/s R & D Consultants Limited, 610, Dalamal Tower, 211, Nariman Point, Mumbai - 400 021 about the said details, for issue of dividend warrants.
8. Members seeking any information/clarification on annual accounts of the company are requested to send in written queries directly to the Executive Director & Secretary at least a week before the date of the meeting. Replies to the extent possible, will be provided only at the meeting.
9. Members/Proxy holders should bring the attendance slips sent herewith, duly signed, attending the meeting along with their copies of the Annual Report of the company.
10. At the ensuing Annual General Meeting, Mr. Manoj (Mike) Shah and Mr. Anil McMillan, retire by rotation and being eligible, offer themselves for reappointment as required under Clause 49 of the Listing Agreement, details of the said directors are mentioned hereunder :-

(a) **Mr. Mike Shah** :- Mr. Mike Shah has been associated with Home Trade for 14 years, in the position of an Advisor and non-executive Director for the last 14 months. He brings with him the benefit of his experience for over 30 years in the information technology industry in India. Currently, Mr. Mike Shah is the President and CEO of Regent Associates India Ltd., the Indian operations of Regent Associates, one of Europe's largest Information Technology Amalgamation (M&A) specialists in the Internet and Information Technology business. Through Regent Associates' worldwide network, Mr. Mike Shah has been active in the venture capital arena and M & A businesses as an angel investor.

Prior to this, Mr. Mike Shah worked with the Digital Equipment Corporation, USA (now taken over by Compaq) for about 24 years, of which the last 6 years (1988 to 1994) were in the position of being the first Managing Director of the Company's Indian operations. During his tenure, the company evolved to become a US\$40 million operation with 900 employees.

His directorship in other companies includes :- (i) Regent Associates India Private Limited (ii) Parametric Technology Corporation R&D India Private Limited. (iii) RELQ Software India Private Limited (iv) Ways India Limited (v) Guru Infotech India Private Limited (vi) Indian Information Hardware Technology Limited (vii) Jthru Technologies Private Limited.

He has not been appointed in any Board Committee of other companies.

7/2001  
Home Trade Limited

(b) **Mr. Allan James McMillan** :- Mr. Allan McMillan is the co-founder and CEO of Planet-Intra.Com, the World's first Instant Intranet Portal. He has 15 years' experience in the information technology business around the world. Planet Intra is his fourth start-up; with his previous three ventures being out-standing successes. He brings to Home Trade an international perspective, his proven track record of business building, with several years' experience in setting up and running technology businesses, and his knowledge of the Asia Pacific Technology market. His last start-up was sold to China.com, a new Portal company that recently went for an IPO. Mr. Allan McMillan has been helping Home Trade forge strategic alliances with channel partners and technology suppliers.

His directorship in other companies includes :- (i) Planet Intra International Limited (ii) Mont Pacific Limited. (iii) Internet Marketing Services.

He has not been appointed in any Board Committee of other companies.

By Order of the Board  
For Home Trade Limited

**N S Trivedi.**  
Executive Director & Secretary.

Mumbai , 14<sup>th</sup> August, 2001.

**REGISTERED OFFICE:**  
124A, Sohrab Hall, 21, Sasoon Road,  
Pune - 411 001.

**EXPLANATORY STATEMENT PURSUANT TO SECTION 173 (2) OF THE COMPANIES ACT 1956**

**Item Nos. 6, 7, and 8.**

Mr. Salil D. Gandhi, Mr. Shashank Ranade and Mr. Vijaykumar H. Modi were appointed as Additional Directors of the Company pursuant to section 260 of the Companies Act, 1956. In terms of the applicable provision of the Companies Act, 1956 and Article 116 of the Articles of Association of the Company, their term of office as Additional Directors expire at the ensuing Annual General Meeting. The Company has received notices alongwith the prescribed deposits from members of the Company proposing the candidatures of Mr. Salil D. Gandhi, Mr. Shashank Ranade and Mr. Vijaykumar H. Modi for the office of Director.

Accordingly, the Directors recommend these resolutions for the approval of the members.

Mr. Salil D. Gandhi, Mr. Shashank Ranade and Mr. Vijaykumar H. Modi are interested in the resolution pertaining to their appointment and no other director is interested in the resolution.

By Order of the Board  
For Home Trade Limited

**N S Trivedi.**  
Executive Director & Secretary.

Mumbai , 14<sup>th</sup> August, 2001.

**REGISTERED OFFICE:**  
124A, Sohrab Hall, 21, Sasoon Road,  
Pune - 411 001.

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Your Directors have pleasure in submitting their EIGHT Annual Report and Audit for the year ended March 31, 2001.

**1. FINANCIAL HIGHLIGHTS.**

	<b>Rs in Lacs</b>
	<b>31-Mar-01</b>
Gross income	6722.57
Profit before Tax	3156.23
Provision for Income Tax	250.75
Profit after tax	2904.98
Add: Net profit brought forward	349.76
Provision for Income Tax for earlier years written back	(43.45)
/(off)	
Provision for Service Tax for earlier years written back	30.00
/(off)	
Profit available for appropriation	3241.29
* Proposed dividend	239.61
* Dividend Tax	24.44
General Reserve	85.00
Balance carried forward	2892.24

**2. DIVIDEND:**

Your Directors are pleased to recommend a payment of dividend after dividend tax for the year ended 31st March, 2001 @ 10 % on Rs. 239,610,000 Rs 239.61 lacs (previous year 10% absorbing Rs 239.61 lacs). The dividend, at the ensuing Annual General Meeting, will be paid to all the shareholders, who appear on the Register of Members, as on 29th September, 2001.

**3. OPERATIONS:**

In the year under review, your Company has undertaken several significant towards establishing itself as a dominant convergence-centric financial services

Your Company's online presence through [www.hometrader.com](http://www.hometrader.com) is currently largest independent and objective aggregators of business news and financial in the country. Home Trade has put in place an extensive global network of all leading information vendors as well as over 50 independent analysts and report India to ensure that the consumer has access to the most comprehensive a source of business news, incisive analyses and financial information.

In the period under review, your Company has undertaken an intensive branding exercise. This included a national outdoors campaign and a TV Preliminary research commissioned by your Company has confirmed that Home enjoys remarkably high levels of brand recall among the target audience. Your will continue to pursue an active strategy towards establishing Home Trade as a global brand.

Your company has partnered with leading consultancies - like Arthur Pricewaterhouse Coopers and A T Kearney for various aspects of the business that Home Trade becomes a truly world class financial services provider. Home e-trading engine, has went live in March 2001, after undergoing rigorous testing

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Home Trade Limited

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**AUDITORS:**

M/s. Parimal R Shah & Co., Chartered Accountants, have expressed their desire not to seek re-appointment as Auditors of the Company. The Board of Directors recommends that M/s J.S. Vanzara Associates, Chartered Accountants, who are eligible for the appointment, be appointed as Auditors of the Company.

The Board of Directors of the company clarified the following points with regard to the Auditors Reports, as annexed to this Report, for the year under review :-

- (i) The Board of Directors are of the opinion that though the internal control procedures are meticulously designed to meet the business requirements, however considering the growing business activities of the company, the internal control mechanisms & procedures would be upgraded to meet the requirements of the fast changing activities of the company.
- (ii) As per Clause 15 to the Auditors Report, the Board of Directors hereby clarifies:
  - a. The admitted tax liability under dividend tax and the tax deducted at source are in the process of being paid.
  - b. In respect of income tax liability, the Company has sought legal opinion and on receipt of the said opinion, the Company will pay the same.

**12. STATUTORY INFORMATION:**

**(A) CONSERVATION OF ENERGY, TECHNOLOGY ABSORPTION, FOREIGN EXCHANGE EARNINGS AND OUT GO.**

The information pursuant to section 217(1)(e) of the Companies Act, 1956, read with the Companies (Disclosure of Particulars in the Report of Board of Directors) Rules, 1988, relating to the conservation of energy and technology absorption, are not applicable to the Company and hence not provided. As regards the information in respect of foreign exchange earnings and outgo, the same has been given in Annexure 'A' to the Directors' Report.

**(B) PARTICULARS OF EMPLOYEES**

As required by the provisions of section 217 (2A) of the Companies Act 1956, read with the Companies (Particulars of Employees) Rules, 1975, as amended, the names and other particulars of the employees are set out in the Annexure 'B' to the Directors' Report.

**13. ACKNOWLEDGMENT:**

The Board of Directors wishes to thank its bankers, clients and business associates for their continued co-operation and support. The Board also wishes to express its appreciation to all its staff members for their contribution towards the achievement of the year's performance.

By Order of the Board  
For Home Trade Limited

**N S Trivedi.**  
Executive Director & Secretary.

Mumbai, 14<sup>th</sup> August, 2001.

**REGISTERED OFFICE:**  
124A, Sohrab Hall, 21, Sasoon Road,  
Pune - 411 001.

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it is among the fastest and most reliable in the field. Further efforts are on to make the Home Trade e-trading services offering, a seamless, end-to-end transaction experience.

Your Company Home Trade has a sound transaction-based revenue model in place. The company's revenues would primarily come from the transactions on its wide range of financial products and services. Home Trade would improve realizations from customers by cross selling and market synergies across different financial product segments.

Accounts

The financial figures further reinforce your Company's record of continued growth. Total Income has shown a growth of 362% and increased from Rs. 1453 lacs in the previous year to Rs. 6723 lacs in the year under review. Similarly, PBIT has increased by 300% to Rs. 3642 lacs and PAT has increased by 425% to Rs. 2905 lacs.

Rs in Lacs  
31-Mar-00

**INDUSTRY SCENARIO:**

1453.29  
713.22  
160.00  
552.91  
171.30  
(37.12)

The financial services sector has been one of the fastest growing sectors, both in India as well globally. Furthermore, this sector has proved resilient to the downturn in the global IT industry which was preceded by the slowdown in the US economy. Also, the financial services sector is the largest market for technology solutions. Technology in turn is bringing about a transformation in this sector and will increasingly become the most important competitive advantage of financial service companies.

(30.00)

The concept of financial convergence, which is at the centre of Home Trade's business model, is changing the basis on which players in this sector are organized. Customer needs and expectations are also changing rapidly and this is creating immense opportunities for new players to enter and redefine the financial services market.

657.09  
239.61  
52.71  
15.00  
349.76

Your Company's expertise in the financial services domain, as well as its emphasis on innovative technology-driven products and services makes it eminently positioned to capture growing opportunities in the sector.

**5. BUSINESS FOCUS & FUTURE PLANS**

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absorbing  
approved  
se names

The Company is pursuing dynamic, versatile business strategies which would capitalise on changing trends in the financial services industry. Having launched its e-trading service, one of the most advanced in the country, Home Trade plans to extend its services to cover the entire spectrum of personal financial services, including mutual funds, personal and housing loans, debt trading and credit cards. Your company is still in the establishment phase and is making rapid progress to in setting up the operations of business.

initiatives  
company.

Your Company is pioneering the development of innovative technology-based finance products that will give the consumer greater access to a host of financial services. These initiatives are aimed at changing the way financial service is perceived with the ultimate objective of empowering the consumer.

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**6. PERSONNEL:**

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leading

In the year under review the Company implemented multiple new initiatives to further augment and professionally manage the human resources capital of the Company, undeniably its most important asset. Your Company has created a lean and flat internal organisation structure comprising a core team of knowledge workers. This has been done with a view to provide Home Trade the flexibility and agility that is essential for successfully operating in the dynamic convergence domain.

ndersen,  
ensure  
Trade's  
ensure

In order to be able to leverage and utilize the best available resources, your Company has created a unique outsourcing employment model that leverages a network of alliances with the best-in-class organizations.

Your Company's current organisational structure has been specifically design to effective planning and execution of business strategy during in its current construction and establishment of its business model. This structure enables each business line to function independently while cross-functional teams ensure integr activities and focus on achieving common goals.

The professionalism and dedication of the Company's employees at all levels have it possible to achieve the impressive results during the year under review. Your d wish to place on record their deep appreciation for the same.

#### 7. FIXED DEPOSITS

Your Company has not accepted any fixed deposits during the year under review.

#### 8. CORPORATE GOVERNANCE :-

Your company continues to practice good corporate governance for with the obje following best in class operating initiatives and enhancing shareholders/fir confidence. Your Company remains committed to a system of good cor governance by constantly increasing the level of transparency and accountability shareholders. The company's internal control structure ensures compliance with legal requirements and mandatory provisions of Corporate Governance as pres under the Listing Agreement with Stock Exchanges. The Corporate Governance Re annexed to the Directors Report.

#### 9. DIRECTORS' RESPONSIBILTY STATEMENT :-

Pursuant to Section 217(2AA) of the Companies Act, 1956, the Board of Directors Company hereby confirm that :-

- (i) in the preparation of the Annual Accounts, the applicable acc standards have been followed and no material departure have been m the same.
- (ii) appropriate accounting policies have been selected and applied cons and have made judgements and estimates that are reasonable and p so as to give a true and fair view of the state of affairs of the company 31<sup>st</sup> March, 2001 and of the profit of the company for the said period;
- (iii) Proper & sufficient care has been taken for the maintenance of ade accounting records in accordance with the provisions of the Companie 1956 for safe guarding the assets of the company and for prevent detecting fraud and other irregularities;
- (iv) the annual accounts have been prepared on a going concern basis.

#### 10. DIRECTORS

During the year under review, Mr. Salil D. Gandhi, Mr. Shashank Ranade and Vijaykumar H. Modi were appointed on 15<sup>th</sup> May 2001, as Additional Directors of Company pursuant to section 260 of the Companies Act, 1956. In terms of the applic provision of the Companies Act, 1956 and Article 116 of the Articles of Association of Company, their term of office as Additional Directors expire at the ensuing an general meeting. The Company has received notices from members of the Com proposing the candidature of Mr. Salil D. Gandhi, Mr. Shashank Ranade and Vijaykumar H. Modi for the office of Director. The Board recommends their appointme

During the year under review, Mr. Ketan Sheth resigned from the Board of Directors 15<sup>th</sup> May, 2001. The Board records its appreciation for the contributions made by Sheth during his tenure as Director of the Company.

**AUDITORS:**

M/s. Parimal R Shah & Co., Chartered Accountants, have expressed their desire not to seek re-appointment as Auditors of the Company. The Board of Directors recommends that M/s J.S. Vanzara Associates, Chartered Accountants, who are eligible for the appointment, be appointed as Auditors of the Company.

The Board of Directors of the company clarified the following points with regard to the Auditors Reports, as annexed to this Report, for the year under review :-

- (i) The Board of Directors are of the opinion that though the internal control procedures are meticulously designed to meet the business requirements, however considering the growing business activities of the company, the internal control mechanisms & procedures would be upgraded to meet the requirements of the fast changing activities of the company.
- (ii) As per Clause 15 to the Auditors Report, the Board of Directors hereby clarifies:
  - a. The admitted tax liability under dividend tax and the tax deducted at source are in the process of being paid.
  - b. In respect of income tax liability, the Company has sought legal opinion and on receipt of the said opinion, the Company will pay the same.

**12. STATUTORY INFORMATION:****(A) CONSERVATION OF ENERGY, TECHNOLOGY ABSORPTION, FOREIGN EXCHANGE EARNINGS AND OUT GO.**

The information pursuant to section 217(1)(e) of the Companies Act, 1956, read with the Companies (Disclosure of Particulars in the Report of Board of Directors) Rules, 1988, relating to the conservation of energy and technology absorption, are not applicable to the Company and hence not provided. As regards the information in respect of foreign exchange earnings and outgo, the same has been given in Annexure 'A' to the Directors' Report.

**(B) PARTICULARS OF EMPLOYEES**

As required by the provisions of section 217 (2A) of the Companies Act 1956, read with the Companies (Particulars of Employees) Rules, 1975, as amended, the names and other particulars of the employees are set out in the Annexure 'B' to the Directors' Report.

**13. ACKNOWLEDGMENT:**

The Board of Directors wishes to thank its bankers, clients and business associates for their continued co-operation and support. The Board also wishes to express its appreciation to all its staff members for their contribution towards the achievement of the year's performance.

By Order of the Board  
For Home Trade Limited

**N S Trivedi.**  
Executive Director & Secretary.

Mumbai, 14<sup>th</sup> August, 2001.

**REGISTERED OFFICE:**  
124A, Sohrab Hall, 21, Sasoon Road,  
Pune - 411 001.

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**ANNEXURE 'A' TO THE DIRECTORS REPORT**

Particulars required under the Companies (Disclosure of particulars in the report of Board of Directors) Rules, 1988.

**A) Foreign Exchange earnings and out go**

- i) Foreign Exchange earnings - Nil  
 ii) Foreign Exchange outgo - Rs.1,66,57,585.00

**ANNEXURE 'B' - Particulars of employees pursuant to section 217 (2A) of the Company's Act, 1956.**

Name of Employee	Designation	Qualifications	Experience (Years)	Date of Joining	Age Years	Remuneration (Rs.)	Previous Employment
Anuj Singh	Asst-Vice President	B.A., MBA (IIM)	6	11-Dec-2000	28	*623892	ITC Ltd
Chirag Jain	Sr. A. V. P.	B. Tech., PGDM (IIM)	8	12-Jun-2000	30	*2262468	Citi Bank
G G Srinivas	Manager	B Tech, PGDM (IIM)	7	17-Jun-2000	30	*1233899	Citi Bank
Hiren Gada	Sr. Vice President	B.Com, MMS (Fin)	7	24-Feb-1997	30	3385533	Pranav Securities Pvt. Ltd
Latha Venkatesh	Asst-Vice President	Phd. (political Science)	17	15-May-2000	40	*1459100	Dow Jones Newswires
Manish Agarwal	Asst-Vice President	B. Tech, PGDM (IIM)	6	9-May-2000	31	*2687048	Citi Bank
Naveen Gupta	Asst-Vice President	MBA	5	10-Aug-2000	29	*1102186	Citi Bank
Subodh Bhandari	Sr. Vice President	B. Com, FCA	12	1-Feb-1995	35	2414469	VCK Shares & Stock Broker P Ltd
Naveen Luthra	Asst-Vice President	B.Sc, MBA (IIM)	7	24-Jul-2000	31	*1114355	Satyam Infoway Ltd
Pankaj Kulkarni	Asst-Vice President	BE, MBA (IIM)	4	10-Aug-2000	27	*2403488	Citi Bank
Piyush Sharma	Vice President	B.E. (Electrical), MBA (IIM)	13	17-Feb-2000	35	2916609	Becton & Dickinson & Co. Inc.
R Pradeep Sekar	Asst-Vice President	M.Tech (IT), MBA (IIM)	5	5-Mar-2003	27	*2080392	Citi Bank

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**ANNEXURE 'A' TO THE DIRECTORS REPORT**

Particulars required under the Companies (Disclosure of particulars in the report of Board of Directors) Rules, 1988.

**A) Foreign Exchange earnings and out go**

- i) Foreign Exchange earnings - Nil  
 ii) Foreign Exchange outgo - Rs. 1,66,57,585.00

**ANNEXURE 'B' - Particulars of employees pursuant to section 217 (2A) of the Company's Act, 1956.**

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Anuj Singh	Asst. Vice President	B.A., MBA (IIM)	6	11-Dec-2000	28	*625892	ITC Ltd
Chitrag Jain	Sr. A. V. P.	B. Tech., PGDM (IIM)	8	12-Jun-2000	30	*2262468	Citi Bank
G G Srinivas	Manager	B Tech, PGDM (IIM)	7	17-Jun-2000	30	*12333899	Citi Bank
Hiren Gada	Sr. Vice President	B.Com, MMS (Fin)	7	24-Feb-1997	30	3385533	Pranav Securities Pvt. Ltd
Latha Venkatesh	Asst. Vice President	Phd. (political Science)	17	15-May-2000	40	*1459100	Dow Jones Newswires
Manish Agarwal	Asst. Vice President	B. Tech, PGDM (IIM)	6	9-May-2000	31	*2687048	Citi Bank
Naveen Gupta	Asst. Vice President	MBA	5	10-Aug-2000	29	*1102186	Citi Bank
Subodh Bhandari	Sr. Vice President	B. Com, FCA	12	1-Feb-1995	35	2414469	VCK Shares & Stock Broker P LTd
Naveen Luthra	Asst. Vice President	B.Sc. MBA (IIM)	7	24-Jul-2000	31	*1114355	Satyam Infoway Ltd
Pankaj Kulkarni	Asst. Vice President	BE, MBA (IIM)	4	10-Aug-2000	27	*2403488	Citi Bank
Piyush Sharma	Vice President	B.E. (Electrical), MBA (IIM)	13	17-Feb-2000	35	2916609	Becton & Dickinson & Co. Inc.
R Pradeep Sekar	Asst. Vice President	M.Tech (IT), MBA (IIM)	4	5-Mar-2001	27	*209032	Citi Bank
Sanjay Agarwal	Director	B. Com					

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Sumant Bhargava	Asst-Vice President	B.E. PGDM(IIM)	6	10-Jul-2000	29	*1196775	Hindustan Coca-Cola Beverages
Sandhya Chitale Shilpa Joglekar	Senior Manager	B.E., MBA, CFA	8	1-Jun-1999	32	2682620	Investment Research Information Service Ltd (IRIS)
	Vice President	M.A. (Economics)	8	1-Jan-2000	- 33	3013264	Financial Express
Siddhartha Singh	Manager	B.A., Dip. in Journalism	4	6-Jul-2000	27	*946218	Net Consult India Pvt Ltd
Tarun Bansal	Vice President	CFM, CMA, MBA	10	1-Nov-2000	- 35	*802427	Talisman Group of Companies Ltd.
Vinayak Hampihalikar Vikrant Kanyal	Asst-Vice President	B. Tech, PGDBM (IIM)	9	4-Dec-2000	32	*1746645	Citi Bank
	Vice President	B.E. MBA (IIM)	8	22-Jun-2000	31	*2092906	Citi Bank
Vivek Luthra	Vice President	MBA, CFE, PGDCM (IIM)	6	1-Feb-2000	29	2970451	Pricewaterhouse Coopers Ltd.
Vinod Menon	Sr. Vice President	PGDCA, Dip. Comp. Tech.	13	24-Jul-2000	32	*3073681	Ashtech Infotech Ltd

\* indicates employed for part of the year.

1. Remuneration comprises of basic salary, allowances and taxable value of perquisites.
2. None of the employees are related to any director of the Company.

Mumbai, 14<sup>th</sup> August, 2001.

By Order of the Board  
For Home Trade Limited

**N S Trivedi.**  
Executive Director & Secretary.

**MANAGEMENT DISCUSSION AND ANALYSIS****BUSINESS REVIEW**

Home Trade is in the process of operationally establishing its business model and has achieved significant progress with regard to the implementation of its plans over the last one-year.

It has been challenging, exciting and rewarding year where the company formally defined its strategy and business intent and achieved significant progress in the implementation of its corporate plans. The outline of the company's plans and progress covered below.

**Redefining finance**

Home Trade has made considerable operational progress to establish itself as a dominant convergence-centric financial services company. The company is endeavoring to create a new benchmark in the financial services sector by designing and offering innovative products and services that extend beyond getting 'more from your money' to deliver 'more from life'.

The company is aiming to revolutionize financial services by achieving true productisation of financial services, by breaking the barriers of conventionally accepted financial products, by establishing a strong well recognized and well regarded brand and empowering the consumer by supporting its initiatives with cutting edge technologies.

**Establishing a strong business foundation**

Home Trade is creating an exceptionally strong business structure that has a rock solid foundation and physically powerful pillars that will support the establishment and rapid growth of the company's business in a sustainable and scalable manner on a long term basis.

The company has a stated objective of establishing a rock solid foundation and towards this end the company intends to have diversified and de-risked revenue streams by offering cross-segment financial products and services. The company has adopted extensive state-of-the-art technological expertise across all areas of its operations and it has also created a powerful brand that will give it a distinct edge in the competitive world of financial services and products.

**Created a unique competency matrix**

As a part of its initiative to install a solid foundation the company has designed a unique competency matrix comprising key attributes that include being a customer centric, knowledge based, brand focused and technology led organization. The customer centric approach comprises the utilization of multiple contact channels such as the internet, phone and physical routes to deliver hi-tech and hi-touch service. The company has formulated knowledge led research programmes that formally evaluate customer requirements and aspirations the findings of which can be used to design and customize its products. The brand strategy aims to refine the conventional perceptions about finance making it more of a lifestyle brand that is further strengthened through collaborated customer loyalty programmes. Its technology approach ensures that the company adopts best-in-class technology solutions and progressive customer relationship management initiatives.

ed operational progress in line with plan

Built an exceptional management team: Home Trade has created an exceptionally high quality management team that has a set objective of establishing an outstanding business operation that can continuously grow and reward its stakeholders over a long term period. The company's key talent pool comprises 48 individuals who have excellent academic qualifications and record, and bring with them diverse experience that can be synergistically deployed to grow the company's business

Created nation-wide sales infrastructure: In order to support the company's customer centric operating approach Home Trade has established a national sales reach that comprises direct sales network with premier sales and service partner organizations in key locations. Its has engaged the services of specialized direct sales agents that have skills in tele-calling, institutional sales and event management. It has set-up both agent and customer training centers to provide high quality consumer response. The company's sales strategies have been validated by PricewaterhouseCoopers.

Established customer care channels: Home Trade has established centralized customer interaction infrastructure that provides single point, multiple channel access to financial services. It allows the anytime, anywhere transaction capabilities imparting the much required flexibility to the consumer. The company has a Customer Relationship Management center that has 25 dedicated knowledge workers available on a 24\*7 basis. The customer care center has the option allow the customer to initiate online, telephonic or physical contact with Home Trade. As a part of its customer care focus the company has initiated the development of a unique Home Trade rewards programme - which will be the first of its kind in India. This programme is being designed by Brierley & Partners who also manage similar programmes for some of the leading global corporates.

Installed best-in-class technology infrastructure: The company has an operational approach of adopting the most relevant best-in-class technological infrastructure. Home Trade has installed high volume Tandem based OLTP trading engine. It has a world-class e-brokerage system that has been designed by Andersen and the back office operations are run by PricewaterhouseCoopers. The technology allows for seamless user experience through state-of-the-art routers and switches. The company uses VSNL, Satyam and Net Magic server farms to allow fast downloads and 24\*7 availability. The XML created website half a million pages of content adaptability even for mobile and hand-held devices. Home Trade has engaged Wipro Corporation to ensure high quality monitoring and maintenance of the company technology infrastructure.

Created a distinct brand identity: The company has created a powerful lifestyle brand building campaign using three of India's biggest icons - Hrithik, Sachin and Shah Rukh with the objective of making finance fun, easy and exciting and also challenging the existing paradigms of finance. The brand promotion exercise has already achieved significant success with the advertising being ranked among top 5 in unaided brand recall.

Entered into best-in-call alliances: As a part of the company's business establishment process Home Trade has entered into multiple alliances with various services providers both in India and internationally. The alliance partners include organizations such as Reuters, CNBC, AT Kerney, Andersen Consulting, PricewaterhouseCoppers, CMIE, Multex Barra and Crisil just to mention a few. The company believes that with the support of competent and specialized alliance partners it will have the distinct advantage of having access to the most competent resources in all its areas of operations.

Successfully implemented the first step of establishing outstanding online presence: The company in a short span of five months has established [www.hometrading.com](http://www.hometrading.com) as the most comprehensive business and financial destination in the country. The online site has over half a million pages of news, information, analysis and expert guidance, and has over five million page view a month with over a hundred thousand registered

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users. Its online presence uses pioneering initiatives such as broadband webstreaming and audio bytes to provide an unparalleled user experience to its audiences.

**In conclusion**

Home Trade is pioneering a new concept in the financial services sector. The company believes that it has a potential to establish a unique business model that will provide high quality returns to all the company's stakeholders.

**REVIEW OF SPECIFIC BUSINESS ASPECTS**

**Sector review**

The financial services sector has been maintaining its steady growth both in India as well as in the global market. The industry has been growing despite a slowdown in the global information technology sector. The company believes that the growth of the sector will continue on a sustainable basis.

In India the financial services sector is gaining maturity at a rapid pace. The progressive initiatives being undertaken by SEBI and the integration of the domestic capital markets with the international environment is likely to open many fresh business opportunities to innovative companies within this sector.

**Business wise performance review**

Since the company is still in the establishment and construction phase the business wise performance review is not of relevance at this stage.

**Financial performance review**

Since the company is still in the establishment and construction phase the review of financial performance of core business is not of relevance at this stage. The Company has incurred the following capital expenses in the year under review.

- a. Web site and related software expenses Rs.20.10 crores.
- b. Computer hardware Rs.7.87 crores.
- c. Brand and web site promotional expenses Rs.19.63 crores.

**Key business opportunity and threats review**

The company believes that there is an existing need in the Indian financial services industry for a single-point source of premium quality services that caters to diverse requirements, both anticipated and aspired, of the finance consumer. Companies that demonstrate ability to harness advances in technology, specifically in convergence to provide comprehensive and unparalleled financial products and services to fulfill consumer needs have the potential to establish compelling business propositions in the future.

However, the financial convergence based business models are predominantly online-centric, which implies lower entry barriers into the segment. The Home Trade management is confident that as one of the initial convergence-oriented financial service providers that it has established a tangible brand equity that would give it a fast and fast mover advantage.

**Business risks and concerns review**

The company's operations are subject to operating risks most of which are also generic to the sector of operation and similar businesses within the industry. There include technology related risks, the ability of the business to adapt to a rapidly

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changing environment, risks associated with the securities business, risks of entering new products and markets, competitive risks and risks related to the change in government regulations.

However, the company believes that the soundness of the business model combined with the prior experience of management in this area of business will help address the various risks that are inherent to this business.

*Cautionary Statement:- Statements in the Management Discussion and Analysis describing the company's objectives, projections, estimates, expectations or predictions may be 'forward looking statements' within the meaning of applicable securities laws and regulations. Actual results could differ materially from those expressed or implied. We cannot guarantee that any forward looking statement will be realised, although we believe we have been prudent in our plans and assumptions. Achievement of future results is subject to risks, uncertainties and inaccurate assumptions & other economic and regulatory factors.*

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**CORPORATE GOVERNANCE REPORT**

Pursuant to Clause 49 to the Listing Agreement, a report on Corporate Governance is set out below :-

1. **Philosophy on Code of Governance:-** Your company is firmly committed to building long term shareholders' value with full emphasis on good corporate governance. Your Company will constantly endeavour to be a responsible partner in society, acting in integrity towards its shareholders, customers, employees, the government, its business partners and other stake holders.

2. **Board of Directors :-** The present Board of Directors consists of :-

- (i) Mr. Sanjay Agarwal – Chairman & Wholetime Director.
- (ii) Mr. N.S. Trivedi – Executive Director & Secretary.
- (iii) Mr. Manoj A. Shah – Non Executive Director.
- (iv) Mr. Dhananjay Agarwal - Non Executive Director.
- (v) Mr. Shashank G. Ranade – Non Executive Director.\*\*
- (vi) Mr. Salil D. Gandhi - Non Executive Director.\*\*
- (vii) Mr. Vijaykumar H. Modi - Non Executive Director. \*\*
- (viii) Mr. Alan James McMillan - Non Executive Director. \*\*
- (ix) Mr. Russel H. Beokenkroeger Jr. - Non Executive Director. \*\*

\*\* :- Indicates Independent director.

The Board of Directors has met Fifteen times in the year under review.

3. **Audit Committee :-** The company has constituted an Audit Committee according to the provisions of Section 292A of the Companies Act, 1956. Mr. Shashank G. Ranade was appointed as the Chairman of the Committee. The other members of the committee are Mr. Salil D. Gandhi, Mr. Vijaykumar H. Modi and Mr. N.S.Trivedi, Executive Director and Secretary. The Company Secretary acts as the Secretary of the Committee.

4. **Remuneration Committee :-** The company has constituted a Remuneration Committee according to the provisions of Clause 49 of the Listing Agreement. Mr. Shashank G. Ranade was appointed as the Chairman of the Committee. The other members of the committee are Mr. Salil D. Gandhi, Mr. Vijaykumar H. Modi and Mr. N.S.Trivedi, Executive Director and Secretary. The Company Secretary acts as the Secretary of the Committee.

5. **Shareholders Greivances Committee :-** The company has constituted a Shareholders Greivances Committee according to the provisions of Clause 49 of the Listing Agreement. Mr. Shashank G. Ranade was appointed as the Chairman of the Committee. The other members of the Committee are Mr. Salil D. Gandhi, Mr. Vijaykumar H. Modi and Mr. N.S.Trivedi, Executive Director and Secretary. The Company Secretary acts as the Secretary of the Committee.

6. **Accounting Standards and Financial Reportings :-** The Company has incorporated the necessary accounting standards as prescribed from to time. The company has been publishing the quarterly reports of the company as per the provisions of the Listing Agreement.

7. **Board Procedures :-** The Board of Directors of your Company meet at least once in three months in a calendar year. The Directors of your Company are notified well in advance of the agenda and holding of a Board Meeting. During the financial year 2000 –2001, the Board of Directors of your Company met Fifteen times which were well attended.

The members of Board of Directors have free and undisturbed access to the all the information about your Company and can recommend the inclusion and removal of any matter from the agenda of a Board meeting.

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Home Trade Limited

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**Compliance Officer :-** Mr. N.S. Trivedi, Executive Director & Secretary has been designated as the Compliance officer of the Company.

**Management :-** The company has voluntarily disclosed the Management & Discussion Analysis Report in the Annual Report 2000-2001, even though the company will be compulsorily required to include the same on or before 31<sup>st</sup> March, 2002.

**Auditors Certificate on Corporate Governance :-** AS ATTACHED.

By Order of the Board  
For Home Trade Limited

**N S Trivedi.**  
Executive Director & Secretary.

Mumbai, 14<sup>th</sup> August, 2001.

The Board of Directors  
Home Trade Limited

Dear Sir,

We hereby certify that the Company has complied with the provisions of clause 49 to the listing agreement with effect from May 15, 2001.

For **Parimal R Shah & Co.**  
Chartered Accountants

**Parimal R Shah**  
Proprietor

Date: June 30, 2001  
Place: Mumbai

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GENERAL SHAREHOLDERS INFORMATION

- (i) Eight Annual General Meeting :-  
Date :- 29<sup>th</sup> September, 2001.  
Time :- 10 :00 AM.  
Venue :- 124 A, Sohrab Hall, 21, Sasoon Hall, Pune – 411 001.
- (ii) Financial Calendar :-  
Date of AGM :- 29th September, 2001.  
Date for taking on records the Unaudited quarterly results :-  
a. For June 30<sup>th</sup> 2001 – July 31, 2001.  
b. For September, 2001 – Last week of October, 2001.  
c. For December, 2001 – last week of January, 2002.  
d. For March, 2002 – Last week of April, 2002.
- (iii) Date of Book Closure :- 27<sup>th</sup> September, 2001 to 29<sup>th</sup> September, 2001 ( Inclusive of both days)
- (iii) Dividend Payment Date :- On or after 4<sup>th</sup> October, 2001
- (iv) Listing on Stock Exchange :- The Pune Stock Exchange and The Bangalore Stock Exchange. The Annual Listing fees for the said exchanges has been paid in advance.
- (v) Stock Code :- INE 951A01024.
- (vi) Registrar & Transfer Agent :- M/s R & D Consultants Limited, 610, Dalamal Tower, 211, Nariman Point, Mumbai – 400 021. Tel.: 022-2834347. Fax:- 022-2855759.
- (vii) Share Transfer System :- The shares of the Company are in compulsory dematerialization mode. The Company also effects physical share transfers upto the specified limits.
- (viii) Distribution of Shareholders :- (As on June 30, 2001)

Share Holding of Nominal Value	Share Holders	
	Numbers	%
1 – 5,000	10131	99.18
5,001 – 10,000	13	0.13
10,001 – 20,000	13	0.13
20,001 – 30,000	7	0.07
30,001 – 40,000	3	0.03
40,001 – 50,000	4	0.04
50,001 – 1,00,000	1	0.01
1,00,001 – 2,00,000	2	0.02
2,00,001 – 3,00,000	2	0.02
3,00,001 – 99,99,999	39	0.37
Total	10215	100.00

- (ix) Dematerialization :- The Company has entered into Agreement with National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL).
- (x) Address for Correspondence :-  
Registered Office :- 124A, Sohrab Hall, 21, Sasoon Road, Pune – 411 001.  
Corporate Office :- International Infotech Park, Tower No.4, 5<sup>th</sup> floor, Vashi , Navi Mumbai – 400 705.

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## AUDITORS REPORT

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**PARIMAL R. SHAH & CO**  
**CHARTERED ACCOUNTANTS**  
 Bakul, Lallubhai Park, Andheri -West, Mumbai-58  
 22-6249031

Members,  
 Home Trade Limited

We have audited the attached Balance Sheet of HOME TRADE LIMITED as at March 2001 and the Profit and Loss Account of the Company for the period, ended on that date fixed thereto, and report that:

As required by the Manufacturing and Other Companies (Auditors' Report) Order, 1988 issued by the Company Law Board in terms of Section 227(4A) of the Companies Act, 1956, we enclose in the Annexure a statement on the matters specified in paragraphs.

Further to our comments in the Annexure referred to in paragraph (1) above:

- (a) we have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit;
- (b) in our opinion proper books of account as required by law have been kept by the Company so far as appears from our examination of these books;
- (c) the Balance Sheet and Profit and Loss Account dealt with by this report are in agreement with the books of account;
- (d) In our opinion the Balance Sheet and Profit and Loss Account dealt with by this report are in compliance with the Accounting Standards referred to in Section 211(3C) of the Companies Act, 1956, in so far as they are applicable to the Company;
- (e) On the basis of the written representation received from Directors as on 31-3-2001 and taken on record by the Board of Directors, we report that none of the directors is disqualified as on 31-3-2001 from being appointed as a director in terms of clause (g) of sub-section (1) of Section 274 of the Companies Act, 1956.
- (f) in our opinion and to the best of our information and knowledge and according to the explanations given to us, the said accounts read together with Significant Accounting policies and Notes to accounts thereon as per Schedule 13 and more particularly for Note No.5, give the information required by the Companies Act, 1956, in the manner so required and give a true and fair view;
  - (i) in the case of the Balance Sheet, of the state of affairs of the Company as at March 31, 2001; and
  - (ii) In the case of the Profit and Loss Account, of the profit for the period ended on that date.

For PARIMAL R. SHAH & CO.  
 Chartered Accountants

Place: Mumbai  
 Dated: 30-6-2001

PARIMAL R. SHAH  
 Proprietor

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**AUDITORS REPORT**

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**PARIMAL R. SHAH & CO  
CHARTERED ACCOUNTANTS**

Annexure referred to in Paragraph 1 of the Auditors' Report to the Members of **HOM  
TRADE LIMITED** on the accounts for the year ended March 31, 2001:

**Internal Controls**

1. In our opinion and according to the information and explanation given to us, having regard to the explanations that certain items purchased are of a special nature of which suitable alternative sources do not exist for obtaining comparative quotations, *there is a scope for strengthening internal control procedures commensurate with the size of the Company and the nature of its business for the purchase of computer hardware and software, plant and machinery, equipment and other assets, services and for the sale of goods.*
2. *Internal audit system needs to be strengthened commensurate to the size and nature of its business.*
3. *In relation to the service activities of the company, reasonable internal control system commensurate with the size of the company and the nature of its business needs to be strengthened.*

**Fixed Assets**

4. <sup>ii</sup> The Company is in process of updating its records of fixed assets showing full particulars, including quantitative details and location. Some of the fixed assets were physically verified during the year by the management in accordance with the programme of verification, formulated during the year, *In our opinion, there is a scope for increasing the frequency of verification, having regard to the size of the Company and the nature of its assets. As informed to us, no discrepancies were noticed by the management on such physical verification.*
5. None of the Fixed Assets have been revalued during the period.

**Inventories**

6. Inventories of shares/securities have been physically verified by Management at the year-end.
7. In our opinion and according to the information and explanations given to us, the procedures for physical verification of Shares/securities followed by management in relation to the size of the Company and the nature of its business is reasonable and adequate.
8. In our opinion and according to the information and explanations given to us, the discrepancies between the physical stock and book stock which were not significant in relation to the operations of the company, have been properly dealt with in the Books of Account.
9. On the basis of our examination of Stock of Shares/securities, in our opinion, the valuation of stocks of Shares/Securities has been fair and proper in accordance with the normally accepted accounting principles in India and is on the same basis as in the preceding year.

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loans and advances

- 10. The parties including employees to whom loans or advances in the nature of loans have been given by the Company, are generally regular in repaying the principal amounts as stipulated and interest where applicable.
- 11. The Company has taken loans, secured or unsecured from companies, firms, or other parties listed in the register maintained under Section 301 of the Companies Act, 1956, or from companies under the same management as defined under Section 370 (1B) of the Companies Act, 1956, the rate of interest and other terms and conditions of which are not prima facie, prejudicial to the interest of the Company.
- 12. The Company has granted loans, secured or unsecured to companies, firms, or other parties listed in the register maintained under Section 301 of the Companies Act, 1956, or to companies under the same management as defined under Section 370 (1B) of the Companies Act, 1956, the rate of interest and other terms and conditions of which are not, prima facie, prejudicial to the interest of the Company.

Related parties

- 13. The Company has entered into transactions for sale of goods and services in pursuance of contracts or arrangements entered in the register maintained under section 301 of the Companies Act, 1956 aggregating during the period to Rs.50,000 or more in respect of each party and the terms and conditions of such transactions are prima-facie not prejudicial to the interests of the Company.

Fixed Deposits

- 14. In our opinion and according to the information and explanations given to us, the Company has not accepted any deposits from the public.

Taxation

- 15. According to the information and explanations given to us, except Dividend Tax Rs.52.71 lacs, Income Tax for Rs.188.38 lacs, Tax Deducted at source under various heads under Income tax of Rs.98.71 lacs, there are no undisputed amounts payable in respect of income tax, wealth tax, sales tax, customs duty and excise duty which are outstanding as at March 31, 2001, for a period of more than six months from the dates that they became payable.

Staff welfare

- 16. Provident Fund and ESIC wherever applicable, have been generally regularly deposited by the company in time during the year with the appropriate authorities.
- 17. On the basis of the examination of the books of account carried out by us in accordance with generally accepted auditing practices and according to the information and explanation given to us, no other personal expenses of employees or directors have been charged to the profit and loss account, other than those payable under contractual obligations or in accordance with generally accepted business practice.

Others

- 18. The Central Government has not prescribed the maintenance of cost records under Section 209(1)(d) of the Companies Act, 1956, for any of the products of the Company.
- 19. The Company is not a sick industrial company within the meaning of section 3(1)(o) of the Sick Industrial Companies (Special Provisions) Act, 1985.
- 20. The company is generally maintaining proper records of the transactions and contracts entered into for dealing or trading or investments in shares, securities and other

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investments and timely entries have been made therein. The shares securities and investments unless otherwise specified, are held by the company in its own name held with valid transfer documents.

21. The Company has not granted loans and advances on the basis of security by way of Pledge of shares, debentures and other securities.

The matters contained in paragraphs 4A (iii), (iv), (v), (vi), (xii), (xvi) and (xx) in respect of physical verification and valuation of inventory, unserviceable or damaged stores, material and finished goods, records for sale and disposal of realisable by products, scrap, maintenance of cost records and sick industrial companies are not applicable to Company in respect of the year under audit.

For PARIMAL R. SHAH & C  
Chartered Accountant

PARIMAL R. SHAH  
Proprietor

Place: Mumbai  
Dated: 30-6-2001

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HOME TRADE LIMITED

STATEMENT OF FINANCIAL POSITION AS AT MARCH 31, 2001

	Schedule	As at 31.03.01 (Rs)	As at 31.03.00 (Rs)
<b>SOURCES OF FUNDS</b>			
Shareholders' Funds			
Share Capital	1	239,610,000	239,610,000
Reserves and Surplus	2	304,447,956	41,699,906
Loan Funds			
Secured	3	413,496,462	149,812,761
Unsecured	4	45,154,582	33,498,274
<b>Total</b>		<b>1,002,709,000</b>	<b>464,620,940</b>
<b>APPLICATION OF FUNDS</b>			
Fixed Assets (Including Goodwill)	5	376,282,824	101,029,499
Gross Block		46,705,837	21,109,138
Less: Depreciation		329,576,987	79,920,361
Net Block		54,797,722	46,448,732
Investments	6	753,941,401	416,799,323
Current Assets, Loans & Advances	7	240,784,240	89,118,281
Less: Current Liabilities	8	513,157,161	327,681,042
Net Current Assets		105,177,131	10,570,805
Miscellaneous Expenditure	9		
<b>Total</b>		<b>1,002,709,000</b>	<b>464,620,940</b>
Significant accounting policies and other disclosures	13		

REC. NO. 14018  
REG. NO. 22/11/2001  
17/05/2001  
PARATEL

As per our attached report of even date

For Parimal R. Shah & Co.  
Chartered Accountants

Parimal R. Shah  
Proprietor

Place : Mumbai  
Date : June 30, 2001

For and on behalf of the Board  
Home Trade Limited

Sanjay Agarwal  
Chairman

N.S. Trivedi  
Executive Director & Secretary

Pradyumn H Modi  
Director

For HOME TRADE LIMITED

Authorised Signatory/Director

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**HOME TRADE LIMITED**  
**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2001**

	Schedule	2000-2001 (Rs)	
<b>INCOME</b>			
Income from Broking Operations			
Gains on sale of Investments/Securities (Refer Note No.13 of Schedule 13)		668,021,486	12
Interest		1,338,268	17
Other Income	10	2,897,436	3
<b>Total</b>		<b>672,257,190</b>	<b>145</b>
<b>EXPENDITURE</b>			
Administrative & General Expenses	11	180,624,809	48
Interest		48,635,926	20
Depreciation		25,719,741	5
Other Non Cash Charges	12	101,653,529	
<b>Total</b>		<b>356,634,005</b>	<b>74,0</b>
<b>Profit before tax</b>		<b>315,623,184</b>	<b>71,3</b>
Provision for Income Tax		25,075,000	16,0
Provision for Wealth Tax		50,000	
<b>Profit after tax</b>		<b>290,498,184</b>	<b>55,28</b>
Less: Provision for Interest on Income Tax for earlier years		(4,345,112)	(3,712
Add: Provision no longer required for Service tax (Refer Note 6 of Schedule 13)		3,000,000	(3,000
		289,153,072	48,57
Add : Net profit brought forward		34,976,295	17,12
<b>Profit available for Appropriations</b>		<b>324,129,368</b>	<b>65,708</b>
<b>Appropriations</b>			
Proposed Dividend		23,961,000	23,961
Dividend Tax		2,444,022	5,271
Transfer to General Reserve		8,500,000	1,500
<b>Balance Carried to Balance Sheet</b>		<b>289,224,346</b>	<b>34,976</b>

As per our attached report of even date

For and on behalf of the Board  
Home Trade Limited

For Parimal R. Shah & Co.  
Chartered Accountants

Sanjay Agarwal  
Chairman

Parimal R. Shah  
Proprietor

N.S.Trivedi  
Executive Director & Secretary

For HOME TRADE LIMITED

Place : Mumbai  
Date : June 30, 2001

  
Authorised Signatory/Director

Vijaykumar H. Modani  
Director

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HOME TRADE LIMITED  
SCHEDULES FORMING PART OF THE ACCOUNTS

Home Trade Limited

	As at 31.03.01 (Rs)	As at 31.03.00 (Rs)
<b>1. SHARE CAPITAL</b>		
<b>Authorised</b>		
15,00,00,000 equity shares of Rs.2/- each (Previous year 3,00,00,000 Equity shares of Rs.10 each)	300,000,000	300,000,000
	<u>300,000,000</u>	<u>300,000,000</u>
<b>Issued, Subscribed and Paid up</b>		
11,98,05,000 equity shares of Rs.2/- each fully paid up (Previous year 2,39,61,000 equity shares of Rs. 10 each fully paid up)	239,610,000	239,610,000
	<u>39,610,000</u>	<u>239,610,000</u>
<b>2. RESERVES AND SURPLUS</b>		
<b>General Reserve</b>		
Opening Balances	6,723,611	5,223,611
Add : Transfer from Profit & Loss Account	8,500,000	1,500,000
	<u>15,223,611</u>	<u>6,723,611</u>
Balance in Profit and Loss Account	289,224,346	34,976,295
	<u>304,447,956</u>	<u>41,699,906</u>
<b>3. SECURED LOANS</b>		
Hire Purchase Finance (Secured by hypothecation of motor cars )		585,589
Hire Purchase Finance ( Secured by hypothecation of Motor Vehicle)	341,842,333	95,879,846
Overdraft facility from Bank (Secured by pledge of Government Securities)	38,853,273	
Cash Credit Facility from Bank (Secured by pledge of Government Securities)	28,091,052	32,111,108
Term Loan from Banks (Secured by hypothecation of stock in trade, receivables and pledge of equity shares) Repayable within a year : Rs.18,339,475 (previous year: Rs. 15,330,000)	4,709,804	5,387,946
Global Housing Finance Corp. Ltd (Secured by mortgage of residential properties)		15,848,273
Letter of Credit from Bank (Secured by hypothecation of stock in trade, receivables and pledge of certain equity shares)		
	<u>413,496,462</u>	<u>149,812,761</u>
<b>4. UNSECURED LOAN</b>		
<b>Short term</b>		
From Others- Inter Corporate Deposits	45,154,582	33,498,274
	<u>45,154,582</u>	<u>33,498,274</u>

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SCHEDULE 5

PARTICULARS	GROSS BLOCK		DEPRECIATION		NET BLOCK	
	as on 1.4.00	Additions Deletions as on 31.03.01	as on 1.4.00	On Op Bal Additions Deletions as on 31.03.01	as on 31.03.01	as on 31.03.00
Trademark	0	1,217,200	0	101,433	1,115,767	0
Building	8,312,800	6,233,038	39,722	8,629	14,361,988	8,273,078
Computer Hardware	37,428,540	78,710,017	12,907,539	4,010,866	90,980,031	24,521,001
Website & Related Software	14,763,050	201,026,268	4,069,899	416,814	197,724,380	10,693,151
Furniture & Fixtures	4,479,741	1,812,517	1,214,479	62,907	4,711,804	3,265,262
Motor Vehicles	3,657,001	0	1,365,046	0	1,792,848	2,291,955
Office Equipments	12,388,368	8,302,479	1,512,453	177,421	18,384,925	10,875,915
Capital Advances/WIP			0	0	506,143	20,000,000
<b>TOTAL</b>	<b>81,029,500</b>	<b>297,301,519</b>	<b>21,109,138</b>	<b>9,486,122</b>	<b>329,576,986</b>	<b>79,920,362</b>
Previous Year	41,295,838	40,264,943	15,264,846	5,976,039	59,920,361	

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HOME TRADE LIMITED  
SCHEDULES FORMING PART OF THE ACCOUNTS

6. INVESTMENTS

- (Trade) (Unquoted) (At cost)  
Stock Exchange Memberships  
a. Bombay Stock Exchange  
b. National Stock Exchange - WDM Segment  
c. National Stock Exchange - CM Segment  
d. Pune Stock Exchange  
e. Over The Counter Exchange Of India

Equity Shares (Refer note no. 14 of Schedule 13)

	As at 31.03.01 (Rs)	As at 31.03.00 (Rs)
	14,050,000	14,050,000
	2,500,000	2,500,000
	500,000	500,000
	2,347,222	2,347,222
	2,000,000	2,000,000
	<u>21,397,222</u>	<u>21,397,222</u>
	33,400,500	25,051,510
	<u>54,797,722</u>	<u>46,448,732</u>

7. CURRENT ASSETS, LOANS AND ADVANCES

A. CURRENT ASSETS

- i) Interest accrued
- ii) Cash and Bank Balances  
a. Cash on hand  
b. Balances with Scheduled Banks  
In Fixed Deposit Accounts  
In Current Accounts  
In Unpaid Dividend Account
- iii) Debtors  
( Unsecured, considered good )  
a. More than six months  
b. Others
- iv) Stock in Trade - Government Securities  
( pledged with banks )  
(Refer note no.15 of Schedule 13 )  
Total (A)

	3,147,358	2,387,012
	81,448	379,982
	3,520,001	10,266,000
	24,497,872	-
	549,200	13,422,737
	<u>28,648,521</u>	<u>24,068,719</u>
	---	---
	<u>232,245,091</u>	<u>11,676,112</u>
	232,245,091	11,676,112
	422,974,959	352,097,332
	<u>687,015,929</u>	<u>390,229,175</u>

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HOME TRADE LIMITED

SCHEDULES FORMING PART OF THE ACCOUNTS

7. CURRENT ASSETS, LOANS AND ADVANCES

As at  
31.03.01  
(Rs)

B. LOANS AND ADVANCES  
(Unsecured, considered good)

- i) Advances recoverable in cash or in kind or for value to be received :
  - Staff Loans & Advances
  - Other advacnes

6,336,901  
4,165,564  
**10,502,465**

ii) Deposits :

Deposits with Stock Exchange :

- National Stock Exchange - WDM Segment
- National Stock Exchange - CM Segment/NSCCL
- Bombay Stock Exchange
- Pune Stock Exchange
- OTC Exchange of India
- Deposit NSE VSAT

7,500,000  
8,387,042  
600,000  
400,000  
50,000  
91,434

**17,028,476**

Other Deposits :

- Deposit - premises
- Sundry Deposits

3,165,500  
1,745,549  
**21,939,525**

- iii) Other current assets:
  - Other current assets
  - Advance Income Tax

1,703,787  
32,779,695  
**34,483,482**

**Total (B)**

**66,925,472**

**Total (A) + (B)**

**753,941,401**

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## Home Trade Limited

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## TRADE LIMITED

## SCHEDULES FORMING PART OF THE ACCOUNTS

## CURRENT LIABILITIES AND PROVISIONS

## CURRENT LIABILITIES

Sundry Creditors  
Creditors for Capital expenditure  
Bank Overdraft from Bank  
Unclaimed dividend  
Other Liabilities  
Total (A)

As at 31.03.01 (Rs)	As at 31.03.00 (Rs)
---------------------------	---------------------------

86,379,421	4,491,265
26,070,205	6,249,583
19,805,317	3,104,479
557,200	
9,878,732	6,511,276
<u>142,690,875</u>	<u>20,356,603</u>

## PROVISIONS

Income Tax  
Wealth Tax  
Proposed Dividend  
Corporate Dividend Tax  
Total (B)

66,365,985	39,499,258
50,938	30,000
23,961,000	23,961,000
7,715,442	5,271,420
<u>98,093,365</u>	<u>68,761,678</u>

Total (A) + (B)

<u>240,784,240</u>	<u>89,118,281</u>
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## MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

Preliminary Expenses  
Less : Written off during the year

---	374,350
---	<u>374,350</u>

Deferred Revenue Expenditure  
Less Written off during the year

10,570,805	10,570,805
3,523,602	
<u>7,047,203</u>	<u>10,570,805</u>

Brand & Website Promotional Expenses  
Less : Written off during the year

196,259,855	---
98,129,927	---
<u>98,129,927</u>	---
<u>105,177,131</u>	<u>10,570,805</u>

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HOME TRADE LIMITED

SCHEDULES FORMING PART OF THE ACCOUNTS

	2000-2001 (Rs)
<b>10 OTHER INCOME</b>	
Miscellaneous Income	2,635,725
Sundry Balances written back	261,710
Bad Debts Recovery	
	<b>2,897,436</b>
<b>11. ADMINISTRATIVE AND GENERAL EXPENSES</b>	
Rent, Rates & Taxes	13,991,310
Salaries, Wages & Allowances	44,737,639
Cont. to Employees P.F. etc	2,992,832
Staff Welfare	2,070,383
Travelling & Conveyance	14,521,253
Communication cost	15,278,150
General Administrative Expenses	14,058,722
Legal & Professional Fees	10,780,665
Donation	2,074,002
Sundry Balances & Deposits written off	2,264,418
Loss on Sale of Assets	132,334
⇒ Stock Exchange Charges	2,673,511
Repairs & Maintenance - Others	6,134,813
Auditors Remuneration :	
- For Statutory Audit	157,500
- For Tax Audit	52,500
- Out of pocket exp. Audit	
Portal - Software & Consultancy expenses	41,288,466
Foreign exchange fluctuation loss	215,227
Investments written off	50,010
Registrar and transfer expenses	164,544
⇒ SEBI Turnover Fees	1,362,446
Recruitment Exp	5,624,084
	<b>180,624,809</b>
<b>12. OTHER NON CASH CHARGES</b>	
Deferred Revenue Expenses written off	101,653,529
Preliminary Expenses written off	
	<b>101,653,529</b>

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2. Contingent Liabilities not provided for:

- a. In respect of guarantees given by Banks Rs. 25,00,000/- (Previous year: Rs.40,00,000/-).
- b. Contingent Liability
  - Employee Bonus Liability – Amount unascertainable.
  - TDS Surcharge Liability as per new rates - amount unascertainable.
- c. The company is in the process of computing the SEBI turnover less for the remaining period and the same shall be paid on finalisation of the computation and debited in the year of payment.

3. Fixed Assets and Capital Commitments

The Website of the company 'www.hometrader.com' containing a finance portal, has been made accessible to the public at large on September 2, 2000. The site contains information about the company and its current and proposed activities, apart from information on the financial markets which is mainly of advisory nature. On February 28, 2001, the company commercially launched the portal and threw open to the public (potential investors) the facility to buy and sell securities through the portal (using the medium of the Internet). The said trading facility is made possible by the use of a broking engine (a software) and related hardware equipment.

The costs incurred in connection with development of the portal and the facility to buy and sell securities have been capitalised as fixed assets on September 2, 2000 and February 28, 2001, the respective dates of their launch, in accordance with AS 10 – Accounting for fixed assets.

Expenses incurred on the broking engine, other software, content upto the date of the portal launch and other expenses directly related to the portal/ facility to trade have been capitalised under the heading of 'Website and Related Software'.

4. Salary, other benefits payable to employees and statutory dues/taxes required to be deducted thereon has been provided by the management on mercantile basis.
5. The company has changed its policy for accounting of bonus expenses from payment basis to performance basis. Bonus is payable based on assessment of employees' performance during the 12 months commencing on the 1<sup>st</sup> of November each year. Since the period of assessment of employees' performance is not computed as at the balance sheet date. No provision is made for the bonus for the period 1-11-2000 to 31-3-2001.
6. The company has written back service tax amounting to Rs. 30 lacs on completion of the General Audit of Service Tax for the period from July 1994 to March 2000, which has been shown under the head Provision no longer required for Service Tax.
7. The company has accounted, being technical matter, certain expenses based on the bifurcation carried out by the management with respect to Portal Content Expenses and Website & Related Software.

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**Sundry Debtors and Creditors**

"Amounts receivable from and payable to clients for broking transactions" are recorded on trade/transaction date basis and disclosed separately as Sundry Debtors and Creditors. Bad debts /Advances are written off in the year in which they are irrecoverable.

**Foreign Exchange transactions**

Transactions in foreign currencies are translated to Indian Rupees at the exchange ruling on the date of transaction. Foreign currency liabilities covered by exchange contracts are stated at the rate specified in the related forward contract. The difference between forward rate and exchange rate at the inception of the exchange contract is recognized as income or expense over the life of the contract.

**Miscellaneous Expenditure**

i) Guarantee commission and charges paid to the banks for guarantee given by other parties are apportioned over the period of the guarantee.

ii) Deferred Revenue Expenditure

Deferred revenue expenditure incurred by the company are amortised over a period of three years, commencing from the year in which such expenditure is incurred.

iii) Brand & Web Promotional expenses

Expenditure incurred on development of brand & Web Promotional expenses by the company are written off in two years from the year in which such expenditure is incurred.

**Retirement Benefits**

(a) Gratuity Liability is covered under Employees' Group Gratuity Accumulation Scheme of Life Insurance Corporation of India and annual premium payable thereon is charged to Profit and Loss Account.

(b) Contributions to defined contribution schemes such as provident fund and family pension fund are charged to profit and loss account as incurred. Encashment of accumulated leave by employees is accounted for as and when paid, as per the practice consistently followed by the company.

**Prior Period & Extra Ordinary Items**

Items of Income & expenditure pertaining to prior period, where material in the opinion of the Management are disclosed separately.

**Provision for Taxation**

Provision for income tax is made on the assessable income at applicable rates.

**Proposed Dividend and Dividend Tax**

Proposed dividend is accounted on the recommendation of the Board of Directors subject to the approval at ensuing General Meeting. Provision for corporate dividend tax is made as per the provision of law.

**Contingent Liabilities**

All known liabilities have been provided in accounts except liabilities of contingent nature which has been disclosed by way of notes to the accounts.

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HOME TRADE LIMITED

13. NOTES FORMING PART OF THE ACCOUNTS AND SIGNIFICANT ACCOUNTING POLICIES:

1. SIGNIFICANT ACCOUNTING POLICIES:

Method of accounting

The accounts have been prepared to comply in all material respects with the applicable accounting principles in India, the accounting standards issued by the Institute of Chartered Accountants of India and the relevant provisions of the Companies Act, 1956.

Revenue Recognition

Income from brokerage activities is recognized on the trade date of the transaction, except for spot transactions, where it is recognized on date of the transaction and accounted for net of sub-brokerage, where applicable.

Profit/loss on sale of government and other securities (stock in trade) and investments is recognized on the date of transaction.

Fixed Assets and Depreciation

Fixed assets are stated at cost. Depreciation is provided under Straight Line Method at the rates prescribed under Schedule XIV of the Companies Act, 1956, except for Website & Related Software and Trademarks. Expenses incurred in relation to development of the Website & Related Software of the company and the facilities to enable conduct of broking activity through the portal, have been capitalised on the respective dates of their launch. These expenses have been classified and capitalized as plant and machinery under the head "Website & Related Softwares" and are depreciated over a period of three years, being the management's estimate of the useful life of the assets. Trademarks are depreciated over a period of 12 years.

Expenses towards repair of enduring benefit to the interiors of office premises not owned by the Company are apportioned over the primary period of the lease.

Investments and Stock-in-Trade

(a) The Shares and other securities acquired with the intention of short term holding and trading positions are considered as stock-in-trade and shown as current assets. Other Shares / securities or stock exchange membership rights acquired with the intention of long-term holding are considered as 'Investments'.

(b) Investments are shown in the Balance Sheet at cost. Provision for diminution in the value of investments is made, if such diminution is of permanent nature.

(c) Stock-in-trade is valued as follows :  
Shares at the cost of acquisition or market value whichever is lower  
Securities at the cost of acquisition and interest accrued thereon till date of acquisition, if any, or market value, which ever is lower

8. Pending reconciliation of Dividend payment account with Bank, balance is taken in books. Any adjustment thereto, will be accounted in the year of reconciliation.
9. Estimated amount of capital commitment net of advances is Rs.18,77,000/- (Previous year: Rs. Nil)
10. The Current Assets and Loan and Advances are realizable at the Value stated in Balance Sheet in the ordinary course of the business.

Loans and Advances include an amount of Rs. Nil (maximum outstanding during the year Rs. 3,50,000/-) (previous year Rs. Nil), outstanding from a director of the Company.

**11. Sundry Debtors**

The management reviews, on periodical basis, the outstanding debtors with a view to determining as to whether debtors are good, bad or doubtful, after taking into consideration all the relevant aspects, including the tangible, intangible, primary and collateral securities available, financial condition of debtors, the net worth, standing and reputation of guarantor, if any, past performance /projected future performance of the debtors. On the basis of such reviews, the Board of Directors determines whether a debtor is doubtful or bad, wholly or in part and on the basis of such reviews, the Board of Directors determines the extent of bad debts to be written off in the accounts.

12. Some Debtors, Creditors and Advances are subject to reconciliation and resulting adjustments if any and are thus taken up as per Books.
13. During the year company has sold 1,08,50,000 Equity shares of Rs.2 each of Ways India Limited, there being no comparative quotation, as on date of transfer, the shares were sold based on the valuation carried out by Independent Chartered Accountant, on which the auditors have relied.

**14. Investments**

Investment consists of

Equity Shares (Unquoted, Face Value of Rs.10, fully paid up unless otherwise stated)	As on 31.03.01		As on 31.03.00	
	Number of shares	Amount Rs.	Number of shares	Amount Rs.
Ways India Limited*	16650000	3,33,00,000	25,00,000	2,50,00,000
Euro Asia Management Services Limited	10	100	10	100
Euro Asia Capital Management Limited	10	100	10	100
Euro Asia Finance Limited	10	100	10	100
Euro Asia Forex Limited	10	100	10	100
Euro Asia Portfolio Management Limited	10	100	10	100
Janata Sahakari Bank Limited (Rs. 100 paid up)	1000	1,00,000	510	51,010
<b>TOTAL</b>		<b>3,34,00,500</b>		<b>2,50,51,510</b>

\* Subdivided in to face value of Rs.2 each from Rs.10 each from Current year

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2. Contingent Liabilities not provided for:

- a. In respect of guarantees given by Banks Rs. 25,00,000/- (Previous year: Rs.40,00,000/-).
- b. Contingent Liability
  - Employee Bonus Liability – Amount unascertainable.
  - TDS Surcharge Liability as per new rates - amount unascertainable.
- c. The company is in the process of computing the SEBI turnover fees for the remaining period and the same shall be paid on finalisation of the computation and debited in the year of payment.

3. Fixed Assets and Capital Commitments

The Website of the company 'www.hometrader.com' containing a finance portal, has been made accessible to the public at large on September 2, 2000. The site contains information about the company and its current and proposed activities, apart from information on the financial markets which is mainly of advisory nature. On February 28, 2001, the company commercially launched the portal and threw open to the public (potential investors) the facility to buy and sell securities through the portal (using the medium of the Internet). The said trading facility is made possible by the use of a broking engine (a software) and related hardware equipment.

The costs incurred in connection with development of the portal and the facility to buy and sell securities have been capitalised as fixed assets on September 2, 2000 and February 28, 2001, the respective dates of their launch, in accordance with AS 10 – Accounting for fixed assets.

Expenses incurred on the broking engine, other software, content upto the date of the portal launch and other expenses directly related to the portal/ facility to trade have been capitalised under the heading of 'Website and Related Software'.

4. Salary, other benefits payable to employees and statutory dues/taxes required to be deducted thereon has been provided by the management on mercantile basis.
5. The company has changed its policy for accounting of bonus expenses from payment basis to performance basis. Bonus is payable based on assessment of employees' performance during the 12 months commencing on the 1<sup>st</sup> of November each year. Since the period of assessment of employees' performance is not computed as at the balance sheet date. No provision is made for the bonus for the period 1-11-2000 to 31-3-2001.
6. The company has written back service tax amounting to Rs. 30 lacs on completion of the General Audit of Service Tax for the period from July 1994 to March 2000, which has been shown under the head Provision no longer required for Service Tax.
7. The company has accounted, being technical matter, certain expenses based on the bifurcation carried out by the management with respect to Portal Content Expenses and Website & Related Software.

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15. Stock in trade(quoted)  
Stock in trade consists of :

Particulars (Face Value)	As on 31.03.01	As on 31.03.00
1.50% CG2010 (Rs 100 lacs)	11,121,250.00	
1.50% CG2010 (Rs 200 lacs)	21,846,388.89	
4.40% PSEB 2005 (Rs 100 lacs)	10,453,863.01	
10.70 % CG 2020 (Rs 200 lacs)	20,721,722.22	
11.03% CG2012 (Rs 210 lacs)	22,037,674.17	
11.03% CG2012 (Rs 187 lacs)	19,807,684.11	
11.03% CG 2012 (Rs 354 lacs)	37,500,439.33	
11.43% CG2015 (Rs 213 lacs)	22,400,091.75	
10.47% CG2015 (Rs 800 lacs)	80,575,933.33	
10.47% CG 2015 (Rs 1500 lacs)	152,500,375.00	
10.20 % CG2005 (Rs 100 lacs)	10,434,666.67	
11.50% CG2015 (Rs 50 lacs)	5,474,652.78	
12.30% CG2016 (Rs 15 lacs)	1,782,937.50	
14% SDL 2005 (Rs 54 lacs)	6,317,280.00	
14% CG 2005 (Rs 550 Lacs)		63,872,111.11
11.19% CG 2005 (Rs 90 Lacs)		9,137,385.00
11.00% CG 2002 (Rs 50 Lacs)		5,224,555.56
11.50% CG 2008 (Rs 400 Lacs)		42,876,111.11
9.50% CG 2008 (Rs 350 Lacs)		32,688,444.44
10.80% CG 2008 (Rs 625 Lacs)		63,881,250.00
12.40% CG 2013(Rs 472 lacs)		52,605,448.89
12.32% CG 2011 (Rs 300 lacs)		32,926,400.00
11.25% CG 2005 (Rs 50 lacs)		5,284,375.00
12.00% CG 2008(Rs 28 lacs)		3,022,973.33
10.25% CG 2012 (Rs 200 lacs)		19,448,777.78
12.60% CG 2018 (Rs 100 lacs)		11,479,500.00
0.00% CG 2000 (Rs 100 lacs)		9,650,000.00
<b>TOTAL</b>	<b>422,974,958.76</b>	<b>352,097,332.22</b>

16. Sundry Debtors include Rs. NIL (previous year Rs.11,676,112/-) due from companies in which Some directors are interested ( Maximum outstanding during the year Rs. NIL previous year Rs.4,60,687,834/-)

#### 17. Deposits

Of the total Deposits with bank of Rs. 35,20,000 (Previous year Rs. 102,66,000), fixed deposits valuing to Rs. 6,25,000 (Previous year Rs.6,25,000) is pledged for guarantees given to National Securities Clearing Corporation Limited, Rs. 25,00,000 (Previous Year Rs 25,00,000) is pledged for guarantees given to The Stock Exchange, Mumbai, Rs. 50,000 (Previous year Rs 50,000) is pledged for guarantee given to Pune Stock Exchange and Rs. 3,45,000 (Previous Year Rs. 1,16,000) is pledged with Custodians pending rectification of Bad delivery of shares & Rs. NIL (Previous Year Rs. 66,00,000) and Rs. NIL (Previous Year Rs. 375,000) are pledged with IndusInd Bank respectively for Letter of credit facility and guarantee given to Pune Stock Exchange respectively

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## 18. Quantitative Details\*

Additional information pursuant to the provisions of Schedule VI of the Companies Act, 1956:

Traded Goods	Units	Opening Stock		Purchases		Sales		Closing Qty in lakhs
		Qty in lakhs	Value Rs. Lakhs	Qty in lakhs	Value Rs. Lakhs	Qty in lakhs	Value Rs. lakhs	
Shares	Nos	125	250	150	300	108.5	6510	166.5
Previous year		180	1,801	Nil	Nil	155	2,676	25

## 19. Expenditure on foreign currency

Traveling expenses	2000 - 2001	1999 -
Books and Periodicals	2,631,176	3,32
Membership and subscriptions	Nil	14
Others	3,531,567	22
Total	10,494,842	24
	1,66,57,585	39,4

## 20. Managerial Remuneration included in the profit and loss account\*

Salaries	2000 - 2001	1999 -
Perquisites	27,64,600	4,90
Contribution to PF/ FPF	1,89,900	3,41
TOTAL	2,97,000	58
	32,51,500	9,00

\* Remuneration to directors have been paid within the limits prescribed in Schedule XIII of Companies Act, 1956.

## 21. Small Scale Industries

The company has no outstanding to small scale industrial undertakings for an amount more than Rs. 100,000/- as on Balance Sheet date..

22. Dividend paid to NRI shareholders Rs. 1,09,44,250/-

23. Previous year figures have been regrouped, reclassified and rearranged where necessary.

For M/S. PARIMAL R SHAH & CO  
Chartered Accountants

Parimal R Shah  
Proprietor

Place : Mumbai

Date : June 30, 2001

For and on behalf of the board  
Home Trade Limited

SANJAY AGARWAL  
Chairman

N.S. TRIVEDI  
Executive Director & Secretary

VIJAYKUMAR H. MODI  
Director

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Home Trade Limited

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HOME TRADE LIMITED  
STATEMENT OF CASH FLOW FOR THE YEAR ENDED MARCH 31, 2000

	<u>31.3.01</u>	<u>31.3.00</u>
(A) Cash Flow from operating activities	315,623,185	71,321,632
Net profit before tax		5,976,039
Adjustment for		20,812,666
Depreciation	25,719,741	(17,864,976)
Interest debited to profit & loss account	48,635,926	1,669,271
Interest credited to profit & loss account	(1,338,268)	(112,625,223)
Sundry balances / Deferred revenue exp written off	102,292,956	(101,887,590)
Gains on sale of Investments	(629,300,000)	144,633
Loss of sale of Fixed assets	132,334	(30,565,958)
Operating profit before working capital changes	(453,857,311)	116,008,789
Adjustment for		(283,656,763)
Trade & other receivables	(31,019,863)	(88,606,363)
Inventories	(70,877,627)	(256,254,337)
Trade payable & other liabilities	151,377,360	(88,754,256)
Cash generated from operations	(49,479,870)	(30,945,154)
Deferred revenue expenditure paid	(196,259,855)	(5,574,319)
Direct taxes paid	(2,582,447)	(36,519,473)
Net Cash flow from operating activities ... A	(287,596,558)	(323,339,768)
(B) Cash flow from Investing activities		(40,264,943)
Purchase of fixed assets	(303,946,218)	255,002
Sale of fixed assets	2,298,962	---
Purchase of Investments	(30,099,000)	267,625,523
Sale of Investments	420,000,000	15,477,965
Interest received	577,924	---
Intercorporate deposits taken	11,656,308	(24,461,200)
Repayment of Intercorporate deposits	---	---

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Home Trade Limited

## HOME TRADE LIMITED

31.03.01

Net Cash flow from Investing activities ... B

100,487,976

23

## (C) Cash flow from Financing activities

Proceeds/ (Repayment) from Secured loan

263,683,701

130,251,701

Interest paid

(48,591,515)

(20,069,723)

Dividend Paid

(23,403,800)

(18,606,313)

Net Cash flow from financing activities ... C

191,688,386

91

Net Increase / (Decrease) in cash and cash equivalents (A+B+C)

4,579,804

(13)

Add : Cash &amp; Cash Equivalent at the beginning of the year

24,068,717

372

Cash &amp; Cash Equivalent at the end of the year

28,648,521

24,0

For and on behalf of the Board  
Home Trade LimitedPlace : Mumbai  
Date : 30-06-2001Sanjay Agrawal N S Trivedi Vijaykumar H Modi  
Chairman Executive Director  
Director &  
Secretary

## Auditors' Certificate

We have verified the attached cash flow statement of Home Trade Limited derived from the audited financial statements and the books &amp; records maintained by the Company for the year ended 31st March, 2001 and found the same in agreement therewith.

For Parimal R. Shah &  
Chartered AccountantsPlace : Mumbai  
Date : 30-06-2001Parimal R. Shah  
Proprietor

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Home Trade Limited

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HOME TRADE LIMITED

STATEMENT PURSUANT TO PART IV OF SCHEDULE VI TO THE COMPANIES ACT, 1956

## BALANCE SHEET ABSTRACT AND COMPANY'S GENERAL BUSINESS PROFILE

<b>I. REGISTRATION DETAILS</b>				25
Registration No.	:	25-14018	State Code	
Balance Sheet Date	:	March 31, 2001		
<b>II. CAPITAL RAISED DURING THE YEAR (AMOUNT RS. IN THOUSANDS)</b>				
Public Issue	:	NIL	Right Issue	: NIL
Bonus Issue	:	NIL	Private Placement	: NIL
<b>III. POSITION OF MOBILISATION AND DEPLOYMENT OF FUNDS</b>				
<b>(AMOUNT RS. IN THOUSANDS)</b>				
Total Liabilities		1,002,709	Total Assets	1,002,709
<b>SOURCES OF FUNDS</b>				
Paid-up Capital		239,610	APPLICATION OF FUNDS	
Reserves and Surplus		304,448	Net Fixed Assets	329,577
Secured Loans		413,496	Investments	54,798
Unsecured Loans		45,155	Net Current Assets	513,157
			Miscellaneous Expenditure	105,177
			Accumulated Losses	---
<b>IV. PERFORMANCE OF THE COMPANY (AMOUNT RS. IN THOUSANDS)</b>				
Total Income		672,257	Total Expenditure	356,634
Profit Before Tax		315,623	Profit After Tax	289,153
Earning Per Share		2.41	Dividend Rate %	10%
(Rs.2 per share paid up)				
<b>V. GENERIC NAMES OF THREE PRINCIPAL PRODUCTS/SERVICES OF THE COMPANY</b>				
<b>(AS PER MONETARY TERMS)</b>				
Item Code No. (ITC Code)		Not applicable		
Product Description		Stock Broking		

As per our attached report of even date

For and on behalf of the Board  
Home Trade Ltd.For PARIMAL R SHAH & CO.  
Chartered AccountantsSANJAY AGARWAL  
ChairmanPARIMAL R SHAH  
ProprietorN S TRIVEDI  
Executive Director & SecretaryPlace : Mumbai  
Date : 30-06-2001VIJAYKUMAR H MODI  
Director



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The Companies Act (1 of 1956)  
SCHEDULE V - PART II  
(See Section 159)

*12/12*

ANNUAL RETURN

OF

HOME TRADE LTD.

REG NO - 25-14018

ANNUAL GENERAL MEETING: 29<sup>th</sup> SEPT, 2001.

*12/12*



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**Total Structure of the Company (Amount in Rs. Thousands)**

**Authorised Share Capital Breakup**

Type of Shares	No. of Shares	Nominal Value (in Rs.) (1000)
Equity	150000000	3000000
Preference	NIL	NIL
<b>Total Authorised Capital</b>	<b>150000000</b>	<b>3000000</b>

**Issued Share Capital Breakup**

Type of Shares	No. of Shares	Nominal Value (in Rs.) (1000)
Equity (@ Rs 2/- Per share)	119805000	239610
Preference	NIL	NIL
<b>Total Issued Capital</b>	<b>119805000</b>	<b>239610</b>

**Subscribed share Capital Breakup**

Type of Shares	No. of Shares	Nominal Value (in Rs.) (1000)
Equity (@ Rs 2/- Per share)	119805000	239610
Preference	NIL	NIL
<b>Total Subscribed Capital</b>	<b>119805000</b>	<b>239610</b>

**Paid-Up Share Capital Breakup**

Type of Shares	No. of Shares	Nominal Value Paid-Up (in Rs.) (1000)
Equity	119805000	239610
Preference	NIL	NIL
<b>Total Paid-Up Capital</b>	<b>119805000</b>	<b>239610</b>

REC. NO.

REG. NO.

No. of Debentures

Nominal Value (in Rs.)

	NIL	NIL
	NIL	NIL
	NIL	NIL
<b>Total Amount</b>	<b>NIL</b>	<b>NIL</b>



509 *[Signature]*

**IV. Directors / Manager / Secretary Information (Past and Present)**  
 [Refer clause 6 of Part I of Schedule V]

Name: **A G A R W A L H A R I R A M S A N J**  
 Surname Middle Name First Name

Nationality:  I - Indian  
 F - Foreign

Date of Birth: **13** / **02** / **06**  
 Date Month Year

Designation:  C - Chairman cum Managing Director  
 W - Whole Time Director, S - Secretary, R - Manager  
 D - Director, M - Managing Director

Date of Appointment as Director: **26** / **07** / **94**  
 Date Month Year

Date of ceasing: **+** / **+** / **+**  
 Date Month Year

Election Commission Identity Card No. **not applicable**

Name: **T R I V E D I S H A N K A R L A L N A N D K I S H O R**  
 Surname Middle Name First Name

Nationality:  I - Indian  
 F - Foreign

Date of Birth: **02** / **07** / **61**  
 Date Month Year

Designation:  W  S  
 C - Chairman cum Managing Director  
 W - Whole Time Director, S - Secretary, R - Manager  
 D - Director, M - Managing Director

Date of Appointment: **19** / **01** / **00**  
 Date Month Year

Date of ceasing: **+** / **+** / **+**  
 Date Month Year

Election Commission Identity Card No. **not applicable**

*\* He has been appointed as Secretary with effect from 01/12/01*

Name: **S H E T H K A N T I L A L K E T A N**  
 Surname Middle Name First Name

Nationality:  I - Indian  
 F - Foreign

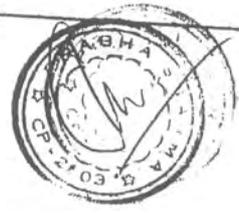
Date of Birth: **30** / **12** / **62**  
 Date Month Year

Designation:  D  
 C - Chairman cum Managing Director  
 W - Whole Time Director, S - Secretary, R - Manager  
 D - Director, M - Managing Director

Date of Appointment: **19** / **01** / **00**  
 Date Month Year

Date of ceasing: **15** / **05** / **01**  
 Date Month Year

Election Commission Identity Card No. **not applicable**



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Directors / Manager / Secretary Information (Contd.)

7 H A R I S A V A S T R E E T  
 K I D E R P O R E  
 C A L C U T T A  
 W E S T B E N G A L  
 7 0 0 0 2 3

P U S H P A M 3<sup>RD</sup> F L O O R F L A T  
 N O . 3 A . 6 , K H A N D U B H A I D E S A I R O A D  
 V I L E P A R L E ( W ) M U M B A I  
 M U M B A I  
 M A H A R A S H T R A  
 4 0 0 0 5 6

L A L I T K U T I R O F F N O R T H  
 S O U T H R O A D N O . 9 J V P D  
 M U M B A I  
 M U M B A I  
 M A H A R A S H T R A  
 4 0 0 0 4 9

Additional Sheets may be attached if needed.



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V. Details of shares / Debentures Held at Date of AGM \* AS PER FLOPPY ENCLOSE

Ledger Folio of share / Debenture Holder [ ]

Share / Debenture Holder's Name Surname [ ] Middle Name [ ] First Name [ ]

Father's / Husband's Name [ ]

Type of Share / Debenture [ ] 1 - Equity, 2 - Preference Shares, 3 - Debentures, 4 - Stock

Number of Shares / Debentures Held / Stock, if any [ ] Amount per Share (in Rs.) [ ]

Ledger Folio of share / Debenture Holder [ ]

Share / Debenture Holder's Name Surname [ ] Middle Name [ ] First Name [ ]

Father's / Husband's Name [ ]

Type of Share / Debenture [ ] 1 - Equity, 2 - Preference Shares, 3 - Debentures, 4 - Stock

Number of Shares / Debentures Held / Stock, if any [ ] Amount per Share (in Rs.) [ ]

Ledger Folio of share / Debenture Holder [ ]

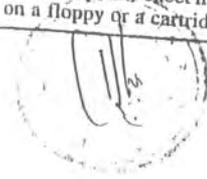
Share / Debenture Holder's Name Surname [ ] Middle Name [ ] First Name [ ]

Father's / Husband's Name [ ]

Type of Share / Debenture [ ] 1 - Equity, 2 - Preference Shares, 3 - Debentures, 4 - Stock

Number of Shares / Debentures Held / Stock, if any [ ] Amount per Share (in Rs.) [ ]

Note : Seperate sheet may be attached if needed. If number of such share holders exceed 10, if so desired a text file may be submitted on a floppy or a cartridge tape in the format given in Annexure - III.





513

5A

IV. Directors / Manager / Secretary Information (Contd.)

Residential Address 3 BELLARY ROAD RMV

EXTN.

Town / City BAGALORE

District BAGALORE

State KARNATAKA

Pin Code 560080

Residential Address C/O 143-A MITTAL CO

RT NARIMAN POINT

Town / City MUMBAI

District MUMBAI

State MAHARASHTRA

Pin Code 400021

Residential Address 785 CASTRO STREET

MOUNTAIN VIEW

Town / City CA USA - 94091

District

State USA

Pin Code

\* Note : Additional Sheets may be attached if needed.

514

514

D-443

4 B

**Directors / Manager / Secretary Information (Past and Present)**  
**for clause 6 of Part I of Schedule V]**

Name: **B O E H E N H R O E G E R J R . H . R U S S E L**

Surname: **B O E H E N H R O E G E R J R .** Middle Name: **H .** First Name: **R U S S E L**

Nationality:  F - Foreign. Date of Birth: **11** / **08** / **45**

Designation:  D - Director, M - Managing Director. Legend: C - Chairman cum Managing Director, W - Whole Time Director, S - Secretary, R - Manager, D - Director, M - Managing Director

Date of Appointment: **17** / **02** / **00**. Date of ceasing: **—** / **—** / **—**

Election Commission Identity Card No. **not applicable**

Name: **M O D I H I M A T L A L V I J A Y K U M A R**

Surname: **M O D I H I M A T L A L** Middle Name: **V I J A Y K U M A R** First Name: **V I J A Y K U M A R**

Nationality:  I - Indian. Date of Birth: **30** / **08** / **56**

Designation:  D - Director, M - Managing Director. Legend: C - Chairman cum Managing Director, W - Whole Time Director, S - Secretary, R - Manager, D - Director, M - Managing Director

Date of Appointment: **15** / **05** / **01**. Date of ceasing: **—** / **—** / **—**

Election Commission Identity Card No. **not applicable**

Name: **G A N D H I D . S A L I L**

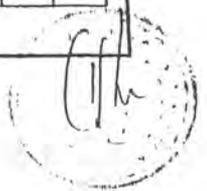
Surname: **G A N D H I** Middle Name: **D .** First Name: **S A L I L**

Nationality:  I - Indian. Date of Birth: **12** / **11** / **59**

Designation:  D - Director, M - Managing Director. Legend: C - Chairman cum Managing Director, W - Whole Time Director, S - Secretary, R - Manager, D - Director, M - Managing Director

Date of Appointment: **15** / **05** / **01**. Date of ceasing: **—** / **—** / **—**

Election Commission Identity Card No. **not applicable**



351  
1050

515

5 B

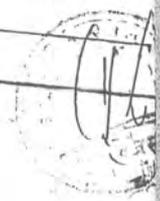
IV. Directors / Manager / Secretary Information (Contd.)

Residential Address: T I M B E R H I L L E R R A C E  
 L Y N N F I E L D  
 Town / City: M A 0 1 9 4 0 U S A  
 District:  
 State: U S A  
 Pin Code:

Residential Address: A - 2 0 3 B O L I V A L I A M I T  
 C H S K U L U P W A D I B O R I V A  
 Town / City: M U M B A I  
 District: M U M B A I  
 State: M A H A R A S H T R A  
 Pin Code: 4 0 0 0 6 6

Residential Address: A - I I / 1 3 G O L D C O I N C H S  
 T A R D E O  
 Town / City: M U M B A I  
 District: M U M B A I  
 State: M A H A R A S H T R A  
 Pin Code: 4 0 0 0 3 4

\* Note : Additional Sheets may be attached if needed.





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5 C

IV. Directors / Manager / Secretary Information (Contd.)

Residential Address

3 / 1 R A D H A K R I S H N A N  
D A G A D I W A D I S . K . B O Z E

Town / City

D A D A R ( W ) M U M B A I

District

M U M B A I

State

M A H A R A S H T R A

Pin Code

4 0 0 0 2 8

Residential Address

Town / City

District

State

Pin Code

Residential Address

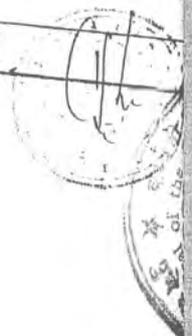
Town / City

District

State

Pin Code

\* Note : Additional Sheets may be attached if needed.





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VI. Details of Shares / Debentures Transfers since Date of last AGM (or since the incorporation of the company)\*

Date of Previous AGM

30	09	00
Date	Month	Year



Date of Registration of Transfer of Shares

Date	Month	Year

AS PER FLOPPY ENCLOSED

Type of Transfer  1 - Equity, 2 - Preference Shares, 3 - Debentures, 4 - Stock

Number of Shares / Debentures Transferred  Amount per Share (in Rs.)

Ledger Folio of Transferrer

Transferrer's Name

Surname Middle Name First Name

Ledger Folio of Transferee

Transferee's Name

Surname Middle Name First Name

Date of Registration of Transfer of Shares

Date	Month	Year

Type of Transfer  1 - Equity, 2 - Preference Shares, 3 - Debentures, 4 - Stock

Number of Shares / Debentures Transferred  Amount per Share (in Rs.)

Ledger Folio of Transferrer

Transferrer's Name

Surname Middle Name First Name

Ledger Folio of Transferee

Transferee's Name

Surname Middle Name First Name

Note : Seperate sheet may be attached if needed. If number of such transactions exceed 10, if so desired a text file may be submitted on a floppy or a cartridge tape in the format given in Annexure - IV.

VII. Indebtedness of the Company (Amount in Rs. Thousands) [Secured Loans including interest outstanding accrued but not due for payment]

Amount

41349



520  
D-446

**Equity Share Capital Breakup (Percentage of Total Equity)**

(i) Govt. [Central & State(s)]	(ii) Govt. Companies	(iii) Public Financial Institutions	(iv) Nationalised / Other Banks
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(v) Mutual Funds	(vi) Venture Capital	(vii) Foreign Holdings (FIIs / FCs / FPIs / NRIs / OCBs)	(viii) Bodies Corporate (Not Mentioned Above)
<input type="text"/>	<input type="text"/>	42%	44%
(ix) Directors / Relatives of Directors	(x) Other top 50 Share Holders [Other than those listed above]		
471%	591%		

**certify that :**

- the return states the facts as they stood on the date of the annual general meeting aforesaid, correctly and completely;
  - since the date of the last annual return the transfer of all shares, debentures, the issue of all further certificates of shares and debentures have been appropriately recorded in the books maintained for the purpose;
  - the whole of the amount of dividend remaining unpaid or unclaimed for a period of three years from the date of transfer to the special account has been transferred to the General Revenue Account of the Central Government as required under sub-section (5) of Section 205 A;
  - the company has not, since the date of the annual general meeting with reference to which the last return was submitted, or in the case of a first return, since the date of the incorporation of the company, issued any invitation to the public to subscribe for any shares or debentures of the company;
  - where the annual return discloses the fact that the number of members of the company exceed fifty, the excess consists wholly of persons who under sub-clause(1) section 3 are not to be included in the reckoning the number of fifty.
  - since the date of annual general meeting with reference to which the last return was submitted or in the case of a first return since the date of the incorporation of the private company, no public company or deemed public company has or have held twenty five percent, or more of its paid up share capital;
  - the company did not have an average turnover of Rs. Ten Crores or more during the relevant period;
  - since the date of the annual general meeting with reference to which the last annual return was submitted or since the date of incorporation of the company, if it is first return, the company did not hold twenty five percent or more of the paid up share capital of one or more public companies;
- and
- the private company did not accept or renew or invite deposits from the public.

**For HOME TRADE LIMITED**      Signed

**For HOME TRADE LIMITED**

Director / Authorised Signatory / Director \_\_\_\_\_

Director / Managing Director / Manager / Secretary : \_\_\_\_\_

Secretary in whole time practice : \_\_\_\_\_

CP No. : 20103      16/10/201

certificates to be given by a Director and Manager / Secretary or by two Directors where there is no manager or secretary. In of a company whose shares are listed on a recognised stock exchange, the certificates shall also be signed by a secretary in ne practice.

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**Annexure - I**  
**Code List 1 : State Codes**

State Code	State Name	State Code	State Name
01	Andhra Pradesh	02	Assam
03	Bihar	04	Gujarat
05	Haryana	06	Himachal Pradesh
07	Jammu & Kashmir	08	Karnataka
09	Kerala	10	Madhya Pradesh
11	Maharashtra	12	Manipur
13	Meghalaya	14	Nagaland
15	Orissa	16	Punjab
17	Rajasthan	18	Tamil Nadu
20	Uttar Pradesh	21	West Bengal
22	Sikkim	23	Arunachal Pradesh
24	Goa	52	Andaman Islands
53	Chandigarh	54	Dadra Islands
55	Delhi	56	Daman & Diu
57	Lakshwadeep	58	Mizoram
59	Pondicherry		

**Annexure - II**  
**Code List 2 : Stock Exchange Codes**

Exchange Code	Stock Exchange	Exchange Code	Stock Exchange
A1	Bombay	B1	OTCEI
A2	Delhi	B2	Nagpur
A4	Calcutta	B4	Coimbatore
A8	madras	B8	Cochin
A16	Bangalore	B16	MP
A32	Hyderabad	B32	Jaipur
A64	Ahmedabad	B64	Rajkot
A128	Pune	B128	Gauhati
A256	Kanpur	B256	Bhubaneshwar
A512	Ludhiana	B512	Magadh
A1024	National Stock Exchange	B1024	Vadodra
		B2048	Rajkot

**Note :** If listed in more than one exchange, add the respective codes to arrive at the Totals under the same category. For example a company listed in Bombay, Pune, Nagpur and Cochin will fill in the exchange codes as follows :

A		1	2	9	B			1	0
---	--	---	---	---	---	--	--	---	---

**Annexure - III**  
**Shares / Debentures held : (format for floppies)**

**I. Registration Details**

Field	Type	Length	Format
State Code	Number	2	
Registration No.	Number	6	
Date of AGM	Date	8	(DD / MM / YY)
Date of last AGM	Date	8	(DD / MM / YY)

**Note :** The first text file cid.txt will contain the data for above field for Company Identification.

**V. Shares held by Share Holders**

Field	Type	Length	Format Value
Ledger folio of Share-holder	Character	8	
Name of shareholder	Character	20	Surname Middlename Firstname
Father's / Husband's Name	Character	20	Surname Middlename Firstname
Residential Address	Character	40	
Town / City	Character	20	
State	Character	20	
Pin Code	Number	6	
Type of Share / Debenture	Number	1	1-Equity, 2-Preferred 3-Debenture 4-Stock
No. of Shares / Debentures	Number	6	
Amount Per Share/Debentures	Number	6	

**Note :** The second text file shh.txt will contain the data for all fields for the share holders / debenture holders. The files may be submitted in 5.25" or 3.5" floppies (prefer 3.5") or 60/150 MB Normal Cartridge Tapes (mini Cartridge not acceptable) The Floppies / Cartridges may be formatted DOS / Unix.

**Annexure - IV**  
**Shares Transferred : (Format for floppies)**

**I. Registration Details**

Field	Type	Length	Format Value
State Code	Number	2	
Registration No.	Number	6	
Date of AGM	Date	8	(DD / MM / YY)
Date of last AGM	Date	8	(DD / MM / YY)

**Note :** The first text file cid.txt will contain the data for above field for Company Identification.

**VI. Transactions after the last AGM**

Field	Type	Length	Format Value
Date of Transfer of Share	Date	8	(DD/MM/YY)
Type of Share/Debenture	Number	1	1-Equity, 2-Preferred 3-Debenture 4-Stock
Number of Shares/Debenture	Number	6	
Amount per Share/Debenture	Number	6	
Ledger folio of Transferrer	Character	8	
Name of Transferrer	Character	20	Surname Middlename Firstname
Ledger Folio of Transferee	Character	8	
Name of Transferee	Character	20	Surname Middlename Firstname

**Note :** The second text file sht.txt will contain the data for all fields for each such share transfer. The files may be submitted in 5.25" or 3.5" floppies (prefer 3.5") or 60 / 150 MB Normal Cartridge Tapes (mini Cartridge not acceptable) The Floppies / Cartridges may be formatted in DOS / Unix.

Handwritten notes and signatures at the bottom of the page, including "CERTIFICATE COPY" and "Lem: 21/82".

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D-447

Companies Act (1 of 1956) SCHEDULE VI - PART IV

BALANCE SHEET ABSTRACT AND A COMPANY'S GENERAL BUSINESS PROFILE

Particulars

Registration No. 25-14018 State Code 11 (Refer Code List)

Balance Sheet Date 31 Month 03 Year 01

Particulars Raised during the year (Amount in Rs. Thousands).

Public Issue NIL Rights Issue NIL
Bonus Issue NIL Private Placement NIL

Particulars Statement of Mobilisation and Deployment of Funds (Amount in Rs. Thousands)

Total Liabilities 1002709 Total Assets 1002709

Particulars Sources of Funds

Paid-up Capital @ Rs 2/- 239610 Reserves & Surplus 304448
Secured Loans 413496 Unsecured Loans 45155

Particulars Application of Funds

Net Fixed Assets 329577 Investments 54798
Net Current Assets 513157 Misc. Expenditure 513157
Accumulated Losses NIL



523

IV. Performance of Company (Amount in Rs. Thousands).

Turnover		Total Expenditure	
672257		356634	
+ -	Profit / Loss Before Tax	+ -	Profit / Loss After Tax
<input checked="" type="checkbox"/>	315623	<input checked="" type="checkbox"/>	289153

(Please tick Appropriate box + for Profit — for Loss)

Earning per share in Rs.	Dividend @ %
2.41	10

V. Generic Names of Three Principal Products / Services of Company (as per monetary terms)

Item Code No. (ITC Code)	
Product Description	STOCK BROKING
Item Code No. (ITC Code)	
Product Description	
Item Code No. (ITC Code)	
Product Description	

Note : For ITC Code of Products please refer to the publication Indian Trade Classification based on harmonised commodity description and coding system by Ministry of Commerce, Directorate General of Commercial Intelligence & Statistics Calcutta - 700 001.

Company Forms, C/o. TAX PRINT, 177, Perin Nariman (Bazargate) Street Mumbai-400 001. Phones : 269 3321 • 269 5676

CERTIFIED TRUE COPY  
 21/8/22  
 Registrar of Companies  
 Mumbai

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Name of Company Hometrade Limited

THE COMPANIES ACT, 1956  
Particulars of appointment of directors and manager and changes affecting them  
[Pursuant to section 21]

REC. NO.

REG. NO.

the parts containing those headings (in respect of which the

Presented by Mr. N.S. Trivedi, Executive Director & Secretary.

Note : --- If a company has no particulars to be included in one or two of the headings (indicated) need not be filed.  
A. Appointment of and changes affecting directors.

Name or names and surname in full	Father's/ husband's name	Usual residential address	Nationality	Date of appointment or change	Brief particulars of changes
Mr. Alan James McMillan	Mr. Jack Duncan McMillan	785 Castro Street, Mountain View, CA, USA - 94041.	American	17 <sup>th</sup> day of February 2000.	Appointed as Additional Director of Company w.e.f. 17/02/2000 in place of Mr. Dilip Jain whose resignation as a Director was accepted by the Board w.e.f. 17/02/2000.
Mr. Russell H. Boekenkroeger. Jr.	Mr. Russell H. Boekenkroeger. Sr.	2, Timberhill Terrace, Lynnfield, MA - 01940.	American	17 <sup>th</sup> day of February 2000.	Appointed as Additional Director w.e.f. 17/02/2000 in place of Mr. Manoj Chandak, whose resignation as a Director was accepted by the Board w.e.f. 17/02/2000.

Notes: (1) A note of changes should be made in column 6 e.g. by inserting against the name of new director, etc. the words "in place of" and by indicating against the name of the former director, the cause for the change, e.g. by death, resignation, retirement by rotation, disqualification etc.  
(2) In case of managing director, his designation should be stated with his name in column 1.

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D-448

351060

D-448



526

D-007  
526

Consent to act as Director  
[Pursuant to section 264(2) / 266(1)(a) and 266(1)(b)(iii)]

Limited

Name of Company HOME TRADE LTD.

Presented by N. S. Thirvedi, Director

Tejwanti Pr...

Home Trade

To,  
The Registrar of Companies,  
I, the undersigned, hereby testify my consent to act as Director of the \_\_\_\_\_ Limited,  
pursuant to section 264(2)/266(1)(a) of the Companies Act, 1956 and certify that I have not been disqualified to act as a director under sections 267 and/or 274 of the Companies Act, 1956.

I, the undersigned, having consented to act as Director of the \_\_\_\_\_ Limited,  
also hereby undertake to take from the said Company and pay for \_\_\_\_\_ Shares of Rs. \_\_\_\_\_ each, being the number / value of the shares prescribed  
as the qualification shares for the office of the director of the said company.

Name and Surname in full and father's name	Address	Occupation	Date of birth	Nationality	Signature
1 GANDHI SAIL S/O. BINKSALAL GANDHI	25/2/1958 A-III/13 GOLD COIN-22/106/200 CO-OP HOG. SOC. TARDEO, MUMBAI-34	25 CHARTERED ACCOUNTANT	4 12-11-59	5 Indian.	6 Sg...

CELEBRATED COPY  
L. M. S. D. L.

REC. NO. 22/106/200  
REC. NO. 22/106/200

Dated the 14th day of May 2001 19

- NOTES :-
- (1) Delete the portion not applicable.
  - (2) If a Director signs through his agent authorised in writing, the authority must be produced before the Registrar.
  - (3) In case of undertaking to take and pay for qualification shares, the form should be accompanied by the necessary stamp duty.

Forms Available at : COMPANY FORMS, C/o. TAX PRINT, 177, Perin Nariman (Bazargate) Street, Fort, Mumbai-400 001. Phones : 269 33 21 • 269 56 76

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527  
D-450

No. - 117 25-11-89

FRESH CERTIFICATE OF INCORPORATION  
CONSEQUENT ON CHANGE OF NAME

IN THE OFFICE OF THE REGISTRAR OF COMPANIES, MAHARASHTRA,  
PUNE

In the matter of EURO ASIAN SECURITIES LIMITED

I hereby approve and signify in writing under Section 21 of the Companies Act, 1956 (Act of 1956) read with the Government of India, Department of Company Affairs, Notification No. G.S.R. 507E dated the 24th June 1985 the change of name of the Company.

from EURO ASIAN SECURITIES LIMITED

to HOME TRADE LIMITED

and I hereby certify that - EURO ASIAN SECURITIES LIMITED

which was originally incorporated on FIFTEEN day of MAY, 1993 under the Companies Act, 1956 and under the name LLOYD'S BROKERAGE PRIVATE LIMITED having duly passed the necessary resolution in terms of Section 21 / 22 / (1)(a) / 22(1)(b) of the Companies Act, 1956 the name of the said Company is (this day changed to HOME TRADE LIMITED and this certificate is issued pursuant to Section 23(1) of the said Act.

Given under my hand at PUNE this TWENTYFOURTH day of NOVEMBER 1999.



24-11-99  
(K. V. GAUTAM)  
Registrar of Companies  
Maharashtra, Pune

\*The Co. was transferred to this office on 24/9/1999 from Reg. Mumbai.

*o/c. 24/11/99*

Received  
Lulu: 21/12/99  
27/9/99

*27/8/99*

Date: 28.8.62

### **INVESTIGATION NOTE**

Shri. Suresh Manikrao Mirajdar, Age: 42 years,  
Occupation: Agriculture, Residence: Taluka:  
Umarja, District: Osmanabad

I hereby state that I am a resident of the above place and am engaged in agriculture. I have been elected as a director in the Osmanabad District Central Cooperative Bank elections in the year 1999. Out of a total of 13 directors in the said bank, Pawan Rajenibankar was the chairman and I was working as a manager.

The work of the board of directors of the bank is to discuss the farmer loan allocation policy and the issues put forward in the meeting and to take decisions after discussing and objecting to the decisions if they are inappropriate. The meetings of the board of directors of the bank are held as per the business of the board of directors with the consent of the chairman.

On 11/3/02, I received the signature of the Deputy General Manager Thorat of the meeting of the Board of Directors of the bank, on which 20 topics were for discussion. I attended the meeting at 1 pm. Chairman Pawanraje Nibalkar, myself, Director Shivajirao, Shivajirao Janve, Shivajirao Patil, Rahul, Uttamrao Tekale, Mrs. Mangaltai Padwal, Sindhutai Kolte, employees, representative Shinde, District Deputy Registrar Y P, bank officials were present. Deputy General Manager Thorat said that the inspection report on the topic had not been received in the meeting held on 8/2/02, and started the discussion from the above topic number 2 on 11/3/02. After the discussion, the meeting was declared over, and we left at our convenience.

After reading the news in the current paper, I came to know that a case has been registered against the bank's chairman Pawanraje Nibalkar in Osmanabad (city) for giving the bank's Rs 30

crore to M/s Home Traders Vashi, Navi Mumbai for purchasing government loan bonds.

However, the Chairman of Osmanabad District Central Cooperative Bank Osmana, Bhupal Singh alias Pawan Santajirao Rajenibankar and the former General Manager of the bank, Asun Deshpande, Deputy General Manager Babu, Chief Account Vinayak Malvade, Chief Officer Harishchandra Naveh and Chief Officer Administration Shivaji More, in collusion, have defrauded the bank by taking Rs. 30 crore from M/s Home Traders Vashi Sanjay Agarwal, Subodh Bhandari, N. S. Trivedi without taking the permission of the bank and without taking the resolution of the Board of Directors and also from the Chairman of Bajawood Bank Sunil Kedar and purchasing illegal government debt securities worth Rs. 299934591/- from that money.

My above investigation note is correct and true  
as stated by me.

In the presence of

Sd/-

Police Inspector

Police Thane Osmanabad (City)

Date: 28.08.02

**INVESTIGATION NOTE**

I, Shivajirao Prataprao Chanukya, age 42 years, occupation: Agriculture, resident: Umrana, Taluka: Osmanabad

I hereby state that I am a resident of the above place. I was elected as a director in the election of Osmanabad District Central Cooperative Bank in the year 1999. The chairman of the bank, Bhupal Singh alias Pawan Santajirao Rajenibankar, and the vice chairman, Shivajirao Patil, were in charge of the work.

I received the meeting of the board of directors dated 8/2/02. There was only one topic discussed on it, merit/demerit. Due to my problem on that day, I did not attend the meeting on 8/2/02.

On 11/3/02, I received the agenda of the meeting of the board of directors of the bank, there were 20 topics on it. The meeting on that day was

attended by Chairman Pawan Rajenibanalkar, Vice Chairman Shivajirao Patil, Director Shivajirao Gadhave, Suresh Birajdar, Subhash More, Rahul More, Uttamrao Tekade, Padwal, Mrs. Sindhutai Kolte. Employee Representative Shinde/District Sub-Inspector YP Giri and Bank Officers BN Thorat, Availability Verma, General Manager, Shivajirao Bhaurao More, Chief Officer (Administration) were present. The meeting was started by Deputy General Manager Thorat and the discussion started from topic number 2 on 11/3/02 by saying that the report on the NABARD issue dated 8/2/02 had not been received. As soon as the meeting was declared over, we left.

It was learned that the Chairman of the bank Pawan Rajenibanalkar had given Rs. 30 crore of the bank to Messrs. Home Traders Vashi, Navi Mumbai, to purchase government loan bonds, and a case was registered against him in Osmanabad city. On taking information in this

regard, it was found that the Chairman of Osmanabad Bank Pawan Rajenibankar and the General Manager of the bank Arun Deshpande, Deputy General Manager BN Thorat, Chief Accountant V Malvade, H K, SB Mote, in collusion with each other, borrowed Rs. 30 crore from the illegal Nagpur District Central Cooperative Bank and purchased government debt securities worth Rs. 29934591/- from the Director of Home Traders, a private broker, without taking any claim for that money and without the permission of the Reserve Bank and did not deposit it in the bank and it was found that the bank had been cheated. It was also found that the Chairman and the then General Manager had given a false entry in the proceedings register on 8/2/02 regarding the purchase of government debt securities without any subject matter. The above-mentioned Chairman and the bank's officials are responsible for the said transaction.

My above investigation note is written as per my instructions, read, reviewed and is correct and true.

In the presence of

Sd/-

Police Inspector

Police Station Osmanabad (City)

Date: 28.8.02

### **INVESTIGATION NOTES**

I, Mrs. Mangal Ganpat Padwal, aged 35 years, occupation: housewife, resident of Shingoli, Taluka District: Osmanabad

In response to the inquiry, I state that I reside at the above-mentioned place. In 1999, I was elected to the Osmanabad District Central Cooperative Bank Osmanabad from the women's voter constituency. Since then, I have been working as the secretary of the said bank. The said bank has a total of 12 directors and one chairman forming the board of directors.

The Osmanabad District Central Cooperative Bank holds monthly meetings. These meetings are chaired by the bank's chairman. The general manager provides us with the agenda beforehand, and accordingly, we attend the meetings.

On 8.2.2, as there was a board meeting, the agenda received included a discussion on the observations and shortcomings found in the inspection conducted by NABARD. Present at the meeting were myself, the bank's director representatives, bank officials, the chairman, and NABARD officials including the DDR. The meeting started at 1 PM in the bank's conference hall. The discussion was solely on the NABARD subject. After the discussion ended, when the general manager Deshpande announced the closure of the meeting, I and director Sindhutai Kolte left the hall. Apart from the NABARD topic, other subjects were discussed in the meeting by those present. It was mentioned in the proceedings that the minutes of the meetings held on 5/1/2 and 8/2/02 were read and approved, but the topics from the previous meeting were not read during the meeting. In the meeting held on 11/3/02, discussions were held only up to the agenda topics, and there was no discussion on the subjects related to the

rejection of the Osmanabad District Central Cooperative Bank or Home Traders Vashi.

It was later understood that the bank's chairman and officials were involved in a fraud of 30 crore rupees, and a case has been filed.

However, the Chairman of Osmanabad District Central Cooperative Bank Osmanabad, Bhupal Singh alias Pawan Rajenibankar and the General Manager of the bank Arun Deshpande, Deputy General Manager BN Thorat, Chief Account VD Malwane, Chief Officer Administration S B More, in collusion with each other, defrauded the bank by purchasing government debt securities worth Rs. 299734591/7 from Arun M/s Home Traders Vashi Navi Mumbai, a private broker, Sanjay Hariram Agarwal and others without the permission of the Reserve Bank and without the resolution of the Board of Directors, and the subject of purchasing government debt securities was not discussed in the Board of Directors meeting dated 8/2/02 and 11/3/02, as recorded

in the proceeding register. The said false register has been registered and signed by Chairman Pawan Raje Nibankar and Deputy General Manager BN Thorat.

My above answer is correct and true as stated by me, as written, read and understood.

Before Me

## **INVESTIGATION NOTE**

Date: 28/08/02

I, Madhukarrao Devrao Chavan, age: 56 years, profession: MLA, residing in: Taluka: Tuljapur

I hereby state that I am residing at the above place and am currently working as an MLA of Tuljapur constituency. I am also working as the President of Marathwada Scientific Development Corporation. In the year 1999, the election of Osmanabad District Central Cooperative Bank was held. I was elected as a director in that election. The chairman of the bank was Bhupal Singh alias Pawan Santajirao Rajenibankar. And the vice chairman was Shivajirao Ganpatrao Patil.

The work of the board of directors of the bank is to discuss the policy of farmer loan distribution and the issues put forward in the meeting and to express opposition if the decision is wrong. The

meeting of the board of directors is held according to the work of the chairman.

The agenda of the Board of Directors meeting was received on 08/02/02 and 11/03/02. On the agenda of 8/02/02, there was only one topic, discussion of merits/defects in the inspection conducted by NABARD, and on the agenda of 11/09/02, there were 20 topics. I did not attend both the meetings due to my problems. Applications were submitted for not attending both the meetings.

A case has been registered at the police station against the chairman of the bank, Bhupal Singh alias Pawan Satajirao Rajenibankar, for defrauding the bank by giving Rs. 30 crore of the bank to M/s Home Traders Vashi for purchasing government loan bonds. I came to know about it after reading the news in the current paper. In this regard, I went to the bank and inquired and found out that the Chairman of Osmanabad District Central Cooperative Bank Pawan

Rajenibankar and the bank officers, including my supervisor Arun Deshpande, Deputy General Manager K N Thorat, Chief Account V D Malvade, Chief Officer Accounts H K Tambe, Chief Officer S B Shinde, in collusion, borrowed Rs 30 crore from Nagpur District Cooperative Bank and used that money to purchase government loan securities worth Rs 299924591 through a private broker from M/s Home Trade Vashi, Navi Mumbai and did not give their receipts to the bank, but rather cheated and embezzled the bank. The above-mentioned Chairman and the bank are responsible for the said transaction.

My above investigation note is written as I have stated, read and seen it, correct and true.

In the presence of

Sd/-

Police Inspector

Police Station Osmanabad (City)

## **INVESTIGATION NOTE**

Date: 28/8/02

I am Jivan Vishwanath More, age: 48 years, profession:, Zilla Parishad President Osmanabad, residing: Osmanabad

When asked, I state that I live at the above place and am currently working as the President of District Council Osmanabad.

In the year 1999, the elections of Osmanabad District Central Cooperative Bank were held and I was elected as a Director in this election. The Chairman of the bank was Bhupal Singh alias Pawan Raje Nibalkar and the Vice Chairman was Shivajirao Ganpatrao. The work of the Board of Directors of the bank is to discuss the policy of farmer loan distribution and the issues put forward in the meeting and to hold meetings and to express opposition if the decision is wrong. The Board of Directors meets as per the business of the business with the consent of the Chairman.

The agenda of the Board of Directors meeting to be held on 10/8/02 and 11/3/02 was received. On the agenda of 8/2/02, there was only one topic, discussion of merits and defects in the inspection conducted by NABARD, and on the agenda of 11/3/02, there were 20 topics. I did not attend both the meetings with my children. Applications were submitted for non-attendance at both the meetings.

The news came to light through the newspaper that a case has been registered at Police Station Osmanabad (City) against the Chairman of the Bank, Bhupal Singh alias Pawan Santajirao Rajenibankar, for defrauding the bank by giving Rs. 30 crore of the bank to M/s Home Traders Vashi for purchasing government loan bonds. In this regard, I went to the bank and inquired and found out that the Chairman of Osmanabad District Central Cooperative Bank Pawan Rajenibankar and the bank officers, former General Manager Arun Deshpande, Deputy

General Manager V N Thorat, V B Malvve, Chief Officer (Accounts) H K Tambe, Chief Officer S B Shinde, in collusion, illegally took Rs. 30 crore from Nagpur District Central Cooperative Bank and from that money I purchased government loan securities worth Rs. 299934591 through a private broker at Home Trade, Vashi, Navi Mumbai and did not return the receipts to the bank, thus defrauding and embezzling the bank. The above-mentioned Chairman and the officers of the bank are responsible for the said transaction.

My above investigation note is written as I have stated, read and seen it, correct and true.

In the presence of

Sd/-

Police Inspector

Police Station Osmanabad (City)

Date: 28.8.82

To,  
Junior Officer  
SSC Bank Guest House  
Colaba, Mumbai

Sub: Police Station Osmanabad (City) Crime Register No. 106/02 Section 406, 409, 420, 34 IPC Regarding the investigation of the crime

Police Station Osmanabad (City) Crime Register No. 106/02 Section 406, 409, 420, 34 IPC The accused Bhupal Singh alias Pawan Santajirao Rajenibankar of Maharashtra State Cooperative Bank Mumbai has been telling them that he stayed at the said guest house on 30, 31 January and 1 February 2001. However, on the above mentioned date, he was on duty to register and the said accused was present. The extract of the register containing the crime is seen as a conclusion.

Sd/-  
Police Inspector  
Police Station Osmanabad (City)

**THE MAHARASHTRA STATE CO-OPERATIVE  
BANK LIMITED**

=====

No. 92/ Establishment and P/Athithi/40/2002-  
2003, Dated: 30/08/2022

**Hon. Police Inspector,**  
Police Station, Osmanabad (City),  
Osmanabad

Sir,

Sub: Regarding the residence of Hon. Shri.  
Pawanraje Nibalkar

Ref: Your letter dated 24-8-2002

As per the above-mentioned letter, Hon'ble Director of the Bank Shri. Pawanraje Nimbalkar stayed at the Bank's Colaba Guest House in Mumbai from 28-1-2002 to 1-2-2002. We are sending herewith an extract of the arrival and departure register of the guest house containing

the record in this regard along with the signature  
of the Caretaker Shri. B. P. Parle there.

Regards,

Your faithful,

Officer  
(Real Estate and Conservation  
Department)

**THE MAHARASHTRA STATE CO-OPERATIVE**

**BANK LIMITED**

**(Incorporating the Vidarbha Co-operative**

**Bank Ltd)**

Book No. 9

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Police Station Osmanabad

Dated 24/08/02

Camp, Mumbai

To

Chief Security Officer

Hotel, Oberoi

Mumbai

Sub: Regarding information for three days dated  
30th, 31st January and 1st February

Report: B. B. Reddy, Police Inspector, Police  
Station, Osmanabad

Sir,

In accordance with the above subject, it is requested that a case has been registered at Police Station, Osmanabad (City) Crime Register No. 106/02 Sections 406, 409, 420, 34 IPC dated 8/05/02. In the investigation of the said crime, Bhupal Singh alias Pawan Santajirao Rajenibankar, resident of Govardhan, Taluka, District: Osmanabad, has come to Hotel Oberoi,

Mumbai on 30th, 31st January 2002 and 1st February 2002.

The office of the second accused Subodh Bhandari's Wage India () Company was in room number 2634 on the 26th floor. Thirty crores were paid. Who provided the service in this room. What service was provided.

The above information is requested to be obtained immediately in connection with the crime.

Sd/-

Police Inspector

Police Station Osmanabad (City)

NARIMAN POINT  
MUMBAI-400 021, INDIA  
TELEPHONE: 91-22-232 4343  
FACSIMILE: 91-22-204 3282  
E-MAIL: reservations@oberoi-mumbai.com  
WEBSITE: www.oberoi-towers.com

The Oberoi Towers, Mumbai, 15/01/02 01:52:54

Mr. Raj Gopal  
C/o Ways India  
Nariman Point

Copy of Invoice 83367 / 1 / 1

Room 9018  
Pax 0  
Arrival 15/01/02 /  
Departure 15/01/02 /

Mumbai

CO/TA :  
Billing: WAYS INDIA

0

Date	Description	Voucher	Credits	Charges
01/01	Room Charge 2634 Raj Gopal			3500.00
01/01	L.Tax-Rooms 2634 Raj Gopal			350.00
01/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
02/01	Room Charge 2634 Raj Gopal			3500.00
02/01	L.Tax-Rooms 2634 Raj Gopal			350.00
02/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
03/01	Room Service (N/W) 2634 Raj Gopal	8531		220.01
03/01	Local Calls 2634 Raj Gopal #2634 : 8213122	00:00:08		6.60
03/01	Local Calls	00:00:42		6.60
	->2634 Raj Gopal #2634 : 9821312242#			
03/01	Local Calls 2634 Raj Gopal #2634 : 7909444	00:00:07		6.60
03/01	Local Calls 2634 Raj Gopal #2634 : 7909444	00:00:10		6.60
03/01	Local Calls 2634 Raj Gopal #2634 : 7909444	00:01:50		6.60
03/01	Local Calls	00:01:15		6.60
	->2634 Raj Gopal #72634: 7466940#			
03/01	Room Charge 2634 Raj Gopal			3500.00
03/01	L.Tax-Rooms 2634 Raj Gopal			350.00
03/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
04/01	Room Charge 2634 Raj Gopal			3500.00
04/01	L.Tax-Rooms 2634 Raj Gopal			350.00
04/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
05/01	Room Charge 2634 Raj Gopal			3500.00
05/01	L.Tax-Rooms 2634 Raj Gopal			350.00
05/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
06/01	Room Charge 2634 Raj Gopal			3500.00
06/01	L.Tax-Rooms 2634 Raj Gopal			350.00
06/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
07/01	Room Service (N/W) 2634 Raj Gopal	9320		3082.75
07/01	Room Service (N/W) 2634 Raj Gopal	9328		1760.04
07/01	Local Calls	00:00:02		6.60
	->2634 Raj Gopal #72634: 9820239852#			
07/01	Local Calls	00:00:04		6.60
	->2634 Raj Gopal #2634 : 9820239852#			
07/01	Local Calls	00:00:33		6.60
	->2634 Raj Gopal #2634 : 9820239852#			
07/01	Local Calls 2634 Raj Gopal #2634 : 6200547	00:00:10		6.60
07/01	Local Calls 2634 Raj Gopal #2634 : 4127855	00:01:19		6.60
07/01	Local Calls 2634 Raj Gopal #2634 : 6431471	00:00:45		6.60

Shero Towers

543

D 461

543

D-461

NARIMAN POINT  
MUMBAI-400 021, INDIA  
TELEPHONE: 91-22-232 4343  
FACSIMILE: 91-22-204 3282  
E-MAIL: reservations@shero-towers-mumbai.com  
WEBSITE: www.shero-towers.com

The Shero Towers, Mumbai, 15/01/02 01:52:54

Mr. Raj Gopal  
C/o Ways India  
Nariman Point

Copy of Invoice 83367 / 1 / 1

Room 9018  
Pax 0  
Arrival 15/01/02 /  
Departure 15/01/02 /  
0

Mumbai

CO/TA :  
Billing: WAYS INDIA

Date	Description	Voucher	Credits	Charges
01/01	Room Charge 2634 Raj Gopal			3500.00
01/01	L.Tax-Rooms 2634 Raj Gopal			350.00
01/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
02/01	Room Charge 2634 Raj Gopal			3500.00
02/01	L.Tax-Rooms 2634 Raj Gopal			350.00
02/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
03/01	Room Service (N/W) 2634 Raj Gopal	8531		220.01
03/01	Local Calls 2634 Raj Gopal #2634 : 8213122	00:00:08		6.60
03/01	Local Calls	00:00:42		6.60
	->2634 Raj Gopal #2634 : 9821312242#			
03/01	Local Calls 2634 Raj Gopal #2634 : 7909444	00:00:07		6.60
03/01	Local Calls 2634 Raj Gopal #2634 : 7909444	00:00:10		6.60
03/01	Local Calls 2634 Raj Gopal #2634 : 7909444	00:01:50		6.60
03/01	Local Calls	00:01:15		6.60
	->2634 Raj Gopal #72634: 7466940#			
03/01	Room Charge 2634 Raj Gopal			3500.00
03/01	L.Tax-Rooms 2634 Raj Gopal			350.00
03/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
04/01	Room Charge 2634 Raj Gopal			3500.00
04/01	L.Tax-Rooms 2634 Raj Gopal			350.00
04/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
05/01	Room Charge 2634 Raj Gopal			3500.00
05/01	L.Tax-Rooms 2634 Raj Gopal			350.00
05/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
06/01	Room Charge 2634 Raj Gopal			3500.00
06/01	L.Tax-Rooms 2634 Raj Gopal			350.00
06/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
07/01	Room Service (N/W) 2634 Raj Gopal	9320		3082.75
07/01	Room Service (N/W) 2634 Raj Gopal	9328		1760.04
07/01	Local Calls	00:00:02		6.60
	->2634 Raj Gopal #72634: 9820239852#			
07/01	Local Calls	00:00:04		6.60
	->2634 Raj Gopal #2634 : 9820239852#			
07/01	Local Calls	00:00:33		6.60
	->2634 Raj Gopal #2634 : 9820239852#			
07/01	Local Calls 2634 Raj Gopal #2634 : 6200547	00:00:10		6.60
07/01	Local Calls 2634 Raj Gopal #2634 : 4127855	00:01:19		6.60
07/01	Local Calls 2634 Raj Gopal #2634 : 6431471	00:00:45		6.60

Registered Office: EIH LIMITED 4, Mangoe Lane, Calcutta-700 001

369 1090

# Merai Towers

JARIMAN POINT  
MUMBAI-400 021, INDIA  
TELEPHONE: 91-22-232 4343  
FACSIMILE: 91-22-204 3283  
E-MAIL: reservations@merai-mumbai.com  
WEB: www.merai-towers.com

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D-462

The Oberoi Towers, Mumbai, 15/01/02 01:52:54

Mr. Raj Gopal  
C/o Ways India  
Nariman Point

Copy of Invoice

83367 / 1 / 2

Mumbai

Room 9018  
Pax 0  
Arrival 15/01/02 /  
Departure 15/01/02 /

CO/TA :

Billing: WAYS INDIA

0

Date	Description	Voucher	Credits	Charges
07/01	Local Calls 2634 Raj Gopal #2634 : 6113313	00:00:48		6.60
07/01	Local Calls 2634 Raj Gopal #2634 : 6207578	00:00:24		6.60
07/01	Local Calls 2634 Raj Gopal #2634 : 6200547	00:00:04		6.60
07/01	Local Calls 2634 Raj Gopal #72634: 8212405	00:00:04		6.60
07/01	Local Calls 2634 Raj Gopal #2634 : 8212405	00:00:36		6.60
07/01	Local Calls	00:06:34		19.80
	->2634 Raj Gopal #2634 : 79090000#			
07/01	Local Calls 2634 Raj Gopal #72634: 8911091	00:00:53		6.60
07/01	Local Calls 2634 Raj Gopal #72634: 8911091	00:00:08		6.60
07/01	Local Calls 2634 Raj Gopal #72634: 4971534	00:02:17		6.60
07/01	Local Calls 2634 Raj Gopal #72634: 8084773	00:00:45		6.60
07/01	Local Calls 2634 Raj Gopal #72634: 4971534	00:00:07		6.60
07/01	Local Calls 2634 Raj Gopal #72634: 8212284	00:00:06		6.60
07/01	Room Charge 2634 Raj Gopal			3500.00
07/01	Room Service (N/W) 2634 Raj Gopal	9336		2832.74
07/01	Room Service (N/W) 2634 Raj Gopal	9337 *		1689.98
07/01	Tobacco 2634 Raj Gopal	9347		165.20
07/01	L.Tax-Rooms 2634 Raj Gopal			350.00
07/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
08/01	Room Charge 2634 Raj Gopal			3500.00
08/01	L.Tax-Rooms 2634 Raj Gopal			350.00
08/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
09/01	Room Charge 2634 Raj Gopal			3500.00
09/01	L.Tax-Rooms 2634 Raj Gopal			350.00
09/01	Exp.Tax-Rooms 2634 Raj Gopal			6.60
10/01	Local Calls 2634 Raj Gopal #72634: 2834179	00:01:33		6.60
10/01	Local Calls 2634 Raj Gopal #72634: 6194712	00:01:27		6.60
10/01	Local Calls 2634 Raj Gopal #72634: 6329755	00:01:24		6.60
10/01	Local Calls 2634 Raj Gopal #2634 : 3805221	00:00:12		6.60
10/01	Local Calls 2634 Raj Gopal #2634 : 2094797	00:01:28		6.60
10/01	Room Charge 2634 Raj Gopal			3500.00
10/01	L.Tax-Rooms 2634 Raj Gopal			350.00
10/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
11/01	Room Charge 2634 Raj Gopal			3500.00
11/01	L.Tax-Rooms 2634 Raj Gopal			350.00
11/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
12/01	Room Charge 2634 Raj Gopal			3500.00
12/01	L.Tax-Rooms 2634 Raj Gopal			350.00

Registered Office: EIH LIMITED 4, Mangoe Lane, Calcutta-700 001.

370 1091

*Jheroi Towers*

JARIMAN POINT  
MUMBAI-400 021, INDIA  
TELEPHONE: 91-22-232 4343  
FACSIMILE: 91-22-204 3282  
E-MAIL: reservations@jheroi-mumbai.com  
The Oberoi Towers, Mumbai, 15/01/02

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D-463

D-463

Mr. Raj Gopal  
C/o Ways India  
Nariman Point

Copy of Invoice 83367 / 1 / 3

Mumbai

Room 9018  
Pax 0  
Arrival 15/01/02 /  
Departure 15/01/02 /

CO/TA :

Billing: WAYS INDIA

0

Date	Description	Voucher	Credits	Charges
12/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
13/01	Room Charge 2634 Raj Gopal			3500.00
13/01	L.Tax-Rooms 2634 Raj Gopal			350.00
13/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
14/01	Room Charge 2634 Raj Gopal			3500.00
14/01	L.Tax-Rooms 2634 Raj Gopal			350.00
14/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
15/01	Room Charge 2634 Raj Gopal			3500.00
15/01	L.Tax-Rooms 2634 Raj Gopal			350.00
15/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
15/01	Food Allow Pkg Disc 2634 Raj Gopal	BILLING		-1917.10
15/01	City Ledger 2634 Raj Gopal		71038.22	
			<hr/>	
			71038.22	71038.22
			BALANCE	0.00

OLA Code : Amount : 0.00  
City Ledger Settlement:-Rs71038.22

Bill To : Mr. Raj Gopal

I agree that I am responsible for the full payment of this bill in the event it is not paid by the company, organisation or person indicated.

Guest Signature \_\_\_\_\_

546

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D-464

D-464

## Oberoi Towers

NARIMAN POINT  
MUMBAI-400 021, INDIA  
TELEPHONE: 91-22-232 4343  
FACSIMILE: 91-22-204 3282  
E-MAIL: reservations@oberoi-mumbai.com  
www.oberoi-towers.com

The Oberoi Towers, Mumbai, 01/02/02 01:51:52

Copy of Invoice 85644 / 1 / 1

Mr. Raj Gopal  
C/o Ways India  
Nariman Point

Room 9022  
Pax 0  
Arrival 31/01/02 /  
Departure 01/02/02 /

Mumbai

CO/TA :  
Billing:

0

Date	Description	Voucher	Credits	Charges
30/12	India Jones 2634 Raj Gopal	3734		2304.95
30/12	Bay View Bar A/W 2634 Raj Gopal	4334		933.01
10/01	Room Service (N/W) 2634 Raj Gopal	3		660.03
10/01	Room Service (N/W) 2634 Raj Gopal	5		460.02
11/01	Frangipani Food 2634 Raj Gopal	7263		1289.96
16/01	Room Charge 2634 Raj Gopal			3500.00
16/01	L.Tax-Rooms 2634 Raj Gopal			350.00
16/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
17/01	Mineral Water 2634 Raj Gopal	96		110.00
17/01	Room Charge 2634 Raj Gopal			3500.00
17/01	L.Tax-Rooms 2634 Raj Gopal			350.00
17/01	Exp.Tax-Rooms 2634 Raj Gopal			135.01
18/01	Room Service (N/W) 2634 Raj Gopal	1743		3500.00
18/01	Room Charge 2634 Raj Gopal			350.00
18/01	L.Tax-Rooms 2634 Raj Gopal			350.00
18/01	Exp.Tax-Rooms 2634 Raj Gopal			863.17
19/01	Bay View Bar A/W 2634 Raj Gopal	4956		3500.00
19/01	Room Charge 2634 Raj Gopal			1194.99
19/01	India Jones 2634 Raj Gopal	5062		350.00
19/01	L.Tax-Rooms 2634 Raj Gopal			350.00
19/01	Exp.Tax-Rooms 2634 Raj Gopal			3500.00
20/01	Room Charge 2634 Raj Gopal			350.00
20/01	L.Tax-Rooms 2634 Raj Gopal			350.00
20/01	Exp.Tax-Rooms 2634 Raj Gopal			1810.05
21/01	Room Service (N/W) 2634 Raj Gopal	2357		3500.00
21/01	Room Charge 2634 Raj Gopal			180.00
21/01	Room Service (N/W) 2634 Raj Gopal	2433		681.05
21/01	R/S-I/Liq 2634 Raj Gopal	2427		350.00
21/01	L.Tax-Rooms 2634 Raj Gopal			350.00
21/01	Exp.Tax-Rooms 2634 Raj Gopal			815.53
22/01	Room Service (N/W) 2634 Raj Gopal	2449		805.28
22/01	Room Service (N/W) 2634 Raj Gopal	2437		440.02
22/01	Room Service (N/W) 2634 Raj Gopal	2517		135.01
22/01	Room Service (N/W) 2634 Raj Gopal	2574		120.00
22/01	Room Service (N/W) 2634 Raj Gopal	2602		3500.00
22/01	Room Charge 2634 Raj Gopal			350.00
22/01	L.Tax-Rooms 2634 Raj Gopal			350.00
22/01	Exp.Tax-Rooms 2634 Raj Gopal			

Registered Office: EIH LIMITED 4, Mangoe Lane, Calcutta-700 001.

547

547

Oberoi Towers

MAN POINT  
BAI-400 021, INDIA  
TEL: 91-22-232-4343  
FAX: 91-22-204 3282  
E-mail: reservations@oberoi-mumbai.com  
EIH Oberoi Towers, Mumbai, 01/02/02 01:51:52

D-465

D-465

Mr Raj Gopal  
C/o Ways India  
Nariman Point  
Mumbai

Copy of Invoice 85644 / 1 / 2

Room 9022  
Pax 0  
Arrival 31/01/02 /  
Departure 01/02/02 /

CO/TA :  
Billing: 0

Date	Description	Voucher	Credits	Charges
3/01	Frangipani Food 2634 Raj Gopal	669		2935.02
3/01	B/Centre Food 2634 Raj Gopal	466		3173.34
3/01	Local Calls 2634 Raj Gopal #2634 : 8202187	00:00:11		6.60
3/01	Local Calls ->2634 Raj Gopal #2634 : 9820218714#	00:01:38		6.60
3/01	Business Centre 2634 Raj Gopal	483		12193.50
3/01	Room Charge 2634 Raj Gopal			3500.00
3/01	L.Tax-Rooms 2634 Raj Gopal			350.00
3/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
4/01	Banquets (N/W) 2634 Raj Gopal	5845		9177.90
4/01	Room Charge 2634 Raj Gopal			3500.00
4/01	L.Tax-Rooms 2634 Raj Gopal			350.00
4/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
5/01	Room Service (N/W) 2634 Raj Gopal	3485		110.00
5/01	Room Charge 2634 Raj Gopal			3500.00
5/01	L.Tax-Rooms 2634 Raj Gopal			350.00
5/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
6/01	R/S-M/W 2634 Raj Gopal	3622		792.76
6/01	Room Charge 2634 Raj Gopal			3500.00
6/01	L.Tax-Rooms 2634 Raj Gopal			350.00
6/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
7/01	Room Charge 2634 Raj Gopal			3500.00
7/01	L.Tax-Rooms 2634 Raj Gopal			350.00
7/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
8/01	Room Charge 2634 Raj Gopal			3500.00
8/01	L.Tax-Rooms 2634 Raj Gopal			350.00
8/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
9/01	Room Service (N/W) 2634 Raj Gopal	4309		110.00
9/01	Room Service (N/W) 2634 Raj Gopal	4327		120.00
9/01	Room Service (N/W) 2634 Raj Gopal	4342		230.01
9/01	Local Calls 2634 Raj Gopal #2634 : 7909206	00:00:06		6.60
9/01	Local Calls 2634 Raj Gopal #72634: 7909206	00:01:53		6.60
9/01	Local Calls ->2634 Raj Gopal #72634: 9820221640#	00:00:22		6.60
9/01	Local Calls ->2634 Raj Gopal #72634: 9820221640#	00:05:50		13.20
9/01	Local Calls 2634 Raj Gopal #72634: 7909206	00:03:23		13.20
9/01	Room Charge 2634 Raj Gopal			3500.00

Registered Office: EIH LIMITED 4, Mangoe Lane, Calcutta-700 001.

37-1094

548

*Oberoi Towers*

ARIMAN POINT  
MUMBAI-400 021, INDIA  
TELEPHONE-91-22-232 4343  
FACSIMILE-91-22-204 3282  
MAIL-reservations@oberoi-mumbai.com  
The Oberoi Towers, Mumbai, 01/02/02 01:51:52

Mr. Raj Gopal  
C/o Ways India  
Nariman Point

Mumbai

CO/TA :  
Billing:

Copy of Invoice

85644 / 1 / 3

Room 9022  
Pax 0  
Arrival 31/01/02 /  
Departure 01/02/02 /

0

Date	Description	Voucher	Credits	Charges
29/01	L.Tax-Rooms 2634 Raj Gopal			350.00
29/01	Exp.Tax-Rooms 2634 Raj Gopal			350.00
30/01	Room Service (N/W) 2634 Raj Gopal	4548		1050.01
30/01	Room Service (N/W) 2634 Raj Gopal	4574		110.00
30/01	Room Service (N/W) 2634 Raj Gopal	4566		110.00
30/01	Room Service (N/W) 2634 Raj Gopal	4556		110.00
30/01	Room Service (N/W) 2634 Raj Gopal	4617		690.02
30/01	Local Calls 2634 Raj Gopal #2634 : 8211428	00:00:06		6.60
30/01	Local Calls	00:00:03		6.60
30/01	->2634 Raj Gopal #2634 : 7909158#			
30/01	Local Calls	00:01:36		6.60
30/01	->2634 Raj Gopal #2634 : 7909437#			
30/01	Local Calls 2634 Raj Gopal #2634 : 7909106	00:01:38		6.60
30/01	Local Calls	00:05:44		13.20
30/01	->2634 Raj Gopal #2634 : 9821142823#			
30/01	Local Calls 2634 Raj Gopal #2634 : 2095454	00:00:22		6.60
30/01	STD Calls	00:00:03		6.20
30/01	->2634 Raj Gopal #72634: 09822029981#			
30/01	STD Calls	00:01:31		142.69
30/01	->2634 Raj Gopal #72634: 09822029981#			
30/01	STD Calls	00:02:31		158.20
30/01	->2634 Raj Gopal #72634: 0712722460#			
30/01	STD Calls	00:08:05		502.52
30/01	->2634 Raj Gopal #72634: 0712722460#			
30/01	STD Calls	00:00:24		37.22
30/01	->2634 Raj Gopal #72634: 09822029981#			
30/01	STD Calls	00:06:02		375.34
30/01	->2634 Raj Gopal #72634: 0712561925#			
30/01	STD Calls	00:00:48		74.45
30/01	->2634 Raj Gopal #72634: 0113684392			
30/01	STD Calls	00:00:12		18.61
30/01	->2634 Raj Gopal #72634: 0112757279#			
30/01	STD Calls	00:01:44		161.30
30/01	->2634 Raj Gopal #72634: 0113684392			
30/01	STD Calls	00:00:11		12.41
30/01	->2634 Raj Gopal #72634: 0712265056#			
30/01	STD Calls 2634 Raj Gopal	2.12		186.00
30/01	STD Calls 2634 Raj Gopal	3.30		248.00

Registered Office: EIH LIMITED 4, Mangoe Lane, Calcutta-700 001.

548

D-466

D-466

371095

549

549

## Iberoi Towers

NARIMAN POINT  
MUMBAI-400 021, INDIA  
TELEPHONE: 91-22-232 4343  
FACSIMILE: 91-22-204 3282

E-MAIL: reservation@iberoi-mumbai.com  
www.iberoi-towers.com, Mumbai, 01/02/02

01:51:52

D-467

D-467

Mr. Raj Gopal  
C/o Ways India  
Nariman Point

Mumbai

CO/TA :  
Billing:

Copy of Invoice

85644 / 1 / 4

Room 9022  
Pax 0  
Arrival 31/01/02 /  
Departure 01/02/02 /

0

Date	Description	Voucher	Credits	Charges
30/01	STD Calls 2634 Raj Gopal	0.48		62.00
30/01	STD Calls	00:00:32		49.63
30/01	->2634 Raj Gopal #72634: 09822029981#	00:01:12		111.67
30/01	STD Calls	00:01:12		111.67
30/01	->2634 Raj Gopal #2634 : 09822029981#	00:01:12		111.67
30/01	STD Calls			3500.00
30/01	->2634 Raj Gopal #72634: 0113684392#			350.00
30/01	Room Charge 2634 Raj Gopal			350.00
30/01	L.Tax-Rooms 2634 Raj Gopal			3500.00
30/01	Exp.Tax-Rooms 2634 Raj Gopal			440.02
31/01	Room Charge 2634 Raj Gopal	4803		6.60
31/01	Room Service (N/W) 2634 Raj Gopal	00:00:25		6.60
31/01	Local Calls 2634 Raj Gopal #72634: 7909425	00:01:32		
31/01	Local Calls			350.00
31/01	->2634 Raj Gopal #72634: 9821065492#			350.00
31/01	L.Tax-Rooms 2634 Raj Gopal			-4401.85
31/01	Exp.Tax-Rooms 2634 Raj Gopal			
31/01	Food Allow Pkg Disc 2634 Raj Gopal	BILLING	109465.52	
31/01	City Ledger BILLING			
			109465.52	109465.52
			BALANCE	0.00

OLA Code : Amount : 0.00  
City Ledger Settlement:-Rs109465.52

Bill To : Mr. Raj Gopal

I agree that I am responsible for the full payment of this bill in the event it is not paid by the company, organisation or person indicated.

Guest Signature \_\_\_\_\_

Registered Office: EIH LIMITED 4, Mangoe Lane, Calcutta-700 001.

374  
1096

NARIMAN POINT  
 MUMBAI 400 021, INDIA  
 TELEPHONE: 91-22-232 4343  
 FACSIMILE: 91-22-204 3282  
 E-MAIL: reservation@oberoi-mumbai.com  
 WEBSITE: www.oberoi-towers.com

D-468

D-468

The Oberoi Towers, Mumbai, 14/02/02 15:36:48

Mr. Raj Gopal  
 C/o Ways India  
 Nariman Point

Copy of Invoice 87660 / 2 / 1

Room 2634

Pax 1

Arrival 04/02/02 / 09:31

Departure 14/02/02 / 09:22

Mumbai

CO/TA : Ways India

Billing: EB;WAYS INDIA RT KK 8000+TXS,20%DISC ON F&B,RF SAN  
 JAY SAXENA

0

Date	Description	Voucher	Credits	Charges
01/02	Room Charge 2634 Raj Gopal			3500.00
01/02	L.Tax-Rooms 2634 Raj Gopal			350.00
01/02	Exp.Tax-Rooms 2634 Raj Gopal			350.00
02/02	Room Charge 2634 Raj Gopal			3500.00
02/02	L.Tax-Rooms 2634 Raj Gopal			350.00
02/02	Exp.Tax-Rooms 2634 Raj Gopal			350.00
03/02	Room Charge 2634 Raj Gopal			3500.00
03/02	L.Tax-Rooms 2634 Raj Gopal			350.00
03/02	Exp.Tax-Rooms 2634 Raj Gopal			350.00
04/02	Room Charge			3500.00
04/02	L.Tax-Rooms			350.00
04/02	Exp.Tax-Rooms			350.00
05/02	Room Charge			3500.00
05/02	L.Tax-Rooms			350.00
05/02	Exp.Tax-Rooms			350.00
06/02	Room Charge			3500.00
06/02	L.Tax-Rooms			350.00
06/02	Exp.Tax-Rooms			350.00
07/02	Room Charge			3500.00
07/02	L.Tax-Rooms			350.00
07/02	Exp.Tax-Rooms			350.00
08/02	Room Charge			3500.00
08/02	L.Tax-Rooms			350.00
08/02	Exp.Tax-Rooms			350.00
09/02	Room Charge			3500.00
09/02	L.Tax-Rooms			350.00
09/02	Exp.Tax-Rooms			350.00
10/02	Room Charge			3500.00
10/02	L.Tax-Rooms			350.00
10/02	Exp.Tax-Rooms			350.00
11/02	Room Charge			3500.00
11/02	L.Tax-Rooms			350.00
11/02	Exp.Tax-Rooms			350.00
12/02	Room Charge			3500.00
12/02	L.Tax-Rooms			350.00
12/02	Exp.Tax-Rooms			350.00
13/02	Room Charge			3500.00
13/02	L.Tax-Rooms			350.00

551

551

*Iberoi Towers*

NARIMAN POINT  
MUMBAI-400 021, INDIA  
TELEPHONE: 91-22-232 4343  
FACSIMILE: 91-22-204 3282  
E-MAIL: reservations@iberoi-mumbai.com  
The Oberoi Towers, Mumbai, 14/02/02 15:36:48  
WEBSITE: www.iberoi.com

D-469

D-469

Mr. Raj Gopal  
C/o Ways India  
Nariman Point

Mumbai

CO/TA : Ways India

Billing: EB;WAYS INDIA RT KK 8000+TXS,20%DISC ON F&B,RF SAN  
JAY SAXENA

Copy of Invoice

87660 / 2 / 2

Room 2634  
Pax 1  
Arrival 04/02/02 / 09:31  
Departure 14/02/02 / 09:22

0

Date	Description	Voucher	Credits	Charges
13/02	Exp.Tax-Rooms		54600.00	350.00
14/02	City Ledger raj gopal		54600.00	54600.00
	BALANCE			0.00

OLA Code ; Amount : 0.00  
City Ledger Settlement:-Rs54600.00

Bill To : MR ANEEV ANSARI

I agree that I am responsible for the full payment of this bill in the event it is not paid by the company, organisation or person indicated.

Guest Signature \_\_\_\_\_

Registered Office: EIH LIMITED 4, Mangoe Lane, Calcutta-700 001.

376 1098

Police Station Osmanabad (City)

Outward No.1645/ 2002

Date 28/8/2002

To,

Hon. Administrator So. N

agpur District Central Cooperative Bank (Ltd.)

Limited Nagpur.

Sub: Police Station Osmanabad (S) G.R.N. 106/  
2002 Sections 406,409, 420, 34 IPC  
regarding obtaining information for the  
investigation of crimes....

Sir,

I humbly request that information be  
obtained on the following issues in connection  
with the investigation of the crimes mentioned in  
the subject matter.

1. Sunil Chhatrapal alias Babasaheb Kedar is  
the chairman of our bank for a period of

2. Who was the chairman of your bank on 31/01/2002 and 1/02/2002?

It is requested that the police personnel who brought the said letter from the post office on the issues raised above should be immediately returned to the post office.

Hon'ble Submitted

Sd/-

28.08.2002

(BB Reddy)

Police Inspector

Police Station Osmanabad City.

Police Station Osmanabad (City)  
Outgoing No. 1646/2002  
Dated 28/08/2002

**As per Section 102 of the Code of Criminal Procedure**

To,

The Hon'ble Administrator,  
Nagpur District Central Cooperative Bank  
Limited  
Limited Nagpur

Sub: Police Station Osmanabad (S) G.R.N. 106/  
2002 Sections 406,409, 420, 34 IPC.  
Regarding freezing of the amount of Rs.  
299934591-00 seized in these crimes...

Sir

Request submitted that, Police Station  
Osmanabad City G.R.N. 106/2002 Section 406,  
409, 420, 34 IPC. Accused B.N. Thorat Deputy  
Manager Osmanabad District Central  
Cooperative Bank Limited Osmanabad demanded  
Rs. 40 crores on this letter dated 29/1/2002. On  
this letter, Nagpur District Central Cooperative  
Bank on 31/01/2002 deposited Rs. 30 crores on

Osmanabad District Central Cooperative Bank's Current Account No. 73/4701 at Maharashtra State Cooperative Bank, Mumbai. On 1/2/2002, Osmanabad District Central Cooperative Bank deposited Rs. 30 crores for purchase of government debt securities. M/s Home Traders Vashi, Navi Mumbai. Its Current Account No. 3A/17031 at Maharashtra State Cooperative Bank, Mumbai. Credited on this Art. Home Traders Vashi, Navi Mumbai gave contract notes to Osmanabad District Bank for purchasing government bonds worth Rs. 299934599 and returned a cheque of Rs. 65409 to the bank.

On 1/2/2002, M/s Home Traders Vashi, Navi Mumbai transferred Rs. 299934591 and Rs. 65174 of Osmanabad District Cooperative Bank to Nagpur District Central Cooperative Bank, Maharashtra State Cooperative Bank, Mumbai, Account No. 101/5751. M/s Home Traders Vashi, Navi Mumbai transferred Rs. 30 crores given by the bank to their account by deceiving

Osmanabad District Bank by saying that they would buy government debt securities from Osmanabad District Bank and transferred Rs. 299999766-67 paise out of the same Rs. 30 crores. to Nagpur District Central Bank's current account. This has been stated by the accused in the crimes, Sanjay Hariram Agarwal, Chief Executive Officer of M/s Home Traders Vashi, Navi Mumbai, in his statement and we ourselves have found that during the investigation of the employees of Maharashtra State Cooperative Bank, Mumbai, the said amount was transferred from the account of M/s Home Traders Vashi, Navi Mumbai to Nagpur it has been clearly established from the investigation and documentary evidence that the amount transferred to the District Central Bank belongs to the Osmanabad District Central Bank.

M/s Home Traders Vashi, Navi Mumbai has transferred the amount of Rs. 299999766-67 to your bank account, out of which 299934591

paise. Since it is a misappropriation in the said case, it should be frozen as per Section 102 of the Code of Criminal Procedure. The said amount should not be paid till the court's verdict is passed. If anyone demands the said amount, please inform us immediately. Also, it is requested to inform the police personnel who will bring the said letter in writing about the action taken in this regard immediately.

Enclose:

1. Account statement issued by the Maharashtra State Bank of Osmanabad Bank, M/s Home Traders Vashi, Navi Mumbai, Nagpur Bank.
2. The sentence of accused Sanjay Agarwal has been added.

Hon'ble Submitted  
(B.B. Reddy)  
Police Inspector  
Police Station Osmanabad City.

For information only

1. Maharashtra State Co-operative Bank

Fax: 0712-722897

EPBX Tel: 729273, 722460, 729309, 723128

**THE NAGPUR DISTRICT CENTRAL CO-OP.  
BANK LTD**

H.O.: Ruikar Road, Gandhisagar, Nagpur –  
440018

=====  
Ref. No. Administration/2002-03/3168

Dated: 29/8/2002

**CONFIDENTIAL**

To,  
Hon. Shri B.B. Reddy,  
Police Inspector, Police Station,  
Osmanabad (City) Osmanabad

Sub: Police Station Osmanabad (Sh) Gur.No.  
106/ 2002 Section 406, 409, 420, 34 IPC  
regarding obtaining information for  
investigation of crime.

Ref:- Your outgoing letter dated 28/8/2002  
C.645/2002

Sir,

The following information is being submitted  
on the matter mentioned in your above reference  
letter.

1. The tenure of Sunil Chhatrapal alias Babasaheb Kedar as Chairman of Nagpur District Central Co-operative Bank is from 1/1/1999 to 3/5/2002.
2. On 31/01/2002 and 1/02/2002, the Chairman of our Nagpur District Central Co-operative Bank was Shri Sunil Chhatrapal alias Babasaheb Kedar.

We are reporting the reason for your information.

Regards,

Yours,

(L.B.Patil)  
Administrator

Fax: 0712-722897

EPBX Tel: 729273, 722460, 729309, 723128

**THE NAGPUR DISTRICT CENTRAL CO-OP.  
BANK LTD**

H.O.: Ruikar Road, Gandhisagar, Nagpur –  
440018

=====

Ref. No. Administration/Police Station  
Osmanabad/ 2002-03/3168, Dated: 3/9/2002

**-.REGISTERED A.D.-**

To,  
Hon. Shri B.B. Reddy,  
Police Inspector,  
Police Station Osmanabad (City)  
Dist: Osmanabad

Sub:- Police Station Osmanabad (City) G.R. No.  
106/2002, Sections 406, 409, 420, 34  
IPC. Regarding freezing of the amount of  
Rs. 29,99,34,591.00 stolen in these  
crimes.

Ref:- Your letter to Co. Police Station  
Osmanabad (City), Outward No. 646/  
2002, dated 28/8/2002.

Sir,

It is hereby informed that Osmanabad  
District Central Cooperative Bank has given a  
letter dated 29/1/2002 stating that it is ready to

accept the deposit amount of Rs. 40.00 crores of our bank. Accordingly, our bank has transferred the said amount to its Current Account No. 73/4701/01 of Maharashtra State Cooperative Bank Ltd, Mumbai on 31/1/2002 for investing the amount of Rs. 30.00 crores in Term Deposit for a period of 180 days at 10% interest rate. We have issued a Term Deposit Receipt No. 100265 regarding the amount invested in Term Deposit with Osmanabad District Central Cooperative Bank and the term of the said Term Deposit was up to 30/7/2002. In addition to the said Term Deposit, our bank has also transferred a Term Deposit of Rs. 20.00 crores vide letter dated 1/12/2001 of Osmanabad District Central Cooperative Bank. It was deposited on 4/12/2001 and its receipt number is 174592 and the maturity date of the said fixed deposit is 5/1/2003.

Out of the above two fixed deposits, Rs. 30.00 crores of receipt No. 10026.5 dated

30/7/2002, the bank has given a demand letter to Osmanabad District Central Cooperative Bank dated 15/7/2002 vide letter No. 2054 regarding the return of the said amount along with interest and then on 30/7/2002, as the amount was not deposited, it has again informed Osmanabad District Central Cooperative Bank regarding the immediate deposit of the amount vide letter No. 2472 dated 31/7/2002.

Fax: 0712-722897

EPBX Tel: 729273, 722460, 729309, 723128

**THE NAGPUR DISTRICT CENTRAL CO-OP.  
BANK LTD**

H.O.: Ruikar Road, Gandhisagar, Nagpur –  
440018

=====

Ref. No. Administration/Police Station  
Osmanabad/ 2002-03/3168, Dated: 3/9/2002

**-.REGISTERED A.D.-**

To,  
Hon. Shri B.B. Reddy,  
Police Inspector,  
Police Station Osmanabad (City)  
Dist: Osmanabad

Sub:- Police Station Osmanabad (City) G.R. No.  
106/2002, Sections 406, 409, 420, 34  
IPC. Regarding freezing of the amount of  
Rs. 29,99,34,591.00 stolen in these  
crimes.

Ref:- Your letter to Co. Police Station  
Osmanabad (City), Outward No. 646/  
2002, dated 28/8/2002.

Sir,

It is hereby informed that Osmanabad  
District Central Cooperative Bank has given a  
letter dated 29/1/2002 stating that it is ready to

accept the deposit amount of Rs. 40.00 crores of our bank. Accordingly, our bank has transferred the said amount to its Current Account No. 73/4701/01 of Maharashtra State Cooperative Bank Ltd, Mumbai on 31/1/2002 for investing the amount of Rs. 30.00 crores in Term Deposit for a period of 180 days at 10% interest rate. We have issued a Term Deposit Receipt No. 100265 regarding the amount invested in Term Deposit with Osmanabad District Central Cooperative Bank and the term of the said Term Deposit was up to 30/7/2002. In addition to the said Term Deposit, our bank has also transferred a Term Deposit of Rs. 20.00 crores vide letter dated 1/12/2001 of Osmanabad District Central Cooperative Bank. It was deposited on 4/12/2001 and its receipt number is 174592 and the maturity date of the said fixed deposit is 5/1/2003.

Out of the above two fixed deposits, Rs. 30.00 crores of receipt No. 10026.5 dated

30/7/2002, the bank has given a demand letter to Osmanabad District Central Cooperative Bank dated 15/7/2002 vide letter No. 2054 regarding the return of the said amount along with interest and then on 30/7/2002, as the amount was not deposited, it has again informed Osmanabad District Central Cooperative Bank regarding the immediate deposit of the amount vide letter No. 2472 dated 31/7/2002.

The bank has given Rs. 30.00 crore to Osmanabad District Central Cooperative Bank in the form of term deposits and the use of the said amount is their internal matter and our bank has no connection with them.

It is clear from the reference letter that the transaction in your letter of reference was made by Osmanabad District Central Cooperative Bank with Home Trade Ltd, Vashi, Navi Mumbai, and our bank has no connection with them.

Our bank has purchased Government Debt Securities 10.03 (2011) Rs. 6.00 crore and Government Debt Securities 9.81 (2013) Rs. 20.00 crore from Mr. Home Trade Ltd, Vashi, Navi Mumbai on 7/9/2001 and the bank has received the contract notes regarding the purchase of the said Government Debt Securities. Considering the prevailing situation, as per the instructions given by the bank regarding the sale of the said Government Debt Securities, Mr. Home Trade Ltd, Vashi, Navi Mumbai sold both the said Government Debt Securities and deposited the amount of Rs. 29,99,99,766.67 to the bank on 1/2/2002 in the Maharashtra State Cooperative Bank Account No. 101/5751 as per the contract note regarding their sale. Therefore, the said Khakkam has come from the sale of the Government Debt Securities purchased by the bank on 7/9/2001. Since the said amount has no connection with the transactions of Osmanabad District Central Cooperative Bank, as we have mentioned in the

reference letter, there is no question of freezing the said amount under Section 102 of the Code of Criminal Procedure. Since the said amount is the property of our bank, the bank has already utilized this amount in the transactions of the bank from time to time as per the rules.

The facts of all the matters mentioned in your reference letter are as mentioned above. Please take note.

Your Trusty,  
Sd/-  
(L.B. Patil)  
Administrator

Date: 11/9/02

To,  
Mr. Kelanbhai Choksi  
Special Notice,  
Chartered Accountant Mumbai

Sub: Regarding verification of transaction records  
in Police Station Osmanabad (City) Crime  
Register No. 106/2 Sections 406, 409, 420,  
34 IPC and obtaining a certificate...

Ref: B.B. Reddy, Police Inspector, Police Station  
Osmanabad (City)

Sir,

It is requested that the crime mentioned in  
the subject has been registered on 8/05/02 on  
the complaint of the Divisional Joint Registrar  
Cooperative Society, Latur and is ongoing.

The total amount of Rs. 30 crores stolen in the  
said crime was transferred to the account of  
Osmanabad District Central Cooperative Bank on  
31/1/2002 by Nagpur District Central  
Cooperative Bank. The same amount of Rs. 30

crores was transferred to the account of M/s Home Trades Vashi, Navi Mumbai, on 1/2/02 by Osmanabad Bank and out of the said amount, Rs. 299934591 and Rs. 65174, a total of Rs. 299999766, which is near the account, has been transferred to Nagpur District Central Cooperative Bank on 1/2/2002. It is requested that the record of all these transactions be verified by the attached statement and a certificate be obtained.

Respected

Police Inspector

Police Station Osmanabad

D-477  
14-16 KANTA TERRACE  
DR WILSON STREET  
V P ROAD  
MUMBAI 400 004  
TEL 388 4752 • 387 5421  
TELEFAX 389 0367

561  
D-477

12<sup>th</sup>, September 2002.

Flow from the money received by Home Trade Limited (HTL) from The  
Central Co- Operative Bank Limited (ODCC).

As is with reference to the Captioned Subject and your letter dated 11/09/2002 requesting us to submit a  
Certified copy of the Root Map as stated herein above.

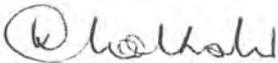
We are enclosing herewith a copy of the Root Map alongwith a Fund Flow chart duly certified.

We wish to state that we have prepared the Root Map & the Fund Flow on the basis of the documents/Bank  
Statements provided by you to us.

Please find the above in order and acknowledge the receipt of the same.

Thanking You.

Yours faithfully,  
For Y. C. Dalal & Associates.

  
Ketan Chokshi.

Encl: as above.



  
13/9/2002

38447

D-478 562

GGT MAP OF THE OUTFLOW FROM THE MONEY RECEIVED BY HOME TRADE LTD (HTL)  
FROM THE OSMANABAD DISTRICT CENTRAL CO-OPERATIVE BANK LTD (ODCC)

D-478

Date	Cheque/ Pay Slip No	Amount Rs. (In Crs.)	Payer	Receiver	Amount Rs. (In Crs.)	Name of the Receiving Bank	Bank A/c No.
01.02.02	Pay Slip No - 229013	30.00	ODCC	HTL	30.00	The Maharashtra State Co-op Bank Ltd (MSCB)	17031
01.02.02	695177		HTL	NDCC	30.00		

NOTE:

- 1 Kindly also refer the enclosed Fund Flow chart.
- 2 The amount received by HTL from ODCC was deposited in the MSCB A/c No - 17031 of HTL and was paid to The Nagpur District Central Co-operative Bank Ltd. (NDCC).



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D-479

SCB

**FUND FLOW CHART**

<b>ODCC</b>
Date - 01.02.2002
Amount Rs.30 Crores
Pay Slip No - 229013



<b>HTL</b>
Date - 01.02.2002
Amount - Rs.30 Crores
Bank - MSCB - 17031
Cheque No - 695177



<b>NDCC</b>
Date - 01.02.2002
Amount - Rs.30 Crores



Date: 13.9.02

**PANCHNAMA**

- Panch: 1. Mohammed Ismail Habil Khan Pathan,  
Age: 22 years, Occupation: Labourer,  
Residence: Nagar, Osmanabad
2. Gyandev Laxmanrao Kadam, Age: 30  
years, Occupation: Hotel, Residence:  
Near Girls School, Osmanabad

We the above Panchs were summoned by Police Inspector B. B. Reddy, Police Station, Osmanabad (City) at Police Station, Osmanabad (City) and informed that the accused Babu Thorat, Retired Deputy Manager, Osmanabad District Central Cooperative Bank (M) Osmanabad, residing at Pilwadi, Taluka, District: Osmanabad, has signed a document in the name of the accused Babu Nivrutti Thorat, Police Station, Osmanabad (City) Crime Register No. 106/2, Sections 406, 409, 420, 34, IPC, Retired Deputy Manager, Osmanabad District Central Cooperative Bank (M), Osmanabad, residing at Pilwadi, Taluka, District: Osmanabad, for the purpose of investigation of the said crime. The

accused Babu Nivrutti Thorat has signed the entire document on the police. The text that the investigating officer told us in front of us was written voluntarily and we signed on each of the papers.

Also, six samples of signatures were taken on the signature paper of the accused Babu Nivrutti Thorat and we have also signed on that signature paper as Panch.

This Panchnama was prepared by us in front of the Panchnama from the beginning to the end and it is correct and true.

This Panchnama started at 09.00 and ended at 10.00.

In the presence of  
Police Inspector  
Police Station Osmanabad (City)

Signatures of Panchnama

1  
2

Dated 13/9/02

**Panchnama**

- Panch: 1. Yogesh Narayan Kadam, Age: 27 years,  
Occupation: Job, Residence:  
Samtanagar Osmanabad
2. Gyandev Laxmanrao Kadam, Age: 30  
years, Occupation: Hotel, Residence:  
Near Kanya Shale, Osmanabad

We the above Panchnama were summoned by Police Inspector B. B. Reddy, Police Station, Osmanabad, and have appeared at the Police Station, Osmanabad (City). There we were informed that, in the investigation of the crime of the accused Subodh Bhandari, Vice President Home Traders, Navi Mumbai, in Police Station Osmanabad (City) Crime Register No. 106/02 Section 406, 409, 420, 34 Bhadvi, the accused Subodh Bhandari, Vice President Home Traders, Navi Mumbai, was told that he had a signature and sample of his signature. Therefore, in front of us, the accused Subodh Bhandari voluntarily

wrote the text that the Police Inspector Amaldar had told us in English on a total of six papers. We have signed each of those papers.

Also, six signature samples were taken on each of the six papers of the accused Subodh Bhandari, and we have signed those six papers as a witness.

We have witnessed this report from the beginning to the end and it is correct and true. This report started at 19.00 and ended at 20.00.

In the presence of

Sd/-

Police Inspector

Police Station Osmanabad

Signatures of the Panel

- 1.
- 2.

Police Station Osmanabad  
Outgoing No. 1750/2002  
Dated: 14/6/82

To,  
Hon. Signature Expert Sir  
Criminal Investigation Department, Crime  
State of Maharashtra, Aurangabad

Sub: Police Station Osmanabad (City) Crime  
Register No. 106/2002 Sections 406, 409,  
420, 34, 418, 468 479, 120(B) IPC  
regarding inspection of documents and  
obtaining feedback...

1	Police Station	Osmanabad (City), Dist. Osmanabad
2	Crime register number and section	106/2002 Sections 406, 409, 420, 34 Act
3	Name of the complainant	Shri Bali Parasram Rathod, Divisional Joint Registrar, Cooperative Societies, Latur
4	Name of the accused	1. Bhupal Singh alias Pawan Santajirao

		Rajenibankar, resident of Govardhanwadi 2. Arun Jivan Deshpande, resident of Latur 3. Babu Nivrutti Thorat, resident of Chinchwadi and others
5	Crime Date Time Place	From 29/1/2002 to 8/5/02 at Osmanabad District Central Cooperative Bank, Osmanabad
6	Crime date time	Dated 8/05/02 at 19.00 hrs
7	Misappropriated amount	299934591
8	Investigation	B.B. Reddy, Police Inspector, Police Station Osmanabad (City)

9. Disclosure: It is hereby submitted that on 8/5/02, the complainant in this case filed a written complaint with the Post Office that the accused in collusion had given Rs. 30 crore to

Home Traders, Mumbai, an unauthorized broker, to Osmanabad District Central Cooperative Bank Limited, Osmanabad for the purchase of government loan bonds and had embezzled Rs. 299934591.00 from the bank and committed fraud etc. Based on the complaint, a case has been registered as above and investigation is underway. The accused in the said crime are 1. Bhupal Singh alias Pawan Santajirao Rajenibankar, Chairman, Osmanabad, District Central Cooperative Bank, 2. Arun Jiwan Deshpande, District Central Cooperative Bank, 3) Babu Nivrutti Thorat, Deputy General Manager, Osmanabad, District Central Bank, have been arrested in the said crime and their investigation has been conducted. During the investigation, the disputed records with the signatures of the accused have been seized and samples of their signatures and handwriting have been taken. Natural signature samples of the above three accused were not found. The seized records have been given the following exhibit numbers.

1	Exhibit no. A	Register of the Board of Directors meeting held at Osmanabad District Central Cooperative Bank Limited, Osmanabad Head Office, in which the signature of accused Bhupal Singh alias Pawan Santajirao Rajenibankar as the Chairman on the right side on page number 11 is Exhibit No. A.
2	Exhibit no. B	In the above register, on page number 11, on the left side, the signature of accused Arun Jeevan Deshpande as the General Manager is given at the top and is Exhibit No. B.
3	Exhibit no. A 1	In the above register, on page number 74, on the right hand side, the signature of the accused Bhupal Singh alias Pawan Santajirao Rajenibankar,

		the Chairman, is given above as Exhibit No. A 1.
4	Exhibit no. C	In the above register, on page number 74, the signature of the accused Babu Nivrutti Thorat, the General Manager, on the left side is Exhibit No. C and the letter dated 29/1/02 of Osmanabad District Central Cooperative Bank, signed by the General Manager on the right side.
	Exhibit no. C 1	
5	Exhibit no. D	Specimen signature taken from accused Bhupal Singh alias Pawan Santajirao Rajenibanalkar, specimen signature Exhibit D
6	Exhibit no. E	The specimen handwriting and specimen signature of accused Arun Jeevan Deshpande are included in the exhibit.

7	Exhibit no. F	Signature sample and specimen signature of accused Babu Nivrutti Thorat are Exhibit F.
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However, your feedback is needed on the following issue.

1	Do the signatures in Exhibits N, A and A1 and the signature in D belong to the same person?
2	Are the signatures in Exhibit B and Exhibit E the same person?
3	Are the signatures in Exhibits C and C1 and the signatures in Exhibit F the same person?

A total of (4) sealed packets of the above items have been sent by Police Constable/V R Jadhav, Bakkal No. 120, but it is requested to inspect it and get feedback.

Through:

The Hon'ble Superintendent of Police,  
Osmanabad

Submitted  
Hon'ble Police Inspector,  
Police Station, Osmanabad (City)

### **Specimen Signature Panchnama**

Date: 13/9/02

1. Sunil Muralidhar Vadapalliwar, Age: 45 years, Occupation: Business, residing behind Post Office, Peth Nagpur
2. Pandurang Bhaurao Dagemuge, Age: 32 years, Occupation: Private Job, residing at Gulmohar Road, Nagpur

We, U.D. Mulak, Assistant Police Inspector, hereby summon the above two Panchs to appear before us at Room No. 207, Second Floor, Suretech Hospital, Dhantoli, Nagpur and inform them that the signature specimens of the accused Sunil Chhatrapal alias Balasaheb Kedar, residing at Nagpur, in Police Station Osmanabad (City) Crime Register No. 106/2 under Sections 406, 409, 420 of the IPC, are to be taken for the investigation of the crime. For that, please appear before us as your Panch.

The above Panchan was informed to appear before him and he appeared before the Panchan

and when the Panchan asked the accused his name and village, he gave his name as Sunil Chhatrapal Kedar and then the Panchanama was done.

The signature samples of the accused Sunil Kedar were taken at six places on a blank paper. And the signatures taken below for the above six signatures were taken on a total of six different papers.

## **PANCHNAMA**

Date: 30/7/02

1. Mahadev Shivaji Tambe, Age: 30 years,  
Occupation: Sheti, Resident: Taluka District:  
Osmanabad
2. Ajay Shesherao Jadhav, Age: 28 years,  
Occupation: Sheti, Resident: Osmanabad

We, the above Panchas, were summoned to the police station by B.B. Reddy, Police Inspector, Police Station Osmanabad (City) and we appeared there. The police informed us that the signature samples of the arrested accused Sanjay Hariram Agarwal, resident: Vashi Navi Mumbai, who was arrested in Police Station Osmanabad (City) Crime Register No. 106/02 under Sections 406, 409, 420, 34 IPC, have to be taken. However, we were informed that you should appear before us and do the Panchnama etc. We did the Panchnama before the Panchnama. It is as follows.

The accused was present at the said place and asked for his name/address and he told us his name as Sanjay Hariram Agarwal. He signed six pieces of paper in front of us, each with six signatures.

The above Panchnama was made by us from the first to the last by us and is correct and true.

This Panchnama started at 10.00 am and ended at 10.30 am

In the presence of the

Police Inspector

Police Station Osmanabad (City)

Signatures of the Panchnama

1

2

**RECEIPT**

Dated 15/09/2002

Office of the Superintendent of Police  
Osmanabad Office No. Local Crime  
Branch/3820/2002 and 3821/2002 Chetpal  
Police Constable/120 V R Jadhav appointed  
Osmanabad (City) Bakkal No. 120 received today  
on 15/09/2002.

To

Hon. Signature Expert  
Criminal Investigation Department (Crime)  
State of Maharashtra Aurangabad

Signature of the Postman

Office

Government Document Examiner  
Criminal Investigation Department, Maharashtra  
State Aurangabad

Outgoing No. Local Crimes  
Administration/3820/2002  
Office of the Superintendent  
of Police Osmanabad,  
Dated 14/09/2002

To

Signature Expert

Crime Investigation Department (Crime)

Maharashtra State Aurangabad

Sub: Police Station Osmanabad (City) Crime  
Register No. 106/2002 Sections 406, 409,  
420, 34, 218, 468, 471, 120(B) IPC  
Regarding the receipt of documents after  
inspection...

Ref: Letter No. 1750/2002 of the Sub-Inspector  
of Police Osmanabad (City), Dated  
14/9/2002

Police Station Osmanabad (City) Crime  
Register No. 106/2002 Sections 406, 409, 420,  
34, 218, 468, 471, 120(B) IPC Document No. 1.  
Exhibit No. A, 2. Exhibit No. B, 3. Exhibit No. A1

(in one envelope), 4. Exhibit No. C, 5. Exhibit No. C1, 6. Exhibit No. D, 7. Exhibit No. E, Exhibit No. F are enclosed in four envelopes along with a reference letter sent by Police Constable/120 V R Jadhav Police Station Osmanabad (City). However, the document should be examined and an opinion should be given.

Enclosed: Reference letter and document sealed pocket (4)

Superintendent of Police (Osmanabad)

Outgoing No. Local Crimes  
Administration/3820/2002  
Office of the Superintendent  
of Police Osmanabad,  
Dated 14/09/2002

To

Signature Expert

Crime Investigation Department (Crime)

Maharashtra State Aurangabad

Sub: Police Station Osmanabad (City) Crime  
Register No. 106/2002 Sections 406, 409,  
420, 34, 218, 468, 471, 120(B) IPC  
Regarding the receipt of documents after  
inspection...

Ref: Letter No. 1750/2002 of the Sub-Inspector  
of Police Osmanabad (City), Dated  
14/9/2002

Police Station Osmanabad (City) Crime  
Register No. 106/2002 Sections 406, 409, 420,  
34, 218, 468, 471, 120(B) IPC Document No. 1.  
Exhibit No. A, 2. Exhibit No. B, 3. Exhibit No. A1

(in one envelope), 4. Exhibit No. C, 5. Exhibit No. C1, 6. Exhibit No. D, 7. Exhibit No. E, Exhibit No. F are enclosed in four envelopes along with a reference letter sent by Police Constable/120 V R Jadhav Police Station Osmanabad (City). However, the document should be examined and an opinion should be given.

Enclosed: Reference letter and document sealed pocket (4)

Superintendent of Police (Osmanabad)

Outgoing No. Local Crimes  
Administration/3820/2002  
Office of the Superintendent  
of Police Osmanabad,  
Dated 14/09/2002

To

Signature Expert

Crime Investigation Department (Crime)

Maharashtra State Aurangabad

Sub: Police Station Osmanabad (City) Crime  
Register No. 106/2002 Sections 406, 409,  
420, 34, 218, 468, 471, 120(B) IPC  
Regarding the receipt of documents after  
inspection...

Ref: Letter No. 1750/2002 of the Sub-Inspector  
of Police Osmanabad (City), Dated  
14/9/2002

Police Station Osmanabad (City) Crime  
Register No. 106/2002 Sections 406, 409, 420,  
34, 218, 468, 471, 120(B) IPC Document No. 1.  
Exhibit No. A, 2. Exhibit No. B, 3. Exhibit No. A1

(in one envelope), 4. Exhibit No. C, 5. Exhibit No. C1, 6. Exhibit No. D, 7. Exhibit No. E, Exhibit No. F are enclosed in four envelopes along with a reference letter sent by Police Constable/120 V R Jadhav Police Station Osmanabad (City). However, the document should be examined and an opinion should be given.

Enclosed: Reference letter and document sealed pocket (4)

Superintendent of Police (Osmanabad)

Police Station Osmanabad (City)

Outgoing No. 1750/2002

Dated: 14/9/02

To,

The Hon'ble Signature Expert Sir  
Criminal Investigation Department  
State of Maharashtra, Aurangabad

Sub: Police Station Osmanabad (City) Crime  
Register No. 106/2002 Sections 406, 409,  
420, 34, 218, 468, 471, 120(B) IPC  
regarding the inspection of documents and  
obtaining feedback...

1	Police Station	Osmanabad (City), Dist. Osmanabad
2	Crime Register Number and Section	106/2002 Sections 406, 409, 420, 34 IPC
3	Name of Complainant	Shri Bali Parasram Rathod, Divisional Joint Registrar, Cooperative Societies Latur
4	Name of Accused	1. Vinayak Digambar

		<p>Malvade, residing at: Latur</p> <p>2. Harishchandra Kashinath Tambe, residing at:</p> <p>3. Sunil Chhatrapal alias Babasaheb Kedar, residing at: Nagpur</p> <p>4. Sanjay Hariram Agarwal, residing at: Mumbai</p> <p>5. Subodh Chauddayal Bhandari, residing at: Mumbai</p>
5	Crime Date Time Place	<p>From 29/1/2002 to 8/5/02 Osmanabad District Central Cooperative Bank, Osmanabad</p>
6	Crime Date Time	Dated 8/05/02 at 19.00 hrs

7	Amount Stolen	299934591/-
8	Investigation	B.B. Reddy, Police Inspector, Police Station Osmanabad (City)

9. Disclosure: It is hereby submitted that on 8/5/02, the complainant in this case filed a written complaint with the Post Office that the accused in collusion had given Rs. 30 crore to Home Traders, Mumbai, an unauthorized broker, to Osmanabad District Central Cooperative Bank Limited, Osmanabad for the purchase of government loan bonds and had embezzled Rs. 299934591.00 from the bank and committed fraud etc. Based on the complaint, a case has been registered as above and investigation is underway. The accused in the said crime 1. Vinayak Digambar Malvade, 2. Harishchandra Kashinath Tambe, 3. Sunil Chhatrapal alias Babasaheb Kedar, 4. Sanjay Hariram Agarwal, 5. Subodh Chauddayal Bhandari were arrested in the said crime and their investigation was

conducted. During the investigation, the disputed records bearing the signature of the accused were seized and samples of his signature and handwriting were taken.

Natural signature samples of the above five accused were not found. The seized records are given exhibit numbers as follows.

1	Exhibit No. A	A schedule of Home Trade Mumbai showing the details of the investment made by the bank in the loan securities, on which the signature of the authorized signatory on the right hand side is given as Exhibit No. A
2	Exhibit No. B	Accused Vinayak, Digambar Signature, 28 to 32 Osmanabad Bank Message dated 1/2/2 to Maharashtra State Cooperative Bank, Mumbai Signature of Deputy Chief Accounts Officer on the right side Signature of accused

		Harishchandra Kashinath Tambe Exhibit No. B
3	Exhibit No. C	Nagpur District Central Cooperative Bank Nagpur dated 30/1/2002 and dated 1/12/01 on which both the notes on the left side are signed by accused Sunil Chhatrapal Kedar below, Exhibit No. C
4	Exhibit No. D	Cheque No. 695185 Rs. 308907975/- in the name of Osmanabad District Central Cooperative Bank, on which the signature of the accused Sanjay Hariram Agarwal, Home Trade Limited, is on the right side, Exhibit No. D.
5	Exhibit No. E	Total of receipts issued by Home Trade Navi Mumbai Vashi, receipt number 25,26,27 with signature of accused Subodh Bhandari on the left side and receipt number 33 with

		signature of accused Subodh Bhandari on the right side, complete receipts are Exhibit number E
6	Exhibit No.F	Sample handwriting and sample signature taken from accused Vinayak Digambar Malvade
7	Exhibit No. G	Sample handwriting and sample signature taken from accused Harishchandra Kashinath Tambe
8	Exhibit No. H	Sample handwriting and sample signature taken from accused Sunil Chhatrapal Kedar
9	Exhibit No. I	Sample signature and sample signature taken by accused Sanjay Hariram Agarwal
10	Exhibit No. J	Specimen signature and specimen signature taken by accused Subodh Bhandari

The exhibition numbers are given as above. However, your feedback is required on the following points.

1	Exhibit No. A	Are the signatures above and those in Exhibit No. F the same person?
2	Exhibit No. B	Are the signatures above and those in Exhibit No. G the same person?
3	Exhibit No. C	Are the signatures above and those in Exhibit No. H the same person?
4	Exhibit No. D	Are the above signature and the signatures in Exhibit No. 1 the same person?
5	Exhibit No. E	Are the signatures above and those in Exhibit No. J the same person?

A total of (10) sealed pockets of the above case materials have been sent to the hands of Police Constable/Jadhav Bakkal No. 120, but it has been submitted for inspection and feedback.

Enclose: The Hon'ble Superintendent of Police,  
Osmanabad

Police Inspector,  
Police Station, Osmanabad (City)

Police Station Osmanabad (City) Crime Register  
 No. 106/2002 Sections 406, 409, 420, 34 IPC  
 Crime Investigation Papers have been finalized.

Serial No.	Document name	Date	Number	Remarks
1	2	3	4	5
1	Supplementary Charge Sheet No. 156/2003	23-6-03	3	&
2	The accused's Panchnama	8-6-03	2	
		Total	5	

Police Inspector

Police Station Osmanabad (City)

**ARREST/COURT SURRENDER FORM**

**(Separate form for each accused)**

1. District – ..... P.S.- Osmanabad, Year: 2020, FIR / Proceeding /G.D.No. Year: 106/02 Date 8.9.2002  
Alphanumeric code of the accused (write A-1 to A-9, for the 9 person, B-1 for 10<sup>th</sup> person and so on) .....
2. Date, Time and Place of arrest/surrender:  
Date 8.6.03, Time: 17.10, G.D.No. 159/03  
Place of arrest - Police Inspector  
Police Station Osmanabad (City)  
P.S. - Osmanabad
3. Name of the Court (if surrendered) – Hon'ble Chief Magistrate Sao Court, Osmanabad
4. Act and Section: 218, 406, 409, 420] 468, 471, 120(B) IPC.
5. Arrested and forwarded/Arrested and released on bail or PR bond/ Arrested but released on anticipatory ball/Arrested and remanded to police custody/ Surrendered in

Court and bailed out/Surrendered in Court  
and sent to judicial custody/Surrendered in  
Court and remanded to police custody (tick  
(√) applicable portion) Name, Address and  
Phone No. of baller: .....

6. Particulars of the arrested person:

- (i) Name – Nandkishore Trivedi
- (ii) Father's/Husbands/Guardians Name –  
Shankarlal Trivedi
- (iii) First Alias -
- (iv) Second Alias –
- (v) Nationality – Indian
- (vi) (a) Voter- I.D. Card No.  
(b) Phone/Mobile .....
- (c) Passport No.....
- (d) Date of issue .....
- (e) Place of issue No.....
- (vii) Religion – Hindu
- (viii) Caste/Tribe: Brahmin
- (ix) SC/ST/OBC-
- (x) Occupation – Service

(xi) Permanent Address: Pushpam, 3rd Floor,  
Desai Road, Vile Parle West Mumbai 56  
State ....., Dist: Mumbai, PS: Juhu

(xii) Permanent Address: As above  
State ....., Dist:..... PS: .....

7. Injuries, cause of injuries and physical  
condition of the arrested persons (indicate if  
medically examined):

.....  
.....  
.....

8. The arrested person, after being informed of  
the grounds of arrest and his legal rights, was  
duly taken into custody on .....  
Date 8.6 Hours ..... Place

\* The following articles (S) was/were found on  
physical search, conducted on the person of  
the of the accused, and were taken into  
possession for which receipt was given to the  
accused.

1..... 2.....

3..... 4.....

4..... 6.....

Necessary wearing apparels were left on the arrested person for the sake of human dignity and body protection.

The arrested person was cautioned to keep himself/herself covered for purpose of identification.

Intimations given to .....  
(Relationship) Friend,

If No article found “NIL” may be indicated in the blank space provided below:-

9. Physical features, deformities and other details of the accused.

Sex	Date / Year of Birth	Build	Height	Complexion	Identification Mark(s)
1	2	3	4	5	6
Male	36	Strong	16x8 cm	Fair	

For Modas Operandi Offences Only:

Deformities peceiaritie	Teeth	Hair	Eye	Habits	Dress Habits	Languages
7	8	9	10	11	12	13
-	Completed	No	Black	-	Shirt & Pant	Hindi, English to Gujarati

PLACE OF					Other
Burn Mark	Leucoderma	Mole	Sear	Totto	Features
14	15	16	17	18	20

(10)(a) Whether finger-prints taken?: **Yes**/ No.

(11) Socio-economic prostate of the arrested  
poison:.....

(a) Living Status /Living alone/Living with  
family/With associaate Pucca house/  
Hotel/ Hostel/ Kaccha house/  
thatched house/ slum/ homeless  
neighbored.....

(b) Education Qualification: L.L.B

(c) Occupation: Service

- (D) Income Group:
  - (i) Economically Weaker Section (Annual income below Rs. 25,000/-
  - (ii) Lower Income (Rs. 25,001 to 50,000)
  - (iii) Lower Middle Income (Rs. 50,001 to 1,00,000)
  - (iv) Middle Income (Rs. 1,00,001 to 2,00,000)
  - (v) Upper Middle Income (Rs. 2, 00,001 to 1,00,000)
  - (vi) Upper Income (Above Rs. 3,00,001)

(E) Address of the Property/Moveable  
 .....  
 .....  
 Immoveable .....  
 .....

12. Whether the arrested person, as per observation and known police records :

- (a) Is dangerous : Yes/**No**
- (b) Previously Jumped any bail Yes/**No**
- (c) Is generally armed Yes/**No**
- (d) Operates with accomplices Yes/**No**

- (e) Is known/listed criminal, give Yes/**No**  
details
- (f) Is recidivist Yes/**No**
- (g) Is likely to jump bail Yes/**No**
- (h) Is released on bail, likely to Yes/**No**  
commit crime or threats/  
witnesses
- (i) Is wanted in any other case Yes/**No**
- (j) Details of M.O.B .....

(If yes against item (b), (e) or (i) give case reference/sections, attach separate sheet, if required)

13. Name and address of the Panchas (At least two witnesses are necessary):

1.	Signature/- Sd/
2.	Signature/- Sd/-

14. Signature and LHTL of arrested person:  
Signature of arrested person :

Hand Thumb impression of the arrested person:

15. Photograph of arrested person, (If Photograph not taken give reason):

Sd/-

Signature of Investigating Officer

Name – S. K.

Rank: Police Constable / 846

Number, if any: 866

Date: 8.6.03

Place: Osmanabad

Date: 8.6.03

Date: 16/5/2002

Hon. Chief Judicial Officer,  
Court Osmanabad,

In his service.

Sub:- Police Station Ganeshpeth Nagpur Crime  
Register No. 101 /2002 Section 406, 409,  
468, 34, Regarding obtaining transfer  
warrant of accused Sanjay Agarwal in IPC.

Report: Police Inspector Police Station  
Osmanabad City

Sir,

In accordance with the above matters, it is requested that Mr. Bali Parasram Rathod, Divisional Co-Registrar Cooperative Society (Bank), Latur, on 8/5/2002, came to the police station Osmanabad city and lodged a complaint that, after giving the authority to inspect Osmanabad District Central Cooperative Bank Limited Osmanabad to Mr. Laxman Maruti Pawar, Special Auditor Class-1, Latur, he inspected the said bank on 29/4/2002. During

the inspection, he was credited with Rs. 30 crores from Nagpur District Central Bank to the current account of Osmanabad District Central Bank at Maharashtra State Cooperative Bank, Mumbai on 31/1/2002. Rs. 29,99,34,591-00 was given on 1/2/2002 to purchase ashes through a broker, M/s Home Traders, Vashi, Navi Mumbai. The said transaction was done by the chairman of the bank, Bhupal Singh alias Pawan Santajirao Rajenibankar, over the phone. The Chairman did not give receipts to the bank after purchasing the securities and the investigation revealed that the accused had embezzled Rs. 29,99,34,591-00 and defrauded the bank. Accordingly, a complaint has been filed against Osmanabad City G.R. No. 106/2002 under Sections 406, 409, 420, 34 of the IPC and we are conducting further investigation into the crimes ourselves.

During the investigation, witnesses were examined in connection with the crime and the

records of Osmanabad District Central Cooperative Bank Limited, Osmanabad were examined. It was found that the accused in the crime, Chairman Pawanraje Nimbalkar, with the connivance of M/s Home Traders Executive Director Sanjay Agarwal and his other co-directors, embezzled the amount of Rs. 29,99,34,591-00.

The accused Sanjay Agarwal, Executive Director of M/s Home Traders Vashi Navi Mumbai, is booked under Section 406,409, Ganeshpeth Police Station, Nagpur.

585

D. 493

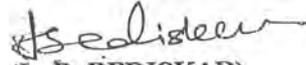
**NOTIFICATION**

Law and Judiciary Department,  
Mantralaya, Mumbai - 400032.  
Date : 23 February, 2005.

No.SPR-1204/A.S.109-XIV:- In exercise of the powers conferred by sub-section (8) of section 24 of the Code of Criminal Procedure, 1973 (Act No.II of 1974), the Government of Maharashtra is hereby pleased to appoint Shri. Jaysingrao Patil, Advocate, Sangli as "Special Public Prosecutor", for conducting the cases arising out of the Police Station, Osmanabad C.R.No. 106/02 and 211/02 in the court of Chief Judicial Magistrate/Judicial Magistrate, First Class, Osmanabad.

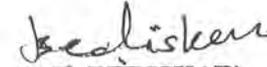
2. His appointment is strictly subject to the conditions of the service laid down in the Maharashtra Law Officers (Appointment, Conditions of Service and Remuneration ) Rules, 1984.
3. The Government reserves the right to revoke/modify/annul the order without assigning any reasons.

By order and in the name of the Governor of Maharashtra,

  
(L. B. BEDISKAR)  
Desk Officer.

No.SPR-1204/A.S.109-XIV  
Law and Judiciary Department,  
Mantralaya, Mumbai - 400032,  
Date : 23 February, 2005.

Forwarded with compliments to the Manager, Government Press, Aurangabad for publication in the next issue of the Maharashtra Government Gazette, Part I. Two copies of notification should be supplied to this Department when published.

  
(L. B. BEDISKAR)  
Desk Officer.

No.SPR-1204/A.S.109-XIV  
Law and Judiciary Department,  
Mantralaya, Mumbai - 400032,  
Date : 23 February, 2005.

copy forwarded with compliments for information to:-  
The Joint Secretary, Law and Judiciary Dept., Aurangabad,  
The Accountant General (Audit)-II, Maharashtra, Nagpur,  
The Accountant General (Accounts of Entitlement)-II, Maharashtra, Nagpur,  
The Treasury Officer, Osmanabad,  
The District Superintendent of Police, Osmanabad,  
The District and Sessions Judge, Osmanabad,  
The District Government Pleader and Public Prosecutor, Osmanabad,  
The Law and Judiciary Department, Desk-XVIII,  
The Manager, District Co-op. Bank Ltd., Osmanabad,  
✓ Shri. Jaysingrao Patil, Advocate, Sangli,  
Select file

402  
1160

586

D-493

**IN THE COURT OF HON'BLE CHIEF JUDICIAL MAGISTRATE,  
AT OSMANABAD**

४६८,३४ भादवि या गुन्ह्या अटक केली असून नमूद आरोपी संजय अग्रवाल यांच्याकडे R.C.C. No. १११५ करणे आहे. तरी संजय अग्रवाल कार्यकारी संचालक मेसर्स होम ट्रेडर्स State of Maharashtra वाशी नवीमुंबई याचे मा.प्रथमवर्ग न्यायदंडाधिकारी साहेब, न्यायालय क्र.१ नागपूर यांच्या नावे ट्रान्सफर वारंट मिळविले विनती आहे. Pavanraje Nimbalkar and others.

Charge :- U/Sec: 406, 409, 420, 468, 471, 474, 120-B. 109 of IPC

Appearance Pursis

मा सौ.यांनू सविनय सादर

I am appointed as Special Public Prosecutor in this case by Govt.

(बी.बी.रेड्डी.)

Notification No.SPR-1204/(UOR No. 109) XIV, Law and Judiciary

पो. स्टे. उबाद (शहर)

Department, Mantralaya, Mumbai, dated 15<sup>th</sup> December, 2004 and

It appeared from the application accordingly conducting this case before this Hon'ble court.

In the interest of the investigation, the person above mentioned

Hence this appearance pursis. I.E Director of Home Department, Sanjay Agrawal

Date: 26-04-2005 helpful, Hence, (Jaysingrao V. P. Patil, Adv.)

allowed. Issue request Special Public Prosecutor, Osmanabad

Encl: Copy of Notification is annexed herewith.

Sanjay Agrawal.

अभि  
१०१५

Outgoing No. 1682/2002  
Chief Judicial Magistrate's Court,  
Osmanabad, District: Osmanabad  
Date: 17/5/2002

To,  
The Hon'ble Judicial Magistrate,  
First Class, Court No. 1  
Nagpur

Sub: Police Station Ganeshpeth Nagpur Crime  
Register No. 101/2002 Sections 406, 409,  
468, 34 IPC Accused Sanjay Agarwal Police  
Station Osmanabad (City) Crime Register  
No. 106/2002 Sections 406, 409, 420, 34  
IPC Regarding the classification in the  
IPC...

Sir,

In view of the above subject, it is requested  
that the Police Inspector, Police Station  
Osmanabad (City) may, in his case, register the  
crime register No. 106/2002 Sections 406, 409,  
420, 34 In Bhadvi, we have requested that the

accused named Sanjay Agarwal, who is the subject of the crime register number 101/2002 406, 409, 420, 34 of Bhadvi, be transferred to the investigation officer and handed over to the custody of Assistant Police Inspector Shri S. D. Bangar, Local Crime Branch Osmanabad.

However, it is requested that the said accused be handed over to the investigation officer of the above crime, Assistant Police Inspector Shri S. D. Bangar, Local Crime Branch Osmanabad.

Yours faithfully

Sd/-

A M Ambalkar

Chief Judicial Magistrate, Osmanabad

District: Osmanabad

A copy is sent to  
Police Inspector, Police Station Osmanabad (City)  
for information and further action

588

Date: 08/9/2002

To  
Hon'ble Chief Judicial Magistrate,  
Court, Osmanabad

Sub: Police Station Osmanabad (City) Crime Register No. 106/02 Regarding getting 7 days PCR of accused under Sections 406, 409, 420, 34 IPC.

1	Police Station	Osmanabad (City), Dist. Osmanabad
2	Crime Register Number and Section	106/2002 Sections 406, 409, 420, 34 IPC
3	Name of Complainant	Parasram Rane, Age: 46 years, Divisional Joint Registrar Co-operative Societies, Latur
4	Name of Accused	1. Arun Jeevanrao Deshpande, residing at: Latur (General Manager

		retired) 2. Vinayak Digambar Malvade, residing at: Chief Officer 3. Kashinath, 4. Shivaji Bhaurao More, residing at: Talgade, Taluka: Umarja Chief Officer, DCC Bank Osmanabad
5	Crime Date Time Place	Osmanabad Maharashtra Cooperative Bank, Osmanabad Dated 31/01/2002 to 08.05.2002
6	Crime Date Time	Dated 08.09.2002 at 19.00
7	Amount Stolen	29,99,34,591.00 (BHA) Twenty-nine crores, ninety-nine lakhs, thirty-four thousand, five

		hundred and fifty-one rupees
8	Investigation	B. B. Reddy, Police Inspector, Police Station, Osmanabad (City)
9	<p>The reality of the crime:</p> <p>Sir,</p> <p>Civil submission that on 09/9/02, the complainant came to the police station Osmanabad (city) and lodged a complaint that the Osmanabad District Maharashtra Cooperative Bank (Maharashtra) Osmanabad Investigation Division was given to Mr. S. M. Pawar, Special Accounts Examiner Division, Latur, and he inspected the said bank on 29/04/02. The investigator deposited Rs. 30 crore in the current account of Osmanabad District Central Cooperative Bank at Maharashtra State Cooperative Bank, Mumbai on 21/01/02 from Nagpur District Central Cooperative Bank. And Rs.</p>	

29,99,34,591.00 was given to M/s Home Traders Vashi Navi Mumbai, a private broker, on 01/02/02 to purchase government debt securities. The said transaction was done by the chairman of the bank, Bhupal Singh alias Pawan Santajirao Rajenibankar, over the phone. The chairman did not give receipts to the bank after purchasing the debt securities. Therefore, since it has been reported that he has embezzled Rs. 29,99,34,591.00 and cheated the bank, we are investigating the said crime ourselves by registering a case as per the complaint filed by the complainant.

In the investigation, we examined the criminal and witnesses. The investigating officer said that in the board meeting dated 8/02/02, only the delay of the NABARD investigation was discussed. And other banks were not discussed. However, although the issue of purchasing government debt securities worth Rs. 30 crore from Nagpur District Central

Cooperative Bank through a private broker, M/s Home Traders Vashi, Navi Mumbai, was not discussed in the meeting, it was discussed once with the permission of Chairman Pawanraje Nibalkar in the meeting dated 08/2/2002, as per the proceedings written after the meeting. It has been found in the investigation that the accused Shivaji Bhaurao More, Chief Officer (Administration), wrote the statement that the said Rs. 30 crore, which was not discussed, was invested through a private broker, M/s Home Traders Vashi, Navi Mumbai, on the statement of the arrested accused General Manager A J Deshpande. Also, the accused named Vinayak Digambar (Chief Officer) Chief Officer (Accounts) has signed the contact note of M/s Home Tenders on behalf of the Sub-District Maharashtra Cooperative Bank without any authority and the accused named Harishchandra Kashinath Tambe Chief Officer (Accounts) has signed the telephonic message

using a secret code from Osmanabad on the instructions of the Chairman over the phone from Mumbai and has given a message that Rs. 30 crore deposited by Nagpur District Maharashtra Cooperative Bank in the current account of the Sub-District Maharashtra Cooperative Bank in Maharashtra State Cooperative Bank Mumbai should be deposited in the account of M/s Home Tenders, Vashi Navi Mumbai for the purchase of government loan bonds. Therefore, the accused 1 to 4 have been arrested on 27/05/2002 at 16.00. During the arrest period, the accused was questioned closely about the crime and did not give any satisfactory answers regarding the alleged deviation but gave vague answers.

However, the arrested accused is to be investigated on the following issues.

1. The arrested accused was appointed as

General Manager, Chief Officer (Accounts) and Chief Officer (Administration) respectively. It is to be ascertained how much he followed the circulars and instructions issued by the Reserve Bank of India and the Cooperative Bank from time to time and how much he did not follow them.

2. The arrested accused is the General Manager, Chief Accounts and Administrative Officer of the Sub-District Maharashtra Cooperative Bank, Osmanabad and on whose authority he did the said work. It is to be investigated whether a letter was given to the accused in this regard.

3. It has been found that the resolution of the Board of Directors meeting dated 08/02/02 was passed in the investigation of the case today. But the arrested accused General Manager Deshpande is saying that such a resolution has been passed, what exactly has

happened in this. This needs to be investigated.

4. The arrested accused Vinayak Digambar Malvade, Chief Officer (Accounts) did not give the goods on behalf of the bank and signed the counter note of the government loan invested in Maharashtra State Cooperative Bank through a private party, M/s Home Trade, even though the accused did not have the authority. A written letter was given to the accused regarding the reason for going to Mumbai. Also, the accused has the authority to do this on the counter note of the loan.

5. The arrested accused Harishchandra Kashinath Tambe, Chief Officer (Accounts), has personally signed a telephonic message of Rs. 30 crores dated 01/02/02 using the secret code of the Sub-District Maharashtra Cooperative Bank (Maharashtra Osmanabad) and transferred the said amount to the name

of the Maharashtra State Cooperative Bank, Mumbai. The purpose of the accused in transferring the amount despite the absence of a written letter is to be investigated.

6. The arrested accused Shivaji Bhaurao More, Chief Officer (Administration), has written a proceeding on 08/02/02 regarding the investment of Rs. 30 crores received from the Nagpur District Central Cooperative Bank through M/s Home Traders Mumbai for the purchase of government debt securities after the conclusion of the board meeting. No such resolution was made but what was the intention of the accused in writing the proceeding stating that the resolution of the board was discussed? Is it? Who told him to write such a resolution and who is actually involved in this is to be investigated.

7. Hotel Oberoi Mumbai M/s Home Trades Officer Subodh Bhandari, Thackeray and the

main accused Chairman Pawan Raje Nibalkar and accused Malvade had a discussion. And how much was the exact transaction between them in the discussion? The arrested accused Malvade is to be investigated in this regard.

8. The arrested accused Arun Jeevanrao Deshpande was appointed to the honorable high post of General Manager of Sub-District Cooperative Bank (Maharashtra) Osmanabad Securities. Did he, as the General Manager, give a written letter to accused Harishchandra Tambe regarding the transfer of the said amount of Rs 30 crore? Did he give a written letter to accused Vinayak Maltade regarding the taking of the car to Mumbai? This is to be investigated.

Regarding all the proposals appearing in the said embezzlement and fraud case of Rs 30 crore, the arrested accused is a higher officer of the bank and he is responsible for all the

cases. Despite the information, the Sanghais are avoiding to tell.

However, since the above issue was thoroughly investigated by the accused, the arrested accused were produced before him in due time under proper arrangements. However, it is requested to get police custody remand of the arrested accused for investigation of the crimes for 10 days.

Attached:

1. Disclosure Case Diary
2. A copy of the minutes of the Board of Directors meeting dated 8.02.02 is attached.

Submitted to Hon'ble

Police Inspector

Police Station Osmanabad (City)

### CASE DIARY

1. Police Station	Osmanabad (City)
2. District	Osmanabad
3. Investigating Officer	B. B. Reddy, Police Inspector, Police Station Osmanabad (City)
4. Name of the complaint	Bali Parasrak Rathod, Co-operative Inspector Latur
5. Name of the accused, address, date and time of arrest	1. Arun Jeevanrao Deshpande, Residing: Latur 2. Vinayak Digambarao Malvade, R/at: Latur 3. Harishchandra Kashinath Tambe, R/at: Shalunagar 4. Shivaji Bhaurao More, R/at: Latur All DCC Bank Osmanabad

6. Place of offence	-
7. Date and time of commission of offence	Osmanabad District Maharashtra Co-operative Bank Maharashtra Osmanabad
8. Date and time of registration of offence	Dated 31/1/2002 to 8/5/2002
9. Amount of extortion	Dated 8/5/2002 at 19.00
10. Property recovered	Rs. 29,99,34,591.00
11. Place visited by the officer	Osmanabad
12. Date and time of investigation by the officer and its conclusion	13.00 to 14.30
13. Crime register No and Section	106/02 Sections 406, 409, 420, 34 IPC,
14. Case Diary No and Date	Dated 28/5/2002

**Disclosure:** Civil submission request that on 8/5/2, the complainant came to the police

station Osmanabad (city) and lodged a complaint that the authority to inspect Osmanabad District Maharashtra Cooperative Bank Limited Osmanabad was given to Mr. L. M. Pawar, Inspector Class 2, Latur, and he inspected the said bank on 29/4/02. During the inspection, he was informed that Rs. 30 crore was deposited in the current account of Osmanabad District Maharashtra Cooperative Bank at Maharashtra State Cooperative Bank, Mumbai on 31/1/02. Rs. 29,99,34,591.00 was given to M/s Home Traders, Vashi, Navi Mumbai, a private agency, on 1/8/92 for purchasing government loan bonds. The said transaction was done by the chairman of the bank, Bhupal Singh alias Pawan Santajirao Rajenibankar, over the phone. The investigation revealed that the chairman had embezzled Rs. 29,99,34,591.00 and defrauded the bank by purchasing debt securities and not giving receipts to the bank. As per the complaint filed by the complainant, we are registering a

case and further investigating the crime ourselves.

In the investigation, we examined the witness regarding the crime. In the investigation, the witness said that on 8/2/02, the director said that on 8/2/02, only the subject of NABARD inspection was discussed in the board of directors and other bank-related subjects were not discussed, but the subject of purchasing government loan bonds through a private broker, M/s Home Traders, Vashi, Navi Mumbai, was not discussed in the meeting of Nagpur District Maharashtra State Bank. However, in the meeting of 8/2/02, it was discussed with the permission of Chairman Pawan Raje Nibalkar. The proceedings of the meeting said that the undisclosed amount of Rs. 30 crore was paid by the Cooperative Department (Commissioner) from time to time. We want to know how much circulars and regulations were followed and how much they were followed.

2. The arrested accused is the General Manager, Chief Accountant, Administrative Officer of Osmanabad District Maharashtra Cooperative Bank Osmanabad and on whose instructions he did the said work, a detailed investigation is to be conducted to ascertain whether a written letter was given to him.

3. It has now been found that the issue number 2 of the meeting held on 8.2.02 at the director's place was not taken up in the investigation of the case, but the arrested accused General Manager Deshpande is saying that such a resolution was passed. It is to be investigated whether it is true.

4. The arrested accused Vinayak Digambar Malvade, Chief Officer (Accounts), was given a car on behalf of the bank and went to the Maharashtra State Cooperative Bank and signed the government loan bonds purchased through this private certificate of M/s Home Traders without having the authority to sign the note. Whether a written letter was given to him

regarding the reason for which he asked him to go to Mumbai and whether the accused has the authority to sign the note on the loan bond.

5. The arrested accused Harishchandra Kashinath Tambe, Chief Officer (Accounts), using the Osmanabad District Maharashtra State Bank full code, transferred the said amount of Rs. 30 crores from the account of Osmanabad Bank in Maharashtra State Cooperative Bank, Mumbai to the name of M/s Home Trades Vashi, Navi Mumbai, by making himself a witness on a telephonic message dated 1/2/02, and made an investment through a private agency, M/s Home Trades Vashi, Navi Mumbai. The investigation has revealed that the accused's name was written by Shivaji Bhaudas More, Chief Officer (Administration) on the basis of the statement of the arrested accused General Manager A. J. Deshpande. Also, the accused Vinayak Digambar Malvade, Chief Officer (Accounting), has signed the counter note of M/s Home Traders,

Osmanabad District Maharashtra State Bank without any authority and the incoming Chief Officer Harishchandra Kashinath Tambe, Chief Officer (Accounting), on the instructions of the Chairman from Mumbai, signed a telephonic message from Osmanabad using a secret code and sent a message that Rs. 30 crore deposited by Nagpur District Maharashtra Bank in the current account of Osmanabad District Maharashtra Cooperative Bank, Maharashtra State Cooperative Bank, Mumbai should be deposited in the account of M/s Home Traders, Vashi, Navi Mumbai for the purchase of government loan bonds. As a result of the investigation, accused serial numbers 1 to 4 were arrested on 29/5/2 at 16.00. During the arrest period, the accused was questioned closely about the crime and while he was giving some satisfactory answers about the incident, he was giving vague answers.

However, the arrested accused is to be investigated on the following issues.

1. The arrested accused was appointed as the serial number General Manager, Chief Officer (Accounts), Chief Officer (Administration), he sent a message to the Reserve Bank of India regarding the transfer of the said amount. There was some written class transaction regarding the transfer of the amount. There was no written class regarding the transfer of the amount. The purpose of the transfer of the amount is to be investigated.

6. The arrested accused Shivaji Bhaurao More, Chief Officer (Administration), after the meeting of the Board of Directors on 8/02/02, wrote a proceeding regarding the purchase of government debt securities through M/s Home Trade Mumbai for investment of Rs. 30 crores received from Nagpur District Maharashtra Cooperative Bank. Such a resolution was not made. But the resolution was discussed and the purpose behind

the resolution was written. Who said in it and who is actually involved in this?

7. It is necessary to investigate the arrested accused Malvade about the discussion between the office bearer of M/s Home Traders Subodh Bhandari Thackeray and the main accused Chairman Pawan Rajenibankar and the accused Malved at the Hotel Oberoi, Mumbai, and whether the exact transaction between them was finalized in the discussion.

8. The arrested accused Arun Jeevanrao Deshpande was appointed as the General Manager of the Osmanabad District Maharashtra Cooperative Bank, Maharashtra Osmanabad. As the General Manager, he gave a written letter to the accused Harishchandra Tambe regarding the transfer of the said amount of Rs. 30 crores. It is necessary to investigate whether the accused Vinayak Malvade was given a written letter regarding the transfer of the said amount of Rs. 30 crores to Mumbai.

The arrested accused is a higher officer of the bank and is evading all the questions arising in the said embezzlement/fraud case of Rs. 30 crores and he is aware of the entire matter.

However, the accused has been produced before this court in a timely manner and proper arrangements have been made to investigate the above issue. It is requested that the arrested accused be granted 7 days police custody remand for investigation.

Attached: P&R List

Submitted

Hon'ble Police Inspector  
Police Station Osmanabad (City)

**OSMANABAD DISTRICT CENTRAL  
COOPERATIVE BANK LTD.,  
Head Office Osmanabad**

**Hon. Board of Directors Meeting Date 8.2.02**

Place:- Auditorium at the Bank's headquarters

Time is 1.00 PM

=====

Dated 8.2.2002 Every Friday at 1.00 hrs, a meeting of the Hon. Board of Directors has been called in the auditorium of the Bank's headquarters under the chairmanship of Hon. Chairman Shri Pawan Rajenimbalkar to discuss the following issues and the following Hon. Board of Directors members were present.

- 1] Shri Pawan S. Rajenimbalkar- Chairman
- 2] Shivajirao A. Gadhve- Director
- 3] Shivajirao P. Chalukya- -----
- 4] Sureshrao M. Birajdar- -----
- 5] Uttamrao V. Tekale- -----
- 6] Rahul M. Mote- -----
- 7] Mrs. Sindhubai P. Kolte – Director
- 8] Mrs. Mangal G. Padwal- -----

- 9] Mr. V. P. Shinde- Employee representative
- 10] H. V. Bhusare- -----
- 11] S. P. Ambekar- NABARD Inspection Officer
- 12] S. K. Saxena- -----
- 13] Nishikant Mupid- District Manager NABARD
- 14] K. E. Gore- Special Accounts Examiner  
Grade-1 (Bank)
- 15] Y. P. Giri- District Deputy Registrar  
Osmanabad

**Officer Class**

1. Mr. A. J. Deshpande- General Manager
2. B. N. Thorat- Deputy Manager
3. S.V. More-

As above, the quorum was met, and the leave of Hon. Shri. Madhukarraoji Chavan, Shri. Jeevanraoji Gore, Shivajirao Patil, Subhashrao More, Subhassinh Sathwal on today's date 8.2.2002 was recorded, and the proceedings of the meeting were commenced as follows.

Subject No. 1:- To discuss the merits/defects found in the inspections conducted by NABARD Bank for the period 99.2000 and 2000.2001.

Resolution No. 1:- The inspection team of the National Bank for Agriculture and Rural Development conducted a statutory inspection of our bank on 21.1.2002. During the inspection, the following came to light regarding the bank's operations:

Regarding the fire, the Chief Officer of the Janasani Team, Shri. S. P. Aambekar, gave the following guidance/suggestions:

**1] Share Capital:-**

As per the increase in share capital, it decreased in 1999.2000 as compared to 2000.2001. While there has been no increase in government share capital. Efforts should be made to increase government share capital.

**2] Rajiv Nidhi/Other Funds:-**

The inspection officer said that the increase in funds is satisfactory.

### **3] Deposits:**

Although the growth in deposits is satisfactory, it was suggested that efforts should be made to obtain deposits with lower interest rates as the growth was higher in high interest rate deposits and such deposits were not economically affordable.

### **4] External loans:**

The proportion of external debt was high and it was suggested that banks should increase their own funds and deposits to reduce their dependence on the state bank.

### **5] Loans given :-**

The Inspector stated that the growth in loan transactions is satisfactory and pointed out that the necessary documents are not being reviewed at the branch level in the case of loans and there is no control by the branch inspector regarding its utilization. Also, crop loans are not being distributed as per the crop loan rate. Also, the Inspector pointed out that interest on cash credit

loans is not being recovered after the entire sanctioned period is utilized. Also, loan limits are being sanctioned without considering the available funds/loan withdrawal limit of the institution etc. He also said that due to this, the possibility of creating a risk to the bank cannot be ruled out.

He advised on providing loans to non-farm sector/self-help groups and also suggested the creation of a TME cell for preparing loan proposals for implementing new projects.

#### **6] CD Ratio:-**

It should be noted that the CD ratio was 169 percent on 31.03.2001 and it is undesirable to raise external debt and provide loans.

#### **7) Working system:-**

During the inspection, it was found that the branch did not maintain the required registers, did not enter information in the registers, did not reconcile accounts on time, did not change the

safe deposit box keys on time, etc., and therefore, it made recommendations for their rectification.

**8] Outstanding :-**

The Inspector pointed out that the amount of arrears, although lower than the previous year, had increased and suggested that every effort should be made to clear the arrears.

9] N.P.A:- The investigating officer expressed doubts that there might have been a mistake in drawing up NPJ even though the NPA rate was 3.53 percent.

10] Recovery:- Although the recovery of 72.4 Acres of Bank was made in June 2001, it was suspected that documentary collection might have been made in the recovery and it was suggested that the method of documentary recovery should be avoided.

11] Management budget:- The level of management budget was said to be satisfactory.

### **12] Financial Margin:-**

The inspection officer informed the meeting that the financial solvency during the current inspection was low considering the financial solvency during the previous inspection and asked the bank to periodically review the interest rates on deposits and loans and determine the interest rates.

### **13] Net Margin:**

She said that although there is an increase in net margin, there is a need for improvement.

After the above discussion, he thanked the Hon. Board of Directors.

As the position on the subject paper was exhausted, the following subject was discussed and decided with the permission of Mr. Weirman Saheb.

Subject No. 2:- Regarding note taking Nagpur District Central Cooperative Bank Ltd., Nagpur.

The fixed deposit amount kept for six months is Rs.3000.00 lakhs.

Resolution No.2:- Nagpur J.M.S. Bank has invested Rs. 3000/- lakhs in its bank in fixed deposits and the said amount has been deposited in the account of the State Bank of India, Mumbai, in account No. 3, 17031 and the said amount has been invested in Government Debt Securities through Home Trade Ltd., Mumbai as per the suggestion of Hon. Chairman. The office note regarding the said invested amount was submitted to the meeting. After discussion, the amount mentioned in the details below was approved for investment in Government Debt Securities.

<b>S. No.</b>	<b>Check details</b>	<b>Facade</b>	<b>Face value [market price]</b>
1	10.52% Bihar SDL2010	160000000	185288533.33
2	11.85%	9500000	11752172.92

	Sikkim 2009		
3	13.5% Nagaland 2007	18500000	22995268.75
4	13.5% MPSDL 2007	6400000	79551200.00
5	10.52% MPSDL2010	30000	347616.00
			299934591.00

Suggested by- Mr. Shivajirao Gadhave

Approved by- Uttamrao Tekale

Resolution unanimously approved.

Subject No. 7:- Season 2020 2020 Short-term [Agricultural Refinancing Limit] Demand Proposal Regarding Sending to State Cooperative Bank.

Resolution No. 3:- For the season 2001-2002, the State Cooperative Bank has approved a short-term [those] re-credit limit of Rs. 15000.00 lakhs for this bank. Accordingly, till 25-1-2002, crop

loans of Rs. 22600-74 lakhs have been disbursed to this bank. In this context, an office note was submitted regarding the proposal for sending a short-term [those] re-credit limit demand proposal for the season 2002.2003. After discussion, the following resolution was passed.

Resolved to borrow during the year 2002.2003 an amount of Rs. 15000.00 lakhs (Rupees one hundre fifty crores only from the M.S.C. Bank Ltd and to request the State co.op' Bank to apply for a credit limit for a like sum to the National Bank for agriculture and Rural Development under section 21(1)(i) read with section 21(3)(a) 21 (3) (b) of the NABARD Act 1981 for financing seasonal Agricultural operations as. under.

- i) for financing OPP      Rs. 1700.00 lakhs
  - ii) for financing NPDP      -----
  - iii) for financing under DTP      -----
  - iv) for financing other crops- 13300.00 lakhs
- 15000.00

Suggested by :- Shri Suresharrao Birajdar

Approved by:- Uttamrao Tekale

Resolution unanimously approved.

Subject No.4:- Regarding the approval of loan cases for dairy business, sheep farming and cattle breeding under the project and the subsequent approval of cases where loan disbursement has been extended.

Resolution No. 4:- Approval was given to the loan sanctioned for dairy and goat category as well as cattle loan cases under the project and extension of time given for loan disbursement. Details are as follows.

<b>S. No.</b>	<b>Name of Members</b>	<b>Society</b>	<b>Branch</b>	<b>Reason of loan</b>	<b>Amount</b>
1	Vitthal Manik Mange	Turori	Turori	4 S. Gai	40000
2	Bhaskar Shankar Bhadvalkar	Donja	Tandulwadi	Goat farming	66000
3	Shrikant	---	---	---	132000

	Devidas Deshmukh				
4	Madhukar Sopan Bhadvalkar	---	----	---	66000
5	Pandurang Bhausahab Akhade	Pargaon	Paragon	Dhaba	338000

<b>S. No.</b>	<b>Name of Members</b>	<b>Society</b>	<b>Branch</b>	<b>Reason of loan</b>	<b>Date of extension given</b>
1	Jankabai Limbraj Kavde	Umara	Massa Kh	48000	October 2001 to till date
2	Dattatray Tukaram Nagargode	Jaywantnagar	Pathrud	48000	----
3	Farid Saheblal Shaikh	Antarvali	Ambhi	95000	----
4	Venunath	Subha	Jagaji	119000	November

	Pandurang Sutar				2001 to till date
5	Sadashiv Devidas Shinde	Donja	Tandulwadi	48000	November 2001 to till date
6	Navnath Balbhim Jagdale	Vanjarwadi	Bhum	48000	----
7	Ismile Mahamad Shaikh	Khanapur	Tambari	51000	January 2002
8	Navab Rashid Shaikh	---	----	51000	----
9	Ramchandra Shripad Devdikar	Vashi	Vashi	48000	----
10	Subhash Tatya Rasal	---	----	48000	----
11	Jairam Chandev	Hivarda	Walvad	48000	----

	Talke				
12	Gulam Mohiddin Numinumian Saudagar	Bhum	Bhum	48000	February 02
13	Hanmant Pandhari Gaikwad	Kond	Jagaji	51000	----
14	Sandip Agatrao Patil	Antargaon	Antargaon	52875	March 02
15	Ashok Vithoba Khot	---	---	85000	----
16	Kailas Vithoba Khot	---	----	85000	----
17	Baba Bhimrao Markad	Bhum	Bhum	95000	-----
18	Vishwanath Bhimrao Markad	---	----	48000	----
19	Dhanaji	Vashi	Vashi	48000	-----

	Vitthal Chede				
20	Sandhya Chandrakant Kulkarni	Kantekur	Mulaj	48000	----

Suggested by:- Shri Shivajirao Chalukya

Approved by:- The Saumangal Padwal

Resolution unanimously approved.

Subject No.5:- Considering the application for new bank account.

Resolution No. 5:- Approval was given to the membership of the cooperative society mentioned in the following details.

<b>S. No.</b>	<b>Name of society</b>	<b>Taluka</b>	<b>Part of per fee</b>	<b>Amount</b>
1	Idapida Majur Sah S. M.	Paranda	5	50
2	Saikrupa	---	5	50

	Majur Sah S.M. Jamgaon			
3	Sonari Majur Sah. M.	---	5	50
4	Bakji Vit Utpa Pan Sah	Kalamb	5	50
5	Mauli Vit Utpa Sah S. M.	---	5	50
6	Sant Goroba Vit Utpadak P. M	----	5	50
7	Malhar Nagari Sah Pat S. Pipalgaon	O.Bad	5	50
8	Dhanlaxmi Nagari Sah Pat S. M.	Bhum	5	50
9	K.	----	5	50

	Maharudra Mote Nagari Sah Pat S. Chipur (Dhage)			
10	Banganga Sah S.K. L., Ida (Javala)	----	5	50

Suggested by:- Shri Rahul Mote

Approved by:- Mrs. Sindhubai Kolte

Resolution passed unanimously.

Subject No. 6:- To consider the application made by Omjay Trading Company vide letter dated 60/20/2002 for obtaining a letter of credit.

Resolution No. 6:- Omjay Trading Company Osmanabad informed that vide its letter dated 6.2.02, it would like to start a new venture with the participation of "Nandan Irrigation Systems" of Israel and to implement the irrigation system sales initiative in the district through its

medium, and therefore, the proposal submitted for sanctioning a letter of credit of Rs. 2000 crores was submitted along with comments. After discussion, the following proposal was approved for sanctioning the letter of credit to Omjay Trading Company.

"Omjay Trading Company Osmanabad informed that vide its letter dated 6.202, it would like to sell irrigation systems in the district with the participation of "Nandan Irrigation Systems" of Israel and for the same, after discussion, the comments submitted for approval of the letter of credit of Rs. 2000 crores to Omjay Trading Company. It was decided that the letter of credit limit should be approved and a request should be made to the State Cooperative Bank for the same.

Suggested by:- Mr. Rahul Mote

Approved by:- Uttamrao Tekale

Resolution unanimously approved

Subject No. 7:- Approval of the loan sanction given for medium term loan purpose.

Resolution No.7:- The sanction is given to the loan received by the members of the organization, M.Mu Shoti Karantalathi, in the case of copy. The details are as follows.

<b>S. No.</b>	<b>Name of members</b>	<b>Society</b>	<b>Branch</b>	<b>Reason of loan</b>	<b>Approved Amount</b>
1	Baburao Chandrabhan Shendge and Bharat Rangnath Gore	Dhoki	Dhoki	E.M. P.L.	15000 55800
2	Mahadev Dattu and Baliram Dattu Sulakhe	Wagholi	Wagholi	E.M. P.L.	15000 111000
3	Jitendra Marutirao	Umarga	Umarga	E.M. P.L.	15000 241000

	Shinde				
4	Rajendra Marutirao Shinde	----	----	E.M. P.L.	15000 111000
5	Pandurang Rama Rathod	Mulaj	Mulaj	N. Well	40000
6	Satyapal Baburao Shinde	Indapur	Indapur	E.M. P.L.	15000 73000
7	Shrimant Krushna Ghongade	Wagholi Gaur	Wagholi Gaur	P.L.	91000

Suggested by :- Mrs. Mangal Padwal

Approved by:- Mrs. Sindhubai Kolte

Resolution unanimously passed

Subject No. 8[A]:- Regarding granting of supplementary approval for renewal of increased loan sanction given to non-agricultural cooperative institutions.

Resolution No. 8[A] :- Regarding the loan application of the non-profit organization: Regarding the increased loan sanction given and the subsequent approval of the renewal sanction, the office note was presented in the meeting. After discussing it, the increased loan limit and subsequent approval of the renewal are given.

The details are as follows.

S. No.	Name of Society	Type of loan	Loan Approval and Loan Limit Sheet		Next Date of Assistance Provided
			Renewal	Increase	
1	Shri Chatrapati Shivaji Shiv Sev Sah	Cash Cre.		15.00	30.9.2002
2	Khajgi Madhy and Uccha Madhy S Sev	Clearn		20.00	
3	M.R. Sah. Krushi and G. V. Bank O. Bad		85.00		31.1.2002

4	Abhiyantriki Maha Karma Sah Pat S. Tuljapur		17.00		---
5	Sarvajanik Bandhkam Upvibhag Karm Sah Pat S. M. Paranda		8.00		----
6	Tantrashikshan Karme Sah Pat S M. O. Bad		23.00		---
7	Gramseval Sah Pat S. M. Umarga		5.00		---
8	Arogya Khate Adhikari Varg Sah Pat S.M.O.Bad	---	30.00		---
9	O. Bad J. Police Karm Sah Pat		50.00		----

	O.Bad				
10	Paranda T. Shikshak Sah Pat S. M. Paranda			20.00	31.10.02
11	Krushi Bank Sevkachi Sah Pat S. O. Bad				31.01.2003
12	The Salary Arnus Co. Op. Cre. S. Umarga		5.00		31.10.02
13	Tuljapur T. Gatsachiv I Karma Sah Pat Tuljapur	1.50	-		30.9.02
14	Ganesh Majur Sah S. M. Khasgaon		1.50	8.50	
15	Chandani ---- Aasu		3.00		31.12.02
16	Sujata ----		7.00		30.11.02

	Kalamb				
17	Laxmi ----- Sakkarwadi			1.00	31.1.03
18	Shrishankar --- - Bembali			7.00	---
19	Prayag ----			7.00	----
20	Maharana Pratap—M. Nilunagar			2.00	---
21	Renuka Mahila----- Paranda			2.50	----
22	Bhotra--- M. Bhatra			2.50	30.9.2002
23	Terna Infotech Co. Op. S. L., O. Bad			50.00	31.1.03
24	Late Maharudra (Bappa) Mote Vahtuk Sah S.			20.00	31.3.02

	L., Vashi				
25	Balaghat Shikshan Sanstha Karm Sah Pat S. M. Naldurg	Fix L.	---	31.00	31.12.02
26	Madaj V.K. S.S.L., Madaj	C.C. Clean	4.00	-	31.12.02
			2.00	-	----
		Subjugation	2.00	-	---

Subject 8 [B] :- Regarding the proposal of Terna Show-Sasaka Sata. Ka Ltd. Dhoki regarding sanctioning a short-term loan of Rs. 30.00 lakhs by keeping a bank guarantee lease

Resolution No. 8 [B] :- Terna Shey and Sakali Dhoki submitted detailed handwritten office notes in accordance with the proposal submitted by him vide his letter dated 21-1-2002 regarding sanctioning of short-term loan of Rs. 30.00 lakhs by keeping a bank guarantee of Rs. 30.00 lakhs.

While discussing it, the Managing Director informed the meeting that as per the guidelines issued by NABARD Bank, the loan provided by Terna Shey and Sakali has exceeded the exposure limit and such a loan cannot be provided by keeping a bank guarantee. This was discussed and recorded and it was decided that Terna Po and Sakali S.K. short-term loan of Rs. 30.00. lakhs should be sanctioned by keeping a bank guarantee of Rs. 30.00. lakhs.

Suggestor:- Shivajirao Gadhave

Approved by:- Uttamrao Tekale

Resolution unanimously approved.

Subject No. 9:- Regarding the receipt of the amount paid for financial assistance to the 27th Maharashtra State Science Council Exhibition 2001.2002 organized at Osmanabad.

Resolution No. 9:- The 27th Maharashtra State Vision Exhibition 2001.2002 was organized in Utmanabad district from 17.01.2002 to

21.1.2002. The Hon'ble District Deputy Registrar, S. Sanstha O. Bad requested the District Government to provide Rs. 50,000/- for the expected expenses of the said event. Accordingly, Rs. 50000/- has been paid to the Chairman Osmanabad District Science Board, Utmanabad through a draft. After discussing the matter, the financial assistance of Rs. 50000/- provided to the 27th Science Exhibition was approved.

Suggested by :- Mrs. Sindhubai Kolte

Approved by:- Mangal Padwal

Resolution passed unanimously.

After the above-mentioned topic-wise discussions, the meeting was concluded. After that, the Hon. Chairman thanked the attendees and the meeting was dissolved.

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General Manager

Chairman

Application not submitted  
on due procedure, there  
no room to visit and will not  
on MS for purchase of items  
Have required items requested

*[Signature]*  
16/8/12

*[Signature]*

say  
"Objected"  
Hawal  
16/8/12

एक प्रत प्राप्त  
16/8/12

*[Small signature]*

Court Osmanabad

Sub: Regarding obtaining police custody remand  
of 4 arrested accused.

1	Police Station	Osmanabad
2	Crime No & Section	106/02 Section 420, 406, 409, 34 IPC
3	Complainant's Name	Bali Parasram Rathod, Age: 46 years, Divisional Joint Registrar, Resident: Latur
4	Names of the accused	1. Arun Jeevanrao Deshpande, 52, residing at Latur, General Manager (Retired) 2. Vinayak Dingbar Malvade, 52, residing at Latur, Chief Officer (Accounts) 3. Harishchandra

		Kashinath Tambe, 51, residing at Chief Officer (Accounts) All DCC Bank Osmanabad
5	Arrest and Time	Serial Nos. 1 to 4 were arrested on 27/5/02 at 16.00 and are in police remand today.
6	Crime Date Time Place	Osmanabad District Maharashtra Cooperative Bank Date 31/01/02 to 09/05/02
7	Crime filed Date Time	On 08/05/02 at 19.00 hrs
8	Abduction Crime	Rs. 299934591200
9	Investigating Officer	B. B. Reddy, Police Inspector, Police Station Osmanabad (City)

## 10. Disclosure

On 08/5/02, the complainant filed a complaint against the accused Bhupal Singh alias Pawan Santajirao Raje Nibalkar, Chairman, Osmanabad District Central Cooperative Bank and Home Traders, Vashi, Navi Mumbai, and we ourselves investigated the said crime. During the investigation, it was found from the investigation documents that the officers of Osmanabad District Central Cooperative Bank had conspired to commit the crime, so they were arrested on 27/5/2 and questioned in connection with the crime. Also, the main accused in the said crime, Bhupal Singh alias Pawan Raje Nibalkar, has been absconding since the registration of the crime and is being questioned about it immediately.

The said arrested accused has been remanded for investigation but since we were in Mumbai from 31/9/02 to 5/6/2 for investigation of the said crime, we have not been able to conduct a

thorough investigation of the accused during the remand period. Since he is a bank officer, we have to obtain useful information from him for the crime. It is also very important to trace the absconding accused and arrest him in the crime.

For the investigation of the said crime, it is requested to get police custody remand of accused no. 1 to 4 for another 4 days.

Attached: Disclosure case diary.

Sd/-

Police Inspector

Police Station Osmanabad (City)

Court Osmanabad

Sub: Regarding obtaining police custody remand  
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The said arrested accused has been remanded for investigation but since we were in Mumbai from 31/9/02 to 5/6/2 for investigation of the said crime, we have not been able to conduct a

thorough investigation of the accused during the remand period. Since he is a bank officer, we have to obtain useful information from him for the crime. It is also very important to trace the absconding accused and arrest him in the crime.

For the investigation of the said crime, it is requested to get police custody remand of accused no. 1 to 4 for another 4 days.

Attached: Disclosure case diary.

Sd/-

Police Inspector

Police Station Osmanabad (City)

### CASE DIARY

1. Police Station	Osmanabad (City)
2. District	Osmanabad
3. Investigating Officer	B. B. Reddy, Police Inspector, Police Station Osmanabad (City)
4. Name of the complaint	Bali Parasrak Rathod, Co-operative Inspector Latur
5. Name of the accused, address, date and time of arrest	1. Arun Jeevanrao Deshpande, Residing: Latur 2. Vinayak Digambarao Malvade, R/at: Latur 3. Harishchandra Kashinath Tambe, R/at: Shalunagar 4. Shivaji Bhaurao More, R/at: Latur All DCC Bank Osmanabad

6. Place of offence	-
7. Date and time of commission of offence	Osmanabad District Maharashtra Co- operative Bank Maharashtra Osmanabad
8. Date and time of registration of offence	Dated 31/1/2002 to 8/5/2002
9. Amount of extortion	Dated 8/5/2002 at 19.00
10. Property recovered	Rs. 29,99,34,591.00
11. Place visited by the officer	Osmanabad
12. Date and time of investigation by the officer and its conclusion	13.00 to 14.30
13. Crime register No and Section	106/02 Sections 406, 409, 420, 34 IPC,
14. Case Diary No and Date	Dated 28/5/2002

**Disclosure:** On 8/5/2002, on the complaint of the complainant, a case was registered against

the accused named Bhupal Singh alias Pawan Santajirao Raje Nibalkar, Chairman Osmanabad District Central Cooperative Bank and Home Traders Navi Mumbai Vashi. During the investigation, it was found from the documents that the officers of Osmanabad District Central Cooperative Bank had conspired to commit the crime. Therefore, they were arrested on 27/5/2022 and when questioned regarding the crime, they confessed to having committed the crime. Also, the main accused in the said crime, Bhupal Singh alias Pawan Raje Nibalkar, is absconding from our case till today and is avoiding interrogating the arrested accused regarding his whereabouts.

The arrested accused was remanded in police custody for investigation. But since we are investigating the said crime from 31/5/2002 to 5/6/2002 in Mumbai, we are closely investigating the arrested accused during the remand period, and since we are the bank

officials of the said accused, we have to seize useful information from him. Also, it is very important to trace the absconding accused and arrest him in the crime.

For the investigation of the said crime, it is requested that the arrested accused No. 1 to 4 be remanded in police custody for another 4 days.

Hon'ble Submitted

Police Inspector

Police Station Osmanabad (City)

Date: 07/06/02

Court Osmanabad

Sub: Police Station Ganesh Peth Nagpur, Crime Register No. 101/02 Regarding obtaining transfer warrant of accused Sunil Chhatrapal alias Babasaheb Kedar in Section 406, 409, 468, 34 IPC

Report: B. B. Reddy, Police Inspector Police Station Osmanabad (City)

Sir

In accordance with the above subject, it is requested that on 09/05/02, Shri Bali Rathod, Divisional Joint Registrar Cooperative Societies (Banks) Latur, filed a complaint that on 31/01/02, Rs. 30 crores were deposited in the current account of Osmanabad District Central Cooperative Bank at Maharashtra State Cooperative Bank Mumbai from Nagpur District Central Cooperative Bank, out of which Rs. 29,99,34,591.00 was deposited through a private broker, M/s Home Traders Vashi Navi Mumbai

For the purchase claim, the chairman of the bank, Bhupal Singh alias Pawan Santajirao Rajenibankar, on 1/2/02, paid the said amount to M/s Home Traders in violation of the bank rules and did not give the receipts to the bank, etc., and filed a complaint. A case has been registered against the above post office Osmanabad (city) Crime Register No. 106/2 under Sections 406, 409, 420, 34 IPC and we are conducting further investigation into the crime ourselves.

In the investigation of the said crime, the investigation team of Osmanabad District Central Cooperative Bank requested the documents and on 29/1/02, the General Manager of the bank, B N Thorat, sent a letter to the General Manager, Nagpur District Maharashtra Cooperative Center, Nagpur, Osmanabad, District Maharashtra Cooperative Bank, Osmanabad, under the outgoing number / Account / Term Deposit / 11905 / 01-02 dated 29/1/02, informing that, as

the Chairman of this bank discussed with the Chairman of his bank, Sunil Kedar, this bank is ready to deposit 40 crores of its bank for 180 days at an interest rate of 10 percent, and on the basis of the said letter, Nagpur Bank deposited an amount of Rs. 30 crores on 31/1/02 in the current account of Maharashtra State Bank, Osmanabad Bank. Out of the said amount, 11 loan securities were purchased. A case of cheating the bank of Rs. 299934591.00 has been registered and it is evident from the documents that the Chairman of Nagpur Bank, Sunil Chhatrapal alias Babasaheb Kedar, is involved in the said crime.

Chairman of Nagpur Bank, Sunil Kedar, is currently under arrest under Section 406, 409, 420, 468, 34 IPC, Ganesh Peth Post, Nagpur Crime Register No. 101/02. He is currently in the judicial custody of the First Class Judicial Magistrate, Court No. 1, Nagpur. Although Sunil

Kedar is under investigation in connection with the said crime.

However, the names of the accused, Sunil Kedar, Chairman, Nagpur District Central Cooperative Bank, Nagpur, Honorable First Class Judicial Magistrate, Court No. 1, Nagpur, are requested to obtain the names of the transfer warrant of the said accused, S. D. Bangar, Assistant Police Inspector, Osmanabad.

Police Inspector

Police Station Osmanabad (City)

620

Outward No. 1863/2002  
Court of Chief Judicial  
Magistrate,  
Osmanabad  
Dated: 7/6/2002

To,  
Hon. Judicial Magistrate,  
First Class Court No. 1  
Nagpur

Sub: Accused Sunil Chhatrapal alias Babasaheb  
Kedar in Police Station Ganesh Peth Nagpur  
Crime Register No. 101/02 Sections 406,  
409, 468, 34 IPC has been transferred to  
Police Station Osmanabad (City) Crime  
Register No. 106/02 Sections 406, 409,  
420, 34 IPC

Sir,

In pursuance of the above subject, it is  
hereby informed that the Police Inspector, Police  
Station Osmanabad (City) has transferred his

case under Crime Register No. 106/02 Sections 406, 420, 34 IPC to our Police Station Ganeshpeth Nagpur. It is requested that the accused Sunil Chhatrapal alias Babasaheb Kedar, who is the subject of the crime register number 101/02 under sections 406, 409, 468, 34 IPC, be transferred to the custody of Assistant Police Inspector Shri S. D. Bangar, Local Crime Branch, Osmanabad.

However, the said accused should be handed over to the custody of Assistant Police Inspector Shri S. D. Bangar, Local Crime Branch, Osmanabad, who is the subject of the above crime.

Sd/-

V. B. Kamkhedkar

Chief Judicial Magistrate, Osmanabad

A copy sent to the Police Inspector, Police Station, Osmanabad (City) for information and further action.

621

621



FORM NO. 1 71 030 6119930

10/15

29<sup>th</sup> April 2002

To,

The Deputy Commissioner of Police,  
Economic Offences Wing - Crime Branch  
C.I.D.,  
Crawford Market,  
Mumbai - 400 001

Sir,

I, Pavanraje Nimbalkar am the Chairman of the Osmanabad District Central Co-operative Bank, Osmanabad, Maharashtra.

Our Bank is headquartered at Osmanabad and we have around 94 branches and deposits of about Rs. 430 crores.

Osmanabad is one of the economically most backward districts of Maharashtra. There is almost no industrialization in this district. Also, owing to low rainfall and non-existence of any major irrigation projects in this area, agricultural development is fairly low. This has affected the general economy of this region adversely.

622

P-916

The incumbent Board of Directors of the Bank has undertaken the task of alleviating poverty in this region by carrying out an aggressive campaign to disburse loans to deserving locals. The disbursement amount was approximately Rs. 125 crores in 1995-96, this has risen to well over Rs. 450 crores in 2000-01. Considering the paucity of local funds, the Board has always endeavored to attract deposits by offering attractive interest rates in keeping with RBI norms.

I am also an elected Director of the Apex Bank i.e. Maharashtra State Co-operative Bank, having its Head Office at Mumbai.

Our Bank maintains a Current Account No. 73/4701 in the said Maharashtra State Co-operative

||||

One Shri. Sunil Kedar is the Chairman of Nagpur District Central Co-operative Bank and also the Director of Maharashtra State Co-operative Bank, Mumbai. The said Shri. Sunil Kedar and myself being the Directors of Maharashtra State Co-operative Bank, are well acquainted with each other.

In or around December 2001, Shri. Sunil Kedar, during our routine talk expressed that, the

interest rate of 10% p.a. Initially for a period of six months and renewable to such further period as would be found necessary, if the need arose. Believing this representation and relying on the so called good intention of Shri. Sunil Kedar, we agreed to accept the said Deposit on the above terms. We however made it clear that the said amount would require some time before it was disbursed, as loans by our Bank. In fact I told Shri. Sunil Kedar that, we may not be requiring this money immediately, and we will need this money over a period of time after about 2-3 months.

Shri. Sunil Kedar on his own suggested that, since the money was not required by us immediately, we could invest it in Government Securities, which will be absolutely legal, profitable and a safe investment. He further offered that, he knew one Broking Firm by the name of M/s. Home Trade Limited, who were the best in this business and absolutely reliable. Shri. Sunil Kedar also represented to us that, his Bank had been dealing with M/s. Home Trade Limited for the last one and a half years, and according to him they were not only reliable, but credit worthy as well. Shri. Sunil Kedar further informed us that investment in Government Securities through M/s Home Trade Ltd. had proved very profitable for his Bank.

624

D-517

Nagpur D.C.C. Bank had lot of surplus fund available for deployment. In fact he lauded the efforts being undertaken by our Bank for the development of our region and said that, he was aware that, our Bank needed funds for disbursement of loans, as it was in the process of widening its advances base. Shri. Sunil Kedar further offered that, he is ready to lend large amounts to our Bank which could be utilised by us, for our Banking business.

This offer was taken up by us and we decided to accept the offer and accordingly a formal letter of request was given to the Nagpur District Central Co-operative Bank, followed by their Deposit of Rs.20 crores, which was confirmed by us under Receipt no. 174592 dated 6<sup>th</sup> December 2001.

The subsequent events have led us to believe that the above referred transaction was only to gain our confidence and was a part of the greater plan for cheating us for a larger amount and for this reason, we are approaching your good-self in the circumstances mentioned in detail hereinafter.

That, some time in the 3<sup>rd</sup> week of January 2002, Shri. Sunil Kedar again approached us and offered a further deposit of Rs.30 crores, at the

Page 3

interest rate of 10% p.a. Initially for a period of six months and renewable to such further period as would be found necessary, if the need arose. Believing this representation and relying on the so called good intention of Shri. Sunil Kedar, we agreed to accept the said Deposit on the above terms. We however made it clear that the said amount would require some time before it was disbursed, as loans by our Bank. In fact I told Shri. Sunil Kedar that, we may not be requiring this money immediately, and we will need this money over a period of time after about 2-3 months.

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626

D-5,17

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That, some time in the 3<sup>rd</sup> week of January 2002, Shri. Sunil Kedar again approached us and offered a further deposit of Rs.30 crores, at the

Accordingly transferred the entire amount to the account of M/s. Home Trade Limited, Mumbai, in their Account bearing Current Account No.3A/17031, in the same Bank i.e. Maharashtra State Co-operative Bank, Head Office, Mumbai.

We basically dealt within the matter of Investment into Government Securities at the instance of Shri. Sunil Kedar, with (a) Sanjay Agarwal, (b) Subodh Bhandari, (c) Ketan Sheth, and (d) N.S. Trivedi of M/s. Home Trade Limited, having their offices at International Infotech Park, Tower no. 4, 5<sup>th</sup> Floor, Vashi Railway Station Complex, Vashi, Navi Mumbai 400 703.

We were given the receipts as well as, the bills and contract notes, duly signed by the Authorised Signatory for and on behalf of M/s. Home Trade Limited, dated 31st January 2002, and 1st of February 2002, respectively. The authenticated photocopies of the Account Extracts of our Bank, as well as of the M/s. Home Trade Limited, the receipts contract notes, etc., are attached to this complaint at Annexure-I collectively.

624

D-519

Since our Bank is from a backward area of the State of Maharashtra, we did not have much experience in the buying and selling or investments in securities. Furthermore, Shri. Sunil Kedar being an ex-Minister, as well, a very influential political leader and the Chairman of one of the richest District Central Co-operative Bank's in the State of Maharashtra, we naturally relied upon the representation made by Shri. Sunil Kedar and accepted his offer and sent our offer letter dated 29<sup>th</sup> January 2002 to the General Manager of the Nagpur D.C.C. Bank.

In pursuant to this letter the Nagpur District Central Co-operative Bank transferred the amount of Re.30/- Crores into our account bearing Current Account No.73/4701, in the Maharashtra State Co-operative Bank, Head Office, Mumbai, on 31st of January 2002.

As stated earlier, since we did not require this amount for immediate disbursement, and to cut down our liability on the payment of interest to the Nagpur District Central Co-operative Bank funds, we decided to follow the advise of Shri. Sunil Kedar and decided to invest the immediate surplus in Government Securities through Home Trade Ltd.

account between 20<sup>th</sup> April 2002 and 20<sup>th</sup> April 2002 and they had insufficient balance and had no sufficient funds to honour the said cheque.

Shocked by these events, we immediately conducted a preliminary inquiry and found that

1. on the very date on which we transferred an amount of Rs.30 crores, in the Account of M/s. Home Trade Limited, for purchase of Government Securities, the said M/s. Home Trade Limited had transferred this entire money (less the Banks's service charge of Rs. 3000/-) back into the Account of the Nagpur District Central Co-operative Bank Ltd. of which Shri. Sunil Kedar is the Chairman.
  
2. The Current Account No.3A/17031 maintained by M/s. Home Trade Limited in Maharashtra State Co-operative Bank, Mumbai, appears to have been maintained only for the benefit of Nagpur District Central Co-operative Bank, as the Account Extract of M/s. Home Trade Limited, shows that most of its business is only with Nagpur District Central Co-operative Bank.

630

D-921

At the relevant time, our inspection by the NABARD Bank, Pune, was going on. We were told that as per the R.B.I. guidelines, if we had invested in Government Securities, we must have the physical custody of the same or their RBI receipts. We therefore informed M/s. Home Trade Limited to send R.B.I. Receipts and the other necessary documents. We received no satisfactory reply from the M/s. Home Trade Limited. We kept on following up with them right upto the first week of April, 2002. However, we were not given any such Securities or R.B.I Receipts. Ultimately, when it was found that, M/s. Home Trade Limited were neither in a position to honour their commitment nor definitely commit the date for the delivery of these documents, M/s. Home Trade Limited agreed to pay back our money with interest.

M/s. Home Trade Limited then issued a cheque of Rs.30,89,797,50/-, dated 20<sup>th</sup> April, 2002, drawn on the Maharashtra State Co-operative Bank Ltd., on the Account maintained by them. We deposited this cheque for realisation in our Account on 23<sup>rd</sup> April 2001, and the same was not honoured on the ground of insufficiency of funds.

On making enquiry, we learnt that M/s. Home Trade Limited had a meagre amount in their

3. That the Account of M/s. Home Trade Limited had been introduced by the General Manager of Nagpur District Central Co-operative Bank, Nagpur.

4. At no point of time, after we transferred the money to M/s. Home Trade Limited it was in a position to purchase on our behalf Government Securities, worth Rs.30 crores (as per entries in their Account Extract).

5. That, at no point of time M/s. Home Trade Limited have purchased Government Securities, even to partially satisfy the contract.

All these facts lead us to suspect that in collusion with each other Shri. Sunil Kedar and M/s. Home Trade Limited have tried to cheat our Bank to the tune of Rs.30 crores. In the process it appears M/s. Home Trade Limited, has consciously allowed itself to be used by Shri. Sunil Kedar for the purpose of cheating our Bank. The movement of the entire amount of Rs.30 crores shows that the amount is only shown to have been advanced to us, and has in-fact been taken back through M/s. Home Trade Limited probably with mala fide intentions of being siphoned off. The entire transaction has been done by us only because

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D-524

Shri. Sunil Kedar offered the Deposit money and also offered the so-called very reliable and trust worthy services of M/s. Home Trade Limited. In-fact the preliminary inquiry made by us revealed a definite nexus between Shri. Sunil Kedar and Nagpur District Central Co-operative Bank on one hand and the persons named above of M/s. Home Trade Limited on the other. We have been cheated in this entire process. However more detailed investigations are expected to throw further light on this transaction, as well as over such transactions which might have been entered into with other un-suspecting Banks and other Institutions.

We also feel that M/s. Home Trade Limited never from the very beginning intended to honour its commitment nor they were in a position to undertake such a task on our behalf. Their intention from the very beginning was to cheat and misappropriate this amount in connivance with the other known and unknown persons.

As the facts indicate, most of the events leading to the filing of this complaint have taken place in Mumbai. We have maintained a current account in Mumbai, as have M/s Home Trade Ltd. and the Nagpur D.C.C. Bank Ltd.. The offences of fraud and cheating

633

D-525

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have taken place in Mumbai and therefore we are approaching your good-self.

We therefore request that, offences under the relevant provisions of the Law to be registered against (1) Shri. Sunil Kedar, (2) Other Responsible Officers of Nagpur District Central Co-operative Ltd., (3) Shri. Sanjay Agarwal, Shri. Subodh Bhandari, Shri Ketan Sheth and Shri. N. S. Trivedi of M/s. Home Trade Limited, and (4) other persons responsible for the said fraud committed on our Bank further we request that investigations be initiated on an urgent basis to prevent any further siphoning off of funds.

Yours truly,

  
श्री. पवनराजे निंबाळकर

चेअरमन:- डॉ. सी. सी. वैक

उस्मानाबाद

Pavanraje Nimbalkar,

Chairman,

Osmanabad District Central Co-operative Bank Ltd.,  
Osmanabad.

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D-575

634

have taken place in Mumbai and therefore we are  
approaching your good-self.

We therefore request that, offences under  
the relevant provisions of the Law to be registered  
against (1) Shri. Sunil Kedar, (2) Other Responsible  
Officers of Nagpur District Central Co-operative Ltd.,  
(3) Shri. Sanjay Agarwal, Shri. Subodh Bhandari, Shri  
Ketan Sheth and Shri. N. S. Trivedi of M/s. Home Trade  
Limited, and (4) other persons responsible for the  
said fraud committed on our Bank further we request  
that investigations be initiated on an urgent basis to  
prevent any further siphoning off of funds.

Yours truly,

  
श्री. पवनराजे निंबाळकर

चेअरमन:- डी.सी.सी.बँक

उस्मानाबाद

Pavanraje Nimbalkar,

Chairman,

Osmanabad District Central Co-operative Bank Ltd.,  
Osmanabad.

Cr. Am. : Krishi Bank  
r No. : 22817  
P.H.No. : 79



General manager : 22819  
Administration : 23422  
C.O. Accountant: 22817

D-526

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OSMANABAD DISTRICT CENTRAL COOP. BANK LTD.,  
HEAD OFFICE OSMANABAD.

11/3/02  
TELEPHONIC MESSAGE

Date :

KRISHIBANK

MUMBAI

40013

DEBIT RS. 300000000/- (RS. THIRTY CRORES ONLY) TO  
OUR ~~OUR~~ CURRENT ACCOUNT NO. 73/4701/1 AND TRANSFER  
FOR CREDIT TO CURRENT ACCOUNT NO. 3A/17031 OF HOME  
TRADE LTD., MUMBAI FOR INVEST IN GOVT. SECURITIES..

MESSAGE TO K.Y. ARADIE  
BY H.K. TAMBE  
TIME AT 11-55 A.M.

1 KRISHIBANK  
OSMANABAD

Not to be Tele-

The Osmanabad District Central Cooperative Bank Ltd.,  
H.O. Osmanabad.

Dt. 1.2.2002.

जयशंकर शिंदे

*[Signature]*  
Chief Officer,  
Accounts.

True copy

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Encl

D-527

सं. नं. २२८१९  
प्रशासन : २३४२२  
हिशोय : २६८०८



संख्यावस्थापक : २२८१९  
प्रशासन : २३४२२  
हिशोय : २६८०८

# उस्मानाबाद जिल्हा मध्यवर्ती सहकारी बँक लि.

मुख्य कार्यालय : उस्मानाबाद.

Acctt/secutities/1225/01.02

Dt. 5.2.2002

Fax No:-02472-26800

To

By Registered A.D.

Shri.S.Bhandari  
Authorized signatory/Director,  
for Home Trade limited  
Tower 4, 5th floor  
Vashi Rly.Station complex  
Navi Mumbai,400703

Respected sir,

Subj- Reserve Bank of India, receipt of securities  
of B. 299934590,27

We have state that, we have deposited B.300000000/-  
to

(Thirty crores only) to your current account No.3A/17031 in  
the Maharashtra State coop. Bank Ltd, Fort Mumbai on 1.2.2002  
for purchase of Government securities of B.299934590,27 of  
face value of B. 252300000/- Inspection of our bank is going  
on by NABARD Pune ~~XXX~~ We have shown the documents given by you  
to NABARD but the NABARD Pune inspection party insist on R.B.I.  
receipt of the same securities.

So please send the R.B.I. receipt of the same securities  
by Fax immediately.

BM

Yours faithfully

(A.J. Deshpande)  
General Manager

D-528

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February 1, 2002

To,  
OSMANABAD DISTRICT CENTRAL CO-OP BANK LTD  
OSMANABAD  
MAHARASHTRA

Dear Sir,

Received with thanks the sum of Rs.30,00,00,000/- (Rupees Thirty Crore only) by way of fund transfer in our Account No. 3A/17031 in Maharashtra State Co-Operative Bank Ltd, Fort Branch, Mumbai against your purchase of State Government Securities for the value date 1st February, 2002.



home trade ltd.

Unit 4, 5th Floor,  
Vardhaji Sasthi Complex,  
Fort Mumbai - 400 001  
Tel: (01-22) 701 2441-44  
Fax: (01-22) 701 2500

Thanking You.

Yours Faithfully,  
PORTHOME TRADE (LIMITED)

*R. B. Shinde*

Authorised Signatory

Date: 17.06.2002

**Before the Hon'ble Chief Judicial Magistrate  
Court Osmanabad**

Sub: Regarding obtaining transfer warrant of the  
accused in the said crime register number  
110/2002 under sections 406, 420, 34 IP

Ref: Police Inspector, Police Station, Osmanabad  
(City)

Sir,

In accordance with the above matters, it is requested that Shri Bali Parasram Rathod filed a complaint dated 08/05/2002 that on 31/01/02, Rs. 30 crores were deposited in the current account of Maharashtra Cooperative Bank Mumbai, Osmanabad District Maharashtra Cooperative Bank Mumbai from Nagpur District Central Cooperative Bank, out of which Rs. 29,99,34,591/- was transferred to a private party, M/s Home Tenders, Vashi, Navi Mumbai, through Government Loan Securities The Chairman of the Bank, Bhupal Singh alias Pawan Santajirao Rajenibankar, on 01/02/2002, committed an illegal act by the Bank and paid the said amount to M/s Home Traders and did

not give the receipts to the Bank. Accordingly, a complaint has been filed in Police Station Osmanabad (City) Crime Register No. 106/02 under Sections 406, 409, 420, 34 IPC and we are conducting the investigation ourselves.

During the investigation, it has been found that Sanjay Hariram Agarwal, the Executive Director of M/s Home Traders, residing in Mumbai, is involved in the said crime. He is currently arrested in Police Station Wardha City under Crime Register No. 110/2 under Sections 406, 420, 34 IPC. However, Police Station Osmanabad (City) Crime Register 106/02 Section 406, 409, 420, 34 The accused Sanjay Hariram Agarwal will reside in Mumbai. The names of the Honorable Chief Judicial Magistrate, Wardha, are requested to obtain the names of the transfer warrant of the said accused. PSI Shri R M Kadam, Police Station Osmanabad (City).

Civil submission  
Sd/-  
Police Inspector  
Police Station Osmanabad (City)

Date: 17/06/2002

**Before the Hon'ble Chief Judicial Magistrate  
Court Osmanabad**

Sub: Police Station Wardha regarding obtaining transfer warrant of the accused in the said crime register number 110/2002 under sections 406, 420, 34 IPC

Report: Police Inspector Police Station,  
Osmanabad (City)

Sir,

In accordance with the above matters, it is requested that Shri Bali Parasram Rathod filed a complaint dated 08/05/2002 that on 31/01/02, Rs. 30 crores were deposited in the current account of Osmanabad District Maharashtra Cooperative Bank Mumbai from Nagpur District Central Cooperative Bank, Mumbai, out of which Rs. 29,99,34,591/7 was used by the bank to purchase government debt securities through a private broker, M/s Home Traders Vashi, Navi Mumbai. Chairman Bhupal Singh alias Pawan Santajirao Rajenibankar has committed an illegal act of the bank on 01/02/2002 by giving the said amount to M/s Home Traders and not giving the

receipts to the bank etc. A complaint has been filed against him. Police Station Osmanabad (City) Crime Register No. 106/02 Sections 406, 409, 420, 34 IPC has been registered and we are conducting the investigation ourselves.

During the investigation, we have found that Sanjay Hariram Agarwal, the Executive Director of M/s Home Traders, residing in Mumbai, is involved in the said crime. She is currently under arrest in Police Station Wardha City under Crime Register No. 110/2 Sections 406, 420, 34 IPC. Police Station Osmanabad (City) Crime Register No. 106/02 Section 406, 409, 420, 34 IPC Investigation of the crime of accused Sanjay Hariram Agarwal, residing at: Mumbai Chief Judicial Magistrate Saheb Wardha Request to get the names of the accused Transfer Warrant PSI Shri R M Kadam Police Station Osmanabad (City).

Civil Submission  
Police Inspector  
Police Station Osmanabad (City)

**Under CrPC 73(1)**

Dated: 05/07/2002

**In the service of the Hon'ble Chief Judicial**

**Magistrate,**

Court Osmanabad

Sub: Police Station Osmanabad (City) Crime Register No. 106/2002 Sections 406, 409, 420, 34 IPC regarding obtaining warrant for arrest of accused Bhupal Singh alias Pawan Santajirao Rajenibankar...

Report: B.B. Reddy, Police Inspector, Police Station, Osmanabad (City)

Sir,

I humbly request that Shri Bali Parasram Rathod, Divisional Joint Registrar Cooperative Societies, Latur, has filed a complaint that Bhupal Singh alias Pawan Santajirao Rajenibankar, Chairman of Osmanabad District Central Cooperative Bank, has given a private party to M/s Home Traders Navi Mumbai Vashi 29,99,34,591.00 government loan bonds and did

not submit the receipts to the bank and they cheated the above amount etc. Based on the written complaint of the worker, the said case was registered on 08.05.2002 and we are conducting further investigation of the crimes ourselves.

The accused has been charged with a serious and non-bailable crime and the accused is leaving for different places every day to evade his arrest. To arrest him, we have informed the entire state of Maharashtra by giving a description of the accused's face and body and if he is found, arrest him and inform us.

Also, we ourselves and our subordinate officers and employees had sent written orders to search for the accused at different places where he was staying in Nagji, Govardhanwadi, Latur, Aurangabad, Mulaj, Pune, Solapur, Mumbai. But till date, the said accused has been evading arrest and has been absconding since

08/05/2002. The accused is a political figure and a close relative of the existing ministers.

Overall, we think it is reasonable for him to evade arrest from time to time and remain absconding. It is reliable news that the father-in-law of the absconding accused Bhupal Singh alias Pawan Santajirao Rajenibankar is in the taluka of Osmanabad district and the accused is living at the house of his father-in-law Venkatrao Narhari Patil. The father-in-law of the accused is Venkatrao Patil, who lives in Jagji village and is currently the police patil of the village. Since I am a person, there is a possibility of obstructing the arrest of the accused.

We request you to obtain a warrant for the arrest of the accused Bhupal Singh alias Pawan Santajirao Rajenibankar by conducting a search of the house of Venkatrao Narhari Patil, resident of Jagji.

Attached:

1. First Information Report of the crime and other supporting documents are attached.

Sd/-

Police Inspector

Police Station Osmanabad (City)

**IN THE COURT OF THE C.J.M**

Osmanabad

Criminal No. 106/02

U/s. 406, 409, 420 IPC

Osmanabad City P.S.

Say on behalf of Prosecution to the application filed by I.O. u/s. 73(1) of CRPC.

That the from that date of offence accused is providing arrest and I.O. get information that accused to in the house of his father in law, so he prior for search warrant of house of father in law of accused and arrest of accused, with the bid of warrant he can not take search arrest of accused.

Hence proper of I.O. may kindly be allowed.

Outward No. 1977/2002  
Court of the Chief Judicial  
Magistrate, Osmanabad  
Dated: 17.6.2002

To,  
The Hon'ble Judicial Magistrate,  
Wardha, District: Wardha

Sub: Accused Sanjay Hariram Agarwal, resident of Mumbai, in Police Station Wardha City Crime Register No. 110/02 Sections 406, 409, 468, 34 IPC, registered in Police Station Osmanabad (City) Crime Register No. 106/02 Sections 406, 409, 420, 34 IPC

Sir,

In pursuance of the above subject, it is hereby informed that the Police Inspector, Police Station Osmanabad (City) has registered his Crime Register No. 106/02 Sections 406, 420, 34 IPC in our Police Station Ganeshpeth Nagpur. 110/02 Sections 406, 409, 468, 34 IPC, the accused named Sanjay Hariram Agarwal,

residing at Mumbai, is requested to be transferred to the custody of Police Sub-Inspector Shri R. M. Kadam, Police Station Osmanabad (City).

However, the said accused should be handed over to the custody of Police Sub-Inspector Shri R. M. Kadam, Police Station Osmanabad (City), the investigating officer in the above crime.

Shri R. M. Kadam  
Chief Judicial Magistrate, Osmanabad  
District: Osmanabad

A copy:

Sent to Police Inspector Police Station Osmanabad (City) for information and further action

Outward No. 2317/2002  
Court of Chief Magistrate,  
Osmanabad  
Dated: 5.7.2002

To,  
Mr. Judge  
CBI Court, Special Court  
BSFC, Mumbai

Sub: CBI Regarding the transfer of the accused  
Sanjay Hariram Agarwal, resident of  
Mumbai, in Mumbai Crime No. 4E 2002, to  
Osmanabad (City) Police Station Crime  
Register 106/02 under Sections 406, 409,  
420, 34 IPC

Sir

In accordance with the above subject, it is hereby informed to you that the Police Inspector, Police Station Osmanabad (City) has requested the CBI to transfer the accused Sanjay Hariram Agarwal, resident of Mumbai, in Mumbai Crime No. 4E/2002 under Sections 406, 420, 34 IPC to

D-544

645

O.No. 639 of 2002  
Court of The Chief Judicial  
Magistrate, Osmanabad.  
Dt.12-7-2002.

FORM No.36

ORDER REQUIRING PRODUCTION IN COURT OF PERSON IN  
PRISON FOR ANSWERING TO CHARGE OF OFFENCE  
(See Sec.267)

To,  
The Superintendent,  
Central Prison,  
Bombay.

Whereas the attendance of Sanjay Hariram Agrawal, r/o. Mumbai at present confined/detained in your Prison is required in this Court to answer to a charge of Cr.No. 106/2002 u/s. 406,409,420, 34 of I.P.C. Police Station Osmanabad(city), Dist.Osmanabad.

You are hereby required to produce the said Sanjay Hariram Agrawal, r/o. Mumbai under safe and sure conduct before this Court of The Chief Judicial Magistrate Osmanabad on the 17th day of July 2002 by 11.00 a.m. there to answer to the said charge, and after this Court has dispensed with his further attendance, caused him to be conveyed under safe and sure conduct back to the said prison.

And you are further required to inform the said Sanjay Hariram Agrawal, r/o. Mumbai of the contents of this order and deliver to him the attached copy thereof.

Dated this 12th day of July 2002.

*ole*  
(V.B.Kamkhedkar)  
Chief Judicial Magistrate  
Osmanabad, Dist.Osmanabad.

439260

the custody of Assistant Police Inspector S. D. Bangar, Local Crime Branch, Osmanabad (City).

However, the said accused should be transferred to the custody of Police Sub-Inspector Shri R. M. Kadam, Police Station Osmanabad (City) for investigation in the above crime.

Sd/-

V B Kamkhedkar

Chief Judicial Magistrate, Osmanabad

District: Osmanabad

Copy to: Police Inspector, Police Station Osmanabad (City) for information and further action

Date: 12/07/02

Hon'ble Chief Judicial Magistrate,  
Osmanabad

Before

Sub: Police Station Osmanabad Crime Register  
No. 106/02 Sections 406, 409, 420 IPC  
regarding obtaining production warrant  
against accused Sanjay Hariram Agarwal,  
residing at Mumbai

Report: B. B. Reddy, Police Inspector, Police  
Station, Osmanabad (City)

Sir,

I humbly request that the CBI may issue a production warrant against the accused Sanjay Hariram Agarwal, residing at Mumbai, in the above case. A case has been registered in Mumbai under RC (R) E/2002 U/S 120(B), 409, 420, 467, 468 IPC R/W 13(2)(1) (C), (D) Prohibition of Corporations Act BS and FC Mumbai (CBI) and the accused Sanjay Agarwal has been arrested in the said case and is currently in judicial custody.

The said accused is an accused in the said case under Police Station Osmanabad (City) Crime Register No. 106/2 Sections 406, 409, 420, 34 IPC and he was the Executive Director of the firm M/s Home Traders Vashi, Navi Mumbai. Also, he has a business of buying bonds and the police station is investigating whether he invested the amount of Rs. 299934591.00 invested for buying government loan bonds in the crime or how he disposed of it later.

However, in order to find the accused in the above crime, the name of the Honorable Superintendent of Police, Prisons, Mumbai, Mr. R. S. Kadam, Police Sub-Inspector, Police Station Osmanabad, along with the production warrant number 36 form of CBI Court, Special Court, BSFC Mumbai, is requested to get the names.

Police Inspector  
Police Station Osmanabad (City)

Police Station Osmanabad (City), Crime Register No. 106/2002 Sections 406, 409, 420, 34 IPC accused Bhupal Singh alias Pawan Santajirao Rajenibankar, former Chairman Osmanabad District Central Cooperative Bank, Osmanabad, list of documents searched today:

<b>Sr. No.</b>	<b>Document Name</b>	<b>Date</b>	<b>No.</b>	<b>Remarks</b>
1	Report to Hon'ble CJM So, Osmanabad	05.07.02	01	
2	Crime Register No. 106/02 Section 406, 420 FIR	08.09.02	02	
3	PC/683 Order to V. B. Pawar	17.09.02	01	
4	Statement Shivaji Khaire, Latur	-	01	
5	Report by	-	01	

	PC/325 S R Kahewar			
6	Order to PSI Morale	18.09.02	01	
7	Message to all Police Station Officers Osmanabad District	-	01	
8	Message to all Superintendents of Police throughout Maharashtra State	-	01	
9	Report of PSI Morale	19.09.02	01	
10	Report of PC /909 Jadhav	-	01	
11	PC/844 Bansode Order	01.06.02	01	

12	PC/665 Vorte Order	-	01	
13	PC/909 Jadhav Order	-	01	
14	PC/676 Shet Order	-	01	
15	PC/665 Vorte and Police Dhokhi Report	02.06.02	02	
16	PC/122 Haq Order	15.6.02	01	
17	PSI A V Jadhav Order	-	01	
18	PC/1078 Chate Latur Report	-	01	
19	PC/122 Haq Report	-	01	
20	PSI A V Jadhav Report	-	01	
21	ASI/230 Gaikwad Order	21.6.02	01	

22	House search report	22.06.02	01	
23	Statement Santajirao Rajenibanalkar	22.6.02	01	
24	Station Diary Extract 173/02	-	01	
25	Order to HC/287 Patil	01.07.02	01	
26	Sheet 1287/2 of SDPO/Bar	-	01	
27	Report of Police Inspector V K Phulari	2.7.02	01	
28	Register Extract from President Park Hotel Aurangabad	01.07.02	01	
29	Report of PC/676 Set Report of PSI	3.06.02	01 08	

	Kadam, PSI Bhosel			
		Total	40	

As per the following

Sd/-

Police Inspector

Police Station Osmanabad (City)

Outgoing No. 2458/2002  
Court of the Chief Judicial  
Magistrate,  
Osmanabad,  
District: Osmanabad  
Date: 12.07.2002

To,  
The Hon'ble Judge  
C.B.I. Court, Special Court  
BSFC, Mumbai

Sub: C.B.I. Mumbai Crime No. 4E/2002 under  
Sections 120(B), 409, 420, 467, 468 IPC  
along with 13(2)(1)(c)(d) Prevention of  
Corruption Act BS&FC Mumbai (CBI)  
accused Sanjay Hariram Agarwal, residing  
at: Mumbai, Osmanabad (City) Police  
Station Crime Register No. 106/2002  
under Sections 406, 409, 420, 34 IPC.

Sir,

In view of the above, it is requested that the  
Police Inspector, Police Station, Osmanabad

(City) in his case No. 106/2002 under Sections 406, 409, 420, 34 IPC, in our CBI Mumbai case No. 4E/2002 under Sections 120(B), 409, 420, 467, 468 IPC and Section 13(2)(1)(C)(D) Prevention of Corruption Act, BS & FC Mumbai (CBI) has requested to hand over the accused named Sanjay Hariram Agarwal, residing at Mumbai to the custody of Police Sub-Inspector R.S. Kadam.

However, it is requested that the said accused be handed over to the custody of Police Sub-Inspector R.S. Kadam for the investigation of the above crime. A warrant under Section 267 of the Code of Criminal Procedure is attached herewith.

Yours faithfully

V.B. Kamkhedkar

Chief Judicial Magistrate, Osmanabad

District: Osmanabad

Copy: The Police Inspector, Police Station, Osmanabad (City) for information and

Date: 09/07/02

Before the Hon'ble Chief Judicial Magistrate,  
Osmanabad

Sub: Receiving a letter regarding the custody of  
the accused Sanjay Hariram Agarwal,  
residing at Mumbai, in Police Station  
Osmanabad Crime Register No. 106/02  
Sections 406, 409, 420, 34 IPC

Report: B.B. Reddy, Police Inspector, Police  
Station Osmanabad (City)

Sir,

It is requested that the accused Sanjay  
Hariram Agarwal, who is arrested in the subject  
crime, Wardha (City) Crime Register No. 110/02  
Sections 409, 420 IPC, is currently in judicial  
custody in Wardha Jail. The said accused is  
arrested in Police Station Osmanabad (City)  
Crime Register No. 106/02 under Sections 406,  
409, 420, 34 IPC, so it is requested to get the  
name letter of the Honorable Chief Judicial

Magistrate, Wardha Court, for classifying him in  
the crime here.

Submitted by

Sd/-

Police Inspector

Police Station Osmanabad (City)

Outgoing No.: 2381/2002  
Court of the Chief Judicial  
Magistrate, Osmanabad,  
Date: 9/7/2002

To,  
The Chief Judicial Magistrate,  
Wardha, District: Wardha

Sub: Accused Sanjay Hariram Agarwal, residing at: Mumbai, in Police Station Wardha City, Crime Register No. 110/2002 under Sections 406, 420, 34 IPC, has been classified in Police Station Osmanabad (City) Crime Register No. 106/2002 under Sections 406, 409, 420, 34 IPC...

Sir,

In view of the above subject, it is requested that the Police Inspector, Police Station Osmanabad (City) may, in his case, Thane Wardha City Crime Register No. 110/2002 Sections 406, 420, 34 IPC, accused Sanjay Hariram Agarwal, residing at Mumbai, is requested to be transferred to the investigation

officer and handed over to Assistant Police Inspector S. D. Bangar.

However, it is requested that the said accused be handed over to the investigation officer of the above crime, Assistant Police Inspector S. D. Bangar.

Yours faithfully

V. B. Kamkhedkar

Chief Judicial Magistrate Osmanabad

District: Osmanabad

Note: A warrant under Section 267 of the Code of Criminal Procedure is attached.

A copy to

Police Inspector, Police Station, Osmanabad  
(City) for information and further appropriate  
action

Cr. No. 619/02  
Dt. 9-7-02 D-540 653

FORM NO.36

ORDER REQUIRING PRODUCTION IN COURT OF PERSON IN  
PRISON FOR ANSWERING TO CHARGE OF OFFENCE  
(See Sec.267)

To,  
The Superintendent,  
District Prison,  
Wardha.

Whereas the attendance of Sanjay Hariram Agrawal, r/o. Mumbai at present confined/detained in the above-mentioned prison, is required in this Court to answer to a charge of Cr.No.106/2002, u/s. 406,409, 420, 34 of I.P.C. Police Station Osmanabad(city), Dist.Osmanabad.

You are hereby required to produce the said Sanjay Hariram Agrawal, r/o. Mumbai under safe and sure conduct before this Court of the Chief Judicial Magistrate Osmanabad on the 12th day of July 2002 by 11.00 a.m. there to answer to the said charge, and after this Court has dispensed with his further attendance, cause him to be conveyed under safe and sure conduct back to the said prison.

And you are further required to inform the said Sanjay Hariram Agrawal, r/o. Mumbai of the contents of this order and deliver to him the attached copy thereof.

Dated this 9th day of July 2002.

*(Signature)*  
9/7/02  
(V.B.Kamkhedkar)  
Chief Judicial Magistrate  
Osmanabad, Dist.Osmanabad.

*ole*

Received  
9/7/02  
*(Signature)*



Notice was served to him to appear but the accused has not been received yet. Since the accused is absconding, the investigation of the said crime is not progressing. Also, since the accused is absconding, there is a possibility that he will destroy the documents and evidence by disposing of the amount defrauded from the bank. Considering all these factors, it is very important to arrest the accused Bhupal Singh alias Pawan Rajenibalkar and conduct further investigation. The said accused has been absconding for 65 days since the crime was committed. Therefore, Section 32 CrPC has been filed against him.

However, it is requested to publish a declaration under Section 32 CrPC against the accused Bhupal Singh alias Pawan Santajirao Rajenibalkar, age: 31 years, residing in: Govardhanwadi Taluka: Osmanabad.

Hon'ble Submitted  
Police Inspector  
Police Station Osmanabad (City)

Date: 15/7/02

To,  
The Hon'ble Chief Judicial Magistrate Sir  
On behalf of the Court Osmanabad

Sub: Publication of a notice under Section 82  
CrPC against the accused

Report: B. B. Reddy, Police Inspector Police  
Station Osmanabad (City)

Sir,

This is to inform you that on 8.5.2002, Bali Parasram Rathod, Divisional Joint Registrar, Latur, lodged a complaint at Police Station Osmanabad (City) that Mr. Bhupal Singh alias Pawan Santajirao Rajenibankar, Chairman of Osmanabad District Central Cooperative Bank, committed fraud in the purchase of Government Debt Securities worth Rs. 29,99,34,591/- in the bank and cheated the bank etc. Based on the complaint, a case has been registered at Police Station Osmanabad (City) under Sections 406, 409, A case has been registered under Section

420, 34 IPC. We are conducting further investigation ourselves. The investigation into the said crime revealed that the Chairman of the said bank, the bank officers and the Director of Home Traders Limited, Vashi, Navi Mumbai, conspired to defraud the Osmanabad District Central Cooperative Bank of Rs. 299934591/- in connection with the purchase of government loan securities and strong evidence has been found against them. The involvement of the bank officers Shri Deshpande Malvade, Tambe, More in the crime has been revealed and they have been arrested earlier and are currently in my custody remand. The main accused in the bank's fraud, Bhupal Singh alias Pawan Santajirao Rajenibankar, former Chairman, has been absconding since the crime was committed, i.e. on 8.5.2002. It is very important to arrest him in the said crime and seize the important documents and the amount of fraud from him. The said accused is hiding to avoid arrest. Till date, we ourselves and Tambe police have been

searching for the said accused in Osmanabad, Govdharnawadi, Dhoki, Latur. Solapur, Pune, Mumbai, Aurangabad and notices were issued to him to appear but the accused has not been found yet. Since the accused is absconding, the investigation of the said crime is not progressing. Also, since the accused is absconding, there is a possibility that he will destroy the documents and evidence by disposing of the defrauded amount of the bank and since he is absconding, he is creating indirect obstacles in the investigation. Considering all these factors, it is very important to arrest the accused Bhupal Singh alias Pawan Rajenibalkar and conduct further investigation. The said accused has been absconding for 65 days since the crime was committed. Therefore, a case has been registered against him under Section 32 CrPC.

However, it is requested to publish a declaration under Section 32 CrPC against the accused Bhupal Singh alias Pawan Santajirao

Rajenibalkar, age: 31 years, residing in Govardhanwadi Taluka: Osmanabad, in the above mentioned crime.

Hon'ble Submitted by

Sd/-

Police Inspector

Police Station Osmanabad (City)

Date: 5/7/02

To,  
The Hon'ble Chief Judicial Magistrate, Court  
Osmanabad

Sub: Police Station Osmanabad (City) Crime  
Register No. 106/2002 Sections 406, 409,  
420, 34 IPC regarding obtaining production  
warrant of accused Sanjay Haridas  
Agarwal, residing at: Mumbai

Ref: B. B. Reddy, Police Inspector Police Station  
Osmanabad (City)

Sir,

It is my humble request that accused Sanjay  
Hariram Agarwal, residing at: Mumbai in the  
above subject is in the judicial custody of CBI  
Mumbai Crime No. 46/2002 in the CBI (Social  
Court) BSFC Mumbai. The said accused is an  
accused in the crimes of Police Station  
Osmanabad City Crime Register No. 106/2  
Section 406, 409, 420, 34 and he was the  
executive director of the firm M/s Home Traders

Navi Mumbai Vashi. Also, since he is the one who is handling the transaction of money related to the purchase of bonds, the police station here has to investigate how he invested the amount of Rs. 29,99,34,591.00 deposited for the purchase of government loan bonds in the crimes. He is very much needed in the investigation and it is necessary to arrest him in the crimes of the police station here.

However, it is requested to get the names of the accused in the above matter and to get the names of the CBI Court (Special Court) B.S.F.C. Mumbai regarding the custody of the said accused API S.D. Latur.

Earlier, we had obtained a transfer warrant from the esteemed court of the accused in the said matter and requested the Wardha Chief Judicial Magistrate, Wardha, but he had rejected it and directed that the accused Sanjay Hariram Agarwal, residing in Mumbai, should be taken from the Special Court, Mumbai.

However, it is requested to obtain a production warrant in the name of the accused Sanjay Hariram Agarwal, residing in Mumbai, from the CBI Court (Special Court) B.S.F.C. Mumbai.

Sd/-

Police Inspector

Police Station, Osmanabad City

Outward No. 1977/2002  
Court of the Chief Judicial  
Magistrate, Osmanabad  
Dated: 17.6.2002

To,  
The Hon'ble Judicial Magistrate,  
Wardha, District: Wardha

Sub: Accused Sanjay Hariram Agarwal, resident  
of Mumbai, in Police Station Wardha City  
Crime Register No. 110/02 Sections 406,  
409, 468, 34 IPC, registered in Police  
Station Osmanabad (City) Crime Register  
No. 106/02 Sections 406, 409, 420, 34 IPC

Sir,

In pursuance of the above subject, it is  
hereby informed that the Police Inspector, Police  
Station Osmanabad (City) has registered his  
Crime Register No. 106/02 Sections 406, 420, 34  
IPC in our Police Station Ganeshpeth Nagpur.  
110/02 Sections 406, 409, 468, 34 IPC, the  
accused named Sanjay Hariram Agarwal,

residing at Mumbai, is requested to be transferred to the custody of Police Sub-Inspector Shri R. M. Kadam, Police Station Osmanabad (City).

However, the said accused should be handed over to the custody of Police Sub-Inspector Shri R. M. Kadam, Police Station Osmanabad (City), the investigating officer in the above crime.

Shri R. S. Pandit  
Chief Judicial Magistrate, Osmanabad  
District: Osmanabad

A copy:

Sent to Police Inspector Police Station Osmanabad (City) for information and further action.

Date: 9/7/02

At the service of the Hon'ble Chief Judicial  
Magistrate, Osmanabad

Sub: Regarding obtaining production warrant of  
accused Sanjay Hariram Agarwal, residing  
at Mumbai, in Police Station Osmanabad  
(City) Crime Register No. 106/02 Sections  
406, 409, 420, 34 IPC.

Report: B.B. Reddy, Police Inspector, Police  
Station, Osmanabad (City)

Sir,

It is my humble request that accused Sanjay  
Hariram Agarwal, residing at Mumbai, in the  
above subject matter, is arrested in Wardha City  
Crime Register No. 110/02 Sections 409, 420 IPC  
and is currently in Wardha judicial custody.

The accused is an accused in the crime of  
Police Station Osmanabad (City) Crime Register  
No. 106/02 Section 406, 409, 420, 34 and he  
was the Executive Director of the firm M/s Home  
Traders Navi Mumbai Vashi. Also, since he is

dealing with the transaction of money related to the purchase of bonds, the police station here is investigating how he invested the amount of Rs. 29,99,34,591.00 invested for the purchase of government loan bonds in the crime and how he disposed of it later. It is very important for the investigation of the accused.

However, in order to find the accused in the above crime, it is requested to get a letter in the name of the Honorable Superintendent of Police, Wardha along with the name of Shri S. D. Bangar, Assistant Police Inspector, along with the production, form warrant, Honorable CBI Court (Special Court) BSFC Mumbai.

Sd/-

Police Inspector

Police Station Osmanabad (City)

Date: 19.5.2002

**STATEMENT**

I am Shivani Prabhu Khaire, age: 34 years, occupation: Housekeeper, residing at Juna Road, Ganesh Nagar, Latur

I am asked to write a written statement that I am a resident of the above place and I have been working as a maid in the house of Shri Pawan Rajenibalkar Saheb for the past 6 years.

Today, on 17/08/2002, Police Constable Pawar Saheb of Osmanabad questioned Nibalkar Saheb. But Saheb has gone out of town with his family for the past two to three weeks. I do not know anything about where he went and why he went and he did not tell me anything. I am currently living with my family. However, I do not know anything about where Nibalkar Saheb went.

I have written my above statement as I have told you, I have read it and it is correct and true.

Police Inspector  
Police Station Osmanabad (City)

Date: 17/5/02

To,  
Honorable Police Inspector Sir  
Police Station Osmanabad (City)

Sub: Regarding submission of report of remand  
accused in Police Station Osmanabad (City)  
Crime Register 106/02

Report: Police Constable, Bakkal No. 325 RA,  
Police Station Shivaji Nagar

Sir,

I hereby request that the accused in Police  
Station Osmanabad (City) Crime Register No.  
106/02 under Sections 409, 420, 34 IPC,  
Santajirao Raje Nibalkar, Nandi, Ausa Road, PC  
683, could not be found if I went to the area and  
inquired. I am submitting the report.

True Copy

Sd/-

Police Inspector  
Police Station Osmanabad (City)

Date: 18/05/02

**ORDER**

You are hereby informed that Police Station Osmanabad (City) Crime Register No. 106/02 Section 409, 420, 34 IPC such that the accused named Bhupal Singh alias Pawan Santajirao Rajenibankar Chairman Osmanabad District Central Cooperative Bank Limited Osmanabad is absconding since the crime was committed. It is highly likely that the said accused is in Aurangabad, Pune. However, now the police constables 464, 767, 909 should be accompanied and a thorough search should be carried out in the native village of Govardhanwadi and Osmanabad district of the accused. If the said accused is found, he should be arrested in the said crime and produced before us. Also, a

detailed report of the proceedings should be submitted before us.

To,

Shri R. B. Bhosale

Police Sub-Inspector

Police Station Osmanabad (City)

**MESSAGE**

To: All Police Station In-charge, Osmanabad,  
District

Information: Superintendent of Police,  
Osmanabad, SAPC, Osmanabad

From: Police Inspector, Police Station  
Osmanabad (City)

=====  
Outward No. 106/Accused Investigation/1081  
Dated 18/05/02

=====  
Police Station Osmanabad (City) Crime Register  
No. 106/02 Sections 420, 409, 34 IPC The  
accused named Bhupal Singh alias Pawan  
Santajirao Rajeni, Chairman Osmanabad District  
Central Cooperative Bank Limited, Osmanabad,  
has been absconding since the case was  
registered on 8/05/02. The said accused should  
be searched through our police station loan bond  
police and if the said accused is found, he should  
be arrested and informed to us.

Police Inspector  
Police Station Osmanabad (City)

W/M

D-556

668

To:- All polcoms and All Dispol in m.s.

Info:- police mumbai, crime pune, sp I.C.P.  
A R Anantnagar

From:- Dispol osmanabad

O-NO:- LCB/Trace/accused/1860/2002 Dt. 13/5/2002

= Osmanabad city P.S.M. has registered  
offence on 8/5/2002 vide CR No. 106/2002  
its 400/109, 20. IPC in which chairman -  
Bhujalsinha (a) (g) purnanaje Nimbalkar  
is accused (1) he is absconding since -  
registration of offence (1) his D/R as follows.  
Height 5' 10", Fair colour Balded generally  
wears trousers and Tabba (1) uses mobile  
phone (1) I.F. traced in your jurisdiction  
request to apprehend him and please  
contact PI city P.S.M. osmanabad phone  
NO. 02472/22100 or PI LCB osmanabad  
phone NO. 02472/27622 or room 201 Room  
osmanabad phone NO. 02472/22700 (1)

Recd  
(12)  
18/5

Inspector  
for Dispol osmanabad

ह. म. न.  
पोलीस निरीक्षक  
पो. स्टे. उ'नाद (शहर)

W/M

D-556

669

To:- All polcoms and All Dispol in. m.s.

Info:- police mumbai, crime pune, sp I, U. P.  
A R Anangabad

From:- Dispol osmanabad

O-NO:- LCB/Trace/Arrested/1860/2002. Dt. 13/5/2002

= Osmanabad city P.S.M. has registered offence on 8/5/2002 vide CR No. 106/2002 vs 400, 109, 30, 2 PC in which chairman - Bhupendra (a) ~~Patel~~ Patilraje Nimbalkar is accused. He is absconding since registration of offence. His D/R as follows: Height 5' 10", Fair colour Balded generally wears trousers and Tabba. Uses mobile phone. I.F. traced in your jurisdiction request to apprehend him and please contact PI city P.S.M. Osmanabad phone No. 02472/22100 or PI LCB Osmanabad phone No. 02472/27622 or control room Osmanabad phone No. 02472/22700.

Recd  
①  
18/5

~~Signature~~  
for Dispol osmanabad

~~Signature~~  
पोलीस निरीक्षक  
पो. स्टे. उबाद (बंद)

Date: 19/05/02

To,  
In the service of the Hon'ble Police Inspector,  
Police Thane, Osmanabad (City)

Sub: Police Osmanabad (City) Regarding the  
search for the absconding accused in  
Crime Register No. 106/2 Sections 406,  
420, 409, 34 IPC...

Report: R. B. Morale, Police Sub-Inspector, Police  
Station, Osmanabad (City)

Sir,

It is requested that, on the orders of the  
absconding accused Bhupal Singh alias Pawan  
Santajirao Raje Nibalkar, resident of Govardhan  
Wadi, we have gone to Govardhanwadi Dhoki,  
Aurangabad, Pune and searched for the said  
accused but he was not found.

However, it is requested that the following be  
done.

Sd/-  
Police Sub-Inspector  
Police Station, Osmanabad (City)

Dated 19/05/2002

To,  
Hon'ble Police Inspector,  
Police Station, Osmanabad (City)

Sub: Police Station Osmanabad (City) Crime  
Register No. 106/2002 Section 420 IPC  
regarding the accused

Report: Police Constable P. S. Jadhav 97909  
Police Station Osmanabad (City)

Sir,

I humbly request that on 18.5.2002 at 20.00 hours, when a search was conducted at his village house in Govardhanwadi, he did not come back. When asked about where he had gone, he They say they don't know where they went. However, further investigation is requested.

Sd/-

Police Sub-Inspector  
Police Station, Osmanabad (City)

Date: 01.06.2002

**ORDER**

Police Constable/844 S.D. Bansode,  
Appointment Police Station Osmanabad (City)

You are hereby ordered that the main accused Bhupal Singh alias Pawan Santajirao Rajenibankar in Police Station Osmanabad (City) Crime Register No. 106/02 Sections 406, 409, 420, 34 IPC has not been found since the date of registration of the crime on 8/5/02 and it is certain that he is roaming in Osmanabad city. However, there should be no hesitation in searching for the accused in Osmanabad city and if found, he should be produced before us.

Regards,

Sd/-

Police Sub-Inspector  
Police Station, Osmanabad (City)

Date: 01.06.2002

**ORDER**

Police Constable/665 S.S.

Appointment Police Station Osmanabad (Thane)

You are hereby ordered that the main accused Bhupal Singh alias Pawan Santajirao Rajenibankar, who is the director of the cooperative factory Dhokhi, has not been found since the registration of the crime in Police Station Osmanabad (City) Crime Register No. 106/02 under Sections 406, 409, 420, 34 IPC. However, since the accused is the director of the cooperative factory Dhokhi, there is a possibility that he will be found in the premises of the factory Dhokhi. However, the accused should be searched at the factory Dhokhi and if found, he should be produced before us without any hesitation.

Sd/-

Police Sub-Inspector

Police Station, Osmanabad (City)

Date: 01.06.2002

**ORDER**

Police Constable/901 P.S. Jadhav, Appointment  
Police Station Osmanabad (City)

You are hereby ordered that the main accused  
Bhupal Singh alias Pawan Santajirao  
Rajenibankar in Police Station Osmanabad (City)  
Crime Register No. 106/02 Sections 406, 409,  
420, 34 IPC has not been found since the date of  
registration of the crime on 8/5/02 and it is  
certain that he is roaming in Osmanabad city.  
However, there should be no hesitation in  
searching for the accused in Osmanabad city and  
if found, he should be produced before us.

Regards,

Sd/-

Police Sub-Inspector  
Police Station, Osmanabad (City)

Date: 01.06.2002

**ORDER**

Police Constable/767 S.I. Shiakh, Appointment  
Police Station Osmanabad (City)

You are hereby ordered that the main accused  
Bhupal Singh alias Pawan Santajirao  
Rajenibankar, who is the main accused in the  
case registered under Section 406, 409, 420, 34  
IPC, registered at Police Station Osmanabad  
(City) Crime Register No. 106/02, has not been  
found even after searching. I am likely to be at  
his native village Goverdharnawadi, Osmanabad.  
However, you should go to Goverdharnawadi and  
search for the accused and produce him before  
us if you find him.

Regards,

Sd/-

Police Sub-Inspector  
Police Station, Osmanabad (City)

Date: 15/06/02

**ORDER**

Police Constable/122 Police Station Osmanabad  
(City)

We are hereby directed to inform that Bhupal Singh alias Pawan Santajirao Rajenibalkar, Chairman Osmanabad District Maharashtra Cooperative Bank (M) Osmanabad, registered under Police Station Osmanabad (City) Crime Register No. 106/02 under Sections 406, 409, 420, 34 IPC, is known to be residing at his residence in Latur. However, we may trace him and obtain the assistance of the suspect and he should appear before us. We do not want to harm him.

Regards,

Sd/-

Police Sub-Inspector  
Police Station, Osmanabad (City)

Date: 15.6.02

**ORDER**

You are hereby informed that the main accused in Police Station Osmanabad (City) Crime Register No. 106/02 Sections 406, 409, 420, 34 IPC, Bhupal Singh alias Pawan Santajirao Rajenibankar, Chairman Osmanabad District Maharashtra Cooperative Bank (City), Osmanabad, is absconding since the commission of the crime and is currently residing in Solapur. You should trace him, take the help of the concerned police station, arrest him, appear before us and submit a detailed report of the action taken.

Copy:

A. V. Jadhav, Police Sub-Inspector, Police Station Osmanabad (City)

Sd/-

Assistant Police Inspector,  
Police Station Osmanabad (City)

Date: 15/06/02

To,  
Hon'ble Police Inspector Sir  
Police Station Osmanabad City

Subject: Accused Name: Bhupal Singh alias  
Pawan Raje Nibalkar Chairman DCC Bank  
Osmanabad, Pariman Mangal Office, Latur

Report: Police Constable 1078 R S Chate, Shivaji  
Nagar, Latur

Request that, your CR No. 106/02 under  
Sections 406, 409, 420, 34 IPC has not been  
found at the residence of the accused at the place  
mentioned in the above subject. This report is  
correct and true.

Sd/-

Police Sub-Inspector  
Police Station, Osmanabad (City)

Date: 16.06.02

To,  
Honorable  
Police Inspector Sir  
Police Station Osmanabad City

Sub: Police Station Osmanabad Crime Register  
No. 106/2002 Section 406, 409, 420, 34  
IPC regarding tracing the accused  
Report: Police Constable 122 Haq Ne Police  
Station Osmanabad City

I humbly request that by order, we have gone to Latur and searched for the accused in the said crime, Bhupal Singh alias Pawan Santajirao Raje Nibalkar, but he was not found, so we request you to take further action.

Sd/-  
Police Sub-Inspector  
Police Station, Osmanabad (City)

Date: 16.6.2002

Police Inspector So Osmanabad City Police  
Station

Submitted to the Police

Report: A V Jadhav, Police Sub-Inspector,  
Osmanabad City, Police Station

We have investigated the absconding accused  
Bhupal Singh alias Pawan Santajirao Raje  
Nibalkar, Chairman District Cooperative Bank  
Osmanabad in Osmanabad City Crime Register  
No. 106/02 Sections 406, 409, 420, 34 at  
Shastrinagar Chowk, Forest, 7th Road, but the  
said person was not found at the said place. The  
fact of this has been announced today.

Hon'ble Submitted

Police Sub-Inspector Osmanabad City  
Police Station Osmanabad

Date: 24.06.02

**ORDER**

To,  
ASI. V.A. Gaikwad,  
Appointment Police Station Osmanabad (City)

You are hereby ordered to serve notice under CrPC 160 on former Director of Osmanabad District Central Cooperative Bank (M) Osmanabad, Shri Shivajirao Rangulj, 2. Shri Suresh Mirajdar, Balsur.

Also, Police Station Osmanabad (City) Crime Register No. 106/02 Sections 406, 409, 420, 34 Bhadvik, accused Pawan Raje Nibalkar, resident: Govardhanwadi, has gone to his relative (half-brother) Shri Baba Patil, resident: Mulaj and you should go to the house of Shri Baba Patil, resident: Mulaj and inspect it. If the accused is found, he should be produced before us. The report of the proceedings should be submitted before us within (2) days.

Police Sub-Inspector Osmanabad City  
Police Station Osmanabad

Date: 22/6/02

**HOUSE SEARCH REPORT**

1. Mohan Shrirang Waghmode, age: 42 years,  
occupation: agriculture, residence:  
Govardhanwadi, Taluka District: Osmanabad
2. Suresh Babasaheb Thodsare, age: 30 years,  
occupation: agriculture, residence: Sadar

We were summoned by the above Panchas B.B. Reddy, Police Inspector, Police Station, Osmanabad (City) in front of the house of Bhupal Singh alias Pawan Santajirao Raje Nibalkar residing in Govardhanwadi. We appeared before him and the police informed us that in order to search for Pawan Raje Nibalkar, accused in the crime of Police Station Osmanabad (City) Crime Register No. 106/02 under Sections 406, 409, 420, 34 IPC, we have to conduct a house search at his residence. However, you appeared before us and conducted a Panchnama and informed us

about the house etc. We have made a Panchani Panchnama as follows

At this place, the father of the accused Pawan Rajenibankar, Santajirao Bhupalrao Raje Nibankar, was present and told him the purpose of the house search. We, the Panchani and the police, conducted a body search and found that he and his family entered the house facing east through the wooden door on the right side and in front of it is a toilet and bathroom. On the south side of the said room, there is a wooden door and inside the said room, there is a sitting room and TV, society, table etc. are kept. The said sitting room has an arch on the west side and entering through it is the room of the deoghar and the door on the north wall of the said room is opened and entering inside, the said room is a bed. And there is a door on the west wall of the deoghar and in front of it is a gallery. Also, there is a door on the north wall of the deoghar and entering through it, there is a verandah to go out from

there and in front of it is a wooden door. There is a staircase to go up the verandah and there is a bedroom on the south side of the staircase and in front of that bedroom is a kitchen and there is a door to the kitchen on the west wall. There is a toilet and bathroom on the north side of the kitchen. Going up from the staircase, there is a room on the footpath and there is a bedroom of 15 - 20 feet in length and width.

The said bungalow is of RCC structure of 36 - 66 feet in length and width and the accused named Pawan Raje Nibalkar was searched in this bungalow but he was not found. The name of the said Shri Santajirao Bhupal Rajenibalkar was found and there was no destruction of any valuables or goods in all the rooms of No. 31. We, the Panch and the police, have conducted a thorough search of the house.

Looking at the boundary of the said place, in the east, there is a paved road going from Dhoki to Tere, in front of it, on the west, south and north

sides, there is the land of Santajirao Raje Nibalkar in survey number 31, as per the boundary.

The above Panchnama has been given by us in the presence of the Panchnama from the beginning to the end, and it is correct.

This Panchnama was started at 18.15 and ended at 19.00.

In the presence of  
Police Inspector  
Police Station Osmanabad (City)

Signatures of the Panchnama

- 1.
- 2.

Date: 22/06/02

**STATEMENT**

I am Santajirao Bhupalrao Rajenibankar, age: 82 years, occupation: Sheti, resident: Govardhanwadi, Osmanabad

I hereby write in reply that I am a resident of the above place and am engaged in Sheti business. I have one son Pawan Rajenibankar and 7 daughters. All of them are married. My son Pawan Raje Nibankar was working as the Chairman of Osmanabad District Central Cooperative Bank.

Last month, Osmanabad District Central Cooperative Bank registered a case against him for extortion. Since then, my son Pawan Raje Nibankar has not come to the village and I have not received his call. He is here at present. I do not know anything about this. I have heard from others that he had applied for pre-arrest bail in Aurangabad and the court rejected it.

I do not know anything about where my son is at present and I do not know his address.

My above statement is true and correct as per my statement.

Present

Sd/-

Police Inspector

Police Station (City)

Police Station Dhoki Daily No. 173/2002

Ward: Saturday, District: Osmanabad,

Date 22/6/02

<b>Sr. No</b>	<b>Time</b>	<b>Register</b>	<b>Details</b>
34	18.00	Arrival Departure	At this time, M/s PI Shri Reddy So along with his staff along with Crime Register No. 106/02 Sections 406, 409, 420, 34 Bhadvi Nyas Kami arrived at Police Station Dhoki and immediately left for Govardhanwadi on that occasion.
36	19.40	Register	At this time, Police Shri Reddy So Osmanabad Police Inspector/695, Police

			<p>Constable/390 Kadam Police Constable/903 and Assistant Police Sheikh along with their staff members Pawan Santajirao Raje Nibalkar, resident: Govardhanwadi, conducted a house search for the investigation and returned to the police station with his life. No inappropriate acts or actions were committed during the house search, and a record was taken of the officers and employees in record number 34 and the</p>
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			money	was
			transferred	to
			Osmanabad.	

Sd/-

Police Sub-Inspector Osmanabad City

Police Station Osmanabad

Date: 01.07.02

**ORDER**

Police Constable/287 Patil Police Station  
Osmanabad

You are ordered to take Police Constable/983,  
Police Constable 683/608 with you and meet the  
Honorable Additional Superintendent of Police,  
Osmanabad immediately. Do not delay in this.

Sd/-

Police Sub-Inspector Osmanabad City  
Police Station Osmanabad

Outgoing No.: Investigation  
Assistance /1287/02  
Office of the Superintendent of  
Police  
Osmanabad, Date: 1.7.2002

Subject: Police Station Osmanabad (City) Crime  
Register No. 106/2002 Section 406, 408, 409,  
420 Regarding Investigation

You are informed that Shri V.K. Pujari, Police  
Inspector, Local Crime Branch, Osmanabad of  
this office is coming to Aurangabad to investigate  
the accused in the above crime.

However, he should be fully assisted and  
cooperated in the investigation of the said crime.

Sd/-

A.K. Meshram

Deputy Superintendent of Police (Mumbai)

Office of the Superintendent of Police,

Osmanabad

To,  
Police Inspector  
Local Crime Branch  
Aurangabad (City)

Copy

1. Shri V.K. Pujari, Police Inspector  
Local Crime Branch, Osmanabad
2. Shri B.B. Reddy Police Inspector  
Police Thane Osmanabad (City)



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Room	Guest Name	Company Name	Arrival	Departure	Pax	Plan	Guest Type	Guest Status	Visits
122	AJAY N	BAJAJ AUTO (VENDORS)	01/07/02	02/07/02	1	CP3	FT-CASH	GENERAL	
123	V.R.RAMESH	BAJAJ AUTO (VENDORS)	01/07/02	02/07/02	1	CP3	FT-CASH	GENERAL	
124	ATUL SALARDE	VIDECON INT. (EMPLOYEES)	01/07/02	03/07/02	1	CP3	FT-CASH	GENERAL	
126	S.D.CHEITE	VIDECON INT. (EMPLOYEES)	01/07/02	03/07/02	1	CP3	FT-CASH	GENERAL	
128	SITARAN SINGH	VIDECON INT. (EMPLOYEES)	01/07/02	03/07/02	1	CP3	REG-CRDT	GENERAL	
129	R.N.MANKHEDE	H/TH	01/07/02	03/07/02	2	EP	FT-CASH	GENERAL	
130	SUNIL KARGUDAN	MAKINO ASIA	01/07/02	02/07/02	1	CP3	FT-CASH	GENERAL	1
131	SUNDERRAJAN	BAJAJ AUTO (VENDORS)	01/07/02	03/07/02	1	CP3	FT-CASH	GENERAL	

GENERAL MAN OF THE HOUSE ==>> 03

GENERAL MAN ==>> 07

132/133

6/10/02  
  
 पोलीस निरीक्षक  
 पो. स्ट. ध. बांद (वाहड)

Date: 3.6.02

Honorable Police Inspector Police Station  
Osmanabad (City)

Sub: Police Station Osmanabad Crime Register  
No. 106/02 Section 406, 409, 420, 34 IPC  
regarding tracing the accused in the crime

Report: PC 676 SI Sheikh Police Station  
Osmanabad (City)

It is my humble request that we have gone to the village of Nibalkar, Govdharnawadi, near Nibalkar, the accused in the said crime, searched and asked people about him but no useful information was found.

Sd/-

Police Sub-Inspector Osmanabad City  
Police Station Osmanabad

Date: 05.07.02

Hon'ble  
Police Inspector So  
Police Thane Osmanabad

Sub: Police Osmanabad (City) Crime Register No.  
106/02 Sections 406, 409, 420, 34 IPC  
regarding the investigation of the crime  
Report: R M Kadam, Police Sub-Inspector Police  
Station, Osmanabad (City)

Sir,

It is requested that on this day, dated 5/7/02, we along with Police Constable/604 Bansode, Police Constable/1103, Police Constable/693 Pawar, searched for the remains of Bhupal Singh alias Pawan Santajirao Raje Nibalkar, the accused in the subject crime, from Latur, but his remains were not found. The investigation officer of the crime has been summoned to his house under CrPC No. 81. The Panchnama has been submitted along with the land title deed of his sister.

Police Sub-Inspector Osmanabad City  
Police Station Osmanabad

After informing the purpose of the search, we, the Panchani and the police, entered the house and searched it. The bungalow had a door facing north and we came to a large hall. From there, we went inside and searched it. We found two bathrooms facing west and an open space in front of it. In front of it, there was a room and a staircase. If you go up the stairs and go up the stairs, there is at least one room on the east side. The meeting has regional equipment. When we went up the stairs and looked, there was a large hall on the north, two rooms and a bathroom on the west and we went up to the terrace on the side. When we searched all the rooms and bathrooms in the bungalow, the accused named Bhupal Singh alias Pawan Santajirao Raje Nibalkar was not found in the house. During the search of the house, no object was found and no act was done against religion. We, the Panchani police, searched our bodies and came in front of the bungalow. The above mentioned accused was not found in the search of the said house. He was

summoned to appear before us at the Police Station Osmanabad (City) under Section 61 CrPC. The summons regarding this has been pasted on the wall of the main entrance of the bungalow facing north, east side. The light meter number of the said bungalow is R 43257.

Looking at the four-way boundary at this place, the four-way boundary is Sheikh's house in the east, his bungalow in the west, a dilapidated house in the south, and the public access in the north and east.

We have prepared this Panchnama.

Sd/-

Police Sub-Inspector Osmanabad City  
Police Station Osmanabad

Date: 5.7.02

### **HOUSE SEARCH REPORT**

1. Ravindra Namdev Shinde, age: 35, occupation: Driver, resident: Shimola, Taluka District: Osmanabad
2. Rahembulla Sheikh, age: 42 years, occupation: Agriculture, resident: Osmanabad

We five were called by Police Sub-Inspector R M Kadam, Police Station Osmanabad (City) and we came in front of the bungalow of Bhupal Singh alias Pawan Santajirao Raje Nibalkar at Juna Society Road Ganeshkumar Latur. The police informed that the accused named Bhupal Singh alias Pawan Santajirao Raje Nibalkar in Police Station Osmanabad (City) Crime Register No. 106/02 Sections 406, 409, 420, 34 IPC is to be searched and if he is found, he is to be detained. For that, we have to conduct a house search of their house. We, as the Panch, will be present with us and will make a Panchnama of the situation that will happen and inform me about it. We will make a Panchnama as follows.

When we called the person standing in front of the bungalow and asked his name and village, his name was Shivaji Prabhu Khaire, age: 38 years, and I am in the bungalow of Bhupal Singh alias Pawan Raje Nibalkar and I have been working there as a watchman for the past 3 years. When we asked who is currently in the said bungalow, he said that Bhupal Singh alias Pawan Raje Nibalkar is not present at home and his elder sister Mahadevi Dhairyasheel Veer from Osmanabad is present. We called Mahotri Veer who was in the house and made a Panchnama from there and it is correct and true.

This Panchnama started at 11.00 and ended at 12.00.

Before

Sd/-

Sub-Inspector of Police

Police Station Osmanabad (City)

Before the Panel

- 1.
- 2.

Date: 9.7.2002

Report

Honorable Police Inspector Sir

Submitted to the service of Police Station  
Osmanabad (City)

Sub: Police Station Osmanabad (City) Crime  
Register No. 106/02 Sections 406, 409,  
420, 34 IPC

Report: Police Sub-Inspector R. B. Morale, Police  
Station Osmanabad (City)

Sir,

I humbly request that in order to investigate the accused in the above crime, we along with Police Constable/525 Jagdale and Police Constable/767 Kolekar, on 7/7/2002, went to the house of accused Bhupal Singh alias Pawan Santajirao Rajenibankar at Venkatesh Villa, Apele Road, Plot No. 9 Deccan Pune and New Ajanta Apartment, Plot No. 21, Pune near Krishna Hospital and searched the house of the accused. When done, the accused did not come

to both the above addresses. After taking the statements of the people living in the said place and conducting house searches and panchnamas and taking them to their houses in person, the statements and panchnamas have been attached to the report. Also, their phone numbers have been taken as follows: 1. Flat No. 1 Venkatesh Villa Phone Number- 020-5532080, 2. Flat No. 2 - New Ajanta, Phone Number - 020 - 5461757, 5120265, Mobile Phone Number – 9522044118

Before

Sd/-

Sub-Inspector of Police

Police Station Osmanabad (City)

Date: 8.7.02

**PANCHNAMA**

1. Mr. Babu Ganpat Patil, Age: 42 years, Occupation: Trade, Residence: 29 Narvir, Tanajiwadi, Shivaji Nagar, Pune 5
2. Mr. Sandeep Ramakant Gole, Age: 25 years, Occupation: Labourer, Residence: 201, Mangalwar Peth, Pune 11

We were summoned by the above Panchayat Police Sub-Inspector R. B. Morale, Police Station Osmanabad (City) and we appeared in front of Panchayat Venkatesh Villa Apartment, Plot No. 9, Santosh Bakery Street, Apte Road, Pune. There, the police informed that the house is to be searched for the investigation of Police Station Osmanabad (City) Crime Register No. 106/2002 under Sections 406, 409, 420, 34 IPC. In the case of the accused, at least be present and see if he is the accused or not, etc. We, the police and the police, asked the person present in plot number 9 for his name and village. He told them

his name was Pritam Manikrao Landge, age 19, occupation: Education, residence: Venkatesh Villa Apartment, plot number 9. After informing them of the purpose of the house search, we, the police and the police, conducted a search in the case of the accused Pawan Raje Nibalkar. Plot number 9 has a one-way door on the west side and entered inside for inspection. There is a meeting room adjacent to the door, and on the north-west side there is a kitchen and bathroom and bedroom, and on the north side of the meeting room there is a veranda. We searched the entire rooms of plot number 9. When the accused Bhupal Singh alias Pawan Santajirao Rajenibalkar was not found at the said place, the police and the police As per CrPC, the accused was summoned at the said house. No items were seized during the said Panchnama nor any act against religion was committed.

This Panchnama was made by us in the presence of the Panchnama and is correct and true.

This Panchnama started at 12.00 pm and ended at 12.30 pm.

Panch

- 1.
- 2.

Present

Sd/-

Police Inspector

Police Station Osmanabad (City)

Date: 8.7.2002

**PANCHNAMA**

1. Vasant Waghujji Palaskar, Age: 48 years, Occupation: Trade, Residence: Aru Chal, Paudaphata, Kothrud, Pune 29
2. Arbaaz Syed Khurshid Syed, Age: 30 years, Occupation: Trade, Residence: NIBM Kondwa, Pune 48

We were summoned by the above Panchs, Police Sub-Inspector R. B. Morale, Police Station Osmanabad (City), and we appeared in front of the Panch, New Anjitha Avenue Society, Wing No. A2, Plot No. 21, Pune, where the police informed us that the house of the accused is to be searched under Sections 406, 409, 420, 34 of the IPC. However, after being present and seeing the accused, we informed him about the Panchnama and so on. We, the Panch and the police, asked the woman present in Plot No. 21 her name and village. She told her name as Rani Bhupal Singh alias Pawan Raje Nibalkar, age: 25 years, residing at New Ajanta Avenue Society Wing No. A 2 Plot No. 21. After informing her about the purpose of the house search, we, the police and

the Panch conducted a house search in the said house of the accused Pawan Raje Nibalkar. Flat No. 21 is facing south and has a one-way door. Looking inside, there is a large hall on the front side and a sitting room on the east side of the hall, a bedroom on the north side of the hall and a kitchen room on the west side of the hall. We searched the entire said Flat No. 21 and did not find the accused Pawan Raje Nibalkar. No items were seized during the house search. Or nothing against religion was done. The summons of the accused was served at the house before the Pancha.

We have submitted this Panchnama in the presence of the Pancha and it is correct and true.

This Panchnama started at 15.30 and ended at 16.00

Panch

- 1.
- 2.

Present

Sd/-

Police Inspector

Police Station Osmanabad (City)

## **STATEMENT**

Date - 8-7-2002

Phone No- 5461787

I, Rani Bhupalsingh alias Pawan Raje Nimbalkar, age 25 years. Occupation: Housework, R/at. Govardhan Wadi, Taluka, District Osmanabad. H. No. New Ajintha Avenue Society Wing No- A-2 Flat No-21 Pune.

When asked, I state that I reside at the above address. I have no children. I have a stepmother named Anandibai, who has two sons Om Prakash Jayprakash and a daughter Saibai. My maternal home is Khadkalgaon, Taluka Barshi. My father is Ankush Lalasahib Shenge, who is engaged in farming. I, Gupal Singh alias Pawan Rajenimbalkar, have been living with him for the past six years. Since my relationship with him began, he brought me to a flat on Apte Road, Venkatesh Villa, Flat No-9, which is in his name - Pawan Rajenimbalkar. Since then, I have lived in that flat for about four to five years. After that,

by taking a flat in my name, I have been living in that flat for the past one year.

The original documents of the said flat are not with me; they have kept them with themselves.

About two months ago, a bank fraud case was filed against him. I am aware of this. Since the case was filed, till today, the papers have not come to me, nor has he called me. Also, no one from the village has come to me. In my flat, I live with my driver Samad Wahed Qazi, age 26 years, occupation - driver, residing at Ra. Dhoki, Taluka, District Osmanabad.

This statement is given by me as per my narration, and upon reading, it is true and correct as per my statement.

Before me

Sd/-

Police Sub-Inspector

Police Station Osmanabad (City)

**STATEMENT**

Date: 8.7.02

Pune Phone No. 020-5532080

I, Preetam Manikrao Landage, age 19 years, occupation – Student, R/at: Adarsh Colony, Flat No - 70 Latur H. B. Deccan Gymkhana, Apte Road, Vyankatesh Villa Plot No -1, Santosh Bakery Lane, Pune

In response to the inquiry, I state that my native village is Gunphawadi, Taluka Dist: Latur, and I am permanently settled in Latur at the above address. My Father Manikrao Narayanrao Landge is currently working as a Deputy Engineer in the Sugarcane Department at Osmanabad. I have been admitted as a Mechanical Engineer student at Sinhgad College (Vadgaon Budruk), Sinhgad Road, Pune. Therefore, I, along with my mother - Nirmalabai Manikrao Landge and brother - Prabandh Manikrao Landge, age 13 years, are residing here. My brother is studying in Sadashiv Peth Pune from first to eighth standard at Bhave High School.

Since my engineering degree was awarded in Pune, my father has rented Plot No. 9 in Venkatesh Villa Apartment from Bhupal Singh alias Pawan Santajirao Raje Nibalkar for the past one year and what is the monthly rent for it. Neither I nor my mother know this. Neither I nor my mother know who lived in the said plot before we came to live in the said plot. Since we came to live in Plot No. 9, Pawan Raje Nibalkar or his wife or his children have never come to us here. My mother and I know Pawan Raje Nibalkar because he is my maternal aunt - Urmilabai Laxmanrao Jadhav, residing in Gorewadi Taluka, District: Osmanabad, so he is his and our relative. Neither I nor my mother know where he lives at present. We also do not know in whose name the plot we live is.

This Statement was written as I said, and I have read it and it is correct and true as I said.

Before me  
Police Sub-Inspector  
Police Station Osmanabad (City)

Date: 15/07/02

In the presence of the Hon'ble Chief Officer,  
Osmanabad Court

Sub: Police Station Osmanabad Crime Register  
No. 106/02 Sections 406, 409, 420, 34 IPC  
regarding permission to search the  
property of accused Bhupal Singh alias  
Pawan Santajirao Rajenimbalkar

Report: B. B. Reddy Police Inspector Police  
Station Osmanabad (City)

Sir,

It is requested that the accused in the subject crime, Bhupal Singh alias Pawan Santajirao Raje Nibalkar, was the Chairman of the Osmanabad District Central Cooperative Bank on the same day. He has cheated the said bank to the tune of Rs. 29,99,34591.00. It is also understood that while distributing loans to the public from the said bank, he has collected a percentage amount from it and has purchased

many properties in Thane district and other places in Maharashtra with the said money. The search for the said property and seizure of the said documents are necessary for the purpose of investigation of the said crime. Permission has been obtained under Section 105(3) CrPC to search the said property during and after the commission of the said crime.

Hon'ble submission

**SUBMITTED**

No Objection to allow the larajer of I.O as accused is yet to be arrested and be purposely holding the arrest I.O. worth the property as it in become help for to the arrest accused.

Sd/-  
17.7.02