Suvarnayug
Bank
Pune - Shivaji Nagar
Vishrambaug P.S.
3/3.

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(19)

Return Outward No. 133 /2002
Office of the Police Inspector,
Crime Branch,
Pune City. Camp - 411 001.
Date : 14 08 2002

To,
The Chief Executive officer
Maharashtra Jeevan Vikas Pradhikaran
CIDCO Bhawan, South Wing, .
3rd, Floor, Belapur,
Navi Mumbai - 400614

Sub :- Request to provide information regarding bringing the Bonds in Market etc...
Ref :- This office letter no. 777/02 dt. 17/6/2002 & your office letter no. MJP/FA - I/Bonds/2002-03/355/02/28.7.2002

Dear Sir,

With reference to above it is submitted that your reply regarding the Bonds in question is received & it is clearly mentioned that the holders name & distinctive numbers quoted by us are non-existent in your record. However please verify the records again & ascertain the distinctive nos. as mentioned earlier distinctive nos. 02977001 to 2977100, 02977101 to 02977200, 02977201 to 02977300, 02977301 to 02977400, 02977401 to 02977500 each of 100 Bonds, (Allotment Letters) Total Bonds 500, each of Rs. 1 lac each total value Rs. 5 crores are genuine or fake.

Similarly please let us know the method of bringing the bonds in the market.Whether the Bonds in question are sold at any time or initially issued by the Pradhikaran. If so, to whom ? whether there is any knowledge of having these bonds encashed by any one & by whom & who is the beneficiary ?

Please let us know the information at your earliest.

Thanking you,

Yours faithfully,

(P.R.Patre)
Police Inspector
Crime Branch,
Pune City
Pune - 411 001.

9/C

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(12)

Return Outward No.1354/2002
Office of the Police Inspector,
Crime Branch,
Pune City. Camp - 411 001.
Date : 14 08 2002

To,
The Managing Director &
Chief Executive Officer
I.C.I.C.I Ltd.
"I.C.I.C.I. Towers",
Bandra - Kurla Complex,
Bandra (E) Mumbai - 400 051.

Sub :- Request to Furnish information of Bonds etc.

Dear Sir,

I am the Investigating Officer in respect of the Govt. Securities Scam in respect of Suvarnayug Sahakari Bank Ltd. 1102/10-11, "Marne Heights", Budhwar Peth, Pune - 411 002.

In this connection offense is registered at Vishrambaug Police Station, Pune City vide CR No. 65/2002 U/s 406.409,420,34 of I.P.C. against the accused Mr. Ketan Kantilal Sheth & Chairman of M/s Home Trade Ltd. Mr. Sanjay Agarwal & others.

The brief fact is this Suvarnayug Sahakari Bank had purchased I.C.I.C.I. Bonds from M/s Home Trade Ltd., the holder of which was Sabarkantha Dist. Central Co-operative Bank Ltd. H.O. Himatnagar, State - Gujarath. The same were later sold to M/s Home Trade Ltd. Navi Mumbai. by the Suvarnayug Sahakari Bank, M/s Home Trade Ltd. in exchange sold Maharashtra Jeevan Pradhikaran Bonds to Suvarnayug Sahakari Bank Ltd. The same were again repurchased by M/s Home Trade Ltd. in exchange of GOI 8.07% GOI 2017 Bonds. Thereafter in further transactions M/s Home Trade did not deliver the 8.07% GOI Securities to Suvarnayug Sahakari Bank Ltd. & cheated for Rs. 5.65 Crores.

In this case it was verified by me by requesting the CEO of Maharashtra Jeevan Pradhikaran of their bonds about the genuinity & holder of the Bonds etc.

It is also necessary to ascertain & verify the genuinity of the Bonds of the I.C.I.C.I. name of the present holders & also the name of the holders to whom it was issued initially & there after the names of the various holders till the last holder may kindly be informed.

Contd..

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The details of the Bonds regarding which the information above is requested to furnish are as follows -

Bond Holder No. 0541480 Certificate No. 5 & 6
Name of the bond holder
The Sabar Kantha Dist Central Co-op Bank Ltd.
Distinctive (Nos) 11-110 & 111-210 no. of Bonds 100 each.
Face Value Rs. 1,00,000/- per Bond
Principal Amt 1,00,00,000/- each (2 Certificates)
Rate of Interest 10.65% p.a.
Total value Rs. 2 Crores.

Kindly furnish the above information at your earliest.

Thanking you,

Yours faithfully,

(P.R.Patne)
Police Inspector
Crime Branch,
Pune City
Pune - 411 001.

30/8/02

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(43)

Return Outward No. 139 /2002
Office of the Police Inspector,
Crime Branch,
Pune City. Camp - 411 001.
Date : 09 08 2002

To,
The Managing Director &
Chief Executive Officer.
Investors Services of India Ltd.
I.D.B.I. Building, 2nd floor,
'A' wing, Sectors II.
Plot No. 39,40,41. CBD Belapur,
Navi Mumbai - 400 614.

Sub :- Request to furnish information of I.D.B.I Bonds etc...

Dear Sir,

I am the Investigating Officer in respect of the Govt Securities Scam in respect of Suvarnayug Sahakari Bank Ltd. 1102/10/11, Marne Heights, Budhwar Peth, Pune 411002.

In this connection offense is registered at Vishrambaug Police Station. Pune City vide CR No. 65/2002 U/s 406,409,420,34 of I.P.C. against the accused Mr. Ketan Kantilal Sheth & Chairman of M/s Home Trade Ltd. Mr. Sanjay Agarwal & others.

The brief fact is this Suvarnayug Sahakari Bank had purchased IDBI Bonds from Home Trade Ltd. the last holder of which is not known but the other details are as follows -

11.50% IDBI 2010 SL
Certificate No. 57 . Distinctive nos. 624-625
3 Certificates of Rs. 1,00,00,000/- each

These bonds were again repurchased by M/s.Home Trade Ltd later on in exchange of the Maharashtra Jeevan Pradhikaran Bonds. Thereafter some further transaction were done with Suvarnayug Sahakari Bank Ltd. and in the last transaction the Govt Securities were not delivered to the bank and the bank was cheated for Rs. 5.65 crores.

Contd...

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(23) 2

In this connection it is necessary to ascertain & verify the genunity of the bonds of the abovesaid IDBI Bonds, name of the present holder & also the name of the first holders to whom it was issued initially & thereafter the names of the various holders till the last holder may kindly be informed.

Please furnish the above information at your earliest.

Thanking you,

Yours faithfully,

(P.R.Patne)
Police Inspector
Crime Branch,
Pune City
Pune - 411 001.

MAHARASHTRA JEEVAN PRADHIKARAN

291

3rd Floor,
Cidco Bhavan,
(South Wing) Belapur,
Navi Mumbai - 400 614.

Phone : 757 1624
757 1625
757 1654
757 1667
Fax : 757 0959

No.MJP/FA-I/Bonds/414/2002, Date:- 03.09.2002.

To,
Mr.P.R. Patne,
Police Inspector,
Crime Branch,
Pune City,
Camp-411 001

Sub:- Status of holding of the 13.50% Maharashtra Jeevan Pradhikaran Bonds 2010.
Ref:- Your office letter No.Rt.Outward No.133/2002 dtd. 14.08.2002.

Dear Sir,

As requested by you, vide above cited letter, it is re-verified from our records and we once again confirm that no letter of Allotment/Bond Certificate is issued in respect of the holders name and bearing the distinctive Nos. quoted in your aforesaid letter.

The procedure for raising funds from the capital market is as follows:

1. SEBI registered Merchant Bankers(called as Arrangers to the issue) are appointed to mobilise funds, who in turn make an offer through Private placements to specific Institutions/Organisations only who are aligible to apply to the issue.

2. These Institutions/Organisations send the application form duly filled in alongwith the cheque for amount of the subscription for bonds applied through arrangers in the designated collecting Bank

3. The Collecting Bankers gives receipts and send applications to the Registrars and transferring agents to the Issue who are registered with SEBI.

4. The R & T agents, then process these application & send them to the MJP for acceptance. On acceptance, the MJP , on deciding to retain the funds raised issues through the R&T agent letter of allotments to the such subscribers, and their names are entered in the Register of bondholders, which is to be maintained by the R&T agents on behalf of the MJP.

5. These letter of allotments are then exchanged for Bond Certificates in due course through the R&T Agents.

6. The original subscriber, who is alloted as letter of allotment/Bond Certificate in the above manner, is the original holder and he can subsequently transfer/sell these letter of allotment/Bond Certificate in the Secondary Market through agencies who are authorised to carry out such business having the Stock Exchange and SEBI's registration.

7. On sale/transfer from one party to another, they have to resubmit the original letter of allotment/Bond Certificate to the R&T agent of the MJP. The R&T agent scrutinise the correctness of the proposal and submit such proposals as are in order to the MJP for approval. On receipt of the application for transfer, a proposal is placed before the committee for approving transfers and with the approval of the committee, the transfer is effected. Accordingly, the change in the name in the Registers of the bondholders is carried out by the R&T agent on behalf of the MJP. After the allotment subsequent transfers through secondary market transactions can be confirmed from the entries on the back side of the letter of allotment/Bond Certificate.

The MJP can not be in a position to know the purchase/sale etc. unless it effected through Pradhikaran. Since the alleged letter of allotment are not genuine as per our records they do not appear on the register of bondholders of the MJP maintained by our R&T Agent. Further, as no alleged transaction of the alleged letters of allotment are reported to the MJP for recording transfer etc. as explained above, no details as called for, are available on our Official record. As such, the MJP is not aware about such alleged transaction or its beneficiary.

I hope the above information fulfills your requirements.

Thanking you and assuring full co-operation in future.

Yours faithfully,

(B.S.Patil)
Dy. Chief Accounts Officer(I)

भारतीय औद्योगिक विकास बैंक
आईडीबीआई टॉवर, डब्ल्युटीसी कॉम्प्लेक्स, कफ परेड, मुंबई - 400 005.
INDUSTRIAL DEVELOPMENT BANK OF INDIA
IDBI TOWER, WTC COMPLEX, CUFFE PARADE, MUMBAI - 400 005.

Ref. No. 656 BCAD-SLR Bonds/

Sept. 03, 2002

The Managing Director,
Investor Services of India Ltd.,
IDBI Building, 2nd floor,
'A' Wing, Sector 11,
Plot No.39, 40, and 41,
CBD Belapur,
Navi Mumbai

Dear Sir,

11.5% IDBI SLR Bonds, 2010 (57th Series)
Promissory Notes No.624 and 625 for Rs.1 crore each

Please refer to the Fax Message dtd. August 09, 2002 received by you from the office of the Police Inspector, Crime Branch, Pune city. In this connection, we furnish below the required information sought by the Police authorities.

1. Punjab National Bank (PNB) had originally invested an amount of Rs.48 crore in the above bond series on 05.07.1990 in the form of Entry in Account [Certificate of Holding (COH) No. 39].
2. Out of COH of Rs. 48 crores, COH worth Rs. 22.50 crore were converted into Promissory Notes (PNs) on 28.08.1990. Balance COH of Rs. 22.50 crore were converted into PNs on 04.05.2000 (PN Nos. 622 to 647)
3. Thus, as on 04.05.2000, PNs nos. 624 & 625 for Rs. 1 crore each stood in the name of Punjab National Bank.
4. On 17.07.2001 the said scrips viz. 624 & 625 were transferred to Bina Sanghavi as per the records of IDBI. The same were renewed and given Nos. 682 & 683 for Rs. 1 crore each.
5. On 20.08.2001, the aforesaid PNs were cancelled for conversion into COH.

-2-

टेलीफोन : 2189117/2189111 फैक्स : 022-2181294 तार : "इंडबैंकइंड" पोस्ट बैग नं. 6080/16061/16071
Telephone.: 2189117/2189111 Fax : 022-2181294 Telegram : "INDBANKIND" Post Bag No.: 6080/16061/16071
Website : www.idbi.com

(F9)2

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6. On 26.09.2001 the same were transferred in the name of Surat Mahila Co-operative Bank (COH No. 126) (Opening Balance in this account was Rs. five lakh. Four securities worth Rs. 4 crores were credited to this account including Rs.2 crore securities (Nos. 682 & 683). Therefore the balance stood at Rs. 4.05 crore) Out of Rs. 4.05 crore, securities worth Rs. 1 crore were transferred to Giltedge Management Services Ltd. on 30.10 2001 (COH No 148).

7. Aforesaid securities worth Rs. 1 crore were transferred to Indore cloth Market Co-operative Bank Ltd. on 19.11.2001 (COH No. 150)

8. On 10.04.2002 aforesaid securities worth Rs. 1 crore were transferred to Ujjain Paraspar Sahakari Bank Maryadit (COH NO.154)

This is for your information and necessary action at your end.

Yours faithfully,

Sd/-

(M.S. Pawar)
Deputy General Manager

Endt.No. 657 /BCAD/SLR Bonds of date.

Copy forwarded for information to the Police Inspector, Crime Branch, Pune City, Camp – 411 001 with reference his letter dated August 19, 2002 addressed to Investor Services of India Ltd., Navi Mumbai.

Assistant Manager

ICICI Infotech

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September 03, 2002

Mr. P. R. Patne
Police Inspector
Crime Branch
Pune City Camp
Pune 411 001

Enquiry by Crime Branch, Pune

This is with reference to your letter Return Outward No. 134/2002 dated August 14, 2002.

The erstwhile ICICI Ltd. issued 200 ICICI bonds Series PNQ102 under bondholder no.0541480 bearing certificate nos. 5 & 6 and distinctive Nos. 11 – 210 aggregating Rs.2,00,00,000/- on May 24, 2001 to The Sabarkantha Dist Central Co-op Bank Ltd., against its initial subscription to these bonds on private placement.

As per our records the bonds held by The Sabarkantha Dist Central Co-op Bank Ltd. were transferred in favour of Manipal Academy of Higher Education, Manipal on October 03, 2001.

We are not in position to provide you with the name of buyers and sellers of the said bonds, if any, prior to these being acquired by Manipal Academy of Higher Education, Manipal since the said bonds are in the nature of promissory notes and hence, are transferable by endorsement and delivery.

Thanking you,

Yours faithfully,

Anthorized Signatory

fk/sabarkantha dist bank

Received
C Cell 3-9
P.S.

ICICI Infotech Services Ltd.
Tower # 6, 6th Floor,
International Infotech Park,
Vashi Station Complex,
Navi Mumbai 400 705, India.
Tel (+91-22) 791 2040
Fax (+91-22) 791 2039

Regd. Office:
Tower No. 5, 3rd To 6th Floors,
International Infotech Park,
Vashi, New Mumbai-400 705, India.
[redacted]:
[redacted],
[redacted] Mumbai-400 034, India.

भारतीय औद्योगिक विकास बैंक
आई.डी.बी.आई टॉवर, डब्ल्यू.टी.सी. कॉम्प्लेक्स, कफ परेड, मुंबई - 400 005.

INDUSTRIAL DEVELOPMENT BANK OF INDIA
IDBI TOWER, WTC COMPLEX, CUFFE PARADE, MUMBAI - 400 005

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Ref. No. 656 BCAD-SLR Bonds/

Sept. 03, 2002

The Managing Director,
Investor Services of India Ltd.,
IDBI Building, 2nd floor,
'A' Wing, Sector 11,
Plot No.39, 40, and 41,
CBD Belapur,
Navi Mumbai

Dear Sir,

11.5% IDBI SLR Bonds, 2010 (57th Series)
Promissory Notes No.624 and 625 for Rs.1 crore each

Please refer to the Fax Massage dtd. August 08, 2002 received by you from office of the Police Inspector, Crime Branch, Pune city. In this connection, we furnish below the required information sought by the Police authorities.

1. Punjab National Bank (PNB) had originally invested an amount of Rs.48 crore in the above bond series on 05.07.1990 in the form of Entry in Account [Certificate of Holding (COH) No. 30].

2. Out of COH of Rs. 48 crorea, COH worth Rs. 22.50 crore were converted into Promissory Notes (PNs) on 28.08.1990. Balance COH of Rs. 22.50 crore were converted into PNs on 04.05.2000 (PN Nos. 622 to 647)

3. Thus, as on 04.05.2000, PNs nos. 624 & 625 for Rs. 1 crore each stood in the name of Punjab National Bank.

4. On 17.07.2001 the said scrips viz. 624 & 625 were transferred to Bina Sanghavi as per the records of IDBI. The same were renewed and given Nos. 682 & 683 for Rs. 1 crore each.

5. On 20.08.2001, the aforesaid PNs were cancelled for conversion into COH.

Received 3-9-02

-2-

टेलीफोन : 2189117/2189111 फैक्स : 022-2181294 तार : "इंडबैंकइंड" पोस्ट बैग नं. 6080/1605/1607
Telephone : 2189117/2189111 Fax : 022-2181294 Telegram : "INDBANKIND" Post Bag No. : 6080/1605/1607
Website : www.idbi.com

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6. On 26.09.2001 the same were transferred in the name of Surat Mahila Co-operative Bank (COH No. 126) (Opening Balance in this account was Rs. five lakh. Four securities worth Rs. 4 crores were credited to this account including Rs.2 crore securities (Nos. 882 & 883). Therefore the balance stood at Rs. 4.05 crore) Out of Rs. 4.05 crore, securities worth Rs. 1 crore were transferred to Giltedge Management Services Ltd. on 30.10 2001 (COH No 148).

7. Aforesaid securities worth Rs. 1 crore were transferred to Indore cloth Market Co-operative Bank Ltd. on 19.11.2001 (COH No. 150)

8. On 10.04.2002 aforesaid securities worth Rs. 1 crore were transferred to Ujjain Paraspar Sahakari Bank Maryadit (COH NO.154)

This is for your information and necessary action at your end.

Yours faithfully,

Sd/-
(M.S. Pawar)
Deputy General Manager

Endt.No. 659 /BOAD/SLR Bonds of date.

Copy forwarded for information to the Police Inspector, Crime Branch, Pune City, Camp – 411 001 with reference his letter dated August 19, 2002 addressed to Investor Services of India Ltd., Navi Mumbai.

Assistant Manager

Outward No. 106/2002
Police Inspector Crime Branch
Pune City,
Date 4.9.2002

(11)

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The managing Director
Investors Services of India Ltd.
I.D.B.I Building 2nd floor
'A' Wing Sector 11
Plot No. 39, 40 and 41,
CBD Belapur
Navi Mumbai

Subject - Request to furnish information.

Reference - Letter No. 656 BCBD-SLR
Bonds Dated 5.9.2002
from Shri M.S Pawar
Deputy General manager
of I.D.B.I Mumbai
and my Letter No. 134
Dt 14.8.2002

Sir,

Kindly Refer to your letter Dated 5.9.2002, Para No. 4 and 5.

I request you to please give me further clarification and information,

How many bonds were in the name of Bina Sanghvi what were their distinctive numbers and face value,

When did you receive

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सुवर्णयुग सहकारी बँक लि.

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

जा.क्र. ४२६/२००२-२००३ दिनांक : ०७/०५/२००२

प्रति,
मा. पोलिस निरीक्षक, .
गुन्हे शहर शाखा पुणे.

विषय :- गुंतवणुक समिती संदर्भात माहिती

महोदय,

आपण विचारलेल्या माहितीवरुन कळवितो की, सुवर्णयुग सहकारी बँक मर्यादित पुणे येथे स्वतंत्र गुंतवणुक समिती (Investment Committee) अशी सध्या नाही व यापुर्वीही कधीही नव्हती. परंतू रोखे व इतर सर्व प्रकारच्या गुंतवणुकीचे व्यवहार करण्याचे अधिकार तसेच त्यावर देखरेख करण्याचे अधिकार बँकेच्या पोटनियम क्रमांक ३६(८) व (९) नुसार व संचालक मंडळाने प्रदान केलेल्या अधिकारानुसार मा. अध्यक्ष व मा. सरव्यवस्थापक यांना असे अधिकार देण्यात आलेले आहेत.

सप्टेंबर २००१ मध्ये संचालक मंडळाने केलेल्या ठरावानुसार मा. उपाध्यक्ष यांना सुध्दा मा. अध्यक्ष व मा. सरव्यवस्थापक यांना जसे अधिकार देण्यात आले तसेच त्यांनाही तेव्हापासुन देण्यात आलेले आहेत.

सन २७/०८/१९९९ ते आजपावेतो वर नमुद केल्याप्रमाणे गुंतवणुकीचे संदर्भात खालील नमुद बँकेचे पदाधिकारी यांना अधिकार प्रदान केलेले होते / आहेत.

दिनांक २७/०८/१९९९ ते २४/०८/२०००

१) श्री. उल्हास न. काळोखे - अध्यक्ष
२) श्री. विजयकुमार सु. पांबुरे - उपाध्यक्ष
३) श्री. सुरेश शि. काळे - सरव्यवस्थापक

दिनांक २५/०८/२००० ते २२/०८/२००१

१) श्री. उल्हास न. काळोखे - अध्यक्ष
२) श्री. विजयकुमार सु. पांबुरे - उपाध्यक्ष
३) श्री. सुरेश शि. काळे - सरव्यवस्थापक

दिनांक २३/०८/२००१ ते २८/०५/२००२

१) श्री. उल्हास न. काळोखे - अध्यक्ष
२) श्री. उल्हास म. भट - उपाध्यक्ष
३) श्री. सुरेश शि. काळे - सरव्यवस्थापक

आपला विश्वासू

व्यवस्थापक

: शाखा :

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

AAM.
Smt. Vilas Gaikwad
Dy. G.M.

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(50)

Return Outward No. 111 /2002
Office of the Police Inspector,
Crime Branch,
Pune City. Camp - 411 001.
Date : 13/09/2002

To,
Dy. Manager
Industrial Development Bank Of India,
I.D.B.I. Towers, WTC Complex,
Cuffe Parade, Mumbai - 400 005.

Ref :- Your No. 656/BCAD/SLR Bonds dated 03/09/2002 & ENDT No. 657/BCAD/SLR Bonds of Astt. Manager, I.D.B.I.

Sub :- Request to furnish additional information regarding PNs No.s 624,625,682 & 683 etc.

Dear Sir,

With reference to above it is kindly requested to furnish additional information as follows -

1) Please provide certified copies of PNs No.s 624,625,682 & 683. Face Value each is Rs. 1 Crore including the front page & the back page, endorsements etc. alongwith transfer forms & allied all relevant documents.

2) It is informed by you that above PNs were cancelled for conversion into COH. which is the exact date on which these PNs were converted into COH please inform & also provide the certified copies alongwith the endorsement & relevant documents of COH.

3) Please also provide the certified Xerox copies of COH No.126,148 & 150 154. alongwith the endorsements & relevant documents.

4) It is mentioned in your letter that the aforesaid PNs, were cancelled for conversion into COH whereas in the sixth paragraph it is mentioned that on 26/09/2001 the same were transferred in the name of Surat Mahila Co-op. Bank. (COH No. 126) Further it is mentioned that 4 Securities wroth Rs. 4 Crores were credited to this A/c including Rs. 2 Crore Securities (NO.682,683) when earlier in your letter in para 4 & 5 if it is mentioned that the PNs 682 & 683 are converted into COH on 20/08/2001 how come it is possible that on 26/09/2001 securities No. 682 & 683 can be credited in Surat Mahila Co-op. Bank Ltd. & also it is mentioned that the converted COH No. 126 is also transferred in the name of Surat Mahila Co-op. Bank. Please Clarify the details by also giving details & certified copies of other two securities credited into Surat Mahila Co-op. Bank other than PNs 682 & 683.

You can also provide any other information or any other documents which you consider fit to be for assistance in investigation.

Thanking you,

Yours faithfully,

(P.R.Patne)
Police Inspector
Crime Branch,
Pune - 411 001.

e/c

Attn
Shri Ratndas
A.G.M

311

Return Outward No. 112 /2002
Office of the Police Inspector,
Crime Branch,
Pune City. Camp - 411 001.
Date : 13/09/2002

To,
Astt. Manager (Shri Ratan Das)
ICICI Infotech Services Ltd.
Tower 6, 6th floor, International Infotech Park,
Washi Station Complex,
Navi Mumbai - 400 705.

Sub :- Information regarding **Bond holder no. 0541480. Certificate No. 5 & 6 Face Value Rs. 1 Crore Each.**

Ref :- **(1) Your Letter No. Sept. 3, 2002.**
(2) My letter No. Outward No. 134/2002 Dtd. 14/08/2002.

With reference to above it is Kindly requested to provide additional information as follows -

1) Address of Manipal Academy of Higher Education, Phone No., Fax No.

2) Certified Copies of NAM Form received to your office in respect of Certificate No. 5 & 6.

3) Complete address of Sabarkantha Dist. Central Co-op. Bank Ltd. Phone No., Fax No. etc.

4) Certified Xerox copies of certificate No. 5 & 6 including that of front page & back page of endorsement if available in your office if not please state so.

5) In your letter received to this office, you have not mentioned the interest rate, face value distinctive No.s Principal amount of each certificate, as per your record in respect of those in possession of Bond Holder No. 0541480.

Please let us know the method of bringing these bonds in the market, method of sale. purchase, whether these can be transferred or purchased without endorsement in writing & without filling in the NAM Form. Is it legal or illegal to transfer or sale merely without making endorsement in writing or by not filling in the NAM Form. or by not complying any of the two, please give detailed information

There is record in your office of having sold or transferred these certificates from Sabarkantha Dist. Central Co-op. Bank Ltd. to in favour of Manipal Academy of Higher Education on October 3, 2001 who is beneficiary in this transaction ?

Contd...

Is there any other broker likewise e.g. Home Trade or any body benefited by this transaction.

You can provide any other information or any other documents which you consider fit to be for assistance in investigation.

Thanking you,

Yours faithfully,

(P.R.Patne)
Police Inspector
Crime Branch,
Pune - 411 001.

ICICI Infotech

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By Registered Post

PPB/PNQ102

September 17, 2002

Mr. P. R. Patne,
Police Inspector,
Crime Branch,
Pune City Camp,
Pune 411 001.

Dear Sir,

Enquiry by Crime Branch Pune

With reference to your letter Return Outward No. 112/2002 dated September 13, 2002, we give below following details as required by you.

1. Address & phone numbers of Manipal Academy of Higher Education, Deemed University as per our records:
   University Building,
   Madhav Nagar,
   Manipal 576 119,
   Phone No: 8252 – 71201
   Fax Nos.: 8252 – 70062/70061.

2. Certified copies of NAM forms with respect to certificate numbers 5 & 6 for transfer of bonds in favour of Manipal Academy of Higher Education, are enclosed herewith.

3. Address & phone numbers of the Sabarkantha Dist. Cent. Co-op. Bank Limited, as per our records:
   Shukla Road,
   Himatnagar 383 001,
   Dist: Sabarkantha
   Phone Nos.: 02772 – 40464/40498
   Fax No.: 02772 – 40418.

4. The bonds were transferred in favour of Manipal Academy of Higher Education, pursuant to the submission of NAM forms referred to in point no. 2 above. Hence, the certificates are likely to be with Manipal Academy of Higher Education, which you may verify with them.

...2

ICICI Infotech Services Ltd.
Tower # 6, 6th Floor,
International Infotech Park,
Vashi Station Complex,
Navi Mumbai 400 705, India.
Tel (+91-22) 791 2040
Fax (+91-22) 791 2039

Regd. Office:
Tower No. 5, 3rd To 6th Floors,
International Infotech Park,
Vashi, New Mumbai-400 705, India.

ICICI Infotech

347 (EP) 2

5. The subject Bonds of face value of Rs.1,00,000/- bear an interest rate of @ 10.65% p.a. under the following certificate numbers:

Certificate Nos.	Distinctive Nos.	Amount (Rs.)
5	11 to 110	1,00,00,000/-
6	111 to 210	1,00,00,000/-

The bonds are dealt with in the market by endorsement and delivery. For more details of the current market practices, we suggest you consult market intermediaries of repute.

As per our records, the said bonds initially subscribed to by The Sabarkantha Dist Central Co-op Bank Ltd. under folio no. 0541480 were transferred in favour of Manipal Academy of Higher Education.

Based on our records, we are unable to offer any comments with respect to involvement or otherwise of Home Trade or any other broker.

Thanking you,

Yours faithfully,

Authorized Signatory

Encl : as above

ICICI Infotech Services Ltd.
Tower # 6, 6th Floor,
International Infotech Park,
Vashi Station Complex,
Navi Mumbai 400 705. India.
Tel (+91-22) 791 2040
Fax (+91-22) 791 2039

Regd. Office:
Tower No. 5, 3rd To 6th Floors,
International Infotech Park,
Vashi, New Mumbai-400 705, India.
[redacted]

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भारतीय औद्योगिक विकास बैंक
आईडीबीआई टॉवर, डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड, मुंबई - 400 005.

INDUSTRIAL DEVELOPMENT BANK OF INDIA
IDBI TOWER, WTC COMPLEX, CUFFE PARADE, MUMBAI - 400 005.

Ref.No. 708 BCAD/SLR Bonds

September 25, 2002

Shri P.R.Patne,
Police Inspctor,
Crime Branch,
Pune City,
PUNE-411 001

Dear Sir,

11.5% IDBI SLR Bonds, 2010 (57th Series) –
Promissory Notes No.622, 624, 625 & 626 for Rs.1crore each

Please refer to your letters dated September 4, 2002 and September 13, 2002 seeking additional information on the above subject. In this connection, we furnish below the following information as available in our records:

a) As on July 17, 2001 Bina Sanghavi was the holder of bond scrips nos. 622, 624, 625 & 626 for Rs. 1 crore each.

b) On July 17, 2001 the above bonds were cancelled and renewed for want of space for endorsement and the new bonds bearing numbers 681, 682, 683 & 684 were issued.

c) These bonds (681 to 684) were purchased by The Surat Mahila Nagrik Co-op.Bank Ltd. (SMNSBL) and lodged with IDBI by SMNSBL for conversion of the same into COH. SMNSBL was earlier holding Rs.5 lakh in COH No.126. Subsequent to conversion of the bonds of Rs.4 crore, a new COH No.126 with aggregate holding of Rs.4.05 crore was issued to SMNSBL on September 26,2001 (because as per IDBI Bonds Regulations, an investor can hold only one COH under the same series)

d) Out of holding of Rs.4.05 crore, SMNSBL transferred Rs.1 crore to M/s.Giltedge Management Services Ltd.(GMSL) on October 30,2001 (COH No.148).

e) GMSL transferred its COH to Indore Cloth Market Coop Bank Ltd. (ICMCBL) (COH No.150) and ICMCBL transferred its COH to Ujjain Paraspar Sahakari Bank Maryadit (UPSBM) (COH No.154).

f) Thus as on date SMNSBL is holding Rs.3.05 crore in COH No.126 and UPSBM is holding Rs.1 crore in COH No.154.

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- 2 -

We are enclosing the following documents for your information:

i) Approval note dated July 17,2001 for renewal of Bond scrips Nos.622, 624,625 and 626.

ii) Documents relating to conversion of Bond scrips Nos.681to 684 into Entry-in-Accounts

iii) Transfer Deed and other documents in connection with transfer of Rs.1 crore by SMNSBL in favour of GMSL.

iv) Photostat copies of Bond scrips (both sides) Nos.622, 624, 625, 626, 681, 682, 683 and 684

Please acknowledge receipt.

Yours faithfully,

M S Pawar

(M.S.Pawar)
Dy.General Manager
(B&CAD)

Encls: as above

Received
on 25-9-2001
P.S.
Corporation
Bank

Date (909)
25.9.2002

421

Shri. Ketan Chanakshi Saheb,
Chartered Accountant,

Subject: Route map of transactions between Sunrays Synthetics Pune and Home Trade Ltd.

Request to work out

I, P.R. Patil Investigating officer of Vishrambag Pstn. C.R. No. 65/2002 U/S 406, 409, 420, 34 of I.P.C request you to work out the Route map of transactions between Home Trade Ltd and Sunrays Synthetics Ltd.

The chart of transaction duly filled in prescribed columns is enclosed herewith

Received Chanakshi
25/9/2002.

Sd/- 25.9.2002
(P.R. Patil)
Police Sub Inspector
Crime Branch
Pune City

Statement of datewise transaction between Suvarnayug Sahakari Bank Ltd. (SSBL) & Home Trade Ltd.

Sr No	Date of Transaction	Name of Security	Face Value (Rs. in Crore)	Amount of securities sold by SSBL (Rs) (A)	Amount of Securities purchased by SSBL (Rs.) (B)	Contract Note No	Amount paid by HTL (Rs) (A-B)	Amount paid by SSBL (Rs, (B-A)	Date	Cheque No	Bank A/c No of HTL with branch	Delivery of security
1	17.12.99	11.50% GOI 2015	1.00		1,00,87,638.89	8235		1,00,87,638.89	17.12.99	858797	Dep. in Janata Sah. Bank a/c no CC 1367 Fort Br. Mumbai	
2	12.01.00	12.60% GOI 2018	1.00		1,08,78,500.00	8382		1,08,78,500.00	12.01.00	858799	Dep. in Janata Sah. Bank a/c no CC 1367 Fort Br. Mumbai	
3	15.02.00	12.40% GOI 2013	1.00		1,11,86,222.22	8612		1,11,86,222.22	15.02.00	858811	Dep. in Janata Sah. Bank a/c no CC 1367 Fort Br. Mumbai	
4	08.03.00											
(a)		11.50% GOI 2015 Purchased vide sr. no 1	1.00	1,04,26,333.33		8927	1,04,26,333.33		22.03.00	803227	Drawn on Janata Sah. Bank a/c no 2364 Fort Br. Mumbai	Sale
(b)		12.60% GOI 2018 Purchased vide sr. no .2	1.00	1,11,43,000.00		8925	1,11,43,000.00		22.03.00	803228	Drawn on Janata Sah. Bank a/c no 2364. Fort Br. Mumbai	Sale
5	22.03.00	11.99% GOI 2009	2.00		2,13,36,744.44	9037		2,13,36,744.44	22.03.00	858818	Dep. in HDFC Bank a/c no 0012150000478 Tulsiyani chambers Br. Nariman point , Mumbai	Del. On 21/07/00 Sold to Securities Trading Corporation Of India on 22/02/2001
6	16.05.00											
(a)		11.83% GOI 2014	2.00		2,15,92,861.11	9395		1,00,38,194.44	16.05.00	225216	Dep. in HDFC Bank a/c no 0012150000478 Tulsiyani chambers Br. Nariman point , Mumbai	Nil
(b)		12.40% GOI 2013 Purchased vide sr. no.3	1.00	1,15,54,666.67		9392						sale

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Statement of datewise transaction between Suvarnayug Sahakari Bank Ltd. (SSBL) & Home Trade Ltd.

Sr No.	Date of Transaction	Name of Security	Face Value (Rs. in Crore)	Amount of securities sold by SSBL (Rs) (A)	Amount of Securities purchased by SSBL (Rs.) (B)	Contract Note No	Amount paid by HTL (Rs) (A-B)	Amount paid by SSBL (Rs) (B-A)	Date	Cheque No	Bank A/c No of HTL with branch	Delivery of security
7	29.05.00	11.50% GOI 2010	2.50		2,61,49,652.78	9461		2,61,49,652.78	29.05.00	858830	Dep. in Janata Sah. Bank a/c no CC 1367 Fort Br. Mumbai	Del. on 04/06/00 sold vide Sr. no 18
8	06.06.00	11.25% GOI 2005	0.50		52,35,250.00	9531		52,35,250.00	06.06.00	858832	Dep. in Janata Sah. Bank a/c no CC 1367 Fort Br. Mumbai	Del. on 13/06/00 (Sold to Giltedge mgnt. Serv. on 11/08/01)
9	06.06.00	10% GOI 2014	1.00		93,64,444.44	9529		93,64,444.44	06.06.00	SGL TRAN	Dep. in Janata Sah. Bank a/c no CC 1367 Fort Br. Mumbai	Del. on 07/06/00 (Sold to Giltedge Mgnt. Serv. On 19/01/2001)
10	03.07.00	12.30% GOI 2016	1.00		1,07,63,666.67	9702		1,07,63,666.67	03.07.00	858840	Dep. in Janata Sah. Bank a/c no CC 1367 Fort Br. Mumbai	Nil
11	14.07.00	14% GOI 2005	1.50		1,73,27,500.00	9798		1,73,27,500.00	14.07.00	858848	Dep. in HDFC Bank a/c no 400317011 L7	Nil
12	10.08.00	11.83% GOI 2014 Purchased vide sr. no 6 (a)	2.00	2,22,74,361.11		10129	2,22,74,361.11		10.08.00	854959	Drawn on Janata Sah. Bank C/A 2364 Fort Br., Mumbai	Sale
13	01.09.00	17.50% Rajasthan State Electricity Board (RSEB) 2003	2.00		2,12,58,904.11	10317		2,12,58,904.11	01.09.00	225886	Dep.in Janata Sah. Bank C/A A/c no 2364 Fort Br., Mumbai	Nil
14	06.10.00	12.30% GOI 2016 Purchased vide sr. no.10	1.00	1,11,32,166.67		9702	1,11,32,166.67		06.10.00	866301	Drawn on Janata Sah. Bank C/A2364 Fort Br., Mumbai	Sale

Statement of datewise transaction between Suvarnayug Sahakari Bank Ltd. (SSBL) & Home Trade Ltd.

Sr No.	Date of Transaction	Name of Security	Face Value (Rs. in Crore)	Amount of securities sold by SSBL (Rs) (A)	Amount of Securities purchased by SSBL (Rs.) (B)	Contract Note No	Amount paid by HTL (Rs) (A-B)	Amount paid by SSBL (Rs) (B-A)	Date	Cheque No	Bank A/c No of HTL with branch	Delivery of security
15	16.10.00											
(a)		14% GOI 2005 Purchased vide sr. no 11	1.50	1,79,35,000.00		10677	17,56,575.34			496048	Drawn on HDFC Bank a/c no 400317011, Tulsiyani Chambers, Nariman Point Br., Mumbai	Sale
(b)		17.50% RSEB 2003	1.50		1,61,78,424.66	10679			16.10.00	496049		Nil
16	17.01.01	17.50% RSEB 2003 purchased vide sr.no. 15(b)	1.50	1,68,62,568.49		11567	1,68,62,568.49		17.01.01	111548	Drawn on HDFC Bank a/c no 400317011, Tulsiyani Chambers, Nariman Point Br., Mumbai	Sale
17	02.02.01	15.75% Krishna Bhagya Jal Nigam Ltd (KBJNL)2005	1.00		1,04,55,342.47	11828		1,04,55,342.47	02.02.01	225925	Dep. in Janata Sah. Bank a/c no CC 1367 Fort Br. Mumbai	Nil
18	20.02.01	11.50% GOI 2010 purchased vide sr.no.7	2.50	2,72,92,013.89		12097	2,72,92,013.89		20.02.01		Drawn on Federal Bank Ltd. CC O/D a/c no 5017 Corporate Br.Fort, Mumbai.	Sale
19	05.03.01	17.50% RSEB 2003 purchased vide sr.no. 13	2.00	2,30,54,109.59		10315	2,30,54,109.59		05.03.01	903754	Drawn on Janata Sah. Bank C/C 2364 Fort Br., Mumbai	Sale
20	08.03.01	15.75% KBJNL 2005 purchased vide sr.no 17	1.00	1,05,94,109.59		12242	1,05,94,109.59		08.03.01	905827	Drawn on Janata Sah. Bank C/C 2364 Fort Br., Mumbai	Sale

Statement of datewise transaction between Suvarnayug Sahakari Bank Ltd. (SSBL) & Home Trade Ltd.

Sr No.	Date of Transaction	Name of Security	Face Value (Rs. in Crore)	Amount of securities sold by SSBL (Rs) (A)	Amount of Securities purchased by SSBL (Rs.) (B)	Contract Note No	Amount paid by HTL (Rs) (A-B)	Amount paid by SSBL (Rs) (B-A)	Date	Cheque No	Bank A/c No of HTL with branch	Delivery of security
21	28.06.01	11.50% IDBI 2010	3.00		3,11,42,500.00	13361		3,11,42,500.00	28.06.01	225965	Dep. in HDFC Bank a/c no 400317011 Tulsiyani chambers br. Nariman point , Mumbai	Nil
22	01.08.01											
(a)		10.65% ICICI 2006	1.00		1,01,04,178.08	13757		1,01,04,178.08	01.08.01	TRAN. ADVICE	Dep in HDFC Bank a/c no 400317011 Tulsiyani chambers br.	Del. on 08/08/01
(b)		10.65% ICICI 2006	1.00		1,01,07,095.89	13761		1,01,07,095.89	01.08.01	225969		Del. on 08/08/01
23	30.01.02											
(a)		11.50% IDBI 2010 Purchased vide sr.no (21)	3.00	3,44,44,666.67		15756						Sale
(b)		10.65% ICICI 2006 Purchased vide sr. no 22(a)	1.00	1,10,11,219.18		15758						Sale
(c)		10.65% ICICI 2006 Purchsed vide sr.no 22(b)	1.00	1,10,09,219.18		15909						Sale
			Total	5,64,65,105.03								
(d)		13.50% Maharashtra Jeevan Pradhikaran (MJP) 2010	5.00		5,64,64,109.59	15757	995.44		30.01.02	321643	Drawn on HDFC Bank a/c no 400317011, Tulsiyani Chambers, Nariman Point Br., Mumbai	Forged MJP Bonds were delivered by HTL to SSBL (5 certificates of 100 lots ,face value of Rs. 1 lac i.e . 500 distinctive no from 02977001 to 02977500)

Statement of datewise transaction between Suvarnayug Sahakari Bank Ltd. (SSBL) & Home Trade Ltd.

Sr No.	Date of Transaction	Name of Security	Face Value (Rs. in Crore)	Amount of securities sold by SSBL (Rs) (A)	Amount of Securities purchased by SSBL (Rs.) (B)	Contract Note No	Amount paid by HTL (Rs) (A-B)	Amount paid by SSBL (Rs) (B-A)	Date	Cheque No	Bank A/c No of HTL with branch	Delivery of security
24	20.02.02											
(a)		13.50% MJP 2010 purchased vide sr. no. 23(d)	5.00	5,69,93,972.60		15911						Xerox copies of 5 GOI securities face value of Rs. 1 crore each with Dist. No's BY 42 to BY 46 (Primary buyer Federal Bank) were given by HTL along with RBI receipt no 34843.
(b)		8.07% GOI 2017	5.25		5,68,49,406.25	16029	1,44,566.35		20.02.02	321677	Drawn on HDFC Bank a/c no 400317011, Tulsiyani Chambers, Nariman Point Br., Mumbai	Nil
25	28.03.02											
(a)		8.07% GOI 2017 purchased vide sr no 24(b)	5.25	5,79,14,456.25		16871						Sale
(b)		7.50% GOI 2010	5.00		5,12,37,500.00	16873						Nil
(C)		7.50% GOI 2010	0.65		66,60,875.00	19877						Nil
				Total	5,78,98,375.00		16,081.25		30.03.02	984147	Drawn on HDFC Bank a/c no 400317011, Tulsiyani Chambers, Nariman Point Br., Mumbai	

431

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(920)

SHEKHAR SANE
B.Com., Grad. C.W.A., F.C.A.
☎ Off. : 020-446 1345
Telefax : 020-448 6912
☎ Resi. : 020-435 0196
Mobile : 98230-91364

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.

Dear Sir, April 2, 2001

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.

Received on 4-10-2001
for PG
Chinmaya Sreemati
Pune City.

31-3-01

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 Tradin-g'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)

679

(920) 3

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

S.H.SANE
B.Com., Grad. C.W.A., F.C.A
Off. : 020-446 [illegible]
Fax : 020-448 [illegible]
Resi. : 020-435 0196
Mobile : 98230-9136[illegible]

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

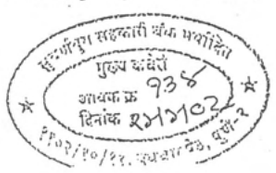
April 24 2002

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 was the timing ?



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

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

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.

Means what?

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.

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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)

SHEKHAR SANE
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691

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

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 :

1 : 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	553.00
"----	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

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.

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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.

(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.

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 wherever 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.

(12) Copies of 'index II' 7/12 extract were not available, including affixing 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.

(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 o:c 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.

(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
10/6/02

709

(9299)

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 नोंदयहीप्रमाणे लेखापरीक्षा अहवालाचा अनुक्रमांक :- 712
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 संपविल्याचे दि.24.07.2000
(३) लेखापरीक्षा अहवाल सादर केल्याचा दि. 1/8/2000

(२) सभासदत्व

(१) सभासद संख्या–

ब) व्यक्तिगत (१) सर्वसाधारण 12128
(२) नाममात्र 5388
(३) हितचिंतक

ब) संस्था :-

क) अन्य (अन्य सदस्यांची तपशीलवार माहिती द्यावी) 415

एकूण होय. 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 नियत–क्रमित केले आहेत काय ? होय, शेरे पहा.

(४) महाराष्ट्र सहकारी संस्थांच्या १९६० च्या कानूतील नियम ३२ आणि ६५ (१) अन्वये ठरविलेल्या "क्रम" 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 स्वीकारले आहेत काय ? होय, शेरे पहा.

(929) 2

711

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 ठेवल्या 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.यूबीडी/बीआर 1666/ 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 वप्तरी 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 वप्तरी आहेत. उर्वरीत रु.90,000/- सर्टिफिकेट वप्तरी नाहीत.

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 ठेवीमध्ये चालू वर्षात 44 % एवढी भरीव वाढ झालेली आहे. कर्ज वितरणामध्ये देखिल बँकेने 5.50 कोटी रूपयाने वाढ केलेली आहे. बँकेची नफा क्षमता वाढलेली आहे.एन.पी.ए. माफक प्रमाणात तरतूदीही केलेल्या आहेत.थकबाकी वसुलीकामी संचालक मंडळ व बँकेने केलेल्या प्रयत्नांमुळे थकबाकीचे शेकडा प्रमाण मागील वर्षाच्या तुलनेने कमी करण्यात यश मिळविले आहे. बँकेचे व्यवस्थापन कार्यक्षम असून दप्तरी कामकाजामध्ये सुधारणा करण्यात आलेली आहे.संचालक मंडळाने कर्ज वितरण करताना कर्ज क्षेत्र तसेच दुर्बल घटक कर्ज पुरवठ्यामध्ये सामान्य सभासदांना जास्तीत जास्त संधी उपलब्ध करून दिलेली आहे. बँक व तिच्या शाखा संगणकीय पध्दतीने कामकाज करीत असून संचालक मंडळाच्या पुढाकाराने बँकेने चांगल्या प्रकारे सामाजिक उपक्रमांना खास सहकार्य व मदत दिलेली आहे.

वरील सर्व बाबींचा विचार करून तसेच शासनाने लेखापरिक्षणाचा वर्ग देण्यासाठी जो निकष ठरवून दिलेला आहे.त्यातील गुणांकांचा विचार करून बँकेस सहकार वर्ष 1999-2000 साठी लेखापरिक्षणचा ' अ ' वर्ग देण्यात आलेला आहे.

श्री. तात्यासाहेब उर्फ प्रतापराव गोडसे यांच्या सारख्या सामाजिक कामात अग्रेसर असणा-या संस्थापकांच्या मार्गदर्शनाखाली बँकेच्या संचालक मंडळाने अहवाल वर्षात [illegible] कारभार करून बँकेला जास्तीत जास्त स्वनिधी प्राप्त करून दिलेला आहे तसेच नफा क्षमताही वाढवण्यात यश मिळाले आहे.बँकेचे अध्यक्ष श्री उल्हास पाटसुते व सरव्यवस्थापक श्री सुरेश काळे तसेच इतर संचालकांनीही लेखापरिक्षाचे वेळी तोंडी बँकेच्या कारभारा संदर्भात तसेच लेखापरिक्षणाचे दरम्यान आढळलेल्या आक्षेप - बाबत 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 सहकार्या बद्दल आभारी आहोत.

(बी.एम.महाजन)
विशेष लेखा परिक्षक
सहकारी संस्था, वर्ग
पुणे विभाग, पुणे.

1012

Date : 12/10/2002
Time : 14:30:07

STATEMENT OF STOCK TRANSACTIONS

Page No. 1

Period : From 01/07/1999 To 30/06/2002
Regn. 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.

1014

Date : 12/10/2002
Time : 14:36:23

STATEMENT OF STOCK TRANSACTIONS

935 92

Period : From 01/07/1999 To 30/06/2002

Regn. No: RVC00074 Name : SUVARNAYOG SAHAKARI BANK LTD.

Date Of Effect	Token No.	Stock No.	Amount (in Rupees) Debit	Credit	Balance	Transaction With
Loan Code : 05000 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_CON
13/06/2001	25267	TBY00048	1,00,00,000		0	HDFC_CON
Loan Code : 08007 Description : 11.00 % 2003						
23/05/2001	24002	TBY00032	49,50,000		0	HDFC_CON
Loan Code : 08008 Description : 10.75 % 2000						
14/06/2000	11449	TBY00029	70,00,000		0	REPAY OF LOAN
Loan Code : 09001 Description : 12.60 % GOVT. STOCK 2000						
05/04/2000	0079	TBY00010	50,00,000		0	REPAY OF LOAN
Loan Code : 04003 Description : 12.50 % GOVT.STOCK,2004						
28/06/2000	0	TBY00647	1,00,00,000		0	RBI AHMEDABAD
Loan Code : 04007 Description : 11.64 % GOVT.STOCK,2000						
06/07/2000	479	TBY00100	50,00,000		0	REPAY OF LOAN
Loan Code : 04009 Description : 11.75 % GOVT.STOCK, 2001						
01/07/2000	11012	TBY00150	1,00,00,000		0	JOBL
Loan Code : 04010 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	24006	TBY00120	50,00,000		0	HDFC_CON

NOTE: 1. Credit/Debit entries are for acquiring/disposing of the stocks.
2. Conversion or Consolidation etc are mere accounts provided for accounting purposes only.

992 (925) 9

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.

PDO/19.01.02/ RSB /2002-03
14 October 2002

PUBLIC DEBT OFFICE

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 Cc /२००२
दिनांक २९ / १० /२००२

... 2

पोलीस निरीक्षक पुणे शाखा
(अंतर्गत दहशत विरोधी पथक पुणे)

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

C:\WINDOWS\TYPING\PradeepPl.doc(2)

996

Date : 12/10/2002
Time : 14:27:11

STATEMENT OF STOCK TRANSACTIONS

Page No. 1

(928)3

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 : 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.

Date : 12/10/2002
Time : 14:27:11

STATEMENT OF STOCK TRANSACTIONS

925

Period : From 01/07/1999 To 30/09/2002

Regn. No: BYCH0082 Name : HOME TRADE LTD.

Date Of Effect	Token No.	Stock No.	AMOUNT (in Rupees) Debit	Credit	Balance	Transaction With
Loan Code : 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.



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Date : 12/10/2002 STATEMENT OF STOCK TRANSACTIONS Page No: 3
Time : 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 : 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.

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Date : 12/10/2002
Time : 14:27:11

STATEMENT OF STOCK TRANSACTIONS

(93F) E

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 acts are dummy accounts provided

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Date : 12/10/2002
Time : 14:27:11

STATEMENT OF STOCK TRANSACTIONS

Page No. 5

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
15/08/2001	27976	TBY00259		5,00,000	5,00,000	HDFC_CON
15/08/2001	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
28/12/2000	18982	TBY00159	25,00,000		0	SUBDIVISION A/C
28/12/2000	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
Time : 14:34:14

Period : From 01/07/1999 To 30/06/2002

Regn. No: BY000002 Name : HOME TRADE LTD

Date Of Effect	Token No.	Stock No.	AMOUNT (in Rupees) Debit	Credit	Balance	Transaction With
Loan Code : 01005 Description : 0.00 % 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 : 02005 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	10484	TBY00412	50,00,000		0	
22/09/2000	0	TBY00414	10,00,000		0	RBI CALCUTTA
22/09/2000	0	TBY00415	10,00,000		0	RBI CALCUTTA
03/10/2000	0	TBY00413	10,00,000		0	RBI CALCUTTA
Loan Code : 03004 Description : 10.00 % 2014						
26/04/2000	0908	TBY00662		50,00,000	50,00,000	JSBL
26/04/2000	0908	TBY00659		50,00,000	50,00,000	JSBL
26/04/2000	0908	TBY00660		50,00,000	50,00,000	JSBL
26/04/2000	0908	TBY00661		50,00,000	50,00,000	JSBL
05/05/2000	0	TBY00659	50,00,000		0	RBI AHMEDABAD
05/05/2000	0	TBY00660	50,00,000		0	RBI AHMEDABAD
05/05/2000	0	TBY00661	50,00,000		0	RBI AHMEDABAD
05/05/2000	0	TBY00662	50,00,000		0	RBI AHMEDABAD
Loan Code : 04002 Description : 9.50 % 2000						
15/09/2000	14304	TBY00352		1,00,00,000	1,00,00,000	DCBL
10/10/2000	0	TBY00352	1,00,00,000		0	RBI AHMEDABAD
16/10/2000	16053	TBY00363		5,00,000	5,00,000	
01/01/2001	19474	TBY00363	5,00,000		0	SUBDIVISION A/C
Loan Code : 04005 Description : 10.25 % 2012						
26/04/2000	0908	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.

Date : 12/10/2002 STATEMENT OF STOCK TRANSACTIONS Page No. 2
Time : 14:04:14

Period : From 01/07/1999 To 30/06/2002

Regn. No: BYCH0082 Name : HOME TRADE LTD.

Date Of Effect	Token No.	Stock No.	Debit	Credit	Balance	Transaction With
Loan Code : 04005 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 : 04010 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
10/07/2000	0	TBY00516	50,00,000		0	RBI AHMEDABAD
10/07/2000	0	TBY00517	50,00,000		0	RBI AHMEDABAD
10/07/2000	0	TBY00518	50,00,000		0	RBI AHMEDABAD
08/09/2000	0	TBY00515	50,00,000		0	RBI AHMEDABAD
30/10/2000	16030	TBY00530		50,00,000	50,00,000	HDFC BOM
27/11/2000	0	TBY00530	50,00,000		0	RBI AHMEDABAD
Loan Code : 05002 Description : 11.50 % 2015						
08/03/2000	6684	TBY00312		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00313		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00314		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00315		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00316		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00317		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00318		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00319		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00320		50,00,000	50,00,000	JSBL
08/03/2000	6684	TBY00321		50,00,000	50,00,000	JSBL
10/04/2000	8258	TBY00312	50,00,000		0	
10/04/2000	8258	TBY00313	50,00,000		0	

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

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Date : 19/10/2002 STATEMENT OF STOCK TRANSACTIONS Page No. 3
Time : 14:04:14

Period : From 01/07/1999 To 30/06/2002

Regn. No: BVCH0002 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	TBV00314	50,00,000		0	
10/04/2000	8171	TBV00315	50,00,000		0	
10/04/2000	8171	TBV00316	50,00,000		0	
10/04/2000	8171	TBV00317	50,00,000		0	
10/04/2000	8171	TBV00318	50,00,000		0	
10/04/2000	8171	TBV00319	50,00,000		0	
10/04/2000	8171	TBV00320	50,00,000		0	
10/04/2000	8171	TBV00321	50,00,000		0	
31/03/2001	22955	TBV01250		50,00,000	50,00,000	HDFC CDH
02/05/2001	0	TBV01250	50,00,000		0	RBI BHUBNESHWAR
Loan Code : 00000 Description : 11.50 % 2009						
08/03/2000	6683	TBV00359		25,00,000	25,00,000	JSBL
08/03/2000	6683	TBV00360		25,00,000	25,00,000	JSBL
10/04/2000	8693	TBV00359	25,00,000		0	JIJAMATA SAH BK
10/04/2000	8693	TBV00360	25,00,000		0	JIJAMATA SAH BK
Loan Code : 01012 Description : 11.50 % 2011						
03/01/2000	4100	TBV00114		50,00,000	50,00,000	JSBL
21/06/2000	0	TBV00114	50,00,000		0	RBI AHMEDABAD
21/06/2000	0	TBV00115	25,00,000		0	RBI AHMEDABAD

N.B.: 1. Credit/Debit entries are for acquiring/disposing of the stocks.
[illegible] Bank accounts provided

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Date : 12/10/2002
Time : 14:16:39

STATEMENT OF STOCK TRANSACTIONS

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Page No. 1

Period : From 01/07/1999 To 30/06/2002

Regn. No: BYCH0002 Name : HOME TRADE LTD.

Date Of Effect	Token No.	Stock No.	AMOUNT (in Rupees) Debit	Credit	Balance	Transaction With
Loan Code : 00261 Description : 12.00 % TAMIL NADU SDL 2010						
05/02/2001	20654	TBY00034		50,00,000	50,00,000	HDFC_CON
08/10/2001	0	TBY00034	50,00,000		0	RBI AHMEDABAD
Loan Code : 00221 Description : 11.00 % WEST BENGAL 2001						
11/05/2001	23025	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 : 04212 Description : 12.50 % KERALA SDL 2004						
15/06/2001	25794	TBY00432		5,00,000	5,00,000	INDUSIND (CON.)
12/07/2001	0	TBY00432	5,00,000		0	RBI CALCUTTA
Loan Code : 07254 Description : 12.30 % GUJARAT SDL 2007						
11/05/2001	23824	TBY00030		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 : 08234 Description : 12.50 % KARNATAKA S.D.L. 2008						
17/06/2000	0	TBY00015	5,00,000		0	RBI DELHI

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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

Recd.
22/10/02

1034

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 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.

2_
2_

Received
C-Add 21
D.B. Crime Branch
Pune City
10-2002

Date 8-11-2012

(982) 9

I Subodh Chandyal Bhandari Age 37 years R/o B703 Govind Complex Sector 14 Vashi Navi mumbai Phone. 7897435 native place Jodhpur Rajasthan. Name of Wife - Sunita. His father's address - A324 Lake Town Block A Calcutta Phone no. 5342810 Hereby State before you that - my native place is Jodhpur but my father, grandfather do not live there nor do I have house in Jodhpur or anywhere in India. The present address of Navi mumbai mentioned above is of my house rented by Home Trade Ltd. for my Residence the rent was paid by me from my salary received from Home Trade Ltd. The owner of the house in Navi mumbai is Jethanand Bharwani who is NRI residing in Singapore whose address of Singapore is not known to me but his brother Bharwani is living in mumbai whose address is not known to me at present but his office is in Nittal Tower 'C' Wing on 14th floor

Home Trade Ltd had paid advance for the house rent as deposit of ten months. Monthly rent was Rs. 12000/-

I have one elder Sister and one younger brother, my Sister's name is Shobhana Dugar, married to Amit Dugar and is Settelled in Virat nagar (Nepal). He is a businessman. My brother's name is Akshay Bhandari age - 32 years, and is Settled in Perth Australia. He is CWA Graduate and working in some Company of Software, complete residence address and occupational address is not known to me and at present I do not remember.

I got married in the year 1991 to Sunita who is also chartered Accountant. We have one son whose name is Akash Studying in class IV and is nine years old.

I did my Schooling in Calcutta from South Point HighSchool in Baliganj. with class XII. Thereafter I did my B.Com from St. Xavier's College which is Calcutta University in Calcutta Passed Inter in the year 1986. After that I did my Chartered Accountancy from Institute of Chartered Accountants of India

Extract from ... of Statement of Sukhada Bhide
New Delhi. During the period from
1986 to 1989 I was with R. Singhi
and Company, 8 Old Post Office Street Calcutta.

After qualifying in the year
1989 I joined V.C.K Share and
Stock Broking Services Private Ltd,
India Exchange Place Calcutta 1. I was
employed in this company as a Senior
executive initially and later promoted
as a Senior manager while working
there in 1994.

In the year 1994 December
I met Mr. Sanjay Agarwal who was
the C.E.O of Lloyd's Brokerage Ltd.
through a common friend Mr. Sanabil.
of Co. Santhalia, who offered me a
job in Lloyd's Brokerage as a
Assistant Vice President of their office
in Calcutta. which was accepted
by me and thereafter I worked in
that capacity showing good
progress for the company till 1999.
Impressed by my work Sanjay
Agarwal brought me to Worli
Mahim Mumbai in his new company
Home Trade Ltd. renamed after
his taking over the Lloyd's Brokerage
I had come to Mahim Mumbai Home Trade
Ltd office in the year Jan 2000.
and started working there as
Vice President incharge of Internet
Base online Stock broking project
for retail investors in India.

Having experience in the share broking and stock exchange operations I was asked to ~~develop~~ and monitor the development of software which the various vendor's were assigned to develop. E. Space Technologies and APUS Technologies were doing the front end development and Metastreet technologies was doing the back end development. We also hired Arthur Anderson for bringing in global best practices in the area of internet and online trading.

My Job was to coordinate between the various vendor's expertise to set up world class online stock trading system. In this project I was assisted by Mr. Vinay Kohli and later on Mrs. Manish Agarwal We worked towards making this the best online booking service for retail investor's in the country. Towards this end we worked with various banks and Depositories for online connectivity. This included city bank, H.D.F.C Bank U.T.I Bank and others. We also worked on a new accounting software with Deloitte Touche ~~Tomatsu~~ Tomahatsu for Sun System Accounting. We further worked towards setting up for the first time in the country a loyalty management programme for the customers. This would mean substantial buisness for the Company and Rewards & for customers

through accumulation of points which could be in terms of product offering or service discounting. One Brother created Call centre operation for Phone broking services and back office operation was awarded to Pricewaterhouse Coopers to signify complete transparency of operation by the Home Trade management. This were to build investor/customer confidence in dealing with HomeTrade. We launched the online trading service in march 2000.

The main promoters and Directors of Home Trade were Shri Sanjay Agarwal Ketan Sheth, and M.S Trivedi. They took part in day to day running and managing the company. Mr. Sanjay Agarwal was the chairman and chief executive officer of the company, Mrs. M.S Trivedi was the executive director and Mr. Ketan Sheth was director incharge of Debt market operations. I was informed by Mr. Sanjay Agarwal that all the Surplus funds of the Company were deployed in Govt/Semi Govt Securities which is a very safe investment avenue. The promoters had complete belief in the project of Home Trade even though they were aware that money invested in the project would pay back over a period of time.

In January 2001, Mr Sanjay Agarwal mentioned to me that all the three top Directors, namely Ketan Sheth

C.V.S. Trivedi, Sanjoy Agarwal were traveling to Australia for the shoot of the brand film and to meet Hrithik Roshan, Sachin Tendulkar and others and were likely to remain outstation for other important assignments they asked me to become a authorised signatory for operation of Demat accounts of companies under their management. They also asked me to sign contract notes for wholesale debt market (W.D.M.) Segment under Board resolution passed by the company on the basis of authentication of these documents made by the concerned personnel of W.D.M. Desk. W.D.M. Desks of Home Trade was run by Miss Kanan Mewawala and she was assisted by Govind Rai, Ketan Mashelia and Jayvanta. All transactions as mentioned were under direct supervision of Directors namely Ketan Sheth and C.V.S. Trivedi.

Mr. Ketan Sheth was not only Director in Home Trade but also in all group companies in India and Overseas including the promoting companies of Home Trade like wise I.D.F. Commodities, D.F.V. India, Wedge India, Buy Everything and his own companies dealing in Govt Securities / Bonds etc namely Gilt Edge Management Services Ltd. Vile Parle, Gilt Edge Investment Banking Services

Supplementary — Statement of (107) Shrenik Shantilal
Vishramsingh Rathi, C.R.No. 65/2002
Ketan Sheth and Company etc. Ketan

Sheth was the person most experienced in dealing in Govt Securities and guided the Company (Home Trade Ltd) in transacting with various Cooperative Banks, Private Banks and Institutions. He was the person executing various deals with Banks and was assisted by N.S Trivedi and Kana. Mewalwala. Sanjay Agarwal was apprised of transactions by Ketan Sheth and in office by Kanan Mewalwala. Ketan Sheth use to come to office regularly and discuss with Sanjay Agarwal and other Directors Kanan Mewala regarding Company affairs and sale, purchase of Govt Securities etc.

(viii) Kanan Mewalwala was the person handling and anchoring the W.D.M. Desk. All instructions regarding entering into and preparing of contract notes, Bills and other documents were done under her supervision including for banking activities (sending E mails, fax, couriers, issuing of cheques etc). Ketan Mehta and Jay Mehta were assisting Kanan Mewalwala in Backoffice and Accounting works.

Now I am shown the Contract notes, Bills and Concerned

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documents regarding the transactions of Govt Securities / Bonds Sale/purchase between Home Trade Ltd and Shyama yug Sahakari Bank Ltd. my comments and to State Regarding there as follows after the observing and reading these carefully and also perusing the signatures, initials made on them:

S.No.	Contract Note No.	Trade Date	F.Y.	Kind of Security / Sale/Purchase	Initials and Signatures
1	8255	17-12-99	1 crore	11.5% CG-2015 Sold to S.S.B.L	Initials of Govind Ra Signature Sanjay Agarwal
2	8582	12-1-2000	1 crore	12.6% C.G 2018 Sold to S.S.B.L.	Initials of Kanan Mewalwala Signature of C.S Gro
3	8612	15-2-2000	1 crore	12.4% C.G 2013 Sold to S.S.B.L	Initials of Kanan Mewalwala and Signature of Damodhar Baldwa
4	8927	8-3-2000	1 crore	11.5% C.G 2015 Bought from S.S.B.L,	Initials of Kanan Mewalwala Signature Sanjay Agar
5	8925	8-3-2000	1 crore	12.6% C.G 2018 Bought from S.S.B.L.	Initials of Kanan Mewalwala and Signature of Sanjay Agarwal
6	9057	22-3-2000	2 crore	11.9% C.G 2009 Sold to S.S.B.L.	Initials of Kanan Mewalwala and Signature of Sanjay Agarwal
7	9395	16-5-2000	2 crore	11.85% C.G 2014 Sold to S.S.B.L.	Initials of Kanan Mewalwala and Signature of C.S. Gro

Vishwambhar B.Sam. C.R.No. 65/2002 U/s 406 r/w 420, 465, 467, 468, 471, 34 I.P.C.

Statement of Suresh Khandelwal

S.No.	Contract Note No.	Trade Date	F.V.	Kind of Security Sale/Purchase	Initials and Signatures
8	9592	16-5-2000	1 Crore	12.4% C.G 2015 Bought from SSBL	Initials of Kanan Mewawalla Signature of Suresh
9	9461	29-5-2000	2.5 Crores	11.5% C.G 2010 Sold to S.S.B.L.	Initials of Kanan Mewawalla and Signature of Sanjay Agarwal
10	9551	6-6-2000	50 lacs	11.25% C.G 2005 Sold to S.S.B.L	Initials of Kanan Mewawalla and Signature of Suresh
11	9529	6-6-2000	1 Crore	10% C.G 2014 Sold to S.S.B.L	Initials of Kanan Mewawalla and Signature of Suresh
12	9702	3-7-2000	1 Crore	12.3% C.G 2016 Sold to S.S.B.L	Initials of Kanan Mewawalla and Signature of Sanjay Agarwal
13	9798	14.7.2000	1.5 Crores	14% C.G 2005 Sold to S.S.B.L.	Initials of Kanan Mewawalla and Signature of Sanjay Agarwal
14	10429	10-8-2000	2 Crores	11.83% C.G 2014 Bought from S.S.B.L	Initials of Kanan Mewawalla and Signature of Sanjay Agarwal
15	10317	1-9-2000	2 Crores	17.5% RSE 2005 Sold to S.S.B.L	Initials of Kanan Mewawalla and Signature of Suresh

S.No.	Contract Note No.	Trade Date	F.V.	Kind of Security, Sale/Purchase.	Initials and Signature
16	10677	16-10-2000	1.5 crores	14% C.G 2005 Bought from S.S.B.L	Initials by Kan mewawa and Signature of N.S Trivedi
17	10679	16-10-2000	1.5 crores.	17.5% RSEB03 Sold to S.S.B.L	Initials of Kanan mewawala and Signature of N.S Trivedi
18	11567	16-10-2000	1.5 crores	17.5% RSEB 03 Bought from S.S.B.L	Initials of Ketan maskeri and Signature of Ketan Shetty
19	11528	2-2-2001	1 crore	15.75% KBJNL415 Sold to S.S.B.L	Initial of Kanan mewawala Signature of Subash Khandan
20	12097	20-2-2001	2.5 crores	11.5% C.G 2010 Bought from S.S.B.L	Initial of Ketan maskeri and Signature of Sanjay Agarwal
21	10315	1-2-2000	2 crores	17.5% RSEB 03 Bought from S.S.B.L.	Initials of Kanan mewawala Signature of Sanjay Agarwal
22	12242	2-2-2001	1 crore	15.75% KBJNL415 Bought from S.S.B.L	Initial Kanan mewa Signature Khandan

Supplimentary :-
Vishrambag P.S.Stn C.R.No. 65/2002 U/S 406, 409, 420, 465, 467, 468, 471, 34 of I.P.C.
Statement of Subodh Bhandari

Other three transactions in the names of contract notes are in S.G.L. hence there are no initials and signature of HSL officials.

The following contract notes from file are shown to the which which are obtained ~~as copy~~ as per Sale/Purchase between HSL and S.S.B.L.

S.No.	Contract Note No.	Trade Date	F.V	Kind of Security. Sale/Purchase	Initials and Signatures
1	13561	28-6-2001	5 crores	11.5% G.D.S. 2010 Sold to S.S.B.L	Initialed by Hanam Chewalwala and Signed by Subodh Bhandari
2	13757	1-8-2001	1 Crore	10.65% GCSCS 2006 Sold to S.S.B.L	Initialed by Hetan Chaskalia and Signed by Subodh Bhandari
3	13761	1-8-2001	1 Crore	10.65% GCSCS 2006 Sold to S.S.B.L	Initialed by Hanam Chewalwala and Signed by Subodh Bhandari
4	15754	30-1-2002	3 Crores	11.5% GDS 2010 Bought from S.S.B.L	Initialed by no one. Signed by Sanjay Agarwal.
5	15758	30-1-2002	1 Crore	10.65% GCSCS 2006 Bought from S.S.B.L.	Initialed by no one. Signed by Sanjay Agarwal.
6	15909	30-1-2002	1 Crore	10.65% GCSCS 2006 Bought from	Initialed by no one Signed by

Sl.No.	Contract Note No.	Trade Date.	F.V;	Kind of Security Sale / Purchase;	Signature and Signature
7	15757	30-1-2002	5 crores.	13.5% Manajeer Pradhikaran, 2010. Sold to S.S.B.L	Initials by no one and Signed by Sanjay Agarwal
8	16029	30-1-2002	5.25 crores.	8.07% GOG 2017 Sold to S.S.B.L.	Initialed by Kishan Malviya Signed by Subodh Khandelwal
9	HDFC 15911	30-1-2002	5 crores.	13.5% Manajeeran Pradhikaran 2010 Bought from S.S.B.L.	Initialed by Kishan Malviya Signed by Subodh Khandelwal
10	16875	28-3-2002	5 crores.	7.5% C.G 2010 Sold to S.S.B.L.	Initialed by Kishan Mewawala Signed by Subodh Khandelwal
11	16877	28-3-2002	65 lacs.	7.5% C.G 2010 Sold to S.S.B.L	Initialed by Kishan Mewawala Signed by no one
12	16891	28-3-2002	5.25 crores	8.07% G.G. 2017 Bought from S.S.B.L.	Initialed by Kishan Mewawala Signed by Subodh Khandelwal

The initials and signatures mentioned above pertaining to respective transactions are identified and recognized by me since I have seen them during the official correspondence.

Supplement - of Statement of Sudesh Khanderia, recorded on 9/11/2002 by B.Jain, C.R.-cum. 65/2002, U/s 164 Cr.P.C etc

While I was working and on duty in Hem Trade Ltd. Wasthi as Vice Presidena and Authorised Signatory.

Some of the above Contract notes of above transactions of Govt. Securities/Bonds etc are Signed by me in my capacity as authorised Signatory after duly initialed and authenticated by W.D.M Personnel viz namely Kanan Mehrwala and others.

I have verified from time to time the genuineness and authenticity of transactions in W.D.M Desk by Physically observing the existence of concerned Securities and Bonds but as I was not responsible for day to day functioning of W.D.M. Desk I was not verifying each and every transaction. Since the Directors viz Sainedi Krishnaiah Chairman Sanjay Agarwal were actively taking part in functioning of this desk, I had immense faith and trust in their honesty and integrity they will not do anything contrary to provision of law and buisness ethics. Refering to above Contract notes mentioned in tabular form and Signed by.

inc. the Govt Securities/funds with respect to those did not appear before me nor seen by me or brought before me by W.D.M Desk. Because Kanan Chewawala had installed the concerned Contract notes and the practice was that deliveries and custody of Securities/Bonds in debt market was handled by Kanan Chewawala under the direction of Ketan Sheth.

I have never discussed nor I have helped Sanjay Agarwal, Ketan Sheth or Trivedi to do counterfeit or forged Allotment letters of bonds of Maharashtra Jeevan Prabhikaran or any other Govt Securities or bonds.

I was in Custody Custody prior to my arrest there I thought of giving statement before the Police which will help in tracing the money siphoned by HSL and cooperate with the Police. Hence I had written a declaration which as I am presenting before duly signed by me on three papers.

On 26th April, I had tendered by resignation to the C.O

Statement — Statement of Shri [illegible]

of HTL knowing the press news against the HTL. which is the a copy of which is presented to you. My resignation was thereafter duly accepted by C.E.O Sanjay Agarwal on the same day. I am also presented certified true copy of the resolution passed by the Committee on 10th April on 2012 showing the responsibility of my signing the contents noted as an authorised signatory in clearing my liability.

[signature]

(962)

In presence of
Police Inspector
Crime Branch
Pune City

1132

902) e

Declaration

I, Subodh Bhandari, am a Chartered Accountant. I joined as Branch Manager on February 1, 1995 of Lloyds Brokerage Limited. The business of Lloyds Brokerage was taken over in 1998 by an OCB in Mauritius and was thus renamed as Euroasian Securities Ltd. I was posted in my capacity as Branch Manager from 1995 to 1999. Mr. Sanjay Agarwal was the CEO of Lloyds Brokerage Ltd.

Mr. Sanjay Agarwal was impressed with my whole-hearted approach for the company's work which I discharged with utmost sincerity and integrity. He then invited me to Mumbai to look after various important assignments of the company including the setting up of the mega project in IT and Internet Industry. The Directors of the company were happy with my splendid performance and they gave me more important assignments from time to time.

I was always under a bonafide belief that the project set up by our company Home Trade Ltd. was a world-class unique company in the field of financial services and it will perhaps be the world's first Fast Moving Finance Goods (FMFG) Company. The company needed huge funds for setting up of such a mega project. The requirement of such huge funds were arranged by Directors Mr. Sanjay Agarwal, Mr. N S Trivedi and Mr. Ketan Sheth from different sources. I had immense faith in the honesty and integrity of the Directors of the company and was of the firm belief that they would never do anything contrary to provisions of law and business ethics.

In January 2001 Mr. Sanjay Agarwal mentioned to me that as all the top three directors namely N S Trivedi, Ketan Sheth and Sanjay Agarwal were traveling to Australia for the shoot of the Brand film and to meet Hrithik Roshan, Sachin Tendulkar and others and were likely to remain outstation for other important assignments, they requested me to become an authorized signatory to the bank accounts of all companies under their management. They also requested me to sign contract notes for Wholesale Debt Market (WDM) segment in the absence of Directors on the basis of authentication of those documents made by the concerned personnel of the WDM desk. In view of my utmost reverence and faith on their integrity, I signed certain contract notes etc. presented to me by the personnel of WDM desk in the absence of Directors.

During the period of my employment with Home Trade Limited, Shri Sanjay Agarwal also requested me to become a Director of Dalhousie Securities P Ltd. (DSPL). The entire amount of shares in my name in the said company was provided by Shri Sanjay Agarwal by cheques drawn on his bank account directly to the company. The shares of Dalhousie Securities Pvt Ltd in my name thus really belong to him and I have no beneficial interest in the said shares. I was Director of DSPL as a nominee of Shri Sanjay Agarwal. The said company was really owned and controlled by Shri Sanjay Agarwal. I, in my capacity as ostensible and nominee Director signed certain documents on the instructions of Shri Sanjay Agarwal in good faith and on the firm belief that my employer Mr. Sanjay Agarwal would never do anything contrary to law or against principles of business ethics. A copy of MOU signed by Mr. Sanjay Agarwal is annexed herewith.

I was shocked and surprised to go thru the news published in Business Standard of April 26, 2002 wherein various allegations have been made against our company and criminal cases have been filed by Nagpur District Central Co-operative Bank. I immediately tendered my resignation with immediate affect and the same was accepted by Mr. Sanjay Agarwal, the Chairman and CEO of Home Trade Limited.

A reading of news published in various newspapers April 26, 2002 and onwards it appears that the main allegation against Home Trade Ltd. is that it obtained substantial sums of money aggregating to approx 300 crores from various co-operative banks for purchase of Government securities but have failed to deliver the securities to various co-operative banks. It may be pertinent to state that such transaction with different co-op banks started more than three years ago. We, the various employees of Home Trade Ltd. were under the bonafide impression that the company had substantial liquidity and were investing surplus funds in G-secs which is a very safe investment avenue. Also that the transactions with co-op banks were proprietary in nature and were leveraged with the companies own portfolio. The entire amount received from such co-op banks have duly been accounted for in the books of accounts. It may be mentioned here that as and when the funds were received from such co-operative banks for investment in G-secs those funds were given to three security dealers namely Hoogly Trading, Pacific Finance and Poddar Trading for purchase of G-secs as per instructions of Mr. Sanjay Agarwal. The proprietors of these three concerns are close relatives of Mr. Sanjay Agarwal.

I was not in any manner connected with the funds borrowed from co-op banks nor with the activities of dealing in G-secs. All such operations were managed and controlled by Mr. Sanjay Agarwal, Ketan Sheth and N S Trivedi. I have derived no personal gain out of any such funds given by co-op banks to Home Trade Limited and other companies of this group. Infact the transactions with the co-op banks have commenced even prior to my posting at Mumbai. Even after my posting in Mumbai I was not concerned with Finanace & Accounts for a considerable period of time. I was only a senior employee like many other senior executives of the said company.

The newspaper reports have indicated names of five companies in which money has been received from Nagpur District Central Co-operative Bank Ltd. One of these companies is Indramani Merchants P Ltd. I was appointed as a Director of M/s Indramani Mercants Pvt. Ltd. by Mr. Sanjay Agarwal after he acquired this company in March 2001. I was a Director in this company from April 2001 to January 2002 at the instance of Mr.Sanjay Agarwal. I resigned from the directorship at his instance. I believe that approx Rupees Sixteen Crores has been received in this company from Nagpur District Central Co-operative Bank Ltd. The dealings in respect of these transactions with Nagpur District Central Co-operative bank were done by Mr. Ketan Sheth and the money thus received in Indramani Merchants P Ltd. were disbursed on the instructions of Mr. Sanjay Agarwal to the three propritorship firms belonging to Mr.Sanjay Agarwal's cousins namely Hoogly, Pacific and Poddar.

The other main allegation against Home Trade Ltd. is that it obtained substantial amount aggregating to 92 crores from Seamens Provident Fund (SPF). This amount was arranged by Mr. Ketan Sheth, Sailesh Mehta, Sanjay Agarwal and N S Trivedi over a period. Such transactions with HTL and with other companies/concerns of this

group have been carried out since 1998 i.e. prior to my joining Mumbai office of the company.

Unfortunately the amount given by SPF to various companies of this group aggregating to 92 crores also includes approx 9 crores routed thru DSPL of which I am an ostensible Director as nominee of Mr. Sanjay Agarwal. This amount was simply routed thru DSPL and the real destination of the said amount is either with HTL or with Hoogly, Pacific, Poddar mentioned above. I repeat that the shares of DSPL in my name really belongs to Mr. Sanjay Agarwal since inception and the entire money for such share was given by his cheques drawn on his bank account. I was made Director by Shri Sanjay Agarwal as his nominee. The entire funds of DSPL whether by way of share capital or by SPF were arranged by Mr. Sanjay Agarwal and the destination of all such amount is with HTL and concerns belonging to Mr. Sanjay Agarwal or his close relatives.

It will also be imperative to state that my wife is also a Chartered Accountant and she is practicing as partner of R Kothari & Co., even prior to my marriage with her. Both of us are existing income tax assesses. We have filed our returns of income regularly in which we have disclosed our true income and all the assets acquired by me and by my wife are verifiable from the documents annexed with our ROI and with copies of our bank account duly referred to in statements annexed with the returns. We do not own any assets other than the ones shown in our respective balance sheets. A copy of our latest Balance Sheet is enclosed herewith. A summary of receipts and payments prepared from Bank Accounts is also enclosed. A BS for March 2002 is under preparation.

I once again state on oath that I have not received any amount from my employer company or from any one else except salary, allowance and bonus as per terms and conditions of my employment. I have not derived any undue gain out of ill-gotten money acquired from co-op banks and SPF received by HT and its group.

May God Bless Me

On behalf

Bhandari

1138

SUBODH BHANDARI

B-703, Govind Complex,
Sector-14, Vashi,
Navi, Mumbai.

Dated: 26th April, 2002

To
The Chairman & Chief Executive Officer
Home Trade Limited,
Industrial Infotec Park,
Tower-III, 5th Floor,
Washi, Navi,
Mumbai-400 703.

Dear Sir,

I was shocked to read to-day's Business Standard dated April 26, 2002 wherein various allegations have been made against our Company and I also understand that a criminal case under Sections 406, 420 and 34 of the Indian Penal Code has been registered against the Company by Nagpur District Central Co-Operative Bank, Nagpur. I, in my tenure of service, have worked honestly and with full integrity to the best of my abilities without any knowledge of the offences complained in the Newspaper. I am a Chartered Accountant and being a professional, I do not wish to indulge myself in any of the affairs of the Company to which I had no knowledge or was party to, as such I hereby put in my resignation. I say that I will stop coming to the Office and you are requested to settle my accounts as early as possible.

I am an Authorised Signatory in the Company and have signed various documents and Cheques from time to time under your instructions as and when required.

I hope you will understand my anxiety and do the needful at the earliest.

Thanking you,

Yours faithfully,

(SUBODH BHANDARI)

ATTESTED

21/4/02

Presented

दिनांक ९.११.२००१

(९४३)

मी कार्यकारक आणकारक्षेत्र चालवत ३१.३८

District Special Auditor

वर्षी पेठ - बोकडवे, जिल्हा विशेष लेखा परिक्षक
सहकारी संस्था वर्ग १ अहमदनगर राहणार - देशमाने
अपार्टमेंट फ्लॅट नं २ प्रभा हाऊसिंग सोसायटी
कोथरूड पुणे ३८ दूरध्वनी फोन नंबर - ५४४७६९
ऑफीस फोन नंबर ९५-२४१-३४४४५१

~~सक्षम विभागाचे~~ करण सांगतो की

की सहकार पॅनेल नगर जिल्हामधील कुटुंबातील
सोसायटी. सहकार की सोसायटी अहमदनगर येथे
दिनांक ७ ९.७.२००२ सोसायटी पासून जिल्हा
विशेष लेखा परीक्षक हया पदावर कार्यरत
होते. ऑफीस कोर्ट कमर्शियल फेडरेशन लिमिटेड
अहमदनगर हया ठिकाणी आहे. तत्पूर्वी मी
विशेष लेखा परीक्षक वर्ग १ सहकारी संस्था
पत्रकारिता बोर्ड पुणे विभाग पुणे हया ठिकाणी
सन १९९९ सालापासून जून २००२ पर्यंत
कार्यरत होतो. त्या दरम्यान सुवर्णयुग सहकारी
बँक लि. पुणे येथील मुख्य कार्यालयाचे तपासणी
१-४-९९ ते ३१.३.२००० वर्षाचे चार तपासण्या
दिनांक २९-९.२००० ते २४-७.२००० हया
कालावधीत पूर्ण केलेली आहे.

तपासणीचे वेळी सुवर्णयुग सहकारी
बँकेचे कुशल कार्यकारिणी सन १९९९ ते २०००
तपासणीचे कालावधीचे संचालक मंडळ व
सभासदांचे यादी व मी स्वतः जाहीर. रजिस्टर मध्ये
१९.२.२००० सोसायटीचे कोड १२.४० % C.C २०१३

दि. १६.२.२००० रोजी १७.८३ % G.P. २०१३
दर्शनी किंमत १०० रुपये
कोर्ट कमिशनर २० दिनांक २०.३.२००० रोजी १७.२९ %.

C.G २००६ ₹.४.२०० कोर्ट बाकीचे डिस्टींक्टीव्ह ऑफर
लिस्टमधे जाहीरात. तसेच त्याबाबतची सर्व
विक्री तारीख आणि वगैरेची जाहीरात आहे.
सीबी पाहिजेच होती. दिनांक ३१.३.२०००
रोजीचे तात्पुरते लिस्ट जाहीरपणे G.P
२०१३ (१२.४०%) दर्शनी किंमत १००
रुपये दिनांक १६.२.२००० (१७.८३%)
G.P २०१४ याप्रमाणे ऑफर ॲन्ड ऑफरच्या
३१.३.२००० पुर्वीचे तिसरीतील प्रॉस्पेक्टस
तात्पुरते समाविष्ट करावे. कारण
दिनांक १६.२.२००० रोजीची १२.४०%
G.P २०१३ ही कायमचा तात्पुरतेच
महाराष्ट्र मिळालेली आहेत. तसेच
दिनांक १६.२.२००० रोजीची दर्शनी
किंमत १०० रुपये रोजी ₹. १७.८३%.
G.P २०१४ हे येणे जे की तात्पुरतेचे
तेही पाहिजे त्यांचे डिस्टींक्टीव्ह ऑफर
लिस्टीले जावते. तथा दिसुन कायमचा
कुठेही तसेच वरील बाजुस सुनावणी
स्वरुपात मोठेच कुठेच्या ठिकाण काम
करीत नव्हत्यात लिस्टीलेस ही
पुन्हा यामध्ये ठळक इंटरनल मॉनिटर

प्रतिनिधी
[illegible]

दिनांक 22-6-99 रोजी झालेल्या सभेत ठराव क्र. 3 अन्वये मंजूर करण्यात आलेल्या डिबेंचर्स वाटपाबाबत.

सभेस उपस्थित असलेले संचालक श्री. [illegible] यांनी सूचना मांडली की, दिनांक 22-6-99 रोजी झालेल्या सभेत ठराव क्र. 3 अन्वये मंजूर करण्यात आलेल्या डिबेंचर्स वाटपाबाबत सदर ठरावात दुरुस्ती करण्यात यावी. सदर सूचनेस [illegible] यांनी अनुमोदन दिले.

सदर सूचनेवर चर्चा होऊन ती एकमताने मंजूर करण्यात आली.

सदर सूचनेनुसार ठराव क्र. 3 मध्ये खालीलप्रमाणे दुरुस्ती करण्यात आली.

1)	दिनांक 22-6-99	99.55% GoI 2006 दर्शनी किंमत 10 लाख रुपये
2)	दिनांक 28-11-99	99.65% GoI 2009 F.V 10 लाख रुपये
3)	" 30-11-99	6.50% GoI 2010 F.V 20 लाख रुपये
4)	" 8-11-99	99.80% GoI 2000 F.V रुपये 10 लाख रुपये
5)	" 19.2.2000	99.75% GoI 2018 F.V. 100 लाख रुपये

परंतु हस्तांतरणाची नोंद डिबेंचर रजिस्टरमध्ये करण्यात आली.

खालील जणांनी सदर ठरावाच्या मूळ प्रतीवर सह्या केल्या.

1) [illegible]
2) [illegible]

मी हे सुद्धा बँकांचे गुणवत्ता, कार्यक्षमता
वाढून सामान्य माणसाचे समाधान होईल
ते सुकर्ज सुद्धा सरकारी बँकांनी अनुत्पादक
विकास धोरणे आखावयास पाहिजे. ते
जाहीर. जे दोन सेवक मिळून काम
करतील ते जर्दीचे कुणाकडून सर्वेक्षण
होणे होते ही माहिती मागवा सरकार व्यवस्था
असली पाहिजे. म्हणून मी डॉक्टरेट दिली
सर्व मी ते सेवक मिळून काम करतील. त्यामध्ये
जाकटसा मिळून काम वाढवून म्हणून मी
जोड धोरणे आहे. ज्या ज्या रिकमेंडेशन्स
मी येथे बोलले, त्या सी रिकमेंड बोलले
आहेत.

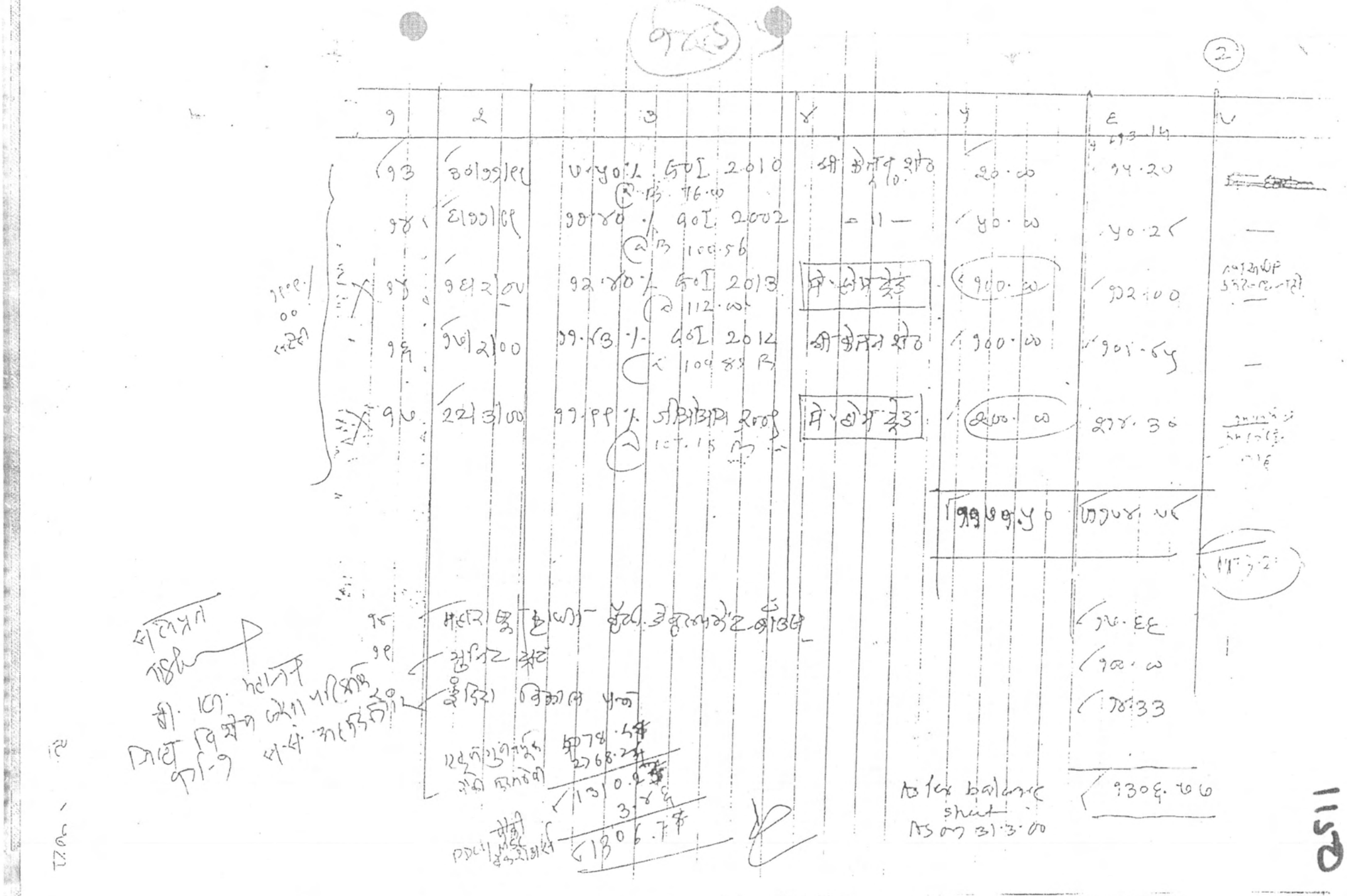
आणि जर्मनी जसे ऑडिट करण्यात आणून
जास्तीत जास्त कार्यक्षमतेने जे सुकर्ज बँकांचे
व्यवस्थापन साध्य होते. त्यात मी थोडी
चेतलास आहे. सर्वेक्षण सामान्य लोकांच्या
व सरकारचे सेवक सेवाभावीपणे जोडले गेल्याने
खालील कारण दिलेले आहे. त्यामुळे
13.3.2000 असेच्या हिशोबे तपासून धोरणे
होईल.

मी आपले सेवक परिक्षणाचे काम सहकार्य
सामान्यांचे सेवा परीक्षण, संख्याशास्त्रीय पार
पाडले आहे. सेवा परीक्षण हे यासाठी तयार केले
असून त्यात सर्व्हे करण्याचा सामान्य निरीक्षणाचे
केला आहे. जेणेकरून गुणवत्ता तपासणे
कार्यालय सरकारी कार्यालय संस्थेच्या
गुणवत्ता ही कुठल्या गोष्टी बदलाने ह
गुणवत्तेची पुनर्तपासणी करणाऱ्या कार्यालयाचे

(विभाग, उपयुक्त सेवा तात्पुरत्या व कंत्राटी
कर्मचाऱ्यांना, नेतानुकूलीकरण, तपशील सेवा व नागरी
महत्वाचा विभाग जाहीर. शिक्षण कंत्राटी,
नियमानुसार कृषि कंत्राटी, देवरे ५० पोलिसांना
तर जाहीर झाला. कंत्राटी तत्त्वांना, सरकारी
पर्यवेक्षकांचे सेवेत नेतानुकूल तात्पुरत्या स्वतंत्र
चार्टर्ड झाल्यांनंतरी वेतनानुसार करणे आवश्यक
आहे व त्यांचे सेवेचे वेतनानुसार वेतनाची तसेच
तेथे सल्लागार्यांना, कंत्राटदारांना, नेतानुकूलीकरण
लागू करण्याची योजनेची मुख्य संकल्पना
तसेच आहे. त्यानुसार सरकारी कंत्राटी सेवेत
कार्यरत असलेल्या नेतानुकूलीकरणाचे
परिक्षणासाठी तसेच परीक्षणासाठी वेतनानुसार
वेतनाची मान्यता व त्यांना सल्लागारांची दरवर्षी
तपासणी करण्याचे नेतानुकूल तपासणीसाठी
मान्यता आलेवर आदेश पोलीस आहेत.
सदरची माहितीचे पत्र RTI कार्यालय क्रमांक
४८/०९/२००/२०१३-१२ दिनांक ११ जून २०१२
नुसार दिलेली आहे. त्यानंतर दिलेल्या हेतू
पत्र मान्यता दरम्यान दिली आहे. तसेच आपले
तपासणीचे वेतनी सरकारी कार्यालयांमध्ये वेतनाची
पाहणी दिनांक. वेतनानुसार वेतनाचे रचनेचे व दरम्यान
नंतर एकूण पात्र पदे (मान्य संख्येनुसार पात्रता, शिक्षणाची
आवश्यक सेवांमध्ये सल्लागार्यांना दरवर्षी करणेत आले.

आपले दिनांक मी कायदेशीर पाहिजे. ते आपले
सांगलीकरणार. असेवर होते.

धन्यवाद.



1198

HDFC BANK

November 11,2002

HDFC Bank Ltd.,
Transaction Banking Group
Kamala Mills Compound,
Senapati Bapat Marg,
Lower Parel, Mumbai-400 013.
Tel.: 498 8484 Fax: 492 3411

Office of the Police Inspector
Crime Branch, Pune City Camp,
Pune – 411001

Attn. Mr. P R Patne – Police Inspector – Crime Branch

Sir,

Sub: Regarding the cheques issued by M/s Home Trade Ltd., M/s Suvarnyug Sahakari Bank Ltd., Pune during the transaction of GOI Securities/Bonds etc.

We refer to your letter dated 28/10/2002 and enclosed herewith the original cheques / documents. The details are as below.

> Cheques issued by Suvarnayug Sahakari Bank Ltd from their account Number 0070051744004 favoring Home Trade Ltd.

Cheque No	Amount(Rs.)
858811	1,11,86,222=22
225886	2,12,58,904=11
858832	52,35,250=00
858840	1,07,63,666=67
225925	1,04,55,342=47
225969	1,01,07,095=89
858797	1,00,87,638=89
858818	2,13,36,744=44
Trf letter 2/8/01	1,01,04,178=08

> Cheques issued by Home Trade Ltd from their account number 0010400317011 favoring Suvarnayug Sahakari Bank Ltd

Cheque No	Amount(Rs.)
321643	995=44
984147	16081=25
321677	144566=35
111548	16862568=49

As discussed, we are in the process of organizing other documents and shall submit the same at the earliest.

Kindly acknowledge the receipt of the above original cheques/documents

Yours faithfully,

For HDFC Bank Ltd.,

Authorised Signatory

Encl: As above

Cheques issued by HTL to Suvarnayug

1200

(936)

JANATA SAHAKARI BANK LTD., PUNE

(SCHEDULED BANK)

HEAD OFFICE : 1444, Shukrawar Peth, Thorale Bajirao Road, Pune - 411 002.
Phone : 4453258, 4453259, 4452894 ◆ Fax : 020 - 4453430
E-mail - jsbho@pn3.vsnl.net.in ◆ Website : www.janatabankpune.com

REF. : H.O. /FGR/9159/02 DATE : 11/11/02

Shri P. R. Patil Sahib
Police Inspector,
Crime Br.
Pune City

Sub :- Cheques issued by M/s Home Trade Ltd. in favour of Suvarnayug Sah. Bank Ltd Pune.

Ref. your letter Nr. Room 178/2002 dt 28/10/02.

Sir, With reference to above please find herewith cheques enclosed, Original cheques issued by M/s H T Ltd in favour of Suvarnayug Sahakari Bank Ltd Pune, for further investigation. The information of cheque enclosed herewith as below :—

SR NO.	Chq No.	Amount Rs.	Presented through	Dt of present Payment
1)	905827	10594109.59	HDFC Bank	05/03/2002.
2)	803228	11143022.00	—"—	21/03/2002
3)	803227	10426333.33	—"—	21/03/2002
4)	866301	11132166.67	—"—	06/11/2002
5)	854959	22274361.11	—"—	17/05/2002
6)	963754	23654109.59	—"—	05/03/2002.

Please acknowledge the same

Thanking you,

Yours faithfully,

Home Trade Ltd 2364
Home Trade Ltd 1363 AA

पुरवणी परिच्छेद दि. 22.11.02

मी. राजीव देवेंद्रप्रसाद फुले वय. 36 वर्षे
धंदा नोकरी. सुवर्णयुग बँक, मुख्य कार्यालय
पुणे येथे अधिकारी रा. सोनेवाडी सांगवी सन.
17/11 चतुःशृंगी नगर. पुणे 73

समक्ष विचारले वरून पुढील सांगतो की,
सुवर्णयुग सहकारी बँकेचे HDFC बँक लोअर परेल मुंबई
शाखेचे अकौंटर नं. 007, 005, 17, 44, 004
असे आहेत. आता मला आपण M/S होमट्रेड चे.
यांचे नावाने सुवर्णयुग सहकारी बँकेने अकौंट चे
चेक दिले आहेत. त्याचे नंबर खालील नमुद करावे
व त्या चेकवर खालील नमुद अधिकारी यांच्या सह्या
ओळखून मी सांगतो

1]	चेक क्र. 858818	सह्या - काळे, बारी
2)	—" — 225964	—" — बारी, फुले
3)	—" — 858797	—" — काळे, फुले
4)	—" — 858811	—" — बारी, फुले
5)	—" — 225886	—" — काळे, फुले
6)	—" — 858852	—" — बारी, फुले
7)	—" — 858840	—" — काळे, फुले
8)	—" — 225925	—" — वरील बारी

सदर चेकवर वरील नमुद अधिकारी यांच्या
असे ओळखून दिलेले जबाबाचे कॉपीवर सेवा —

1209

प्रमाणे मंजुरी प्रतिनिधी असोसिएशन/संघ ला आपला मॅनेजर साठे (क्रेडीट कार्ड) यांचे हुद्दा व ओळख प्रमाणे सहया करणेत आलेत. व हितेंद्र प्रमाणे असोसिएशन सेक्रेटरी म्हणून सहया करणेत आलेत

सुवर्णयुग सहकारी बँकेचे संचालक मंडळाचे दि. २.९.९९ महीना समेत मंजुर ठराव प्रमाणे पवित्रेश बँक मर्यादित खाती चालावयाचा अधिकार बँकेतील कोणी अधिकारी यांना देणेत आला तसेच त्या बँकेमध्ये येणे असलेल्या बँकेचे व्यवहार करताना चेक काढताना, पेमेंट काढताना, ड्राफ्ट काढताना, अधिकार दिले आहेत. दोन अधिकारी यांचे सहीने खाती ऑपरेट करता येतात. त्याबाबतची माहिती असणारे व सरव्यवस्थापक यांची सही असलेले बँकेचे ठरावाची सेटॉपेक्ष प्रत आपणास देत आहे.

धन्यवाद

म्हणून माझे सांगणे

योगेश निरीक्षक

अंमली पदार्थ विरोधी पथक

गुन्हे शाखा, पुणे.

1244

The cheques issued by Savarnayug Bank to HDFC

HDFC BANK

November 16,2002

HDFC Bank Ltd.,
Transaction Banking Group
Kamala Mills Compound,
Senapati Bapat Marg,
Lower Parel, Mumbai-400 013.
Tel.: 498 8484 Fax: 492 3411

Office of the Police Inspector
Crime Branch, Pune City Camp,
Pune -- 411001

Attn. Mr. P R Patne – Police Inspector – Crime Branch

Sir,

Sub: Regarding the cheques issued by M/s Home Trade Ltd., M/s Suvarnyug Sahakari Bank Ltd., Pune during the transaction of GOI Securities/Bonds etc.

We refer to your letter dated 28/10/2002, our reply dated 11/11/2002 and further our telephonic conversation with you today, we enclose herewith the following original cheques/documents. As per your instruction dated 15/11/2002, these original documents had been delivered to Mr. Jadhav and Mr. Kamble.

1. Original Cheque number 496048 dated 17/10/2000 for Rs. 14,56,575=34 issued by M/s Home Trade Ltd., from their account number 0010400317011, in favor of M/s Suvarnyug Sahakari Bank Ltd.
2. Orignal cheque number 225216 dated 16/5/2000 for Rs. 1,00,38,194=44 issued by M/s Suvarnyug Sahakari Bank Ltd., from their account number 0070051744004, in favor of M/s Home Trade Ltd.
3. Orignal cheque number 858848 dated 15/7/2000 for Rs. 1,73,27,500=00 issued by M/s Suvarnyug Sahakari Bank Ltd., from their account number 0070051744004, in favor of M/s Home Trade Ltd.
4. Orignal cheque number 225965 dated 28/6/2000 for Rs. 3,11,42,500=00 issued by M/s Suvarnyug Sahakari Bank Ltd., from their account number 0070051744004, in favor of M/s Home Trade Ltd.
5. Certified true copy of the letter dated 6/6/2000 of M/s Suvarnyug Sahakari Bank Ltd., for purchase of 10% GOI 2014 for the settlement amount of rS. 93,64,444=44

As regards the cheque no.858799 for Rs.1,08,78,500.00 and cheque no.858830 for Rs.2,61,49,652.78, issued by M/s Suvarnyug Sahakari Bank Ltd., we would like to inform that, currently these cheques are not traceable in our back office, despite best efforts at our end.

In view of the above, we certify that cheque no.858799 for Rs.1,08,78,500.00 (One crore eight lac seventy eight thousand five hundred only) and cheque no.858830 for Rs.2,61,49,652.78 (Two crore sixty one lac forty nine thousand six hundred fifty two & paise seventy eight only)has been paid by us to JANATA SAHAKARI BANK LTD.PUNE (JSB 074) through High Value Clearing at Mumbai on 14th January, 2000.The above cheques had been paid by debiting to account number 007 0051744 004 of Suvarnayug Sahakari Bank Ltd, Pune held at our Pune Branch.

Kindly acknowledge the receipt of the above.

Yours faithfully,
For HDFC Bank Ltd.,

Authorized Signatory
Encl. As above

पुरवणी :- श्री वसंत दामय कामत रा. औंध पो) यांचे दिणा
कागची भास्ते.

१७५

अ.न.	चेक क्रमांक -	सच्या केलेल्या आधीकृत आधी-नोव.
१)	858811 -	16/12/2002 - सुनिल बारी व राजु फुले.
२)	225886 -	21/9/2000 - सुरेश काळे व राजीव फुले.
३)	858832 -	6/6/2000 - सुनिल बारी व राजीव फुले.
४)	858840 -	6/7/2000 - सुरेश काळे व राजीव फुले.
५)	225925 -	3/4/2001 - वसंत कामत व सुनिल बारी
६)	225969 -	24/8/2001 - सुनिल बारी व राजीव फुले.
७)	858797 -	20/11/1999 - सुरेश काळे व राजीव फुले.
८)	858818 -	22/3/2000 - सुरेश काळे व सुनिल बारी
९)	225965 -	28/6/2001 - सुनिल बारी व राजीव फुले
१०)	225216 -	मे 2000 - सुनिल बारी व राजीव फुले
११)	858848 -	15/7/2000 - सुरेश काळे व सुनिल बारी.

सदरचे चेक वरील सच्या व माझ्या नेहमीच्या परिचयाच्या असलेने पाहुन व ओळखून सोसायटी संबंधित या बाबत वरील आधिकाऱ्यांना अधिकार प्रदान केले बाबत संचालक मंडळ ठरावाची खरी नक्कल सोबत जोडत आहे.

वरील सर्व खरेदी विक्री व्यवहारांना अध्यक्ष व सर व्यवस्थापक यांनी मंजूरी दिली नंतर सदर संचालक मंडळानेच्या कार्यक्रिार मंजूरी दिलेली आहे.

म्हणून माझे सांगणे.

समक्ष

पोलीस निरिक्षक
अंमली पदार्थ विरोधी पथक
ठाणे शहर पुणे.

SHARE & GOVT. SECURITY BROKER

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

home trade ltd.
143, Mittal Court, A Wing,
Nariman Point, Mumbai 400 021.
Tel: 91-22 282 1211, 284 6114,
284 6118. Fax: 91-22 282 5193.
PAN NO. : AAA CL 0877 B

Bill No.: EURO / PUNE / 8,235

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 17/12/1999

		AMOUNT	
		Rupees	Paise
Sold to you ...	To the cost of Rs. 10,000,000.00 11.5 % CG 2015		
	at the rate of Rs. 99.95	9,995,000.00	
	Add : Interest from 21/11/1999 To 20/12/1999		
	For 29 Days Rs. 92,638.89 Less Tax @ Rs 0.00	92,638.89	
	Due to us ... **GRAND TOTAL :**	**10,087,638.89**	

REMARK HIGH VALUE CHEQUE PAYABLE AT MUMBAI ON 28/12/99,DELI

RUPEES TEN MILLION EIGHTY-SEVEN THOUSAND SIX HUNDRED THIRTY EIGHT AND EIGHTY-NINE PAISE ONLY

E. & O.E.

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

(Please Pay by Account Cheque Only)

For M/s. home trade ltd.

9(2)

Subject to Pune Jurisdiction.
Contract note issued by members acting for constituents as Principals
SEBI REGN NO : INB 110624638

home trade ltd.
143, Mittal Court, A Wing,
Nariman Point, Mumbai 400 021.
Tel: 91-22 282 1211, 284 6114,
284 6118. Fax: 91-22 282 5193.

To,
SUVARANAYUG SAHKARI BANK LTD.
50, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 98-99/000 8,235
Trade Date : 17/12/1999
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you SUVARANAYUG SAHKARI BANK L Delivery/Clearing			Securities BOUGHT FROM y		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
10,000,000.00	11.5 % CG 2015	99.95	0.00		0.(

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

HOME TRADE LIMITED

BROKER'S NOTE RUPEES TWO

Yours faithfully,

For M/S home trade ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

(2)

2

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

home trade ltd.
143, Mittal Court, A Wing,
Nariman Point, Mumbai 400 021.
Tel: 91-22 282 1211, 284 6114,
284 6118. Fax: 91-22 282 5193.

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2000 - 1,999/000 8,382
Trade Date : 12/01/2000
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you **SUVARANAYUG SAHKARI BANK L** Delivery/Clearing			Securities BOUGHT FROM y		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
10,000,000.00	12.60 % CG2018	107.00	0.00		0.00

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

मंजूर
उदय कामोदेव
अध्यक्ष

HOME TRADE LTD.

BROKER'S NOTE RUPEES TWO

Yours faithfully,

For M/S Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

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SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

home trade ltd.
143, Mittal Court, A Wing,
Nariman Point, Mumbai 400 021.
Tel: 91-22 282 1211, 284 6114,
284 6118. Fax: 91-22 282 5193.
PAN NO. : AAA CL 0877 B

Bill No.: EURO / PUNE / 8,382

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 12/01/2000

		AMOUNT Rupees	AMOUNT Paise
Sold to you ...	To the cost of Rs. 10,000,000.00 12.60 % CG2018		
	at the rate of Rs. 107.00	10,700,000.00	
	Add : Interest from 23/11/1999 To 14/01/2000		
	For 51 Days Rs. 178,500.00 Less Tax @ Rs 0.00	178,500.00	
	Due to us ... **GRAND TOTAL :**	**10,878,500.00**	

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REMARK

RUPEES TEN MILLION EIGHT HUNDRED SEVENTY-EIGHT THOUSAND FIVE HUNDRED ONLY

E. & O.E.

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

For M/s. Home Trade Limited

(Please Pay by Account Cheque Only)

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

Repeated

home trade ltd.
143, Mittal Court, A Wing,
Nariman Point, Mumbai 400 021.
Tel: 91-22 282 1211, 284 6114,
284 6118. Fax: 91-22 282 5198
PAN NO. : AAA CL 0877 B

Bill No.: EURO / PUNE / 8,382

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 12/01/2000

			AMOUNT	
			Rupees	Paise
Sold to you ...	To the cost of Rs. 10,000,000.00 12.60 % CG2018			
	at the rate of Rs. 107.00		10,700,000.00	
	Add : Interest from 23/11/1999 To 14/01/2000			
	For 51 Days Rs. 178,500.00 Less Tax @ Rs 0.00		178,500.00	
	Due to us ...	**GRAND TOTAL :**	**10,878,500.00**	

REMARK

RUPEES : TEN MILLION EIGHT HUNDRED SEVENTY-EIGHT THOUSAND FIVE HUNDRED ONLY

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

(Please Pay by Account Cheque Only)

M.A.C.P.

For M/s. Home Trade

Authorised Signatory

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

home trade ltd.
Infotech [illegible] Navi Mumbai-400 703
Tel: 91 22 781 [illegible] 2418

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
ANAPATI BHAVAN
NE
e No. *

CONTRACT NO. 2000 - 1,999/000 8,612
Trade Date : 15/02/2000
Stamp as required under

have this day entered into the following transactions with you as PRINCIPAL(S

s SOLD TO you **SUVARANAYUG SAHKARI BANK L** Delivery/Clearing

tity Rs.	KIND OF SECURITY	Rate Rs.
00.00	12.40 % CG2013	112.00

ontract is made subject to the Rules, Bye-Laws and Regulations and usages ck Exchange, Pune.
ontract is subject to the jurisdiction of the Courts in Pune.
vent of any claim (whether admitted or not) difference or dispute arising u and us out of these transactions the matter shall be referred to arbitration rovided in the Rules, Bye-Laws and Regulations of The Stock Exchan

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3 2

Govt Securities (3)

SHARE & GOVT. SECURITY BROKER

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

home trade ltd.
Tower -3/5th Floor ,International
Infotech Park,Vashi,Navi Mumbai-400 703
Tel:91-22 781 2444,781 2550 ,Fax:91-22 781 2548

Bill No.: EURO / PUNE / 8,612

Messrs: **SUVARANAYUG SAHKARI BANK LTD.**
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 15/02/2000

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Sold to you ...	To the cost of Rs. 10,000,000.00 12.40 % CG2013		
	at the rate of Rs. 112.00	11,200,000.00	
	Add : Interest from 20/02/2000 To 16/02/2000		
	For 4 Days Rs. -13,777.78 Less Tax @ Rs 0.00	-13,777.78	323
	Due to us ... **GRAND TOTAL :**	**11,186,222.22**	

REMARK

RUPEES ELEVEN MILLION ONE HUNDRED EIGHTY-SIX THOUSAND TWO HUNDRED TWENTY-TWO AND TWENTY-TWO PAISE ONLY

E. & O.E.

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

D. Baldwa
For M/s Home Trade Limited

(Please Pay by Account Cheque Only)

3(3)

home trade ltd.
Tower -3/5th Floor ,International
Infotech Park,Vashi,Navi Mumbai-400 703
Tel: 91-22 781 2444,781 2550 ,Fax:91-22 781 2548

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2000 - 1,999/000 8,612
Trade Date : 15/02/2000
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you **SUVARANAYUG SAHKARI BANK L** Delivery/Clearing			Securities BOUGHT FROM y		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
10,000,000.00	12.40 % CG2013	112.00	0.00		0.00

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

Yours faithfully,

D. Baldwa

For M/S Home Trade Ltd.

Members(s) of Pune Stock Exchange Ltd. Pune

(8)

SHARE & GOVT. SECURITY BROKER

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

home trade ltd.
Tower -3/5th Floor ,International
Infotech Park,Vashi,Navi Mumbai-400 703
Tel:91-22 781 2444,781 2550 ,Fax:91-22 781 2548

Bill No.: EURO / PUNE / 8,927

Messrs: **SUVARANAYUG SAHKARI BANK LTD.**
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 08/03/2000

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Bought from you ...	To the cost of Rs. 10,000,000.00 11.5 % CG 2015		
	at the rate of Rs. 100.43	10,043,000.00	
	Add : Interest from 21/11/1999 To 21/03/2000		
	For 120 Days Rs. 383,333.33 Less Tax @ Rs 0.00	383,333.33	
	Due to you ... **GRAND TOTAL :**	**10,426,333.33**	

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REMARK :

RUPEES TEN MILLION FOUR HUNDRED TWENTY-SIX THOUSAND THREE HUNDRED THIRTY-THREE AND THIRTY-THREE PAISE ONLY

E. & O.E.

For M/s Home Trade Limited

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

home trade ltd.
Tower -3/5th Floor ,International
Infotech Park,Vashi,Navi Mumbai-400 703
Tel:91-22 781 2414,781 2550,Fax:91-22 781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2000 - 1,999/000 8,927
Trade Date : 08/03/2000
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you		Delivery/Clearing	Securities BOUGHT FROM y **SUVARANAYUG SAHKARI BANK L'**		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
0.00		0.00	10,000,000.00	11.5 % CG 2015	100.43

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

BROKER'S NOTE

Yours faithfully,

For M/S Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

(4)

SHARE & GOVT. SECURITY BROKER

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

home trade ltd.
Tower -3/5th Floor ,International
Infotech Park,Vashi,Navi Mumbai-400 703
Tel: 91-22 781 2444,781 2550,Fax: 91-22 781 2548

Bill No.: EURO / PUNE / 8,925

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 08/03/2000

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Bought from you ...	To the cost of Rs. 10,000,000.00 12.60 % CG2018		
	at the rate of Rs. 107.30	10,730,000.00	
	Add : Interest from 23/11/1999 To 21/03/2000		
	For 118 Days Rs. 413,000.00 Less Tax @ Rs 0.00	413,000.00	
	Due to you ... GRAND TOTAL :	**11,143,000.00**	

REMARK

RUPEES ELEVEN MILLION ONE HUNDRED FORTY-THREE THOUSAND ONLY

E. & O.E.

For M/s Home Trade Limited

49

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

home trade ltd.
Tower -3/5th Floor ,International
Infotech Park,Vashi,Navi Mumbai-400 703
Tel: 91-22 781 2444,781 2550 ,Fax: 91-22 781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2000 - 1,999/000 8,925
Trade Date : 08/03/2000
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you		Delivery/Clearing	Securities BOUGHT FROM y **SUVARANAYUG SAHKARI BANK L'**		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
0.00		0.00	10,000,000.00	12.60 % CG2018	107.30

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

BROKER'S NOTE RUPEES TWO

Yours faithfully,

For M/S Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

SHARE & GOVT. SECURITY BROKER

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

home trade ltd.
Tower -3/5th Floor ,International
Infotech Park,Vashi,Navi Mumbai-400 703
Tel:91-22 781 2444,781 2550 ,Fax:91-22 781 2548

Bill No.: EURO / PUNE / 9,037

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 22/03/2000

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Sold to you ...	To the cost of Rs. 20,000,000.00 11.99 % CG2009		
	at the rate of Rs. 107.15	21,430,000.00	
	Add : Interest from 07/04/2000 To 23/03/2000		
	For 14 Days Rs. -93,255.56 Less Tax @ Rs 0.00	-93,255.56	
	Due to us ... **GRAND TOTAL :**	**21,336,744.44**	

133

REMARK Resolution No.(11) 10/5/2000

RUPEES TWENTY-ONE MILLION THREE HUNDRED THIRTY-SIX THOUSAND SEVEN HUNDRED FORTY-FOUR AND FORTY-FOUR PAISE ONLY

E. & O.E.

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

For M/s Home Trade Limited

(Please Pay by Account Cheque Only)

E9

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

home trade ltd.
Tower -3/5th Floor ,International
Infotech Park,Vashi,Navi Mumbai-400 703
Tel: 91-22 781 2444,781 2550 ,Fax:91-22 781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. :*

CONTRACT NO. 2000 - 1,999/000 9,037
Trade Date : 22/03/2000
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you **SUVARANAYUG SAHKARI BANK L** Delivery/Clearing			Securities BOUGHT FROM y		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
20,000,000.00	11.99 % CG2009	107.15	0.00		0.00

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

1337

Yours faithfully,

For M/S Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

E (2)

Paid by Ch no 858818
Attache Bank dt 22/3/2000
22/3/2000

Real
22/3/00

Dilip Kamble

मंजूर

अध्यक्ष

Resolution No(11) 10/5/00

1334

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

home trade ltd.
Tower -3/5th Floor ,International
Infotech Park,Vashi,Navi Mumbai-400 703
Tel:91-22 781 2444,781 2550 ,Fax:91-22 781 2548

Bill No.: EURO / PUNE / 9,395

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 16/05/2000

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Sold to you ...	To the cost of Rs. 20,000,000.00 11.83 % CG 2014		
	at the rate of Rs. 107.80	21,560,000.00	
	Add : Interest from 12/05/2000 To 17/05/2000		
	For 5 Days Rs. 32,861.11 Less Tax @ Rs 0.00	32,861.11	
	Due to us ... GRAND TOTAL :	21,592,861.11	

REMARK

RUPEES TWENTY-ONE MILLION FIVE HUNDRED NINETY-TWO THOUSAND EIGHT HUNDRED SIXTY-ONE AND ELEVEN PAISE ONLY

E. & O.E.

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

For M/s Home Trade Limited

(Please Pay by Account Cheque Only)

Resolution (11) 10/5/2000

(9)

Subject to Pune Jurisdiction.
Contract note issued by members acting for constituents as Principals
SEBI REGN NO : INB 110624638

home trade ltd.
Tower -3/5th Floor ,International
Infotech Park,Vashi,Navi Mumbai-400 703
Tel:91-22 781 2444,781 2550 ,Fax:91-22 781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2000 - 2,001/000 9,395
Trade Date : 16/05/2000
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you SUVARANAYUG SAHKARI BANK L Delivery/Clearing			Securities BOUGHT FROM y		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
20,000,000.00	11.83 % CG 2014	107.80	0.00		0.00

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

अध्यक्ष

BROKER'S NOTE

Yours faithfully,

For M/S Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

home trade ltd.
Tower -3/5th Floor ,International
Infotech Park,Vashi,Navi Mumbai-400 703
Tel:91-22 781 2444,781 2550,Fax:91-22 781 2548

Bill No.: EURO / PUNE / 9,392

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 16/05/2000

PAN NO. : AAA CL 0877 B

		AMOUNT Rupees	AMOUNT Paise
Bought from you ...	To the cost of Rs. 10,000,000.00 12.40 % CG2013		
	at the rate of Rs. 112.55	11,255,000.00	
	Add : Interest from 20/02/2000 To 17/05/2000		
	For 87 Days Rs. 299,666.67 Less Tax @ Rs 0.00	299,666.67	
	Due to you ... **GRAND TOTAL :**	11,554,666.67	

REMARK

RUPEES ELEVEN MILLION FIVE HUNDRED FIFTY FOUR THOUSAND SIX HUNDRED SIXTY-SIX AND SIXTY-SEVEN PAISE ONLY

E. & O.E.

For M/s Home Trade Limited

Resolution No.(11) 10/5/00

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

(9)

home trade ltd.
Tower -3/5th Floor ,International
Infotech Park,Vashi,Navi Mumbai-400 703
Tel:91-22 781 2444,781 2550 ,Fax:91-22 781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2000 - 2,001/000 9,392
Trade Date : 16/05/2000
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you		Delivery/Clearing	Securities BOUGHT FROM y **SUVARANAYUG SAHKARI BANK L**		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
0.00		0.00	10,000,000.00	12.40 % CG2013	112.55

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

मंजूर

सचिव

BROKER'S NOTE

Yours faithfully,

For M/S Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

134.7

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

(9)

home trade ltd.
Tower -3/5th Floor ,International
Infotech Park, Vashi, Navi Mumbai-400 703
Tel: 91-22 781 2444,781 2550 ,Fax: 91-22 781 2548

Bill No.: EURO / PUNE / 9,461

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 29/05/2000

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Sold to you ...	To the cost of Rs. 25,000,000.00 11.50 % CG 2010		
	at the rate of Rs. 104.95	26,237,500.00	
	Add : Interest from 11/06/2000 To 30/05/2000		
	For 11 Days Rs. -87,847.22 Less Tax @ Rs 0.00	-87,847.22	134
	Due to us ... **GRAND TOTAL :**	**26,149,652.78**	

m Shall be Merged to D 5/6

REMARK EXINTEREST Resolution No.(11) 10/5/2000

RUPEES TWENTY-SIX MILLION ONE HUNDRED FORTY-NINE THOUSAND SIX HUNDRED FIFTY-TWO AND SEVENTY-EIGHT PAISE ONLY

E. & O.E.

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

For M/s Home Trade Limited

(Please Pay by Account Cheque Only)

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Subject to Pune Jurisdiction.
Contract note issued by members acting for constituents as Principals
SEBI REGN NO : INB 110624638

home trade ltd.
Tower -3/5th Floor ,International
Infotech Park,Vashi,Navi Mumbai-400 703
Tel: 91-22 781 2444,781 2550 ,Fax: 91-22 781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2000 - 2,001/000 9,461
Trade Date : 29/05/2000
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you **SUVARANAYUG SAHKARI BANK L** Delivery/Clearing			Securities BOUGHT FROM y		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
25,000,000.00	11.50 % CG 2010	104.95	0.00		0.00

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

BROKERS NOTE RUPEES TWO

Yours faithfully,

For M/S Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

135

(1) (2)

SHARE & GOVT. SECURITY BROKER

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

repeated

home trade
Tower -3/5th Floor, Intech
Intotech Park, Vashi, Navi Mumbai
Tel:91-22781 2444,781 2950 Fax

Bill No.: EURO / PUNE / 9,461

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 29/05/2000

PAN NO. : AAA CL 0677

		AMOUNT Rupees	Ps.
Sold to you ...	To the cost of Rs. 25,000,000.00 11.50 % CG 2010		
	at the rate of Rs. 104.95	26,23	
	Add : Interest from 11/06/2000 To 30/05/2000		
	For 11 Days Rs. -87,84 . . Less Tax @ Rs 0.00		
	Due to us ... GRAND TOTAL :	2	

3533

REMARK: EXINTEREST

RUPEES: TWENTY SIX MILLION ONE HUNDRED FORTY-NINE THOUSAND SIX HUNDRED FIFTY-TWO AND SEVENTY-EIGHT PAISE ONLY

मंजूर
अध्यक्ष

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

For M/s Home Trade Ltd.

Please pay by Account Cheque

Resolution No. (1) 10/5/2000

1307 (१८७)

आ०क्र. १८१/२००२
अंमली पदार्थ विरोधी पथक
गुन्हे शाखा पुणे शहर.
दिनांक: १/११/०२

प्रति

मा प्रशासक सो
सुवर्णयुग सहकारी बँक लि पुणे.

विषय:- सरकारी व निमसरकारी रोखे बॉन्ड चे तपासणी अहवालची सांक्षाकित प्रती मिळणे - बाबत.

उपरोक्त विषयान्वये सन १९९९ जानेवारी ते जून २००२ चे दरम्यानचे सुवर्णयुग सहकारी बँक पुणे चे इंटरनल ऑडीट सहकार खात्यातर्फे झालेले ऑडीट सर्व ऑडीटचे सांक्षाकित प्रती वि.बा.ग पो.स्टे. गु.रजि.नं. ६५/०२ भा.द.वि.कलम ४०६ ४०९, ४२०, ३४ चे तपासकामी दि २/११/२००२ पर्यंत ~~देण्यास विनंती~~ आहे.

२-११-०२
[पी आर पवार]
पोलीस निरिक्षक
अंमली पदार्थ विरोधी पथक
गुन्हे शाखा पुणे.

सहकारी बँक मर्यादित पुणे

Received
Bagi
१/११/०२

99

SHARE & GOVT. SECURITY BROKER

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

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2542

Bill No.: EURO / PUNE / 9,531

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 06/06/2000

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Sold to you ...	To the cost of Rs. 5,000,000.00 11.25 % CG2005		
	at the rate of Rs. 104.83	5,241,500.00	
	Add : Interest from 11/06/2000 To 07/06/2000		
	For 4 Days Rs. -6,250.00 Less Tax @ Rs 0.00	-6,250.00	
	Due to us ... GRAND TOTAL :	5,235,250.00	

REMARK Resolution No(13) 15/9/2000

RUPEES FIVE MILLION TWO HUNDRED THIRTY-FIVE THOUSAND TWO HUNDRED FIFTY ONLY

E. & O.E.

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

For M/s Home Trade Ltd.

(Please Pay by Account Cheque Only)

90

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2000 - 2,001/000 9,531
Trade Date : 06/06/2000
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you SUVARANAYUG SAHKARI BANK L Delivery/Clearing			Securities BOUGHT FROM y		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
5,000,000.00	11.25 % CG2005	104.83	0.00		0.00

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

1357

The provisions printed overleaf form a part of the Contract.

BROKER'S NOTE

Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

Re[illegible]nce: to Arbitration

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

Contract Constitutes Arbitration Agreement

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

Appointment of Arbitrators

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

Appointment of Arbitrators by parties Jointly or by Partnership Firm

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

Appointment of Arbitrators by the Governing Board or President

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

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

Notice and Communications How to be Served

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

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

Operation of Contracts

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

TRF Agent	Address	Phone No.	Contact Person	Remark

Sr. No.	for PF	for Bank	for Company	for Individual
1				

001

90 (2)

SHARE & GOVT. SE[illegible] BROKER

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

repeated

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91 22 [illegible] Fax: 91-22 78, 254

Bill No.: EURO PUNE / 9,53:

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

PAN : AAA CI 0877 B

Date : 06/06/2000

Sold to you ...					AMOUNT Rupees	Paise
	[illegible]st of Rs.	5,000,000.00	11.25 %	CG2005		
	at the rate of Rs.	104.83			5,[illegible]1,500.00	
	[illegible]d Interest from	11/06/2000	To	07/06/2000		
	For 4	Days Rs.	-6,250.00	Less Tax @ Rs 0.00	-6,250.00	
Due to us ...				GRAND TOTAL :	5,235,250.00	

Recd
Ch No. - 858832
dt 6/6/2000
06-06-00

REMARK :

मंजूर
सहाय्यक अध्यक्ष

RUPEES FIVE MILLION TWO HUNDRED THIRTY-FIVE THOUSAND TWO HUNDRED FIFTY ONLY

Note : We are not resposible for the Next Interest due, if the [illegible] not transf[illegible] immediatly after

(Please Pay by Account Cheque Only)

E. & O.E.
For M/s. Home Trade Ltd.

WAYS INDIA VASI
FAA 512548

[illegible]

[illegible]

[illegible]

[illegible]

99

SHARE & GOVT. SECURITY BROKER

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

repeated

home trade ltd.
Tower 3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91 22 781 7441, 781 7470, Fax: 91 22 731 2545

Bill No [illegible] PUNE/ 9,529

Messrs: JANAYUG SAHKARI BANK LTD.
[illegible] DHWAR PETH
GAN[illegible] ATI BHAVAN
PUN[illegible]
Dat[illegible] 1 001

Form : B

Date : 06/06/2000

PAN NO. : AAA CL 0877 B

				AMOUNT	
				Rupees	Paise
To you ...	To the cost of Rs.	10,000,000.00	10 % CG2014		
	at the rate of Rs.	93.45		9,345,000.00	
	Add : Interest from	30/05/2000	To 07/06/2000		
	For 7	D Rs.	19,444.44	Less Tax @ Rs 0.00	19,444.44
	Due to us ...			GRAND TOTAL :	9,364,444.44

मंजूर
इंदिरा काळे
अध्यक्ष

REMARK : Resolution No.(13) 15/9/2000

RUPEES NINE MILLION THREE HUNDRED SIXTY-FOUR THOUSAND FOUR HUNDRED FORTY-FOUR AND FORTY-FOUR PAISE ONLY

E. & O.E.

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

(Please Pay by A/c Payee Cheque Only)

For M/s Home Trade Ltd.

Partner

1361

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SHARE & GOVT. SECURITY BROKER

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

999

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

Bill No.: EURO / PUNE / 9,529

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 06/06/2000

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Sold to you ...	To the cost of Rs. 10,000,000.00 10 % CG2014		
	at the rate of Rs. 93.45	9,345,000.00	
	Add : Interest from 30/05/2000 To 07/06/2000		
	For 7 Days Rs. 19,444.44 Less Tax @ Rs 0.00	19,444.44	
	Due to us ... **GRAND TOTAL :**	**9,364,444.44**	

REMARK Resolution No(13) 15/9/2000

RUPEES NINE MILLION THREE HUNDRED SIXTY-FOUR THOUSAND FOUR HUNDRED FORTY-FOUR AND FORTY-FOUR PAISE ONLY

E. & O.E.

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

For M/s Home Trade Ltd.

(Please Pay by Account Cheque Only)

3931

पंच

1) VK Pahuja

2) [illegible]

सरपंच

[illegible]

[illegible]

[illegible]

1854

99 (2)

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2000 - 2,001/000 9,529
Trade Date : 06/06/2000
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you **SUVARANAYUG SAHKARI BANK L** Delivery/Clearing			Securities BOUGHT FROM y		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
10,000,000.00	10 % CG2014	93.45	0.00		0.00

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

1325

Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

R ence: to Arbitration

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

Contract Constitutes Arbitration Agreement

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

Appointment of Arbitrators

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

Appointment of Arbitrators by parties Jointly or by Partnership Firm

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

Appointment of Arbitrators by the Governing Board or President

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

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

Notice and Communications How to be Served

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

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

Operation of Contracts

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

TRF Agent	Address	Phone No.	Contact Person	Remark

Sr. No.	for PF	for Bank	for Company	for Individual
2				

SHARE & GOVT. SECURITY BROKER

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

(92)

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

Bill No.: EURO / PUNE / 9,702

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 03/07/2000

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Sold to you ...	To the cost of Rs. 10,000,000.00 12.30 % CG 2016		
	at the rate of Rs. 107.50	10,750,000.00	
	Add : Interest from 02/07/2000 To 06/07/2000		
	For 4 Days Rs. 13,666.67 Less Tax @ Rs 0.00	13,666.67	
	Due to us ... **GRAND TOTAL :**	**10,763,666.67**	

REMARK

RUPEES TEN MILLION SEVEN HUNDRED SIXTY-THREE THOUSAND SIX HUNDRED SIXTY-SIX AND SIXTY-SEVEN PAISE ONLY

मंजूर
दक्षिण कुलकर्णी
अध्यक्ष

E. & O.E.

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

For M/s Home Trade Ltd.

(Please Pay by Account Cheque Only)

Resolution No(13) 15/9/2000

13677

पैसा

1) Vijaklaxmi

2) दामलाल हिंजू

सनक

फोकस लिमिटेड
कंमकी पदार्थ सिरीकी पक्ष
पुर्ते अगवा, पुर्ण

1365

920

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2000 - 2,001/000 9,702
Trade Date : 03/07/2000
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you **SUVARANAYUG SAHKARI BANK L** Delivery/Clearing			Securities BOUGHT FROM y		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
10,000,000.00	12.30 % CG 2016	107.50	0.00		0.00

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

मंजूर

अध्यक्ष

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

the Exchange or with reference to anything incidental there to or in pursuanc ereof or relating to their construction, fulfillment or va or relating to the rights, obligations and liabilities of remisiers,authorised clerk, employees or any other persons with whom the me.ber shares brokerage in relation to such dealings transactions and contracts shall be referred to and decided by arbitration as provided in the Rules Bye-laws and Regulation of the exchange.

Contract Constitutes Arbitration Agreement

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

Appointment of Arbitrators

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

Appointment of Arbitrators by parties Jointly or by Partnership Firm

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

Appointment of Arbitrators by the Governing Board or President

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

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

Notice and Communications How to be Served

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

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

Operation of Contracts

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

TRF Agent	Address	Phone No.	Contact Person	Remark

Sr. No.	for PF	for Bank	for Company	for Individual
1				

1)

2)

SHARE & GOVT. SECURITY BROKER

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

93

Home Trade

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

Bill No.: EURO / PUNE / 9,798

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 14/07/2000

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Sold to you ...	To the cost of Rs. 15,000,000.00 14 % CG2005		
	at the rate of Rs. 114.00	17,100,000.00	
	Add : Interest from 08/06/2000 To 17/07/2000		
	For 39 Days Rs. 227,500.00 Less Tax @ Rs 0.00	227,500.00	
	Due to us ... **GRAND TOTAL :**	**17,327,500.00**	

REMARK Resolution No. 63 15/9/2000

RUPEES SEVENTEEN MILLION THREE HUNDRED TWENTY-SEVEN THOUSAND FIVE HUNDRED ONLY

E. & O.E.

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

For M/s Home Trade Ltd.

(Please Pay by Account Cheque Only)

पंच

1) V.K.Pathak

2) कार्यालय अधीक्षक.

सरपंच

पाठोरा जिल्हा जळगाव

9309

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2000 - 2,001/000 9,798
Trade Date : 14/07/2000
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you SUVARANAYUG SAHKARI BANK L Delivery/Clearing			Securities BOUGHT FROM y Delivery/Clearing		
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
15,000,000.00	14 % CG2005	114.00	0.00		0.00

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

BROKER'S NOTE

Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

Reference: to Arbitration

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

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

Appointment of Arbitrators

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

Appointment of Arbitrators by parties Jointly or by Partnership Firm

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

Appointment of Arbitrators by the Governing Board or President

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

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

Notice and Communications How to be Served

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

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

Operation of Contracts

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

TRF Agent	Address	Phone No.	Contact Person	Remark

Sr. No.	for PF	for Bank	for Company	for Individual
1				

1) प च VPatwardhan

2) सायमन हि.-ज

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पारीख निरंजन

अ प वि पत्रक मुख्य दालवा

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

98

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

Bill No.: EURO / PUNE / 10,129

Messrs: **SUVARANAYUG SAHKARI BANK LTD.**
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 10/08/2000

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Bought from you ...	To the cost of Rs. 20,000,000.00 11.83 % CG 2014		
	at the rate of Rs. 108.25	21,650,000.00	
	Add : Interest from 12/05/2000 To 17/08/2000		
	For 95 Days Rs. 624,361.11 Less Tax @ Rs 0.00	624,361.11	
	Due to you ... **GRAND TOTAL :**	**22,274,361.11**	

REMARK REVERSE TO THE DEAL OF 16/05/2000 TRADE NO. 5510

RUPEES TWENTY-TWO MILLION TWO HUNDRED SEVENTY-FOUR THOUSAND THREE HUNDRED SIXTY-ONE AND ELEVEN PAISE ONLY

E. & O.E.

For M/s Home Trade Ltd.

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Subject to Pune Jurisdiction.
Contract note issued by members acting for constituents as Principals
SEBI REGN NO : INB 110624638

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. :*

CONTRACT NO. 2000 - 2,001/000 10,129
Trade Date : 10/08/2000
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you		Delivery/Clearing	Securities BOUGHT FROM y **SUVARANAYUG SAHKARI BANK L'**		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
0.00		0.00	20,000,000.00	11.83 % CG 2014	108.25

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

BROKER'S NOTE RUPEES TWO

Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

1371

Reference: to Arbitration

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

Contract Constitutes Arbitration Agreement

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

Appointment of Arbitrators

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

Appointment of Arbitrators by parties Jointly or by Partnership Firm

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

Appointment of Arbitrators by the Governing Board or President

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

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

Notice and Communications How to be Served

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

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

Operation of Contracts

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

TRF Agent	Address	Phone No.	Contact Person	Remark

Sr. No.	for PF	for Bank	for Company	for Individual
1				

1) [illegible]

2) [illegible]

[illegible]

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

(94)

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

Bill No.: EURO / PUNE / 10,317

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 01/09/2000

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Sold to you ...	To the cost of Rs. 20,000,000.00 17.50 % RSEB03		
	at the rate of Rs. 108.50	21,700,000.00	
	Add : Interest from 20/10/2000 To 04/09/2000		
	For 46 Days Rs. -441,095.89 Less Tax @ Rs 0.00	-441,095.89	
	Due to us ... **GRAND TOTAL :**	**21,258,904.11**	

REMARK

RUPEES TWENTY-ONE MILLION TWO HUNDRED FIFTY-EIGHT THOUSAND NINE HUNDRED FOUR AND ELEVEN PAISE ONLY

मंजूर
अध्यक्ष

E. & O.E.

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

For M/s Home Trade Ltd.

(Please Pay by Account Cheque Only)

Resolution No.(13) 15/9/2000

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Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

94 (9)

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2000 - 2,001/000 10,317
Trade Date : 01/09/2000
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you SUVARANAYUG SAHKARI BANK L		Delivery/Clearing	Securities BOUGHT FROM y		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
20,000,000.00	17.50 % RSEB03	108.50	0.00		0.00

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

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Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

F ıce: to Arbitration

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

Contract Constitutes Arbitration Agreement

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

Appointment of Arbitrators

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

Appointment of Arbitrators by parties Jointly or by Partnership Firm

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

Appointment of Arbitrators by the Governing Board or President

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

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

Notice and Communications How to be Served

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

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

Operation of Contracts

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

TRF Agent	Address	Phone No.	Contact Person	Remark

Sr. No.	for PF	for Bank	for Company	for Individual
1				

SHARE & GOVT. SECURITY BROKER

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

(9E)

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

Bill No.: **EURO / PUNE / 10,677**

Messrs: **SUVARANAYUG SAHKARI BANK LTD.**
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 16/10/2000

PAN NO. : AAA CL 0877 B

		AMOUNT Rupees	AMOUNT Paise
Bought from you ...	To the cost of Rs. 15,000,000.00 14 % CG2005		
	at the rate of Rs. 114.55	17,182,500.00	
	Add : Interest from 08/06/2000 To 17/10/2000		
	For 129 Days Rs. 752,500.00 Less Tax @ Rs 0.00	752,500.00	
	Due to you ... **GRAND TOTAL :**	**17,935,000.00**	

REMARK

RUPEES SEVENTEEN MILLION NINE HUNDRED THIRTY-FIVE THOUSAND ONLY

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अध्यक्ष

Resolution No. (7) 16/11/2000

E. & O.E.

For M/s Home Trade Ltd.

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سپرنٹنڈنٹ

مختصر رپورٹ

بخدمت جناب ڈسٹرکٹ مجسٹریٹ صاحب

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

9E(9)

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2000 - 2,001/000 10,677
Trade Date : 16/10/2000
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you		Delivery/Clearing	Securities BOUGHT FROM y **SUVARANAYUG SAHKARI BANK L**		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
0.00		0.00	15,000,000.00	14 % CG2005	114.55

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

मंजूर

अध्यक्ष

Yours faithfully,

For Home Trade Ltd.

Members(s) of Pune Stock Exchange Ltd. Pune

...with reference to anything incidental there to or in pursuance thereof or relating to their construction, fulfillment or validity or relating to the rights, obligations and liabilities of remisiers,authorised clerk, employees or any other persons with whom the member shares brokerage in relation to such dealings transactions and contracts shall be referred to and decided by arbitration as provided in the Rules Bye-laws and Regulation of the exchange.

Contract Constitutes Arbitration Agreement

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

Appointment of Arbitrators

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

Appointment of Arbitrators by parties Jointly or by Partnership Firm

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

Appointment of Arbitrators by the Governing Board or President

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

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

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

Notice and Communications How to be Served

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

Operation of Contracts

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

TRF Agent	Address	Phone No.	Contact Person	Remark

Sr. No.	for PF	for Bank	for Company	for Individual
2				

SHARE & GOVT. SECURITY BROKER

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

(94)

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

Bill No.: EURO / PUNE / 10,679

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 16/10/2000

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Sold to you ...	To the cost of Rs. 15,000,000.00 17.50 % RSEB03		
	at the rate of Rs. 108.00	16,200,000.00	
	Add : Interest from 20/10/2000 To 17/10/2000		
	For 3 Days Rs. -21,575.34 Less Tax @ Rs 0.00	-21,575.34	
	Due to us ... **GRAND TOTAL :**	**16,178,424.66**	

REMARK

RUPEES SIXTEEN MILLION ONE HUNDRED SEVENTY-EIGHT THOUSAND FOUR HUNDRED TWENTY FOUR AND SIXTY-SIX PAISE ONLY

मंजूर
दत्तात्रय कोल्हे
अध्यक्ष

E. & O.E.

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

(Please Pay by Account Cheque Only)

Resolution No.(7) 16/11/2000

For M/s Home Trade Ltd.

Received

पंच

1) VGPatil

2) बाबासाहेब दे. ज

सरपंच

पोलीस निरीक्षक

अं प वि पंचायत समिती हातकणंगले

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Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2000 - 2,001/000 10,679
Trade Date : 16/10/2000
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you **SUVARANAYUG SAHKARI BANK L** Delivery/Clearing			Securities BOUGHT FROM y		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
15,000,000.00	17.50 % RSEB03	108.00	0.00		0.00

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

मंजूर

अध्यक्ष

Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

Reference: to Arbitration

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

Contract Constitutes Arbitration Agreement

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

Appointment of Arbitrators

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

Appointment of Arbitrators by parties Jointly or by Partnership Firm

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

Appointment of Arbitrators by the Governing Board or President

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

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

Notice and Communications How to be Served

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

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

Operation of Contracts

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

TRF Agent	Address	Phone No.	Contact Person	Remark

Sr. No.	for PF	for Bank	for Company	for Individual
1				

1)

2)

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

95

Home Trade
home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 254

Bill No.: EURO / PUNE / 11,567

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 16/10/2000

PAN NO. : AAA CL 0877 B

		AMOUNT Rupees	AMOUNT Paise
Bought from you ...	To the cost of Rs. 15,000,000.00 17.50 % RSEB03		
	at the rate of Rs. 108.15	16,222,500.00	
	Add : Interest from 20/10/2000 To 17/01/2001	640,068.49	
	For 89 Days Rs. 640,068.49 Less Tax @ Rs 0.00		
	Due to you ... **GRAND TOTAL :**	**16,862,568.49**	

Resolution No.(7) 8/3/2001

REMARK

RUPEES SIXTEEN MILLION EIGHT HUNDRED SIXTY-TWO THOUSAND FIVE HUNDRED SIXTY-EIGHT AND FORTY-NINE PAISE ONLY

E. & O.E.

For M/s Home Trade Ltd.

13/01

धर्म

1) VG Pathak

साक्षी

2) दामोदर वि. ज.

पोलीस निरीक्षक
शेगांव पंचायत समिती पथक
यांचे आदेश, पुणे

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

9529

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2000 - 2,001/000 11,567
Trade Date : 16/10/2000
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you		Delivery/Clearing	Securities BOUGHT FROM y **SUVARANAYUG SAHKARI BANK L**.		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
0.00		0.00	15,000,000.00	17.50 % RSEB03	108.15

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

rence: to Arbitration

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

Contract Constitutes Arbitration Agreement

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

Appointment of Arbitrators

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

Appointment of Arbitrators by parties Jointly or by Partnership Firm

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

Appointment of Arbitrators by the Governing Board or President

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

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

Notice and Communications How to be Served

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

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

Operation of Contracts

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

TRF Agent	Address	Phone No.	Contact Person	Remark

Sr. No.	for PF	for Bank	for Company	for Individual
3				

SHARE & GOVT. SECURITY BROKER

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

Home Trade

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

Bill No.: EURO / PUNE / 11,828

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 02/02/2001

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Sold to you ...	To the cost of Rs. 10,000,000.00 15.75 % KBJNL4:5		
	at the rate of Rs. 103.00	10,300,000.00	
	Add : Interest from 31/12/2000 To 05/02/2001		
	For 36 Days Rs. 155,342.47 Less Tax @ Rs 0.00	155,342.47	
	Due to us ... **GRAND TOTAL :**	**10,455,342.47**	

REMARK Resolution No.(7) 8/3/2001

RUPEES TEN MILLION FOUR HUNDRED FIFTY-FIVE THOUSAND THREE HUNDRED FORTY-TWO AND FORTY-SEVEN PAISE ONLY

E. & O.E.

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

For M/s Home Trade Ltd.

(Please Pay by Account Cheque Only)

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Subject to Pune Jurisdiction.
Contract note issued by members acting for constituents as Principals
SEBI REGN NO : INB 110624638

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2001 - 2,000/000 11,828
Trade Date : 02/02/2001
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you **SUVARANAYUG SAHKARI BANK L** Delivery/Clearing			Securities BOUGHT FROM y		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
10,000,000.00	15.75 % KBJNL4:5	103.00	0.00		0.00

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

rence: to Arbitration

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

Contract Constitutes Arbitration Agreement

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

Appointment of Arbitrators

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

Appointment of Arbitrators by parties Jointly or by Partnership Firm

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

Appointment of Arbitrators by the Governing Board or President

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

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

Notice and Communications How to be Served

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

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

Operation of Contracts

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

TRF Agent	Address	Phone No.	Contact Person	Remark

Sr. No.	for PF	for Bank	for Company	for Individual
1				

SHARE & GOVT. SECURITY BROKER

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

home trade ltd
Tower 10th Floor, International
Infotech Park, Navi Mumbai 400 703
Tel: 91 22 781 2444 781 2550 Fax: 91 22 781 2548

Bill No.: EURO / PUNE / 12,097

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 20/02/2001

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Bought from you ...	To the cost of Rs. 25,000,000.00 11.50 % CG 2010		
	at the rate of Rs. 106.90	26,725,000.00	
	Add : Interest from 11/12/2000 To 22/02/2001		
	For 71 Days Rs. 567,013.89 Less Tax @ Rs 0.00	567,013.89	
	Due to you ... GRAND TOTAL :	27,292,013.89	

1989

REMARK Resolution No.(7) 8/2/2001

RUPEES TWENTY-SEVEN MILLION TWO HUNDRED NINETY-TWO THOUSAND THIRTEEN AND EIGHTY-NINE PAISE ONLY

E. & O.E.

For M/s Home Trade Ltd.

पंच

1) V. Kulkarni

2) आनंद कि.क

कलम

प्रोहिरित निरिक्षक

कीटकी पदार्थ शिरोधी प्रकृ.

दुर्ग शाखा

home trade ltd
Tower 3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91 22 781 2444, 781 2550, Fax: 91 22 781 2548

Subject to Pune Jurisdiction
Contract note issued by members acting for constituents as Principals
SEBI REGN NO : INB 110624638

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. :*

CONTRACT NO. 2001 - 2,000/000 12,097
Trade Date : 20/02/2001
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you		Delivery/Clearing	Securities BOUGHT FROM y SUVARANAYUG SAHKARI BANK L'		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
0.00		0.00	25,000,000.00	11.50 % CG 2010	106.90

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

F ence: to Arbitration

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

Contract Constitutes Arbitration Agreement

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

Appointment of Arbitrators

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

Appointment of Arbitrators by parties Jointly or by Partnership Firm

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

Appointment of Arbitrators by the Governing Board or President

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

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

Notice and Communications How to be Served

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

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

Operation of Contracts

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

TRF Agent	Address	Phone No.	Contact Person	Remark

Sr. No.	for PF	for Bank	for Company	for Individual
1				

1)

2)

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

Home Trade

home trade ltd
Tower, 3/5th Floor, International
Infotech Park, Navi Mumbai 400 703
Tel: 91 22 781 2444, 781 2540 Fax: 91 22 781 2568

Contract No.: EURO / PUNE / 10,315

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 01/09/2000

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Bought from you ...	To the cost of Rs. 20,000,000.00 17.50 % RSEB03		
	at the rate of Rs. 108.75	21,750,000.00	
	Add : Interest from 20/10/2000 To 05/03/2001		
	For 136 Days Rs. 1,304,109.59 Less Tax @ Rs 0.00	1,304,109.59	
	Due to you ... GRAND TOTAL :	23,054,109.59	

1403

Resolution No.(11) 30/4/2001

REMARK :

RUPEES : TWENTY-THREE MILLION FIFTY FOUR THOUSAND ONE HUNDRED NINE AND FIFTY-NINE PAISE ONLY

E. & O.E.

For M/s Home Trade Ltd.

ए॰स

1) V.G.Patil

2) जायसवाड़े. ज

समक्ष

अं य वि पदाक्ष गुंडेगाव पंचायत समिती

अं य वि पदाक्ष गुंडेगाव पंचायत समिती

Home Trade

home trade ltd
Tower, 10th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91 22 781 2444, 781 2550, Fax: 91 22 781 2548

Subject to Pune Jurisdiction

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2000 - 2,001/000 10,315
Trade Date : 01/09/2000
Stamp as required under Article 43(f) OR Article 5(b) of schedule I to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you		Delivery/Clearing	Securities BOUGHT FROM y **SUVARANAYUG SAHKARI BANK L'**		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
0.00		0.00	20,000,000.00	17.50 % RSEB03	108.75

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

Reference: to Arbitration

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

Contract Constitutes Arbitration Agreement

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

Appointment of Arbitrators

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

Appointment of Arbitrators by parties Jointly or by Partnership Firm

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

Appointment of Arbitrators by the Governing Board or President

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

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

Notice and Communications How to be Served

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

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

Operation of Contracts

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

TRF Agent	Address	Phone No.	Contact Person	Remark

Sr. No.	for PF	for Bank	for Company	for Individual
1				

1) पुत्र V.G.Patwardhan

2) ता.पत्र मंडळ दि.प्र

भागीदार

पोकळ शिक्का

अं.दि.वि. पत्रक पुरुषे लागेल पुरे

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

home trade ltd
Tower 3/5th Floor, International
Infotech Park, Navi Mumbai 400 703
Tel: 91 22 781 2444, 781 2550, Fax: 91 22 781 2548

Sr. No.: EURO / PUNE / 12,242

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 02/02/2001

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Bought from you ...	To the cost of Rs. 10,000,000.00 15.75 % KBJNL4:5		
	at the rate of Rs. 103.05	10,305,000.00	
	Add : Interest from 31/12/2000 To 08/03/2001		
	For 67 Days Rs. 289,109.59 Less Tax @ Rs 0.00	289,109.59	
	Due to you ... GRAND TOTAL :	**10,594,109.59**	

Resolution No.(11) 30/4/2001

REMARK

RUPEES TEN MILLION FIVE HUNDRED NINETY-FOUR THOUSAND ONE HUNDRED NINE AND FIFTY-NINE PAISE ONLY

E. & O.E.

For M/s Home Trade Ltd.

पंच

1) V.K.Pathak

सरपंच

2) [illegible]

पोलिस पाटीलकी
अंगणी पदाची/जिरोयी पत्रक
पुर्ण झाल्या

home trade ltd
Tower 3/5th Floor, International
Infotech Park, Navi Mumbai 400 703
Tel: 91 22 781 2444, 781 2590, Fax: 91 22 781 2548

Subject to Pune Jurisdiction

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2001 - 2,000/000 12,242
Trade Date : 02/02/2001
Stamp as required under Article 43(f) OR Article 5(b) of schedule I to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you		Delivery/Clearing	Securities BOUGHT FROM y SUVARANAYUG SAHKARI BANK L'		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
0.00		0.00	10,000,000.00	15.75 % KBJNL4:5	103.05

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

BROKER NOTE RUPEES TWO

Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

ence: to Arbitration

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

Contract Constitutes Arbitration Agreement

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

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

Appointment of Arbitrators by parties Jointly or by Partnership Firm

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

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

Operation of Contracts

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

TRF Agent	Address	Phone No.	Contact Person	Remark

Sr. No.	for PF	for Bank	for Company	for Individual
1				

1711

2595329

P:01

(23)

Bill NO : ~~2450~~

MORGAI

We have / confirm the following transaction for the value date

TRANSACTION TYPE	:	SALE
MODE OF SETTLEMENT	:	SGL
SCRIP NAME	:	11.99% GOI 2009
	:	7TH APR-00 /TH OCT-00
	:	7TH APR 09
	:	20000000
RATE	:	110.10
INTEREST DAYS	:	135
	:	20-FEB-01
SETTLEMENT DATE	:	22/02/2001
	:	22020000
	:	699250
	:	22919250/-
	:	SECURITIES TRADING CORPORATION OF INDIA
	:	DIRECT

NOTE : ... THE SGL UNDER DVP ... ON THE NEXT ...

... Bank Ltd.

1413

SUVARNAYUG SAHAKARI BANK LTD

Head Office : 250, Budhwar Peth, Ganpati Bhavan, Pune 411 0
Phone 4489973, 4489974, 4485039 (Fax) 44731

O.W.NO. 507 /2000-2001 Date : 21.02.2001

To,
HDFC BANK LTD.,
Manekji Wadia Bldg.
Naik Motwani Marg, Fort,
MUMBAI - 400 001.

Kind Attn.:- Treasury Settlements Officer.

Sub. :- Sale of SGL Securities to Securities Trading Corporation of India.

Dear Sir,

Kindly arrange to issue a SGL, transfer form to the following counterparty by debting our SGL, account with you. Further we authorise you to credit our bank a/c no.51744004 for the settlement amount.

Name of purchaser	Securities Trading Corporation of I
Address of purchaser	59, Krishna Chambers,V Thakarcy Mar New Marine lines, MUMBAI 400 020.
Date of Sale	20/02/2001.
Value date of Sale	22/02/2001.
Nomenclature of Loan	11.99 % GOI 2009.
Face Value Amount	2,00,00,000/-
Rate	110.10
Principal Amount (Face Value x Rate)	2,20,20,000/-
No.of days from last date of interest payment to value date	: 135 days
Accrued interest amount	: 8,99,250/-
Settlement amount (Principal Amount + Accrued interest Amount)	: 2,29,19,250/-

Resolution No. (7) 8/3/2001

Yours faithfully,

Authorised Signatories

1415

SUVARNAYUG SAHAKARI BANK LTD

Head Office : 250, Budhwar Peth, Ganpati Bhavan, Pune 411 0
Phone 4489973, 4489974, 4466039 (Fax) 44731

O.W.NO. /2000-2001

To,
HDFC BANK LTD.,
Manekji Wadia Bldg.
Naik Motwani Marg, Fort,
MUMBAI - 400 001.

Kind Attn.:- Treasury Settlements Officer.

Sub. :- Sale of SGL Securities to Securities Trading Corporation of India.

Dear Sir,

Kindly arrange to issue a SGL, transfer form to the following counterparty by debting our SGL, account with you. Further we authorise you to credit our bank a/c no.51744004 for the settlement amount.

Name of purchaser		Securities Trading Corporation of I
Address of purchaser		59, Krishna Chambers,V Thakarcy Mar New Marine lines, MUMBAI 400 020.
Date of Sale		20/02/2001.
Value date of Sale		22/02/2001.
Nomenclature of Loan		11.99 % GOI 2009.
Face Value Amount		2,00,00,000/-
Rate		110.10
Principal Amount (Face Value x Rate)		2,20,20,000/-
No.of days from last date of interest payment to value date	:	135 days
Accrued interest amount	:	8,99,250/-
Settlement amount (Principal Amount + Accrued interest Amount)	:	2,29,19,250/-

Resolution No.(7) 8/3/2001

Yours faithfully,

Authorised Signatories

Kind Attn: Mr. Ashish / Ojwala Nachman
1417

(25)

SUVARNAYUG SAHAKARI BANK LTD.

Head Office : 250, Budhwar Peth, Ganpati Bhavan, Pune 411 002.
Phone 4489973, 4489974, 4486039 (Fax) 4473118

O/w.No. 306/2001-2002 Date : 10.08.2001

To
HDFC BANK LTD.
MANEKJI WADIA BLDG,
GR.FLOOR, NANIKMOTWANI MARG,
FORT, MUMBAI-400023.

Kind Attn.:- Treasury Settlements Officer.

Sub.:- Sale of SGL Securities to GILTEDGE MANAGEMENT SERVICES LTD.

Dear Sir,

Kindly arrange to issue a SGL, transfer form to the followi counterparty by debting our SGL, account with you. Further we authori you to credit our Bank A/c No. 51744004 for the settlement amount.

Transaction Type	:	Sale
Name of purchaser	:	GILTEDGE MANAGEMENT SERVICES LTD. (SGL with HDFC BANK LTD)
Date of Sale	:	10/08/2001.
Value date of Sale	:	11/08/2001.
Nomenclature of Loan	:	11.25% GOI 2005
Face Value Amount	:	50,00,000=00
Rate	:	109=09
Principal Amount (Face Value x Rate)		54,54,500=00
No.of days from last date of interest payment to value date	:	60 DAYS
Accrued interest amount	:	93,750=00
Settlement amount (Principal Amount + Accrued Interest Amount)	:	55,48,250=00

Our PAN NO:AAAJS0095F Regd No:5/S-74/01

Yours Faithfully,

Resolution No. (16) 5/9/2001

Authorised signatories

: Branches :-

Budhwar Peth 4457332, 4489921	Market Yard 4260888, 4269642	Bibwewadi 4211357	Sangvi 7281357	V. I.T. College of Engineering,
Wadgaon Sheri 7031838	Sinhagad Road 4390650, 4394350	Lonavla (02114) 72210	Jejuri (02115) 53082 or (917) 53082	Bibwewadi Extn. Counter

पं.स.

1) _____

2) _____

सरपंच

_____

पोलिस स्टेशन

अंगठ्ठी पदार्थ विषेशी फक्त

1419

(24)

SUVARNAYUG SAHAKARI BANK LTD

Head Office : 250, Budhwar Peth, Ganpati Bhavan, Pune 411 002
Phone 4489973, 4489974, 4486039 (Fax) 447311

O.W.NO. 456/2000-2001

18 JAN 200

To,

HDFC BANK LTD.,
Manekji Wadia Bldg.
Naik Motwani Marg, Fort,
MUMBAI - 400 001.

Kind Attn.:- Treasury Settlements Officer.

Sub. :- Sale of SGL Securities to Giltedge Management Services ltd., .

Dear Sir,

Kindly arrange to issue a SGL, transfer form to the following counterparty by debting our SGL, account with you. Further we authorise you to credit our bank a/c no.51744004 for the settlement amount.

Name of purchaser	Giltedge Management Services Ltd.,
Address of purchaser	103,Liberty Apts. 80-A Sarojini Road,Vile Parle (W) Mumbai 400 056.
Date of Sale	18/01/2001.
Value date of Sale	19/01/2001.
Nomenclature of Loan	10.00 % GOI 2014.
Face Value Amount	1,00,00,000/-
Rate	93.95
Principal Amount (Face Value x Rate)	93,95,000/-
No.of days from last date of interest payment to value date	: 49 days
Accrued interest amount	: 1,36,111.11
Settlement amount (Principal Amount + Accrued interest Amount)	: 95,31,111.11

Yours faithfully,

Authorised Signatories

पंत

1) VHPahalwan

2) जोशी

नमस्ते

पोहोचलो निरोपाचे

आमची पहाणी निरोपाची प्रतीक्षा

तुमचे स्वागत

1421

RATAN SHETH & CO. 2695329 P:01



GILTEDGE

MANAGEMENT SERVICES LIMITED

18/01/2001 Bill No 2224

To,
SUVARNAYUG SAHAKARI BANK LTD.
[illegible]
[illegible],
PUNE
411002
Tel: 4175[illegible]

Dear Sir/Madam,

We hereby confirm the following transaction for the value date 19/01/2001

TRANSACTION TYPE	:	PURCHASE
MODE OF SETTLEMENT	:	SGL
SCRIP NAME	:	10.00% GOI 2014
COUPON DATES	:	30-MAY-00 30-NOV-00
MATURITY DATE	:	30-MAY-14
FACE VALUE	:	10000000
RATE	:	93.95
INTEREST DAYS	:	49
SETTLEMENT DATE	:	19/01/2001
PRINCIPAL AMOUNT	:	9395000
ACCRUED INTEREST	:	136111.11
SETTL[illegible] AMOUNT	:	9531111.11
CHEQUE DATE	:	18-JAN-01
CREDIT [illegible] NAME	:	JANATA SAHAKARI BANK LTD, PUNE
CONTACT PERSON	:	MR. BAPAT/VAVRE/CHOUDHARI
TELEPHONE NOS.	:	2654452

NOTE : KINDLY NOTE THAT WE HAVE GOT A CONST. SGL A/C. WITH JANATA SAHAKARI BANK LTD, PUNE AND YOU ARE REQUESTED TO INFORM HDFC BANK TO DELIVER THE SGL UNDER DVP AND DO THE NEEDFUL.

Please sign,seal & return the duplicate of this confirmation immediately in acceptance.If you are in disagreement with any of the details please revert to us immediately quoting our deal number.

Thanking You,

Yours faithfully,
For GILTEDGE MANAGEMENT SERVICES LTD.

AUTHORISED SIGNATORY

We confirm the transaction as specified above.
for SUVARNAYUG SAHAKARI BANK LTD

AUTHORISED SIGNATORY

HEAD OFFICE
MUMBAI : 105, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6196129

BRANCHES
[illegible] Sasoon Road, Pune - 411 001. Tel: (020) 61[illegible]
[illegible] Tel: [illegible]

1423

True copy

SUVARNAYUG SAHAKARI BANK LTD. HEAD OFFICE PUNE-2

(1)

11.50% IDBI 2010 SL 300 Lacs			Board Resulation No.
Purchase date : 29/06/2001	Amt Paid	3,11,42,500.00	No. 9 dtd. 30/06/200s1
Sale date : 31/01/2002	Amt. Rec.	3,44,44,666.67	(A) No. 13 Dtd. 11/02/2002
10.65% ICICI 2006 SL 100 Lacs			
Purchase date : 02/08/2001	Amt Paid	1,01,04,178.08	No. 16 dtd. 05/09/2001
Sale date : 31/01/2002	Amt. Rec.	1,10,11,219.18	(B) No. 13 Dtd. 11/02/2002
10.65% ICICI 2006 SL 100 Lacs			
Purchase date : 03/08/2001	Amt Paid	1,01,07,095.89	No. 16 dtd. 05/09/2001
Sale date : 31/01/2002	Amt. Rec.	1,10,09,219.18	(C) No. 13 Dtd. 11/02/2002

(2)

Total Amount Received on 31/01/2002 i.e. (A) + (B) + (C)

		3,44,44,666.67	
	+	1,10,11,219.18	
	+	1,10,09,219.18	
Total	:	5,64,65,105.03	Against Purchase on 31/01/2002
	-	5,64,64,109.59	13.50% Mahajeev 500 Lacs No. 13 dtd. 11/02/2002
		995.44	D.D. Received.

(3)

	←	5,69,93,972.60	Sold Mahajeev on 20/02/2002 No.03 dtd. 05/03/2002
	-	5,68,49,406.25	Purchase 8.07% GOI 2017 on 20/02/2002
		1,44,566.35	D.D. Received ~~525 Lacs~~ No. 03 dtd 05/03/2002

(4)

	→	5,79,14,456.25	Sold 8.07% on 30/03/2002 No. 03 dtd. 06/04/2002
	-	5,78,98,375.00	Puchase 30/03/2002 7.50% GOI 2010 on 30/03/02
			~~565 Lacs~~ still on record No. 03 dtd. 06/04/2002
		16,081.25	D.D. Received

1425

205 D472

Date: June 28, 2001

To,
The Chairman
Suvarnayug Sahakari Bank Ltd.
Pune.
Fax No.020 447 3118

Dear Sir,

Scirp Name	: 11.50% IDBI 2010 - SL
Interest Dates	: 05/01 & 05/07
Last Int Date/Nearing	: 05-07-2001 (Ex- Interest Deal)
Face Value	: Rs.3,00,00,000/- (Rupees Three Crores Only.)
Settlement Date	: 29/ 06/ 2001
Price	: Rs. 104.00
Accrued Interest	: (Rs.57,500.00)
No of Days	: 6 Days
Total Consideration	: Rs.3,11,42,500.00(Outflow)
Buy Back Date	: 29/ 09/ 2001
Buy Back Price	: Rs.104.85
Accrued Interest	: Rs. 8,05,000.00
No Of Days	: 84 Days
Total Consideration	: Rs.3,22,60,000.00 (Inflow)
Inflow – Outflow	: Rs.11,17,500.00
XIRR	: 14.59%

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

Assumptions ⟶

1.First Leg of the Transaction will happen on 29/06/2001
-2.You to buy the above scrip @ Rs.104.00
3.Total Outflow will be Rs. 3,11,42,500.00
4.Second Leg Of the Transaction on September 29, 2001
5.We to BUY-BACK the same @ Rs.104.85 as on or before 29/09/2001
6.Bank will earn Returns of 14.59% (Annualised) for holding the scrip for 90days.

Thanking you,

Board Resolution No(9) 30/6/2001 After Sanction by Chairman

Yours truly,
For Home trade ltd.

Received

Authorised Signatory

अध्यक्ष

Contact:
WDM DESK
Tel Nos. 022 781 2444 Extn: 427/428

SHARE & GOVT. SECURITY BROKER

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

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

Bill No.: EURO / PUNE / 13,361

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 28/06/2001

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Sold to you ...	To the cost of Rs. 30,000,000.00 11.50 % IDBI 2010		
	at the rate of Rs. 104.00	31,200,000.00	
	Add : Interest from 05/07/2001 To 29/06/2001		
	For 6 Days Rs. -57,500.00 Less Tax @ Rs 0.00	-57,500.00	
	Due to us ... **GRAND TOTAL :**	**31,142,500.00**	

REMARK

RUPEES THIRTY-ONE MILLION ONE HUNDRED FORTY-TWO THOUSAND FIVE HUNDRED ONLY

E. & O.E.

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

For M/s Home Trade Ltd.

(Please Pay by Account Cheque Only)

Received.

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

Subject to Pune Jurisdiction.
Contract note issued by members acting for constituents as Principals
SEBI REGN NO : INB 110624638

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2001 - 2,002/000 13,361
Trade Date : 28/06/2001
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you **SUVARANAYUG SAHKARI BANK L** Delivery/Clearing			Securities BOUGHT FROM y		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
30,000,000.00	11.50 % IDBI 2010	104.00	0.00		0.00

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

Reference to Arbitration

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

Contract Constitutes Arbitration Agreement

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

Appointment of Arbitrators

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

Appointment of Arbitrators by parties Jointly or by Partnership Firm

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

Appointment of Arbitrators by the Governing Board or President

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

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

Notice and Communications How to be Served

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

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

Operation of Contracts

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

TRF Agent	Address	Phone No.	Contact Person	Remark

Sr. No.	for PF	for Bank	for Company	for Individual

1431

182 Dy

187 Dy

Date: August 01, 2001

To,
The Chairman
Suvarnayug Sahakari Bank Ltd.
Pune.
Fax No.020 447 3118

Dear Sir,

Scirp Name	: 10.65% ICICI 2006 - SL
Interest Dates	: 23/01 & 23/07
Last Int Date/Nearing	: 23-07-2001 (Cum Interest Deal)
Face Value	: Rs.1,00,00,000/- (Rupees One Crores Only.)
Settlement Date	: 02/ 08/ 2001
Price	: Rs.100.75
Accrued Interest	: (Rs.29,178.08)
No of Days	: 10 Days
Total Consideration	: Rs.1,01,04,178.08(Outflow)
Buy Back Date	: 02/ 11/ 2001
Buy Back Price	: Rs.101.50
Accrued Interest	: Rs. 2,97,616.44
No Of Days	: 102 Days
Total Consideration	: Rs.1,04,47,616.44 (Inflow)
Inflow – Outflow	: Rs.3,43,438.36
XIRR	: 14.59%

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

Assumptions ⟶

1.First Leg of the Transaction will happen on 02/08/2001
2.You to buy the above scrip @ Rs.100.75
3.Total Outflow will be Rs. 1,01,04,178.08
4.Second Leg Of the Transaction on November 02, 2001
5.We to BUY-BACK the same @ Rs.101.50 as on or before 02/11/2001
6.Bank will earn Returns of 14.59% (Annualised) for holding the scrip for 90days.

Thanking you, Board Resolution No.(16) 05/9/2001 After Sanction by Chairman

Yours truly,
For Home trade ltd.

Authorised Signatory

Contact:
WDM DESK
Tel Nos. 022 781 2444 Extn: 427/428

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2548

Bill No.: EURO / PUNE / 13,757

Messrs: **SUVARANAYUG SAHKARI BANK LTD.**
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 01/08/2001

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Sold to you ...	To the cost of Rs. 10,000,000.00 10.65 % ICICI 2006		
	at the rate of Rs. 100.75	10,075,000.00	
	Add : Interest from 23/07/2001 To 02/08/2001		
	For 10 Days Rs. 29,178.08 Less Tax @ Rs 0.00	29,178.08	
	Due to us ... **GRAND TOTAL :**	**10,104,178.08**	

REMARK

Board Resolution No (6) 05/9/2001 After Sanction by Chairman

RUPEES TEN MILLION ONE HUNDRED FOUR THOUSAND ONE HUNDRED SEVENTY-EIGHT AND EIGHT PAISE ONLY

E. & O.E.

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

For M/s Home Trade Ltd.

(Please Pay by Account Cheque Only)

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2001 - 2,002/000 13,757
Trade Date : 01/08/2001
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you **SUVARANAYUG SAHKARI BANK L** Delivery/Clearing			Securities BOUGHT FROM y		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
10,000,000.00	10.65 % ICICI 2006	100.75	0.00		0.00

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

1432

Date: August 01, 2001

To,
The Chairman
Suvarnayug Sahakari Bank Ltd.
Pune.
Fax No.020 447 3118

Dear Sir,

Scirp Name	: 10.65% ICICI 2006 - SL
Interest Dates	: 23/01 & 23/07
Last Int Date/Nearing	: 23-07-2001 (Cum- Interest Deal)
Face Value	: Rs.1,00,00,000/- (Rupees One Crores Only.)
Settlement Date	: 03/ 08/ 2001
Price	: Rs.100.75
Accrued Interest	: (Rs.32,095.89)
No of Days	: 11 Days
Total Consideration	: Rs.1,01,07,095.89(Outflow)
Buy Back Date	: 03/ 11/ 2001
Buy Back Price	: Rs.101.50
Accrued Interest	: Rs.3,00,534.25
No Of Days	: 103 Days
Total Consideration	: Rs.1,04,50,534.25 (Inflow)
Inflow – Outflow	: Rs.3,43,438.36
XIRR	: 14.59%

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

Assumptions ⟶

1.First Leg of the Transaction will happen on 03/08/2001
2.You to buy the above scrip @ Rs.100.75
3.Total Outflow will be Rs.1,01,07,095.89
4.Second Leg Of the Transaction on November 03, 2001
5.We to BUY-BACK the same @ Rs.101.50 as on or before 03/11/2001
6.Bank will earn Returns of 14.59% (Annualised) for holding the scrip for 90days.

Thanking you, Board Resolution No. (16) 05/9/2001 After Sucha by Chairman

Yours truly,
For Home trade ltd.

Authorised Signatory

Contact:
WDM DESK
Tel Nos. 022 781 2444 Extn: 427/428

मंजूर
अध्यक्ष

SHARE & GOVT. SECURITY BROKER

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

home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 25[illegible]8

Bill No.: EURO / PUNE / 13,761

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 01/08/2001

PAN NO. : AAA CL 0877 B

1437

		AMOUNT	
		Rupees	Paise
Sold to you ...	To the cost of Rs. 10,000,000.00 10.65 % ICICI 2006		
	at the rate of Rs. 100.75	10,075,000.00	
	Add : Interest from 23/07/2001 To 03/08/2001		
	For 11 Days Rs. 32,095.89 Less Tax @ Rs 0.00	32,095.89	
	Due to us ... GRAND TOTAL :	**10,107,095.89**	

REMARK Board Resolution No. (16) 05/9/2001 After Sanction by Chairman

RUPEES TEN MILLION ONE HUNDRED SEVEN THOUSAND NINETY-FIVE AND EIGHTY-NINE PAISE ONLY

E. & O.E.

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

For M/s Home Trade Ltd.

(Please Pay by Account Cheque Only)

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2001 - 2,002/000 13,761
Trade Date : **01/08/2001**
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you SUVARANAYUG SAHKARI BANK L Delivery/Clearing			Securities BOUGHT FROM y		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
10,000,000.00	10.65 % ICICI 2006	100.75	0.00		0.00

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

P ence: to Arbitration

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

Contract Constitutes Arbitration Agreement

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

Appointment of Arbitrators

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

Appointment of Arbitrators by parties Jointly or by Partnership Firm

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

Appointment of Arbitrators by the Governing Board or President

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

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

Notice and Communications How to be Served

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

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

Operation of Contracts

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

TRF Agent	Address	Phone No.	Contact Person	Remark

Sr. No.	for PF	for Bank	for Company	for Individual

1443

पत्र

ADJUSTMENT LETTER

Date: 30TH January 2002

To,
Suvarnayug Sahakari Bank Ltd.
Pune

Kind Attn: Mr.Bari

Dear Sir,
This is to inform you about the various transactions done as on value date 31/01/2002

Home Trade to Sell

Sr. No.	Scrip Name	Contract No.	Face Value	Total Considerations
1	13.50% Mah. Jeev. Prad. 2010	15757	5,00,00,000.00	5,64,64,109.59
	A		Total Receivable	5,64,64,109.59

Home Trade to Buy

Sr. No.	Scrip Name	Contract No.	Face Value	Total Considerations
1	11.50% IDBI 2010	15754	3,00,00,000.00	3,44,44,666.67
2	10.65% ICICI 2006	15758	1,00,00,000.00	1,10,11,219.18
3	10.65% ICICI 2006	15909	1,00,00,000.00	1,10,09,219.18
	B		Total Payable	5,64,65,105.03

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

(A) Net Payable : Rs.5,64,65,105.03
(B) Net Receivable : Rs.5,64,64,109.59

(B-A) Net Payable By Us : Rs. 995.44

Kindly confirm the above deal.

Thanking You,
Yours Truly,
For Home Trade Ltd.

(Authorized Signatory)

1465

Date: January 30, 2002

To,
The Chairman
Suvarnayug Sahakari Bank Ltd.
Pune.
Fax No.020 447 3118

Kind Attn: Mr Bari / Mr.Suresh Kale

Dear Sir,

Scirp Name	: 11.50% IDBI 2010
Interest Dates	: 05/07 & 05/01
Face Value	: Rs.3,00,00,000/- (Rupees ThreeCrores Only.)
Settlement Date	: 29/ 06/ 2001
Price	: Rs.104.00
Total Consideration	: Rs. 3,11,42,500.00 (Outflow)

Buy Back Date	: 31/ 01/ 2002
Buy Back Price	: Rs.113.985
Interest	: Rs. 33,01,958.219

(@18.00% on Rs. 3,11,42,500.00 for 215 days till 31/01/2002 on 365 days Basis)

(Principal Amt + Interest = Total Payable)
(Rs. 3,11,42,500.00 + Rs. 33,01,958.219 = Rs.3,44,44,458.219 *Adjusted below*)

Total Consideration : Rs.3,44,44,666.67 (Inflow)
(Encl. Contract note no.15754 for TC = Rs.3,44,44,666.67)

Inflow – Outflow	: Rs. 33,02,166.67
Earning	: 18.00% P.A

Thanking you,

Yours truly,
For Home trade ltd.

Authorizsed Signatory

Board Resolution No. C(13) 11/02/2002 After Sanction by Chairman

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

SHARE & GOVT. SECURITY BROKER

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

home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 25[illegible]8

Bill No.: EURO / PUNE / 15,754

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 30/01/2002

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Bought from you ...	To the cost of Rs. 30,000,000.00 11.50 % IDBI 2010		
	at the rate of Rs. 113.99	34,195,500.00	
	Add : Interest from 05/01/2002 To 31/01/2002		
	For 26 Days Rs. 249,166.67 Less Tax @ Rs 0.00	249,166.67	
	Due to you ... **GRAND TOTAL :**	**34,444,666.67**	

REMARK Board Resolution No. (13) 11/02/2002 after Sanction by Chairman E. & O.E.

RUPEES THIRTY-FOUR MILLION FOUR HUNDRED FORTY-FOUR THOUSAND SIX HUNDRED SIXTY-SIX AND SIXTY-SEVEN PAISE ONLY

31/01/2002

For M/s Home Trade Ltd.

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2002 - 2,001/000 15,754
Trade Date : 30/01/2002
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you		Delivery/Clearing	Securities BOUGHT FROM y **SUVARANAYUG SAHKARI BANK L'**		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
0.00		0.00	30,000,000.00	11.50 % IDBI 2010	113.99

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

1451

Date: January 30, 2002

To,
The Chairman
Suvarnayug Sahakari Bank Ltd.
Pune.
Fax No.020 447 3118

Kind Attn: Mr Bari / Mr.Suresh Kale

Dear Sir,

Scirp Name	: 10.65% ICICI 2006 - SL
Interest Dates	: 23/01 & 23/07
Face Value	: Rs.1,00,00,000/- (Rupees One Crore Only.)
Settlement Date	: 02/ 08/ 2001
Price	: Rs.100.75
Total Consideration	: Rs.1,01,04,178.08(Outflow)

Buy Back Date	: 31/ 01/ 2002
Buy Back Price	: Rs.104.51
Interest	: Rs. 9,06,884.58

(@18.00% on Rs.1,01,04,178.08 for 182 days till 31/01/2002 on 365 days Basis)

(Principal Amt + Interest = Total Payable)
(Rs. 1,01,04,178.08 + Rs. 9,06,884.58 = Rs.1,10,11,062.66 *Adjusted below*)

Total Consideration : Rs.1,10,11,219.18 (Inflow)
(Encl. Contract note no.15758 for TC = Rs.1,10,11,219.18)

Inflow – Outflow	: Rs. 9,07,041.10
Earning	: 18.00% P.A

Thanking you,

Yours truly,
For Home trade ltd.

Authorizsed Signatory

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

Board Resolution No. (16) 05/9/2001 After Securing
Chairman

SHARE & GOVT. SECURITY BROKER

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

home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 25-3

Bill No.: EURO / PUNE / 15,758

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 30/01/2002

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Bought from you ...	To the cost of Rs. 10,000,000.00 10.65 % ICICI 2006		
	at the rate of Rs. 104.51	10,451,000.00	
	Add : Interest from 23/07/2001 To 31/01/2002		
	For 192 Days Rs. 560,219.18 Less Tax @ Rs 0.00	560,219.18	
	Due to you ... **GRAND TOTAL :**	**11,011,219.18**	

REMARK

RUPEES ELEVEN MILLION ELEVEN THOUSAND TWO HUNDRED NINETEEN AND EIGHTEEN PAISE ONLY

Board Resolution No. (16) 05/9/2001 After Sanction by Chairman

E. & O.E.

For M/s Home Trade Ltd.

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2002 - 2,001/000 15,758
Trade Date : 30/01/2002
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you		Delivery/Clearing	Securities BOUGHT FROM y **SUVARANAYUG SAHKARI BANK L'**		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
0.00		0.00	10,000,000.00	10.65 % ICICI 2006	104.51

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

Yours faithfully,

HOME TRADE MUMBAI

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

1457

Date: January 30, 2002

To,
The Chairman
Suvarnayug Sahakari Bank Ltd.
Pune.
Fax No.020 447 3118

Kind Attn: Mr Bari / Mr.Suresh Kale

Dear Sir,

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

Scirp Name	: 10.65% ICICI 2006 - SL
Interest Dates	: 23/01 & 23/07
Face Value	: Rs.1,00,00,000/- (Rupees One Crore Only.)
Settlement Date	: 03/ 08/ 2001
Price	: Rs.100.75
Total Consideration	: Rs.1,01,07,095.89(Outflow)

Buy Back Date	: 31/ 01/ 2002
Buy Back Price	: Rs.104.49
Interest	: Rs. 9,02,162.14

(@18.00% on Rs. 1,01,07,095.89 for 181 days till 31/01/2002 on 365 days Basis)

(Principal Amt + Interest = Total Payable)
(Rs. 1,01,07,095.89 + Rs. 9,02,162.14 = Rs.1,10,09,258.03 *Adjusted below*)

Total Consideration : Rs.1,10,09,219.18 (Inflow)
(Encl. Contract note no.15909 for TC = Rs.1,10,09,219.18)

Inflow – Outflow	: Rs. 9,02,123.29
Earning	: 18.00% P.A

Thanking you,

Yours truly,
For Home trade ltd.

Authorizsed Signatory

Board Resolution No. (16) 05/9/2001 After Sanctio by chairman

SHARE & GOVT. SECURITY BROKER

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

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

Bill No.: EURO / PUNE / 15,909

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : **411 002**

Form : B

Date : 30/01/2002

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Bought from you ...	To the cost of Rs. 10,000,000.00 10.65 % ICICI 2006		
	at the rate of Rs. 104.49	10,449,000.00	
	Add : Interest from 23/07/2001 To 31/01/2002		
	For 192 Days Rs. 560,219.18 Less Tax @ Rs 0.00	560,219.18	
	Due to you ... **GRAND TOTAL :**	**11,009,219.18**	

REMARK Board Resolution No. (16) 05/9/2001 After Sanction by Chairman

RUPEES ELEVEN MILLION NINE THOUSAND TWO HUNDRED NINETEEN AND EIGHTEEN PAISE ONLY

E. & O.E.

31/01/2002

For M/s Home Trade Ltd.

home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2548

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2002 - 2,001/000 15,909
Trade Date : 30/01/2002
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you		Delivery/Clearing	Securities BOUGHT FROM y SUVARANAYUG SAHKARI BANK L'		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
0.00		0.00	10,000,000.00	10.65 % ICICI 2006	104.49

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

SHARE & GOVT. SECURITY BROKER

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

home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2548

Bill No.: EURO / PUNE / 15,757

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 30/01/2002

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Sold to you ...	To the cost of Rs. 50,000,000.00 13.50 % MAHA JEEV.PRA10		
	at the rate of Rs. 102.72	51,360,000.00	
	Add : Interest from 30/04/2001 To 31/01/2002		
	For 276 Days Rs. 5,104,109.59 Less Tax @ Rs 0.00	5,104,109.59	
Due to us ...	**GRAND TOTAL :**	**56,464,109.59**	

Board Resolution No. (13) 11/02/2002 After Sanction by Chairman

REMARK

RUPEES FIFTY-SIX MILLION FOUR HUNDRED SIXTY-FOUR THOUSAND ONE HUNDRED NINE AND FIFTY-NINE PAISE ONLY

E. & O.E.

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

For M/s Home Trade Ltd.

(Please Pay by Account Cheque Only)

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2002 - 2,001/000 15,757
Trade Date : **30/01/2002**
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you **SUVARANAYUG SAHKARI BANK L** Delivery/Clearing			Securities BOUGHT FROM y		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
50,000,000.00	13.50 % MAHA JEEV.PRA10	102.72	0.00		0.00

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

1463

Date: January 30, 2002

To,
The Chairman
Suvarnayug Sahakari Bank Ltd.
Pune.
Fax No.020 447 3118

Kind Attn: Mr.Bari / Mr.Suresh Kale

Dear Sir,

Scirp Name	: 13.50% Maharashtra Jeevan Pradhikaran 2010
Interest Dates	: 30/04 (Annualised)
Face Value	: Rs.5,00,00,000/- (Rupees Five Crores Only.)
Settlement Date	: 31/ 01/ 2002
Price	: Rs.102.72
Accrued Interest	: Rs.51,04,109.59
No of Days	: 276 Days
Total Consideration	: Rs.5,64,64,109.59 (Outflow)
Buy Back Date	: 30/ 03/ 2002
Buy Back Price	: Rs.103.805
Accrued Interest	: Rs. 61,76,712.33
No Of Days	: 334 Days
Total Consideration	: Rs.5,80,79,212.33 (Inflow)
Inflow – Outflow	: Rs.16,15,102.74
Annual Return	: 18.00% p.a

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

Assumptions ⟶

1.First Leg of the Transaction will happen on 31/01/2002
2.You to buy the above scrip @ Rs.102.72
3.Total Outflow will be Rs. 5,64,64,109.59
4.Second Leg Of the Transaction on March 30, 2002
5.We to BUY-BACK the same @ Rs.103.805 as on or before 30/03/2002
6.Bank will earn Returns of 18.00% (Annualised) for holding the scrip for 58days.

Thanking you,

Yours truly,
For Home trade ltd.

Authorised Signatory

Board Resolution No. (13) 11/02/2002 After Sanction
Chairman

1469

ADJUSTMENT LETTER

Date: 30th January 2002

To,
The Chairman
Suvarnayug Sahakari Bank Ltd.
Pune.
Fax No.020 447 3118

Kind Attn:Mr.Suresh Kale/Mr.Bari

Dear Sir,
This is to inform you about the various transactions done as on value date 20/02/2002

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

Home Trade to Sell

Sr. No.	Scrip Name	Contract No.	Face Value	Total Considerations
1	8.07% GOI 2017	16029	525,00,000.00	5,68,49,406.25
	A		Total Receivable	5,68,49,406.25

Home Trade to Buy

Sr. No.	Scrip Name	Contract No.	Face Value	Total Considerations
1	13.50% Maha.	15911	5,00,00,000.00	5,69,93,972.60
2	Jeevan Prad. 2010			
	B		Total Payable	5,69,93,972.60

(A) Net Payable : Rs. 5,69,93,972.60
(B) Net Receivable : Rs. 5,68,49,406.25

(B-A) Net Payable By Us : Rs. 1,44,566.35

MONDAL. HDFC. Ch.No. 321677

Kindly confirm the above deal.

Thanking You,
Yours Truly,
For Home Trade Ltd.

(Authorized Signatory)

मंजूर

30/1/2002

1471

Date: January 30, 2002

To,
The Chairman
Suvarnayug Sahakari Bank Ltd.
Pune.
Fax No.020 447 3118

Kind Attn:Mr.Suresh Kale/Mr.Bari
Dear Sir,

Scirp Name	: 13.50% Maharashtra Jeevan Pradhikaran 2010
Interest Dates	: 30/04 (Annualised)
Face Value	: Rs.5,00,00,000/- (Rupees Five Crores Only.)
Settlement Date	: 31/ 01/ 2002
Price	: Rs.102.72
Total Consideration	: Rs.5,64,64,109.59(Outflow)

Buy Back Date	: 20/ 02/ 2002
Buy Back Price	: Rs.103.04
Interest	: Rs.5,29,060.97

(@18.00% on 5,64,64,109.59 for 19 Days till 20/02/2002 on 365 Days Basis)

(Principal Amount + Interest = Total Payable)
(5,64,64,109.59 + 5,29,060.97= 5,69,93,170.56 Adjusted below)

Total Consideration	: Rs.5,69,93,972.60 (Inflow)

(Encl. Contract Note No.15911 for TC = 5,69,93,972.60)

Inflow – Outflow	: Rs.5,29,060.97
Earnings	: 18.00% P.A.

Thanking you,

Yours truly,
For Home trade ltd.

Authorised Signatory

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

SHARE & GOVT. SECURITY BROKER

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

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

Bill No.: EURO / PUNE / 16,029

Messrs: **SUVARANAYUG SAHKARI BANK LTD.**
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : **411 002**

Form : B

Date : 30/01/2002

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Sold to you ...	To the cost of Rs. 52,500,000.00 8.07 % GOI 2017		
	at the rate of Rs. 107.50	56,437,500.00	
	Add : Interest from 15/01/2002 To 20/02/2002		
	For 35 Days Rs. 411,906.25 Less Tax @ Rs 0.00	411,906.25	
Due to us ...	**GRAND TOTAL :**	**56,849,406.25**	

Board Resolution No.(3) 05/31/2002 After Sanction by Chairman

REMARK

RUPEES FIFTY-SIX MILLION EIGHT HUNDRED FORTY-NINE THOUSAND FOUR HUNDRED SIX AND TWENTY-FIVE PAISE ONLY

E. & O.E.

For M/s Home Trade Ltd.

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

(Please Pay by Account Cheque Only)

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2002 - 2,001/000 16,029
Trade Date : 30/01/2002
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you **SUVARANAYUG SAHKARI BANK L** Delivery/Clearing			Securities BOUGHT FROM y		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
52,500,000.00	8.07 % GOI 2017	107.50	0.00		0.00

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

मंजूर

अध्यक्ष

उपाध्यक्ष

Yours faithfully,

For Home Trade Ltd.

Members(s) of Pune Stock Exchange Ltd. Pune

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 254

Bill No.: EURO / PUNE / 15,911

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 30/01/2002

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Bought from you ...	To the cost of Rs. 50,000,000.00 13.50 % MAHA JEEV.PRA10		
	at the rate of Rs. 103.04	51,520,000.00	
	Add : Interest from 30/04/2001 To 20/02/2002		
	For 296 Days Rs. 5,473,972.60 Less Tax @ Rs 0.00	5,473,972.60	
	Due to you ... GRAND TOTAL :	56,993,972.60	

Board Resolution No (3) 05/3/2002 After Sanction by Chairman

REMARK

RUPEES FIFTY-SIX MILLION NINE HUNDRED NINETY-THREE THOUSAND NINE HUNDRED SEVENTY-TWO AND SIXTY PAISE ONLY

E. & O.E.

For M/s Home Trade Ltd.

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2002 - 2,001/000 15,911
Trade Date : 30/01/2002
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you		Delivery/Clearing	Securities BOUGHT FROM y **SUVARANAYUG SAHKARI BANK L.**		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
0.00		0.00	50,000,000.00	13.50 % MAHA JEEV.PRA10	103.04

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

मंजूर

उपाध्यक्ष

Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

भारतीय रिज़र्व बैंक

अहस्तान्तरणीय

Public Debt Office, Receiving Section, Main Building, Mumbai 400 001.

रसीद / Receipt

रसीद क्र. / Receipt No. 34843 दिनांक / Dated 21/02/2002

Received from THE FEDERAL BANK LTD.

से नीचे उल्लिखित सरकारी प्रतिभूतियां निम्नलिखित कार्य के लिये प्राप्त हुई।
The undermentioned Government securities

BY SL: DEBIT TO SGL A/C SLIP

प्रतिभूतियों की संख्या No. of pieces	5	ऋण Loan 8.07% GOI 2017	रुपये Rupees 5,00,00,000
वारंट / Warrants	0		
शुल्क रु. / Fees Rs.	0		
ऋण कोड / Loan code			

प्रतिभूतियां सुपुर्दगी के लिए तैयार होने की तारीख : 23/02/2002
The securities will be ready for delivery on

रसीद तैयार की : Receipt prepared by :

प्राप्त दस्तावेज Documents received

सहायक प्रबंधक Assistant Manager

(केवल कार्यालयीन कामकाज के लिए)
FOR OFFICE USE ONLY

स्टाप मुक्त / Free of Stop

1 ला स्टाप/1st Stop _____

2 रा स्टाप/2nd Stop _____

ड्राफ्ट जारी किये / Drafts issued

सहायक प्रबंधक / Assistant Manager

1841

1483

Date: 30th March, 2002

To,
Suvarnayug Sahakari Bank Ltd.
Pune

Kind Attn: Mr.Bari

Please find enclosed herewith the following security.

Security : 8.07%GOI 2017
Face Value : Rupees Five Crores Only

Sr. No.	Name Of Last Holder	Cert. No.	Face Value (Amt in Rs.)
1	The Federal Bank Ltd.	BY42 To BY46	5,00,00,000/-

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

Encl:
1) 05 No. Of Bonds

Kindly acknowledge the receipt of the same.

Thanking you.

Yours truly,

(Ketan Mashkaria)

मंजूर

3/4/2002

1485

34843 1,00,00,000/- GIBS

भारत सरकार
GOVERNMENT OF INDIA

8·07 प्रतिशत सरकारी स्टाक, 2017 का दर्ज स्टाक
INSCRIBED STOCK
OF THE
8·07 PER CENT GOVERNMENT STOCK, 2017

बही ऋण प्रमाणपत्र सं० का मुंबई
BOOK DEBT CERTIFICATE No. B4-00046 OF MUMBAI.

रुपये के लिए
for Rs. 1,00,00,000/-

15 जनवरी, 2017 को प्रतिदेय
REPAYABLE ON THE 15th DAY OF JANUARY, 2017

मैं एतद्द्वारा यह प्रमाणित करता हूँ कि
I hereby certify that THE FEDERAL BANK LIMITED A/C II

8·07 प्रतिशत सरकारी स्टाक, 2017 के केवल ..... रुपये के सरकारी स्टाक के पंजीकृत स्वामी हैं जिस पर ब्याज 8·07 प्रतिशत प्रति वर्ष की दर से 15 जनवरी 2002 से छमाही किस्तों में प्रत्येक वर्ष 15 जुलाई और 15 जनवरी को दिया जाएगा।

is the registered proprietor of Rupees ~~एक करोड़ मात्र~~ One Crore Only

Government Stock of the 8·07 per cent Government Stock, 2017 which will bear interest at 8·07 per cent per annum, payable half-yearly from the 15th January 2002 and to be paid on the 15th day of July and the 15th day of January every year.

लोक ऋण कार्यालय
भारतीय रिज़र्व बैंक

Public Debt Office
Reserve Bank of India

दिनांक मुंबई
Date MUMBAI.
21 FEB 2002

Nirmal Jalan

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

.....के क्षेत्रीय निदेशक के लिए
for Regional Director for.....

7:07 ;gilt edge

1487

1,00,00,000/-

34843

भारत सरकार
GOVERNMENT OF INDIA

8·07 प्रतिशत सरकारी स्टाक, 2017 का दर्ज स्टाक
INSCRIBED STOCK
OF THE
8·07 PER CENT GOVERNMENT STOCK, 2017

यही ऋण प्रमाणपत्र सं० का मुंबई
BOOK DEBT CERTIFICATE No. 34-00045 OF MUMBAI.

रुपये के लिए
for Rs. 1,00,00,000/-

15 जनवरी, 2017 को प्रतिदेय
REPAYABLE ON THE 15th DAY OF JANUARY, 2017

मैं एतद्द्वारा यह प्रमाणित करता हूँ कि
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8·07 प्रतिशत सरकारी स्टाक, 2017 के केवल ....
रुपये के सरकारी स्टाक के पंजीकृत स्वामी हैं जिस पर ब्याज 8·07 प्रतिशत प्रति वर्ष की दर से 15 जनवरी 2002 से छमाही किस्तों में प्रत्येक वर्ष 15 जुलाई और 15 जनवरी को दिया जाएगा।

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लोक ऋण कार्यालय
भारतीय रिज़र्व बैंक

Public Debt Office
Reserve Bank of India

मुंबई
दिनांक Date MUMBAI.
21 FEB 2002

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

.....के क्षेत्रीय निदेशक के लिए
for Regional Director for.....
महाराष्ट्र एवं गोवा
Maharashtra and Goa

34-00045 बैंकार द्वारा अहस्तान्तरणीय
Not transferable by endorsement

7:02 ;gilt edge

1489 G1/BS

1,00,00,000/-

34843

भारत सरकार
GOVERNMENT OF INDIA

8·07 प्रतिशत सरकारी स्टाक, 2017 का दर्ज स्टाक
INSCRIBED STOCK
OF THE
8·07 PER CENT GOVERNMENT STOCK, 2017

बही ऋण प्रमाणपत्र सं० का मुंबई
BOOK DEBT CERTIFICATE No. BY-000042 OF MUMBAI.

रुपये के लिए
for Rs. 1,00,00,000/-

15 जनवरी, 2017 को प्रतिदेय
REPAYABLE ON THE 15th DAY OF JANUARY, 2017

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

.....के क्षेत्रीय निदेशक के लिए
for Regional Director for.....
महाराष्ट्र एवं गोवा

1491

34843 1,00,00,000/- GIBS

भारत सरकार
GOVERNMENT OF INDIA

8·07 प्रतिशत सरकारी स्टाक, 2017 का दर्ज स्टाक
INSCRIBED STOCK
OF THE
8·07 PER CENT GOVERNMENT STOCK, 2017

वही ऋण प्रमाणपत्र सं० का मुंबई
BOOK DEBT CERTIFICATE No. B4-000043 OF MUMBAI.

रुपये के लिए
for Rs. 1,00,00,000/-

15 जनवरी, 2017 को प्रतिदेय
REPAYABLE ON THE 15th DAY OF JANUARY, 2017

मैं एतद्द्वारा यह प्रमाणित करता हूँ कि
I hereby certify that THE FEDERAL BANK LIMITED A/C II

8·07 प्रतिशत सरकारी स्टाक, 2017 के केवल..... .....
रुपये के सरकारी स्टाक के पंजीकृत स्वामी हैं जिस पर ब्याज 8·07 प्रतिशत प्रति वर्ष की दर से 15 जनवरी 2002 से छमाही किस्तों में प्रत्येक वर्ष 15 जुलाई और 15 जनवरी को दिया जाएगा।

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लोक ऋण कार्यालय
भारतीय रिज़र्व बैंक

Public Debt Office
Reserve Bank of India
मुंबई
दिनांक MUMBAI
Date

Nirmal Jalan

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

.....के क्षेत्रीय निदेशक के लिए
for Regional Director for.....

अ.नं. २ यांस दि. १९.७.२००२ रोजी १७.१५ वा. अनं. ३ यांस दि. ३०.१० २००२ रोजी १९.०० वा. अ.नं. ४ व ५ यांना दि. १३.११.२००२ रोजी ०८.०० वा. अ.नं. ६ यांस दि. १३.११.२००२ रोजी ०९.३० वा. अ.नं. ७ यांस दि. १३.११.२००२ रोजी १०.०० वा. अ.नं. ८, व ९ यांना दि. १४.११. २००२ रोजी ११.३० वा. (पैंकी अ.नं. १ ते ३ यांना ट्रॉन्सफर वारंट वरुन) अटक करण्यात आली असून अटक मुदतीत त्यांना योग्य बंदोबस्तात रिमांड रिपोर्ट सोबत मा. कोर्टात पाठविले असता अ.नं. १ ते ३ यांची प्रथम पो. कस्टडी व नंतर अ.नं. १ ते ९ यांची मॅजि. कस्टडीची रिमांड वेळोवेळी घेण्यात आलेली आहे.

फरारी आरोपी :- १) कानन मेवावाला,
रा. जमंत महल, ५ वा मजला,
डि. रोड, चर्चगेट, मुंबई.

२) नंदकिशोर एस. त्रिवेदी,
रा. पुष्पम खंडूभाई
देसाई रोड, विलेपार्ले मुंबई.

५) दोषारोप :- चार्ज असा की गुन्हा मेहरबान कोर्टाचे स्थळ सिमेचे हद्दीत सन १९९९ ते दिनांक ३०/३/२००२ या कालावधीत वेळोवेळी सुवर्णयुग सहकारी बँक

लिमिटेड चे मुख्य कार्यालय बुधवार पेठ, पुणे येथे घडला आहे.

यातील कॉलम नंबर ४ मधील आरोपी क्रमांक १ हा होमट्रेड लिमिटेडचा चेअरमन व मुख्य कार्यकारी अधिकारी आहे व आरोपी क्रमांक २ आणि फरारी आरोपी क्रं. २ हे होम ट्रेड लिमिटेडचे संचालक होते. तसेच आरोपी क्रमांक २ हा ब्रोकर आहे. फरारी आरोपी क्रमांक १ ही होम ट्रेड लिमिटेडचे कार्यालयात डेब्ट मार्केट डेस्कची मॅनेजर होती. आरोपी नंबर ३ हा होम ट्रेड लिमिटेडच्या कार्यालयात ॲथॉराईज्ड सिग्नेटरी होता. आरोपी क्रमांक ४ व ५ हे सुवर्णयुग सहकारी बँकेचे अनुक्रमे चेअरमन व सरव्यवस्थापक होते. आरोपी क्रमांक ६ हे विशेष लेखा परिक्षक सहकारी संस्था (पणन) वर्ग - २ पुणे या हुद्दयावर होते. त्यानी सुवर्णयुग सहकारी बँक लिमिटेडचे लेखा परिक्षण दिनांक १/४/२००० ते दिनांक ३१/३/२००१ या कालावधीकरिता केले आहे. आरोपी क्रमांक ७ हे चार्टर्ड अकाऊंटंट असून त्यांची के. बी. साळुंखे ॲण्ड कंपनी पुण्यात आहे. त्यांनी बँकेचे इंटरनल ऑडिट दिनांक १/४/१९९९ ते ३१/३/२००० या कालावधीकरीता केले आहे. आरोपी क्रमांक ८ हे विशेष लेखा परिक्षक

वर्ग - १ सहकारी संस्था (फिरते पथक) पुणे विभाग हे असतांना त्यांनी दिनांक १/४/१९९९ ते दिनांक ३१/३/२००० हया कालावधीकरीता लेखापरिक्षण केले. आरोपी क्रमांक ९ हे चार्टर्ड अकाऊंटंट असून त्यांची एस.एच. साने ॲण्ड कंपनी चार्टर्ड अकाऊंटंस् ही कंपनी आहे. त्यांनी बँकेचे इंटरनल ऑडिट १ एप्रिल २००० ते ३१ मार्च २००१ व १ एप्रिल २००१ ते ३१ मार्च २००२ या कालावधीकरीता केले आहे.

या गुन्हयाचे कालावधीचे दरम्यान आरोपी क्रमांक १ ते ३ व फरारी आरोपी क्रमांक १ व २ यांनी आरोपी क्रमांक ४ व ५ या सुवर्णयुग सहकारी बँकेच्या अनुक्रमे चेअरमन व सरव्यवस्थापकाशी संगनमत व हातमिळवणी करुन रिझर्व बँकेचे प्रसिध्द केलेले मार्गदर्शक तत्वे व नियमांचे उल्लंघन करुन व तसेच फिजीकल मधून सरकारी रोखे व बॉन्ड चे खरेदी विक्रीचे व्यवहार करुन सदर निर्बधाचे उल्लंघन केले, व तसेच गुन्हयाचे कालावधीत रोखे-बॉन्डच्या डिलेव्हरी काही वेळा एकमेकांस न देता ओरिजनल सरकारी रोखे-बॉन्डची खरेदी विक्रीचे व्यवहार न करता झेरॉक्स प्रती, बनावट व कल्पित तसेच खरे रोखे स्वत:च्या ताब्यात नसतांना किंबहुना ते खरे नसतांना

व्यवहार केले व अशा रितीने गैरव्यवहार करुन व ७.५० % जी. ओ. आय. २०१० चे पाच कोटी पासष्ट लाख रुपयांचे रोखेच्या खरेदीपोटी चेकने होम ट्रेडला दिलेल्या रकमेचा व त्यावरील व्याज इ. मिळून पाच कोटी अठ्ठ्याहत्तर लाख शहाण्णव हजार तीनशे पंचाहत्तर (५,७८,९६,३७५/-) रुपयेचा बँकेचे सभासद व गुंतवणुकदारांचा विश्वासघात करुन त्यांनी फसवणूक केली व अपहार केला. म्हणून सदर आरोपींनी भा. द. वि. कलम ४०६, ४०९, ४२०, ४६५, ४६७, ४६८, ४७१, ३४ प्रमाणे गुन्हा केल्याची तोहमत असे.

तसेच आरोपी क्रमांक ६ ते ९ यांनी आपले कर्तव्य जबाबदारीने पार न पाडता वस्तुस्थितीवर आधारीत लेखा परिक्षण न करता, लेखा परिक्षण दरम्यान आढळून आलेल्या उणीवा उदा. सन १९९९ ते २००२ दरम्यान बँकेकडे सरकारी रोखे / बॉन्डस् ची दिले घेतले बाबतचे पोहोच पुस्तक, कोरियर स्लिपा, कोरियर रजिस्टर इत्यादी नसतांना नमुद केले नाही. गुंतवणुक रजिस्टर मध्ये अनेक ठिकाणी सरकारी रोखे-बॉन्डस्, इत्यादींचे डिस्टींक्टीव्ह नंबर लिहिलेले आढळून आलेले नसतांना अहवालात नमुद केले नाही. इत्यादी उणीवा व इतर त्रुटींकडे बुध्दीपुर्वक दुर्लक्ष करुन आरोपी नंबर १ ते ५ व

फरारी आरोपी क्रमांक १ व २ यांना सहाय्य केले. म्हणून वरील आरोपी यांनी भा. द. वि. कलम ४०६, ४०९, ४२०, १०९ प्रमाणे गुन्हा केल्याची तोहमत आहे.

६) साक्षीदार :- सोबतचे यादीप्रमाणे.

७) मिळालेली मिळकत :- सोबतचे यादीप्रमाणे.

८) रवाना तारीख वेळ :-

मा. प्रथम वर्ग न्यायदंडाधिकारी सो. न्यायालय क्रमांक ४
शिवाजीनगर, पुणे यांना सविनय सादर.

दिनांक :-२५/११/२००२

(पी. आर. पटणे)
पोलीस निरीक्षक
अंमली पदार्थ विरोधी पथक
गुन्हे शाखा पुणे शहर.

34843 1,00,00,000/- G1182

4493

भारत सरकार
GOVERNMENT OF INDIA

8·07 प्रतिशत सरकारी स्टाक, 2017 का दर्ज स्टाक
INSCRIBED STOCK
OF THE
8·07 PER CENT GOVERNMENT STOCK, 2017

वही ऋण प्रमाणपत्र सं० का मुंबई
BOOK DEBT CERTIFICATE No. BY- 00044 OF MUMBAI.

रुपये के लिए
for Rs. 1,00,00,000/-

15 जनवरी, 2017 को प्रतिदेय
REPAYABLE ON THE 15th DAY OF JANUARY, 2017

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8·07 प्रतिशत सरकारी स्टाक, 2017 के केवल..... .....
रुपये के सरकारी स्टाक के पंजीकृत स्वामी हैं जिस पर ब्याज 8·07 प्रतिशत प्रति वर्ष की दर से 15 जनवरी 2002 से छमाही किस्तों में प्रत्येक वर्ष 15 जुलाई और 15 जनवरी को दिया जाएगा।

is the registered proprietor of Rupees एक करोड़ मात्र/One Crore Only

Government Stock of the 8·07 per cent Government Stock, 2017 which will bear interest at 8·07 per cent per annum, payable half-yearly from the 15th January 2002 and to be paid on the 15th day of July and the 15th day of January every year.

लोक ऋण कार्यालय
भारतीय रिज़र्व बैंक

Public Debt Office
Reserve Bank of India

मुंबई
दिनांक MUMBAI.
Date 21 FEB 2002

BY-00044

Nimrat Jalan

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

.....के क्षेत्रीय निदेशक के लिए
for Regional Director for.....
महाराष्ट्र एवं गोवा
Maharashtra and Goa

बैंचान द्वारा अहस्तान्तरणीय
Not transferable by endorsement

1495

ADJUSTMENT LETTER

Date: 28TH March 2002

To,
Suvarnayug Sahakari Bank Ltd.
Pune

Kind Attn: Mr.Bari/Mr.Kale

Dear Sir,
This is to inform you about the various transactions done as on value date 30/03/2002

Home Trade to Sell

Sr. No.	Scrip Name	Contract No.	Face Value	Total Considerations
1	7.50% GOI 2010	16873	5,00,00,000.00	5,12,37,500.00
2	7.50% GOI 2010	16877	65,00,000.00	66,60,875.00
	A		Total Receivable	5,78,98,375.00

Home Trade to Buy

Sr. No.	Scrip Name	Contract No.	Face Value	Total Considerations
1	8.07% GOI 2017	16871	5,25,00,000.00	5,79,14,456.25
	B		Total Payable	5,79,14,456.25

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

(B) Net Payable : Rs. 5,79,14,456.25
(A) Net Receivable : Rs. 5,78,98,375.00

(B-A) Net Payable By Us : Rs. 16,081.25

ड्रा.No.31 HDFC BANK Ch.No. 984147
MUMBAI

Kindly confirm the above deal.

Thanking You,
Yours Truly,
For Home Trade Ltd.

(Authorized Signatory)

मंजूर
अधिकृत

SHARE & GOVT. SECURITY BROKER

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

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

Bill No.: EURO / PUNE / 16,873

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 28/03/2002

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Sold to you ...	To the cost of Rs. 50,000,000.00 7.50 % CG 2010		
	at the rate of Rs. 99.60	49,800,000.00	
	Add : Interest from 12/11/2001 To 30/03/2002		
	For 138 Days Rs. 1,437,500.00 Less Tax @ Rs 0.00	1,437,500.00	
	Due to us ... GRAND TOTAL :	51,237,500.00	

Board Resolution No. (3) 06/4/2002 After Sanction by Chairman

मंजूर

अध्यक्ष

REMARK

RUPEES FIFTY-ONE MILLION TWO HUNDRED THIRTY-SEVEN THOUSAND FIVE HUNDRED ONLY

E & O.E.

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

For M/s Home Trade Ltd.

(Please Pay by Account Cheque Only)

मंजूर

उपाध्यक्ष

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2558

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2002 - 2,001/000 16,873
Trade Date : 28/03/2002
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you **SUVARANAYUG SAHKARI BANK L** Delivery/Clearing			Securities BOUGHT FROM y Delivery/Clearing		
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
50,000,000.00	7.50 % CG 2010	99.60	0.00		0.00

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

मंजूर मंजूर
अध्यक्ष
उपाध्यक्ष

BROKER'S NOTE

Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

SHARE & GOVT. SECURITY BROKER

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

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

Bill No.: EURO / PUNE / 16,877

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 28/03/2002

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Sold to you ...	To the cost of Rs. 6,500,000.00 7.50 % CG 2010		
	at the rate of Rs. 99.60	6,474,000.00	
	Add : Interest from 12/11/2001 To 30/03/2002	186,875.00	
	For 138 Days Rs. 186,875.00 Less Tax @ Rs 0.00		
Due to us ...	**GRAND TOTAL :**	**6,660,875.00**	

REMARK

मंजूर
अध्यक्ष
Board Resolution No.(3) 06/4/2002 After Sanction by Chairm
मंजूर

RUPEES SIX MILLION SIX HUNDRED SIXTY THOUSAND EIGHT HUNDRED SEVENTY-FIVE ONLY

E. & O.E.

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

For M/s Home Trade Ltd.

(Please Pay by Account Cheque Only)

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2002 - 2,001/000 16,877
Trade Date : **28/03/2002**
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you **SUVARANAYUG SAHKARI BANK L** Delivery/Clearing			Securities BOUGHT FROM y		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
6,500,000.00	7.50 % CG 2010	99.60	0.00		0.00

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

मंजूर मंजूर

अध्यक्ष

उपाध्यक्ष

Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune

1503

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 110624638

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 254

Bill No.: EURO / PUNE / 16,871

Messrs: SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Pin : 411 002

Form : B

Date : 28/03/2002

PAN NO. : AAA CL 0877 B

		AMOUNT	
		Rupees	Paise
Bought from you ...	To the cost of Rs. 52,500,000.00 8.07 % GOI 2017		
	at the rate of Rs. 108.63	57,031,800.00	
	Add : Interest from 15/01/2002 To 30/03/2002		
	For 75 Days Rs. 882,656.25 Less Tax @ Rs 0.00	882,656.25	
	Due to you ... GRAND TOTAL :	57,914,456.25	

Board Resolution No. (3) 06/4/2002 After Sanction by Chairma

REMARK

RUPEES FIFTY-SEVEN MILLION NINE HUNDRED FOURTEEN THOUSAND FOUR HUNDRED FIFTY-SIX AND TWENTY-FIVE PAISE ONLY

मंजूर
मंजूर
उपाध्यक्ष
अध्यक्ष

E. & O.E.

For M/s Home Trade Ltd.

Subject to Pune Jurisdiction.

Contract note issued by members acting for constituents as Principals

SEBI REGN NO : INB 110624638

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2550, Fax: 91-22 781 2548

To,
SUVARANAYUG SAHKARI BANK LTD.
250, BUDHWAR PETH
GANAPATI BHAVAN
PUNE
Code No. *

CONTRACT NO. 2002 - 2,001/000 16,871
Trade Date : **28/03/2002**
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

Securities SOLD TO you		Delivery/Clearing	Securities BOUGHT FROM y **SUVARANAYUG SAHKARI BANK L'**		Delivery/Clearing
Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.	Quantity F.V. Rs.	KIND OF SECURITY	Rate Rs.
0.00		0.00	52,500,000.00	8.07 % GOI 2017	108.63

This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

This Contract is subject to the jurisdiction of the Courts in Pune.

In the event of any claim (whether admitted or not) difference or dispute arising between you and us out of these transactions the matter shall be referred to arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of The Stock Exchange, Pune.

This Contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and us that all claims (whether admitted or not) differences and disputes in respect of any dealings, transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings, transactions or contracts have been entered into or not) shall be submitted to and decided by arbitration in Pune as provided in the Rules, Bye-Laws and Regulations of the Stock Exchange, Pune.

The provisions printed overleaf form a part of the Contract.

Yours faithfully,

For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune