October 1, 2002

To,
The General Manager
ICDS Securities Ltd.
Manipal Centre,
Bangalore

Sub: To furnish information and copies of transaction of ICICI Bond certificates between you and Manipal Academy of Higher Education

Sir,

It is in my knowledge while investigating offence registered at Vishrambagh Police Station (Pune City), CR No.65/2002 under Sec.406, 409, 420, 34 of IPC, certificates bearing no.5 & 6 of 10.65% ICICI, 2006, Face value of Rs.1.00 crore each, are either sold or transferred by you to Manipal Academy of Higher Education.

Please give the detailed information, for example, mode of transaction, date of deal, mode of payment, etc. concerned copies of transaction etc. to facilitate the investigation and bringforth the evidence against the accused in this case.

Please also give any other information of importance as you deem fit to be from evidence point of view.

Thanking you,

Yours faithfully,

(S R Patne)
Police Inspector
Crime Branch
Pune City

1-10-2002
POLICE INSPECTOR
CRIME BRANCH (NARCOTIC CELL)
PUNE CITY.

Received
ICDS SECURITIES LIMITED
1/10/02
BANGALORE.

9.10.02

737

(9009)

ICDS
SECURITIES LIMITED

(3)

October 1, 2002

To,
Mr. P R Patne
Police Inspector
Crime Branch
PUNE City

Dear Sir,

With reference to your letter dated October 1, 2002, we hereby submit the copies of following documents pertaining to the two deals done by us for Manipal Academy of Higher Education for 10.65% ICICI, 2006.

First Deal on 30th August, 2001.

a) Deal Confirmation Letter from Providence Corporate Advisory Services Pvt. Ltd., Bangalore dated 29th August, 2001, for 10.65% ICICI, 2006, face value Rs.1.00 Cr. confirming the sale of securities by Providence to us.

b) Copy of the revised Deal Confirmation from Providence after the recalculation of the interest.

c) Copy of the letter dated 30th August 2001, stating the payment made to Providence through cheque drawn on ICICI Bank Ltd. bearing no.979707 dated August 30, 2001 on August 30, 2001. This cheque was given from our Current Account at ICICI Bank, MG Road Branch, Bangalore, a/c no.000205001700.

d) Copy of the deal confirmation letter dated 29th August, 2001, to Manipal Academy of Higher Education (MAHE) confirming the purchase of 10.65% ICICI, 2006, by MAHE from us.

e) Copy of the letter dated 29th August, 2001, to MAHE stating the revised deal amount and the reason for the change in the revision in the deal amount.

f) Copy of Bank Statement showing transfer of funds from MAHE through ICICI Bank, Manipal Branch to our account.

g) Copy of the Covering letter of Providence dated 4th September, 2001, stating delivery of the Original Bonds of 10.65% ICICI, 2006, Face Value - Rs.1.00 Crore to us. We confirm receiving the original Bond Certificates of 10.65% ICICI, 2006 on 5th September, 2001 from Providence.

h) Copy of our Covering Letter to MAHE dated September 6, 2001 stating handing over of these Original Bonds to MAHE along with their photocopies, before sending for transfer by MAHE. On the same letter, MAHE has acknowledged of having received the bonds by duly stamped and initialed on the same letter.

Second Deal on 4th September, 2001.

a) Deal Confirmation Letter from Providence Corporate Advisory Services Pvt. Ltd., Bangalore dated 3rd September, 2001, for 10.65% ICICI, 2006, face value Rs.1.00 Cr. confirming the sale of securities by Providence to us.

b) Copy of the letter stating the payment made to Providence through cheque drawn on ICICI Bank Ltd. bearing no.979711 dated September 4, 2001 on September 4, 2001. This cheque was given from our Current Account at ICICI Bank, MG Road Branch, Bangalore, a/c no.000205001700 (copy of the cheque also enclosed).

N-115, North Block (1st Floor - Rear Wing), Manipal Centre, Dickenson Road, Bangalore - 560 042, India
Tel : 559 9793 / 794 / 796, 559 6484 Fax : (080) 559 8580 E-mail : icdssblr@glasbg01.vsnl.net.in
Regd. Office : 'Syndicate House', Upendra Nagar, Manipal 576 119
MEMBER : NATIONAL STOCK EXCHANGE AND BANGALORE STOCK EXCHANGE

638

739

ICDS
SECURITIES LIMITED

c) Copy of the deal confirmation letter dated September 3, 2001, to Manipal Academy of Higher Education (MAHE) confirming the purchase of 10.65% ICICI, 2006, by MAHE from us.
d) Copy of Bank Statement showing transfer of funds from MAHE through ICICI Bank, Manipal Branch to our account.
e) Copy of the Covering letter of Providence dated September 12, 2002, stating delivery of the Original Bonds of 10.65% ICICI, 2006, Face Value - Rs.1.00 Crore to us. We confirm having received the original bonds details of which are mentioned in the letter.
f) Copy of our Covering Letter to MAHE dated September 13, 2001 stating handing over of these Original Bonds to MAHE along with their photocopies, before sending for transfer by MAHE. On the same letter, MAHE has acknowledged of having received the bonds by duly stamped and initialed on the same letter.

Also enclosed are copies of :

a) Our SEBI Registration Certificate as Stock Broker on the National Stock Exchange of India.
b) List of Directors

The above information and copies under my signature furnished to you pertain to Certificates No.5 & 6 of 10.65% ICICI, 2006, face value of Rs.1.00 crore each.

These mentioned certificates were received at our office in original and the same were sent to Manipal Academy of Higher Education. We have no information as to how these certificates came in the possession of Providence Corporate Advisory Services Ltd.

This is for your kind information and records.

Thanking you,

Yours faithfully,
For ICDS Securities Ltd.

Rajaram Bhandarkar

N-115, North Block (1st Floor - Rear Wing), Manipal Centre, Dickenson Road, Bangalore - 560 042, India.
Tel : 559 9793 / 794 / 796, 559 6484 Fax : (080) 559 8580 E-mail : icdssblr@giasbg01.vsnl.net.in
Regd. Office : 'Syndicate House', Upendra Nagar, Manipal 576 119
MEMBER : NATIONAL STOCK EXCHANGE AND BANGALORE STOCK EXCHANGE

# PROVIDENCE
CORPORATE ADVISORY SERVICES PVT. LTD.

3
906
741
7

K/A: MR. SRIDHAR
ROOM NO. 308

28 August, 2001

Mr. D. Sreepathi
ICDS Securities Ltd.
BANGALORE

**K/A: MR. SRIDHAR**

Dear Sir,

WE CONFIRM HAVING DONE THE FOLLOWING DEAL WITH YOU

**ICDS SECURITIES LTD.TO BUY**

| | |
|---|---|
| SECURITY: | 10.65% ICICI 2006 |
| I/P DATE | 25/7 |
| MATURITY DATES: | 24/5/2006 |
| COUPON | 10.65% |
| FACE VALUE | RS. 100 LACS |
| SETTLEMENT DATE: | 30/8/2001 |
| RATE | RS. 100.85 |
| PRINCIPAL AMOUNT: | RS. 1,00,85,000.00 |
| add ACCRUEDINTEREST 23/7/01- 30/8/01(38DAYS) | RS. 1,10,877.00 |
| **SETTLEMENT AMOUNT:** | **RS. 1,01,95,877.00** |
| SETTLEMENT MODE | PHYSICALS |
| PAYMENT MODE: | HIGH VALUE CHEQUE |
| SETTLEMENT PLACE | BANGALORE |
| COUNTER PARTY | Providence Corporate Advisory Services Pvt. Ltd. |

Please confirm the above details immediately by fax. In case of any discrepancy please bring it to our notice immediately.

Thanking you,
Yours truly,
For **Providence Corporate Advisory Services Pvt. Ltd.**

D.Sridhar
Director

We hereby confirm the deal
For ICDS SECURITIES LIMITED
Authorised Signatory

ICDS SECURITIES LIMITED
BANGALORE

ADDITIONAL CHIEF JUDICIAL MAGISTRATE
BANGALORE

"ALSA GLENRIDGE"
18, 1st Floor,
# 32, Lavelle Road,
Bangalore - 560 025. INDIA
Tel : 2122429, 2296017.
Telefax : 2122430.
E-mail : providence@vsnl.com

640

243

ICD

Date : 29th August, 2001

To,
Mr. Bhaskar Prabhu
Additional Director – Finance
MAHE
Manipal.

Dear Sir,

We confirm the sale transaction for following security, the details of which are under :

| | | |
|---|---|---|
| Nature of Transaction | : | Your Purchase |
| Issuer of the Security | : | ICICI |
| Name of the Security | : | 10.64% ICICI Bonds 2006 |
| Maturity Date | : | 24-05-2006 |
| Interest Payment | : | 23/7 |
| Deal Date | : | 29th August, 2001 |
| Settlement Date | : | 29th August, 2001 |
| Rate per Bond | : | Rs.101.00 |
| Yield to Maturity (Annualised) | : | 10.34% |
| Value of Bonds | : | Rs.1 Crore |
| Transaction Value | : | Rs.1,02,10,877.00 (inclusive of accrued interest of Rs.1,10,877) |
| Mode of Delivery | : | Physical |
| Mode of Payment | : | Fund Transfer in ICICI Bank, Manipal |
| Payment in favour of | : | ICDS Securities Ltd. |

Kindly effect the fund transfer to our account through ICICI Bank Ltd today.

Yours truly,
For **ICDS Securities Ltd.,**

**General Manager**

We hereby confirm the deal
For **MAHE**

**Authorised Signatory**

ICDS SECURITIES LIMITED BANGALORE

641

PROVIDENCE
CORPORATE ADVISORY SERVICES PVT. LTD.

743

906 4
11

**REVISED DEAL CONFIRMATION**

28 August, 2001

Mr. D. Sreepathi
ICDS Securities Ltd.
BANGALORE

**K/A: MR. SRIDHAR**

Dear Sir,

WE CONFIRM HAVING DONE THE FOLLOWING DEAL WITH YOU

**ICDS SECURITIES LTD.TO BUY**

| | |
|---|---|
| SECURITY: | 10.65% ICICI 2006 |
| I/P DATE | 23/7 |
| MATURITY DATES: | 24/5/2006 |
| COUPON | 10.65% |
| FACE VALUE | RS. 100 LACS |
| SETTLEMENT DATE: | 30/8/2001 |
| RATE | RS. 100.85 |
| PRINCIPAL AMOUNT: | RS. 1,00,85,000.00 |
| add ACCRUEDINTEREST | |
| 24/5/01- 30/8/01(98DAYS) | RS. 2,85,945.00 |
| **SETTLEMENT AMOUNT:** | **RS. 1,03,70,945.00** |
| SETTLEMENT MODE | PHYSICALS |
| PAYMENT MODE: | HIGH VALUE CHEQUE |
| SETTLEMENT PLACE | BANGALORE |
| COUNTER PARTY | Providence Corporate Advisory Services Pvt. Ltd. |

Please confirm the above details immediately by fax. In case of any discrepancy please bring it to our notice immediately.

Thanking you,
Yours truly,
For Providence Corporate Advisory Services Pvt. Ltd.

B.Sridhar
Director

ICDS SECURITIES LIMITED * BANGALORE *

ADDITIONAL CHIEF JUDICIAL MAGISTRATE BANGALORE

"ALSA GLENRIDGE"
1B, 1st Floor,
# 32, Langford Road,
Bangalore - 560 025. INDIA
Tel : 2122429, 2296017.
Telefax : 2122430.
E mail : providence@vsnl.com

642

Date : 29th August, 2001

To,
Mr. Bhaskar Prabhu
Additional Director – Finance
MAHE
Manipal.

Dear Sir,

This has reference to our deal confirmation letter dated 29th August, 2001.

There is a change in the accrued interest amount payable to Rs.2,85,945.00 and thereby the transaction value to Rs.1,03,85,945.00. This is due to the fact that the said bonds were issued during the current year i.e. on 24-5-2001 and the first interest payment is due on 23-7-2002 (for 14 months) and not on 23-7-2001 as calculated earlier. A copy of the certificate stating the first interest payment date is enclosed.

Kindly remit the difference amount of Rs.1,75,068.00 through ICICI Bank Ltd.

Yours truly,
For **ICDS Securities Ltd.,**

**General Manager**

ICDS SECURITIES LIMITED BANGALORE

643

Regd. Off Indian Globe
Tel. 26111701

749 (906) 16

(15)

29-08-01 12:52 6495474 VALIANT 001

Issued in lieu of /Certificate

# ICICI

## ICICI LIMITED

Incorporated on January 5, 1955 as a Public Limited Company under the Companies Act, 1956
Regd. Office: ICICI Towers, Bandra-Kurla Complex, Bandra (E), Mumbai 400 051

**UNSECURED REDEEMABLE BOND(S) IN THE NATURE OF PROMISSORY NOTES**

**SERIES - PN010Z**

This is to certify that the person(s) named below or the last transferee(s) whose name(s) is/are duly recorded in the Memorandum of Transfers on the reverse hereof is/are the holder(s) of the within mentioned Bond(s) in the nature of Promissory Notes which have been issued subject to the Memorandum and Articles of Association of the Company, and the terms and conditions set out herein which shall be binding on the Company and the Bondholders and all persons claiming by, through or under any of them.

Bondholder No: 0541490 Certificate No : 6
Name(s) of Bondholder(s)

| | | | |
|---|---|---|---|
| Distinctive No(s) | :111 - 210 | | |
| No. of Bonds | :100 | | |
| Face Value | :Rs.100000/- per bond | | |
| Principal Amount | :Rs.1,00,00,000/- | | |
| Rate of Interest | :10.85% p.a. | | |
| Tenor | :5 YEARS | | |
| Option (Put/Call) | :N.A | | |
| Put/Call Percentage | :N.A | Notice Period (for Put/Call Option) | :N.A |
| Relevant Date(s) for Put/Call Option | :N.A | | |
| Interest Payable From | :24-08-2001 | | |
| Interest Payment Date(s) | :JUL 23 | | |
| Date of First Interest Payment | :23-07-2002 | | |
| Date of Redemption | :24-08-2006 | | |
| Nature | :SENIOR | | |

Given at Mumbai this 21st Day of June, 2001

For and on behalf of
ICICI LIMITED

Managing Director & Chief Executive Officer

Managing Director & Secretary Officer

ICDS SECURITIES LIMITED BANGALORE

* This Certificate is being issued pursuant to the details, terms and conditions contained in the application form.
* For Dematerialised form details, Trade transactions,
Cautions for all Put and Call Option : Put Option shall be exercised by the Bondholder by giving a notice in writing to the Company at its Registered Office or to the Registrar and Transfer Agents, Intime Spectrum Registry Limited, C-13 Pannalal Silk Mills Compound, L.B.S. Marg, Bhandup (West), Mumbai 400 078 not less than 15 days before the Put Option Date. Any notice of exercise of Put Option received by the Company or the Registrar and Transfer Agents less than 15 days before the Put Option Date shall be deemed to have been received on the next succeeding working day. Call Option shall be exercised by the Company by giving a notice in writing to the Bondholder not less than 15 days before the Call Option Date. Any notice of exercise of Call Option received by the Bondholder less than 15 days before the Call Option Date shall be deemed to have been received on the next succeeding working day.

640

CC C2C 5001725

751

ICDS

August 30, 2001

Mr. D Sridhar
Director
Providence Corporate Advisory Services Pvt. Ltd.
"Alsa Glenridge",
1B, 1st Floor,
#32, Langford Road, Bangalore - 560025

Dear Sir,

This has reference to the deal confirmation letter dated August 29, 2001. Please find enclosed herewith a cheque drawn on ICICI Bank dated August 30, 2001 for **Rs.1,03,70,945.00** towards the deal settlement amount. Please acknowledge receipt.

Thanking you,

Yours truly,
For ICDS Securities Ltd.,

G S Shridhar
Asst. General Manager

Received Cheque
30.8.01

ICDS SECURITIES LIMITED BANGALORE

645

753 (19) 960 P

ICICI BANK LIMITED

M. G. ROAD, BANGALORE

TO:
M/S. ICDS SECURITIES LTD
N-115, IST FLOOR, NORTH BLOCK
MANIPAL CENTRE, DICKENSON RD
BANGALORE
KARNATAKA
INDIA - 560042

PAGE 2

A/C NO: 000205001700 DATE 04-09-2001

STATEMENT OF ACCOUNT FOR THE PERIOD FROM 01-08-2001 to 04-09-2001

| DATE | PARTICULARS | CHQ. NO. | WITHDRAWALS | DEPOSITS | BALANCE |
|---|---|---|---|---|---|
| 3-Aug | MOF | | | | |
| 1-Aug | SELF | | | | |
| 1-Aug | FT FROM MPL-72. 1. 89 | 878705 | 5,000.00 | 12,500.00 | 144.35Cr |
| 1-Aug | To CC | | | | 144.35Cr |
| 1-Aug | To CC | 878704 | 8,27,422.00 | 8,00,218.00 | 362.35Cr |
| 1-Aug | FT FROM MANIPAL-72. C | 878703 | 15,783.00 | | 346.35Cr |
| 1-Aug | 000215244583 - Trad | | | 1,02,10,877.00 | 1,02,10,034.35Cr |
| 1-Aug | Y/S FR P2 | 878706 | 1,00,11,000.00 | | 034.35Cr |
| 1-Aug | FT FROM MANIPAL-72. I | | 3,300.00 | | 034.35Cr |
| 1-Aug | HV CHG | 878707 | 1,03,77,945.00 | 1,70,068.00 | 102.35Cr |
| 1-Aug | 000210244383 : Rev s | | | 79,76,000.00 | 78,78,342.15Cr |
| 1-Aug | FT FROM MPL-72. 9. 27 | | | 2,00,000.00 | 157.35Cr |
| 2-Aug | SELF | 878716 | 3,000.00 | | 157.35Cr |
| Sep | MANIPAL ACADEMY OF H | | | | 157.35Cr |
| | Page Total: | | 2,12,25,150.00 | 3,18,03,197.35 | 1,05,77,892.15Cr |

ICDS SECURITIES LIMITED BANGALORE

646

PROVIDENCE
CORPORATE ADVISORY SERVICES PVT. LTD

755 (4) 960 90

*4 September, 2001*

Mr. SRIDHAR
ICDS SECURITIES LTD.
MANIPAL CENTRE
BANGALORE

Dear Mr. Sridhar,

Sub: **Delivery of 10.65% ICICI 2006 Bonds, FV – Rs. 1,00,00,000/-**

With reference to the purchase of **10.65 % ICICI 2006** for the face value of Rs. 1.00.00.000.00 we are enclosing herewith the delivery for the same:

| **Name of security** | **10.65 % ICICI 2006** |
|---|---|
| Face value | Rs. 1.00.00.000.00 |
| Bondholder No. | 0541480 |
| Distinctive No | 111 – 210 |
| Certificate No. | 0006 |
| No. of certificates | 1 |
| No. of bonds | 100 ( Rs. 1.00.000/- each ) |
| Other documents | 1. Board resolution of Sabarkantha Dist. Cent. Co-Op. Bank Ltd.<br>2. Specimen signature Sabarkantha Dist. Cent. Co-Op. Bank Ltd |

Kindly acknowledge the receipt of the same on the copy of this letter

Assuring you of our best services at all times.

Thanking you.

Yours truly,
For **Providence Corporate Advisory Services Pvt. Ltd.**

D. Sridhar

**D. SRIDHAR**
**Director**

ICDS SECURITIES LIMITED * BANGALORE *

647

"ALSA GLENRIDGE"
1B, 1st Floor,
# 32, Langford Road,
Bangalore - 560 025. INDIA
Tel : 2122429, 2296017.
Telefax : 2122430.
E-mail : providence@vsnl.com

September 6, 2001

Mr. Bhaskar Prabhu
Additional Director – Finance
Manipal Academy of Higher Education
Manipal.

ICDS SECURITIES LIMITED

Dear Sir,

Sub : **Delivery of 10.65% ICICI 2006 Bonds, F.V. – Rs. 1,00,00,000/-**

With reference to the purchase of 10.65% ICICI 2006 Bonds vide Deal Confirmation letter dated August 29, 2001, we are enclosing herewith the deliveries of the same:

| | |
|---|---|
| Name of Security | 10.65% ICICI Bonds 2006 |
| Face Value | Rs. 1,00,00,000.00 (Rs. One crore only) |
| Bondholder No. | 0541480 |
| Distinctive No. | 111-210 |
| Certificate No. | 6 |
| No. of Certificates | One |
| Other Documents | 1. Mandate form<br>2. Board resolution of Sabarkantha Dist. Cent. Co-op. Bank Ltd. – seller.<br>3. Specimen signatures of Sabarkantha Dist. Cent. Co-op. Bank Ltd. |

Please acknowledge the receipt of the same.

We would like to inform you that the buyer's name has to be filled both on the certificate as well as on the mandate form. Apart from this other details like address, authorised signatories and status of the buyer need to be filled on the mandate form. The bonds can be submitted for effecting transfer at ICICI Ltd., Infantry Road, Bangalore.

Please feel free to contact us for any clarifications/services from our side.

Thanking you,

Yours truly,

G S Shridhar
Asst. General Manager.

Copy to : Mr Rangarajan, MAHE, Bangalore – for information.

N-115, North Block (1st Floor - Rear Wing), Manipal Centre, Dickenson Road, Bangalore - 560 042, India.
Tel : 559 9793 / 794 / 796, 559 6484 Fax : (080) 559 8580 e-mail : [illegible]@giasbg01.vsnl.net.in
Regd. Office : 'Syndicate House', Upendra Nagar, Manipal 576 119
MEMBER : NATIONAL STOCK EXCHANGE AND BANGALORE STOCK EXCHANGE

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

ICDS SECURITIES LIMITED BANGALORE

Issued in lieu of Certificate No : 3 Duly stamped

# ICICI LIMITED

(Incorporated on January 5, 1956 as a Public Limited Company under the Indian Companies Act, 1913, (VII of 1913)).
Registered Office: ICICI Towers, Bandra - Kurla Complex, Bandra (E), Mumbai - 400 051.

## UNSECURED REDEEMABLE BOND(S) IN THE NATURE OF PROMISSORY NOTES

SERIES : PN0102

This is to certify that the person(s) named below or the last Transferee(s) whose name(s) is/are duly recorded in the Memorandum of Transfers on the reverse hereof is/are the holder(s) of the within mentioned Bond(s) in the nature of Promissory Notes which have been issued subject to the Memorandum and Articles of Association of the Company and the terms and conditions set out herein which shall be binding on the Company and the Bondholders and all persons claiming by, through or under any of them.

| | | |
|---|---|---|
| Bondholder No. | : 0541480 | Certificate No : 6 |
| Name(s) of Bondholder(s) | : THE SABARKANTHA DIST. CENT. CO-OP. BANK LIMITED | |
| Distinctive No(s) | : 111 - 210 | |
| No. of Bonds | : 100 | |
| Face Value | : Rs.100000/- per bond | |
| Principal Amount | : Rs.1,00,00,000/- | |
| Rate of Interest | : 10.65% p.a. | |
| Tenor | : 5 YEARS | |
| Option (Put/Call) | : N.A | |
| Put/Call Percentage | : N.A | (Notice Period (for Put/Call Option) : N.A |
| Relevant Date(s) for Put/Call option | : N.A | |
| Interest Payable From | : 24-05-2001 | |
| Interest Payment Date(s) | : JUL 23 | |
| Date of First Interest Payment | : 23-07-2002 | |
| Date of Redemption | : 24-05-2006 | |
| Nature | : SENIOR | |

Given at Mumbai this 21st Day of June, 2001

For and on behalf of
ICICI LIMITED

Managing Director & Chief Executive Officer — Joint Managing Director & Chief Operating Officer

Authorized Signatory

* This Certificate is being issued pursuant to the detailed terms and conditions stipulated in the application form.
* For Bonafied commercial or Trade transactions
* The address for all notices and communications in connection with the Bonds should be the last notified address in the records of the Company, as informed in writing to the Registrar. It is in the interest of the transferee to inmediately notify ICICI Infotech Services Limited regarding any transfor/change of address. ICICI would be absolved of any liability by issuing any notice or communication (including the notice for exercise of call option) to such last notified address.

Jai kaushal 022-2842581

EACH ENDORSEMENT SHOULD BE WRITTEN IN THE BOXES ALLOTTED

(Use one Box for one alphabet leaving one box blank between first name, second name & surname. Use one row of boxes for name. Rubber Stamp can be affixed by Non-individual(s))

| | Name of Transferee(s) (Buyer(s)) |
|---|---|
| 1. Pay to or order the amount within named | MANIPAL ACADEMY OF HIGHER EDUCATION |
| Date (D D M M Y Y) | Endorsement of the Transferor(s) (Seller(s)) (Please read "Transfer/Transmission of Bonds" carefully before making the endorsement) |
| | FOR THE SABARKANTHA DIST CENTRAL COOP BANK LTD<br>MANAGING DIRECTOR / CHAIRMAN |

| | Name of Transferee(s) (Buyer(s)) |
|---|---|
| 2. Pay to or order the amount within named | |
| Date (D D M M Y Y) | Endorsement of the Transferor(s) (Seller(s)) (Please read "Transfer/Transmission of Bonds" carefully before making the endorsement) |

| | Name of Transferee(s) (Buyer(s)) |
|---|---|
| 3. Pay to or order the amount within named | |
| Date (D D M M Y Y) | Endorsement of the Transferor(s) (Seller(s)) (Please read "Transfer/Transmission of Bonds" carefully before making the endorsement) |

| | Name of Transferee(s) (Buyer(s)) |
|---|---|
| 4. Pay to or order the amount within named | |
| Date (D D M M Y Y) | Endorsement of the Transferor(s) (Seller(s)) (Please read "Transfer/Transmission of Bonds" carefully before making the endorsement) |

Received New Bond Certificate No. _____ in lieu of this Certificate.

Received the amount within named in full and final discharge of this Certificate.

Revenue Stamp

Signature(s) of holder(s) of the Bond(s) or
Authorised Signatory/ies of holder(s) of the Bond(s)

000497

761 (27) (960) 9

# ICICI LIMITED

## UNSECURED REGULAR INTEREST BOND(S) IN THE NATURE OF PROMISSORY NOTE(S) NOTIFICATION AND MANDATE

(TO BE USED WHEN THE BOND(S) IS/ARE TO BE TRANSFERRED)

CAUTION: KINDLY SEND ONLY THIS FORM AND NOT THE BOND CERTIFICATE(S) TO THE REGISTRARS TO THE ISSUE (Please read condition 1 & 2 given below)

THIS SIDE TO BE USED BY SELLER(S) ONLY

| NO. OF BONDS IN FIGURES | NO. OF BONDS IN WORDS | SERIES NO. |
|---|---|---|
| 100 | One Hundred | PN3102 |

| CERTIFICATE NO (S) | 2 | 0 | 0 | 0 | 6 |
|---|---|---|---|---|---|
| CORRESPONDING PRINTED SERIAL NO (S) | | | | | |

ONLY TO BE USED BY SELLER(S) WHO IS/ARE INDIVIDUAL(S)

SELLER(S)'S DETAILS : –

BOND HOLDER NUMBER

| | NAME IN FULL | SIGNATURE * |
|---|---|---|
| SOLE/FIRST SELLER | | 1. |
| 2. SECOND SELLER | | 2. |
| 3. THIRD SELLER | | 3. |

*(In accordance with the specimen signature(s) available in the records of the Company)

ONLY TO BE USED BY SELLER WHO IS A NON-INDIVIDUAL

SELLER'S DETAILS : –

NAME AND ADDRESS IN FULL (Rubber stamp can be affixed)

BOND HOLDER NUMBER 5141418

THE SABARKANTHA DISTRICT CENTRAL CO-OP. BANK LTD.,
Head Office
Station Road HIMATNAGAR
383001 (Dist. Sabarkantha)

| NAME(S) OF AUTHORISED SIGNATORY(IES) | DESIGNATION | SIGNATURE (In accordance with the specimen signature(s) available in the records of the Company) |
|---|---|---|
| Shri Amichandbhai Patel | For The Sabarkantha Dist. Co-op. Bank Ltd. | Chairman |
| 2. Shri Harishbhai Manabhai Patel | Managing Director | Managing Director |
| 3. | | |
| 4. | | |
| 5. | | |
| 6. | | |
| 7. | | |

THE NOTIFICATION AND MANDATE IS SUBJECT TO THE TERMS & CONDITIONS OF THE BOND(S). THE FOLLOWING TWO CONDITIONS ARE STATED FOR READY REFERENCE.

1. PAYMENT OF INTEREST

Payment of interest will be made to the original holder(s) of the Bond(s). If the Bonds have been transferred by an appropriate endorsement and delivery, the transferor(s), jointly with the transferee(s), shall notify and the transferee shall also give mandate to the ICICI Infotech Services Limited or such persons at such address as may be notified by the Company from time to time ("the Registrar") for payment of interest to the transferee(s), in the form duly executed by the transferor(s) (in accordance with the specimen signature(s) of such transferor(s) available in the records of the Company) and the transferee, as may be prescribed by the Company for the purpose (the "Notification and Mandate") at least 30 days before the respective due dates for payment of interest. In the event the Registrar has not received the Notification and Mandate (by whatever mode sent) at least 30 days before the respective due dates for payment of interest, the interest shall be paid to the transferor and not to the transferee. In such cases, claims in respect of interest, if any, shall be inter se amongst the parties and not against the Company. Wherever the signature(s) of the transferor(s) in the Notification and Mandate is are not in accordance with the specimen signature (s) of such transferors) available in the records of the Company, all interest on such Bonds (s) will be held in abeyance by the Company till such time as the Company is satisfied. Since the Bonds are in the nature of Promissory Notes, transferable by endorsement and delivery, requirement of specimen signature(s) in the Notification and Mandate will be in addition to voluntary investor protection service only and the Company will not in any way by virtue thereof assume and hereby expressly disclaims any responsibility for verification of specimen signature(s), nor shall the Company be in any way liable or responsible, legally or otherwise, for non payment or erroneous payment of interest pursuant to any Notification and Mandate.

2. TRANSFER/TRANSMISSION OF BONDS

The Bonds being negotiable instruments are transferable by endorsement and delivery by the transferor(s), provided that in the case of transfer to more than one transferee, the total number of transferees shall not exceed 3(three). Without prejudice any obligation for verification of signatures(s), in the own interest of the Bondholder(s), it is suggested that specimen signature(s) of the transferee(s) and the transferee(s) is are duly submitted to the Zonal Office of the Registrar. For rectification of transfer please refer to "Payment of interest".

All endorsements must be dated, clear, distinct, word for word and letter for letter as set out in the Bond Certificate. The regular endorsement must be in/be translated into English immediately below the endorsement. A certified true copy of the Power of Attorney or such other authority as may be acceptable to the Company alongwith names and specimen signatures of all the authorised signatories and tax exemption certificate, if any, must be lodged separately at the Office of the Registrar simultaneously with the submission of the Notification and Mandate executed under "Payment of Interest". Thereafter any modifications/additions in the Power of Attorney or such other authority, should also be notified to the Office of the Registrar. Transfers to Non-residents shall not be permitted.

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ★ AHMEDABAD ★

ICICI SECURITIES LIMITED ★ BARODA ★

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THIS SIDE TO BE USED BY BUYER(S) ONLY

## ONLY TO BE USED BY BUYER(S) WHO IS/ARE INDIVIDUAL(S)

BUYER(S)'S DETAILS : -

| NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable) | SIGNATURE (Parent or Guardian in case of minor) |
|---|---|
| 1. SOLE/FIRST BUYER | AGE |

ADDRESS (DO NOT REPEAT NAME) IN FULL OF SOLE / FIRST BUYER OR PARENT OR GUARDIAN OR KARTA OF HUF

PIN

NAME OF FATHER / HUSBAND OF THE FIRST / SOLE BUYER OR PARENT / GUARDIAN IN CASE OF MINOR SHRI/SMT./KUMARI (Delete whichever is not applicable)

STATUS (OF SOLE / FIRST BUYER ONLY) : (Please tick one)
- ☐ INDIVIDUAL(S)
- ☐ KARTA OF HINDU UNDIVIDED FAMILY
- ☐ PARENT/GUARDIAN ON BEHALF OF A MINOR

OCCUPATION (OF SOLE / FIRST BUYER ONLY) : (Please tick one)
- ☐ AGRICULTURE ☐ PROFESSIONAL
- ☐ BUSINESS ☐ RETIRED
- ☐ HOUSEWIFE ☐ SERVICE ☐ OTHER

MINOR'S DATE OF BIRTH (Date / Month / Year)

| NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable) | SIGNATURE (Parent or Guardian in case of minor) |
|---|---|
| 2. SECOND BUYER | |
| NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable) | SIGNATURE (Parent or Guardian in case of minor) |
| 3. THIRD BUYER | |

### CAUTION (FOR BUYER(S) ONLY)

IN CASE THE BUYER IS A NON-INDIVIDUAL, I.E. COMPANY, BODY CORPORATE, SOCIETY / ASSOCIATION OF PERSONS REGISTERED UNDER THE APPLICABLE LAWS IN INDIA, TRUST, PROVIDENT FUND, SUPER ANNUATION FUND, GRATUITY FUND, BANK OR ANY OTHER ORGANISATION/INSTITUTION, THE FOLLOWING DOCUMENTS MUST BE SUBMITTED TO THE REGISTRARS TO THE ISSUE, SIMULTANEOUSLY WITH THE SUBMISSION OF THIS FORM:

1. CERTIFIED TRUE COPY OF POWER(S) OF ATTORNEY, WHEREVER APPLICABLE.
2. CERTIFIED TRUE COPY OF RESOLUTION, ALONGWITH NAMES AND SIGNATURES OF ALL AUTHORISED SIGNATORIES.
3. RELEVANT INCOME TAX EXEMPTION CERTIFICATE OR AN APPROPRIATE DECLARATION.

### SPECIMEN SIGNATURE(S) OF BUYER(S)

1.
2
3

## ONLY TO BE USED BY BUYER WHO IS A NON-INDIVIDUAL

BUYER'S DETAILS : -

NAME AND ADDRESS IN FULL (Buyer's stamp can be affixed)

MANIPAL ACADEMY OF HIGHER EDUCATION
HIGHER EDUCATION
[illegible] University
[illegible]
[illegible] Manipal
[illegible] - 576119.

| NAME(S) OF AUTHORISED SIGNATORY(IES) | DESIGNATION | SIGNATURE |
|---|---|---|
| 1. Dr. S [illegible] | For MANIPAL ACADEMY OF HIGHER EDUCATION | |
| 2. Mr. Tyler Stanley | [illegible] | |
| 3. Mr. M [illegible] | [illegible] | |
| 4. Mr. [illegible] | [illegible] | |
| 5. | Authorised Signatories | |
| 6. | | |
| 7. | | |

STATUS OF BUYER (Please tick one)
- ☐ COMPANY
- ☐ BODY CORPORATE
- ☐ TRUST
- ☐ SOCIETY / ASSOCIATION OF PERSONS
- ☐ PROVIDENT FUND
- ☐ SUPERANNUATION FUND
- ☐ GRATUITY FUND
- ☐ BANK
- ☐ ANY OTHER (Please specify)

### CAUTION

1. IN CASE THIS FORM IS BEING PHOTOCOPIED, BOTH SIDES MUST BE PHOTOCOPIED ON THE TWO SIDES OF A SINGLE SHEET.
2. IN CASE MORE THAN 50 BOND(S) CERTIFICATES ARE BEING SOLD TO THE SAME BUYER, PLEASE USE A FRESH NOTICATION AND MANDATE FORM.

REGISTRARS
ICICI Infotech Services Ltd.
Maratha Mandir Annexe, Dr. A. B. Nair Road, Mumbai Central
Mumbai - 400 008

FOR OFFICE USE ONLY

CHECKED BY _____

SIGNATURE TALLIED BY _____

BOND HOLDER NO. ALLOTTED _____

ADDITIONAL CHIEF JUDICIAL MAGISTRATE

PROVIDENCE
CORPORATE ADVISORY SERVICES PVT. LTD.

3 September, 2001

**Mr. D. Sreepathi**
**ICDS Securities Ltd.**
**BANGALORE**

Dear Sir,

WE CONFIRM HAVING DONE THE FOLLOWING DEAL WITH YOU

**ICDS SECURITIES LTD. TO BUY**

| | |
|---|---|
| SECURITY: | 10.65% ICICI 2006 |
| I/P DATE | 23/7 |
| MATURITY DATES: | 24/5/2006 |
| COUPON | 10.65% |
| FACE VALUE | RS. 100 LACS |
| SETTLEMENT DATE: | 04/9/2001 |
| RATE | RS. 100.80 |
| PRINCIPAL AMOUNT: | RS. 10,080,000.00 |
| add ACCRUED INTEREST 24/5/01- 04/9/01(103DAYS) | RS. 300,534.25 |
| **SETTLEMENT AMOUNT:** | **RS. 10,380,534.25** |
| SETTLEMENT MODE | PHYSICALS |
| PAYMENT MODE: | HIGH VALUE CHEQUE |
| SETTLEMENT PLACE | BANGALORE |
| COUNTER PARTY | Providence Corporate Advisory Services Pvt. Ltd. |

Please confirm the above details immediately by fax. In case of any discrepancy please bring it to our notice immediately.

Thanking you,
Yours truly,
For **Providence Corporate Advisory Services Pvt. Ltd.**

M. H. Ashar

**Meera H. Ashar**
**Director**

ICDS SECURITIES LIMITED BANGALORE

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE

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"ALSA GLENRIDGE"
1B, 1st Floor,
# 32, Langford Road,
Bangalore - 560 025. INDIA
Tel : 2122429, 2213017.
Telefax: 2222243.
E-mail : providence@vsnl.com

ICDS SECURITIES LIMITED

Date : 3rd September, 2001

To,
MAHE
Manipal.

Dear Sir,

We confirm the sale transaction for following security, the details of which are under :

| | | |
|---|---|---|
| Nature of Transaction | : | Your Purchase |
| Issuer of the Security | : | ICICI |
| Name of the Security | : | 10.65% ICICI Bonds 2006 |
| Maturity Date | : | 24-05-2006 |
| Interest Payment | : | 23/7 |
| Deal Date | : | 4th September, 2001 |
| Settlement Date | : | 4th September, 2001 |
| Rate per Bond | : | Rs.100.80 |
| Yield to Maturity (Annualised) | : | 10.40% |
| Value of Bonds | : | Rs.1 Crore |
| Transaction Value | : | Rs.1,03,80,534.25 (inclusive of accrued interest of Rs.3,00,534.25 for 103 days from 24/5/01 – 04/9/01) |
| Mode of Delivery | : | Physical |
| Mode of Payment | : | High Value cheque from Bangalore |
| Payment in favour of | : | ICDS Securities Ltd. |

In case of any discrepancy / clarifications, kindly get back to us immediately.

Yours truly,
For ICDS Securities Ltd.,

General Manager

We hereby confirm the deal
For MAHE

Authorised Signatory

ICDS SECURITIES LIMITED BANGALORE

Cc : Mr. V Rangarajan.

NATIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

N-115, North Block (1st Floor - Rear Wing), Manipal Centre, Dickenson Road, Bangalore - 560 042, India
Tel : 559 9793 / 794 / 796, 559 6484 Fax : (080) 559 8580 E-mail : icdsblr@gasbg01.vsnl.net.in
Regd. Office : Syndicate House, Upendra Nagar, Manipal 576 119
MEMBER : NATIONAL STOCK EXCHANGE AND BANGALORE STOCK EXCHANGE

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ICDS SECURITIES LIMITED 9026

Date : 04.09.2001

To,

Mrs. Meera H.Ashar
Director,
Providence Corporate Advisory Services [P] Ltd.,
"ALSA GLENRIDGE"
No.32, Langford Road,
Bangalore - 560025.

Dear Madam,

Ref.:- Your Confirmation of Deal Letter Dt. 03/09/2001

Please find herewith enclosed a cheque bearing no.979711 Dt. 04/09/2001 for Rs.1,03,80,534/25 [Rs. One Crore three lakh eighty thousand five hundred thirty four & paise twenty five only] drawn in favour of your company on ICICI Bank, M.G.Road towards your Deal of Confirmation Dt.03/09/2001.

Kindly acknowledge the receipt of the same.

Thanking you,

Yours faithfully,

For ICDS Securities Ltd.,

Authorised Signatory

ICDS SECURITIES LIMITED BANGALORE

Recd
M. H. Ashar
4/9/2001

Encl:- As above

BusinessMultiplier Account

DATE 4/9/2001

PAY M/s Providence Corporate Advisory Services (P) Ltd.

OR ORDER

RUPEES One Crore Three lakhs Eighty Thousand Five hundred Thirty Four & paise Twenty Five only

Rs. 1,03,80,534/25

C.A. A/c No. ANWB 000205001700

ICICI Bank

ICICI Bank Limited
Bangalore Branch
Raheja Towers, 3rd Floor, 26-27, M.G. Road
BANGALORE - 560001.
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Payable at par at all Branches of ICICI Bank Limited except at Branches in Centre of Issue

FOR ICDS SECURITIES LTD

Authorised Signatories

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Technical Business forms (p) Ltd

ICICI BANK LIMITED

M. G. ROAD BANGALORE

TO:
M/S. ICDS SECURITIES LTD
N-110, IST FLOOR, NORTH BLOCK
MANIPAL CENTRE, DICKENSON RD
BANGALORE
KARNATAKA
INDIA - 560042

PAGE 1

A/C NO: 000205001700 DATE 01-10-20

STATEMENT OF ACCOUNT FOR THE PERIOD FROM 01-09-2001 to 30-09-2001

| DATE | PARTICULARS | CHQ. NO. | WITHDRAWALS | DEPOSITS | BALANCE |
|---|---|---|---|---|---|
| 01-SEP | B/F | | | | |
| 01-Sep | SELF | 979718 | 3,000.00 | | 1,00,157.85Cr |
| 04-Sep | MANIPAL ACADEMY OF H | | | | 97,157.85Cr |
| 04-Sep | BY CLG | | | 1,03,80,534.25 | 1,04,77,692.10Cr |
| 04-Sep | To CC | 979708 | 2,00,000.00 | 9,69,400.00 | 1,12,47,092.10Cr |
| 04-Sep | To CC | 979711 | 1,03,80,534.25 | | 1,10,47,092.10Cr |
| 04-Sep | 000215250177 - TrFd | | 3,80,000.00 | | 6,66,557.85Cr |
| 05-Sep | Y/S FR DD | 979710 | 69,139.10 | | 5,16,557.85Cr |
| 05-Sep | CHRGFR DDS | | 150.00 | | 5,47,418.75Cr |
| 05-Sep | Y/S FR DD | 979714 | 2,09,253.90 | | 3,47,266.75Cr |
| 05-Sep | CHRS FR DD | | 422.00 | | 38,012.85Cr |
| 05-Sep | Y/S FR DD | 979712 | 44,181.85 | | 37,590.85Cr |
| 05-Sep | DD CA-HYD | | 122.00 | | 6,590.85Dr |
| 05-Sep | Y/S DD ON AHMEDABAD | 979709 | 1,25,881.75 | | 6,718.65Dr |
| 05-Sep | FT FROM MANIPAL-72 7 | | | 6,00,000.00 | 1,42,600.35Cr |
| 05-Sep | To CC | 979717 | 1,00,000.00 | | 2,57,399.65Cr |
| 05-Sep | SELF | 979718 | 3,000.00 | | 2,54,399.65Cr |
| 05-Sep | 000215250038 - TrFd | | 50,000.00 | | 2,04,399.65Cr |
| 06-Sep | Y/S FR DD | 979719 | 4,431.75 | | 1,99,967.90Cr |
| 06-Sep | CHRS FR DD | | 20.00 | | 1,99,947.90Cr |
| 06-Sep | Y/S FR DD | 979710 | 3,33,345.60 | | 33,394.70Dr |
| 06-Sep | CHRS FR DD | | 665.00 | | 34,062.70Dr |
| 06-Sep | GUNAVENDRA | 979721 | 964.00 | | 35,027.60Dr |
| 06-Sep | BY CLG | | | 2,82,839.00 | 48,811.40Cr |
| 06-Sep | To CC | 979723 | 6,00,000.00 | | 48,811.40Cr |
| 07-Sep | FT FROM MANIPAL BR C | | | 11,66,722.00 | 12,15,533.40Cr |
| 07-Sep | GID | | | 17,512.00 | 12,33,045.40Cr |
| 07-Sep | HDF | | | 24,248.00 | 12,57,293.40Cr |
| 07-Sep | To CC | 979724 | 11,59,222.00 | | 98,071.40Cr |
| 10-Sep | To CC | 979725 | 5,155.75 | | 92,915.65Cr |
| 10-Sep | To CC | 979715 | 3,10,000.00 | | 2,17,084.35Dr |
| 10-Sep | 000215250508 Rev s | | | 50,000.00 | 1,67,084.35Dr |
| 10-Sep | 000215250177 Rev s | | | 2,68,000.00 | 1,00,915.65Cr |
| | Page Total | | 1,39,69 | 50,255.25 | 1,00,915.65Cr |

This is a computer generated statement. Customers are requested to notify the Bank of any discrepancy in the statement.

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE MUMBAI

ICDS SECURITIES LIMITED BANGALORE

PROVIDENCE
CORPORATE ADVISORY SERVICES PVT. LTD.

12 September, 2001

**MR. SRIDHAR**
**ICDS SECURITIES LTD.**
**MANIPAL CENTRE**
**BANGALORE**

Dear Mr. Sridhar,

Sub: **Delivery of 10.65% ICICI 2006 Bonds, FV – Rs. 1,00,00,000.00**

With reference to the purchase of **10.65% ICICI 2006** for the face value of Rs. 1,00,00,000.00 we are enclosing herewith the delivery for the same:

| **Name of security** | **10.65% ICICI 2006** |
|---|---|
| Face value | Rs. 1,00,00,000.00 |
| Bondholder No. | 0541480 |
| Certificate No. | 5 |
| Distinctive Nos. | 11-110 |
| No. of Bonds | 100 (One Hundred Only) |
| No. of certificates | One Only |
| Other documents | 1. Copy of Board resolution of The Sabarkantha District Central Co-op. Bank Ltd.<br>2. Copy of Specimen signature of The Sabarkantha District Central Co-op. Bank Ltd.<br>3. A Notification & Mandate Form duly signed by The Sabarkantha District Central Co-op. Bank Ltd. |

The enclosed bond certificate alongwith other documents to be forwarded to the following address:

ICICI INFOTECH SERVICES LTD.
Maratha Mandir Annex
Dr. A.R.Nair Road
Opp. Mumbai Central Station
Mumbai 400 008
Tel # 022 3006701 – 20

Kindly acknowledge the receipt of the same on the copy of this letter.

Assuring you of our best services at all times.

Thanking you.

Yours truly,
For Providence Corporate Advisory Services Pvt. Ltd.

D. SRIDHAR
Director

ICDS SECURITIES LIMITED BANGALORE

"ALSA GLENRIDGE"
1B, 1st Floor,
# 32, Langford Road,
Bangalore - 560 025. INDIA.
Tel : 2122429, 2256017.
Telefax : 2122430.
E-mail : providence@vsnl.com

September 13, 2001

Mr. Bhaskar Prabhu
Asst. Director – Finance
Manipal Academy of Higher Education
Manipal.

Dear Sir,

Sub : **Delivery of 10.65% ICICI 2006 Bonds, F.V. – Rs. 1,00,00,000/-**

With reference to the purchase of 10.65% ICICI 2006 Bonds vide Deal Confirmation letter dated September 3, 2001, we are enclosing herewith the deliveries of the same:

| | |
|---|---|
| Name of Security | 10.65% ICICI Bonds 2006 |
| Face Value | Rs. 1,00,00,000.00 (Rs. One crore only) |
| Bondholder No. | 0541480 |
| Distinctive No. | 11-110 |
| Certificate No. | 5 |
| No. of Certificates | One |
| Other Documents | 1. A Notification and Mandate form duly signed by The Sabarkantha District Central Co-op. Bank Ltd.<br>2. Copy of Board resolution of Sabarkantha Dist. Cent. Co-op. Bank Ltd. – seller.<br>3. Copy of Specimen signatures of Sabarkantha Dist. Cent. Co-op. Bank Ltd. |
| No. of Bonds | 100 (One hundred only) |

Please acknowledge the receipt of the same.

The bonds can be submitted for effecting transfer at ICICI Ltd., Infantry Road, Bangalore.

Please feel free to contact us for any clarifications/services from our side.

Thanking you,

Yours truly,

G S Shridhar
Asst. General Manager.

Copy to : **Mr Rangarajan, MAHE, Bangalore** – for information.

ADDITIONAL CHIEF JUDICIAL MAGISTRATE * ESPLANADE, MUMBAI *

ICDS SECURITIES LIMITED * BANGALORE *

N-115, North Block (1st Floor - Rear Wing), Manipal Centre, Dickenson Road, Bangalore - 560 042, India.
Tel : 559 9793 / 794 / 796, 559 6484 Fax : (080) 559 8580 E-mail : icdssblr@glasbg01.vsnl.net.in
Regd. Office : 'Syndicate House', Upendra Nagar, Manipal 576 119
MEMBER : NATIONAL STOCK EXCHANGE AND BANGALORE STOCK EXCHANGE

Issued in lieu of Certificate No : 3 Duly stamped

# ICICI LIMITED

Incorporated on January 5, 1955 as a Public Limited Company under the Indian Companies Act, 1913, (VII of 1913)
Registered Office : ICICI Towers, Bandra - Kurla Complex, Bandra (E), Mumbai - 400 051.

## UNSECURED REDEEMABLE BOND(S) IN THE NATURE OF PROMISSORY NOTES

SERIES - PN0102

This is to certify that the person(s) named below or the last Transferee(s) whose name s) is/are duly recorded in the Memorandum of Transfers on the reverse hereof is/are the holder(s) of the within mentioned Bond(s) in the nature of Promissory Notes which have been issued subject to the Memorandum and Articles of Association of the Company and the terms and conditions set out herein which shall be binding on the Company and the Bondholders and all persons claiming by, through or under any of them.

Bondholder No. : 0541480 Certificate No : 5

Name(s) of Bondholder(s)
THE SABARKANTHA DIST. CENT. CO-OP. BANK LIMITED

| | |
|---|---|
| Distinctive No(s) | : 11 - 110 |
| No. of Bonds | : 100 |
| Face Value | : Rs.100000/- per bond |
| Principal Amount | : Rs.*1,00,00,000/- |
| Rate of Interest | : 10.65% p.a. |
| Tenor | : 5 YEARS |
| Option (Put/Call) | : N.A |
| Put/Call Percentage | : N.A |
| Relevant Date(s) for Put/Call option | : N.A |
| Notice Period (for Put/Call Option) | : N.A |
| Interest Payable From | : 24-05-2001 |
| Interest Payment Date(s) | : JUL 23 |
| Date of First Interest Payment | : 23-07-2002 |
| Date of Redemption | : 24-05-2006 |
| Nature | : SENIOR |

Given at Mumbai this 21st Day of June, 2001

For and on behalf of
ICICI LIMITED

Managing Director & Chief Executive Officer

Joint Managing Director & Chief Operating Officer

Authorised Signatory

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE MUMBAI

* This Certificate is being issued pursuant to the detailed terms and conditions contained in the application form.
* For Bonafied commercial or Trade transactions
* The address for all notices and communications in connection with the Bonds would be the last notified address in the records of the Company, as informed in writing to the Registrar. It is in the interest of the transferee to immediately notify ICICI Infotech Services Limited regarding any transfer/change of address. ICICI would be absolved of any liability by issuing any notice or communication (including the notice for exercise of call option) to such last notified address.

ICICI SECURITIES LIMITED

jai kaushal 022-2842581

EACH ENDORSEMENT SHOULD BE WRITTEN

(Use one Box for one alphabet leaving one box blank between each word. Do not write any thing in the Bold Lines. Rubber Stamp can be affixed by Non-Individual(s)).

1. Pay to or order the amount within named

Name of Transferee(s) [Buyer(s)]

Endorsement of the Transferor(s) [Seller(s)] [Please read "Transfer/Transmission of Bonds" carefully before making the endorsement]

Date (D D M M Y Y)

FOR THE SABARKANTHA DIST CENTRAL COOP BANK LTD

MANAGING DIRECTOR CHAIRMAN

2. Pay to or order the amount within named

Name of Transferee(s) [Buyer(s)]

Endorsement of the Transferor(s) [Seller(s)] [Please read "Transfer/Transmission of Bonds" carefully before making the endorsement]

Date (D D M M Y Y)

3. Pay to or order the amount within named

Name of Transferee(s) [Buyer(s)]

Endorsement of the Transferor(s) [Seller(s)] [Please read "Transfer/Transmission of Bonds" carefully before making the endorsement]

Date (D D M M Y Y)

4. Pay to or order the amount within named

Name of Transferee(s) [Buyer(s)]

Endorsement of the Transferor(s) [Seller(s)] [Please read "Transfer/Transmission of Bonds" carefully before making the endorsement]

Date (D D M M Y Y)

Received New Bond Certificate No. _____ in lieu of this Certificate.

Received the amount within named in full and final discharge of this Certificate.

Revenue Stamp

Signature(s) of holder(s) of the Bond(s) or Authorized Signatory/ies of holder(s) of the Bond(s)

000496

960 29

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# ICICI LIMITED

## UNSECURED REGULAR INTEREST BOND(S) IN THE NATURE OF PROMISSORY NOTE(S) NOTIFICATION AND MANDATE

(TO BE USED WHEN THE BOND(S) IS/ARE TO BE TRANSFERRED)

CAUTION: KINDLY SEND ONLY THIS FORM AND NOT THE BOND CERTIFICATE(S) TO THE REGISTRARS TO THE ISSUE (Please read condition 1 & 2 given below)

THIS SIDE TO BE USED BY SELLER(S) ONLY

| NO. OF BONDS IN FIGURES | NO. OF BONDS IN WORDS | SERIES NO. |
|---|---|---|
| 100 | One Hundred | PN 312 |

| CERTIFICATE NO (S) | | | | | |
|---|---|---|---|---|---|
| | 3 | 3 | 3 | 0 | 5 |
| CORRESPONDING PRINTED SERIAL NO (S) | | | | | |

### ONLY TO BE USED BY SELLER(S) WHO IS/ARE INDIVIDUAL(S)

SELLER(S)'S DETAILS : – BOND HOLDER NUMBER

| NAME IN FULL | SIGNATURE * |
|---|---|
| 1. SOLE/FIRST SELLER | 1 |
| 2. SECOND SELLER | 2 |
| 3. THIRD SELLER | 3 |

* (In accordance with the specimen signature(s) available in the records of the Company)

### ONLY TO BE USED BY SELLER WHO IS A NON-INDIVIDUAL

SELLER'S DETAILS : –
NAME AND ADDRESS IN FULL (Rubber stamp can be affixed) BOND HOLDER NUMBER

THE SABARKANTHA DISTRICT
CENTRAL CO-OP. BANK LTD.
Head Office
Station Road HIMATNAGAR
383001 (Dist. Sabarkantha)

| NAME(S) OF AUTHORISED SIGNATORY(IES) | The Sabarkantha | SIGNATURE (Acceptable if in accordance with the specimen signature(s) available in the records of the Company) |
|---|---|---|
| 1. Shri Amichanchhai Patel | Chairman | Chairman |
| 2. Shri Harichhai Manchhai Patel | Managing Director | Managing Director |
| 3. | | |
| 4. | | |
| 5. | | |
| 6. | | |
| 7. | | |

THE NOTIFICATION AND MANDATE IS SUBJECT TO THE TERMS & CONDITIONS OF THE BOND(S). THE FOLLOWING TWO CONDITIONS ARE STATED FOR READY REFERENCE.

1. PAYMENT OF INTEREST

Payment of interest will be made to the original allottees of the Bond(s). If the Bond(s) has/have been transferred by an appropriate endorsement and delivery, the transferor(s), jointly with the transferee shall notify and the transferor shall also give mandate to the ICICI Intellect Services Limited or such persons at such address as may be notified by the Company from time to time ("the Registrar") for payment of interest to the transferee(s), in the form duly executed by the transferor(s) in accordance with the specimen signature(s) of such transferor(s) available in the records of the Company) and the transferee as may be prescribed by the Company for the purpose (the "Notification and Mandate") at least 30 days before the respective due dates for payment of interest. In the event the Registrar has not received the Notification and Mandate (by whatever mode sent) at least 30 days before the respective due dates for payment of interest, the interest shall be paid to the transferor and not to the transferee. In such cases, claims in respect of interest, if any, shall be inter se amongst the parties and not against the Company. Wherever the signature of the transferor(s) in the Notification and Mandate is are not in accordance with the specimen signature of such transferor available in the records of the Company, all interest on such Bonds will be kept in abeyance by the Company till such time as the Company is satisfied that the Bonds are in the nature of Promissory Notes, transferable by endorsement and delivery, requirement of specimen signature(s) in the Notification and Mandate will be by way of voluntary investor protection service only and the Company will not in any way by virtue thereof assume and hereby expressly disclaims any responsibility for verification of specimen signatures and the Company be in any way liable or responsible, legally or otherwise, for payment or erroneous payment of interest pursuant to any Notification and Mandate.

2. TRANSFER/TRANSMISSION OF BONDS

The Bonds being negotiable instruments are transferable by endorsement and delivery by the transferor(s), provided that in the case of transfer to more than one transferee, the total number of transferees shall not exceed 3(three). Without undertaking any obligation for verification of title of the seller(s), in the own interest of the Bondholder(s), it is suggested that signature of the transferor(s) and the transferee(s) is are duly witnessed by the Bank Official of the Registrar. For notification of transfer please refer clause of Interest.

All endorsements must be dated, clear, distinct, without any alteration, erasure or letter, as set out in the Bond Certificate. Vernacular endorsement must be literally translated into English immediately below the endorsement. A certified true copy of the Power of Attorney or such other authority to be accepted by the Company alongwith names and specimen signatures of the authorised signatories and tax exemption certificate, if any, must be lodged separately at the Office of the Registrar simultaneously with the submission of the Notification and Mandate stipulated under "Payment of Interest". Any modifications, additions in the Power of Attorney or such other authority shall be notified to the Office of the Registrar. Transfer to minors shall not be permitted.

ADDITIONAL CHIEF JUDICIAL MAGISTRATE * ESPLANADE, MUMBAI

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SECURITIES LIMITED BANGALORE

THIS SIDE TO BE USED BY BUYER(S) ONLY

ONLY TO BE USED BY BUYER(S) WHO ARE INDIVIDUALS

BUYER(S)'S DETAILS :-

NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable)

| 1 SOLE/FIRST BUYER | | AGE |
|---|---|---|
| ADDRESS (DO NOT REPEAT NAME) IN FULL OF SOLE / FIRST BUYER OR PARENT OR GUARDIAN OR KARTA OF HUF | | |
| | | PIN |

NAME OF FATHER / HUSBAND OF THE FIRST / SOLE BUYER OR PARENT / GUARDIAN IN CASE OF MINOR SHRI/SMT./KUMARI (Delete whichever is not applicable)

STATUS (OF SOLE / FIRST BUYER ONLY) : (Please tick one) OCCUPATION (OF SOLE / FIRST BUYER ONLY) : (Please tick one)

- ☐ INDIVIDUAL(S)
- ☐ KARTA OF HINDU UNDIVIDED FAMILY
- ☐ PARENT/GUARDIAN ON BEHALF OF A MINOR

- ☐ AGRICULTURE
- ☐ BUSINESS
- ☐ HOUSEWIFE
- ☐ PROFESSIONAL
- ☐ RETIRED
- ☐ SERVICE
- ☐ OTHER

MINOR'S DATE OF BIRTH (Date / Month / Year)

NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable)

SIGNATURE (Parent or Guardian in case of minor)

| 2 SECOND BUYER | | |
|---|---|---|
| NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable) | | SIGNATURE (Parent or Guardian in case of minor) |

| 3 THIRD BUYER | | |
|---|---|---|
| NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable) | | SIGNATURE (Parent or Guardian in case of minor) |

SPECIMEN SIGNATURE(S) OF BUYER(S)

ONLY TO BE USED BY BUYER WHO IS A NON-INDIVIDUAL

BUYER'S DETAILS :-

NAME AND ADDRESS IN FULL (Please state C/O or Care of, if any)

| NAME(S) OF AUTHORISED SIGNATORY(IES) | DESIGNATION | SIGNATURE |
|---|---|---|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |

STATUS OF BUYER : (Please tick one)

- ☐ COMPANY
- ☐ BODY CORPORATE
- ☐ TRUST
- ☐ ASSOCIATION OF PERSONS
- ☐ PROPRIETARY FIRM
- ☐ SUPERANNUATION FUND
- ☐ GRATUITY FUND
- ☐ BANK
- ☐ ANY OTHER (Please specify)

FOR OFFICE USE ONLY

CHECKED BY _____

SIGNATURE

TALLIED BY _____

BOND HOLDER

NO. ALLOTTED _____

REGISTARS
ICICI Infotech Services Pvt. Ltd.
Mrunalini Manoj Andrade, 3rd & 4th Floor, Raheja Chambers,
Nariman Point, Mumbai - 400 021

CAUTION

1. IN CASE THIS FORM IS BEING PHOTOCOPIED, BOTH SIDES MUST BE PHOTOCOPIED ON THE TWO SIDES OF A SINGLE SHEET.
2. IN CASE MORE THAN 50 BONDS/CERTIFICATES ARE BEING SOLD TO THE SAME BUYER, PLEASE USE A FRESH NOTIFICATION AND MANDATE FORM.

CAUTION (FOR BUYER(S) ONLY)

IN CASE THE BUYER IS A NON-INDIVIDUAL I.E. COMPANY, BODY CORPORATE, SOCIETY / ASSOCIATION OF PERSONS, REGISTERED UNDER THE APPLICABLE LAWS IN INDIA, TRUST, PROVIDENT FUND, SUPER ANNUATION FUND, GRATUITY FUND, BANK OR ANY OTHER ORGANISATIONS/INSTITUTION. THE FOLLOWING DOCUMENTS MUST BE SUBMITTED TO THE REGISTARS TO THE ISSUE, SIMULTANEOUSLY WITH THE SUBMISSION OF THIS FORM:

1. CERTIFIED TRUE COPY OF POWER(S) OF ATTORNEY, WHEREVER APPLICABLE.
2. CERTIFIED TRUE COPY OF RESOLUTION ALONGWITH NAMES AND SIGNATURES OF ALL AUTHORISED SIGNATORIES.
3. RELEVANT INCOME TAX EXEMPTION CERTIFICATE OR AN APPROPRIATE DECLARATION.

ADDITIONAL CHIEF JUDICIA MAGISTRATE * ESPLANADE, MUMBAI *

स्टाक दलाल

प्ररुप घ
FORM D

STOCK BROKER

# भारतीय प्रतिभूति और विनिमय बोर्ड
# SECURITIES AND EXCHANGE BOARD OF INDIA

## (स्टाक दलाल और उप-दलाल) विनियम, 1992
## (STOCK BROKERS AND SUB-BROKERS) REGULATIONS, 1992

009096

(विनियम 6)
(Regulation 6)

## रजिस्ट्रीकरण का प्रमाणपत्र
## CERTIFICATE OF REGISTRATION

बोर्ड, भारतीय प्रतिभूति और विनिमय बोर्ड अधिनियम, 1992 के अधीन बनाये गये नियमों और विनियमों के साथ पठित, उस की धारा 12 की उपधारा (1) द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए,

In exercise of the powers conferred by sub-section (1) of section 12 of the Securities and Exchange Board of India Act, 1992 read with the rules and regulations made thereunder, the Board hereby grants a certificate of registration to

ICDS SECURITIES LTD.
TRADE NAME : ICDS SECURITIES LTD
N-803, NORTH BLOCK
MANIPAL CENTRE
47, DICKENSON ROAD
BANGALORE 560042

TRADING MEMBER
##member of the ** NATIONAL STOCK EXCHANGE OF INDIA **
स्टाक एक्सचेंज (जों) के सदस्य को

स्टाक दलाल के रुप में प्रतिभूतियों का क्रय विक्रय अथवा उनमें व्यवहार करने के लिए तथा ऐसे अन्य क्रिया कलापों की जिन्हें उक्त स्टाक एक्सचेंज (जों) द्वारा अनुज्ञात किया गया है करने के लिए नियमों में विहित शर्तों के अधीन रहते हुए और विनियमों के अनुसार रजिस्ट्रीकरण का प्रमाणपत्र प्रदान करता है।

##########Stock Exchange(s) as a **Stock Broker** for carrying on the activities of buying, selling or dealing in securities and carrying on such other activities as are permitted by such Stock Exchange(s) subject to conditions prescribed in the rules and in accordance with the regulations.

आवंटित रजिस्ट्रीकरण संख्यांक निम्नानुसार है:

Registration number allotted is as under:

INB230763732

यह प्रमाणपत्र तब तक विधिमान्य रहेगा जब तक इसे विनियमों के अनुसार निलंबित या रद्द नहीं कर दिया जाता है।

This certificate shall be valid till it is suspended or cancelled in accordance with the regulations.

भारतीय प्रतिभूति और विनिमय बोर्ड
के लिए और उसकी ओर से दिये गये आदेश से
By order
for and on behalf of
Securities and Exchange Board of India

तारीख Date January 12, 1996

[ AFTAB ALAM ]
अधिकृत हस्ताक्षरकर्ता Authorised Signatory

Annexure C-3

Certificate date 26.3.2002 submitted by ICDS Securities Ltd. to NSEIL

## Details of Directors

| Sl.No. | Name | Age | Qualification | Designation | Exp.No. of years | Shareholding No. amt. % of total | % | Directorship in other companies |
|---|---|---|---|---|---|---|---|---|
| 1 | Sri K K Pai | 80 | B.Com | Chairman | 53 years | 2000 | 0.070 | As per Annexure II |
| 2 | Sri T Mohandas Pai | 68 | LL.B. | Director | 43 years | 39100 | 3.130 | |
| 3 | Sri M.D.Narayan | 73 | B.Sc.,MS(Col) | Director | 53 years | 98900 | 3.472 | |
| 4 | Sri T Narayan M Pai | 58 | B.Com. | Director | 32 years | 500 | 0.017 | |
| 5 | Sri I K Dinesh Nayak | 60 | B.Com | Director | 34 years | 1800 | 0.063 | |
| 6 | Sri H V Kamath | 79 | B.Sc. | Director | 53 years | 500 | 0.017 | |
| 7 | U Harish P Shenoy | 33 | | Director | 10 years | 200 | 0.001 | |

Date: 26.3.2002

Place: Manipal.

Signature

**Certificate**

This is to certify that the shareholding in ICDS Securities Ltd. as given above based on my/our scrutiny of the books of accounts, records and documents is true and correct to the best of my/our knowledge and as per information provided to my/our satisfaction.

for

Place: UDUPI

Date: 26/3/2002

ANANTHANARAYANA PAI K

Name of the partner/proprietor

Chartered Accountant

Membership No. 24541

ICDS SECURITIES LIMITED BANGALORE

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

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दिवस ता. ८.१०.२००१

(५१)

माझे नांव - श्री. सुरेश शिवाजीराव काळे. वय ४
धंदा - जनरल मॅनेजर सुवर्णयुग बँक कुशवार
पुणे. रा. १ तरंगवा बी-२१९ कृष्णा नगर
सोसायटी मागे पूलाजवळ पुणे.

समक्ष विचारले वरून सांगतो की, मी सुवर्णयुग सहकारी बँकेत १९७९ साली लिपीक म्हणून नोकरी लागलो. वरतीने जनरल मॅनेजर पदावर मार्च १९९९ साली पो लेक्षापासून जनरल मॅनेजर या पदावर काम पहात आहे.

होम ट्रेड लि. श्री सुवर्णयुग सहकारी बँ डिसेंबर १९९९ पासून आर्थिक गुंतवणूकीचा व्यवहार चालू क एप्रिल २००१ साली रिझर्व्ह बँकेकडून एस.डी.टल्ल ने शेअ व बॉड संदर्भात खरेदी-विक्री करण्यात अशा सुचना आल्या तत्पूर्वी त्या संदर्भातील व्यवहार फिजीकल मध्ये होत जात सन १९९९ साली होम ट्रेड लि. श्री. व्यवहार व आर्थिक गुंत करणे संदर्भात निर्णय घ्यावयाचे सुवर्णयुग सहकारी बँकेचे चेअ श्री. गुलाम कालरेवे यांनी ठेवला. सन १९९९ साला पूर्वी प पासून कोण सेठ हयाचे कॅपनशी आर्थिक गुंतवणूकीचे संबंध सुवर्णयुग सहकारी बँकेशी होते. त्यांनी होम ट्रेड लि. हया कॅपन गुंतवणूकीचे व्यवहार करणेचा सल्ला दिला. व तो होम ट्रेडचा डायरे असल्याने होम ट्रेडशी व्यवहार करनेचे ठरवले. होम ट्रेडचे वतीने प्र वेगी त्यांचेशीचे सल्ला मसलत व त्यांचेशी चर्चा होवन गुंतवणूकीचे व्यवहार सुवर्णयुग बँकेशी होम ट्रेड लि. हया कॅपन यांचे कोमनशेठ यांचे डिलरशिप सिक्युरीटी मॅनेजमेंट लि. हया नावे वार्ता मुंबई मुक्कामी येवून बँकेचे हेड ऑफिस असलेल त्याच ऑफिसी मध्ये सामाला पत्र व्यवहार करीता येवून ते. त्यानंतर वेळोवेळी ते. ऑफिसे मध्ये सर्व व्यवहार पूर्ण करीता असत. कोमन शेठ यांचेशी स १९९९ पासून गुंतवणूकीचे व्यवहार संदर्भात सेबी आस्थापने व

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ता रोगेइ... डीगनेकर माहे असे त्यांनी सांगितल्याचे व तसे कागदपत्रे दाखविल्याने आम्ही लोम इंडच्या पार्श्वभूमी बाबत व त्या कंपनी बाबत खात्री व वेरीफिकेशन केले नाही.

कोलनशेठ तौवर फिडलिटल सिक्युरिटीज डिलरशी करणेत आले. तसेच सुर्वणयुग बँकेचे नाव त्या सिक्युरिटीवर तसेच एन्डोर्स होणे असलेने. त्याचे उवातरण सन्मुख मी सन १९९६ ते १९९९ च्या दरम्यानचे काही सिक्युरिटीचे ट्रेडिंगचे व व्यवहाराचे कागदपत्रे आपणांस दाखवीले. फिडलिटल सिक्युरिटीचे व्यवहारा संबंधातील रोखे, बॉड इ. माझ्या तालात होतात कुरिअर तर्फे येणे असते. परंतू माझे सद्यपरस्थीतिमध्ये गरज पडल्यास इन्टरमध्ये कंपनीचे चार्की होऊन इतर अधिकारी श्री. कामत, इंजि. खारी, इंजि. घुले हे सुद्धा घेवू शकत असे. तसेच व्यवहारा संदर्भाने ट्रेडिंगचे इन्टरनल मुळ रोखे, बॉडस् ही माझे जवळ माझ्या कपातीत येणे असते कौन्फर्मेशन नोटस् व इतर कागद पत्रावरून गुंतवणूक रजिस्टरमध्ये नोंदी घेणात्या असत. ते रजिस्टर संबंधीत गुंतवणूक रजिस्टर लिहीणारे कारकुन लिहीत असे व त्यांचेकडेच ऑफीसमध्ये ते रजिस्टर ठेवात असून सदर ते रजिस्टर बँकेमधील अधिकारी इंजि. घुले. इंजि. खारी इत्यादि चेक करून सही करणेत. तसेच त्या संदर्भामध्ये नोंदी डायरी वेअर रजिस्टरला घेतल्या जात. बँकेच्या इंटरनल ऑडिटचे वेळी ऑडिटर हे सर्व चेक करून ऑडिट रिपोर्ट मध्ये पुलतेख करणे असते. त्यावेळी ते प्रिंटस् रोखे, बॉड असत ते चेक करून बॅलन्स रोखे, बॉन्डची मार्केटची किमंत इत्यादि रिपोर्ट मध्ये करणे असे. ते रोखे, बॉन्डस् ऑडिटचे वेळी ऑडिटर फिडलिटी चेक करणेत असत. इन्व्हेस्टमेंट रजिस्टर मध्ये नोंदे बँकेमधील डयुमियस अधिकारी इंजि. सुमित खारी मॅनेजर, श्री राजीव घुले. अधिकारी, सौ. मनिषा सातपुते अधिकारी हे चेक करणे असे. व सही करीत असे. व दरमहा महिनाअखेर मी स्वत: बँक समेत रजिस्टर चेक करणे असे. व वेळो वेळी [illegible] रिपोर्ट स्वाक्षांकीत (ऑडिट) चेक करणे आवश्यक ऑडिटरचे [illegible] येणे तारखेला मध्ये (बॅलन्स शिट) दर्शविलेली सरकारी गुंतवणूकीमध्ये व इतर

गुंतवणूकीमध्ये असलेली रक्कम व ज्यामध्ये गुंतवणूक केली त्याचा तपशील एका यादीत तयार करून ते त्यांना सही दिलेल्या पत्त्यावर दिला जात असे. (5)

सरकारी कर्जरोखे गुंतवणूकी संदर्भातील नीट तीमाई अथवा इतर कंपनी, ब्रोकर कडून आलेला बँकेचे मा. सभासद याचे आदेशानुसार, बिलानुसार चेक देणे ड्रे ति. अथवा संबंधित कॅपजीव पाठविला जातो व त्या मुळे कॉन्ट्रक्ट नोट व कर्जरोखे बँकेस साधारणपणे ४ ते ५ दिवसात मिळत असे सदरचा कॉन्ट्रक्ट नोट त्वरीत मिळत असे परंतु कर्जरोखे ४ ते ५ दिवसानी त्यानंतर मिळत असत.

दिनांक १७/१२/९९ रोजी ११.५०% GoI २०१५ दर्शनी किमंत (F.V) एक कोटी ची सिक्युरीटीची खरेदी डीमॅट ड्रे ति. कडून करणेची असलेने मी गुंतवणूक रजिस्टर वाचून सांगितले. गुंतवणूक रजिस्टर नोंद असले प्रमाणे डिलिव्हरी झाली असता त्याचा मेळ असले परंतु त्या सिक्युरीटीचे डिस्टीन्क्टीव्ह नंबर लिहीले नाही. हे सिक्युरीटी ला मीतने मार्गदर्शक होता. तरी प्रमाणे डिस्टीन्क्टीव्ह नंबर लिहीले नाहीत. वरील तीन महिन्याचे कालावधीत डिस्टीन्क्टीव्ह नंबर लिहीण्यासाठी सिक्युरीटी मी गुंतवणूक रजिस्टर लिहावयाचे दिले की नाही. हे मला आठवत नाही.

दिनांक २५/१२/२००० रोजी १२.६०% GoI २०१६ दर्शनी किमंत (F.V) एक कोटी हे खरेदी डीमॅट ड्रे ति. यांचेकडून विकत घेतले त्याची खरेदीची डिलिव्हरी झाली असले. वरील गुंतवणूक रजिस्टर वाचून त्याची डिलिव्हरी बरोबर झाली हे निश्चीत केले जाते. माझेकडे सदरची सिक्युरीटी जवळ-जवळ दीड महिने होती त्यानंतर रोखे करून डिस्टीन्क्टीव्ह नं लिहीण्यासाठी मी गुंतवणूक क्लार्क कडे गुंतवणूक रजिस्टर सही

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[illegible] दिली का नाही हे मला माहित नाही. परंतु माता मी यूनिवर्सल रजिस्टर पाहून सांगतो की, त्यात डिस्ट्रक्ट [illegible] नंबर दिलेला नाही. सदरची सिक्युरिटी पुनर्विक्रीची हेवाली आसल्याने व बेअरर स्वरूपात आसल्याने मी यूनिवर्सल रजिस्टर मध्ये नोंद करण्यासाठी दिले नाही.

दिनांक २९.६.२०१२ रोजी ११.५०

I.D.B.I २०१० दर्शनी किमंत तीन कोटी (प्रत्येकी बॉंड एक कोटी F.V चे तीन बॉंड) लेमे ट्रेड दि. करून विक्रय झाले. यूनिवर्सल रजिस्टर पाहूनले सदर बॉंडची डिलीव्हरी करणे झाली हे सांगता येत नाही. एकूण तीन बॉंड विक्रय होण्यात आले परंतु कोणत्या बॉंडचे नंबर ६२५ व ६२६ फक्त यूनिवर्सल रजिस्टर मध्ये दिसून आले. ते मी माता पाहिल्यावर लक्षात आले आहे सदरचे बॉंड पुनर्विक्री व बेअरर असूनही तीन पैकी दोन बॉंडचे डिस्ट्रक्ट नंबर दिलेल्यासाठी यूनिवर्सल क्लार्ककडे यूनिवर्सल रजिस्टर मध्ये दिलेल्यासाठी दिले प्रत्यक्ष सेक्युरिटी क्लार्ककडे दिलेल्यासाठी बॉंड दिले का मी त्याचा नंबर सांगितले हे मला माहित नाही.

दिनांक १५/१२/२०१२ रोजी १२.२०

२०१३ दर्शनी किमंत (F.V) एक कोटीची एक सिक्युरिटी लेमे ट्रेड दि. याचेकडून खरेदी केली. सदरची डिलिव्हरी झाली परंतु ती कधी झाली हे यूनिवर्सल रजिस्टरमध्ये पाहून सांगता येणार नाही. त्यामध्ये डिस्ट्रक्ट नंबर यूनिवर्सल रजिस्टरमध्ये दिलेले नाही. पुनर्विक्री झाली बेअरर स्वरूपात आसल्याने दिलेले नाही

दिनांक [illegible] रोजी ११.५०% ६०१.२०१४ व १२.६०% २०१८ दर्शनी किमंत प्रत्येकी एक कोटीचे प्रत्येकी एक सिक्युरिटी [illegible] सिक्युरिटीज लेमे ट्रेड दि. विकल्या. दोन्हीची नोंद यूनिवर्सल रजिस्टर होण्यात आली आहे. दि. १८/१२/१२ रोजी सदरहू दोन्ही रोखीची रक्कम प्राप्त झाली. [illegible] सिक्युरिटीज देण्यात आल्या कोहवत नोंद व दिले यावर सह्या व ड्युप्लिकेट

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पान नंबर 3

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सुवर्णयुग सहकारी बँक लि. माया सहस्त्रबुद्धे नाशिक दि. 22.3.2000 रोजी 99.99% GOI 2000 दर्शनी किमंत होम करोडी रुपायाची होम ट्रेड कडून खरेदी करनेत आली. इन्व्हेस्टमेंट रजिस्टरला डिस्टीक्टिव्ह नंबर BY/00919 चे 50 लाख, BY/00919E चे 50 लाख, BY/00920 चे 50 लाख, BY/00929 चे 50 लाख चे सिलिमान आले आहेत सदर सिक्युरिटीज लख. जि. लट- मध्यन सिक्युरिटी ट्रेडिंग कॉर्पोरेशनला विक्री करने बाबतचे दि. 29/2/2009 रोजी एच. डी. लख. सही. बँक लि. मानेकडी वाडीया बिल्डिंग नारुक मोरवानी मार्फत फोर्ट मुंबई यांना लिहिले आहे. ते सा दाखविले.

दिनांक 18.5.2000 रोजी 91.13% GOI 2018 दर्शनी किमंत होम करोडी रुपयेची सिक्युरिटीज हो ट्रेडने सुवर्णयुग सहकारी बँकेला विकली त्याची नोंद गुंतवनूक रजिस्टला आहे. परंतु त्याचे डिस्टीक्टिव्ह नंबर लिहिलेले नाहीत लेखे दि. 18.5.2000 रोजी 92.00% GOI 2013 दर्शनी (F.V) एक करोड रुपये यांची विक्री लोक होम ट्रेड लि. बो त्याची नोंद गुंतवनूक रजिस्टला आहे. त्याची डिस्टीक्टिव्ह नंबर लिहिलेले नाहीत दोन्ही कोऱ्हाट नोरवत असल्या सुवर्णयुग को लि. याची मंजूर मयूर सही आहे. पूर्ण विश्वासाची सहकारी रे देवाने असल्याने ते बेमुदत असल्याने त्याचे डिस्टीक्टिव्ह नं लिहिण्यासाठी गुंतवनूक विक्रीचे मागे विले नाहीत मयूर गुंतव रजिस्टला नोंद नाही.

दिनांक 24/1/2000 रोजी होम ट्रेड कडून 91.40 GOI 2020 (F.V.) दर्शनी किमंत 2.50 को कृपायाची सिक्युरिटी खरेदी केली त्याबाबतची नोंद गुंतवनूक रजिस्टला असून त्याचे डिस्टीक्टिव्ह नंबर लिहिलेले आहेत. BY-00196 BY-00197, BY-00198, BY-00199, B 00201 असे एकूणची 50 लाखाचे बांधे सरकारी रोखे. बाब

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जाद घेतली आहे. सदरील रोखे त्यानंतर बँकेचे नावे एस.जी.एल. खात्यात वर्ग करनेत आले आहेत. त्या नुसार ते २०.२.२०१९ रोजी लेम ट्रेड वि.ला एस.जी. एल ने निकाले त्याबाबतची कौन्फरमेशन नोट लिट रेकार्डला सादर बँकचे अधिकृत अधि. उल्हास कातोरे यांनी मंजूर सादर केली आहे.

दिनांक ६ जून २०२० रोजी ११.२५% GoI २००५ दर्शनी किमंत (F.V) ५० लाख सिक्युरिटीची खरेदी लेम ट्रेड काढून करनेत आली त्याची नोंद गुंतवनूक रजिस्टर मध्ये त्याचा डिस्टींक्टीव्ह नंबर BY-६७ असा दिलेला आहे. सदर व्यवहाराची कौन्फरमेशन नोट लिट आहे. बँकेचे अधि. उल्हास कातोरे यांनी मंजूर सादर केली आहे.

दिनांक ६.६.२०२० रोजी १०% GoI २०१७ दर्शनी किमंत १ कोटी रुपयाची सिक्युरिटीची लेम ट्रेड वि. यांचेकडून एस.जी.एल. ने खरेदी केली. त्याबाबतची नोंद गुंतवनूक रजिस्टर करनेत आलेली आहे. एस.जी.एल मध्ये व्यवहार झाल्याने डिस्टींक्टीव्ह नंबर दिलेले नाही त्याची कौन्फरमेशन नोट लिट रेकार्डला घेवून अधिकाऱ्याची मंजूर सादर केली आहे.

दिनांक २०.२.२०१९ रोजी ११.५०% GoI २०१० दर्शनी किमंत २.५० कोटी रुपयाची विक्री लेम ट्रेड्स करनेत आली त्याची नोंदे गुंतवनूक रजिस्टर घेवून त्याचे नंबर देण्यात आलेत BY००१९६, BY००१९७, BY००१९८, BY००१९९ BY००२०१ असे प्रत्येकी ५० लाख रुपयाचे पाच असे दिलेल्याचे आहेत. त्याबाबतची कौन्फरमेशन नोट लिट घेवून त्याबाबत अधि. उल्हास कातोरे यांची मंजूरी सादर केली आहे.

दिनांक २०.६.२०१९ रोजी ११.५०% I.D. २०२० दर्शनी किमंत (FV) ची खरेदी लेम ट्रेड काढून करनेत आली त्याबाबतची नोंद गुंतवनूक रजिस्टर घेतली आहे.

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पान नंबर ४ (१०८)

(55)

प्रत्येकी एक कोटी (F.V.) चे तीन बॉंड असे नमुद परंतू प्रत्यक्षात दोन नंबर ६२८ व ६२५ असे लिहीण्यात आले आहेत. तिसरा नंबर कारकून (गुंतवनूक रजिस्टर यॉंनी का लिहीला नाही हे मला सांगता येणार नाही सदरचे बॉंड माझेकडे स्वत्या (original) स्वरूपात आले हे ते मला चागले आठवते ते बॉंड माझ्या ताब्यात होते तिसऱ्या बॉंडचा काय नंबर होता हे मला आठवत नाही त्याबाबतचे कॉंड्यक नोट लिहून आलेले ते वाचून मी सांगतो. त्याचा अभ्यास करुन उल्हास कालेरकर व श्री उल्हास भट या अधिकारी यॉंची मंजूरी मजून सही आहे. गुंतवनूक रजिस्टरमध्ये चे कलर्क अथवा इतर कारकून यॉंना त्यांनी ही बॉंडचा नंबर देऊन गुंतवनूक रजिस्टरला लिहीण्यास सांगितले होते. तसेही मी सांगून नंबर लिहीण्यास सांगितले प्रमाणे शेवटी नावांचे कारकून यॉंनी तीन बॉंडचे नंबर सांगितले असता दोनच बॉंडचे नंबर लिहीले.

दिनांक 9.८.2009 रोजी 90.६५/.1.८.1८

2006 दर्शनी किमंत 9 कोटीचे दोन बॉंड तेव्हा ट्रेड फिनान्स कडून खरेदी (दोन कोटीचे) केले गुंतवनूक रजिस्टरला त्याबाबतची नोंद आहे. परंतू बॉंड नंबर अथवा सर्टीफिकेट नंबर लिहीले नाहीत. त्याबाबतची कॉंड्यक नोट केली आहेत. ते वाचून मी सांगतो. अधिकारी मंजूर मजून बँकेचे अभ्यास डी. उल्हास कालेरकर व उपमअधिकारी डी. उल्हास भट. यांची सही आहे. रद्दबातील बॉंड बाबतचे सर्टीफिकेट नंबर ५ व ६ चया अनुक्रमे पुढील अॅनेक्शनर वरुन कळून येवुन्या आहेत सर्टीफिकेटचे दोन्ही अभ्यास मागाहुन टाकलेले जोडण्यात आले. तर नंबर कॉलम खाली चेअरमन व मॅनेजिंग

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डायरेक्टर साबर कांठा डिस्ट्रीक्ट सहकारी को. ऑप. बँक लि. यांचे नमुद करुन त्यांचा सत्कार आहेत.

तसेच त्याच बँकेच्या बोर्ड ऑफ डायरेक्टर च्या दिनांक ५/२/२०११ रोजी मिटिंग मध्ये रिझर्व्ह बँक नंबर ११ ची सार्वत्रिक कॉम्पीटीशन झरॉक्स आहे त्या संबंधात I.C.I.C.I. चे दोन नोटीफिकेशन ऑफ मेंडेट कॉर्मवर साबरकांठा डिस्ट्रीक्ट सहकारी को. ऑप. बँक लि. हेड ऑफिसचे स्टेशन रोड हिम्मत नगर साबरकांठा यांना शिफारस करुन नेमणूक ऑफ ऑथराईजड सिग्नेटरीज मध्ये डॉ. अमीचंदभाई पटेल चेअरमन व तरुणभाई मगनभाई पटेल डायरेक्टर यांचे सह्यांची कॉम्बिनेशने तिहून त्यांचा सत्कार आहेत याबाबतचे एग्रीमेंटचे कॉपीज करुन आहेत. आमचेकडे आलेले I.C.I.C.I. चे दोन्ही सर्टीफिकेट नंबर ५ व ६ एनेक्शमध्ये जोडले. हे मला चालते आहेत. सदरचे सर्टीफिकेट कॉन्ट्रॅक्ट नोटस् आर्टीकलर्स काही दिवसांनी ऑफिस ट्रेडकडून प्राप्त झालेले होतील.

त्यानंतर दिनांक ३० जानेवारी २०१२ रोजी ऑफिस ट्रेड लि. ने सुर्वणयुग सहकारी बँकेकडे महाराष्ट्र डिजिटल प्रोव्हीजनिंग सेवेचे खरेदी करणेचा प्रस्ताव ठेवली होती. सदरचा डी. ड्राफ्ट कार्यालयाचे व उपसभासद डी. ड्राफ्ट मध्ये मागे केला. त्यावर पुण्यदा सही उपसभासद यांनी केली त्या प्रस्तावानुसार बँकेकडे असलेले ११.५०% L.D.B.L. २०१० पुण्यदा दर्शनी किमत ३ कोटी रुपये १०.६५% L.C.L.C.I. २००६ दर्शनी किमत दोन कोटी रुपये (पुण्यमी एक कोटीचे दोन) ऑफिस ट्रेड लि. ने सुर्वणयुग बँक लि. कडून खरेदी केले व त्या रकमेपोटी ११.५०% महाराष्ट्र डिजिटल प्रोव्हीजनिंग

पान नंबर ५ (५८) (५७)

२०२० दर्शनी किमंत ५ कोटी रुपये बँकेस विकले व त्यातील परस्परची रक्कम ६.९९५.३१ बँकेस मिळाले I.C.I.C.I व I.D.B.I चे बॉडस् / सर्टीफिकेट होम ट्रेड लि. ला दिले व त्याबदली युवर्णयुग सहकारी बँकेस महाराष्ट्र डिजिटल प्रा.लि.चे प्रॉजेक्टमधे लेटर सह डिस्ट्रीक्टिव्ह नंबर ०२९८५००१ ते ०२९८५२०० (२००), ०२९८५२०१ ते ०२९८५४०० (२००), ०२९८५४०१ ते ०२९८५६०० (२००), ०२९८५६०१ ते ०२९८५८०० (२००), ०२९८५८०१ ते २९८५५०० (२००) चे सर्टिफिकेटस् बँकेस प्राप्त झाले. त्याबाबतची नोंद इनवेस्टमेंट रजीस्टरला घेण्यात आली. डिस्ट्रीक्टिव्ह नंबरची नोंद ही घेण्यात आली तेव्हा नमुद प्रमाणे. त्याबाबतचे कॉन्ट्रक्ट नोट व बिल्स त्यांचेकडे मी पाहून सांगितले की, कॉन्ट्रक्ट नोटवर अध्यक्ष व्हाईस चेअरमन कोलेरेबे व उपाध्यक्ष उल्हास भट यांची सही आहे. तर बिलावर उपाध्यक्ष उल्हास भट यांची सही आहे.

दिनांक २०.२.२००२ रोजी होम ट्रेड लि. यांनी पुर्वी सादर केलेल्या प्रस्ताव प्रमाणे कॉन्ट्रक्ट केले की होम ट्रेड लि. यांनी ९.००% GOI २०१० दर्शनी किमंत ५.२५ कोटी रुपये चा रोखा युवर्णयुग सहकारी बँकेस विक्री करुन त्या रकमेपोटी युवर्णयुग बँकेकडे असलेल्या महाराष्ट्र डिजिटल प्रा.लि.कंपनीचे ९३.५०% MMP २०१० दर्शनी किमंत ५ कोटी रुपयेचे होमट्रेड लि. ने खरेदी केले त्या संदर्भातील कॉन्ट्रक्ट नोटवर युवर्णयुग सहकारी बँकेचे अध्यक्ष व उपाध्यक्ष यांची मंजूरी घेवून सही आहे. तर बिलावर उपाध्यक्ष व्हाईस चेअरमन भट यांची सही आहे सदर बाब खातरजमा करुन रजिस्टरला नोंद घेण्यात आली आहे. कॉन्ट्रक्ट नोटनुसार युवर्णयुग बँकेने महाराष्ट्र डिजिटल प्रा.लि.कंपनीचे रोखे सर्टीफिकेट नंबर ०२९८५००१ ते ०२९८५५००० असे प्रॉजेक्ट लेटरसह दि. २५.२.२००२ रोजी होम ट्रेड लि. चे प्रतिनिधी यांना दिले.

सदर पुरीतनसीचिी सारखेसह शुंतवणूक रजिस्टरला सही आहे. त्याचे नांव मला माहीत नाही. वरून ते आल्यावर होमट्रेड लि. ही झालेल्या व्यवहारानुसार मी शुंतवनूक रजि. सह दिलेल्या दिवसी यांना अकौंट ओपी माहीत मी देखास सांगितले. परंतू तोम ट्रेड लि. कडून सुवर्णयुग बँकेस पाठवलेल्या नंतर त्याच दिवसांनी प्रथम रिडमी बँकेची रिडमीट याच कोटीची व त्यानंतर ८.०७% Oct 2010 चे पुन्हेकी एक कोटी (F.V.) दर्शनी किमंतीचे याच फेडरेल बँकेच्या रोख्यांचे इशॉवस पुन्ही पाठविल्या ते मान्य न झाल्याने व झालेली ओरीजनल रोखे पाठवल्याचा तगादा लावल्याने व ५.२५ कोटीचे तेजी याच कोटीचे रोखे तेही इशॉवस दिल्याने त्याचे निदर्शनास वारंवार आणून दिल्याने त्यानी नवीन प्रस्ताव मांडला तो असा की ८.०७% GOI 2010 दर्शनी किमंत ५.२५ कोटीचे ओरीजनल रोखे मिळण्यास विलंब लागेल म्हणून त्यांनेकडी ७.५०% 2010 चे व दर्शनी किमंत ५ कोटीचे एक व ००.६५ कोटीचा तुसता असे एकुण ५.६५ कोटीचे तोम ट्रेड लि. ने सुवर्णयुग बँकेस देण्याचा प्रस्ताव मांडून कहल केले त्याप्रमाणे कॉन्ट्रेक्ट नोट बिल दि. २८.७.२०१२ रोजी इन कॉन्ट्रेक्ट नोट व बिल सुवर्णयुग बँकेस दिले. सुवर्णयुग बँकेने होमट्रेड लि. ने आपली दिलेले कॉन्ट्रेक्ट नोट प्रमाणे ८.०७% GOI 2010 दर्शनी किमंत ५.२५ कोटीचे. तेजी फेडरल बँकेच्या एक कोटी दर्शनी किमंतीचे वर उल्लेखीत केल्याप्रमाणे त्या पाच इशॉवस पुती रिडमी बँकेच्या इशॉवस रिसीट सह असलेली आमचे बँकेच्या रेमेडिया देणारी कॉन्ट्रेक्ट नोटवर सुवर्णयुग बँकेचे अधिकृत व उपअधिकृत अशी उल्लेख केलेले व अशी उल्लेख सह याचा सदर आहेत. व लिहावर ५ ही अधिकृत अशी उल्लेख सह यांनी सही आहे ते पाहून असे समजून त्यांनी वारंवार तगादे करून सतत होमट्रेड लि. कार्यालयात सर्वजण आणखाली व फोन देऊन यांना

CHIEF JUDICIAL MAGISTRATE * ADDITIONAL ESPLANADE, MUMBAI *

पान नंबर ६ ५१ (५०) १०८

मी खलाल व चेअरमन म्हणे० उल्हास कोलंबे वरुन वासी मुंबई याचिकाणी जाहून भरेलो व ७.५०% ऊर्ल 2090 दरमिनी पेमेंट ५ कोटी ६५ लाखाचे त्रिणी देणा बाबत आपुर्ते खरेत्या त्यानी त्यवहारात त्यवहार देयाचे कबुल केले. परंतु ते न दिल्याने आम्ही दि. 22.१.2012 रोजी रीतसर कायदेशीर नोटीस होम ट्रेड ला दिली. व खालगी कोर्टदारी दावा मा. डुंडि मॅजेस्ट साहेब वर्ग १ मे० स्मी० कोर्टात दि. २९/१/१२ रोजी फा० द० वि० कलम ४०९, ४६०, ४२०, ३४ प्रमाचे केस दाखल केली. सदर केसचा नंबर १३८/१२ असा आहे. तरी वरील अधाप पावेतो होम ट्रेड ति. यांनी ५.६५ कोटीचे रोखे सुवर्णयुग सहकारी बँकेत दिले. त्याचे सुवर्णयुग बँकेने नाम होम ट्रेडचे प्रतिभूतीत मतारुढ जीवन प्रतिकरणाचे रोखे गुतवणूक रजिस्टर सही करुन दिले आहेत. यापूर्वी इतर कोणत्या कंपनीचे प्रतिभूतीस अथवा होम ट्रेडचे प्रतीनीधीस गुतवणूक रजिस्टर सही करुन इतर कोणतेही रोखे, बॉड, सर्टी फिकेट दिलेले नाहीत. इतर रोखे, बॉडस् सर्टीफिकेटस् कशा रीतीने बँकेकडुन संबधित कंपनया होम ट्रेड ति. इत्यादिना यांचे पैकी पूर्वीचा खोमी करुन मी

[illegible] पुस्तक डिस्पॅच बुक [illegible] सत्यप्रत करवितो आहे [illegible] व प्रतिकृ

उर्वरीत नाही.
इति
ति. मु. कि.
सांगतो

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

कोलनशेठ यांची ओळख मी उल्हास कात्रेचे यांचेशी
ते बँकेचे चेअरमन पदी होते तेव्हा दोघदा करुन दिली
आहे त्यांची कोलज रोडची माझ्या नावचा दोघदा बँकेचे
मेट झाली आहे व त्यांचेशी सरकारी कर्जरोखे बॉंड
याचे खरेदी विक्री संबंधात बोलणी झाले आहे होमे
ट्रेड लि. याचे बरोबर गुंतवणूकीचे व्यवहार सुरु करण्या
पूर्वी त्यांनी माझेकडे तसेच कोलनशेठकडे चौकशी केली
व त्याप्रमाणे प्रत्येक वेळी त्यांचेशी व्यवहार करण्यापूर्वी व
गुंतवणूक करण्यापूर्वी ते होमे ट्रेड लि. किती व्याजदर
देईल त्यांचेकडून बँकेस किती लाभ होईल बँकेकडे
गुंतवणूकीस येणे आलेल्या कामा याबाबत चौकशी करुन
असल्याचे निदर्शनास आल्यानंतर सरकारी रोखे बॉंडस्
बँकेस मिळावे का हे व इतर विचारात घेतल्यानंतर आलेले
रोखे बॉंडस् जवळ-जवळ प्रत्येक वेळी मी त्यांना
दाखवित असे त्यांचेच आदेशानुसार गुंत-
वणूक रोखे व बॉंडची खरेदी विक्री होमे ट्रेड लि.
इतरांबरोबर बँकेचे कार्यालयाने केलेली आहे.

व्हाईस चेअरमन यांचे बरोबर यापि
सरकारी रोखे व बॉंडचे गुंतवणूकी संदर्भात व खरेदी
विक्रीचा संदर्भात कम्पनीचे चर्चा केलेली विशेष व्हाईस
चेअ
यां
रवं
त

बँकेशी २५ वर्षे
व्यवहार आहे परंतु क
खरेला डिस्प्यूटेड नोट

विभाग सरकारी
खरेदी-विक्रीचे
तवणूक रोखे
चे कारण

ADDITIONAL CHIEF JUDICIAL MAGISTRATE
ESPLANADE, MUMBAI

पान नंबर ७

(१०८) ७

(६१)

मी सौ शकल नाही. सरकारी रोखे, बॉंडस् आणी विकलांग पेंशनधन दराची खात्री करून घेऊन विक्री करणेत होतो. परंतू त्यांचेकडून प्रस्ताव लवकरी आल्याने व कॉंट्रॅक्ट नोटस् विक्री करण्याचे निर्धारीत साल्यावर त्यांचेकडून चेक आल्यावर मगच सिक्युरिटी देणेत होती. सरकारी रोखे व बॉंडस् दिल्यावर त्याचे प्रतिनीधी कडून दावलीवर अथवा डिस्चॅर्ज बुकवर करावयी लागत होती नाही. कधीत एकदाच गुंतवणूक रजीस्टर मध्ये महाराष्ट्र शिवनचे रोखे रोमहर्ड रि. ला दिल्यावर सही घेतली आहे.

माझेकडे I.D.B.I, I.C.I.C.I महाराष्ट्र प्राधीकरणचे आलेले बॉंड सर्व आरोजनल रोखे सरकारी रोखे, बॉंड, ही सर्व कागदपत्रे कुलुपात ठेवत असे. सदरचे सरकारी रोखे व बॉंड ही ब्रन्चल मॅनेजर असताने बघून सांगेन नंतर ठेवत असे. त्यामुळे गुंतवणूक रजीस्टर त्याचे डिस्क्रीप्शन्स नंबर लिहीण्याचे राहीले असावेत.

बँकेने सरकारी रोखे/बॉंडस् कोणाकडून विले कोणाकडून आले, केंव्हा आले, कधी विले याबाबतचे हिशोब बुक (लेजर बुकमध्ये) सन १९९९ पासून नाहीत.

चालू वर्षी मे महिन्यात रिझर्व्ह बँकेचे ऑडिट सुरु असता तेंव्हा व्हिजिलन्स मध्ये याचा तपास कॉंट्रॅक्ट नोटवर होईल. त्यानंतर बँकेचे अधिकारी कुठे कोणी ऑडिट केली त्रुटीची पूर्तता करणेकामी होतो असावेत.

माझे दिवाण मध्ये वापरुन दाखवीलेले माझे सह्यांचे नमुने लिहीलेले आहे

सहीत सांगणे.

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# नागरी सहकारी बँकेचे आदर्श पोटनियम

बँकेचे नांव सुवर्णयुग सहकारी बँक मर्या
पुणे.

सा. क. २७/७/सन ८८
दि २७/१/८८ ने सदर पोटनियम
पुनर्मुद्रण (१ ते ५१) मंजूर.

दि महाराष्ट्र अर्बन को-ऑप. बँक्स् फेडरेशन लि., मुंबई
ऑरिकॉन हाऊस, १ला माळा, के. दुभाष मार्ग, फोर्ट, मुंबई ४०० ०२३.
यांनी नागरी बँकांसाठी छापून घेतले.

Received from G.M on 7-10-2002
P.I. Crime Branch Pune City.

१) नागरी सहकारी बँकासाठी तयार केलेल्या मॉडेल बॉयलॉजचे हे फक्त मराठी भाषांतर आहे. त्यामुळे ही प्रत अधिकृत नव्हे. मूळ इंग्रजी प्रत, अधिकृत राहिल.

२) शक्यतो सर्व इंग्रजी मसुद्याचे सहीसही मराठी भाषांतर करण्याचा प्रयत्न केला आहे. मात्र ज्या ठिकाणी मूळ इंग्रजी शब्दाला मराठी पर्यायी शब्द नाही अशा ठिकाणी मूळ इंग्रजी शब्दच ठेवला आहे.

३) मा. आयुक्त सहकार व निबंधक सहकारी संस्था, पुणे यांचे कार्यालयामधून आलेल्या सूचनेनुसार,
१) पोटनियम क्र. २९ (ब) (५)
व
२) पोटनियम क्र. ३० (३)
यामध्ये योग्य ते बदल करुनच त्याचा समावेश या मराठी भाषांतरीत प्रतीमध्ये केलेला आहे.

ADDITIONAL CHIEF JUDICIAL

# नागरी सहकारी बँकेचे आदर्श पोटनियम

दि ~~पुणे जिल्हा सहकारी~~ बँक लि., ~~पुणे~~

स्थापना दिनांक 27/9/1993 रजि. नंबर ~~जी.एन.पी./बी.एन.के.~~ चे पोटनियम.

(१) हया बँकेचे नांव दि ~~पुणे जिल्हा सह को.~~ बँक लि., ~~पुणे~~ असे राहील.

(२) हया बँकेचा नोंदलेला कार्यालयीन पत्ता : ~~पुणे 2~~ याप्रमाणे राहील (यांत कोणताही बदल करण्यांत आला तर तो वृत्तपत्रात जाहीर करण्यात येईल. तसेच असा बदल झालेले तारखेपासून ३० दिवसांचे आंत त्याबाबत नोंदणी अधिकाऱ्याकडे कळविण्यांत येईल).

या बँकेचे कार्यक्षेत्र पुणे जिल्ह्यातील शहरी व निमशहरी विभाग तसेच औरंगाबाद, नाशिक, ठाणे जिल्ह्यातील शहरी व निमशहरी विभागापुरते मर्यादित राहिल. या कार्यक्षेत्रात रिझर्व्ह बँक ऑफ इंडिया व सहकार खाते यांचे पूर्व परवानगीने बदल करता येईल.

~~निमशहरी विभागापुरते मर्यादित~~ ~~रिझर्व्ह~~ ~~पूर्व परवानगीने बदल~~

यांत आलेले आहेत तेथे वेळोवेळी होणारे बदल समजला जाईल.

(३) "निबंधक" म्हणजे महाराष्ट्र सहकारी कायदा, १९६० च्या तरतूदीनुसार नेमण्यांत आलेला "सहकारी संस्थांचा निबंधक" ही व्यक्ती होय.

(४) "सभासद" म्हणजे बँकेचे नोंदणीसाठी करण्यात आलेल्या अर्जात सहभागी होणारी व्यक्ती अथवा नोंदणीनंतर ज्याचे सभासदत्व स्विकारले आहे अशी व्यक्ती ज्यांत "नाममात्र" व "सहभागी" सभासदाचाही समावेश आहे.

(५) "नाममात्र" सभासद म्हणजे या पोटनियमातील क्र. १० चे तरतुदीनुसार जिचे सभासदत्व बँकेने स्विकारले असेल अशी व्यक्ती.

(६) "बँक" म्हणजे दि ~~पुणे जिल्हा सह को.~~ बँक लि., ~~पुणे~~ होय.

(७) "पोटनियम" म्हणजे दि ~~पुणे जिल्हा~~ बँक लि., ~~पुणे~~ चे पोटनियम.

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(८) मुख्य कार्यकारी अधिकारी [चीफ एक्झिक्युटिव्ह ऑफिसर] म्हणजे संचालक मंडळाने कार्यकारी संचालक म्हणून नेमणूक केलेली व्यक्ती. कार्यकारी संचालक नेमला नसेल तर संचालक मंडळाने सरव्यवस्थापक, व्यवस्थापक किंवा सचिव म्हणून नेमलेली व्यक्ती बँकेची मुख्य कार्यकारी अधिकारी असेल.

(९) "व्यक्ती" म्हणजे या संज्ञेत कोणीही सज्ञान प्राढ व्यक्ती, भारतीय भागीदारी कायदा १९३२ अन्वये नोंदलेली भागीदारी पेढी, मंडळी अगर अन्य कोणतीही संस्था जिची स्थापना प्रचलीत कायद्यातील तरतूदीनुसार करण्यात आली आहे. पतपेढी-जिची नोंदणी पतपेढी कायदा १८६० अन्वये झालेली आहे. राज्य सरकार, केंद्र सरकार सार्वजनिक विश्वस्त संस्था ज्यांची नोंदणी प्रचलित कोणत्याही संबंधीत कायद्यान्वये झालेली आहे. अशा विश्वस्त संस्था यांचा समावेश असेल.

## (५) उद्देश :—

(१) सभासदामध्ये काटकसर, स्वावलंबन व सहकार्याची भावना वृद्धींगत करणे.

(२) जनतेकडून रोखीने ठेवी स्विकारणे व त्यांचा विनीयोग कर्ज देण्यांत अगर गुंतवणूकीत करणे. तसेच स्वीकारलेल्या ठेवी मागणी करताच अगर मुदतीने परत देणे. तसेच चेक, ड्राफ्ट अगर इतर पद्धतीने ठेवी परत करणे.

(३) कर्ज अथवा पैसा उभारणे.

(४) मे. निबंधकाचे परवानगीने सभासदास व इतरास कर्ज अथवा उचल तारणावर अथवा तारणाशिवाय देणे.

(५) हस्तांतरास वर्ग करण्यास योग्य अथवा अयोग्य हुंडया, वचन चिठ्ठया [प्रॉमिसरी नोट्स] ड्राफ्टस्, कूपन्स, वसूलीसाठी आलेली बीले, रेल्वे रसीदा, हमीपत्रे, दाखले, वारंटस् शेअर्स डिबेंचर्स आदी कागदपत्रे व इतर सुरक्षापत्रे काढणे स्वीकारणे, विकत घेणे, डिस्काउंट करणे, वसूल करणे इत्यादि व्यवहार करणे.

(६) हमीपत्रे [लेटर्स ऑफ क्रेडीट], प्रवासी चेक्स [ट्रॅव्हलरर्स चेक्स] व सर्क्युलर नोटस् देणे व मंजूर करणे.

(७) विदेशी बँक चलन विकणे, विकत घेणे, व विदेशी चलनाचे सर्व व्यवहार करणे.

(८) सर्व प्रकारच्या गुंतवणूकी, स्टॉक्स, शेअर्स, कर्जरोखे, बॉन्ड्स, वचनचिठ्ठया, कारनामे, सिक्युरिटीज स्वीकारणे, ताब्यात ठेवणे व यासंबंधीचे कमीशन अंडर रायटींग आदी व्यवहार करणे.

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(९) ग्राहकातर्फे बॉन्ड्स्, कर्जरोखे, वचनचिठ्ठया व इतर प्रकारचे दस्तऐवज [सिक्युरिटी] विकत घेणे, विकणे.

(१०) सर्व प्रकारचे बॉन्डस्, कर्जरोखे, वचनचिठ्ठया इतर प्रकारच्या मुल्यवान वस्तु ठेवीच्या स्वरुपात अथवा सुरक्षित तिजोरीत ठेवण्यासाठी स्वीकारणे.

(११) सुरक्षित तिजोरीघर [सेफ डिपॉझीट व्हॉल्टस] व तद्नुषंगिक सेवा उपलब्ध करुन देणे.

(१२) सुरक्षारोखे अथवा रक्कमांची देवाण घेवाण करणे, पाठविणे.

(१३) कर्ज व उचलीचे व्यवहार/बोलणी करणे.

(१४) ग्राहकातर्फे हमीपत्र [गॅरंटी], नुकसान भरपाई व्यवहार (इन्डेन्मिर्टी) करणे.

(१५) राज्य सरकार, नगरपालिका, सहकारी व इतर संस्था, कार्पोरेशनन्स्, संघटना यांचे शेअर्स, कर्जरोखे, कर्ज, स्टॉक्स संबंधीचे विमा, हमी, व्यवस्थापन सहभागी आदिबाबतचे व्यवहार करणे.

(१६) बँकेच्या हिताच्या व उपयुक्ततेच्या दृष्टीने वास्तू संपादन करणे, बांधणे, तिची देखभाल करणे, अथवा तिचे रुपांतर/बदल करणे.

(१७) बँकेच्या पूर्ण अथवा अंशतः घेण्यापोटी ताब्यात आलेल्या मालमत्तेची व्यवस्था करणे, विकणे व/अथवा तिची अन्य तऱ्हेने विल्हेवाट लावणे.

(१८) सहकारी खात्याचे व रिझर्व्ह बँकेचे परवानगीने बँकेचे कार्यक्षेत्रात, जनतेला बँकींग सेवा उपलब्ध करुन देण्याच्या दृष्टीने शाखा अगर उप कार्यालय उघडणे.

(१९) सहकारी खात्याचे परवानगीने एखाद्या सहकारी संस्थेचा कारभार पूर्णपणे अगर अंशतः ताब्यात अगर व्यवस्थापनास घेणे.

(२०) सभासदांच्या, बँकेच्या आजी व माजी कर्मचाऱ्यांच्या हिताच्या दृष्टीने पूरक अशा संघटना, संस्था, निधी, विश्वस्त निधी स्थापन करणे, स्थापनेस मदत करणे अथवा त्यात सहभागी होणे. तसेच बँकेचे कर्मचारी व माजी कर्मचारी व त्यांचेवर अवलंबून असणाऱ्या किंवा संबंधित व्यक्तीस निवृत्तीवेतन (पेन्शन) मंजूर करणे.

(२१) सभासदांची आर्थिक स्थिती सुधारण्यासाठी योजना करुन कर्ज पुरवठा करणे.

(२२) लघू व कुटीर उद्योगधंद्याना अर्थपुरवठा व तंत्रज्ञान उपलब्ध करणे व स्वयंरोजगारी उद्योजकास स्वतःचा उद्योग धंदा उभा करण्यास मदत करणे.

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(२३) जेथे आवश्यक असेल तेथे रिझर्व्ह बँकेच्या परवानगीने इतर बँका अथवा संस्था यांच्या "सहभाग योजनेत" भाग घेऊन गरजूंना कर्ज पुरवठा करणे.

(२४) बँकींग रेग्युलेशन ॲक्ट (सहकारी बँकास लागू केलेले) १९४९ चे कलम ६ (१) अन्वये इतर व्यवहार करणे.

(२५) विविध शासकीय संस्था अर्धशासकीय संस्था व कायद्याच्या तरतूदीने अस्तित्वात येणाऱ्या संस्था इत्यादिंसाठी अधिकृत प्रतिनिधी संस्था म्हणून निधी जमा करण्याचे काम करणे.

(२६) मा. निबंधक यांचे पूर्व संमतीने व रिझर्व्ह बँकेच्या परवानगीने महाराष्ट्र को-ऑप. हाऊसिंग फायनान्स सोसायटी आयुर्विमा मंडळ, निमसरकारी व इतर आर्थिक संस्था यांचेकडून पुनर्वित्त प्राप्त होईतो, तात्पुरत्या स्वरुपाच्या अथवा कायम स्वरुपाचा कर्ज पुरवठा सहकारी गृहनिर्माण संस्थांना करणे.

(२७) केंद्र सरकारने सुचविल्यानुसार इतर कोणताही धंदा जो सहकारी बँका कायदेशीरपणे करु शकतात, तो करणे.

(२८) बँकेचे उद्देशास अनुसरुन व तिचे वाढीस उत्तेजक जो धंदा करणे आवश्यक असेल तो धंदा करणे

## (६) निधी :-

खालील साधनानी निधी उभारता येतील.

[अ] भागांची विक्री,

[ब] प्रवेश फी,

[क] वर्गणी,

[ड] ठेवी,

[इ] कर्जे, कॅश क्रेडीट, ओव्हर ड्राफ्ट व उचल,

[फ] देणग्या, अनुदान व मदत.

## (७) कर्ज उभारण्याची, घेण्याची मर्यादा :-

बँकेची बाहेरील कर्ज घेण्याची, उसनवारीची मर्यादा नियम क्रमांक ३५ अनुसार राहील.



भाग भांडवल

मा. जि. उ.नि.सह. संस्था
यांचेकडील जा. क्र. ९९१८/
उ.नि.दु./२१६/सन १९९९
दि. १६/१०/९९ ने मंजुरी

बँकेचे अधिकृत भाग भांडवल रु. ५ कोटी (५,००,००,०००) असून भागाची दर्शनी किंमत रु. ५०/- राहील. भाग भांडवल १०,००,००० भागात विभागलेले आहे.

भागाची दर्शनी
लेले आहे.

९९४
६१
८८३

६] सभासदत्व :-

(अ) सज्ञान असलेली व करार करण्यास पात्र असलेली, बँकेच्या कार्यक्षेत्रात राहणारी अगर बँकेच्या कार्यक्षेत्रात धंदा अगर नोकरी करुन उत्पन्न मिळविणाऱ्या व्यक्तीस सभासद होता येईल.

(ब) "अ" मध्ये उद्धृत केल्या व्यतिरिक्त पोटनियम क्र. ४ (९) मध्ये नमूद केलेल्या व्यक्तिची नोंदलेली कचेरी बँकेच्या कार्यक्षेत्रात अगर त्यांचा धंदा-कामकाज बँकेच्या कार्यक्षेत्रात असला पाहिजे. त्यांना सभासदत्व खालील अटीवर दिले जाईल.

(१) अशी व्यक्ती, अथवा अशा व्यक्तीच्या भागीदारी संस्थेतील भागीदारास फौजदारी व नैतिकतेच्या संबंधी गुन्हयाबद्दल शिक्षा झालेली नसावी.

(२) अशा व्यक्ती अगर संस्थांचा धंदा, उद्योग हा बँकेच्या धंद्याशी समांतर अगर संघर्ष निर्माण करणारा नसावा.

(३) ती व्यक्ती बँकेची नोकर नसावी.

(४) अशा व्यक्तीने सभासदत्वासाठी कमीतकमी एका भागाची पूर्ण रक्कम भरलेली असली पाहिजे. तसेच अशा व्यक्तीचा (सभासदत्वाचा) अर्ज संचालक मंडळाने संमत केलेला पाहिजे.

(क) महाराष्ट्र शासन.

(ड) पोटनियम क्रमांक ४ (९) मध्ये कांहीही तरतूद असली तरी महाराष्ट्र राज्य सहकारी बँक लि., मुंबई व पुणे जिल्हा मध्यवर्ती सहकारी बँक लि., पुणे यांचे व्यतिरिक्त कोणतीही सहकारी सोसायटीस सभासदत्व दिले जाणार नाही. कायदा, नियम व पोटनियम यांचे तरतूदीनुसार सभासदत्वाचे प्राप्त होणारे अधिकार, नियमानुसार सभासदत्वासाठी लागणारी रक्कम भरल्या शिवाय किंवा त्याला बँकेत असे हितसंबंध प्राप्त झाल्याशिवाय त्या व्यक्तीस वापरता येणार नाहीत.

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## (१०) नाममात्र सभासदः–

सा.फ. नागरी/
२७८/७८८
दि-३०।१२।८८ नो
मंजूरी

(१) एकादी व्यक्ती अविर[illegible] सभासदाची जामीनदार
म्हणून राहणार असेल [illegible] यासाठी सोने चांदिचे
दागिन्याचे तारणावर [illegible] ऋणपत्राचे तारणावर
कर्ज घ्यावयाचे असे [illegible] रतिची) घेऊन तसेच
ठरविलेल्या नमुन्यात [illegible] त्याचेकडून त्यांनी
घेतलेल्या जबाबदारी [illegible] ताच सभासदत्व रद्द
होईल हे मान्य अर [illegible] बँकेच्या कार्यक्षेत्रात
राहणारी अगर व्या[illegible]

(२) बँकेतील कर्मचाऱ्यां [illegible] प्रमाणे (इतर नाममात्र
सभासदाप्रमाणे) फा[illegible]

(३) सहकारी [illegible] स नाममात्र सभासदत्व
दिले जाणार नाही

(४) नाममात्र सभासदास [illegible] त्रके व वार्षिक अह–
वाल मिळणे अथवा [illegible] धारण सभेस उपस्थित
राहणे, भाग घेणे

एकादी व्यक्ती अविभक्त कुटुंबाची सहभागीदार असेल अथवा कर्जदार सभासदाची जामिनदार म्हणून राहणार असेल अथवा एखाद्या व्यक्तीस तात्पुरती गरज भागविण्यासाठी सोने चांदीचे दागिन्यांचे तारणावर विमा पत्रावर, सरकारी कागदपत्रे अगर विश्वस्त संस्थांचे ऋणपत्राचे तारणावर अथवा तात्कालिक कारणासाठी रिझर्व्ह बँकेच्या आदेशानुसार दुचाकी वाहने, टी. व्ही., फ्रीज, रेडिओ, पंखे, सायकल इ. ग्राहकोपयोगी वस्तू खरेदीसाठी कर्ज घ्यावयाचे असेल तर अशा व्यक्तीस वार्षिक रु. १०/– प्रवेश फी (विनापरतीची) घेऊन तसेच ठरविलेल्या नमुन्यात अर्ज घेऊन नाममात्र सभासद म्हणून नोंदवावे. मात्र त्याचेकडून त्यांनी घेतलेल्या जबाबदारीतून कर्ज अथवा जामिनदार या नात्याने मुक्त होताच सभासदत्व रद्द होईल हे मान्य असल्याचे कबुलीपत्र घेतले पाहिजे. तसेच अशी व्यक्ती बँकेच्या कार्यक्षेत्रात राहणारी नोकरी अथवा व्यावसायिक उत्पन्न असणारी असावी.

## (११) संयुक्त भाग धारक

बँकेचे भाग एकापेक्षा जास[illegible]

(१) संयुक्त भागधारकाचे बाबतीत कोणाचेही मृत्युनंतर हयात असलेल्या व्यक्ती भागधारक, संयुक्त भागधारक म्हणून गणल्या जातील.

(२) संयुक्त भागधारक संबंधीत भागाबाबतच्या कोणत्याही देण्यास संयुक्तपणे विभक्तरित्या जबाबदार राहातील.

(३) संयुक्त भागधारकाचे बाबतीत ज्याचे भागदाखल्यावर प्रथम नाव लिहिले असेल त्याला सभासदाचे सर्व हक्क प्राप्त होतील व त्यालाच वार्षिक सर्वसाधारण सभेचे आमंत्रण, तसेच लाभांश दिले जातील.

(४) ज्यावेळेस बँकेचा भाग एकापेक्षा जास्त व्यक्तींनी धारण केलेला असेल त्यावेळेस ज्या व्यक्तीचे नाव प्रथम असेल त्या व्यक्तीस, जर हजर असेल तर मतदानाचे अधिकार राहातील. पण त्या व्यक्तीचे गैरहजेरीत, ज्या व्यक्तीचे नांव नंतर असेल त्या व्यक्तीस मतदानाचे अधिकार राहतील. हाच नियम प्रत्येक पुढील नांव असलेल्या व्यक्तीस लागू होईल, मात्र अशी व्यक्ती अज्ञान असता कामा नये.

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## (१२) भागदाखला :–

प्रत्येक व्यक्ती सभासद म्हणून स्वीकृत झाल्यावर त्या व्यक्तीने घेतलेल्या भागाबद्दल भागदाखला (विनाशुल्क) घेण्यास पात्र होईल. भागदाखल्यावर घेतलेल्या भागांचा उल्लेख असेल व त्यांचे अनुक्रमांक असतील. भागदाखल्यावर बँकेचे अध्यक्ष, अथवा अधिकार दिलेले संचालक व मुख्य कार्यकारी अधिकारी यांच्या स्वाक्षऱ्या असतील. तसेच बँकेची मोहर (सील) त्यावर असेल.

## (१३) भाग हस्तांतर करण्याबाबत :–

(१) एखाद्या सभासदास आपला एक अगर अधिक भाग किमान एक वर्ष धारण केल्यानंतर संचालक मंडळाच्या संमतीने दुसऱ्या सभासदाचे नावाने वर्ग करता येईल. मात्र ज्या सभासदाचे नांवावर भाग वर्ग झाले असतील त्याचे नांव भागाच्या रजिस्टरमध्ये नोंदले गेल्याशिवाय वर्ग व्यवहार पूर्ण झाला असे म्हणता येणार नाही. तसेच यासाठी प्रत्येक भागदाखल्याबरोबर "वर्ग फी" म्हणून रु. एक (रु. १/–) भरली पाहिजे.

(२) भाग वर्ग करण्याचे खालील कारणासाठी नाकारले जाईल.

(अ) जर सभासदावर कर्जाचा बोजा/अगर जामीनकीची जबाबदारी असेल तर,

(ब) जर ज्या व्यक्तीचे नांवावर भाग वर्ग करावयाचे असेल ती व्यक्ती पोटनियम क्रमांक ९ मधील तरतूदी पुऱ्या करीत नसेल तर,

(क) जर सभासदाने धारण केलेले सर्व भाग वर्ग करावयाचे नसतील तर

(३) जर एखादा भाग दाखला खराब झाला, नष्ट झाला अगर हरवला तर त्याऐवजी नवीन भाग दाखला संचालक मंडळ ठरवील ती फी घेऊन देता येईल. मात्र त्यासाठी योग्य व समाधानकारक पुरावा संचालक मंडळास सादर करावा लागेल. असा पुरावा नसेल तर त्या विषयी संचालक मंडळ ठरवील त्या प्रकारचा (इन्डेम्निटी बॉन्ड) नुकसान भरपाईचा करार करुन द्यावा लागेल.

## (१४) सभासदत्वाचा राजीनामा देणे, संपुष्ट करणे व रद्द करणे :–

(१) सभासद आपल्या सभासदत्वाचा राजीनामा देऊन स्वतःचे भाग भांडवल संचालक मंडळाचे संमतीने परत घेऊ शकेल. मात्र तसे करण्यापूर्वी त्याचेकडे येणे असलेल्या रकमांची पूर्ण फेड झाली असली पाहिजे व जामीनदार म्हणून असलेली जबाबदारी पूर्ण झालेली असावी. तसेच सभासदत्व कमी करतांना सभासद होऊन पाच वर्षापेक्षा कमी काल झालेला नसावा. कोणत्याही सहकारी वर्षात अशा तऱ्हेने परत करण्यांत आलेले भांडवल त्या वर्षापूर्वीचे ३०

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जून रोजी असलेल्या वसूल झालेल्या भांडवलाचे १० टक्केपेक्षा जास्त रकमेचे होणार नाही, अशा परत केलेल्या भांडवलामुळे वसूल झालेल्या भाग भांडवलाची व निधीची खरी किंमत बँकींग रेग्युलेशन ॲक्ट कलम ११ (१) नुसार निर्देशित केलेल्या किंमतीपेक्षा कमी होणार नाही ते पाहिले पाहिजे.

(२) सभासदत्व खालील कारणाने संपुष्टांत येईल.

(अ) मरणाने अगर भागीदारी फर्मच्या भागीदारी रद्द होण्याने अगर संस्थेने दिवाळे काढल्यास.

(ब) नादारी जाहीर झाल्याने अगर कायदेशीर तरतूदीने सभासद राहण्यास लायक न ठरल्यास.

(क) पोटनियम क्रमांक ९ च्या तरतूदींचा भंग झाल्यास.

(ड) सर्व भाग हस्तांतर केल्यास.

(इ) राजीनामा दिल्याने अगर सभासदत्व कमी करण्याची मागणी मान्य झाल्यास.

(ई) कायद्यातील व नियमातील तरतूदीनुसार काढून टाकल्यास, अशा काढून टाकल्याने भागची रक्कम जप्त करण्यांत येईल.

(३) सभासदत्व कायदा व नियमानुसार काढून टाकता येईल. काढून टाकलेल्या सभासदांने धारण केलेले भाग जप्त करण्यास पात्र होतील.

## (१५) वारसं नेमणेबाबत :–

सभासदास आपले पश्चात बँकेतील हक्क-जबाबदारी घेण्यासाठी वारसाची नेमणूक करता येईल. वारस नेमणेबाबत विहित नमुन्यामध्ये अर्ज केला पाहिजे, व त्याची नोंद बँकेचे नोंदणीकृत कार्यालयात ठेवलेल्या वारस नोंदणी रजिस्टरमध्ये झाली पाहिजे. जर वारस बँकेचा सेवक असेल तर संचालक मंडळाची पूर्व परवानगी घेतली पाहिजे. कोणत्याही वेळी अगोदर नोंदलेले वारसपत्र मागे घेऊन नवीन वारसपत्र दाखल करता येईल. मात्र त्यासंबंधीची लेखी माहिती बँकेस दिली पाहिजे. तसेच नवीन वारसपत्र दाखल करतांना प्रत्येक वेळी एक रुपया फी द्यावी लागेल.

## (१६) सभासदांचा मृत्यु :-

सभासदाचे मृत्यूनंतर बँकेतील त्या सभासदाच्या भागांची रक्कम नेमलेल्या वारस/वारसांस मृत्यूबाबत कळल्यापासून सहा महिनेच्या आंत दिली पाहिजे. जर वारस नेमले नसेल तर संचालक मंडळास जो त्याचा कायदेशीर वारस आहे अथवा जो मृत्यू पावलेल्या सभासदाचा कायदेशीर प्रतिनिधी आहे अशी खात्री असेल त्यांस, बँक रक्कम देईल. मात्र आवश्यक तो

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बँक मर्यादित

(968) ८ (73)

नुकसांन भरपाईचा करार घेउन रक्कम दिली जाईल. अशा रकमेत भाग भांडवल, लाभांश, ठेवी व त्यावरील व्याज अथवा कोणताही प्रकारची मयत सभासदास देय असलेली रक्कम, यांचा समावेश होईल, अशी रक्कम देतांना बँकेचीं येणे असलेली रक्कम वजा केली जाईल.

## (१७) सभासदाची जबाबदारी :–

सभासदाने घेतलेल्या भागांच्या रकमेइतकीच त्याची जबाबदारी राहील. माजी सभासदांची जबाबदारी ज्यावेळी त्याचे सभासदत्व कमी झाले त्यावेळेपासून दोन वर्षेपर्यंत राहील. तसेच मयत सभासदाचे मालमत्तेकर जबाबदारीपोटी दोन वर्षा पर्यंत बोजा राहील.

## (१८) सभासदाचे भाग–भांडवल, लाभांश व ठेवीवरील बँकेचा हक्क :–

सभासदाचे अगर माजी सभासदाचे बँकेचे येणे असेल तर त्यापोटी बँकेत सभासदाचे असलेल्या भागांवर, लाभांशावर व ठेवीवर बँकेचे प्रथम व सर्वश्रेष्ठ हक्क व बोजा राहील बँक केव्हांही त्याच्या जबाबदारीपोटी त्याला देय असलेली रक्कम वाळती करुन घेईल.

## (१९) सर्वसाधारण सभा :–

(१) कायदा व नियम याचे अधीन राहून बँकेचे व्यवहाराबाबतचे सर्व अंतिम अधिकार साधारण सभेकडे राहतील.

(२) साधारण सभा दोन प्रकारच्या असतील. (१) वार्षिक सर्वसाधारण सभा व (२) विशेष साधारण सभा.

(३) वार्षिक सर्व साधारण सभा दरवर्षी ~~३१ डिसेंबर~~ ३१ ऑगस्ट पूर्वी अगर सहकारी खात्याचे अनुमतीने वाढविलेल्या मुदतीपूर्वी होईल.

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(४) विशेष साधारण सभा अध्यक्ष अगर संचालक मंडळाचे मताधिक्याने संचालक मंडळास केव्हांही बोलविता येईल. तसेच अशी सभा निबंधक सहकारी संस्था यांस अगर सभासदापैकी एक पंचमाश अगर ~~१/५ पाच~~ सभासदांस या पैकी जी संख्या कमी असेल अशानी मागणी केल्यास बोलविता येईल.

## (२०) वार्षिक सर्वसाधारण सभेची कामे :–

वार्षिक सर्वसाधारण सभेची कामे खालीलप्रमाणे असतील.

(१) मागील सर्व साधारण सभा संभांची इतिवृत्त वाचणे. व कायम करणे.

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(२) संचालक मंडळाचा बँकेच्या कार्याबद्दलचा साल अखेरचा अहवाल, ताळेबंद व नफातोटा पत्रके लेखा परिक्षकाचे अहवालासह विचार करणे.

(३) नफा वाटणी मंजुर करणे व लाभांश जाहीर करणे.

(४) वार्षिक लेखा परिक्षकांबाबत मे. निबंधक सहकारी संस्था व लेखा परिक्षक यांचेकडून आलेल्या पत्रव्यवहाराचा विचार करणे.

(५) अंतर्गत तपासणीसाठी योग्य त्या पात्रतेच्या लेखापरिक्षकाची नेमणूक करणे व त्याचा मेहनताना ठरविणे.

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(६) संचालक मंडळाचे निवडणूकीचा निकाल जाहीर करणे. (हा विषय ज्या वर्षी निवडणूका होतील तेव्हाच राहील). रद्द.

(७) संचालक मंडळास बँकेचे व्यवहाराबाबत जास्तीत जास्त किती मर्यादेपर्यंत रकमा उभ्या करता येतील यासंबंधी निश्चिती करणे.

(८) सभेपुढे, योग्य ती सूचना देऊन मांडलेल्या/विचारार्थ ठेवलेल्या विषयाचा विचार करणे मात्र असे विषय पोटनियम सुधारणा व सभासद काढून टाकणे या व्यतिरिक्त असले पाहिजेत. तसेच एखाद्या विषयाचा सहा महिनेचे आत पुनर्विचार करण्यासंबंधीचा विषय नसावा.

(९) सभेस हजर असणाऱ्या दोन तृतीयांश सभासदांच्या परवानगीने कोणाही सभासदास सभेच्या विषयपत्रिकेत नमूद न केलेला विषय मांडता येईल. मात्र पोटनियम सुधारणा, सभासद अथवा संचालक मंडळाचा सदस्य काढून टाकणे व एखाद्या विषयाचा सहामहिनेचे आंत पुनर्विचार करण्यासंबंधीचा हा विषय नसावा.

## (२१) विशेष सर्वसाधारण सभेपुढील कामकाज :-

विशेष सर्वसाधारण सभेच्या सूचनापत्रात (नोटीशीत) अंतर्भूत असलेल्या विषयापुरतेच विशेष सर्वसाधारण सभेचे कामकाज मर्यादित राहील.

## (२२) सूचना [नोटीस]-वार्षिक सर्वसारण सभा व विशेष सर्वसाधारण सभा :-

(१) वार्षिक सर्वसाधारण सभेची सूचना (नोटीस) सभासदाच्या नोंदलेल्या पत्त्यावर संचालक मंडळाचा अहवाल, लेखापरिक्षकांनी तपासलेली ताळेबंद व नफा-तोटा पत्रके, व विषयपत्रिकेसह सभेच्या तारखेच्या १४ दिवस अगोदर पाठविली पाहिजे.

(२) पोटनियम क्रमांक - १९ (४) नुसार विशेष सर्वसाधारण सभा सभासदांच्या मागणीनुसार



अगर निबंधक यांनी केलेल्या मागणीचे तारखेपासून एक महिन्याचे आंत बोलाविली पाहिजे. विशेष सर्वसाधारण सभेच्या सूचनापत्रात (नोटीसीत) मागणी केलेल्या विषयाचा अंतर्भाव करुनच सभा बोलाविली पाहिजे. अशा सभेत विषयपत्रिकेवर फक्त मागणी केलेला विषयच राहील. सभासदाचे नोंदलेल्या पत्त्यावर सूचनापत्र (नोटीस) सभेच्या तारखेपूर्वी कमीतकमी सात दिवस अगोदर पाठविले पाहिजे.

(३) कोणत्याही सर्वसाधारण सभेचे सूचनापत्र (नोटीस) मिळाले नाही हे सभा तहकूब करण्यासाठी अथवा पुढे ढकलण्यासाठी पुरेसे कारण ठरणार नाही.

(४) कोणत्याही सर्वसाधारण सभेच्या सूचनापत्रात (नोटीसीत) सभेची जागा, तारीख व वेळ यांचा स्पष्ट उल्लेख असला पाहिजे. तसेच सदरहू सूचनापत्रात (नोटीसीत) गणपूर्ती (कोरम) अभावी तहकूब झालेल्या सभेची जागा, तारीख व वेळ यांचा उल्लेख असला पाहिजे.

(५) सर्वसाधारण सभेचे सूचनापत्र (नोटीस) मुख्य कार्यकारी अधिकाऱ्याचे स्वाक्षरीने दिले जाईल.

## (२३) वार्षिक सर्वसाधारण सभा व सभासदांनी मागणी केलेली विशेष सर्वसाधारण सभेची गणपूर्ती [कोरम] :—

कोणत्याही सर्वसाधारण सभेस एकूण सभासद संख्येच्या एक पंचमांश अगर ३०, या पैकी जी संख्या कमी असेल इतके सभासद हजर असले म्हणजे गणपूर्ती (कोरम) झाली असे समजण्यात येईल. सभासदानी मागणी केलेल्या विशेष सर्वसाधारण सभेसाठी मात्र जितक्या सभासदांनी मागणीवर स्वाक्षऱ्या केल्या असतील त्या संख्येच्या निम्मे पेक्षा जास्त सभासद हजर असल्याशिवाय गणपूर्ती (कोरम) झाली असे समजण्यात येणार नाही.

## (२४) वार्षिक सर्वसाधारण सभेची तहकूबी आणि विशेष सवसाधारण सभा रद्द होणे बाबत :—

(१) जर वार्षिक सर्वसाधारण सभा गणपूर्ती (कोरम) अभावी होऊ शकली नाही तर सुचना-पत्रात (नोटीसीत) नमूद केल्याप्रमाणे तासासाठी अगर सात दिवसांसाठी तहकूब केली जाईल, अशी तहकूब केलेली सभा नंतर भरल्यावर सभेच्या मूळ विषय पत्रिके मध्ये समाविष्ट केलेल्या विषयावर गणपूर्ती (कोरम) असो अगर नसो विचार केला जाईल.

(२) सभासदांच्या लेखी मागणीवरुन बोलाविण्यांत आलेली विशेष साधारण सभा सभेच्या नियोजित वेळेपासून एक तासाने गणपूर्ती (कोरम) होऊ शकली नाही, तर ही सभा रद्द होईल.

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## (२५) सर्वसाधारण सभेचे अध्यक्ष :—

संचालक मंडळाचे अध्यक्ष सर्वसाधारण सभेचे अध्यक्ष असतील. त्याचे गैरहजेरीत उपाध्यक्ष आणि दोघांचे गैरहजेरीत हजर असलेले व मतदानाचा हक्क असलेले सभासद आपल्यापैकी एकाची निवड सभेचे अध्यक्षपदासाठी करतील.

## (२६) मतदानाचा अधिकार :—

(१) प्रत्येक सभासदास, त्याने कितीही भाग धारण केलेले असले तरी, एक मत राहील.

(२) व्यक्तीगत सभासद स्वतः मतदान करतील तर भागीदारी संस्था, कंपनी, राज्य शासन इत्यादी सभासद त्यांचे मतदान भागीदार, संचालक, अधिकारी यांना असा अधिकार देऊन करतील.

(३) समसमान मताचे प्रसंगी, सभेचे अध्यक्षास, सभासद म्हणून असलेल्या मताशिवाय एक निर्णायक मत (कास्टींगव्होट) राहील.

## (२७) ठराव :—

(१) ज्याबाबत विशिष्ट तरतूदी, कायदा, नियम व पोटनियम असतील असे विषय वगळता इतर बाबतीत ठराव मंजूर करतांना हात वर करुन मताधिक्य अजमावले जाईल. मात्र जर एखाद्या सभासदाने गुप्त मतदानाची मागणी केली तर त्याप्रमाणे त्वरीत मतदान घेण्यात येईल.

(२) मे. निबंधक सहकारी संस्था यांनी खास सूचना केल्याशिवाय सर्वसाधारण सभेत पुढील आशयाचे ठराव मांडता येणार नाहीत (अ) पदाधिकाऱ्यांचे निवडणूकीबाबत व (ब) पूर्वीचे साधारण सभेत मंजूर झालेल्या ठराव पुर्नरविच्यारासाठी चर्चेला मांडावयाचा झाल्यास मात्र सदर ठराव मंजूर होऊन सहा महिने पूर्ण झालेले असले पाहिजेत.

## (२८) इतिवृत्त :-

सर्वसाधारण सभेचे इतिवृत्त संचालक मंडळाने सर्व साधारण सभा झाल्यापासून तिन महिन्याचे आत मा. संचालक मंडळाच्या सभेमध्ये वाचले पाहिजे आणि त्याबद्दल त्यासाठी असलेल्या इतिवृत्त रजीस्टरमध्ये नोंदवून अध्यक्षांनी सभेपुढे वाचल्याबद्दल स्वाक्षरी केली पाहिजे. तसेच ते पुढील वार्षिक सर्व साधारण सभेपुढे वाचून कायम केले पाहिजे.

ळाने सर्वसाधारण सभा झाल्यापासून तीन महिन्याचे
दल त्यासाठी असलेल्या इतिवृत्त रजिस्टरमध्ये नोंदवून
ली पाहिजे.

हील. त्याचा तपशील खालीलप्रमाणे ;-

डलेले..१४.यात मुख्य कार्यालयाचे बाहेरील २५ कि. मी.

( नमूना क्र. २९-अ, ३ (अ), (अ अ), (अअअ)

जि.उ.जि.जा.क्र.२१९/९५
दि. ७।१२।९५ न.म.२८.

पेक्षा दूर असणा
असतील.

(२) राज्य शासनाने
संचालक राज्य

(३) (अ) संचाल
जाती/
असेल.

वरील
१ म

(अअ) अनुसू
राखीव
निवडण
च्या नि

(अअअ) वरील
नंतर
आंत
असलेल

(अअअअ) संचालक
(अ अ)
सदामधू

संचालक मंडळ १८ सदस्यांचे राहील त्याचा तपशील खालील प्रमाणे संचालक मंडळावर चार जागा राखीव राहतील. पैकी दोन जागा महिला सभासदांसाठी, एक जागा अनुसूचीत जाती/जमाती सभासदांसाठी, तर चौथी जागा दुर्बल घटकातील सभासदासाठी असेल.

वरील ३(अ) मध्ये नमूद केलेल्या राखीव जागा या नियमातील उपकलम १ मध्ये नमूद केलेल्या संचालका व्यतिरिक्त असतील.

अनुसूचीत जाती/जमातीतील, दुर्बल घटकातील तसेच महिला सभासदातील कोणत्याही सभासदास राखीव जागेसाठी निवडणूक लढविण्याचा हक्क राहील. संचालक मंडळाचे निवडणुकीत मतदान करण्याचा हक्क असणाऱ्या प्रत्येक व्यक्तीस राखीव जागेच्या निवडणुकीत मतदान करता येईल.

वरील चार राखीव जागेसाठी कोणीही व्यक्ती निवडून न आल्यास निवडणुकीनंतर झालेल्या पहिल्या संचालक मंडळाचे सभेच्या तारखेच्या नंतर १५ दिवसाचे आत संचालक मंडळ उपकलम ३(अ) अन्वये निवडणूक लढविण्यास पात्र असलेल्या सभासदामधून ह्या जागा स्वीकृती करून भरेल.

सदांनी निवडलेले संचालक

बँकेचे संचालक मंडळावर एक

पैकी एक जागा अनुसूचित दुर्बल घटकातील सभासदासाठी

ागा, या नियमातील उपकलम सतील.

टकातील कोणत्याही सभासदास हक्क राहील. संचालक मंडळाचे प्रत्येक व्यक्तीस राखीव जागे-

निवडून न आल्यास निवडणूकी- या तारखेच्या नंतर १५ दिवसाचे मन्वये निवडणूक लढविण्यास पात्र न भरेल.

कृती केले नाहीत तर उपकलम लढविण्यास पात्र असलेल्या सभा-

स्पष्टीकरण :- हया पोटनियमाकरता.

(अ) "अनुसूचित जातीमध्ये" नवबुद्धाचा समावेश असेल, तसेच "अनुसूचित जमाती" मध्ये "डीनोटीफाईड" जमाती व "भटक्या जमातीचा" समावेश असेल.

(ब) "दुर्बल घटकातील सभासद" म्हणजे राज्य शासन सर्वसाधारण अथवा खास आदेश काढून ठरविल ते सभासद अथवा अशा सभासदांचा वर्ग.

(क) बँकेच्या कायम कर्मचाऱ्यांची संख्या २५ किंवा जास्त असल्यास.

(१) जर संचालक मंडळाच्या सदस्यांची संख्या ११ किंवा त्यापेक्षा कमी असल्यास एक जागा.

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(२) जर संचालक मंडळाच्या सदस्यांची संख्या १२ किंवा त्यापेक्षा अधिक असल्यास, ११ सदस्यानंतरच्या प्रत्येक १० सदस्यांमागे एक कर्मचारी प्रतिनिधी नेमावा लागेल. मान्यताप्राप्त युनियन कर्मचाऱ्यांमधून, कर्मचारी प्रतिनिधी निवडून देईल. अशी युनियन नसेल तर राज्य शासन अशा प्रतिनिधींची संचालक मंडळावर नियुक्ती करेल. या कर्मचारी प्रतिनिधींना पदाधिकारी होता येणार नाही, अगर पदाधिकाऱ्याचे निवडणूकीसाठी मतदान करता येणार नाही.

(३) निवडून आलेल्या व नेमणूक केलेल्या संचालक व्यतिरिक्त संचालक मंडळ त्यांची इच्छा असल्यास, ते लघू व कुटीरोद्योगातील, तसेच अर्थ व बँकींग व्यवहारातील तज्ञ व निष्णात व सहकार क्षेत्रातील अनुभवी अशा इसमांची, दरवर्षी दोन संचालका पेक्षा अधिक नाही अशांची स्विकृत करु शकेल. मात्र अशा संचालक सदस्यांना संचालक मंडळाच्या सभेत मतदानाचा अधिकार असणार नाही.

(४) मुख्य कार्यकारी अधिकारी हा संचालक मंडळाचा पदसिद्ध ("एक्स-ऑफिशिओ") सभासद असेल.

(५) पोटनियम क्रमांक ३६ (२९) (ग) अन्वये संचालक मंडळाने तयार केलेल्या व सर्वसाधारण सभेने मंजूर केलेल्या निवडणूक नियमास अनुसरुन सर्व संचालक सदस्यांची निवडणूक दर पाच वर्षांनी होईल.

(६) संचालक मंडळाची मुदत पाच वर्षांची राहील.

• हया पोट नियमात कांही म्हटले असले तरी हे पोट नियम अस्तित्वात आल्यानंतर होणारी संचालकांची निवडणूक, सर्व संचालकांची अपेल (जरी क्रमवार पद्धतीने काही सदस्यांची मुदत संपली नसेल तरीही)

(७) हया पोटनियमात कांहीही असले तरी, बँकेची नोंदणी झाल्यानंतर पहिल्या सर्व-साधारण सभेत अस्तित्वात येणाऱ्या हंगामी संचालक मंडळाचा कालावधी दोन वर्षाचा असेल. हा कालावधी परत जास्तीत जास्त दोन वर्षांनी वाढविता येईल. मात्र त्यास वार्षिक सर्वसाधारण सभेचा ठराव व मे. निबंधकाची मान्यता लागेल.

## (३०) अध्यक्ष व उपाध्यक्ष – संचालक मंडळाचे :-

(१) वार्षिक सर्वसाधारण सभेनंतर संचालक मंडळाच्या पहिल्या सभेत अध्यक्ष व उपाध्यक्ष यांची वर्षासाठी निवड निवडून आलेल्या संचालकामधून होईल अशी संचालक मंडळाची पहिली सभा साधारण सभेनंतर ३० दिवसाचे आत भरेल. अशी सभा झाली नाही तर मे. निबंधक सहकारी संस्था यांना अशी सभा बोलविण्याचा अधिकार राहील. संचालक

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मंडळाच्या सर्व सभांचे अध्यक्षपद अध्यक्ष भूषवतील. अध्यक्षांचे गैरहजेरीत सभांचे अध्यक्षपद उपाध्यक्ष भूषवतील. आणि दोघांचेही गैरहजेरीत संचालक मंडळाचे सभासद आपल्यातून एकाची अध्यक्षपदी निवड करतील.

(२) सभेचे अध्यक्षास स्वतःचे मताव्यतिरिक्त निर्णायक मत राहील. ह्या निर्णायक मताच वापर अध्यक्ष व उपाध्यक्षाच्या निवडणूकीत करता येणार नाही. अशा वेळी निर्णय चिठ्ठी/चिठ्ठ्या टाकून घेण्यात येईल.

(३) पोटनियम क्र. ३०(१) च्या तरतुदीनुसार अध्यक्ष व उपाध्यक्ष यांची जी निवड झालेली असेल तर ते अध्यक्ष, उपाध्यक्षाचे पद एक वर्षासाठी धारण करतील. संचालक मंडळाच्या राहीलेल्या मुदतीसाठी अध्यक्ष, उपाध्यक्ष यांची योग्य वेळी नव्याने निवडणूक घेतली जाईल.

सह. ... पुणे ५११ ००२

...क्ष व उपाध्यक्ष यांची जी निवड झालेली ...र्षासाठी धारण करतील. संचालक मंडळाच्या योग्य वेळी नव्याचे निवडणूक घेतली.
जा. क्र. पोनिदु / २७९/८२ दि. २७/१२/८२
ना मंजूरी.

## (३१) संचालक

संचालक पदाकरिताच निवडणूकीस उभा ... ज्या वर्षात निवडणूक व्हावयाची असेल त्यापूर्वी संपणाऱ्या सहकारी वर्षात तो सभासद होऊन कमीतकमी दोन सलग वर्षे झाली असली पाहिजेत. तसेच कायदा, नियम व पोटनियमाचे तरतुदीनुसार तो निवडणूक लढविण्यास अपात्र होता कामा नये.

## (३२) संचालकपद रिकामे होणे संपणे :—

संचालकाचे संचालक पद मुदतीपूर्व संपले असे मानले जाईल जर –

(१) तो कर्जदार व जामीनकी या नात्याने थकबाकीदार झाल्यास. मात्र जामीनदार म्हणून तीन महिनेचेवर थकबाकीदार झाल्यास.

(२) त्याने राजीनामा दिला व स्वीकारण्यात आला तर अथवा इतर कारणाने त्याचे सभासदत्व नष्ट झाले तर.

(३) तो गैरहजेरीबद्दल रजा न घेता ओळीने तीन संचालक मंडळाच्या समेस गैरहजर राहिल्यास.

(४) तो नादार झाल्यास अथवा कायदेशीर अपात्रता आल्यास.

(५) त्यास नैतिक स्वरुपाच्या फौजदारी गुन्हयासाठी शिक्षा झाल्यास, मात्र त्यास शिक्षा झाल्या-पासून सहा वर्षे झालेली नसावीत.

(६) बँकेत फायद्याची जागा स्वीकारल्यास, मात्र हे मुख्यकार्यकारी अधिकारी संचालक मंडळा-वरील कर्मचारी प्रतिनिधी यांना लागू होणार नाही.

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(३३) संचालक मंडळावरील रिकामी जागा :-

संचालकाचा राहिलेला कालावधी एक वर्षापेक्षा जास्त नसेल व त्याच्या मृत्युने काढून टाकल्याने, राजीनाम्याने अथवा अन्य कारणाने त्याची जागा रिकामी झाल्यास ही जागा एखाद्या सभासदाची स्विकृती करून संचालक मंडळास भरता येईल. मात्र स्वीकृती तारखेच्या अगोदरच्या ३१ मार्च रोजी असा सभासद सतत दोन वर्षे सभासद असला पाहीजे. अशा रीतीने जास्तीत जास्त दोन जागा भरता येतील. एका वर्षापेक्षा जास्त मुदतीसाठी जागा रिकामी राहणार असेल तर निवडणूक घेऊनच ही जागा भरावी.

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वर्षापेक्षा जास्त नसेल, व त्याच्या मृत्युने, काढून नि त्याची जागा रिकामी झाल्यास ही जागा एखाद्या भरता येईल. मात्र स्वीकृती तारखेच्या अगोदरच्या वर्षे सभासद असला पाहिजे. अशा रितीने एका वर्षापेक्षा जास्त मुदतीसाठी जागा नच ही जागा भरावी.

(३४) सूचना [नोटीस] :-

ण्यात याव्यात. मात्र महिन्यातून एक तरी सभा सूचनापत्राबरोबर (नोटीस) सभेची विषयपत्रिका अगोदर सर्व संचालकांना पाठविले पाहिजे.

(३५) गणपूर्ता [कोरम] :-

संचालक मंडळाचे एकूण सभासदांपैकी निम्मे संचालक हजर झाले म्हणजे गणपूर्ती (कोरम) झाली असे समजावे.

टीप :- निम्मी संख्या अपूर्णांकांत आल्यास त्याचे पुढील पूर्ण संख्या ही गणपूर्तीची (कोरमची) संख्या समजावी.

(३६) संचालक मंडळाचे अधिकार व कामे :—

संचालक मंडळाचे अधिकार व कामे खालीलप्रमाणे राहतील.

(१) सभासदत्वाचे अर्जाचा तसेच भाग वाटप व भाग वर्ग करण्यासंबंधी व सभासदत्वाचा राजीनाम्याचे अर्जाचा विचार करणे.

(२) बाहेरील कर्ज उभारणेच्या मर्यादेपर्यंत तारणावर/विनातारण कर्ज, कॅश क्रेडीट, ओव्हर ड्राफ्ट्स इत्यादी उभारणे व त्यावरील अटी व शर्ती मान्य करणे.

(३) वार्षिक सर्वसाधारण सभेपुढे ठेवण्यासाठी वार्षिक ताळेबंद, नफातोटा पत्रके इतर व अनुषंगीक पत्रके मंजूर करणे.

(४) कर्जे, कॅश क्रेडीटस्, बिल्स् डिस्काऊंटिंगच्या अर्जांचा विचार करणे व त्याच्या अटी ठरविणे.

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(५) व्यापारी, राष्ट्रीकृत अगर सहकारी बँकेच्या तसेच आर्थिक संस्थांच्या सहभाग योजनेत सामील होणे व त्यासंबंधीत कर्जाच्या, अटींचा व शर्तींचा विचार करणे.

(६) सभासदाकडून येणे असलेल्या सर्व प्रकारच्या थकबाकीचा विचार करणे व त्यावरील कारवाईसंबंधी निर्णय घेणे.

(७) बँकेने दिलेल्या विविध कर्ज व कॅशक्रेडीटस् व आर्थिक मदतीच्या योजनांचे नियमात व अटीत आवश्यकतेनुसार बदल व सुधारणा करणे, नवीन अटी घालणे अथवा जुन्या अटी रद्द करणे.

(८) सरकारी ऋणपत्रे, विश्वस्त निधी, ठेवी व इतर मान्य केलेल्या तारणपत्रातील गुंतवणूकीस मान्यता देणे.

(९) बँकेसाठी विकत घेतलेल्या, विकलेल्या व तारण ठेवलेल्या राज्य ऋणपत्रे व विश्वस्त संस्थांची ऋणपत्रे याबाबत केलेल्या कार्यवाहीस मान्यता देणे व यासाठी मुख्य कार्यकारी अधिकारी व कोणाही एका संचालकास संयुक्तपणे याबाबत अधिकार देणे.

(१०) शाखा उघडणेसंबंधी विचार करणे.

(११) रिझर्व्ह बँकेने वेळोवेळी दिलेल्या आदेशानुसार कर्जावरील व ठेवीवरील व्याजदर ठरविणे.

(१२) कोणत्याही प्रकरणांत अगर तंट्याबाबत वाद निर्माण झाल्यास बँकेचे बाजूने अगर विरुद्ध असले तरी मे. निबंधक, सहकार खाते अगर सहकारी न्यायालयाकडे अथवा योग्य त्या अधिकाऱ्याकडे खास नेमणूक झाली असल्यास सदर प्रकरणे नेणे/सुपूर्द करणे.

(१३) बँक, संचालक अधिकारी अगर कर्मचारी यांचे बाजूने अगर विरुद्ध होणाऱ्या कायदेशीर कारवाईबाबत ती सुरु करणे, चालू ठेवणे, त्यात तडजोड करणे, ती सोडणे अगर काढून घेणे.

(१४) दलाल, तज्ञ, सल्लागार, कायदा सल्लागार, व चौकशी अधिकारी अथवा याबाबत कामे करणारी संस्था यांना बँकेच्या व्यवहारासंबंधी कराराने नेमणे व त्यांचा मेहनताना ठरविणे.

(१५) बँकेत कर्मचारी, अधिकारी नेमणेबाबत नियम करणे व सदरहू जागा सरळ भरतीने व अस्तित्वात असलेल्या कर्मचाऱ्यामधून बढतीपद्धतीने नेमणेबाबतची पद्धत निश्चित करणे, त्यांची शैक्षणिक पात्रता, पगार, भत्ते बाबत नियम तयार करणे व शिस्त पालनाबाबतचे नियम करणे.

(१६) मुख्य कार्यकारी अधिकारी यांची पोटनियम क्र. ४० (अ) प्रमाणे नेमणूक करणे व त्यांचे वेतन ठरविणे.

(१७) जरुरीप्रमाणे "कर्मचारी उपसमिती" नेमणे. सदरहू उपसमिती अध्यक्ष, मुख्य कार्यकारी अधिकारी व एक संचालक अशी राहील. हया समितीपुढे कर्मचाऱ्यांचे सर्व प्रश्न, प्रकरणे



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यांचा विचार केला जाईल. यांत निवड, नेमणूक, प्रशिक्षण व बढती यांचे बाबतविचार करणे.

(१८) बँकेसाठी जागा भाडयाने, खरेदी करणेसाठी करार करणे, त्यासाठी आगाऊ भाडे, ठेव व भरपाईची अथवा तारणासहित विरहीत दीर्घ मुदतीच्या उचलीची रक्कम ठरविणे.

(१९) वार्षिक अर्थसंकल्प तयार करणे व खर्चास मान्यता देणे.

(२०) सर्व प्रकारच्या ठेवी स्विकारणे.

(२१) जरुरीप्रमाणे संचालक मंडळ खालीलप्रमाणे उपसमितींची नेमणूक करेल.

(अ) पाच संचालकापेक्षा जास्त नसलेली उपसमिती, उपसमित्या नेमणे व त्यांस सहभाग योजनेसंबंधीचे अधिकाराव्यतिरिक्त जरुर ते अधिकार देणे. या समितीत अध्यक्ष व मुख्यकार्यकारी अधिकारी यांचा समावेश असेल.

(ब) मुख्य कार्यालयाचे गावापासून २५ किलोमीटर पेक्षा दूर असलेल्या शाखाकरीता शाखा समिती नेमणे व त्या समितीस कर्जमंजूरीसह योग्य वाटतील ते अधिकार देणे. शाखा समिती खालीलप्रमाणे राहील (१) संचालक मंडळाचे अध्यक्ष (२) शाखा परिसरातील संचालक सभासद, (३) दोन भागधारक – शाखा परिसरातील सभासद (४) मुख्यकार्यकारी अधिकारी–सभासद–सचिव.

(२२) मुख्यकार्यकारी अधिकारी अगर इतर अधिकाऱ्यांना ठराविक मर्यादेपर्यंत कर्जे व उचल मंजूर करण्याचे अधिकार देणे. तसेच कायदेशीर कारवाईमध्ये बँकेचे वतीने त्यांत भाग घेण्याचे अधिकार देणे.

(२३) संचालक मंडळाचे निवडणूकीसंबंधीची तयारी करणे.

(२४) कायदा कलम ७० (ड) यास पात्र राहून बँकांतून खाती उघडणे, ठेवी ठेवणे व त्यावर तसेच आर्थिक संस्थांबरोबर असे व्यवहार करण्याचे अधिकार बँकेचे अधिकाऱ्यांना देणे.

(२५) संचालक मंडळावरील तात्पुरत्या रिकाम्या झालेल्या जागा स्वीकृत पध्दतीने भरणे.

(२६) योग्य त्या संस्थांचे सभासदत्व घेणे व सलंग्न होणे.

(२७) भविष्य निर्वाह निधी चालू करणे व त्यास उत्तेजन देणे.

(२८) आवश्यकतेनुसार विविध संस्थाचे वार्षिक सभांना प्रतिनिधी पाठविणे, त्यांच्या समितीवर/ संचालक मंडळावर प्रतिनिधी पाठविणे तसेच जरुरीप्रमाणे विविध स्तरांवरील होणाऱ्या चर्चासत्रासाठी, अधिवेशनासाठी प्रतिनिधी पाठविणे.



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(२९) खालील बाबतीत वेळोवेळी नियम करणे, त्यांत सुधारणा करणे, व रद्द करणे, बदल करणे.

(अ) सर्व प्रकारच्या ठेवी.
(ब) बँकींग व्यवहार, कर्जे व अनुषंगिक व्यवहार.
(क) संचालकाचे व कर्मचाऱ्यांचे प्रवास भत्ते व इतर भत्ते.
(ड) भविष्य निर्वाह निधी, ग्रॅज्युईटी व बोनस.
(इ) कर्मचाऱ्यांची भरती.
(फ) कर्मचाऱ्यासाठी सेवानियम.
(ग) संचालक मंडळाची निवडणूक.

वरील निवडणूक विषयी केलेल्या नियमांस सर्व साधारण सभेची संमती घ्यावी लागेल. कर्मचाऱ्यांची भरती व सेवानियमास मे. निबंधकाची मंजूरी घ्यावी लागेल.

(३०) बँकेचे उद्देशास अनुसरुन सर्व व्यवहार अंगीकारणे व त्यासाठी प्रशासकीय दृष्ट्या आवश्यक लागणाऱ्या कृती करणे.

(३७) बँकेच्या कामकाजासंबंधी संचालक मंडळाने अगर संचालकाने घेतलेले निर्णय चांगल्या भावनेने व विश्वासाने घेतलेले असतील तर, ते केवळ सदरहू संचालक अगर संचालक मंडळाचे नेमणूकीत दोष आढळला म्हणून अवैध ठरणार नाहीत. तर ते निवडून आलेल्या नेमणूक अगर स्वीकृत झालेल्या मंडळानेच केलेले आहेत असे धरून वैध ठरतील.

## (३८) इतिवृत्त :-

संचालक मंडळाचे, उपसमितीचे सभाचे इतिवृत्त त्यासाठी ठेवलेल्या पुस्तकांत नोंदले जाईल. सदरहू पुस्तकाच्या प्रत्येक पानावर क्रमांक टाकणे आवश्यक आहे. इतिवृत्तावर त्या सभेच्या अध्यक्षांनी व मुख्य कार्यकारी अधिकाऱ्यांनी सहया केल्या पाहिजेत.

## (३९) अध्यक्ष :-

अध्यक्षांचे अधिकार व कामे खालीलप्रमाणे राहतील.

(अ) संचालक मंडळ, उपसमित्या व इतर नेमलेल्या समित्यांच्या सभेचे अध्यक्षपद भूषविणे.

(ब) बँकेच्या सर्व साधारण कामांवर देखरेख ठेवणे.

## (४०) (अ) मुख्यकार्यकारी अधिकारी :-

संचालक मंडळ मुख्य कार्यकारी अधिकाऱ्याची निवड व नेमणूक पोटनियम क्रमांक ३६ [२९] नुसार तयार केलेल्या कर्मचाऱ्यांच्या भरतीचे नियमानुसार करतील. तसेच त्याना नोकरीतून काढण्यासंबंधीचा निर्णय पोटनियम क्रमांक ३६ [२९] फ नुसार तयार केलेल्या सेवा नियमानुसार घेण्यांत येईल.



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(व) मुख्यकार्यकारी अधिकारी हे संचालक मंडळास जबाबदार राहातील. त्यांची कामे व अधिकार खालीलप्रमाणे राहातील.

(१) सर्वसाधारण सभेने व संचालक मंडळाने संमत केलेल्या ठरावांची व निर्णयाची अंमलबजावणी करणे.

(२) सर्वसाधारण सभा, संचालक मंडळाची सभा, उपसमित्यांच्या सभा बोलाविणे व त्यास हजर राहून त्यांचा वृत्तांत इतिवृत्त पुस्तकात नोंदविणे व त्यांवर अध्यक्षासह स्वाक्षऱ्या करणे.

(३) बँकेचे वतीने पत्रव्यवहार करणे.

(४) रिझर्व्ह बँक कर्ज पुरवठा करणारी वरिष्ठ संस्था यांचे सूचनेप्रमाणे व सहकारी कायदा व नियमाखाली आवश्यक असलेली हिशेब पुस्तके रजिस्टर्स ठेवणे.

(५) नाममात्र सभासदासाठी आलेल्या अर्जाचा विचार करणे व त्यावर निर्णय घेणे.

(६) सभासदत्वासाठी व जादा भाग [शेअर] मागणीचे अर्ज स्विकारुन त्यांवर शेरे व शिफारस लिहून संचालक मंडळापुढे निर्णयासाठी ठेवणे.

(७) कर्ज मागणीचे अर्ज स्वीकारुन त्यावर सविस्तर टीपणी करुन शिफारशीसह संचालक मंडळ अगर उपसमित्यांपुढे निर्णयासाठी ठेवणे.

(८) सर्व प्रकारच्या ठेवी स्विकारण्याची व्यवस्था करुन त्यापोटी पावती, पत्रके व पासबुक देण्याची व्यवस्था/सूचना करणे.

(९) बँकेचे वतीने पैशाचे/निधीचे वाटप/गुंतवणूक करणे.

(१०) रोख शिल्लक, स्थावर व जंगम मालमत्ता, दस्तऐवज, सिक्युरिटिज वगैरे ताब्यात घेण्याची सांभाळण्याची व्यवस्था करणे.

(११) हाताखालील कर्मचाऱ्यांच्या नियुक्ती संबंधीचे आदेश संचालक मंडळ/कर्मचारी समिती यांचेकडून घेऊन त्याची अंमलबजावणी करणे. मात्र कर्मचाऱ्यांची संख्या एकूण मंजूर संख्येपेक्षा जास्त असणार नाही तसेच त्यांची वेतनश्रेणी व भत्ते संचालक मंडळाने मान्यता दिल्या प्रमाणे असतील.

(१२) कर्मचारी वर्गामध्ये कामाची वाटणी करणे, कामकाज सोपविणे व त्यावर देखरेख करणे.



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(१३) स्टँडिंग ऑर्डस/सेवा नियमानुसार शिस्तपालनासाठी योग्य ती कारवाई कर्मचारी वर्गावर करणे.

(१४) जरुरीप्रमाणे जेथे आवश्यक असेल तेथे कर्मचाऱ्यांची बदली करणे.

(१५) कर्मचारी वर्गाचे रजेचे अर्ज, प्रवास भत्ता बील, वैद्यकीय बीले व इतर संमत केलेल्या विषयांची बिले यावर निर्णय करणे.

(१६) संचालक मंडळाने मंजूर केलेल्या मर्यादेत अंदाजपत्रकाचे मंजूरीस पात्र राहून खर्च करणे.

(१७) उपलब्ध निधीची संचालक मंडळाचे धोरणानुसार गुंतवणूक करुन संचालक मंडळाचे पुढील सभेत त्याची माहिती देणे.

(१८) संचालक मंडळाने अथवा अध्यक्षाने दिलेल्या अधिकारानुसार कामे करणे,कार्यवाही करणे.

(१९) २. ठेवी, सोने चांदीचे दागीने यांचे तारणावर व रोखरी कर्जरोख्यापोटी संचालक सरकारी कर्जरोख्यापोटी संचालक मंडळाने ठरवून दिलेल्या मयदित कर्ज मंजूर करणे. तसेच स्थावर मालमत्ते-तारणापोटी रु. ५०००/- पर्यंत कर्जाचे पत्रक संचालक मंडळाचे मालमत्तेखेरीज संचालक मंडळाने संमत केलेल्या इतर तारणापोटी रु. १०,०००/- पर्यंत कर्ज

(२०) मंजूर करणे. मात्र अशा मंजूर केलेल्या कर्जाचे णे. पत्रक संचालक मंडळाचे पुढील सभेत सादर केले

(४१) **कर्ज व्यवहार** पाहिजे.

[अ] सभासदांना खाली निर्देशित केल्याप्रमाण विनातारण किंवा तारणापोटी किंवा संचालक मंडळाने मान्य केलेल्या इतर तारणापोटी किंवा तारणाशिवाय कर्ज, कॅशक्रेडीटस् व करंट खात्यावर ओव्हरड्राफ्ट मंजूर केले जातील. मात्र ह्याबाबत रिझर्व्ह बँकेकडून वेळोवेळी येणाऱ्या कर्जव्यवहाराचे आदेशाचे पालन करावे लागेल. तसेच अर्ज करणाऱ्या सभासदांनी इतर नागरी बँका अथवा पगारदार नोकरांच्या सहकारी बँका वा संस्थाकडून कर्ज घेतलेले नसावे.

(१) व्यक्तीगत तारण अगर इतर सभासदांची जामीनकी
(२) स्थावर अथवा जंगम मालमत्तेचे सहतारण [कोलॅटरल]
(३) औद्योगिक माल, व्यापारी माल, शेती माल अगर इतर बाजार मूल्य असलेल्या वस्तू, मशीनरी यांचेवर ताबेगहाण, नजरगहाण व इतर प्रकारे बोजा निर्माण करुन.



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जि.उ.नि.यांचे पत्र क्र. २१८/७/८५ दि.७/२/८५ चे पान मंजूर

[ड]

कोणत्याही प्रकारचे कर्ज मंजूर करण्यापूर्वी कर्जदाराने खालील अटींची पूर्तता करणे आवश्यक आहे.

अ) अर्जदाराने दोन पेक्षा जास्त अपत्ये होऊ न देण्याचे प्रतिज्ञापत्र बँकेस दिले पाहिजे.

ब) ज्या अर्जदारांना या पोटनियमांचे अंमलबजावणीपूर्वी दोन पेक्षा जास्त मुले आहेत त्यांनी असलेल्या अपत्यापेक्षा अधिक अपत्य होणार नाहीत असे प्रतिज्ञापत्र बँकेस दिले पाहिजे.

(४) सरकारी कर्जरोखे, विश्वस्त संस्थाचे कर्जरोखे, संमत केलेल्या कंपनीचे भाग, डिबेंचर्स व मुदत ठेवी यांचे तारणावर.

(५) विमा पॉलीसीचे तारणावर [सरेंडरव्हॅल्यूपोटी]

(६) बख्खार पावतीचे तारणावर.

(७) सोन्या चांदिचे दागिन्यांचे तारणपोटी.

(८) कोणत्याही इतर दृश्य तारणपोटी.

[ब] मुदत ठेवीच्या तारणापोटी बिगर सभासदास कर्ज,ओव्हरड्राफ्ट मंजूर करणेस हरकत नाही.

[क] संचालक मंडळाने कर्ज, कॅशक्रेडिटस व ओव्हरड्राफ्टस मंजूर करण्यासंबंधीचे सविस्तर नियम तयार करावेत. हे नियम करतांना त्यांत कर्ज देण्याची पद्धत, दुरावा, विनातारण कर्जाचे प्रमाण, कर्जाच्या अटी व नियम [तारणानुसार] यांचा समावेश असला पाहिजे, तसेच असे नियम करतांना रिझर्व्ह बँकेचे वेळोवेळी आलेल्या आदेशाचे पालन होईल हे पाहिले पाहिजे.

[ड] ←0— (ड)

## (४२) भाग भांडवलाची कर्जाशी सांगड :-

रिझर्व्ह बँकेने वेळोवेळी ठरविल्याप्रमाणे कर्जदारास कर्ज मंजूर रकमेच्या ठराविक प्रमाणांत भाग धारण करणे आवश्यक आहे. मात्र असे भाग धारण करण्याची मर्यादा सहकारी कायद्याचे तरतूदीनुसार मर्यादित केली जाईल.

## (४३) ठेवी :-

(अ) कायदा व नियम यांनी ठरवून दिलेल्या मर्यादेत, बँकेस ठेवी स्वीकारता येतील. ठेवीवरील व्याजाचे दर व त्यासंबंधीच्या अटी संचालक मंडळाने मान्य केल्याप्रमाणे व रिझर्व्ह बँकेचे वेळोवेळी काढलेल्या आदेशानुसार राहतील.

(ब) चालू, बचत, मुदत, आवर्तक, संचयीत व इतर विविध खास ठेव योजनेखाली ठेवी स्विकारल्या जातील.

## (४४) नफा वाटणी :-

(१) सहकारी संस्था कायदा व नियम यास अनुसरुन बँकेचा निव्वळ नफा काढला जाईल.

(२) संचालक मंडळाचे शिफारशीनुसार निव्वळ नफ्याची वाटणी सर्वसाधारण सभेत खालीलप्रमाणे करण्यांत येईल.

(अ) सहकारी संस्था कायद्याचे तरतूदीनुसार २५ टक्के पेक्षा कमी नाही इतका नफा वैधानिक राखीव निधीस जमा केला जाईल.



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(ब) सहकारी कायद्यातील तरतूदीत नमूद केलेल्या कमाल मर्यादेत पात्र राहून लाभांश देण्यासाठी तरतूद केली जाईल.

(क) इमारत निधी व इतर निधीसाठी ऊरलेल्या रकमेतून वार्षिक सर्वसाधारण सभेचे शिफारशीनुसार रक्कम वर्ग केली जाईल. नफा वाटणीतून रक्कम शिल्लक राहिल्यास ती पुढील वर्षाकरिता वर्ग करण्यात येईल.

## (४५) राखीव निधी :-

[१] सहकारी कायदा, नियम व पोटनियम यांत नमूद केलेल्या रकमेशिवाय राखीव निधीत प्रवेश फी, नाममात्र सभासद फी, भाग वर्ग करण्याची फी, जप्त केलेल्या भागाची रक्कम, जप्त केलेल्या लाभांशाची रक्कम व देणग्या या रकमा जमा केल्या जातील.

[२] रिझर्व्ह फंडाची गुंतवणूक सरकारी कर्ज रोख्यात, विश्वस्त कर्ज रोख्यात अथवा इतर मान्यताप्राप्त सिक्युरिटीज अगर राज्य सहकारी बँक,जिल्हा मध्यवर्ती सहकारी बँक यांच्या मुदत ठेवीत स्वतंत्रपणे करण्यात येईल.

## (४६) लाभांश :-

(१) लाभांशाची रक्कम ती ज्या सहकारी वर्षाशी संबंधीत असेल त्या वर्षाच्या शेवटच्या दिवशी सदरहू भाग ज्याचे नावाने बँकेचे पुस्तकात असेल त्यास देण्यांत येईल.

(२) भागधारकाची रक्कम जितके महिने असेल त्याप्रमाणात तसेच भागाचे प्रमाणात लाभांश दिला जाईल.

(३) लाभांशाची रक्कम बँकेच्या मुख्य कचेरीत व शाखांत दिली जाईल.

(४) लाभांश जाहीर केल्यानंतर तीन वर्ष न घेतल्यास ती रक्कम जप्त करुन राखीव निधीत जमा केली जाईल.

(५) न घेतलेला लाभांश अर्ज केल्यानंतर दिला जाईल. मात्र तो लाभांश जप्त केलेला नसावा.

## (४७) दप्तर व हिशेब :-

बँकेतील व्यवहाराबद्दलचे दप्तर व हिशेब मे. निबंधक, सहकारी संस्था व रिझर्व बँक यांनी ठरवून दिलेल्या मान्य केलेल्या नमून्यांत ठेवले जातील. तसेच संचालक मंडळास जरुरी वाटल्यास त्याशिवाय जादा पुस्तके ठेवली जातील. बँकेचा कोणताही सभासद त्याचे संबंधीत व्यवहाराविषयी हिशेब व रजिस्टर बँकेच्या कामकाजाचे वेळात पाहू शकेल.

## (४८) लेखापरिक्षा :-

सहकारी कायदा कलम ८१ नुसार मे. निबंधकांनी नेमलेल्या लेखापरिक्षकाकडून बँकेचे हिशेब तपासले जातील.



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## (४९) बँकेचे मोहर [सील] :-

बँकेचे एक मोहर (सील) तयार करण्यात येईल व ते मुख्य कार्यकारी अधिकाऱ्याचे ताब्यात राहील. सदरहू मोहर (सील) संचालक व मुख्यकार्यकारी यांचे समक्ष संचालक मंडळाचे ठरावाप्रमाणे वापरले जाईल.

## (५०) पोटनियमाची दुरुस्ती :-

(१) हया पोटनियमातील कोणत्याही कलमामध्ये बदल, दुरुस्ती, वाढ अगर रद्द करण्यासाठी सर्व साधारण सभेत हजर असलेल्या २/३ सभासदांनी ठराव मंजूर करणे आवश्यक आहे.

(२) वरील (१) प्रमाणे मंजूर झालेल्या पोटनियमांची अंमलबजावणी मे. निबंधकाची लेखी मंजूरी आल्यावर, आलेल्या तारखेपासून होईल.

## (५१) इतर :-

(१) महाराष्ट्र राज्य सहकारी बँक व पुणे जिल्हा मध्यवर्ती सहकारी बँकेचे बँकेस सभासद होता येईल.

(२) खालील संस्थांची बँक वर्गणीदार सभासद होऊ शकेल.

(अ) नागरी सहकारी बँकांचे राज्य स्तराबरील फेडरेशन.

(ब) प्रादेशिक जिल्हा फेडरेशन किंवा नागरी सहकारी बँकांचे असोसिएशन.

(क) महाराष्ट्र राज्य सहकारी संघ, जिल्हा सहकारी बोर्ड.

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श्री काळे, Personal file (990)

# सुवर्णयुग सहकारी बँक लि

मुख्य कचेरी : २५०, बुधवार पेठ, गणपती भवन, पुणे ४११ ००२
फोन ४४८९९७३, ४४८९९७४, ४४८६०३९ फॅक्स ४४७३११

जा.क्र. 837/99-2000 दिनांक – 25/11/1999.

(4274/89)

प्रति,
श्री.सुरेश शिवाजीराव काळे
1, एरंडवणा बी, 2/9, कृष्णानगर सोसा.
पुणे 411 004.

विषय :- सरव्यवस्थापक या पदी नेमणुकीबाबत .

तुम्हांस कळविण्यांत येते आहे की, बँकेच्या मा.संचालक मंडळाच्या दि.20.11.1999 च्या सभेतील ठराव क्र. 1 नुसार तुमची बँकेच्या 'सरव्यवस्थापक' या पदावर कायम स्वरूपाची नेमणुक करण्यात आली आहे. त्या त्याच्या शर्ती, अटी व वेतनश्रेणी खालीलप्रमाणे राहील.

1. बँकेसाठीच्या वरिष्ठ सेवकांचे त्या त्या वेळी अस्तित्वात असलेले सेवानियम, पोटनियम तुमचेवर बंधनकारक राहतील आणि अशा त्या त्या संदर्भात स्वाभाविक न्यायानुसार निर्णय घेतला जाईल.
2. ठेवीदार, खातेदार, भागधारक, संचालक यांच्याशी बँकेच्या प्रगतीच्या दृष्टीने विश्वास व आदर निर्माण व्हावा असे संबंध ठेवतील. बँकेच्या सर्वांगीण प्रगतीच्या दृष्टीने मा.संचालक मंडळाला सक्रीय सहकार्य करतील.
3. बँकेतील व्यवहार व कामकाजाबाबत गुप्तता पाळतील.
4. आपली नियुक्ती पोटनियम क्र.40 (अ) मधील "मुख्य कार्यकारी अधिकारी" म्हणुन होणार नाही.
5. वेतनश्रेणी :-

(अ) पद – सरव्यवस्थापक – 1750-90-2200-110-2750-130-3400-150-4150-170-5000 वरील वेतनश्रेणी नुसार आपला मुळ पगार रु.4,000/- वर कायम केला जाईल.

(ब) स्थिर महागाई भत्ता – मुळ पगाराच्या 230 %

(क) सरकारी महागाई भत्ता – पुणे निर्देशकाच्या 400 हा मुळ पाया धरून त्यापुढील वाढणाऱ्या प्रत्येक निर्देशकास रु.3/- प्रमाणे वेगळा मासिक सरकारी महागाई भत्ता देण्यात येईल.

(ड) प्रवास भत्ता – बँकेच्या दैनंदिन कामकाजाकरिता खर्च होणाऱ्या प्रवास खर्चाकरीता दरमहा रु.1,500/- प्रवास भत्ता देण्यात येईल.

(इ) वा व्यतिरिक्त इतर भत्ते बँक कर्मचारी संघाशी झालेल्या करारानुसार देण्यात येईल. नविन वेतन श्रेणीच्या करारानुसार सर्व भत्त्यांत वाढ झाल्यास त्यानुसार वाढ देण्यात येईल.

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# सुवर्णयुग सहकारी बँक लि.

मुख्य कचेरी : २५०, बुधवार पेठ, गणपती भवन, पुणे ४११ ००२
फोन ४४८९९७३, ४४८९९७४, ४४८६०३९ फॅक्स ४४७३११८

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(फ) तुम्हाला बँक सेवेतुन मुक्त व्हावयाचे झाल्यास तुम्ही बँकेला तीन महिन्यांची नोटीस देणे आवश्यक असून तुम्हाला सेवेतुन मुक्त करण्याचे झाल्यास बँक तुम्हाला तीन महिन्यांची नोटीस देईल किंवा नोटीशीचा पगार देईल.

कळावे,

आपला विश्वासू,

अध्यक्ष

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

: शाखा :

बुधवार पेठ
४४५७३३२, ४४८९९२१
वडगाव शेरी
६६८२५३८
मार्केट यार्ड
४२६०८८८, ४२६९६४२
सिंहगड रोड
४३९०६५०
बिबवेवाडी
४२११३५७
लोणावळा
(०२११४) ७२२१०
सांगवी
७२१३५७
जेजुरी
(०२११५) ५३०८२
व्ही. आय. टी. कॉलेज
विस्तारीत कक्ष
बिबवेवाडी

# सुवर्णयुग सहकारी बँक लि.

मुख्य कचेरी : "मारणे हाईटस्", ११०२/१०/११, बुधवार पेठ, पुणे ४११ ००२.
फोन नं. : ४४८९९७३, ४४८९९७४, ४४८६०३९ (फॅक्स) ४४७३११८

जा.क १३० / २००१ - ०२

दि ०६/०६/२००१

मा.अध्यक्ष,

विषय :- मे. रिझर्व्ह बँक परिपत्रक क. ४२/१६.२६.०००/२०००-२००१
दिनांक १९/०४/२००१

वरील विषयास अनुसरुन आर.बी.आय ने सर्व शेड्युल्ड नॉन शेड्युल्ड नागरी सहकारी बँका ज्यांच्या एकुण मागणी देय ठेवी रू.२५ कोटी व अधिक आहेत व ज्यांना सरकारी कर्ज रोखे मध्ये गुंतवणुक बंधन कारक आहे. अशा सर्व बँकांनी सरकारी कर्ज रोखे गुंतवणुक व्यवहार फिजीकल मध्ये न करता हे एस.जी.एल (सबसीडीअरी जनरल लेजर) खात्यातुन करावेत असे बंधनकारक केले आहे.

कृपया याची नोंद घ्यावी.

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

सरव्यवस्थापक / व्यवस्थापक

O/C. B.

: शाखा :

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|---|---|---|---|---|
| बुधवार पेठ<br>४४५७३३२, ४४८९९२१<br>वडगाव शेरी<br>६६८२५३८ | मार्केट यार्ड<br>४२६०८८८, ४२६९६४२<br>सिंहगड रोड<br>४३९०६५०* | बिबवेवाडी<br>४२११३५७<br>लोणावळा<br>(०२११४) ७२२१० | सांगवी<br>७२१३५७<br>जेजुरी<br>(०२११५) ५३०८२ | व्ही. आय. टी. कॉलेज<br>विस्तारीत कक्ष<br>बिबवेवाडी |


ADDITIONAL CHIEF JUDICIAL MAGISTRATE
ESPLANADE, MUMBAI

टिपण दि. ८-१०-२००२

मी — उत्तम नथोबा कामठेकर वय - ५४ वर्षे
धंदा - समाजकार्य रा. इंदिरा हौ. सोसा, सेनापती
बापट रोड, शिवाजीनगर, पुणे-१६

समक्ष कोर्टाला वरील पुरावा सांगतो की मी
कि.पी.व्हार ऑईल इंजिन, खडकी, पुणे शहर येथे १९६४ सालापासून
टर्नर म्हणून नोकरीस लागलो. व सन २००१ पर्यंत तेथेच नोकरीस
होतो. सन २००१ साली मी व्हॉलंटरी रिटायरमेंट घेतली. मासे शिक्षण
जुन्नर मॅट्रीक मराठी मिडीयम मधून सन १९६४ साली झाले
इंग्रजी विषय होतेलेला नव्हता. मला इंग्रजी लिहीता-वाचता येते नंतर

मी खुर्पर्युग सहकारी बँकेचे सदस्य म्हणून
१३ वर्षांपासून आहे. सन १९९२ साली मी डायरेक्टर झालो तेंव्हा
पासून मी संचालक मंडळाचे बोर्डवर आहे. सप्टेंबर १९९९
पासून मी खुर्पर्युग सहकारी बँकेचा चेअरमन आहे.

मी चेअरमन झालो तेंव्हा ठेवीदारांच्या ठेवी
माठेया प्रमाणात बँकेत होत्या. म्हणून ऑफीस मधील जनरल
मॅनेजर श्री खुरेशी काके हे मला व संचालक मंडळाला
म्हणाले की, विनाकारण ठेवी पडून आहेत, कर्ज घ्यायला
लोक कमी प्रमाणात येत आहेत, तरी आपण सरकारी
कर्ज रोखे, बॉन्डस मध्ये पैसे गुंतवले तर बँकेस फायदा
होईल. सरकारी रोखे म्हणजे नक्की काय? हे मला माहीती
नव्हते. परंतु त्यात सरकारी शब्द असल्याने शंका घेण्यास
काही कारण नाही त्यात फायदाच होईल असे वाटले
तसेच मला व संचालक मंडळाला सामने बँकेचा कोकेर
कोतन सेठ हा सेबी मान्यता प्राप्त व स्टॉक एक्सेंजची
त्यास मान्यता असल्याने व तो १९९६ सालापासून बँकेचा
कोकेर आहे अशी प्रतिनिधित्व त्यांचे बाबत शंका वाटली नाही

EDUCATIONAL CHARITABLE TRUST

प्रत्यक्षात कोतन साहेबांचे एकदांचे ओझरती असिस्ट जनरल मॅनेजर यांनी करून दिली होती. परंतु तो कोतन साहेब आहे हे प्रत्यक्ष मी एप्रील २००२ मध्ये वाशी येथील होमट्रेड ला. ते ऑफीस मध्ये बँकेस देणे असलेले रोखे त्वरीत दयावेत म्हणून सांगण्यासाठी जनरल मॅनेजर बरोबर गेलो तेंव्हा तो कोतन साहेब आहे ही माहीती झाले.

जनरल मॅनेजरचे सल्लयावरून व बँकेचा फायदा व्हावा म्हणून सुवर्णयुग बँकेने होमट्रेड ला बरोबर सरकारी रोखे खरेदी विक्री व्यवहार चालू केले. कोतन साहेब हया बँकेच्या जुन्या काळचे मुळे होमट्रेड ची व्यवहार चालू केले आहेत, असे जनरल मॅनेजरने सांगितले होमट्रेड बरोबर सुवर्णयुग बँकेशी जे व्यवहार झाले त्या संदर्भातील आता मला कॉन्ट्रॅक्ट नोट व बील दाखविले त्यावर मंजुर म्हणून छापा व त्याखाली अधिकृत असे लिहीलेले ठिकाणी माझ्या सहया आहेत. त्या सहया मीच केलेल्या आहेत. जनरल मॅनेजर हे अध्यक्ष व मंजुर असा शेरा झाल्याच मारलेले कॉन्ट्रॅक्ट नोट बील इत्यादी माझे समोर सहीसाठे ठेवीत. त्यात लिहीलेला इंग्रजी मजकूर मला समजत नसे. विश्वासाने मी त्यावर सहया करीत असे.

कॉन्ट्रॅक्ट नोटस्वर माझ्या मराठीतून सहया असत परंतु विकत घेतलेले सरकारी कर्ज रोखे / बॉन्डस् कुठे कोणाकडे ठेवले जात व विकलयावर कोण कोणा मार्फत कशा रितीने दिले जात हे मला काही माहीती नसे.

दिनांक २३-८-२००१ ला संचालक मंडळाची सभा होवून उप जिल्हाधिकारी दौलतराव देसाई यांची उपस्थितीत माझी सुवर्णयुग सहकारी बँक लि. च्या चेअरमन पदी व इलहान भट यांची व्हाईसचेअरमन पदी निवड झाली.

दिनांक ५-९-२००१ रोजी संचालक मंडळाची सभा झाली त्याचा वृत्तांत आता मला दाखविला, तो मी पाहीला तो मराठीतून लिहीलेला असून त्यावर माझी व्हाईस चेअरमन व सरव्यवस्थापक यांनी सही असून सभेचा इतिवृत्तांत वाचून

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पुरवणी - श्री उत्थात नथोबा काळोखे यांचे दि. ८.५.२००२ चे तपास टिपणा लगतची (२) असे. (१९३) २

कायम कोणा असे नमुद झालेमा विकणी खाली सहया आहे (१९४) ६३

सदर सभेच्या वृतांतात सरकारी कर्ज रोखे बॉन्ड खरेदी विक्रीचे निर्णय घेण्याचे अधिकार मा. अध्यक्ष, मा. उपाध्यक्ष, मा. सर व्यवस्थापक यांचेकडे राहतील इ. नमूद आहे तसेच विषय वृतांत १६ मध्ये सरकारी कर्ज रोखे मधील गुंतवणूकीस मान्यता देणे असे नमूद करून खरेदीच्या एकूण १४ टेबले तीन फिजीकल व विक्रीच्या द्वारा व्यवहारांना मान्यता दिल्याचे नमूद आहे.

तसेच आजा मला नागरी सहकारी बँकेचे अक्षरशः पोटमी सुवर्णयुग सहकारी बँकेचे दाखविले. हे मी वाचलेले नाही

आजा मला आपण सांगितले की, व्हाइस चेअरमन उत्थात भट यांनी आपणास सांगितले आहे की, त्यांनी चालू वर्षाच्या मे महिन्यापर्यंत कधीही गुंतवणूकीच्या व्यवहाराच्या संदर्भात होम ट्रेड अथवा कोलत्याही आर्थिक संस्थेकडून झालेल्या कोलत्याही रोखे बॉन्ड खरेदीचे प्रस्तावावर कॉन्ट्रॅक्ट नोट अथवा बीलावर सहया केलेल्या नाहीत. चालू वर्षाच्या मे महिन्यात कमला त्यांनी रिझर्व बँकेचे इन्स्पेक्शन चालू होते तेव्हा सुवर्णयुग बँकेचे अधिकारी श्री पुले हे आले व म्हणाले की ऑडीटर खान यांनी जनरल मॅनेजर सुरेश काळे यांना सांगितले आहे की होमट्रेड बरोबर व्यवहार झालेले काही प्रस्ताव कॉन्ट्रॅक्ट नोट बीलावर सहया व्हाइस चेअरमन यांच्या सहया घेऊन त्यावर व्हाइस चेअरमन यांनी सहया केल्या, ही गोष्ट आपणास माहीती आहे काय या बाबत मला काही एक माहीती नाही. मे जनरल मॅनेजर यांनी माझ्या समोर ठेवलेल्या प्रस्तावावर कॉन्ट्रॅक्ट नोटवर व बीलावर [illegible] होमट्रेड मार्फत खरेदीचे व्यवहार सुवर्णयुग बँकेने

जो सरकारी रोखे बॉन्ड इ.चा खरेदी विक्रीचा व्यवहार करता त्यावर मी त्या त्या वेळी अथवा थोड्याशा विलंबाने त्यावर सह्या केलेल्या आहेत. त्या त्या वेळी जनरल मॅनेजरनी त्यात बँकेच्या फायदा आहे असे सांगितले.

काही कॉन्ट्रॅक्ट नोट बील व प्रस्ताव मला आता आपण दाखविले. त्यावर माझ्या सह्या नाहीत. याबाबतचे चूक जनरल मॅनेजर श्री सुरेश काळे यांची आहे. विशेषता होमट्रेड बरोबर झालेल्या व्यवहाराच्या अनुषंगाने काही कॉन्ट्रॅक्ट नोट, बील व प्रस्तावावर त्यांनीच माझ्या सह्या घेतल्या नाहीत.

ज्या ज्या वेळी होमट्रेड ला बरोबर बँकेने सरकारी रोखे बॉन्डस यांची खरेदी विक्री झाली, त्याबाबी बँकेने संचालक मंडळाची मान्यता घेतली आहे.

ऑगस्ट 2002 रोजी विक्रीत घेतलेले पाच कोटी पासष्ठ लाख रुपयाचे सरकारी रोखे अदयाप बँकेला मिळाले नाहीत म्हणून दिनांक 2 एप्रीलच्या आसपास जनरल मॅनेजरनी मला सांगितले. हे ऐकून मला जबरदस्त मानसिक धक्का बसला. यामुळे मी जनरल मॅनेजर श्री सुरेश काळे यांना घेवून वाशीच्या होमट्रेड ऑफीसमध्ये संबंधितांना (कोलन सेठ) यांना भेटलो. ही माझी त्या ऑफीसमधील पहीलीच भेट. त्यांनी सांगितले की दुसरे दिवशी आम्ही रोखे पाठवितो. त्याप्रमाणे 22.4.2002 रोजी संचालक मंडळाची तातडीची बैठक बोलाविली व त्या रोखे व्यवहारामध्ये बँकेची फसवणूक झाली हयाची सर्वांना कल्पना दिली. संचालक मंडळाने त्यावर एक मतांनी निर्णय घेतला की, बँकेचे कायदेशीर सल्लागार ॲड.श्रीकांत खुर्जेकर यांचेमार्फत कायदेशीर नोटीस होमट्रेड ला त्वरीत पाठवावी, असा निर्णय झाला. दुसरा निर्णय असा झाला की, हया प्रकरची अंतर्गत तक्रार पोलिस खात्यात व जेष्ठ संचालक शंकरराव कुलकर्णी यांची द्विसदस्यीय समिती नेमण्यात आली. दि.23.एप्रील रोजी ॲड.श्रीकांत खुर्जेकर यांचा मार्फतीने समक्ष व "रजिस्टर पोस्टाने कायदेशीर नोटीस पाठविली. मुदतीत उत्तर न दिल्याने दि.26 एप्रील रोजी पुन्हा संचालक मंडळाची तातडीची मीटींग [illegible]

सांगितले. श्री नारायण

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पुरवणी - श्री उल्हास नथुजी काळोखे यांचे दि. ८.१०.२००२
रोजी चे तपास लिपणा लगतची (२) अर्ज (१२३)

यांचे वतीने खाजगी फौजदारी दावा दाखल करावा तसेच दिवाणी दावा दाखल करावा असे ठरले, त्याच प्रमाणे रिझर्व बँकेला व सहकार खात्याला लेखी फसवणूक झाल्याबाबत त्वरीत कळवावे. त्याच प्रमाणे त्वरीत कारवाई करण्यात आली. (११)

सुवर्णयुग सहकारी बँकेचा सरकारी रोखे, बॉन्डस इ. मध्ये एकूण ४५ कोटी ५० लाखाची गुंतवणूक झाली, त्यापैकी पाच कोटीचे आसपास फक्त गुंतवणूक होम्ड्रेड ली. यांच्यामार्फत कोतन सेठ हया बँकेच्या ब्रोकर मार्फत त्यांच्या वरील शिखासाने करण्याती आली. याची शीफारस संचालक मंडळाला करून ते जनरल मॅनेजर हया पदावर पोहचलेल्या व बँकेत २५ वर्षा पासून नोकरीस असलेल्या श्री काळे यांनी केली होती. त्यामुळे जनरल मॅनेजर यांनीच व्यवहार कारकोर पणे, दक्षता घेवून, हाताळण्याची पूर्ण जबाबदारी होती.

मी सन १९९९ मध्ये सुवर्णयुग सहकारी बँकेचा चेअरमन झालो. तेंव्हा बँकेत एकूण ठेवी ७१ कोटीच्या होत्या. मी संचालक मंडळाचे सहकार्य घेवून प्रशासकाची नेमणूक होण्याचे आगोदर पावेतो २०४ कोटीच्या ठेवी होत्या. माझा अथवा माझ्या नातेवाईकाच्या नावाने कर्ज घेतलेले नाही, अथवा कोणीही नातेवाईक बँकेत नोकरीस लावलेला नाही.

आता मला आपण सन १९९९ - २००० च्या दरम्यानचा विशेष लेखा परिक्षक वर्ग-१ सहसंस्था फिरते पथक श्री. बी. एन महाजन यांनी घेतलेल्या वार्षिक तपासणीचा अहवाल मधील गुंतवणूक शिर्षकाखाली दोन ठेवीच्या संदर्भात - गुंतवणूकीच्या पावत्या दाखवी गहीत, असा उल्लेख आहे. तो दाखवीला तो वाचला, त्याबाबत आपले म्हणणे असे की, ठेवीच्या पावत्या ठेवणे, त्या संदर्भातील कोस पहाणे, ही जबाबदारी सरव्यवस्थापक श्री सुरेश काळे यांची आहे त्यांनी अहवालात नमुद केल्या प्रमाणे सदरच्या ठेवीच्या पावती आहे आणी हे मला व संचालक


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संचालक मंडळाची सरकारी रोखे / बॉन्डस् ची खरेदी विक्री व इतर बँकेचे व्यवहार याबाबत सामुदायीक जबाबदारी आहे. दिनांक २६.४.२००२ रोजीच्या संचालक मंडळाच्या सभेमध्ये पुढील व्यवहाराची जबाबदारी माझी आहे, असे मला जमुद करावयाचे होते.

थार्ड अँकाउंट शी सांगे मांनी सन २००२ साली बँकेचे इंटरनल ऑडीट केले. त्याबाबतचा अहवाल झालेला आहे. परंतु इंग्रजीत असल्याने, त्यात काय जमुद आहे हे मला सांगता येणार नाही.

दिनांक ६.६.२००१ रोजीचे जावक क्रं. १३० / २००१-२ चे सुवर्णयुग सहकारी बँकेचे सरव्यवस्थापक यांनी सर्व बँकांनी सरकारी कर्ज रोखे भुँतवणूक व्यवहार फिजीकल मध्ये न करता एस जी एल खात्यातून करावीत असे रिझर्व बँकेने कंपनकारक केले आहे. इया बाबाचे झेरॉक्स पत्र माझे नावाने संबोधित करून त्यावर त्यांची सही असलेले मला आता वाचून दाखविले व वाचून पाहीले. त्याबाबतचे माझे म्हणणे की हे पत्र त्यांनी मला कधीही दिले नाही. संचालक मंडळाला समोरही ठेवले नाही. माझी इयावर पत्र लिखितच्या बाबतचा खुलासा नाही

दिनांक २५.११.१९९९ चा जावक क्रं. ३३७ / ९९-२००० अन्वये श्री सुरेश शिवाजीराव काळे, १ ए ई इंदिरा श्री २/९ कृष्णा नगर सोसायटी, पुणे याना त्यांचे सुवर्णयुग सहकारी बँकेचे सरव्यवस्थापक या पदी नेमणूकीचे पत्र माझ्या सहीने दिलेले आहे. हे आत्ता मी त्या पत्राची झेरॉक्स पाहून सांगतो. ते पत्र सुवर्णयुग सहकारी बँकेचे लेटर हेडवर लंगलिखीत केलेले आहे. कार्यालयाने मसुदा तयार करून व्यक्तीश: मी केलेला नाही. अथवा मी सांगितला नाही. तो दप्तरी काळे यांनीच केलेला आहे. मी फक्त सही केलेली आहे. मुद्दा क्रं. ४ यात जमुद आहे की आपली नियुक्ती पोटनियम क्रं. ४० (अ) मधील मुख्य कार्यकारी अधिकारी म्हणून होणार नाही. याचा कायदेशीर अर्थ मला सांगता येणार नाही.

दिनांक २५.९.२००१ रोजी झालेल्या संचालक मंडळाच्या सभेतील मंजूर क्रं. ३६५१ ची खरी नक्कल विषय क्रं. ३ अन्वये वर्ग [illegible]

पुरवणी - श्री. उत्तम नथोबा काकोरे यांचे दि. ८.५०.२००२ रोजीचे तपास लिपणा लगतची ③ अर्ज (१२) ७

(५) उपलब्ध निधीचे सुयोग्य व्यवस्थापन गुंतवणुकी बाबाचे निर्णय घेणेबाबत ठराव आपलया बँकेच्या ठेवीचा वेग मोठया प्रमाणात वाढतो आहे. त्या प्रमाणात कर्जातील वाढ तोकडतोक होते गसते. त्यामुळे अतिरिक्त निधीचा प्रश्न निर्माण होतो. हया संदर्भात सरकारी कर्ज रोखे, बॉन्डस इ. खरेदी विक्रीचे निर्णय घेण्याचे अधिकार मा. अध्यक्ष, उपाध्यक्ष, मा. सरव्यवस्थापक यांचेकडे शहतील याबाबत कार्योत्तर मंजूरी व माहीतीसाठी संचालक मंडळाचे पुढील सभेत ठेवण्यात यावे, असे ठरविण्यात आले. ठराव सर्वानुमते मंजूर झाला, झाला प्रकारचा ठराव मा. सरव्यवस्थापक सांनी संचालक मंडळा समोर ठेवला. त्याची प्रोडक्शन माहीती वर नमूद केली आहे. व त्याची झेरॉक्स प्रत आपणास आजा दिली आहे.

दिनांक २९.४.२००२ रोजी अध्यक्ष, संचालक मंडळ सुवर्णयुग सहकारी बँक यांचे नावानी संबोधित केलेली २२.४.२००२ रोजी संचालक मंडळाने नेमलेल्या द्विसदस्यीय समीतीचा अहवाल जेष्ठ संचालक शंकरराव सुर्यवंशी यानी सादर केलेल्या अहवालाची एक यानी झेरॉक्स प्रत आजा आपणास दिली.

दिनांक २.५.२००२ रोजी मी व सरव्यवस्थापक श्री सुरेश काळे यानी दोघांच्या सहीने चीफ जनरल मॅनेजर रिझर्व बँक ऑफ इंडिया सेंट्रल ऑफीस अर्बन बँक डिपार्टमेंट पहिला मजला, गामेंट हाऊस, वरळी मुंबई याना दि.२.५.२००२ रोजी दोन पावत्यांची व त्यांच्या प्रती चीफ जनरल मॅनेजर रिझर्व बँक ऑफ इंडिया मुंबई रिजनल ऑफीस अर्बन बँक डिपार्टमेंट, वरळी मुंबई याना व कमिशनर फॉर कोऑपरेशन अँण्ड रजिस्ट्रार कोऑपरेटिव्ह सोसायटीज एम एस (अर्बन बँक डिपार्टमेंट) पुणे यांना सादर केलेल्या सादर

ADDITIONAL CHIEF JUDICIAL MAGISTRATE



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पलीकडे बँकेची डोंबिवली शाखा यांनी रु. ५,६५,००,०००/- ची फसवणूक करून अपहार केल्याची माझी तक्रार सदर पत्र इंग्रजीतून लिहीलेले आहे.

माझे हे लिखाण भाषांतर वाचून पाहिजे व मी सुधारा वाचून पाहीले, ते बरोबर आहे.

भवदीय

माझे सहीचे

पोलीस निरीक्षक
अंमलदार विदेशी पथक
गुन्हेशाखा, पुणे शहर.



सुवर्णयुग सहकारी बँक लि.
मुख्य कचेरी : २५०, बुधवार पेठ, गणपती भवन, पुणे ४११ ००२
फोन ४४८९९७३, ४४८९९७४, ४४८६०३९ फॅक्स ४४७३९१८

दि.०५.९.२००१ रोजी झालेल्या संचालक मंडळ सभेतील मंजूर ठराव
क्र.३ (५)ची खरी नक्कल

विषय ३ - अधिकारी वर्ग व संचालक समिती यांना योग्य निर्णय घेणेचे अधिकार देणे.

(५) उपलब्ध निधीचे सुयोग्य व्यवस्थापन गुंतवणुकीबाबतचे निर्णय घेणेबाबत.

ठराव- आपल्या बँकेच्या ठेववाढीचा वेग मोठ्या प्रमाणावर वाढतो आहे.त्याप्रमाणात कर्जातील वाढ ताबडतोब होत नसते. त्यामुळे अतिरिक्त निधीचा प्रश्न निर्माण होतो. तसेच रिझर्व्ह बँकेने नागरी बँकांना सरकारी कर्जरोख्यामध्ये गुंतवणूकीचे प्रमाण वाढविणेबाबत निर्देश दिले आहेत. त्यामुळे या रोख्यामध्ये गुंतवणुक करणे भाग पडले आहे. सदरचे रोखे खुल्या बाजारातून बाजारभावाप्रमाणे घ्यावे लागतात. अर्थव्यवस्थेतिल चलन ,बाजारातील घडामोडी,राजकीय कारणे व आंतरराष्ट्रीय घडामोडी यामुळे या रोख्यांचे मुल्यात सतत चढ उतार होत असतो. त्यामुळे सुयोग्य निधी नियोजन करित असताना या सर्व बाबींचा विचार करून गुंतवणुक करावी लागते. सध्या सरकारी कर्जरोखे बाजारात मोठया प्रमाणावर उलाढाल वाढली असून कर्जव्यवहाराव्यतिरिक्त उत्पन्नाचे अधिक सुरक्षित व नफा कमवून देणारे माध्यम म्हणून रोखे बाजाराकडे पाहिले जाते. आपल्या बँकेत देखिल गत दोन वर्षाचा अनुभव पाहता यामुळे नफा क्षमतेत वाढ झाल्याचे दिसून येते. अर्थात वर उल्लेख केल्याप्रमाणे धोके व अनिश्चीतता या गुंतवणुकीस देखिल लागू होते, हि बाब महत्वाची आहे.या संदर्भातील सरकारी कर्जरोखे,बॉन्डस् इ.खरेदि विक्रीचे निर्णय घेण्याचे अधिकार मा.अध्यक्ष/मा.उपाध्यक्ष/मा.सरव्यवस्थापक यांचेकडे राहतील.याबाबत कार्योत्तर मंजूरी व माहीतीसाठी संचालक मंडळाच्या पुढील सभेपुढे ठेवण्यात यावे,असे ठरविण्यात आले.ठराव सर्वानुमते मंजूर.

ECKकेली
८/१०/२००२

खरी नक्कल

बुधवार पेठ ४४५७३३२, ४४८९९२१
वडगाव शेरी ७०३१८३८
मार्केट यार्ड ४२६०८८८, ४२६९६४२
सिंहगड रोड ४३९०६५०, ४३९१३५०
लोणावळा (०२११४) ७२२१०
सांगवी ७२८१३५७
जेजुरी (०२११५) ५३०८२ किंवा (९१७) ५३०८२
व्ही.आय.टी. कॉलेज विस्तारीत इमा विश्रवेवाडी

दिनांक : २२/०४/२००२

मा. अध्यक्ष, संचालक मंडळ,
सुवर्णयुग सहकारी बँक मर्यादित.

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दि. २२/०४/२००२ च्या संचालक मंडळ सभेमध्ये झालेल्या ठरावानुसार नेमलेल्या द्वीसदस्यीय समितीचा सदस्य या नात्याने अंतर्गत लेखापरीक्षक श्री. शेखर साने यांनी केलेल्या सरकारी कर्जरोखे गुंतवणुक खरेदी-विक्री व्यवहाराचे लेखापरीक्षण मी सखोलपणे अभ्यासले आहेत, सर्व खात्री करुन घेतले आहे. 639

लेखापरीक्षणातील महत्वाचे मुद्दे खाली नमुद करीत आहे.

१.) गुंतवणुकीचे सर्व व्यवहार हे सक्षम पदाधिकारी यांच्या परवानगीने व संचालक मंडळाच्या मंजुरीने परीपुर्ण आहेत.

२.) आर.बी.आय. चे दि. १९/०४/२००१ चे परीपत्रक BR Cir/42/16-26-00/2000-2001 व दि. ०९/०८/२००१ चे परीपत्रक BR6/16-26-00/2000-2001 या मध्ये दिलेल्या निर्देशांची पुर्तता बँकेने केलेली आहे.

३.) S.G.L. खाते चालु केल्यापासुन झालेल्या व्यवहारांचे Balance Confirmation एच.डी.एफ.सी. बँकेकडून मिळाले आहे. होमट्रेड व्यतिरीक्त सर्व व्यवहार S.G.L. खात्यामार्फतच झालेले आहेत.

४.) रोखेगुंतवणुक करणारे ब्रोकर्स हे N.S.E., B.S.E., P.S.E. चे मेंबर्स आहेत.

५.) बँकेने रोखे अवमुल्यन निधी ठेवला आहे.

६.) बँकेने वेळोवेळी गुंतवणुकीची मर्यादा पाळली आहे.

७.) बँकेने केलेले Physical व्यवहार कायदेशीर बाबींनी बरोबर आहेत. मे. होम ट्रेड लि. कंपनीशी करण्यात आलेले Physical मधील गुंतवणुक व्यवहार हे मोठ्या प्रमाणावर मिळत असलेल्या नफ्यामुळेच करण्यात आले आहेत असे दिसुन येते.

८.) Physical व्यवहारातील कॉन्ट्रक्ट नोटस्वर ब्रोकर्सचे स्टॅम्पस आहेत.

९.) गुंतवणुक खरेदी-विक्री व्यवहार हे संचालक मंडळाने अधिकार प्रदान केलेल्या सक्षम पदाधिका-यांच्या निर्णयाने केले जात आहेत व सदर व्यवहारामध्ये त्यांचा उद्देश केवळ बँकेच्या हितासाठी नफा कमविण्याचा दिसुन येतो.

१०.) गुंतवणुक खरेदी-विक्री व्यवहाराचे रजिस्टर नियमानुसार असुन अद्ययावत माहितीने परीपुर्ण आहे.

वरील सर्व मुद्दे व रोखे गुंतवणुक खरेदी-विक्री व्यवहारांची आपल्या बँकेने अंमलात आणलेली पध्दत पाहता सदर व्यवहार हे नेहमीच संस्थेस जादा उत्पन्न मिळवुन देण्याच्या दृष्टीने करण्यात येत आहेत. सदर गुंतवणुक निर्णय घेणारे पदाधिकारी/अधिकारी यांनी प्रत्येकवेळी संचालक मंडळाने ठरवुन दिलेल्या चाकोरीत राहुनच सर्व निर्णय घेतले असल्याने झालेल्या प्रकरणात त्यांना दोषी धरता येणार नाही. सर्व व्यवहारमध्ये बँकेने रिझर्व्ह बँकेच्या निर्देशांचे पालन केलेले दिसुन येत असल्याने परंतू दि. ३०/०३/२००२ रोजीच्या ७.५०% G.O.I. २०१० रोखे खरेदी प्रकरणी ब्रोकर कंपनी होम ट्रेड लि. यांच्या कडून बँकेची फसवणुक झाल्याचे निष्पन्न होत आहे. त्यामुळे सदर कंपनीवर त्वरीत कारवाई करण्यात यावी.

मे. होम ट्रेड लि. या ब्रोकर कंपनीने बँकेची फसवणुक केली आहे व बँकेच्या हिताच्या दृष्टीने धोकादायक असल्याने या गोष्टीची गंभीर दखल घेऊन कंपनीवर खासगी फौजदारी खटला दाखला करावा अशी शिफारस या पत्राव्दारे करीत आहे.

इतर कॉपी
दि. 19/2002

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

श्री. एकनाथ शि. सुर्यवंशी
संचालक, सुवर्णयुग सहकारी
बँक मर्यादित.

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# SUVARNAYUG SAHAKARI BANK LTD.

Head Office : "Marne Heights", 1102/10/11, Budhwar Peth, Pune 411 002.
Phone No. : 4489973, 4489974, 4486039 (Fax) 4473118

O/W No.079/2002-2003

Date :02/05/2002

To,
The Chief General Manager,
Reserve Bank of India,
Central Office,
Urban Bank's Deptt.,
1st floor, Garment House,
Worli, Mumbai - 400 018.

Sub : Reporting of Misappropriation of Funds by Broker M/s Home Trade Ltd.

Dear Sir,

With deep regret we hereby inform you that the most debated broker M/s Home Trade Ltd. has failed to give us the delivery of one deal transction, 7.50 % GOI 2010 purchased for Rs. 5,65,00,000.00 + interest ( Rs. Five Crores Sixty Five Lacs Plus Interest) from said broker on 30/03/2002.

We came to know the illegal practices & tactics of the broker when the news in this regard came in the newspapers. We immidiately sent a legal notice dated 22/04/2002 to the firm & demanded delivery but it failed.

The Board of Directors meeting was held on 22/04/2002 & 26/04/2002 to take stock of the situation & unanimously decided that a criminal complaint be lodged against the company for malutilisation of our funds by making breach of trust of agreement & giving false contract notes. The copy of the legal notice & criminal complaint is enclosed for your ready reference.

Sir, our intention is genuine & we have been transacting with M/s Home Trade Ltd. from 1999 and other 15 Brokers from time to time.

Contd...

Budhwar Peth
57332, 4489921
Vadgaon Sheri
7031838

Market Yard
4260888, 4269642
Sinhagad Road
4390650, 4394650

: Branches :
Bibwewadi
4211357
Lonavla
(02114) 72210.

Sangvi
7281357
Jejuri
(02115) 53082
or (917) 53082

V. I.T. College of Engineering,
Bibwewadi
Extn. Counter

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ★ ESPLANADE, MUMBAI ★

690

# SUVARNAYUG SAHAKARI BANK LTD.

Head Office : "Marne Heights", 1102/10/11, Budhwar Peth, Pune 411 002.
Phone No. : 4489973, 4489974, 4486039 (Fax) 4473118


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993

All our transactions with all are in SGL except this one & We earned good profit to tune of Rs.2.71 Crores during the year 2001-2002

This is for your information & neccessary action.

Thanking you,

Yours faithfully

Chairman

General Manager.

Encl. A/A

Copy to -

1). The Chief General Manager,
Reserve Bank of India,
Mumbai Regional Office,
Urban Banks Deptt.,
Worli, Mumbai.

2) Commissioner for Co-operation &
Registrar Co-op. Societies
M.S. (Urban Banks Deptt.)
Pune - 01.

O/C.


: Branches :

| | | | | |
|---|---|---|---|---|
| udhwar Peth<br>7332, 4489921<br>dgaon Sheri<br>7031838 | Market Yard<br>4260888, 4269642<br>Sinhagad Road<br>4390650, 4394350 | Bibwewadi<br>4211357<br>Lonavla<br>(02114) 72210 | Sangvi<br>7281357<br>Jejuri<br>(02115) 53082<br>or (917) 53082 | V. I.T. College of Engineering, Bibwewadi Extn. Counter |


ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

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टिपण दिनांक ८.१०.२००२ (998)

(111)

मी — उल्हास महादेव भट वय - ४७ वर्षे धंदा व्यापार

रा० फ्लॅट नं० ३, २७/क/२ बुधवार पेठ, पुणे २

पुन्हा समक्ष विचारले असता सांगतो की, मी वरील नमूद ठिकाणी राहतो व माझे स्टेशनरी सप्लायर व गव्हर्मेंट कॉन्ट्रॅक्टर चे काम करीत असतो.

सुवर्णयुग सहकारी बँकेचा सभासद म्हणून मी सुमारे २० ते २२ वर्षा पासून आहे. सन १९९२ साली मी सुवर्णयुग सहकारी बँकेचा डायरेक्टर म्हणून निवडून आलो. त्यानंतर मी सन १९९८ पर्यंत डायरेक्टर होतो. व पुन्हा १९९८ साली डायरेक्टर म्हणून बँलेक्शन निवडून आलो. सन २००१ चे 23 ऑगस्ट पासून मी चेअरमन म्हणून काम करतो

बोर्ड ऑफ डायरेक्टरचे रिझुलेशन प्रमाणे ५ सप्टेंबर २००१ पासून गुंतवणूकीचे अधिकार चेअरमन ला पण देण्यात आले.

दिनांक 23.८.२००१ चा ठराव दिनांक ५.९.०१ रोजी झालेले मी प्रोसीडींग बुक मधील ठराव वाचले दिनांक 23.८.२००१ रोजीचे ठरावानुसार मी सुवर्णयुग सहकारी बँकेचा चेअरमन झालो. व दिनांक ५.९.२००१ चे डायरेक्टर बोर्डाचे ठरावानुसार सरकारी कर्ज रोखे, बॉन्डस इत्यादी खरेदी विक्रीचे निर्णय घेण्याचे अधिकार मा. अध्यक्ष / मा. उपाध्यक्ष /मा. सरव्यवस्थापक यांचेकडे राहतील असे ठरले नमूद आहे

दोघांनी सुवर्णयुग सहकारी बँकेचे सरकार

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साला ६ लाख भाडयाचा नकाशा व त्यासाठी चेअरमन मजुरी देतहोते व त्यासाठी जनरल मॅनेजर हे काम करीत होते. सरकारी कर्ज रोखे, बॉन्ड, ट्रेझरर बॉन्ड इ. चे खरेदी विक्रीचे सर्व निर्णय चेअरमन व जनरल मॅनेजरच्य होत असत. व त्याहुनीं संबंधित पार्टी व बँकनोटी कंपनी, पत्र व्यवहार इ. तेच करीत असत. बोर्ड ऑफ डायरेक्टरची मिटींग जेंव्हा होत असे तेंव्हा फक्त ते या खरेदी विक्रीतून जो फायदा झाला तो सांगत असत. परंतु सविस्तर माहीती देत नव्हते. परंतु पुढील मिटींगचे वेळी मागील मिटींगचे प्रोसीडींग - सविस्तर प्रोसीडींग बुकमध्ये लिहुन ते सविस्तर वाचून दाखविले असत. व त्यावर उपस्थित चेअरमन, जनरल मॅनेजर, व्हाईस चेअरमन, डायरेक्टर यांच्या सह्या होत असत. जरी झालेल्या व्यवहारा बाबत सँपूर्ण माहीती होत नसली तरी सुध्दा त्यांचेवर विश्वासाने सह्या केल्या जात असत.

होम ट्रेड लि. बरोबर सरकारी रोखे बॉन्ड इ. च्या खरेदी विक्रीचा व्यवहार करण्याचा निर्णय चेअरमन व जनरल मॅनेजर यांनीच घेतला होम ट्रेड बरोबर व्यवहार होवून वेळोवेळी कॉन्ट्रॅक्ट नोट व बील व पत्र यावर माझ्या कधीही सह्या नव्हत्या परंतु ज्यावेळी एप्रील २००२ कँतर होम ट्रेड ले. ने बँकेस फसवल्या बाबतचे प्रकरण जेंव्हा चव्हाट्यावर आले त्या दरम्यान रिझर्व बँक ऑफ इंडिया चे स्पेशल ऑडीट युवर्धमुग बँकेत चालु होते तेंव्हा रिझर्व बँकेचे अधिकारी खाम गांजे युवर्धमुग बँकेच्या अधिकाऱ्यांना सांगतेले की, कॉन्ट्रॅक्ट नोटवर आपण पदाधिकारी, व्हाईस चेअरमन यांच्या सह्या असल्याने त्याच्या सह्या कॉन्ट्रॅक्ट नोट बील इ. कागदपत्रावर द्याव्यात. म्हणुन युवर्धमुग बँकेतील अधिकारी श्री [illegible] व विनायक थोरात हे अधिकारी मला केडगाव येथे युवर्धमुग बँकेच्या जुन्या इमारतीत गणपती भवन येथे बसलो असताना आले. त्यांनी सांगितले की रिझर्व बँकेच्या ऑडीटरनी कॉन्ट्रॅक्ट नोटवर बिलावर व्हाईस चेअरमन यांच्या सुध्दा सह्या [illegible] आहे. म्हणून आम्ही आपल्या सह्या घेण्यासाठी आलो आहोत. असे सांगीतले त्यामुळे एक बॉक्स फाईल [illegible] सह्या केलेले कॉन्ट्रॅक्ट नोटवर

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पुरवणी - श्री उल्हास महादेव भट यांचे दि. ८.१०.२००२ चे तपास टिपणा लगतचे आहे. 6वी (918) 2

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व कॉन्ट्रॅक्ट नोट वर रेग लावलेले होते. त्यांचे सांगणे प्रमाणे मी त्यावर विश्वासाने सह्या केल्या. मी अंधारलोया स्थितीत असल्याने सह्या केल्या. जरी मी त्यावर सह्या केल्या तरी मला चेअरमन व जनरल मॅनेजर यांनी कधीही होमट्रेड बरोबर झालेल्या व्यवहाराची कल्पना वा माहीती किंवा नव्हती. मी ज्या कॉन्ट्रॅक्ट नोटवर व बीलावर सह्या केल्या त्याच्या मी सह्या करण्यापूर्वीच्या झेरॉक्स प्रती माझेकडे आहेत. मला हया प्रती बँकेचे अधिकारी राजीव फुले यांनी दिल्या.

सुवर्णयुग सहकारी बँकेच्या पोट नियमा प्रमाणे सहयांचे अधिकार चेअरमन यांना दिलेले आहेत. त्याची कार्यवाही सरव्यवस्थापक (G.M.) यांनी करावयाची आहे. चेअरमनच्या अनुपस्थितीमध्येच फक्त अधिकार व्हाइसचेअरमन यांना देण्यात आले आहेत. परंतु तशी कधी वेळच आली नाही.

चालु वर्षी जनरल मॅनेजर यांनी राजीव फुले यांचे मार्फत सांगितले वरुन मी कॉन्ट्रॅक्ट नोट, बील व प्रस्तावावर सह्या केल्या आहेत. तसेच तशा संदर्भातील कागदपत्रावर कधीही सह्या केल्या नव्हत्या. 693

माझे वरील [illegible] मला वाचुन [illegible] बरोबर आहे

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ते मी वाचून पाहीले व मला वाचून दाखविले
ते माझे सांगणे प्रमाणे बरोबर आहे.

म्हणून माझे संगणे.

समक्ष

पोलीस निरीक्षक
कं.पाचवी पथक गुन्हेशाखा
पुणे शहर.

NATIONAL CRIME RECORDS BUREAU
POLICE HOUSE, MUMBAI

दिनांक ता० ६.१०.२०१२

(994)

(115) 849

माझे नाँव - सुनिल विष्णूप्रसाद नारी. उ वय ३८

धंदा - नोकरी - अकौंटंट रा० ३०९ (अ) मुक्तवाट

पेठ. पंडित अपार्टमेंट पुणे. २

पुन्हा समक्ष विचारले वरून सांगतो की, मी सुवर्णयुग सहकारी बँक पुणे. येथील हेडऑफीस मध्ये तिपीक म्हणून जानेवारी १९८७ मध्ये नोकरीस लागलो. त्यानंतर मी सन २००४ साली जुलै महिन्यात अकौंटंट म्हणून बढती मिळाली तिपीक असतांना मी सगळ्या सेक्शन मध्ये कामे केली. उदा. स्कोल, सेव्हींग, कॅशबूक क्लिअरींग, आकडेवारी विभाग इत्यादि विभागात कामे केली.

अकौंटंट म्हणून बढती मिळाल्यावर सोडया जमाखर्च. त्याची चाचणे तपासणे सर्व शाखांचे आकडेवारीचे एक्त्रीकरण करणे. आर. बी. आय, सहकार खाते यांना वाढविण्यात येणारी माहिती पत्रके तयार करणे. एस्. डी. एल्. रोखे व्यवहार मध्ये ब्रोकर कडून दर मागवून मा० सरव्यवस्थापक यांचेकडे सादर करणे. सरव्यवस्थापक सांगतील त्या पार्टीतील ब्रोकर कडून उचित कोट्स कडून मागवीत असे. तसेच सरव्यवस्थापक व व्यवस्थापक हे सांगतील ती कामे करणे.

सुवर्णयुग बँकेचे इन्व्हेस्टमेंट रजिस्टर श्री. दिनेश वरदेशी हा तिपीक गेल्या एक वर्षापासून लिहीत आहे. त्यापूर्वी तेरणीक गणेश सिंगाराम हा तिपीक याने लिहीले आहे. सदर रजिस्टरचे चेकिंग श्री० राजीव कुले हे बँकेचे मॅनेजर करीत असत. बँकेने घेतलेले बॉन्डस्, रोखे व त्यासंदर्भात डिव्हीडंट बँक, म्युचिंग सोसायटी व कंपन्या यांचे वरचेवर संपूर्ण व्यवहार स्वतः जनरल मॅनेजर श्री सुरेश काळे हे पहात असत. त्यांचेशी ते चेअरमन यांचेशी सल्लामसलत करीत असत. जनरल मॅनेजर सुरेश काळे हे बॉन्डस्, रोखे हे स्वतःचे ताब्यात ठेवीत असत. तसेच हे वरचेवर सुवर्णयुग बँकेचे व्यवहार हे २००८ साली [illegible] सहकारी बँकेत गिल्टेड

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मॅनेजमेंटच्या अध्यक्ष व होमट्रेडचे संचालक व ब्रोकर कोटेजशेठ हे दोघेजण गेलेला मी वाचीले असून त्यांची व चेअरमन तसेच जनरल मॅनेजर सुरेश काळे यांची भेट झालयाचे सांगितले दोघे तीन वर्षात मी वाचीले आहे. तसेच चेअरमन उल्हास कालेरवे व जनरल मॅनेजर काळे. यांचेशी फोनवरून कोटनशेठ यी बोलले झालयाचे मी मनोज बोला ऐकले आहे. चेअरमन उल्हास कालेरवे व जनरल मॅनेजर श्री. सुरेश काळे. हे मास्या बरोबर रोखे, बॉन्डस् यालाबत कधी बोलले नाहीत. परंतू बोर्डवर नोटस् व लिलावर सत्या करनेचे बोली त्यांचा संबंध येत असे. श्री. काळे साहेब यांचे सांगण्यावरून मी चेअरमन यांची बोर्डवर नोटस् वर सही घेतलेली मी काही वेळा गेलो आहे. त्यावेळी त्यांनी संपूर्ण माहिती देऊन व विचारून सत्या करणेस सागत. त्या व्यवहाराबाबत त्याना आर्थिक जनरल मॅनेजर श्री. काळे साहेब यांचेकडून आर्थिक कल्पना असायची होम ट्रेडचे बरोबर व सुवर्णयुग सहकारी बँके बरोबर जे व्यवहार झाले त्या संदर्भातील बॉन्डवर नोटे व बिल सन १९९९ ते ३० जानेवारी २०१२ चा दरम्यानच्या अध्यक्ष व व्हाईस चेअरमन यांच्या सत्या मला माझा दारवलेल्या त्या वाचून व ऐकलून मी सांगतो की, सदरच्या सत्या अध्यक्ष उल्हास कालेरवे व व्हाईस चेअरमन उल्हास श्री. यांच्याच आहेत.

यूनिवर्सल रजीस्टरमध्ये काही नोंदी साडे- त्यास रोखे, बॉन्डस् इ. चे डिस्क्रीक्षित नंबर लिहिले जात असत. कारण की, रोखे व बॉन्डस् स्वतः जनरल मॅनेजर यांच्या ताब्यात असत व ते सांगतील नंबर लिहिले जात असत.

महाराष्ट्र शासन पोलीस विभागाचे बॉन्डस् चे मॅच्युरमेंट लेटर विषयी झालेनंतर होमट्रेडच्या प्रतिनीधीस दिनांक २५.२.२००२ रोजी जनरल मॅनेजर यांचे सांगण्यावरून मी यूनिवर्सल रजीस्टर लिहिलेले वरचे वरदेशी यांना देणेस सांगितले त्याप्रमाणे त्यांची सही घेऊन देण्यात आले तो

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पुरवणी दिवण - सुमित तिलकप्रसाद झोरी याचे पुरता होत. (117)
तेते दिवणा त्यातच्ये असे. (194) 2

पुर्तिनिधी करेग होमा. त्याचे नाँव काय? ते मला माहीत नाही.

वरील माझे दिवण मी स्वता वाचून पाहिले मला वाचून दाखवीले ते माझे सांगणे प्रमाणे लिहीले असून ते बरोबर आहे.

सबब माझे साँगणे.

समक्ष

पोलिस निरीक्षक
गुन्हे अन्वेषण विभाग पुणे शहर

ADDITIONAL CHIEF JUDICIAL MAGISTRATE
ESPLANADE, MUMBAI

695

टिपण दि. ८-१०-२००२

(119)

मी राजीव देवेंद्रप्रसाद फुले वय-३८ वर्षे

धंदा-नोकरी रा० राजीवनंद सोसा-स.नं. ५५/५१

चव्हाण नगर, पुणे ४३

समक्ष कियातले वरून पुन्हा सांगतो की, माझे बँकेचे कामाचे स्वरूप - दैनंदिन व्यवहारचे तपासणे, फंडस मॅनेजमेंट व त्याबाबतचे माहिती वरिष्ठ अधिकारी यांना देणे. लिक्वीडेट रजिस्टर चेक करणे, गुंतवणूक रजिस्टर चेक करणे, तसेच वरिष्ठ अधिकारी सांगतील ते काम करणे.

आमचे बँकेतील अकौंटंट श्री सुनिल बारी हे एस जी एल वरून रोखे, बॉन्ड खरेदी विक्री करण्यासाठी ब्रोकरना फोन करून जोडत्व (Quotations) सिक्युरिटीचे भाव घ्यायचे व जनरल मॅनेजर श्री सुरेश काळे साहेब यांना सांगत असत. त्यानंतर घ्यायचे अथवा नाही याचा निर्णय ते घ्यायचे. फिजीकलमे रोखे बॉन्ड खरेदी विक्री बाबत अकौंटंट बारी पाहत नसत. सतः जनरल मॅनेजर काळे साहेब पाहत असत. गुंतवणूक रजिस्टर मध्ये कॉम्प्युटर जोडपत्र वरून जोंद क्लार्क परदेशी हे २००५ ते २००२ या दरम्यान घेत होते. त्यापूर्वी गणेश सिंगाराम हे घेत होते. त्यांनी घेतलेल्या नोंदी मी चेक करीत होतो. सहसा ते ज्या डिश नोंद घेत असत त्याच डिशरी अथवा दुसरे डिशरी चेक करून इनीशियल सही करीत असे. दिनांक २९.६.२००२ चे जोंदीचे ठीकाणी I.P.O. चे बॉन्ड रु. ६२४ व ६२५ लिहीले आहे. प्रत्येक एक कोटीचे तीन सर्टीफिकेट वसूद केले आहे. परंतु तिसऱ्याची नोंद नाही. सदरच्या नोंद मी चेक

ADDITIONAL CHIEF JUDICIAL MAGISTRATE

फक्त सरकारी रोखे बॉन्डस पाहुन त्याचे नंबर व माहीती लिहीलेली पाहत नसे कारण सदरचे बॉन्डस रोखे हे खत जनरल मॅनेजर श्री काळे साहेब यांचेकडेच असत. त्यांनी नंबर सांगितले तरच संबंधित कारकून गुंतवणूक रजिस्टरमध्ये नोंद घेत होता.

कॉन्ट्रॅक्ट नोटस व बिलावर चेअरमन यांच्या सह्या असत.

मे. २००२ मध्ये रिझर्व्ह बँकेचे स्पेशल ऑडीट सुवर्णयुग बँकेत चालू असताना रिझर्व्ह बँकेचे ऑडीटर श्री. यांनी जनरल मॅनेजरना सांगीतले की "व्हाईस चेअरमन यांच्या सह्या सुवर्णयुग सहकारी बँक व होमट्रेड लि. यांचे दरम्यान २०.६.२००१ ते 30.3.2002 च्या दरम्यान जे व्यवहार झाले त्याच्या कॉन्ट्रॅक्ट नोटवर व बीलावर सह्या घ्या" म्हणून मी तसे जनरल मॅनेजर यांनी मला सांगितल्याने सदर कॉन्ट्रॅक्ट नोट व बीलावर (मुक) यावर मी व्हाईस चेअरमन यांच्या मे महिन्यात रिझर्व्ह बँकेचे ऑडीट चालू होते त्या दरम्यान सह्या घेतल्या. त्यावेळी व्हाईस चेअरमन बुधवार पेठेतील सुवर्णयुग बँकेचे मुख्य जुन्या कार्यालयात गणपती मंदीर महिन्यात बदलले होते. सह्या घेण्यापुर्वी मला त्यांनी ज्या कॉन्ट्रॅक्ट नोट व बिलावर सह्या घेतल्या त्याच्या झेरॉक्स करुन त्यांनी मागितल्याने त्यांना दिल्या. मुक कॉन्ट्रॅक्ट नोट व बीलावर व्हाईस चेअरमन यांच्या सह्या झाल्यावर पुन्हा जनरल मॅनेजर यांना त्या दिल्या.

होमट्रेड बरोबर सुवर्णयुग बँकेचा व्यवहार कशा रितीने चालू होता ही मला माहीती नाही. परंतु सदरची माहीती जनरल मॅनेजर श्री काळे साहेब यांना माहीती आहे.

माझे वरील लिखाण मला वाचून दाखविले व ते मी वाचून पाहीले ते बरोबर आहे.

सही/-
(पोलीस निरीक्षक)
सं.प.बी. पथक, गुन्हे शाखा, पुणे

टिपण ला.ए/90/2002

माझे नाँव - केशव भगवान सांडुरवे वय ४९
धंदा - चार्टर्ड अकौंटंट रा. १७२० सदाशिव
पेठ प्रियंका अपार्टमेंट फ्लॅट नं. ५ पुणे ३०

समक्ष विचारले वरून सांगतो की, मी वरील ठिकाणी दलाल्यात असून मी स्वतः चार्टर्ड अकौंटंट आहे. माझे स्वतःचे मे. के. बी. सांडुरवे ॲन्ड कंपनी नावाची चार्टर्ड अकौंटंट्स कर्मी बी- ३०१ भारत भवन १६३१ मुकुंदनगर पेठ पुणे २ येथिकाणी आहे. माझा फोन नं. ६४७७२७७ असा आहे.

माझी सुवर्णयुग सहकारी बँक लि. पुणे. यांनी त्यांचे अंतर्गत तपासणी परिक्षक म्हणून १ एप्रिल ९९ ते ३१ मार्च २००० या कालावधीसाठी तपासणी करण्यासाठी नेमणूक केली. सदर नेमणूक आहे बाबतचे पत्र माझेकडे आले. आणून देणेची तजवीज देवली आहे.

या नेमणुकीनुसार मी सन ९९ ते २००० या कालावधीत तपासणी कोणे असून दि. २०.६.२००० रोजी बँकेस तपासणी अहवाल सादर केला. त्यापूर्वी सदर पत्र माझे सहीने देणेची तजवीज देवली आहे. त्याप्रमाणे गुंतवणूक विभागाचे अंतर्गत तपासणी २२.१.२००२ अखेर कोणे असून त्याचा अहवाल बँकेस दिला आहे. त्यापूर्वी सदरपत्र आपलाकडे सादर करणेत आहे. सदर अहवालासोबत माहिती जोडणेत आहे. मी तपासली कोणी सदर बँकेत पुण्यदा सरकारी रोखे बॉंडस् यामध्ये ९३९०२५०९६.९२ रुपायाची होती त्यापैकी राज्य व मध्य सरकारचे रोखे १७५००२३०.९२ इतकी किंमतीची होती. पुण्यदा सरकारी रोखे हे डमरल मॅनेजर श्री. सुरेश काळे. यांचे ताब्यात होते. त्यांचेकडून सदर बँकेतील सोने-चांदीची दागिने. त्यांचे ताब्यात असली ते पाहिले त्यावर मी पुन्हा व्यवस्थापक श्री. कामत यांचे मार्फत पुन्हा पडताळले. [illegible] ३१.३.२००० साली मी

तपासणी परीक्षण केले. त्यातील तपशील नमूद रोखे मी पुढील पानावर दि० १२.२.२०२० च्या ट्रायल बॅलेन्स प्रमाणे सर्व गुंतवणूकीच्या नोंदी व वाचणी / कार्ड रोखे. यूनिट ट्रस्ट ऑफ इंडिया / सिक्युरिटी स्टेट को ऑप बँक बँगरे सर्व संस्था मधील गुंतवणूक निहाय कार्ड रोखे, विक्रीत वेळे येणेची तपासणी करण्यात आली सर्व पावती त्या सर्टिफिकेट्स ही तपासत आहेत. ट्रायल बॅलेन्स प्रमाणे व गुंतवणूक रजिस्टर प्रमाणे सर्व वाचणी दप्तरी दाखल मिळून आल्या होत्या. मुदती संपलेल्या आहेत. सरकारी कार्ड रोखे ३१ मार्च २०२१ रोजी तपासून १९८१८८२३०.६२ होते. व १२.२.२०२१ रोजी १८९१७३२३८.६२ रुपये किंमतीचे होल्डिंग तपासले होते.

तरीही दिलेल्या माहितीप्रमाणे तो मी शोधिलेले प्रमाणे दिलेलेले असून मी खात्री पटविले ते तपासले आहे

सदर मालमत्ता सांगणे.

असमर्थ

पोलीस निरीक्षक

गुन्हे अन्वेषण विभाग गुन्हे

शाखा पुणे शहर

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE MUMBAI

(990)

K. B. SALUNKE & CO.
Chartered Accountants
B-301, Bharat Bhavan,
1361, Shukrawar Peth,
Pune-2. ● Tel.: 477277.

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जनरल मॅनेजर
सुवर्णयुग सहकारी बॅंक लि.
बुधवार पेठ,
पुणे.

(123)

माननीय महोदय,

विषय- गुंतवणूक विभागाचे अंतर्गत लेखा परिक्षण

आपल्या आदेशानुसार बॅंकेच्या एकूण गुंतवणूकीचे दिनांक १९-२-२००० अखेरचे अंतर्गत लेखापरिक्षण केले. त्यात आढळलेल्या त्रुटींचे स्वतंत्र परिशिष्ट जोडलेले आहे.

लेखापरिक्षणाच्या कार्यात ज्या त्रुटींची पूर्तता करुन देणे शक्य होते त्या त्रुटींची पूर्तता करुन घेतली आहे व ज्या त्रुटींची पूर्तता झालेली नाही त्याचा तपशील सोबत जोडत आहे.

परिक्षणाच्या कामात संबंधीत अधिकारी/ लेखनिक यांनी दिलेल्या सहकार्याबद्दल मन:पूर्वक धन्यवाद

आपला विश्वासू,
For K. B. Salunke & Co.
Chartered Accountants
(K.B. Salunke)
(F.C.A.)

K. B. SALUNKE & CO. PUNE MEM.No 32145 CHARTERED ACCOUNTANTS

True Copy

Received on 2002
ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

698

१] महाराष्ट्र स्टेट को.ऑप.बॅक लि. शेअर सर्टिफिकेट रु. ४४३८६९४
४४३८७९६ १०० शेअर्स रु. ५०००/-
शेअर सर्टिफिकेट बॅकेकडे भागाचे दाखले पाठविण्याकरिता
दिनांक २५-५-९९ रोजी पाठविले आहेत. अद्याप दाखले आले नाहीत
ते मिळाल्यावर पाठविण्यात येतील.

२] पी.डी.सी.सी.बॅकेचे दिनांक १४-११-९५ रोजी घेतलेले शेअर्स रु. ५०००/-
पी.डी.सी.सी.बॅकेकडून अद्याप आलेले नाहीत.
तसेच दिनांक १६-६-९८ रोजी घेतलेले शेअर्स १८००/- रु. १०,०००/-
अद्याप पी.डी.सी.सी. बॅकेकडून आलेले नाहीत.

३] महाराष्ट्र अर्बन को.ऑप बॅकेकडे मेंबरशीप साठी २६-११-९४ रोजी
रु. १०१०००/- गुंतविलेले आहेत. रक्कम मिळाल्याची पोहोच बॅकेने दिली आहे
अद्याप शेअर सर्टिफिकेटस आलेले नाहीत त्याच्याशी पत्रव्यवहार चालू.

४] दिनांक १२-२-२००० च्या ट्रायल बॅलन्स प्रमाणे सर्व गुंतवणूकीचा ठेवी व
पावत्या/ कर्ज रोखे, युनिट ट्रस्ट ऑफ इंडिया/ महाराष्ट्र स्टेट को.ऑप
बॅक वगैरे सर्व संस्था मधील गुंतवणूक पावती निहाय कर्ज रोखे, विकास
पत्रे याची तपासणी करण्यात आली सर्व पावत्या सर्टिफिकेटस
ही बरोबर आहेत. ट्रायल बॅलन्सनुसार व गुंतवणूक रजिस्टर प्रमाणे
सर्व पावत्या दप्तरी दाखल आहेत त्यात त्रुटी नाहीत.

बॅकनीहाय व इतर संस्थानिहाय गुंतवणूकीचा दिनांक १२-२-२००० च्या ट्रायल बॅलन्स प्रमाणे खाली दर्शविलेल्याप्रमाणे आहेत-

| | | |
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| १] | पुणे जिल्हा मध्यवर्ती सहकारी बॅक मुदत ठेव | १] १,००,५०,०००/- |
| २] | ---"--- पुर्नगुंतवणूक | २] १८,१९,८८७२७/- |
| ३] | महाराष्ट्र स्टेट को.ऑप मुदत ठेव | ३] २०,००,०००/- |
| ४] | ---"-- पुर्नगुंतवणूक | ४] १६,२८,४९६/- |
| ५] | पुणे जिल्हा मध्यवर्ती सह बॅक शेअर्स | ५] २,४०,०००/- |
| ६] | महाराष्ट्र स्टेट को.ऑप बॅक शेअर्स | ६] ५,०००/- |
| ७] | महाराष्ट्र अर्बन को.ऑपबॅक शेअर्स [अपेक्षा] | ७] १,०१,०००/- |
| ८] | सरकारी कर्जरोखे | १०,४१,८३,२३८-६२ |
| १०] | युनिट ट्रस्ट ऑफ इंडिया | १,००,००,२००-०० |

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K.B. SALUNKE & CO. CHARTERED ACCTS. PUNE MEM.No 32145

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE MUMBAI

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| ११] इंदिरा विकास पत्रे | १२, ४९, १०४-०० |
| सदरची विकासपत्रे जिल्हा बँकेत लॉकर मध्ये ठेवलेली आहेत. त्यामुळे प्रत्यक्ष तपासणी आली नाहीत. | (127) |
| १२] कृषिवा क्षीरे महामंडळ बॉडस | १७६६०००-०० |
| १३] आय डी. आय अल्पुदत ठेव | १, ५०, ००, ०००/- |
| १४] शामराव विठ्ठल को. ऑप बँक | २, ००, ००००/- |
| १५] डेव्हलपमेंट को. क्रेडिट बँक | १, ००, ००, ०००/- |
| १६] कॉसमॉस को. ऑ बँक | ५०, ००, ०००/- |
| १७] भारती सहकारी बँक | २५, ००, ०००/- |
| | ३६, ५७, ११, २६५-६२ |

५] गुंतवणूकी या तारखेस हा किमान दर तिमाहीस घेण्यात यावा व त्यावातपशिल दप्तरी ठेवावा.

के. बी. साळुंखे अॅण्ड कं.
२४/२/२००० 

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700

(129)

# सुवर्णयुग सहकारी बँक मर्या. पुणे

## मुख्य कचेरी

## अंतर्गत तपासणी अहवाल

## १९९९-२०००




701

K. B. Salunke & Co.
Chartered Accountants
Keshav B. Salunke
B. Com. (Hons.) F.C.A.

PHONE : 477277
B - 301, BHARAT BHAVAN,
1361, SHUKRAWAR PETH,
BEHIND SARASWATI MANDIR,
PUNE - 411 002.

Ref. No. :

Date : दि. 20/06/2000

जनरल मॅनेजर,
सुवर्णयुग सहकारी बँक लि.,
बुधवार पेठ,
पुणे.

Whether multi-purpose
Chemical Hydrochloric
Gas Secondary
available with Bank
as on 20/6/2000 ?

माननीय महोदय,

विषय :- सन ३१-३-२००० या संपलेल्या वर्षाचे अंतर्गत लेखा परिक्षण

बँकेच्या रोजी झालेल्या सर्वसाधारण सभेमध्ये मंजूर झालेल्या ठरावानुसार आम्ही मुख्य कचेरीचे अंतर्गत लेखा परिक्षण दिनांक १-४-१९९९ ते ३१-३-२००० हया वर्षाचे पुर्ण केले. सदर लेखा परिक्षणाचा अहवाल स्वतंत्रपणे जोडीत आहोत. सोबत अन्य त्रुटीचे परिशिष्ठही जोडलेले आहे. बँकेचा ताळेबेद नफा तोटा पत्रक तपासले आहे व तसा शेरा त्यावर दिलेला आहे.

अंतर्गत लेखापरिक्षणात आढळून आलेल्या त्रुटींची पूर्तता केल्यावर व ज्या त्रुटीची पूर्तता झालेली नाही त्या संबंधीची पूर्तता करण्यासंबंधीचा निश्चित कालावधी व कार्यक्रम आम्हास कळविल्यास आम्ही आपले आभारी होवू.

धन्यवाद.

आपला विश्वासू,

के. बी. साळुंके अॅण्ड कं.
(चार्टर्ड अकौंटंट)

K. B. SALUNKE & CO. PUNE MEM.No 32145 CHARTERED ACCOUNTANTS

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

१) **ठेवी** : बँकेच्या गतसाली एकूण ठेवी रू.७१,०२,४६,६९९.२७ होत्या. सन ३१-३-२००० अखेर एकूण ठेवी रू.१०१,९०,९३,५४९.७८ आहेत. ठेवींमध्ये एकूण वाढ रू.३०,८८,४६,८५०.५१ ने झाली. सदर वाढ ही ४३.४८ % ने झाली आहे. सदर वाढ समाधानकारक आहे.

२) **कर्जे** : सन ३१-३-२००० साली एकूण कर्जे रू.६३,७४,९७,०२४.०९ इतकी आहेत. सन ३१-३-१९९९ रोजी एकूण कर्जे रू.४८,१५,९८,२२२.१५ इतकी होती. कर्जात एकूण वाढ रू.१५,५८,९८,८०१.९४ ने झाली . सदर वाढ ३२.३७ % ने झाली . ठेवी व कर्जे हया दान्हीतील वाढ समाधानकारक आहे.

३) **थकवाकी** : गतसाली बँकेची थकबाकी रू.३,७५,२७,७६६/- इतकी होती. चालू साली थकबाकी रू.४,८७,२०,९५१/- इतकी झाली. थकबाकी रू.१,११,९३,१८५/- नी वाढली. सन ३१-३-९८ रोजी थकबाकी रू.१,९७,१७,०००/- इतकी होती. चालू साली थकबाकीचे एकूण कर्जाशी प्रमाण ७.६४ % आहे. सदर प्रमाण हे वाढते आहे. सदर टक्केवारी प्रमाण कमी होण्याच्या दृष्टीने विशेष प्रयत्नांची गरज आहे. शाखानिहाय अंतर्गत लेखापरिक्षणात हयाबाबत प्रदीर्घ टिपणी जोडलेली आहे. मोठया थकबाकी दारांच्याबाबत वसूलीसाठी योग्य ती पावले उचलणे आवश्यक आहे. मोठया कर्जदारांच्या खात्यात भरघोस वसुली आल्याशिवाय ही टक्केवारी खाली येणार नाही. हयाची गंभीर दखल घेणे जरूरीचे वाटते. सन ३१-३-९८ साली जी एकूण थकबाकी होती तितकीच थकबाकी ३१-३-२००० हया वर्षात वाढली.

४) **एन. पी. अे.** : चालू आर्थिक वर्षात रू.७०,००,०००/- इतकी तरतूद केली आहे. सदर तरतूद योग्य आहे. गतसाली एन. पी. अे. तरतूद रू.२७,००,०००/- इतकी होती. बँकेच्या एकूण थकबाकीशी हे प्रमाण १४.३६% इतके येते.

५) **नफा तोटा** : गतसाली बँकेचा नफा रू.८०,०९,०७४.९७ इतका होता व चालू आर्थिक वर्षात नफा रू.१,०२,१०,९५९.७७ झाला. त्यात रू.२२,०१,८८४.८० ने वाढ झाली. सदर वाढ ही २७.५०% आहे. सदर वाढ ही समाधानकारक वाटते. क्रेडिट / डिपॉझिटचा रेशो हा ६२ % इतका असल्यामुळे व गतसालातील एन.पी.अे. खाती वसूलीमुळे नफ्याचे प्रमाण वाढले आहे. एन.पी.अे. खाती वसूल मोठया प्रमाणावर आल्यास नफ्याच्या प्रमाणात भरघोस वाढ होते. सबब एन.पी.अे. खाती

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मोठया प्रमाणावर वसूली येणे हे फायदेशीर ठरेल. हयादृष्टीने कार्यपध्दती निर्धारीत करणे हे गरजेचे आहे.

६) **भाग भांडवल :** वसूल भाग भांडवल विशेष जाणवेल असा बदल दिसून येत नाही.

७) **गंगाजळी / इतर निधी :** हया खाती रू.१,२५,००,०००/- ने वाढ आहे. रिझर्व बँकेच्या मार्गदर्शकतत्वाप्रमाणे सर्व तरतुदी केलेल्या आहेत.

८) **गुंतवणूक :** ताळेबंदात दाखविलेली गुंतवणुक रू.१३,१०,२३,८१६.६२ ही खाते पुस्तकांशी जुळलेली आहे.

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| १) राज्य व मध्यसरकारचे कर्ज रोखे - | | रू.११,७४,७८,२३८.६२ |
| २) कृष्णाविकास महामंडळ | - | रू. १७,६६,०००.०० |
| ३) युनीट ट्रस्ट ऑफ इंडिया | - | रू. १,००,००,२००.०० |
| ४) इंदिरा विकास पत्र | - | रू. १४,३३,३७८.०० |
| ५) भाग :- | | |
| अ) पी.डी.सी.सी. | | रू. २,४०,०००.०० |
| ब) महाराष्ट्र स्टेट को. बँक मुंबई | | रू. ५,०००.०० |
| क) अपेक्स को. ऑ.बँक | | रू. १,०१,०००.०० |
| एकूण | | रू.१३,१०,२३,८१६.६२ |

९) **अनामत येणे / देणे :** ताळेबंदातील तपशीलप्रमाणे योग्य आहेत. जुन्या पेंडिंग एन्ट्रीजचा तपशील स्वतंत्रपणे जोडला आहे.

१०) **डेड स्टॉक :** ताळेबंदाप्रमाणे दाखविलेली रक्कम रू.१,२४,५७,८५१.३२ ही रजिस्टर नोदीप्रमाणे बरोबर आहे.

११) **सी.आर.आर. / एस.एल.आर. गुंतवणूक :-**

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| १) सी.आर.आर.प्रचलीत आदेशानुसार | ३% | रू.२,९६,१६,०००/- |
| प्रत्यक्षात गुंतवणूक | | रू. ४,३१,०६,०००/- |
| २) एस.एल.आर | २५% | रू.२४,६८,००,०००/- |
| प्रत्यक्षात गुंतवणूक | | रू.३५,०८,१९,०००/- |

प्रचलीत आदेशापेक्षा जास्त गुंतवणूक बँकेने केलेली आहे.

१२) **रिकन्सीलीअेशन :** बँक खाती

१) युनायटेड वेस्टर्न बँक - शिल्लक रू.३,९८,२६४.९०

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जूनी एक एन्ट्री दि.२९-५-९५ रू.२८८/- आपण जमा दिली आहे.
बी.सी. १८७ अद्याप हयाचा ताळमेळ झालेला नाही.

३) पी.डी.सी.सी. बीजे. :-
सन १९९८-९९ यावर्षातील १४ नोंदी प्रलंबीत आहेत.
त्यांचा पाठपुरावा करून ॲडजस्ट होतील असे पहावे.

४) पी.डी.सी.सी. लक्ष्मीरोड :-
सन १९९३-९४ या सालच्या क्लिअरींग फरकाच्या छोटया रक्कमांच्या ६ नोंदी दीर्घकाळ प्रलंबीत आहेत.

सर्व बँक खात्यांची रिकन्सीलिअेशन जमली आहेत.

१३) ब्रँच रिकन्सीलीअेशन :- मार्च २००० जमलेली रिकन्सीलीअेशनस
१) वडगांव शेरी
२) मार्केट यार्ड
३) सांगवी
४) आनंदनगर
५) बिबवेवाडी
६) जेजूरी

बुधवार पेठ शाखा फेब्रुवारी २००० पर्यंत जमले आहे. मार्च २००० चे रिकन्सीलीअेशनचे काम चालू आहे.

लोणावळा शाखेचे रिकन्सीलीअेशन मार्च १९९७ नंतर जमलेले नाही.

मार्केट यार्ड शाखेचे रिकन्सीलीअेशन पहाता खालील नोंदी बऱ्याच काळ प्रलंबीत आहेत.

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| १९.२.९७ प्रादशीक मनोरूग्ण पे ६०४ | रू.२,५००/- |
| ३०.३.९८ प्रादेशीक मनोरूग्ण पे ६०४ | रू.१५,३२३/- |

बिबवेवाडी शाखा :-

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| २६.४.९६ एम.अेस.सी.बी. ९१ व ९२ | रू.१,५०,०००/- |

लेखापरिक्षणाच्या काळात सर्व अधिकारी लेखनीक व अधिनस्थ कर्मचारी बंधुंनी दिलेल्या सहकार्याबद्दल धन्यवाद.

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के. बी. साळुंके ॲण्ड कं.

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## अन्य आढळून आलेल्या सर्वसाधारण त्रुटी :

१) डेड स्टॉक : संगणक - डेडस्टॉकचे अंतर्गत संगणक यंत्रे खरेदी अंर्तभुत आहे. संगणकामध्ये बँकेची गुंतवणूक मोठयाप्रमाणावर आहे. त्याचे डेडस्टॉकमध्ये एकत्रीकरण न करता संगणकांसाठी ट्रायल बॅलन्सला वेगळे खाते निर्माण करणे जरूरीचे आहे. संगणकाचा घसारा दर हा वेगळा आहे. त्याचा एकूण व्यवहार मोठया प्रमाणावर होतो सबब वेगळे खाते ठेवणे गरजेचे आहे.

२) बँकेचा वाढता व्याप लक्षात घेता कर्ज विभागाची सर्वांगीण वाढ ही अपेक्षीत आहे. त्याच बरोबरीने थकबाकी / एकूण थकबीदार वाढणे स्वाभावीक आहे. त्याच्या पाठपुराव्यासाठी स्वतंत्र वसुली विभागाची निर्मीती ही तातडीची गरज वाटते. आवश्यक त्या अधिकारी / लेखनीक सहाय्याने स्वतंत्र विभाग निर्माण करण्यात यावा.

३) शाखांमध्ये मोठया प्रमाणावर वाहन कर्जे दिली जातात. आर.टी.ओ. बोजा नोंद / विमा हयाबाबत शाखांकडून कारवाई होत नाही. हयाबाबत शाखांना काय अडचणी आहेत. अनेक जुन्या खात्यांचे आर.टी.ओ. विमा हया बाबी पुर्ण नाहीत. हयाकडे विशेष लक्ष वेधण्यात येत आहे. हयाबाबतीत लेखापरिक्षण त्रुटी पूर्तता होत नाही.

४) सगळया शाखांचे पूर्ण संगणीकरण झालेले आहे. जनरल लेजरच्या प्रत्येक खात्यांचे दरमहा बॅलन्सींग घेतले जाते. त्यांचे प्रिंटआऊट काढून प्रत्येक खात्याचे स्वतंत्र बाइंडींग तयार करावे व बॅलंन्सींग विभाग हा सुव्यवस्थीत करण्यात यावा.

५) बुधवार पेठ शाखा : अधिकारी लेखनीक हयांची गरज लक्षात घेऊन त्यांच्या अंतर्गत लेखापरिक्षणात नमुद केलेल्या जादाकर्मचारी वर्गाची पुर्तता करून शाखेच्या विकासात हातभार लागेल हया दृष्टीने पुर्तता व्हावी.

६) बुधवार पेठ शाखेचे कंकरंट ऑडिट करून घेणे हे गरजेचे आहे. शाखेचा वाढता व्याप / विस्तार लक्षात घेता ही व्यवस्था कायमस्वरूपी असणे हे विशेष जरूरीचे वाटते.

## अनामत देणे :- ३१.३.२०००

खालील अेन्ट्रीज बऱ्याच काळ प्रलंबीत आहेत.

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| ३१.३.९५ | सु. भि. घोडके | रू.२००/- |
| | सु. भि. घोडके | रू.२,१९८.५० |
| | सु. च. लढ्ढा कर्ज | रू.५१,१००.०० |
| | संचालक भत्ता | रू.३४५.४० |
| | बुधवार पेठ शाखा | रू.५,९४०.०० |
| | बुधवार पेठ शाखा | रू.९०,०६१.०० |
| | बुधवार पेठ शाखा | रू.३,६२९.०० |

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| २५.८.९३ | स्वामी टेक्सटाईल्स | रू.२०,०००.०० |
| १८.१०.९३ | श्री . टॉनिक्स | रू.७००.०० |
| २६.२.९४ | बुधवार पेठ | रू.२,०००.००. |
| १०.१.९५ | पुणे टेलिफोन पे स्लीप | रू.२५,९०८.०० |
| ३०.११.९५ | बुधवार पेठ | रू.२,१८८.०० |
| ३०.३.९६ | बुधवार पेठ | रू.४,०००.०० |
| ६.१२.९४ | बुधवार पेठ | रू.५०,०००.०० |
| १५.३.९७ | अे. डी. कुलकर्णी | रू.३२२७.०० |
| ४.३.९९ | क्लीअरींग चेक्स | रू. २१,७७३.०० |
| ८.३.९९ | क्लीअरींग चेक्स | रू.२६,२५९.०० |
| ३१.३.९९ | जाहिराती पोटी जमा | रू.८०३.०८ |
| १७.२.९९ | क्लिअरींग चेक वसुली पोटी | रू.१,५००.०० |
| १३.१०.९९ | क्लिअरींग चेक वसुली पोटी | रू.७५१.०० |
| २७.११.९९ | गोडसे अमृत महोत्सव पोटी | रू.१,५००.०० |
| २४.३.०० | एम.एस.आर.डी.सी. रक्कम टि.डी.एस. | रू.३,०८,०००.०० |

वरील सर्व एन्ट्रीजचा पाठपुरावा व्हावा.

## अनामत येणे : ३१.३.२०००

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| ३१.३.१९९८ | निवडणूक खर्च | रू.५०,०००.०० |
| १.१.१९९८ | गौरव दुर्वांकुर इंटरप्रायझेस | रू.१,९५,०००.०० |
| १४.१.२००० | स्पेस इंपॅक्ट (लोणावळा शाखा) नुतनीकरण | रू.२,००,०००.०० |

वरील नोंदींचा पाठपुरावा होणे गरजेचे आहे.

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सुवर्णयुग सहकारी बँक लि. मुख्यकचेरी बुधवार पेठ, पुणे

**एन.पी.ए. प्रोव्हिजन :-** मुख्यकचेरीसह सर्व शाखांची एन.पी.ए. स्टेटमेंटस तपासण्यात आली. त्यांचे मुख्यकचेरीकडे केलेले एकत्रीकरण तपासण्यात आले. त्यात काणतीही त्रुटी आढळली नाही. एन.पी.ए.च्या अधिपत्याखाली येणाऱ्या खात्यांचे वर्गीकरण नियमाप्रमाणे योग्य झाले आहे. सन १९९९-२००० हया सालाकरिता एकूण तरतुद रू.१,५०,६३,९६२/- इतकी करणे जरूरीचे होते परंतु प्रत्यक्षात रू.१,६०,०००/- इतकी तरतुद केलेली आहे. सदर तरतुद योग्य आहे व रू.९,३६,०३८/-ने जास्त केलेली आहे. बँकेच्या एकुण एन.पी.ए. अकौंटसचे रेकॉर्ड मुख्यकचेरीने शाखानिहाय ठेवलेले आहे व संपुर्ण रेकॉर्डचा तपशील आर.बी.आय. ने सुचविलेल्या तक्याप्रमाणे असुन तपासणीसाठी तो उपलब्ध करून देण्यात आला. त्यात त्रुटी / दोष नाही. सबब अन्य पुर्तता करण्याची आवश्यकता नाही. स्टॅडर्ड असेटवर ०.२५ हया दराने योग्य तरतुद केलेली आहे. रिझर्व बँकेच्या आदेशानुसार व मार्गदर्शक सुचनेप्रमाणे सदर तरतुद योग्य आहे.

धन्यवाद

के. बी. साळुंके अॅन्ड क. करिता

| आ.क्रं. | खाते क्र. | नाव | थकबाकी रूपये |
|---|---|---|---|
| ३२ | २७३ | शुभम फॅब्रीकेशन | १,७७,६८२/- |
| ३३ | २७४ | विनल डेकार | ७,४८,३९७/- |
| ३४ | २७५ | कांबळे हनुमंत पी. | १,३०,८१५/- |
| ३५ | २७६ | राजहंस फुटवेअर | ३,११,३२३/- |
| ३६ | २८० | रासने कंगन | १०,३८,२३७/- |
| ३७ | २८१ | सिदधार्थ एन्टरप्रायझेस | ११,९१,९७२/- |
| ३८ | २८२ | प्राइंड डेव्हलपर्स | ३१,९२,७६३/- |
| ३९ | २८४ | पुजा असासिएटस | ५७,२३,५१४/- |
| ४० | २८७ | गुरूदत्त बोअरवेल | २,७९,१५३/- |
| ४१ | ११६६ | हानराव सुनील एम. | ७२,३८०/- |
| ४२ | १५६९ | गावडे लक्ष्मीबाई जी. | ५४,००९/- |
| ४३ | ५९१ | काजळे विजय एस. | १,३९,४५१/- |
| ४४ | ६८९ | बांदल पुष्पलता व्ही. | १,०९,८९२/- |
| ४५ | ७२३ | झंकार रमेश के. | १,७३,४८५/- |
| ४६ | ८९५ | मोहीते सोमनाथ एन. | १,२१,२४९/- |
| ४७ | १०५६ | खानसे अजित सी. | ८८,६१६/- |
| ४८ | ५७ | पायघुडे दिपक एन. | ७२,५००/- |
| ४९ | २३ | मोकाशी प्रिंटर्स | ८,७८४/- |
| ५० | २६ | मारूती अर्थ मुव्हर्स | ७,७९,६४०/- |
| ५१ | १२७ | हॉटेल भाग्यश्री | ७,०६,९२८/- |
| ५२ | १५७ | मे. श्री बिल्डर्स | ९७,९६६/- |
| ५३ | १८१ | होरा मशीनरी वर्क्स | ११,८९,५००/- |
| ५४ | १८६ | घोरट जनार्दन जी. | ७,०१,४००/- |
| ५५ | २०२ | मे. संकल्प असोसीएटस | २,४६,७७४/- |
| ५६ | २०९ | मे. विजय कलर वर्क्स | २,२४,१७६/- |
| ५७ | २११ | स्वामी समर्थ एन्टरप्रायझेस | २,९०,८०१/- |
| ५८ | २३१ | प्रधान सुधीर आर. | १,१६,३६८/- |
| ५९ | २३६ | मे. गिरे अॅन्ड सन्स | २,१९,७५४/- |
| ६० | २४३ | विजय मेन्स वेअर | २६,१८८/- |
| ६१ | १७५ | देशपांडे श्रीकृष्ण व्ही. | ५३,९४१/- |
| ६२ | १७९ | निलासन प्रॉडक्टस | ४,०४,५०९/- |
| ६३ | १९४ | गणेश स्टोन कंपनी | १,९१,६०१/- |
| ६५ | १९७ | गीन्नी टेक्सटाइल्स | २,१०,३०७/- |

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ADDITIONAL COMMISSIONER OF INCOME TAX RANGE-1, PUNE

सुवर्णयुग सहकारी बँक लि. बुधवार पेठ शाखा, पुणे
थकबाकीदारांची यादी

| आ.क्रं. | खाते क्र. | नाव | थकबाकी रूपये |
|---|---|---|---|
| १ | ४० | आझाद फर्टीलायझर्स | १८,४५,८८२/- |
| २ | ६५ | व्ही. बी. रानडे अॅन्ड सन्स | २,६९,५७०/- |
| ३ | १०४ | ट्रायसन इन्सट्रुमेंटस | ४,८४,५३३/- |
| ४ | ११० | गौरव एन्टरप्रायझेस | ३,१९,२१७/- |
| ५ | ११५ | कुलकर्णी मुरलीधर लाला | ५४,७९९/- |
| ६ | १२२ | सुयोग कन्स्ट्रक्शन | २,००,९०६/- |
| ७ | १३६ | हरमीज एन्टरप्रायझेस | ११,१२,४३५/- |
| ८ | १४८ | मारूती अर्थ, मुव्हर्स | ५२,३४,५२५/- |
| ९ | १५२ | नीवटेक पॉवर सीस्टीम्स | ५१,३०६/- |
| १० | १५६ | संकल्प असोसिएटस | २८,११,०९५/- |
| ११ | १६० | सातव कन्स्ट्रक्शनस | ५०,४९,३४२/- |
| १२ | १६६ | पेंटर देडगांवकर | ११,८७,५६९/- |
| १३ | १७१ | हॉटेल भाग्यश्री | ३,०५ ६३४/- |
| १४ | १७२ | राजाराम श्रीक्स | १२,४९,६३१/- |
| १५ | १८१ | गणेश भुवन | १७,४२,९८६/- |
| १६ | १८३ | गायकवाड गिरीश आर. | १,०२,२४६/- |
| १७ | १८६ | अभिषेक एन्टरप्रायझेस | ६,९७,७३३/- |
| १८ | १८९ | निंबाळकर रोहीदास पी. | ३,५०,५५३/- |
| १९ | १९० | मे. श्री बिल्डर्स | ४,१५,१८४/- |
| २० | २०० | मोपॅक प्लास्ट प्रा लि. | ३९,९३,२८३/- |
| २१ | २०७ | सुरंग इंजिनियरिंग | ९,९८,३४०/- |
| २२ | २०८ | स्वप्नील सेल्स अॅन्ड मार्केटींग | २५,६५,८५४/- |
| २३ | २३४ | अमराळे ज्वेलर्स | २१,०४,६९२/- |
| २४ | २३९ | रासने हेमंत | ३,६५,४३९/- |
| २५ | २५० | साई उद्योग | ३९,६८,७३४/- |
| २६ | २५१ | शू डॉलर | १५,४८,०९४/- |
| २७ | २५७ | हाऊस ऑफ कारपेटस | १३,०१,९८७/- |
| २८ | २६४ | सविता स्टील सप्लायर्स | ५४,९४२/- |
| २९ | २६५ | सप्तश्रृंगी गारमेंटस | ५८,९४२/- |
| ३० | २६७ | समीर जनरल स्टोअर्स | १,०९,१३०/- |
| ३१ | २६९ | पुजा मार्केटींग | १,९९,९६८/- |

K.B. SALUNKE & CO. PUNE MEM.No 32145 CHARTERED ACCOUNTANTS

ADDITIONAL CHIEF JUDGE

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| ६६ | २१५ | मे. संगम गार्डन | १०,२९,२६८/- |
| ६७ | २२० | ए.यु.पोल्ट्री फार्म | २,०३,८४१/- |
| ६८ | २३२ | सुर्यवंशी महेश एस. | २,८८,१३१/- |
| ६९ | २४४ | बागलाणे अूीता मोहन | ५,१५,३२६/- |
| ७० | २५२ | हॉटेल सपना | ४,३९,४८२/- |
| ७१ | २५४ | महावीर | ४,७२,४८६/- |
| ७२ | २६१ | शिवशक्ती इलेक्टीक डेकोर | ३,०१,५६८/- |

वर नमुद केलेल्या खात्यांमध्ये थकबाकीचे प्रमाण बरेच जास्त आहे. वसुलीसाठी विशेष प्रयत्न होणे जरूरीचे आहे.

वरील खाती भरघोस वसुली झाल्याशिवाय थकबाकीचे प्रमाण खाली येणार नाही.

K.B. SALUNKE & CO. PUNE MEM.No 32145 CHARTERED ACCOUNTANTS

के. बी. साळुंके अॅन्ड कं. करिता

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

मी शेखर हनुमान साने. व.व. 32 धंदा-चार्टर्ड अकौंटंट (151) राहणार- समर्थ पार्क सिंहगड रोड आनंदनगर वडगाव बुद्रुक पुणे ४११०४१

समक्ष विचारले वरुन सांगतो की मी वरील जमुद ठिकाणी राहातो व माझे ऑफिस ७३७१ कवाडीवाले पेठ शांता लक्ष्मण अपार्टमेंट येथे विनायक गजपती डवल बंगलोज मेगो हॉस्पिटल जवळ पुणे ४११०३० येथे आहे

मी चार्टर्ड अकौंटंट या नात्याने सुवर्णयुग सहकारी बँकेचे गुंतवणुकीच्या संदर्भातील तपासणी त्यांच्याकडे झालेल्या गुंतवणुकीच्या बाबतचे तपासणी दि. 31/3/2009 रोजी संपजारे वर्षाची केली आहे. त्या बाबतचा अहवाल मी जुलै 2009 रोजी सादर केला आहे. त्याची प्रत मी आता आपणास हजर केली आहे. तसेच सन 2009-2002 सालचे गुंतवणुकीच्या तपासणी संदर्भातील वार्षिक तपासणी सुवर्णयुग सहकारी बँकेचे घेऊन एप्रील 28, 2002 का चेअरमन सुवर्णयुग सहकारी बँक यांना अहवाल पाठविला आहे. तसेच इन्टरनल ऑडिट कार्यिक वर्ष 2009-2002 हे ऑफीसचे (सुवर्णयुग सहकारी बँकेचे) घेऊन त्याचे अहवाल 10 जुन 2002 रोजी चेअरमन यांना सादर केला आहे वरील ऑडिट रिपोर्टच्या प्रती आपणास सादर केल्या आहेत.

तपासणीचे वेळी मी सुवर्णयुग सहकारी बँकेचे संबधीत सालचे लिहीलेले गुंतवणुक रजिस्टर मी पाहीले होते, आता मला सन १९९९-2000, 2000-2009, 2009-2002 सालचे सुवर्णयुग बँकेचे गुंतवणुक रजिस्टर वरील ते मी पाहीले हे रजीस्टर मी तपासणीचे वेळी पाहिले आहेत. गुंतवणुक रजिस्टर मध्ये सुवर्णयुग सहकारी बँकेने दि. 20/8/2009 रोजी 99-90% IDBI 2010 बॉन्डस ची दर्शनी किंमत तीन कोटीचे केले होती. त्या बाबतच्या तीन बॉन्ड पैकी दोन बॉन्डचे नंबर लिहीलेले होते व एका बॉन्ड चा नंबर लिहीलेला नाही,

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दोन कोटीचे बाबतची नोंद गुंतवणूक रजिस्टरला आहे. परंतु त्याचे सर्टीफिकेट नंबर लिहीलेले नाहीत

महाराष्ट्र जीवन प्राधिकरणाचे अपॉइंटमेन्ट 2000 चे बॉन्डचे नंबर लिहीले नाहीत परंतु हाय ईल्ड फिक्स्चावर नंबर लिहून त्याखाली 24/12/2000 रोजी बॉन्ड मिळाले बाबतची नोंद आहे. सदर बॉन्ड बाबतची नोंद दि 30/9/02 रोजी करण्यात आली आहे तसेच गुंतवणुक रजि. मध्ये 6.06% G.O.I 2006 दर्शनी किंमत 4.24 कोटीचे सर्टीफिकेट नंबर लिहीले नाहीत. तसेच म्युचीअल फंडाचे नोंद नाही. गुंतवणुक रजिस्टरला दि. 20/2/02 रोजी नोंद घेण्यात आलेली आहे, तसेच दि. 30/3/02 रोजी गुंतवणुक रजिस्टरला 6.10% G.O.I दर्शनी किंमत (F.V) पाचशे पासष्ट जास्तीची नोंद घेण्यात आली आहे. हाय ईल्ड बेअरर व्यवहार झाल्याची नोंद नाही, सर्टीफिकेट नंबरची नोंद नाही, विक्रीची बाबतची नोंद नाही.

गुंतवणुक रजिस्टर मध्ये सर्टीफिकेट नंबर, बॉन्ड नंबर, अपूर्ण नोंदी झाली मी पाहीलेले आहेत.

वर नमुद केले रोखे बॉन्डस मी पाहू शकलो नाही. 6.10% G.O.I 2010 दर्शनी किंमत पाचशे पासष्ट जास्त रोखी किंमतीचे रोखे हाय ईल्ड कडून खुलासा घेतला जावा. मी तपासणी केलेल्या अहवालाच्या अनुषंगाने वादर केलेल्या आहेत माझ्या तपासणीच्या अहवालामध्ये दि 26/6/2003, दि 24/2003 रोजीचे IDBI & ICICI बॉन्डचे बाबत मी नमुद केले आहे की 'It has been explained that physical delivery of the securities is available, however was not duty transferred by our of bank

तसेच मी काही ठिकाणी अशीही नमुद केले आहे की Physical delivery of the securities was not sent within due date and further till the date of report. is certainly involve risk stretched beyond a fairly big period, which appeared to be a tendency of

CHIEF JUDICIAL MAGISTRATE * AHMEDNAGAR * MAHARASHTRA

Suggestions

(153) 89 992

All the transactions should be routed Through S.GL A/c only in compliance of the circular, which is in the interest of bank. (Refer circulars mentioned in 'OBJECTIVES' above)

Transactions with Home Trade Ltd were made in physical form in contravention to the RBI circulars.

RBI compliances with respect of exposure (Involving purchase and sale) with a particular broker should be strictly followed (circular RBI Plan YG/UB, 81-92/93 dated 17 May, 1993)

आशीर्वाद इन्टरनल ऑडिट नोट मध्ये मी बऱ्याच बाबी बाबत सूचना दिल्या आहेत. व होम ट्रेड लिमी. बरोबर बँक बरोबर जे व्यवहार झाले आहेत. त्यातील काही दुरुस्ती बाबत सुधारणा केलेला आहे. फिजीकले डिलिव्हरी मध्ये व्यवहार रकमेच्या किमतीचे प्रोक्सनोटस दाखिल करून घेणे नोटला जोडले आवश्यक आहे. ते मी काला सांगू शकत नाही. त्याची संपूर्ण माहिती संस्था माझ्या जवळ नाही.

सदर ऑडिट नोटस्च्या प्रती मी चेअरमन सहकारी गुर्वेजुरा सहकारी बँक मोजा सादर केल्या आहेत. त्याच्या फेरोक्स प्रती मी आपणाकडे दिले आहेत.

माझे केलेले टिपण मजा वाचून दाखवीले ते माझे म्हणणे प्रमाणे बरोबर आहे म्हणून माझे जबाब

दामक्ष

पो. निरी- अंमली पदार्थ विरोधी पथक गुन्हे शाखा पुणे

ADDITIONAL ESPLANADE MAGISTRATE

713

(151) 691 (9209)


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**S.H. SANE & CO.**
CHARTERED ACCOUNTANTS
OFFICE : 1375, Sadashiv Peth, 'Shanta-Laxman' Apartment,
Near Chimnya Ganapati, Next to Bansod Mango House, Pune - 411 030.
RESIDENCE : G-1, Samartha Park, Sinhagad Road,
Anandnagar, Wadgaon Budruk, Pune - 411 051.


To
The Chairman,
Suvarnayug Sahakari Bank Ltd.,
1102/10/11, Budhwar Peth,
Pune 411 002.

April 2, 2001

Dear Sir,
Sub : Physical verification of Investments as on 31.03.2001

I have undertaken physical verification of investments as on closing hours of the financial year i.e. 31.03.2001.

Procedure of verification

Shares were physically counted in cases where shares were physically held by the bank. Physical verification was carried out in all types of securities irrespective of whether Government Securities or shares held in co-operative banks etc.

Observations

Total investments held by the bank as on 31.03.2001 were amounting to Rs.18,73,45,892.17 the break up of the same is as below :

| Particulars | Amount |
|---|---|
| 17.50 % MKVDC Bonds | Rs. 17,66,000 # |
| Indira Vikas Patra | Rs. 16,44,833 @ |
| 10,53,300 Units of Unit Trust of India ( Unit 1964 Scheme ) | Rs. 1,50,15,200 ! |
| PDCC Bank Shares | Rs. 2,40,000 # |
| Apex Bank Shares | Rs. 1,01,000 $ |
| MSC Bank, Mumbai | Rs. 5,000 # |
| Government Securities (List Below) | Rs.16,89,19,859.17 |
| GRAND TOTAL | Rs.18,76,91,892.17 |

# Securities available in physical form.
@ Investments available in physical form having face value Rs.10 lacs and Rs.16,44,833 includes interest accrued Rs.6,44,833.
! Units available in physical form.
$ Investments not available in physical form.

~~Government securities were available in physical form as well as in SGL A/c.~~

Securities in SGL A/c were backed up by balance confirmation certificate.

Other securities were physically verified since held by the bank when verified. Securities were tallied with General Ledger balance and Trial Balance.

ADDITIONAL CHIEF OFFICER ... EXPLANATORY NOTE ...

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All the investments buying & selling decisions are backed up by proper board resolutions / authorisation at respective levels.

The bank has not however, segregated investments in accordance with 'Held to Maturity', 'Available for sale','Held for Trading'in relation to investments although investments buying and selling is made with an intention to maximise profits.

Government Securities

| Date of Acquisition | Security Description | Amount |
|---|---|---|
| **Directly in SGL** | | |
| 11.06.1998 | 11.19 % GOI 2005 | Rs. 68,60,000 |
| 17.02.2000 | 11.83 % GOI 2014 | Rs. 1,09,85,000 |
| 23.02.2001 | 11.03 % GOI 2012 | Rs. 1,04,75,000 |
| 01.03.2001 | 11.43 % GOI 2015 | Rs. 2,12,88,000 |
| 07.03.2001 | 10.70 % GOI 2020 | Rs. 2,03,80,000 |
| 07.03.2001 | 10.25 % GOI 2012 | Rs. 1,01,50,000 |
| 14.03.2001 | 10.70 % GOI 2020 | Rs. 1,01,20,000 |
| 20.03.2001 | 10.70 % GOI 2020 | Rs. 1,00,25,000 |
| **Physically Available** | | |
| 16.05.1997 | 11.00 % GOI 2003 | Rs. 51,42,362.50 |
| 25.09.1998 | 11.78 % GOI 2003 | Rs. 60,95,496.67 |
| 22.07.1999 | 11.55 % GOI 2002 | Rs. 50,67,500.00 |
| 29.11.1999 | 11.75 % GOI 2001 | Rs. 50,90,000.00 |
| 07.06.2000 | 11.25 % CG 2005 | Rs. 52,41,500.00 |
| 09.06.2000 | 14.00 % SDL 2005 | Rs. 2,26,00,000.00 |
| 19.09.2000 | 10.80 % GOI 2008 | Rs. 1,94,00,000.00 |
| Total | | Rs.16,89,19,859.17 |

Suggestions

Physically held investments be converted to SGL A/c for safety and reduction of risk purposes.

Appropriate dimunition of investments in the value of UTI investments be considered while finalising Balance Sheet as on 31.03.2001.

Appropriate segregation of investments be made as stated above for clarifying intention in investment.

~~As a matter of precaution government securities should be routed through SGL A/c only in compliance with RBI Circulars which will automatically reduce risk from bank's point of view.~~

Thanking You, Yours faithfully,

For S.H.Sane & Co.
Chartered Accountants

Shekhar Sane
(Proprietor)

SHEKHAR SANE
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RESIDENCE : G-1, Samartha Park, Sinhagad Road
Anandnagar, Wadgaon Budruk, Pune - 411 051

To
The Chairman
Suvarnayug Sahakari Bank Ltd.,
1102/10/11, Budhwar Peth,
Pune 411 002.

April 24 2002

Dear Sir,
**Sub: Audit of investments during FY 2001-2002**

**Objectives : To check whether :-**

1. All the investments buying & selling decisions are backed up by proper board resolutions
2. Authorization of Chairman exists in relation to investment decisions
3. Compliances of following circulars issued by RBI has been made in respect of such transactions
   (a) BR Cir/42/16.26.00/2000-01 dated 19.04.2001
   (b) BR 6/16.26.00/2000-201 dated 09.08.2001
4. Intention of the persons in connection with these transactions is genuine or not
5. Appropriate balance confirmation certificates are issued by respective brokers or bankers where SGL account has been opened / operated by the bank during the year
6. Whether broker with whom transactions are undertaken during the year is authorized member of National Stock Exchange, Bombay Stock Exchange or any stock exchange in India where legal trading in securities is permitted
7. Accounting of profit/loss on sale of investments is recognized properly
8. Dimunition in the value of investments has been provided for in respect of investments whose purchase value (cost) falls below realizable value of investments
9. Investment limit has been complied by the bank wherever applicable
10. All the investments in physical form are properly backed up by Securities in hand
11. All the investments in physical form are delivered in time
12. Broker note stamps have been properly affixed on the contract notes
13. Movement in securities is recorded properly
14. Appropriate department exists in bank for undertaking of such transactions or necessary expertise prevails in the bank so as to ensure adequacy /accuracy
15. Appropriate entries have been made in the investment register to record each buying & selling transaction

What else ?

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE MUMBAI

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**Observations :**

Entire accounting of investments ( buying & selling ) was routed through SGL A/c in accordance with RBI circulars, except transactions with Home Trade Ltd.

what is the reason?

Securities outstanding in physical form as on 01.04.2001 were also converted to dematerialized form (SGL A/c) in compliance with the RBI Circular. For example :-

| Date | Particulars | Face Value |
|---|---|---|
| 09.05.2001 | 11.78 % GOI 2003 | 60,00,000 |
| 09.05.2001 | 11.55 % GOI 2002 | 50,00,000 |
| 09.05.2001 | 11.00 % GOI 2003 | 49,50,000 |
| 10.05.2001 | 10.95 % GOI 2011 | 1,00,00,000 |
| 11.05.2001 | 11.25 % GOI 2005 | 50,00,000 |
| 14.05.2001 | 10.80 % GOI 2008 | 1,00,00,000 |

Not from HTL

Appropriate authorizations of Chairman were in existence in respect of all the transactions carried out during the year.

The transactions were carried out ( entered / executed ) genuinely, needless to say with an objective of maximization of profits.

Balance confirmations were obtained from HDFC Bank ( SGL A/c-Mumbai ) on monthly basis so as to confirm securities in hand.

Balance confirmation certificate from the broker as on 31.03.2002 need to be obtained for ensuring a proof in the hands of the bank that, moneys paid to the broker are really due.

Following investments are carried forward from previous year which are non within the ambit of SLR requirements. The investments are made with an intention to earn reasonable interest, spreading risk over various bases , parking of surplus funds etc.

| Particulars | Dividend / Interest % | Amount Invested |
|---|---|---|
| MKVDC | 17.50 % | 17,66,000 |
| UTI-Unit 1964 | -- | 1,50,15,200 |
| Indira Vikas Patra | Double Amount 5.50 Years | 10,00,000 |
| PDCC Bank | | 3,00,000 # |
| Apex Co-Op.Bank | | 1,01,000 @ |
| MSC Bank, Mumbai | | 5,000 |

# Bank officials communicated that, it was Suggested by co-operative department

@ Share certificates have not been received since allotment

ADDITIONAL CHIEF MEDICAL OFFICER EXPLANADE, MUMBAI

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Since, transactions in physical form have been made with Home Trade Ltd. I thought it necessary to update you about the series of transactions entered with the broker.

Transactions with Home Trade Ltd. (Member Pune Stock Exchange )

28/06/2001
Buying of 11.50 % IDBI 2010 Bonds @ Rs.104 FV Rs.300 lacs acquired for Rs.312.00 lacs
Cost of acquisition ( net of interest Rs.57,500 ) Rs.311.43 lacs
Contract Note No.13361/28.06.2001
Honoured by Chq.no.225965 dated 29.06.2001 HDFC Bank Ltd.

It has been explained that, physical delivery of the securities was available, however was not duly transferred in favour of bank. // Did you see yourself

02/08/2001
Buying of 10.65 % ICICI 2006 Bonds @ Rs.100.75 FV Rs.100 lacs acquired for Rs.100.75 lacs
Contract Note No.13757/01.08.2001
Cost of acquisition ( net of interest Rs.29,178.08 ) Rs.101.04 lacs
Honoured by transfer from HDFC Bank Ltd. Directly to broker's a/c

It has been explained that, physical delivery of the securities was available, however was not duly transferred in favour of bank. // Did you see Yourself

02/08/2001
Buying of 10.65 % ICICI 2006 Bonds @ Rs.100.75 FV Rs.100 lacs acquired for Rs.101.75 lacs
Contract Note No.13761/01.08.2001
Cost of acquisition ( net of interest Rs.32,095.89 ) Rs.101.07 lacs
Honoured by Chq.no.225969 dated 01.08.2001 HDFC Bank Ltd.

It has been explained that, physical delivery of the securities was available, however was not duly transferred in favour of bank. // -do-

Total cost of acquisition Rs.513.53

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

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Details of Sale / Exchange transactions ( Rs.in lacs)

| Contract Note No./Date/Security | Sale Rate | FV | Sale Value | Interest | Tot.Value |
|---|---|---|---|---|---|
| 15754/30.01.2002 11.50 % IDBI 2010 | 113.99 | 300 | 341.95 | 2.49 | 344.45 |
| 15758/30.01.2002 10.65 % ICICI 2006 | 104.51 | 100 | 104.51 | 5.60 | 110.11 |
| 15909/30.01.2002 10.65 % ICICI 2006 | 104.49 | 100 | 104.49 | 5.60 | 110.09 |
| TOTAL | | | | | 564.65 |

While effecting sale transactions 'market delivery' had to be given since delivery was not transferred in favour of the bank.

The bank earned profit of Rs.51.12 lacs ( 564.65-513.53 ).

The broker did not give cheque for the profit and instead offered new security in the form of bonds the details of which are as below :

30/01/2002
Buying of 13.50 % Maharashtra Jeevan Pradhikaran 2010 Bonds @ Rs.102.72 FV Rs.500 lacs acquired for Rs.513.60 lacs
Contract Note No.15757/30.01.2002
Cost of acquisition ( net of interest Rs.51,04,109.59 ) Rs.564.64 lacs

The difference between total sale consideration Rs.564.65 lacs and aforesaid cost price amounting to Rs.995.44 was settled vide cheque no. 321643/31.01.2002 drawn on HDFC Bank Ltd.-Mumbai

Physical delivery ( allotment letters ) of the securities was not sent within due date by the broker, however after vigorous follow-up of the same it was ultimately sent to bank.

However, he put forth following proposal for selling the 13.50 % Maharashtra Jeevan Pradhikaran bonds :

Details of Sale / Exchange transactions ( Rs.in lacs)

ADDITIONAL CHIEF JUDICIAL MAGISTRATE * ESPLANADE, MUMBAI *

| Contract Note No./Date/Security | Sale Rate | FV | Sale Value | Interest | Total Value |
|---|---|---|---|---|---|
| 15911/30.01.2002 13.50 % M.J.P.Bonds 2010 | 103.04 | 500 | 515.20 | 54.74 | 569.94 |

While effecting sale transactions allotment letters / market delivery was given to the broker. 2.

The bank earned profit of Rs.5.29 lacs ( 569.93-564.64 ).

The broker again did not give cheque for the profit and instead offered new security in the form of bonds the details of which are as below :

20/02/2002
Buying of 8.07 % GOI 2017 @ Rs.107.50 FV Rs.525 lacs acquired for Rs.564.38 lacs
Contract Note No.16029/30.01.2002
Cost of acquisition ( net of interest Rs.4,11,906.25 ) Rs.568.49 lacs

Physical delivery of the securities was not sent within due date. However on the continuous follow-up the broker assured to give physical delivery and sent a photocopy of the RBI receipt for Rs.500 lacs which he claimed to have been sent to RBI PDO for split up, for ensuring delivery in due course.

The broker sent photocopies of the likely physical delivery in support of his assurance.

However, the broker did not honour commitment as assured.

The bank earned profit of Rs.5.30 lacs ( 569.94-564.64 ).

The net set-off against sale transaction including aforesaid profit of Rs.5.30 lacs was adjusted by sending bank cheque no. 321677 dated 19.02.2002 for Rs.1,44,566.35 ( 569.94-568.49 )

After pointing out these exchange transactions to the bank officials,bank officials stated that, the broker approached the bank and requested that, instead of taking deliveries of 8.07 % GOI 2017, bank should exchange the same with 7.50 % GOI 2010 with an assurance that, the said deal will be profitable and the physical delivery will be given immediately for conversion in SGL A/c.

On this backdrop, bank officials stated that, the broker put forth a new proposal for acquisition of security & which was executed by the bank. The details of the same are as below :

ADDITIONAL CHIEF METROPOLITAN MAGISTRATE ESPLANADE, MUMBAI

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30/03/2002
Buying of 7.50 % GOI 2010 @ Rs.99.60 FV Rs.500 lacs acquired for Rs.498 lacs
Contract Note No.16873/28.03.2002
Cost of acquisition ( net of interest Rs.14,37,500 ) Rs.512.37 lacs

30/03/2002
Buying of 7.50 % GOI 2010 @ Rs.99.60 FV Rs.65 lacs acquired for Rs.64.74 lacs
Contract Note No.16877/28.03.2002
Cost of acquisition ( net of interest Rs.1,86,875 ) Rs.66.61 lacs

Details of Sale / Exchange transactions ( Rs.in lacs)

| Cont.NoteNo./Date | Security | Rate | FV Value | Int. | Total Value |
|---|---|---|---|---|---|
| 16871/28.03.2002 | 8.07 % GOI 2017 | 108.63 | 525 | 570.32 | 8.83 | 579.14 |

The difference between total sale consideration Rs.579.14 lacs and aforesaid cost price amounting to Rs.578.98 amounting to Rs.16,081.25 was settled vide cheque no. 984147/30.03.2002 drawn on HDFC Bank Ltd.-Mumbai

Physical delivery of the securities was not sent within due date and further till the date of report. This certainly involve risk stretched beyond a fairly long period, which appeared to be a tendency of the broker.

However, prima-facie intentions of bank officials were found to be genuine since follow-up of the broker was made from time to time insisting on physical delivery of securities etc. by way of a telephonic talk.

**Suggestions**

All the transactions should be routed through SGL A/c only in compliance of the circular, which is in the interest of bank.( Refer Circulars mentioned in 'OBJECTIVES' above ).

Transactions with Home Trade Ltd.were made in physical form in contravention to the RBI Circulars.

RBI compliances with respect of exposure (involving purchase and sale) with a particular broker should be strictly followed. ( Circular UBD.Plan.74/UB.81-92/93 dated 17 May, 1993 )

Balance confirmation certificate should be obtained from the broker as on 31.03.2002 on the similar lines of SGL A/c.

If by any chance transaction is entered with a particular broker involving physical form, bank should not allow to carry forward transaction, but should insist on either monetary consideration or legal/valid and executable delivery in the hands of the bank within due course.

In case of transactions involving physical delivery, it need to be ensured whether adequate broker note stamps have been affixed on the Contract Note, for ensuring its legality, validity and enforceability.

Responsibilities in such cases i.e. of bank and broker coupled with Stock Exchange provisions need to be confirmed in this regard

Broker-wise profitability should be calculated for evaluation of performance of brokers, which would involve parameters like security type, period of investment, punctuality in delivery obligations, realization of cash flows in time and importantly risk involved etc.

Irregularities in any investments matter / suspicion should be immediately pointed out to the respective authorities and further transactions should be stopped.

Daily reporting in such areas seem to be essential since the matters involved are of high amount and sensitive.

If transactions involved in 'bonds' can be carried in dematerialised form it should be given priority over physical form for avoiding risk and ensuring commitment at all fronts.

Share certificates with 'Apex Bank' should be vigorously followed up.

Although dimunition in the value of investments is adequately provided, decision for keeping non-SLR investments needs reconsideration, from the point of view of better financial management.

Necessary expertise in this area alongwith separate department need to be considered in a positive way. Thanking you,

Yours faithfully,
**For S.H.Sane & Co.**
**Chartered Accountants**

**Shekhar Sane**
( Proprietor )

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

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**To**
**The Chairman,**
**Suvarnayug Sahakari Bank,**
**1102/10/11, Budhwar Peth, Mame Heights,**
**Pune 411 002.**

June 10,2002

Dear Sir,

**Internal audit FY 2001-2002 : Head Office**

**Bank Reconciliation Statements**
All bank reconciliation statements were prepared on 31.03.2002. Reconciliation statements in respect of PDCC Bank-Market Yard, Uco Bank,Citibank were properly prepared and no material items were open in reconciliation.

In respect of other reconciliation statements specific comments are as below & were reported during half yearly audit :

**PDCC Bajirao Road**

| | | |
|---|---|---|
| 2 Items carried forward over last 3 years | | 9,068.16 |
| 7 ---------- " ---------- | | 17,126.00 |
| 1 ---------- " ---------- | | 2,376.00 |

**PDCC Laxmi Road**

Various old items amounting to Rs.9,000 from 01/10/1995

**United Western Bank Ltd.**

Following old items appear in reconciliation break-up is :

| | |
|---|---|
| 18.12.2000 | 583.00 |
| ------"----- | 153.00 |
| 5 Items Jan 2001 - March 2001 | 6,749.00 |

**HDFC Bank**

Following items were appearing in reconciliation :

| | |
|---|---|
| Cheques deposited but not credited by bank | 30,74,863.94 @ |
| Cheques issued but not encashed | 19,81,727.49 |
| Credited by HDFC Bank not accounted for | 1,50,950 |
| Cheque deposit difference | 600 # |

# Sorted out in subsequent month
@ Vigorous follow-up is essential.

Since major operative /c it should be reconciled and acted upon on monthly basis.

**ICICI Bank**
Following old items appear in reconciliation break-up is :

| | |
|---|---|
| 05.03.2002 | 2,300.00 Clearing Amt. |
| 02.03.2001 | 600.00 Lonavala DD |

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ADDITIONAL CHIEF JUDICIAL MAGISTRATE ★ ESPLANADE, MUMBAI ★

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**Fixed Deposits**

All fixed deposits kept with banks were physically made available except where maturity and liquidation of deposits. Further interest income was properly accrued upto 31.03.2002.

**Suspense Payable**

Following items appearing in the schedule should be treated as income :

| | | |
|---|---|---|
| 11.02.2002 | Lonavala-scrap sale | 700.00 |
| 18.02.2002 | Market Yard-old furniture sale | 3,500.00 |

Various balances were appearing to be payable to Penter Dedgaonkar. Such balances need to be transferred to Budhwar Peth or Market Yard branch where loans are outstanding.

Appropriate accounting treatment should be given to following balances in consultation with statutory auditors :

31.03.1995 Directors allowances payable 51,100.00
Rs,2,81,500 appearing under another head in respect of directors allowances payable should be dealt with as above.

Various old items are appearing which are beyond 2 years. Appropriate follow-up of the same should be done and dealt with in the books of account.

**Provisions**

Provisions in respect of electricity, professional fees, telephone, rates & taxes were properly made in the books of account.

**Loan Accounts / Lawad**

Appropriate system regarding recovery for reporting at HO should be in existence. Process u/s 108 need to be started in an appropriate time-frame in respect of loan accounts in branches. Recently one-time settlement cases have been permitted by necessary authorities. Such a possibility be considered.

**Capital adequacy / SLR / CRR / Submissions of stts.to RBI**

Compliance in this respect has generally been found to be adequate and in time, when reviewed from time to time. However, I have not made detailed examination of the same.

**Interest Receivable / Interest Payable**

(1) Bank follows method of recognising interest for 1 month in respect of all term loan a/cs where no overdues are in existence. Rest of interest is recognised on realisation basis.



ADDITIONAL CHIEF JUDICIAL MAGISTRATE
ESPLANADE, MUMBAI

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It is suggested that, overdue interest realised till signing of Balance Sheet or by taking cut-off date as 31 st May 2002 can be considered as 'interest income' for FY 2001-2002.

It should further be ensured that, interest accrued has been realised by 31 st May as well.

All unrealised interest is transferred to 'provision for overdue interest', thus recognising the same on cash basis.

**(2) It need to be ascertained & ensured whether provision of .25 % on standard assets is to be made or not in respect of interest receivable accrued on 31.03.2002, on the basis of guidance note / directive from RBI or Co-operative department.**

(3) Temporary overdraft has been given to certain cash credit accounts. It is suggested that, provision should be made in computer system to ensure that, amount and the period for which it is given is appearing on the screen or it should be included in 'NOTES' facility available in the system. This will ensure disclosure of complete limit details prima-facie.

(4) Opening interest payable provision has been reversed while carrying out half yearly audit. It should be further ensured that, year-end provision is adequately / properly backed up by each type / category of deposit and interest rates.

(5) While granting higher interest to senior citizen 'age-proof' of the fixed deposit holder should be taken into consideration as it costs higher to bank. It has been observed that, in certain cases it was not considered.

**Fixed Assets**

(1) Depreciation is provided on fixed assets in the manner and by adopting WDV method prescribed under Income Tax, 1961.

(2) Calculators have been allotted to various employees in the bank. It is suggested that, fixed register should be updated by putting name of an employee against each calculator. This suggestion is given for ensuring 'internal controls' in the organisation.

(3) In my earlier report format for depreciation including methodology for calculation of the same has been exhibited. The same need to be adopted clearly as backed up by excel/dbase file.

(4) Periodic physical verification of at least 'movable fixed assets' and its reconciliation with books need to be undertaken accordingly.

Needless to say that, method / frequency and basis should be adopted uniformally in all the branches.



ADDITIONAL CHIEF PRESIDENCY MAGISTRATE ESPLANADE, MUMBAI

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(5) Transfer to 'Building Fund' should be adequately made including earlier year's shortfall if any, since it results in keeping aside adequate long-term funds to be applied for long-term purposes.

**NPA**

During the course of audit in March 2002 recovery in NPA or sticky accounts were made from their savings balance, current accounts, daily collection account, fixed deposits account balances. **Recovery of Rs.12 lacs each in principal and interest was made by all the branches for which details are available at Head Office branch-wise.** An exhibit of the same has been attached in Budhwar Peth Branch.

(1) **Proper system of reporting / recovering of NPA** at the beginning of the year and generated at the end of every quarter is a need of hour. **This area should be implemented on priority basis since recognition of income is on the basis of "true realisation" rather than merely accrual.**

(2) **Circulars of RBI for treating "classification of assets" borrower-wise** need to be implemented rather than facility-wise. Appropriate provision regarding sub-standard, doubtful and corresponding reversal of interest should be followed in line with the same, for reflection of profitability.

(3) **Examination** of security, getting security **revalued** while renewing the facility, its **existence** should be given proper consideration while working out NPA provision.

(4) Sticky accounts should after reasonable follow-up should be preferred u/s 108 ( Lawad ).

(5) **While undertaking audit at branches on enquiry, Branch managers communicated that, copies of NPA statements & statements facilitating HO-Branch reconciliation statements were not made available to the branches by Head Office, well in advance before commencement of internal audit. Hence, classification, provisioning etc.could not be verified in detail.** Hence, statements generated in February were generally reviewed.

(6) **Periodic review of overdues in interest and principal** as available from the system should be adequately followed up right from the date when **first default** occurs. **In the current scenario such recovery drive should be given priority.**

(7) **Appropriate segregation should be made between secured and unsecured portion** since unsecured portion need to be provided @100 %

(8) **Transfer from sub-standard to doubtful and 'lost asset' should be made as and when event occurs and be reported to the management.**



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**Security**

(1) Security in large borrowal accounts should be examined physically and be further ensured that, it is not given as a security by the borrower to another lender, so as to prevent bank's interest in legal cases. Being technical matter and voluminous records security given by the bank has been relied upon.

(2) **Legal mortgage / equitable mortgage** need to be ensured whenever necessary.

(3) **Filing of form no. 8 & 13 for registration of charge** with Registrar of Companies within 30 days in accordance with Section 125 of the Companies Act, 1956 should be complied with. Further, it also need to be filed in case of renewal of accounts where limit is enhanced.

(4) Follow-up in this respect should be made in writing rather than orally / telephonic talk.

**Common Observations in Loan Accounts**

In all cases sanction was backed up by resolution or interview of the borrower. Unsecured advances were not given in high value / most of the cases. Processing charges & share money was properly recovered.

(01) Loan application forms were undated.

(02) Signatures of branch manager, concerned official, and ultimate authority were missing.

(03) Filing of documents were not backed up by proper indexation

(04) Security related documents and title deeds / mortgage deeds filing was incomplete / complete only in certain respects

(05) Promissory-notes, letter of continuing security were missing

(06) Security documents were undated

(07) Frequent cheque discounting over Rs.50,000 were made in sticky accounts as well

(08) Copies of legal opinion of advocate having proper date was not available although older period documents were available

(09) Copies of income tax returns, financial statements like latest Balance Sheet, Profit & Loss A/c were not available

(10) Copies of PAN, BST/CST numbers, shop act & profession tax numbers were not available.

(11) Income proofs of guarantor forms revealed that, income is not sufficient in case borrower fails to pay the loan.



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(12) Copies of 'index II' 7/12 extract were not available, including affiking of bank's name on the property

(13) Basic principle of finance i.e. making long term finance available for fixed assets and short term finance for net current assets should be strictly followed.

This will help in recovery of interest / principal on the basis of profit/ cash flow generated by fixed assets.

Similarly servicing of interest in case of cash credit account will be out of strengtheing of net current assets over and above bridging gap between current assets and current liabilities.

(14) Clause of sole banking should be effectively implemented in case of sticky accounts. The borrowers should be asked to bank solely with Suvarnayyug bank itself.

(15) Concept of 'credit monitoring' should be in place immediately. This should be implemented on daily basis while passing every cheque and allowing overdrawing in the account.

(16) Circular by RBI allowing 10 % overdrawn balance of the limit for temporary period was liberally construed by the bank.

(17) In case of loans above Rs.50 lacs, QIS system should be in place, for satisfaction of internal controls. This will help in reduction of risk of bank on quarterly basis and periodic recovery in time.

(18) Credit management appraisal (CMA) should be taken in respect of all accounts above Rs.10 lacs henceforth., Lending should be on the basis of Maximum Permissible Bank Finance (MPBF)

(19) Proprietor / partner should be asked to bring appropriate equity or quasi-equity ( non refundable loans which will have not priority over bank's loan ) for safety purposes.

(20) Pre-sanction / post-sanction checks should be effectively implemented for preventive actions rather than thinking afterwards.

(21) Appropriate expertise advice should be obtained before granting loans above Rs. 10 lacs.

(22) A clause should be put in sanction letter regarding penalising borrower for non-compliance of terms & conditions eg. stock statements, mortgage, guarantors should be put and implemented.

(23) NOC from other banks if loan is getting transferred should be taken before granting loan to a new borrower. Further, sister orgainsation's financial statements should be verified in case of loans above 10 lacs.

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(24) In certain cases loans / overlimits were granted to the borrowers irrespective of the fact that, the branch manager has not given green signal for the same.

(25) Tendency of recoupment of overdrawn balance by renewal of accounts should be stopped and overdues should be recovered at the earliest.

(26) Key ratios like 'current ratio', 'debt-equity ratio' should be given importance while granting loan.

(27) Copies of Income tax,sales tax assessments should be viewed.

(28) Cash flow / funds flow statement should be obtained in a project report format for above Rs.10 lacs. Projected / actual should be compared every year. Borrower should be asked to give reasons for such differences. Business risks should be again revisited in this respect.

(29) Items mentioned in Legal opinion were not complied or not complied in time. In certain cases valuation reports were old and not renewed when limit is enhanced or temporarily enhanced by way of Temporary overdraft. Temporary overdraft was not liquidated in time as well.

(30) Change in constitution of business, changes in directorship or partnership or shareholding was not reported to the bank by the borrowers. This will help in ensuring security / promissory note related documents.

(31) Few loans were given to the relatives of employees of the bank. Out of them certain loans have become NPA. Since, the bank has given loan on the basis of employment of an employee of the bank such an employee need to give an undertaking regarding its recovery. This will enable to reduce overdrawn balances in the account.

**Cash Credit Facilities**

(1) Stock statements were not taken periodically ( at least on quarterly basis ). Further no CC should be given for stock > 365 days unless it is basic stock or urgent spares / minimum inventory in future.

(2) Similarly statement of Sundry Debtors as appropriately segregated and backed-up by age-wise analysis was not taken periodically. No finance should be given in case of debtors > 180 days unless they are backed up by LC or payment terms are above 180 days / sound party

(3) Deduction of sundry creditors & outstanding liabilities before arriving at working capital limit was not made and CC was granted on the basis of gross current assets itself.




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(4) Prescription & implementation of norms meant for margin money requirements were not fixed and implemented industry-wise and class of borrower-wise.

(5) Non-calculation of periodic Drawing Power is a primary mistake in monitoring credit facility.

(6) Recovery of interest in cash credit accounts were given more focus during the course of audit. RISK ANALYSIS was given to the branches for appropriate credit monitoring during half yearly audit.

**Term Loan Accounts**

Vehicle Loans : Loan was disbursed without taking RC/TC book and ensuring charge in bank's favour.

Consumer Loans : In certain cases the loan was not directly disbursed to the supplier from whom consumer loan was disbursed. Security should have been physically been verified in case of sticky accounts.

FD/OD Loans : In certain cases, FD was not duly discharged in favour of bank by the borrower.

Housing Loans : In certain cases, bank's name on Index II and property card was not available.

Gold Loans : Recovery of interest on quarterly basis should have been vigorously followed up with the borrowers.

Builder Loans : Disbursal should be on the basis of verified 'work-in-progress', 'agreements with the prospective flat holders', own contribution of the promoter

Hotel / Jewellers Loans : Appropriate segregation should be made between term loan and cash credit facility on the basis of fixed asset and monthly cash credit requirement.

**Computer generated records**

(1) List of documents missing / cancelled be made available

(2) Standard set of narration should be made available through computer system while passing cheque or giving credit

(3) Details like RC/TC book, insurance should be focussed in the system itself as a user friendly requirement

(4) Back-ups and storing them at two locations should be given adequate importance

(5) As suggested earlier own EDP department should be strengthened by employing a person who will have accounting background apart from software / hardware knowledge



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(6) Appropriate segregation of duties should be made in two sets i.e. hardware / software

(7) Tally of general ledger and sub-ledger should be given attention on daily basis. Difference should be rectified on daily basis

(8) System should be amended so as to adopt more number of users Existing programming has been made in foxpro / foxbase. Due to change in technology the bank may not be getting outside support for such a software. Hence, supplier from whom such a system has been bought should be asked in relation to 'ORACLE based' system for data-base management.

(9) Pre-maturity of fixed deposit programme needs revisit by the programmer. Its operation need to be educated to the users.

**Revenue leakage**

Reporting in this area has been made branch-wise. The branches have also recovered the lapses and taken preventive measures. In response to this, the HO has released 'service charges circular' to all the branches for preventing leakage / achieving uniformity.

Thanking you,
Yours faithfully,

**For S.H.Sane & Co.**
**Chartered Accountants**

**Shekhar Sane**
**( Proprietor )**

Received Mahajan 10/6/02

मुख्य कचेरी
ADDITIONAL CHIEF JUDICIAL MAGISTRATE
ESPLANADE, MUMBAI

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# नमुना क्र. १

## लेखापरीक्षा अहवाल (सर्व सहकारी संस्थांसाठी)

## विभाग – पहिला

संस्थेचे नांव :- सुवर्णयुग सहकारी बँक मर्या.पुणे.
नोंदलेला संपूर्ण पत्ता :- 250 बुधवार पेठ, गणपती भवन, पुणे.
तालुका वा गट :- हवेली.
संस्था नोंदणी क्रमांक :- पी.एन.ए./बी.एन.के/219
संस्था नोंदणी दिनांक :- 02/10/1973
संस्थेचे कार्यक्षेत्र :- पुणे जिल्हा.
संस्थेच्या शाखा, दुकाने, आगारे (डेपो) यांची संख्या :- 8 शाखा + 1 विस्तारीत कक्ष.

लेखापरीक्षा नोंदवहीप्रमाणे लेखापरीक्षा अहवालाचा अनुक्रमांक :- 712
जिल्हा :- पुणे.
लेखापरीक्षा वर्गीकरण 'अ'
मागील तीन वर्षात देण्यात आलेले लेखापरीक्षा वर्ग :- "अ"

### (१) लेखापरीक्षाविषयक माहिती

(१) लेखापरीक्षा करणाऱ्या अधिकाऱ्याचे संपूर्ण नाव :- श्री.बी.एन.महाजन,

पदनाम :- विशेष लेखपरिक्षक, वर्ग 1
सह.संस्था (फिरते पथक) पुणे विभाग, पुणे.

मुख्यालय (हेडक्वार्टर) :-

(२) चालू लेखापरीक्षेत समावेशित करण्यात आलेला कालावधी :- 01.04.99 ते 31.03.2000
(३) दिनांक (१) लेखापरीक्षा सुरु केल्याचे व चालू ठेवल्याचे दि.२९/७/००
(२) लेखापरीक्षा संपविल्याचे दि.24.07.2000
(३) लेखापरीक्षा अहवाल सादर केल्याचा दि.१/८/2000

### (२) सभासदत्व

(१) सभासद संख्या–

अ) व्यक्तिगत (१) सर्वसाधारण 12128
(२) नाममात्र
(३) हितचिंतक 5388

ब) संस्था :-

क) अन्य (अन्य सदस्यांची तपशीलवार माहिती द्यावी) 415

एकूण 17921

२) नवे सभासद यथोचितरीत्या करून घेतले आहेत काय ? त्यांनी प्रवेश शुल्क दिले आहे काय ? होय.

३) त्यांचे लेखी अर्ज घेण्यात आले असून ते योग्यरीतीने निमत–कमित केले आहेत काय ? होय.

४) महाराष्ट्र सहकारी संस्थांच्या १९६० च्या कानूतील नियम ३२ आणि ६५ (१) अन्वये ठरविलेल्या "आय" या नमुन्यात सभा–सदांची नोंदवही ठेवली आहे काय ? होय, शेरे पहा.

५) महाराष्ट्र सहकारी संस्थांच्या १९६० च्या कानूतील नियम ३३ अन्वये "जे" या नमुन्यात सभासदांची यादी ठेवली आहे काय ? होय, शेरे पहा.

६) मृत, काढून टाकलेल्या वा राजीनामा दिलेल्या सभासदांच्या बाबतीत त्यांच्या नावापुढे वरील प्रमाणे योग्य ती नोंद केली आहे काय ? होय, शेरे पहा.

७) राजीनामे रीतसर आहेत काय आणि यथोचितरित्या स्वीका–रले आहेत काय ? होय, शेरे पहा.

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

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# सुवर्णयुग सहकारी बँक मर्या.पुणे

"वैधानिक लेखापरिक्षण अहवाल"

मुदत 1999 -2000 अखेर

मुख्यालय
भाग — अ

**इतर बँकांतील गुंतवणुक :**

बँकेने अहवाल वर्षात इतर सहकारी बँकांत मुदत ठेवीत खालीलप्रमाणे रकमा गुंतवल्या आहेत.

1. रामराम विठ्ठल सह.बँक (मुदत) 209.72

त्याशिवाय खालील खाजगी बँकात ही ठेवी ठेवल्या आहेत.

2. डेव्हल्पमेंट क्रेडिट बँक (अल्पमुदत ठेव) 150.00

सदरच्या गुंतवणुकीस जिल्हा उपनिबंधकाची पूर्व परवानगी घेतलेली नाही.

आर.बी.आय.चे परिपत्रक क्र.गुबीडी/बीआर 1866/ ए(19) 87-88 दि.13.06.88 प्रमाणे बँकेने अशाप्रकारे मुदत ठेवीत रकमा गुंतवताना योग्य ती दक्षता घेणे आवश्यक आहे.

**गुंतवणुक :**

खालील गुंतवणुकीच्या पावत्या दप्तरी नाहीत.

1. 12.40 % GOI रु.100 लाख दि.16.02.2000
2. 11.99 % GOI रु.200 लाख दि.22.03.2000

इंदिरा विकास पत्राची एकूण मुळ किंमत रु.10 लाख असून त्यावर दर वर्षाची व्याजाची तरतुद करुन दि.31.03.2000 अखेर व्याजासह रु.14,33,378/- मुल्य झालेले आहे. सदरचे पत्रके पी.डी.सी.सी. बँक लॉकर मध्ये ठेवलेले आहे.

इतर कर्जरोखे यामध्ये खालील शेअर्सचा समावेश आहे.

1. पी.डी.सी.सी.बँक 2,40,000.00

यापैकी बँकेकडे रु.1,50,000.00 ची शेअर्स सर्टिफिकेट दप्तरी आहेत. उर्वरीत रु.90,000/- सर्टिफिकेट दप्तरी नाहीत.

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## समारोप

सुवर्णयुग सहकारी बँकेचे व तिच्या शाखांसह वैधानिक लेखा परिक्षण पूर्ण करण्यात आले आहे. अहवाल वर्षामध्ये बँकेचे कामकाज समाधानकारक असून बँकेने खेळते भांडवलात तसेच आर्थिक उलाढाली मध्ये प्रशंसनिय वाढ केलेली आहे. बँकेच्या ठेवींमध्ये ह्यात वर्षात 44 % एवढी भरीव वाढ झालेली आहे. कर्ज वितरणामध्ये देखिल बँकेने [illegible] कोटी रूपयाने वाढ केलेली आहे. बँकेची नफा क्षमता वाढलेली आहे.एन.पी.ए. ची रक्कम प्रमाणात तरतूदीही केलेल्या आहेत.थकबाकी वसुलीकामी संचालक मंडळ व [illegible] केलेल्या प्रयत्नांमुळे थकबाकीचे शेकडा प्रमाण मागील वर्षाच्या तुलनेने [illegible] करण्यात यश मिळविले आहे. बँकेचे व्यवस्थापन कार्यक्षम असून दप्तरी [illegible] कामकाजामध्ये सुधारणा करण्यात आलेली आहे.संचालक मंडळाने कर्ज वितरण करताना [illegible] क्षेत्र तसेच दुर्बल घटक कर्ज पुरवठ्यामध्ये सामान्य सभासदांना जास्तीत जास्त [illegible] उपलब्ध करून दिलेली आहे. बँक व तिच्या शाखा संगणकीय पध्दतीने कामकाज [illegible] असून संचालक मंडळाच्या पुढाकाराने बँकेने चांगल्या प्रकारे सामाजिक उपक्रमांना [illegible] सहकार्य व मदत दिलेली आहे.

वरील सर्व बाबींचा विचार करून तसेच शासनाने लेखापरिक्षणाचा वर्ग देण्यासाठी जो [illegible] ठरवून दिलेला आहे.त्यातील गुणांकांचा विचार करून बँकेस सहकार वर्ष 1999-[illegible] साठी लेखापरिक्षणचा ' अ ' वर्ग देण्यात आलेला आहे.

श्री. तात्यासाहेब उर्फ प्रतापराव गोडसे यांच्या सारख्या सामाजिक कामात अग्रेसर [illegible] संस्थापकांच्या मार्गदर्शनाखाली बंकेच्या संचालक मंडळाने अहवाल वर्षात [illegible] कारभार करून बँकेला जास्तीत जास्त स्वनिधी प्राप्त करून दिलेला [illegible] तसेच नफा क्षमताही वाढवण्यात यश मिळाले आहे.बँकेचे अध्यक्ष श्री उल्हास [illegible] व सरव्यवस्थापक श्री सुरेश काळे तसेच इतर संचालकांनीही लेखापरिक्षाचे वेळी [illegible] बँकेच्या कारभारा संदर्भात तसेच लेखापरिक्षणाचे दरम्यान आढळलेल्या आक्षेप - [illegible] चर्चा केली आहे व अनेक दोष - आक्षेप जागेवरच पूर्तता करून घेतलेली आहे.

लेखापरिक्षणाचा अहवाल ' अ ', ' ब ', व ' क ' भागात विभागून दिलेला आहे.

लेखा परिक्षणाच्या वेळी मिळालेल्या सहेकार्या बद्दल आभारी आहोत.

(बी.एस.महाजन)
विशेष लेखा परिक्षक
सहकारी संस्था, [illegible]
पुणे विभाग, पुणे.

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI



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पंचनामा ता. 20.20.2002 933 (922)
(197)

1) मी विश्वास गणेश पटुसकर वय. 40 वर्षे धंदा-नोकरी रा. 2220 सदाशिव पेठ, वाघ गाडा, अलगट चौकी ओळखतो. दुजो-30

2) मी दिलीप जनार्धन वायचळ वय-30 धंदा-व्यापार रा 6 फलाका फुले पेठ, कस्तुरी चौक, दुजो-32

मी पी. आर. परणे पोलीस निरीक्षक अंमली पदार्थ विरोधी पथक, गुन्हे शाखा, पुणे शहर करीत पंचांना राज्य गुन्हा अन्वेषण विभाग कार्यालय, संगमाब्रिज, पुणे येथे बोलाविले वरून हजर झाले असता, बजाविले की, विभाग पो.स्टे. गु-रजि. नं. 85/2002 भा.द.वि कलम 308, 309, 420, 34 अ गुन्हाच्चे कपास कामी सुवर्णयुग सहकारी बँक लिमी, पुणे व होम ट्रेड प्रा. लिमी. वाशी नवी मुंबई यांचे सोबे संदर्भात खरेदी-विक्रीचे व्यवहार होवुन, एका संदर्भात होम ट्रेडचे सुवर्णयुग बँकेस कॉन्ट्रॅक्ट नोट व बिल दिले. ते दाखल गुन्हाच्चे कामी जप्त करणे मला आवश्यक वाटल्याने व सदरची मूळ कॉन्ट्रक्ट नोट व बिल बँकेचे ऑफीसर श्री सुनिल विष्णुप्रसाद पारी वय 309 अं शुक्रवार पेठ, पंडीत अपार्टमेंट, पुणे हे समक्ष हजर करीत काढुन, ते पाहुन मी पंचनामा करणे आपण कामकाज हजर रहा यांचे कळविले वरून पंच साक्षी इसमांचे मी पंचनामा करणे ते खालीप्रमाणे —

पंचा समक्ष बँकेचे अधिकारी यांना जाब पंचा विचारता त्यांनी आपले जाब पंचा करीत प्रमाणे काढुन त्यांनी सुवर्णयुग सहकारी बँक पुणे व होम ट्रेड यांचे मधिल खरेदी-विक्री व्यवहारा संदर्भातिल मूळ कॉन्ट्रक्ट नोट व बिल हजर केले. त्याचे वर्णन खालीप्रमाणे —

1) 00.00 होम ट्रेडचे सुवर्णयुग सहकारी बँकेला खरेदी विक्री संदर्भात दिलेली कॉन्ट्रक्ट नोट व त्या सोबत बिल त्याचा नंबर 6234 दि. 20/12/00 चा दर्शनी किंमत एक कोटीची [illegible]

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CC 2074 कायम मंजुर म्हणून अपेक्ष उल्हास काकोडे यांची सही. फक्त होम ट्रेडचे पदाधिकारी यांची सही होम ट्रेड कडून विकत घेतलेले.

2) 00:00 होम ट्रेडचे सुवर्णयुग बँकेला खरेदी-विक्री संदर्भात दिलेली कॉन्फर्म ऑर्डर व त्या मोबत विक्री करार नं. 1362 दि. 22/5/2000 ने दर्शनी किंमत एक कोटीची 92.60% CC 2016 कायम मंजुर म्हणून अल्पदर उल्हास काकोडे यांची सही. फक्त होम ट्रेडचे पदाधिकारी यांची सही. होम ट्रेड कडून विकत घेतलेले.

3) 00:00 होम ट्रेडचे सुवर्णयुग सहकारी बँकेला खरेदी विक्री संदर्भात दिलेली कॉन्फर्म ऑर्डर व त्या सोबत विक्री करार नं. 1693 दि. 24/2/2000 ने दर्शनी किंमत एक कोटीची 92.00%, CC 2013 कायम मंजुर म्हणून अल्पदर उल्हास काकोडे यांची सही. फक्त होम ट्रेड पदाधिकारी यांची सही. होम ट्रेड कडून विकत घेतलेले.

4) 00:00 होम ट्रेडचे सुवर्णयुग सहकारी बँकेला खरेदी-विक्री संदर्भात दिलेली कॉन्फर्म ऑर्डर व त्या सोबत विक्री करार नं. 1294 दि. 13/2000 ने दर्शनी किंमत एक कोटीची 99.4%, CC 2013 दि. 13/02 कायम मंजुर म्हणून बँकेतील अधिकारी यांची सही आहे. होम ट्रेड कडील पदाधिकारी यांची सही आहे. होम ट्रेड का विकतले.

5) 00:00 होम ट्रेडचे सुवर्णयुग सहकारी बँकेला खरेदी-विक्री संदर्भात दिलेली कॉन्फर्म ऑर्डर व त्या सोबत विक्री करार नं. 1294 दि. 13/2000 दिलेले 92.60% CC 2016 कायम मंजुर म्हणून [illegible] अधिकारी यांची सही आहे. [illegible]

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

पुरवणी:- सुवर्णयुग सहकारी बँक लिमी. पुणे व होम ट्रेड प्रा. लिमी. यांचे खरेदी-विक्री संदर्भातील कॉन्ट्रक्ट नोट व विक्री हजर केलेले पंचनाम्या तपासली आहे. (199)

पदाधिकारी यांची साक्ष आहे- होम ट्रेडला विकलेले.

ब) 00:00 होम ट्रेडने सुवर्णयुग सहकारी बँकेला खरेदी-विक्री संदर्भात दिलेली कॉन्ट्रक्ट नोट व हा सोबत विक्री स्लिप नं. 8030 दि. 22/2/2000 रोजी कोलीली 99.89% CC 2005 रुपयांवर मंजूर करून उल्हास काकोरे यांची सही. तसेच होम ट्रेडचे पदाधिकारी यांची सही होम ट्रेड कडून खरेदी केलेले.

ब) 00:00 होम ट्रेडने सुवर्णयुग सहकारी बँकेला खरेदी-विक्री संदर्भात दिलेली कॉन्ट्रक्ट नोट व हा सोबत विक्री स्लिप नं. 8394 दि. 26/4/2000 ची दर्शनी किंमत रोख कोलीली 99.03% CC 2098 रुपयांवर मंजूर करून उल्हास काकोरे यांची सही. तसेच होम ट्रेड कडील पदाधिकारी यांची सही होम ट्रेड कडून खरेदी केलेले.

क) 00:00 होम ट्रेडने सुवर्णयुग सहकारी बँकेला खरेदी-विक्री संदर्भात दिलेली कॉन्ट्रक्ट नोट व हा सोबत विक्री स्लिप नं. 8392 दि 26/4/2000 ची दर्शनी किंमत रोख कोलीली 92.80% CC 2093 रुपयांवर मंजूर करून उल्हास काकोरे यांची सही. तसेच होम ट्रेडचे पदाधिकारी यांची सही. होम ट्रेडला विकलेले.

ड) 00:00 होम ट्रेडने सुवर्णयुग सहकारी बँकेला खरेदी-विक्री संदर्भात दिलेली कॉन्ट्रक्ट नोट व हा सोबत विक्री स्लिप नं. 8469 दि. 26.4.2000 ची दर्शनी किंमत आडीच कोटी 99.5% CC 2090 रुपयांवर मंजूर करून

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उल्हास काळोखे यांची सही. तसेच होम ट्रेडचे पदाधिकारी यांची सही होम ट्रेड फंडुन खरेदी केलेले.

(70) 00:00 होम ट्रेडने सुवर्णयुग सहकारी बँकेला खरेदी-विक्री संदर्भात दिलेली कॉन्ट्रक्ट नोट व सोबत चिठ्ठी क्रमांक ४५३१ दि ६/६/2000 ची दर्शनी किंमत ५० लाख रु. 99.24% CG 2004 प्रमाणे मंजुर करुन अध्यक्ष उल्हास काळोखे यांची सही. तसेच होम ट्रेड कडील पदाधिकारी यांची सही होम ट्रेड फंडुन खरेदी केलेले.

(71) 00:00 होम ट्रेडने सुवर्णयुग सहकारी बँकेला खरेदी-विक्री संदर्भात दिलेली कॉन्ट्रक्ट नोट व त्या सोबत चिठ्ठी क्रमांक ४५२९ दि. ६/६/2000 ची दर्शनी किंमत एक कोटी रुपये 90% CG 2004 प्रमाणे मंजुर करुन अध्यक्ष उल्हास काळोखे यांची सही. तसेच होम ट्रेड कडील पदाधिकारी यांची सही. होम ट्रेड फंडुन खरेदी केलेले.

(72) 00:00 होम ट्रेड ने सुवर्णयुग सहकारी बँकेला खरेदी-विक्री संदर्भात दिलेली कॉन्ट्रक्ट नोट व त्या सोबत चिठ्ठी क्रमांक ४००२ दि 31/1/2000 ची दर्शनी किंमत एक कोटी रुपये 92.30% CG 2004 प्रमाणे मंजुर करुन अध्यक्ष उल्हास काळोखे यांची सही. तसेच होम ट्रेड कडील पदाधिकारी यांची सही होम ट्रेड फंडुन खरेदी केलेले.

(73) 00:00 होम ट्रेडने सुवर्णयुग सहकारी बँकेला खरेदी विक्री संदर्भात दिलेली कॉन्ट्रक्ट नोट व त्या सोबत चिठ्ठी क्रमांक ४४६८ दि. 9/6/2000 ची दर्शनी किंमत एक कोटी ५० लाख रुपये

(3)

937 (923) 3

पुरवणी :- सुवर्णयुग सहकारी बँक लिमी. पुणे व होम ट्रेड प्रा० लिमी. यांचे खरेदी विक्री संदर्भातिल कॉन्ट्रक्ट नोट व बिल हजर केलेले असलेला एगतली अर्ज. (201)

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98% CA 2004 रुपया मंजुर करुन बँकेतील पदाधिकाऱ्यांनी सही नाही. परंतु होम ट्रेड कडील पदाधिकाऱ्यांनी सही. होम ट्रेड कडुन खरेदी केलेले.

98) 00:00 होम ट्रेडने सुवर्णयुग सहकारी बँकेचा खरेदी विक्री संदर्भात दिलेली कॉन्ट्रक्ट नोट व त्या सोबत बिल क्लार्ला नं. 90925 दिनांक 9/8/2000 ची दर्शनी किंमत एक कोटी रुपयाची 99.83% CA 2004 रुपया मंजुर करुन बँकेतील अधिकाऱ्यांनी सही नाही. परंतु होम ट्रेड कडील पदाधिकाऱ्यांनी सही. होम ट्रेड का विकतले.

99) 00:00 होम ट्रेडने सुवर्णयुग सहकारी बँकेचा खरेदी विक्री संदर्भात दिलेली कॉन्ट्रक्ट नोट व त्या सोबत बिल क्लार्ला नं. 90290 दि. 9/8/2000 ची दर्शनी किंमत एक कोटी रुपयाची 90.45% RSEB 03 रुपया मंजुर करुन अध्यक्ष उल्हास काढोरे यांची सही परंतु होम ट्रेड कडील पदाधिकाऱ्यांनी सही. होम ट्रेड कडुन खरेदी केलेले.

96) 00:00 होम ट्रेडने सुवर्णयुग सहकारी बँकेचा खरेदी विक्री संदर्भात दिलेली कॉन्ट्रक्ट नोट व त्या सोबत बिल क्लार्ला नं. 90670 दि. 30.02 ची दर्शनी किंमत दिड कोटी रुपयाची 99.09% CA 2004 रुपया मंजुर करुन अध्यक्ष उल्हास काढोरे यांची सही. परंतु होम ट्रेड कडील पदाधिकाऱ्यांनी सही. होम ट्रेड का विकतले.

CHIEF JUDICIAL MAGISTRATE DINDORI

(17) 00:00 लीज ट्रेडने सुवर्णमुद्रा सहकारी बँकेचा सभासद विकी संदर्भात दिलेली कॉन्ट्रक्ट नोट व इतर कोबत बिल क्लार्ज नं. १०६५१ दिनांक १६-१०-२००० चे दर्शनी किंमत दिड कोटी रुपयाची १७.५% RSEB03 रिजावर मंजुर करुन कंपनीचे अधिकृत व्यक्ती यांची सही लीज ट्रेड करुन घेतली केली.

(18) 00:00 लीज ट्रेडने सुवर्णमुद्रा सहकारी बँकेचा सभासद विकी संदर्भात दिलेली कॉन्ट्रक्ट नोट व इतर कोबत बिल क्लार्ज नं. १११६८ दि. १६.१०.२००० चे दर्शनी किंमत दिड कोटी रुपयाची १७.५% RSEB03 रिजावर मंजुर करुन बँकेचे अधिकारी यांची सही घेतली. तसेच लीज ट्रेड कडील प्रतिनिधी यांची सही लीज ट्रेड करुन घेतली.

(19) 00:00 लीज ट्रेडने सुवर्णमुद्रा सहकारी बँकेचा सभासद विकी संदर्भात दिलेली कॉन्ट्रक्ट नोट व इतर कोबत बिल क्लार्ज नं. १११६८ दि. २५/२/२००१ चे दर्शनी किंमत दिड कोटी रुपयाची १४.७५% KRJNC415 रिजावर मंजुर करुन अधिकारी यांची सही घेतली. तसेच लीज ट्रेड कडील प्रतिनिधी यांची सही लीज ट्रेड करुन घेतली केली.

(20) 00:00 लीज ट्रेडने सुवर्णमुद्रा सहकारी बँकेचा सभासद विकी संदर्भात दिलेली कॉन्ट्रक्ट नोट व इतर कोबत बिल क्लार्ज नं १२८५७ दि. २०/३/२००१ चे दर्शनी किंमत अडीच कोटी रुपयाची १२.५% CG 2030 रिजावर मंजुर करुन घेतली. तसेच लीज ट्रेड कडील अधिकारी यांची सही. लीज ट्रेड इतर विक्रेते

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फिरवणी :- सुवर्णयुग सहकारी बँक लिमी. पुणे व होम ट्रेड इं. लिमी. यांचे खरेदी विक्री संदर्भातील कॉन्ट्रक्ट नोट व विक्री हजर केलेला पंचनामा (रिपोर्ट) ची कैफियत.

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२१) ००:०० होम ट्रेडने सुवर्णयुग सहकारी बँकेला खरेदी विक्री संदर्भात दिलेला कॉन्ट्रक्ट नोट व एका सौदा विक्री क्रमांक १०३१५ दि. ५/३/२००९ ने दर्शनी किंमत २ कोटी रुपयाची ७७.५% RSEB03 फायर मंजुर करून घेतल्याची कबुली दिली. तसेच होम ट्रेड कडील अधिकाऱ्याची सही होम ट्रेड ला विक्री केलेले.

२२) ००:०० होम ट्रेडने सुवर्णयुग सहकारी बँकेला खरेदी-विक्री संदर्भात दिलेली कॉन्ट्रक्ट नोट व एका सौदा विक्री क्रमांक १२२४२ दि. ०३/०९ ने दर्शनी किंमत एक कोटी रुपयाची ९५.७५% KB JNC 15 फायर मंजुर करून घेतल्याची कबुली दिली. तसेच होम ट्रेड कडील अधिकाऱ्याची सही आहे. होम ट्रेडला विकले.

२३) ००:०० होम ट्रेडने सुवर्णयुग सहकारी बँकेला खरेदी विक्री संदर्भात दिलेली SGL sell नोट पत्रिका नंबर O/W NO507 दि. २३/२/०९ ने दर्शनी किंमत दोन कोटी रुपयाची. ९९.९९% GOI 2009 सुवर्णयुग बँकेने कलेक्ट मॅनेजमेंट सर्व्हिसेस लिमी. विले. पार्ले मुंबई ला विकलेले.

२४) ००:०० होम ट्रेड ने सुवर्णयुग सहकारी बँकेला खरेदी-विक्री संदर्भात दिलेली SGL sell नोट क्रमांक O/W NO 306 दि. २७/८/०९

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE

मी दर्शनी किंमत ५० टक्के रुपयाली
११.२५% दराने १९ डिसेंबर २००५ रोजीचे मंजूर झालेले
कोल्हापूर डिस्ट्रिक्ट सेंट्रल को-ऑपरेटिव्ह बँक लि.
शाहूपुरी शाखा येथील कर्ज खाते
पोटी दिनांक ३१/१२/२००५ रोजी
पर्यंत येणे व्याजाची रक्कम
रु. ३,२५,०००/- (अक्षरी तीन लाख
पंचवीस हजार फक्त) व्याजाची
रक्कम मिळाली. कॉलेज मॅनेजमेंट कमिटीचे
सिक्रेटरी यांची सही.
वरील पार्टी तुमची ना विकतचे.

24) 00:00 दोन रुपयाचे स्टॅम्प पेपरवर लिहून दिलेले
करारपत्र
सदरची मिळकत दिनांक १९/१२/२००५
रोजी खरेदी खत नं. 0140 NO. 4568 दि. २९/१२/०५
ने दर्शनी किंमत रु. ५०/-
११% दराने २०१४ सुरुवातीचा बँकेचे
कॉलेज मॅनेजमेंट कमिटीचे सिक्रेटरी यांची सही
तुमची ना विकतचे.

00:00 येणे प्रमाणे वरील कर्जखाते कॉन्ट्रॅक्ट
कोर्ट व मिळकत हजर केल्याने. तरी तुम्हाला पुराव्या
कामी जप्त करुन सदरचा धनादेश आणि कॉन्ट्रॅक्ट
नोटरी व रजिस्टर करारपत्र व पंचनामा सत्यप्रत
करणेस आवश्यक आहे.

सदर पंचनामा पहाटे ११.०० वा. सुरु
करुन १६.१० वा. संपुर्ण पुरा केला आहे.

सदर पंचनामा वाचलेला व मान्य.

1)

पोलीस शिपाई
कोर्टकडी पहारी चिरोडी पथक
गुलाब शाखा, पुणे

2) आवश्यक नाही.

ADDITIONAL CHIEF METROPOLITAN MAGISTRATE ESPLANADE, MUMBAI

(923)

(285)

दिनांक ८-५-२००७ रोजी ~~~~~ सर्वेक्षण लि (GMS.L) यांनी ~~~~~ फ्लायरेट लि. कल्याण यांचेकडून खरेदी केलेल्या ~~~~~ दर्शविलेले (F.V) ~~~~~ E22, E23, E26, E24, E25 ~~~~~ (Exchange) ~~~~~ 10.82 %, S.D.L 2011 ~~~~~ दर्शविलेले (F.V.) Single ~~~~~ दिले. ~~~~~ 2,66,666.66 ~~~~~ दिले. ~~~~~ ऑर्डर ~~~~~ ~~~~~ ~~~~~

सबब 2 जुन 2009 रोजी दिवाणी ~~943~~ 923 रु
कॉईफर्ड बोर्ड दिस डेपॉसिटमेंट चेक क्रमांक रु.
याचिकेसोबत सादर केली आहे.
वाकी चार ६.७३६ रु ~~ची एक पोती~~ (G.V.)
चे बॉड क्रमांक ६८१, ६८२, ६८३, ६८४ (207)
असे एकूण ~~ची~~ गोल्डन मर्चेन्टाईल सर्व्हिसेस लि.
(G.M.S.L.) चे याकामी व्यवहार करता
सुरत महिला नागरीक सहकारी बँक लि.
सुरत यांना 20.6.2002 रोजी दिन
व 28.6.2002 रोजी एक (६८४)
असे दिवाले. त्या संदर्भातील कॉईफर्ड बोर्ड
दिस, डेपॉसिटमेंट चेक क्रमांक, डेपॉसिट स्लिपचे
नाव व. याचिकेसोबत झेरॉक्स कॉपी सह
सोबत सादर केली आहे.
वरीलप्रमाणे ६.७३६ रु. बॉडबाबत
रक्कमेची वसूलीचा व्यवहार माझे नावाने नसून
G.M.S.L. या याचिकेचे होल्डर्स लि. विरुध्द
सुवर्णयुग सहकारी बँक लि. यांचेकरीता असल्या
नाही.
दिनांक 2-८-2009 रोजी
G.M.S.L (होल्डर्स) यांनी मुंबई येथील
ऑथोरिटेड कॅपिटल मार्केट कं. लि. यांचेकडुन
६.८५८६ चे 90.६५ % ६.८६८३ २००६
पर्यंतची एकमोठी दर्शनीय किमतीचे (FV) दोन
सर्टीफिकेटस् घेवुन ५ (सिरीयल्स
नंबर ११ ते ११०) व नंबर ६ (सिरीयल्स
नंबर १११ ते २१०) असे दिवाले घेतले
त्यासंदर्भातील व्यवहाराचे कागदपत्र
सोबत जोडले आहेत.

760

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दिनांक 30.6.2009 रोजी [illegible]
चे सर्टिफिकेट नं. ५ व ६ वर रजिस्टर्ड
केलेले G.M.S.L (इंडिया) लिमिटेड
कंपनीचे कार्यकारी [illegible] यांनी
दिवाणी. दाखल केलेले आहे. सदर
सर्टिफिकेट नं. ६ हे दिनांक 30.6.2009 रोजी
दिवाणी दाखल केले आहे. सदर सर्टिफिकेट
नं. ६ हे दिनांक 30.6.2009 रोजी दिवाणी
दाखल केले आहे. सदर सर्टिफिकेट नं. ५ हे
दिनांक ५.६.२००९ रोजी दिवाणी
दाखल केले आहे.

दिनांक ६.६.२००९ रोजी

दि न्यू इंडिया अ‍ॅश्युरन्स कं. लि. तर्फे G.M.S.L (इंडिया)
लि. चे [illegible] ३०.६५ %, दि.३१.३.२००९
चे हस्तगत एक कोरी दस्तावेज दिवाणी
दाखल सर्टिफिकेट नं. ५ व ६ वर
नमूद केलेले डिस्क्लोजर बरोबर
न्यू इंडिया लि. तर्फे [illegible] यांनी [illegible]
मूळ प्रत दिल्या सहित पाहून लिहून
घेतले. सदर पावती फक्त [illegible]
साठी सादर केली आहे.

डिस्क्लोजर मध्ये सर्वसाधारण सभा यानी
ठराव मंजूर केल्याचा उल्लेख केला असल्याचे
दिसून, दिवाणी दाखल [illegible] (यांनी)
डिस्क्लोजरची चलन (इंग्रजीतील) प्रत मागून
घेतली आहे. परंतु सदर [illegible]
नमूद डिस्क्लोजरमध्ये दिसून, [illegible] डिस्क्लोजर
दिसली नाही. दिवाणी [illegible] यांचे नमूद सदर
ठराव, [illegible] बाबतीत [illegible]
[illegible] दिवाणी [illegible]

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दिनांक 29.10.02 947 (920)

माझे नाँव - कचरा राऊळे सांगावे वय २६
पत्ता - कोकरी रा. सखाराम नगर पुरंदर
रोड नाना सावरोस ईस्ट मुंबई

समक्ष तियारीचे वकील सांगते की, मी वरील नमुद ठिकाणी राहाते. माझे शिक्षण की. ए. पर्यंत झाले आहे. सप्टेंबर 2002 पासून लिलाडे मॅनेजमेंट सर्व्हिसेस लि. लिमिटेड येथे सिक्युरिटी बॅंक ऑफिसर म्हणून नोकरीस आहे. कॉर्पोरेट्स इनवेस्ट / शेअरहोल्डर रजिस्टर्स ते लिमिटेड, मार्केट मध्ये शेअर्स, बॉंड, सिक्युरिटीज सर्टीफिकेट्स कोडून घेणे व करणास देणे व घेणे ते काम आहे.

दि० 21/10/2002 रोजी लोम इंडे लि. यांचे I.C.I.C.I 90.64% 2006 चे प्रत्येकी १ रुपये दर्शनी किमंतीचे होल्ड सर्टीफिकेट नं. ५ व ६ च्या शेअरचे प्रती कोमल शेठ यांचा सांगण्यावरुन माझे सहकारी श्री लिलाडे यांचेबरोबर बाहेरचे काम करीत असताना / काम चालू असताना लिलाडे मॅनेजमेंट सर्व्हीसेस मॅनेजमेंटचे ब्रोकर ऑफिस को. ब्रोकरेस यांचा ड्राफ्ट वसाव लिहून त्यावर माझी सही करुन घेतलेले त्यामध्ये मजकूर असता की,

Date 9-8-2002

M/s Ketan / Kanan
Home Trade Ltd.

Dear Madam / Sir

Enclosed please find herewith the following Securities / Bonds / Documents / Copy of 10.65% IC2C2 face value Rs. 2 cr. sent to Saraswat Sahara Bank Ltd. Pune on your behalf.

Kindly acknowledge the Receipt by signing the Duplicate copy and oblige yours faithfully thanking you.

For Lilade Management Services
Sd/-
Authorised Signatory

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

742

सदर प्रमाणे कोर्ट कोर्ट ऑफ मॅजिस्ट्रेट होणेसाठी. त्याची झेरॉक्स कॉपी सही शिक्का मारुन देत आहे. सदर रिक्वेस्टचे झेरॉक्स होम ट्रेडल कोर्ट ऑफ चार्जे सोपवलेला तपास देण्यात यावा. सदरचे I.C. I.C.I या बँकेच्या ऑफिसमध्ये पुरवी केली. काही कुठे वाहनविक्रय हे मला माहीत नाही. तरी तपास अधिकारी कॅप्टिल मार्केट सेंसेक्सुडा योजना 31/8/2009 रोजी व 01/9/2009 रोजी पुरवणी तक्ष सर्टीफिकेट मिळवण्याचे आहेत.

तरीही दिलेला सदर वापरुन दारुवाडी ते माझे सांगणे प्रमाणे करावेत ही.

सहि/- माझे सांगणे

असल

दोषारोप मिलिंद

गुन्हे अन्वेषण विभाग पुणे.

CHIEF JUDICIAL MAGISTRATE
MUMBAI

GILTEDGE
MANAGEMENT SERVICES LIMITED

99.90.02 (924)
9429
213

Date: 11/10/2002

To,
The C.I.D.
Pune

**Kind Attn.: Mr. Patni**

Sir,

With reference to your inquiry of 11.50% IDBI 2010 and 10.65% ICICI 2006 we are enclosing the following documents:

| Sr. No. | Contents |
|---|---|
| 1 | Resolution of Giltedge Management Services Ltd. |
| 2 | Certificate of Registration of RBI for Giltedge Management Services Ltd. |
| 3 | Certificate of Registration of SEBI for Giltedge Investment Banking Services Ltd. |
| 4 | Certificate of Registration of SEBI for Giltedge Portfolio Management Services Ltd. |
| 5 | Certificate of Registration of SEBI for KSC Securities LTd. |
| 6 | List of Companies where Mr. Ketan Sheth is Director |
| 7 | Details of Purcahse of 11.50% IDBI 2010 from Srei International Securities Ltd.<br>a : Bill<br>b : Bank Statement |
| 8 | Details of Sale of 11.50% IDBI 2010 to Keyur Gilt Management Services LTd.<br>a : Bill<br>b : Bank Statement<br>c : Delivery Challan |
| 9 | Details of Purcahse of 11.50% IDBI 2010 from Indramani Merchants PVt. LTd.<br>a : Bill<br>b : Bank Statement |
| 10 | Details of Sale of 10.82% SDL 2011 to Indramani<br>a : Bill<br>b : Delivery Challan |
| 11 | Details of Sale of 11.50% IDBI 2010 FV. 3 Cr to Surat Mahila Nagarik Sahakri Bank Ltd<br>a : Bill<br>b : Bank Statement<br>c : Delivery Challan along with Certificate Copy<br>d : Letter from Surat Mahila Nagarik Sah. Bank |

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE MUMBAI

— Pg-2 —

**HEAD OFFICE**
MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194729
www.giltedge.net

(924) 2

951



(45)

| | |
|---|---|
| **12** | Details of Sale of 11.50% IDBI 2010 FV. 1 Cr<br>to Surat Mahila Nagarik Sahakri Bank Ltd<br>a : Bill<br>b : Bank Statement<br>c : Delivery Challan along with Certificate Copy |
| **13** | Details of Sale of 11.50% IDBI 2010<br>to Vishveshwar Sahakari Bank Ltd.<br>a : Bill<br>b : Bank Statement<br>c : Delivery Challan along with Certificate Copy |
| **14** | Copies of certificates sent for transfer in<br>favour of Bina Sanghvi to IDBI , Mumbai. |
| **15** | Details of Purchase of 10.65% ICIC 2006<br>from Valiant Capital Markets PVt. Ltd.<br>a : Bill<br>b : Bank Statement |
| **16** | Details of Sale of 10.65% ICIC 2006<br>to Valiant Capital Markets PVt. Ltd.<br>a : Bill<br>b : Bank Statement<br>c : Delivery Challan along with Certificate Copy |
| **17** | Letter addressed to Home Trade Ltd. along<br>with copies of certificates sent to Suvarnayug<br>Sahakari Bank Ltd., on behalf of Home Trade<br>as a loan. |
| **18** | Address of Srei International Securities Ltd.<br>and Keyur Gilt Management Services LTd. |

Regards

For Giltedge Management Services Ltd.,

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

GILTEDGE MANAGEMENT SERVICES LIMITED

744

GILTEDGE
MANAGEMENT SERVICES LIMITED

DATE OF MEETING: 07TH APRIL 2000

PLACE OF MEETING: 11, Nafees Chamber,
121/123, Modi Street,
Fort, Mumbai 400 001

CONVENED BY: Mr. KETAN K.SHETH
Chairman

**Resolved That M/S. Nilesh K. Sheth, Ketan K. Sheth, Amit K. Sheth, and Ms. Bina I Sanghvi** all Directors of the Company viz, **GILTEDGE MANAGEMENT SERVICES LT** be and are hereby Individually authorised to sell , purchase, transfer, endorse, negotiat or otherwise deal in Government securities, and securities of Industrial Credit an Investment Corporation of India ( ICICI) , Industrial Finance Corporation(IFC), Industri Development Bank of India(IDBI), and National Bank for Agricultural and Rur Development (NABARD) and All PSU' BONDS and also to sign letter of Indemnit execute bond of indemnity, guarantee, sign declaration and also, authorised to receiv interest & principal amount there of on behalf of the Company, **M/s. GILTEDG MANAGEMENT SERVICES LTD.**

For and On behalf of the Board of
GILTEDGE MANAGEMENT SERVICES LTD.

KETAN K. SHETH
Chairman

CERTIFIED TRUE COPY.


**HEAD OFFICE**
MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Telefax: (022) 619 47 12

**BRANCHES**
Pune : 124-A, Sohrab Hall, 21, Sasoon Road, Pune - 411 001. Tel.: (020) 601607/603962 Fax: 6114285
Calcutta : 138/2A, Sarat Bose Road, P.O. Lansdowne, Calcutta - 700 029. Tel.: (033) 4133899 Fax: 4748215
Nasik : S-8, Utility Centre, 2nd Flr., Sharanpur Road, Opp. Rajiv Gandhi Bhavan, Nasik - 422 002. Tel.: (0253) 317078/9
Ahmedabad : 801, Sidhiratna Bldg., Opp. Panchavati Flat, Ellise Bridge, Ahmedabad - 380 006. Tel.: (079) 6561...


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# भारतीय रिज़र्व बैंक

गैर-बैंकिंग पर्यवेक्षण विभाग

मुंबई क्षेत्रीय कार्यालय

# RESERVE BANK OF INDIA

DEPARTMENT OF NON-BANKING SUPERVISION

MUMBAI REGIONAL OFFICE

Non-Deposit Taking Company

## पंजीकरण प्रमाण पत्र

## CERTIFICATE OF REGISTRATION

संख्या
No. 13.00694

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

**गिल्टेज्ड मैनेजमेंट सर्विसेस लि.** को

गैरबैंकिंग वित्तीय संस्था का कारोबार ~~xxxxxxxx~~ करते रहने के लिए दूसरी तरफ दी गयी शर्तों पर यह

**पंजीकरण प्रमाण पत्र**

जारी किया गया ।

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

**GILTEDGE MANAGEMENT SERVICES LTD.**

is hereby granted

**Certificate of Registration**

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

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

Given under my hand

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

True Copy & Original Seen
Amit Gupta

(R. Sadanandam)
(महाप्रबंधक / ~~xxxxxxxxxx~~)
General Manager / ~~xxxxxxxxxx~~

746

## शर्तें / Conditions

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

(924) 4 957

मर्चेंट बैंककार

प्ररूप ख
FORM B

MERCHANT BANKER

# भारतीय प्रतिभूति और विनिमय बोर्ड
# SECURITIES AND EXCHANGE BOARD OF INDIA

(24)

001717

## (मर्चेंट बैंककार) विनियम, 1992
## (MERCHANT BANKERS) REGULATIONS, 1992

(विनियम 8)
(regulation 8)

## रजिस्ट्रीकरण प्रमाणपत्र
## CERTIFICATE OF REGISTRATION

I. बोर्ड, उसके द्वारा बनाए गए नियमों और विनियमों के साथ पठित भारतीय प्रतिभूति और विनिमय बोर्ड अधिनियम, 1992 की धारा 12 की उपधारा (1) द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए इसके द्वारा प्रवर्ग I / ~~II / III / IV~~ में मर्चेंट बैंककार के रुप में

I. In exercise of the powers conferred by sub-section (1) of section 12 of the Securities and Exchange Board of India Act 1992, read with the rules and regulations made thereunder the Board hereby grants a certificate of registration to

GILTEDGE INVESTMENT BANKING SERVICES LIMITED,
103, LIBERTY APTS,
80-A, SAROJINI ROAD,
VILE PARLE (W),
MUMBAI - 400 056.

को नियमों में शर्तों के अधीन रहते हुए और विनियमों के अनुसार निम्नलिखित क्रियाकलाप करने का रजिस्ट्रीकरण प्रमाणपत्र देता है :- as a merchant banker in Category I/ ~~II / III / IV~~ subject to conditions in the rules and in accordance with the regulations to carry out following activities :-

1. किसी निर्गमन का प्रबंध जिसके अन्तर्गत प्रास्पेक्टस तैयार करना, निर्गमन से संबंधित जानकारी एकत्र करना, वित्तपोषण संरचना अवधारित करना, वित्तदाताओं से संबंध बनाना, अंतिम आवंटन और अधिक आवेदन धनराशि का प्रतिदाय है। Management of any issue, including preparation of prospectus, gathering information relating to the issue, determining financing structure, tie up of financiers, final allotment and refund of excess application money.

*2. वित्तिधान सलाहकार। Investment Adviser.

~~*3. निर्गमनों का निम्नांकन। Underwriting of Issues.~~

~~*4. पोर्टफोलियो प्रबंध सेवाएं। Portfolio Management Services.~~

*5. किसी निर्गमन के प्रबंधक, परामर्शी या सलाहकार जिनके अन्तर्गत निगमित सलाहकार सेवाएं हैं। Manager, Consultant or Adviser to any issue including corporate advisory services.

*6. परामर्शी या सलाहकार। Consultant or Adviser.

(*जो लागू न हो उसे काट दें) (*Delete whichever are not applicable)

II. मर्चेंट बैंककार के लिए रजिस्ट्रीकरण कोड

II. Registration Code for the merchant banker is MB / INM000010510 है।

III. यह प्रमाणपत्र

III. This Certificate shall be valid from 16/07/1999 TO 15/07/2002 तक विधिमान्य होगा और जैसे भारतीय प्रतिभूति और विनिमय बोर्ड (मर्चेंट बैंककार) विनियम, 1992 में विनिर्दिष्ट है नवीकृत किया जा सकेगा।

and may be renewed as specified in regulation 9 of the Securities and Exchange Board of India (Merchant Banker(s) Regulations, 1992.

True Copy of original
Amit Sheth

आदेश द्वारा
By order

(M. NATRAJAN)
भारतीय प्रतिभूति और विनिमय बोर्ड
के लिए और उसकी ओर से
For and on behalf of
Securities and Exchange Board of India

स्थान Place Mumbai

तारीख Date July 15, 1999

(924) E 959

संविभाग प्रबंधक

अनुसूची -I नमूना
प्ररूप ख
SCHEDULE-I FORMS
FORM B

PORTFOLIO MANAGER

(223)

# भारतीय प्रतिभूति और विनिमय बोर्ड
# SECURITIES AND EXCHANGE BOARD OF INDIA

## [संविभाग (पोर्टफोलियो) प्रबंधक] विनियम, 1993
## (PORTFOLIO MANAGERS) REGULATIONS, 1993

(विनियम 8)
(Regulation 8)

000018

## रजिस्ट्रीकरण का प्रमाणपत्र
## CERTIFICATE OF REGISTRATION

I बोर्ड, संविभाग (पोर्टफोलियो) प्रबंधकों के लिए भारतीय प्रतिभूति और विनिमय बोर्ड अधिनियम, 1992 के अधीन बनाए गए नियमों और विनियमों के साथ पठित, उस अधिनियम की धारा 12 की उपधारा (1) द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए,

I In exercise of the powers conferred by sub-section (1) of section 12 of the Securities and Exchange Board of India Act, 1992 read with the rules and regulations made thereunder, the Board hereby grants a certificate of registration to

GILTEDGE PORTFOLIO MANAGEMENT SERVICES LIMITED,
103, LIBERTY APTS,
80-A, SAROJINI ROAD,
VILE PARLE (W),
MUMBAI - 400 056.

को इसके द्वारा **संविभाग (पोर्टफोलियो) प्रबंधक** के रूप में रजिस्ट्रीकरण का प्रमाणपत्र नियमों में शर्तों के अधीन रहते हुए और विनियमों के अनुसार प्रदान करता है।

as a **Portfolio Manager** subject to the conditions in the rules and in accordance with the regulations.

II संविभाग (पोर्टफोलियो) प्रबंधक के लिए रजिस्ट्रीकरण कोड सं.प्र./
II Registration code for Portfolio Manager is P M / INP000000290 है।

III जब तक नवीकृत न किया जाए रजिस्ट्रीकरण का प्रमाणपत्र
III Unless renewed, the Certificate of registration is valid from से 16/07/1999 TO to 15/07/2002 तक विधिमान्य है।

True Copy of original
Amit Sinha

ADDITIONAL CHIEF METROPOLITAN MAGISTRATE ESPLANADE, MUMBAI

आदेश से
भारतीय प्रतिभूति और विनिमय बोर्ड
के लिए और उसकी ओर से
By order
For and on behalf of
Securities and Exchange Board of India

स्थान Place : Mumbai

तारीख Date : July 16, 1999

748

924 461

स्टाक दलाल

प्ररूप घ
FORM D

STOCK BROKER

# भारतीय प्रतिभूति और विनिमय बोर्ड
# SECURITIES AND EXCHANGE BOARD OF INDIA

## (स्टाक दलाल और उप-दलाल) विनियम, 1992
## (STOCK BROKERS AND SUB-BROKERS) REGULATIONS, 1992

(विनियम 6)
(Regulation 6)

00118972

## रजिस्ट्रीकरण का प्रमाणपत्र
## CERTIFICATE OF REGISTRATION

भारतीय प्रतिभूति और विनिमय बोर्ड अधिनियम, 1992 के अधीन बनाये गये नियमों और विनियमों के साथ पठित, उस की धारा 12 की उपधारा (1) द्वारा प्र[illegible] शक्तियों का प्रयोग करते हुए,

In exercise of the powers conferred by sub-section (1) of section 12 of the Securities and Exchange Board of India Act, 1992 read with the rules and regulations made thereunder, the Board hereby grants a certificate of registration to

KSC SECURITIES LTD.,
TRADE NAME: KSC SECURITIES LTD.,
11, NAFEES CHAMBERS,
121/123, MODI STREET,
FORT,
MUMBAI 400001.

a [illegible] Member Of *** PUNE STOCK EXCHANGE ***

एक्सचेंज (जों) के सदस्य को

दलाल के रूप में प्रतिभूतियों का क्रय विक्रय अथवा उनमें व्यवहार करने के लिए तथा ऐसे अन्य क्रिया कलापों को जिन्हें उक्त स्टाक एक्सचेंज (जों) द्वारा अनुज्ञात किया गया है करने के लिए नियमों में विहित शर्तों के अधीन रहते हुए और विनियमों के अनुसार रजिस्ट्रीकरण का प्रमाणपत्र प्रदान करता है।

Stock Exchange(s) as a Stock Broker for carrying on the activities of buying, selling or dealing in securities and carrying on such other activities as are permitted by such Stock Exchange(s) subject to conditions prescribed in the rules and in accordance with the regulations.

आवंटित रजिस्ट्रीकरण संख्यांक निम्नानुसार है:
Registration number allotted is as under: INB111074630

यह प्रमाणपत्र तब तक विधिमान्य रहेगा जब तक इसे विनियमों के अनुसार निलंबित या रद्द नहीं कर दिया जाता है।
This certificate shall be valid till it is suspended or cancelled in accordance with the regulations.

True copy of original
Amit. Seth

भारतीय प्रतिभूति और विनिमय बोर्ड
के लिए और उसकी ओर से दिये गये आदेश से
By order
for and on behalf of
Securities and Exchange Board of India

749

तारीख Date [illegible]

(424) 963

(227)

Name of the companies where Ketan Sheth is a Director

Giltedge Management Services Ltd.
Giltedge Credit Capital Ltd.
Giltedge Investment Banking Services Ltd.
Giltedge Portfolio Management Services Ltd.
Giltedge Equiderivatives Ltd.
KSC Securities Ltd.

GILTEDGE MANAGEMENT SERVICES LIMITED

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

758

(924) 965

229

# 11.50% IDBI 2010

- Giltedge Purchases from:
  - Srei International Securities Ltd.
  - Bill No.:87
  - Face Value : 5,00,00,000

- Giltedge Sells to:
  - Keyur Gilt Mgmt Services Ltd.
  - Bill No.:432 dated 27/4/00
  - Face Value: 1,00,00,000
  - Bill No.: 434 dated 28/4/00
  - Face Value : 4,00,00,000

- **Note:** As a general market practice we had given a blank endorsement to Keyur Gilt.since it is a broker firm.

Authorised Persons :
DHIRUBHAI GANDHI
KETAN SHETH
NILESH SHETH
PRATIK BHATNAGAR
SINA SANGHVI

# GILTEDGE MANAGEMENT SERVICES LIMITED

**Admn. Office :** 11, Nafees Chamber, 121 / 123, Modi St., Fort, Mumbai -400 001. (INDIA)
✆ : 261 3224, 265 4827, 267 3273, 263 0843/44/45 Fax : 022 269 9329
**Branch Office :** Sunil Bunglow, 23/B, Rear Wing, 1st Floor, Bhagat Singh Road, Vile Parle (West), Mumbai - 400 056.
Tele Fax 6712501 / 6712601

To
Sri International Securities Ltd

Client Code No. : S126
Confirmation No. : GM/288
Date : 6/5/2000

Sir / Madam,
This is to confirm the following transaction

**SECURITY DETAILS :**

| Security Name | Maturity Date | Coupon Rate | Interest Dates | T D S % | Redemption value | Put & Call Option Date |
|---|---|---|---|---|---|---|
| 11.5% IDBI 2010 | 8/7/2010 | 11.5% | 5/1 & 5/7 | 0.00 | 100 | |

**TRANSACTION DETAILS :**

| Nature of Transaction | Deal Date | Value Date | Mode of Sett. And Place | Delivery period |
|---|---|---|---|---|
| Bought | 6/5/2000 | 8/5/2000 | Physical, Mumbai | Spot (DVP) |

| Face Value Rs. | Rate Rs. | No. of Days Of Int. | Period of Interest | Accrued Interest | T D S Amount Rs. | Totai Consideration |
|---|---|---|---|---|---|---|
| 5,00,00,000/- | 103.70 | 123 | (19,64,583/33) 5/1 to 8/5 | 1964583/33 | 0.00 | [redacted] |

Consideration (in words) :-

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

For GILTEDGE MANAGEMENT SERVICES LIMITED

Authorised Signatory

(924) 90 (23) 267

( Book 4 ) Computer Generated Page 158 of 436

ACCOUNT NO : CA 0002-0000-000-9

NAME : GILTEDGE MANAGEMENT SERVICES LTD

PAGE NO.

| DATE | CHQ.NO. | PARTICULARS | DEBIT | CREDIT | BALANCE |
|---|---|---|---|---|---|
| 05/05/2000 | 816315 | MAFATLAL GAGLABHAI | 20,86,000.00 | | 67,92,361.64 |
| 05/05/2000 | 816320 | KETAN SHETH & CO. | 40,00,000.00 | | 27,92,361.64 |
| 06/05/2000 | 119503 | By Lcl Chq Dep | | 7,42,233.01 | 35,34,594.65 |
| 06/05/2000 | 119502 | By Lcl Chq Dep | | 5,74,550.00 | 41,09,144.65 |
| 06/05/2000 | 668898 | By Lcl Chq Dep | | 4,438.00 | 41,13,582.65 |
| 06/05/2000 | 402970 | By Lcl Chq Dep | | 27,44,229.46 | 68,57,812.10 |
| 06/05/2000 | 816299 | BSES | 28,684.00 | | 68,29,128.10 |
| 06/05/2000 | 816304 | MADHAV M.D | 35,000.00 | | 67,94,128.10 |
| 08/05/2000 | 11192 | By Lcl Chq Dep | | 81,335.29 | 68,75,463.39 |
| 08/05/2000 | 816313 | MADHAV M.D | 45,000.00 | | 68,30,463.39 |
| 08/05/2000 | 816316 | G.J.NAIK | 16,500.00 | | 68,13,963.39 |
| 08/05/2000 | 816286 | ARIHANT CONSULTANCY | 7,964.44 | | 68,05,998.95 |
| 08/05/2000 | 816317 | N.S.SHAH | 16,500.00 | | 67,89,498.95 |
| 08/05/2000 | | TO PURCHASE SGL 200 | 1,05,083.75 | | 66,84,415.20 |
| 08/05/2000 | 364117 | By Lcl Chq Dep | | 1,53,83,321.92 | 2,20,67,737.12 |
| 08/05/2000 | | cc 1295 | | 3,50,00,000.00 | 5,70,67,737.12 |
| 08/05/2000 | | cc 1295 | | 1,00,00,000.00 | 6,70,67,737.12 |
| 08/05/2000 | 816328 | KEYW GILT | 53,65,821.92 | | 6,17,02,415.20 |
| 08/05/2000 | 816318 | Y.AGARWAL | 8,45,000.00 | | 6,08,57,415.20 |
| 08/05/2000 | 816321 | EL DORADO | 22,93,500.00 | | 5,85,63,915.20 |
| 08/05/2000 | 816327 | SBBI INTERNATIONAL | 6,38,14,583.33 | | 47,49,331.87 |
| 08/05/2000 | 816312 | SBM POLYTECHNIC | 5,98,636.62 | | 41,50,696.25 |
| 09/05/2000 | 816319 | AMAN GILT SECURITIE | 8,875.00 | | 41,41,821.25 |
| 09/05/2000 | 816326 | SHREE MARUTI CARRIE | 11,308.50 | | 41,32,512.75 |
| 09/05/2000 | 816329 | KRUTI N SURTI | 35,000.00 | | 40,97,512.75 |
| 09/05/2000 | | KETAN SHETH & CO. | | 7,50,00,000.00 | 7,90,97,512.75 |
| 09/05/2000 | 597198 | By Lcl Chq Dep | | 5,58,826.39 | 7,96,56,339.14 |
| 09/05/2000 | 559389 | By Lcl Chq Dep | | 8,65,050.00 | 8,05,21,389.14 |
| 09/05/2000 | 45495 | By Lcl Chq Dep | | 2,06,630.14 | 8,07,28,019.28 |
| 09/05/2000 | 816332 | KEYUR GILT | 1,53,68,369.86 | | 6,53,61,649.42 |
| 09/05/2000 | 816323 | KALYANBHAI MAYABHAI | 26,46,866.67 | | 6,27,14,982.75 |
| 09/05/2000 | 816333 | BIRLA SUN LIFE | 51,48,021.24 | | 5,75,66,961.51 |
| 09/05/2000 | 816322 | TRIMPH INTERNATRION | 6,49,416.67 | | 5,69,17,544.84 |
| 09/05/2000 | 816331 | TRIMPH INTERNATIONA | 17,09,856.16 | | 5,52,07,688.68 |
| 09/05/2000 | | sglgoi 2020 | 5,00,92,638.89 | | 51,15,049.79 |
| 09/05/2000 | | amt.of sgl int. | | 7,87,500.00 | 59,02,549.79 |
| 10/05/2000 | 20587 | By Lcl Chq Dep | | 1,09,56,322.22 | 1,68,58,872.01 |
| 10/05/2000 | 77996 | By Lcl Chq Dep | | 3,30,343.15 | 1,71,89,215.16 |
| 10/05/2000 | 612860 | By Lcl Chq Dep | | 26,89,743.15 | 1,98,78,958.31 |
| 10/05/2000 | 285332 | By Lcl Chq Dep | | 2,26,612.33 | 2,01,05,570.64 |
| 10/05/2000 | 246253 | By Lcl Chq Dep | | 5,52,530.82 | 2,06,58,101.46 |
| 10/05/2000 | 546827 | By Lcl Chq Dep | | 23,57,486.00 | 2,30,15,587.46 |
| 10/05/2000 | 16088 | By Lcl Chq Dep | | 1,11,855.48 | 2,31,27,242.94 |
| 10/05/2000 | | SGL GOI 2012 | | 1,55,59,062.50 | 3,86,86,305.44 |
| 10/05/2000 | | cc 1295 | | 1,00,00,000.00 | 4,86,86,305.44 |
| 10/05/2000 | 816334 | THE BOMBAY BRAMHA | 6,68,128.77 | | 4,80,18,176.67 |
| 10/05/2000 | 816337 | KEYUR GILT | 1,09,33,322.22 | | 3,70,84,854.45 |
| 10/05/2000 | 816336 | AKOLA URBAN COOP | 3,28,23,966.67 | | 42,60,887.78 |
| 10/05/2000 | 816338 | KETAN SHETH & CO. | 30,00,000.00 | | 12,60,887.78 |
| 11/05/2000 | 16089 | By Lcl Chq Dep | | 81,153.49 | 13,42,041.27 |
| 11/05/2000 | 16090 | By Lcl Chq Dep | | 62,764.79 | 14,04,806.06 |
| 11/05/2000 | 589368 | By Lcl Chq Dep | | 5,40,000.00 | 19,44,806.06 |
| 11/05/2000 | 577204 | By Lcl Chq Dep | | 65,327.15 | 20,10,133.21 |
| 11/05/2000 | 816324 | ESSEN VISION | 8,000.00 | | 20,02,133.21 |
| 11/05/2000 | 816330 | IRENE SERPES | 75,000.00 | | 19,27,133.21 |

Cont'd...

Jamata Sahakari Bank Fort, Mumbai-1

GILTEDGE MANAGEMENT SERVICES LIMITED

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Authorised Persons :
DHIRUBHAI GANDHI
KETAN SHETH
NILESH SHETH
PRATIK BHATNAGAR
BINA SANGHVI

# GILTEDGE MANAGEMENT SERVICES LIMITED

**Admn. Office :** 11, Nafees Chamber, 121 / 123, Modi St., Fort, Mumbai -400 001. (INDIA)
✆ : 261 3224, 265 4827, 267 3273, 263 0843/44/45 Fax : 022 269 9329

**Branch Office :** Sunil Bunglow, 23/B, Rear Wing, 1st Floor, Bhagat Singh Road, Vile Parle (West), Mumbai - 400 056.
Tele Fax 6712501 / 6712601

280

To,

KEYUR GILT MANAGEMENT & SECURITIES
PVT.LTD
C/O JAGAT PARIKH,A/606,WALL STREET -II, OPP. ORIENT CLUB, NR. GUJARAT COLLEGE, ELLISEBRIDGE,AHM.6.

Client Code No. :
Confirmation No. K046
Date GM/286
27/04/00

Sir / Madam,

This is to confirm the following transaction

**SECURITY DETAILS :**

| Security Name | Maturity Date | Coupon Rate | Interest Dates | T D S % | Redemption value | Put & Call Option Date |
|---|---|---|---|---|---|---|
| 11.5% IOBI 2010 | 05/07/2010 | 11.50% | 5/ 1 & 5/ 7 | 0.0000 | 100.00 | |

**TRANSACTION DETAILS :**

| Nature of Transaction | Deal Date | Value Date | Mode of Sett. And Place | Delivery period |
|---|---|---|---|---|
| Sold | 27/04/2000 | 27/04/2000 | Physical,MUMBAI | S p o t |

| Face Value Rs. | Rate Rs. | No. of Days Of Int. | Period of Interest | Accrued Interest | T D S Amount Rs. | Total Consideration |
|---|---|---|---|---|---|---|
| 1,00,00,000 | 103.95 | 112 | 5/ 1 To 27/04 | 357777.78 | 0.00 | [illegible] |

Consideration (in words) :- One Cror Seven Lacs Fifty Two Thousand Seven Hundred Seventy Seven and Paise Seventy Eight Only

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

For GILTEDGE MANAGEMENT SERVICES LIMITED

Authorised Signatory

I.T.No (PAN) P.N. AAACG1351R

( Book 4 ) Computer Generated Page 160 of 436

...ACCOUNT
...MAN PT
...FLOOR
...REGISTRY ROAD
...MAN POINT
...MBAI - 400 0021

ILTEDGE MANAGEMENT SERVICES LTD

03, LIBERTY APARTMENTS
0-A, SAROJINI ROAD, VILE PARLE (W)
UMBAI 400 056.
OMBAI 400 056.

IndusInd Bank Limited

DATE : 29APR00 PAGE : 1
ACCOUNT NO. : 0006-551667-050
ACCOUNT TYPE : Current Account

| DATE | Particulars | Chq.No. | Withdrawal | Deposit | Balance |
|---|---|---|---|---|---|
| | Brought Forward | | | | 731,064.85 |
| 6APR00 | Cheque Drawn Chq.#36157 KETAN SHETH | | 15,200,000.00 | | 195,831.37 |
| 7APR00 | Transfer [illegible] KEYUR GIL | | | 10,752,777.78 | 10,948,609.15 |
| 8APR00 | Transfer - Credit[illegible] FM AHAR KEYU R GILTA | | | 1,000,000.00 | 11,948,609.15 |

NOTE : Any discrepancies in this statement may kindly be brought to the notice of the Bank within seven days.
This is a computer generated statement and so valid without signature.

GILTEDGE MANAGEMENT SERVICES LIMITED

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

# GILTEDGE MANAGEMENT SERVICES LIMITED

Admn. Office : 11, Nafees Chamber, 121 / 123, Modi St., Fort, Mumbai - 400 001. (INDIA)
: 261 3224, 265 4827, 267 3273, 2630843/844/845 Fax : 022 269 9329
Branch Office : Sunil Bunglow, 23/B, Rear Wing,. 1st Floor, Bhagat Singh Road, Vile Parle (West) Mumbai - 400 056
Tele Fax 6712501 / 6712601

To

KEYUR GILT MANAGEMENT & SECURITIES
PVT.LTD
C/O JAGAT PARIKH,A/606,WALL STREET
-II, OPP. ORIENT CLUB, NR.
CHEDA & CO.,ELLISBRIDGE,AHM.-6.

**Date** 10/05/00

*Enclosed please find the following certificates of* I.O.B.I. 2010 11.5% (SINGLE) *along with the necessary transfer deed against your purchase vide Bill No.* GM/ 286 *Dated :* 27/04/00 *for Rs* *10752777.78

| Code No. | Sr. No. | Face Value/Quantity Rs. P. | Name of Previous holder | Details of Bonds / Units / Govt. Sec. | | Details of S G L | | Details of B/R No. |
|---|---|---|---|---|---|---|---|---|
| | | | | Certificate No. | Distinctive No. | Seller Ref. No. | Seller SGL A/C.No. | |
| | 1 | 1,00,00,000 | SREI INTERNATIONAL SECU.LTD | 626 | | | | |
| Total | :> | *1,00,00,000 | | | | | | |

*Kindly acknowledge the receipt of the same.*
*Note : We are not responsible for the next interest due, if the Securities are not transferred immediately in your name.*

**DOCUMENTS REQUIRED FOR REGISTRATION**

- Covering letter alongwith original certificate and transfer deed duly signed.
- By-Laws or rules & regulation or trust deed verified by chairman of trust.
- Resolution copy alongwith specimen signature card attested by chairman of trust.
- Tax exemption certificate.
- If the fund is registered, then for transfer of security just submit the covering letter mentioning relevant Registration No.

Thanking You

Tushfak

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( Book 4 ) Computer Generated Page 163 of 436

Authorised Persons :
DHIRUBHAI GANDHI
KETAN SHETH
NILESH SHETH
PRATIK BHATNAGAR
BINA SANGHVI

# GILTEDGE MANAGEMENT SERVICES LIMITED

**Admn. Office :** 11, Nafees Chamber, 121 / 123, Modi St., Fort, Mumbai -400 001. (INDIA)
✆ : 261 3224, 265 4827, 267 3273, 263 0843/44/45 Fax : 022 269 9329
**Branch Office :** Sunil Bunglow, 23/B, Rear Wing, 1st Floor, Bhagat Singh Road, Vile Parle (West), Mumbai - 400 056.
Tele Fax 6712501 / 6712601

281

To,

KEYUR GILT MANAGEMENT & SECURITIES PVT.LTD
C/O JAGAT PARIKH,A/606,WALL STREET -II, OPP. ORIENT CLUB, NR. GUJARH COLLEGE, ELLISEBRIDGE,AHM.6.

Client Code No. :
Confirmation No. : K046
Date : GM/287
28/04/00

Sir / Madam,

This is to confirm the following transaction

**SECURITY DETAILS :**

| Security Name | Maturity Date | Coupon Rate | Interest Dates | T D S % | Redemption value | Put & Call Option Date |
|---|---|---|---|---|---|---|
| 11.5% IDBI 2010 | 05/07/2010 | 11.50% | 5/ 1 & 5/ 7 | 0.0000 | 100.00 | |

**TRANSACTION DETAILS :**

| Nature of Transaction | Deal Date | Value Date | Mode of Sett. And Place | Delivery period |
|---|---|---|---|---|
| Sold | 27/04/2000 | 28/04/2000 | Physical,MUMBAI | S p o t |

| Face Value Rs. | Rate Rs. | No. of Days Of Int. | Period of Interest | Accrued Interest | T D S Amount Rs. | Total Consideration |
|---|---|---|---|---|---|---|
| 4,00,00,000 | 103.95 | 113 | 5/ 1 To 28/04 | 1443888.89 | 0.00 | 4,30,23,888.89 |

Consideration (in words) :- Four Cror Thirty Lacs Twenty Three Thousand Eight Hundred Eighty Eight and Paise Eighty Nine Only

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

I.T.NO./PAN :> P.N. AAACG1351R

For GILTEDGE MANAGEMENT SERVICES LIMITED

SIND NARI[illegible]RT
FLOOR
HST HOUSE
MAN POINT
AI - 400 [illegible]21

EDGE MANAGEMENT SERVICES LTD

LIBERTY APARTMENTS
, SAROJINI ROAD, VILE PARLE (W)
AI 400 056.
AI 400 056.

IndusInd Bank Limited

DATE : 29APR00 PAGE : 2
ACCOUNT NO. : 0006-551667-050
ACCOUNT TYPE : Current Account

| Date | Particulars | Chq. No. | Withdrawal | Deposit | Balance |
|---|---|---|---|---|---|
| R00 | Brought Forward | | | | 11,968,609.15 |
| | Transfer - CreditTRF FM [illegible] GIL T MGMT | | | 214,669.86 | 12,163,279.01 |
| | Transfer - CreditTRF FM KEYUR GIL T MGMT | | | 42,023,888.89 | 54,187,167.90 |
| | Transfer - Debit 0006-551667-050 #436159 | | 43,000,000.00 | | 11,187,167.90 |
| | Cheque Drawn (Pai436158 KETAN SHETH | | 10,700,000.00 | | 487,167.90 |
| R00 | Ca[illegible] Balance | | | | 487,167.90 |

Note : Any discrepancies in this statement may kindly be brought to the notice of the Bank within seven days.
This is a computer generated statement and so valid without signature.

# GILTEDGE MANAGEMENT SERVICES LIMITED

Admn. Office : 11, Nafees Chamber, 121 / 123, Modi St., Fort, Mumbai - 400 001. (INDIA)
: 261 3224, 265 4827, 267 3273, 2630843/844/845 Fax : 022 269 9329
Branch Office : Sunil Bunglow, 23/B, Rear Wing,. 1st Floor, Bhagat Singh Road, Vile Parle (West) Mumbai - 400 056
Tele Fax 6712501 / 6712601

Date 10/05/00

To

KEYUR GILT MANAGEMENT & SECURITIES
PVT.LTD
C/O JAGAT PARIKH,A/606,WALL STREET
II, OPP. ORIENT CLUB, NR.
[illegible] BRIDGE,AHM.6.

*Enclosed please find the following certificates of* I.O.B.I. 2010 11.5% [10000000*4] *along with the necessary transfer deed against your purchase vide Bill No.* GM/ 287 *Dated :* 28/04/00 *for Rs* *43023889.89

| Code No. | Sr. No. | Face Value/Quantity Rs. P. | Name of Previous holder | Details of Bonds / Units / Govt. Sec. | | Details of S G L | | Details of B/R No. |
|---|---|---|---|---|---|---|---|---|
| | | | | Certificate No. | Distinctive No. | Seller Ref. No. | Seller SGL A/C.No. | |
| | 1 | 4,00,00,000 | SREI INTERNATIONAL SECURITIES | [redacted] | | | | |
| Total :> | | *4,00,00,000 | | | | | | |

*Kindly acknowledge the receipt of the same.*
*Note : We are not responsible for the next interest due, if the Securities are not transferred immediately in your name.*

**DOCUMENTS REQUIRED FOR REGISTRATION**

- Covering letter alongwith original certificate and transfer deed duly signed.
- By-Laws or rules & regulation or trust deed verified by chairman of trust.
- Resolution copy alongwith specimen signature card attested by chairman of trust.
- Tax exemption certificate.
- If the fund is registered, then for transfer of security just submit the covering letter mentioning relevant Registration No.

Thanking You

For **Giltedge Mangement Services Limited**

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(924) 9c 983 247

# 11.50% IDBI 2010
# Face Value: 5,00,00,000/-

- **Purchased From : Indramani Merchants Pvt. Ltd.**
- **Bill No.:364 dated 8/5/01**
- **Con. Amt.: 55464583.33**
- **Payment made Vide :**
  - **Cheque No. : 919676 Dated 16/5/01**
  - **Cheque Amt. : 2796777.77**
  - **From : Janata Sahakari Bank Ltd.**



- **Diff. Amt. Rs. 52667805.56 adjusted against sale of**
  - **10.82% SDL 2011**
  - **Bill no.:398 dated 12/5/01**
  - **Con. Amt. : 52667805.56**
  - **Delivery given On: 12/5/01 Cert. No. BY 0001**

622 to.

760

(924) 94

985

(949)

GILTEDGE
MANAGEMENT SERVICES LIMITED

Bill No : 00/05/364
Date : 08/05/2001

The Trustees/Treasury Manager
INDRAMANI MERCHANTS PVT. LTD.
RAJ KUTIR
GROUND FLOOR
2 B PRETORIA STREET
CALCUTTA
71
Tel:
Fax:

Kind Attn: Mr Mehta/Mr Kanari

Sir/Madam,

This is to confirm the following transaction

**SECURITY DETAILS:**

| Scrip Name | Maturity Date | Coupon Rate | Interest Dates | Redemption Value | Put Date | Call Date |
|---|---|---|---|---|---|---|
| IDBI 11.50% 2010 | 05/07/2010 | 11.5% | 05/01/2000 05/07/2000 | 100 | 0 | 0 |

**TRANSACTION DETAILS:**

| Nature of Transaction | Deal Date | Settlement Date | LIB Date | Mode of Settlement | Delivery Period (days) |
|---|---|---|---|---|---|
| PURCHASE | 08/05/2001 | 08/05/2001 | 05/01/2001 | PHY | |

| Face Value | Rate | Interest Days | Principal Amount | Accrued Interest | Total Consideration |
|---|---|---|---|---|---|
| 50000000 | 107 | 123 | 53500000.00 | 1964583.33 | 55464583.33 |

**Consideration (in words):-** Rs. FIVE CRORE FIFTY FOUR LAKHS SIXTY FOUR THOUSAND FIVE HUNDRED EIGHTY THREE AND THIRTY THREE PAISE Only

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

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

**T.PAN NO:AABCQ0116D**

9/5/01

**For GILTEDGE MANAGEMENT SERVICES LIMITED**

Authorised Signatory


**HEAD OFFICE**
MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194728

**BRANCHES**
Pune : 124-A, Sohrab Hall, 21, Sasoon Road, Pune - 411 001. Tel.: (020) 6114285 Fax: 6111607
Calcutta : 138/2A, Sarat Bose Road, P.O. Lansdowne, Calcutta - 700 029. Tel.: (033) 474821 Fax: 4748215
Nasik : S-8, Utility Centre, 2nd Flr., Sharanpur Road, Opp. Rajiv Gandhi Bhavan, Nasik City, Nasik - 422 002. Tel.: (0253) 317079 Fax: 317078
Ahmedabad : 301, Shitiratna Bldg., Opp. Panchavati Flat, Ellise Bridge, Ahmedabad - 380 006. Telefax: 6425523

# GILTEDGE
MANAGEMENT SERVICES LIMITED

924 20
987
251

The Trustees/Treasury Manager
INDRAMANI MERCHANTS PVT. LTD.
RAJ KUTIR
GROUND FLOOR
2 B PRETORIA STREET
CALCUTTA
71
Tel:
Fax:

Bill No : 00/05/39
Date : 11/05/200

Sir/Madam,

This is to confirm the following transaction

**SECURITY DETAILS:**

| Scrip Name | Maturity Date | Coupon Rate | Interest Dates | Redemption Value | Put Date | Call Date |
|---|---|---|---|---|---|---|
| 10.82% SDL 2011 | 30/07/2011 | 10.82% | 31/01/2001<br>30/07/2001 | 100 | 0 | 0 |

**TRANSACTION DETAILS:**

| Nature of Transaction | Deal Date | Settlement Date | LTP Date | Mode of Settlement | Delivery Period (days) |
|---|---|---|---|---|---|
| SALE | 11/05/2001 | 12/05/2001 | 31/01/2001 | PHY | 0 |

| Face Value | Rate | Interest Days | Principal Amount | Accrued Interest | Total Consideration |
|---|---|---|---|---|---|
| 50000000 | 102.3 | 101 | 51150000.00 | 1517805.56 | 52667805.56 |

**Consideration (in words):-** Rs. FIVE CRORE TWENTY SIX LAKHS SIXTY SEVEN THOUSAND EIGHT HUNDRED FIVE AND FIFTY SIX PAISE Only

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

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

**I.T.PAN NO:AABCQ0116D**

**For GILTEDGE MANAGEMENT SERVICES LIMITED**

**Authorised Signatory**


**HEAD OFFICE**
MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194729

**BRANCHES**
Pune : 124-A, Sohrab Hall, 21, Sasoon Road, Pune - 411 001. Tel.: (020) 6114285 Fax: 6111607
Calcutta : 138/2A, Sarat Bose Road, P.O. Lansdowne, Calcutta - 700 029. Tel.: (033) 474821 Fax: 4748215
Nasik : S-8, Utility Centre, 2nd Flr., Sharanpur Road, Opp. Rajiv Gandhi Bhavan, Nasik City, Nasik - 422 002. Tel.: (0253) 317079 Fax: 317078
Ahmedabad : 307, Shitiratna Bldg., Opp. Panchavati Flat, Ellis Bridge, Ahmedabad - 380 006. Tel.: 6425620

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| | | | | | |
|---|---|---|---|---|---|
| 15/05/2001 | 950J4 | By Lcl Chq Dep | | | 47,44,661.76 |
| 15/05/2001 | 933653 | By Lcl Chq Dep | | | 51,04,661.76 |
| 15/05/2001 | 96103 | By Lcl Chq Dep | | 1,90,000.00 | 53,94,661.76 |
| 15/05/2001 | 91594 | By Lcl Chq Dep | | 1,00,000.00 | |
| 15/05/2001 | 950286 | By Lcl Chq Dep | | 3,00,000.00 | |
| 15/05/2001 | 919507 | SEVEN STAR DOT COM | 10,000.00 | | |
| 15/05/2001 | 909525 | NAVIN M.MEHTA | 149.41 | | |
| 15/05/2001 | 919501 | BILTEDGE INVESTMENT | 15,00,000.00 | | |
| 15/05/2001 | 919502 | BHARAT S.RAUT & CO. | 18,00,000.00 | | |
| 15/05/2001 | 919503 | KOMO STARS P.LTD ST | 12,00,000.00 | | |
| 15/05/2001 | 919283 | KOMO STARS P.F. | 6,00,000.00 | | |
| 15/05/2001 | 919444 | By Lcl Chq Dep | | | |
| 15/05/2001 | 556028 | By Lcl Chq Dep | | 2,03,264.38 | |
| 15/05/2001 | | Cash 892286 return u | 3,00,000.00 | 5,230.97 | |
| 16/05/2001 | 919445 | GLOBAL SERVICES | 41,000.00 | | |

Continued...



| DATE | CHQ/VR | PARTICULARS | DEBIT | CREDIT | BALANCE |
|---|---|---|---|---|---|
| 16/05/2001 | 5[illegible] | [illegible] SERVICES | 12,000.00 | | 5,40,007.70 |
| [illegible] | [illegible] | [illegible] charges | 25.00 | | 5,39,982.70 |
| [illegible] | [illegible] | By Lcl Chq Dep | | 11,16,974.66 | |
| [illegible] | [illegible] | [illegible] Dep | | 41,00,000.00 | |
| [illegible] | [illegible] | [illegible] Dep | | 1,00,072.92 | |
| [illegible] | [illegible] | [illegible] Dep | | 1,00,072.92 | |
| [illegible] | [illegible] | [illegible] Dep | | 1,00,072.92 | |
| [illegible] | [illegible] | [illegible] merc | 27,96,777.77 | | |
| [illegible] | [illegible] | [illegible] Dep | | 1,02,114.00 | |
| [illegible] | [illegible] | [illegible] Dep | | 2,22,845.84 | |
| [illegible] | [illegible] | [illegible] Dep | | 28,89,458.33 | |
| [illegible] | [illegible] | [illegible] Dep | | 35,00,000.00 | |
| [illegible] | [illegible] | [illegible] Dep | | 45,00,000.00 | |
| [illegible] | [illegible] | [illegible] BHAI | 45,95,725.03 | | |
| [illegible] | [illegible] | [illegible] merc | 35,00,000.00 | | |
| [illegible] | [illegible] | [illegible] TECH L | 66,000.00 | | |
| [illegible] | [illegible] | [illegible] | 23,633.00 | | |
| [illegible] | [illegible] | [illegible] | 1,760.00 | | |
| [illegible] | [illegible] | [illegible] Dep | | 2,05,754.79 | |
| [illegible] | [illegible] | [illegible] Dep | | 50,81,139.00 | |
| [illegible] | [illegible] | [illegible] Dep | | 6,47,359.90 | |
| [illegible] | [illegible] | [illegible] TRADE LTD | 15,00,000.00 | | |
| [illegible] | [illegible] | [illegible] TRADE LTD | 1,01,78,513.89 | | |
| [illegible] | [illegible] | [illegible] Dep | | 17,149.81 | |
| [illegible] | [illegible] | [illegible] MACKENZIE | 1,14,037.00 | | |
| [illegible] | [illegible] | [illegible] | 5,450.00 | | |
| [illegible] | [illegible] | [illegible] | 5,665.00 | | |
| [illegible] | [illegible] | [illegible] | 2,000.00 | | |
| [illegible] | [illegible] | [illegible] lpc real | | | |
| [illegible] | [illegible] | [illegible] 19/5/01 r | 17,149.81 | 17,149.81 | |
| [illegible] | 512202 | By Lcl Chq Dep | | 80,692.22 | |
| [illegible] | 87014 | By Lcl Chq Dep | | 1,00,397.26 | |
| 21/05/2001 | 87013 | By Lcl Chq Dep | | 1,03,802.50 | |
| 21/05/2001 | 707089 | By Lcl Chq Dep | | 5,67,293.77 | |
| 21/05/2001 | 490932 | By Lcl Chq Dep | | 1,82,492.36 | |
| 21/05/2001 | | 1295[illegible] sheth & | | 1,95,00,000.00 | |
| 21/05/2001 | 919675 | TRUSTCAPITAL SERV.[ | 50,82,097.22 | | |
| 21/05/2001 | 919963 | THE BOMBAY BURMAH T | 1,11,041.10 | | |

763

989

# GILTEDGE MANAGEMENT SERVICES LIMITED

Admn. Office : 11, Nafees Chamber, 121/123, Modi St., Fort, Mumbai-400 001. (INDIA)
✆ : 261 3224, 265 4827, 267 3273, 263 0843/44/45, Fax : 022 269 9329
Branch Office : Sunil Bunglow, 23/B, Rear Wing. 1st Floor, Bhagat Singh Road, Vile Parle (West), Mumbai :- 400 056.
Tele Fax :- 6712501/6712601

NE TRADE LTD.

Date 12/05/2001

Messrs Merchants Pvt Ltd

Please find the following certificates of 10.82% KSDL 2011 (KARNATAKA) along with

my transfer deed against your purchase vide Bill No. GM-398 Dated : 12/05/2001 for Rs. 5,00,00,000/-

| Face Value Quantity Rs. P. | Name of Previous holder | Details of Bonds / Units / Govt. Sec. | | Details of S G L | | Details of B/R No. |
|---|---|---|---|---|---|---|
| | | Certificate No. | Distinctive No. | Seller Ref. No. | Seller SGL A/C No. | |
| 5,00,00,000/- | GMSL | BY-0001 | | | | |
| 5,00,00,000/- | | | | | | |

"BLANK ENDORSEMENT"

Kindly acknowledge the receipt of the same.
We are not responsible for the next interest due, if
the same is not transferred immediately in your name.

Thanking You

Yours faithfully,

( Book 4 ) Computer Generated Page 170 of 436

(924) 23 943

257

# 11.50% IDBI 2010
# Face Value: 3,00,00,000/-

- **Sold To.: Surat Mahila Nagarik Sahakari Bank Ltd.**
- **Bill No.:761 dated 20/7/01**
- **Con. Amt.: 31643750**

- **Payment Recd. Vide :**
  - **Cheque No. : 275332 Dated 20/7/01**
  - **Cheque Amt. : 31643750**
  - **Deposited in: Janata Sahakari Bank Ltd.**

- **Cert. No. 681, 682, 683 ( 1 Crore *3) delivered on 19/7/01.**

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

765

(924) 20 995

259

# 11.50% IDBI 2010
# Face Value: 1,00,00,000/-

- **Sold To.: Surat Mahila Nagarik Sahakari Bank Ltd.**
- **Bill No.:767 dated 24/7/01**
- **Con. Amt.: 10560694.44**

↓

- **Payment Recd. Vide :**
  - **Cheque No. : 275334 Dated 25/7/01**
  - **Cheque Amt. : 10560694.44**
  - **Deposited in: Janata Sahakari Bank Ltd.**

↓

- **Cert. No. 684 ( 1 Crore *1) delivered on 27/7/01.**

766

MANAGEMENT SERVICES LIMITED

Bill No : 01/07/761
Date : 18/07/2001

The Trustees/Treasury Manager
THE SURAT MAHILA NAGRIK SAHAKARI BANK LTD.
BABUBHAI CHAMBERS,
ATHWA GATE,

SURAT
395001
Tel: 0261-478151/478503
Fax: 0261/478052

Sir/Madam,

This is to confirm the following transaction

**SECURITY DETAILS:**

| Scrip Name | Maturity Date | Coupon Rate | Interest Dates | Redemption Value | Put Date | Call Date |
|---|---|---|---|---|---|---|
| IDBI 11.50% 2010 | 05/07/2010 | 11.5% | 05/01/2000 05/07/2000 | 100 | 0 | 0 |

**TRANSACTION DETAILS:**

| Nature of Transaction | Deal Date | Settlement Date | LIP Date | Mode of Settlement | Delivery Period (days) |
|---|---|---|---|---|---|
| SALE | 18/07/2001 | 20/07/2001 | 05/07/2001 | PHY | SPOT |

| Face Value | Rate | Interest Days | Principal Amount | Accrued Interest | Total Consideration |
|---|---|---|---|---|---|
| 30000000 | 105 | 15 | 31500000.00 | 143750 | 31643750.00 |

**Consideration (in words):-** Rs. THREE CRORE SIXTEEN LAKHS FORTY THREE THOUSAND SEVEN HUNDRED FIFTY Only

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

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

**I.T.PAN NO:AAACG1351R**

The Surat Mahila Nagrik Sahakari Bank Ltd.

Officer

Senior Manager

**For GILTEDGE MANAGEMENT SERVICES LIMITED**

Authorised Signatory


**HEAD OFFICE**
MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194729

**BRANCHES**
Pune : 124-A, Sohrab Hall, 21, Sasoon Road, Pune 411 001. Tel.: (020) 6114285 Fax: 6111607
Calcutta : 138/2A, Sarat Bose Road, P.O. Lansdowne, Calcutta - 700 029. Tel.: (033) 47482R Fax: 4748215
Ahmedabad : 301, Shitiratna Bldg., Opp. Panchavati Flat, Ellise Bridge, Ahmedabad - 380 006. Telefax: 6425520

(924)22 aaq

# THE SURAT MAHILA NAGRIK SAHAKARI BANK LTD.

(253)

Regd. Admn. Office :
"Babubhai Chambers", Athwa Gate,
Surat-395 001. - Phone : 478503-478151
Gram : MANSI

Dt. 19/7/2001 200

To
M/s Hedge management Services ltd
103. Liberty Apts. 80 A Sarojini Road
Vile Parle (W)
Mumbai – 400056.

Ref : Your Bill No. 01/07/761 d 18/7/20

Dear Sirs,

Please find enclosed here with a cheque. No 275332 dated 20/7/2001 drawn on HDFC Bank. ltd. for Rs. 3,16,43,750/- (towards Purchase of 11.57. 2082 2010.

Please anknoledge the Receipt. and send us the seeurities at the earlies

Thanking you,

The Surat Mahila Nagrik Sahakari Bank Ltd

Officer

Senior Manage

(1) "Swayamsiddha", Balaji Road, SURAT-395 003 Phone 442984-442984
BRANCH : (2) Khatodara Ind. Estate, Behind Jail, Khatodara, SURAT. Phone 630033
(3) Bombay Market, Umarwada, SURAT. Phone 640035

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE MUMBAI

768

ACCOUNT NO : CA 0002-0000-000-9[illegible]

NAME : GILTEDGE MANAGEM[illegible] SERVICES [illegible]D

| DATE | CHQ.NO. | PARTICULARS | DEBIT | CREDIT | BALANCE |
|---|---|---|---|---|---|
| 18/07/2001 | 924209 | SHREE ENT | 13,857.94 | | 6,33,402.59 |
| 18/07/2001 | | bina sanghvi 3804 | | 23,00,000.00 | 29,33,402.59 |
| 18/07/2001 | 924218 | ketan sheth & co.12 | 23,00,000.00 | | 6,33,402.59 |
| 19/07/2001 | 924219 | IJ PSE A/C 1580 | 8,50,100.00 | | 2,16,697.41- |
| 19/07/2001 | | chq,book charges ju | 400.00 | | 2,17,097.41- |
| 19/07/2001 | 702031 | By Lcl Chq Dep | | 1,08,82,830.56 | 1,06,65,733.15 |
| 19/07/2001 | 21590 | By Lcl Chq Dep | | 12,00,000.00 | 1,18,65,733.15 |
| 19/07/2001 | 924221 | BALECHA CONSULTANTS | 6,00,000.00 | | 1,12,65,733.15 |
| 19/07/2001 | | By Cash Deposit | | 10,00,000.00 | 1,22,65,733.15 |
| 19/07/2001 | 924220 | KETAN SHETH & CO.12 | 1,08,00,000.00 | | 14,65,733.15 |
| 20/07/2001 | 477289 | By Lcl Chq Dep | | 1,13,049.86 | 15,78,783.01 |
| 20/07/2001 | 193389 | By Lcl Chq Dep | | 1,15,91,116.67 | 1,31,69,899.68 |
| 20/07/2001 | 522767 | By Lcl Chq Dep | | 5,41,280.82 | 1,37,11,180.50 |
| 20/07/2001 | 69969 | By Lcl Chq Dep | | 1,17,566.67 | 1,38,28,747.17 |
| 20/07/2001 | 275332 | By Lcl Chq Dep | | 3,16,43,750.00 | 4,54,72,497.17 |
| 20/07/2001 | 924234 | HOME TRADE LTD | 35,00,000.00 | | 4,19,72,497.17 |
| 20/07/2001 | 924227 | D.J.BANDHI | 2,33,633.34 | | 4,17,38,863.83 |
| 20/07/2001 | 924230 | GILTEDGE INVESTMENT | 1,85,00,000.00 | | 2,32,38,863.83 |
| | | PURCH SECU BDL 2010 | 1,12,922.22 | | 2,31,25,941.61 |
| 20/07/2001 | 924231 | ketan sheth & co.12 | 1,00,00,000.00 | | 1,31,25,941.61 |
| 20/07/2001 | 924232 | ketan sheth & co.12 | 1,00,00,000.00 | | 31,25,941.61 |
| 21/07/2001 | 924233 | ANMOL PINSEC LTD | 71,840.00 | | 30,54,101.61 |
| 21/07/2001 | 924193 | DII BED EX LTD | 2,245.00 | | 30,51,856.61 |
| 21/07/2001 | 924208 | B.B.AILSINGHANI AND | 2,18,877.36 | | 28,32,979.25 |
| 21/07/2001 | | dd 29997 replaced | | 200.00 | 28,33,179.25 |
| 21/07/2001 | | obc commission | 2.00 | | 28,33,177.25 |
| 23/07/2001 | 66920 | By Lcl Chq Dep | | 18,72,569.86 | 47,05,747.11 |
| 23/07/2001 | 73905 | By Lcl Chq Dep | | 10,52,220.55 | 57,57,967.66 |
| 23/07/2001 | 789997 | By Lcl Chq Dep | | 1,17,666.67 | 58,75,634.33 |
| 24/07/2001 | 924227 | MTNL | 2,885.00 | | 58,72,749.33 |
| 24/07/2001 | 924241 | DD INDORE & COMM | 2,60,975.00 | | 56,11,774.33 |
| 24/07/2001 | 924242 | GILT.INVEST.BAK.LTD | 7,00,000.00 | | 49,11,774.33 |
| 24/07/2001 | 392631 | By Lcl Chq Dep | | 3,48,578.85 | 52,60,353.18 |
| 24/07/2001 | 87024 | By Lcl Chq Dep | | 1,15,150.00 | 53,75,503.18 |
| 24/07/2001 | 87025 | By Lcl Chq Dep | | 1,07,537.50 | 54,83,040.68 |
| 24/07/2001 | 712080 | By Lcl Chq Dep | | 4,94,480.00 | 59,77,520.68 |
| 24/07/2001 | 557360 | By Lcl Chq Dep | | 2,41,255.56 | 62,18,776.24 |
| 24/07/2001 | 924207 | AMAR JOSHI | 1,700.00 | | 62,17,076.24 |
| 24/07/2001 | 924238 | TRUST CAPITAL SER I | 29,23,082.19 | | 32,93,994.05 |
| 24/07/2001 | 924243 | HOME TRADE LTD | 20,00,000.00 | | 12,93,994.05 |
| 25/07/2001 | 957948 | By Lcl Chq Dep | | 55,325.34 | 13,49,319.39 |
| 25/07/2001 | 419182 | By Lcl Chq Dep | | 54,942.22 | 14,04,261.61 |
| 25/07/2001 | 281381 | By Lcl Chq Dep | | 2,09,333.00 | 16,13,794.61 |
| 25/07/2001 | 924223 | BSES LTD | 24,110.00 | | 15,89,684.61 |
| 25/07/2001 | 924235 | BPL MOBILE | 1,143.94 | | 15,88,540.67 |
| 25/07/2001 | 924228 | BPL MOBILE | 17,110.57 | | 15,71,430.10 |
| 25/07/2001 | 21594 | By Lcl Chq Dep | | 2,75,750.00 | 18,47,180.10 |
| 25/07/2001 | 275334 | By Lcl Chq Dep | | 1,05,60,694.44 | 1,24,07,874.54 |
| 25/07/2001 | 924239 | AXIS ENT | 17,992.00 | | 1,23,89,882.54 |
| 25/07/2001 | 924247 | SNS INVEST.2416[R] | 60,16,369.86 | | 63,73,512.68 |
| | | pur sec 10.25% goi | 1,04,965.97 | | 62,68,546.71 |
| 25/07/2001 | 924249 | ketan sheth & co.12 | 45,00,000.00 | | 17,68,546.71 |
| 26/07/2001 | 303901 | By Lcl Chq Dep | | 9,69,632.88 | 27,38,179.59 |
| 26/07/2001 | 134812 | By Lcl Chq Dep | | 2,42,959.72 | 29,81,139.31 |
| 26/07/2001 | 924246 | R J ENT | 19,202.83 | | 29,61,936.48 |

Carried forward

( Book 4 ) Computer Generated Page 175 of 436

GILTEDGE

MANAGEMENT SERVICES LIMITED

924 1053 102 267

The Trustees/Treasury Manager
THE SURAT MAHILA NAGRIK SAHAKARI BANK LTD.
BABUBHAI CHAMBERS,
ATHWA GATE,

SURAT
395001
Tel: 0261-478151/478503
Fax: 0261/478052

Bill No : 01/07/ 767
Date : 19/07/2001

Sir/Madam,

This is to confirm the following transaction

**SECURITY DETAILS:**

| Scrip Name | Maturity Date | Coupon Rate | Interest Dates | Redemption Value | Put Date | Call Date |
|---|---|---|---|---|---|---|
| T 11.50% 2010 | 05/07/2010 | 11.5% | 05/01/2000 05/07/2000 | 100 | 0 | 0 |

**TRANSACTION DETAILS:**

| Nature of Transaction | Deal Date | Settlement Date | LIP Date | Mode of Settlement | Delivery Period (days) |
|---|---|---|---|---|---|
| SALE | 19/07/2001 | 24/07/2001 | 05/07/2001 | PHY | spot |

| Face Value | Rate | Interest Days | Principal Amount | Accrued Interest | Total Consideration |
|---|---|---|---|---|---|
| 10000000 | 105 | 19 | 10500000.00 | 60694.44 | 10560694.44 |

Consideration (in words):- Rs. ONE CRORE FIVE LAKHS SIXTY THOUSAND SIX HUNDRED NINETY FOUR AND FORTY FOUR PAISE Only

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

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

I.T.PAN NO:AAACG1351R

For GILTEDGE MANAGEMENT SERVICES LIMITED

Authorised Signatory


**HEAD OFFICE**

MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194729

**BRANCHES**

Pune : 124-A, Sohrab Hall, 21, Sasoon Road, Pune - 411 001. Tel.: (020) 6114285 Fax: 6111607

Calcutta : 138/2A, Sarat Bose Road, P.O. Lansdowne, Calcutta - 700 029. Tel.: (033) 474821 Fax: 4748215

Ahmedabad : 301, Shitiratna Bldg., Opp. Panchavati Flat, Ellise Bridge, Ahmedabad - 380 006. Telefax: 6425520

www.giltedge.net


ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

779

2-0000-000-925

PAGE NO : 3

NAME : GILTEDGE MANAGEMENT SERVICES LTD

| DATE | CHQ.NO. | PARTICULARS | DEBIT | CREDIT | BALANCE |
|---|---|---|---|---|---|
| | | | | | 6,33,402.59 |
| 18/07/2001 | 924209 | SHREE ENT | 13,857.94 | | 29,33,402.59 |
| 18/07/2001 | | bina sanghvi 3804 | | 23,00,000.00 | 6,33,402.59 |
| 18/07/2001 | 924218 | ketan sheth & co.12 | 23,00,000.00 | | 2,16,697.41- |
| 19/07/2001 | 924219 | TT PSE A/C 1580 | 8,50,100.00 | | 2,17,097.41- |
| 19/07/2001 | | chq.book charges ju | 400.00 | | 1,06,65,733.15 |
| 19/07/2001 | 702031 | By Lcl Chq Dep | | 1,08,82,830.56 | 1,18,65,733.15 |
| 19/07/2001 | 21590 | By Lcl Chq Dep | | 12,00,000.00 | 1,12,65,733.15 |
| 19/07/2001 | 924221 | SALECHA CONSULTANTS | 6,00,000.00 | | 1,22,65,733.15 |
| 19/07/2001 | | By Cash Depost | | 10,00,000.00 | 14,65,733.15 |
| 19/07/2001 | 924220 | KETAN SHETH & CO.12 | 1,08,00,000.00 | | 15,78,783.01 |
| 20/07/2001 | 477259 | By Lcl Chq Dep | | 1,13,049.86 | 1,31,69,899.68 |
| 20/07/2001 | 195389 | By Lcl Chq Dep | | 1,15,91,116.67 | 1,37,11,180.50 |
| 20/07/2001 | 522747 | By Lcl Chq Dep | | 5,41,280.82 | 1,38,28,747.17 |
| 20/07/2001 | 68969 | By Lcl Chq Dep | | 1,17,566.67 | 4,54,72,497.17 |
| 20/07/2001 | 275332 | By Lcl Chq Dep | | 3,16,43,750.00 | 4,19,72,497.17 |
| 20/07/2001 | 924234 | HOME TRADE LTD | 35,00,000.00 | | 4,17,38,863.83 |
| 20/07/2001 | 924222 | D.J.GANDHI | 2,33,633.34 | | 2,32,38,863.83 |
| 20/07/2001 | 924230 | GILTEDGE INVESTMENT | 1,85,00,000.00 | | 2,31,25,941.61 |
| 20/07/2001 | | PURCH.SECU.SDL 2010 | 1,12,922.22 | | 1,31,25,941.61 |
| 20/07/2001 | 924231 | ketan sheth & co.12 | 1,00,00,000.00 | | 31,25,941.61 |
| 20/07/2001 | 924232 | ketan sheth & co.12 | 1,00,00,000.00 | | 30,54,101.61 |
| 21/07/2001 | 924233 | ANMOL FINSEC LTD | 71,840.00 | | 30,51,856.61 |
| 21/07/2001 | 924193 | UTI SEC EX LTD | 2,245.00 | | 28,32,979.25 |
| 21/07/2001 | 924208 | B B AILSINGHANI AND | 2,18,877.36 | | 28,33,179.25 |
| 21/07/2001 | | dd 29957 realised | | 200.00 | 28,33,177.25 |
| 21/07/2001 | | obc commission | 2.00 | | 47,05,747.11 |
| 23/07/2001 | 66920 | By Lcl Chq Dep | | 18,72,569.86 | 57,57,967.66 |
| 23/07/2001 | 73905 | By Lcl Chq Dep | | 10,52,220.55 | 58,75,634.33 |
| 23/07/2001 | 789997 | By Lcl Chq Dep | | 1,17,666.67 | 58,72,749.33 |
| 24/07/2001 | 924227 | MTNL | 2,885.00 | | 56,11,774.33 |
| 24/07/2001 | 924241 | DD INDORE & COMM | 2,60,975.00 | | 49,11,774.33 |
| 24/07/2001 | 924242 | GILT.INVEST.BAK.LTD | 7,00,000.00 | | 52,60,353.18 |
| 24/07/2001 | 392631 | By Lcl Chq Dep | | 3,48,578.85 | 53,75,503.18 |
| 24/07/2001 | 87024 | By Lcl Chq Dep | | 1,15,150.00 | 54,83,040.68 |
| 24/07/2001 | 87025 | By Lcl Chq Dep | | 1,07,537.50 | 59,77,520.68 |
| 24/07/2001 | 712080 | By Lcl Chq Dep | | 4,94,480.00 | 62,18,776.24 |
| 24/07/2001 | 557360 | By Lcl Chq Dep | | 2,41,255.56 | 62,17,076.24 |
| 24/07/2001 | 924207 | AMAR JOSHI | 1,700.00 | | 32,93,994.05 |
| 24/07/2001 | 924238 | TRUST CAPITAL SER I | 29,23,082.19 | | 12,93,994.05 |
| 24/07/2001 | 924243 | HOME TRADE LTD | 20,00,000.00 | | 13,49,319.39 |
| 25/07/2001 | 657848 | By Lcl Chq Dep | | 55,325.34 | 14,04,261.61 |
| 25/07/2001 | 419182 | By Lcl Chq Dep | | 54,942.22 | 16,13,794.61 |
| 25/07/2001 | 281381 | By Lcl Chq Dep | | 2,09,533.00 | 15,89,684.61 |
| 25/07/2001 | 924223 | BSES LTD | 24,110.00 | | 15,88,540.67 |
| 25/07/2001 | 924235 | BPL MOBILE | 1,143.94 | | 15,71,430.10 |
| 25/07/2001 | 924228 | BPL MOBILE | 17,110.57 | | 18,47,180.10 |
| 25/07/2001 | 21594 | By Lcl Chq Dep | | 2,75,750.00 | 1,24,07,874.54 |
| [illegible] | [illegible] | [illegible] | [illegible] | 1,05,40,694.44 | 1,23,89,882.54 |
| 25/07/2001 | 924239 | AXIS ENT | 17,992.00 | | 63,73,512.68 |
| 25/07/2001 | 924247 | SNS INVEST.2416[R] | 60,16,369.86 | | 62,68,546.71 |
| 25/07/2001 | | pur sec. 10.25% goi | 1,04,965.97 | | 17,68,546.71 |
| 25/07/2001 | 924249 | ketan sheth & co.12 | 45,00,000.00 | | 27,38,179.59 |
| 26/07/2001 | 303901 | By Lcl Chq Dep | | 9,69,632.88 | 29,81,139.31 |
| 26/07/2001 | 134812 | By Lcl Chq Dep | | 2,42,959.72 | 29,61,936.48 |
| 26/07/2001 | 924246 | R J ENT | 19,202.83 | | |

( Book 4 ) Computer Generated Page 177 of 436

# GILTEDGE MANAGEMENT SERVICES LTD.

## DELIVERY CHALLAN

103, Liberty Apts., 80-A, Sarojini Road, Behind McDonalds, Vile Parle(W) Mumbai-56
TeleFax : 022-619471

19/07/2001

To,

THE SURAT MAHILA NAGRIK
SAHAKARI BANK LTD.
BAFUBHAI CHAMBERS,
ATHWA GATE,

SURAT
395001

Enclosed please find the original certificates alongwith the necessary documents against your purchase vide Bill No. **761** value dated **20/07/2001** ; with details as follows :

**SCRIPNAME** IDBI 11.50% 2010

**TOTAL BILL AMOUNT** Rs.30000000

**DENOMINATIONS** 1CR*3 **TOTAL PENDING :** 0

| Facevalue | Foliono | Certfrom | Certto | Distnofrom | Distnoto | Previous Client | StampCha |
|---|---|---|---|---|---|---|---|
| 30000000 | | 681 | 683 | | | BINA SANGHVI | |

**30000000 TOTAL OUTWARD**

Kindly acknowledge the receipt of the same.

**Thanking You,**
**Yours truly**
**FOR GILTEDGE MANAGEMENT SERVICES LTD.**

**Authorised Signatory**

**CL :**

**NOTE : Kindly get the securities transferred in your name immediately.**

**For your reference:**

**NAME OF THE REGISTRAR** **DOCUMENTS REQUIRED :**

INDUSTRIAL DEVELOPMENT BANK
OF INDIA.
IDBI TOWER,
NEXT TO WORLD TRADE CENTRE,
CUFFE PARADE, MUMBAI,
MR. SAVIO/MR. GADGIL 022-
2189117
400005

924 39
150
223

# भारतीय औद्योगिक विकास बैंक
# INDUSTRIAL DEVELOPMENT BANK OF INDIA

रु. RS. 10000000

(भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 के अधीन निगमित)
(INCORPORATED UNDER THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964)

सं. No. 57 विकास बैंक IDBI 681

इसे भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 की धारा 11 की उपधारा (1) के खंड (क) के अनुसरण में जारी किया गया है और उक्त धारा की उपधारा (2) के अनुसार इसके मूलधन की चुकौती तथा ब्याज के भुगतान के लिए केन्द्र सरकार ने गारंटी दी है.

ISSUED IN PURSUANCE OF CLAUSE (a) OF SUB-SECTION (1) OF SECTION 11 OF THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964 AND GUARANTEED BY THE CENTRAL GOVERNMENT AS TO THE REPAYMENT OF PRINCIPAL AND THE PAYMENT OF INTEREST IN TERMS OF SUB-SECTION (2) OF THAT SECTION.

**भारतीय औद्योगिक विकास बैंक**

एतद्द्वारा यह वचन देता है कि वह

बिना संघवी

को या उनके द्वारा निर्दिष्ट को मांग पर भारतीय औद्योगिक विकास बैंक के बम्बई स्थित प्रधान कार्यालय से या अपने ऐसे कार्यालय से जहां इस बांड पर ब्याज देय है, 05 जुलाई 2010 को

**केवल एक करोड रुपये**

और 05 जुलाई 1990 से उक्त रकम के देय होने की तारीख तक उसपर 11.5 प्रतिशत वार्षिक दर पर ऊपर कहे अनुसार देय ब्याज का भुगतान करेगा और यह ब्याज प्रति वर्ष 05 जनवरी तथा 05 जुलाई को समान छमाही किस्तों में अदा किया जाएगा .

**THE INDUSTRIAL DEVELOPMENT BANK OF INDIA**

does hereby promise to pay

~~बिना संघवी~~ Bina Sanghvi

or order on demand at the Head Office of the Industrial Development Bank of India, Bombay or at its Office at which interest is payable on this bond on the 5th day of July, 2010 the sum of

**Rupees One Crore Only**

and to pay interest on such sum from the 5th day of July, 1990 to the date on which the same shall become payable, as aforesaid, at the rate of 11.5 per cent per annum, such interest to be paid by equal half-yearly payments on the 5th day of January and on the 5th day of July in every year.

बम्बई : दिनांक 05 जुलाई 1990
BOMBAY: Dated 5th July, 1990

एस. श्रीनीवासन
S. SRINIVASAN
मुख्य महाप्रबन्धक.
Chief General Manager.
महा प्रबंधक
General Manager

सं. No. 57 विकास बैंक IDBI 681

भारतीय औद्योगिक विकास बैंक के लिए FOR INDUSTRIAL DEVELOPMENT BANK OF INDIA

अध्यक्ष CHAIRMAN

भारतीय औद्योगिक विकास बैंक INDUSTRIAL DEVELOPMENT BANK OF INDIA
कृते महाप्रबंधक P. GENERAL MANAGER
जांच कर ली गयी EXAMINED

रु. 10000000 RS.

भारतीय स्टैम्प अधिनियम, 1899 की धारा 9 के अधीन स्टैम्प शुल्क अधिमुक्त.
Stamp Duty remitted under Section 9 (1) (a) of the Indian Stamp Act, 1899.

देय ब्याज Interest payable at Mumbai

( Book 4 ) Computer Generated Page 180 of 436

इस बांड पर जो भी बंधान लिखा जाए वह साफ और स्पष्ट शब्दों में होना चाहिये . भारतीय भाषाओं में लिखे गये बंधान के नीचे अंग्रेजी भाषा में उसका लिप्यंतर दिया जाना चाहिए .
All endorsements upon this Bond must be clear and distinct. Vernacular endorsements must be transliterated into English immediately below the endorsement.

मूल रकम रु.
Principal Amount Rs. **1,00,00,000/-**

11.5 प्रतिशत Percent

04-01-1991 को समाप्त होनेवाली प्रथम छमाही के लिए ब्याज भुगतान रु. **5 75,000.00**
Interest payment at Rs. **5 75,000.00** for the first half-year ending 04-01-1991

तथा उसके बाद समाप्त होनेवाली छमाहियों के लिए ब्याज भुगतान रु. **5,75,000.00**
and at Rs. **5,75,000.00** for the subsequent half-years ending

| | अधिपत्र स. Warrant No. | आद्य Ini. |
|---|---|---|
| 04-01-1991 | paid | |
| 04-07-1991 | | |
| 04-01-1992 | | |
| 04-07-1992 | | |
| 04-01-1993 | | |
| 04-07-1993 | | |
| 04-01-1994 | | |
| 04-07-1994 | | |
| 04-01-1995 | | |
| 04-07-1995 | | |
| 04-01-1996 | | |
| 04-07-1996 | | |
| 04-01-1997 | | |
| 04-07-1997 | | |
| 04-01-1998 | | |
| 04-07-1998 | | |
| 04-01-1999 | | |
| 04-07-1999 | | |
| 04-01-2000 | | |
| 04-07-2000 | | |
| 04-01-2001 | | |
| 04-07-2001 | paid | |
| 04-01-2002 | | |
| 04-07-2002 | | |
| 04-01-2003 | | |
| 04-07-2003 | | |
| 04-01-2004 | | |
| 04-07-2004 | | |
| 04-01-2005 | | |
| 04-07-2005 | | |
| 04-01-2006 | | |
| 04-07-2006 | | |

★ 1. ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE MUMBAI

2.

3.

4.

5.

| | छमाही का समाप्ति पर For Half Year Ending | अधिपत्र सं. Warrant No | आद्य Ini |
|---|---|---|---|
| 33. | 04-01-2007 | | |
| 34. | 04-07-2007 | | |
| 35. | 04-01-2008 | | |
| 36 | 04-07-2008 | | |
| 37. | 04-01-2009 | | |
| 38. | 04-07-2009 | | |
| 39. | 04-01-2010 | | |
| 40. | 04-07-2010 | | |

बांड की मूलधन राशि प्राप्त की.
Received the principal of this Bond,

इस बांड के बदले
Received, in lieu hereof, _____ renewed Bond (s) payable to _____
(धारक का नाम/Holder's Name)

को नया बांड प्राप्त हुआ जिसका ब्याज
with interest payable at _____ में देय होगा.

(धारक के हस्ताक्षर)

★ यह जगह बंधान लिखने के लिए है . प्रत्येक बंधान निर्धारित जगह के अंदर लिखा जाना चाहिए .
★★ These cages are reserved for endorsemants. Each endorsement should be made within the space allotted.
★★★ पाँचवें खाने का उपयोग करने के बाद यह बांड वि.मि. प्रशासन कार्यालय में नवीकरण के लिए प्रस्तुत किया जाना चाहिए.
★★★ After utilisation of the 5th cage, this bond should be presented to IDBI H.O., Bombay for renewal.

1011
924 32
275

# भारतीय औद्योगिक विकास बैंक
# INDUSTRIAL DEVELOPMENT BANK OF INDIA

रु. Rs. 1000,0000

(भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 के अधीन निगमित)
(INCORPORATED UNDER THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964)

सं. No. 57 विकास बैंक IDBI 682

इसे भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 की धारा 11 की उपधारा (1) के खंड (क) के अनुसरण में जारी किया गया है और उक्त धारा की उपधारा (2) के अनुसार इसके मूलधन की चुकौती तथा ब्याज के भुगतान के लिए केन्द्र सरकार ने गारंटी दी है.

ISSUED IN PURSUANCE OF CLAUSE (a) OF SUB-SECTION (1) OF SECTION 11 OF THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964 AND GUARANTEED BY THE CENTRAL GOVERNMENT AS TO THE REPAYMENT OF PRINCIPAL AND THE PAYMENT OF INTEREST IN TERMS OF SUB-SECTION (2) OF THAT SECTION.

**भारतीय औद्योगिक विकास बैंक**

एतद्द्वारा यह वचन देता है कि वह

बिना संघवी

को या उनके द्वारा निर्दिष्ट को मांग पर भारतीय औद्योगिक विकास बैंक के बम्बई स्थित प्रधान कार्यालय से या अपने ऐसे कार्यालय से जहां इस बांड पर ब्याज देय है, 05 जुलाई 2010 को

**केवल एक करोड रुपये**

और 05 जुलाई 1990 से उक्त रकम के देय होने की तारीख तक उसपर 11.5 प्रतिशत वार्षिक दर पर ऊपर कहे अनुसार देय ब्याज का भुगतान करेगा और यह ब्याज प्रति वर्ष 05 जनवरी तथा 05 जुलाई को समान छमाही किस्तों में अदा किया जाएगा .

**THE INDUSTRIAL DEVELOPMENT BANK OF INDIA**

does hereby promise to pay

To Bina Sanghvi

or order on demand at the Head Office of the Industrial Development Bank of India, Bombay or at its Office at which interest is payable on this bond on the 5th day of July, 2010 the sum of

**Rupees One Crore Only**

and to pay interest on such sum from the 5th day of July, 1990 to the date on which the same shall become payable, as aforesaid, at the rate of 11.5 per cent per annum, such interest to be paid by equal half-yearly payments on the 5th day of January and on the 5th day of July in every year.

बम्बई : दिनांक 05 जुलाई 1990
BOMBAY : Dated 5th July, 1990

सं. No. 57 विकास बैंक IDBI 682

एस. श्रीनिवासन
S. SRINIVASAN
मुख्य महाप्रबन्धक.
Chief General Manager.
महा प्रबंधक
General Manager

भारतीय औद्योगिक विकास बैंक के लिए FOR INDUSTRIAL DEVELOPMENT BANK OF INDIA

अध्यक्ष CHAIRMAN

जांच कर ली गयी EXAMINED
Apadkar
कृते महाप्रबंधक P. GENERAL MANAGER
भारतीय औद्योगिक विकास बैंक INDUSTRIAL DEVELOPMENT BANK OF INDIA

रु. 10000000 RS.

भारतीय स्टैम्प अधिनियम, 1899 की धारा 9 (1) (क) के अधीन स्टैम्प शुल्क अधियाचित.
Stamp Duty remitted under Section 9 (1) (a) of the Indian Stamp Act, 1899.

मे देय ब्याज. Interest payable at Mumbai

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इस बांड पर जो भी बचान लिखा जाए वह साफ और स्पष्ट शब्दों में होना चाहिये . भारतीय भाषाओं में लिखे गए बचान के
नीचे अंग्रेजी भाषा में उसका लिप्यंतरण किया जाना चाहिए .
All endorsements upon this Bond must be clear and distinct. Vernacular endorsements must be
transliterated into English immediately below the endorsement.

मूल रकम रु. 1,00,00,000/-
Principal Amount Rs.

11.5 प्रतिशत Percent

04-01-1991 को समाप्त होनेवाली प्रथम छमाही के लिए ब्याज भुगतान रु. 5,75,000.00
Interest payment at Rs. 5,75,000.00 for the first half-year ending 04-01-1991

तथा उसके बाद समाप्त होनेवाली छमाहियों के लिए ब्याज भुगतान रु. 5,75,000.00
and at Rs. 5,75,000.00 for the subsequent half-years ending

| | | अधिपत्र स. Warrant No. | आद्य Ini. |
|---|---|---|---|
| 1. | 04-01-1991 | paid | |
| 2. | 04-07-1991 | | |
| 3. | 04-01-1992 | | |
| 4. | 04-07-1992 | | |
| 5. | 04-01-1993 | | |
| 6. | 04-07-1993 | | |
| 7. | 04-01-1994 | | |
| 8. | 04-07-1994 | | |
| 9. | 04-01-1995 | | |
| 10. | 04-07-1995 | | |
| 11. | 04-01-1996 | | |
| 12. | 04-07-1996 | | |
| 13. | 04-01-1997 | | |
| 14. | 04-07-1997 | | |
| 15. | 04-01-1998 | | |
| 16. | 04-07-1998 | | |
| 17. | 04-01-1999 | | |
| 18. | 04-07-1999 | | |
| 19 | 04-01-2000 | | |
| 20 | 04-07-2000 | | |
| 21. | 04-01-2001 | | |
| 22. | 04-07-2001 | paid | |
| 23. | 04-01-2002 | | |
| 24. | 04-07-2002 | | |
| 25 | 04-01-2003 | | |
| 26. | 04-07-2003 | | |
| 27. | 04-01-2004 | | |
| 28. | 04-07-2004 | | |
| 29 | 04-01-2005 | | |
| 30. | 04-07-2005 | | |
| 31. | 04-01-2006 | | |
| 32. | 04-07-2006 | | |

★ 1. PAY TO THE SHRI MAHILA NAGRIK SAHAKARI BANK LTD OR ORDER

2.

3.

4.

5.

| छमाही की समाप्ति पर For Half Year Ending | | अधिपत्र सं. Warrant No | आद्य Ini |
|---|---|---|---|
| 33. | 04-01-2007 | | |
| 34. | 04-07-2007 | | |
| 35. | 04-01-2008 | | |
| 36 | 04-07-2008 | | |
| 37. | 04-01-2009 | | |
| 38. | 04-07-2009 | | |
| 39. | 04-01-2010 | | |
| 40. | 04-07-2010 | | |

बांड की मूलधन राशि प्राप्त की.
Received the principal of this Bond.

इस बांड के बदले
Received, in lieu hereof, _____ renewed Bond (s)
payable to _____
(धारक का नाम/Holder's Name)

को नया बांड प्राप्त हुआ जिसका ब्याज
with interest payable at _____ में देय होगा.

(धारक के हस्ताक्षर)

★ यह जगह बेचान लिखने के लिए है . प्रत्येक बेचान निर्धारित जगह के अंदर लिखा जाना चाहिए .
★★ These cages are reserved for endorsements. Each endorsement should be made within the space allotted.
पाँचवें खाने का उपयोग करने के बाद यह बांड वित्त बैंक के बम्बई स्थित प्रधान कार्यालय में नवीकरण के लिए प्रस्तुत किया जाना चाहिए.
★★ After utilisation of the 5th cage, this bond should be presented to IDBI H.O., Bombay for renewal.

खाता सं. B. L. A/c. No. 11.5% BONDS 2010 (FIFTY SEVENTH SERIES)

# भारतीय औद्योगिक विकास बैंक
# INDUSTRIAL DEVELOPMENT BANK OF INDIA

रु. RS. 10,00,000

(भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 के अधीन निगमित)
(INCORPORATED UNDER THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964)

सं. No. 57 विकास बैंक IDBI 683

इसे भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 की धारा 11 की उपधारा (1) के खंड (क) के अनुसरण में जारी किया गया है और उक्त धारा की उपधारा (2) के अनुसार इसके मूलधन की चुकौती तथा ब्याज के भुगतान के लिए केन्द्र सरकार ने गारंटी दी है.

ISSUED IN PURSUANCE OF CLAUSE (a) OF SUB-SECTION (1) OF SECTION 11 OF THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964 AND GUARANTEED BY THE CENTRAL GOVERNMENT AS TO THE REPAYMENT OF PRINCIPAL AND THE PAYMENT OF INTEREST IN TERMS OF SUB-SECTION (2) OF THAT SECTION.

**भारतीय औद्योगिक विकास बैंक**

एतद्द्वारा यह वचन देता है कि वह

बिना संघवी

को या उनके द्वारा निर्दिष्ट को मांग पर भारतीय औद्योगिक विकास बैंक के बम्बई स्थित प्रधान कार्यालय से या अपने ऐसे कार्यालय से जहां इस बांड पर ब्याज देय है, 05 जुलाई 2010 को

**केवल एक करोड रुपये**

और 05 जुलाई 1990 से उक्त रकम के देय होने की तारीख तक उसपर 11.5 प्रतिशत वार्षिक दर पर ऊपर कहे अनुसार देय ब्याज का भुगतान करेगा और यह ब्याज प्रति वर्ष 05 जनवरी तथा 05 जुलाई को समान छमाही किस्तों में अदा किया जाएगा .

**THE INDUSTRIAL DEVELOPMENT BANK OF INDIA**

does hereby promise to pay

To Bina Sanghvi

or order on demand at the Head Office of the Industrial Development Bank of India, Bombay or at its Office at which interest is payable on this bond on the 5th day of July, 2010 the sum of

**Rupees One Crore Only**

and to pay interest on such sum from the 5th day of July, 1990 to the date on which the same shall become payable, as aforesaid, at the rate of 11.5 per cent per annum, such interest to be paid by equal half-yearly payments on the 5th day of January and on the 5th day of July in every year.

बम्बई : दिनांक 05 जुलाई 1990
BOMBAY : Dated 5th July, 1990

एस श्रीनीवासन
S. SRINIVASAN
मुख्य महाप्रबन्धक.
Chief General Manager.
महा प्रबंधक
General Manager

सं. No. 57 विकास बैंक IDBI 683

भारतीय औद्योगिक विकास बैंक के लिए FOR INDUSTRIAL DEVELOPMENT BANK OF INDIA

अध्यक्ष CHAIRMAN

भारतीय स्टैम्प अधिनियम, 1899 की धारा 9 (1) (क) के अधीन स्टैम्प शुल्क अधियाजित.
Stamp Duty remitted under Section 9 (1) (a) of the Indian Stamp Act, 1899.

भारतीय औद्योगिक विकास बैंक INDUSTRIAL DEVELOPMENT BANK OF INDIA

जांच कर ली गयी EXAMINED

Upadhyaya
कृते महाप्रबंधक P. GENERAL MANAGER

रु. 10000000 RS.

मे देय ब्याज Mumbai

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ये . भारतीय भाषाओं में लिखे गये बेचान के

distinct. Vernacular endorsements must be nent.

1 THE SURAT MAHILA NAGRIK SAHAKARI BANK LTD OR ORDER

| समाप्ति पर Year Ending | अधिपत्र सं. Warrant No | आद्य Ini |
|---|---|---|
| 4-01-2007 | | |
| 4-07-2007 | | |
| 4-01-2008 | | |
| 4-07-2008 | | |
| 4-01-2009 | | |
| 4-07-2009 | | |
| 4-01-2010 | | |
| 4-07-2010 | | |

घन राशि प्रा ी.
the princi of this Bond.

★ यह जगह बेचान लिखने के लिए है . प्रत्येक बेचान निर्धारित जगह के अंदर लिखा जाना चाहिए .
★ ★ These cages are reserved for endorsements. Each endorsement should be made within the space allotted.
★ ★ ★ पाँचवें खाने का उपयोग करने के बाद यह बांड वि ग्रांस बैंक के बम्बई स्थित प्रधान कार्यालय में नवीकरण के लिए प्रस्तुत किया जाना चाहिए.
★ ★ ★ After utilisation of the 5th cage, this bond should be presented to IDBI H.O., Bombay for renewal.

# GILTEDGE MANAGEMENT SERVICES LTD.

## DELIVERY CHALLAN

103, Liberty Apts., 80-A, Sarojini Road, Behind McDonalds, Vile Parle(W) Mumbai-56
TeleFax : 022-6194712

27/07/2001

To,

THE SURAT MAHILA NAGRIK
SAHAKARI BANK LTD.
BABUBHAI CHAMBERS,
ATHWA GATE,

SURAT
395001

Enclosed please find the original certificates alongwith the necessary documents against your purchase vide Bill No. **767** value dated **24/07/2001** ; with details as follows :

**SCRIPNAME** IDBI 11.50% 2010

**TOTAL BILL AMOUNT** Rs.10000000

**DENOMINATIONS** SINGLE **TOTAL PENDING :** 0

| Facevalue | Foliono | Certfrom | Certto | Distnofrom | Distnoto | Previous Client | StampCharg |
|---|---|---|---|---|---|---|---|
| 10000000 | | 684 | 684 | | | BINA SANGHVI | |

**10000000 TOTAL OUTWARD**

Kindly acknowledge the receipt of the same.

**Thanking You,**
**Yours truly**
**FOR GILTEDGE MANAGEMENT SERVICES LTD.**

**Authorised Signatory**

**ENCL :**

**NOTE : Kindly get the securities transferred in your name immediately.**

**For your reference:**

**NAME OF THE REGISTRAR** **DOCUMENTS REQUIRED :**

INDUSTRIAL DEVELOPMENT BANK
OF INDIA.
IDBI TOWER,
NEXT TO WORLD TRADE CENTRE,
CUFFE PARADE, MUMBAI,
MR. SAVIO/MR. GADGIL 022-
2189117
400005

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

बां. बही खाता सं. B. L. A/c. No. 11.5% BONDS 2010 (FIFTY SEVENTH SERIES)

1017

924 34

281

# भारतीय औद्योगिक विकास बैंक
# INDUSTRIAL DEVELOPMENT BANK OF INDIA

रु. Rs. 1,00,00,000

(भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 के अधीन निगमित)
(INCORPORATED UNDER THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964)

सं. No. 57 विकास बैंक / IDBI 684

इसे भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 की धारा 11 की उपधारा (1) के खंड (क) के अनुसरण में जारी किया गया है और उक्त धारा की उपधारा (2) के अनुसार इसके मूलधन की चुकौती तथा ब्याज के भुगतान के लिए केन्द्र सरकार ने गारंटी दी है.

ISSUED IN PURSUANCE OF CLAUSE (a) OF SUB-SECTION (1) OF SECTION 11 OF THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964 AND GUARANTEED BY THE CENTRAL GOVERNMENT AS TO THE REPAYMENT OF PRINCIPAL AND THE PAYMENT OF INTEREST IN TERMS OF SUB-SECTION (2) OF THAT SECTION.

**भारतीय औद्योगिक विकास बैंक**

एतद्द्वारा यह वचन देता है कि वह

बिना सघवी

को या उनके द्वारा निर्दिष्ट को मांग पर भारतीय औद्योगिक विकास बैंक के बम्बई स्थित प्रधान कार्यालय से या अपने ऐसे कार्यालय से जहां इस बांड पर ब्याज देय है, 05 जुलाई 2010 को

**केवल एक करोड रुपये**

और 05 जुलाई 1990 से उक्त रकम के देय होने की तारीख तक उसपर 11.5 प्रतिशत वार्षिक दर पर ऊपर कहे अनुसार देय ब्याज का भुगतान करेगा और यह ब्याज प्रति वर्ष 05 जनवरी तथा 05 जुलाई को समान छमाही किस्तों में अदा किया जाएगा .

**THE INDUSTRIAL DEVELOPMENT BANK OF INDIA**

does hereby promise to pay

To Bina Sanghvi

or order on demand at the Head Office of the Industrial Development Bank of India, Bombay or at its Office at which interest is payable on this bond on the 5th day of July, 2010 the sum of

**Rupees One Crore Only**

and to pay interest on such sum from the 5th day of July, 1990 to the date on which the same shall become payable, as aforesaid, at the rate of 11.5 per cent per annum, such interest to be paid by equal half-yearly payments on the 5th day of January and on the 5th day of July in every year.

बम्बई : दिनांक 05 जुलाई 1990
BOMBAY : Dated 5th July, 1990

सं. No. 57 विकास बैंक / IDBI 684

एस. श्रीनिवासन
S. SRINIVASAN
मुख्य महाप्रबन्धक.
Chief General Manager.
महा प्रबंधक
General Manager

भारतीय औद्योगिक विकास बैंक के लिए FOR INDUSTRIAL DEVELOPMENT BANK OF INDIA

अध्यक्ष CHAIRMAN

जांच की गयी EXAMINED
P. GENERAL MANAGER
INDUSTRIAL DEVELOPMENT BANK OF INDIA
भारतीय औद्योगिक विकास बैंक

रु. 10000000 Rs.

भारतीय स्टैम्प अधिनियम, 1899 की धारा 9 (1) (क) के अधीन स्टैम्प शुल्क अधिरोपित.
Stamp Duty remitted under Section 9 (1) (a) of the Indian Stamp Act, 1899.

मे देय ब्याज Interest payable at Mumbai

INDIA SECURITY PRESS, NASIK ROAD.

11.5% बांड 2010 (सत्तावनवी श्रृंखला)
11.5% BONDS 2010 (FIFTY SEVENTH SERIES)

GILTEDGE SERVICES LIMITED

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

इस बांड पर जो भी बेचान लिखा जाए, वह साफ और स्पष्ट शब्दों में होना चाहिये. भारतीय भाषाओं में लिखे गये बेचान के ठीक नीचे अंग्रेजी भाषा में उसका लिप्यंतरण लिखा जाना चाहिए.
All endorsements upon this Bond must be clear and distinct. Vernacular endorsements must be transliterated into English immediately below the endorsement.

मूल रकम रु. Principal Amount Rs. **1,00,00,000/-**

11.5 प्रतिशत Percent

04-01-1991 को समाप्त होनेवाली प्रथम छमाही के लिए ब्याज भुगतान रु. Interest payment at Rs. **5 75,000.00** for the first half-year ending 04-01-1991

तथा उसके बाद समाप्त होनेवाली छमाहियों के लिए ब्याज भुगतान रु. and at Rs. **5,75,000.00** for the subsequent half-years ending

| | | अधिपत्र स. Warrant No. | आद्य Ini. |
|---|---|---|---|
| 1. | 04-01-1991 | Paid | |
| 2. | 04-07-1991 | | |
| 3. | 04-01-1992 | | |
| 4. | 04-07-1992 | | |
| 5. | 04-01-1993 | | |
| 6. | 04-07-1993 | | |
| 7. | 04-01-1994 | | |
| 8. | 04-07-1994 | | |
| 9. | 04-01-1995 | | |
| 10. | 04-07-1995 | | |
| 11. | 04-01-1996 | | |
| 12. | 04-07-1996 | | |
| 13. | 04-01-1997 | | |
| 14. | 04-07-1997 | | |
| 15. | 04-01-1998 | | |
| 16. | 04-07-1998 | | |
| 17. | 04-01-1999 | | |
| 18. | 04-07-1999 | | |
| 19 | 04-01-2000 | | |
| 20 | 04-07-2000 | | |
| 21. | 04-01-2001 | | |
| 22. | 04-07-2001 | Paid | |
| 23. | 04-01-2002 | | |
| 24. | 04-07-2002 | | |
| 25 | 04-01-2003 | | |
| 26. | 04-07-2003 | | |
| 27. | 04-01-2004 | | |
| 28. | 04-07-2004 | | |
| 29 | 04-01-2005 | | |
| 30. | 04-07-2005 | | |
| 31. | 04-01-2006 | | |
| 32. | 04-07-2006 | | |

★ 1. PAY TO THE SURAT [illegible] NAGRIK SAHAKARI BANK LTD OR BEARER

2.

3.

4.

5.

| छमाही का समाप्ति पर For Half Year Ending | | अधिपत्र सं. Warrant No | आद्य Ini |
|---|---|---|---|
| 33. | 04-01-2007 | | |
| 34. | 04-07-2007 | | |
| 35. | 04-01-2008 | | |
| 36 | 04-07-2008 | | |
| 37. | 04-01-2009 | | |
| 38. | 04-07-2009 | | |
| 39. | 04-01-2010 | | |
| 40. | 04-07-2010 | | |

बांड की मूलधन राशि प्राप्त की.
Received the principal of this Bond.

इस बांड के बदले
Received, in lieu hereof, _____ renewed Bond (s)
payable to _____
(धारक का नाम/Holder's Name)

को नया बांड प्राप्त हुआ जिसका ब्याज
with interest payable at _____ में देय होगा.

(धारक के हस्ताक्षर)
(Holder's Signature)

यह बांड बेचान तथा सुपुर्दगी के जरिये हस्तांतरणीय है. रेखांकित बेचान लिखना सख्त मना है.
This Bond is transferable by endorsement and delivery. Cross endorsements are strictly prohibited.

★ यह बेचान लिखने के लिए है. प्रत्येक बेचान निर्धारित जगह के अंदर लिखा जाना
★ These panes are reserved for endorsements. Each endorsement

( Book 4 ) Computer Generated Page 187 of 436

(924)3E
1019
283

# 11.50% IDBI 2010
# Face Value: 1,00,00,000/-

- **Sold To.: The Vishweshwar Sahakari Bank Ltd.**
- **Bill No.:649 dated 28/6/01**
- **Con. Amt.: 10377638.89**



- **Payment Recd. Vide :**
  - **Cheque No. : 900968 Dated 28/6/01**
  - **Cheque Amt. : 10377638.89**
  - **Deposited in: Janata Sahakari Bank Ltd.**





- **Cert. No. 623 ( 1 Crore *1) delivered on 28/6/01.**



# GILTEDGE
MANAGEMENT SERVICES LIMITED

924 36
1021
285

The Trustees/Treasury Manager
THE VISHWESHWAR SAHAKARI BANK LTD.,PUNE
471/472, GULTEKDI,
MARKET YARD,

PUNE
411037
Tel:
Fax:

110

Bill No : 00/06/ 649
Date : 27/06/2001

Sir/Madam,

This is to confirm the following transaction.

**SECURITY DETAILS:**

| Scrip Name | Maturity Date | Coupon Rate | Interest Dates | Redemption Value | Put Date | Call Date |
|---|---|---|---|---|---|---|
| IDBI 11.50% 2010 | 05/07/2010 | 11.5% | 05/01/2000 05/07/2000 | 100 | 0 | 0 |

**TRANSACTION DETAILS:**

| Nature of Transaction | Deal Date | Settlement Date | PP Date | Mode of Settlement | Delivery Period (days) |
|---|---|---|---|---|---|
| SALE | 27/06/2001 | 28/06/2001 | 05/07/2001 | PHY | DVP |

| Face Value | Rate | Interest Days | Principal Amount | Accrued Interest | Total Consideration |
|---|---|---|---|---|---|
| 0000000 | 104 | -7 | 10400000.00 | -22361.11 | 10377638.89 |

**Consideration (in words):-** Rs. ONE CRORE THREE LAKHS SEVENTY SEVEN THOUSAND SIX HUNDRED THIRTY EIGHT AND EIGHTY NINE PAISE Only

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

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

**I.T.PAN NO:AABCQ0116D**

**For GILTEDGE MANAGEMENT SERVICES LIMITED**

Swela

Authorised Signatory

779


**HEAD OFFICE**
MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194729

**BRANCHES**
Pune : 124-A, Sohrab Hall, 21, Sasoon Road, Pune - 411 001. Tel.: (020) 6114285 Fax: 6111607
Calcutta : 138/2A, Sarat Bose Road, P.O. Lansdowne, Calcutta - 700 029. Tel.: (033) 474821 Fax: 4748215
Nasik : S-8, Utility Centre, 2nd Flr., Sharanpur Road, Opp. Rajiv Gandhi Bhavan, Nasik City, Nasik - 422 002. Tel.: (0253) 317079 Fax: 317078
Ahmedabad : 301, Shitiratn( Bldg., Opp. Panchavati Cinema, Ellisbridge, Ahmedabad - 380 006. Telefax: 6425520

NAME : GILTEDGE MAN( ) LTD

| DATE | CHQ.NO. | PARTICULARS | DEBIT | CREDIT | BALANCE |
|---|---|---|---|---|---|
| 23/06/2001 | 35741 | By Lcl Chq Dep | | 11,97,212.33 | 6,89,11 |
| 23/06/2001 | 61386 | By Lcl Chq Dep | | 12,24,200.00 | 5,35,080. |
| 23/06/2001 | 35742 | By Lcl Chq Dep | | 12,45,825.00 | 17,80,905.96 |
| 23/06/2001 | 61385 | By Lcl Chq Dep | | 21,80,193.75 | 39,61,099.71 |
| 23/06/2001 | 61384 | By Lcl Chq Dep | | 37,95,417.81 | 77,56,517.52 |
| 23/06/2001 | 924121 | ketan sheth and co | 27,00,000.00 | | 50,56,517.52 |
| 23/06/2001 | 924055 | M T PRASAD | 11,143.75 | | 50,45,373.77 |
| 23/06/2001 | 924054 | M T PRASAD | 11,143.75 | | 50,34,230.02 |
| 23/06/2001 | 924119 | ketan sheth and co | 11,00,000.00 | | 39,34,230.02 |
| 23/06/2001 | 924123 | home trade ltd 2364 | 11,00,000.00 | | 28,34,230.02 |
| 23/06/2001 | | ca 2475 giltedge in | | 5,91,500.00 | 34,25,730.02 |
| 23/06/2001 | | ca 2475 giltedge in | | 27,00,000.00 | 61,25,730.02 |
| 23/06/2001 | | ca 2475 giltedge in | | 5,06,923.19 | 66,32,653.21 |
| 23/06/2001 | | To TDD Interest 20. | 1,258.00 | | 66,31,395.21 |
| 25/06/2001 | 21567 | By Lcl Chq Dep | | 2,00,00,000.00 | 2,66,31,395.21 |
| 25/06/2001 | 924108 | BPL MOBILE A/C5 | 9,406.07 | | 2,66,21,989.14 |
| 25/06/2001 | 924120 | GILTEDGE INVESTMENT | 15,00,000.00 | | 2,51,21,989.14 |
| 25/06/2001 | 924127 | c/c 1295 ketan shet | 2,00,00,000.00 | | 51,21,989.14 |
| 25/06/2001 | 924114 | SUHAS C.ALMAULA | 3,60,468.84 | | 47,61,520.30 |
| 25/06/2001 | 924113 | CHITTARANJANA I.ALM | 1,02,991.10 | | 46,58,529.20 |
| 25/06/2001 | 924105 | B.B.AILSINGHANI & C | 25,660.96 | | 46,32,868.24 |
| 26/06/2001 | 924130 | c/a 2364 home trade | 15,00,000.00 | | 31,32,868.24 |
| 26/06/2001 | 924115 | NEW INDIA INDS LTD | 1,05,813.01 | | 30,27,055.23 |
| 26/06/2001 | 132201 | By Lcl Chq Dep | | 28,35,000.00 | 58,62,055.23 |
| 26/06/2001 | 352543 | By Lcl Chq Dep | | 2,25,000.00 | 60,87,055.23 |
| 26/06/2001 | 924129 | ICICI BANK LTD | 1,07,152.22 | | 59,79,903.01 |
| 27/06/2001 | 924131 | c/a 2475 gilt. inve | 2,25,000.00 | | 57,54,903.01 |
| 27/06/2001 | 924128 | CABLE CORP OF INDIA | 28,34,650.00 | | 29,20,253.01 |
| 27/06/2001 | | c/c 1295 ketan shet | | 20,00,000.00 | 49,20,253.01 |
| 27/06/2001 | 919695 | ROHNE POLUENE CHEM | 3,50,000.00 | | 45,70,253.01 |
| 27/06/2001 | 919984 | RHONE POLUENE CHEM | 1,20,000.00 | | 44,50,253.01 |
| 27/06/2001 | 919694 | RHONE POLUENE CHEM | 1,60,000.00 | | 42,90,253.01 |
| 27/06/2001 | 919992 | RHONE POULENE CHEM | 2,50,000.00 | | 40,40,253.01 |
| 27/06/2001 | 924132 | SALECHA CONSULTANTS | 8,15,791.67 | | 32,24,461.34 |
| 27/06/2001 | 924133 | R K TANDON AND CO | 2,18,644.44 | | 30,05,816.90 |
| 28/06/2001 | 959812 | By Lcl Chq Dep | | 5,55,000.00 | 35,60,816.90 |
| 28/06/2001 | 919953 | RHONE POULENE CHEM. | 10,50,000.00 | | 25,10,816.90 |
| 28/06/2001 | 919996 | RHONE POULENE CHEM | 8,00,000.00 | | 17,10,816.90 |
| 28/06/2001 | 924110 | SEVEN STAR DOT COM | 10,000.00 | | 17,00,816.90 |
| 28/06/2001 | 924125 | KALPESH ENT | 24,000.00 | | 16,76,816.90 |
| 28/06/2001 | 87021 | By Lcl Chq Dep | | 2,23,772.22 | 19,00,589.12 |
| 28/06/2001 | 87020 | By Lcl Chq Dep | | 1,08,491.39 | 20,09,080.51 |
| 28/06/2001 | 400719 | By Lcl Chq Dep | | 13,28,052.92 | 33,37,133.43 |
| 28/06/2001 | 54327 | By Lcl Chq Dep | | 5,66,993.06 | 39,04,126.49 |
| 28/06/2001 | 900988 | By Lcl Chq Dep | | [illegible] | 1,42,81,765.38 |
| 28/06/2001 | 924139 | GILTEDGE MGT SER LT | 10,00,000.00 | | 1,32,81,765.38 |
| 28/06/2001 | 924137 | KETAN SHETH & CO. 1 | 90,00,000.00 | | 42,81,765.38 |
| 28/06/2001 | 924136 | B R T LTD EMP P F | 6,99,583.91 | | 35,82,181.47 |
| 28/06/2001 | | pur of security | 5,66,993.06 | | 30,15,188.41 |
| 28/06/2001 | 924134 | R.PODAR CHARITABLE | 12,000.00 | | 30,03,188.41 |
| 29/06/2001 | 234105 | By Lcl Chq Dep | | 4,66,866.00 | 34,70,054.41 |
| 29/06/2001 | 234104 | By Lcl Chq Dep | | 2,23,733.00 | 36,93,787.41 |
| 29/06/2001 | 27612 | By Lcl Chq Dep | | 2,00,000.00 | 38,93,787.41 |
| 29/06/2001 | 240395 | By Lcl Chq Dep | | 3,10,857.53 | 42,04,644.94 |
| 29/06/2001 | 678336 | By Lcl Chq Dep | | 2,10,09,250.00 | 2,52,13,894.94 |

Continued...

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# GILTEDGE MANAGEMENT SERVICES LTD.

## DELIVERY CHALLAN

133, Liberty Apts., 80-A, Sarojini Road, Behind McDonalds, Vile Parle(W) Mumbai-56
TeleFax : 022-6194712

28/06/2001

To,

THE VISHWESHWAR SAHAKARI BANK
LTD.,PUNE
471/472, GULTEKDI,
MARKET YARD,

PUNE
411037

Enclosed please find the original certificates alongwith the necessary documents against your purchase vide Bill No. **649** value dated **28/06/2001** ; with details as follows :

**SCRIPNAME** IDBI 11.50% 2010

**TOTAL BILL AMOUNT** Rs.10000000

**DENOMINATIONS** SINGLE **TOTAL PENDING :** 0

| Facevalue | Foliono | Certfrom | Certto | Distnofrom | Distnoto | Previous Client | StampCharg |
|---|---|---|---|---|---|---|---|
| 10000000 | | 623 | 623 | | | KEYUR GILT MANAGEMENT & SECURITIES (P) LTD | |

**10000000 TOTAL OUTWARD**

Kindly acknowledge the receipt of the same.

**Thanking You,**
**Yours truly**
**FOR GILTEDGE MANAGEMENT SERVICES LTD.**

**Authorised Signatory**

**ENCL :**

**NOTE : Kindly get the securities transferred in your name immediately.**

**For your reference:**

**NAME OF THE REGISTRAR** **DOCUMENTS REQUIRED :**

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INDUSTRIAL DEVELOPMENT BANK
OF INDIA.
IDBI TOWER,
NEXT TO WORLD TRADE CENTRE,
CUFFE PARADE, MUMBAI,
MR. SAVIO/MR. GADGIL 022-
2189117
400005

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

बां. बही खाता सं. B. L. A/c. No. 39

11.5% BONDS 2010 (FIFTY SEVENTH SERIES)

# भारतीय औद्योगिक विकास बैंक
# INDUSTRIAL DEVELOPMENT BANK OF INDIA

रु. RS. 10000000

HDFCB

CSND00005350128

(भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 के अधीन निगमित)
(INCORPORATED UNDER THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964)

सं. No. 57 विकास बैंक IDBI 623

इसे भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 की धारा 11 की उपधारा (1) के खंड (क) के अनुसरण में जारी किया गया है और उक्त धारा की उपधारा (2) के अनुसार इसके मूलधन की चुकौती तथा ब्याज के भुगतान के लिए केन्द्र सरकार ने गारंटी दी है.

ISSUED IN PURSUANCE OF CLAUSE (a) OF SUB-SECTION (1) OF SECTION 11 OF THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964 AND GUARANTEED BY THE CENTRAL GOVERNMENT AS TO THE REPAYMENT OF PRINCIPAL AND THE PAYMENT OF INTEREST IN TERMS OF SUB-SECTION (2) OF THAT SECTION.

भारतीय औद्योगिक विकास बैंक

एतद्द्वारा यह वचन देता है कि वह

पंजाब नेशनल बैंक

को या उनके द्वारा निर्दिष्ट की मांग पर भारतीय औद्योगिक विकास बैंक के बम्बई स्थित प्रधान कार्यालय से या अपने ऐसे कार्यालय से जहां इस बांड पर ब्याज देय है, 05 जुलाई 2010 को

**केवल एक करोड़ रुपये**

और 05 जुलाई 1990 से उक्त रकम के देय होने की तारीख तक उसपर 11.5 प्रतिशत वार्षिक दर पर ऊपर कहे अनुसार देय ब्याज का भुगतान करेगा और यह ब्याज प्रति वर्ष 05 जनवरी तथा 05 जुलाई को समान छमाही किस्तों में अदा किया जाएगा.

THE INDUSTRIAL DEVELOPMENT BANK OF INDIA does hereby promise to pay

To PUNJAB NATIONAL BANK

or order on demand at the Head Office of the Industrial Development Bank of India, Bombay or at its Office at which interest is payable on this bond on the 5th day of July, 2010 the sum of

**Rupees One Crore Only**

and to pay interest on such sum from the 5th day of July, 1990 to the date on which the same shall become payable, as aforesaid, at the rate of 11.5 per cent per annum, such interest to be paid by equal half-yearly payments on the 5th day of January and on the 5th day of July in every year.

बम्बई : दिनांक 05 जुलाई 1990
BOMBAY : Dated 5th July, 1990

सं. No. 57 विकास बैंक IDBI 623

Chief General Manager
महा प्रबंधक
General Manager

भारतीय औद्योगिक विकास बैंक के लिए FOR INDUSTRIAL DEVELOPMENT BANK OF INDIA

भारतीय स्टैम्प अधिनियम, 1899 की धारा 9 (1) (क) के अधीन स्टैम्प शुल्क अधिमुक्त.
Stamp Duty remitted under Section 9 (1) (a) of the Indian Stamp Act, 1899

भारतीय औद्योगिक विकास बैंक INDUSTRIAL DEVELOPMENT BANK OF INDIA
महा प्रबंधक P. GENERAL MANAGER
जांच की गयी EXAMINED

रु. 10000000 RS.

All endorsements upon this Bond must be clear and distinct. Vernacular endorsement must be transliterated into English immediately below the endorsement.

मूल रकम रु. Principal Amount Rs. **1,00,00,000/-**

11.5 प्रतिशत Percent

04-01-1991 को समाप्त होनेवाली प्रथम छमाही के लिए ब्याज भुगतान रु. Interest payment at Rs. **5 75,000.00** for the first half-year ending 04-01-1991

तथा उसके बाद समाप्त होनेवाली छमाहियों के लिए ब्याज भुगतान रु. and at Rs. **5,75,000.00** for the subsequent half-years ending

| | अर्धपत्र स. Warrant No. | आद्य Ini. |
|---|---|---|
| 1. 04-01-1991 | Paid | |
| 2. 04-07-1991 | | |
| 3. 04-01-1992 | | |
| 4. 04-07-1992 | | |
| 5. 04-01-1993 | | |
| 6. 04-07-1993 | | |
| 7. 04-01-1994 | | |
| 8. 04-07-1994 | | |
| 9. 04-01-1995 | | |
| 10. 04-07-1995 | | |
| 11. 04-01-1996 | | |
| 12. 04-07-1996 | | |
| 13. 04-01-1997 | | |
| 14. 04-07-1997 | | |
| 15. 04-01-1998 | | |
| 16. 04-07-1998 | | |
| 17. 04-01-1999 | | |
| 18. 04-07-1999 | | |
| 19. 04-01-2000 | Paid | |
| 20 04-07-2000 | 3-2000 | |
| 21. 04-01-2001 | 3-2001 | |
| 22. 04-07-2001 | | |
| 23. 04-01-2002 | | |
| 24. 04-07-2002 | | |
| 25 04-01-2003 | | |
| 26. 04-07-2003 | | |
| 27. 04-01-2004 | | |
| 28. 04-07-2004 | | |

Pay to Srei International Sec. or order Punjab ... Bank Ltd.
Authorised Signatory.

Pay to BINA SANGHVI
for SREI INTERNATIONAL SECURITIES LTD
Authorised Signatory

Pay to Zurich Trustee Company (India) Pvt. Ltd. A/c Zurich India Mutual Fund High Interest Fund.
Pay to Keyur Gilt Management & Securities
Trustee Company (India) Pvt. Ltd.
A/c Zurich India Mutual Fund
High Interest Fund.
By their Constituted Attorney
HDFC BANK LTD.

Pay to Templeton Mutual Fund
Keyur Gilt Management & Securities (P) Ltd.
Authorised Signatory

Authorised Signatory

| छमाही का समाप्ति पर Half Year Ending | अर्धपत्र सं. Warrant No | आद्य Ini |
|---|---|---|
| 33. 04-01-2007 | PAY TO KEYUR GILT MANAGEMENT & SEC.(P) LTD | |
| 34. 04-07-2007 | SEBI REGN. No. : MF 026/96/8 TEMPLETON MUTUAL FUND | |
| 35. 04-01-2008 | A/C TEMPLETON INDIA LIQUID FUND | |
| 36 04-07-2008 | By Their Constituted Attorney CITIBANK N.A. | |
| 37. 04-01-2009 | | |
| 38. 04-07-2009 | Authorised Signatory | |
| 39. 04-01-2010 | | |
| 40. 04-07-2010 | | |

बांड की मूलधन राशि प्राप्त की.
Received the principal of this Bond.

PAY TO KEYUR GILT MANAGEMENT & SEC.(P) LTD
इस बांड के बदले
Received, in lieu hereof, _____ renewed Bond (s)
payable By Their Constituted Attorney
TEMPLETON MUTUAL FUND
CITIBANK N.A. (Holder's Name)
N. Bhatnagar
Authorised Signatory

को नया बांड प्राप्त किया जाए
with interest payable at
Pay to SEBI REGN. No. : MF 026/96/8
TEMPLETON MUTUAL FUND
A/C TEMPLETON INDIA LIQUID FUND
By Their Constituted Attorney
CITIBANK N.A.

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

यह बांड बेचान तथा सुपुर्दगी के जरिये हस्तांतरणीय है. रेखांकित बेचान लिखना सख्त मना है.
This Bond is transferable by endorsement and delivery. Cross endorsements are strictly prohibited.

यह जगह बेचान लिखने के लिए है. अन्य बेचान लिखने हेतु के अंदर लिखा जाना चाहिए.
These cages are reserved for endorsements. Each endorsement should be made within the

924 89

1029

293

**BINA SANGHVI**
*103, Liberty Apts, 80/A, Sarojini Raod, Behind Mc Donalds, Vile Parle (W) Mumbai 400 056*
TEL:-6194712.

11/7/01

To,
The IDBI
Mumbai

Dear Sir or Madam:

Enclosed please find herewith the following Certificates of 11.50 IDBI 2010 for the Face Value of Rs. 4,00,00,000/- details of which are given below:

| Name of script | Face Value | Cert. No. | Last Holder |
|---|---|---|---|
| 11.50% IDBI 2010 | 1,00,00,000/- | 624 | Keyur Gilt Management & Sec. (P) Ltd. |
| 11.50% IDBI 2010 | 1,00,00,000/- | 625 | Keyur Gilt Management & Sec. (P) Ltd. |
| 11.50% IDBI 2010 | 1,00,00,000/- | 626 | Keyur Gilt Management & Sec. (P) Ltd. |
| 11.50% IDBI 2010 | 1,00,00,000/- | 622 | Keyur Gilt Management & Sec. (P) Ltd. |

Kindly transfer the same in the name of BINA SANGHVI and do the needful at the earliest.

Thanking You,
Yours truly,

Bina Sanghvi

Read

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

783

11.5% बाड 2010 (सत्तावनवी श्रृंखला)

खाता सं. B. L. A/c. No. 39 11.5% BONDS 2010 (FIFTY SEVENTH SERIES)

# भारतीय औद्योगिक विकास बैंक
# INDUSTRIAL DEVELOPMENT BANK OF INDIA

रु. RS. 10,000,000

HDFCB

CSND00005350129

(भारतीय औद्योगिक विकास बैंक अधिनियम,1964 के अधीन निगमित)
(INCORPORATED UNDER THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964)

सं. No. 57 विकास बंध IDBI 624

इसे भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 की धारा 11 की उपधारा (1) के खंड (क) के अनुसरण में जारी किया गया है और उक्त धारा की उपधारा (2) के अनुसार इसके मूलधन की चुकौती तथा ब्याज के भुगतान के लिए केन्द्र सरकार ने गारंटी दी है.

ISSUED IN PURSUANCE OF CLAUSE (a) OF SUB-SECTION (1) OF SECTION 11 OF THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964 AND GUARANTEED BY THE CENTRAL GOVERNMENT AS TO THE REPAYMENT OF PRINCIPAL AND THE PAYMENT OF INTEREST IN TERMS OF SUB-SECTION (2) OF THAT SECTION.

भारतीय औद्योगिक विकास बैंक

एतद्द्वारा यह वचन देता है कि वह

पंजाब नेशनल बैंक

को या उनके द्वारा निर्दिष्ट को मांग पर भारतीय औद्योगिक विकास बैंक के बम्बई स्थित प्रधान कार्यालय से या अपने ऐसे कार्यालय से जहां इस बांड पर ब्याज देय है, 05 जुलाई 2010 को

केवल एक करोड़ रुपये

और 05 जुलाई 1990 से उक्त रकम के देय होने की तारीख तक उसपर 11.5 प्रतिशत वार्षिक दर पर अथवा कम अनुसार इस ब्याज का भुगतान करेगा और यह ब्याज प्रति वर्ष 05 जनवरी तथा 05 जुलाई को समान छमाही किस्तों में जमा किया जाएगा.

THE INDUSTRIAL DEVELOPMENT BANK OF INDIA does hereby promise to pay

To PUNJAB NATIONAL BANK

or order on demand at the Head Office of the Industrial Development Bank of India, Bombay or at its Office at which interest is payable on this bond on the 5th day of July, 2010 the sum of

Rupees One Crore Only

and to pay interest on such sum from the 5th day of July, 1990 to the date on which the same shall become payable, as aforesaid, at the rate of 11.5 per cent per annum, such interest to be paid by equal half-yearly payments on the 5th day of January and on the 5th day of July in every year.

बम्बई दिनांक 05 जुलाई 1990
BOMBAY: Dated 5th July, 1990

S. SRINIVASAN
मुख्य महाप्रबंधक
Chief General Manager
महा प्रबंधक
General Manager

सं. No. 57 विकास बंध IDBI 624

भारतीय स्टैम्प अधिनियम, 1899 की धारा 9 (1) (क) के अधीन देय भारतीय स्टैम्प अधिनियम की धारा 9 (1) (a) of the Indian Stamp Act, 1899 Interest payable on

Stamp Duty remitted under Section 9 (1) (a) of the Indian Stamp Act, 1899

10000000 RS

भारतीय औद्योगिक विकास बैंक के लिए FOR INDUSTRIAL DEVELOPMENT BANK OF INDIA

अध्यक्ष CHAIRMAN

INDUSTRIAL DEVELOPMENT BANK OF INDIA P. GENERAL MANAGER EXAMINED

(924) 02
1031
(295)

784

खाता सं. B. L. A/c. No. 39

11.5% BONDS 2010 (FIFTY SEVENTH SERIES)

# भारतीय औद्योगिक विकास बैंक
# INDUSTRIAL DEVELOPMENT BANK OF INDIA

रु. Rs. 10000000

HDFCB

CSND00005350131

(भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 के अधीन निगमित)
INCORPORATED UNDER THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964)

No. 57 विकास बैंक IDBI 626

इसे भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 की धारा 11 की उपधारा (1) के खंड (क) के उपखंड (ii) के अधीन जारी किया गया है और उक्त धारा की उपधारा (2) के अनुसार इसके भुगतान की चुकौती तथा ब्याज के भुगतान के लिए केन्द्र सरकार ने गारंटी दी है।

ISSUED IN PURSUANCE OF CLAUSE (a) OF SUB-SECTION (1) OF SECTION 11 OF THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964 AND GUARANTEED BY THE CENTRAL GOVERNMENT AS TO THE REPAYMENT OF PRINCIPAL AND THE PAYMENT OF INTEREST IN TERMS OF SUB-SECTION (2) OF THAT SECTION.

भारतीय औद्योगिक विकास बैंक

एतद्द्वारा यह वचन देता है कि वह

पंजाब नेशनल बैंक

को या उनके द्वारा निर्दिष्ट को मांग पर भारतीय औद्योगिक विकास बैंक के बम्बई स्थित प्रधान कार्यालय से या अपने ऐसे कार्यालय से जहां इस बांड पर ब्याज देय है, 05 जुलाई 2010 को

केवल एक करोड़ रुपये

और 05 जुलाई 1990 से उक्त रकम के देय होने की तारीख तक उसपर 11.5 प्रतिशत वार्षिक दर पर अर्ध वार्षिक देय, ब्याज का भुगतान करेगा और यहां ब्याज प्रति वर्ष 05 जनवरी को 05 जुलाई को समान छमाही किस्तों में अदा किया जाएगा।

THE INDUSTRIAL DEVELOPMENT BANK OF INDIA does hereby promise to pay

To PUNJAB NATIONAL BANK

or order on demand at the Head Office of the Industrial Development Bank of India, Bombay or at its Office at which interest is payable on this bond on the 5th day of July, 2010 the sum of

Rupees One Crore Only

and to pay interest on such sum from the 5th day of July, 1990 to the date on which the same shall become payable, as aforesaid, at the rate of 11.5 per cent per annum, such interest to be paid by equal half-yearly payments on the 5th day of January and on the 5th day of July in every year.

बम्बई दिनांक 05 जुलाई 1990
BOMBAY Dated 5th July, 1990

No. 57 विकास बैंक IDBI 626

एस. श्रीनिवासन
S. SRINIVASAN
मुख्य महाप्रबंधक
Chief General Manager
General Manager

Stamp Duty remitted under Section 9 (1) (a) of Indian Stamp Act, 1899 (Interest payable at ...)

भारतीय औद्योगिक विकास बैंक के लिए FOR INDUSTRIAL DEVELOPMENT BANK OF INDIA

अध्यक्ष CHAIRMAN

10000000 RS.

CERTIFICATE MANAGEMENT SERVICES LIMITED

ESPLANADE, MUMBAI

खाता सं. B. L. A/c. No. 39

11.5% बांड 2010 (सत्तावनवी श्रृंखला)
11.5% BONDS 2010 (FIFTY SEVENTH SERIES)

924
1035
299

# भारतीय औद्योगिक विकास बैंक
# INDUSTRIAL DEVELOPMENT BANK OF INDIA

रु.Rs. 10000000

HDFCB
CSND00005350127

(भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 के अधीन निगमित)
(INCORPORATED UNDER THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964)

सं. No. 57 विकास बैंक IDBI 622

इस भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 की धारा 11 की उपधारा (1) के खंड (क) के अनुसरण में जारी किया गया है और उक्त धारा की उपधारा (2) के अनुसार इसके मूलधन की चुकौती तथा ब्याज के भुगतान के लिए केंद्र सरकार ने गारंटी दी है.

(ISSUED IN PURSUANCE OF CLAUSE (a) OF SUB-SECTION (1) OF SECTION 11 OF THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964 AND GUARANTEED BY THE CENTRAL GOVERNMENT AS TO THE REPAYMENT OF PRINCIPAL AND THE PAYMENT OF INTEREST IN TERMS OF SUB-SECTION (2) OF THAT SECTION.)

भारतीय औद्योगिक विकास बैंक

एतद्द्वारा यह वचन देता है कि वह

पंजाब नेशनल बैंक

को या उसके द्वारा निर्दिष्ट को माग पर भारतीय औद्योगिक विकास बैंक के बम्बई स्थित प्रधान कार्यालय से या अपने ऐसे कार्यालय से जहां इस बांड पर ब्याज देय है, 05 जुलाई 2010 को

केवल एक करोड़ रुपये

और 05 जुलाई 1990 से उक्त रकम के देय होने की तारीख तक उसपर 11.5 प्रतिशत वार्षिक दर पर कर के अनुसार देय ब्याज का भुगतान करेगा और यह ब्याज प्रति वर्ष 05 जनवरी तथा 05 जुलाई को समान छमाही किस्तों में अदा किया जाएगा.

THE INDUSTRIAL DEVELOPMENT BANK OF INDIA does hereby promise to pay

To PUNJAB NATIONAL BANK

or order on demand at the Head Office of the Industrial Development Bank of India, Bombay or at its Office at which interest is payable on this bond on the 5th day of July, 2010 the sum of

Rupees One Crore Only

and to pay interest on such sum from the 5th day of July, 1990 to the date on which the same shall become payable, as aforesaid, at the rate of 11.5 per cent per annum, such interest to be paid by equal half-yearly payments on the 5th day of January and on the 5th day of July in every year.

बम्बई : दिनांक 05 जुलाई 1990
BOMBAY, Dated 5th July, 1990

सं. No. 57 विकास बैंक IDBI 622

एस. श्रीनिवासन
S. SRINIVASAN
मुख्य महाप्रबंधक
Chief General Manager
महा प्रबंधक
General Manager

भारतीय औद्योगिक विकास बैंक के लिए FOR INDUSTRIAL DEVELOPMENT BANK OF INDIA

अध्यक्ष CHAIRMAN

Stamp Duty remitted under Section 9 (1) (a) of the Indian Stamp Act, 1899 भारतीय स्टैम्प अधिनियम, 1899 की धारा 9 (1) (क) के अधीन स्टैम्प शुल्क माफ किया गया

INDUSTRIAL DEVELOPMENT BANK OF INDIA
GENERAL MANAGER
EXAMINED

रु. 10000000 Rs.

MANAGEMENT SERVICES

786

ADDL. MAGISTRATE ESPLANADE, MUMBAI

सं. PREVIOUS BOND No.

खाता सं. B. L. A/c. No. 39

11.5% बांड 2010 (सत्तावनवी श्रृंखला)
11.5% BONDS 2010 (FIFTY SEVENTH SERIES)

924 & 1037

301

# भारतीय औद्योगिक विकास बैंक
# INDUSTRIAL DEVELOPMENT BANK OF INDIA

रु. RS. 10000000

HDFCB
CSND00005350130

(भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 के अधीन निगमित)
(INCORPORATED UNDER THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964)

सं. No. 57 विकास बैंक IDBI 625

इसे भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 की धारा 11 की उपधारा (1) के खंड (क) के अनुसरण में जारी किया गया है और उक्त धारा की उपधारा (2) के अनुसार इसके मूलधन का चुकौती तथा ब्याज के भुगतान के लिए केन्द्र सरकार ने गारंटी दी है.

ISSUED IN PURSUANCE OF CLAUSE (a) OF SUB-SECTION (1) OF SECTION 11 OF THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964 AND GUARANTEED BY THE CENTRAL GOVERNMENT AS TO THE REPAYMENT OF PRINCIPAL AND THE PAYMENT OF INTEREST IN TERMS OF SUB-SECTION (2) OF THAT SECTION.

भारतीय औद्योगिक विकास बैंक

एतद्द्वारा यह घोषणा करता है कि वह

पंजाब नेशनल बैंक

को या उनके द्वारा निर्दिष्ट को माँग पर भारतीय औद्योगिक विकास बैंक के बम्बई स्थित प्रधान कार्यालय में या अपने ऐसे कार्यालय में जहाँ इस बांड पर ब्याज देय है, 05 जुलाई 2010 को

केवल एक करोड़ रुपये

और 05 जुलाई 1990 से उक्त रकम का देय होने की तारीख तक उसपर 11.5 प्रतिशत वार्षिक दर पर ब्याज का अनुसार देय ब्याज का भुगतान करेगा और यह ब्याज प्रति वर्ष 05 जनवरी तथा 05 जुलाई को समान छमाही किस्तों में अदा किया जाएगा.

THE INDUSTRIAL DEVELOPMENT BANK OF INDIA does hereby promise to pay

To PUNJAB NATIONAL BANK

or order on demand at the Head Office of the Industrial Development Bank of India, Bombay or at its Office at which interest is payable on this bond on the 5th day of July, 2010 the sum of

Rupees One Crore Only

and to pay interest on such sum from the 5th day of July, 1990 to the date on which the same shall become payable, as aforesaid, at the rate of 11.5 per cent per annum, such interest to be paid by equal half-yearly payments on the 5th day of January and on the 5th day of July in every year.

बम्बई : दिनांक 05 जुलाई 1990
BOMBAY: Dated 5th July, 1990

एस. श्रीनीवासन
S. SRINIVASAN
मुख्य महाप्रबंधक
Chief General Manager
General Manager

सं. No. 57 विकास बैंक IDBI 625

भारतीय औद्योगिक विकास बैंक के लिए FOR INDUSTRIAL DEVELOPMENT BANK OF INDIA

अध्यक्ष CHAIRMAN

Stamp Duty remitted under Section 9 (1) (a) of the Indian Stamp Act, 1899 भारतीय टिकट अधिनियम, 1899 की धारा 9 (1) (क) के अधीन छूट दी गई

INDUSTRIAL DEVELOPMENT BANK OF INDIA Mumbai

P. GENERAL MANAGER

10000000 RS.

787

# FORM NO. 15H

*[See rule 29 C (3)]*

**Declaration under section 197A(1A) of the Income - tax Act, 1961, to be made by a person (not being a company or a firm) claiming receipt of interest on securities or interest other than "interest on securities" or income in respect of units without deduction of tax.**

## Part I

I/We* BINA SANGHVI

*son/daughter/wife of NAVNEET SANGHVI

resident of 103, LIBERTY APARTMENT, 80-A, SAROJINI ROAD, (BEHIND MC DONALDS) MUMBAI - 400 054 @ do hereby declare -

1. that the securities/sums, particulars of which are given below, stand in *my/our name and beneficially belong to *me/us, and *the interest/income in respect of such securities/sums and/or income in respect of units is/are not includible in the total income of any other person under sections 60 to 64 of the Income tax Act, 1961;

*Table I

| Name and address of the person to whom the sums are given on interest | Amount of such sums | Date on which sums were given on interest | Period for which such sums were given on interest | Rate of Interest |
|---|---|---|---|---|
| | | | | |

*Table II

| Name and address of the Mutual Fund | Number of units | Class of units and face value of each unit | Distinctive numbers of units | Income in respect of units |
|---|---|---|---|---|
| | | | | |

*Table III

| Description of securities | Number of securities | Date(s) of securities | Amount of securities | Date(s) on which the securities were acquired by the declarant |
|---|---|---|---|---|
| 11.5% IDBI 2010 | 4 | 5/1 & 5/7 | 4,00,00,000/- | |

2. that *my/our present occupation is BUSINESS;

3. that the tax on *my/our estimated total income including the interest on securities, interest other than "interest on securities" *and/or income in respect of units, referred to in paragraph 1 computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on 31.03.2001 relevant to the assessment year 19 2001 - 19 2002 will be *nil*;

(P.T.O.)

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

788

( Book 4 ) Computer Generated Page 200 of 436

that *I/We have not been assessed to income-tax at any time in the past but *I/We fall within the jurisdiction of the Chief Commissioner or Commissioner of Income-tax.....

OR

that *I was/ We were last assessed to income-tax for the assessment year ~~19~~ 2001 - 19 2002 by the Assessing Officer WD-15(1)(1) Circle / Ward / District and the permanent Account number allotted to *me/us is.....

**Signature of the declarant

## Verification

*I/We, BINA SANGHVI

hereby declare that the contents of paragraphs 1 to 4 are true to the best of *my/our knowledge and belief and nothing has been concealed therein.

Verified today, the 17th day of July 19 2001

Place : MUMBAI

Signature of the declarant

## Part II

[FOR USE BY THE PERSON TO WHOM THE DECLARATION IS FURNISHED]

1. Name and address of the person responsible for paying interest on sums or income in respect of units, as the case may be, mentioned in paragraph 1 of the declaration .....
2. Date on which the declaration was furnished by the declarant .....
3. Period for which interest or income in respect of units, as the case may be, is credited/paid .....
4. Amount of interest or income in respect of units, as the case may be .....
5. Rate at which interest or income in respect of units, as the case may be, is credited / paid .....

Forwarded to the Chief Commissioner or Commissioner of Income-tax.....

Place :.....

Date :.....

Signature of the person responsible for paying *interest on securities / interest other than "interest on securities" / income in respect of units.

Notes:
1. @ Give complete postal address.
2. The declaration should be furnished in duplicate.
3. *Delete whichever is not applicable.
4. **Indicate the capacity in which the declaration is furnished on behalf of a Hindu undivided family, association of persons, etc.
5. Before signing the verification, the declarant should satisfy himself that the information furnished in the declaration is true, correct and complete in all respects.
6. Any person making a false statement in the declaration shall be liable to be prosecuted under section 277 of the Income-tax Act, 1961, and on conviction be punishable:-
   (i) in a case where the amount of tax, which would have been evaded if the statement or account had been accepted as true, exceeds one hundred thousand rupees, with rigorous imprisonment for a term which shall not be less than six months but which may extend, to seven years and with fine;
   (ii) in any other case, with rigorous imprisonment for a term which shall not be less than three months but which may extend to three years and with fine.

TAX PRINT, 177, Perin Nariman (Bazargate) Street, Fort, Mumbai - 400 001. • Phones : 269 33 21 • 269 56 76

# FORM NO. 15H

*[See rule 29 C (3)]*

**Declaration under section 197A(1A) of the Income - tax Act, 1961, to be made by a person (not being a company or a firm) claiming receipt of interest on securities or interest other than "interest on securities" or income in respect of units without deduction of tax.**

## Part I

I/We* BINA SANGHVI

*son/daughter/wife of NAVNEET SANGHVI

resident of 103, LIBERTY APARTMENT, 80 - A, SAROJINI ROAD, (BEHIND MC DONALD'S) @ do hereby declare -

1. that the securities/sums, particulars of which are given below, stand in *my/our name and beneficially belong to *me/us, and *the interest in respect of such securities/sums and/or income in respect of units is/are not includible in the total income of any other person under sections 60 to 64 of the Income tax Act, 1961;

*Table I

| Name and address of the person to whom the sums are given on interest | Amount of such sums | Date on which sums were given on interest | Period for which such sums were given on interest | Rate of Interest |
|---|---|---|---|---|
| | | | | |

*Table II

| Name and address of the Mutual Fund | Number of units | Class of units and face value of each unit | Distinctive numbers of units | Income in respect of units |
|---|---|---|---|---|
| | | | | |

*Table III

| Description of securities | Number of securities | Date(s) of securities | Amount of securities | Date(s) on which the securities were acquired by the declarant |
|---|---|---|---|---|
| 11.5% IDBI 2010. | 4 | 5/1 & 5/7 | 4,00,00,000/- | |

2. that *my/our present occupation is BUSINESS;
3. that the tax on *my/our estimated total income including the interest on securities, interest other than "interest on securities" *and/or income in respect of units, referred to in paragraph 1 computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on 31.03.2001 relevant to the assessment year 2001-2002 will be *nil*.

(P.T.O.)

GILTEDGE MANAGEMENT SERVICES LIMITED

ADDITIONAL CHIEF JUDICIAL MAGISTRATE

4. That I/We have not been assessed to income-tax ...

the jurisdiction of the Chief Commissioner or Commissioner of Income-tax .....

OR

that I was/We were last assessed to income-tax for the assessment year 19 2001 19 2002

by the Assessing Officer ..... Circle / Ward / District and the permanent Account

number allotted to *me/us is .....

**Signature of the declarant

## Verification

*I/We, ..... SHASHI VI .....

hereby declare that the contents of paragraphs 1 to 4 are true to the best of *my/our knowledge and belief and nothing has been concealed therein.

Verified today, the 11 day of July 19 2001

Place : MUMBAI

Signature of the declarant

## Part II

[FOR USE BY THE PERSON TO WHOM THE DECLARATION IS FURNISHED]

1. Name and address of the person responsible for paying interest on sums or income in respect of units, as the case may be, mentioned in paragraph 1 of the declaration .....

2. Date on which the declaration was furnished by the declarant .....

3. Period for which interest or income in respect of units, as the case may be, is credited/paid .....

4. Amount of interest or income in respect of units, as the case may be .....

5. Rate at which interest or income in respect of units, as the case may be, is credited / paid .....

Forwarded to the Chief Commissioner or Commissioner of Income-tax.....

Place : .....

Date : .....

Signature of the person responsible for paying *interest on securities / interest other than "interest on securities"/income in respect of units.

Notes: 1. @ Give complete postal address.
2. The declaration should be furnished in duplicate.
3. *Delete whichever is not applicable.
4. **Indicate the capacity in which the declaration is furnished on behalf of a Hindu undivided family, association of persons, etc.
5. Before signing the verification, the declarant should satisfy himself that the information furnished in the declaration is true, correct and complete in all respects.
6. Any person making a false statement in the declaration shall be liable to be prosecuted under section 277 of the Income-tax Act, 1961, and on conviction be punishable,
(i) in a case where the amount of tax, which would have been evaded if the statement or account had been accepted as true, exceeds one hundred thousand rupees, with rigorous imprisonment for a term which shall not be less than six months but which may extend, to seven years and with fine;
(ii) in any other case, with rigorous imprisonment for a term which shall not be less than three months but which may extend to three years and with fine.

# 10.65% ICICI 2006

- Giltedge Purchases from:
  - Valiant Capital Markets Pvt. Ltd.
  - Bill No.: 831 dated 2/8/01
  - face value: 2,00,00,000/-
  -

- The Bonds were sent to Suvarnayug on the request of Home Trade Ltd. as a loan given to Home Trade Ltd. After receiving the certificates back from Home Trade Ltd.:

- Giltedge Sells to:
  - Valiant Capital Markets Pvt. Ltd.
  - Bill No.:1075 dated 31/8/01
  - face value :1,00,00,000
  - Bill No.:1117 dated 7/9/01
  - face value :1,00,00,000

GILTEDGE
MANAGEMENT SERVICES LIMITED

Bill No : 01/08/ 831
Date : 30/07/2001

The Trustees/Treasury Manager
VALIANT CAPITAL MARKETS PVT. LTD.
4 A, CRYSTAL APT.,
JUHU ROAD,
SANTACRUZ(WEST)
MUMBAI
400054
Tel: 6495344/5350/5357/5368
Fax: 6495474

Sir/Madam,

This is to confirm the following transaction

**SECURITY DETAILS:**

| Scrip Name | Maturity Date | Coupon Rate | Interest Dates | Redemption Value | Put Date | Call Date |
|---|---|---|---|---|---|---|
| ICICI 10.65% 2006 | 24/05/2001 | 10.65% | 24/05/2001<br>23/07/2002<br>23/07/2003 | 100 | 0 | 0 |

**TRANSACTION DETAILS:**

| Nature of Transaction | Deal Date | Settlement Date | LIP Date | Mode of Settlement | Delivery Period (days) |
|---|---|---|---|---|---|
| PURCHASE | 30/07/2001 | 02/08/2001 | 24/05/2001 | PHY | SPOT |

| Face Value | Rate | Interest Days | Principal Amount | Accrued Interest | Total Consideration |
|---|---|---|---|---|---|
| 20000000 | 100.75 | 70 | 20150000.00 | 408493.15 | 20558493.15 |

**Consideration (in words):-** Rs. TWO CRORE FIVE LAKHS FIFTY EIGHT THOUSAND FOUR HUNDRED NINETY THREE AND FIFTEEN PAISE Only

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

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

**I.T.PAN NO:AAACG1351R**

**For GILTEDGE MANAGEMENT SERVICES LIMITED**

Authorised Signatory


**HEAD OFFICE**
MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194729

**BRANCHES**
Pune : 124-A, Sohrab Hall, 21, Sasoon Road, Pune - 411 001. Tel.: (020) 6114285 Fax: 6111607
Calcutta : 138/2A, Sarat Bose Road, P.O. Lansdowne, Calcutta - 700 029. Tel.: (033) 474821 Fax: 4748215
Ahmedabad : 301, Shitiratna Bldg., Opp. Panchavati Flat, Ellise Bridge, Ahmedabad - 380 006. Tel.: Fax: 6425520

HDFC BANK

GROUND [illegible] WADIA BLDG,
NANIK MOTWANI MARG,FORT MUMBAI-1

GILTEDGE MANAGEMENT SERVICES LTD

101 LIBERTY APT,80-A SAROJINI ROAD
BEH-MC DONALD'S,VILE PARLE-W,MUM-56

833

STATEMENT DATE: 31.AUG 2001
NO : 005
ACCOUNT NUMBER: 801117 007
CURRENT ACCOUNT LAGGS
CURRENCY: INDIAN RUPEES

STATEMENT FOR THE PERIOD DATED 31.AUG 2001

| DATE | TRANSACTION DETAILS | REFERENCE | VALUE DATE | DEBIT | CREDIT | BALANCE |
|---|---|---|---|---|---|---|
| 01.08.2001 | BALANCE BROUGHT FORWARD CREDIT | | | | | ***7,449,976.89 |
| 01.08.2001 | GL DEBIT | | 01.08.2001 | 300.00 | | |
| | SGL CHGS 1 SALE | | | | | |
| | INTEREST PREPAYMENT | 8201212003 | 01.08.2001 | 2,361.44 | | |
| | LOAN/LEASE PREPAYMENT | 8201212003 | 01.08.2001 | 7,182,712.50 | | |
| | CHEQUE RETURN IN CLG | 919798 | 01.08.2001 | 13,500,000.00 | | |
| | GL CREDIT | | 01.08.2001 | | 7,603,125.00 | |
| | OS 9% GOI 2013-75I. | | | | | |
| | HIGH VALUE DEP (MUMBAI) | 919798 | 01.08.2001 | | 13,500,000.00 | |
| | BALANCE CREDIT | | | | | ***7,867,727.95 |
| 02.08.2001 | GL DEBIT | | 02.08.2001 | 300.00 | | |
| | SGL CHGS 1SALE | | | | | |
| | CHQ PD IN CLG - FORT | 21597 | 02.08.2001 | 72,000.00 | | |
| | INTEREST PREPAYMENT | 8201208001 | 02.08.2001 | 103,495.62 | | |
| | CHQ PD HV CLG - FORT | 21599 | 02.08.2001 | 2,000,000.00 | | |
| | | 21598 | 02.08.2001 | 20,558,493.15 | | |
| | 001:FUNDS TRANSFER-00123 | | | | | |
| | LOAN/LEASE PREPAYMENT | 8201208001 | 02.08.2001 | 52,466,481.25 | | |
| | TRANSFER | 886979 | 02.08.2001 | | 5,000,000.00 | |
| | GL CREDIT | 933161 | 02.08.2001 | | 10,000,000.00 | |
| | FTD TRF HOME TRADE | | | | | |
| | GL CREDIT | | 02.08.2001 | | 65,199,472.22 | |
| | OS 11.03% GOI 212-5CR | | | | | |
| | BALANCE CREDIT | | | | | ***2,866,430.25 |

HDFC BANK LIMITED

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

ADDITIONAL CHIEF JUDICIAL MAGISTRATE

MANAGEMENT SERVICES LIMITED

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# GILTEDGE
MANAGEMENT SERVICES LIMITED

1029
313

The Trustees/Treasury Manager
VALIANT CAPITAL MARKETS PVT. LTD.
4 A, CRYSTAL APT.,
JUHU ROAD,
SANTACRUZ (WEST)
MUMBAI
400 054
Tel: 6495344/5350/5357/5368
Fax: 6495474

Bill No : 01/08/107
Date : 29/08/2001

257

Sir/Madam,

This is to confirm the following transaction

**SECURITY DETAILS:**

| Scrip Name | Maturity Date | Coupon Rate | Interest Dates | Redemption Value | Put Date | Call Date |
|---|---|---|---|---|---|---|
| ICICI 10.65% 2006 | 24/05/2006 | 10.65% | 24/05/2001<br>23/07/2002<br>23/07/2003<br>23/07/2004 | 100 | 0 | 0 |

**TRANSACTION DETAILS:**

| Nature of Transaction | Deal Date | Settlement Date | PIP Date | Mode of Settlement | Delivery Period (days) |
|---|---|---|---|---|---|
| SALE | 29/08/2001 | 31/08/2001 | 24/05/2001 | PHY | SPOT |

| Face Value | Rate | Interest Days | Principal Amount | Accrued Interest | Total Consideration |
|---|---|---|---|---|---|
| 0000000 | 100.4 | 99 | 10040000.00 | 288863.01 | 10328863.01 |

**Consideration (in words):-** Rs. ONE CRORE THREE LAKHS TWENTY EIGHT THOUSAND EIGHT HUNDRED SIXTY THREE AND ONE PAISE Only

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

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

**I.T.PAN NO:AAACG1351R**

**For GILTEDGE MANAGEMENT SERVICES LIMITED**

Authorised Signatory

ADDITIONAL CHIEF JUDICIAL MAGISTRATE

793


**HEAD OFFICE**
MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194729

**BRANCHES**
Pune : 124-A, Sohrab Hall, 21, Sasoon Road, Pune - 411 001. Tel.: (020) 6114285 Fax: 6111607
Calcutta : 138/2A, Sarat Bose Road, P.O. Lansdowne, Calcutta - 700 029. Tel.: (033) 474821 Fax: 4748215
Ahmedabad : 401, Shiv Trikal Complex, Panchvati Char Rasta, Ambawadi, Ahmedabad - 380 006. Tel.: 6425520

ACCOUNT NO : CA 0002-0000-000-925

NAME : GILTEDGE MANAGEMENT SERVICES LTD PAGE NO : 5

| DATE | CHQ.NO. | PARTICULARS | DEBIT | CREDIT | BALANCE |
|---|---|---|---|---|---|
| 29/08/2001 | 374361 | By Lcl Chq Dep | | 41,72,046.11 | 41,92,443.39 |
| 29/08/2001 | 934711 | BEES LTD | 23,950.00 | | 41,68,493.39 |
| 29/08/2001 | 934687 | J V TRAVELS P LTD E | 50,000.00 | | 41,18,493.39 |
| 29/08/2001 | 934712 | KM FIN CONSULTANTS | 10,77,917.81 | | 30,40,575.58 |
| 29/08/2001 | 934732 | PARESH TULSIDAS | 1,98,447.22 | | 28,42,128.36 |
| 29/08/2001 | 934734 | GILTEDGE INVEST SAN | 41,72,046.11 | | 13,29,917.75- |
| 29/08/2001 | | kotan sheth & co.12 | | | |
| 30/08/2001 | 432263 | By Lcl Chq Dep | | 15,00,000.00 | 1,70,082.25 |
| 30/08/2001 | 934724 | DSS MOBILE COMMUNIC | 529.00 | 22,429.25 | 1,92,511.50 |
| 30/08/2001 | 934703 | UTI SEC EXCHANGE LT | 2,500.00 | | 1,91,982.50 |
| 30/08/2001 | 100062 | By Lcl Chq Dep | | | 1,89,482.50 |
| 30/08/2001 | 278908 | By Lcl Chq Dep | | 51,29,760.00 | 53,19,242.50 |
| 30/08/2001 | 934736 | V B DESAI FIN SER L | 1,27,920.51 | 1,29,96,575.34 | 1,83,14,817.84 |
| 30/08/2001 | 934739 | kotan sheth & co.12 | 50,00,000.00 | | 1,81,86,897.33 |
| 30/08/2001 | 934743 | kotan sheth & co.12 | 30,00,000.00 | | 1,31,86,897.33 |
| 31/08/2001 | 970629 | By Lcl Chq Dep | | | 1,01,86,897.33 |
| 31/08/2001 | 496641 | By Lcl Chq Dep | | 10,999.45 | 1,01,97,896.78 |
| 31/08/2001 | 441830 | By Lcl Chq Dep | | 2,19,768.33 | 1,04,17,665.11 |
| 31/08/2001 | 934740 | PAY ORDER & COMM | | 2,00,600.00 | 1,06,18,265.11 |
| 31/08/2001 | 934720 | GLOBAL SER | 1,80,00,100.00 | | 73,81,834.89- |
| 31/08/2001 | 920110 | By Lcl Chq Dep | 4,400.00 | | 73,86,234.89- |
| 31/08/2001 | 107391 | By Lcl Chq Dep | | 3,45,133.33 | 70,41,101.56- |
| 31/08/2001 | 35750 | By Lcl Chq Dep | | 1,03,28,863.01 | 32,87,761.45 |
| 31/08/2001 | 61393 | By Lcl Chq Dep | | 10,77,339.30 | 43,65,100.75 |
| 31/08/2001 | 61391 | By Lcl Chq Dep | | 11,15,980.39 | 54,81,081.14 |
| 31/08/2001 | 61392 | By Lcl Chq Dep | | 5,33,599.32 | 60,14,680.46 |
| 31/08/2001 | 413459 | By Lcl Chq Dep | | 10,08,555.56 | 70,23,236.02 |
| 31/08/2001 | 385115 | By Lcl Chq Dep | | 2,29,188.89 | 72,52,424.91 |
| 31/08/2001 | 934749 | SELFIRJ | | 3,65,790.00 | 76,18,214.91 |
| 31/08/2001 | 934737 | RAJENDRA K CHUGH | 2,00,000.00 | | 74,18,214.91 |
| 31/08/2001 | 934733 | THE METAL ROLLING W | 2,00,333.33 | | 72,17,881.58 |
| 31/08/2001 | 934707 | D V VED | 5,15,013.70 | | 67,02,867.88 |
| 31/08/2001 | 934701 | PRATIK S UDESHI | 12,950.00 | | 66,89,917.88 |
| 01/09/2001 | 934700 | RITA R CONTRACTOR | 9,050.00 | | 66,80,867.88 |
| 01/09/2001 | 934729 | TONER CAPITAL AND S | 10,439.00 | | 66,70,428.88 |
| 03/09/2001 | 941653 | home trade ltd 2364 | 5,000.00 | | 66,65,428.88 |
| 03/09/2001 | 462045 | By Lcl Chq Dep | 25,00,000.00 | | 41,65,428.88 |
| 03/09/2001 | 702585 | KOTAK MAHINDRA PRIM | | 2,46,000.00 | 44,11,428.88 |
| 03/09/2001 | 934745 | D J GANDHI | 11,219.00 | | 44,00,209.88 |
| 03/09/2001 | 523210 | By Lcl Chq Dep | 50,513.25 | | 43,49,696.63 |
| 03/09/2001 | 934744 | KM FIN CONSULTANTS | | 1,14,156.12 | 44,63,852.75 |
| 03/09/2001 | 934755 | DEEPM B THANAWALA/S | 10,08,349.32 | | 34,55,503.43 |
| 03/09/2001 | | kotan sheth & co.12 | 3,07,600.00 | | 31,47,903.43 |
| 03/09/2001 | 934747 | TRUST CAPITAL SER I | | 10,70,00,000.00 | 11,01,47,903.43 |
| 03/09/2001 | 934754 | JAMMU AND KASHMIR B | 5,22,825.34 | | 10,96,25,078.09 |
| 03/09/2001 | | home trade ltd 2364 | 10,76,21,369.86 | | 20,03,708.23 |
| CLOSING BALANCE : | | | 45,03,708.23 | 25,00,000.00 | 45,03,708.23 |
| | | | 47,92,70,069.33 | 47,92,70,069.33 | |
| | | | 155 | 101 | |

( Book 4 ) Computer Generated Page 211 of 436

# GILTEDGE MANAGEMENT SERVICES LTD.

## DELIVERY CHALLAN

103, Liberty Apts., 80-A, Sarojini Road, Behind McDonalds, Vile Parle(W) Mumbai-56
TeleFax : 022-6194712

(924) 43

1053

31/08/2001

To,

VALIANT CAPITAL MARKETS PVT.
LTD.
4 A, CRYSTAL APT.,
JUHU ROAD,
SANTACRUZ(WEST)
MUMBAI
400054

(92) (317)

Enclosed please find the original certificates alongwith the necessary documents against your purchase vide Bill No. **1075** value dated **31/08/2001** ; with details as follows :

**SCRIPNAME** ICICI 10.65% 2006

**TOTAL BILL AMOUNT** Rs.10000000

**DENOMINATIONS** SINGLE **TOTAL PENDING :** 0

| Facevalue | Foliono | Certfrom | Certto | Distnofrom | Distnoto | Previous Client | StampCharg |
|---|---|---|---|---|---|---|---|
| 10000000 | 0541480 | 6 | 6 | 111 | 210 | THE SABARKANTA DIST CENT CO-OP BANK LIMITED | |

**10000000 TOTAL OUTWARD**

Kindly acknowledge the receipt of the same.

**Thanking You,**
**Yours truly**
**FOR GILTEDGE MANAGEMENT SERVICES LTD.**

Asable

**Authorised Signatory**

**ENC :**

**NOTE : Kindly get the securities transferred in your name immediately.**

**For your reference:**

**NAME OF THE REGISTRAR**

**DOCUMENTS REQUIRED :**

Copy of Resolution and Specimen Signature of Last Registered
Copy of Resolution and Specimen Signature of Transferee
Relevant Tax Exemption Form

Trustdeed/By Laws/Rules and Regulations of the trust

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

795

PRESENTED THIS DAY

25 JUN 2001

(D. A. VARDE)

ASSTT. REGISTRAR OF COMPANIES GUJ.

Date of presentation to the Prescribed Authority

NO. : BR

1055

319

# SHARE TRANSFER FORM

(Pursuant to section 108(1A) of the Companies Act, 1956)

FOR THE CONSIDERATION stated below the "Transferor(s)" named, the shares specified below subject to the conditions on which the said shares are now held by the Transferor(s) and Transferee(s) do hereby agree to accept and hold the said shares subject to the conditions aforesaid.

FULL NAME OF COMPANY

ICICI

NAME OF THE RECOGNISED STOCK EXCHANGE WHERE DEALT IN IF ANY

DESCRIPTION OF EQUITY/PREFERENCE SHARES

| No. of Figures | No. in Words | Consideration (in figures) | Consideration (in words) |
|---|---|---|---|
| Distinctive numbers From | 111 | | |
| To | 210 | | |
| Corresponding Certificate Nos. | 6 | | |

TRANSFEROR(S) [SELLER(S)] PARTICULARS

Regd. Folio No.

Name(s) in Full

1. _____
2. _____
3. _____
4. _____

Signature(s)

1. _____
2. _____
3. For The Kanchanbaug Dist. Coop. Bank Ltd. Managing Director
4. _____ Chairman

Signature of Witness

Name & Address of Witness

VIPUL

VALIANT CAPITAL MARKETS PVT. LTD.
4-A, CRYSTAL, JUHU ROAD,
SANTACRUZ (W), MUMBAI-400 054.

Pin

ATTESTATION

I, hereby attest the Signature of Transferor(s) herein mentioned

Signature

Name

Add. /Seal

* Please see overleaf instructions

TRANSFEREE(S) [BUYER(S)] PARTICULARS

Name(s) in Full

1. _____
2. _____
3. _____

Signature(s)

1. _____
2. _____

| OCCUPATION | ADDRESS | FATHER'S/HUSBAND'S NAME |
|---|---|---|
| | | |
| | | |
| | | |

Transferee(s) existing Folio if any. In same Order of Names

Rs.

ED this _____ days of _____ Two Thousand

office use only



796

UNSECURED REGULAR INTEREST BOND(S) IN THE NATURE OF PR

# NOTIFICATION AND MANDATE

924

(TO BE USED WHEN THE BOND(S) IS/ARE TO BE TRANSFERRED)

CAUTION: KINDLY SEND ONLY THIS FORM AND NOT THE BOND CERTIFICATE(S) TO THE REGISTRARS TO THE

1057

## THIS SIDE TO BE USED BY SELLER(S) ONLY

| NO. OF BONDS IN FIGURES | NO. OF BONDS IN WORDS | SERIES NO. |
|---|---|---|
| 100 | One Hundred | PNO 102 |

321

| CERTIFICATE NO (S) | 0 | 0 | 0 | 0 | 6 |
|---|---|---|---|---|---|
| CORRESPONDING PRINTED SERIAL NO (S) | | | | | |

## ONLY TO BE USED BY SELLER(S) WHO IS/ARE INDIVIDUAL(S)

**SELLER(S)'S DETAILS : –** BOND HOLDER NUMBER

| NAME IN FULL | SIGNATURE * |
|---|---|
| 1. SOLE/FIRST SELLER | 1. |
| 2. SECOND SELLER | 2. |
| 3. THIRD SELLER | 3. |

* (In accordance with the specimen signature(s) available in the records of the Company)

## ONLY TO BE USED BY SELLER WHO IS A NON-INDIVIDUAL

**SELLER'S DETAILS : –**
NAME AND ADDRESS IN FULL (Rubber stamp can be affixed) BOND HOLDER NUMBER 541480

THE SABARKANTHA DISTRICT
CENTRAL CO-OP. BANK LTD.,
Head Office
Station Road HIMATNAGAR
383001 (Dist. Sabarkantha)

| NAME(S) OF AUTHORISED SIGNATORY(IES) | DESIGNATION | SIGNATURE (In accordance with the specimen signature(s) available in the records of the Company) |
|---|---|---|
| 1. Shri Amichandbhai Patel | For The Sabarkantha Dist. Co-op Bank Ltd. Chairman | Chairman |
| 2. Shri Harishbhai Maganbhai Patel | Managing Director | Managing Director |
| 3. | | |
| 4. | | |
| 5. | | |
| 6. | | |
| 7. | | |

THE SABARKANTHA DIST. CO-OP BANK LTD. HIMATNAGAR

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

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323

# ICICI LIMITED

(Incorporated on January 5, 1955 as a Public Limited Company under the Indian Companies Act, 1913, (VII of 1913)).
Registered Office : ICICI Towers, Bandra - Kurla Complex, Bandra (E), Mumbai - 400 051.

## UNSECURED REDEEMABLE BOND(S) IN THE NATURE OF PROMISSORY NOTES

SERIES - PNQ102

This is to certify that the person(s) named below or the last Transferee(s) whose name(s) is/are duly recorded in the Memorandum of Transfers on the reverse hereof is/are the holder(s) of the within mentioned Bond(s) in the nature of Promissory Notes which have been issued subject to the Memorandum and Articles of Association of the Company and the terms and conditions set out herein which shall be binding on the Company and the Bondholders and all persons claiming by, through or under any of them.

Bondholder No.: 0541480 Certificate No : 6

Name(s) of Bondholder(s)

THE SABARKANTHA DIST. CENT. CO-OP. BANK LIMITED

Distinctive No(s) : 211 - 210

No. of Bonds : 100

Face Value : Rs.100000/- per bond

Principal Amount : Rs.1,00,00,000/-

Rate of Interest : 10.60% p.a.

Tenor : 5 YEARS

Option (Put/Call) : N.A

Put/Call Percentage : N.A

Relevant Date(s) for Put/Call option : N.A

Notice Period (for Put/Call Option) : N.A

Interest Payable From : 24-05-2001

Interest Payment Date(s) : JUL 23

Date of First Interest Payment : 23-07-2002

Date of Redemption : 24-05-2006

Nature : SENIOR

Given at Mumbai this 21st Day of June, 2001

For and on behalf of
ICICI LIMITED

K Vaman Kamat — Managing Director & Chief Executive Officer

Lalita D. Gupte — Joint Managing Director & Chief Operating Officer

Authorized Signatory

* This Certificate is being issued pursuant to the detailed terms and conditions contained in the application form.
* For Bonafied commercial or Trade transactions
* The address for all notices and communications in connection with the Bonds would be the last notified address in the records of the Company, as informed in writing to "the Registrar". It is in the interest of the transferee to immediately notify ICICI Infotech Services Limited regarding any transfer/change of address. ICICI would be absolved of any liability by issuing any notice or communication (including the notice for exercise of call option) to such last notified address.

ESPLANADE, MUMBAI

798

jai kaushal 022-28425581
jai kaushal - Mumbai

(Use one Box for one alphabet leaving one box blank between first name, ... name. Rubber Stamp can be affixed by Non-individual(s)).

| | Name of Transferee(s) [Buyer(s)] |
|---|---|
| 1. Pay to or order the amount within named | |
| Date (D D M M Y Y) | Endorsement of the Transferor(s) [Seller(s)] [Please read ~~"Transfer/Transmission of Bonds"~~ carefully before making the endorsement]. FOR THE BABARKANTHA DIST CENTRAL COOP BANK LTD MANAGING DIRECTOR CHAIRMAN |

| | Name of Transferee(s) [Buyer(s)] |
|---|---|
| 2. Pay to or order the amount within named | |
| Date (D D M M Y Y) | Endorsement of the Transferor(s) [Seller(s)] [Please read "Transfer/Transmission of Bonds" carefully before making the endorsement]. |

| | Name of Transferee(s) [Buyer(s)] |
|---|---|
| 3. Pay to or order the amount within named | |
| Date (D D M M Y Y) | Endorsement of the Transferor(s) [Seller(s)] [Please read "Transfer/Transmission of Bonds" carefully before making the endorsement]. |

| | Name of Transferee(s) [Buyer(s)] |
|---|---|
| 4. Pay to or order the amount within named | |
| Date (D D M M Y Y) | Endorsement of the Transferor(s) [Seller(s)] [Please read "Transfer/Transmission of Bonds" carefully before making the endorsement]. |

Received New Bond Certificate No. ...

Received the amount within named in full ...

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

# GILTEDGE
MANAGEMENT SERVICES LIMITED

The Trustees/Treasury Manager
VALIANT CAPITAL MARKETS PVT. LTD.
4 A, CRYSTAL APT.,
JUHU ROAD,
SANTACRUZ(WEST)
MUMBAI
400054
Tel: 6495344/5350/5357/5368
Fax: 6495474

Bill No : 01/09/1117
Date : 04/09/2001

Sir/Madam,

This is to confirm the following transaction

**SECURITY DETAILS:**

| Scrip Name | Maturity Date | Coupon Rate | Interest Dates | Redemption Value | Put Date | Call Date |
|---|---|---|---|---|---|---|
| CI 10.65% 2006 | 24/05/2006 | 10.65% | 24/05/2001<br>23/07/2002<br>23/07/2003<br>23/07/2004 | 100 | 0 | 0 |

**TRANSACTION DETAILS:**

| Nature of Transaction | Deal Date | Settlement Date | LIP Date | Mode of Settlement | Delivery Period (days) |
|---|---|---|---|---|---|
| SALE | 04/09/2001 | 07/09/2001 | 24/05/2001 | PHY | spot |

| Face Value | Rate | Interest Days | Principal Amount | Accrued Interest | Total Consideration |
|---|---|---|---|---|---|
| 10000000 | 100.4 | 106 | 10040000.00 | 309287.67 | 10349287.67 |

Consideration (in words):- Rs. ONE CRORE THREE LAKHS FORTY NINE THOUSAND TWO HUNDRED EIGHTY SEVEN AND SIXTY SEVEN PAISE Only

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

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

**I.T.PAN NO:AAACG1351R**

**For GILTEDGE MANAGEMENT SERVICES LIMITED**

Sveta
Authorised Signatory


**HEAD OFFICE**
MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194729

**BRANCHES**
Pune : 124-A, Sohrab Hall, 21, Sasoon Road, Pune - 411 001. Tel.: (020) 6114285 Fax: 6111607
Calcutta : 138/2A, Sarat Bose Road, P.O. Lansdowne, Calcutta - 700 029. Tel.: (033) 474821 Fax: 4748215
Ahmedabad : 301, Shitiratna Bldg., Opp. Panchavati Flat, Ellise Bridge, Ahmedabad - 380 006. Telefax: 6425520

( Book 4 ) Computer Generated Page 223 of 436

GROUND FL CKJI WADIA BLDG,
NANIK MOTWANI MARG,FORT MUMBAI-1

GILTEDGE MANAGEMENT SERVICES LTD
1[illegible] LIBERTY APT,80-A SAROJINI ROAD
E[illegible]H-MC DONALD'S,VILE PARLE-W,MUM-56

HDFC BANK

STATEMENT DATE. 28.SEP 2001
NO : 006
ACCOUNT NUMBER: 001117 007
CURRENT ACCOUNT LAGGS
CURRENCY: INDIAN RUPEES

STATEMENT FOR THE PERIOD DATED 28.SEP 2001

| DATE | TRANSACTION DETAILS | REFERENCE | VALUE DATE | DEBIT | CREDIT | BALANCE |
|---|---|---|---|---|---|---|
| | 060:FUNDS TRANSFER-00120 | | | | | |
| | FUNDS TRANSFER | 78625 | 07.09.2001 | | 2,349,267.67 | |
| | 060:FUNDS TRANSFER-00120 | | | | | |
| | TRANSFER | 886983 | 07.09.2001 | | 2,360,000.00 | |
| | TRANSFER | 886982 | 07.09.2001 | | 2,900,000.00 | |
| | FUNDS TRANSFER | 78624 | 07.09.2001 | | 8,000,000.00 | |
| | 060:FUNDS TRANSFER-00120 | | | | | |
| | GL CREDIT | | 07.09.2001 | | 10,354,541.67 | |
| | OS 9.395 GOI 2011 1CR | | | | | |
| | NEW LOAN | 8201250005 | 07.09.2001 | | 50,096,293.76 | |
| | GL CREDIT | | 07.09.2001 | | 56,615,662.76 | |
| | OS:11.03% GOI 2012 5CR | | | | | |

HDFC BANK LIMITED Contents of this statement will be considered correct and binding unless objected to within 30 days

ADDITIONAL CHIEF JUDICIAL MAGISTRATE * ESPLANADE MUMBAI *

GILTEDGE MANAGEMENT SERVICES LTD.

223
1063

# GILTEDGE MANAGEMENT SERVICES LTD.

## DELIVERY CHALLAN

103, Liberty Apts., 80-A, Sarojini Road, Behind McDonalds, Vile Parle(W) Mumbai-56
TeleFax : 022-6194712

11/09/2001

To,

VALIANT CAPITAL MARKETS PVT.
LTD.
4 A, CRYSTAL APT.,
JUHU ROAD,
SANTACRUZ(WEST)
MUMBAI
400054

Enclosed please find the original certificates alongwith the necessary documents against your purchase vide Bill No. **1117** value dated **07/09/2001** ; with details as follows :

**SCRIPNAME** ICICI 10.65% 2006

**TOTAL BILL AMOUNT** Rs.10000000

**DENOMINATIONS** SINGLE **TOTAL PENDING :** 0

| Facevalue | Foliono | Certfrom | Certto | Distnofrom | Distnoto | Previous Client | StampCha |
|---|---|---|---|---|---|---|---|
| 10000000 | 0541480 | 5 | 5 | 11 | 110 | THE SABARKANTHA DIST CENT CO-OP BANK | |

**10000000 TOTAL OUTWARD**

Kindly acknowledge the receipt of the same.

**Thanking You,**
**Yours truly**
**FOR GILTEDGE MANAGEMENT SERVICES LTD.**

**Authorised Signatory**

**CL :**

**NOTE : Kindly get the securities transferred in your name immediately.**

**For your reference:**

**NAME OF THE REGISTRAR**

**DOCUMENTS REQUIRED :**

Copy of Resolution and Specimen Signature of Last Registe
Copy of Resolution and Specimen Signature of Transferee
Relevant Tax Exemption Form

Trustdeed/By Laws/Rules and Regulations of the trust

Recd. 11/9/01

PRESENTED THIS DAY

(D. A. VARDE)
ASSTT. REGISTRAR OF COMPANIES GUJ.

NO. : BB

1067

331

Date of presentation to the Prescribed Authority

# SHARE TRANSFER FORM

(Under Section 108(1A) of the Companies Act, 1956)

FOR THE CONSIDERATION stated below the Transferor(s) do hereby transfer to the Transferee(s) named, the shares specified below subject to the conditions on which the said shares are now held by the Transferor(s) and Transferee(s) do hereby agree to accept and hold the said shares subject to the conditions aforesaid.

| FULL NAME OF COMPANY | NAME OF RECOGNISED STOCK EXCHANGE WHERE DEALT IN IF ANY |
|---|---|
| ICICI | |

| DESCRIPTION OF EQUITY/PREFERENCE SHARES | | | Consideration (in words) |
|---|---|---|---|
| No. of Figures | No. in Words | Consideration (in figures) | |
| 110 | ONE HUNDRED AND TEN | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| Distinctive numbers | From | 11 | | | | |
| | To | 110 | | | | |
| Corresponding Certificate Nos. | | 5 | | | | |

TRANSFEROR(S) [SELLER(S)] PARTICULARS

Folio No.

Name(s) in Full

1.
2.
3.
4.

Signature(s)

1.
2. For Dhirubhai Shantilal Dist. Cent. Comm. Co. Ltd.
3. Managing Director
4.

Signature of Witness

Name & Address of Witness

VIPUL

VALIANT CAPITAL MARKETS PVT. LTD.
4-A, CRYSTAL, JUHU ROAD,
SANTACRUZ (W), MUMBAI-400 054.
Pin

## ATTESTATION

I hereby attest the Signature of Transferor(s) herein mentioned

Signature

Name

Address/Seal

* Please see overleaf instructions

TRANSFEREE(S) [BUYER(S)] PARTICULARS

Name(s) in Full

1.
2.
3.

Signature(s)

1.
2.
3.

| | OCCUPATION | ADDRESS | FATHER'S/HUSBAND'S NAME |
|---|---|---|---|
| 1. | | | |
| 2. | | | |
| 3. | | | |

Transferee(s) existing Folio if any. In same Order of Names

Value of Stamps affixed Rs.

DATED this days of Two Thousand

For office use only.

Checked by

Folio

Signature verified



802

924/21

# ICICI LIMITED

1069

## ICICI UNSECURED REGULAR INTEREST BOND(S) IN THE NATURE OF PRC NOTIFICATION AND MANDATE

(TO BE USED WHEN THE BOND(S) IS/ARE TO BE TRANSFERRED)

CAUTION: KINDLY SEND ONLY THIS FORM AND NOT THE BOND CERTIFICATE(S) TO THE REGISTRARS TO THE IS

THIS SIDE TO BE USED BY SELLER(S) ONLY

| NO. OF BONDS IN FIGURES | NO. OF BONDS IN WORDS | SERIES NO. |
|---|---|---|
| 100 | One Hundred | PN-22 |

| CERTIFICATE NO (S) | 0 | 0 | 0 | 0 | 5 |
|---|---|---|---|---|---|
| CORRESPONDING PRINTED SERIAL NO (S) | | | | | |

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### ONLY TO BE USED BY SELLER(S) WHO IS/ARE INDIVIDUAL(S)

SELLER(S)'S DETAILS : –

BOND HOLDER NUMBER

| NAME IN FULL | SIGNATURE * |
|---|---|
| 1. SOLE/FIRST SELLER | 1 |
| 2. SECOND SELLER | 2 |
| 3. THIRD SELLER | 3 |

* (in accordance with the specimen signature(s) available in the records of the Company)

### ONLY TO BE USED BY SELLER WHO IS A NON-INDIVIDUAL

SELLER'S DETAILS : –

NAME AND ADDRESS IN FULL (Rubber stamp can be affixed)

BOND HOLDER NUMBER 5 4 1 4 8 0

THE SABARKANTHA DISTRICT CENTRAL CO-OP. BANK LTD.
Head Office
Station Road HIMATNAGAR
383001 (Dist. Sabarkantha)

| NAME(S) OF AUTHORISED SIGNATORY(IES) | The Sabarkantha District Central Co-op. Bank Ltd. | SIGNATURE * (in accordance with the specimen signature(s) available in the records of the Company) |
|---|---|---|
| 1. Shri Amichandbhai Patel | Chairman | Chairman |
| 2. Shri Harishbhai Maganbhai Patel | Managing Director | Managing Director |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |

ADDITIONAL CHIEF METROPOLITAN MAGISTRATE ESPLANADE MUMBAI



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# ICICI LIMITED

(Incorporated on January 5, 1955 as a Public Limited Company under the Indian Companies Act, 1913, (VII of 1913)).
Registered Office : ICICI Towers, Bandra - Kurla Complex, Bandra (E), Mumbai - 400 051.

## UNSECURED REDEEMABLE BOND(S) IN THE NATURE OF PROMISSORY NOTES

SERIES - PN0102

This is to certify that the person(s) named below or the last Transferee(s) whose name(s) is/are duly recorded in the Memorandum of Transfers on the reverse hereof is/are the holder(s) of the within mentioned Bond(s) in the nature of Promissory Notes which have been issued subject to the Memorandum and Articles of Association of the Company and the terms and conditions set out herein which shall be binding on the Company and the Bondholders and all persons claiming by, through or under any of them.

Bondholder No: 0541480 Certificate No : 5
Name(s) of Bondholder(s)
THE SABARKANTHA DIST. CENT. CO-OP. BANK LIMITED

| | | |
|---|---|---|
| Distinctive No(s) | :11 - 110 | |
| No. of Bonds | :100 | |
| Face Value | :Rs.100000/- per bond | |
| Principal Amount | :Rs.*1,00,00,000/- | |
| Rate of Interest | :10.65% p.a. | |
| Tenor | :5 YEARS | |
| Option (Put/Call) | :N.A | |
| Put/Call Percentage | :N.A | Notice: N.A Period (for Put/Call Option) |
| Relevant Date(s) for Put/Call option | :N.A | |

| | |
|---|---|
| Interest Payable From | :24-05-2001 |
| Interest Payment Date(s) | :JUL 23 |
| Date of First Interest Payment | :23-07-2002 |
| Date of Redemption | :24-05-2006 |
| Nature | :SENIOR |

Given at Mumbai this 21st Day of June, 2001

For and on behalf of
ICICI LIMITED

Managing Director & Chief Executive Officer — Joint Managing Director & Chief Operating Officer

Authorized Signatory

* This Certificate is being issued pursuant to the detailed terms and conditions contained in the application form.
* For Bonafied commercial or Trade transactions
* The address for all notices and communications in connection with the Bonds would be the last notified address in the records of the Company, as informed in writing to "the Registrar". It is in the interest of the transferee to immediately notify ICICI Infotech Services Limited regarding any transfer/change of address. ICICI would be absolved of any liability by issuing any notice or communication (including the notice for exercise of call option) to such last notified address.

jai kaushal 022-2842581
jai kaushal - Mumbai

**Caution :** Since this instrument is transferable by endorsement and delivery, the question of liability on account of defect of endorsements may arise. It is therefore desirable that transfers take place only by way of a crossed cheque.

EACH ENDORSEMENT SHOULD BE WRITTEN IN THE SPACES ALLOTTED

Use one Box for one alphabet leaving one box blank between first name, middle name and surname. Use of Boxes for each name. Rubber Stamp can be affixed by Non Individual(s)).

Name of Transferee(s) [Buyer(s)]

1. Pay to or order the amount within named

Endorsement of the Transferor(s) [Seller(s)] [Please read "Transfer Instructions" before making the endorsement]

Date (D D M M Y Y)

FOR THE SABARKANTHA DIST CENTRAL COOP BANK LTD
MANAGING DIRECTOR CHAIRMAN

Name of Transferee(s) [Buyer(s)]

2. Pay to or order the amount within named

Endorsement of the Transferor(s) [Seller(s)] [Please read "Transfer Instructions" of Bonds carefully before making the endorsement]

Date (D D M M Y Y)

Name of Transferee(s) [Buyer(s)]

3. Pay to or order the amount within named

Endorsement of the Transferor(s) [Seller(s)] [Please read "Transfer Instructions" of Bonds carefully before making the endorsement]

Date (D D M M Y Y)

Name of Transferee(s) [Buyer(s)]

4. Pay to or order the amount within named

Endorsement of the Transferor(s) [Seller(s)] [Please read "Transfer Instructions" of Bonds carefully before making the endorsement]

Date (D D M M Y Y)

Received New Bond Certificate No. _____ in lieu of this Certificate

Received the amount within named in full and final discharge of the Certificate

Revenue Stamp

Signature of Transferor(s) of the Bond(s) or Authorised Signatory

1073

# GILTEDGE MANAGEMENT SERVICES LIMITED

Phone : 619 47 12

SHARE & FINANCE BROKERS

103, Liberty Apt; 80-A, Sarojini Road, Behind Mc. Donald's, Vile Parle (W), Mumbai - 400 056.

Ref. SEC/

Date : 9/8/2001

To,
M/s. Mr Ketan /Mrs. Kanan

Home Trade Ltd.

Dear Madam / Sir,

Enclosed please find herewith the following Securities/Bonds/Documents/Cheque.

1. Copy of 10.65% ICICI Face Value Rs 2 cr sent to
2. Shivnagar Sahakari Bank Ltd, Pune On your
3. behalf
4.
5.

Kindly acknowledge the RECEIPT by signing the Duplicate Copy and oblige.

Your faithfully,

Thanking you,

For **Giltedge Management Services Limited**

HOME TRADE LIMITED Vashi

clara

Authorised Signature

Remarks :

GILTEDGE MANAGEMENT SERVICES LIMITED

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

805

...ued in lieu of ...

924/20

1075

329

# ICICI LIMITED

(Incorporated on January 5, 1955 as a Public Limited Company under the Indian Companies Act, 1913, (VII of 1913)).
Registered Office : ICICI Towers, Bandra - Kurla Complex, Bandra (E), Mumbai - 400 051.

## UNSECURED REDEEMABLE BOND(S) IN THE NATURE OF PROMISSORY NOTES

SERIES - FN0102

This is to certify that the person(s) named below or the last Transferee(s) whose name(s) is/are duly recorded in the Memorandum of Transfers on the reverse hereof is/are the holder(s) of the within mentioned Bond(s) in the nature of Promissory Notes which have been issued subject to the Memorandum and Articles of Association of the Company and the terms and conditions set out herein which shall be binding on the Company and the Bondholders and all persons claiming by, through or under any of them.

Bondholder No: 0541480 Certificate No : 5

Name(s) of Bondholder(s)
THE SABARKANTHA DIST. CENT. CO-OP. BANK LIMITED

| | |
|---|---|
| Distinctive No(s) | :11 - 110 |
| No. of Bonds | :100 |
| Face Value | :Rs.100000/- per bond |
| Principal Amount | :Rs.*1,00,00,000/- |
| Rate of Interest | :10.65% p.a. |
| Tenor | :5 YEARS |
| Option (Put/Call) | :N.A |
| Put/Call Percentage | :N.A |
| Relevant Date(s) for Put/Call option | :N.A |
| Notice Period (for Put/Call Option) | : N.A |
| Interest Payable From | :24-05-2001 |
| Interest Payment Date(s) | :JUL 23 |
| Date of First Interest Payment | :23-07-2002 |
| Date of Redemption | :24-05-2006 |
| Nature | :SENIOR |

Given at Mumbai this 21st Day of June, 2001

For and on behalf of
ICICI LIMITED

K. Vaman Kamat — Managing Director & Chief Executive Officer

Lalita D. Gupte — Joint Managing Director & Chief Operating Officer

Authorized Signatory

- This Certificate is being issued pursuant to the detailed terms and conditions contained in the application form.
- For Bonafied commercial or Trade transactions
- The address for all notices and communications in connection with the Bonds would be the last notified address in the records of the Company, as informed in writing to "the Registrar". It is in the interest of the transferee to immediately notify ICICI Infotech Services Limited regarding any transfer/change of address. ICICI would be absolved of any liability by issuing any notice or communication (including the notice for exercise of call option) to such last notified address.

jai kaushal - Mumbai

Caution : Since this instrument is ... of endorsements may arise. ...

| | Name of Transferee(s) [Buyer(s)] |
|---|---|
| 1. Pay to or order the amount within named | |
| Date (D D M M Y Y) | Endorsement of the Transferor(s) [Seller(s)] [Please read "Transfer/Transmission of Bonds" carefully] before making the endorsement |
| | FOR THE SABARKANTHA DIST CENTRAL CO-OP BANK LTD MANAGING DIRECTOR CHAIRMAN |

| | Name of Transferee(s) [Buyer(s)] |
|---|---|
| 2. Pay to or order the amount within named | |
| Date (D D M M Y Y) | Endorsement of the Transferor(s) [Seller(s)] [Please read "Transfer/Transmission of Bonds" carefully before making the endorsement |
| | |

| | Name of Transferee(s) [Buyer(s)] |
|---|---|
| 3. Pay to or order the amount within named | |
| Date (D D M M Y Y) | Endorsement of the Transferor(s) [Seller(s)] [Please read "Transfer/Transmission of Bonds" carefully before making the endorsement |
| | |

| | Name of Transferee(s) [Buyer(s)] |
|---|---|
| 4. Pay to or order the amount within named | |
| Date (D D M M Y Y) | Endorsement of the Transferor(s) [Seller(s)] [Please read "Transfer/Transmission of Bonds" carefully before making the endorsement |
| | |

Received New Bond Certificate No.

Received the amount within named

PRESENTED THIS DAY

25 JUN 2001

(D. A. VARDE)
ASSTT. REGISTRAR OF COMPANIES GUJ.

924 EY 1077

341

NO. 331

SHARE TRANSFER FORM

Pursuant to the Companies Act, 1956)

FOR THE CONSIDERATION stated below the 'Transferor(s)' named, the shares specified below and now held by the Transferor(s) and Transferee(s) as ... subject to the conditions aforesaid.

... agrees to accept and hold the said

(1) NAME OF COMPANY ICICI

DESCRIPTION OF EQUITY/PREFERENCE SHARES

| | No. of Figures | No. in Words | Consideration (in figures) | Consideration (in words) |
|---|---|---|---|---|
| Folio No. | from 11 | | | |
| | to 110 | | | |
| Share pending Certificate Nos. | 5 | | | |

TRANSFEROR(S) [SELLER(S)] PARTICULARS

Regd. Folio No.

Name(s) in Full

1. _____
2. _____
3. _____
4. _____

Signature(s)

1. _____
2. For The Saraswat Dist. Cent. Co-op. Bank Ltd. 20423
3. Managing Director Chairman
4. _____

ATTESTATION

I hereby attest the Signature of Transferor(s) herein mentioned

Signature

Name

Address/Seal

Please see overleaf instructions

Signature of Witness

Name & Address of Witness

VAIBHAV

VALIANT CAPITAL MARKETS PVT. LTD.
4-A, CRYSTAL, JUHU ROAD
SANTACRUZ (W), MUMBAI-400 054.
Pin

TRANSFEREE(S) [BUYER(S)] PARTICULARS

Name(s) in Full

1. _____
2. _____
3. _____

Signature(s)

1. _____
2. _____

| | OCCUPATION | ADDRESS | FATHER'S/HUSBAND'S NAME |
|---|---|---|---|
| | | | |

† To be filled only if the documents are lodged by a person other than the Transferee.

807

ICICI LIMITED

# UNSECURED REGULAR INTEREST BOND(S) IN THE NATURE OF PROM NOTIFICATION AND MANDATE

(TO BE USED WHEN THE BOND(S) IS/ARE TO BE TRANSFERRED)

CAUTION: KINDLY SEND ONLY THIS FORM AND NOT THE BOND CERTIFICATE(S) TO THE REGISTRARS TO THE ISSU

THIS SIDE TO BE USED BY SELLER(S) ONLY

| NO. OF BONDS IN FIGURES | NO. OF BONDS IN WORDS | SERIES NO. |
|---|---|---|
| 100 | One Hundred | PN0103 |

| CERTIFICATE NO (S) | | | | | |
|---|---|---|---|---|---|
| | 5 | 5 | 0 | 0 | 5 |
| CORRESPONDING PRINTED SERIAL NO (S) | | | | | |

## ONLY TO BE USED BY SELLER(S) WHO IS/ARE INDIVIDUAL(S)

SELLER(S)'S DETAILS : –

BOND HOLDER NUMBER

| NAME IN FULL | SIGNATURE * |
|---|---|
| 1. SOLE/FIRST SELLER | 1. |
| 2. SECOND SELLER | 2. |
| 3. THIRD SELLER | 3. |

* (In accordance with the specimen signature(s) available in the records of the Company)

## ONLY TO BE USED BY SELLER WHO IS A NON-INDIVIDUAL

SELLER'S DETAILS : –

NAME AND ADDRESS IN FULL (Rubber stamp can be affixed)

BOND HOLDER NUMBER 5 4 1 4 2 0

THE SABARKANTHA DISTRICT
CENTRAL CO-OP. BANK LTD.
Head Office
Station Road HIMATNAGAR
383001 (Dist. Sabarkantha)

| NAME(S) OF AUTHORISED SIGNATORY(IES) | DESIGNATION | SIGNATURE (In accordance with the specimen signature(s) available in the records of the Company) |
|---|---|---|
| 1. Shri Amichandbhai Patel | Chairman | Chairman |
| 2. Shri Harishbhai Maganbhai Patel | Managing Director | Managing Director |
| 3. | | |
| 4. | | |
| 5. | | |
| 6. | | |
| 7. | | |

ADDITIONAL CHIEF JUDICIAL MAGISTRATE

THE NOTIFICA
CONDITION(S)
ARE STATED

1. PAYMENT
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responsibili
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2. TRANSFE
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transferor(s
the Registra
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letter, as s
literally tran
true copy o
to the Comp
signatories
the Office o
tion and Ma
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be notified
permitted.

808

Issued in lieu of Certificate No : 3 Duty stamped

108

# ICICI LIMITED

(Incorporated on January 5, 1955 as a Public Limited Company under the Indian Companies Act, 1913, (VII of 1913)).
Registered Office : ICICI Towers, Bandra - Kurla Complex, Bandra (E), Mumbai - 400 051.

## UNSECURED REDEEMABLE BOND(S) IN THE NATURE OF PROMISSORY NOTES

SERIES - PNQ102

This is to certify that the person(s) named below or the last Transferee(s) whose name(s) is/are duly recorded in the Memorandum of Transfers on the reverse hereof is/are the holder(s) of the within mentioned Bond(s) in the nature of Promissory Notes which have been issued subject to the Memorandum and Articles of Association of the Company and the terms and conditions set out herein which shall be binding on the Company and the Bondholders and all persons claiming by, through or under any of them.

Bondholder No: 0541420 Certificate No : 6

Name(s) of Bondholder(s)
THE SABARKANTHA DIST. CENT. CO-OP. BANK LIMITED

| | |
|---|---|
| Distinctive No(s) | : 111 - 210 |
| No. of Bonds | : 100 |
| Face Value | : Rs.100000/- per bond |
| Principal Amount | : Rs.1,00,00,000/- |
| Rate of Interest | : 10.65% p.a. |
| Tenor | : 5 YEARS |
| Option (Put/Call) | : N.A |
| Put/Call Percentage | : N.A |
| Relevant Date(s) for Put/Call option | : N.A |
| Notice Period (for Put/Call Option) | : N.A |
| Interest Payable From | : 24-05-2001 |
| Interest Payment Date(s) | : JUL 23 |
| Date of First Interest Payment | : 23-07-2002 |
| Date of Redemption | : 24-05-2006 |
| Nature | : SENIOR |

Given at Mumbai this 21st Day of June, 2001

For and on behalf of
ICICI LIMITED

K. Vaman Kamat — Lalita D. Gupte

Managing Director & Chief Executive Officer — Joint Managing Director & Chief Operating Officer

Authorized Signatory

* This Certificate is being issued pursuant to the detailed terms and conditions contained in the application form.
* For Bonafied commercial or Trade transactions
* The address for all notices and communications in connection with the Bonds would be the last notified address in the records of the Company, as informed in writing to "the Registrar". It is in the interest of the transferee to intimate/notify ICICI Infotech Services Limited regarding any transfer/change of address failing which it would be absolved of any liability for sending any notice or communication (including the notice of exercise of Put/Call Option) to such last notified address.

jai kaushal 022-2842581

( Book 4 ) Computer Generated Page 241 of 436

Caution : Since this instrument is transferable by endorsement, care should be taken in accepting or dealing in it as defects in the title of endorsements may arise. It is therefore desirable that the transferee should satisfy himself as to the genuineness and regularity of the endorsements.

EACH UNDERSIGNED STOCK EXCHANGE (DELETE WHICHEVER IS NOT APPLICABLE)

(Use capital letters for alphabet leaving one box blank between names. Rubber stamp can be affixed by non-individual(s)).

Name of Transferee(s) [Buyer(s)]

1. Pay to or order the amount within named

Endorsement of the Transferor(s) [Seller(s)] (Please read "Transfer/Transmission of Bonds" carefully before making the endorsement).

Date (D D M M Y Y)

FOR THE SABARKANTHA DIST CENTRAL COOP BANK LTD

MANAGING DIRECTOR

CHAIRMAN

Name of Transferee(s) [Buyer(s)]

2. Pay to or order the amount within named

Endorsement of the Transferor(s) [Seller(s)] (Please read "Transfer/Transmission of Bonds" carefully before making the endorsement).

Date (D D M M Y Y)

Name of Transferee(s) [Buyer(s)]

3. Pay to or order the amount within named

Endorsement of the Transferor(s) [Seller(s)] (Please read "Transfer/Transmission of Bonds" carefully before making the endorsement).

Date (D D M M Y Y)

Name of Transferee(s) [Buyer(s)]

4. Pay to or order the amount within named

Endorsement of the Transferor(s) [Seller(s)] (Please read "Transfer/Transmission of Bonds" carefully before making the endorsement).

Date (D D M M Y Y)

Received New Bond Certificate

Received the amount within

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

PRESENTED THIS DAY

25 JUN 2001

(D. A. VARDE)
ASSTT. REGISTRAR OF COMPANIES GUJ.

1083

347

SHARE TRANSFER FORM

...Companies Act, 1956)

...FOR THE CONSIDERATION stated below the ... named, the shares specified below ... are now held by the Transferor(s) and Transferee(s) ... subject to the conditions aforesaid ... by transfer to the ... which the said shares ... to accept and hold the said

FULL NAME OF COMPANY: ICICI

...PLACE OF ARTS

| DESCRIPTION OF EQUITY/PREFERENCE SHARES | | | Consideration (in words) |
|---|---|---|---|
| No. of Figures | No. in Words | Consideration (in figures) | |
| From: 111 | | | |
| To: 210 | | | |
| Certificate Nos.: 6 | | | |

TRANSFEROR(S) [SELLER(S)] PARTICULARS

Regd. Folio No.

Name(s) in Full

1. _____
2. _____
3. _____
4. _____

Signature(s)

1. For The Sarasvat Co-op. Bank Ltd
2. _____
3. Managing Director / Chairman
4. _____

Signature of Witness _____

Name & Address of Witness

VIRJI

VALIANT CAPITAL MARKETS PVT. LTD.

4-A, CRYSTAL JUBILI ROAD,

SANTACRUZ (W), MUMBAI 400 054.

Pin _____

ATTESTATION

I, hereby attest the Signature of Transferor(s) herein mentioned

Signature

Name

Address/Seal

*Please see overleaf instructions

TRANSFEREE(S) [BUYER(S)] PARTICULARS

Name(s) in Full

1. _____
2. _____
3. _____

Signature(s)

1. _____
2. _____

| | OCCUPATION | ADDRESS | FATHER'S/HUSBAND'S NAME |
|---|---|---|---|
| 1 | | | |
| 2 | | | |
| 3 | | | |

Transferee(s) existing Folio if any, in same Order of Names

Number of Shares

Rs.

DATED this _____ days of _____ Two Thousand

...ional Chief Judicial Magistrate ... Esplanade, Mumbai



810

ICICI LIMITED

# UNSECURED REGULAR INTEREST BOND(S) IN THE NATURE OF NOTIFICATION AND MANDATE

(TO BE USED WHEN THE BOND(S) IS/ARE TO BE TRANSFERR

CAUTION: KINDLY SEND ONLY THIS FORM AND NOT THE BOND CERTIFICATE(S) TO THE REGISTRARS TO T

## THIS SIDE TO BE USED BY SELLER(S) ONLY

| NO. OF BONDS IN FIGURES | NO. OF BONDS IN WORDS | SERIES NO. |
|---|---|---|
| 100 | One Hundred | PNO 102 |

| CERTIFICATE NO (S) | 0 | 0 | 0 | 0 | 6 |
|---|---|---|---|---|---|
| CORRESPONDING PRINTED SERIAL NO (S) | | | | | |

## ONLY TO BE USED BY SELLER(S) WHO IS/ARE INDIVIDUAL(S)

**SELLER(S)'S DETAILS : –** BOND HOLDER NUMBER

| NAME IN FULL | SIGNATURE * |
|---|---|
| 1. SOLE/FIRST SELLER | 1. |
| 2. SECOND SELLER | 2. |
| 3. THIRD SELLER | 3. |

* (In accordance with the specimen signature(s) available in the records of the Company)

## ONLY TO BE USED BY SELLER WHO IS A NON-INDIVIDUAL

**SELLER'S DETAILS : –**

NAME AND ADDRESS IN FULL (Rubber stamp can be affixed)

BOND HOLDER NUMBER 54148

THE SABARKANTHA DISTRICT
CENTRAL CO-OP. BANK LTD.
Head Office
Station Road HIMATNAGAR
383001 (D : Sabarkantha)

| NAME(S) OF AUTHORISED SIGNATORY(IES) | DESIGNATION | SIGNATURE (In accordance with the specimen signature(s) available in the records of the Company) |
|---|---|---|
| 1. Shri Amichandbhai Patel | Chairman | Chairman |
| 2. Shri Harishbhai Maganbhai Patel | Managing Director | Managing Director |
| 3. | | |
| 4. | | |
| 5. | | |
| 6. | | |
| 7. | | |

ADDITIONAL CHIEF JUDICIAL MAGISTRATE

811

(924) 1087

ફોર્મ નં. ૧૪૦

45118 Chairman
40498 Managing Director
45122 to 124 General

ગ્રામ : "સા.કો બેંક"
Gram : "Sacobank"

# THE SABARKANTHA DISTRICT CENTRAL CO-OP. BANK LTD.

## ધી સાબરકાંઠા ડિસ્ટ્રીક્ટ સેન્ટ્રલ કો-ઓપરેટીવ બેંક લિ.

: Head Office :
HIMATNAGAR

હેડ ઓફિસ : હિંમતનગર

(351)

No. H.O. _____ Date _____
તારીખ

CERTOFOED TRUE COPY OF THE RESOLUTION NO 11 PASSED IN THE BOARD OF DIRECTORS MEETING HELD NO 05-02-2001.

RESOLUTION NO.11

IN SUPERSESSION OF ALL PREVIOUS RESOLUTIONS IT IS HEREBY RESOLVED THAT ANY TWO OF THE FOLLOWING OFFICE BEARER ARE HEREBY AUTHORISED TO SELL PURCHASE,TRANSFER,ENDORSED,NEGOTIATE AND/OR OTHERW SE DEAL IN GOVT.AND ALL KIND OF TRUSTEES SECURITIES. ALL STATE DEVELO PMENT LOANS. BONDS/SECURITIES OF PUBLIC FINANCIAL INSTITUTIONS AND PUBLIC SECTOR COMPANIES. STATE GOVT.NIGAMS/CORPORATIONS AND ALSO AUTHORISED TO RECEIVE INTEREST AND PRINCIPAL OR ANY OTHER KIND OF SUM THEREOF ON BEHALF OF THE SABARKANTHA ~~X~~ DISTRICT CENTRAL CO.OPERATIVE BANK LIMITED.

| SR.NO. | NAME OF OFFICE BEARER | DESIGNATION |
|---|---|---|
| 1. | SHRI AMICHANDBHAI PATEL | CHAIRMAN |
| 2. | SHRI JASUBHAI JAGUBHAI PATEL | VICE-CHAIRMAN |
| 3. | SHRI CHANDRAKANTBHAI CHIMANLAL SHETH | HON.MANAGING DIRECTOR |
| ~~4~~ 4 3. | SHRI HARISHBHAI MAGANBHAI PATEL | MANAGING DIRECTOR |

TRUE COPY
FOR THE SABARKANTHA DISTRICT CENTRAL CO.OPERATIVE BANK LIMITED

CHAIRMAN

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE MUMBAI

312

ARY/1/1089/353

...CT CENTRAL ...
...P A T ... H I M A T N A G A R

SPECIMEN SIGNATURE

| | NAME OF OFFICE BEARER | DESIGNATION | SIGNATURE |
|---|---|---|---|
| A. | SHRI AMICHANDBHAI [illegible] | CHAIRMAN | |
| B. | SHRI JASUMBAI JAGUBHAI [illegible] | VICE CHAIRMAN | |
| C. | SHRI CHANDRAKANTBHAI CHIMANLAL SHETH | HON. MANAGING DIRECTOR | |
| D. | SHRI HARISHBHAI MAGANBHAI PATEL | MANAGING DIRECTOR | |

TRUE COPY

The Sabarkantha D.C Co-op Bank Ltd

CHAIRMAN

The Sabarkantha [illegible] Co-op Bank [illegible]

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, CHENNAI

MANAGEMENT SERVICES LIMITED

8B

**Srei International Securities Ltd.**
**812, Embassy Centre,**
**8TH Floor**
**Nariman Point**
**Mumbai - 25**

**Keyur Gilt Management Services Ltd**
**C/o Jagat Parikh**
**A/606, Walls Street II**
**Opp. Orient Club**
**Near Gujram College**
**Ellisbridge**
**Ahmedabad - 6**

Registration No. of Company 11-71584

Nominal Capital Rs. 5,00,00,000/-

THE COMPANIES ACT, 1956

FORM NO. 32

Filing Fee Rs. 120/-

# Particulars of appointment of Directors and Manager and changes among them

*[Pursuant to Section 303(2)]*

Name of Company GILTEDGE MANAGEMENT SERVICES LIMITED.

Presented by NILESH K. SHETH

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 (6) |
|---|---|---|---|---|---|
| DR. KIRTIKANT KANTESARIA | PURSHOTTAMBHAI KANTESARIA. | 18, APPLE, Hill Road, WILBRAHAM MA 01095 U.S.A. | | 01.12.95 | - N.A.- |

DEPARTMENT OF COMPANY AFFAIRS
ROC CASH COUNTER RECEIPT
OFFICE OF THE REGISTRAR OF COMPANIES

ROC(MAHARASHTRA, BOMBAY)29/01/96

REC. NO. : 51985 REG. NO. : 11-071584

GILTEDGE MANAGEMENT SERVICES LTD.

| TYPE OF DOCUMENT | MODE OF PAYMENT | DATE OF DOCUMENT | | AMOUNT RS. |
|---|---|---|---|---|
| FORM 32 | CASH | 29/01/96 | N | 120 |
| | | | A | 120 |
| FORM 29 | CASH | 29/01/96 | N | 120 |
| | | | A | 120 |
| | | TOTAL | | 480 |

(WAGHODIKAR )

N: NORMAL FEE A: ADDITIONAL FEE

COMPUTER SUPPORT BY INDUSTRY DIVISION N.I.C

NOTES :—(1) A note of changes should be made in Column 6, e.g., by inserting against the name of new director indicating against the name of the former director, the cause for the change, e g., by death, resignation, retirement, rotation, disqualification, etc.

(2) In case of Managing Director, his designation should be stated with his name in Column (1).

(P.T.O.)

( Book 4 ) Computer Generated Page 253 of 436

B. Omitte

C. Appointment of and changes in management and secretaryship

| 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 (6) |
|---|---|---|---|---|---|
| N.A. | N.A. | N.A. | N.A. | N.A. | N.A. |

Signature

Designation

Dated the 29th day of December 19 95.

NOTES :— (1) For the purposes of this form, particulars of a person appointed as Manager within the meaning of the 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).

Forms Available at : COMPANY FORMS, C/o. TAX PRINT, 177, Bazargate Street, Bombay-400 001. Phones : 261 33 21 ● 261 56 76

( Book 4 ) Computer Generated Page 254 of 436

2010 (604)

Registration No. of Company 11-71584 THE COMPANIES ACT, 1956 Filing Fee Rs. 120/-

FORM NO. 32

Nominal Capital Rs. 5,00,00,000/-

Particulars of appointment of Directors and Manager and changes among them

*[Pursuant to Section 303(2)]*

Name of Company GILTEDGE MANAGEMENT SERVICES LIMITED.

Presented by NILESH K. SHETH

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 (6) |
|---|---|---|---|---|---|
| DR. KIRTIKANT KANTESARIA | PURSHOTTAMBHAI KANTESARIA. | 18, APPLE, Hill Road, WILBRAHAM MA 01095 U.S.A. | | 01.12.95 | - N.A.- |

DEPARTMENT OF COMPANY AFFAIRS
ROC CASH COUNTER RECEIPT
OFFICE OF THE REGISTRAR OF COMPANIES

ROC(MAHARASHTRA, BOMBAY)29/01/96

REC. NO.: 51985 REG. NO.: 11-071584

GILTEDGE MANAGEMENT SERVICES LTD.

| TYPE OF DOCUMENT | MODE OF PAYMENT | DATE OF DOCUMENT | | AMOUNT RS. |
|---|---|---|---|---|
| FORM 32 | CASH | 29/01/96 | N | 120 |
| | | | A | 120 |
| FORM 29 | CASH | 29/01/96 | N | 120 |
| | | | A | 120 |
| | | TOTAL | | 480 |

(WAKODIKAR )

N: NORMAL FEE A: ADDITIONAL FEE

COMPUTER SUPPORT BY INDUSTRY DIVISION N.I.C

NOTES :—(1) A note of changes should be made in Column 6, e.g., by inserting against the name of new director indicating against the name of the former director, the cause for the change, e.g., by death, resignation, retirement, rotation, disqualification, etc.

(2) In case of Managing Director, his designation should be stated with his name in Column (1).

(P.T.O.)

(Book 4) Computer Generated Page 255 of 436

B. Omit

C. Appointment of and changes in managership and secretaryship

| 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 (6) |
|---|---|---|---|---|---|
| N.A. | N.A. | N.A. | N.A. | N.A. | N.A. |

ADDITIONAL CHIEF ESPLANADE

ILTEDGE MANAGEMENT SERVICES LTD.

Signature

DIRECTOR

Dated the 29th day of December 19 95.

Designation

NOTES :— (1) For the purposes of this form, particulars of a person appointed as Manager within the meaning of the 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).

Forms Available at : COMPANY FORMS, C/o. TAX PRINT, 177, Bazargate Street, Bombay-400 001. Phones : 261 33 21 & 261 56 76

( Book 4 ) Computer Generated Page 256 of 436

(928)

1097

(311)

**Outward No.**

**Crime Branch,**
**Pune City.**

Date : 11th October, 02

To,
**The Director**
**Valiant Capital Markets Pvt.Ltd.**
Mumbai.

**Sub : To furnish information and copies of transaction of ICICI Bond certificates between you and Providence Corporate Advisory Services Pvt.Ltd. and others.**

Dear Sir,

With reference to the above, it is requested that you have sold the ICICI Bonds worth Rs.2 Crores of 10.65% ICICI, 2006 for the face value of Rs.1 Crore each to Providence Corporate Advisory Services Pvt.Ltd., Bangalore. If regarding the same bonds if you have made transactions and deals with any other parties or companies,Please give the details of transactions and all concerned copies duly attested to assist in investigation of offence registered at Vishrambagh Police Station (Pune City), vide CRNo.65/2002 under sec.406, 409, 420, 34 of IPC against the Home Trade Ltd., etc. which is duly investigated by me.

Thanking you,

Yours Sincerely,

11-10-2002

**(P.R.Patne)**
**Police Inspector**
**Crime Branch**
**Pune City.**

O/C

FOR VALIANT CAPITAL MARKETS PVT. LTD.

DIRECTOR.

11/10/2002

ADDITIONAL CHIEF JUDICIAL MAGISTRATE

817

ORATE OFFICE
4 A, Crystal, Juhu Road,
Santa Cruz (W), Mumbai - 400 054.
Tel. : 649 5350, 649 5344, 649 5357
649 5368 Fax : 649 5474

Member : OTCEI

Valiant
Capital Markets Pvt. Ltd.

October 11, 2002

To,
Mr. P.R.Patne
Police Inspector
Crime Branch
Pune City.

Ref : Your letter dated 11th October, 2002.

**Sub : Details of information and copies of transaction of ICICI Bonds between us and Providence Corporate Advisory Services Pvt.Ltd. and others, as required by yourself.**

Dear Sir,

With reference to the above mentioned matter we hereby state as follows :

1. On 30th July, 2001 in the normal course of business we received a telephone call from Giltedge Management Services Ltd. that they were wanting to buy some ICICI Bonds for around face value of Rs.2 Crores. We started enquiring in the market for the ICICI Bonds and were able to source out 10.65% ICICI 2006 Bonds for the face value of Rs. 2 Crores. We called up Giltedge Management Services Ltd. and offered them the said Bonds. After negotiation the said deal was confirmed on the same day for the value dated 2nd August, 2001. We submit herewith the following documents duly certified :

a) Our Purchase deal confirmation RTL / 212 on Anmol Finsec Ltd. for Purchase of 10.65% ICICI, 2006 Bonds for the face value of Rs.2 Crores.
b) Anmol Finsec Ltd. deal confirmation dated 30th July, 2001 selling 10.65% ICICI, 2006 Bonds for the face value of Rs. 2 Crores. The payment was made vide our Cheque No.993703 dated 2nd August, 2001 of **Rs.2,05,08,493.15** drawn on HDFC Bank Ltd, ( As per Bank Statement ).
c) Our Sale deal confirmation RTL / 213 on Giltedge Management Services Ltd. for sale of 10.65% ICICI, 2006 Bonds for the face value of Rs. 2 Crores.
d) Giltedge Management Services Ltd. deal confirmation dated 30th July, 2001 purchasing 10.65% ICICI, 2006 Bonds for the face value of Rs. 2 Crores. The Payment of **Rs.2,05,58,493.15** received from Giltedge Management Services Ltd. on 2nd August, 2001.( As per Bank Statement ).
e) Our delivery letter dated 8th August, 2001 to Giltedge Management Services Ltd. delivering the original bonds with all other original and necessary papers (as mentioned in the delivery letter) duly acknowledged by Giltedge Management Services Ltd. True copies of photo copies of bond certificates are enclosed.

Cont.....Page 2

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

C ORATE OFFICE
4 A, Crystal, Juhu Road,
Santacruz (W), Mumbai - 400 054.
Tel. : 649 5350, 649 5344, 649 5357
649 5368 Fax : 649 5474
Member : OTCEI



Valiant
Capital Markets Pvt. Ltd.

(920) 2

1101

365

2. On 28th August, 2001 in the normal course of business we received a telephone call from Giltedge management Services Ltd. that they were wanting to sell some ICICI Bonds for face value of Rs. 2 Crores. We enquired with them the details of the bonds which they intended to sell. We were informed that they wanted to sell 10.65% ICICI, 2006 Bonds for the face value of Rs. 2 Crores and are the same bonds which we had sold to them on 2nd August, 2001 and now they wanted to sell them. In the normal course of business we started looking out in the market for the buyer. We got a buyer for the said bonds for the face value of Rs. 1 Crore, henceforth we called up Giltedge Management Services Ltd. and informed them that we had a buyer who is willing to purchase the said bonds for the face value of Rs. 1 Crore. After negotiation the deal was confirmed. We submit herewith the following documents duly certified :

a) Our Purchase deal confirmation RTL / 266 on Giltedge Management Services Ltd. for Purchase of 10.65% ICICI, 2006 Bonds for the face value of Rs.1 Crore along with the copy of our Cheque No.107391 dated 31/8/01 of **Rs.1,03,28,863.01** drawn on HDFC Bank Ltd.
b) Giltedge Management Services Ltd. deal confirmation for selling 10.65% ICICI, 2006 Bonds for the face value of Rs. 1 Crore for the value dated 31st August, 2001.
c) Delivery Challan of Giltedge Management Services Ltd. delivering original bond of 10.65% ICICI, 2006 Bonds for the face value of Rs. 1 Crore and as per specification mentioned in the delivery challan. ( Certificate No. 6 )
d) Our sale deal confirmation RTL / 265 on Providence Corporate Advisory Services Pvt. Ltd. for the sale of 10.65% ICICI, 2006 Bonds for the face value of Rs. 1 Crore dated 28th August, 2001. The Payment of **Rs. 1,03,40,945/-** received from Providence Corporate Advisory Services Pvt. Ltd.( as per Bank Statement ). Since the payment was received late in the evening on 30/8/01 from Providence Corporate Advisory Services Pvt. Ltd., the payment was made to Giltedge Management Services Ltd. on 31/8/01 morning.
e) Our delivery letter dated 30th August, 2001 to Providence Corporate Advisory Services Pvt. Ltd. delivering the original bonds with all other necessary papers (as mentioned in the delivery letter). True copy of photo copy of bond certificate is enclosed. The delivery was sent by courier to Providence Corporate Advisory Services Pvt. Ltd. on 3/9/01.

3. On 3rd September, 2001 again Giltedge management Services Ltd. gave a telephone call that they were wanting to sell the balance ICICI Bonds for face value of Rs. 1 Crore and requested us to find the buyer for the same. In the normal course of business we got a buyer for the said bonds for the face value of Rs. 1 Crore, henceforth we called up Giltedge Management Services Ltd. and informed them that we had a buyer who is willing to purchase the said bonds for the face value of Rs. 1 Crore. After negotiation the deal was confirmed on the same day. However on confirmation of the deal when we had already faxed our sale deal confirmation to Providence Corporate Advisory Services Pvt.Ltd. for the value dated 4/9/01, we received telephone call from Giltedge Management Services Ltd. stating that they will not be able to keep the value date on 4/9/01. We pleaded to them that we have already fixed the sale value date and requested them to confirm the same. Ultimately they agreed to sale the same bonds for the value date 7/9/01. We submit herewith the following documents duly certified :

Cont.....Page 3



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( Book 4 ) Computer Generated Page 261 of 436

C'ORATE OFFICE
4 A, Crystal, Juhu Road,
Santacruz (W), Mumbai - 400 054.
Tel. : 649 5350, 649 5344, 649 5357
649 5368 Fax : 649 5474

Member : OTCEI

Valiant
Capital Markets Pvt. Ltd.



a) Our Purchase deal confirmation RTL / 283 on Giltedge Management Services Ltd. for Purchase of 10.65% ICICI, 2006 Bonds for the face value of Rs.1 Crore.
b) Copy of Cheque No.078624 for **Rs.80,00,000/-** and Cheque No.078625 for **Rs.23,49,287.67** dated 7/9/01 drawn on HDFC Bank Ltd respectively ( Total Consideration Rs.1,03,49,287.67).
c) Giltedge Management Services Ltd. deal confirmation for selling 10.65% ICICI, 2006 Bonds for the face value of Rs. 1 Crore for the value dated 7th September, 2001.
d) Delivery Challan of Giltedge Management Services Ltd. delivering original bond of 10.65% ICICI, 2006 Bonds for the face value of Rs. 1 Crore and as per specification mentioned in the delivery challan. (Certificate No.5)
e) Our sale deal confirmation RTL / 276 on Providence Corporate Advisory Services Pvt. Ltd. for the sale of 10.65% ICICI, 2006 Bonds for the face value of Rs. 1 Crore dated 3rd September, 2001. The Payment of **Rs. 1,03,60,534/-** received from Providence Corporate Advisory Services Pvt. Ltd. (As per Bank Statement ).
f) Our delivery letter dated 11th September, 2001 to Providence Corporate Advisory Services Pvt. Ltd. delivering the original bonds with all other necessary papers (as mentioned in the delivery letter). True copy of photo copy of bond certificate is enclosed. The delivery was sent by courier to Providence Corporate Advisory Services Pvt. Ltd. on 11/9/01.

4. Bank Statement copies.

The above certificates were delivered by us to Giltedge Management Services Ltd. in original and received back by us in original and the same were delivered in original to Providence Corporate Advisory Services Pvt. Ltd.

Please find the above in order and oblige.

Thanking you,

Yours truly,
**For Valiant Capital Markets Pvt. Ltd.**

**Taral Sheth**
**Director**

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE MUMBAI

CORPORATE OFFICE
4 A Crystal [illegible] Road
Santacruz (W) Mumbai - 400 054
Tel : 649 5350 649 5344 Fax : 649 5474

Member : OTCEI

9216 8

1

Valiant 1105
Capital Markets Pvt. Ltd.

369

July 30, 2001

RTL/212

To,
**Anmol Finsec Ltd**
**Ahmedabad**

**Kind Attn : Shri Bhavinbhai**

Dear Sir,

We are pleased to confirm the following deal with you, the details of which are given below :

| | | |
|---|---|---|
| **Our** | : | Purchase |
| **Security** | : | 10.65% ICICI,2006 |
| **Coupon** | : | 10.65% |
| **Interest Payment Dates** | : | 23/7 (Annual) |
| **First Interest from** | | 24/5/2001 |
| **Maturity** | | 24/5/2006 |
| **Rate** | : | 100.50 |
| **Face Value** | : | 2,00,00,000.00 |
| **Value Date** | : | 2/8/2001 |
| **Principal Amount** | : | 2,01,00,000.00 |
| **Accrued Interest** | : | 4,08,493.15 (70 days) |
| **Net Amount** | : | 2,05,08,493.15 |
| **Mode of Settlement** | : | Physical |
| **Remarks** | : | Cheque payable at Mumbai by transfer from our HDFC Bank At Par No.0012320001804 |

**Our P.A.No. : AAACV2704M**

If there is any discrepancy in the above deal please get back to us immediately. Kindly acknowledge the said deal by putting the company seal and signing the same and refax it to us immediately.

Thanking you,

**For Valiant Capital Markets Pvt. Ltd.**

**Taral Sheth**

**We confirm the transaction as specified above**
**For Anmol Finsec Ltd**

**Authorised Signatory**

TRUE-COPY

FOR VALIANT CAPITAL MARKETS PVT. LTD.

DIRECTOR.

821



Tel : 2611170 / 2650161 Fax : 2659701

# ANMOL FINSEC LTD.

GOVT. SECURITIES & P.S.U.BOND

SEBI Regd No. INB 201165330
Member - OTCEI
RBI Authorised Full Fledge Money Changer

Regd. Office : No.1, 2nd Floor, N.B.C.C. House, Nr. Sahajanand College, Opp. Ahd. Stock Exchange, Ambawadi. Ahmedabad. - 15. GUJARAT. INDIA.
Ph. No. :- 6303178, 6306742, 6304201, 6309259 Fax : 079 - 6304154 • e-mail : anmolfinsec@icenet.net • web site : www.anmolfinsec.com

30-Jul-2001

To,
Valiant Capital Markets Pvt. Ltd.
Mumbai.

Kind Attn. Mr. Taral Sheth

We confirm the following Sell Deal with you.

| | | |
|---|---|---|
| Security Name | | 10.65% ICICI 2006 |
| Face Value (Rs.) | | 20,000,000.00 |
| Rate (Rs.) | | 100.50 |
| Maturity Date | | 24-May-2006 |
| Last I. P. Date | | 24-May-2001 |
| Interest Payment Dates | | 23-Jul |
| PUT/CALL Date | | |
| Principal Amount (Rs.) | | 20,100,000.00 |
| Accrued Interest of Days | 70 | 408,493.15 |
| Total Consideration Amount | | 20,508,493.15 |
| Deal Date | | 30-Jul-2001 |
| Settlement Date | | 2-Aug-2001 |
| Mode of Delivery | | Physical |
| Mode of Payment | | HVC Cheque |
| Contact Person | | Mr. Bhavin Shah |
| Contact No. | | 079-6303178 |

We confirm the transaction as specified above,
Thanking you,

For, ANMOL FINSEC LIMITED

Authorised Signatory

For, Valiant Capital Markets Pvt. Ltd.

Authorised Signatory

**Note :-**
Please confirm the above details by refaxing the said deal confirmation on 630 4154 after putting your company seal and signing the same. Incase of any discrepancy, in this note, kindly revert back to us immediately.

TRUE-COPY

FOR VALIANT CAPITAL MARKETS PVT. LTD.

Authorised Signatory

CORPORATE OFFICE
4 A, Crystal, Jolly Lane
Santacruz (W), Mumbai
Tel : 649 5350 649 5

Member : OTCEI

Valiant
Capital Markets Pvt. Ltd.

July 30, 2001

RTL/213

To,
~~Giltedge Management Services Ltd.~~
Mumbai

**Kind Attn : Ms. Shweta**

**Dear Madam**

We are pleased to confirm the following deal with you, the details of which are given below :

| | | |
|---|---|---|
| **Our** | : | Sale |
| **Security** | : | 10.65% ICICL2006 |
| **Coupon** | : | 10.65% |
| **Interest Payment Dates** | : | 23/7 (Annual) |
| **First Interest from** | | 24/5/2001 |
| **Maturity** | | 24/5/2006 |
| **Rate** | : | 100.75 |
| **Face Value** | : | 2,00,00,000.00 |
| **Value Date** | : | 2/8/2001 |
| **Principal Amount** | : | 2,01,50,000.00 |
| **Accrued Interest** | : | 4,08,493.15 (70 days) |
| **Net Amount** | : | 2,05,58,493.15 |
| **Mode of Settlement** | : | Physical |
| **Remarks** | : | Cheque payable at Mumbai by transfer in our IIDFC Bank At Par A/C. No.0012320001804 (Morning Transfer before 11.00 A.M.) |

**Our P.A.No. : AAACV2704M**

If there is any discrepancy in the above deal please get back to us immediately. Kindly acknowledge the said deal by putting the company seal and signing the same and relax it to us immediately.

Thanking you.

**For Valiant Capital Markets Pvt. Ltd.**

**Taral Sheth**

**We confirm the transaction as specified above**
**For Giltedge Management Services Ltd**

**Authorised Signatory**

TRUE-COPY
FOR VALIANT CAPITAL MARKETS PVT. LTD.
DIRECTOR.

# GILTEDGE

MANAGEMENT SERVICES LIMITED

The Trustees/Treasury Manager
VALIANT CAPITAL MARKETS PVT. LTD.
4 A, CRYSTAL APT.,
JUHU ROAD,
SANTACRUZ (WEST)
MUMBAI
400054
Tel: 6495344/5350/5357/5368
Fax: 6495474

Bill No : 01/08/831
Date : 30/07/2001

Sir/Madam,

This is to confirm the following transaction

SECURITY DETAILS:

| Scrip Name | Maturity Date | Coupon Rate | Interest Dates | Redemption Value | Put Date | Call Date |
|---|---|---|---|---|---|---|
| ICICI 10.65% 2006 | 24/05/2001 | 10.65% | 24/05/2001<br>23/07/2002<br>23/07/2003 | 100 | 0 | 0 |

TRANSACTION DETAILS:

| Nature of Transaction | Deal Date | Settlement Date | LIP Date | Mode of Settlement | Delivery Period (days) |
|---|---|---|---|---|---|
| PURCHASE | 30/07/2001 | 02/08/2001 | 24/05/2001 | PHY | SPOT |

| Face Value | Rate | Interest Days | Principal Amount | Accrued Interest | Total Consideration |
|---|---|---|---|---|---|
| 20000000 | 100.75 | 70 | 20150000.00 | 408493.15 | 20558493.15 |

Consideration (in words):- Rs. TWO CRORE FIVE LAKHS FIFTY EIGHT THOUSAND FOUR HUNDRED NINETY THREE AND FIFTEEN PAISE Only

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

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

I.T.PAN NO:AAACG1351R

For GILTEDGE MANAGEMENT SERVICES LIMITED

TRUE-COPY
FOR VALIANT CAPITAL MARKETS PVT. LTD.
DIRECTOR.

Authorised Signatory


HEAD OFFICE
MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel: 6194312 Fax: 6194729

BRANCHES
Pune : 124-A, Sohrab Hall, 21, Sasoon Road, Pune - 411 001. Tel.: (020) 6114285 Fax: 6111607
Calcutta : 138/2A, Sarat Bose Road, P.O. Lansdowne, Calcutta - 700 029. Tel.: (033) 474821 Fax: 4748215
Ahmedabad : 301, Shitiratna Bldg., Opp. Panchavati Flat, Ellise Bridge, Ahmedabad - 380 006. Tel.: 4[illegible]


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Member : OTCEI

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Valiant
Capital Markets Pvt. Ltd.

August 8 2001

To,
**Giltedge Management Services Ltd.**
**Mumbai**

**Kind Attn : Ms. Shweta**

Dear Madam,

With reference to your purchase transaction of **10.65% ICICI,2006 BONDS** for the face value of Rs. 2 Crores, value dated 7th August , 2001. We are enclosing herewith the delivery for the same.

| | |
|---|---|
| Particulars | **10.65% ICICI,2006 Bonds** |
| Face Value | 2,00,00,000/- |
| Bondholder No. | 0541480 |
| Certificate Nos. | 5 & 6 |
| Distinctive Nos. | 111-410 & 111-210 |
| No. of Bonds | 200 (Two Hundred Only) |
| No of Certificates | 2 (Two Only) |
| Other Documents | Copy of Board Resolution passed by The Sabarkantha District Central Co-Op. Bank Ltd.<br>Copy of signature verification through bankers by The Sabarkantha District Central Co-Op.Bk<br>Two Transfer Deeds duly signed by The Sabarkantha District Central Co-Op.Bank Ltd.<br>Two Notification & Mandate Forms duly signed by The Sabarkantha District Central Co-Op.Bk |

Please note that the bond certificates are being handed over to you with a blank endorsement as per your request, and we will not be liable for any risk arising thereof. The enclosed bond Certificates are to be forwarded to the following address before shut period starting 23.rd June, 2002 (Interest Payment dates for the same is 23 rd July annually).

ICICI INFOTECH SERVICES LTD
Maratha Mandir Annex,
Dr A.R. Nair Road,
Opp. Mumbai Central Station,
Mumbai - 400 008
Tel No. 300 6701 upto 20

We would like to inform you that these bonds have been delivered to yourselves prior to shut period and we would not be responsible for interest claims, in case of non-timely transfer of bonds by yourselves.

Kindly acknowledge receipt of the same.
Thanking you.
Yours truly,
For Valiant Capital Markets Pvt Ltd

**TARAL SHETH**

GIFT CITY MANAGEMENT SERVICES BOMBAY

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE MUMBAI

TRUE COPY
FOR VALIANT CAPITAL MARKETS PVT. LTD.
DIRECTOR.

ICICI LIMITED

UNSECURED REGULAR INTEREST BOND(S) IN THE NATURE OF PROMISSORY NOTE(S)
NOTIFICATION AND MANDATE

(TO BE USED WHEN THE BOND(S) IS/ARE TO BE TRANSFERRED)

CAUTION: KINDLY SEND ONLY THIS FORM AND NOT THE BOND CERTIFICATE(S) TO THE REGISTRARS TO THE ISSUE (Please read condition 1 & 2 given below)

THIS SIDE TO BE USED BY SELLER(S) ONLY

| NO. OF BONDS IN FIGURES | NO. OF BONDS IN WORDS | SERIES NO |
|---|---|---|
| 100 | One Hundred | PM 312 |

| CERTIFICATE NO (S) | 0 | 0 | 0 | 0 | 5 |
|---|---|---|---|---|---|
| CORRESPONDING PRINTED SERIAL NO (S) | | | | | |

ONLY TO BE USED BY SELLER(S) WHO IS/ARE INDIVIDUAL(S)

SELLER(S)'S DETAILS : –

BOND HOLDER NUMBER

| NAME IN FULL | SIGNATURE * |
|---|---|
| 1. SOLE/FIRST SELLER | 1. |
| 2. SECOND SELLER | 2. |
| 3. THIRD SELLER | 3. |

* (In accordance with the specimen signature(s) available in the records of the Company)

ONLY TO BE USED BY SELLER WHO IS A NON-INDIVIDUAL

SELLER'S DETAILS : –
NAME AND ADDRESS IN FULL (Rubber stamp can be affixed)

BOND HOLDER NUMBER 5 4 1 4 8 6

THE SABARKANTHA DISTRICT
CENTRAL CO-OP. BANK LTD.
Head Office
Station Road HIMATNAGAR
383001 (Dist. Sabarkantha)

| NAME(S) OF AUTHORISED SIGNATORY(IES) | | SIGNATURE (In accordance with the specimen signature(s) available in the records of the Company) |
|---|---|---|
| 1. Shri Amichandbhai Patel | Chairman | Chairman |
| 2. Shri Harishbhai Maganbhai Patel | Managing Director | Managing Director |
| 3. | | |
| 4. | | |
| 5. | | |
| 6. | | |
| 7. | | |

THE NOTIFICATION AND MANDATE IS SUBJECT TO THE TERMS & CONDITION(S) OF THE BOND(S). THE FOLLOWING TWO CONDITIONS ARE STATED FOR READY REFERENCE.

1. PAYMENT OF INTEREST

Payment of interest will be made to the original allottee(s) of the Bond(s). If the Bond(s) has/have been transferred by an appropriate endorsement and delivery, the transferor(s), jointly with the transferee(s), shall notify and the transferor(s) shall also give mandate to the ICICI Infotech Services Limited or such persons at such address as may be notified by the company from time to time ("the Registrar") for payment of interest to the transferee(s), in the form duly executed by the transferor(s) (in accordance with the specimen signature(s) of such transferor(s) available in the records of the Company) and the transferee(s), as may be prescribed by the Company for the purpose (the "Notification and Mandate") at least 30 days before the respective due dates for payment of interest. In the event the Registrar has not received the Notification and Mandate (by whatever mode sent) at least 30 days before the respective due dates for payment of interest, the interest shall be paid to the transferor and not to the transferee. In such cases, claims in respect of interest, if any, shall be inter se amongst the parties and not against the Company. Wherever the signature(s) of the transferor(s) in the Notification and Mandate is/are not in accordance with the specimen signature (s) of such transferor(s) available in the records of the Company, all interest on such Bonds (s) will be kept in abeyance by the Company till such time as the Company is satisfied. Since the Bonds are in the nature of Promissory Notes, transferable by endorsement and delivery, requirement of specimen signature(s) in the Notification and Mandate will be by way of voluntary investor protection service only and the Company will not in any way by virtue thereof assume and hereby expressly disclaims any responsibility for verification of specimen signature(s), nor shall the Company be in any way liable or responsible, legally or otherwise, for non payment or erroneous payment of interest pursuant to any Notification and Mandate.

2. TRANSFER/TRANSMISSION OF BONDS

The Bonds being negotiable instruments are transerable by endorsement and delivery by the transferor(s), provided that in the case of transfer to more than one transferee, the total number of transferees shall not exceed 3(three). Without undertaking any obligation for verification of signature(s), in the own interest of the Bondholder(s), it is suggested that specimen signature(s) of the transferor(s) and the transferee(s) is/are duly submitted to the Zonal Office of the Registrar. For notification of transfer please refer to "Payment of Interest".

All endorsements must be dated, clear, distinct, word for word and letter for letter, as set out in the Bond Certificate. Vernacular endorsement must be literally translated into English immediately below the endorsement. A certified true copy of the Power of Attorney or such other authority as may be acceptable to the Company alongwith names and specimen signatures of all the authorised signatories and tax exemption certificate, if any, must be lodged separately at the Office of the Registrar simultaneously with the submission of the Not ification and Mandate stipulated under "Payment of Interest". Similarly, any modifications/additions in the Power of Attorney or such other authority should also be notified to the Office of the Registrar. Transfer to Non-residents shall not be permitted.

ADDITIONAL CHIEF JUDICIAL ESPLANADE, MUMBAI

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THIS SIDE TO BE USED BY BUYER(S) ONLY

## ONLY TO BE USED BY BUYER(S) WHO IS/ARE INDIVIDUAL(S)

BUYER(S)'S DETAILS : –

| NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable) | SIGNATURE (Parent or Guardian in case of minor) |
|---|---|
| 1 SOLE/FIRST BUYER | AGE |

ADDRESS (DO NOT REPEAT NAME) IN FULL OF SOLE / FIRST BUYER OR PARENT OR GUARDIAN OR KARTA OF HUF

PIN

NAME OF FATHER / HUSBAND OF THE FIRST / SOLE BUYER OR PARENT / GUARDIAN IN CASE OF MINOR SHRI/SMT./KUMARI (Delete whichever is not applicable)

STATUS (OF SOLE / FIRST BUYER ONLY) : (Please tick one)
- ☐ INDIVIDUAL(S)
- ☐ KARTA OF HINDU UNDIVIDED FAMILY
- ☐ PARENT/GUARDIAN ON BEHALF OF A MINOR

OCCUPATION (OF SOLE / FIRST BUYER ONLY) : (Please tick one)
- ☐ AGRICULTURE ☐ PROFESSIONAL
- ☐ BUSINESS ☐ RETIRED
- ☐ HOUSEWIFE ☐ SERVICE ☐ OTHER

MINOR'S DATE OF BIRTH: Date | Month | Year

| NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable) | SIGNATURE (Parent or Guardian in case of minor) |
|---|---|
| 2 SECOND BUYER | |
| NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable) | SIGNATURE (Parent or Guardian in case of minor) |
| 3 THIRD BUYER | |

## CAUTION (FOR BUYER(S) ONLY)

IN CASE THE BUYER IS A NON-INDIVIDUAL, COMPANY, BODY CORPORATE, SOCIETY / ASSOCIATION OF PERSONS REGISTERED UNDER THE APPLICABLE LAWS IN INDIA, TRUST, PROVIDENT FUND, SUPER ANNUATION FUND, GRATUITY FUND, BANK OR ANY OTHER ORGANISATION/INSTITUTION, THE FOLLOWING DOCUMENTS MUST BE SUBMITTED TO THE REGISTRARS TO THE ISSUE, SIMULTANEOUSLY WITH THE SUBMISSION OF THIS FORM:

1. CERTIFIED TRUE COPY OF POWER(S) OF ATTORNEY, WHEREVER APPLICABLE.
2. CERTIFIED TRUE COPY OF RESOLUTION, ALONGWITH NAMES AND SIGNATURES OF ALL AUTHORISED SIGNATORIES.
3. RELEVANT INCOME TAX EXEMPTION CERTIFICATE OR AN APPROPRIATE DECLARATION.

### SPECIMEN SIGNATURE(S) OF BUYER(S)

1.

2.

3.

## ONLY TO BE USED BY BUYER WHO IS A NON-INDIVIDUAL

BUYER'S DETAILS : –

NAME AND ADDRESS IN FULL (Rubber stamp can be affixed)

| NAME(S) OF AUTHORISED SIGNATORY(IES) | DESIGNATION | SIGNATURE |
|---|---|---|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |

STATUS OF BUYER (Please tick one)
- ☐ COMPANY
- ☐ BODY CORPORATE
- ☐ TRUST
- ☐ SOCIETY / ASSOCIATION OF PERSONS
- ☐ PROVIDENT FUND
- ☐ SUPERANNUATION FUND
- ☐ GRATUITY FUND
- ☐ BANK
- ☐ OTHER (Please specify)

## CAUTION

1. IN CASE THIS FORM IS BEING PHOTOCOPIED, BOTH SIDES MUST BE PHOTOCOPIED ON THE TWO SIDES OF A SINGLE SHEET.
2. IN CASE MORE THAN 50 BOND(S) CERTIFICATES ARE BEING SOLD TO THE SAME BUYER, PLEASE USE A FRESH NOTICATION AND MANDATE FORM.

REGISTRARS
ICICI Infotech Services
Maruthi Mandir Annexe, Dr. A. R. Nair Road, Mumbai Central, Mumbai - 400 008

### FOR OFFICE USE ONLY

CHECKED BY

SIGNATURE
TALLIED BY

BOND HOLDER
NO. ALLOTTED

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

PRESENTED THIS DAY
25 JUN 2001
(D. A. VARDE)
ASSTT. REGISTRAR OF COMPANIES GUJ.

(92690)

NO. : BB

U17

(381)

Date of presentation with the prescribed Authority

# SHARE TRANSFER FORM

(Section 108(1A) of the Companies Act, 1956)

FOR THE CONSIDERATION [illegible] I/We [illegible] of [illegible] Transferor(s)" named do hereby transfer to the [illegible] mentioned on which the said shares are now held by the Transferor(s) and [illegible] hereby agree to accept and hold the said shares subject to the conditions [illegible]

FULL NAME OF COMPANY: I C I C I

THE RECOGNISED STOCK EXCHANGE WHERE DEALT IN, IF ANY

DESCRIPTION OF EQUITY PREFERENCE SHARES

| No. of Figures | No. in Words | Consideration (in figures) | Consideration (in words) |
|---|---|---|---|
| | | | |

| Distinctive numbers | From | 11 | | | | |
|---|---|---|---|---|---|---|
| | to | 110 | | | | |
| Corresponding Certificate Nos. | | 5 | | | | |

TRANSFEROR(S) [SELLER(S)] PARTICULARS

Name(s) in Full

1.
2.
3.
4.

Folio No.

Signature(s)

For The Federation of Dist. Cent. Co-op. Bank Ltd.
Managing Director Chairman

Signature of Witness

Name & Address of Witness
VIPUL
VALIANT CAPITAL MARKETS PVT. LTD.
4-A, CRYSTAL, JUHU ROAD,
SANTACRUZ (W), MUMBAI-400 054.
Pin

ATTESTATION

I hereby attest the Signature of Transferor(s) herein mentioned

Signature

Name

Address/Seal

* Please see overleaf for instructions

TRANSFEREE(S) [BUYER(S)] PARTICULARS

Name(s) in Full

1.
2.
3.

Signature(s)

| | OCCUPATION | ADDRESS | FATHER'S/HUSBAND'S NAME |
|---|---|---|---|
| 1. | | | |
| 2. | | | |
| 3. | | | |

Transferee(s) existing Folio if any, in same Order of Names

Value of Stamps affixed Rs

DATED this days of Two Thousand PLACE

For office use only. :

Checked by

Signature tallied by

Folio

Company Code

ADDITIONAL CHIEF ESPLANADE, MUMBAI

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Continuation of front page (Please enter the Distinctive numbers when the space on the front page is found to be insufficient)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Distinctive numbers | From | | | | | | |
| | To | | | | | | |
| Corresponding Certificate Nos. | | | | | | | |

## * INSTRUCTIONS FOR ATTESTATION :

Attestation when required (i.e. [illegible] signature difference etc.) should be done by a Magistrate, Notary Public or Special Executive Magistrate or a Gazetted Officer holding a Public Office and authorised to use the Seal of his office or a member of a recognised Stock Exchange through whom the shares are introduced or a manager of the transferor's bank.

NOTE : Name must be rubber stamped preferably in a straight line chronological order should be maintained. Broker's Clearing Number should stated when delivery is given by a Clearing Member Bank

| Name of Delivering Broker and Clearing Number | Date |
|---|---|
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POWER OF ATTORNEY PROBATE DEATH CERTIFICATE

LETTERS OF ADMINISTRATION

Registered with the Company

No. _____ Date _____

(Signature (not initials) of Broker, Bank, Company or Stock Exchange Clearing House)

† LODGED BY _____

FULL ADDRESS _____

SHARE CERTIFICATES TO BE RETURNED TO
(Fill in the name and address to which the Certificates are required to be returned)

NAME & ADDRESS _____

SHARE TRANSFER STAMP

† To be filled only if the documents are lodged by a person other than the Transferee.

# ICICI LIMITED

(Incorporated on January 5, 1955 as a Public Limited Company under the Indian Companies Act, 1913, (VII of 1913)).
Registered Office : ICICI Towers, Bandra - Kurla Complex, Bandra (E), Mumbai - 400 051.

## UNSECURED REDEEMABLE BOND(S) IN THE NATURE OF PROMISSORY NOTES

SERIES - PNG102

This is to certify that the person(s) named below or the last Transferee(s) whose name(s) is/are duly recorded in the Memorandum of Transfers on the reverse hereof is/are the holder(s) of the within mentioned Bond(s) in the nature of Promissory Notes which have been issued subject to the Memorandum and Articles of Association of the Company and the terms and conditions set out herein which shall be binding on the Company and the Bondholders and all persons claiming by, through or under any of them.

Bondholder No: 0541480 Certificate No : 5
Name(s) of Bondholder(s)
THE SABARKANTHA DIST. CENT. CO-OP.-BANK LIMITED

| | | |
|---|---|---|
| Distinctive No(s) | :11 - 110 | |
| No. of Bonds | :100 | |
| Face Value | :Rs.100000/- per bond | |
| Principal Amount | :Rs.*1,00,00,000/- | |
| Rate of Interest | :10.65% p.a. | |
| Tenor | :5 YEARS | |
| Option (Put/Call) | :N.A | |
| Put/Call Percentage | :N.A | Notice: N.A Period (for Put/Call Option) |
| Relevant Date(s) for Put/Call option | :N.A | |
| Interest Payable From | :24-05-2001 | |
| Interest Payment Date(s) | :JUL 23 | |
| Date of First Interest Payment | :23-07-2002 | |
| Date of Redemption | :24-05-2006 | |
| Nature | :SENIOR | |

Given at Mumbai this 21st Day of June, 2001

For and on behalf of
ICICI LIMITED

TRUE COPY
FOR VALIANT CAPITAL MARKETS PVT. LTD.
DIRECTOR.

Managing Director & Chief Executive Officer
Joint Managing Director & Chief Operating Officer
Authorized Signatory

- This Certificate is being issued pursuant to the detailed terms and conditions contained in the application form.
- For Bonafied commercial or Trade transactions
- The address for all notices and communications in connection with the Bonds would be the last notified address in the records of the Company, as informed in writing to "the Registrar". It is in the interest of the transferee to immediately notify ICICI Infotech Services Limited regarding any transfer/change of address. ICICI would be absolved of any liability by issuing any notice or communication (including the notice for exercise of call option) to such last notified address.

ADDITIONAL CHIEF JUDICIAL MAGISTRATE

**Caution** : Since this instrument [illegible] of liability on account of a defect [illegible] of endorsements may arise [illegible] by way of a crossed cheque.

EACH ENDORSEMENT SHOULD BE WRITTEN IN THE BOXES ALLOTTED

(Use one Box for one alphabet [illegible] name & surname. Use one row of boxes for each name. Rubber Stamp can be [illegible])

Name of Transferee(s) (Buyer(s))

1. Pay to or order the amount within named

Date (D D M M Y Y)

[illegible] carefully before making the endorsement.

FOR THE SABARKANTHA DIST CENTRAL COOP BANK LTD

29-2-16

AUTHORISED SIGNATORY / CHAIRMAN

2. Pay to or order the amount within named

Date (D D M M Y Y)

[illegible] carefully before making the endorsement.

Name of Transferee(s) (Buyer(s))

3. Pay to or order the amount within named

Date (D D M M Y Y)

[illegible] Transfer/sale of Bonds carefully before making the endorsement.

Name of Transferee(s) (Buyer(s))

4. Pay to or order the amount within named

Date (D D M M Y Y)

[illegible] Transfer/sale of Bonds carefully before making the endorsement.

Received New Bond Certificate [illegible] in lieu of this Certificate.

Received the amount [illegible] of this Certificate.

Revenue Stamp

[illegible] holder(s) of the Bond or

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

(9207)

1121

ફોર્મ નં. ૧૪૦

☎ 45118 Chairman
40498 Managing Director
45122 to 124 General

ગ્રામ : "સા.કો બેંક"
Gram : "Sacobank"

(385)

# THE SABARKANTHA DISTRICT CENTRAL CO-OP. BANK LTD.

સાબરકાંઠા ડિસ્ટ્રીક્ટ સેન્ટ્રલ
કો-ઓપરેટીવ બેંક લિ.

Head Office :
HIMATNAGAR

હેડ ઓફિસ : હિંમતનગર

H.O. _____ Date _____ તારીખ

CERTOFOED TRUE COPY OF THE RESOLUTION NO 11 PASSED IN THE BOARD OF DIRECTORS MEETING HELD NO 05-02-2001.

RESOLUTION NO.11

IN SUPERSESSION OF ALL PREVIOUS RESOLUTIONS IT IS HEREBY RESOLVED THAT ANY TWO OF THE FOLLOWING OFFICE BEARER ARE HEREBY AUTHORISED TO SELL PURCHASE, TRANSFER, ENDORSED, NEGOTIATE AND/OR OTHERWISE DEAL IN GOVT. AND ALL KIND OF TRUSTEES SECURITIES. ALL STATE DEVELOPMENT LOANS. BONDS/SECURITIES OF PUBLIC FINANCIAL INSTITUTIONS AND PUBLIC SECTOR COMPANIES. STATE GOVT.NIGAMS/CORPORATIONS AND AISO AUTHORISED TO RECEIVE INTEREST AND PRINCIPAL OR ANY OTHER KIND OF SUM THEREOF ON BEHALF OF THE SABARKANTHA ~~X~~ DISTRICT CENTHAL CO.OPERATIVE BANK LIMITED.

| SR.NO. | NAME OF OFFICE BEARER | DESIGNATION |
|---|---|---|
| 1. | SHRI AMICHANDBHAI PATEL | CHAIRMAN |
| 2. | SHRI JASUBHAI JAGUBHAI PATEL | VICE-CHAIRMAN |
| 3. | SHRI CHANDRAKANTBHAI CHIMANLAL SHETH | HON.MANAGING DIRECTOR |
| ~~4~~ 4 ~~3~~. | SHRI HARISHBHAI MAGANBHAI PATEL | MANAGING DIRECTO |

TRUE COPY
FOR THE SABARKANTHA DISTRICT CENTRAL CO.OPERATIVE BANK LIMITED

CHAIRMAN

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE

(92893)

1123

(387)

...ICT CENTRAL

...HIMATNAGAR

| | | DESIGNATION | SIGNATURE |
|---|---|---|---|
| | ...SIGNATURE | | |
| | ... | CHAIRMAN | |
| | ... | V. CHAIRMAN | |
| C. | SHRI CHANDRAKANTBHAI CHIMANLAL SHETH | HON. MANAGING DIRECTOR | |
| D. | SHRI HARIBHAI MAGANBHAI PATEL | MANAGING DIRECTOR | |

TRUE COPY

The Sabarkantha D.C.Co-op Bank Ltd

CHAIRMAN

TRUE COPY

The Sabarkantha Dist. Co-op Bank Ltd.

Chairman

ADDITIONAL CHIEF ... MAGIST... ESPLANADE

820

ICICI LIMITED

# UNSECURED REGULAR INTEREST BOND(S) IN THE NATURE OF PROMISSORY NOTE(S)
## NOTIFICATION AND MANDATE

(TO BE USED WHEN THE BOND(S) IS/ARE TO BE TRANSFERRED)

CAUTION: KINDLY SEND ONLY THIS FORM AND NOT THE BOND CERTIFICATE(S) TO THE REGISTRARS TO THE ISSUE (Please read condition 1 & 2 given below)

**THIS SIDE TO BE USED BY SELLER(S) ONLY**

| NO. OF BONDS IN FIGURES | NO. OF BONDS IN WORDS | SERIES NO. |
|---|---|---|
| 100 | One Hundred | PNO 102 |

| CERTIFICATE NO (S) | | | | | |
|---|---|---|---|---|---|
| | 0 | 0 | 0 | 0 | 6 |
| CORRESPONDING PRINTED SERIAL NO (S) | | | | | |

**ONLY TO BE USED BY SELLER(S) WHO IS/ARE INDIVIDUAL(S)**

SELLER(S)'S DETAILS :- BOND HOLDER NUMBER

| NAME IN FULL | SIGNATURE * |
|---|---|
| 1. SOLE/FIRST SELLER | |
| 2. SECOND SELLER | 2. |
| 3. THIRD SELLER | 3. |

*(In accordance with the specimen signature(s) available in the records of the Company)

**ONLY TO BE USED BY SELLER WHO IS A NON-INDIVIDUAL**

SELLER'S DETAILS :-
NAME AND ADDRESS IN FULL (Rubber stamp can be affixed)

BOND HOLDER NUMBER 5 6 1 5 5

THE SABARKANTHA DISTRICT
CENTRAL CO-OP. BANK LTD.
Head Office
Station Road HIMATNAGAR
383001 (Dist. Sabarkantha)

| NAME(S) OF AUTHORISED SIGNATORY(IES) | DESIGNATION | SIGNATURE (in accordance with the specimen signature(s) available in the records of the Company) |
|---|---|---|
| 1. Shri Amrishanbhai Patel | Chairman | Chairman |
| 2. Shri Bavishbhai Nagardas Patel | Managing Director | Managing Director |
| 3. | | |
| 4. | | |
| 5. | | |
| 6. | | |
| 7. | | |

THE NOTIFICATION AND MANDATE IS SUBJECT TO THE TERMS & CONDITION(S) OF THE BOND(S). THE FOLLOWING TWO CONDITI ARE STATED FOR READY REFERENCE.

1. **PAYMENT OF INTEREST**

Payment of interest will be made to the original allottee(s) of the Bond(s) Bond(s) has/have been transferred by an appropriate endorsemer delivery, the transferor(s), jointly with the transferee(s), shall notify a transferor(s) shall also give mandate to the ICICI Infotech Services Lim such persons at such address as may be notified by the company from time ("the Registrar") for payment of interest to the transferee(s), in th duly executed by the transferor(s) (in accordance with the specimen signa of such transferor(s) available in the records of the Company) a transferee(s), as may be prescribed by the Company for the purpos "Notification and Mandate") at least 30 days before the respective d payment of interest. In the event the Registrar has not received the Noti and Mandate (by whatever mode sent) at least 30 days before the resp due dates for payment of interest, the interest shall be paid to the transfer not to the transferee. In such cases, claims in respect of interest, if any be inter se amongst the parties and not against the Company. Where signature(s) of the transferor(s) in the Notification and Mandate is/are in cordance with the specimen signature (s) of such transferor(s) avail records of the Company, all interest on such Bonds (s) will be kept in abe by the Company till such time as the Company is satisfied. Since the Bon in the nature of Promissory Notes, transferable by endorsement and de requirement of specimen signature(s) in the Notification and Mandate by way of voluntary investor protection service only and the Company in any way by virtue thereof assume and hereby expressly disclain responsibility for verification of specimen signature(s), nor shall the Co be in any way liable or responsible, legally or otherwise, for non paymen roneous payment of interest pursuant to any Notification and Mandate

2. **TRANSFER/TRANSMISSION OF BONDS**

The Bonds being negotiable instruments are transerable by endorseme delivery by the transferor(s), provided that in the case of transfer to mo one transferee, the total number of transferees shall not exceed 3( Without undertaking any obligation for verification of signature(s), in th interest of the Bondholder(s), it is suggested that specimen signature(s) transferor(s) and the transferee(s) is/are duly submitted to the Zonal O the Registrar. For notification of transfer please refer to "Payment of Int

All endorsements must be dated, clear, distinct, word for word and let letter, as set out in the Bond Certificate. Vernicular endorsement m literally translated into English immediately below the endorsement. A c true copy of the Power of Attorney or such other authority as may be acce to the Company alongwith names and specimen signatures of all the auth signatories and tax exemption certificate, if any, must be lodged separa the Office of the Registrar simultaneously with the submission of the N tion and Mandate stipulated under "Payment of Interest". Similarly, any fications/additions in the Power of Attorney or such other authority shou be notified to the Office of the Registrar. Transfer to Non-residents shall permitted.

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

831

THIS SIDE TO BE USED BY BUYER(S) ONLY

## ONLY TO BE USED BY BUYER(S) WHO IS/ARE INDIVIDUAL(S)

BUYER(S)'S DETAILS : –

NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable) | SIGNATURE (Parent or Guardian in case of minor)

1. SOLE/FIRST BUYER | AGE

ADDRESS (DO NOT REPEAT NAME) IN FULL OF SOLE / FIRST BUYER OR PARENT OR GUARDIAN OR KARTA OF HUF

PIN

NAME OF FATHER / HUSBAND OF THE FIRST / SOLE BUYER OR PARENT / GUARDIAN IN CASE OF MINOR

STATUS (OF SOLE / FIRST BUYER ONLY) : (Please tick one)
- ☐ INDIVIDUAL(S)
- ☐ KARTA OF HINDU UNDIVIDED FAMILY
- ☐ PARENT/GUARDIAN ON BEHALF OF A MINOR

OCCUPATION (OF SOLE / FIRST BUYER ONLY) : (Please tick one)
- ☐ AGRICULTURE ☐ PROFESSIONAL
- ☐ BUSINESS ☐ RETIRED
- ☐ HOUSEWIFE ☐ SERVICE ☐ OTHER

DATE OF BIRTH (Day / Month / Year)

NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable) | SIGNATURE (Parent or Guardian in case of minor)

2. SECOND BUYER

NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable) | SIGNATURE (Parent or Guardian in case of minor)

3. THIRD BUYER

## CAUTION (FOR BUYER(S) ONLY)

IN CASE THE BUYER IS A NON-INDIVIDUAL, I.E. COMPANY, BODY CORPORATE, SOCIETY / ASSOCIATION OF PERSONS REGISTERED UNDER THE APPLICABLE LAWS IN INDIA, TRUST, PROVIDENT FUND, SUPER ANNUATION FUND, GRATUITY FUND, BANK OR ANY OTHER ORGANISATION/INSTITUTION, THE FOLLOWING DOCUMENTS MUST BE SUBMITTED TO THE REGISTRARS TO THE ISSUE, SIMULTANEOUSLY WITH THE SUBMISSION OF THIS FORM:

1. CERTIFIED TRUE COPY OF POWER(S) OF ATTORNEY, WHEREVER APPLICABLE.
2. CERTIFIED TRUE COPY OF RESOLUTION, ALONGWITH NAMES AND SIGNATURES OF ALL AUTHORISED SIGNATORIES.
3. RELEVANT INCOME TAX EXEMPTION CERTIFICATE OR AN APPROPRIATE DECLARATION.

SPECIMEN SIGNATURE(S) OF BUYER(S)

1.

2.

3.

## ONLY TO BE USED BY BUYER WHO IS A NON-INDIVIDUAL

BUYER'S DETAILS : –

NAME AND ADDRESS IN FULL (Rubber stamp can be used)

| NAME(S) OF AUTHORISED SIGNATORY(IES) | DESIGNATION | SIGNATURE |
|---|---|---|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |

STATUS OF BUYER (Please tick one)
- ☐ COMPANY
- ☐ BODY CORPORATE
- ☐ TRUST
- ☐ SOCIETY / ASSOCIATION OF PERSONS
- ☐ PROVIDENT FUND
- ☐ SUPERANNUATON FUND
- ☐ GRATUITY FUND
- ☐ BANK
- ☐ ANY OTHER (Please specify)

## CAUTION

1. IN CASE THIS FORM IS BEING PHOTOCOPIED, BOTH SIDES MUST BE PHOTOCOPIED ON THE TWO SIDES OF A SINGLE SHEET.
2. IN CASE MORE THAN 50 BOND(S) CERTIFICATES ARE BEING SOLD TO THE SAME BUYER, PLEASE USE A FRESH NOTICATION AND MANDATE FORM.

REGISTRARS
ICICI Infotech Services Ltd.
Maratha Mandir Annexe, Dr. A. R. Nair Road, Mumbai Central, Mumbai - 400 008

FOR OFFICE USE ONLY

CHECKED BY _____

SIGNATURE TALLIED BY _____

BOND HOLDER NO. ALLOTTED _____

ADDITIONAL CHIEF JUDICIAL MAGISTRATE, ESPLANADE, MUMBAI

PRESENTED THIS DAY

25 JUN 2001

(D. A. VARDE)

ASST. REGISTRAR OF COMPANIES GUJ.

(926) 94

1127

NO. : BD (371)

Date of ... Prescribed Authority

# SHARE TRANSFER FORM

... Section 108(1A) of the Companies Act, 1956)

FOR THE CONSIDERATION ... ("Transferee(s)") named ... hereby transfer to the ... and now held by the ... Transferee(s) ... consideration at which the said ... agree to accept and hold the said ... shares subject to ...

FULL NAME OF THE ... ICICI

NAME OF THE RECOGNISED STOCK EXCHANGE WHERE DEALT IN, IF ANY

DESCRIPTION OF EQUITY SHARES

| No. of Figures | No. in Words | Consideration (in figures) | Consideration (in words) |
|---|---|---|---|
| | | | |

| Distinctive numbers | From | 111 | | | | |
|---|---|---|---|---|---|---|
| | To | 210 | | | | |
| Corresponding Certificate Nos. | | 6 | | | | |

TRANSFEROR'S(S') PARTICULARS

Name(s) in full

Regd. Folio No.

Signature(s)

1. ...
2. ...
3. ...
4. ...

Pan Yan Nagarik Sah. Dist. Coop. Co-op. Bank Ltd.

Managing Director

Chairman

Signature of Witness

Name & Address of Witness

VIPUL

VALIANT CAPITAL MARKETS PVT. LTD.
4-A, CRYSTAL, JUHU ROAD,
SANTACRUZ (W), MUMBAI-400 054.
Pin

ATTESTATION

I hereby attest the Signature of Transferor(s) hereon mentioned

Signature

Name

Address/Seal

*Please see overleaf for ...

TRANSFEREE'S (BUYER'S) PARTICULARS

Name(s) in Full

1. ...
2. ...
3. ...

Signature(s)

1. ...
2. ...
3. ...

| | OCCUPATION | ADDRESS | FATHER'S/HUSBAND'S NAME |
|---|---|---|---|
| 1. | | | |
| 2. | | | |
| 3. | | | |

Transferee(s) existing Folio, if any In same Order of Names

... one of ... allowed

Rs.

DATED this ... day of ... Two Thousand ...

For office use only

Checked by ...

Signature tallied by ...

Entered in Register of Transfer No. ...

Approval Date ...

Specimen Signature of Transferee

ADDITIONAL DIRECTOR

EXPLANATORY

83

Continuation of front page (Attach additional sheets if the space on the front page is found to be insufficient).

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Distinctive numbers | From | | | | | | | |
| | To | | | | | | | |
| Corresponding Certificate Nos. | | | | | | | | |

*** INSTRUCTIONS FOR ATTESTATION :**

Attestation where required (Bank's signature differs, signature difference, etc.) should be done by a Magistrate, Notary Public or Special Executive Magistrate or Gazetted Officer or Authority holding a Public Office and authorised to use the Seal of his office or a member of a recognised Stock Exchange through whom the shares are introduced or a manager of the transferor's bank.

**NOTE** : Name must be rubber stamped preferably in a straight line chronological order should be maintained. Broker's Clearing Number should stated when delivery is given by a Clearing Member Bank.

| Name of Delivering Broker and Clearing Number | Date |
|---|---|
| | |
| | |
| | |

# ICICI LIMITED

(Incorporated on January 5, 1955 as a Public Limited Company under the Indian Companies Act, 1913, (VII of 1913).
Registered Office : ICICI Towers, Bandra - Kurla Complex, Bandra (E), Mumbai - 400 051.

## UNSECURED REDEEMABLE BOND(S) IN THE NATURE OF PROMISSORY NOTES

SERIES - PN0102

This is to certify that the person(s) named below or the last Transferee(s) whose name(s) is/are duly recorded in the Memorandum of Transfers on the reverse hereof is/are the holder(s) of the within mentioned Bond(s) in the nature of Promissory Notes which have been issued subject to the Memorandum and Articles of Association of the Company and the terms and conditions set out herein which shall be binding on the Company and the Bondholders and all persons claiming by, through or under any of them.

Bondholder No: 0541480 Certificate No : 6

Name(s) of Bondholder(s)

THE SABARKANTHA DIST. CENT. CO-OP. BANK LIMITED

| | | | |
|---|---|---|---|
| Distinctive No(s) | :111 - 210 | | |
| No. of Bonds | :100 | | |
| Face Value | :Rs.100000/- per bond | | |
| Principal Amount | :Rs.*1,00,00,000/- | | |
| Rate of Interest | :10.65% p.a. | | |
| Tenor | :5 YEARS | | |
| Option (Put/Call) | :N.A | | |
| Put/Call Percentage | :N.A | Notice Period (for Put/Call Option) | :N.A |
| Relevant Date(s) for Put/Call option | :N.A | | |

| | |
|---|---|
| Interest Payable From | :24-05-2001 |
| Interest Payment Date(s) | :JUL 23 |
| Date of First Interest Payment | :23-07-2002 |
| Date of Redemption | :24-05-2006 |
| Nature | :SENIOR |

Given at Mumbai this 21st Day of June, 2001

TRUE COPY
FOR VALIANT CAPITAL MARKETS PVT. LTD.
DIRECTOR.

For and on behalf of
ICICI LIMITED
Managing Director & Chief Executive Officer
Joint Managing Director & Chief Operating Officer
Authorized Signatory

- This Certificate is being issued pursuant to the detailed terms and conditions contained in the application form.
- For Bonafied commercial or Trade transactions
- The address for all notices and communications to be dealt with the Bonds would be the last notified address in the records of the Company, as informed in writing to "the Registrar". It is in the interest of the transferee to immediately notify ICICI Infotech Services Limited regarding any transfer/change of address. ICICI would be absolved of any liability by issuing any notice or communication (including the notice for exercise of call option) to such last notified address.

ADDITIONAL CHIEF PRESIDENCY MAGISTRATE ESPLANADE, BOMBAY

Caution : Since this instrument is transferable by endorsement and delivery, the question of liability on account of endorsements may arise. It is therefore desirable that transfers take place only by way of a crossed cheque.

EACH ENDORSEMENT SHOULD BE WRITTEN IN THE BOXES ALLOTTED

(Use one Box for one alphabet leaving one box blank between first name, second name & surname. Use one row of boxes for each name. Rubber Stamp can be affixed in Non-Individual(s)).

Name of Transferee(s) [Buyer(s)]

1. Pay to or order the amount within named

Endorsement(s) [Please read 'Transfer Transmission of Bonds' carefully before making the endorsement]

FOR THE SABARKANTHA DIST CENTRAL COOP BANK LTD

MANAGING DIRECTOR

DATE: 21/4/15

CHIRMAN

Date (D D M M Y Y)

Name of Transferee(s) [Buyer(s)]

2. Pay to or order the amount within named

Endorsement(s) [Please read 'Transfer Transmission of Bonds' carefully before making the endorsement]

Date (D D M M Y Y)

Name of Transferee(s) [Buyer(s)]

3. Pay to or order the amount within named

Endorsement(s) [Please read 'Transfer Transmission of Bonds' carefully before making the endorsement]

Date (D D M M Y Y)

Name of Transferee(s) [Buyer(s)]

4. Pay to or order the amount within named

Endorsement(s) [Please read 'Transfer Transmission of Bonds' carefully before making the endorsement]

Date (D D M M Y Y)

Received New Bond Certificate No. _____ in lieu of this Certificate.

Received the amount stated herein in full and final discharge of this Certificate.

Revenue Stamp

ADDITIONAL CHIEF OFFICER

1131

☎ 45118 Chairman
40498 Managing Director
45122 to 124 General

ફોર્મ નં. ૧૪૦

395

ગ્રામ : "સા.કો બેંક"
Gram : "Sacobank"

# THE SABARKANTHA DISTRICT CENTRAL CO-OP. BANK LTD.

શ્રી સાબરકાંઠા ડિસ્ટ્રીક્ટ સેન્ટ્રલ
કો-ઓપરેટીવ બેંક લિ.

: Head Office :
HIMATNAGAR

હેડ ઓફિસ : હિંમતનગર

No. H.O. _____ Date તારીખ _____

CERTIFIED TRUE COPY OF THE RESOLUTION NO 11 PASSED IN THE BOARD OF DIRECTORS MEETING HELD ON 05-03-2001.

RESOLUTION NO.11

IN SUPERSESSION OF ALL PREVIOUS RESOLUTIONS IT IS HEREBY RESOLVED THAT ANY TWO OF THE FOLLOWING OFFICE BEARER ARE HEREBY AUTHORISED TO SELL PURCHASE, TRANSFER, ENDORSE, NEGOTIATE AND/OR OTHERWISE DEAL IN GOVT. AND ALL KIND OF TRUSTEES SECURITIES. ALL STATE DEVELOPMENT LOANS. BONDS/SECURITIES OF PUBLIC FINANCIAL INSTITUTIONS AND PUBLIC SECTOR COMPANIES. STATE GOVT. NIGMS/CORPORATIONS AND ALSO AUTHORISED TO RECEIVE INTEREST AND PRINCIPAL OR ANY OTHER KIND OF SUM THEREOF ON BEHALF OF THE SABARKANTHA DISTRICT CENTRAL CO-OPERATIVE BANK LIMITED.

| SR.NO. | NAME OF OFFICE BEARER | DESIGNATION |
|---|---|---|
| 1. | SHRI AMICHANDBHAI PATEL | CHAIRMAN |
| 2. | SHRI JASUBHAI JAGUBHAI PATEL | VICE-CHAIRMAN |
| 3. | SHRI CHANDRAKANTBHAI CHIMANLAL SHETH | HON.MANAGING DIRECTOR |
| 4 to 6. | SHRI HARISHBHAI BACHUBHAI PATEL | MANAGING DIRECTOR |

TRUE COPY
FOR THE SABARKANTHA DISTRICT CENTRAL CO-OPERATIVE BANK LIMITED

CHAIRMAN

THE SABARKANTHA DIST. C.C. BANK LTD. HIMATNAGAR

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE BOMBAY

824

925

2nd(94)

1133

297

ICT CENTRAL

CO-OP. PAN[illegible] LIMITED HIMATNAGAR

| | | | |
|---|---|---|---|
| | | DESIGNATION | SIGNATURE |
| A. | SHRI AMICHANDBHAI HITABHAI PATEL | CHAIRMAN | |
| | SHRI JASUBHAI JAGUBHAI PATEL | VICE-CHAIRMAN | |
| | SHRI [illegible] | MANAGING | |
| | [illegible] | | |

THE SABARKANTHA D.C.C. BANK LTD. HIMATNAGAR

TRUE COPY

The Sabarkantha D.C Co-op Bank Ltd.

CHAIRMAN

Chairman

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

835

CORPORATE OFFICE
A-C[illegible] Juhu Road
Santacruz (W), Mumbai - 400 054
Tel : 649 5350 649 5344 Fax : 649 5474

Member : OTCEI

Valiant
Capital Markets Pvt. Ltd.

August 28, 2001

RTL/266

To,
**Giltedge Management Services Ltd.**
Mumbai

**REVISED DEAL**
**Kind Attn : Ms. Vikita**

Dear Madam,

We are pleased to confirm the following deal with you, the details of which are given below :

| | | |
|---|---|---|
| **Our** | : | Purchase |
| **Security** | : | 10.65% ICICI,2006 |
| **Coupon** | : | 10.65% |
| **Interest Payment Dates** | : | 23/7 (Annual) |
| **First Interest from** | | 24/5/2001 |
| **Maturity** | | 24/5/2006 |
| **Rate** | : | 100.40 |
| **Face Value** | : | 1,00,00,000.00 |
| **Value Date** | : | 31/8/2001 |
| **Principal Amount** | : | 1,00,40,000.00 |
| **Accrued Interest** | : | 2,88,863.01 (99 days) |
| **Net Amount** | : | 1,03,28,863.01 |
| **Mode of Settlement** | : | Physical |
| **Remarks** | : | Cheque payable at Mumbai. |

**Our P.A.No. : AAACV2704M**

If there is any discrepancy in the above deal please get back to us immediately. Kindly acknowledge the said deal by putting the company seal and signing the same and refax it to us immediately.

Thanking you,

**For Valiant Capital Markets Pvt. Ltd.**

**Taral Sheth**

**We confirm the transaction as specified above**
**For Giltedge Management Services Ltd**

**Authorised Signatory**

30/8/2001

31.08.2001

HDFC BANK PAYABLE AT PAR AT ALL BRANCHES OF HDFC BANK

PAY Giltedge Management Services Ltd या धारक को OR BEARER

रुपये RUPEES One Crore Three Lacs Twentyeight Thousand Eight Hundred Sixtythree & paise No Only

Rs. 1,03,28,863.01

A/c No. 0012320001804

HDFC BANK LTD.
101 - 104 ,Tulsiani Chambers,F.P.Marg.
Nariman point ,Mumbai - 400 021.

HDFC PLUS
For VALIANT CAPITAL MARKETS PVT. LTD.
DIRECTOR

For VALIANT CAPITAL MARKETS PVT LTD
Authorised Signatories

TRUE COPY
FOR VALIANT CAPITAL MARKETS PVT. LTD.
DIRECTOR

⑈107396⑈ 000210000⑆ 26345201⑈ 29

835

# GILTEDGE
MANAGEMENT SERVICES LIMITED

9220 1139 (501)

The Trustees/Treasury Manager
VALIANT CAPITAL MARKETS PVT. LTD.
4-A, CRYSTAL APT.,
JUHU ROAD,
SANTACRUZ (WEST)
MUMBAI
400054
Tel: 6495344/5350/5357/5368
Fax: 6495474

Bill No : 01/08/1075
Date : 29/08/2001

Sir/Madam,

This is to confirm the following transaction

SECURITY DETAILS:

| Scrip Name | Maturity Date | Coupon Rate | Interest Dates | Redemption Value | Put Date | Call Date |
|---|---|---|---|---|---|---|
| ICICI 10.65% 2006 | 24/05/2006 | 10.65% | 24/05/2001<br>23/07/2002<br>23/07/2003<br>23/07/2004 | 100 | 0 | 0 |

TRANSACTION DETAILS:

| Nature of Transaction | Deal Date | Settlement Date | LIP Date | Mode of Settlement | Delivery Period (days) |
|---|---|---|---|---|---|
| SALE | 29/08/2001 | 31/08/2001 | 24/05/2001 | PHY | SPOT |

| Face Value | Rate | Interest Days | Principal Amount | Accrued Interest | Total Consideration |
|---|---|---|---|---|---|
| 10000000 | 100.4 | 99 | 10040000.00 | 288863.01 | 10328863.01 |

Consideration (in words):- Rs. ONE CRORE THREE LAKHS TWENTY EIGHT THOUSAND EIGHT HUNDRED SIXTY THREE AND ONE PAISE Only

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

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

I.T.PAN NO:AAACG1351R

For GILTEDGE MANAGEMENT SERVICES LIMITED

TRUE-COPY
FOR VALIANT CAPITAL MARKETS PVT. LTD.
DIRECTOR.

Authorised Signatory


HEAD OFFICE
MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194729

BRANCHES
Pune : 124-A, Sohrab Hall, 21, Sasoon Road, Pune - 411 001. Tel.: (020) 6114285 Fax: 6111607
Calcutta : 13&2A, Sarat Bose Road, P.O. Lansdowne, Calcutta - 700 029. Tel.: (033) 474821 Fax: 4748215
Ahmedabad : 301, Shitiratna Bldg., Opp. Panchavati Flat, Ellise Bridge, Ahmedabad - 380 006. Telefax: 6425520


837

# GILTEDGE MANAGEMENT SERVICES LTD.

## DELIVERY CHALLAN

103, Liberty Apts., 80-A, Sarojini Road, Behind McDonalds, Vile Parle(W) Mumbai-56
TeleFax : 022-6194712

31/08/2001

To,

VALIANT CAPITAL MARKETS PVT.
LTD.
4 A, CRYSTAL APT.,
JUHU ROAD,
SANTACRUZ(WEST)
MUMBAI
400054

Enclosed please find the original certificates alongwith the necessary documents against your purchase vide Bill No. 1075 value dated 31/08/2001 ; with details as follows :

SCRIPNAME ICICI 10.65% 2006

TOTAL BILL AMOUNT Rs.10000000

DENOMINATIONS SINGLE TOTAL PENDING : 0

| Fevalue | Foliono | Certfrom | Certto | Distnofrom | Distnoto | Previous Client | StampCharges |
|---|---|---|---|---|---|---|---|
| 00000 | 0541480 | 6 | 6 | 111 | 210 | THE SABARKANTA DIST CENT CO-OP BANK LIMITED | 0 |

10000000 TOTAL OUTWARD

Kindly acknowledge the receipt of the same.

Thanking You,
Yours truly
FOR GILTEDGE MANAGEMENT SERVICES LTD.

Authorised Signatory

ENCL :

NOTE : Kindly get the securities transferred in your name immediately.

your reference:

NAME OF THE REGISTRAR

DOCUMENTS REQUIRED :

Copy of Resolution and Specimen Signature of Last Registered
Copy of Resolution and Specimen Signature of Transferee
Relevant Tax Exemption Form

Trustdeed/By Laws/Rules and Regulations of the trust

TRUE-COPY
FOR VALIANT CAPITAL MARKETS PVT. LTD.
DIRECTOR.

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE MUMBAI

838

# ICICI LIMITED

**ICICI** UNSECURED REGULAR INTEREST BOND(S) IN THE NATURE OF PROMISSORY NOTE(S)
NOTIFICATION AND MANDATE

(TO BE USED WHEN THE BOND(S) IS/ARE TO BE TRANSFERRED)

CAUTION: KINDLY SEND ONLY THIS FORM AND NOT THE BOND CERTIFICATE(S) TO THE REGISTRARS TO THE ISSUE (Please read condition 1 & 2 given below)

(926)22

1147

503

## THIS SIDE TO BE USED BY SELLER(S) ONLY

| NO. OF BONDS IN FIGURES | NO. OF BONDS IN WORDS | SERIES NO |
|---|---|---|
| One Hundred | One Hundred | PN0103 |

| CERTIFICATE NO (S) | | | | | |
|---|---|---|---|---|---|
| | 0 | 0 | 1 | 3 | 6 |
| CORRESPONDING PRINTED SERIAL NO (S) | | | | | |

THE NOTIFICATION AND MANDATE IS SUBJECT TO THE TERMS CONDITION(S) OF THE BOND(S). THE FOLLOWING TWO CON ARE STATED FOR READY REFERENCE.

1. PAYMENT OF INTEREST

Payment of interest will be made to the original allottee(s) of the B Bond(s) has/have been transferred by an appropriate endor delivery, the transferor(s), jointly with the transferee(s), shall m transferor(s) shall also give mandate to the ICICI Infotech Servic such persons at such address as may be notified by the company time ("the Registrar") for payment of interest to the transferee(s duly executed by the transferor(s) (in accordance with the specimen of such transferor(s) available in the records of the Compa transferee(s), as may be prescribed by the Company for the "Notification and Mandate") at least 30 days before the respective payment of interest. In the event the Registrar has not received th and Mandate (by whatever mode sent) at least 30 days before th due dates for payment of interest, the interest shall be paid to the r not to the transferee. In such cases, claims in respect of interest be inter se amongst the parties and not against the Company. V signature(s) of the transferor(s) in the Notification and Mandate is cordance with the specimen signature (s) of such transferor(s) a records of the Company, all interest on such Bonds (s) will be kep by the Company till such time as the Company is satisfied. Once i In the nature of Promissory Notes, transferable by endorsement requirement of specimen signature(s) in the Notification and Ma by way of voluntary investor protection service only and the Com in any way by virtue thereof assume and hereby expressly r responsibility for verification of specimen signature(s), nor shall be in any way liable or responsible, legally or otherwise, for non p roneous payment of interest pursuant to any Notification and M

2. TRANSFER/TRANSMISSION OF BONDS

The Bonds being negotiable instruments are transerable by end delivery by the transferor(s), provided that in the case of transfe one transferee, the total number of transferees shall not exc Without undertaking any obligation for verification of signature interest of the Bondholder(s), it is suggested that specimen sign transferor(s) and the transferee(s) is/are duly submitted to the the Registrar. For notification of transfer please refer to "Payme

All endorsements must be dated, clear, distinct, word for word letter, as set out in the Bond Certificate. Vernacular endorse literally translated into English immediately below the endorsem true copy of the Power of Attorney or such other authority as may to the Company alongwith names and specimen signatures of all signatories and tax exemption certificate, if any, must be lodge the Office of the Registrar simultaneously with the submission tion and Mandate stipulated under "Payment of Interest". Simila fications/additions in the Power of Attorney or such other author be notified to the Office of the Registrar. Transfer to Non-reside permitted.

## ONLY TO BE USED BY SELLER(S) WHO IS/ARE INDIVIDUAL(S)

SELLER(S) DETAILS :- BOND HOLDER NUMBER

| | NAME IN FULL | SIGNATURE * |
|---|---|---|
| 1. SOLE/FIRST SELLER | | 1 |
| 2. SECOND SELLER | | 2 |
| 3. THIRD SELLER | | 3 |

* (In accordance with the specimen signature(s) available in the records of the Company)

## ONLY TO BE USED BY SELLER WHO IS A NON-INDIVIDUAL

SELLER'S DETAILS :-
NAME AND ADDRESS IN FULL (Rubber stamp can be affixed)

BOND HOLDER NUMBER 5 4 1 4 5 0

THE SABARKANTHA DISTRICT
CENTRAL CO-OP. BANK LTD.,
Head Office
Station Road HIMATNAGAR
383001 (Dist. Sabarkantha)

| NAME(S) OF AUTHORISED SIGNATORY(IES) | DESIGNATION | SIGNATURE(S) |
|---|---|---|
| 1. Shri Amichandbhai Patel | Chairman | Chairman |
| 2. Shri Manubhai Nagindbhai Patel | Managing Director | Managing Director |
| 3. | | |
| 4. | | |
| 5. | | |
| 6. | | |
| 7. | | |

ADDITIONAL CHIEF JUDICIAL MAGISTRATE
SABARKANTHA (HIMATNAGAR)

839

THIS SIDE TO BE USED BY BUYER(S) ONLY

ONLY TO BE USED BY BUYER(S) WHO IS/ARE INDIVIDUAL(S)

BUYER(S)'S DETAILS :-

NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable) | SIGNATURE (Parent or Guardian in case of minor)

1. SOLE/FIRST BUYER | AGE

ADDRESS (DO NOT REPEAT NAME) IN FULL OF SOLE / FIRST BUYER OR PARENT OR GUARDIAN OR KARTA OF HUF

PIN

NAME OF FATHER / HUSBAND OF THE FIRST / SOLE BUYER OR PARENT / GUARDIAN IN CASE OF MINOR SHRI/SMT./KUMARI (Delete whichever is not applicable)

STATUS (OF SOLE / FIRST BUYER ONLY) : (Please tick one)
- ☐ INDIVIDUAL(S)
- ☐ KARTA OF HINDU UNDIVIDED FAMILY
- ☐ PARENT/GUARDIAN ON BEHALF OF A MINOR

OCCUPATION (OF SOLE / FIRST BUYER ONLY) : (Please tick one)
- ☐ AGRICULTURE ☐ PROFESSIONAL
- ☐ BUSINESS ☐ RETIRED
- ☐ HOUSEWIFE ☐ SERVICE ☐ OTHER

MINOR'S DATE OF BIRTH: Date | Month | Year

NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable) | SIGNATURE (Parent or Guardian in case of minor)

2. SECOND BUYER

NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable) | SIGNATURE (Parent or Guardian in case of minor)

3. THIRD BUYER

ONLY TO BE USED BY BUYER WHO IS A NON-INDIVIDUAL

BUYER'S DETAILS :-

NAME AND ADDRESS IN FULL (Rubber stamp can be affixed)

| NAME(S) OF AUTHORISED SIGNATORY(IES) | DESIGNATION | SIGNATURE |
|---|---|---|
| 1. | | |
| 2. | | |
| 3. | | |
| 4. | | |
| 5. | | |
| 6. | | |
| 7. | | |

STATUS OF BUYER : (Please tick one)
- ☐ COMPANY
- ☐ BODY CORPORATE
- ☐ TRUST
- ☐ SOCIETY / ASSOCIATION OF PERSONS
- ☐ PROVIDENT FUND
- ☐ SUPERANNUATION FUND
- ☐ GRATUITY FUND
- ☐ BANK
- ☐ ANY OTHER (Please specify)

CAUTION (FOR BUYER(S) ONLY)

IN CASE THE BUYER IS A NON-INDIVIDUAL, I.E. COMPANY / CORPORATE, SOCIETY / ASSOCIATION OF PERSONS REGISTERED UNDER THE APPLICABLE LAWS IN INDIA, TRUST, PROVIDENT FUND, SUPER ANNUATION FUND, GRATUITY FUND, BANK OR ANY OTHER ORGANISATION/INSTITUTION, THE FOLLOWING DOCUMENTS MUST BE SUBMITTED TO THE REGISTRARS TO THE ISSUE, SIMULTANEOUSLY WITH THE SUBMISSION OF THIS FO

1. CERTIFIED TRUE COPY OF POWER(S) OF ATTORNEY WHEREVER APPLICABLE.
2. CERTIFIED TRUE COPY OF RESOLUTION, ALONGWITH NAMES AND SIGNATURES OF ALL AUTHORISED SIGNATORIES.
3. RELEVANT INCOME TAX EXEMPTION CERTIFICATE OR APPROPRIATE DECLARATION.

SPECIMEN SIGNATURE(S) OF BUYER(S)

1.
2.
3.

CAUTION

1. IN CASE THIS FORM IS BEING PHOTOCOPIED, BOTH SIDES MUST BE PHOTOCOPIED ON THIS TWO SIDES OF A SINGLE SHEET.
2. IN CASE MORE THAN 50 BOND(S) CERTIFICATES ARE BEING SOUGHT TO THE SAME BUYER, PLEASE USE A FRESH NOTICATION AND MANDATE FORM.

REGISTRARS
ICICI Infotech Services Ltd.
Maruthi Mandir Annexe, Dr. A. R. Nair Road, Mumbai Central, Mumbai - 400 008

FOR OFFICE USE ONLY

CHECKED BY _____

SIGNATURE
TALLIED BY _____

BOND HOLDER
NO. ALLOTTED _____

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

PRESENTED THIS DAY

25 JUN 2001

(D. A. VARDE)

ASSTT. REGISTRAR OF COMPANIES GUJ

NO. 180

SHARE TRANSFER FORM

FOR THE CONSIDERATION

FULL NAME OF COMPANY

ICICI

NAME OF THE RECOGNISED STOCK EXCHANGE WHERE DEALT IN, IF ANY

DESCRIPTION OF EQUITY/PREFERENCE SHARES

| No. of Shares | No. in Words | Consideration (in figures) | Consideration (in words) |
|---|---|---|---|
| Distinctive Nos. From | 111 | | |
| To | 210 | | |
| Corresponding Certificate Nos. | 6 | | |

TRANSFEROR(S) (SELLER(S)) PARTICULARS

Folio No.

Signature(s)

1.

2.

3.

4.

Signature of Witness

Name & Address of Witness

VIPUL

VALIANT CAPITAL MARKETS PVT. LTD.
4-A, CRYSTAL, JUHU ROAD,
SANTACRUZ (W), MUMBAI-400 054.
Pin

ATTESTATION

I hereby attest the Signature of Transferor(s) hereinmentioned

Signature

Name

Address/Seal

*Please see overleaf for instructions

TRANSFEREE(S) (BUYER(S)) PARTICULARS

Name(s) in Full

1.

2.

3.

Signature(s)

| | OCCUPATION | ADDRESS | FATHER'S/HUSBAND'S NAME |
|---|---|---|---|
| 1. | | | |
| 2. | | | |
| 3. | | | |

Transferee(s) existing Folio if any, in same Order of Names

Value of Stamp affixed Rs.

DATED this day of Two Thousand PLACE

For office use only

Checked by

Signature tallied by

Entered in Register of Transfer No.

Approval Date

Specimen Signature(s) of Transferee(s)

Folio No.

1.

2.

3.

840

Continuation of front page (Herein enter the Distinctive numbers when the space on the front page is found to be insufficient)

| | | | | | | |
|---|---|---|---|---|---|---|
| Distinctive numbers | From | | | | | |
| | To | | | | | |
| Corresponding Certificate Nos | | | | | | |

## INSTRUCTIONS FOR ATTESTATION

Attestation where required (thumb impression, [illegible] etc.) should be done by a Magistrate, Notary Public or Special Executive Magistrate or Certification Authority holding a Public Office and authorised to use the Seal of his office or a member of a recognised Stock Exchange through whom the shares are introduced or a manager of the transfereror's bank.

NOTE : Name must be rubber stamped preferably in a straight line chronological order should be maintained. Broker's Clearing Number should stated when delivery is given by a Clearing Member Bank.

| Name of Delivering Broker and Clearing Number | Date |
|---|---|
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POWER OF ATTORNEY PROBATE DEATH CERTIFICATE

LETTERS OF ADMINISTRATION

Registered with the Company

No. _____ Date _____

(Signature (not Initials) of Broker, Bank, Company or Stock Exchange Clearing House)

† LODGED BY _____

FULL ADDRESS _____

SHARE CERTIFICATES TO BE RETURNED TO
(Fill in the name and address to which the Certificates are required to be returned)

NAME & ADDRESS _____

SHARE TRANSFER STAMP

† To be filled only if the documents are lodged by a person other than the Transferee.

# ICICI LIMITED

Incorporated on January 5, 1956 as a Public Limited Company under the Indian Companies Act, 1913 (VII of 1913)
Registered Office : ICICI Towers, Bandra- Kurla Complex, Bandra (E), Mumbai - 400 051

## UNSECURED REDEEMABLE BOND(S) IN THE NATURE OF PROMISSORY NOTES

SERIES - PN0102

This is to certify that the person(s) named below or the last Transferee(s) whose name(s) is/are duly recorded in the Memorandum of Transfers on the reverse hereof is/are the holder(s) of the within mentioned Bond(s) in the nature of Promissory Notes which have been issued subject to the Memorandum and Articles of Association of the Company and the terms and conditions set out herein which shall be binding on the Company and the Bondholders and all persons claiming by, through or under any of them.

Bondholder No: 0541480 Certificate No.: 6

Name(s) of Bondholder(s)
THE SABARKANTHA DIST. CENT. CO-OP. BANK LIMITED

| | | |
|---|---|---|
| Distinctive No(s) | :111 - 210 | |
| No. of Bonds | :100 | |
| Face Value | :Rs.100000/- per bond | |
| Principal Amount | :Rs.~~1,00,00,000~~/- | |
| Rate of Interest | :10.65% p.a. | |
| Tenor | :5 YEARS | |
| Option (Put/Call) | :N.A | |
| Put/Call Percentage | :N.A | |
| Relevant Date(s) for Put/Call option | :N.A | Notice Period (for Put/Call Option) :N.A |
| Interest Payable From | :24-05-2001 | |
| Interest Payment Date(s) | :JUL 23 | |
| Date of First Interest Payment | :23-07-2002 | |
| Date of Redemption | :24-05-2006 | |
| Nature | :SENIOR | |

Given at Mumbai this 21st Day of June, 2001

TRUE-COPY

FOR VALIANT CAPITAL MARKETS PVT. LTD.

DIRECTOR

For and on behalf of
ICICI LIMITED

Authorized Signatory
Managing Director & Chief Executive Officer
Joint Managing Director & Chief Operating Officer

- This Certificate is being issued pursuant to the detailed terms and conditions contained in the application form.
- For Bonafied Commercial or Trade Transactions
- The address for all notices and communications in connection with the Bonds would be the last notified address in the records of the Company, as informed in writing to the Registrar. It is in the interest of the transferee to immediately notify ICICI Infotech Services Limited regarding any transfer/change of address. ICICI would be absolved of any liability by issuing any notice or communication including the notice of redemption of Bonds to such last notified address.

Caution : Since this instrument is transferable by endorsement and delivery, the question of liability on account of [illegible] of endorsements may arise. It is therefore desirable that transfers take place only by way of a crossed cheque.

## EACH ENDORSEMENT SHOULD BE WRITTEN IN THE BOXES ALLOTTED

(Use one Box for one alphabet leaving one box blank between first name, second name & surname. Use one row of boxes for each name. Rubber Stamp can be affixed by Non-Individual(s))

Name of Transferee(s) (Buyer(s))

1. Pay to or order the amount within named

Endorsement of the Transferor(s) (Seller(s)) Please read "Transfer/Transmission of Bonds" carefully before making the endorsement.

FOR THE SABARKANTHA DIST CENTRAL COOP BANK LTD
MANAGING DIRECTOR
CHIRMAN

Date (D D M M Y Y)

Name of Transferee(s) (Buyer(s))

2. Pay to or order the amount within named

Endorsement of the Transferor(s) (Seller(s)) Please read "Transfer/Transmission of Bonds" carefully before making the endorsement.

Date (D D M M Y Y)

Name of Transferee(s) (Buyer(s))

3. Pay to or order the amount within named

Endorsement of the Transferor(s) (Seller(s)) Please read "Transfer/Transmission of Bonds" carefully before making the endorsement.

Date (D D M M Y Y)

Name of Transferee(s) (Buyer(s))

4. Pay to or order the amount within named

Endorsement of the Transferor(s) (Seller(s)) Please read "Transfer/Transmission of Bonds" carefully before making the endorsement.

Date (D D M M Y Y)

in lieu of this Certificate.

Received New Bond Certificate No.

Received the amount within named in full and final discharge of this Certificate.

Revenue Stamp

Signature(s) of holder(s) of the Bond(s)

Signature(s) of the Transferor(s)

45118
4C498
45122 to 124

Chairman
Managing Director
General

ફોર્મ નં. ૧૪૦

ગ્રામ : "સા.કો બેંક"
Gram : "Sacobank"

# THE SABARKANTHA DISTRICT CENTRAL CO-OP. BANK LTD.

## ધી સાબરકાંઠા ડિસ્ટ્રીક્ટ સેન્ટ્રલ કો-ઓપરેટીવ બેંક લિ.

: Head Office :
HIMATNAGAR

હેડ ઓફિસ : હિંમતનગર

No. H.O. _____ Date તારીખ _____

CERTIFIED TRUE COPY OF THE RESOLUTION NO 11 PASSED IN THE BOARD OF DIRECTORS MEETING HELD ON 05-02-2001.

RESOLUTION NO.11

IN SUPERSESSION OF ALL PREVIOUS RESOLUTIONS IT IS HEREBY RESOLVED THAT ANY TWO OF THE FOLLOWING OFFICE BEARER ARE HEREBY AUTHORISED TO SELL PURCHASE, TRANSFER, ENDORSE, NEGOTIATE AND/OR OTHERWISE DEAL IN GOVT. AND ALL KIND OF TRUSTEES SECURITIES. ALL STATE DEVELOPMENT LOANS. BONDS/SECURITIES OF PUBLIC FINANCIAL INSTITUTIONS AND PUBLIC SECTOR COMPANIES. STATE GOVT. MILLS/CORPORATIONS AND ALSO AUTHORISED TO RECEIVE INTEREST AND PRINCIPAL OR ANY OTHER KIND OF SUM THEREOF ON BEHALF OF THE SABARKANTHA DISTRICT CENTRAL CO-OPERATIVE BANK LIMITED.

| SR.NO. | NAME OF OFFICE BEARER | DESIGNATION |
|---|---|---|
| 1. | SHRI AMICHANDBHAI PATEL | CHAIRMAN |
| 2. | SHRI JASUBHAI JAGUBHAI PATEL | VICE-CHAIRMAN |
| 3. | SHRI CHANDRAKANTBHAI CHIMANLAL SHETH | HON. MANAGING DIRECTOR |
| 4. | SHRI HARISHBHAI BAGABHAI PATEL | MANAGING DIRECT |

TRUE COPY
FOR THE SABARKANTHA DISTRICT CENTRAL CO-OPERATIVE BANK LIMITED

CHAIRMAN

ADDITIONAL CHIEF JUDICIAL MAGISTRATE

842

(RD 2E)

1149

413

THE SABARKANTHA DISTRICT CENTRAL CO-OP. BANK LIMITED - HIMATNAGAR

| SR. NO | NAME OF OFFICE BEARER | DESIGNATION | SIGNATURE |
|---|---|---|---|
| | SANCTION | SIGNATURE | |
| A. | SHRI AMICHANDBHAI HITABHAI PATEL | CHAIRMAN | |
| B. | SHRI JASUBHAI JAGUBHAI PATEL | VICE-CHAIRMAN | |
| C. | SHRI CHANDRAKANTBHAI CHIMANLAL SHETH | HON. MANAGING DIRECTOR | |
| D. | SHRI HARISINGHBHAI MAGANBHAI PATEL | MANAGING DIRECTOR | |

HIMATNAGAR

TRUE COPY

Tho Sabarkantha D C Co-op Bank Ltd

CHAIRMAN

Tho Sabarkantha Dist Co-op Bank Ltd

Chairman



843

CORPORATE OFFICE
4 A, Crystal, Juhu Road
Santacruz (W), Mumbai - 400 054
Tel : 649 5350, 649 5344 Fax : 649 5474

Member : OTCEI

926 210

Valiant
Capital Markets Pvt. Ltd.

115

August 28, 2001

RTL/265

To,
**Providence Corporate Advisory Services Pvt. Ltd**
Bangalore

**REVISED DEAL**

**Kind Attn : Sridhar**

Dear Sir,

We are pleased to confirm the following deal with you, the details of which are given below :

| | | |
|---|---|---|
| **Our** | : | Sale |
| **Security** | : | 10.65% ICICI,2006 |
| **Coupon** | : | 10.65% |
| **Interest Payment Dates** | : | 23/7 (Annual) |
| **First Interest from** | | 24/5/2001 |
| **Maturity** | | 24/5/2006 |
| **Rate** | : | 100.55 |
| **Face Value** | : | 1,00,00,000.00 |
| **Value Date** | : | 30/8/2001 |
| **Principal Amount** | : | 1,00,55,000.00 |
| **Accrued Interest** | : | 2,85,945.20 (98 days) |
| **Net Amount** | : | 1,03,40,945.20 |
| **Mode of Settlement** | : | Physical |
| **Remarks** | : | Cheque payable at Bangalore by transfer in our HDFC Bank. |

**Our P.A.No. : AAACV2704M**

If there is any discrepancy in the above deal please get back to us immediately. Kindly acknowledge the said deal by putting the company seal and signing the same and refax it to us immediately.

Thanking you,

**For Valiant Capital Markets Pvt. Ltd.**

**Taral Sheth**

**We confirm the transaction as specified above**
**For Providence Corporate Advisory Services**

**Authorised Signatory**

ADDITIONAL CHIEF METROPOLITAN MAGISTRATE ESPLANADE, MUMBAI

TRUE-COPY
FOR VALIANT CAPITAL MARKETS PVT. LTD.
DIRECTOR.

Regd. Off.: Indian Chamber Building, 4th Floor, Esplanade, Mumbai - 400 001
Tel. : 2611170 / 2650161 Fax : 2659701

(926) 25

1153

CORPORATE OFFICE
[illegible] Crystal [illegible] Road
Santacruz (W), Mumbai - 400 054.
Tel : 649 5351, 649 5344 Fax : 649 5474

Member : OTCEI

Valiant
Capital Markets Pvt. Ltd.

517

August 30, 2001

To,
**Providence Corporate Advisory Services Pvt. Ltd**
**Bangalore**

**Kind Attn : Mr. Sridhar**

Dear Sir,

With reference to your purchase transaction of **10.65% ICICI,2006 BONDS** for the face value of Rs. 1 Crore, value dated 30th August , 2001. We are enclosing herewith the delivery for the same.

| | |
|---|---|
| Particulars | **10.65% ICICI,2006 Bonds** |
| Face Value | 1,00,00,000/- |
| Bondholder No. | 0541480 |
| Certificate Nos. | 6 |
| Distinctive Nos. | 111-210 |
| No. of Bonds | 100 (One Hundred Bonds of Rs.1 Lac Each) |
| No of Certificates | 1 (One Only) |
| Other Documents | Copy of Board Resolution passed by The Sabarkantha District Central Co-Op. Bank Ltd.<br>Copy of signature verification through bankers by The Sabarkantha District Central Co-Op.Bk<br>One Transfer Deed duly signed by The Sabarkantha District Central Co-Op.Bank Ltd.<br>One Notification & Mandate Form duly signed by The Sabarkantha District Central Co-Op.Bk |

Please note that the bond certificates are being handed over to you with a blank endorsement as per your request, and we will not be liable for any risk arising thereof. The enclosed bond Certificates are to be forwarded to the following address before shut period starting 23rd June, 2002 (Interest Payment dates for the same is 23rd July annually).

ICICI INFOTECH SERVICES LTD
Maratha Mandir Annex,
Dr A.R. Nair Road,
Opp. Mumbai Central Station,
Mumbai - 400 008
Tel No. 300 6701 upto 20

We would like to inform you that these bonds have been delivered to yourselves prior to shut period and we would not be responsible for interest claims, in case of non-timely transfer of bonds by yourselves.

Kindly acknowledge receipt of the same.
Thanking you.
Yours truly,
For Valiant Capital Markets Pvt Ltd

**TARAL SHETH**

TRUE-COPY
FOR VALIANT CAPITAL MARKETS PVT.LTD.
DIRECTOR.

ADDITIONAL CHIEF JUDICIAL MAGISTRATE

845

# ICICI LIMITED

## UNSECURED REGULAR INTEREST BOND(S) IN THE NATURE OF PROMISSORY NOTE(S) NOTIFICATION AND MANDATE

(TO BE USED WHEN THE BOND(S) IS/ARE TO BE TRANSFERRED)

CAUTION: KINDLY SEND ONLY THIS FORM AND NOT THE BOND CERTIFICATE(S) TO THE REGISTRARS TO THE ISSUE (Please read condition 1 & 2 given below)

THIS SIDE TO BE USED BY SELLER(S) ONLY

| NO. OF BONDS IN FIGURES | NO. OF BONDS IN WORDS | SERIES NO. |
|---|---|---|
| 100 | One Hundred | PN0102 |

| | | | | | |
|---|---|---|---|---|---|
| CERTIFICATE NO (S) | 0 | 0 | 0 | 3 | 6 |
| CORRESPONDING PRINTED SERIAL NO (S) | | | | | |

THE NOTIFICATION AND MANDATE IS SUBJECT TO THE TERMS & CONDITION(S) OF THE BOND(S). THE FOLLOWING TWO CONDITIONS ARE STATED FOR READY REFERENCE.

1. **PAYMENT OF INTEREST**

Payment of interest will be made to the original allottee(s) of the Bond(s). If Bond(s) has/have been transferred by an appropriate endorsement delivery, the transferor(s), jointly with the transferee(s), shall notify and transferor(s) shall also give mandate to the ICICI Infotech Services Limited such persons at such address as may be notified by the company from time time ("the Registrar") for payment of interest to the transferee(s), in the f duly executed by the transferor(s) (in accordance with the specimen signatur of such transferor(s) available in the records of the Company) and transferee(s), as may be prescribed by the Company for the purpose "Notification and Mandate") at least 30 days before the respective due date payment of interest. In the event the Registrar has not received the Notifica and Mandate (by whatever mode sent) at least 30 days before the respec due dates for payment of interest, the interest shall be paid to the transferor not to the transferee. In such cases, claims in respect of interest, if any, be inter se amongst the parties and not against the Company. Wherever signature(s) of the transferor(s) in the Notification and Mandate is/are not i cordance with the specimen signature (s) of such transferor(s) available records of the Company, all interest on such Bonds (s) will be kept in abey by the Company till such time as the Company is satisfied. Since the Bond in the nature of Promissory Notes, transferable by endorsement and deli requirement of specimen signature(s) in the Notification and Mandate w by way of voluntary investor protection service only and the Company w in any way by virtue thereof assume and hereby expressly disclaims responsibility for verification of specimen signature(s), nor shall the Com be in any way liable or responsible, legally or otherwise, for non payment roneous payment of interest pursuant to any Notification and Mandate.

2. **TRANSFER/TRANSMISSION OF BONDS**

The Bonds being negotiable instruments are transerable by endorsemen delivery by the transferor(s), provided that in the case of transfer to more one transferee, the total number of transferees shall not exceed 3( Without undertaking any obligation for verification of signature(s), in th interest of the Bondholder(s), it is suggested that specimen signature(s) transferor(s) and the transferee(s) is/are duly submitted to the Zonal O the Registrar. For notification of transfer please refer to "Payment of Int

All endorsements must be dated, clear, distinct, word for word and le letter, as set out in the Bond Certificate. Vernacular endorsement m literally translated into English immediately below the endorsement. A c true copy of the Power of Attorney or such other authority as may be sub to the Company alongwith names and specimen signatures of all the aut signatories and tax exemption certificate, if any, must be lodged separ the Office of the Registrar simultaneously with the submission of the N tion and Mandate stipulated under "Payment of Interest". Similarly, any fications/additions in the Power of Attorney or such other authority sho be notified to the Office of the Registrar. Transfer to Non-residents sha permitted.

ONLY TO BE USED BY SELLER(S) WHO IS/ARE INDIVIDUAL(S)

SELLER(S)'S DETAILS : –

BOND HOLDER NUMBER

| | NAME IN FULL | SIGNATURE * |
|---|---|---|
| 1. SOLE/FIRST SELLER | | 1. |
| 2. SECOND SELLER | | 2. |
| 3. THIRD SELLER | | 3. |

* (In accordance with the specimen signature(s) available in the records of the Company)

ONLY TO BE USED BY SELLER WHO IS A NON-INDIVIDUAL

SELLER'S DETAILS : –
NAME AND ADDRESS IN FULL (Rubber stamp can be affixed)

BOND HOLDER NUMBER 5 4 1 4 8 0

THE SABARKANTHA DISTRICT
CENTRAL CO-OP. BANK LTD.
Head Office
Station Road HIMATNAGAR
383001 (Dist. Sabarkantha)

| | NAME(S) OF AUTHORISED SIGNATORY(IES) | DESIGNATION | SIGNATURE(S) (In accordance with the specimen signature(s) available in the records of the Company) |
|---|---|---|---|
| 1. | Shri Amichandbhai Patel | For The Sabarkantha D. Co-op. Bank Ltd. Chairman | Chairman |
| 2. | Shri Harishbhai Nagarbhai Patel | Managing Director | Managing Director |
| 3. | | | |
| 4. | | | |
| 5. | | | |
| 6. | | | |
| 7. | | | |

## ONLY TO BE USED BY BUYER(S) WHO IS/ARE INDIVIDUAL(S)

BUYER(S)'S DETAILS : –

| NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable) | SIGNATURE (Parent or Guardian in case of minor) |
|---|---|
| 1. SOLE/FIRST BUYER | AGE |

ADDRESS (DO NOT REPEAT NAME) IN FULL OF SOLE / FIRST BUYER OR PARENT OR GUARDIAN OR KARTA OF HUF

PIN

NAME OF FATHER / HUSBAND OF THE FIRST / SOLE BUYER OR PARENT / GUARDIAN IN CASE OF MINOR SHRI/SMT./KUMARI (Delete whichever is not applicable)

STATUS (OF SOLE / FIRST BUYER ONLY) : (Please tick one)
- ☐ INDIVIDUAL(S)
- ☐ KARTA OF HINDU UNDIVIDED FAMILY
- ☐ PARENT/GUARDIAN ON BEHALF OF A MINOR

OCCUPATION (OF SOLE / FIRST BUYER ONLY) : (Please tick one)
- ☐ AGRICULTURE ☐ PROFESSIONAL
- ☐ BUSINESS ☐ RETIRED
- ☐ HOUSEWIFE ☐ SERVICE ☐ OTHER

MINOR'S DATE OF BIRTH: Date | Month | Year

| NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable) | SIGNATURE (Parent or Guardian in case of minor) |
|---|---|
| 2. SECOND BUYER | |
| NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable) | SIGNATURE (Parent or Guardian in case of minor) |
| 3. THIRD BUYER | |

### CAUTION (FOR BUYER(S) ONLY)

IN CASE THE BUYER IS A NON-INDIVIDUAL, I.E. COMPANY, BODY CORPORATE, SOCIETY / ASSOCIATION OF PERSONS REGISTERED UNDER THE APPLICABLE LAWS IN INDIA, TRUST, PROVIDENT FUND, SUPER ANNUATION FUND, GRATUITY FUND, BANK OR ANY OTHER ORGANISATION/INSTITUTION, THE FOLLOWING DOCUMENTS MUST BE SUBMITTED TO THE REGISTRARS TO THE ISSUE, SIMULTANEOUSLY WITH THE SUBMISSION OF THIS FORM:

1. CERTIFIED TRUE COPY OF POWER(S) OF ATTORNEY, WHEREVER APPLICABLE.
2. CERTIFIED TRUE COPY OF RESOLUTION, ALONGWITH NAMES AND SIGNATURES OF ALL AUTHORISED SIGNATORIES.
3. RELEVANT INCOME TAX EXEMPTION CERTIFICATE OR AN APPROPRIATE DECLARATION.

### SPECIMEN SIGNATURE(S) OF BUYER(S)

1.

2.

3.

## ONLY TO BE USED BY BUYER WHO IS A NON-INDIVIDUAL

BUYER'S DETAILS : –

NAME AND ADDRESS IN FULL (Rubber stamp can be affixed)

| NAME(S) OF AUTHORISED SIGNATORY(IES) | DESIGNATION | SIGNATURE |
|---|---|---|
| 1. | | |
| 2. | | |
| 3. | | |
| 4. | | |
| 5. | | |
| 6. | | |
| 7. | | |

STATUS OF BUYER : (Please tick one)
- ☐ COMPANY
- ☐ BODY CORPORATE
- ☐ TRUST
- ☐ SOCIETY / ASSOCIATION OF PERSONS
- ☐ PROVIDENT FUND
- ☐ SUPERANNUATON FUND
- ☐ GRATUITY FUND
- ☐ BANK
- ☐ ANY OTHER (Please specify)

### CAUTION

1. IN CASE THIS FORM IS BEING PHOTOCOPIED, BOTH SIDES MUST BE PHOTOCOPIED ON THE TWO SIDES OF A SINGLE SHEET.
2. IN CASE MORE THAN 50 BOND(S) CERTIFICATES ARE BEING SOLD TO THE SAME BUYER, PLEASE USE A FRESH NOTICATION MANDATE FORM.

APP

REGISTRARS
ICICI Infotech Services Ltd.
Maratha Mandir Annexe, Dr. A. R. Nair Road, Mumbai Central,
Mumbai - 400 008

### FOR OFFICE USE ONLY

CHECKED BY _____

SIGNATURE

TALLIED BY _____

BOND HOLDER NO. ALLOTTED _____

PRESENTED THIS DAY

25 JUN 2001

(D. A. VARDE)
ASSTT. REGISTRAR OF COMPANIES GUJ.

926

NO. : 88

9157

Date of presentation with the Prescribed Authority

# SHARE TRANSFER FORM

(Under section 108(1A) of the Companies Act, 1956)

FOR THE CONSIDERATION stated ... "Transferee(s)" named the ... and now held by the ... shares subject to the ... stated do hereby transfer to the ... agree to accept and hold the said

FULL NAME OF COMPANY: ICICI

THE RECOGNISED STOCK EXCHANGE WITH WHICH DEALT IN, IF ANY

DESCRIPTION OF EQUITY SHARES DEALT IN

| No. of Figures | Nos. in words | Consideration (in words) |
|---|---|---|
| | | |

| Distinctive numbers | From | 111 |
|---|---|---|
| | To | 210 |
| Corresponding Certificate Nos. | | 6 |

TRANSFEROR(S) (SELLER(S)) PARTICULARS

Regd. Folio No.

Name(s) in Full

1.
2.
3.
4.

Signature(s)

1. For The Saraswat Co-op. Dist. Cent. Co-op. Bank Ltd.
Managing Director
Chairman
2.
3.
4.

Signature of Witness

Name & Address of Witness

VIRJC

VALIANT CAPITAL MARKETS PVT. LTD.
4-A, CRYSTAL, JUHU ROAD,
SANTACRUZ (W), MUMBAI-400 054.
Pin

ATTESTATION

I hereby attest the Signature of Transferor(s) herein mentioned

Signature

Name

Address/Seal

Please leave this blank

TRANSFEREE(S) (BUYER(S)) PARTICULARS

Name(s) in Full

1.
2.
3.

Signature(s)

| | OCCUPATION | ADDRESS | FATHER'S/HUSBAND'S NAME |
|---|---|---|---|
| 1. | | | |
| 2. | | | |
| 3. | | | |

Transferee(s) existing Folio, if any, in same Order of Names

Value of Stamp affixed

Rs.

DATED this day of

PLACE

For office use only. :

Checked by

Signature tallied by

Entered in Register of Transfer No.

Approval Date

Folio No.

Company Code

Signature of Director / Signature of Secretary / Authorised Signatory

Continuation of front page (Fill in only the distinctive numbers when the space on the front page is found to be insufficient)

| | | | | | | |
|---|---|---|---|---|---|---|
| Distinctive numbers | From | | | | | |
| | To | | | | | |
| Corresponding Certificate Nos | | | | | | |

*** INSTRUCTIONS FOR ATTESTATION :**

Attestation which is required [illegible] should be done by a Magistrate, Notary Public or Special Executive Magistrate [illegible] authorised to use the Seal of his office or a member of a recognised Stock Exchange [illegible] the transferor's bank.

**NOTE :** Name must be rubber stamped preferably in a straight line chronological order should be maintained. Broker's Clearing Number should stated where delivery is given by a Clearing Member Bank

| Name of Delivering Broker and Clearing Number | Date |
|---|---|
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POWER OF ATTORNEY PROBATE DEATH CERTIFICATE

LETTERS OF ADMINISTRATION

Registered with the Company

No. _____ Date _____

(Signature (not initials) of Broker, Bank, Company or Stock Exchange Clearing House)

† LODGED BY _____

FULL ADDRESS _____

SHARE CERTIFICATES TO BE RETURNED TO (Fill in the name and address to which the Certificates are required to be returned)

NAME & ADDRESS _____

SHARE TRANSFER STAMP

† To be filled only if the documents are lodged by a person other than the transferee.

(926) 39

Issued in lieu of Certificate No : 3 Duly stamped

1159

# ICICI LIMITED

(Incorporated on January 5, 1955 as a Public Limited Company under the Indian Companies Act, 1913, (VII of 1913)).
Registered Office : ICICI Towers, Bandra - Kurla Complex, Bandra (E), Mumbai - 400 051.

## UNSECURED REDEEMABLE BOND(S) IN THE NATURE OF PROMISSORY NOTES

SERIES - PN0102

This is to certify that the person(s) named below or the last Transferee(s) whose name(s) is/are duly recorded in the Memorandum of Transfers on the reverse hereof is/are the holder(s) of the within mentioned Bond(s) in the nature of Promissory Notes which have been issued subject to the Memorandum and Articles of Association of the Company and the terms and conditions set out herein which shall be binding on the Company and the Bondholders and all persons claiming by, through or under any of them.

Bondholder No: 0541480 Certificate No : 6

Name(s) of Bondholder(s)

THE SABARKANTHA DIST. CENT. CO-OP. BANK LIMITED

| | | |
|---|---|---|
| Distinctive No(s) | :111 - 210 | |
| No. of Bonds | :100 | |
| Face Value | :Rs.100000/- per bond | |
| Principal Amount | :Rs.1,00,00,000/- | |
| Rate of Interest | :10.65% p.a. | |
| Tenor | :5 YEARS | |
| Option (Put/Call) | :N.A | |
| Put/Call Percentage | :N.A | Notice Period (for Put/Call Option): N.A |
| Relevant Date(s) for Put/Call option | :N.A | |
| Interest Payable From | :24-05-2001 | |
| Interest Payment Date(s) | :JUL 23 | |
| Date of First Interest Payment | :23-07-2002 | |
| Date of Redemption | :24-05-2006 | |
| Nature | :SENIOR | |

Given at Mumbai this 21st Day of June,2001

TRUE COPY
FOR VALIANT CAPITAL MARKETS PVT. LTD.
DIRECTOR

For and on behalf of
ICICI LIMITED

Managing Director & Chief Executive Officer

Joint Managing Director & Chief Operating Officer

Authorized Signatory

This Certificate is being issued pursuant to the detailed terms and conditions contained in the application form.
For Bonafied commercial or Trade transactions
The address for all notices and communications in connection with the Bonds would be the last notified address in the records of the Company, as informed in writing to "the Registrar". It is in the interest of the transferee to immediately notify ICICI Infotech Services Limited regarding any transfer/change of address. ICICI would be absolved of any liability in issuing any notice or communication (including the notice for exercise of call option) to such last notified address.

ADDITIONAL CHIEF JUDICIAL MAGISTRATE

848

Caution : Since this instrument is transferable by endorsement, the liability on account of a defect in the chain of endorsements may arise if a forged cheque.

(Use one Box for one endorsement. Rubber Stamp may be used. Use one row of boxes for each name. Rubber Stamp

1. Pay to or order the amount within named

Endorsement

Date (D D M M Y Y)

FOR THE KARKANTHA DIST CENTRAL COOP BANK LTD

MANAGING DIRECTOR

CHIRMAN

2. Pay to or order the amount within named

Endorsement

Date (D D M M Y Y)

3. Pay to or order the amount within named

Endorsement

Date (D D M M Y Y)

4. Pay to or order the amount within named

Endorsement

Date (D D M M Y Y)

Received New Bond Certificate

Received the amount

Revenue Stamp

45118
40498
45122 to 124

Chairman
Managing Director
General

ફોર્મ નં. ૧૪૦

ગ્રામ : "સા.કો
Gram : "Sacoba

# THE SABARKANTHA DISTRICT CENTRAL CO-OP. BANK LTD

ધી સાબરકાંઠા ડિસ્ટ્રીક્ટ સેન્ટ્રલ
કો-ઓપરેટીવ બેંક લિ.

: Head Office
HIMATNAGAR

હેડ ઓફિસ : હિંમતનગર

No. H.O.

Date
તારીખ

CERTIFIED TRUE COPY OF THE RESOLUTION NO 11 PASSED IN THE BOARD OF DIRECTORS MEETING HELD ON 05-02-2001.

RESOLUTION NO.11

IN SUPERSESSION OF ALL PREVIOUS RESOLUTIONS IT IS HEREBY RESOLVED THAT ANY TWO OF THE FOLLOWING OFFICE BEARER ARE HEREBY AUTHORISED TO SELL PURCHASE, TRANSFER, ENDORSED, NEGOTIATE AND/OR OTHERWISE DEAL IN GOVT. AND ALL KIND OF TRUSTEES SECURITIES. ALL STATE DEVELOPMENT LOANS. BONDS/SECURITIES OF PUBLIC FINANCIAL INSTITUTIONS AND PUBLIC SECTOR COMPANIES. STATE GOVT. UNDERTAKINGS/CORPORATIONS AND ALSO AUTHORISED TO RECEIVE INTEREST AND PRINCIPAL OR ANY OTHER KIND OF SETTLEMENT THEREOF ON BEHALF OF THE SABARKANTHA DISTRICT CENTRAL CO-OPERATIVE BANK LIMITED.

| Sl.No. | NAME OF OFFICE BEARER | DESIGNATION |
|---|---|---|
| 1. | SHRI AMICHANDBHAI PATEL | CHAIRMAN |
| 2. | SHRI JASUBHAI JAGUBHAI PATEL | VICE-CHAIRMAN |
| 3. | SHRI CHANDRAKANTBHAI CHIMANLAL SHETH | MANAGING DIRECTOR |
| 4. | SHRI HARISINHJI MAGANSINHJI PATEL | MANAGING DIRECTOR |

TRUE COPY

FOR THE SABARKANTHA DISTRICT CENTRAL CO-OPERATIVE BANK LIMITED

CHAIRMAN

THE SABARKANTHA DISTRICT CENTRAL
CO-OP. BANK LIMITED : HIMATNAGAR

SPECIMEN SIGNATURE

| SR. NO | NAME OF OFFICE BEARER | DESIGNATION | SIGNATURE |
|---|---|---|---|
| A. | SHRI AMICHANDBHAI HITABHAI PATEL | CHAIRMAN | |
| B. | SHRI JASUBHAI JAGUBHAI PATEL | VICE-CHAIRMAN | |
| C. | SHRI CHANDRAKANTBHAI CHIMANLAL SHETH | HON. MANAGING DIRECTOR | |
| D. | SHRI HARISINGBHAI MAGANBHAI PATEL | MANAGING DIRECTOR | |

TRUE COPY
The Sabarkantha D. C Co-op Bank Ltd
CHAIRMAN

TRUE COPY
The Sabarkantha D. C Co-op Bank Ltd
Chairman

CORPORATE OFFICE
4 A, Crystal, [illegible]
Santacruz (W), [illegible]
Tel : 649 5350 649 [illegible] Fax : [illegible]

Member : OTCEI

Valiant
Capital Markets Pvt. Ltd.

September 5, 2001

RTL/283

To,
**Giltedge Management Services Ltd.**
**Mumbai**

**Kind Attn : Ms. Vikita**

Dear Madam,

We are pleased to confirm the following deal with you. the details of which are given below :

| | | |
|---|---|---|
| **Our** | : | Purchase |
| **Security** | : | 10.65% ICICI.2006 |
| **Coupon** | : | 10.65% |
| **Interest Payment Dates** | : | 23/7 (Annual) |
| **First Interest from** | | 24/5/2001 |
| **Maturity** | | 24/5/2006 |
| **Rate** | : | 100.40 |
| **Face Value** | : | 1,00,00,000.00 |
| **Value Date** | : | 7/9/2001 |
| **Principal Amount** | : | 1,00,40,000.00 |
| **Accrued Interest** | : | 3,09,287.67 (106 days) |
| **Net Amount** | : | 1,03,49,287.67 |
| **Mode of Settlement** | : | Physical |
| **Remarks** | : | Cheque payable at Mumbai. |

**Our P.A.No. : AAACV2704M**

If there is any discrepancy in the above deal please get back to us immediately. Kindly acknowledge the said deal by putting the company seal and signing the same and refax it to us immediately.

Thanking you,

**For Valiant Capital Markets Pvt. Ltd.**

**Taral Sheth**

**We confirm the transaction as specified above**
**For Giltedge Management Services Ltd**

**Authorised Signatory**

TRUE-COPY

FOR VALIANT CAPITAL MARKETS PVT. LTD.

DIRECTOR.

HDFC BANK

PAYEE'S A/C ONLY

7-9-01

PAY Giltedge Management Services Ltd

या धारक को OR BEARER

रुपये RUPEES Twenty Three Lacs Forty Nine Thousand Two Hundred eighty Seven & paise sixty seven Only

Rs.23,49,287=67

| A/c No. | 0012000006760 |
|---|---|

C/A

For VALIANT CAPITAL MARKETS PVT. LTD.

DIRECTOR.

For VALIANT CAPITAL MARKETS PVT LTD

Authorised Signatories

HDFC BANK LTD.
101 - 104 ,Tulsiani Chambers,F.P.Marg,
Nariman point ,Mumbai - 400 021.

"078625" 400240003: 189517" 11

HDFC BANK

7-9-01

PAY Giltedge Management Services Ltd

या धारक को OR ~~BEARER~~

रुपये RUPEES Eighty Lacs Only

Rs.80,00,000/-

| A/c No. | 0012000006760 |
|---|---|

C/A

For VALIANT CAPITAL MARKETS PVT. LTD.

DIRECTOR.

For VALIANT CAPITAL MARKETS PVT LTD

Authorised Signatories

HDFC BANK LTD.
101 - 104 ,Tulsiani Chambers,F.P.Marg,
Nariman point ,Mumbai - 400 021.

"078624" 400240003: 189517" 11

KIRAN - MUMBAI

FOR VALIANT CAPITAL MARKETS PVT. LTD.

DIRECTOR.

TRUE COPY

CHIEF JUDICIAL MAGISTRATE'S COURTS, BORIVALI

(427) 167

(996) 34

TRUE-COPY

FOR VALIANT CAPITAL MARKETS PVT. LTD.

DIRECTOR.

( Book 4 ) Computer Generated Page 313 of 436

# GILTEDGE
MANAGEMENT SERVICES LIMITED

926 32

1169

433

The Trustees/Treasury Manager
VALIANT CAPITAL MARKETS PVT. LTD.
4 A, CRYSTAL APT.,
JUHU ROAD,
SANTACRUZ(WEST)
MUMBAI
400054
Tel: 6495344/5350/5357/5368
Fax: 6495474

Bill No : 01/09/1117
Date : 04/09/2001

Sir/Madam,

This is to confirm the following transaction

**SECURITY DETAILS:**

| Scrip Name | Maturity Date | Coupon Rate | Interest Dates | Redemption Value | Put Date | Call Date |
|---|---|---|---|---|---|---|
| ICICI 10.65% 2006 | 24/05/2006 | 10.65% | 24/05/2001<br>23/07/2002<br>23/07/2003<br>23/07/2004 | 100 | 0 | 0 |

**TRANSACTION DETAILS:**

| Nature of Transaction | Deal Date | Settlement Date | LIP Date | Mode of Settlement | Delivery Period (days) |
|---|---|---|---|---|---|
| SALE | 04/09/2001 | 07/09/2001 | 24/05/2001 | PHY | spot |

| Face Value | Rate | Interest Days | Principal Amount | Accrued Interest | Total Consideration |
|---|---|---|---|---|---|
| 10000000 | 100.4 | 106 | 10040000.00 | 309287.67 | 10349287.67 |

Consideration (in words):- Rs. ONE CRORE THREE LAKHS FORTY NINE THOUSAND TWO HUNDRED EIGHTY SEVEN AND SIXTY SEVEN PAISE Only

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

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

I.T.PAN NO:AAACG1351R

For GILTEDGE MANAGEMENT SERVICES LIMITED

TRUE-COPY
FOR VALIANT CAPITAL MARKETS PVT. LTD.
DIRECTOR.

Sweta
Authorised Signatory


**HEAD OFFICE**
MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194729

**BRANCHES**
Pune : 124-A, Sohrab Hall, 21, Sasoon Road, Pune - 411 001. Tel.: (020) 6114285 Fax: 6111607




498

# GILTEDGE MANAGEMENT SERVICES LTD.

## DELIVERY CHALLAN

103, Liberty Apts., 80-A, Sarojini Road, Behind McDonalds, Vile Parle(W) Mumbai-56
TeleFax : 022-6194712

11/09/2001

To,

VALIANT CAPITAL MARKETS PVT.
LTD.
4 A, CRYSTAL APT.,
JUHU ROAD,
SANTACRUZ(WEST)
MUMBAI
400054

Enclosed please find the original certificates alongwith the necessary documents against your purchase vide Bill No. 1117 value dated 07/09/2001 ; with details as follows :

SCRIPNAME ICICI 10.65% 2006

TOTAL BILL AMOUNT Rs.10000000

NOMINATIONS SINGLE TOTAL PENDING : 0

| Facevalue | Foliono | Certfrom | Certto | Distnofrom | Distnoto | Previous Client | StampCha |
|---|---|---|---|---|---|---|---|
| 10000000 | 0541480 | 5 | 5 | 11 | 110 | THE SABARKANTHA DIST CENT CO-OP BANK | |

10000000 TOTAL OUTWARD

Kindly acknowledge the receipt of the same.

Thanking You,
Yours truly
FOR GILTEDGE MANAGEMENT SERVICES LTD.

Authorised Signatory

NOTE : Kindly get the securities transferred in your name immediately.

For your reference:

NAME OF THE REGISTRAR

DOCUMENTS REQUIRED :

Copy of Resolution and Specimen Signature of Last Register
Copy of Resolution and Specimen Signature of Transferee
Relevant Tax Exemption Form

Trustdeed/By Laws/Rules and Regulations of the trust

TRUE-COPY
FOR VALIANT CAPITAL MARKETS PVT. LTD.

DIRECTOR

ICICI LIMITED

**ICICI** UNSECURED REGULAR INTEREST BOND(S) IN THE NATURE OF PROMISSORY NOTE(S)
NOTIFICATION AND MANDATE

(TO BE USED WHEN THE BOND(S) IS/ARE TO BE TRANSFERRED)

CAUTION: KINDLY READ ONLY THIS FORM AND NOT THE BOND CERTIFICATE(S) TO THE REGISTRARS TO THE ISSUE (Please read conditions 1 & 2 given below)

THIS SIDE TO BE USED BY SELLER(S) ONLY

| NO. OF BONDS IN FIGURES | NO. OF BONDS in WORDS | SERIES NO. |
|---|---|---|
| 100 | One Hundred | PN3107 |

| CERTIFICATE NO (S) | | | | |
|---|---|---|---|---|
| | 3 | 2 | 0 | 0 | 5 |
| CORRESPONDING PRINTED SERIAL NO (S) | | | | |

ONLY TO BE USED BY SELLER(S) WHO IS/ARE INDIVIDUAL(S)

SELLER(S)'S DETAILS :- BOND HOLDER NUMBER

| NAME IN FULL | SIGNATURE * |
|---|---|
| 1 SOLE/FIRST SELLER | 1 |
| 2 SECOND SELLER | 2 |
| 3 THIRD SELLER | 3 |

* (In accordance with the specimen signature(s) available in the records of the Company)

ONLY TO BE USED BY SELLER WHO IS A NON-INDIVIDUAL

SELLER'S DETAILS :-
NAME AND ADDRESS IN FULL (Broker name can be affixed) | BOND HOLDER NUMBER 5 4 1 6 3

THE SABARKANTHA DISTRICT
CENTRAL CO-OP. BANK LTD.
Head Office
Station Road, HIMATNAGAR
383001 (Dist. Sabarkantha)

| NAME(S) OF AUTHORISED SIGNATORY(IES) | The Seal/Rubber Stamp of the Company | SIGNATURE (In accordance with the specimen signature(s) lodged with the records of the Company) |
|---|---|---|
| Shri Amichandbhai [illegible] | Chairman | 21-2-77 Chairman |
| 2 Shri Harishbhai Manibhai Patel | Managing Director | Managing Director |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |

THE NOTIFICATION AND MANDATE IS SUBJECT TO THE TERMS & CONDITION(S) OF THE BOND(S). THE FOLLOWING TWO CONDITIONS ARE STATED FOR READY REFERENCE.

1. PAYMENT OF INTEREST

Payment of interest will be made to the original allottee(s) of the Bond(s). In case the Bond(s) has/have been transferred by an appropriate endorsement and delivery, the transferor(s), jointly with the transferee(s), shall notify the transferor(s) shall also give mandate to the ICICI Infotech Services Limited such persons at such address as may be notified by the company from time to time ("the Registrar") for payment of interest to the transferee(s), in the form duly executed by the transferor(s) in accordance with the specimen signature(s) of such transferor(s) available in the records of the Company) and the transferee(s), as may be prescribed by the Company for the purpose ("Notification and Mandate") at least 30 days before the respective due dates for payment of interest. In the event the Registrar has not received the Notification and Mandate (by whatever mode sent) at least 30 days before the respective due dates for payment of interest, the interest shall be paid to the transferor(s) and not to the transferee. In such cases, claims in respect of interest, if any, shall be inter se amongst the parties and not against the Company. Where the signature(s) of the transferor(s) in the Notification and Mandate is/are not in accordance with the specimen signature(s) of such transferor(s) available in the records of the Company, all interest on such Bonds (s) will be kept in abeyance by the Company till such time as the Company is satisfied. Once the Bonds are in the nature of Promissory Notes, transferable by endorsement and delivery, the requirement of specimen signature(s) in this Notification and Mandate is waived by way of voluntary investor protection service only and the Company does not in any way by virtue thereof assumes and hereby expressly disclaims any responsibility for verification of specimen signature(s), nor shall the Company be in any way liable or responsible, legally or otherwise, for non payment or erroneous payment of interest pursuant to any Notification and Mandate.

2. TRANSFER/TRANSMISSION OF BONDS

The Bonds being negotiable instruments are transferable by endorsement and delivery by the transferor(s), provided that in the case of transfer to more than one transferee, the total number of transferees shall not exceed 3 (three). Without undertaking any obligation for verification of signature(s), in the interest of the Bondholder(s), it is suggested that specimen signature(s) of the transferor(s) and the transferee(s) is/are duly submitted to the Zonal Office of the Registrar. For notification of transfer please refer to "Payment of Interest".

All endorsements must be dated, clear, distinct, word for word and without any letter, as set out in the Bond Certificate. Vernacular endorsement must be literally translated into English immediately below the endorsement. A certified true copy of the Power of Attorney or such other authority as may be acceptable to the Company alongwith names and specimen signatures of all the authorised signatories and tax exemption certificate, if any, must be lodged at the Office of the Registrar simultaneously with the submission of the Notification and Mandate stipulated under "Payment of Interest". Similarly, any modifications/cancellations in the Power of Attorney or such other authority shall be notified to the Office of the Registrar. Transfer to Non-residents are not permitted.

855

THIS SIDE TO BE USED BY BUYER(S) ONLY

ONLY TO BE USED BY BUYER(S) WHO IS/ARE INDIVIDUAL(S)

BUYER(S)'S DETAILS :-

NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable) | SIGNATURE (Parent or Guardian in case of minor)

1. SOLE/FIRST BUYER | AGE

ADDRESS (DO NOT REPEAT NAME) IN FULL OF SOLE / FIRST BUYER OR PARENT OR GUARDIAN OR KARTA OF HUF

PIN

NAME OF FATHER / HUSBAND OF THE FIRST / SOLE BUYER OR PARENT / GUARDIAN IN CASE OF MINOR SHRI/SMT./KUMARI (Delete whichever is not applicable)

STATUS (OF SOLE / FIRST BUYER ONLY) : (Please tick one)
- ☐ INDIVIDUAL(S)
- ☐ KARTA OF HINDU UNDIVIDED FAMILY
- ☐ PARENT/GUARDIAN ON BEHALF OF A MINOR

OCCUPATION (OF SOLE / FIRST BUYER ONLY) : (Please tick one)
- ☐ AGRICULTURE ☐ PROFESSIONAL
- ☐ BUSINESS ☐ RETIRED
- ☐ HOUSEWIFE ☐ SERVICE ☐ OTHER

MINOR'S DATE OF BIRTH: Date | Month | Year

2. SECOND BUYER | NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable) | SIGNATURE (Parent or Guardian in case of minor)

3. THIRD BUYER | NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable) | SIGNATURE (Parent or Guardian in case of minor)

CAUTION (FOR BUYER(S) ONLY)

IN CASE THE BUYER IS A NON-INDIVIDUAL, I.E. COMPANY, BO CORPORATE, SOCIETY / ASSOCIATION OF PERSONS REG TERED UNDER THE APPLICABLE LAWS IN INDIA, TRUST, PRO DENT FUND, SUPER ANNUATION FUND, GRATUITY FUND, BA OR ANY OTHER ORGANISATION/INSTITUTION, THE FOLLOWI DOCUMENTS MUST BE SUBMITTED TO THE REGISTRARS TO T ISSUE, SIMULTANEOUSLY WITH THE SUBMISSION OF THIS FOR

1. CERTIFIED TRUE COPY OF POWER(S) OF ATTORN WHEREVER APPLICABLE.
2. CERTIFIED TRUE COPY OF RESOLUTION, ALONG WITH NAM AND SIGNATURES OF ALL AUTHORISED SIGNATORIES.
3. RELEVANT INCOME TAX EXEMPTION CERTIFICATE OR APPROPRIATE DECLARATION.

SPECIMEN SIGNATURE(S) OF BUYER(S)

1.

2.

3

ONLY TO BE USED BY BUYER WHO IS A NON-INDIVIDUAL

BUYER'S DETAILS :-

NAME AND ADDRESS IN FULL (Buyer's stamp can be affixed)

| NAME(S) OF AUTHORISED SIGNATORY(IES) | DESIGNATION | SIGNATURE |
|---|---|---|
| 1. | | |
| 2. | | |
| 3. | | |
| 4. | | |
| 5. | | |
| 6. | | |
| 7. | | |

STATUS OF BUYER (Please tick one)
- ☐ COMPANY
- ☐ BODY CORPORATE
- ☐ TRUST
- ☐ SOCIETY / ASSOCIATION OF PERSONS
- ☐ PROVIDENT FUND
- ☐ SUPERANNUATION FUND
- ☐ GRATUITY FUND
- ☐ BANK
- ☐ ANY OTHER (Please specify)

CAUTION

1. IN CASE THIS FORM IS BEING PHOTOCOPIED, BOTH SIDES MUST BE PHOTOCOPIED ON THE TWO SIDES OF A SINGLE SHEET.
2. IN CASE MORE THAN 50 BOND(S) CERTIFICATES ARE BEING SOLD TO THE SAME BUYER, PLEASE USE A FRESH NOTICATION AND MANDATE FORM.

REGISTRARS
ICICI Infotech Services
Maadhu Manor Annexe, Dr. A. B. Nair Road, Mumbai Central, Mumbai - 400 008

FOR OFFICE USE ONLY

CHECKED BY

SIGNATURE

TALLIED BY

BOND HOLDER NO. ALLOTTED

PRESENTED THIS DAY

25 JUN 2001

(D. A. VARDE)

ASSTT REGISTRAR OF COMPANIES GUJ

Date of presentation by the transferee or his agent

1175 (920) 38

NO. : 88

4398

SHARE TRANSFER FORM

Pursuant to Section 108(1A) of the Companies Act, 1956

FOR THE CONSIDERATION stated below, the Transferor(s) named, the shares or other interest in the securities specified below subscribed to the Memorandum of Association of the Company and agrees to accept and hold the said shares subject to the conditions of the Memorandum and Articles of Association of the Company.

FULL NAME OF COMPANY: ICICI

THE RECOGNISED STOCK EXCHANGE WHERE DEALING IF ANY:

| DESCRIPTION OF EQUITY PREFERENCE SHARES | No. in Figures | No. in Words | Consideration (in figures) | Consideration (in words) |
|---|---|---|---|---|
| Distinctive Numbers | From | 11 | | |
| | to | 110 | | |
| Corresponding Certificate Nos. | | 5 | | |

TRANSFEROR(S) [SELLER(S)] PARTICULARS

Regn. Folio No.

Signature(s)

Name(s) in Full

1.

2.

3.

4.

For The Saraswat Co-op. Bank Ltd.

Managing Director

Chairman

Signature of Witness

Name & Address of Witness

VIPUL

VALIANT CAPITAL MARKETS PVT. LTD.
4-A, CRYSTAL, JUHU ROAD,
SANTACRUZ (W), MUMBAI-400 054.
Pin

ATTESTATION

I hereby attest the Signature of Transferor(s) hereon mentioned

Signature

Name

Address/Seal

Please

TRANSFEREE(S) [BUYER(S)] PARTICULARS

Specimen(s)

Name(s) in Full

1.

2.

3.

| | OCCUPATION | ADDRESS | FATHER'S/HUSBAND'S NAME |
|---|---|---|---|
| 1. | | | |
| 2. | | | |
| 3. | | | |

Transferee(s) existing Folio if any, in same Order of Names

Value of Equity affixed

Rs

DATED this

day of

Two Thousand

Page

For office use only :

Checked by

Signature tallied by

Date

Company Code



856

Continuation of front page (Begin enter the Distinctive numbers when the space on the front page is found to be insufficient)

| | | | | | | |
|---|---|---|---|---|---|---|
| Distinctive numbers | From | | | | | |
| | To | | | | | |
| Corresponding Certificate Nos. | | | | | | |

## • INSTRUCTIONS FOR ATTESTATION

Attestation where required (Bank's signature if Transfer etc.) should be done by a Magistrate, Notary Public or Special Executive Magistrate or a Judge of a Court, Gazetted Public Officer and authorised to use the Seal of his office or a member of a recognised Stock Exchange through whom the shares are introduced or a manager of the transferor's bank.

**NOTE** : Name must be rubber stamped preferably in a straight line chronological order should be maintained. Broker's Clearing Number should stated when delivery is given by a Clearing Member Bank

| Name of Delivering Broker and Clearing Number | Date |
|---|---|
| | |
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POWER OF ATTORNEY PROBATE DEATH CERTIFICATE
LETTERS OF ADMINISTRATION
Registered with the Company
No. _____ Date _____
(Signature (not initials) of Broker, Bank, Company or Stock Exchange Clearing House)

† LODGED BY _____
FULL ADDRESS _____

SHARE CERTIFICATES TO BE RETURNED TO
(Fill in the name and address to which the Certificates are required to be returned)
NAME & ADDRESS _____

SHARE TRANSFER STAMP

† To be filled only if the documents are lodged by a person other than the Transferee.

...ICT CENTRAL
...H I M A T N A G A R

| Sr. No. | ... | DESIGNATION | SIGNATURE |
|---|---|---|---|
| A. | SHRI ...CHANDBHAI ... | CHAIRMAN | |
| B. | SHRI ...JAGJIBHAI JAGUBHAI ... | CHAIRMAN | |
| C. | SHRI CHANDRAKANTBHAI CHIMANLAL SHETH | HON. MANAGING DIRECTOR | |
| D. | SHRI HARIGHBHAI MAGANBHAI PATEL | MANAGING DIRECTOR | |

TRUE COPY
The Sabarkantha D.C Co-op.Bank Ltd
CHAIRMAN

TRUE COPY
The Sabarkantha Dist... Co-op Bank Ltd.
Chairman

ADDITIONAL CHIEF JUDICIAL MAGISTRATE

CORPORATE OFFICE
4 A, Crystal, Juhu Road
Santacruz (W), Mumbai - 400 054
Tel. : 649 5350, 649 5344 Fax : 649 5474

Member : OTCEI

Valiant
Capital Markets Pvt. Ltd.

September 3, 2001

RTL/276

To,
**Providence Corporate Advisory Services Pvt. Ltd**
Bangalore

**Kind Attn : Sridhar**

Dear Sir,

We are pleased to confirm the following deal with you, the details of which are given below :

| | | |
|---|---|---|
| **Our** | : | Sale |
| **Security** | : | 10.65% ICICI,2006 |
| **Coupon** | : | 10.65% |
| **Interest Payment Dates** | : | 23/7 (Annual) |
| **First Interest from** | | 24/5/2001 |
| **Maturity** | | 24/5/2006 |
| **Rate** | : | 100.60 |
| **Face Value** | : | 1,00,00,000.00 |
| **Value Date** | : | 4/9/2001 |
| **Principal Amount** | : | 1,00,60,000.00 |
| **Accrued Interest** | : | 3,00,534.24 (103 days) |
| **Net Amount** | : | 1,03,60,534.24 |
| **Mode of Settlement** | : | Physical |
| **Remarks** | : | Cheque payable at Bangalore by transfer in our HDFC Bank. |

**Our P.A.No. : AAACV2704M**

If there is any discrepancy in the above deal please get back to us immediately. Kindly acknowledge the said deal by putting the company seal and signing the same and refax it to us immediately.

Thanking you,

**For Valiant Capital Markets Pvt. Ltd.**

**Taral Sheth**

**We confirm the transaction as specified above**
**For Providence Corporate Advisory Services**

**Authorised Signatory**

TRUE COPY
FOR VALIANT CAPITAL MARKETS PVT. LTD.
DIRECTOR.

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE MUMBAI

Regd. Off. : Indian Globe Chambers, 1st Floor, Fort Street, Mumbai - 400 001.
Tel. : 2611170 / 2650161 Fax : 2659701

# ICICI LIMITED

(Incorporated on January 5, 1955 as a Public Limited Company under the Indian Companies Act, 1913, (VII of 1913).
Registered Office : ICICI Towers, Bandra - Kurla Complex, Bandra (E), Mumbai - 400 051.)

## UNSECURED REDEEMABLE BOND(S) IN THE NATURE OF PROMISSORY NOTES

SERIES - PN0102

This is to certify that the person(s) named below or the last Transferee(s) whose name(s) is/are duly recorded in the Memorandum of Transfers on the reverse hereof is/are the holder(s) of the within mentioned Bond(s) in the nature of Promissory Notes which have been issued subject to the Memorandum and Articles of Association of the Company and the terms and conditions set out herein which shall be binding on the Company and the Bondholders and all persons claiming by, through or under any of them.

Bondholder No: 0541480 Certificate No : 5

Name(s) of Bondholder(s)

THE SABARKANTHA DIST. CENT. CO-OP. BANK LIMITED

| | | |
|---|---|---|
| Distinctive No(s) | :11 - 110 | |
| No. of Bonds | :100 | |
| Face Value | :Rs.100000/- per bond | |
| Principal Amount | :Rs.*1,00,00,000/- | |
| Rate of Interest | :10.65% p.a. | |
| Tenor | :5 YEARS | |
| Option (Put/Call) | :N.A | |
| Put/Call Percentage | :N.A | Notice Period (for Put/Call Option) : N.A |
| Relevant Date(s) for Put/Call option | :N.A | |
| Interest Payable From | :24-05-2001 | |
| Interest Payment Date(s) | :JUL 23 | |
| Date of First Interest Payment | :23-07-2002 | |
| Date of Redemption | :24-05-2006 | |
| Nature | :SENIOR | |

Given at Mumbai this 21st Day of June, 2001

TRUE COPY

FOR VALIANT CAPITAL MARKETS PVT. LTD.

DIRECTOR.

For and on behalf of
ICICI LIMITED

Managing Director & Chief Executive Officer — Joint Managing Director & Chief Operating Officer

Authorized Signatory

- This Certificate is being issued pursuant to the detailed terms and conditions contained in the application form.
- For Bonafied commercial or Trade transactions
- The address for all notices and communications in connection with the Bonds would be the last notified address in the records of the Company, as informed in writing to "the Registrar". It is in the interest of the transferee to immediately notify ICICI Infotech Services Limited regarding any transfer/change of address. ICICI would be absolved of any liability by issuing any notice or communication (including the notice for exercise of call option) to such last notified address.

Caution : Since this instrument is transferable by endorsement and delivery, the question of liability on account of a defect in the subject of endorsements may arise. It is therefore advisable that transfer should take place only by way of a crossed cheque.

EACH ENDORSEMENT SHOULD BE WRITTEN IN THE BOXES ALLOTTED

(Use one Box for one alphabet. Leave one Box space between name & surname. Use one row of boxes for each name. Rubber Stamp can be affixed.)

1. Pay to or order the amount within named

Date (D D M M Y Y)

Endorsement

FOR THE SABARKANTHA DIST CENTRAL COOP BANK LTD

MANAGING DIRECTOR CHAIRMAN

(Please read the Terms and Conditions of Bonds carefully before making the endorsement).

2. Pay to or order the amount within named

Date (D D M M Y Y)

Endorsement

(Please read the Terms and Conditions of Bonds carefully before making the endorsement).

Name of Transferee(s) (Buyers)

3. Pay to or order the amount within named

Date (D D M M Y Y)

Endorsement

(Please read the Terms and Conditions of Bonds carefully before making the endorsement).

4. Pay to or order the amount within named

Date (D D M M Y Y)

Endorsement

(Please read the Terms and Conditions of Bonds carefully before making the endorsement).

Received New Bond Certificate

Received the amount within

Revenue Stamp

of holder(s) of the Bond(s) or

signature(s) of holder(s) of the Bond(s)

ADDITIONAL CHIEF JUDICIAL MAGISTRATE

40-38
45122 to 124
Chairman
Managing Director
General

ફોર્મ નં. ૧૪૦

ગ્રામ : "સાકો બેંક"
Gram : "Sacobank"

# THE SABARKANTHA DISTRICT CENTRAL CO-OP. BANK LTD.

સાબરકાંઠા ડિસ્ટ્રીક્ટ સેન્ટ્રલ
કો-ઓપરેટીવ બેંક લિ.

: Head Office :
HIMATNAGAR

હેડ ઓફિસ : હિંમતનગર

H.O.

443

Date
તારીખ

CERTOFOED TRUE COPY OF THE RESOLUTION NO 11 PASSED IN THE BOARD OF DIRECTORS MEETING HELD NO 05-02-2001.

RESOLUTION NO.11

IN SUPERSESSION OF ALL PREVIOUS RESOLUTIONS IT IS HEREBY RESOLVED THAT ANY TWO OF THE FOLLOWING OFFICE BEARER ARE HEREBY AUTHORISED TO SELL PURCHASE, TRANSFER, ENDORSED, NEGOTIATE AND/OR OTH SE DEAL IN GOVT. AND ALL KIND OF TRUSTEES SECURITIES. ALL STATE DEV PMENT LOANS. BONDS/SECURITIES OF PUBLIC FINANCIAL INSTITUTIONS AN PUBLIC SECTOR COMPANIES. STATE GOVT.NIGAMS/CORPORATIONS AND ALSO AUTHORISED TO RECEIVE INTEREST AND PRINCIPAL OR ANY OTHER KIND OF TH THEREOF ON BEHALF OF THE SABARKANTHA ~~EX~~ DISTRICT CENTRAL CO.OPERATIVE BANK LIMITED.

| SR.NO. | NAME OF OFFICE BEARER | DESIGNATIO |
|---|---|---|
| 1. | SHRI AMICHANDBHAI PATEL | CHAIRMAN |
| 2. | SHRI JASUBHAI JAGUBHAI PATEL | VICE-CHA |
| 3. | SHRI CHANDRAKANTBHAI CHIMANLAL SHETH | HON.MAG D |
| ~~4x~~ 4 8. | SHRI HARISHBHAI MAGANBHAI PATEL | MANAGI |

TRUE COPY

FOR THE SABARKANTHA DISTRICT CENTRAL CO.OPERATIVE BANK LIMITED

CHAIRMAN

ADDITIONAL CHIEF JUDICIAL MAGISTRATE
ESPLANADE, MUMBAI

960

CORPORATE OFFICE
4 A Crystal, Juhu Road
Santacruz (W), Mumbai - 400 [illegible]
Tel : 649 5350, 649 5344 Fax : [illegible]

Member : OTCEI

Valiant
Capital Markets Pvt. Ltd.

September 13, 2001

To,
**Providence Corporate Advisory Services Pvt. Ltd**
**Bangalore**

Kind Attn : Mr. Sridhar

Dear Sir,

With reference to your purchase transaction of **10.65% ICICI,2006 BONDS** for the face value of Rs. 1 Crore, value dated 4th September , 2001. We are enclosing herewith the delivery for the same.

| Particulars | **10.65% ICICI,2006 Bonds** |
|---|---|
| Face Value | 1,00,00,000/- |
| Bondholder No. | 0541480 |
| Certificate Nos. | 5 |
| Distinctive Nos. | 11-110 |
| No. of Bonds | 100 (One Hundred Bonds of Rs.1 Lac Each) |
| No of Certificates | 1 (One Only) |
| Other Documents | Copy of Board Resolution passed by The Sabarkantha District Central Co-Op. Bank Ltd.<br>Copy of signature verification through bankers by The Sabarkantha District Central Co-Op.Bk<br>One Transfer Deed duly signed by The Sabarkantha District Central Co-Op.Bank Ltd.<br>One Noutication & Mandate Form duly signed by The Sabarkantha District Central Co-Op.Bk |

**Please note that the bond certificates are being handed over to you with a blank endorsement as per your request, and we will not be liable for any risk arising thereof. The enclosed bond Certificates are to be forwarded to the following address before shut period starting 23 rd June, 2002 (Interest Payment dates for the same is 23 rd July annually).**

ICICI INFOTECH SERVICES LTD
Maratha Mandir Annex,
Dr A.R. Nair Road,
Opp. Mumbai Central Station,
Mumbai - 400 008
Tel No. 300 6701 upto 20

We would like to inform you that these bonds have been delivered to yourselves prior to shut period and we would not be responsible for interest claims, in case of non-timely transfer of bonds by yourselves.
Kindly acknowledge receipt of the same.
Thanking you.
Yours truly,
For Valiant Capital Markets Pvt Ltd

TARAL SHETH

TRUE-COPY
FOR VALIANT CAPITAL MARKETS PVT. LTD.
DIRECTOR.

Regd. Office : [illegible] Mumbai - 400 001

# ICICI LIMIT[ED]

## UNSECURED REGULAR INTEREST BOND(S) IN T[HE] NATURE OF PROMISSORY NOTE(S) NOTIFICATION AND MANDATE

(TO BE USED WHEN THE BOND(S) IS/ARE TO BE TRANSFERRED)

CAUTION: KINDLY SEND ONLY THIS FORM AND NOT THE BOND CERTIFICATE(S) TO THE REGISTRARS TO THE ISSUE (Please read condition 1 & 2 given below)

THIS SIDE TO BE USED BY SELLER(S) ONLY

| NO. OF BONDS IN FIGURES | NO. OF BONDS IN WORDS | SERIES NO. |
|---|---|---|
| 100 | One Hundred | PN 0132 |

| | | | | | |
|---|---|---|---|---|---|
| CERTIFICATE NO (S) | 0 | B | 0 | 0 | 5 |
| CORRESPONDING PRINTED SERIAL NO (S) | | | | | |

### ONLY TO BE USED BY SELLER(S) WHO IS/ARE INDIVIDUAL(S)

SELLER(S)'S DETAILS :- BOND HOLDER NUMBER

| NAME IN FULL | SIGNATURE * |
|---|---|
| 1. SOLE/FIRST SELLER | 1. |
| 2. SECOND SELLER | 2. |
| 3. THIRD SELLER | 3. |

* (In accordance with the specimen signature(s) available in the records of the Company)

### ONLY TO BE USED BY SELLER WHO IS A NON-INDIVIDUAL

SELLER'S DETAILS :-
NAME AND ADDRESS IN FULL (Rubber stamp can be affixed) BOND HOLDER NUMBER 5 4 1 9 8 0

THE SABARKANTHA DISTRICT CENTRAL CO-OP. BANK LTD.
Head Office
Station Road HIMATNAGAR
383001 (Dist. Sabarkantha)

| NAME(S) OF AUTHORISED SIGNATORY(IES) | The Sabarkantha | SIGNATURE (In accordance with the records of the Company) |
|---|---|---|
| 1. Shri Amichandbhai Patel | Chairman | Chairman |
| 2. Shri Harishbhai Maganbhai Patel | Managing Director | Managing Director |
| 3. | | |
| 4. | | |
| 5. | | |
| 6. | | |
| 7. | | |

THE NOTIFICATION AND MANDATE IS SUBJECT TO THE TERMS & CONDITION(S) OF THE BOND(S). THE FOLLOWING TWO CONDITIONS ARE STATED FOR READY REFERENCE.

1. PAYMENT OF INTEREST

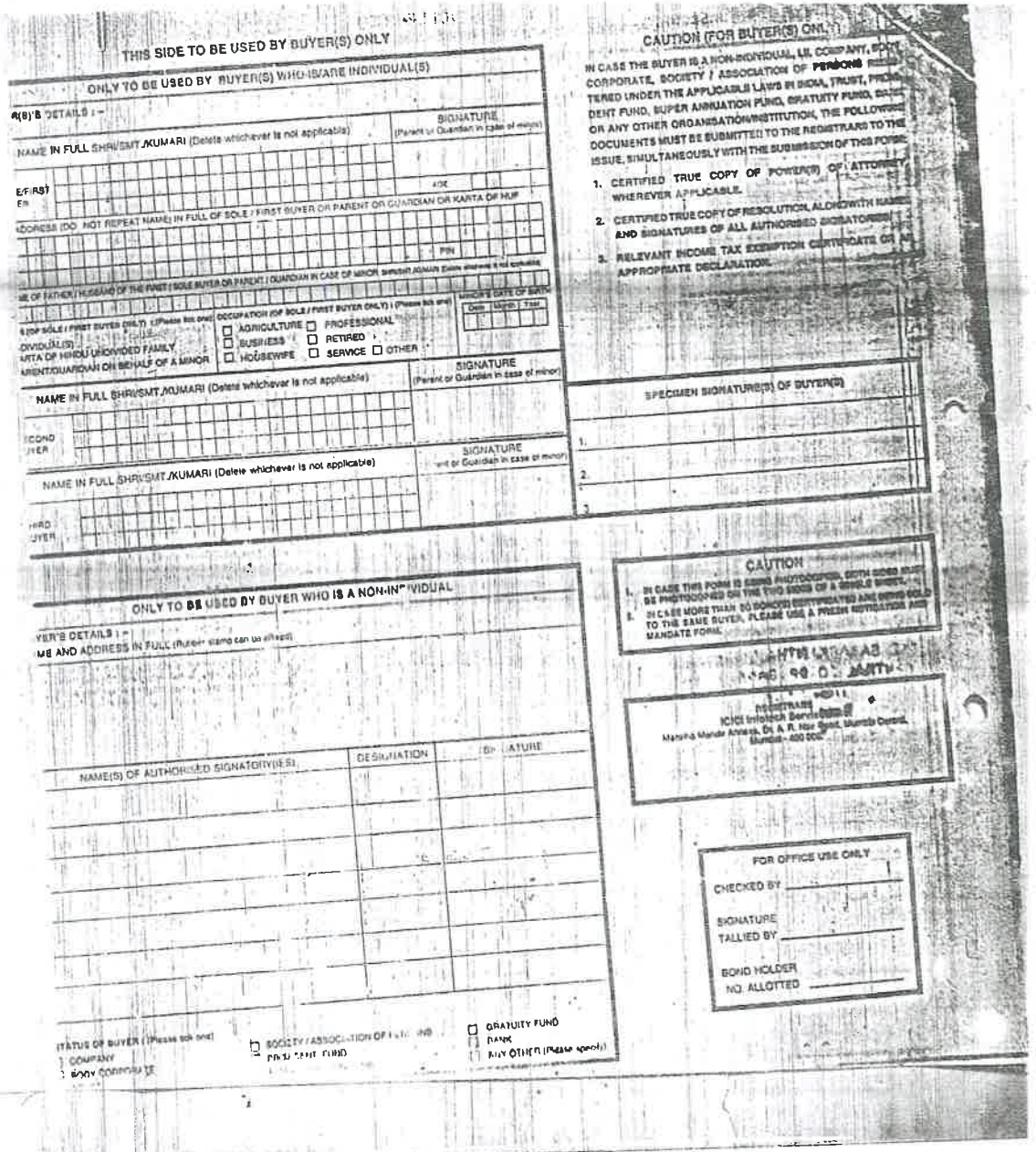
Payment of interest will be made to the original allottee(s) of the Bon[d] Bond(s) has/have been transferred by an appropriate endorse[ment] delivery, the transferor(s), jointly with the transferee(s), shall not[ify] transferor(s) shall also give mandate to the ICICI Infotech Services [Ltd.] such persons at such address as may be notified by the company f[rom] time ("the Registrar") for payment of interest to the transferee(s). [The] duly executed by the transferor(s) (in accordance with the specimens of such transferor(s) available in the records of the Company) transferee(s), as may be prescribed by the Company for the p[ur] "Notification and Mandate") at least 30 days before the respective d[ue] payment of interest. In the event the Registrar has not received the and Mandate (by whatever mode sent) at least 30 days before the due dates for payment of interest, the interest shall be paid to the tra[n] not to the transferee. In such cases, claims in respect of interest, be inter se amongst the parties and not against the Company. W[hen] signature(s) of the transferor(s) in the Notification and Mandate is/a[re] conformity with the specimen signature (s) of such transferor(s) avai[lable] records of the Company, all interest on such Bonds (s) will be kept [in] by the Company till such time as the Company is satisfied. Once th[ese] in the nature of Promissory Notes, transferable by endorsement a[nd] requirement of specimen signature(s) in the Notification and Man[date] by way of voluntary investor protection service only and the Com[pany] in any way by virtue thereof assume and hereby expressly di[sclaim] responsibility for verification of specimen signature(s), nor shall it be in any way liable or responsible, legally or otherwise, for non pa[yment] roneous payment of interest pursuant to any Notification and Ma[ndate]

2. TRANSFER/TRANSMISSION OF BONDS

The Bonds being negotiable instruments are transerable by endo[rsement] delivery by the transferor(s), provided that in the case of transfer [to] one transferee, the total number of transferees shall not exce[ed] Without undertaking any obligation for verification of signature(s) Interest of the Bondholder(s), it is suggested that specimen signat[ures] transferor(s) and the transferee(s) is/are duly submitted to the Z[onal] the Registrar. For notification of transfer please refer to "Paymen[t]

All endorsements must be dated, clear, distinct, word for word [and] letter, as set out in the Bond Certificate. Vernacular endorsem[ents] literally translated into English immediately below the endorseme[nt] true copy of the Power of Attorney or such other authority as may b[e] to the Company alongwith names and specimen signatures of all[the] signatories and tax exemption certificate, if any, must be lodged [at] the Office of the Registrar simultaneously with the submission of tion and Mandate stipulated under "Payment of Interest". Similar[ly] fications/additions in the Power of Attorney or such other authori[ty] be notified to the Office of the Registrar. Transfer to Non-resident permitted.

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THIS SIDE TO BE USED BY BUYER(S) ONLY

ONLY TO BE USED BY BUYER(S) WHO IS/ARE INDIVIDUAL(S)

R(S)'S DETAILS :-

NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable) — SIGNATURE (Parent or Guardian in case of minor)

E/FIRST BUYER

ADDRESS (DO NOT REPEAT NAME) IN FULL OF SOLE / FIRST BUYER OR PARENT OR GUARDIAN OR KARTA OF HUF — PIN

NAME OF FATHER / HUSBAND OF THE FIRST / SOLE BUYER OR PARENT / GUARDIAN IN CASE OF MINOR SHRI/SMT./KUMARI (Delete whichever is not applicable)

STATUS OF SOLE / FIRST BUYER ONLY) : (Please tick one) — OCCUPATION (OF SOLE / FIRST BUYER ONLY) : (Please tick one) — DATE OF BIRTH (Day / Month / Year)

INDIVIDUAL(S) / KARTA OF HINDU UNDIVIDED FAMILY / PARENT/GUARDIAN ON BEHALF OF A MINOR

☐ AGRICULTURE ☐ PROFESSIONAL ☐ BUSINESS ☐ RETIRED ☐ HOUSEWIFE ☐ SERVICE ☐ OTHER

NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable) — SIGNATURE (Parent or Guardian in case of minor)

SECOND BUYER

NAME IN FULL SHRI/SMT./KUMARI (Delete whichever is not applicable) — SIGNATURE (Parent or Guardian in case of minor)

THIRD BUYER

CAUTION (FOR BUYER(S) ONLY)

IN CASE THE BUYER IS A NON-INDIVIDUAL, I.E. COMPANY, BODY CORPORATE, SOCIETY / ASSOCIATION OF PERSONS REGISTERED UNDER THE APPLICABLE LAWS IN INDIA, TRUST, PROVIDENT FUND, SUPER ANNUATION FUND, GRATUITY FUND, BANK OR ANY OTHER ORGANISATION/INSTITUTION, THE FOLLOWING DOCUMENTS MUST BE SUBMITTED TO THE REGISTRARS TO THE ISSUE, SIMULTANEOUSLY WITH THE SUBMISSION OF THIS FORM:

1. CERTIFIED TRUE COPY OF POWER(S) OF ATTORNEY WHEREVER APPLICABLE.
2. CERTIFIED TRUE COPY OF RESOLUTION, ALONGWITH NAMES AND SIGNATURES OF ALL AUTHORISED SIGNATORIES.
3. RELEVANT INCOME TAX EXEMPTION CERTIFICATE OR APPROPRIATE DECLARATION.

SPECIMEN SIGNATURE(S) OF BUYER(S)

1.
2.
3.

ONLY TO BE USED BY BUYER WHO IS A NON-INDIVIDUAL

BUYER'S DETAILS :-

NAME AND ADDRESS IN FULL (Rubber stamp can be affixed)

| NAME(S) OF AUTHORISED SIGNATORY(IES) | DESIGNATION | SIGNATURE |
|---|---|---|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

STATUS OF BUYER (Please tick one)

1. COMPANY
2. BODY CORPORATE
3. SOCIETY / ASSOCIATION OF PERSONS
4. TRUST
5. PROVIDENT FUND
6. GRATUITY FUND
7. BANK
8. ANY OTHER (Please specify)

CAUTION

1. IN CASE THIS FORM IS BEING PHOTOCOPIED, BOTH SIDES MUST BE PHOTOCOPIED ON THE TWO SIDES OF A SINGLE SHEET.
2. IN CASE MORE THAN 50 BONDS/DEBENTURES ARE BEING SOLD TO THE SAME BUYER, PLEASE USE A FRESH NOTIFICATION AND MANDATE FORM.

REGISTRARS TO THE ISSUE
ICICI Investech Services Limited
Mahindra Mahindra Annexe, Dr. A. R. Nair Road, Mumbai Central, Mumbai - 400 008

FOR OFFICE USE ONLY

CHECKED BY

SIGNATURE TALLIED BY

BOND HOLDER NO. ALLOTTED

( Book 4 ) Computer Generated Page 327 of 436

PRESENTED THIS DAY

25 JUN 2001

(D. A. VARDE)
ASSTT REGISTRAR OF COMPANIES GUJ.

(926) ie

NO : BB

1189

353

SHARE TRANSFER FORM

[illegible] of the Companies Act, 1956

[illegible] hereby transfer to the [illegible] which the said shares [illegible] agree to accept and hold the same

[illegible] ON RECOGNISED STOCK EXCHANGE [illegible] DEALT IN IF ANY

I (I (I

DESCRIPTION OF SHARES

| No. of shares | Consideration (in words) |
|---|---|
| 11 | |
| 110 | |
| 5 | |

TRANSFEROR'S (SELLER'S) FOLIO

Signature(s)

Name(s) in Full:

1.
2.
3.
4.

For The Saraswat Co-op. Bank Ltd.

Managing Director

Chairman

Signature of Witness

Name & Address of Witness

VIPUL

VALIANT CAPITAL MARKETS PVT. LTD.
4-A, CRYSTAL, JUHU ROAD,
SANTACRUZ (W), MUMBAI-400 054.
Pin

ATTESTATION

I hereby attest the Signature of Transferor hereon mentioned

Signature

Name

Address/Seal

TRANSFEREE'S (BUYER'S) FOLIO

Signature(s)

Name(s) in Full:

1.
2.
3.

| | OCCUPATION | ADDRESS | FATHER'S/HUSBAND'S NAME |
|---|---|---|---|
| 1 | | | |
| 2 | | | |
| 3 | | | |

Transferee's existing Folio if any, in same Order of Names

No. of Shares

Rs.

DATED this day of

For office use only.

Checked by

Signature Tallied by

Entered in the Register of Members on the

Company Code

Continuation of front page (Fill in order the Distinctive Numbers when the space on the front page is found to be insufficient)

| | | | | | | |
|---|---|---|---|---|---|---|
| Distinctive Numbers | From | | | | | |
| | To | | | | | |
| Corresponding Certificate Nos. | | | | | | |

## INSTRUCTIONS FOR ATTESTATION :

Attestation where required (that the signature is genuine, that signature differences if any, etc.) should be done by a Magistrate, Notary Public or Special Executive Magistrate holding a Public Office and authorised to use the Seal of his office or a member of a recognised Stock Exchange through whom the shares are transferred or a manager of the transferor's bank.

NOTE : Name must be rubber stamped preferably in a straight line chronological order should be maintained. Broker's Clearing Number should be stated wherever given by a Clearing Member Bank

| Name of Delivering Broker and Clearing Number | Date |
|---|---|
| | |
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POWER OF ATTORNEY PROBATE DEATH CERTIFICATE

LETTERS OF ADMINISTRATION

Registered with the Company

No. _____ Date _____

(Signature (not initials) of Broker, Bank, Company or Stock Exchange Clearing House)

† LODGED BY _____

FULL ADDRESS _____

SHARE CERTIFICATES TO BE RETURNED TO
(Fill in the name and address to which the Certificates are required to be returned)

NAME & ADDRESS _____

SHARE TRANSFER STAMP

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ★ ESPLANADE, MUMBAI ★

† To be filled only if the documents are lodged by a person other than the Transferee

(920) 8

# ICICI LIMITED

Incorporated on January 5, 1955 as a Public Limited Company under the Indian Companies Act, 1913, Vide C
Registered Office: ICICI Towers, Bandra - Kurla Complex, Bandra (E), Mumbai - 400 05

## UNSECURED REDEEMABLE BOND(S) IN THE NATURE OF PROMISSORY NOTES

SERIES - PNQ102

(455)

This is to certify that the person(s) named below or the last Transferee(s) whose name(s) is/are duly recorded in the Memorandum of Transfers on the reverse hereof is/are the holder(s) of the within mentioned Bond(s) in the nature of Promissory Notes which have been issued subject to the Memorandum and Articles of Association of the Company and the terms and conditions set out herein which shall be binding on the Company and the Bondholders and all persons claiming by, through or under any of them.

Bondholder No: 0541480 Certificate No : 5

Name(s) of Bondholder(s)

THE SABARKANTHA DIST. CENT. CO-OP. BANK LIMITED

| | |
|---|---|
| Distinctive No(s) | :11 - 110 |
| No. of Bonds | :100 |
| Face Value | :Rs.100000/- per bond |
| Principal Amount | :Rs.*1,00,00,000/- |
| Rate of Interest | :10.65% p.a. |
| Tenor | :5 YEARS |
| Option (Put/Call) | :N.A |
| Put/Call Percentage | :N.A |
| Relevant Date(s) for Put/Call option | :N.A |
| Notice Period (for Put/Call Option) | N.A |
| Interest Payable From | :24-05-2001 |
| Interest Payment Date(s) | :JUL 23 |
| Date of First Interest Payment | :23-07-2002 |
| Date of Redemption | :24-05-2006 |
| Nature | :SENIOR |

Given at Mumbai this 21st Day of June, 2001

TRUE COPY

FOR VALIANT CAPITAL MARKETS PVT. LTD.

DIRECTOR.

For and on behalf of
ICICI LIMITED

Managing Director & Chief Executive Officer

Joint Managing Director & Chief Operating Officer

Authorised Signatory

- This Certificate is being issued pursuant to the detailed terms and conditions contained in the application form.
- For Bonafied commercial or Trade transactions.
- The address for all notices and communications in connection with the Bonds would be the last notified address in the records of the Company, as informed in writing to "the Registrar". It is in the interest of the transferee to immediately notify ICICI Infotech Services Limited regarding any transfer/change of address. ICICI would be absolved of any liability by issuing any notice or communication (including the notice for exercise of call option) to such last notified address.

86

Caution : Since this instrument is transferable ... endorsements may arise, this ... of a crossed cheque.

EACH ENDORSEMENT SHOULD BE WRITTEN IN THE BOXES ALLOTTED

(Use one Box for one alphabet ... name. Rubber Stamp can be ... & surname. Use one row of boxes for each

1. Pay to or order the amount within named

Date (D D M M Y Y)

FOR THE SABARKANTHA DIST CENTRAL COOP BANK LTD

MANAGER/SECRETARY CHAIRMAN

[... before making the endorsement]

2. Pay to or order the amount within named

Date (D D M M Y Y)

[... carefully before making the endorsement]

Name of transferee(s)/Buyer(s)

3. Pay to or order the amount within named

Date (D D M M Y Y)

[... carefully before making the endorsement]

Name of Transferee(s)/Buyer(s)

4. Pay to or order the amount within named

Date (D D M M Y Y)

[... Bonds carefully before making the endorsement]

Received New Bond Certificate

Received the amount within ...

Revenue Stamp

1103

(9210) 8

ફોર્મ નં. ૧૪૦

ગ્રામ : "સા.કો બેંક
Gram : "Sacobank"

45118
40498
45122 to 124

Chairman
Managing Director
General

457

# THE SABARKANTHA DISTRICT CENTRAL CO-OP. BANK LTD.

## ધી સાબરકાંઠા ડિસ્ટ્રીક્ટ સેન્ટ્રલ કો-ઓપરેટીવ બેંક લિ.

હેડ ઓફિસ : હિંમતનગર

: Head Office :
HIMATNAGAR

No. H.O. _____ Date _____
તારીખ

CERTIFIED TRUE COPY OF THE RESOLUTION NO 11 PASSED IN THE BOARD OF DIRECTORS MEETING HELD ON 05-02-2001.

RESOLUTION NO.11

IN SUPERSESSION OF ALL PREVIOUS RESOLUTIONS IT IS HEREBY RESOLVED THAT ANY TWO OF THE FOLLOWING OFFICE BEARER ARE HEREBY AUTHORISED TO SELL PURCHASE, TRANSFER, ENDORSE, NEGOTIATE AND/OR OTHERWISE DEAL IN GOVT. AND ALL KIND OF TRUSTEES SECURITIES. ALL STATE DEVELOPMENT LOANS, BONDS/SECURITIES OF PUBLIC FINANCIAL INSTITUTIONS AND PUBLIC SECTOR COMPANIES. STATE GOVT. UNDERTAKINGS/CORPORATIONS AND ALSO AUTHORISED TO RECEIVE INTEREST AND PRINCIPAL OR ANY OTHER KIND OF THEREOF ON BEHALF OF THE SABARKANTHA DISTRICT CENTRAL CO-OPERATIVE BANK LIMITED.

| SR.NO. | NAME OF OFFICE BEARER | DESIGNATION |
|---|---|---|
| 1. | SHRI AMICHANDBHAI PATEL | CHAIRMAN |
| 2. | SHRI JASUBHAI JAGUBHAI PATEL | VICE-CHAIRMAN |
| 3. | SHRI CHANDRAKANTBHAI CHUNILAL SHETH | MANAGING DIRECTOR |
| 4. | SHRI HAISHBHAI MAGANBHAI PATEL | MANAGER |

TRUE COPY
FOR THE SABARKANTHA DISTRICT CENTRAL CO-OPERATIVE BANK LIMITED

CHAIRMAN

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

SABARKANTHA DIST. CO-OP. BANK HIMATNAGAR

865

495

926 85

453

THE SABARKANTHA DISTRICT CENTRAL CO-OP. BANK LIMITED - HIMATNAGAR

SPECIMEN SIGNATURE

| SR. NO | NAME OF OFFICE BEARER | DESIGNATION | SIGNATURE |
|---|---|---|---|
| A. | SHRI AMICHANDBHAI HITABHAI PATEL | CHAIRMAN | |
| B. | SHRI JASUBHAI JAGUBHAI PATEL | VICE-CHAIRMAN | |
| C. | SHRI CHANDRAKANTBHAI CHIMANLAL SHETH | H.O. MANAGING DIRECTOR | |
| D. | SHRI HARISHBHAI MAGANBHAI PATEL | MANAGING DIRECTOR | |

THE SABARKANTHA DIST. CO-OP. BANK LTD. HIMATNAGAR

TRUE COPY

The Sabarkantha D.C Co-op Bank Ltd

CHAIRMAN

TRUE COPY

The Sabarkantha Dist. Co-op Bank Ltd

Chairman

PRINCIPAL CHIEF JUDICIAL MAGISTRATE



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HDFC BANK

www.hdfcbank.com

Page No : 1

NARIMAN POINT, MUMBAI

(916) 90 Statement of accounts

4

Register for FREE NetBanking' For up-to-the-second account information and lots more.

M/S VALIANT CAPITAL MARKETS PVT LTD
4-A CRYSTAL JUHU ROAD OPP BANK OF
BARODA SANTACRUZ WEST
MUMBAI
MAHARASHTRA
400054
INDIA

L01742

Cust ID : 1762618

From: 1/08/2001 To: 31/08/2001

Account No : 0012320001804

| | | | | | | |
|---|---|---|---|---|---|---|
| 2/08/2001 | FUNDS TRANSFER-3331010838604 | 000000021598 | 2/08/2001 | | 20,558,493.15 A | 24,479,814.40 |
| 2/08/2001 | FUNDS TRANSFER-3331010855491 | 000000993703 | 2/08/2001 | 20,508,493.15 B | | 3,971,321.25 |
| 3/08/2001 | Chq Paid - Inward Clearing | 000000993705 | 3/08/2001 | 2,000,000.00 | | 1,971,321.25 |
| 6/08/2001 | FUNDS TRANSFER-0012000006760 | 000000078608 | 6/08/2001 | | 850,000.00 | 2,821,321.25 |
| 6/08/2001 | FUNDS TRANSFER-0012000006760 | 000000078610 | 6/08/2001 | | 275,000.00 | 3,096,321.25 |
| 6/08/2001 | FUNDS TRANSFER-0032320004691 | 000000993708 | 6/08/2001 | 314,835.61 | | 2,781,485.64 |
| 6/08/2001 | Chq Paid - Inward Clearing | 000000993706 | 6/08/2001 | 2,669,054.79 | | 112,430.85 |
| 8/08/2001 | FUNDS TRANSFER-0012000006760 | 000000078612 | 8/08/2001 | | 5,100,000.00 | 5,212,430.85 |
| 8/08/2001 | FUNDS TRANSFER-3331010838604 | 000000021600 | 8/08/2001 | | 305,085.57 | 5,517,514.42 |
| 8/08/2001 | FUNDS TRANSFER-0062120000086 | 000000993709 | 8/08/2001 | 5,357,363.01 | | 160,151.41 |
| 9/08/2001 | trf 829022 | 000000000000 | 9/08/2001 | | 10,000,000.00 | 10,160,151.41 |
| 9/08/2001 | CHEQUE DEPOSIT | 000000661286 | 9/08/2001 | | 738,973.00 | 10,899,124.41 |
| 9/08/2001 | CHEQUE DEPOSIT | 000000188505 | 9/08/2001 | | 1,058,519.17 | 11,957,643.58 |
| 9/08/2001 | FUNDS TRANSFER-0062120000086 | 000000993710 | 9/08/2001 | 5,359,486.30 | | 6,598,157.28 |
| 9/08/2001 | V.B INFRASTRUCTURE CAPITAL L 2 | 000000993711 | 9/08/2001 | 542,777.39 | | 6,055,379.89 |
| 9/08/2001 | CHQ PDHV CLG | 000000993712 | 9/08/2001 | 305,494.53 | | 5,749,885.36 |
| 9/08/2001 | CHEQUE DEPOSIT | 000000188505 | 9/08/2001 | | -1,058,519.17 | 4,691,366.19 |
| 9/08/2001 | HV REVV | 000000000000 | 9/08/2001 | 738,973.00 | | 3,952,393.19 |
| 10/08/2001 | Chq Paid - Inward Clearing | 000000993713 | 10/08/2001 | 50,000.00 | | 3,902,393.19 |
| 13/08/2001 | CHEQUE DEPOSIT | 000006512878 | 13/08/2001 | | 738,973.00 | 4,641,366.19 |
| 13/08/2001 | FUNDS TRANSFER-3331010809854 | 000000210214 | 13/08/2001 | | 2,830,739.72 | 7,472,105.91 |
| 13/08/2001 | CHEQUE DEPOSIT | 000000188505 | 13/08/2001 | | 1,058,519.17 | 8,530,625.08 |
| 13/08/2001 | TR FR ANMOL FINSEC | 000000000000 | 13/08/2001 | | 206,782.20 | 8,737,407.28 |
| 13/08/2001 | CHEQUE DEPOSIT | 000000770143 | 13/08/2001 | | 709,512.00 | 9,446,919.28 |
| 13/08/2001 | FUNDS TRANSFER-3331010842876 | 000000829031 | 13/08/2001 | | 738,973.00 | 10,185,892.28 |
| 13/08/2001 | FUNDS TRANSFER-3331010762793 | 000000993714 | 13/08/2001 | 7,532,000.00 | | 2,653,892.28 |
| 13/08/2001 | CHEQUE DEPOSIT | 000000371215 | 14/08/2001 | | 11,190.00 | 2,665,082.28 |
| 13/08/2001 | CHQ 651286 RT-IN HV CLG | 000000000000 | 13/08/2001 | 738,973.00 | | 1,926,109.28 |
| 14/08/2001 | CHEQUE DEPOSIT | 000000460958 | 14/08/2001 | | 900,000.00 | 2,826,109.28 |
| 14/08/2001 | CHEQUE DEPOSIT | 000000001280 | 14/08/2001 | | 611,726.00 | 3,437,835.28 |
| 14/08/2001 | FUNDS TRANSFER-3331010838604 | 000000993715 | 14/08/2001 | 1,800,000.00 | | 1,637,835.28 |
| 14/08/2001 | FUNDS TRANSFER-3331010838604 | 000000000000 | 14/08/2001 | | 1,800,000.00 | 3,437,835.28 |
| 16/08/2001 | TRF ANMOL FINSEC LTD. | 000000993719 | 16/08/2001 | 207,345.20 | | 3,230,490.08 |
| 16/08/2001 | FUNDS TRANSFER-0062120000086 | 000000993718 | 16/08/2001 | 2,550,702.06 | | 679,788.02 |
| 16/08/2001 | CHEQUE DEPOSIT | 000000460959 | 16/08/2001 | | 227,260.27 | 907,048.29 |
| 17/08/2001 | CHEQUE DEPOSIT | 000000457128 | 17/08/2001 | | 103,617.80 | 1,010,666.09 |
| 17/08/2001 | FUNDS TRANSFER-0602320002850 | 000000278872 | 17/08/2001 | | 7,651,000.00 | 8,661,666.09 |
| 17/08/2001 | FUNDS TRANSFER-0062120000086 | 000000993716 | 17/08/2001 | 8,116,111.11 | | 545,554.98 |
| 18/08/2001 | FUNDS TRANSFER-3331010736460 | 000000993717 | 18/08/2001 | 42,000.00 | | 503,554.98 |
| 20/08/2001 | FT CHARGES FOR JULY 2001 | | 20/08/2001 | 101,266.66 | | 402,288.32 |
| 23/08/2001 | Chq Paid - Inward Clearing | 000000993720 | 23/08/2001 | 84,000.00 | | 318,288.32 |
| 23/08/2001 | CHEQUE DEPOSIT | 000000188518 | 23/08/2001 | | 312,230.13 | 630,518.45 |
| 23/08/2001 | CHEQUE DEPOSIT | 000000089743 | 24/08/2001 | | 1,011.91 | 631,530.36 |
| 23/08/2001 | FUNDS TRANSFER-0032320004691 | 000000107379 | 23/08/2001 | 107,500.00 | | 524,030.36 |

*Continue**

A PAYMENT RECEIVED FROM GILTEDGE

B PAYMENT MADE TO ANMOL FINSEC

TRUE COPY

FOR VALIANT CAPITAL ... PVT. LTD.

DIRECTOR.

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

HDFC BANK
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Page No : 2

NARIMAN POINT, MUMBAI

M/S. VALIANT CAPITAL MARKETS PVT LTD
4-A CRYSTAL JUHU ROAD OPP BANK OF
BARODA SANTACRUZ WEST
MUMBAI
MAHARASHTRA
400054
INDIA

L01742

Cust ID : 1762618

From: 1/08/2001 To: 31/08/2001

Account No : 0012320001804

| | | | | | | |
|---|---|---|---|---|---|---|
| 23/08/2001 | FUNDS TRANSFER-0012000006760 | 000000078613 | 23/08/2001 | | 20,000.00 | 544,030.36 |
| 23/08/2001 | FUNDS TRANSFER-3331010736460 | 000000477118 | 23/08/2001 | | 11,742,778.00 | 12,286,808.36 |
| 23/08/2001 | FUNDS TRANSFER-0062120000086 | 000000107380 | 23/08/2001 | 4,297,416.00 | | 7,989,392.36 |
| 24/08/2001 | Chq Paid - Inward Clearing | 000000107377 | 24/08/2001 | 15,820.78 | | 7,973,571.58 |
| 24/08/2001 | Chq Paid - Inward Clearing | 000000993723 | 24/08/2001 | 10,402.46 | | 7,963,169.12 |
| 24/08/2001 | Chq Paid - Inward Clearing | 000000993722 | 24/08/2001 | 11,157.26 | | 7,952,011.86 |
| 24/08/2001 | Chq Paid - Inward Clearing | 000000993725 | 24/08/2001 | 10,547.19 | | 7,941,464.67 |
| 24/08/2001 | Chq Paid - Inward Clearing | 000000107378 | 24/08/2001 | 15,820.78 | | 7,925,643.89 |
| 24/08/2001 | Chq Paid - Inward Clearing | 000000993721 | 24/08/2001 | 11,157.26 | | 7,914,486.63 |
| 24/08/2001 | Chq Paid - Inward Clearing | 000000107376 | 24/08/2001 | 15,820.78 | | 7,898,665.85 |
| 24/08/2001 | Chq Paid - Inward Clearing | 000000993724 | 24/08/2001 | 26,367.97 | | 7,872,297.88 |
| 24/08/2001 | FUNDS TRANSFER-0602000012823 | 000000300056 | 24/08/2001 | | 961,347.18 | 8,833,645.06 |
| 24/08/2001 | CHEQUE DEPOSIT | 000000459151 | 24/08/2001 | | 103,852.73 | 8,937,497.79 |
| 24/08/2001 | FUNDS TRANSFER-0062120000086 | 000000107383 | 24/08/2001 | 8,706,692.60 | | 230,805.19 |
| 24/08/2001 | CHEQUE DEPOSIT | 000000373555 | 25/08/2001 | | 521,116.44 | 751,921.63 |
| 27/08/2001 | CHEQUE DEPOSIT | 000000999175 | 27/08/2001 | | 1,049,719.18 | 1,801,640.81 |
| 28/08/2001 | CHEQUE DEPOSIT | 000000188525 | 28/08/2001 | | 10,655,150.68 | 12,456,791.49 |
| 28/08/2001 | CHEQUE DEPOSIT | 000000616224 | 28/08/2001 | | 1,340,693.49 | 13,797,484.98 |
| 28/08/2001 | FUNDS TRANSFER-0602000012823 | 000000107384 | 28/08/2001 | 963,480.04 | | 12,834,004.94 |
| 28/08/2001 | TRF TO ANMOL FINSEC | 000000107386 | 28/08/2001 | 50,000.00 | | 12,784,004.94 |
| 28/08/2001 | FUNDS TRANSFER-0032320004691 | 000000107385 | 28/08/2001 | 132,500.00 | | 12,651,504.94 |
| 28/08/2001 | FUNDS TRANSFER | 000000477125 | 28/08/2001 | | 820,432.00 | 13,471,936.94 |
| 29/08/2001 | CHK PDHV CLG | 000000107387 | 29/08/2001 | 10,654,095.89 | | 2,817,841.05 |
| 30/08/2001 | Chq Paid - Inward Clearing | 000000107382 | 30/08/2001 | 11,190.00 | | 2,806,651.05 |
| 30/08/2001 | Chq Paid - Inward Clearing | 000000107389 | 30/08/2001 | 200,000.00 | | 2,606,651.05 |
| 30/08/2001 | FUNDS TRANSFER-0012000006760 | 000000107390 | 30/08/2001 | 2,515,600.00 | | 91,051.05 |
| 30/08/2001 | FUNDS TRANSFER-3331010736460 | 000000477129 | 30/08/2001 | | 5,581,111.00 | 5,672,762.05 |
| 30/08/2001 | Chq Paid - Inward Clearing | 000000107388 | 30/08/2001 | 5,473,611.12 | | 199,150.93 |
| 30/08/2001 | FUNDS TRANSFER | 000000477128 | 30/08/2001 | | 10,340,945.00 C | 10,540,095.93 |
| 31/08/2001 | CHK PDHV CLG | 000000107391 | 31/08/2001 | 10,328,863.01 D | | 211,232.92 |

STATEMENT SUMMARY :

| Opening Balance | Debits | Credits | Closing Balance |
|---|---|---|---|
| 3,921,321.25 | 102,576,318.95 | 98,866,229.62 | 211,232.92 |
| | Dr Count | Cr Count | |
| | 39 | 35 | |

C PAYMENT RECEIVED FROM PROVIDENCE

D PAYMENT MADE TO GILTEDGE

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FOR VALIANT CAPITAL MARKETS PVT. LTD.
DIRECTOR

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NARIMAN POINT, MUMBAI

Statement of accounts

M/S. VALIANT CAPITAL MARKETS PVT LTD
4-A CRYSTAL JUHU ROAD OPP BANK OF
BARODA SANTACRUZ WEST
MUMBAI
MAHARASHTRA
400054
INDIA

R00586



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Cust ID : 1762618

From: 1/09/2001 To: 28/09/2001

Account No : 0012320001804

| | | | | DEBIT | CREDIT | BALANCE |
|---|---|---|---|---|---|---|
| 1/09/2001 | Chq Paid - Inward Clearing | 000000107392 | 1/09/2001 | 89,500.00 | | 121,732.92 |
| 4/09/2001 | FUNDS TRANSFER | 000000477130 | 4/09/2001 | | 10,360,534.00 E | 10,482,266.92 |
| 5/09/2001 | FUNDS TRANSFER-0012000006760 | 000000107393 | 5/09/2001 | 10,000,000.00 | | 482,266.92 |
| 5/09/2001 | FUNDS TRANSFER-3331010736460 | 000000477135 | 5/09/2001 | | 748,420.00 | 1,230,686.92 |
| 7/09/2001 | FUNDS TRANSFER-0012000006760 | 000000107394 | 7/09/2001 | 1,100,000.00 | | 130,686.92 |
| 10/09/2001 | FUNDS TRANSFER-33310 0849865 | 000000288362 | 10/09/2001 | | 220,794.44 | 351,481.36 |
| 11/09/2001 | FUNDS TRANSFER-0012000006760 | 000000107395 | 11/09/2001 | 250,000.00 | | 101,481.36 |
| 11/09/2001 | FUNDS TRANSFER | 000000477144 | 11/09/2001 | | 5,918,889.00 | 6,020,370.36 |
| 12/09/2001 | FUNDS TRANSFER-0012000006760 | 000000107396 | 12/09/2001 | 5,900,000.00 | | 120,370.36 |
| 13/09/2001 | Ft Charges for Aug.01 | | 13/09/2001 | 26,501.53 | | 93,868.83 |
| 18/09/2001 | FUNDS TRANSFER-3331010736460 | 000000477152 | 18/09/2001 | | 6,739,333.00 | 6,833,201.83 |
| 19/09/2001 | R/O FT CHRG FOR VALIANT CAP. A | 1G.01 0012 | 19/09/2001 | | 26,501.53 | 6,859,703.36 |
| 19/09/2001 | R/O FT CHRG FOR VALIANT CAP. M | 1RKET 0012 | 19/09/2001 | | 101,266.66 | 6,960,970.02 |
| 20/09/2001 | FUNDS TRANSFER-0012000006760 | 000000107397 | 20/09/2001 | 6,800,000.00 | | 160,970.02 |
| 20/09/2001 | FUNDS TRANSFER-3331010736460 | 000000477159 | 20/09/2001 | | 5,581,389.00 | 5,742,359.02 |
| 21/09/2001 | FUNDS TRANSFER-0012000006760 | 000000107398 | 21/09/2001 | 5,600,000.00 | | 142,359.02 |
| 24/09/2001 | CHEQUE DEPOSIT | 000000464065 | 24/09/2001 | | 2,089,698.63 | 2,232,057.65 |
| 24/09/2001 | FUNDS TRANSFER | 000000477164 | 24/09/2001 | | 4,278,300.00 | 6,510,358.65 |
| 25/09/2001 | FUNDS TRANSFER-0012000006760 | 000000107399 | 25/09/2001 | 6,300,000.00 | | 210,358.65 |
| 27/09/2001 | TRF 829165 | 000000000000 | 27/09/2001 | | 5,224,938.00 | 5,435,296.65 |
| 27/09/2001 | FUNDS TRANSFER-0012000006760 | 000000107400 | 27/09/2001 | 5,000,000.00 | | 435,296.65 |
| 28/09/2001 | FUNDS TRANSFER-0012000006760 | 000000107401 | 28/09/2001 | 300,000.00 | | 135,296.65 |
| 28/09/2001 | FUNDS TRANSFER-3331010838604 | 000000021613 | 28/09/2001 | | 251,359.72 | 386,656.37 |
| 28/09/2001 | CHEQUE DEPOSIT | 000000412716 | 28/09/2001 | | 1,015,610.96 | 1,402,267.33 |
| 28/09/2001 | FUNDS TRANSFER | 000000477172 | 28/09/2001 | | 10,372,739.00 | 11,775,006.33 |
| 28/09/2001 | FUNDS TRANSFER | 000000477163 | 28/09/2001 | | 10,000.00 | 11,785,006.33 |
| 28/09/2001 | FUNDS TRANSFER-0012000006760 | 000000107402 | 28/09/2001 | 10,300,000.00 | | 1,485,006.33 |

STATEMENT SUMMARY :-

| Opening Balance | Debits | Credits | Closing Balance |
|---|---|---|---|
| 211,232.92 | 51,666,001.53 | 52,939,774.94 | 1,485,006.33 |
| | Dr Count | Cr Count | |
| | 12 | 15 | |

E PAYMENT RECEIVED FROM PROVIDENCE

**Change in Agent Servicing timings**

Effective 5th November 2001, our agent assisted service at PhoneBanking will be available at the following timings: Monday to Friday: 9.30 am to 6.30 pm; Saturday, Sunday and other Bank Holidays: 9.30 am to 1.30 pm.

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( Book 4 ) Computer Generated Page 336 of 436

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Page No .: 1

NARIMAN POINT, MUMBAI

# Statement of accounts

M/S. VALIANT CAPITAL MARKETS PVT LTD
4-A CRYSTAL JUHU ROAD OPP BANK OF
BARODA SANTACRUZ WEST
MUMBAI
MAHARASHTRA
400054
India+++++

R07295



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Cust ID : 1264072

From: 1/09/2001 To: 28/09/2001

Account No : 0012000006760

| DATE | TRANSACTION DETAILS | REFERENCE | VALUE DATE | DEBIT | CREDIT | BALANCE |
|---|---|---|---|---|---|---|
| 1/09/2001 | FUNDS TRANSFER-3331010766941 | 000000101826 | 1/09/2001 | | 5,376,944.44 | 11,768,191.31 |
| 3/09/2001 | FUNDS TRANSFER-0062120000086 | 000000078616 | 3/09/2001 | 10,760,277.77 | | 1,007,913.54 |
| 3/09/2001 | CHEQUE DEPOSIT | 000000721165 | 3/09/2001 | | 2,703,125.00 | 3,711,038.54 |
| 4/09/2001 | CHEQUE DEPOSIT | 000000234040 | 4/09/2001 | | 1,044,623.28 | 4,755,661.82 |
| 4/09/2001 | CHEQUE DEPOSIT | 000000810767 | 5/09/2001 | | 35,506.00 | 4,791,167.82 |
| 4/09/2001 | FUNDS TRANSFER-3331010379532 | 000000078619 | 4/09/2001 | 2,384,838.50 | | 2,406,329.32 |
| 5/09/2001 | Chq Paid - Inward Clearing | 000000078620 | 5/09/2001 | 1,000,000.00 | | 1,406,329.32 |
| 5/09/2001 | FUNDS TRANSFER-0012320001804 | 000000107393 | 5/09/2001 | | 10,000,000.00 | 11,406,329.32 |
| 5/09/2001 | FUNDS TRANSFER-3331010855491 | 000000078622 | 5/09/2001 | 5,849,722.22 | | 5,556,607.10 |
| 5/09/2001 | CHK PDHV CLG | 000000078617 | 5/09/2001 | 5,385,833.33 | | 170,773.77 |
| 7/09/2001 | CHEQUE DEPOSIT | 000000262631 | 7/09/2001 | | 1,350,225.00 | 1,520,998.77 |
| 7/09/2001 | CHEQUE DEPOSIT | 000000262630 | 7/09/2001 | | 1,038,634.00 | 2,559,632.77 |
| 7/09/2001 | FUNDS TRANSFER | 000000102023 | 7/09/2001 | | 7,147,798.63 | 9,707,431.40 |
| 7/09/2001 | FUNDS TRANSFER-0012320001804 | 000000107394 | 7/09/2001 | | 1,100,000.00 | 10,807,431.40 |
| 7/09/2001 | FUNDS TRANSFER-3331010838604 | 000000078624 | 7/09/2001 | 8,000,000.00 | | 2,807,431.40 |
| 7/09/2001 | CHEQUE DEPOSIT | 000000331025 | 7/09/2001 | | 65,347.39 | 2,872,778.79 |
| 7/09/2001 | FUNDS TRANSFER-3331010838604 | 000000078625 | 7/09/2001 | 2,349,287.67 | | 523,491.12 |
| 8/09/2001 | Chq Paid - Inward Clearing | 000000078626 | 8/09/2001 | 19,726.03 | | 503,765.09 |
| 8/09/2001 | Chq Paid - Inward Clearing | 000000078627 | 8/09/2001 | 50,000.00 | | 453,765.09 |
| 10/09/2001 | CHEQUE DEPOSIT | 000000157055 | 11/09/2001 | | 272.97 | 454,038.06 |
| 11/09/2001 | CHEQUE DEPOSIT | 000000934852 | 12/09/2001 | | 45,182.18 | 499,220.24 |
| 11/09/2001 | FUNDS TRANSFER-0012320001804 | 000000107395 | 11/09/2001 | | 250,000.00 | 749,220.24 |
| 11/09/2001 | FTD#983230 S&M ADV. | 000000000000 | 11/09/2001 | | 5,998,118.06 | 6,747,338.30 |
| 11/09/2001 | FUNDS TRANSFER-3331010766941 | 000000078628 | 11/09/2001 | 6,369,000.00 | | 378,338.30 |
| 12/09/2001 | CHK PDHV CLG | 000000078629 | 12/09/2001 | 220,922.22 | | 157,416.08 |
| 12/09/2001 | FUNDS TRANSFER-0012320001804 | 000000107396 | 12/09/2001 | | 5,900,000.00 | 6,057,416.08 |
| 12/09/2001 | CHQ RETN#934852+CHGS | 000000000000 | 12/09/2001 | 22,641.09 | | 6,034,774.99 |
| 13/09/2001 | CHEQUE DEPOSIT | 000000934796 | 13/09/2001 | | 10,817,222.22 | 16,851,997.21 |
| 13/09/2001 | CHEQUE DEPOSIT | 000000999186 | 13/09/2001 | | 2,153,994.52 | 19,005,991.73 |
| 13/09/2001 | FUNDS TRANSFER-3331010766941 | 000000078632 | 13/09/2001 | 1,265,631.64 | | 17,740,360.09 |
| 13/09/2001 | CHEQUE DEPOSIT | 000000342145 | 14/09/2001 | | 27,085.00 | 17,767,445.09 |
| 13/09/2001 | FUNDS TRANSFER-3331010766941 | 000000078631 | 13/09/2001 | 5,900,000.00 | | 11,867,445.09 |
| 14/09/2001 | FUNDS TRANSFER-3331010793877 | 000000078635 | 14/09/2001 | 3,009,850.00 | | 8,857,595.09 |
| 14/09/2001 | FTD HDFC LIQUID FUND | 000000078636 | 14/09/2001 | 8,000,000.00 | | 857,595.09 |
| 14/09/2001 | CHK PDHV CLG | 000000078633 | 14/09/2001 | 619,596.66 | | 237,998.43 |
| 14/09/2001 | CHEQUE DEPOSIT | 000000934852R | 15/09/2001 | | 22,591.09 | 260,589.52 |
| 14/09/2001 | CHEQUE DEPOSIT | 000000720064 | 15/09/2001 | | 630,423.33 | 891,012.85 |
| 17/09/2001 | Chq Paid - Inward Clearing | 000000078634 | 17/09/2001 | 5,000.00 | | 886,012.85 |
| 17/09/2001 | FUNDS TRANSFER | 000000000000 | 17/09/2001 | | 8,004,946.52 | 8,890,959.37 |
| 17/09/2001 | FUNDS TRANSFER-3331010855491 | 000000078637 | 17/09/2001 | 6,665,166.66 | | 2,225,792.71 |
| 17/09/2001 | FUNDS TRANSFER | 000000153355 | 17/09/2001 | | 3,011,233.33 | 5,237,026.04 |
| 17/09/2001 | CHEQUE DEPOSIT | 000000274286 | 18/09/2001 | | 370.73 | 5,237,396.77 |
| 18/09/2001 | CHK PDHV CLG | 000000078638 | 18/09/2001 | 341,755.00 | | 4,895,641.77 |
| 20/09/2001 | FUNDS TRANSFER-0012320001804 | 000000107397 | 20/09/2001 | | 6,800,000.00 | 11,695,641.77 |

"Continue"

F PAYMENT MADE TO GILTEDGE

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FOR VALIANT CAPITAL MARKETS PVT. LTD.

DIRECTOR.

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

**TARAL B. SHETH**

| | | |
|---|---|---|
| **RESIDENT ADDRESS** | : | **C-202, PARAS NAGAR,**<br>**BUILDING NO.1,**<br>**SHANKAR LANE,**<br>**KANDIVALI (WEST),**<br>**MUMBAI – 400 067.**<br>**TEL.NO. - 8642320** |
| **OFFICE ADDRESS** | : | **VALIANT CAPITAL MARKETS PVT.LTD.**<br>**4-A, CRYSTAL**<br>**JUHU ROAD,**<br>**SANTACRUZ WEST,**<br>**MUMBAI – 400 054.**<br>**TEL.NO.- 6495350, 6495344** |

RPORATE OFFICE
4 A, Crystal, Juhu Road,
Santacruz (W), Mumbai - 400 054.
Tel. : 649 5350, 649 5344, 649 5357
649 5368 Fax : 649 5474
Member : OTCEI

Valiant
Capital Markets Pvt. Ltd.

October 16, 2002

To,
Mr. P.R.Patne
Police Inspector
Crime Branch
Pune City.

**Sub : Details of information and copies of additional documents as required by yourself.**

Dear Sir,

With reference to the above captioned subject we hereby submit the following :

1. True Copy of the Memorandum and Articles of Association of the Company.
2. True Copy of the Certificate of Registration.
3. The Present Directors of the Company are :
   i) Mr. Taral Sheth
   ii) Mrs. Minal Tolia

4. As per your instructions we had asked Anmol Finsec Ltd. To submit the documents related to the captioned subject and we have received by Courier the below mentioned documents (not attested) which are as follows :
   a) Delivery Letter of Anmol Finsec Ltd. On Valiant Capital Markets Pvt. Ltd.
   b) Deal Confirmation of Anmol Finsec Ltd. On the Sabarkantha District Central Co-op Bank Ltd.
   c) The Copies of Bank Statement of Anmol Finsec Ltd.

Please find the above in order and oblige.

Thanking you,

Yours truly,
**For Valiant Capital Markets Pvt.Ltd**

**Taral Sheth**
**Director**

1209

MEMORANDUM OF ASSOCIATION

AND

ARTICLES OF ASSOCIATION

OF

VALIANT CAPITAL MARKETS PRIVATE LIMITED

FOR VALIANT CAPITAL MARKETS PVT. LTD.

DIRECTOR

ADDITIONAL CHIEF JUDICIAL MAGISTRATE

873

(121)

(475)

प्राकृप० आई० आर०
Form I. R.

निगमन का प्रमाण-पत्र

# CERTIFICATE OF INCORPORATION

ता०..... .....का सं०.....
No. 11-92702.....of 1995.....

मैं एतद्द्वारा प्रमाणित करता हूं कि आज.....
.....
.....

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

I hereby certify that VALIANT CAPITAL MARKETS
.....PRIVATE LIMITED.....
.....

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

मेरे हस्ताक्षर से आज ता०..... ..... को दिया गया।
Given under my hand at ...BOMBAY...this...FOURTEENTH...
day of SEPTEMBER One thousand nine hundred and NINETYFIVE

(Y.M.DEOLIKAR)
कम्पनियों का रजिस्ट्रार
Addl. Registrar of Companies
Maharashtra

FOR VALIANT CAPITAL MARKETS PVT. LTD.

DIRECTOR.

874

(377)

THE COMPANIES ACT, 1956

A COMPANY LIMITED BY SHARES

MEMORANDUM OF ASSOCIATION

OF

# VALIANT CAPITAL MARKETS PRIVATE LIMITED

I. The name of the Company is VALIANT CAPITAL MARKETS PRIVATE LIMITED

II. The registered office of the Company will be situated in the State of Maharashtra.

III. The objects for which the Company is established are :

(A) THE MAIN OBJECTS OF THE COMPANY TO BE PURSUED BY THE COMPANY ON ITS INCORPORATION:-

1. To carry on the business of merchant banking subject to the Rules and Regulations of the Securities and Exchange Board of India and such other approvals as may be required from other authorities subject to compliance of any other law in this regard but n ot to carry on all or any part of the Banking business as contemplated by the Reserve Bank Of India/Banking Regulation Act, 1949.

2. To Carry on business as share and stock brokers, finance brokers, underwriters, sub-underwriters, agents and brokers for taking hold, dealing in, converting stocks, shares and securities of all kinds as also become member of any notified Stock Exchange.

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(B) OBJECTS INCIDENTAL OR ANCILLARY TO THE ATTAINMENT OF THE MAIN OBJECTS:-

3. In accordance with the law for the time being in force to reserve or to distribute as bonus shares to the members or otherwise to apply as the Company deems fit and money received by way of premium on any shares, debentures and bonds of the Company.

4. To guarantee the performance of any contract or any obligations of any company, firm or persons and to guarantee the payment and repayment or the capital and principal of and dividend, interest or premium payable of any stock, shares and securities, debentures, debenture-stock, mortgage, own or other securities, issued by any company, corporation, firm or person, including (without prejudice to the said generality) bank overdrafts, bills of exchange and promissory notes and generally to give guarantees and indemnities.

5. To enter into arrangements with any governments or athorities, municipal, local or otherwise, or any person or Company that may seem conducive to the objects of the Company or any of them and to obtain from any such government authority, person or Company any rights, privileges, charters, contracts, licences and concessions which may be desirable to obtain and to carry out and exercise the same.

6. To obtain by Act, or any legislature, charter, privilege, concession, provisional order, licence or authorisation of Government Central and State, Municipality or any or all relevant authorities for enabling the Company to carry any of its objects or for any purpose which may seem expedient and to oppose any proceedings or applications which may seem calculated directly or indirectly to prejudice the interests of the Company.

7. To invest any moneys of the Company not for the time being required for any of the purposes of the Company in such investments (other than shares or stocks in this company) as may be thought proper to hold , sell or otherwise deal with such investments and as loans or deposits .

8. To support, donate, contribute and subscribe to any charitable, religicus, educational or other public institutions, trusts, clubs, societies or individuals or body of individuals subject to relevant law in force.

9. To pay out of the funds of the Company all costs, charges and expenses preliminary and incidental to the promotion, formation,establishment and registration of the Company.

10. To undertake and carry on business of safe Deposit Companies and trust Companies and gurantee buiness in all their respective branches .

11. To purchase, take on lease or tenancy or in exchange, hire, take over options or otherwise acquire for any estate or interest, whatsoever and to hold, develop, work, cultivate, deal with and turn to account concessions, grants, decrees , licences, privileges, claims, options, leases property , real or personl or rights or power of any kind which may appear

ADDITIONAL CHIEF JUDICIAL MAGISTRATE

(479)

to be necessary or convenient for any business of the Company.

12. To acquire by subscription, purchase or otherwise and to accept andtake hold or sell shares stock or other securities in any company either in India or abroad Local or Government Authority Society or undertaking and generally to deal in shares, stocks, securities, bullion, gold silver, cotton and other commodities either for ready and/ or forward delivery.

13. To acquire and undertake the whole or any part of the business property and liabilities of any person or company carrying on or proposing to carry on any business which the Company is authorised to carry on or possessed of property suitable for the purposes of the Company , or which can be carried on in conjunction therewith .

14. To amalgamate enter into partnership or into any arrangement for sharing profits union of interests, cooperative joint venture or reciprocal concession or for limiting competition which any person or company carrying on or engaged in or about to carry on or engage in any business or transaction which the Company is authorised to carry on in conjunction therewith.

15. To lend and advance money or give credit to such persons or companies and on such terms as may seem expedient and in particular to customers and othershaving dealings with the Company and to guarantee the performance of any contract or obligation and the payment of money of or by any such persons or companies and generally to give guarantee and indemnities provided that the Company shall not do any business of banking as defined in the Banking Act: 1949 ( At Xof 1949)

16. To receive money on deposit or loan and borrow or raise money in such manner as the Company shall think fit and in particular by the issue of debentures, or debenture stock (perpetual or otherwise) and to secure the repayment of any money borrowed, raised or owing to mortagage, charge or lien to secure and guarantee the performance by the Company or any other person or persons of any opligation undertaken by the Company or any other person or any other persons or company as the case may be.

17. To draw, make, accept, endorse, discount, execute and issue promissory notes bills of exchange, hundies , bills of lading, warrants, debenture and other negotiable or transferable instruments and also deal in foreign currency.

18. To undertake and execute any trust, the undertaking of which may seem to the company desirable either gratuitously, or otherwise..

19. To improve, manage, develop, grant, rights or privileges in respect of or otherwise deal with, all or any part of the property and rights of the company .

20. To take, or otherwise acquire and hold shares of any other company having objects altogether or in par similar to those of the Company .

21. To pay out of the funds of the Company all expenses which the company

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may lawfully pay with respect to the formation and registration of the Company or the issue of its capital, including brokerage and commission for obtainning application for or taking placing or underwriting or procuring securities of the Company .

22. To pay for any rights or property acquired by the company and to remunerate any person or company whether in cash payment or by the allotment of shares, debentures or either securities or the company credited as paid up in full or in part or otherwise .

23. To establish and maintain or procure the establishment and maintenance of any contributory or noncontributory pension or superannuation funds for the benefit of, and/or procure the giving of donations gratuties , pensions allowances or emoluments to any persons who are or were at any time in the empoyment or service of the Company or who are or were at any time Derector or officers of the Company and the wives, widows, families and dependents of any such persons and also establish and subsidise and subscribe to any institutions, associations , clubs or funds , calculated to be for the benefit of or to advance the interest and well being of the Company and make payments to or towards the insurance of such persons as aforesaid and do any of them maters aforesaid either alone or in conjunction with any other company.

24. To form, incorporate or promote any company or companies whether in India or in any foreign country having amongst its other objects the acquisition of all or any of the assets or control, management or development of the Company or any other objects which in the opinion of the Company could or might in the management of its business or the development of its properties or otherwise prove advantages of the company and to pay all or any of the costs and expenses , incurred in connection with any such promotion or incorporation and to remunerate any person or company in any manner it shall think fit for service rendered or to be rendered in obtaining subscriptions for or placing or assisting to place or to obtain subscriptions for or for guaranteeing the suscription of or the placing of any shares in the capital of the company or any bonds, debentures, obligations or securities of any other Company held or owned by the Company or in which the company may have an interest or in or about the formation or promotion of the Company or the conduct of its business or in or about the promotion in which the Company may have an interest

25. To sell, lease, mortgage or otherwise dispose of the property, assets or undertaking of the company or any part thereof for such consideration as the Company may think fit, and in particular for shares stocks debenture or other securities of any other comany whethe or not having objects altogether or in part similar to those of the Company.

26. To act as agents or brokers and as trustees for any person, firm or company and to undertake and perform sub contrats and to do all or any of the above things in any part of the world and either as principals, agents, trustees , contracts, or otherwise and either alone or jointly with other and either by or through agents, subcontractors, trustees or otherwise.

27. To distribute among the members in specific any property of the Company

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or any proceeds of sale or disposal of any property of the Company. Subject to the provisions of the Companies Act, 1956 in the event of winding up.

28. To carry on the business of leasing and hire purchase and to acquire, to provide on lease or to provide on hire purchase basis all types of industrial and office plant, equipment , machinery, vehicles, required for manufacturing processing, transportation and trading business and other commercial and service business and export and import finance and providing finance to all types of trading activities, provide acceptance house and confirming house servicing provide venture capital and merchant banking services on modern lines to all types of small medium and large industries.

(C) THE OTHER OBJECTS :-

29. To carry on the business of installation, fabrication , manufacturing of all types of office machinery, office and bank equipments, components, computers data processing machines, punch cards computer tapes, office gadgets and tools whether electrical or electronic, automatic, semi-automatic or manually operated and to act as buyers sellers, repairers, service engineers, consultants, importers, exporters and dealers in all such office machines and equipments.

30. To carry on the buiness of electricians, mechanical, engineers and manufacturers, workers and dealers in electrical apparatus and goods and the manufacture sale or hire of apparatus or goods to which the application of electricity or any like power, or any power that can be used as a substitude therefore, is or may be useful,convenient or ornamental, or any other business of a like nature.

31. To carry on the business of a financial Company and to finance industrial enterprises and to advance and lend money or to assist in advancing and lending money to any person, firm or body corporate upon any terms whatsoever and act as Financial Consultants or advisers in India and/or abroad, to act as Managers to issues and officers, whether by way of public offer or otherwise, of shares, stocks, debebtures, bonds, units, participation certificate, notes bills, warrents or any other instruments whether or not not transferable or negotiable, commercial or other paper or scrips.

32. To carry out researches, investigations and experimental work of every description in relation to electronics and the application and use of electricity.

33. To deal in, import all kinds of plant, machinery moulds and equipment required for manufacture of various types of product meant for domestic and industrial use.

34. To facilitate and encourage the creation, issue or conversion of debentures, debenture stock, bonds, obligations, shares stocks and securities and to act as trustees in connection with any such securities.



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35. To manufacture and deal with general precision instruments and apparatus of any nature whatsoever goods of plastic or any substitutes thereof . Violet ray and X-ray tubes, apparatus and equipments, veterinary instruments, surgical, medical, curative and healing instrument sand equipment generally and hospital equipments and supplies of all kinds.

36. To carry on business as manufacturers, producers refiners, processors, distributors, wholesalers, retailers, importers, exporters and dealers of chemicals and chemical products of all kinds and of whatsoever nature either organic or inorganic and to import, export, manufacture and inheavy chemical alkalies , acids, drugs, paints, essences and pharmaceutical, photographical sizing and medicinal, chemical ,industrial and other preparation of articles of any nature and kind whatsoever including, waxes, natural, and synthetic industrial solvent and pasting agents extenders, rubber chemicals including vulcanisers, antitxidents, accesserators, re-enforcing agents, carbon black, silica compounds, softeners, blowing agents and special chemical substances, cements coils, paints, plasticizers and extenders , pigments and varnishes, compounds, drugs, dye stuffs, glues, organic or mineral, intermediates, makes of and dealers in propritary articles of all kinds and of electrical mechanical. photographical surgical and scientific apparatus and materials .

37. To Carry on business as general merchants and traders in goods and commodities . on ready and forward basis, commission agents, buying and selling agents brokers , importers, exporters and to act as manufacturers representatives.

38. To work and act as selling agents and /or purchasing agents of any peson , firm or company and to perform and do several duties and affairs which selling agents ,and /or purchasing agents of companies usually perform .

39. To carry on the business of Hoteliers or to construct cinema theaters and construct and run cinema theaters as well as builders and / or building contractors,.

40. To carry on in India or abroad or all or any of the business of technology, Consultants for energy Management and waste utilization, pollution control and Environmental projects, to take up and also to provide consultancy services for Turnkey projects and execute thereof,. engineering design, erection of various plants and equipments at project site or elsewhere and also to be a part ofor engaged in objects of this company , to take up project mangement project execution. Project, co- ordination, project implementation, project supervision, project technology, project system, design energy, audit and to provide management consultancy services in the areas of management information system project costing and budget system , time and motion study, project feasibility appraisal exporters and study including market survey port, environmental and behavioral analysis , diversification search statistical quality control productivity, improvement programs, industrial engineering, PERT monitoring and such other activities which for part of overall project management or otherwise and also to take up management assignment for such projects having object similar to the objects of this company. .

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41. To manufacture and deal in all kinds and forms of bands, drums, containers, bottles, boxes, carton,papers, leather, plastic, rubber, and other bags and packing receptacles generlally and incidental and relative equipments components and products.

42. To carry out financing operations and performs financing services including factoring making of loans, both short and long term with provision of financial software such as computer program.

43. To process, deal with prepare for marketing and sell gases, gaseous products chemicals or other by products coming./resulting out of processing/manufacturing of petrochemical products of such otherallied products for which object of the Company is established and also to act as the distributors, agents, consultants, transporters in the said products .

44. To carry on the business of manufacturing, buying or selling, dealing in processing, transformer oils, agricultural and all other oils of any type, chemicals, varnishes medicines, drugs, essential oils, perfumes, starchy substances and other materials in raw . intermedite or manufactured state and minerals plant machinery implements conveniences provisions and things capable of being used in connection with the industrial oils, petrochemicals or other opeations carried on by the Company .

45. To carry on in India or abroad all or any of the business of project management consultants and take up project management project execution, project co-ordination, project implementation, project supervision project technology audit, project system design , energy audit and to provide management consultant services in the areas of management information system , project costing and budget system, time and motion study, project feasibility appraisal reports and study including market survey report environment and behavioral analysis , diversification search, statistical quality control, productivity improvement program industrial engineering PERT monitoring and such other activities which form part of overall project having object similar to the objects of this company .

46. To establish maintain conduct, provide procure or make available services as consultants, advisers or otherwise of every kind including commercial, statistical, financial accountancy, medical, legal, social services and to take such steps as may be necessary for the purpose and to undertake for consideration on behalf of any client the work of examining, inspecting and carrying in respect of such products .

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47. To deal in and also to work spinning and weaving mills, cotton mills , jute mills and mills of any other description and for any other purpose to maintain; erect and work ginning factories, foundries and to erect, maintain and work processes for pressing merchandise into bales. To erect warehouses, tanks, chawls or other buildings and to erect such machinery, engineers, apparatus and works thereon as may be necessary for the purpose of the company.

48. To design, develop, manufacture, assemble, buy, sell, distribute, import, export, alter, remodel, lease, install, repair service and otherwise deal in

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all classes of apparatus instruments, machinery fixtures and devices and more particularly electronic data processing equipments, products and services including electronic calculators electronic educational equipments and services minicomputer and microcomputer products, main frame and super computers, computer software, firmware and programs, electronic and mechanical computer peripheral equipment and terminals (including intelligent terminals), speech processing equipment, office and factor automation equipment and services and parts, assemblies and sub assemblies relating to the above.

49. To carry on the bisiness as manufacturers, producers finishers, exporters, importers, buyers, sellers, installers, surveyors, estimators transporters of petrowax, petroleum, waxes, natural and synthetic industrial solvents, pasting agents and chemicals of any discriptions whatsoever, synthetic intermediates for corrosion preventing chemicals, photographic chemicals, extenders rubber chemicals including vulcanisers and antioxidants, accelerators, reinforcing agents and carbon black, silica compounds.

50. To carry on the business of manufacture, dealer and importers all kinds of dyes, resins, essential oils, perfumes colours colour operations, intermediaters and the like of whatever nature. .

51. To carry on the business as manufacturers of chemicals and relevant distillers, dye makers and deal in all kind of manufacturer and dye-stuffs, chemicals, auxillaries.

52. To carry on the business of manufacturers of and dealers in wires,cables and lines of all kinds, electricians, mechanical engineers contractors and manufacturers of and dealers in tramway, electric, mechanical and chemical engineers and in all apparatus required for or capable of being used in connection with the generation, accumulation, distribution or supply and employment of electricity other energy for lighting, heating, sound and power, or any of them compressed air, gas, steam, oil or any of them or otherwise.

53. To build, construct, alter, maintain, enlarge, pull down, remove or replace and to work, manage and control any building, hotels, office, factories, mills, shops, machinery, roads, ways, branches or sidings, bridges, reservoirs, water-courses, wharves, electric work calculated directly or indirectly to advance the interest of the Company and to join with any other person or company in doing any of these things.

54. To carry on business or trade of importing, exchanging, repairing, converting, altering, improving, letting on hire and dealing in machinery, stores and of every description all kinds of plant, accessories, apparatus, appliances, tool implements, utensils, lubricants, substances, materials and things necessary and useful in engineering, electrical, electronics, chemicals, pharmaceuticals, petrochemical industries and to act as agents, selling agents and representatives in India or elsewhere for dealing in all or any of the above products, articles and things.

55. To carry on the business of manufacturers, dealers, exporters, importers, agents, distributers and merchants in tyres, tubes, flaps, grease, brake oil, paints, upholstery, spare parts and accessories of cars, buses, trucks,

station wagons, delivery van, tempo, tractors, scooters, cycles, motor cycles, bicycles and automotive vehicles and mopeds.

56. To carry on the business of manufacturers, refiners, importers and exporters of and dealers and merchants in copra, cotton seed, linseed, castorseed, salseed, ground nuts or any other seed or oil bearing substance whatsoever and oils and 13 cakes manufactured and reform either by crushing or chemicals or solvent extraction or any other process, makers and manufacturers of cattle food and feeding and fattening preprations of every description makers and manufacturers of manures and fertilizers of every description.

57. To carry on business of millers cake and corn merchants, meal manufacturers, grain and seed merchants, flour merchants, bakers, confectioners, bread and biscuit manufacturers, manufacturers of cattle food and feeding and fattening preparation of every description,makers and manufacturers of artifical manures and fertilizers of every discription, seeds, crushers linseed, cotton and other cakes, oil extractors by crushing chemicals solvent or other process, hay straw, and fodder merchants, nurserymen, ship owners, lightermen, carriers by sea and land, dock owners, wharfingers, warehousemen, manufacturing chemists and druggist, varnish makers, candle makers and stearing and saccharine manufactures.

58. To carry on business of wholesale and retail chemist and druggists, chemical engineers, analytical chemists, importers, exporters, manufacturers of and dealers in heavy chemical, acids, alkalies, petrochemicals, chemical compounds and elements of all kinds(solid, liquid and gaseous) medicinal plants, medicines, drugs, pharmaceuticals, antibiotics, tanning, material of all kinds tannins extracts, essences solvents, plastics of all types, soda, pulp, sulphite, pulp chemicals paper, pulp-paper boards, plastics, dyes, dyestuffs, intermediates, textile auxiliaries artificial silks, staple fibres and synthetic fibres of all kinds and types generated fibres of filaments, cellophane, colours paints, varnishes, disinfectants, insecticides, fungicides, deodorants as well as biochemical, pharmaceutical, medicinal, sizing, bleaching petrochemical.

59. To carry on business of fabrication of iron. steel, stainless steel. brass, copper, aluminium and other metals and to manufacture process deal in industrial machinery equipments, appliances and components and to carry on business as iron merchants, iron founders. iron workers, steel makers, blast furnace proprietors, brass founders and metlas makers refiners wire, drawere tube makers, metallurgists and workers generally one importers and workers sand blast workers in all its branches engineers, mill wrights galvanizers, annealers, enamellers, machinists japanners, welders, electro and chromium platers, polishers, painters, packers and contractors generally and to give sub-contract of any kind whatsoever.

60. To carry on business as timber merchants , sawmill properties and timber growers and to duly sell, grow prepare for market wood all kinds and to manufacture and manipulate, import, export, put to use and deal in timber and kinds including furniture in the manufacture of which timber or wood is used and to hew , clear plant and work timber estates. To manufacture, deal in all kinds of densified wood laminated and compaginated wood and to carry out the purchase and sell either wholly or retail and the

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transport of hardwood , softwood, and wood capable of being rendered flexible by all known elements of other kind of wood, natural or artificial source whatsoever , for all uses and all destinations to alter their character and to prepare them for electrical chemical mechanical hearing or sounding purposes and buy sellwork, such materials with all modifications which may be made with a view to manufacture all combined articles required for all or any industrial purposes or general engineering purpose including the textile and chemical industries.

61. To carry on the business of an investment company to buy, undertake invest in and acquire and hold shares, stocks, debentures debenture stock, bonds, obligations and securities issued for guaranteed by any government state, dominion, sovereign, ruler unit trust, commissioner, public body or authority, supreme, municipal , local or otherwise, firm or person whether in India or elsewhere and to deal with and turn to account the same ,

62. To produce, to manufacture, use ,buy import, export or othewise acquire, sell, distribute, deal in and dispose of chemicals and chemical products (bothorganic inorganic ) or every nature and description and compounds, intermediate, derivatives and by products thereof and products to be made therefrom (hereinafter for convenience referred to generally as "chemical and chemical product") including specifically but without limiting the generality of the foregoing calcium carbide, calcium, synomide, lime nitrogen, oxygen, nitrogenous, compound, fertilizers, acids alkalies, sizes oils metallurgical, reagents, floation, re -agents, wetting, agents, detergents, insecticides and fumigants, plastics and resigns of all types dyensticals , serums, vitamin products, harmones, sutures and ligatures for use in the prevention, treatment of cure of disease or diabilities, in humans or animals, textile auxiliares bleaching agents, pigments, insecticides enhances disinfectants, salts, colours, paints glues, gums, mineral and other water compositions, cements, oils, varnishes, compounds, dyestuffs, organic or mineral intermediates, soap and washing materials, perfumes, toilet articles and cosmetics and proprietary articles of all kinds, laboratory reagents sizing, industrial and stone quarries, baxuite mines, petroleum, natural gas and other natural deposit useful or suitable in the manufacture of chemicals as hereinabove defined and all substances apparatus and things capable of being used in connection with any of the foregoing or required by customers dealing with the Company.

63. To carry on the business of manufacturers of and dealers in hires, repairers, cleaners, stones , and warehouses of motor cars, automobiles motor lorries, motor cycles , scooters, cycles, bicycles,. producers of gas plants and carriages, launches, boats, vans, velocipedes, carriages , aeroplanes and aerial conveyance of all descriptions whether propelled or assisted by means of petrol, spirit, steam gas , electrical animals or other power and of engines chassis, bodies used for in or in connection with motors or in the construction of any trucks or surface adopted for their use.

64. To buy. sell, repair, alter, improve, exchange. let on hire, import, export and deal in all works. plant machinery, tools, appliances, aparatuses, products, materials, substances articles , and things used in any business or required by any customers of or persons having dealings with the Company and to experiment with , render marketable and deal in all products, by products or residuals of any of its business.

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65. To carry on the business of house furnishers and upholsters and dealers in and hires, repairers of fans, furniture, carpets, linoleums and other floor coverings , curtain and related house furnishings and household requisites of all kinds .

66. To buy. sell. repair, alter exchange , export , import and deal in all kinds of vehicles carriers or conveyances of land, water or air .

67. To carry on all or any of the business of ship owners, ship brokers, insurance brokers, managers of shipping property , freight, contractors, carriers by land and sea barge owners, lightermen, forwarding agents, ice merchants, refrigerating, storekeepers, warehousemen wharfingers and general traders,

68. To carry on any of the business of transport, cartage and haulage contractors, garage proprietors, owners and charters of road vehicles, aircrafts and ship, tugs, barges and boats of every description, lightermen and caremen, carriers of goods and passengers by road, rail, water or air, or otherwise carmen, cartage contractors and agents forwarding transport and commission agents, customs agents, stevedores, wharfingers, cargo superintendents, packers haulers, warehousemen , store- keepers, engineers, electricians and job masters, .

69. To carry on business as tourists agent and contractors and to facilitate traveling and to provide for domestic and foreign tourists and travelers or promote the provisions or conveniences of all kinds in the way of through tickets, circular tickets, sleeping cars or berths, reserved places safe deposit, enquiry bureaus libraries, lavatories, reading, rooms, baggage, transport or otherwise and to charter steamships and air places for fixed period or for particular voyage and flights, .

70. Subject to the provisions of law to carry on the business of running hotels, restaurants, cafes , road house, auto- court motel holiday camps, taverns, beer house , refreshment rooms, nigh clubs, cabarets, and swimming polls and Turkish Baths and loading or apartment house keepers, licensed victualers , wine , beer and spirit merchants, brewers, distillers, bakers and confectioners, importers and manufacturers of aerated minerals and artificial water drinks, purifiers and caterers subject to law .

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71. To carry on the business of proprietors and managers of theatres, studios, cinemas, television, halls, picture places and concert halls and to provide for the production representation and performance (whether by mechanical means or otherwise) of operas, stage, plays, operattas, burlesques, vaudeville , revues pantomines, spectacular, pieces, promenade and other concerts and other musical and dramatic performances and entertainments,

72. To manufacture fils, radios, transistors, tape- rocorders, television sets and other appliances and their parts in connection with mechanical reproduction or transmission of pictures, movement, music and sound and to organise and conduct theatrical productions and entertainments of all kinds and to act as sound engineers.

73. To carry on the business of booksellers, publishers, stationers, printers,

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lithographers, stereotypers, electrotypers, photographic die-sinkers, printers, photolithographers, chromoligtho, engravers, block makers, envelope makers, book binders, designers, account book manufacturers, machine rulers, numerical printers, paper makers, , paper bag and and account book makers, cardboard manufacturers and dealers in playing, visiting railway festive, complimentary and fancy cards and tickets and veoentimes dealers in parchment, designers, manufacturers and dealers in stamps, agents for the payment of stamp and other duties, advertising agents, designers, draftsman, ink manufactures, book sellers, publishers, paper manufacturers and dealers in materials used in the manufacture of ink and paper photographical materials engineers, cabinet makers, .

74. To buy, sell, import export, grow, process or otherwise deal with cloves, cardamom, cassia, saffron cumin seed pepper, ginger and other spices and allied commodities.

75. To buy, sell, import, export, grow, process, exchange or otherwise deal with grains, cereals, pulses vegetables, fruits, flowers and allied commodities and articles and to carry on business of canning and manufacturing and dealings in fruit juices and jams, .

76. To act as brokers, or representatives of companies, corporations, firms and individuals and to transact and carry on all kinds of agency business..

77. To undertake the office of and act as trustee, executor, administrators, nominee or attorney of or for any person, persons, company corporation, association., syndicate, family or other either alone or jointly with others and generally to undertake, perform and discharge and turusts either private or public including religious and charitable trusts or trust agency business and any office of confidence and to act as trustees for the holders of the debentures, agents, attorneys, judicial and custodian trustees and to transact, carry all kinds of trust and agency business and other recoveries and to negotiate loans to find investments and to issue and place shares, stocks , debentures debenture stock and other securities and to enter into partnership, joint venture or any other arrangement for its constituents or to do all such acts as may be required to promote the interest of its constituents and to discharge the duties of its office.

78. To establish and set- up of all kinds of clinics, hospitals, nursing home, dispensaries, pharmacies, laboratories, health clubs and health farms, research centres, study workshop symposiums in collaboration and/ or partnership with indigenous and / or foreign institutions, hospitals, universities, companies, organisations, research centres, governments, private, public trusts, foundations and to manufacture, purchase, import and acquire any equipments concerning the above business.

79. To carry on the business of gold smiths, silver smiths, jewellery, gem and diamond merchants and of manufacturing and dealing in jewellery and cutlery and their components and accessories and of producing, acquiring dealing, merchandising and trading in metals, builders gold, ornaments, silver, utensils diamonds, precious stones, paintings, manuscripts, curious antiques and objects of art.

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80. To carry on all or any of the business of builders, developers, and agents of land, buildings, engineers, and contractors, architects, decorators, merchants and dealers and manufacturers of stone, sand., ceramics , lime bricks, cement, timber hardware and other building material.

IV. The Liability of the members is limited.

V. The Authorised Share Capital of the Company is Rs. 10,00,000/- (Rupees Ten Lacs Only) divided into 1,00,000( One lakh ) equity Shares of Rs. 10/- (Rupees Ten Only) each. The Company has power from time to time to increase or reduce its capital in accordance with the Company's regulations and the provisions for the time being in force and with powers to the Company to classify the same into different classifications including inter alia to classify such of them as may be thought fit and proper for Promoters Group and otherwise and so specify, attach and modify the rights and / or privileges and / or restrictions attached thereto and to sub-divide the shares into shares which may be issued with or without any preferential rights, redeemable or irredemable, privileges and conditions attached thereto whether in regard to dividends and return of capital or otherwise.

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We the several persons whose names and addresses, are subscribe below are desirous of being formed into a company, in pursuance to this Memorandum of Association and we respectively agree to take the number of shares in the capital of the Company set opposite our respective names.

| Names, addresses, descriptions, and occupation of subscribers | Number of Equity Shares taken by each subscriber | Signature of Subscriber | Name, address, and description of witness |
|---|---|---|---|
| MR. VASUDEV M. HEMRAJANI<br>S/O. MAHIRWAN C. HEMRAJANI<br>1ST FLOOR, INDIAN GLOBE CHAMBERS, FORT STREET,<br>BOMBAY - 400 001.<br>CHARTERED ACCOUNTANT | 10<br>(TEN) | SD/- | WITNESS TO BOTH :<br>MR.JAYESH M.THAKUR<br>S/O.MR.MAHENDRA THAKUR<br>NO. 11, 2ND FLOOR,<br>135/137, PERIN NARIMAN STREET,<br>FORT, BOMBAY - 400 001.<br>CHARTERED ACCOUNTANT |
| MR. SHAMINA KACHWALLA<br>D/O. TAHERA KACHWALLA<br>ABDUL COURT,<br>3RD FLOOR, FLAT NO. 7,<br>SURYAVANSHI MARG,<br>DADAR, BOMBAY - 400 028.<br>CHARTERED ACCOUNTANTS | 10<br>(TEN) | SD/- | |
| TOTAL | 20<br>(Twenty) | | |

Bombay, The 4th day of September, 1995

(491)

THE COMPANIES ACT, 1956

A COMPANY LIMITED BY SHARES

ARTICLES OF ASSOCIATION

OF

# VALIANT CAPITAL MARKETS PRIVATE LIMITED

## PRELIMINARY

1. Subject as hereinafter otherwise provided the regulations contained in Table 'A' in the Schedule of the Companies Act, 1956 shall apply to this Company so far as they are aplicable to Private Companies except so far as they have been impliedly or expressly modified by what is contained in the Articles hereinafter mentioned.

2. The Company is a Private Company within the meaning of section 3(1) (iii) of the Companies Act, 1956 and accordingly :

(a) The number of members of the Company (exclusive of persons who are in the employment of the Company and persons who, having been formerly in the employment of the Company were members of the Company while in that employment and have continued to be members after the employment ceased) shall not exceed fifty , but where two or more persons hold one or more shares in the Company jointly they shall for purpose of this paragraph be treated as a single member.

(b) Any invitation to the public to subscribe for any shares in or debentures of the Company is hereby prohibited, and

(c) The right of transfer of shares shall be restricted as hereinafter provided.

3. The Authorised Share capital of the Company is Rs. 10,00,000/-(Rupees Ten Lacs Only) divided into 1,00,000/- (One lakh ) Equity Shares of Rs. 10/- (Rupees Ten) each with powers to increase and / or reduce the Capital of the Company and so divide the shares in the capital for the time being into two classes and attached thereto respectively such preferential . qualified or special rights, privileges or conditions in such manner as may for the time being be provided by the regulations of the Company .

4. The shares of the Company shall be under the Control and discretion of the Directors who may divide the shares into several classes and subject to the provisions herein contained may allot, transfer or otherwise dispose of the same to such person or

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persons and for such consideration, upon such terms and conditions, at such time as the Directors may in their absolute discretion think fit and such time as the Directors may in their absolute discretion think fit and such shares may be issued at par or at a premium.

5. Subject to the provisions of Section 80 of the Act any preference shares may with the sanction of an ordinary resolution, be issued on the terms that they are, or at the option of the company are, liable to be redeemed on such terms and in such manner as the Company, before, the issue of the shares may by special resolution determine.

6. The Directors may with the sanction of an ordinary resolution of the Company, increase the share capital by such a sum to be divided into share of such amount, as the resolution shall prescribe.

7. Subject to any direction to the contrary that may be given by the resolution sanctioning the increase of share capital all new shares shall before issue be offered to such person as at the date of the offer are entitled to receive notice from company of general meeting in proportion as nearly as the circumstances admit, to the amount of existing shares to which they are entitled the offer shall be made by notice specifying to the number of shares offered and limiting a time within which offer, if not accepted will be deemed to be declined, and after the expiration of that time, or on receipt of an intimation from the person to whom the offer is made that he declined to accept the shares offered, the Directors may dispose of the same in such manner as they think most beneficial to the Company. The Directors may likewise so dispose of any new shares which (by reason of the ratio which the shares held by person entitled to an offer of new shares / cannot in the opinion of the Directors, be conveniently offered under this article.

8. The new shares shall be subject to the same provisions with reference to the payment of calls, lien transfer , forfeiture and otherwise as the shares in the original share capital.

9. No person shall be recognised by the Company as holding any share upon trust and the Company shall not be bound or be compelled to recognise any equitable,contingent, future of partial interest in any shares, or any interest in any fractional part of shares . or(except only as by these regulations or by law otherwise expressly provided ) any other right in respect of any share except an absolute right to the entirely thereof in the registered holder.

## GENERAL AUTHORITY

10. Wherever in the said act it has been provided that the Company shall have any right privilege or authority or that the Company could carry out any transaction only if the Company is so authorised by its Articles . then and in that case this Regulation hereby authorised and empowers the Company to have such right, privilege or authority and to carry such transaction as have been permitted by the Act without there being any specific regulation in that behalf herein provided. As an illustration of such rights, privileges, authorities and transaction the following are set out with relevant Section :

Section 76 to pay commission on issue of Shares and Debentures,

Section 80 to issue Redeemable Preference Shares.

Section 92 to accept unpaid share capital although not called up,

Section 93 to pay dividend in proportion to amount paid up,

Section 94 to alter the share capital of the Company ,

Section 100 to reduce the share capital of the Company,

Section 106 to alter the right of holders of special class of shares,

Section 208 to pay interest out of capital in certain cases.

Section 265 to adopt proportional representation for the appoint of Directors,

Section 313 to authorise the board to appoint Alternate Directors etc.

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## SHARE CERTIFICATE

11. Every person whose name is entered as a member in the register of members shall, without payment , be entitled to a certificate under the Common Seal of the Company Specifying the share or shares held by him and the amount paid up thereon provided that in respect of share or shares held jointly by several persons the Company shall not be bound to issue more than one certificate, and delivey of a certificate for a share to one of the several joint holders shall be sufficient delivery to all.

12. Subject to the provisions of Companies (issue of Share Certificate ) Rules, 1960 or any statutory modification or re- enactment thereof , the certificate of title of shares and duplicate thereof when necessary shall be issued under the seal of the Company which shall be affixed in the presence of and signed by -

(i) two directors of the Company or persons acting on behalf of the Directors under a duly Registered Power of Attorney, and
(ii) the secretary or some other person appoint by the Directors for the purpose provided that if the composition of the Board permits it, at least one of the aforesaid two Directors shall be the whole time Director .

## LIEN

13. The Company shall have a first and paramount lien upon all shares (whether fully paid or not ) registered in the name of any members, either alone or jointly with any other person and upon the proceeds of sale thereof , for his debts, liabilities and engagements , whether solely or jointly with any other person to or with the Company, whether the period for the payment, fulfillment or discharge thereof shall have actually arrived or not and such shall extend to all dividends from time to time, provided that the Board of Directors may at any time declare any shares to be exempt wholly or partly, from the provisions of this Article.

14. The Company may sell, in such manner as the Directors think fit, any shares on which the Company has a lien, but no sale shall be made unless some sum in respect of which the lien exists is presently payable, not until the expiration fourteen days after a notice in writing stating and demanding payment of such part of the amount inrespect of which the lien exists as is presently payable as been given to the registered holder for the time being of the share, or the person entitled by reason of death or insolvency .

## CALL ON SHARES

15. The Board of Directors may from time to time by resolution passed at a meeting of the Directors and not by a circular resolution, make such calls as they think fit , upon the members in respect of all moneys unpaid on the shares held by them respectively (whether on account of nominal value of the shares or by way of premium ) and by the conditions of allotment thereof made payable at fixed times and each member shall pay the amount of every call so made on him to the persons and at the time and place appointed by the Board of Directors. A call may be made payable by installments , and may be revoked or postponed at the discretion of the Board .

16. In clause 13(1) of Table 'A' the word "Provided that no call shall exceed one-fourth of the nominal value of the shares or be payable at less than one month from the date fixed for the payment of the last proceeding call ' shall be omitted .

## TRANSFER OF SHARES

17. Save as hereby otherwise provided no share shall be transferred to any person who is not a member of the Company so long as may member or any member of the family or any person selected by the Board of Directors as the one desirable in the interest of the Company to admit to membership is willing to purchase the same at the fair value to the

ADDITIONAL CHIEF ... ESPLANADE, MUMBAI

determined in the manner hereinafter provided. As provided in Article 38 hereinafter, transfer of shares from within the Promoters Group as provided in Article 35 hereinafter, shall be permitted within the group A or group B (as referred to in article 38 hereinafter), so however that the shares held by any mem-bers of the Promoters Grup shall not be transferred to any person outside the Promoters Group, without first offering the said shares proposed to be transferred as first option to acquire the same to the other sub-promoter Group.

18. Except as hereinafter provided no shares in the Company shall be transferred unless and until right of preemption hereinafter conferred shall have been exhausted .

19. In order to ascertain whether any member is willing to purchase a share the person proposing to transfer the same ( hereinafter called the "retiring member") shall give a notice in writing (hereinafter described a "sale notice ') to the Board of Directors that he desires to sell the same Every sale notice specify the denoting number of the shareswhich the retiring member offers for sale and the sum he fixes as fair value and shall constitute the Board of Directors his agent for the sale of the shares to the member or person selected by the Board of Directors at the price so fixed or at the option of the purchaser at fair value to be fixed in accordance with these Articles. No sale notice shall be withdrawn except with the sanction of the Board of Directors .

20. The Board of Directors shall within 60 days after the service of sale notice find a member willing to purchase the shares comprised therin hereinafter called the " Purchasing Member") and shall give notice thereof to the retiring member. The retiring member shall be bound upon payment of the price fixed by him or the fair value as the case may be to transfer the shares to such purchasing member or members and shall be bound to complete the purchase within 14 days from the service of such last mentioned notice .

21. In Case any difference arises between the retiring member and the purchasing member as to the fair value of the share, the same shallbe the value which the Auditors of the Company or and arbitrator or arbitrators mutually appointed by both the retiring and the purchasing member and approved by the Board of Directors shall certify by writing to be the fair value of the shares.

22. In the event of the retiring member failing to carry out the sale of any shares which he shall have become bound to transfer as aforesaid, the board of directors may execute or transfer in his name and may give a good receipt for the purchase price of such shares and may register the purchasing member as holder thereof and issue to him a certificate for the same and thereupon the purchassing member shall become indefeasibly entitled thereto. The retiring member in such case, shall be bound to deliver up his certificate for the said shares and on such delivery shall be entitled to receive the said purchase price without interest and if the certificate shall comprise any shares which he has not become bound to transfer as aforesaid the Board of Directors shall issue to him a certificate for such shares .

23. If the Board of Directors cannot within the period of 60 days after the service of sale notice find a purchasing member for all or any of the shares comprised therein and give notice accordingly or if throgh no fault of the retiring member the purchase of any shares on respect of which such last mentioned notice has been given shall not be completed within 60 days from the service of such notice the ritiring member shall at any time within three months theragter be at a liberty subject to Article 2 thereof to sell and transfer the shares comprised in his sale notice or such of them as shal not have been sold to purchasing member or any person at any price .

24. If on an offer being made by the Board of Directors to the existing members for the purpose of Article 20 Members express, willingnes to purchase a large number of shares than those available, the Directors shall divide such available shares as nearly as may be possible amongst members willing to purchase the same in proportion to shares held by each member at the time of the offer.

25. The Directors may at their absolute and uncontrolled discretion and without assigning any reason decline to register or acknowledge any transfer of shares and in particular may so decline in respect of shares upon which the Company has a lien or whilst any member executing the transfer is either alone or jointly with any other person or persons indebted to the Company on any account whatsoever or whilst any monies in respect of the shares desied to be transferred or any of them remain upaid or unless the transferee is approved by the Director and such refusal shall not be affected by the fact that the proposed transfereed is already a member .If the Directors refuse to register the transfer of any share they shall within two months after the date on which the transfer was lodged with the Company send to the transferee and to the transferor notice of refusal.

26. When in case of partly paid shares an application for registration is made by the transferer the transferor shall not be registered unless the Company gives notice of the applicatiion to the transferee and the transferee takes no objection to the transfer within two weeks from the receipt of the notice .

27. The instrument of transfer of any share shall be signed both by the transferer and the transfer and the transferer shall be deemed to remain the holder of such shares until the name of the transferee is entered in the Register in respect thereof each signature to suach transfer shall be duly attested by the signature of one credible witness who shall add his address and occupation .

28. No transfer shall be made toan insolvent or person of unsound mind .

## PROCEEDINGS AT GENERAL MEETINGS

29. (a) Seven days notice at least specifying the place, the day and the hour of General Meeting (whether annual or extraordinary ) and in the case of special business the general nature of such business, shall be given to the members in the manner mentioned or in such other manner as may be prescribed by the company in General Meeting but accidental omission to give such notice to or non receipt of such notice by any member shall not invalidate the proceedings of the General meeting . A general meeting may with the consent of all the members be called at a shorter notice and in such manner as the membbers think fit.

(b) Provisions of section 173 and sub-section 176 (2) shall not apply to this Company.

30. No business shall be transacted at any Grneral Meeting unless a quoraum of members is present two members present in person shall be quorum for General Meeting .

31. The Chairman of the Board of Directors shall preside at General meeting but if at any meeting he shall not be present within 15minutes after the time appointed for holding the same or is unwilling to preside the members present shall choose some Director from all the Directors present or if no Director be present or if all the Directors or the present Directors decline to take the chair they shall choose some member present to the chairman of the meeting .

## VOTE OF MEMBERS

32. Subject to any right or restrictions attached to any clause or clauses of the Shares -

(a) On a show of hands every member present in person and being a member registered in respect of Equity Shares shall have one vote , and every person present either as a proxy on behalf of a member regstered in respect of equity shares if he is not entitled to vote in his own right or as a duly authorised representative of a body corparate, being a member

registered in respect of Equity Shares shall have one vote.

(b) Save as hereinafter provided on a poll the voting rights of a member registered in respect of Equity shares shall be as specified in Section 87 of the Act.

(c) The members registered in respect of Preference shares shall not be entitled to vote at general meeting of the Company, except, on any resolution placed before the Company which directly affects the rights attached to the Preference shares and for this purpose any resolution for the winding up of the Company or for the repayment or reduction of its share capital to deemed to affect the rights attached to such shares.

Where the member registered in respect of any Preference shares has a right to vote on any resolution in accordance with the provisions of this Article his voting right on poll as such member shall subject to anystatutory provision for the time being applicable, be in the same proportion as the capital paid up on the preference shares bear to the total paid up Equity Capital of the Company for the time being as defined in Section 87(2) of the Act.

Provided that no company or body corporate, shall vote by proxy so long as a resolution of its Board of Directors under the provision of section the 187 of the Act is in force and representative named in such resolution is present at the General Meeting at which the vote by proxy is tendered.

## BOARD OF DIRECTORS

33. Unless and until otherwise determined by the Company in General Meeting, the number of Directors shall not be less than two nor more than twelve including the Managing Director or nominated Director. The Directors shall not be liable to retire rotation.

34. The number of the Directors of the Company shall not be less than two nor more than twelve. The Company may in the General Meeting increase or reduce number of Directors.

35. The first Directors of the Company are the following

(1) MR. VASUDEV MAHIRWAN HEMRAJANI

(2) MS. SHAMINA TAHER KACHWALA

36. Subject to such permission of Reserve Bank of India and Provisions of Foreign Exchange Regulation Act, 1973, as may be applicable, a non-resident person or foreigner can be appointed as Director of the Company.

37. Unless otherwise determined by the company in General Meeting, a Director shall not be required to hold any shares in the capital of the company to qualify him for the office.

38. The Board of Directors will have power to appoint Additional Directors, subject to the minimum mentioned above who shall hold office until the next General Meeting, but however, such Additional Directors shall be eligible for reappointment at the General Meeting.

39. (a) A Director need not hold any qualification share.

(b) The Board of Directors shall have power at any time and from time to time to appoint any one or more persons as special or patron Director or Directors for such

time on such terms as they may determine. Such Director or Directors shall not be required to pay for any qualification shares.

40. The remuneration of each Director shall be such as the board may fix from time to time not exceeding Rs. 2000/- (Rupees Two Thousand only) or such other sum as may be permissible under law and prescribed from time to time for every Board Meeting attended by him. The Director may also be paid travelling and other out of pocket expenses incurred, if any for attending Meeting of the Board and/or any other works of the Company as the Board of Directors may determine.

41. Subject to compliance with section 297 of the Act, a Director or his relative, as firm in which such Director or relative is partner or any other partner in such firm or a private company of which the director is member or Director, shall be capable of entering into any contract with the company for the sale, purchase or suppiy of any goods, materials or service or for underwriting the Company's share or debenture.

42. Every Director who is in any way, whether directly or indirectly in a contract or arrangement shall disclose the nature of his concern or interest at a meeting of the Board. Such disclosure should be made at the first meeting of the Board at which such contract or arrangement is taken into consideration. A General Notice given to the Board by Director to the effect that he is Director or member of particular company or firm and is to be regarded as concerned or interested in the contract or the arrangement shall be deemed to be a sufficent disclosure. But any such notice shall expire at the end of the financial year by a fresh notice given in the last month of the financial year in which it would otherwise expire.

43. Subject to the provisions of section 314 of the Act in respect of an office or place of profit, a director may hold any other office under the Company, except that of an Auditor in conjunction with the office of the director and on such terms as to remuneration and otherwise as the Directors may arrange.

## PROCEEDING OF BOARD

44 (a) The Board of Directors may meet together for the dispatch of business, adjourn and otherwise regulate meeting and proceedings as they think fit.

(b) A meeting of the Board of Directors shall be held at least once in every three calendar months as required by Section 285 or any statutory modification thereof.

45. The quorum for a meeting of the Board of Directors shall be one-third of its total strength (any fraction contained in that one-third being rounded off as one) or two Directors whichever is higher.

46. All acts done by any of the Board or a Committee thereof or by any person acting as a Director shall notwithstanding that it may be afterwards discovered that there was some defect in the appointment of any one or more of such Directors or of any person acting as aforesaid, or that they or any of them were disqualified be as valid as if every such Director or such person had been duly appointed and was qualified to be a Director.

47. Save as otherwise expressly provided in the Act a resolution in writing signed by all the members of the Board or a Committee thereof for the time being entitled to receive notice of meeting of the Board or Committee shall be as valid as effectual as if it has been passed at a meeting of the Board or Committee, duly convened and held.

## POWERS AND DUTIES OF DIRECTORS

48. The management and control of business of the Company shall be vested in the Directors who may exercise all such powers and do all such acts and things as may be exercised or done by the Company and are not by the Act expressly directed or required to be exercised or done by the Company in General Meeting but subject nevertheless to

the provisions of the Act and to any regulations from time to time made by the Company in General Meeting provided that no regulations so made shall invalidate any prior act of the Directors which would have been valid if such regulation had not been made.

49. The Board of Directors may from time to time appoint one or more of their body to be a Managing Director or Managing Directors of the Company either for a fixed term or without any limitations as to the period for which he or they deem fit and delegate such powers to him or them as they deem proper and may from time to time remove or dismiss him or them from office and appoint another or others in his or their place or places. The Directors may fix the remuneration of such Managing Directors whether by way of salary or commission or by conferring a right to participate in the profit of the Company or by a combination of both.

50. The Board of Directors may at any time appoint one or more of themselves to be a whole time Director or Directors designated as "Executive Director" of the company for such period and on such terms and conditions as the Board of Directors may in the interest of the Company deem fit.

51. The Board may, subject to the provisions of the Act delegate any of its powers to committees consisting of such member or members of its body as it thinks fit and or to the Managing Director or Manager or Agent. Any Committee so formed or the Managing director or Manager or Agent shall in the exercise of the powers so delegated, confirm to any regulations that may from time to time be imposed upon it by the Board.

52. The Board may appoint any person to act as Alternate Director for a Director during the letter's absence for a period not less than three months from the State in which meeting of the Board are ordinarily held and such appointment shall have effect and such appointee, whilst he 11 holds Board and to attend and vote, threat accordingly; but he shall be required to hold any qualification shares and shall ipso facto vacate office if any when the absent Director return to the State in which meeting of the Board are ordinarily held or the absent Director vacates office as a Director.

53. The Director may from time to time raise or borrow any sums of money for and on behalf of the Company from the members or other persons companies or banks, or any if the Director may himself advance money to the Company on such interest as may be approved by the Directors.

54. The Directors may from time to time secure the payment of such money in such manner and upon such terms and conditions in all respects as they think fit and in particular by the issue of debentures or bonds of the Company or by mortgage or change of all or any part of the property of the Company and of its uncalled Capital for the time being.

55. Any debentures, bonds or other securities may be issued at discount premium or otherwise and with special privileges as to redemption, surrender, drawings allotment of shares and attending at General Meeting of the Company or otherwise.

## MANAGING DIRECTOR

56. The Managing Director or Managing Directors shall subject to such powers as the Act expressly directs or requires to be exercised or done by the Company in General Meeting or by the Directors in the Board's Meeting, be entitled to the management of the whole affairs of the Company under the control and directions of the Board.

## MANAGER OR SECRETARY

57. A Manager or Secretary may be appointed by the Board for such term, at such remuneration and upon such conditions as it may think fit and any manager or secretary so appointed may be removed by the Board. A Director may be appointed as manager or secretary.

## SEAL

58. The Company shall have Common Seal and the Board shall provide for the safe custody thereof. The Seal shall not be applied to any instrument except by the authority of a resolution of the Board of a Committee of the Board authorised by it in that behalf and in the presence of one Director or such other person as the Board may appoint for the purpose and such director or other person aforesaid shall sign every instrument to which Seal of the Company is so affixed in his presence.

## RESERVE AND DIVIDEND

59. The Company in General Meeting may declare dividend but no dividend shall exceed the amount recommended by the Board.

60. The Board may, from time to time as it think fit before recommending any Dividend set aside out of the profits of the Company any sums as Reserve to meet any contingencies or for the liquidation of any debentures, debts, or other liabilities of the Company, for the equilisation of Dividend, for repairing, improving or maintaining any of the property of the Company and for such other purposes of the Company as the Board in its absolute discretion thinks conducive to the interest of the Company and may invest the several sums so set aside upon such investment (other than shares of the Company) as it thinks fit and from time to time deal with and very such investments and dispose of all or any part thereof for the benefit of the Company, and may divide the Reserve into such special accounts as it thinks fit with fullpowers to employ the Reserves or any part thereof in the business of the Company and that without being bound to keep the same separate from the other Assets.

61. * Any Dividend may be paid, within forty two days from the date of its declaration, by cheque or warrant sent through the post to the registered address of the member or person entitled or in the case of joint holders to the registered address of that one whose name stands first one the Register of Members or to such address as the holder or joint holders may in writing direct and every cheque or warrant so sent shall be made payable to the person to whom it is sent.

62. No Dividend shall be declared or paid except out of the profits of the Company of the year providing for depreciation as required by the Act or out of the previous year undistributed profits arived at after providing for depreciation and no Dividend shall carry interest as against the Company.

63. The Directors may from time to time pay to the member such interim dividends as in their judgement the position of the Company justifies.




## CAPITALISATION

64 (a) Any General Meeting may upon the recommendation of the Directors, resolve that any moneys, investments or other assets forming part of the undivided profits of the Company standing to the credit of any of the Company's reserve funds or to the credit of the Profit and Loss Account or any capital Redemption Reserve Fund or in the hands of the Company and available for dividend or representing premium received on the issue of shares and standing to the credit of the share premium account be capitalised and distributed amongst such of the share holders as would be entitled to receive the same distributed by the way of dividend in the same if proportions on the footing that thay

become entitled thereto as capital and that all or any part of such capitalised funds shall not be paid in cash but shall be applied subject to the provisions 13 contained in Clause (b) hereof on behalf of such shareholders in fullin or towards:

(i) paying either at par or at such premium as the Resolution may provide any unissued shares or debentures or debenture-stock of the Company which shall be allotted and distributed credited as fully paid up to and amongst such members in proportions aforesaid ; or

(ii) paying up any amounts for the time being remaining unpaid or any shares or debentures or debenture-stock held by such members respectively or

(iii) paying up partly in the way specified in sub clause (i) and partly in that specified in sub clause (ii) and that such distribution or payment shall be accepted by such shareholders in full satisfaction of their interest in the said capitlised sum.

(b) (1) Any moneys investments or other assets representing premium received on the issue of shares and standing to the credit of share premium account, and

(2) If the Company shall have redeemed any redeemable preference shares all or any capital redemption of such shares, may be resolution of the Company be applied only in paying up in full or in part any new shares or any shares then remaining unissued to be issued to such members of the Company as the General Meeting may resolve up to an amount equal to the nominal amount of the shares so issued.

(c) Any General Meeting may resolve that any surplus moneys arising from the realisation of any capital assets of the company, not subject to charge for income tax be distributed among the members on the footing that they receive the same capital.

(d) For the purpose of giving effect to any resolution under this article the director may settle any difficulty when any arise in regard to the distribution as they think expedient and in particular, may issue fractional certificates and may fix the value for distribution of any specific assets and may determine that cash payment shall be made for the shares or debentures becoming distributable in fractions upon the footing of the value so fixed or that fractions of value than Rs. 1/- may be disregarded in order to adjust the rights of all parties and may vest cash or specific assets in trust upon such trusts for the person entitled to the dividend or capitalised fund as may seem expedient to the Directors, where requisite, a proper contract shall be delivered to the Registrar for registration in accordance with Section 75 of the Act and the Directors may appoint any person 14 to sign such contract on be half of the persons entitled to the dividend or capitalised fund and such appointment shall be effective,

65. The Board shall cause to be kept in accordance with Section 209 of the Act proper books of account with respect to.

(a) All sums of money received and expended by the Company and the matter in respect of which the receipt and expenditure take place.

(b) All Sales and purchase of goods by the Company

(c) All assets and liabilities of the company

The books of account shall be kept at the Refistered Office or at such othe place in India as the Board thinks fit and shall always be open to inspection bythe directors during business hours.

66. Once atleast in every accounting year account of the Company shall be examined and the correctness of the Balance Sheet ascertained by one or more Auditors.

67. The Board may fill any casual vacancy in the office of an Auditor except the one cause by the resignation of an Auditor which shall be filled by the Company in General Meeting,.

68. The remuneration of the Auditor shall be fixed by the Company in General Meeting except that the remuneration of an Auditor appointed by the Board of may be fixed by the board,

## WINDING UP

69. If the Company shall be wound up, whether voluntarily or otherwise the Liquidator may with sanction of a Special Resolution or any other sanction required by the Act, divide among the members in specie or kind any part of the assets of the company and may with the like sanction vest any part of the Assets of the company in trustees upon such trust for the benefit of the membes or any of them as the Liquidator with the like sanction shall think fit..

70. Subject to Section 201 every officer or agent for the time being of the company shall be indmenified out the assets of the Company against any liability incurred by him in defending any proceedings, whether civil or criminal in which judgement is given in his favour or in which he is acquitted or in connection with any application under Section 633 in which relief is granted are desirous of being formed into a company in pursuance of these Artiles to him by the court.

## ARBITRATION, COMPROMISE AND ARRANGEMENT

71. The company shall however power by written agreement and in accordnce with Arbitration Act ,1940 to refer to arbitration any existing or future difference between itself and any company , firm or peson or authority , The provisions of section 389 of the Act shall apply to such arbitration.

72. The company shall have the power to enter into compromise or an arrangement with its members or any class of members and with its members or any class of members and with its creditors or any class of creditors and for the purposes of such compromise or arrangement the company shall observe and peform all the conditions of section 391 of the Act and the provisions of sections 393 and 394 of the Act in sofar as they are applicable to a private company (not being a subsidiary of a public compny ) shall apply accordingly.

73. The provisions of sections 394 and 395 in so as they are applicable to a private company or its amalgamation with another company without intervention of the Central Government , Nothing herein contained shall in any manner prejudice the Board of the Central Government to provide the amalgamation of the company with another in national interest.

## SECRECY

74. Every Director , Manager, Secretary Trustee of the company, its members or debenture holders, member of a Committee, officer, servant , agent , accountant or other person employed in or about the business of the company shall if so required by the board before entering upon his duties, sign a declaration pledging himself to observe a strict secrecy respecting all transactions of the company with its customers and the state of accounts with individuals and in matters relating thereto, and shall by such declaration pledge himself not to reveal any of the matters which may come to his knowledge in the discharge of his duties except when required so to do by the Board or by any meeting or by a Court of law and except so far as may be necessary in order to comply with any of the provisions in these articles contained.

75. No member or other business (not being a Director) shall be entitled to enter upon the property of the company or to inspect or examine the premises or properties of the company without the permission of the Board or to require discovery of or any information respecting any detail of the trading of the company or any matter which is or may be in the nature of a trade secret mystery of trade, or secret process or of any matter whatsoever which may relate to the conduct of the business of the company and which in the opinion of the Board it shall be inexpedient in the interest of the company to communicate.



We the several persons whose names and addresses, are subscribe below are desirous of being formed into a company, in pursuance to this Articles of Memorandum and we respectively agree to take the number of shares in the capital of the Company set opposite our respective names.

| Names, addresses, descriptions, and occupation of subscribers | Number of Equity Shares taken by each subscriber | Signature of Subscriber | Name, address, and description of witness |
|---|---|---|---|
| MR. VASUDEV M. HEMRAJANI<br>S/O. MAHIRWAN C. HEMRAJANI<br>1ST FLOOR, INDIAN GLOBE CHAMBERS, FORT STREET,<br>BOMBAY - 400 001.<br>CHARTERED ACCOUNTANT | 10<br>(TEN) | SD/- | WITNESS TO BOTH:<br>MR. JAYESH M. THAKUR<br>S/O. MR. MAHENDRA THAKUR<br>NO. 11, 2ND FLOOR,<br>135/137, PERIN NARIMAN STREET,<br>FORT, BOMBAY - 400 001.<br>CHARTERED ACCOUNTANT |
| MS. SHAMINA KACHWALLA<br>D/O. TAHERA KACHWALLA<br>ABDUL COURT,<br>3RD FLOOR, FLAT NO. 7,<br>SURYAVANSHI MARG,<br>DADAR, BOMBAY - 400 028.<br>CHARTERED ACCOUNTANTS | 10<br>(TEN) | SD/- | |
| TOTAL | 20<br>(Twenty) | | |

Bombay, The 4th day of September, 1995

स्टाक दलाल

FORM D

STOCK BROKER

# भारतीय प्रतिभूति और विनिमय बोर्ड
# SECURITIES AND EXCHANGE BOARD OF INDIA

(स्टाक दलाल और उप-दलाल) विनियम, 1992

(STOCK BROKERS AND SUB-BROKERS) REGULATIONS, 1992

009735

(विनियम 6)

(Regulation 6)

## रजिस्ट्रीकरण का प्रमाणपत्र
## CERTIFICATE OF REGISTRATION

बोर्ड, भारतीय प्रतिभूति और विनिमय बोर्ड अधिनियम, 1992 के अधीन बनाये गये नियमों और विनियमों के साथ पठित उस का धारा 12 की उपधारा (1) द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए,

In exercise of the powers conferred by sub-section (1) of section 12 of the Securities and Exchange Board of India Act, 1992 read with the rules and regulations made thereunder, the Board hereby grants a certificate of registration to

VALIANT CAPITAL MARKETS PVT. LTD.
TRADE NAME VALIANT CAPITAL MARKETS PVT. LTD.

INDIAN GLOBE CHAMBERS
1ST FLOOR
FORT STREET
BOMBAY 400001

DEALER

a member of the

स्टाक एक्सचेंज (जों) के सदस्य के

स्टाक ब्रोकर के रूप में प्रतिभूतियों का क्रय विक्रय अथवा उनमें व्यव[illegible] का अनुज्ञप्ति [illegible] या [illegible] है करने के लिए नियमों में विहित शर्तों के अधीन रहते हुए और विनियमों के अनुसार रजिस्ट्रीकरण का प्रमाणपत्र प्रदान करता है।

Stock Exchange(s) as a Stock Broker for carrying on the activities of buying, selling or dealing in securities and carrying on such other activities as are permitted by such Stock Exchange(s) subject to conditions prescribed in the rules and in accordance with the regulations.

आवंटित रजिस्ट्रीकरण संख्यांक निम्नानुसार है:

Registration number allotted is as under: INB230091336

यह प्रमाणपत्र तब तक विधिमान्य रहेगा जब तक इसे विनियमों के अनुसार निलंबित या रद्द नहीं कर दिया जाता है।

This certificate shall be valid till it is suspended or cancelled in accordance with the regulations.

FOR VALIANT CAPITAL MARKETS PVT. LTD.

DIRECTOR

भारतीय प्रतिभूति और विनिमय बोर्ड
के लिए और उसकी ओर से दिये गये आदेश से
By order
for and on behalf of
Securities and Exchange Board of India

UMESH DAMLE

तारीख Date May 20, 1996

AFL
ANMOL FINSEC LTD.
GOVT. SECURITIES & P.S.U.BOND

SEBI Regd No. INB 201165330
Member - OTCEI
RBI Authorised Full Fledge Money Changer

Regd. Office : No.1, 2nd Floor, N.B.C.C. House, Nr. Sahajanand College, Opp. Ahd. Stock Exchange, Ambawadi, Ahmedabad. - 15. GUJARAT. INDIA.
Ph. No. : 6303178, 6306742, 6304201, 6309259 Fax : 079 - 6304154 • e-mail : anmolfinsec@icenet.net • web site : www.anmolfinsec.com

AFL/G-SEC/194

06/08/2001

To
The Manager
Valiant Capital Market (P) Ltd.
Mumbai.

Kind Attn.: Mr. Taral

Respected Sir,

Sub: Delivery of Security

Please find enclosed herewith the following security:

**Security** : **10.65% ICICI 2006**
**I P Dates** : **23/07 Anually**

| Name of Bonds | Name of Last Holder | No. of Certificate | Certificate No. | Total Value |
|---|---|---|---|---|
| 10.65% ICICI 2006 | The Sabarkantha Dist. Cent. Co. Op. Bank Ltd. | 02 | 5/6 | 20000000/- |

Also enclosed the following documents:

1] 02 Original Certificate of 10.65% ICICI 2006 and Board Resolution, Sign Card, Transfer Forms with blank endorsement.

Thanking you

Yours faithfully,

For, Anmol Finsec Limited

Authorized Signatory

FROM : "ANMOL FINSEC LTD" PHONE NO. : 6304154 JUL. 30 2001 06:27

925

1215

511

# AFL

# ANMOL FINSEC LTD.

GOVT. SECURITIES & P.S.U.BOND

Regd. Office : No.1, 2nd Floor, N.B.C.C. House, Nr. Sahajanand College, Opp. Ahd. Stock Exchange, Ambawadi, Ahmedabad. - 15. GUJARAT. INDIA.
Ph. No. : 6303178, 6303699, 6304201, 6309259 Fax : 079 - 6304154 • e-mail : anmolfinsec@icenet.net • web site : www.anmolfinsec.com

**To,**
**The Sabarkantha District Central Co-OP Bank Ltd**
**Himmatnagar.**

30-07-01

**Kind Attn.: Shri Nayak saheb**

We confirm the following deal with you.

| | |
|---|---|
| Security Name | 10.65% ICICI 2006 |
| Face Value (Rs.) | 20,000,000.00 |
| Rtae (Rs.) | 100.50 |
| Maturity Date | 24-May-06 |
| Last I.P. Date | 24-May-01 |
| Interest Payment Dates | 23-Jul-2001 |
| Principal Amount (Rs.) | 20,100,000.00 |
| Accrued Interest of Days 70 | 408,493.15 |
| Total Consideration Amount | 20,508,493.15 |
| Deal Date | 30-Jul-01 |
| Settlement Date | 02-Aug-01 |
| Mode of Delivery | DVP |
| Mode of Payment | HVC |
| Our PAN | AABCA 7785J |

We confirm the transaction as specified above.

Thanking you,

Yours sincerely,
**For Anmol Finsec Ltd**

**Director**

For The Sabarkantha District Central Co Op Bank Ltd

**Authorised Signatory**
MANAGER

DIRECTOR

**Note :-**
Please confirm the above details by refaxing the said deal confirmation on 630 4154 after putting your company seal and signing the same. Incase of any discrepancy, in this note, kindly revert back to us immediately.

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HDFC BANK

HDFC HOUSE, MITHAKHALI SIX ROAD
NAVRANGPURA, AHMEDABAD -380 009

ANMOL FINSEC LIMITED

NO. 01, 2ND FLOOR , NBCC HOUSE
OPP ASE, PANJRAPOLE,AHMEDABAD380015

732

STATEMENT DATE: 31.AUG 2001
NO : 005
ACCOUNT NUMBER: 755896 004
CURRENT ACCOUNT MIDDLE MKT CLIEN
CURRENCY: INDIAN RUPEES

STATEMENT FOR THE PERIOD DATED 31.AUG 2001

| DATE | TRANSACTION DETAILS | REFERENCE | VALUE DATE | DEBIT | CREDIT | BALANCE |
|---|---|---|---|---|---|---|
| 01.08.2001 | BALANCE BROUGHT FORWARD CREDIT | | | | | |
| 01.08.2001 | CHECK PAID | 972138 | 01.08.2001 | 5,000.00 | | ***622,947.75 |
| | cash pd | | | | | |
| | CHECK PAID | 972140 | 01.08.2001 | 21,200.00 | | |
| | cash pd | | | | | |
| | CHECK PAID | 972139 | 01.08.2001 | 37,500.00 | | |
| | cash pd | | | | | |
| | INCOMING CLG TRANSFER | 972137 | 01.08.2001 | 150,000.00 | | |
| | TO KOTHARI PIONEER | | | | | |
| | TRANSFER | | 01.08.2001 | | 100,000.00 | |
| | FRM HOME TRADE | | | | | |
| | HIGH VALUE CLG (CAL) | | 01.08.2001 | | 2,703,356.00 | |
| | CHEQUE DEPOSIT (AHM) | 151149 | 02.08.2001 | | 1,000.00 | |
| | BALANCE CREDIT | | | | | |
| 02.08.2001 | CHECK PAID | 972142 | 02.08.2001 | 21,000.00 | | ***3,213,603.75 |
| | CASH PAID | | | | | |
| | CHECK PAID | 972143 | 02.08.2001 | 72,000.00 | | |
| | CASH PAID | | | | | |
| | CHECK PAID | 972144 | 02.08.2001 | 72,000.00 | | |
| | CASH PAID | | | | | |
| | CLG CHQ PD AHMEDABAD | 972136 | 02.08.2001 | 100,000.00 | | |
| | CLG CHQ PD AHMEDABAD | 972135 | 02.08.2001 | 150,000.00 | | |
| | CLG CHQ PD AHMEDABAD | 144460 | 02.08.2001 | 2,622,054.79 | | |
| | INCOMING CLG TRANSFER | 972141 | 02.08.2001 | 20,508,493.15 | | |
| | TO THE SABARKANTH ADISTR | | | | | |

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

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HDFC BANK

FC HOUSE, MITHAKHALI SIX ROAD
AVRANGPURA, AHMEDABAD -380 009

515

ANMOL FINSEC LIMITED

NO. 01, 2ND FLOOR , NBCC HOUSE
OPP ASE, PANJRAPOLE,AHMEDABAD380015

732

STATEI E: 31.AUG 2001
NO : 0
ACCOUNT UMBER: 755896 004
CURRENT CCOUNT MIDDLE MKT CLIEN
CURRENCY:INDIAN RUPEES

STATEMENT FOR THE PERIOD DATED 31.AUG 2001

| DATE | TRANSACTION DETAILS | REFERENCE | VALUE DATE | DEBIT | CEDIT | BALANCE |
|---|---|---|---|---|---|---|
| | FUNDS TRANSFER | 993703 | 02.08.2001 | | 20,508,493.15 | |
| | 001:FUNDS TRANSFER-00123 | | | | | |
| | BALANCE CREDIT | | | | | ***176,548.96 |



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बैंक हिन्दी में भी पत्राचार का स्वागत करता है ।

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

टेलेक्स TELEX RBI 011 2455
CURRENCY 011 2318

टेलीफोन TELEPHONE : 266 0500

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

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

PUBLIC DEBT OFFICE

PDO/19.01.02/ 2528 /2002-03
14th October 2002

**BY REGD. POST**

Shri P.R. Patne
Police Inspector
Crime Branch
Office of the Police Inspector
Pune City.

Dear Sir

**Request for furnishing information regarding GOI Securities purportedly held by M/s. Home Trade Ltd. and Suvarnayug Sahakari Bank Ltd.**

Please refer to your letter Return Outward No.114/2002 dated 17th September 2002 on the above subject. We furnish below the information required therein seriatim.

1. As per our records M/s. Home Trade Ltd. was not holding any securities under the loan 7.50% 2010 during the period 1st April 1997 to date.

2. Transaction statements for the transactions undertaken by M/s. Home Trade Ltd. and Suvarnayug Sahakari Bank Ltd. in physical form during the period 1st July 1999 to 30th June 2002 are enclosed.

3. The transactions undertaken by them in physical form only is available with us statements in respect of which are enclosed as per item 2 above.

4. This position is available in the statements furnished with reference to item 2.

आवक नंबर Co /२००२
दिनांक १९ / १० /२००२

... 2

पोलीस निरीक्षक पुणे शाखा
(अंतर्गत दहशत विरोधी पथक पुणे)

1223 (1292) 519

In this connection, we may further advise that M/s. Home Trade Ltd. has been operating through their Gilt A/c. maintained with the HDFC Bank and Federal Bank Ltd. who are having CSGL Account with us for their clients' transaction in Government Securities. Since the client-wise transaction of these banks are not available with us we are unable to furnish any further information in this regard. Incidentally, we may also advise that we are only issuing and servicing Central and State Government Securities. With reference to the other Public Sector undertaking/Financial Institution /Government Guaranteed Bonds no information is available with us.

Yours faithfully

(S.K. Mishra)
Assistant General Manager

Encls: Nil

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Period : From 01/07/1999 To 30/06/2002

No: BYCH0082 Name : HOME TRADE LTD.

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

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

Period : From 01/07/1999 To 30/06/2002

Regn No: BYCH0082 Name : HOME TRADE LTD.

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

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

Period : From 01/07/1999 To 30/06/2002

Reg. ) No: BYCH0082 Name : HOME TRADE LTD.

| Date Of Effect | Token No. | Stock No. | Debit | Credit | Balance | Transaction With |
|---|---|---|---|---|---|---|
| **Loan Code : 95006 Description : 14.00 % 2005** | | | | | | |
| 08/09/2001 | 27485 | TBY05573 | | 1,00,000 | 1,00,000 | V P CO-OP BK |
| 18/10/2001 | 30567 | TBY05573 | 1,00,000 | | 0 | G.M. BOSU&CO |
| **Loan Code : 95012 Description : 14.00 % 2005(INSTALMENTS)** | | | | | | |
| 23/08/2001 | 28104 | TBY00588 | | 40,000 | 40,000 | FEDERAL BK CON |
| **Loan Code : 97002 Description : 13.05 % GOVT.STOCK 2007** | | | | | | |
| 21/06/2000 | 0 | TBY00700 | 5,00,000 | | 0 | RBI DELHI |
| **Loan Code : 98007 Description : 12.00 % GOVT.STOCK 2008** | | | | | | |
| 13/04/2000 | 8612 | TBY00125 | | 10,00,000 | 10,00,000 | JSBL |
| 16/08/2000 | 0 | TBY00125 | 10,00,000 | | 0 | RBI DELHI |
| **Loan Code : 98015 Description : 12.25 % GOVT STOCK 2010.** | | | | | | |
| 27/04/2001 | 24048 | TBY00070 | | 5,00,000 | 5,00,000 | INDUSIND (CON.) |
| 05/07/2001 | 0 | TBY00070 | 5,00,000 | | 0 | RBI CALCUTTA |
| **Loan Code : 98021 Description : 12.40 % GOVT STOCK 2013.** | | | | | | |
| 20/08/2001 | 27821 | TBY00551 | | 1,00,00,000 | 1,00,00,000 | HDFC CON |
| 20/08/2001 | 27821 | TBY00550 | | 1,00,00,000 | 1,00,00,000 | HDFC CON |
| 20/08/2001 | 27821 | TBY00549 | | 1,00,00,000 | 1,00,00,000 | HDFC CON |
| 24/09/2001 | 0 | TBY00549 | 1,00,00,000 | | 0 | RBI DELHI |
| 24/09/2001 | 0 | TBY00550 | 1,00,00,000 | | 0 | RBI DELHI |
| 24/09/2001 | 0 | TBY00551 | 1,00,00,000 | | 0 | RBI DELHI |
| **Loan Code : 98025 Description : 12.60 % GOVERNMENT STOCK 2018** | | | | | | |
| 16/03/2000 | 7346 | TBY00337 | | 5,00,000 | 5,00,000 | JSBL |
| 16/03/2000 | 7346 | TBY00338 | | 5,00,000 | 5,00,000 | JSBL |
| 16/03/2000 | 7346 | TBY00339 | | 5,00,000 | 5,00,000 | JSBL |
| 16/03/2000 | 7346 | TBY00340 | | 5,00,000 | 5,00,000 | JSBL |
| 16/03/2000 | 7346 | TBY00341 | | 5,00,000 | 5,00,000 | JSBL |
| 16/03/2000 | 7346 | TBY00342 | | 5,00,000 | 5,00,000 | JSBL |
| 16/03/2000 | 7346 | TBY00343 | | 5,00,000 | 5,00,000 | JSBL |
| 16/03/2000 | 7346 | TBY00344 | | 5,00,000 | 5,00,000 | JSBL |
| 16/03/2000 | 7346 | TBY00345 | | 5,00,000 | 5,00,000 | JSBL |
| 16/03/2000 | 7346 | TBY00346 | | 5,00,000 | 5,00,000 | JSBL |
| 16/03/2000 | 7346 | TBY00347 | | 10,00,000 | 10,00,000 | JSBL |
| 16/03/2000 | 7346 | TBY00348 | | 10,00,000 | 10,00,000 | JSBL |
| 16/03/2000 | 7346 | TBY00349 | | 10,00,000 | 10,00,000 | JSBL |
| 16/03/2000 | 7346 | TBY00350 | | 10,00,000 | 10,00,000 | JSBL |
| 16/03/2000 | 7346 | TBY00351 | | 10,00,000 | 10,00,000 | JSBL |
| 02/05/2000 | 9197 | TBY00370 | | 5,00,000 | 5,00,000 | JSBL |

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

: 14:27:11

Period : From 01/07/1999 To 30/06/2002

Regn. No: BYCH0082 Name : HOME TRADE LTD.

| Date Of Effect | Token No. | Stock No. | AMOUNT ( in Rupees) Debit | Credit | Balance | Transaction With |
|---|---|---|---|---|---|---|
| **Loan Code : 98025 Description : 12.60 % GOVERNMENT STOCK 2018** | | | | | | |
| 02/05/2000 | 9197 | TBY00371 | | 5,00,000 | 5,00,000 | JSBL |
| 02/05/2000 | 9197 | TBY00372 | | 5,00,000 | 5,00,000 | JSBL |
| 02/05/2000 | 9197 | TBY00373 | | 5,00,000 | 5,00,000 | JSBL |
| 02/05/2000 | 9197 | TBY00374 | | 5,00,000 | 5,00,000 | JSBL |
| 02/05/2000 | 9197 | TBY00375 | | 1,00,000 | 1,00,000 | JSBL |
| 02/05/2000 | 9197 | TBY00376 | | 1,00,000 | 1,00,000 | JSBL |
| 02/05/2000 | 9197 | TBY00377 | | 1,00,000 | 1,00,000 | JSBL |
| 02/05/2000 | 9197 | TBY00378 | | 1,00,000 | 1,00,000 | JSBL |
| 02/05/2000 | 9197 | TBY00379 | | 1,00,000 | 1,00,000 | JSBL |
| 02/06/2000 | 0 | TBY00344 | 5,00,000 | | 0 | RBI HYDERABAD |
| 02/06/2000 | 0 | TBY00345 | 5,00,000 | | 0 | RBI HYDERABAD |
| 02/06/2000 | 0 | TBY00346 | 5,00,000 | | 0 | RBI HYDERABAD |
| 02/06/2000 | 0 | TBY00347 | 10,00,000 | | 0 | RBI HYDERABAD |
| 02/06/2000 | 0 | TBY00349 | 10,00,000 | | 0 | RBI HYDERABAD |
| 02/06/2000 | 0 | TBY00348 | 10,00,000 | | 0 | RBI HYDERABAD |
| 02/06/2000 | 0 | TBY00350 | 10,00,000 | | 0 | RBI HYDERABAD |
| 02/06/2000 | 0 | TBY00351 | 10,00,000 | | 0 | RBI HYDERABAD |
| 29/06/2000 | 12254 | TBY00410 | | 11,00,000 | 11,00,000 | JSBL |
| 29/06/2000 | 12254 | TBY00411 | | 2,00,000 | 2,00,000 | JSBL |
| 29/06/2000 | 12254 | TBY00412 | | 1,00,000 | 1,00,000 | JSBL |
| 29/06/2000 | 12254 | TBY00413 | | 1,00,000 | 1,00,000 | JSBL |
| 29/06/2000 | 12254 | TBY00414 | | 1,00,000 | 1,00,000 | JSBL |
| 17/07/2000 | 42 | TBY00370 | 5,00,000 | | 0 | BOI |
| 26/09/2000 | 0 | TBY00410 | 11,00,000 | | 0 | RBI CALCUTTA |
| 26/09/2000 | 0 | TBY00412 | 1,00,000 | | 0 | RBI CALCUTTA |
| 26/09/2000 | 0 | TBY00413 | 1,00,000 | | 0 | RBI CALCUTTA |
| 26/09/2000 | 0 | TBY00414 | 1,00,000 | | 0 | RBI CALCUTTA |
| 26/09/2000 | 0 | TBY00411 | 2,00,000 | | 0 | RBI CALCUTTA |
| 26/09/2000 | 0 | TBY00375 | 1,00,000 | | 0 | RBI CALCUTTA |
| 26/09/2000 | 0 | TBY00376 | 1,00,000 | | 0 | RBI CALCUTTA |
| 26/09/2000 | 0 | TBY00377 | 1,00,000 | | 0 | RBI CALCUTTA |
| 26/09/2000 | 0 | TBY00378 | 1,00,000 | | 0 | RBI CALCUTTA |
| 26/09/2000 | 0 | TBY00379 | 1,00,000 | | 0 | RBI CALCUTTA |
| 03/11/2000 | 0 | TBY00371 | 5,00,000 | | 0 | RBI GUWAHATI |
| 03/11/2000 | 0 | TBY00372 | 5,00,000 | | 0 | RBI GUWAHATI |
| 03/11/2000 | 0 | TBY00373 | 5,00,000 | | 0 | RBI GUWAHATI |
| 03/11/2000 | 0 | TBY00374 | 5,00,000 | | 0 | RBI GUWAHATI |
| 03/11/2000 | 0 | TBY00343 | 5,00,000 | | 0 | RBI GUWAHATI |
| 03/11/2000 | 0 | TBY00338 | 5,00,000 | | 0 | RBI GUWAHATI |
| 03/11/2000 | 0 | TBY00337 | 5,00,000 | | 0 | RBI GUWAHATI |
| 25/05/2001 | 0 | TBY00339 | 5,00,000 | | 0 | RBI CALCUTTA |
| 25/05/2001 | 0 | TBY00340 | 5,00,000 | | 0 | RBI CALCUTTA |
| 25/05/2001 | 0 | TBY00341 | 5,00,000 | | 0 | RBI CALCUTTA |
| 25/05/2001 | 0 | TBY00342 | 5,00,000 | | 0 | RBI CALCUTTA |
| **Loan Code : 99005 Description : 12.32 % GOVERNMENT STOCK 2011** | | | | | | |
| 23/05/2000 | 10666 | TBY00105 | | 10,00,000 | 10,00,000 | JSBL |
| 23/05/2000 | 10666 | TBY00106 | | 5,00,000 | 5,00,000 | JSBL |

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

Period : From 01/07/1999 To 30/06/2002

Regn. No: BYCH0082 Name : HOME TRADE LTD.

| Date Of Effect | Token No. | Stock No. | AMOUNT ( in Rupees) Debit | Credit | Balance | Transaction With |
|---|---|---|---|---|---|---|
| **Loan Code : 99005 Description : 12.32 % GOVERNMENT STOCK 2011** | | | | | | |
| 23/05/2000 | 10666 | TBY00107 | | 5,00,000 | 5,00,000 | JSBL |
| 23/05/2000 | 10666 | TBY00108 | | 5,00,000 | 5,00,000 | JSBL |
| 23/05/2000 | 10666 | TBY00109 | | 1,00,000 | 1,00,000 | JSBL |
| 23/05/2000 | 10666 | TBY00110 | | 1,00,000 | 1,00,000 | JSBL |
| 23/05/2000 | 10666 | TBY00111 | | 1,00,000 | 1,00,000 | JSBL |
| 23/05/2000 | 10666 | TBY00112 | | 1,00,000 | 1,00,000 | JSBL |
| 31/07/2000 | 0 | TBY00109 | 1,00,000 | | 0 | RBI CALCUTTA |
| 31/07/2000 | 0 | TBY00110 | 1,00,000 | | 0 | RBI CALCUTTA |
| 31/07/2000 | 0 | TBY00111 | 1,00,000 | | 0 | RBI CALCUTTA |
| 31/07/2000 | 0 | TBY00112 | 1,00,000 | | 0 | RBI CALCUTTA |
| 22/12/2000 | 0 | TBY00105 | 10,00,000 | | 0 | RBI DELHI |
| 22/12/2000 | 0 | TBY00106 | 5,00,000 | | 0 | RBI DELHI |
| 22/12/2000 | 0 | TBY00107 | 5,00,000 | | 0 | RBI DELHI |
| 22/12/2000 | 0 | TBY00108 | 5,00,000 | | 0 | RBI DELHI |
| **Loan Code : 99019 Description : 12.30 % G.S. 2016** | | | | | | |
| 31/03/2001 | 22956 | TBY00213 | | 15,00,000 | 15,00,000 | HDFC_CON |
| 13/06/2001 | 0 | TBY00213 | 15,00,000 | | 0 | RBI DELHI |
| 16/08/2001 | 27976 | TBY00259 | | 5,00,000 | 5,00,000 | HDFC_CON |
| 16/08/2001 | 27976 | TBY00260 | | 5,00,000 | 5,00,000 | HDFC_CON |
| 23/08/2001 | 28103 | TBY00257 | | 1,00,000 | 1,00,000 | HDFC_CON |
| 23/08/2001 | 28103 | TBY00258 | | 50,000 | 50,000 | HDFC_CON |
| 20/09/2001 | 28610 | TBY00264 | | 2,50,000 | 2,50,000 | PNR SECURITIES |
| 28/09/2001 | 0 | TBY00259 | 5,00,000 | | 0 | RBI DELHI |
| 28/09/2001 | 0 | TBY00260 | 5,00,000 | | 0 | RBI DELHI |
| 12/04/2002 | 36187 | TBY00258 | 50,000 | | 0 | SREI INT SCULTD |
| 12/04/2002 | 36187 | TBY00264 | 2,50,000 | | 0 | SREI INT SCULTD |
| **Loan Code : 99020 Description : 11.83 % GOVT STOCK 2014** | | | | | | |
| 21/12/1999 | 3280 | TBY00007 | | 50,00,000 | 50,00,000 | JSBL |
| 21/06/2000 | 0 | TBY00007 | 50,00,000 | | 0 | RBI AHMEDABAD |
| 23/10/2000 | 16291 | TBY00158 | | 25,00,000 | 25,00,000 | JSBL |
| 23/10/2000 | 16291 | TBY00159 | | 25,00,000 | 25,00,000 | JSBL |
| 26/12/2000 | 18982 | TBY00159 | 25,00,000 | | 0 | SUBDIVISION A/C |
| 26/12/2000 | 18984 | TBY00158 | 25,00,000 | | 0 | SUBDIVISION A/C |

NOTE: 1. Credit/Debit entries are for acquiring/disposing of the stocks.
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Date : 12/10/2002 STATEMENT OF STOCK TRANSACTIONS Page No. 1
: 14:34:14

Period : From 01/07/1999 To 30/06/2002
Regn. No: BYCH0082 Name : HOME TRADE LTD.

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

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

Period : From 01/07/1999 To 30/06/2002

Regn. No: BYCH0082 Name : HOME TRADE LTD.

| Date Of Effect | Token No. | Stock No. | AMOUNT ( in Rupees) Debit | Credit | Balance | Transaction With |
|---|---|---|---|---|---|---|
| Loan Code : 84005 Description : 10.25 % 2012 | | | | | | |
| 08/03/2000 | 6682 | TBY00363 | | 50,00,000 | 50,00,000 | JSBL |
| 08/03/2000 | 6682 | TBY00364 | | 50,00,000 | 50,00,000 | JSBL |
| 08/03/2000 | 6682 | TBY00365 | | 50,00,000 | 50,00,000 | JSBL |
| 08/03/2000 | 6682 | TBY00366 | | 50,00,000 | 50,00,000 | JSBL |
| 08/03/2000 | 6682 | TBY00367 | | 50,00,000 | 50,00,000 | JSBL |
| 08/03/2000 | 6682 | TBY00368 | | 50,00,000 | 50,00,000 | JSBL |
| 08/03/2000 | 6682 | TBY00369 | | 50,00,000 | 50,00,000 | JSBL |
| 08/03/2000 | 6682 | TBY00370 | | 50,00,000 | 50,00,000 | JSBL |
| 08/03/2000 | 6682 | TBY00371 | | 50,00,000 | 50,00,000 | JSBL |
| 08/03/2000 | 6682 | TBY00372 | | 50,00,000 | 50,00,000 | JSBL |
| 10/04/2000 | 8170 | TBY00364 | 50,00,000 | | 0 | |
| 10/04/2000 | 8170 | TBY00365 | 50,00,000 | | 0 | |
| 10/04/2000 | 8170 | TBY00366 | 50,00,000 | | 0 | |
| 10/04/2000 | 8170 | TBY00367 | 50,00,000 | | 0 | |
| 10/04/2000 | 8170 | TBY00368 | 50,00,000 | | 0 | |
| 10/04/2000 | 8170 | TBY00369 | 50,00,000 | | 0 | |
| 21/06/2000 | 0 | TBY00362 | 50,00,000 | | 0 | RBI AHMEDABAD |
| 21/06/2000 | 0 | TBY00363 | 50,00,000 | | 0 | RBI AHMEDABAD |
| 05/09/2000 | 0 | TBY00370 | 50,00,000 | | 0 | RBI AHMEDABAD |
| 05/09/2000 | 0 | TBY00371 | 50,00,000 | | 0 | RBI AHMEDABAD |
| 08/03/2001 | 0 | TBY00372 | 50,00,000 | | 0 | RBI AHMEDABAD |
| Loan Code : 84010 Description : 10.50 % 2014 | | | | | | |
| 21/06/2000 | 11910 | TBY00515 | | 50,00,000 | 50,00,000 | JSBL |
| 21/06/2000 | 11910 | TBY00516 | | 50,00,000 | 50,00,000 | JSBL |
| 21/06/2000 | 11910 | TBY00517 | | 50,00,000 | 50,00,000 | JSBL |
| 21/06/2000 | 11910 | TBY00518 | | 50,00,000 | 50,00,000 | JSBL |
| 19/07/2000 | 0 | TBY00516 | 50,00,000 | | 0 | RBI AHMEDABAD |
| 19/07/2000 | 0 | TBY00517 | 50,00,000 | | 0 | RBI AHMEDABAD |
| 19/07/2000 | 0 | TBY00518 | 50,00,000 | | 0 | RBI AHMEDABAD |
| 08/09/2000 | 0 | TBY00515 | 50,00,000 | | 0 | RBI AHMEDABAD |
| 30/10/2000 | 16030 | TBY00590 | | 50,00,000 | 50,00,000 | HDFC_CDN |
| 27/11/2000 | 0 | TBY00590 | 50,00,000 | | 0 | RBI AHMEDABAD |
| Loan Code : 85007 Description : 11.50 % 2015 | | | | | | |
| 08/03/2000 | 6684 | TBY00912 | | 50,00,000 | 50,00,000 | JSBL |
| 08/03/2000 | 6684 | TBY00913 | | 50,00,000 | 50,00,000 | JSBL |
| 08/03/2000 | 6684 | TBY00914 | | 50,00,000 | 50,00,000 | JSBL |
| 08/03/2000 | 6684 | TBY00915 | | 50,00,000 | 50,00,000 | JSBL |
| 08/03/2000 | 6684 | TBY00916 | | 50,00,000 | 50,00,000 | JSBL |
| 08/03/2000 | 6684 | TBY00917 | | 50,00,000 | 50,00,000 | JSBL |
| 08/03/2000 | 6684 | TBY00918 | | 50,00,000 | 50,00,000 | JSBL |
| 08/03/2000 | 6684 | TBY00919 | | 50,00,000 | 50,00,000 | JSBL |
| 08/03/2000 | 6684 | TBY00920 | | 50,00,000 | 50,00,000 | JSBL |
| 08/03/2000 | 6684 | TBY00921 | | 50,00,000 | 50,00,000 | JSBL |
| 06/04/2000 | 8250 | TBY00912 | 50,00,000 | | 0 | |
| 06/04/2000 | 8250 | TBY00913 | 50,00,000 | | 0 | |

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

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ★ ESPLANADE, MUMBAI ★

STATEMENT OF STOCK TRANSACTIONS



Period : From 01/07/1999 To 30/06/2002

Regn. No: BYCH0082 Name : HOME TRADE LTD.

| Date Of Effect | Token No. | Stock No. | AMOUNT ( in Rupees) Debit | Credit | Balance | Transaction With |
|---|---|---|---|---|---|---|
| **Loan Code : 05007 Description : 11.50 % 2015** | | | | | | |
| 10/04/2000 | 8171 | TBY00914 | 50,00,000 | | 0 | |
| 10/04/2000 | 8171 | TBY00915 | 50,00,000 | | 0 | |
| 10/04/2000 | 8171 | TBY00916 | 50,00,000 | | 0 | |
| 10/04/2000 | 8171 | TBY00917 | 50,00,000 | | 0 | |
| 10/04/2000 | 8171 | TBY00918 | 50,00,000 | | 0 | |
| 10/04/2000 | 8171 | TBY00919 | 50,00,000 | | 0 | |
| 10/04/2000 | 8171 | TBY00920 | 50,00,000 | | 0 | |
| 10/04/2000 | 8171 | TBY00921 | 50,00,000 | | 0 | |
| 31/03/2001 | 22955 | TBY01258 | | 50,00,000 | 50,00,000 | HDFC_CDN |
| 03/05/2001 | 0 | TBY01258 | 50,00,000 | | 0 | RBI BHUBNESHWAR |
| **Loan Code : 09009 Description : 11.50 % 2009** | | | | | | |
| 08/03/2000 | 6683 | TBY00359 | | 25,00,000 | 25,00,000 | JSBL |
| 08/03/2000 | 6683 | TBY00360 | | 25,00,000 | 25,00,000 | JSBL |
| 10/04/2000 | 8693 | TBY00359 | 25,00,000 | | 0 | JIJAMATA SAH BK |
| 10/04/2000 | 8693 | TBY00360 | 25,00,000 | | 0 | JIJAMATA SAH BK |
| **Loan Code : 01012 Description : 11.50 % 2011** | | | | | | |
| 03/01/2000 | 4100 | TBY00114 | | 50,00,000 | 50,00,000 | JSBL |
| 21/06/2000 | 0 | TBY00114 | 50,00,000 | | 0 | RBI AHMEDABAD |
| 21/06/2000 | 0 | TBY00115 | 25,00,000 | | 0 | RBI AHMEDABAD |

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

Period : From 01/07/1999 To 30/06/2002

T. No: BYPS0074 Name : SUVARNAYUG SAHAKARI BANK LTD.

| Date Of Effect | Token No. | Stock No. | AMOUNT ( in Rupees) Debit | Credit | Balance | Transaction With |
|---|---|---|---|---|---|---|
| Loan Code : 95009 | | | Description : 0.00 % GOI ZERO COUPON BONDS,2000 (IIND SERIES) No. II | | | |
| 27/07/2000 | 477 | TBY00162 | 52,00,000 | | 0 | REPAY OF LOAN |
| 27/07/2000 | 478 | TBY00160 | 50,00,000 | | 0 | REPAY OF LOAN |
| Loan Code : 97010 | | | Description : 11.19 % GOVT.STOCK 2005 | | | |
| 18/05/2001 | 24242 | TBY00155 | 70,00,000 | | 0 | MANDVI CO-OPBAN |
| Loan Code : 98020 | | | Description : 11.78 % GOVT STOCK 2003. | | | |
| 23/05/2001 | 24907 | TBY00010 | 60,00,000 | | 0 | HDFC_CON |
| Loan Code : 98024 | | | Description : 11.40 % GOVT.OF INDIA 2000 | | | |
| 21/07/2000 | 12304 | TBY00011 | 50,00,000 | | 0 | L&T OFFICERSPF |

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

Period : From 01/07/1999 To 30/06/2002

Regn. No: BYPS0074 Name : SUVARNAYOG SAHAKARI BANK LTD.

| Date Of Effect | Token No. | Stock No. | Debit | Credit | Balance | Transaction With |
|---|---|---|---|---|---|---|
| | | | AMOUNT ( in Rupees) | | | |
| Loan Code : 85009 Description : 10.00 % 2000 | | | | | | |
| 27/04/2001 | 22414 | TBY00047 | | 1,00,00,000 | 1,00,00,000 | |
| 27/04/2001 | 22414 | TBY00048 | | 1,00,00,000 | 1,00,00,000 | |
| 13/06/2001 | 25267 | TBY00047 | 1,00,00,000 | | 0 | HDFC_CDN |
| 13/06/2001 | 25267 | TBY00048 | 1,00,00,000 | | 0 | HDFC_CDN |
| Loan Code : 88007 Description : 11.00 % 2003 | | | | | | |
| 23/05/2001 | 24902 | TBY00032 | 49,50,000 | | 0 | HDFC_CDN |
| Loan Code : 90008 Description : 10.75 % 2000 | | | | | | |
| 14/06/2000 | 11449 | TBY00029 | 70,00,000 | | 0 | REPAY OF LOAN |
| Loan Code : 93001 Description : 12.60 % GOVT. STOCK 2000 | | | | | | |
| 25/04/2000 | 8979 | TBY00010 | 50,00,000 | | 0 | REPAY OF LOAN |
| Loan Code : 94003 Description : 12.50 % GOVT.STOCK,2004 | | | | | | |
| 28/06/2000 | 0 | TBY00647 | 1,00,00,000 | | 0 | RBI AHMEDABAD |
| Loan Code : 94007 Description : 11.64 % GOVT.STOCK,2000 | | | | | | |
| 26/07/2000 | 479 | TBY00109 | 50,00,000 | | 0 | REPAY OF LOAN |
| Loan Code : 94009 Description : 11.75 % GOVT.STOCK, 2001 | | | | | | |
| 01/07/2000 | 11912 | TBY00190 | 1,00,00,000 | | 0 | JSBL |
| Loan Code : 94010 Description : 11.55 % 8 YR. TENOR GOVT. STOCK 2002, (INSTALMT) | | | | | | |
| 30/11/1999 | 2595 | TBY00120 | | 50,00,000 | 50,00,000 | KETAN SHETH& CO |
| 23/05/2001 | 24906 | TBY00120 | 50,00,000 | | 0 | HDFC_CDN |

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

Period : From 01/07/1999 To 30/06/2002
Regn. No: BYCH0082 Name : HOME TRADE LTD.

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

ESPLANADE, MUMBAI

(930)

दिवाणी दिवाण दि० 29.10.2020

543

माझे नाव - कोमल रमेशचंद्र मस्करीया वय 30
धंदा - नोकरी रा० 969/43-93 बि.
लाडाबी बिल्डिंग, मे. वीणा पॅलेसजवळ
घाटकोपर (पूर्व) मुंबई ७५
फोन ५१५०६५५

मूळगांव - सुदामका जि. सुरेंद्रनगर
गुजरात राज्य.

समक्ष पुढील विचारले कथन सांगतो की
मी वरील ठिकाणी लेमेट्रीच्या ऑफिसमध्ये १९९९ पासून ते
सदर कं० बंद पडेपर्यंत नोकरीस होतो. सदर कंपनी ही
के. त्यांचे सरकारी व निमसरकारी कॉड्रे व्यवसाय करत
त्या नोटीसी माहितीसी ऊतारा/प्रावरा रक्कि मध्ये सरकारी
मक्तेदार टिकविण्यि होते.

दि० एप्रिल २०१७ रोजी गिल्टेड मॅनेजमेंट
सर्व्हीसेस मक्तेदारी कंपनीकडून दिवे सरकिचे आदेशे पत्रायी
कार्यालय कॉर्पो मध्ये कारवाईसी सरकारचे एम मिस्टर्ड केमन/कानन
लेमे ट्रेड टि. द्वारे आदाने संबोधनि करुन सारखी
की Dear madam/sir

Enclosed please find herewith the
following Securities / Bonds / Documents / cheque
copy of 10.65% ₹ ८ ₹ ८ ₹ face value Rs. २८०.
Sent to Suvarnayug Sahakari Bank Ltd
pune on your behalf.

kindly acknowledge the receipt by
signing the duplicate copy and oblige,

yours faithfully,

For Gilt-edge management services Ltd.

Sign.
Authorised Signature

सदर पत्राचा दिवी इंग्रजीत सही
झाले. ते पत्र मला वरील येथील लेमेट्रीच्या कार्यालयात असताना
मिळाले होते. ते मिळाले वाचल्यावे दिवाणी मार्फत मी सही

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कोर्ट. ने नवकी कोर्टात आणून दिले है मर्ढ माता आहवत नाही. त्या वरून सोबत असा नमुद I.C.I.C.I. बँक/इंड 10.64/. 2006 च्या (FV) होम कोर्टाच्या होम सर्टीफिकेटच्या झेरॉक्स दुसरी मिळाल्या होत्या त्यासोबत नोटोकेशन ऑफ मॉर्टगेज कॉर्पो होमा व त्यावर सावा बंदा डिस्ट्रीक्ट रजिस्ट्रार ऑफ लँड टि. चा शिक्का होता. व त्यासोबत कोई ऑफ डायरेक्टरचे रिझोल्यूशनची कॉपी होती त्या सर्व झेरॉक्स कॉपीज होत्या होम ट्रेड टि. मध्ये कार्यालयाचे असलेले मॅनेजर कानन मेवालाल यांना विचारले असता त्याने सांगितले की गिल्डा मॅनेजमेंट सर्व्हीस कडून कलराचे सर्टीचे आर्डर्या झेरॉक्स दुसरी डिलक्सरी होम मधून होम ट्रेड टि. गिल्डा कडून मिळालेली नोंद करा त्याचे ओरीजनल सिक्युरिटीज सुपरवायझर कॉपीज डायरेक्ट लाईनचे कॉल्स गिल्डा मॅनेजमेंट चे होम ट्रेड योना सर्व्हीसेस मधून त्यांची पाठविले आहे असे मला सांगितले आहे. मला सदर सी इंस्ट्रक्शन्स नोंद घेतली. मी माझ्या कॉम्प्युटर मार्फत त्यांच्याकडून डेलावाल व रजिस्ट्रारचे I.C.I.C.I चे झेरॉक्स दुसरी सिरीय. रिटर्न मिळाल्याचे खालील नमुद प्रमाणे नोंदी घेतली. सं. नं. कॉपी मार्क- P 30378 30379

J1204 J1205

नंतरची सर्व्हिस ची. मला पर्चेस ऑर्डर लेटर मला रोख्यांची असे नमुद करून तसेच नमुद 30304 व 30303 ते गिल्डाचे कॉम्प्युटर जनरेट झालेले नंबर 39208 व 39209 डेलीव्ह इन्स्ट्रक्शन्स दिलेले आहेत. 30306 कडून 39209 चे डिलक्सरी साठी व 39208 कडून 30303 चे डिलक्सरी इन्स्ट्रक्शन्स असता अर्ज होतो. त्यात पुढे सी दिलीतील गिल्डा व होम ट्रेडचे व्यवहार बद्दल तक्रार नोंद आहे.

गिल्डा कडून कलराचे सर्टीचे जे पत्र आले त्यामध्ये डेलावाल रोखे दिले असता डायरेक्ट नाही कानन मेवालाल यांने सांगितले मुळे मी ते रोखे डेलावाल होम ट्रेडचे आलाचे दिसत म्हणून सांगितल्याने इंस्ट्रक्शन्स

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(2) 1249 (565) (930)

नोंद करा असे सांगितल्याने तक्रारी नोंद केली असे. असता सदर रजिस्टर कारवितेने व वादीने सेरोवेस्ट कंपनीचे नोंद वाचून सांगितले की सदर नोंद मीच केली असे. तसेच नोंदी सदरहू रजिस्टरचे उलट्या बाजूस चाईडवाईज केलेली नोंद माझेपे हस्ताक्षरात असे. सदर नोंद असली की खुलवणीपूर्व सरकारी बँकेचे 90.69% I.C.I.C.I 2006 (FV) दोन कोटीचे रोखे होम झाले ति. ते विकले असले त्यानंतर सदर रोखे काढून रजिस्टर कायदेशीर नोंद नाही. गिल्टेजने खुलवणीपूर्व बँकेचे प्रोरेजन रोखे दिले. असता खुलवणीपूर्व बँकेकडून होम झाले ति. असता गिल्टेजचे सदर रोखे विकले असता मिळाले या बाबत कबुलीची नोंद नाही.

असता सदर होम झाले ति. कायदेशीर खुलवणीपूर्व सरकारी बँक कुर्ला शाखेची 90.69% R.B.I चा जो देय देय ति. 26.10.2010 रोजी दर्शनी किमत 9.4 कोटी रुपये बँकेकडून खरेदी केल्याचा व्यवहार झाला त्याबाबत ही 994 ला बनावटी कॉईल नोंद असे त्याबद्दल कोणत्या खरे योग्यही सही असे. तरी नेहमीचे सहीवाचे ही असल्याचे सांगणे. कारण त्याचे सही ही त्यांचे कार्यालयाचे कागदपत्रे नेहमी येत असत त्याने (गिल्टेज मॅनेजमेंट सर्व्हीसेस लि.) माझे बनावट असल्याचे त्यांचेच ते होम झाले ति. ते डायरेक्टर असल्याने त्याने सहज माझ्या बनावट असल्याचे.

माझे दिवाण मला वाचून दाखविले ने माझे सांगणे प्रमाणे करोक्त असे.

म्हणून सांगणे

समक्ष

सही

पोलीस निरीक्षक

अंमली पदार्थ विरोधी पथक

मुंबई शाखा मुंबई.

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(939)

पुरवणी दिपण 29.10.02

1257

(547)

माझे नाँव - विना नवनीतभाई संघवी वय 30
धंदा - नोकरी रा. बी - 2106 आम्रपाली अपार्टमेंट जी. एस. रोड ग्रायसन्स ईस्ट केस नं. 1034390

फुला समक्ष तियारले करुन सांगते की, तपीद हिलाणी रहाणेले असून आयुर्वी I.D.B.I व I.C.I.C.I चे बाँड काढून माहिती सांगितली साठे मैकी I.D.B.I कंपनी बाँड मझे नांवाने ट्रान्सफर करुन घेण्यात आले होते. बँक ले वार्षिमाणिक व्याज खाँवण्याने 4 पैकी 2 I.D.B.I चा क्रम दिसून तुमचे बाँड घेण्यात आले होते. आयुर्वी सांगितले प्रमाणे सदरचे बाँड गिल्टेड मैनेजमेंट सर्व्हीसेस कंपनी कोणाकडून विकत घेतले बोलण्यात दिले होते परंतु माहिती झालेली सुवर्णयुग सहकारी बँक प्रथम [illegible] होम ट्रेड लि. सदरचे I.D.B.I बाँड काढलेली दिसले नाहीत.

गिल्टेड मैनेजमेंट सर्व्हीसेस लि. कडून 99.40% प्रमाणे दि. 9.6.09 रोजी 90.64% I.C.I.C.I 2006 चे 2 कोटीचे बाँड (2 कोटी) होम ट्रेड लि. मधून सुवर्णयुग बँक पुणे यांचा कडे विकले जाणेकरिता दि. 2009 साली खाली प्रमाणे बाँड खाली विकले जाणेकरिता तसेच प्रमाणे बाँड दिल्या बाबतची ऑर्डर डिलिव्हरी पावती इत्यादी आमचेकडे उपलब्ध जाणेकरिता.

माझे दिपण मजकूर वाचून दाखविले ते माझे सांगणे प्रमाणे बरोबर आहे

दिपण माझे सांगणे

समक्ष

पोलिस लिपीकर

गुन्हे अन्वेषण विभाग, मुंबई

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पुरवणी टिपण 29.10.02 (932)

1253 (Sh9)

माझे नांव - कल्पना राजेंद्र सांवले वय २६
धंदा - नोकरी रा० सेवाश्रम नगर कुलीन
रोड नाला - सायन ईस्ट मुंबई

समक्ष पुन्हा विचारले वरुन सांगते की, दि. e1C/2009 रोजी कोलन/कानन होम ट्रेड लि. यांचे नांवावर संबोधणि करुन त्यासोबत 90.64% I.C.I (FV) होम कोटी च्या सर्टीफिकेटच्या झेरॉक्स प्रति होम ट्रेडला वाहीवाल्या तोत्या लाचा वरील पुल मी आला तुरा करुन आहे. सदरची वरील पुल माझा समक्ष दोघे पंचा समक्ष पंचनामा करुन ताब्यात कोडी आहे.

मोरीलालाने कॉकी सुवर्णयुग सहकारी बँक पुणे. दिस वाहविले किंवा नाही हे मला माहित नाही. बगार दुसरे कोणी वाहविले हे मुद्दा मला माहित नाही. त्याबाबतची पोलीस, दिवाणी पत्रव्यवहार सबंधित सामने कागदोपत्री उपलब्ध नाहीत.

मी गिरदेव मॅनेजमेंट सर्व्हिसेस दि. विले पार्ले मुंबई येथे नोकरी करीत असताना त्या कार्यालयात सदर लिना सावंतचे सहकाऱ्याने दोघा पावती शोधून पाहिले तरुन मिळाली नाही.

माझे टिपण मला वाचून दाखविले ते माझे सांगणे प्रमाणे असलेने आहे

दिनांक माझे सांगणे

समक्ष

पोलिस सिरीयल

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पंचनामा दि. 29.10.02 (933)

1) मेघराज गोपाल पिल्ले व.व. 40 धंदा- इलेक्ट्रीकल रा. 084 भवानी पेठ, पुणे

2) बालकृष्ण परमेश्वर ठाकुर व.व. 30 धंदा- व्यापार रा. 700 गाला पेठ, कॉरी गेट, पुणे

मी पी. आर. परळे पोलीस निरीक्षक कॅम्पची पदार्थ विरोधी पथक युनिट शिवाजी. पुणे शहर पोलीस आयुक्त यांचे अधिपत्याखाली महाराष्ट्र राज्य सरकारचे, पुणे शहरचे कार्यालयात बोलाविले वरुन हजर आहे असता खबरीचे बातमीवरुन वि. गुन्हा रजि. नं. 45/2002 भा.द.वि. कलम 308, 309, 420, 34 चा कामी समक्ष हजर असलेली स्त्री जे कायदेशीर साक्षीदार सौ. शकुंतला राजेंद्र साळवे रा. सेवासदन कलर, शुटींग शेड, मुंबई. असे सांगत असून मी काय हकिकत सांगुन काय हजर करणेचे पत्रान्वये मी पंचनामा करतो. आपण समक्ष हजर रहा म्हणून खबरीचे वरुन पंच राजी साक्षीने मी पंचनामा करतो तो खालीलप्रमाणे -

पंचासमक्ष हजर असलेला आरोपी नाव पत्ता विचारता त्याने आपले नाव पत्ता वरील प्रमाणे सांगुन खबरीचे की सी कॉलेज मॅनेजमेंट सर्व्हिसेस प्रायव्हेट लिमिटेड पार्ले मुंबई येथे असिस्टंट कॅन्टॉमर सर्व्हिस म्हणून नोकरीस आहे. कार्यालयातील आवक जावक राजी पत्रिकेचे रेकॉर्डची डिलेव्हरी देणे व घेणे इ. कामे करतो. दि 9/10/2002 रोजी होम ट्रेड प्रायव्हेट लिमिटेड यांचे ICICI 90.64%, 2002 चा प्रलंबित (पेड) कोर्स दक्षिणेकडे विमानतळ येथे सर्टिफिकेट नं. 4968 चा झेरॉक्स प्रती पाहविल्या होत्या. सदरचे 4 सर्टिफिकेट/कागद यांचे कायदेशीर संबोधीत करुन साईबा करीता पाठविले. एवढा घरगोष मालक व्हरुन होम ट्रेड प्रायव्हेट लिमिटेड चा सर्टिफिकेट प्रिंटिंग लिहून

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

मिळाले आहे. एका वेगळ्या कागदावर मी सही करून आहे. कोर्ट कंपनी पण सही करून देतो मी पाठवत आहे वरील प्रमाणे -

① 00-00 एका पेपरवर इंग्लिश कागदावरील काही छापील व काही हस्तलिखित इंग्रजीत मजकूर स्वाक्षरीचे प्रमाण -

GILTEDGE MANAGEMENT SERVICES LIMITED, SHARE & FINANCE BROKERS
103 Liberty Apt; 80-A Sarojini Road Behind Mc Donald's Vile Parle (w) Mumbai 400057, ID, Ref, SEC -

To, Mrs Ketan/Kanan, Home Trade Ltd.

Dear Madam/sir

Enclosed please find Rcm with the following Securities/Bonds/Documents/cheque.

1) Copy of 10.65%, ICICI Face value Rs 2 Cr sent to Saraswat Sahakari Bank Ltd. Pune on your behalf.

Kindly acknowledge the RECEIPT by signing the Duplicate copy and oblige & your faithfully, for Giltedge Management Services Limited.

Thanking you.

Clara

Authorised Signature

अॅथोराइज्ड सिग्नेचरने दिलेली कलारा दिल्ली इंग्रजीतून सही आहे. ती पाहून ती मिळाली आहे व सिग्नेचर. कलरने सर्व कागदपत्रे तीन. [illegible] आहेत. तसेच सर्वांनी

CC-00

इतर [illegible] व [illegible] परंतु पर्यायाने एक

(2)

पुरवणी हं. सी. पंचनामा सादर करणेस सी. सेक्शनकडे नजर (553) (933) 2
पुढील दिन लवकर होणेकरिता पंचनामा
तयारकरी असे. 125

फक्त नाव्यात येणारी वस्तुस्थिती दाखवून आमचे वं पंचाचे
सहया करणेत आलेल्या आहेत.

हा पंचनामा पंचा समक्ष ९६-.. वा. सुरु
करुन १८-.. वा. पुरा केला आहे.

पंच हा पंचनामा लिहिला हे.गा.क

1) [signature]

पोलिस निरीक्षक
अंमलदार प्रदार्थ विरोधी पथक
गुन्हे शाखा, मुंबई

2) [signature] टाकले

ADDITIONAL CHIEF METROPOLITAN MAGISTRATE
ESPLANADE, MUMBAI

913

(738)

पंचनामा दि. 22/10/2002

(586)

1) श्री मेघराज गोपाल पिल्ले वय- 40 धंदा- सॉफ्टवेअरिंग
रा. 022 श्रद्धानंद पेठ, पुणे-2 1254

2) श्री जाकुलाल पारेश्वर ठाकुर वय 20 धंदा. व्यापार
रा. 220 नाना पेठ, कॉर्नर गोरे. पुणे

यांची पो. आर. पटणे पोलीस निरीक्षक अैसमारी पदार्थ विरोधी पथक, पुणे शहर यांचा पुणे शहर पंचायत राज्य पुणे अन्वेषण विभाग कार्यालय, कॉमर्शियल पुणे येथे बोलाविले वरुन वरुन आपले करुन दाखविले की, विभाग पोलीस ठाणे गु. रजि. नं. 64/2002 भा.द.वि.क. 420, 409, 420, 34 व इतर कलमी आरोपी नामे को. करारा याचेविरुद्ध सादर का. सेक्रेटरी कार. गुन्हेगार राहे. मुंबई यांनी एकत्रितरित्या संगनमत करुन वेगवेगळ्या वेळेस फसवणुक केलेल्या रकमेपैकी रु. 9,50,000/- रुपये रोख रक्कम परत करुन उर्वरित रक्कम रु. 9,50,000/- रुपये रोख रक्कम परत करण्याचे कबुल केले आहे. सदर रक्कम परत करण्याचे कबुल केल्याने सदर आरोपी विरुद्ध पुढील कायदेशीर कार्यवाही करु नये म्हणुन सदर आरोपी यांनी पंचनामा करुन देण्याची विनंती केली आहे. त्यावरुन आम्ही पंच खालील सही करणार आहोत.

पंचनामा सुरु केलेला वार व वेळ तसेच विभागाचे नाव पत्ता वरील प्रमाणे कॉर्पोरेशन बॅंक पुणे शाखेचे पत्ता व्हिजीटींग कार्ड देऊन पुढील कार्यवाही करिता मला बोलाविले वरुन पुढील कार्यवाही करुन पंचनामा करण्यात आला. पंचनामा झाल्यानंतर आरोपी यांनी पंचनामा वाचून दाखविला असता तो बरोबर असल्याचे सांगितले व त्यावर सही केली.

ता. पंचनामा पंचा समक्ष 9.50 वा. सुरु करुन 10.50 वा. संपुर्ण झाला असे केले.

पंच

1)

ता. पंचनामा लिहिला रा.ना.क.

पोलीस निरीक्षक

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

Return Outward No. 173 /2002
Office of the Police Inspector,
Crime Branch,
Pune City. Camp – 411 001.
Date :- 22/10/2002

To,
The Administrator
Suvarnayug Sahakari Bank Ltd.
Pune.

**Sub :- Request to furnish information**

Respected Sir,

I am investigating officer registered at Vishrambaug Police Station vide CR No. 65/2002 U/S. 406,409,420,34 of I.P.C at the instance complaint lodged by Co-operative Department Auditor Shri. Kale

I require the following information from investigation point of view

i) There were sale & purchase transactions of Govt Securities / Bonds etc. in between Home Trade Ltd. & Suvarnayug Sahakari Bank. The Chart of transactions is enclosed herewith for your ready reference. Please get through the same & your record & please let me know if any time HOME TRADE LTD. has given holding certificates to Suvarnayug Sahakari Bank when delivery of Securities / Bonds was delayed or not given or at any other time.

ii) In respect of delivery of Securities / Bonds any delivery notes are kept in the bank. Any dispatch book, any record of courier, dispatch register, receipt of the courier if kept or maintained in the Bank please inform.

Thanking you,

Yours Sincerely

22-10-2002

(P.R. Patne)
Police Inspector
Crime Branch
Pune City

Rcd. 22/10/02

(93E)

# SUVARNAYUG SAHAKARI BANK LTD.

**Head Office :** "Marne Heights", 1102/10/11, Budhwar Peth, Pune 411 002.
Phone No. : 4489973, 4489974, 4486039 (Fax) 4473118

Outward No. 528/2002-2003 (1263) Date : 25/10/2002

To,
Mr. P.R. Patne,
Police Inspector,
Crime Branch,
Pune City.

**Sub :-** Information regarding Govt. Securities transactions.

**Ref :-** Your letter No. 173/2002 Dated 22/10/2002

Dear Sir,

With reference to the above referred subject we hereby inform you as follows -

We have gone through the list of transactions of sale & purchase of Govt. Securities between Suvarnayug Sahakari Bank Ltd. & M/s Home Trade Ltd. As per our records M/s Home Trade Ltd. has never given holding Certificates whenever delivery of Securities / Bonds were delayed.

While effecting exchange of deliveries of Securities / Bonds in Sale / Purchase transaction there is no such record available like dispatch register, dispatch book, any record of courier etc.

Please take note of the same.

Thanking you.

Yours faithfully,

General Manager

Received on 28.10.2002

(936)

जाब्ता पंचनामा ता. 30/9/02

(581)

1) अशोक बबन देशमुख वय 35 धंदा-व्यापार रा. ८३६ शुक्रवार पेठ पुणे

2) अनिल कर्नल पिंपळखरे वय 45 धंदा-व्यापार रा. ७४६ शुक्रवार पेठ पुणे

आम्हा वरील पंचास पो. अंमलदार युवे अन्वेषन विभाग पुणे शहर यांनी कि. बाजार पो. स्टे पुणे येथे बोलावल्या वरुन जाऊन व झडतीचे की आला समक्ष समोर हजर असलेल्या इसम नामे सुबोध नेपाळ वेंकटी वय 36 रा. बी. 003 गोविंद कॉम्प्लेक्स कात्रज 98 वाही जवी मुंबई याचा किसमबाग पो. स्टे. गु. र. नं. 691/02 IPC 80, 86, 120, 38 या गुन्हयाचे कामी त्याचे अटक करुन त्याचे ताब्यातील त्याची कॉग कडती घेवुन पंचनामा करुन दया बाबतचे कलमे प्रमाणे वरील इसमास नाकपत्ता विचारता त्याने आपले नाव वरील प्रमाणे सांगीतले त्याची कॉग कडती घेता त्याच्या कॉगवर मोल्यवान प्रीज वस्तू कॉगर दागदागीने काही मजकुर लिहून आले नाही तरीच त्याचे कॉग तपासून पहाता लाडया भाटलाजीच्या घरकमा कॉगर लिहान्या दिसून येत असुन त्याची पोलिसा विरुध्द कोणत्याही प्रकारची तक्रार असले बाबत तो समक्ष कोणत आहे तरीच त्याचे अटक केले बाबत त्याची पत्नी को सुनीता सुबोध नेपाळी यांना जाणीवेच करुन दिले.

हा पंचनामा आम्ही पंचानी समक्ष हजर सुरु वेळ 23-30 वाजता सुरु करुन 23-40 वाजता लिहुन पुर्ण केला

हा पंचनामा लिहुन दिला असे

समक्ष

1) ए. बी. देशमुख

2) अनिल पिंपळखरे.

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पोलीस निरीक्षक विश्रामबाग पोलीस स्टेशन पुणे

यांना सादर

विषय :- पी० आर० पटले पो० निरी० अंमली पदार्थ विरोधी पथक गुन्हे शाखा पुणे

यांस कळवण

विश्रामबाग पो.स्टे गु.र.नं. ६५/०२ IPC ४०६, ४०९, ४२०, ३४ मध्ये आरोपी नामे युवराज चंदपाल भंडारी व.० की. ७०३ गोविंद कॉम्प्लेक्स रूम ३४ वाघोली नवी मुंबई याचा ~~विरुद्ध~~ मा. ज्युडी. मॅजी साहेब पुणे यांनेकडील वॉरन्ट नंबर ५६९/०२ दि. २८/१०/०२ अन्वये आर्थिर रोड जेल मुंबई येथून ताब्यात घेवून दाखल गुन्ह्यात दिनांक ३१/१०/०२ रोजी रात्री १९.०० वाजता अटक करणेत आली आहे.

सदरी आरोपी बाबत स्टेशन डायरी नोंद ~~केलेली~~ असावी. तसेच आरोपीची चौकशी करीता पोलीस कोठडी मिळणेचे अर्जाचे गोपनीय पत्र देणे सुलोचना भंडारी यांना कळवणे कामी

कळावे

दि. ३१/१०/०२

पो० निरी अं.प.

पथक गुन्हे शाखा पुणे

मा. सादर,

सदरहू SPI ~~PSI~~ no.

१ अन्वये ००/१० दि. नोंद.

दि. ३१/१०/०२

S/Mark

S.H.O विश्रामबाग.



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# SUVARNAYUG SAHAKARI BANK LTD.

**Head Office :** "Marne Heights", 1102/10/11, Budhwar Peth, Pune 411 002.
Phone No. : 4489973, 4489974, 4486039 (Fax) 4473118

585

जा.क्र. ५६३/२००२-२००३ दिनांक :- ०१/११/२००२

प्रति,
मा. श्री. पी. आर. पटणे
पोलीस निरीक्षक,
अंमली पदार्थ विरोधी पथक,
गुन्हे शाखा, पुणे शहर,

विषय :- सरकारी व निम-सरकारी रोखे बॉण्डसचे तपासणी अहवालाची साक्षांकित प्रती देणेबाबत...

संदर्भ :- आपलेकडील जा.क्र. १८१/२००२ दिनांक ०१/११/२००२ चे पत्र.

महोदय,

वरील संदर्भीत पत्रानुसार आमचे बँकेचे सन जानेवारी १९९९ ते जुन २००२ दरम्यानचे इंटर्नल ऑडीट व सहकार खात्यामार्फत झालेले ऑडीट अहवालाच्या साक्षांकित प्रती सोबत जोडलेल्या आहेत.

कृपया पोहोच द्यावी, हि विनंती.

कळावे.

आपला विश्वासू,

व्यवस्थापक.

ESPLANADE, MUMBAI

Received
5-11-2002

: Branch :

| | | | | |
|---|---|---|---|---|
| **Budhwar Peth** 4457332, 4489921 | **Market Yard** 4260888, 4269642 | **Bibwewadi** 4211357 | **Sangvi** 721357 | **V.I.T. College of** Engineering, Bibwewadi Extn. Counter |
| **Wadgaon Sheri** 6682538 | **Sinhagad Road** 4390650 | **Lonavala** (02114) 72210 | **Jejuri** (02115) 53082 | |

# नमुना क्र. १

## लेखापरीक्षा अहवाल (सर्व सहकारी संस्थांसाठी)

## विभाग – पहिला

संस्थेचे नांव :- सुवर्णयुग सहकारी बँक मर्या.पुणे.
नोंदलेला संपूर्ण पत्ता :- 250 बुधवार पेठ,गणपती भवन,पुणे.
तालुका वा गट :- हवेली.
संस्था नोंदणी क्रमांक :- पी.एन.ए./बी.एन.के/219
संस्था नोंदणी दिनांक :- 02/10/1973
संस्थेचे कार्यक्षेत्र :- पुणे जिल्हा.
संस्थेच्या शाखा, दुकाने, आगारे (डेपो) यांची संख्या :- 8 शाखा + 1 विस्तारीत कक्ष.

लेखापरीक्षा नोंदवहीप्रमाणे लेखापरीक्षा अहवालाचा अनुक्रमांक :- ९१२
जिल्हा :- पुणे.
लेखापरीक्षा वर्गीकरण 'अ'
गेल्या तीन वर्षात देण्यात आलेले लेखापरीक्षा वर्ग- "अ"

### (१) लेखापरीक्षाविषयक माहिती

(१) लेखापरीक्षा करणाऱ्या अधिकाऱ्याचे संपूर्ण नाव :- श्री.बी.एन.महाजन,

पदनाम :- विशेष लेखपरिक्षक, वर्ग 1
सह.संस्था (फिरते पथक) पुणे विभाग, पुणे.

मुख्यालय (हेडक्वार्टर) :-

(२) चालू लेखापरीक्षेत समाविशित करण्यात आलेला कालावधी:- 01.04.99 ते 31.03.2000

(३) दिनांक (१) लेखापरीक्षा सुरु केल्याचे व चालू ठेवल्याचे दि. २९/७/००
(२) लेखापरीक्षा संपवित्याचे दि.24.07.2000
(३) लेखापरीक्षा अहवाल सादर केल्याचा दि. १/८/2000

### (२) सभासदत्व

(१) सभासद संख्या–

अ) व्यक्तिगत (१) सर्वसाधारण
(२) नाममात्र 12128
(३) हितचिंतक 5388

ब) संस्था :-

क) अन्य (अन्य सदस्यांची तपशीलवार माहिती द्यावी) 415

एकूण 17921

(२) नवे सभासद यथोचितरीत्या करून घेतले आहेत काय ? त्यांनी प्रवेश शुल्क दिले आहे काय ? होय.

(३) त्याचे लेखी अर्ज घेण्यात आले असून ते योग्यरीतीने नियतक्रमित केले आहेत काय ? होय.

(४) महाराष्ट्र सहकारी संस्थांच्या १९६० च्या कानूतील नियम ३२ आणि ६५ (१) अन्वये ठरविलेल्या "आय" या नमुन्यात सभासदांची नोंदवही ठेवली आहे काय ? होय, शेरे पहा.

(५) महाराष्ट्र सहकारी संस्थांच्या १९६० च्या कानूतील नियम ३३ अन्वये "जे" या नमुन्यात सभासदांची यादी ठेवली आहे काय ? होय, शेरे पहा.

(६) मृत, काढून टाकलेल्या वा राजीनामा दिलेल्या सभासदांच्या बाबतीत त्यांच्या नावापुढे वरील प्रमाणे योग्य ती नोंद केली आहे काय ? होय, शेरे पहा.

(७) राजीनामे रीतसर आहेत काय आणि यथोचितरित्या स्वीकारले आहेत काय ? होय, शेरे पहा.

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मुख्यालयाच्या इतर बँकेतील चालू ठेव खातेत ताळमेळपत्रकात प्रलंबित नोंदी नाहीत. शाखा खाती संबंधीत शाखा अहवालात विवेचन केलेले आहे.

30. मुदत ठेव : रु.28,68,24,956.00

खालील बँकांमध्ये बँकेने ठेवी ठेवलेल्या आहेत.

| | रक्कम रु |
|---|---|
| महा.राज्य सह.बँक | 20,00,000.00 |
| पी.डी.सी.सी.बँक | 1,00,50,000.00 |
| महा.राज्य सह.बँक पुर्नगुंतवणुक | 18,32,867.00 |
| पी.डी.सी.सी.बँक पुर्नगुंतवणुक | 20,59,68,194.00 |
| श्यामराव विठ्ठल को ऑप बँक | 2,09,73,675.00 |
| युनिट ट्रस्ट ऑफ इंडिया | 1,00,00,200.00 |
| आय.सी.आय.सी.आय.बँक | 1,50,00,000.00 |
| बँक ऑफ बडोदा | 10,00,000.00 |
| डेव्हलपमेंट क्रेडिट बँक (अल्पमुदत ठेव) | 1,50,00,000.00 |
| श्यामराव विठ्ठल को ऑप बँक (अल्पमुदत) | 50,00,000.00 |

वरील मुदत ठेवींच्या पावत्या बँक वप्तरी आहेत. सदर ठेवीपैकी पी.डी.सी.सी. बँक बी.जे.रोड शाखेकडील रु.1 कोटीची पुर्नगुंतवणुक ठेव पावती रु.85 लाखाच्या ओव्हरड्राफ्ट मंजुरीपोटी तारण ठेवलेली आहे. संबधीत ठेव पावतीचा दाखला वप्तरी घेतलेला आहे.

31. गुंतवणुक : रु.12,10,23,616.62

यामध्ये खालील गुंतवणुकीचा समावेश आहे.

| | | | |
|---|---|---|---|
| 1. | राज्य व मध्यवर्ती सरकारचे कर्जरोखे | रु | 13,06,77,616.62 |
| 1.1 | दर्शनी किंमत | रु | 12,70,59,000.00 |
| 1.2 | बाजार भाव किंमत | रु | 13,41,43,903.00 |
| 1.3 | पुस्तकी किंमत | रु | 13,06,77,616.62 |
| 2. | सहकारी संस्थांचे भाग | रु | 3,46,000.00 |
| 2.1 | पुणे जिल्हा मध्य.सह बँक | रु | 2,40,000.00 |
| 2.2 | महा.राज्य सह.बँक | रु | 5,000.00 |
| 2.3 | महा.राज्य शिखर बँक | रु | 1,01,000.00 |
| | एकूण | रु | 12,10,23,616.62 |

गुंतवणुकीसंबधी स्वतंत्र विवेचन याच अहवालात केलेले आहे. सरकारी कर्जरोखेची बाजारभाव किंमतीबाबत संबधीताकडून योग्य तो दाखला घेण्यात यावा. सहकारी संस्थांच्या भागामध्ये लेखापरिक्षण मुदतीत वाढ / घट झालेली नाही.

32. इमारत व जागा :

बँकेचे मुख्यालय 250, बुधवार पेठ, गणपती भवन, पुणे 2 येथे श्रीमंत दगडूशेठ हलवाई गणपती ट्रस्ट यांचे जागेत असून क्षेत्रफळ अंदाजे 700 स्क्वे.फुट आहे.



ADDITIONAL CITY MAGISTRATE ★ ESPLANADE, MUMBAI ★



921

1225 935 ४

# सुवर्णयुग सहकारी बँक मर्या.पुणे

"वैधानिक लेखापरिक्षण अहवाल"

मुदत 1999 -2000 अखेर

मुख्यालय
भाग — अ

571

**इतर बँकांतील गुंतवणुक :**

बँकेने अहवाल वर्षात इतर सहकारी बँकांत मुदत ठेवीत खालीलप्रमाणे रक्कमा गुंतवल्या आहेत.

1. रामराम विठ्ठल सह.बँक (मुदत) 209.72

त्याशिवाय खालील खाजगी बँकात ही ठेवी ठेवल्या आहेत.

2. डेव्हल्पमेंट क्रेडिट बँक (अल्पमुदत ठेव) 150.00

सदरच्या गुंतवणुकीस जिल्हा उपनिबंधकाची पूर्व परवानगी घेतलेली नाही.

आर.बी.आय.चे परिपत्रक क्र.गुबीडी/बीआर 1866/ ए(19) 87-88 दि.13.08.88 प्रमाणे बँकेने अशाप्रकारे मुदत ठेवीत रक्कमा गुंतवताना योग्य ती दक्षता घेणे आवश्यक आहे.

**गुंतवणुका :**

1. खालील गुंतवणुकीच्या पावत्या दप्तरी नाहीत.
   - 12.40 % GOI रु.100 लाख दि.16.02.2000
   - 11.99 % GOI रु.200 लाख दि.22.03.2000
2. इंदिरा विकास पत्राची एकूण मुळ किंमत रु.10 लाख असून त्यावर दर वर्षाची व्याजाची तरतुद करुन दि.31.03.2000 अखेर व्याजासह रु.14,33,378/- मुल्य झालेले आहे. सदरचे पत्रके पी.डी.सी.सी. बँक लॉकर मध्ये ठेवलेले आहे.
3. इतर कर्जरोखे यामध्ये खालील शेअर्सचा समावेश आहे.
   1. पी.डी.सी.सी.बँक 2,40,000.00

यापैकी बँकेकडे रु.1,50,000.00 ची शेअर्स सर्टिफिकेट दप्तरी आहेत. उर्वरीत रु.90,000/- सर्टिफिकेट दप्तरी नाहीत.

CHIEF METROPOLITAN PRESIDENCY MAGISTRATE ESPLANADE, MUMBAI



922

(१)

(१३९) 1274

# नमुना क्र. १,

## लेखापरीक्षा अहवाल (सर्व सहकारी संस्थासाठी)

### विभाग – पहिला

संस्थेचे नाव :- सुवर्णयुग सहकारी बँक मर्या. पुणे

नोंदविलेला संपूर्ण पत्ता :- मालपे हाईट्स-११०२/१०/११, बुधवार पेठ, पुणे-२

तालुका वा गट :- हवेली

जिल्हा :- पुणे

लेखापरीक्षा नोंदवहीप्रमाणे लेखापरीक्षा

संस्था नोंदणी क्रमांक व दिनांक : पीएनए/बीएनके/२१७ 21/01/1973

अहवालाचा अनुक्रमांक –

संस्थेचे कार्यक्षेत्र :- पुणे, नाशिक, औरंगाबाद, ठाणे जिल्हा

चालू वर्षी देण्यात आलेला लेखापरीक्षा वर्ग – 'अ'

संस्थेच्या शाखा, ~~कचेऱ्या, गोदामे~~ (डेपो) यांची संख्या – ८ अधिक १ विस्तारित कक्ष

गेल्या तीन वर्षात देण्यात आलेले लेखापरीक्षा वर्ग – अ

**१. लेखापरीक्षा विषयक माहिती :-**

१) लेखापरीक्षा करणाऱ्या अधिकाऱ्यांचे नाव :
पदनाम :-
मुख्यालय (हेडक्वार्टर) : –

श्री. डी. डी. पवेरेश्व
विशेष लेखापरीक्षक सहकारी संस्था, (पणन) वर्ग-२, पुणे.

२) चालू लेखापरीक्षेत समाविष्ट करण्यात आलेला कालावधी :-

दि. ३१/१२/२००० ते ३१/२/२००९

३) दिनांक- १) लेखापरीक्षा सुरु केल्याचे चालू ठेवल्याचे
२) लेखापरीक्षा संपविल्याचे
३) लेखापरीक्षा अहवाल हादर केल्याचा

21/3/2009
27/6/2009
6/7/2009

**२. सभासदत्व :-**

१) सभासद संख्या :-
अ) व्यक्तिगत १) सर्वसाधारण
२) नाममात्र
३) हितचिंतक

१३०९
२४४७
—

ब) संस्था :-
क) अन्य (अन्य सदस्यांची माहिती तपशीलवार द्यावी)

एकूण १५५३८

२) नवे सभासद यथोचितरित्या करुन घेतले आहे काय ? त्यांनी प्रवेश शुल्क दिले आहे काय ?

होय.

३) त्यांचे लेखी अर्ज घेण्यात आले असून ते योग्य रितीने नियमकमित केले आहेत काय ?

होय.

४) महाराष्ट्र सहकारी संस्थांच्या १९६१ च्या कायद्यातील नियम ३२ आणि (६५) १ अन्वये ठरविलेल्या 'अ' या नमुन्यात सभासदांची नोंदवही ठेवली आहे काय ?

होय.

५) महाराष्ट्र सहकारी संस्थांच्या १९६१ च्या कायद्यातील नियम ३३ अन्वये 'जे' नमुन्यातील सभासदांची यादी ठेवली आहे काय ?

होय.

६) मृत, काढून टाकलेल्या वा राजीनामा दिलेल्या सभासदांच्या बाबतीत त्यांच्या नावापुढे वरीलप्रमाणे योग्य ती नोंद केली आहे काय ?

होय.

७) राजीनामे रितसर आहेत काय आणि ते यथोचितरित्या स्वीकारले आहेत काय ?

होय.

ADDITIONAL COLLECTOR & DISTRICT MAGISTRATE ★ ESPLANADE, MUMBAI

स्टॉक तारण मालाचोशल्कअधिकारी यांनी पाहणे करणे आवश्यक आहे.

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* सुवर्णयुग सहकारी बँक लि., पुणे *

बुधवार पेठ, पुणे - २

-: मुख्य विभाग :-

लेखापरीक्षण मुदत - दि. १/४/२००० ते ३१/३/२००१

-: लेखापरीक्षण अहवाल :-

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-: विभाग - "अ" :-

सुवर्णयुग सहकारी बँक लि., पुणे या बँकेचे दि. १/४/२००० ते ३१/३/२००१ या मुदती अखेरचे लेखापरीक्षण घेऊन पूर्ण केले असून तपासणी मध्ये आढळून आलेले काही महत्वाचे दोष व सूचना पुढीलप्रमाणे आहेत.

१] कर्ज व्यवहार :-

कर्ज प्रकरणे तपासताना आढळून आलेले महत्वाचे मुद्दे पुढीलप्रमाणे आहेत.

१. कॅश क्रेडिट खाते -

१. कॅश क्रेडिट खात्याचे डी.पी. काढून त्याचे रजिस्टर ठेवण्यात आलेले नाही.

२. मंजुरीपेक्षा जादा उचल दिली जात असून त्यावर जादा व्याज वसुल केलेले नाही. तसेच मंजुरीपेक्षा जादा उचल देण्यास शाखांनी मुख्यालयाची परवानगी घेतलेली नाही.

३. कॅश क्रेडिट खात्याची मुदत संपल्यानंतर वेळीच नूतनीकरण केले जात नाही. तसेच उशीरा नुतनीकरण केलेबद्दल त्याचेकडून दंड व्याज वसूल करावे.

४. दरमहाचे स्टॉक स्टेटमेंट मागवून घेतले जात नाही. तसेच ज्याचे स्टॉक स्टेटमेंट वेळेत येत नाही अशा खात्यावर २% जादा व्याज घेण्याची प्रथा चालू करावी.

५. स्टॉक तारण मालाचा विमा उतरविण्याची दक्षता घ्यावी. तसेच स्टॉक तारण मालाची शाखाधिकारी यांनी पाहणे करणे आवश्यक आहे.

.. २ .. 924

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|---|---|---|---|
| १. | महाराष्ट्र राज्य सह. बँक | .. | रुपये १५,००,०००=०० |
| २. | पीडीसीसी बँक, मुदत ठेव | .. | रुपये १,३०,००,०००=०० |
| ३. | महाराष्ट्र राज्य सह. बँक पुन. ठेव | .. | रुपये २०,६२,९३०=४६ |
| ४. | पीडीसीसी बँक पुर्न. ठेव | .. | रुपये २०,५४,६१,४६९=०० |
| ५. | एस. बी. आय. पुर्न. ठेव | .. | रुपये ५३,३१,८८५=०० |
| ६. | महालक्ष्मी बँक अल्प मु. ठेव | .. | रुपये १,००,००,०००=०० |
| ७. | श्रीसुवर्ण बँक पुर्न. ठेव | .. | रुपये ७,६२,५१,०००=०० |
| ८. | सिटीझन बँक | .. | रुपये १,०८,१०,६०८=०० |
| | एकूण | | रुपये ३२,४४,१७,८९२=४६ |

बँकेने वरील बँकांमध्ये ठेवी ठेवलेल्या असून त्यास सहकार खात्याची मान्यता घेतलेली नाही.

बँकेने महा. सह. बँक रुपये १५ लाख व एस. बी. आय. पुर्न. गुंतवणूक रुपये ५३,३१,८८५=०० हया पावत्या क्लिअरींगसाठी तारण ठेवलेल्या आहेत. बाकी मुदत ठेवीच्या पावत्या बँक दप्तरी आहेत.

२. गुंतवणूक – रुपये १८,७६,९१,८९२=१७

तपशील खालीलप्रमाणे आहे.

[रुपये लाखात]

| | | | |
|---|---|---|---|
| १. | राज्य व मध्य. सरकार कर्ज रोखे | .. | रुपये १,६८९.२० |
| २. | कृष्णा खोरे | .. | रुपये १७.६६ |
| ३. | इंदिरा विकास पत्र | .. | रुपये १६.४५ |
| ४. | युनिट ट्रस्ट ऑफ इंडिया | .. | रुपये १५०.१५ |
| | एकूण | | रुपये १,८७३.४६ |

वरील गुंतवणूकीमध्ये त्यासणी मुदती अखेर मिळणाऱ्या व्याजाचाही समावेश आहे.



( Book 4 ) Computer Generated Page 407 of 436

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सुवर्णयुग सहकारी बँक मर्या. पुणे

मुख्यकार्यालय

गुंतवणूक विभागाचे अंतर्गत लेखापरिक्षण

दिं. १२-२-२००० अखेरचे

के. बी. साळुंके आणि कं.

चार्टर्ड अकौंटंट

926

(939)

K. B. SALUNKE & CO.
Chartered Accountants
B-301, [illegible] Bhavan,
1361, Shukrawar Peth,
Pune-2. Tel.: 477277.

1285

5811

जनरल मॅनेजर
सुवर्णयुग सहकारी बॅंक लि.
बुधवार पेठ,
पुणे.

माननीय महोदय,

विषय- गुंतवणूक विभागाचे अंतर्गत लेखा परिक्षण

आपल्या आदेशानुसार बॅंकेच्या एकूण गुंतवणूकीचे दिनांक ११-२-२००० अखेरचे अंतर्गत लेखापरिक्षण केले. त्यात आढळलेल्या त्रुटींचे स्वतंत्र परिशिष्ट जोडलेले आहे.

लेखापरिक्षणाच्या कामात ज्या त्रुटींची पूर्तता करुन घेणे शक्य होते त्या त्रुटींची पूर्तता करुन घेतली आहे व ज्या त्रुटींची पूर्तता झालेली नाही त्याचा तपशील सोबत जोडत आहे.

परिक्षणाच्या कामात संबंधीत अधिकारी/ लेखनिक यांनी दिलेल्या सहकार्याबद्दल मन:पूर्वक धन्यवाद

आपला विश्वासू,

For K. B. Salunke & Co.
Chartered Accountants

(K.B. Salunke)
(F.C.A.)

927

१] महाराष्ट्र स्टेट को.ऑप. बॅक लि. शेअर सर्टिफिकेट रु. ४४३८६९४ ते ४४३८७९६ १०० शेअर्स रु. ५०००/-
शेअर सर्टिफिकेट बॅकेकडे भागाचे दाखले पाठविण्याकरिता दिनांक २५-५-९९ रोजी पाठविले आहेत. अद्याप दाखल आले नाहीत स्मरणपत्र पाठविण्यात यावे.

२] पी.डी.सी.सी. बॅकेचे दिनांक १४-११-९५ रोजी घेतलेले शेअर्स रु. ५०००/- पी.डी.सी.सी. बॅकेकडून अद्याप आलेले नाहीत.
तसेच दिनांक १६-६-९८ रोजी घेतलेले शेअर्स १८००/- रु. ९०,०००/- अद्याप पी.डी.सी.सी. बॅकेकडून आलेले नाहीत.

३] महाराष्ट्र स्टेट अर्बन को.ऑप बॅकेकडे मेंबरशीप साठी २६-११-९४ रोजी रु. १०१०००/- गुंतविलेले आहेत. रक्कम मिळाल्याची पोहोच बॅकेने दिली आहे अद्याप शेअर सर्टिफिकेटस आलेले नाहीत त्याच्याशी पत्रव्यवहार व्हावा.

४] दिनांक १२-२-२००० च्या ट्रायल बॅलन्स प्रमाणे सर्व गुंतवणूकीचा ठेवी व पावत्या/ कर्ज रोखे, युनिट ट्रस्ट ऑफ इंडिया/ महाराष्ट्र स्टेट को.ऑप बॅक वगैरे सर्व संस्था मधील गुंतवणूक पावती निहाय कर्ज रोखे, विकास पत्रे याची तपासणी करण्यात आली सर्व पावत्या सर्टिफिकेटस ही बरोबर आहेत. ट्रायल बॅलनसनुसार व गुंतवणूक रजिस्टर प्रमाणे सर्व पावत्या दप्तरी दाखल आहेत त्यात त्रुटी नाहीत.

बॅकनीहाय व इतर संस्थानिहाय गुंतवणूकीचा दिनांक १२-२-२००० च्या ट्रायल बॅलन्स प्रमाणे खाली दर्शविलेल्याप्रमाणे आहेत-

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| १] | पुणे जिल्हा मध्यवर्ती सहकारी बॅक मुदत ठेव | १] | १,००,५०,०००/- |
| २] | ---"--- पुर्नगुंतवणूक | २] | १८,१९,८८७२७/- |
| ३] | महाराष्ट्र स्टेट को.ऑप मुदत ठेव | ३] | २०,००,०००/- |
| ४] | ---"-- पुर्नगुंतवणूक | ४] | १६,२८,४९६/- |
| ५] | पुणे जिल्हा मध्यवर्ती सह बॅक शेअर्स | ५] | २,४०,०००/- |
| ६] | महाराष्ट्र स्टेट कोऑप बॅक शेअर्स | ६] | ५,०००/- |
| ७] | महाराष्ट्र अर्बन को.ऑपबॅक शेअर्स [अपेक्ष] | ७] | १,०१,०००/- |
| ८] | सरकारी कर्जरोखे | | १०,४१,८३,२३८-६२ |
| १०] | युनिट ट्रस्ट ऑफइंडिया | | १,००,००,२००-०० |

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K.B.SALUNKE & CO. PUNE MEM.No 32145 CHARTERED ACCOUNTANTS

ADDITIONAL COMMISSIONER OF INCOME TAX GHATKOPAR MUMBAI

938 99

1287

385

| | | |
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| ११] | इंदिरा विकास पत्रे<br>सदरची विकासपत्रे जिल्हा बँकेत लॉकर मध्ये ठेवलेली आहेत. त्यामुळे प्रत्यक्ष तपासणी आली नाहीत. | १२,४९,१०४-०० |
| १२] | कृषथा खोरे महामंडळ बॉडस | १७६६०००-०० |
| १३] | आय.सी. आय अल्पुदत ठेव | १,५०,००,०००/- |
| १४] | रामराव विठ्ठल को.ऑप बँक | २,००,००००/- |
| १५] | डेव्हलपमेंट को.क्रेडिट बँक | १,००,००,०००/- |
| १६] | कॉसमॉस को.ऑ बँक | ५०,००,०००/- |
| १७] | भारती सहकारी बँक | २५,००,०००/- |
| | | ३६,५७,११,९६५-६२ |

५] गुंतवणूकीचा या ताळमेळ हा किमान दर तिमाहीस घेण्यात यावा व त्याबाबतपश्चिाल दप्तरी ठेवावा.

के.सी. साळुंखे अॅण्ड कं.

K.B. SALUNKE & CO. PUNE MEM.No 32145 CHARTERED ACCOUNTANTS

ADDITIONAL CHIEF JUDICIAL MAGISTRATE

929

(93592)

1293

587

# सुवर्णयुग सहकारी बँक मर्या. पुणे

## मुख्य कचेरी

## अंतर्गत तपासणी अहवाल

## १९९९-२००



938 93

1295

K. B. Salunke & Co.
Chartered Accountants
Keshav B. Salunke
B. Com. (Hons.) F.C.A.

PHONE : 477277
B - 301, BHARAT BHAVAN,
1361, SHUKRAWAR PETH,
BEHIND SARASWATI MANDIR,
PUNE - 411 002.

Ref. No. :

Date : दि. 20/06/2000

589

जनरल मॅनेजर,
सुवर्णयुग सहकारी बँक लि.,
बुधवार पेठ,
पुणे.

Whether audited
Checked physically
Go2 Sec. / Bonds
Available with Bank
as on 20/6/00 ?

माननीय महोदय,

विषय :- सन ३१-३-२००० या संपलेल्या वर्षाचे अंतर्गत लेखा परिक्षण

बँकेच्या रोजी झालेल्या सर्वसाधारण सभेमध्ये मंजूर झालेल्या ठरावानुसार आम्ही मुख्य कचेरीचे अंतर्गत लेखा परिक्षण दिनांक १-४-१९९९ ते ३१-३-२००० हया वर्षाचे पुर्ण केले. सदर लेखा परिक्षणाचा अहवाल स्वतंत्रपणे जोडीत आहोत. सोबत अन्य त्रुटीचे परिशिष्ठही जोडलेले आहे. बँकेचा ताळेबेद नफा तोटा पत्रक तपासले आहे व तसा शेरा त्यावर दिलेला आहे.

अंतर्गत लेखापरिक्षणात आढळून आलेल्या त्रुटींची पूर्तता केल्यावर व ज्या त्रुटीची पूर्तता झालेली नाही त्या संबंधीची पूर्तता करण्यासंबंधीचा निश्चित कालावधी व कार्यक्रम आम्हास कळविल्यास आम्ही आपले आभारी होवू.

धन्यवाद.

आपला विश्वासू,

के. बी. साळुंके ॲण्ड कं.
(चार्टर्ड अकौंटंट)

K.B. SALUNKE & CO. PUNE MEM.No 32145 CHARTERED ACCOUNTANTS

ADDITIONAL CHIEF METROPOLITAN MAGISTRATE ESPLANADE, MUMBAI

931

१) ठेवी : बँकेच्या गतसाली एकूण ठेवी रू.७१,०२,४६,६९९.२७ होत्या. सन ३१-३-२००० अखेर एकूण ठेवी रू.१०१,९०,९३,५४९.७८ आहेत. ठेवींमध्ये एकूण वाढ रू.३०,८८,४६,८५०.५१ ने झाली. सदर वाढ ही ४३.४८ % ने झाली आहे. सदर वाढ समाधानकारक आहे.

२) कर्जे : सन ३१-३-२००० साली एकूण कर्जे रू.६३,७४,९७,०२४.०९ इतकी आहेत. सन ३१-३-१९९९ रोजी एकूण कर्जे रू.४८,१५,९८,२२२.१५ इतकी होती. कर्जात एकूण वाढ रू.१५,५८,९८,८०१.९४ ने झाली . सदर वाढ ३२.३७ % ने झाली . ठेवी व कर्जे हया दान्हीतील वाढ समाधानकारक आहे.

३) थकवाकी : गतसाली बँकेची थकबाकी रू.३,७५,२७,७६६/- इतकी होती. चालू साली थकबाकी रू.४,८७,२०,९५१/- इतकी झाली. थकबाकी रू.१,११,९३,१८५/- नी वाढली. सन ३१-३-९८ रोजी थकबाकी रू.१,९७,१७,०००/- इतकी होती. चालू साली थकबाकीचे एकूण कर्जाशी प्रमाण ७.६४ % आहे. सदर प्रमाण हे वाढते आहे. सदर टक्केवारी प्रमाण कमी होण्याच्या दृष्टीने विशेष प्रयत्नांची गरज आहे. शाखानिहाय अंतर्गत लेखापरिक्षणात हयाबाबत प्रदीर्घ टिपणी जोडलेली आहे. मोठया थकबाकी दारांच्याबाबत वसूलीसाठी योग्य ती पावले उचलणे आवश्यक आहे. मोठया कर्जदारांच्या खात्यात भरघोस वसुली आल्याशिवाय ही टक्केवारी खाली येणार नाही. हयाची गंभीर दखल घेणे जरूरीचे वाटते. सन ३१-३-९८ साली जी एकूण थकबाकी होती तितकीच थकबाकी ३१-३-२००० हया वर्षात वाढली.

४) एन. पी. अे. : चालू आर्थिक वर्षात रू.७०,००,०००/- इतकी तरतूद केली आहे. सदर तरतूद योग्य आहे. गतसाली एन. पी. अे. तरतूद रू.२७,००,०००/- इतकी होती. बँकेच्या एकूण थकबाकीशी हे प्रमाण १४.३६% इतके येते.

५) नफा तोटा : गतसाली बँकेचा नफा रू.८०,०९,०७४.९७ इतका होता व चालू आर्थिक वर्षात नफा रू.१,०२,१०,९५९.७७ झाला. त्यात रू.२२,०१,८८४.८० ने वाढ झाली. सदर वाढ ही २७.५०% आहे. सदर वाढ ही समाधानकारक वाटते. क्रेडिट / डिपॉझिटचा रेशो हा ६२ % इतका असल्यामुळे व गतसालातील एन.पी.अे. खाती वसूलीमुळे नफ्याचे प्रमाण वाढले आहे. एन.पी.अे. खाती वसूल मोठया प्रमाणावर आल्यास नफ्याच्या प्रमाणात भरघोस वाढ होते. सबब एन.पी.अे. खाती

K.B. SALUNKE & CO. CHARTERED ACCOUNTANTS PUNE MEM.No 32145

मोठया प्रमाणावर वसूली येणे हे फायदेशीर ठरेल. हयादृष्टीने कार्यपध्दती निधारित करणे हे गरजेचे आहे.

६) **भाग भांडवल :** वसूल भाग भांडवल विशेष जाणवेल असा बदल दिसून येत नाही.

७) **गंगाजळी / इतर निधी :** हया खाती रू.१,२५,००,०००/- ने वाढ आहे. रिझर्व बँकेच्या मार्गदर्शकतत्वाप्रमाणे सर्व तरतुदी केलेल्या आहेत.

८) **गुंतवणूक :** ताळेबंदात दाखविलेली गुंतवणुक रू.१३,१०,२३,८१६.६२ ही खाते पुस्तकांशी जुळलेली आहे.

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| १) राज्य व मध्यसरकारचे कर्ज रोखे - | | रू.११,७४,७८,२३८.६२ |
| २) कृष्णाविकास महामंडळ | - | रू. १७,६६,०००.०० |
| ३) युनीट ट्रस्ट ऑफ इंडिया | - | रू. १,००,००,२००.०० |
| ४) इंदिरा विकास पत्र | - | रू. १४,३३,३७८.०० |
| ५) भाग :- | | |
| अ) पी.डी.सी.सी. | | रू. २,४०,०००.०० |
| ब) महाराष्ट्र स्टेट को. बँक मुंबई | | रू. ५,०००.०० |
| क) अपेक्स को. ऑ.बँक | | रू. १,०१,०००.०० |
| एकूण | | रू.१३,१०,२३,८१६.६२ |

९) **अनामत येणे / देणे :** ताळेबंदातील तपशीलप्रमाणे योग्य आहेत. जुन्या पेंडिंग एन्ट्रीजचा तपशील स्वतंत्रपणे जोडला आहे.

१०) **डेड स्टॉक :** ताळेबंदाप्रमाणे दाखविलेली रक्कम रू.१,२४,५७,८५१.३२ ही रजिस्टर नोदीप्रमाणे बरोबर आहे.

११) **सी.आर.आर. / एस.एल.आर. गुंतवणूक :-**

| | | |
|---|---|---|
| १) सी.आर.आर.प्रचलीत आदेशानुसार | ३% | रू.२,९६,१६,०००/- |
| प्रत्यक्षात गुंतवणूक | | रू. ४,३१,०६,०००/- |
| २) एस.एल.आर | २५% | रू.२४,६८,००,०००/- |
| प्रत्यक्षात गुंतवणूक | | रू.३५,०८,१९,०००/- |

प्रचलीत आदेशापेक्षा जास्त गुंतवणूक बँकेने केलेली आहे.

१२) **रिकन्सीलीअेशन :** बँक खाती

१) युनायटेड वेस्टर्न बँक - शिल्लक रू.३,९८,२६४.९०

K.B. SALUNKE & CO. CHARTERED ACCOUNTANTS PUNE MEM.No 32145

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1309 595

जूनी एक एन्ट्री दि.२९-५-९५ रू.२८८/- आपण जमा दिली आहे.
बी.सी. १८७ अद्याप हयाचा ताळमेळ झालेला नाही.

३) पी.डी.सी.सी. बीजे. :-
सन १९९८-९९ यावर्षातील १४ नोंदी प्रलंबीत आहेत.
त्यांचा पाठपुरावा करून ॲडजस्ट होतील असे पहावे.

४) पी.डी.सी.सी. लक्ष्मीरोड :-
सन १९९३-९४ या सालच्या क्लिअरींग फरकाच्या छोटया रक्कमांच्या ६ नोंदी दीर्घकाळ प्रलंबीत आहेत.

सर्व बँक खात्यांची रिकन्सीलिअेशन जमली आहेत.

१३) ब्रँच रिकन्सीलीअेशन :- मार्च २००० जमलेली रिकन्सीलीअेशनस
१) वडगांव शेरी
२) मार्केट यार्ड
३) सांगवी
४) आनंदनगर
५) बिबवेवाडी
६) जेजूरी

बुधवार पेठ शाखा फेब्रुवारी २००० पर्यंत जमले आहे. मार्च २००० चे रिकन्सीलीअेशनचे काम चालू आहे.

लोणावळा शाखेचे रिकन्सीलीअेशन मार्च १९९७ नंतर जमलेले नाही.

मार्केट यार्डचे रिकन्सीलीअेशन पहाता खालील नोंदी बऱ्याच काळ प्रलंबीत आहेत.

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| १९.२.९७ प्रादशीक मनोरूग्ण पे ६०४ | रू.२,५००/- |
| ३०.३.९८ प्रादेशीक मनोरूग्ण पे ६०४ | रू.१५,३२३/- |

बिबवेवाडी शाखा :-

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| २६.४.९६ एम.अेस.सी.बी. ९१ व ९२ | रू.१,५०,०००/- |

लेखापरिक्षणाच्या काळात सर्व अधिकारी लेखनीक व अधिनस्थ कर्मचारी बंधुंनी दिलेल्या सहकार्याबद्दल धन्यवाद.

K.B. SALUNKE & CO. PUNE MEM.No 32145 CHARTERED ACCOUNTANTS

के. बी. साळुंके ॲण्ड कं.

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## अन्य आढळून आलेल्या सर्वसाधारण त्रुटी :

१) डेड स्टॉक : संगणक,- डेडस्टॉकचे अंतर्गत संगणक यंत्रे खरेदी अंर्तभुत आहे. संगणकामध्ये बँकेची गुंतवणूक मोठयाप्रमाणावर आहे. त्याचे डेडस्टॉकमध्ये एकत्रीकरण न करता संगणकांसाठी ट्रायल बॅलन्सला वेगळे खाते निर्माण करणे जरूरीचे आहे. संगणकाचा घसारा दर हा वेगळा आहे. त्याचा एकूण व्यवहार मोठया प्रमाणावर होतो सबब वेगळे खाते ठेवणे गरजेचे आहे.

२) बँकेचा वाढता व्याप लक्षात घेता कर्ज विभागाची सर्वांगीण वाढ ही अपेक्षीत आहे. त्याच बरोबरीने थकबाकी / एकूण थकबीदार वाढणे स्वाभावीक आहे. त्याच्या पाठपुराव्यासाठी स्वतंत्र वसुली विभागाची निर्मीती ही तातडीची गरज वाटते. आवश्यक त्या अधिकारी / लेखनीक सहाय्याने स्वतंत्र विभाग निर्माण करण्यात यावा.

३) शाखांमध्ये मोठया प्रमाणावर वाहन कर्जे दिली जातात. आर.टी.ओ. बोजा नोंद / विमा हयाबाबत शाखांकडून कारवाई होत नाही. हयाबाबत शाखांना काय अडचणी आहेत. अनेक जुन्या खात्यांचे आर.टी.ओ. विमा हया बाबी पुर्ण नाहीत. हयाकडे विशेष लक्ष वेधण्यात येत आहे. हयाबाबतीत लेखापरिक्षण त्रुटी पूर्तता होत नाही.

४) सगळया शाखांचे पूर्ण संगणीकरण झालेले आहे. जनरल लेजरच्या प्रत्येक खात्यांचे दरमहा बॅलन्सींग घेतले जाते. त्यांचे प्रिंटआऊट काढून प्रत्येक खात्याचे स्वतंत्र बाइंडींग तयार करावे व बॅलंन्सींग विभाग हा सुव्यवस्थीत करण्यात यावा.

५) बुधवार पेठ शाखा : अधिकारी लेखनीक हयांची गरज लक्षात घेऊन त्यांच्या अंतर्गत लेखापरिक्षणात नमुद केलेल्या जादाकर्मचारी वर्गाची पुर्तता करून शाखेच्या विकासात हातभार लागेल हया दृष्टीने पुर्तता व्हावी.

६) बुधवार पेठ शाखेचे कंकरंट ऑडिट करून घेणे हे गरजेचे आहे. शाखेचा वाढता व्याप / विस्तार लक्षात घेता ही व्यवस्था कायमस्वरूपी असणे हे विशेष जरूरीचे वाटते.

## अनामत देणे :- ३१.३.२०००

खालील अेन्ट्रीज बऱ्याच काळ प्रलंबीत आहेत.

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| ३१.३.९५ | सु. भि. घोडके | रू.२००/- |
| | सु. भि. घोडके | रू.२,१९८.५० |
| | सु. च. लढ्ढा कर्ज | रू.५१,१००.०० |
| | संचालक भत्ता | रू.३४५.४० |
| | बुधवार पेठ शाखा | रू.५,९४०.०० |
| | बुधवार पेठ शाखा | रू.९०,०६१.०० |
| | बुधवार पेठ शाखा | रू.३,६२९.०० |

K.B. SALUNKE & CO. PUNE MEM.No 32145 CHARTERED ACCOUNTANTS

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| २५.८.९३ | स्वामी टेक्सटाईल्स | रू.२०,०००.०० |
| १८.१०.९३ | श्री . टॉनिक्स | रू.७००.०० |
| २६.२.९४ | बुधवार पेठ | रू.२,०००.००. |
| १०.१.९५ | पुणे टेलिफोन पे स्लीप | रू.२५,९०८.०० |
| ३०.११.९५ | बुधवार पेठ | रू.२,१८८.०० |
| ३०.३.९६ | बुधवार पेठ | रू.४,०००.०० |
| ६.१२.९४ | बुधवार पेठ | रू.५०,०००.०० |
| १५.३.९७ | अे. डी. कुलकर्णी | रू.३२२७.०० |
| ४.३.९९ | क्लीअरींग चेक्स | रू. २१,७७३.०० |
| ८.३.९९ | क्लीअरींग चेक्स | रू.२६,२५९.०० |
| ३१.३.९९ | जाहिराती पोटी जमा | रू.८०३.०८ |
| १७.२.९९ | क्लिअरींग चेक वसुली पोटी | रू.१,५००.०० |
| १३.१०.९९ | क्लिअरींग चेक वसुली पोटी | रू.७५१.०० |
| २७.११.९९ | गोडसे अमृत महोत्सव पोटी | रू.१,५००.०० |
| २४.३.०० | एम.एस.आर.डी.सी. रक्कम टि.डी.एस. | रू.३,०८,०००.०० |

वरील सर्व एन्ट्रीजचा पाठपुरावा व्हावा.

**अनामत येणे : ३१.३.२०००**

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| ३१.३.१९९८ | निवडणूक खर्च | रू.५०,०००.०० |
| १.१.१९९८ | गौरव दुर्वाकुर इंटरप्रायझेस | रू.१,९५,०००.०० |
| १४.१.२००० | स्पेस इंपॅक्ट (लोणावळा शाखा) नुतनीकरण | रू.२,००,०००.०० |

वरील नोंदींचा पाठपुरावा होणे गरजेचे आहे.

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के. बी. साळुंके अॅण्ड क.

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सुवर्णयुग सहकारी बँक लि. मुख्यकचेरी बुधवार पेठ, पुणे

**एन.पी.ए. प्रोव्हिजन :-** मुख्यकचेरीसह सर्व शाखांची एन.पी.ए. स्टेटमेंटस तपासण्यात आली. त्यांचे मुख्यकचेरीकडे केलेले एकत्रीकरण तपासण्यात आले. त्यात काणतीही त्रुटी आढळली नाही. एन.पी.ए.च्या अधिपत्त्याखाली येणाऱ्या खात्यांचे वर्गीकरण नियमाप्रमाणे योग्य झाले आहे. सन १९९९-२००० हया सालाकरिता एकूण तरतुद रू.१,५०,६३,९६२/- इतकी करणे जरूरीचे होते परंतु प्रत्यक्षात रू.१,६०,०००/- इतकी तरतुद केलेली आहे. सदर तरतुद योग्य आहे व रू.९,३६,०३८/-ने जास्त केलेली आहे. बँकेच्या एकुण एन.पी.ए. अकौंटसचे रेकॉर्ड मुख्यकचेरीने शाखानिहाय ठेवलेले आहे व संपुर्ण रेकॉर्डचा तपशील आर.बी.आय. ने सुचविलेल्या तक्याप्रमाणे असुन तपासणीसाठी तो उपलब्ध करून देण्यात आला. त्यात त्रुटी / दोष नाही. सबब अन्य पुर्तता करण्याची आवश्यकता नाही. स्टॅडर्ड असेटवर ०.२५ हया दराने योग्य तरतुद केलेली आहे. रिझर्व बँकेच्या आदेशानुसार व मार्गदर्शक सुचनेप्रमाणे सदर तरतुद योग्य आहे.

धन्यवाद

K.B. SALUNKE & CO. CHARTERED ACCOUNTANTS PUNE MEM.No 32145

के. बी. साळुंके अॅन्ड क. करिता

ADDITIONAL CHIEF REGISTRAR ESPLANADE, MUMBAI

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# सुवर्णयुग सहकारी बँक लि. बुधवार पेठ शाखा, पुणे
## थकबाकीदारांची यादी

| आ.क्रं. | खाते क्र. | नाव | थकबाकी रूपये |
|---|---|---|---|
| १ | ४० | आझाद फर्टीलायझर्स | १८,४५,८८२/- |
| २ | ६५ | व्ही. बी. रानडे अॅन्ड सन्स | २,६९,५७०/- |
| ३ | १०४ | ट्रायसन इन्सट्रुमेंटस | ४,८४,५३३/- |
| ४ | ११० | गौरव एन्टरप्रायझेस | ३,१९,२१७/- |
| ५ | ११५ | कुलकर्णी मुरलीधर लाला | ५४,७९९/- |
| ६ | १२२ | सुयोग कन्स्ट्रक्शन | २,००,९०६/- |
| ७ | १३६ | हरमीज एन्टरप्रायझेस | ११,१२,४३५/- |
| ८ | १४८ | मारूती अर्थ, मुव्हर्स | ५२,३४,५२५/- |
| ९ | १५२ | नीवटेक पॉवर सीस्टीम्स | ५१,३०६/- |
| १० | १५६ | संकल्प असोसिएटस | २८,११,०९५/- |
| ११ | १६० | सातव कन्स्ट्रक्शनस | ५०,४९,३४२/- |
| १२ | १६६ | पेंटर देडगांवकर | ११,८७,५६९/- |
| १३ | १७१ | हॉटेल भाग्यश्री | ३,०५ ६३४/- |
| १४ | १७२ | राजाराम श्रीक्स | १२,४९,६३१/- |
| १५ | १८१ | गणेश भुवन | १७,४२,९८६/- |
| १६ | १८३ | गायकवाड गिरीश आर. | १,०२,२४६/- |
| १७ | १८६ | अभिषेक एन्टरप्रायझेस | ६,९७,७३३/- |
| १८ | १८९ | निंबाळकर रोहीदास पी. | ३,५०,५५३/- |
| १९ | १९० | मे. श्री बिल्डर्स | ४,१५,१८४/- |
| २० | २०० | मोपॅक प्लास्ट प्रा लि. | ३९,९३,२८३/- |
| २१ | २०७ | सुरंग इंजिनियरिंग | ९,९८,३४०/- |
| २२ | २०८ | स्वप्नील सेल्स अॅन्ड मार्केटींग | २५,६५,८५४/- |
| २३ | २३४ | अमराळे ज्वेलर्स | २१,०४,६९२/- |
| २४ | २३९ | रासने हेमंत | ३,६५,४३९/- |
| २५ | २५० | साई उद्योग | ३९,६८,७३४/- |
| २६ | २५१ | शू डॉलर | १५,४८,०९४/- |
| २७ | २५७ | हाऊस ऑफ कारपेटस | १३,०१,९८७/- |
| २८ | २६४ | सविता स्टील सप्लायर्स | ५४,९४२/- |
| २९ | २६५ | सप्तश्रुंगी गारमेंटस | ५८,९४२/- |
| ३० | २६७ | समीर जनरल स्टोअर्स | १,०९,१३०/- |
| ३१ | २६९ | पुजा मार्केटींग | १,९९,९६८/- |

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| आ.क्रं. | खाते क्र. | नाव | थकबाकी रूपये |
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| ३२ | २७३ | शुभम फॅब्रीकेशन | १,७७,६८२/- |
| ३३ | २७४ | विनल डेकार | ७,४८,३९७/- |
| ३४ | २७५ | कांबळे हनुमंत पी. | १,३०,८१५/- |
| ३५ | २७६ | राजहंस फुटवेअर | ३,११,३२३/- |
| ३६ | २८० | रासने कंगन | १०,३८,२३७/- |
| ३७ | २८१ | सिदधार्थ एन्टरप्रायझेस | ११,९१,९७२/- |
| ३८ | २८२ | प्राइंड डेव्हलपर्स | ३१,९२,७६३/- |
| ३९ | २८४ | पुजा असासिएटस | ५७,२३,५१४/- |
| ४० | २८७ | गुरूदत्त बोअरवेल | २,७९,१५३/- |
| ४१ | ११६६ | हानराव सुनील एम. | ७२,३८०/- |
| ४२ | १५६९ | गावडे लक्ष्मीबाई जी. | ५४,००९/- |
| ४३ | ५९१ | काजळे विजय एस. | १,३९,४५१/- |
| ४४ | ६८९ | बांदल पुष्पलता व्ही. | १,०९,८९२/- |
| ४५ | ७२३ | झंकार रमेश के. | १,७३,४८५/- |
| ४६ | ८९५ | मोहीते सोमनाथ एन. | १,२१,२४९/- |
| ४७ | १०५६ | खानसे अजित सी. | ८८,६१६/- |
| ४८ | ५७ | पायघुडे दिपक एन. | ७२,५००/- |
| ४९ | २३ | मोकाशी प्रिंटर्स | ८,७८४/- |
| ५० | २६ | मारूती अर्थ मुव्हर्स | ७,७९,६४०/- |
| ५१ | १२७ | हॉटेल भाग्यश्री | ७,०६,९२८/- |
| ५२ | १५७ | मे. श्री बिल्डर्स | ९७,९६६/- |
| ५३ | १८१ | होरा मशीनरी वर्क्स | ११,८९,५००/- |
| ५४ | १८६ | घोरट जनार्दन जी. | ७,०१,४००/- |
| ५५ | २०२ | मे. संकल्प असोसीएटस | २,४६,७७४/- |
| ५६ | २०९ | मे. विजय कलर वर्क्स | २,२४,१७६/- |
| ५७ | २११ | स्वामी समर्थ एन्टरप्रायझेस | २,९०,८०१/- |
| ५८ | २३१ | प्रधान सुधीर आर. | १,१६,३६८/- |
| ५९ | २३६ | मे. गिरे अॅन्ड सन्स | २,१९,७५४/- |
| ६० | २४३ | विजय मेन्स वेअर | २६,१८८/- |
| ६१ | १७५ | देशपांडे श्रीकृष्ण व्ही. | ५३,२४१/- |
| ६२ | १७९ | निलासन प्रॉडक्टस | ८०,५०९/- |
| ६३ | १९४ | गणेश स्टोन कंपनी | १,११,६०१/- |
| ६५ | १९७ | गीन्नी टेक्सटाइल्स | २,१०,३०७/- |

K.B. SALUNKE & CO. CHARTERED ACCOUNTANTS PUNE MEM.No 32145

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| ६६ | २१५ | मे. संगम गार्डन | १०,२९,२६८/- |
| ६७ | २२० | ए.यु.पोल्ट्री फार्म | २,०३,८४१/- |
| ६८ | २३२ | सुर्यवंशी महेश एस. | २,८८,१३१/- |
| ६९ | २४४ | बागलाणे अूीता मोहन | ५,१५,३२६/- |
| ७० | २५२ | हॉटेल सपना | ४,३९,४८२/- |
| ७१ | २५४ | महावीर | ४,७२,४८६/- |
| ७२ | २६१ | शिवशक्ती इलेक्टीक डेकोर | ३,०१,५६८/- |

वर नमुद केलेल्या खात्यांमध्ये थकबाकीचे प्रमाण बरेच जास्त आहे. वसुलीसाठी विशेष प्रयत्न होणे जरूरीचे आहे.

वरील खाती भरघोस वसुली झाल्याशिवाय थकबाकीचे प्रमाण खाली येणार नाही.

K.B. SALUNKE & CO. CHARTERED ACCOUNTANTS PUNE MEM.No 32145

के. बी. साळुंके अॅन्ड कं. करिता

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE, MUMBAI

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To
The Chairman,
Suvarnayug Sahakari Bank Ltd.,
1102/10/11, Budhwar Peth,
Pune 411 002.

April 2, 2001

Dear Sir,

Sub : Physical verification of Investments as on 31.03.2001

I have undertaken physical verification of investments as on closing hours of the financial year i.e. 31.03.2001.

Procedure of verification

Shares were physically counted in cases where shares were physically held by the bank. Physical verification was carried out in all types of securities irrespective of whether Government Securities or shares held in co-operative banks etc.

Observations

Total investments held by the bank as on 31.03.2001 were amounting to Rs. ~~18,73,43,892.17~~ 18,76,91,892.17 the break up of the same is as below :

| Particulars | Amount |
|---|---|
| 17.50 % MKVDC Bonds | Rs. 17,66,000 # |
| Indira Vikas Patra | Rs. 16,44,833 @ |
| 10,53,300 Units of Unit Trust of India ( Unit 1964 Scheme ) | Rs. 1,50,15,200 ! |
| PDCC Bank Shares | Rs. 2,40,000 # |
| Apex Bank Shares | Rs. 1,01,000 $ |
| MSC Bank, Mumbai | Rs. 5,000 # |
| Government Securities (List Below) | Rs.16,89,19,859.17 |
| GRAND TOTAL | Rs.18,76,91,892.17 |

# Securities available in physical form.
@ Investments available in physical form having face value Rs.10 lacs and Rs.16,44,833 includes interest accrued Rs.6,44,833.
! Units available in physical form.
$ Investments not available in physical form.

Government securities were available in physical form as well as in SGL A/c.

Securities in SGL A/c were backed up by balance confirmation certificate.

Other securities were physically verified since held by the bank when verified. Securities were tallied with General Ledger balance and Trial Balance.

ADDITIONAL CHIEF JUDICIAL MAGISTRATE ESPLANADE



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All the investments buying & selling decisions are backed up by proper board resolutions / authorisation at respective levels.

The bank has not however, segregated investments in accordance with 'Held to Maturity', 'Available for sale','Held for Trading' in relation to investments although investments buying and selling is made with an intention to maximise profits.

Government Securities

| Date of Acquisition | Security Description | Amount |
|---|---|---|
| **Directly in SGL** | | |
| 11.06.1998 | 11.19 % GOI 2005 | Rs. 68,60,000 |
| 17.02.2000 | 11.83 % GOI 2014 | Rs. 1,09,85,000 |
| 23.02.2001 | 11.03 % GOI 2012 | Rs. 1,04,75,000 |
| 01.03.2001 | 11.43 % GOI 2015 | Rs. 2,12,88,000 |
| 07.03.2001 | 10.70 % GOI 2020 | Rs. 2,03,80,000 |
| 07.03.2001 | 10.25 % GOI 2012 | Rs. 1,01,50,000 |
| 14.03.2001 | 10.70 % GOI 2020 | Rs. 1,01,20,000 |
| 20.03.2001 | 10.70 % GOI 2020 | Rs. 1,00,25,000 |
| **Physically Available** | | |
| 16.05.1997 | 11.00 % GOI 2003 | Rs. 51,42,362.50 |
| 25.09.1998 | 11.78 % GOI 2003 | Rs. 60,95,496.67 |
| 22.07.1999 | 11.55 % GOI 2002 | Rs. 50,67,500.00 |
| 29.11.1999 | 11.75 % GOI 2001 | Rs. 50,90,000.00 |
| 07.06.2000 | 11.25 % CG 2005 | Rs. 52,41,500.00 |
| 09.06.2000 | 14.00 % SDL 2005 | Rs. 2,26,00,000.00 |
| 19.09.2000 | 10.80 % GOI 2008 | Rs. 1,94,00,000.00 |
| Total | | Rs.16,89,19,859.17 |

Suggestions

Physically held investments be converted to SGL A/c for safety and reduction of risk purposes.

Appropriate dimunition of investments in the value of UTI investments be considered while finalising Balance Sheet as on 31.03.2001.

Appropriate segregation of investments be made as stated above for clarifying intention in investment.

As a matter of precaution government securities should be routed through SGL A/c only in compliance with RBI Circulars which will automatically reduce risk from bank's point of view.

Thanking You, Yours faithfully,

For S.H.Sane & Co.
Chartered Accountants

Shekhar Sane
(Proprietor)

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To
The Chairman
Suvarnayug Sahakari Bank Ltd.,
1102/10/11, Budhwar Peth,
Pune 411 002.

April 24 2002

Dear Sir,
**Sub: Audit of investments during FY 2001-2002**

**Objectives : To check whether :-**

1. All the investments buying & selling decisions are backed up by proper board resolutions
2. Authorization of Chairman exists in relation to investment decisions
3. Compliances of following circulars issued by RBI has been made in respect of such transactions
   (a) BR Cir/42/16.26.00/2000-01 dated 19.04.2001
   (b) BR 6/16.26.00/2000-201 dated 09.08.2001
4. Intention of the persons in connection with these transactions is genuine or not
5. Appropriate balance confirmation certificates are issued by respective brokers or bankers where SGL account has been opened / operated by the bank during the year
6. Whether broker with whom transactions are undertaken during the year is authorized member of National Stock Exchange, Bombay Stock Exchange or any stock exchange in India where legal trading in securities is permitted
7. Accounting of profit/loss on sale of investments is recognized properly
8. Dimunition in the value of investments has been provided for in respect of investments whose purchase value (cost) falls below realizable value of investments
9. Investment limit has been complied by the bank wherever applicable
10. All the investments in physical form are properly backed up by Securities in hand
11. All the investments in physical form are delivered in time
12. Broker note stamps have been properly affixed on the contract notes
13. Movement in securities is recorded properly
14. Appropriate department exists in bank for undertaking of such transactions or necessary expertise prevails in the bank so as to ensure adequacy /accuracy
15. Appropriate entries have been made in the investment register to record each buying & selling transaction

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Observations :

Entire accounting of investments ( buying & selling ) was routed through SGL A/c in accordance with RBI circulars, except transactions with Home Trade Ltd.

Securities outstanding in physical form as on 01.04.2001 were also converted to dematerialized form (SGL A/c) in compliance with the RBI Circular. For example :-

| Date | Particulars | Face Value |
|---|---|---|
| 09.05.2001 | 11.78 % GOI 2003 | 60,00,000 |
| 09.05.2001 | 11.55 % GOI 2002 | 50,00,000 |
| 09.05.2001 | 11.00 % GOI 2003 | 49,50,000 |
| 10.05.2001 | 10.95 % GOI 2011 | 1,00,00,000 |
| 11.05.2001 | 11.25 % GOI 2005 | 50,00,000 |
| 14.05.2001 | 10.80 % GOI 2008 | 1,00,00,000 |

Appropriate authorizations of Chairman were in existence in respect of all the transactions carried out during the year.

The transactions were carried out ( entered / executed ) genuinely, needless to say with an objective of maximization of profits.

Balance confirmations were obtained from HDFC Bank ( SGL A/c-Mumbai ) on monthly basis so as to confirm securities in hand.

Balance confirmation certificate from the broker as on 31.03.2002 need to be obtained for ensuring a proof in the hands of the bank that, moneys paid to the broker are really due.

Following investments are carried forward from previous year which are non within the ambit of SLR requirements. The investments are made with an intention to earn reasonable interest, spreading risk over various bases , parking of surplus funds etc.

| Particulars | Dividend / Interest % | Amount Invested |
|---|---|---|
| MKVDC | 17.50 % | 17,66,000 |
| UTI-Unit 1964 | --- | 1,50,15,200 |
| Indira Vikas Patra | Double Amount 5.50 Years | 10,00,000 # |
| PDCC Bank | | 3,00,000 |
| Apex Co-Op.Bank | | 1,01,000 @ |
| MSC Bank, Mumbai | | 5,000 |

# Bank officials communicated that, it was Suggested by co-operative department

@ Share certificates have not been received since allotment

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Since, transactions in physical form have been made with Home Trade Ltd. I thought it necessary to update you about the series of transactions entered with the broker.

Transactions with Home Trade Ltd. (Member Pune Stock Exchange )

28/06/2001
Buying of 11.50 % IDBI 2010 Bonds @ Rs.104 FV Rs.300 lacs acquired for Rs.312.00 lacs
Cost of acquisition ( net of interest Rs.57,500 ) Rs.311.43 lacs
Contract Note No.13361/28.06.2001
Honoured by Chq.no.225965 dated 29.06.2001 HDFC Bank Ltd.

It has been explained that, physical delivery of the securities was available, however was not duly transferred in favour of bank.

02/08/2001
Buying of 10.65 % ICICI 2006 Bonds @ Rs.100.75 FV Rs.100 lacs acquired for Rs.100.75 lacs
Contract Note No.13757/01.08.2001
Cost of acquisition ( net of interest Rs.29,178.08 ) Rs.101.04 lacs
Honoured by transfer from HDFC Bank Ltd. Directly to broker's a/c

It has been explained that, physical delivery of the securities was available, however was not duly transferred in favour of bank.

02/08/2001
Buying of 10.65 % ICICI 2006 Bonds @ Rs.100.75 FV Rs.100 lacs acquired for Rs.101.75 lacs
Contract Note No.13761/01.08.2001
Cost of acquisition ( net of interest Rs.32,095.89 ) Rs.101.07 lacs
Honoured by Chq.no.225969 dated 01.08.2001 HDFC Bank Ltd.

It has been explained that, physical delivery of the securities was available, however was not duly transferred in favour of bank.

Total cost of acquisition Rs.513.53

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Details of Sale / Exchange transactions ( Rs.in lacs)

| Contract Note No./Date/Security | Sale Rate | FV | Sale Value | Interest | Tot.Value |
|---|---|---|---|---|---|
| 15754/30.01.2002<br>11.50 % IDBI 2010 | 113.99 | 300 | 341.95 | 2.49 | 344.45 |
| 15758/30.01.2002<br>10.65 % ICICI 2006 | 104.51 | 100 | 104.51 | 5.60 | 110.11 |
| 15909/30.01.2002<br>10.65 % ICICI 2006 | 104.49 | 100 | 104.49 | 5.60 | 110.09 |
| TOTAL | | | | | 564.65 |

While effecting sale transactions 'market delivery' had to be given since delivery was not transferred in favour of the bank.

The bank earned profit of Rs.51.12 lacs ( 564.65-513.53 ).

The broker did not give cheque for the profit and instead offered new security in the form of bonds the details of which are as below :

30/01/2002
Buying of 13.50 % Maharashtra Jeevan Pradhikaran 2010 Bonds @ Rs.102.72 FV Rs.500 lacs acquired for Rs.513.60 lacs
Contract Note No.15757/30.01.2002
Cost of acquisition ( net of interest Rs.51,04,109.59 ) Rs.564.64 lacs

The difference between total sale consideration Rs.564.65 lacs and aforesaid cost price amounting to Rs.995.44 was settled vide cheque no. 321643/31.01.2002 drawn on HDFC Bank Ltd.-Mumbai

Physical delivery ( allotment letters ) of the securities was not sent within due date by the broker, however after vigorous follow-up of the same it was ultimately sent to bank.

However, he put forth following proposal for selling the 13.50 % Maharashtra Jeevan Pradhikaran bonds :

Details of Sale / Exchange transactions ( Rs.in lacs)

| Contract Note No./Date/Security | Sale Rate | FV | Sale Value | Interest | Total Value |
|---|---|---|---|---|---|
| 15911/30.01.2002 | | | | | |
| 13.50 % M.J.P.Bonds 2010 | 103.04 | 500 | 515.20 | 54.74 | 569.94 |

While effecting sale transactions allotment letters / market delivery was given to the broker.

The bank earned profit of Rs.5.29 lacs ( 569.93-564.64 ).

The broker again did not give cheque for the profit and instead offered new security in the form of bonds the details of which are as below :

20/02/2002
Buying of 8.07 % GOI 2017 @ Rs.107.50 FV Rs.525 lacs acquired for Rs.564.38 lacs
Contract Note No.16029/30.01.2002
Cost of acquisition ( net of interest Rs.4,11,906.25 ) Rs.568.49 lacs

Physical delivery of the securities was not sent within due date. However on the continuous follow-up the broker assured to give physical delivery and sent a photocopy of the RBI receipt for Rs.500 lacs which he claimed to have been sent to RBI PDO for split up, for ensuring delivery in due course.

The broker sent photocopies of the likely physical delivery in support of his assurance.

However, the broker did not honour commitment as assured.

The bank earned profit of Rs.5.30 lacs ( 569.94-564.64 ).

The net set-off against sale transaction including aforesaid profit of Rs.5.30 lacs was adjusted by sending bank cheque no. 321677 dated 19.02.2002 for Rs.1,44,566.35 ( 569.94-568.49 )

After pointing out these exchange transactions to the bank officials,bank officials stated that, the broker approached the bank and requested that, instead of taking deliveries of 8.07 % GOI 2017, bank should exchange the same with 7.50 % GOI 2010 with an assurance that, the said deal will be profitable and the physical delivery will be given immediately for conversion in SGL A/c.

On this backdrop, bank officials stated that, the broker put forth a new proposal for acquisition of security & which was executed by the bank. The details of the same are as below :

30/03/2002
Buying of 7.50 % GOI 2010 @ Rs.99.60 FV Rs.500 lacs acquired for Rs.498 lacs
Contract Note No.16873/28.03.2002
Cost of acquisition ( net of interest Rs.14,37,500 ) Rs.512.37 lacs

30/03/2002
Buying of 7.50 % GOI 2010 @ Rs.99.60 FV Rs.65 lacs acquired for Rs.64.74 lacs
Contract Note No.16877/28.03.2002
Cost of acquisition ( net of interest Rs.1,86,875 ) Rs.66.61 lacs

Details of Sale / Exchange transactions ( Rs.in lacs)

| Cont.NoteNo./Date | Security | Rate | FV | Value | Int. | Total Value |
|---|---|---|---|---|---|---|
| 16871/28.03.2002 | 8.07 % GOI 2017 | 108.63 | 525 | 570.32 | 8.83 | 579.14 |

The difference between total sale consideration Rs.579.14 lacs and aforesaid cost price amounting to Rs.578.98 amounting to Rs.16,081.25 was settled vide cheque no. 984147/30.03.2002 drawn on HDFC Bank Ltd.-Mumbai

Physical delivery of the securities was not sent within due date and further till the date of report. This certainly involve risk stretched beyond a fairly long period, which appeared to be a tendency of the broker.

However, prima-facie intentions of bank officials were found to be genuine since follow-up of the broker was made from time to time insisting on physical delivery of securities etc. by way of a telephonic talk.

**Suggestions**

All the transactions should be routed through SGL A/c only in compliance of the circular, which is in the interest of bank.( Refer Circulars mentioned in 'OBJECTIVES' above ).

Transactions with Home Trade Ltd.were made in physical form in contravention to the RBI Circulars.

RBI compliances with respect of exposure (involving purchase and sale) with a particular broker should be strictly followed. ( Circular UBD.Plan.74/UB.81-92/93 dated 17 May, 1993 )

Balance confirmation certificate should be obtained from the broker as on 31.03.2002 on the similar lines of SGL A/c.

If by any chance transaction is entered with a particular broker involving physical form, bank should not allow to carry forward transaction, but should insist on either monetary consideration or legal/valid and executable delivery in the hands of the bank within due course.

In case of transactions involving physical delivery, it need to be ensured whether adequate broker note stamps have been affixed on the Contract Note, for ensuring its legality, validity and enforceability.

Responsibilities in such cases i.e. of bank and broker coupled with Stock Exchange provisions need to be confirmed in this regard

Broker-wise profitability should be calculated for evaluation of performance of brokers, which would involve parameters like security type, period of investment, punctuality in delivery obligations, realization of cash flows in time and importantly risk involved etc.

Irregularities in any investments matter / suspicion should be immediately pointed out to the respective authorities and further transactions should be stopped.

Daily reporting in such areas seem to be essential since the matters involved are of high amount and sensitive.

If transactions involved in 'bonds' can be carried in dematerialised form it should be given priority over physical form for avoiding risk and ensuring commitment at all fronts.

Share certificates with 'Apex Bank' should be vigorously followed up.

Although dimunition in the value of investments is adequately provided, decision for keeping non-SLR investments needs reconsideration, from the point of view of better financial management.

Necessary expertise in this area alongwith separate department need to be considered in a positive way. Thanking you,

Yours faithfully,
For S.H.Sane & Co.
Chartered Accountants

Shekhar Sane
( Proprietor )

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Anandnagar, Wadgaon Budruk, Pune - 411 051.

To
The Administrator,
Suvarnayug Sahakari Bank Ltd.,
1102/10/11, Budhwar Peth,
Pune 411 002.

July 3., 2002

Dear Sir,

Sub : Audit of Investments for the quarter ending June 2002

Objectives : To check whether :-

1. All the investments buying & selling decisions are backed up by proper board resolutions / authorisation by the Administrator etc.
2. Authorization of Chairman / Administrator exists in relation to investment decisions for appreciation of profits.
3. Compliances of following circulars issued by RBI has been made in respect of such transactions
   (a) BR Cir/42/16.26.00/2000-01 dated 19.04.2001
   (b) BR 6/16.26.00/2000-201 dated 09.06.2001
4. Appropriate segregation of investments is made in accordance with various guidelines or not.
5. Appropriate balance confirmation certificates are issued by respective brokers or bankers where SGL account has been opened / operated by the bank during the year.
6. Whether brokers on the panel of bank are authorised member of National Stock Exchange, Bombay Stock Exchange or any stock exchange in India where legal trading in securities is permitted.
7. Accounting of profit / loss on sale of investments is recognised properly .
8. Depriciation in the value of investments has been provided for in respect of investments whose purchase value (cost) falls below realisable value of investments.
9. Investment limit has been complied by the bank wherever applicable.
10. All the investments in physical form are properly backed up by Securities in hand ( if any ).
11. Investment in securities is recorded properly.
12. Appropriate department exists in bank for undertaking of such transactions or necessary expertise prevails in the bank so as to ensure adequacy / accuracy.
13. Appropriate entries have been made in the investment register to record each buying and selling transaction.

Observations :

(1) Entire Government securities portfolio was held as on 30.06.2002 in SGL A/c in HDFC Bank, Mumbai amounting to Rs.4350 Lacs except transaction entered into with Home Trade Ltd. on 30.06.2002 for which securities are not yet delivered by the broker & the bank has filed civil / criminal suits on the broker.

Further, balance confirmation certificate of HDFC Bank is also available. Confirmed debits for buying / credits for selling are appearing in bank account within reasonable time ( due date ) after entering of transaction.

सुवर्णयुग सहकारी बँक मर्यादित
पुरम कचेरी
आवक क्र 429
दिनांक 10/7/02
1102/10, बुधवार पेठ, पुणे-2

| Particulars | Amount (Rs.in lacs) |
|---|---|
| 6.65 % GOI 2009 | 100.00 |
| 7.53 % GOI 2010 | 500.00 |
| 8.00 % GOI 2011 | 450.00 |
| 9.35 % GOI 2011 | 500.00 |
| 6.65 % GOI 2012 | 500.00 |
| 7.40 % GOI 2012 | 200.00 |
| 9.00 % GOI 2013 | 250.00 |
| 8.07 % GOI 2017 | 500.00 |
| 10.03% GOI 2019 | 500.00 |
| 10.25% GOI 2021 | 500.00 |
| 7.49 % GOI 2017 | 350.00 |

(2) The bank has absorbed 50 % portion of Rs.565 lacs given to Home Trade Ltd. as 'Provision towards doubtful investments' while finalising accounts for the year ended 31.03.2002 in consultation with Administrator & statutory auditors.

The bank officials further confirmed that, residual portion of 50 % has been absorbed as 'Provision towards doubtful investment' in the second quarter of financial year 2002-2003.

(3) All the transactions of purchase / sale have been authorised by the board till it was in existence and thereafter by the Administrator, the break-up of which is as follows :

Purchases ( Amount Rs. in lacs )

| Particulars | Cost of Acquisition | Date |
|---|---|---|
| 6.65 % GOI 2009 | 100.00 | 05.04.2002 |
| 6.65 % GOI 2012 | 100.20 | 05.04.2002 |
| 7.49 % GOI 2017 | 100.39 | 16.04.2002 |
| 7.40 % GOI 2012 | 100.25 | 03.05.2002 |

Sales ( Amount Rs. in lacs ) For Example

| Particulars | Amount | Date | Interest | Profit |
|---|---|---|---|---|
| 8.00 % GOI 2011 | 50.00 | 15.04.2002 | 1.57 | 1.50 |
| 8.07 % GOI 2017 | 500.00 | 04.04.2002 | 0.57 | 3.00 |
| 7.49 % GOI 2017 | 100.00 | 16.04.2002 | NIL | 0.01 |
| 9.00 % GOI 2013 | 50.13 | 26.04.2002 | 3.94 | 4.10 |

(4) Appropriate classification in the investment portfolio is yet to be made by the bank as mentioned in Circular No. UBD No.CO.BSD.PCB 144/12.05.05/2000-01 dated 23.04.2001 viz :

Available for sale
Held for Trading
Held to Maturity : 25 % of total investments Upper limit
provisions of classification/reclassification

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Hence audit tests for compliance of % in investment portfolio, % in SLR Non-SLR etc., provision for diminution in value of investments etc. could not be verified.

(5) In the absence of aforesaid classification, cost of Government securities portfolio was compared with market price on 30.06.2002 or latest date available break-up of which is as follows ( Rs. in lacs )

| Particulars | Date | Cost of Acquisition (Face Value) | Mkt.Price | Notional profit/loss |
|---|---|---|---|---|
| 6.65 % GOI 2009 | 05.04.02 | 100.00(100.00) | 98.25 | (01.75) |
| 7.50 % GOI 2010 | 23.01.02 | 508.50(500.00) | 500.15 | (08.35) |
| 8.00 % GOI 2011 | 22.11.01 | 456.75(450.00) | 463.50 | 06.75 |
| 9.39 % GOI 2011 | 19.02.02 | 576.25(550.00) | 567.95 | (08.30) |
| 6.85 % GOI 2012 | 05.04.02 | 501.00(500.00) | 485.75 | (15.25) |
| 7.46 % GOI 2012 | 16.04.02 | 351.36(350.00) | 349.86 | (01.50) |
| 6.07 % GOI 2017 | 15.01.02 | 503.95(500.00) | 518.80 | 14.85 |
| 10.03% GOI 2019 | 31.08.01 | 509.25(500.00) | 595.00 | 85.75 |
| 7.40 % GOI 2012 | 03.05.02 | 200.25(200.00) | 201.26 | 1.26 |
| TOTAL | | 3,707.31(4100.00) | | 73.46 |

Thus, it is observed that, if entire portfolio is sold today ( presuming that, the market prices have not been fallen significantly on 31.07.2002 ) bank is likely to earn Rs.73.46 lacs profit. On this background it is suggested that :-

(a) profit should be booked if the securities are not going to yield more than existing profit
(b) losses should be booked/minimised if the securities are going to give further losses & get cash-flow for deploying in productive avenues
(c) policy decision should be taken by fixing 'period of holding' and 'minimum yield' on each investment.
(d) minimum / maximum investment limits as stipulated by RBI in Government Securities be complied with and results of quarterly results be interpreted as if they are the results of year-end for calculation of parameters fixed by RBI
(e) if by any means investment portfolio in Government Securities or other investments is overshooting 'prescribed/circular /directed' norms of RBI or other authority if any, they should be communicated to RBI or Co-Operative Department as the case may be for post-facto approval.

(6) Presently bank credits or debits as the case may be to A/c 'Profit on sale of investments', 'Interest on investments' & 'Interest on Fixed deposits' under one Account Head i.e. 'Interest Received on investments'.

It is suggested that, separate accounts should be opened for the ease for knowing break-up of income, actual yield on dealings in investments including profit/(loss) on sale of investments. Needless to say that, it will further enable to ascertain/monitor & measure profit from investing, financing & operating activities.

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For example during the quarter, the bank has earned Rs.21,32,230.55 towards profit on sale of investment & earned Rs.73,44,840.27 on interest on investments and needs parking in separate a/c heads rather than merging together.

Bank officials are however, in the process of segregation as suggested above and will be reported to you during second quarter's report. Further segregation is also going to be made in the A/c -heads on the basis of yield on SLR and Non-SLR investments.

(7) Investment in shares

| | |
|---|---|
| PDCC Bank | 2,20,000 |
| Apex Co-op. Bank | 1,21,000 @ |
| MSC Bank, Mumbai | 5,000 |

# Bank officials communicated that, it was suggested by co-operative department.
@ Share certificates have not been received since allotment.

Provision for diminution in investment in UTI presently stands at Rs.81.62 lacs. According to bank officials a news was published in leading newspaper Economic Times on 02.02.2002 regarding repurchase of UTI Unit 1964 units by UTI at face value.

And hence the units are expected to fetch price at least equal to face value and hence Rs.81,62 lacs diminution will be reduced substantially.

Accordingly, the bank is going to book provision for diminution by reviewing the same while finalising results on 31.03.2003.

(8) Overall break-up of SLR & Non-SLR investments is as follows :

| | | |
|---|---|---|
| Total Investments | Rs.66,31,53,000 | |
| SLR Investments | Rs.63,54,12,000 | 95.82 % |
| Non-SLR Investments | Rs. 2,77,41,000 | 4.18 % |

Break-up of SLR investment

| | |
|---|---|
| MSC Bank Fixed Deposit | Rs. 33,22,000 |
| PDCC Bank Fixed Deposit | Rs.18,44,05,000 |
| Government Securities | Rs.44,76,85,000 |

Following investments are carried forward from prev. years which are non within the ambit of SLR requirements. The investments are made with an intention to earn reasonable interest, spreading risk over various bases, parking of surplus funds etc.

| Particulars | Dividend / Interest % | Amount Invested |
|---|---|---|
| MKVDC | 17.50 % | 17,66,000 |
| UTI-Unit 1964 | -- | 1,80,15,200 |
| Indira Vikas Patra | Double Amount 5.50 years | 10,00,000 # |
| SBI Fixed Deposit | | 99,99,000 |
| UWB Fixed Deposit | | 1,25,000 |



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(9) Total NDTL as on 30.06.2002 worked out to Rs.199,30,34,000. According to guideline 12.50 % of the same works out to be Rs.24,91,29,250. Thus present investment in government securities exceed by Rs.18,58,70,750 ( 43,50,00,000 - 24,91,29,250 ).

As suggested above, decision of investment should be backed up by likely yield, period of holding and minimum profit / maximum investment is likely to give etc.

Once, this objective is achievable or likely to be achieved by virtue of existing trend of market forces, investment should be liquidated for better rotation of working capital and cash flow management.

(10) Adequate entries have been made in the Investment Register alongwith its movement by the bank. However, separate department having expertise need to be in existence from long-term profit maximisation point of view.

(11) Bank has authorised panel of brokers. Although, dealings through brokers have been stopped by the bank, as a case of abundant precaution validity of their membership with authorised stock exchanges in India should be obtained from necessary stock exchanges, on the similar lines of Home Trade Ltd. ( his authorised membership letters are in possession of bank )

For better compliance it is suggested that, a resolution should be passed not to deal with any broker.

(12) Fixation of investment policy in future, deciding quantum of investment alongwith person/body of persons taking decision & formation of 'Investment Committee' seem to be need of hour. Needless to say this will implement / monitor quality of decision making alongwith its results.

Appropriate powers need to be delegated by the Administrator & monitor results for achieving an overall objective of maximisation of profit in the delicate area of investment.

Thanking You,

Yours faithfully,

For S.H.Sane & Co.
Chartered Accountants

Shekhar Sane
(Proprietor)

Encl: News from Economic Times

Applied on 15/10/2024
Granted on 15/10/2024
Ready on 23/12/2024
Delivery on 24/12/2024

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