

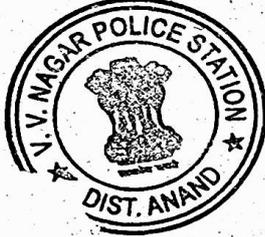
copy for record

Out w. no /2025
Police Inspector
Vidyanagar Police Station
Date. 24/03/2025

To
Additional Chief Metropolitan Magistrate
37th Court, Esplanade, Mumbai

I, Mr. D.R..Gohil, the Police Inspector, Vidyanagar Police Station hereby submit the report and a plea that –

The Complainant's reply, Panchnama and Witness' Statements in the matter of Vidyanagar Postp Station M.Case No. 29/2002 under I.P.C. Sections 420, 406, 465, 467, 468, 471, 120(B), 114 translated from Gujarati to English by an translator are being sent herewith personally by a Police Head Constable with a request to please take them on record and keep them at you good offices.



(D.R.Gohil)

Police Inspector
Vidyanagar Po.Station

CHARGSHEET

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Complainant :- sumanchandra babaldas daraji police station :- vidyanagar district:- anand chargesheet no. /03 Dt:- 30/01/2003
 Manager karamsad urban bank ta.di.anand fir no. m case no.29/02 Dt:-13/06/2002

Name and address of the arrested accused in the custody of police on bail for conducting judicial proceedings	The accused not sent for occurring insteere	Muddamal received	Names and addresses of the witness	Description to the chargesheet together with sections
Accused:- (1) ketan kantilal sheth age:40 resident: Mumbai 193 lalit kutir gulmahor cross road no.9 J V P D Scheme Andheri west Mumbai : 49 by getting from the surat court on by obtaining remand upto 15-30 hrd dt.12-11-02 is produced in the honourable judicial first class magistrate within the time limit	The accused:- (1) Sanjayp agraval (2) Nandkishor s. Trivedi (3) Subodh Bhandari (4) Kanan merawala (5) Manoj ambalal shah (6) Shashank gopal rande (7) Vijaykumar himmatlal modi (8) Shail d Gandhi (9) Hiren amin (10) Amit Varma	As per intimated on dt.13-11-02 no. 01 to 5 resident Mumbai and no. 09 to 10 resident Ahmedabad	(1) Complainant: Sumanchandra babaldas daraji manager karamsad urbanbank ta.dist.anand (2) Panch: chudamani raksharam Mishra resident: mubbai 101 gupta and singh chali bhaji compound kandivall east mubai (3) Panch: pushpak jagannath khot Mumbai-2 108 jagannath chaul runas wadi (4) Panch: natvarsing mohansinh mahida resident vadod ta.dist anand (5) Panch:- dahyabhai narabhai patel resident ravalpura ta.dist anand (6) Panch:- sachinkumar maheshbhai patel	Offense: as per ipc section 420, 406, 465, 467, 468, 471, 120b, 114 it in such a way that accused mentioned in the column (1) and (2) are members of hometrad ltd. Mumbai they, by developing business confidence with the comolainant karamsad urban co-op. bank ltd. Since forgot and thereby causing financial loss to the bank to the tme of rupees ten and a half crore.n by issuing cheque even though three was no money in the account and thereby committing criminal threachery and fraud with bank, colluding with one another by forming criminal conspirusy, creating forget documents and using them as valuable security, committed the offense.

			<p>resident karamsad shantipol ta.dist anand</p> <p>(7) Panch: rameshbhai patel resident karamsad navaghara</p> <p>(8) Witness: mahendraqubhai nathabhai patel resident navaghara karamsad</p> <p>(9) Witness: narendrabhai parsottambhai patel resident karamsad nr. Ramdevpir temple</p> <p>(10) Witness: narendrabhai jashbhai patel resident vidhyanager karamsad road bina bungalows ta.dist.anand</p> <p>(11) Witness: jamanadas veghajibhai patel resident karamsad navi pole ta.dist.anand</p> <p>(12) Witness: natubhai manibhai patel resident karamsad</p> <p>(13) Witness: mayuriben w/o resident karamsad bhayani khadki ta.dist anand</p> <p>(14) Witness: pso r.p.parmar vidhayanagar police station</p>	
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			(15) Witness: shri h.h.vaghela psi vidhyanagar	
			(16) Witness: v.j.raval psi lcd anand	
			(17) Witness: shri d.s.thakor p.i. anand lcb chargsheet former	

Tips:-

- (1) The public report of this matter is sent to your court first of all
- (2) The face recognition sheet of the accused of this matter is included in the bail bond box
- (3) It is requested that summons be issued to complainants witnesses to remain present in the court on the date when the hearing of this matter is fixed
- (4) In this matter, the muddaamal as per the muddaamal receipt is sent herewith
- (5) In this matter necessary copies are enclosed in the box along with the chargsheet
- (6) In this matter the arragement of production will be done
- (7) In this matter efforts are made to call for the certificates of previous conviction of the accused are made it is prayed to postpone the final disposed of the case till they are received
- (8) In this matter if further evidence are needed, they will be produced whole the case is on.

Dispatched with salutation to the honourable judicial first class magistrate

Anand court, anand

Date: 30-01-2003

14=00 hrs.

SD/-
inspector
L.C.B. ANAND

Vidhyanagar M. CASE No. 29-02 ipc c for the record of the magistrate

Police diary no.

the year 200

The complainant Name - Sumanchandra babaldas darji manager karamsad urbanbank ta.dist. anand

The accused Name- ketan kantilbhai sheth resident Mumbai and others

The list of items forfeited by the PSl L.C.B. anand at karamsad in the presence of punches on Dt.13-11-2002

Sr.no. of the forfeited item	Forfeited from where and from whom	Name and detailed description of forfeited items	Number size weight or measurement of the items	Value of the item
1 Muddamal no. 1 to 19 are at the L.C.B. Office Ex. 2 sr. no 493/03 sd/-	2 In the matter of the above mentioned crime shri Sumanchandra babaldas darji manager karamsad urbanbank ta.dist. anand produced before the panchns they are taken into possession	3 1) contract note no. 14867 of hometrade ltd. Mumbai of subodh bandari dt:09/11/01 with his signature 2) contract note no. 14863 of home trade ltd. Mumbai dt:09/11/01 with the signature of subodh Bhandari 3) letter with N.S.TRIVEDI signature of hometrade ltd. Mumbai dt. 08/02/02 4) contract note no. 15889 of hometrade ltd. Dt.08/02/02 with its signature of N.S.TRIVEDI 5) contract note no. 15891 of hometrade ltd. Dt.08/02/02 with its signature of N.S.TRIVEDI 6) cheque no. 280529 of industrial bank dt. 10-02-02 of hometrade ltd. Dt:10/02/02 with its signature of sanjay Agrawal 7) cheque no. 280544 of industrial bank dt. 15-03-02 of hometrade ltd. Dt:10/02/02 with its signature of N.S.TRIVEDI 8) cheque no. 280543 of industrial bank dt. 15-03-02 of hometrade ltd. Dt:10/02/02 with its signature of N.S.TRIVEDI	4 Contract note 01 Contract note 01 Letter 01 Contract note 01 Contract note 01 cheque 01 cheque 01 cheque 01	5 00/00 00/00 00/00 00/00 00/00 00/00 00/00 00/00

The detail to be written in columns 4 and five the matter written in column 3 be clearly written along with them

Sr.no. of the forfeited item 1	Forefeited from where and from whom 2	Name and detailed description of forfeited items 3	Number size weight or measurement of the items 4	Value of the item 5
		5) contract note no. 15891 of hometrade ltd. Dt.08/02/02 with its signature of N.S.TRIVEDI 6) cheque no. 280529 of industrial bank dt. 10-02-02 of hometrade ltd. Dt.10/02/02 with its signature of sanjay Agrawal 7) cheque no. 280544 of industrial bank dt. 15-03-02 of hometrade ltd. Dt.10/02/02 with its signature of N.S.TRIVEDI 8) cheque no. 280543 of industrial bank dt. 15-03-02 of hometrade ltd. Dt.10/02/02 with its signature of N.S.TRIVEDI	Contract note 01 cheque 01 cheque 01 cheque 01	00/00 00/00 00/00 00/00

The detail to be written in columns 4 and 5 the matter written in column 3 be clearly written along with them on page-02 here with

For the owner or for whose possession the muddamal is found

Complainant:- vidhyanagar M.CASE NO. 29/02

The accused:- name-
Address:- page-2
Resident:-

..... list of the items forfeited at in the presence of

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By

Sr.no. of the forfeited item	Forfeited from where and from whom	Name and detailed description of forfeited items	Number size weight or measurement of the items	Value of the item
1		9) contract note no. 16717 of hometrade ltd. Dt.15/03/02 with its signature of subodh bhandari 10) contract note no. 16713 of hometrade ltd. Dt.15/03/02 with its signature of subodh bhandari 11) contract note no. 16715 of hometrade ltd. Dt.15/03/02 with its signature of subodh bhandari 12) letter with hometrade ltd. Mumbai with the signature of N.S.TRIVEDI	Contract note 01 Contract note 01 Contract note 01 LETTER 01	00/00 00/00 00/00 00/00

The detail to be written in columns 4 and five the matter written in column 3 be clearly written along with them

Sr.no. of the forefieted item 1	Forefieted from where and from whom 2	Name and detailed description of forefieted items 3	Number size weight or measurement of the items 4	Value of the item 5
		13) contract note Letter of n.s.trivedi for hometrade ltd. Dt.15/03/02 14) letter of hometrade ltd. With the subodh Bhandari Dt.22/03/02 15) letter regarding approval of sale-purchase of shares of subodh Bhandari of hometrade ltd. And the three cheaques having been sent dt. 22/03/02 16) letter with detail of cheques of hometrade ltd. With the the signature of sanjay Agrawal dt. 26/03/02	letter 01 letter 01 letter 01 LETTER 01	00/00 00/00 00/00 00/00

The detail to be written in columns 4 and 5 the matter written in column 3 be clearly written along with them on page-02 here with

Complainant:- vidhyanagar M.CASE NO. 29/02

The accused:- name-
Address:- page-2
Resident-

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..... list of the items forfeited at in the presence of

By

Sr.no. of the forfeited item	Forfeited from where and from whom	Name and detailed description of forfeited items	Number size weight or measurement of the items	Value of the item
1	2	3	4	5
		17) contract note no. 16709 of hometrade ltd. Dt.02/05/02 with its signature of subodh bhandari 18) contract note no. 16711 of hometrade ltd. Dt.02/05/02 with its signature of subodh bhandari 19) contract note no. 16705 of hometrade ltd. Dt.16/05/02 with its signature of sanjay Agrawal	Contract note 01 Contract note 01 Contract note 01	00/00 00/00 00/00

The detail to be written in columns 4 and five the matter written in column 3 be clearly written along with them

SD/-
PSI
VIDHYANAGAR
POLICE STATION

Procecuton is directed to supply copu of chargsheet in court laungage for court record as is is in Gujarati and gujarati is not court language
Prosention to comply by next date as matter is time-bound by order of hometrade supreme court

Sd/-
31-07-2023
(S.P.SHINDE)

Seen
31/07/223

Free of cost for the learnot assistatnt public prosecutor
Applied on
Grandted on
Ready on
Delivery on

true copy
sd/-
01/04/2024

Judicial clerk
Addi.chied metropolitan
Magistrate
47 th court explanade Mumbai

Outward no. 213
Surat district jail
Surat dt. 15/01/03

Second joint court

Anand

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Subject:- regarding being written the date of the accused

Honourable sir,

It is respectfully to be intimated in connection with the above mentioned subject that as per the note dt.07/01/2003 of the police head quarters surat here, here as its persons are engaged in bandobast arrangement could not be allotted hence, the accused of the case of your cort could not be today produced on the date in your court therefore the date of next date be written it is requested so.

Encl.

1) Ketan kantilal sheth m.case 29/2002

Yours faithfully

Sd/-

31/01/2003

Surat district jail

U.I.Court letter

Very much important

Outward no. 121
Second joint
Judicial first class
Court anand
Surat dt. 01/02/2003

The
Supritendant,
District jail, surat

It is hereby to intimate you that accused of vidhyanagar m.case 29/02 ketan kantilal sheth resident of Mumbai is in your jail you do not produce the said accused on the date and write a letter for the date when the accused is in custody, you have to produce in the court of jurisdiction within 14 days. The chargesheet of the said accused has been framed and since the case is to be proceeded you keep the accused present in the court in time on dt. 06/02/2003 and hand over the said accused in the custody of anand sub-jail.

Sd/-

Index of investigation proper of IPC 420, 465, 467, 468, 471, 120b, 114 vidhyanagar police station M.CASE 29/02

SR.NO.	Detail of the paper	Bundle	Date
1	Photographs of the accused ketan kantilal sheth	3	30-01-03
2	Original charge sheet	1	30/01/03
3	Face recognition sheet of the accused ketan kantilal sheth	1	02/11/02
4	Arrest memo.of the accused ketan kantilal sheth	1	-
5	Receipt no. 10, 11, 12	3	13/11/02
6	Copy of the complaint	3	13/06/02
7	Copy of the reply of the complainant sumanchandra darji	6	09/09/02
8	Copy of the resolution of karamsad urban bank	1	08/11/02
9	Copy of the resolution of karamsad urban bank	2	12/11/02
10	Bhatpara naihate bank Kolkata receipt no.14445	1	13/11/02
11	Receipt no.14447 of boras union bank Kolkata	1	-
12	Receipt no.322 of kiturchamna mahila co-op bank banglore	1	-
13	Contract note no. 14867 of hometrade Mumbai	2	09/11/01
14	Contract note no. fo hometrade Mumbai	2	-

SR.NO.	Detail of the paper	Bundle	Date
15	Letter of hometrade ltd. Mumbai with the signature of N.S.TRIVEDI	1	08/02/02
16	Contract note no.15889 of hometrade ltd. Of Mumbai with the signature of N.S.TRIVEDI	2	08/02/02
17	Contract note no.15891 of hometrade ltd. Of Mumbai with the signature of N.S.TRIVEDI	2	08/02/02
18	Contract note no.16717 of hometrade ltd. Of Mumbai with the signature of Subodh Bhandari	2	15/03/02
19	Contract note no.16713 of hometrade ltd. Of Mumbai with the signature of Subodh Bhandari	2	15/03/02
20	Contract note no.16715 of hometrade ltd. Of Mumbai with the signature of Subodh Bhandari	2	15/03/02
21	Contract note no.16711 of hometrade ltd. Of Mumbai with the signature of Subodh Bhandari	2	02/05/02
22	Contract note no.16705 of hometrade ltd. Of Mumbai with the signature of Sanjay agraval	2	16/05/02
23	Contract note no.16709 of hometrade ltd. Of Mumbai with the signature of Subodh Bhandari	2	09/05/02
24	Panchanama Conducted of the office of hometrade Mumbai	1	10/11/02
25	Panchanama conduction of the specimen of signature of the accused	2	12/11/02
26	Panchanama of original document submitted by the witness bank manager	3	13/11/02
27	Reply of mahendrabhai nathabhai patel	4	12/09/02
28	Reply of narendrabhai parsottambhai patel	4	12/09/02
29	Reply of narendrabhai jashbhai patel	3	13/09/02

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SR.NO.	Detail of the paper	Bundle	Date
31	Reply of mayurben paragbhai patel	1	24/09/02
32	Chalan of karamsad urban bank	2	12/11/01
33	Reply of natubhai manibhai		01/11/02
34	Copies to be given to the accused	Set-1	31/01/03

SD/-
Police Inspector
L.C.B. ANAND

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Vidhyanagar police station

Photographs of the accused arrested in the matter as per vidhyanagar police station M.CASE NO.29/02 ipc-406, 420, 465 etc.
The accused (1) ketan kantilal sheth Resident - Mumbai

photographs

Certificate is, hereby, issued that the above named accused is ketan kantilal sheth arrested in the matter of offence as per vidhyanagar police station
M.CASE NO.29/02 ipc 46, 420, 465
Date: 30/01/2003

SD/-
Police inspector

In the court of honourable civil judge (judicial division) and judicial first class magistrate, anand

At: anand

Criminal case no. 128/2002

To complainant :- secretary / manager for karamsad urban co-operative bank ltd. Karamsad ta.di.anand
To accused:

- (1) Hometrade limited at: tower-4 fifth floor vashi railway station complex, navi Mumbai 400703
- (2) Shri N.S.TRIVEDI executive firector of hometrade
- (3) Sanjay agraval s/o hariram agraval m/ hometrade ltd. 7 thfloor gulmahor cross road juhu salimar co-operative housing society ltd. Juhu Mumbai 400049
- (4) Mr.ketan kantilal sheth director 193, lalit kutor co-operative housing society limited third floor gulmahor cross road 9 j.v.p.d. Mumbai 400049
- (5) Nandkishor s.trivedi e.d. and secretary s/o shankarlal v.trivedi dev bhuvan second floor room no.32 gulmahor street chira bazar Mumbai .400002
- (6) M.s.kanal merawala, manager hometrade limited jayant mahal fifth floor opp. Vankhede stadium marine drive Mumbai
- (7) Mr. subodh Bhandari executive managing director hometrade ltd. Code no. 703/b govind complex sector 14, vash tour bhe bavi Mumbai 400705
- (8) Manoj ambalal shah (mi.ke) 3 bileri road r.m.v extension banglore 560080
- (9) Shashank gopal rande director m/s hometrade limited tower 4/ fifth floor vashi railway station complex navi Mumbai 400073
- (10) Vijaykumar himmatlal modi a/203 borivali amita chambers kulupvadi road borivai east Mumbai 400076

- 655
- 11) mr. shalli d. Gandhi a ii h 3 gold cum chamber tadio Mumbai 400034
12) mr. hiren amin director m/s sidicate management services private limited 405 atesh complex opp k.p.hospital nr. S.g.road gulbai tekra Ahmedabad
13) amit Varma director m/s syndicate management services pvt. Limited . 405 atosh comples opp k.p.hospital nr. S.g.road gulbai tekra Ahmedabad

Crime: ipc section 420, 406, 465, 467, 468, 471, 120b, 34

We the complainant of this matter humbly pray your honourable court that,

- 1) We the complainant are performing service as a manager in the karamsad urban co-operative bank situated in karamsad our bank is a registered co-operative bank under Gujarat co-operative society, act of 1945. That the said our non chided vo-operative bank is doing banking business by of giving load etc. by getting depositis from the members if the bank.
- 2) The said our complainant bank is making investment in purchasing government security from the 10 % amounts of the deposits as per government act and rules and regulations of the reserve bank. Accordingly our bank is presently running with more than 80 crore deposits in the bank.
- 3) Hometrade limited named registered share broker company of the accused no.1 of this matter is the company closing business of sale purchase of shares and security. That accused no.2 to 13 of this matter are executive director and directors of this hometrade company. The said hometrade company gets the days today trade business under the statight supervision of each of them. The accused no.12 and 13 are doing business as brokers with the name of syndicate management services private limited at Ahmedabad. We know the said hiren amin and amit Varma of amdavad well because of frequent business of our bank with giltej management service ltd. Amdavad they would frequently come to our bank.
- 4) In the first week of November 2001, the said accused hiren amin and amit Varma came to our bank by taking along accused no.4 of this matter ketan sheth and all the three accused persons met managing director and secretary of our bank shri natubhai pate and ketan sheth gave his identification of director hometrade ltd. In our presense and the primary acquaintance of ketan sheth was given by hiren amin and amit Varma afterwards ketan sheth gave complete information about business of hometrade in the matter of business and registration of doing purchase sale of government security on a large scale as a broker and he informed that he is a registered security broker of sebi he developed sonfidence with the complainant bank by making conversation of purchasing government security at a low price and selling with more profit through him i.e. hometrade limited

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3. Kiturchamana Mahila Co-operative Bank Ltd. Bangalore

rs. 2 crore

Rs. 3 crore

rs. 2 crore

rs. 6 crore

To maintain trust the accused of Amdavad Hiren Amin sent us through fax the purchase contract of the security as per above dt. 12-11-2001 with the purchase dealing with the respective party by the accused with the signatures seals of both the parties. They have sent us through fax on dt. 23-11-2001. Hence, we had a full trust on them that the accused have purchased the security it will be given to us. Therefore the complainant bank kept trust on it. After that, demand in the matter of delivery was frequently done constantly from the accused in person through telephone but they were giving future time or date. They used it five future times and date by intimating that the security to be given to us is under process in different reserve banks and for causing to accept this fast true, the accused also gave us photocopies of reserve bank receipts regarding being deposited the above mentioned three different securities in the reserve bank by the respective bank so, we kept trust on them. After that, on not giving the delivery of the security to us after a very long time the m.d. of the complainant bank Shri Natubhai and another director Shri Sureshbhai demanded security on dt. 04-01-2001 by going personally to Hiren Amin of Amdavad. We will give the delivery as early as possible in 15 to 20 days, deposit cheque of rs. 9,60,91,000/- dt. 10-02-2002 of Hometrade given in lieu of the pledge with the criminal intention. To make us keep trust therefore, we returned by keeping trust on them. After that, the accused i.e. Shri N.S. Trivedi and Ketan Sheth again intimated through phone on dt. 08-02-2002 to keep this cheque with you and delay has occurred in giving delivery. A cheque of rs. 28,73,726/- dt. 08-03-2002 was given in lieu of its damage interest. Which was placed in clearance, it was cleared. So, we had trust on the accused and at time two cheques of the following detail were sent.

Cheque no.	date	bank	rs.
280540	15-03-2002	Industrial bank Mumbai arpat Amdavad	6,87,92,450/-
280544	15-03-2002	Industrial bank Mumbai	3,59,58,375/-
			10,47,50,825/-

We sent both the above mentioned cheques for clearance. They were immediately returned to us with the us with the remarks of refusal of not having sufficient balance in the account of the accused. On occurring information regarding it to us we immediately informed the accused in Mumbai, N.S. Trivedi of Hometrade come in person. On conversing regarding it in the presence of the director of our complainant bank and we the complainant he by accepting the mistake intimated that we by deciding the consideration price of the security with the condition of giving delivery to you and if we cant give the delivery decided to give three cheques of total rs. 10,47,51,05,833/- with the following detail and a cheque of rs. 26,00,000/- rs. Twenty six lakh dated 26-06-2002 was given to we the complainant bank in lieu of interest cost because of late delivery it was honoured on that date.

Hence, trust remained on the accsed. The detail of the given three cheques is as under

Date	amount rs.
03-05-2002	2,86,77,051=00
10-05-2002	3,57,96,600=00
17-05-2002	4,02,76,867=00
	10,47,51,058=00

Three cheques of the detail as per above were given to us. On occurring suspicious in the matter of whether the said cheques will be honoured or not and money will be received by us or not we conversed with the accused in this regards. So, since accused persons have had intention from the beginning, all the accused have information as per decided with one another according to it, the shares of their hometrade company of the value of rs. 20,00,00,000/- at the respective time were coracom transferred to we the complainant bank by subscribing. So that we can keep trust on them. Atlast, we the complaint deposited this above mentioned cheques were returned without being honoured with the remark of refer to the drawer and insufficient fund so, we complaint bank were shocked and inquiring regarding it, any kind of suitable reply or response was not received that on notgetting our money, assurance occurred that all the accused people have from a criminal conspiracy as per plan by making conjugation with one another with intension of misappropriate our prosperous crores of rupees, they developed trust faith with us, gave different documents, papers, kept in constant trust, by not giving delivery of the purchased security at lat, on returning also the cheques given by the accused people to return our money, the accused have done breach of trust and cheating with us by not paying our money. Therefore, we deeply inquired in this matter all the directors of the hometrade company of the accused by hatching a criminal conspiracy with one another from the very beginning, by first developing business trust with the bank, by obtaining money from the bank, by giving temptation of doing security purchase for the bank and by of rupees, by giving false and fraudulent documents such as receipts of reserve bank and agreements of commercial bargain of security of different banks of Kolkata and banglore despite knowing all documents are false and fraudulent, by giving, making give towe the complainant bank they have done breach of trust and cheating with the bank by doing so, by accusing financial loss of more than ten and a half crore to we the complainant bank, the accused have got a huge financial benefit of more than and a half crore rupees, by a misappropriating the money. That by preparing false fraudulent documents by taking them in use as valuable security, by giving cheques in the and despite knowing from the very beginning that money was not in the account criminalbreach of trust and cheating it done with we the complainant bank. In doing so, all the accused people hatched a criminal conspiracy for the beginning to fulfill their intention by making conjugation with one another by doing breach of trust and cheating with we the complainant bank. To fulfill their intension, despite believing themselves, they fabricated false documents, made use as a valuable security, committed the offence as per

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IPC section 420,406,465,467,468,471,120b,114 with we the complainant bank. You are prayed to immediately arrest them and give proper punishment

My proofs are we the complainant self and the officers of the bank and the board of directors and the documentay evidences etc. they will be produced when red be .

Sd/-
For the karamsad urban bank ltd.
Karamsad
Manager/secretary

Order

Heard, read the complaint, whether the offences as per informed in this complaint such as ipc section 420,406,465,467,468,471,120b,114 are committed by the accused or not, ? sicne deep investigation regarding it is necessary, and whether the accused by doing conjugation, by hatching faudulont security, have committed cheating with the bank or not? Sicnce investigation regarding it is also necessary, investigation in connection with ipc-section 156(3) through the police is found to be necessary and taking into consideration the authority order is passed to send this complaint to PSI vidhyanagar to investigation in connection with ipc section 156(3)

The PSI vidynagar will have to send the investigation report within one month to the court here,

Date:- 10-06-2002
Anand

Sd/-
I/c JMFC anand

to
The PSI
Vidhyanagar

Send to investigation
Report as per the order of the order of the honourable court

The karamsad urban co-operative bank ltd.
Near library, karamsad ph. 22240, 23898

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Karamsad urban co-op. bank ltd. Karamsad establishment 1945 banking licence since 1986

m/s hometrade ltd. (establishment 27-05-1993)
registered with resister companies,
pune, maharashtra,
SEBI registration no.....
Shares and security broker.

We karamsad urban co-op bank ltd. Do the business of banking, our entity is established in 1945. And licence is obtained for the business of banking in 1986 through the reserve bank. We are considered among the people as urban non schedule so-operative bank the bank gives interest by accepting capitals, and imparts the service of banking dealings. The bank has to invest the collected amounts in two ways. One by giving on credit and doing other investments. For bank investment it is to be done in 3 percent cash investments according to the direction of the reserve bank i.e. such plus bank balance and in another bank fixed deposit and government security for 25 % statutory liquidity from 25%, the primary non schedule co-operative bank like ours had to make 10 % of its demand and term liablitted in government security till now. It was to be done 15% by enhancing on 31-03-2002. The reserve bank gave relaxation of this time line 31-03-2002 to 30-09-2002 as per its credit policy 22-11-2001. But, it was also informed on 31-03-2002 to do 12 1/2 % from 10 % more over, there government securities could be kept in the physical or skl from upto 31-03-2002. Trading of these security also occurs in the market. Under the above mentioned government security portfolio, we bank had 10 different securities amounting to total rs. 8 crore on 9 TH November. It was about 10 % against our deposit of rs. 80 crore at that time we decided to sell it from the investment with high market value. The board of director was also made aware of this sale and consent was obtained.

When directors shri hien amin and shri amit Varma of m/s management services private ltd, 405 atish complex, opp k.p.hostel, nr. C.g.road gulbai tekra ahadavad 380009 came to our oddice as a broker on dt.09-11-2001, sale bargain was decided according to the suggestion of the secretary by doing value. They told us the address to us of the counter party take rm/s giltej management sevices ltd. And from this commercial bargain, we received rs.9,52,32,655.56 from the security of rs. 8 crore which was valurd at cost rs. 8,18,42,500/- and through it profit of rs.1,05,25,000/- was received. On occurring settlement of this commercial bargain on 12-11-2001, we had trust on m/s syndicate management services private ltd. And its directors shri hien amin and shri amit Varma now, we was tel to immediaty purchase new government securities as per the necessity of the reserve bank therefore, we were intimated offer of the following two securities for purchase bargain of other big counter party (seller) m/s hometrade ltd.

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The bank did purchase bargain of the above two government securities with m/s hometrade ltd. Mumbai on dt. 12-11-2001 this security was to be purchased in the physical form for the S.L.R. purpose of the bank. This broker informed he will give within 30 to 54 days as per his letter dt.12-11-2001. The following amount was paid for this purchase barter.

Security	principal	premium	interest deduction	total
9.81% (2013)	rs 3 crore	rs. 17,40,000/-	1,47,500/- plus	rs. 3,15,92,850/-
9.39%(2011)	rs. 6 core	rs. 20,34,500/-	20,34,500/-	rs. 6,43,14,500/-
				Total rs. 9,59,07,350/-

This commercial bargain was of security of physical form. Because of it security was available at a little cheap value than sgl. Moreover, this being a physical security, it was trust suitable to us.

When we made more inquiry with sub broker m/s syndicate management hrienbhai and amitbhai, they informed that the process of purchasing security from the following three bank for giving you is continuing. It was so informed that the matter of reserve bank is between two states, it will take to me

(1) bhatpura nehati ko-op bank ltd. Kolkata	9.81%	9.39% 2011
(2) boral union co-op bank ltd. 24 pargana 5 kolkata	1 core	2 core
(3) kirutchamana mahila co-op bank ltd.	---	2 crore
	2 crore	2 crore
	3 crore	6 crore

These banks also gave us the receipts of depositing the above mentioned securities with the reserve bank and we were also given a copy by them with signatures of sale contract occurred with hometrade, thus, our trust was acquired regarding this bargain.

Through the letter dt. 04-01-2002, hometrade informed the bank that it will take still 15/20 days for coming the above mentioned security and so they gave cheques no. 280529 of rs. 9,60,91,000/- in lieu of security/pledge of this bargain this cheque was not presented in the bank for the below circumstances and it is with the bank.

During this, the bank kept continuous daily contact with the broker of amdadav m/s syndicate management and m/s hometrade, Mumbai so, the secretary and other directors went to the office of Mumbai hometrade on dt.08-02-2002 and promise was given by them in their letter dt.08-02-2002 that the delivery of security will not be delayed in any circumstances and if the delivery of security does not occur, the bank can encash two cheques given by them in favour of the following bank

Cheques no.	date	bank	amount
280543	15-03-2002	industrial bank Mumbai at par amdadav	6,87,92,450/-
280544	15-03-2002	industrial bank Mumbai at par amdadav	3,59,58,375/-
			10,47,50,825/-

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A new sale bargain was done for this, these cheques were given from the hometrade bank under the sale bargain on dt.08-02-2002 and in it the interest according to the rate of interest of security was included upto 15-03-2002

Security 9.39% (2011) of which advance interest rs. 20,34,500/- was paid from dt. 02-07-200 to 12-11-2001 in lien of purchase for that, interest suitable to be received rs. 28,17,000/- came to rs. 29,09,961/- at the rate of 18% from dt. 02/01/2001 to 07/07/2002 in lien of it, hometrade gave a cheque of rs. 28,73,726/- dt. 08/03/2002 and bank claim of the outstanding interest of rs. 36,325/- kept pending.

Upto dt. 15-03-2002 request was made from m/s hometrade regarding the above mentioned two cheques that there cheques be not presented in the bank but before it, there cheques were sent to Gujrat state co-op bank ltd, amdavad and at to that they were returned in absence of money during this, shri n.s.trivedi executive director put up the following proposal over phone on behalf of m/s hometrade.

m/s hometrade will present to the bank contract of bargain of new purchase sale of rs. 3 crore and rs. 6 crore of 9.81% and 9.39%. it will be acceptable to the bank as per it, the delivery will be given within fifty days

in lien of pledge of this contract m/s hometrade will give shares of rs. 20 crore of its company it self to the bank along with the transfer deed and rate from

moreover in lien of the extra guarantee, it will give three cheques of at per with the following dates in the name of the bank
date
03-05-2002 amount
rs. 3.00 crore
10-05-2002
rs. 3.50 crore
17-05-2002
rs. 4.50 crore (the remaining amount)
Total rs. 11.00 crore

In lien of the interest of 50 days beginning from dt. 15-03-2002 of the amount rs. 26 lakhs in the name of the bank. In it the previous outstanding interest of rs. 36235/- is included.

During that, hometrade sent a cheque of rs. 26 lakhs. It was sent to hdfc bank on dt. 26-03-2002 it was honoured in the bank moreover, m/s hometrade sent the following three cheques at per of industrial bank

Date	amount
03-05-2002	rs. 2,86,77,770.83
10/05/2202	rs.3,57,96,600.00
17/05/2002	rs. 4,02,76,6870.50
	Rs. 10,47,51,058.33

Moreover m/s hometrade sent sale and purchase and share certificate of rs. 20 crore of hometrade along with the transfer from.

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For the presentation regarding these matters, executive director of hometrade shri n.s.trivedi and shri hiren amin and shri amit Varma of syndicate management came personally on the visit of the bank and all the director made presentation on the above mentioned matter.

Now the cheques of dt.03-05-2002 dt.10-05-2002 and dt.17-05-2002 respectively were returned because of having no balance in the account of hometrade. Thus, shri hirenbhai shri amitbhai of m/s syndicate management and the directors of hometrade shri sanjay Agrawal, shri n.s.trivedi, shri subodh Bhandari, shri manoj ambalal shah, shri kanan merawala and ketan sheth of m/s giltej affiliated entity of syndicate management come to our office and gave assurance the othe executors of hometrade by taking rs. 9,59,07,350 in lien of commercial bargain from our bank on dt.12-11-2001 and not a single document of security is given to us or the original amount is not returned and fraud has done to us by doing breach of trust che cheating. That we are not in the position of giving satisfactory response to our depositors and the reserve bank. We know through t.v. news papers etc. that this company has also taken money of other certain bank or done cheating of other type in Nagpur, Mumbai, navsari, surat, valsad etc. that the chided office bearers of this company are either arrested by CBI police or CID or on remand we cannot make their contract letters from their offices of Mumbai. Vasai are returning,

Navsari people co-op bank ltd. Rs. 23.00 crore
Surat nagrik co-op bank ltd. Rs. 15.00 crore
Surat mahila nagrik co-op bank ltd. Rs. 08.20 crore
Akajan nagrik co-op bank ltd. Rs. 03.00 crore
Udhana nagrik co-op bank ltd. Rs. 02.00 crore
Ganadevi nagrik co-op bank ltd. Rs. 02.90 crore
Nagpur district central co-op bank ltd. Rs. 125.00 crore
b.b.shrot co-op bank ltd. valsad Rs. 27.00 crore.
Aurangbad co-op bank ltd. Rs. 50.00 crore
Vardha co-op bank ltd. Rs. 28.00 crore
Raghuvanshi co-op bank ltd. Rs.

The karamasad urban co-op bank ltd. Karamasad
Detail of purchase scale of dt.12-11-2001

Bargain date	Maturity date of govt. security	Value	Bargain rate	Capital suitable of be received	Plus interest amount	date, days,	Total amount to be received	Purchase dat, amount	rate	Profit
Sale elitej management services ltd.	G.O.I. 2014 10.5% 29/10/2014	1,00,00,000	109.10	1,09,10,000	30-10-01 to 12-11-01 13 days rs. 37916.60		1,09,47,916.67	6-06-01 120.90 1,02,90,000/-		6,20,000/-
SGL	G.O.I. 2010 11.30% 28/07/2010	50,00,000	116.25	5812500/-	29/07-01 to 12-11-01 104 days rs. 163222.22		5975722.22	18/10/2000 98.35 4917500/-		895000/-
SGL	G.O.I. 2018 12.60% 23/11/2018	50,00,000	122.00	61,00,000/-	24/05/01 to 12/11/01 169 days rs. 295750.00		6395750.00	21/10/99 104.50 5225000/-		895000/-
SGL	G.O.I. 2016 12.30% 03/07/2016	10000000/-	121.05	12105000/-	03/07/01 to 12/11/01 130 days rs. 444166.67		12549166.67	25/11/99 103.90 10310000/-		1717000/-
SGL	G.O.I. 2008 10.80% 22/07/2008	10000000/-	112.00	11200000/-	23/07/01 to 12/11/01 110 days rs. 330000.00		11530000.00	10/04/2000 103.90 10310000/-		810000/-
SGL	G.O.I. 2015 11.50% 21/05/2015	10000000/-	116.50	11650000/-	22/05/01 to 12/11/01 171 days rs. 546250.00		12196250.00	11/07/2000 103.10 10390000/-		1340000/-
SGL	G.O.I. 2012 11.03% 18/07/2012	10000000/-	115.30	34590000/-	19/07/01 to 12/11/01 114 days rs. 1047850.00		35637850.00	24/07/2000 100.60 10060000/-		1470000/-
SGL	G.O.I. 2012 11.03% 18/07/2012	5000000/-	115.30	-	19/07/01 to 12/11/01 114 days rs. 1047850.00		14/12/2000 98.80 4940000/-			825000/-
SGL	G.O.I. 2012 11.03% 18/07/2012	10000000/-	115.30	-	19/07/01 to 12/11/01 114 days rs. 1047850.00		18/01/2001 102.27 10227000/-			1303000/-
		8,00,00,000/-		9,23,67,500/-	28,65,155.56		9,52,32,655.56	8,12,42,500/-		1,05,25,000/-
Purchase hometrade ltd. Mumbai 12-11-2001		GOI 2013 9.81 % physical	3,00,00,000/-	105.80		3,17,40,000/-	18 days 1,47,150/-			3,15,92,850/-
//		GOI 2011 9.39 % physical	6,00,00,000/-	103.80		6,22,80,000/-	02-07-2001 to 12-11-2001 20,34,500/-			6,43,14,500/-
			9,00,00,000/-			9,40,20,000/-	18,87,350/-			9,59,07,350/-

The karamsad urban co-op bank ltd.
(estd 1945)

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Regd office
Karamsad 388325
Dist anand (Gujrat)
Mo.23588, 22794
23688, 23898
Fax: (02692) – 22240
Date 12-11-2004

Our ref.:
Your ref:

Circular resolution

Work: regarding purchasing new government security of the amount of selling all the government securities of the bank of today with the profit received from it

Resolution: the bank has investments in the government security presently profit can be gained with the market rate of these investments moreover the bank has to increase these investments gradually. So, by selling the present securities, by obtaining profit from it the proposal of investing the amount being gained from it in two another government securities is unimonsly granted. That note is taken of the main points as per below of this commercial bargain of sale purchase

Detail of the sale bargain

Buyer: gilted management service ltd. Mumbai
total items of government security : 10
original amount : rs 8 crore
purchase cost price : rs. 8,18,42,500/-
receivable amount from sale : rs. 9,23,67,500/-
(deductible interest) c scale at various price profit : rs. 1,05,25,000/-
Amount with interest: rs. 9,52,32,655.56/-

Detail of purchase bargain

Seller : hometrade ltd. Mumbai

Total items : two

- 1) 9.81% 2013 government security: rs. 3 crore
Price : rs. 105.80
Amount to be paid by deducting interest : rs. 3,15,92,850/-
- 2) 9.39% 2011 govett security : rs 6 crore
Price : 103.80
Amount to be paid with interest : rs 6,47,14,500/-
Total payment : rs- 9,59,07,350/-

Branch office : vitthal udhyog nagar-388121
Phone : 35196

The karamsad urban co-op bank ltd.
(estd 1945)

Regd office
Karamsad 388325
Dist anand (Gujrat)
Mo.23588, 22794
23688, 23898
Fax: (02692) – 22240
Date

Our ref.:
Your ref:

Thus, security of rs. 9 core will occur against the present security of rs. 8 corre. In lien of the new purchase. The amount of some difference will be transferred from the account of Gujarat state co-operative bank. Since the new security is physical meaning in the certificate from, it is obtained with a loss price. The sold securities will be debitted from the S.G.L. accounts of H.D.F.C. on receiving the certificate at new security, it will soon be transferred in the S.G.L. account of H.D.F.C. the broker of this bargain is m/s syndicate management amadavad. Its director/owner is shri hiren amin

- | | |
|--|------|
| 1) Shri dilipbhai manibhai patel | sd/- |
| 2) Shri natubhai manibhai patel | sd/- |
| 3) Shri narendrabhai jashbhai patel | sd/- |
| 4) Shri jamnadas vaghajibhai patel | sd/- |
| 5) Shri narendrabhai parsottambhai patel | sd/- |
| 6) Shri rajendrabhai jayrambhai patel | sd/- |
| 7) Shri sureshbhai rambhai patel | sd/- |
| 8) Shri mahendrabhai nathabhai patel | sd/- |
| 9) Shri arvindbhai vaghajibhai patel | sd/- |

Sd/-
Secretary

Branch office : vitthal udhyognagar-388121
Phone : 35196

HDFC bank payable at per at all branches of HDFC bank
 A/C payee 12 nov. 2001
 Pay hometrade ltd. Or order
 Rupees nine crore fifty two lakh only rs. 9,57,00,000/-
 A/C no. 0330795184007 CA
 HDFC bank ltd. Sd/-
 Ahmadabad authorised signature
 (drawee bank)
 " 834028" 000240000:795184//29

A/C payee only,

TC
OC
OL
TT
OT

Pay hometrade ltd.
 Rs. Seven lakh seven thousand
 Three hundred fifty only

L.F.				
------	--	--	--	--

For, the karamsad urban
 Co-op bank ltd.

Sd/-
 authorised signature

the Gujarat state co-op ltd.
 Tilak road, Ahmedabad-38001
 Gsc/ca MBR B

" 413615// 380124002: //

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Karamsad urban co-op bank Ltd. Karamsad
Dt. 15-03-2002

Government security : 9.81% 2013 rs 3 crore
Government security : 9.39% 2011 rs 6 crore

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Sale bargain : in continuation of dt. 08-02-2002
Purchase bargain : in continuation of dt. 15-02-2002+

The meeting of management committee was held today. In it, discussion was done on the request made by shri n.s.trivedi on behalf of hometrade.

- 1) m/s hometrade will present to the bank contract of new purchase bargain of rs. 3 crore and rs. 6 crore of 9.81 % and 9.39% it is acceptable to the bank. According to it, delivery will be given within fifty days.
- 2) In lien of pledge of this contracts, m/s hometrade will give the bank share transfer deed of rs. 20 crore of its company itself along with the price from
- 3) Moreover in lien of the additional guarantee cheque of at per in the name of the bank of the following dated will be given

03-05-2002	rs. 3 crore
10/05/2002	rs. 3.50 crore
17/05/2002	rs. 4.50 crore

 Rs. 11 crore
- 4) It lien of the interest of 50 days beginning from 15/03/2002 a cheque of at per of rs. 26 lakhs in the name of the bank dt. 26/03/2002 will be given. In it, the previous outstanding interest is included.

The management committed has given consent with the condition the hometrade follow it literally'

Karamsad urban co-op bank Ltd.

Sd/-

(natubhai manibhai patel)

Secretary

m/s hometrade limited

sd/-

(n.s.trivedi)

Executive director

Vidhyanagar police station : M.case no. 29/02

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First information of cognisable offence given at the police station by virtue of section 154 of the act of the matter of criminal proceeding

Sr. no. 102
17/04/2012

Sr.no. 122

20/04/2012

Vidhyanagar

Sub. District anand district anand

Date and hour of the commission of offence at any time before dt. 08/03/2002

- 1) Date and hour of giving information : 13/06/2002 hr.
- 2) The place of offence and distance and direction from the police station : moje karamsad village west 5 kms home beaf
- 3) Date of sending from the police station: dt. 31/06/02
- 4) Name and address of the informant and complainant : karamsad urban co-op bank ltd. At. Karamsad ta.di. anand
for secretary manager
- 5) Name and address of the accused : accused 13 as per dictated on the bank paper of fir page – 12
- 6) Short description of offence with sections and short description of any properties being taker
offence as per IPC section 420, 406, 465, 467, 471, 120b, 34, 114 in such a way that the accused mentioned in column no.5 obtained credits of rs. 10,47,51,058.00 by preparing false documents by giving trust to the bank
By committing breach of trust.

7) Efforts fone regarding investigation and

Explanation regarding delay occurred in relation to write
The information

8) Disposal of the case

Sign PSO

VIDHYANAGAR

Note: write the first information below, and take signature or mark of the informant below it or take his thumb impression and the officer writing the information should make attestation on it.

Dt. 13/06/2002

In the court of honourable judicial first class magistrate of anand

I, occupation
resident write that

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2

the complainant
secretary/ manager
for karamsad urban co-op bank ltd, at. Karamsad

against:

accused people-13

- 1) Hometrade limited
At. Tower 4 fifth floor, vashi railway station complex navi Mumbai 400703
- 2) Shri n. s. trivedi executive director of hometrade
- 3) Sanjay agarawas s/o harinand agarawal m/s hometrade limited 7 th floor gulmahor cross road juhu Shalimar co-op housing society ltd juhu Mumbai 40049
- 4) Mr. ketan kantilal sheeth director 193 lahit kutir co-op housing society third floor gulmahor cross road 9 jvpd Mumbai 400009
- 5) Nandkishor s. Trivedi e.d. and secretary s/o shankarlal v Trivedi dev bhuvan second floor room no. 32 gulmahor street chira bajar Mumbai 400002
- 6) M.s. kanan merawala manager hometrade lrd. Jayanat mahal fifth floor opp vankhede stadium marine drive Mumbai
- 7) Mr. subodh Bhandari executive magagind director hometrade ltd. Code no. 703/b govind complex sector 14 vash tour bhe navi Mumbai 400705
- 8) Manoj ambalal shah (pk) 3 bileri road r.m.v. extension banglore 560081
- 9) Shashank govind ranade director m/s hometrade limited tower-4 fifth floor vadhi railway station complex navi Mumbai 400073
- 10) Vijaykumar himmatal modi a/203 borivali amita chambers kulupvadi road borivali east Mumbai 400061
- 11) Mr. shalil d.l Gandhi a-ii h 3 gold com cintro tardiyo Mumbai 400034
- 12) Mr. hiren amin directrot m/s syndicate management services private limited 405 atish complex opp k.p.hospital nr. C.g.road gulabai tekra amadavad
- 13) Amit Varma director m/s syndicate management services private limited 405 atish complex opp k.p.hospital nr. C.g.road gulabai tekra amadavad

Crime: IPC section 420, 406, 465, 467, 471, 120b, 34, 114 we the complainant of this matter humbly pray your honourable court that
1) we the complainant perform service as a manager in the karamsad urban co-op bank ltd. Situated at karamsad. This our bank is a registered co-operative bank under Gujarat co-operative society, act of 1945 our said is conducting banking business of obtainini deposits from the member of the bank and givind credit etc. as a non chief scheduled co-operative bank.

Continuation of vidhyanagar M.case no. 29/02

Regarding committing crim by not depositing rs. Ten crore forty seven lakhs, fifty one thousand and fifty eight of the bank by committing breach of trust by giving false cheques, by abetting with one another in committing the crime hatching a conspiracy committing a crime by not returning the money to the bank.

2) the said our complainant bank invest 10 % amount of the deposits in purchasing government security in accordance with the cooperative act and rules and regulations of the reserve bank. Accordingly, the bank resently running with more than 80 crore deposits in our bank

3) the accused no.01 of this matter hometrade limited name registred shares broker is a company doing the business of purchase sale of shares and securitied and accused no.2 to 13 are executivwe director and directors of this hometrade company the day to day trade, business of the said hometrade company is done, made done under the direct supervision of each them accused no.12 and 13 are doing business as share broker with the name of syndicate management services private limited at amadavad. We know the said hiren amin and amit Varma well because of our business eith the giltej management services ltd. Of our bank they would frequently come to our bank.

4) in the first week of November 01 the said accused hiren amin and amit Varma vame to our bank by taking with them accused no.4 of this matter ketan sheth. All the three accused met the managing director and secretary of our bank shri natubhai patel . ketan sheth gave hid identification himself as the director of hometrade ltd. On our presence. The primary identification of ketan sheth was given by hiren amin and amit Varma after that ketan sheth gave comolete information in th matter of business as a broker of doing purchase, sale of government security on a large scale and registration and be informed that he is a registered security broker of SEBI. He talked of purchasing government security at a less price and selling it with more profit through him i.e. hometrade ltd. And developed trust with the complainant bank.

5) the accused conversed of business the m.d. of the complainant bank conversed with the other board members regarding it. Regarding buying cerurity on behalf of the bank, ketan sheth and hiren amin and amit Varma came to our bank presentally on dt.09/11/01 and conversed with we the complainant bank and bank m.d. shri natubhai patel in person they gave full faith and trust it was decided to purchase government security with the below detail by we i.e. hometrade ltd.

Security	principal	premium	interest	total
9.815(2013)	rs. 3 crore	rs. 17,40,000	1,47,500	3,15,92,850
9.395(2011)	rs. 6 crore	rs. 20,34,500	20,34,500	6,43,14,850
			Total	9,59,07,350

Thus, hometrade ltd. Purchase the security as above on behalf of the bank. It was decided to give its physical com custody to the bank accordingly, the accused subhash Bhandari of hometrade ltd. By preparing contract papers on dt. 09/11/01 by signing applying necessary stamp gave personally to we complainant bank. We the complainant bank accepted them and m.p.shri natubhai signed below thus, on occurring the purchase bargain, we the complainant bank, by keeping faith and trust on the accused persons, gave different cheques of the security of the above mentioned detail on dt.12/11/01 as per the demand of the accused, one cheques of rs.9,59,07,350 in the name of hometrade, one cheques of rs. 9,52,00,000/- from our account of m.d.a.c. bank amadavad dt. 12-11/01 and another cheque of rs. 07,07,350 dt. 12/11/01 of our account of Gujarat state co-op. bank ltd. Amadavad both cheque these cheques were honoured and their money is received in lien of security purchase in this informed the writing of receipt meaning with letter dt.12/11/01 on behalf oh hometrade . It was informed so that the physical com of the security will be received by the complainant bank within 30 to 45 days. So we kept faith and trust on the accused. Therefore, we kept contact constantly over the phone and inquired regarding this as to why it took 30 to 45 days tome the accused informed with the letter dt.20/11/01 that the security is purchased for the complainant bank. Since deal is to happen through reserve bank of different states, it seems to me may take but, we will make the delivery of the security definatly we early as possible hence, we kept faith and trust on them on constantly demanding the detail of purchase of any security for the complainant, the accused maintained trust with us by informing that the security of the following is purchased for we the complainant bank

Detail		
1) Bhatpura naihati co-op bank ltd. Kolkata	9.81% 1 crore	9.39 % 2 crore
2) Boral union bank co-op society limited Kolkata	2 crore	2 crore
3) Kiturchamana mahila co-op bank ltd. Bangalore	3 crore	6 crore

The accused have done purchase bargain of the security as per above with the respective party. To maintain trust the accused of amadavad hiren sent purchase contract-02 of that meaning on dt. 12-11/2001 through fax with the signatures of both the parties.

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In continuation of vidhyanagar M.case no. 29/02

They have sent it through fax on the dt. 23/11/01 so, we had full trust on them that the accused will give us the security purchased by them hence, we the complainant bank kept trust after that, demand was done regarding delivery of security from the accused frequently and constantly in person and through telephone but, they would constantly make excuses and they would make excuses by informing that the security to be given to you is under process in various reserve bank 3 cheques of the detail as per above were given to us after that whether these cheques will be honoured or not? And whether we will receive the money or not? On feeling suspicious regarding this, we conversed with the accused had bad intension from the very beginning as per all the accused persons accordance to their knowledge, they sent shares of their own hometrade company at the respective value of rs. 20,00,00,000/- by signing them transferred to we the complainant bank so that can kept faith on them

At last, to receive our money we the complainant oposed the above mentioned cheques on the respective date in the bank, 3 three cheque were returned without being honoured with the remark of refer to the drawer and insufficient fund so, we complainant were shocked on making inquiry regarding it, any kind of reply or response was not received from the accused on not receiving our money, to us, it felt assurance that all the accused people have made conjugation with one another, by hatching a criminal conspiracy as per plan, with the intention of misappropriating our prosperous crores of rupees by developing faith and trust with us by giving different documentary papapers by not giving the delivery of the purchased security in its place, the cheques given by the accused were also returned which were given to return our money by not paying our money, the accused people have committed breach of trust and cheating.

On making ivestingation deeply in this matter the accused all the directors of hometrade company hatched a criminal conspiracy from the very beginning. The made conjugation with one another by developing first of all business related trust with we the somplainant bank, by getting money form the benk, by giving enticement of purchasing security for the bank and by giving temptation, took away crores of rupees by giving us false and fraudulent documetns such as receipts of the reserve bank, agreements of bargain of security of different banks of kalkata and banglore for a very long time in spite of knowing all are being false and forget by giving making give to we the complaint bank, they have committed breach of trust and cheating with we the complainant bank

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In continuation of vidhyanagar M.case no. 29/02

By doing so, causing financial loss of more than ten and a half crore and by obtaining huge financial benefit more than rs. Ten and a half crore by the accused people by misappropriating the money, by fulfilling their own criminal intention by committing breach of trust and cheating, by preparing false and fraudulent documents, by taking them ins use as a valuable security, by giving cheques by knowing from the very beginning that there was no money in the account criminal breach of trust and cheating was committed with we the complainant bank. That in doing so, all the accused persons hatched a conspiracy to fulfil their own intention by making conjugation with one another they have committed breach of trust and cheating with we the complainant bank. To fulfil their own intention by preparing false and fraudulent documents despite being believing themselves, they made its use as valuable security. Since they have committed offence with the complainant bank as per ipc 420, 406, 465, 467, 471, 120b, 34, 114 they be immediately arrested and given suitable punishment our proofs are we the complainant bank it self, and the officers of the bank and the board of directors and the documentary proofs etc. they will be produced when need be.

Dt. 12/06/2002

Ananad

Sd/-

Manager/secretary

For the Karamsad urban co-op bank ltd.

Karamsad

On receiving the written complaint as per above as per crp. 156(3) from the honourable judicial first class magistrate anand court the offence was registered forwarded with salutation to honourable judicial first class magistrate anand court

Date : 13/06/2002

Sd/-

PSO

VIDHYANAGAR POLICE SATATION

Dt. 9/9/2002

I am Sumanchandra Babaldas, by caste: Tailor, aged around: 53, occupation: service, res. Ahmedabad, 1 – Bhagyalaxmi Apartment, Near Chandranagar, Naran Nagar Road, Paldi, Ahmedabad – 7, Telephone No.6620164.

Upon being inquired in person, I dictate the statement in writing that I am residing at the address mentioned above and I have worked as a Branch Manager at Karamsad Urban Co.Op.Bank located at Karamsad during the period 1-10-01 to dt. 4/9/02. And after this, as I got a job at Naroda Nagrik Co.Op. Bank as Asst. General Manager, I resumed the job there from 5/9/2002 and resigned from Karamsad Urban Bank.

During my tenure as a Manager in Karamsad Urban Co.Op.Bank, my duties included general day-to-day operations of the bank such as organizing cash management, arranging staff at each counter, resolving customer queries, doing correspondence, checking accounts daily, rendering loans and making investment as well as organizing meetings per the orders of the Managing Director, submitting timely forms/returns/reports to the Reserve Bank and to cooperative applicants, providing necessary details / information to auditors, supervising the staff and branch operations and getting work done from them, etc. And above me are the Managing Director (Secretary) and the members of the Board, according to whose orders and instructions the work related to the Bank has to be done.

Our Karamsad Urban Co.Op. Bank is a Co-operative Bank registered under the Gujarat Co.Op. Societies Act 1945 bearing No. 9009, and our Bank has received banking recognition from the Reserve of India vide License No. G.J.574 dated 25/9/86. And at present, the banking business is carried on by our bank as a Non Chief Schedule Co-operative Bank by accepting deposits from the members of the bank and lending money, etc. Mr. Natubhai M. Patel of Karamsad is the Managing Director and Secretary in our bank.

Today your goodself read out a written complaint to me. This complaint was filed by us on behalf of Karamsad Urban Co.Op. against Hometrade company in the Court of the honourable Judi.F.C.Magi., Anand. In connection to this complaint, I state that Hometrade Ltd., is a registered sharebroker Company – a company engaged in the business of trading in shares and securities. The office of this Hometrade company is located at Tower-4, 5th Floor, Vasi Railway Station, Complex in Navi Mumbai. This company has Sanjay Aggarwal as Chairman and Managing Director, N.Ss Trivedi as Secretary and Executive Director, Ketan Seth as Director and Subodh Bhandari as Authorized Signatory.

Some Hiren Amin and Amit Verma had come to our bank in the month of October 2001 and informed me that they are brokers dealing in government securities and they had their office in Ahmedabad named Syndicate Management Pvt. Ltd. The said office is situated at 405, Atish Complex, Opposite K.P. Hospital, Near C.G. Road, Gulbai Tekra. They further stated that they deal

with different banks. So, in order to get the insight about their dealings in security trading, I had taken both of them to our Managing Director, Shri Natubhai Patel and discussed with them about trading in government securities with a view to facilitate our bank to earn a profit. After that both these people left our office. Thereafter, on 7/11/01 these two persons Hiren Amin and Amit Verma came to our bank, and met our M.D., Mr. Natubhai Patel and discussed with him about sale-purchase of government securities. And this time the two brokers had a mobile conversation with Ketan Sheth, the Director of Hometrade Company, Mumbai. After the deal was negotiated, a deal of sale of securities worth Rs 1 crore and another worth Rs 50 lakh were finalised with Hiren Amin and Amit Verma, Directors of Syndicate Management Services Pvt Ltd, Ahmedabad. And a profit of Rs.7,90,500=00 was realized from this first sale of security. So, the Secretary, Shri Natubhai Patel passed a circular resolution dated 8/11/01, in which signatures of nine members of the Board including the Secretary were taken, among them, were (1) Shri Dilipbhai Manibhai Patel – Chairman (2) Shri Natubhai Manibhai Patel – Secretary (Managing Director) (3) Shri Narendrabhai Jashbhai Patel (4) Jamnadas Vaghjibhai Patel (5) Narendrabhai Parsottambhai Patel (6) Rajendrabhai Jayrambhai Patel (7) Sureshbhai Rambhai Patel (8)) Mahendrabhai Nathabhai Patel (9) Shri Arvindbhai Waghjibhai Patel. And the deal for these two amounts was fixed by them with Giltedge Management Service, whose office is located at Panchavati Flat, Ellis Bridge 301, Cityratna Building in Ahmedabad. The Contract Note with the M.D.'s signature for this was given to Giltedge Management Service. We have a bank account in HDFC Bank, Ahmedabad bearing no. AD/SL0092 in which Giltedge deposited Rs.1,65,41,647=22 paise in our HDFC Bank current account number 0330795184007 (C.A.) on 8/11/01. And thus, since we earned a profit in the first deal, the management of the bank became ready to sell the second security, and thereafter, Hiren Amin and Amit Verma came to our bank on 9/11/01 and fixed the sale of various securities worth eight crores rupees. This deal was also done with Giltedge Management Limited company, and from this, we got Rs. 9,52,32,655.56, and the resolution regarding this was passed on 12/11/01. This time also the consent signatures of all the members of the Board of Directors were taken in the resolution. Thus, by selling these different securities worth eight crores, the bank received Rs. 1,05,25,000=00 as profit which was deposited in the account of HDFC by Giltedge.

Accordingly, with our Bank benefiting from the sale of these securities, a deal was entered into with Hometrade Limited on behalf of the Bank to purchase the following securities. For this, Syndicate Management has recommended Hometrade Limited, Mumbai Branch to us, and for this, on 12/11/01 total of Rs. 9,59,07,350=00 including premium was paid to Hometrade through cheques, out of which Rs. 9,52,00,000=00 was paid by Cheque No.834028 and Rs. 7,07,350=00 by another Cheque No.413615; both the cheques were of The Gujarat State Co.Op. Bank, Ahmedabad, and they were bearing the signatures of Mr. Jaiprakash Patel and Mrs. Mayuriben Patel, Officers of the Bank. Accordingly, we issued the above securities to Hometrade against which the receipts dated 12/11/01 duly signed by Subodh Bhandari, the authorised officer of Hometrade, were issued

to us by Hometrade who told us that they would give physical delivery of the securities within 30 to 45 days. And in this regard, when we asked both the brokers as to how and from whom you would get us the securities, they replied and gave us three receipts of the Reserve Bank, Calcutta and Bangalore branches for a value of rupees nine crores, and along with this, Contract Notes of three banks favouring Hometrade also were sent by Syndicate which included (1) Bhatpura Naihati Co.Op. Bank Ltd., Calcutta, for Rupees Three Crores (2) Boral Union Bank Co.Op. Ltd., Calcutta, for Rupees Two Crores and (3) Kitur Yamna Mahila Sahakari Bank, Bangalore for Rupees Four Crores totaling to rupees nine crores bearing the signatures of the banks, were sent to us by fax. So, we trusted and confided in them that they would give us the security they bought. And during this time, MD of our bank, Mr. Natubhai Patel talked to Hiren Amin and Amit Verma of Syndicate and N.S. Trivedi and Ketan Sheth of Hometrade etc., regarding delivering us the securities, and our MD. Mr. Natubhai himself visited the office of Hometrade in Mumbai to inquire about the matter. In this connection, a letter on behalf of Hometrade was issued to us detailing the physical delivery of the pending securities would be delivered within 15 to 20 days to us, and as a guarantee for the same, they gave us a Cheque No. 280529 dated 10/2/2002 for Rs.9,60,91,000=00 from their account no.550703060 held with IndusInd Bank Limited, Nariman Point, Mumbai. Again, when the Managing Director, Mr. Natubhai Patel and Mr. Sureshbhai Patel visited Hometrade, Mumbai, the Executive Director and Secretary of Hometrade gave a letter dated 8/2/2002 signed by N.S.Trivedi extending the deal upto 15-3-2002, and a Contract Note for Rs. 10,47,50,825=00 along with two Cheques as guarantee drawn on IndusInd Bank, Mumbai – one Cheque No. 280543 dated 15/03/2002 at Par Ahmedabad for Rs. 6,87,92,450=00 and another Cheque No. 280544 for Rs. 3,59,58,375=00 of the same bank were given to us. Both these cheques bore the signature of N.S.Trivedi. Both these Cheques dated 15/3/2002 were deposited in Gujarat Co.Op.Bank, Relief Road, Ahmedabad by us and when these cheques were presented to IndusInd Bank, Ahmedabad for clearing, they were returned with the remarks "Refer to Drawer".

During this time this, Hometrade gave us a Cheque No. 321694 dt. 8/3/2002 for Rs. 28,73,726=00 drawn on HDFC Bank, Mumbai Branch towards interest, which got accepted on presentation at HDFC, Ahmedabad; so, we got a firm trust and confidence in them.

Since both the above Cheques returned upon their presentation to the bank, our Managing Director, Mr. Natubhai Patel contacted Hiren Amin and Amit Verma of Ahmedabad Syndicate and N.S.Trivedi of Hometrade, and in response to this, Hometrade Company put forward a proposal. In connection with this proposal, the three of them personally visited our bank and appeared before all the board members of our bank, and N.S. Trivedi, Director, Hometrade, offered a proposal, detailing (1) M/s. Hometrade would give to the bank new contracts for purchase deal of both the securities, and deliver them within 50 days accordingly (2) Pursuant to the conclusion of this contract, M/s Hometrade would hand over share transfer deed worth Rs.20 Crores of their own Company along with price list to the bank (3) As an additional guarantee, they would issue cheques

dated 3-5-2002, 10-5-2002 and 17-5-2002 worth Rs. 10,47,51,058=00 (4) A Cheque dated 16-3-2002 for Rs.26 lakhs would be given to the bank towards a lumpsum interest for 50 days commencing from 15-3-2002. The above proposal was signed by the Secretary, Mr. Natubhai Patel and Mr. N.S.Trivedi on behalf of Hometrade in the meeting of the Board of Directors, and Hometrade complied with the details stated in this proposal and gave us all the items.

Thereafter, all the three cheques presented to HDFC Bank, Ahmedabad on 3/5/02, 10/5/02 and 17/5/02, were returned with the remarks "Insufficient Balance" as there was no enough balance in the account. Thus, as the cheques of a total of Rs. 10,47,51,058=00 got bounced, our Bank got a big shock and surprise. And while inquiring about the matter with them, they did not give proper response, and since we did not receive our money back, we became quite sure that the Directors of this Syndicate Hiren Amin and Amit Verma as well as Sanjay Aggarwal – Chairman, N.S.Trivedi - Secretary and Executive Director, Ketan Sheth - Director and Subodh Bhandari - Authorized Signatory all of Hometrade, under a preplanned conspiracy with one another, obtained a total amount of Rs. 10,47,51,058=00 from us with the intention to embezzle the money, and by winning the trust and confidence of our bank by issuing various documents, papers and cheques and ultimately not delivering the securities purchased but giving cheques against them and those cheques too got bounced by the Bank, we believe that the accused have defrauded with our bank for the above amount. Therefore, an application has been filed on behalf of Karamsad Urban Co.Op.Bank Ltd. with the honourable Court, Anand for this incident

In presence of

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--Sd--

Po.Sub.Inspector
Anand, L.C.B.

Panchnama

Sr.No.	Name	Caste	Age	Occupation	Resi.
1.	Chudamani Raksharam and Kandivali,	Mishra	24	Service	Mumbai 101 Gupta Singh Chali, Bhaji Compound, East Mumbai
2.	Pushpak Jaganath	Khot	25	Service	Mumbai-2, 108 Jagannath Chawl Runas Wadi

In this way, we, the above named Panch, upon calling by Anand L.C.B. today, appeared before them at the office of Hometrade Limited at Vasi Station Complex, Fifth Floor.

As the investigation of the above Hometrade office with regard to the matter of Vidyanagar Police Station M Case No.29/02 under Section 406, 420, 465, 467, 468, 471, 120B, etc. is to be carried out, and we, the Panch, having been explained to remain in the Panch, have expressed our willingness and are hereby giving the statement in writing after due verification and checking that-

The office of Hometrade Limited is located on the Fifth Floor of New Mumbai Station Complex, Vasi, which is currently closed, and there is a notice affixed with a seal bearing the names mentioned below on the door of the said Hometrade office:-

- 1) Notice of The Stock Exchange Mumbai dated 6/5/02
- 2) Notice of SEBI, Bombay dated 8/5/02
- 3) Central Reserve Police Bank Security Fraud Cell, Mumbai 1/5/0
- 4) Notice of L.D.Shah & Co., Mumbai dated 22/7/02
- 5) Notice of the Asst. Registrar of Recovery Tribunal of Mumbai dated 16/9/02
- 6) Notice of The National Stock Exchange, Mumbai dated 6/5/02
- 7) Notice affixed on 27/9/02 by the I.O. in presence of the Panch in the matter of Nagpur Po.St. C.R.No.707/02 IPC Section 406, 420, 409, etc.
- 8) Notice of Nisha Industrial Pvt.Ltd., Mumbai dated 28/10/02

All the above mentioned Notices are affixed on the door of Hometrade office, and as the said Hometrade company is currently closed, no other information is known. Opposite to the said Hometrade, there lies the office of ISE Security & Services Limited. Upon asking to Vilas Shankar Chauhan, who was working as a Security Guard there, about this Hometrade company, he informs us, the Panch, that it has been closed for the past few months.

The Panchnama, as observed, verified and given by us, the Panch, in this matter, being true and correct, we have signed after reading and understanding it. Dt. 10/11/02, hrs 15/00 to 16/00 hrs.

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--Sd--

In presence of
--Sd--
Po.Sub.Insp.
Anand L.C.B.
Camp Mumbai

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Panchnama

<u>Sr.No.</u>	<u>Name</u>	<u>Caste</u>	<u>Age</u>	<u>Occupation</u>	<u>Resi.</u>
1.	Dadubhai Nathabhai Bhalej Road,	Luhana	50	Driving	Anand Mistri Society
2.	Udesinh Manibhai Bedva, Derivalu	Parmar	30	--!!--	Faliyu, Ta.Dist. Anand

In this way, we, the above named Panch, upon calling by Anand Economic Cell Police today, appeared in the L.C.B. Office.

As the specimen of handwriting of the accused in the matter of M Case No.29/02 under Section 406, 420, 465, 467, 468, 471, 120B, 114 are to be obtained at Vidyangar Police Station, we, the Panch, having been explained to remain in the Panch, have expressed our willingness and are hereby giving the statement in writing after due verification and checking that-

Upon asking the name and address of the accused who is present under police custody, he informs his name as Sanjay Hariram Agrawal, res. Mumbai, 7th Floor, Gulmahor Cross Road, Juhu, Shalimar Co.Op.Hsg.Soc.Ltd., Juhu, Mumbai-49, currently residing at 702, Kusum Apartment, Sector No.17, Vasi, Navi Mumbai - 49. Specimen signatures, as shown in the documents under dispute of this case, were taken, from the accused in his own handwriting, the details of which are as follows

- (1) A total of 36 specimen signatures of the accused Sanjay Agrawal have been taken in six papers with six signatures on one blank paper as per the signatures made by the accused in the Cheque No.280529 dated 10/2/02 and Contract Note dated 16/5/02 of Hometrade, Mumbai

(2) A total of 36 specimen signatures of the accused Sanjay Agrawal have been taken in six papers with six signatures on one blank paper as per the signatures made by Subodh Bhandari in the Contract Note No.14863 dated 09/11/01 related to the government security G01-2011 – 9.30% worth Rs. 6,43,14,500

(3) A total of 36 specimen signatures of the accused Sanjay Agrawal have been taken in six papers with six signatures on one blank paper as per the signatures made by N.S.Trivedi in the Contract Note dated 8/2/02 of Hometrade Limited, Mumbai.

The specimen signatures as mentioned above have been obtained from the accused Sanjay Hariram Agrawal and taken into custody for investigation purposes

The Panchnama in this way, given by us, the Panch, being true and correct, we have signed it after reading and understanding the same.

Dt. 27/11/03, hrs 16/00 to 17/00 hrs

--Sd--

Dadu N. Luhana

--Sd--

Udesinh Manibhai Parmar

In presence of

--Sd--

Po.Sub.Insp.
Economic Cell
Anand

Panchnama

<u>Sr.No.</u>	<u>Name</u>	<u>Caste</u>	<u>Age</u>	<u>Occupation</u>	<u>Resi.</u>
1.	Dadubhal Nathabhai Bhalej Road,	Luhana	50	Driving	Anand Mistri Society
2.	Udesinh Manibhai Bedva, Derivalu	Parmar	30	--!!--	Faliyu, Anand
<u>Ta. Dist.</u>					

In this way, we, the above named Panch, upon calling by Anand Economic Cell Police today, appeared in the L.C.B. Office.

As the specimen of handwriting of the accused in the matter of M Case No.29/02 under Section 406, 420, 465, 467, 468, 471, 120B, 114 are to be obtained at Vidyangar Police Station, we, the Panch, having been explained to remain in the Panch, have expressed our willingness and are hereby giving the statement in writing after due verification and checking that—

Upon asking the name and address of the accused who is present under police custody, he informs his name as Sanjay Hariram Agrawal, res. Mumbai, 7th Floor, Gulmahor Cross Road, Juhu, Shalimar Co.Op.Hsg.Soc.Ltd., Juhu, Mumbai-49, currently residing at 702, Kusum Apartment, Sector No.17, Vasi, Navi Mumbai – 49. Specimen signatures, as shown in the documents under dispute of this case, were taken, from the accused in his own handwriting, the details of which are as follows

(1) A total of 36 specimen signatures of the accused Sanjay Agrawal have been taken in six papers with six signatures on one blank paper as per the signatures made by the accused in the Cheque No.280529 dated 10/2/02 and Contract Note dated 16/5/02 of Hometrade, Mumbai

(2) A total of 36 specimen signatures of the accused Sanjay Agrawal have been taken in six papers with six signatures on one blank paper as per the signatures made by Subodh Bhandari in the Contract Note No.14863 dated 09/11/01 related to the government security G01-2011 – 9.30% worth Rs. 6,43,14,500

(3) A total of 36 specimen signatures of the accused Sanjay Agrawal have been taken in six papers with six signatures on one blank paper as per the signatures made by N.S.Trivedi in the Contract Note dated 8/2/02 of Hometrade Limited, Mumbai.

The specimen signatures as mentioned above have been obtained from the accused Sanjay Hariram Agrawal and taken into custody for investigation purposes

The Panchnama in this way, given by us, the Panch, being true and correct, we have signed it after reading and understanding the same.

Dt. 27/11/03, hrs 16/00 to 17/00 hrs

--Sd--

Dadu N. Luhana

--Sd--

Udesinh Manibhai Parmar

In presence of

--Sd--

Po.Sub.Insp.
Economic Cell
Anand

Panchnama

Sr.No.	Name	Caste	Age	Occupation	Resi.
1.	Manubhai Ganpatbhai	Gohel	35	Driving	Raha Talav, Near Parabadi, Bhalej
2.	Ramesh Rajibhai	Parmar	40	--II--	Anand, Amul Dairy Road, Popati Nagar

In this way, we, the above named Panch, upon calling by Anand Economic Cell Police today, appeared in the L.C.B. Office.

As the specimen signatures of the accused in the matter of M Case No.29/02 under Section 406, 420, 465, 467, 468, 471, 120B, 114 are to be obtained at Vidyangar Police Station, we, the Panch, having been explained to remain in the Panch, have expressed our willingness and are hereby giving the statement in writing after due verification and checking that—

Upon asking the name and address of the accused who is present under police custody, he informs his name as Nandkishore Shankarlal Trivedi, Res. 3/A, Pushpam Apartment, 6 Khodhbhai Desai Road, Vile Parle, West Mumbai 56. Specimen signatures, as shown in the documents under dispute of this case, were taken, from the accused in his own handwriting, the details of which are as follows:

(1) A total of 36 specimen signatures of the accused Nandkishor S. Trivedi have been taken in six papers with six signatures on one blank paper as per his signatures he has made in the Hometrade, Mumbai's Contract Note dated 8/2/02.

(2) A total of 36 specimen signatures of the accused Nandkishor S. Trivedi have been taken in six papers with six signatures on one blank paper as per the signatures made by the accused Sanjay Agrawal, in the Cheque No.280529 dated 10/2/02 and Contract Note dated 16/5/02 of Hometrade, Mumbai.

(3) A total of 36 specimen signatures of the accused Nandkishor S. Trivedi have been taken in six papers with six signatures on one blank paper as per the signatures made by Subodh Bhandari in the Contract

Note No.14863 dated 09/11/01 related to the government security G01-2011 – 9.30% worth Rs. 6,43,14,500

The specimen signatures as mentioned above have been obtained from the accused Nandkishor Shankarlal Trivedi and taken into custody for investigation purposes.

The Panchnama in this way, given by us, the Panch, being true and correct, we have signed it after reading and understanding the same. Dt. 8/12/03, hrs 8/30 to 9/30 hrs.

--Sd--

--Sd--

In presence of

--Sd--

Po.Sub.Insp.
Economic Cell
Anand

Panchnama

Sr.No.	Name	Caste	Age	Occupation	Resi.
1.	Sachinkumar Maheshbhai	Patel	25	Service	Karamsad, Shanti Pole, Tal. Dist. Anand
2.	Manojbhai Rameshbhai	Patel	28	Study	Karamsad, Nava Ghara, Ta. Dis. Anand

In this way, we, the above named Panch, upon calling by Anand L.C.B. Police today, appeared in the office of Karamsad Urban Co-op. Bank.

As the important documents in the matter of Vidyangar Police Station M Case No.29/02 under Section 406, 420, 465, 467, 468, 471, 120B, 114 are to be obtained, we, the Panch, having been explained to remain in the Panch, have expressed our willingness and are hereby giving the statement in writing after due verification and checking that—

Upon asking the name and address of the Manager present in the office of Karamsad Urban Co.Op., he informs his name as Chandravadan Natavarlal Bhatt, res. Ahmedabad, Naranpura 10/55, Vijaynagar Colony. The documents, presented by the said Manager with regard to the said Crime, bear the following details:

- 1) The Contract Note No.14867 dated 9/11/2001 of Hometrade Ltd., vide which the government security of Rs. 3,15,92,850=00 has been to Karamsad Urban Bank bears Subodh Bhandari's signature thereon
- 2) The Contract Note No.14863 dated 9/11/2001 of Hometrade Ltd., vide which the government security of Rs. 6,43,14,500=00 has been sold to Karamsad Urban Bank bears Subodh Bhandari's signature thereon.
- 3) Hometrade Ltd. letter dated 8/2/2002 signed by N.S.Trivedi which carries the mention about giving delivery of the government securities by 15/3/02
- (4) The Contract Note No. 15889 dated 8/2/2002 carrying the signature of N.S.Trivedi of Hometrade Ltd., vide which, the government security worth Rs.6,87,92,450=00 has been purchased from Karamsad Bank.

- (5) The Contract Note No. 15891 dated 15/3/2002 carrying the signature of N.S.Trivedi, of Hometrade Ltd., vide which, the government security worth Rs.3,59,58,375=00 has been purchased from Karamsad Urban Bank.
- (6) Cheque No. 280529 dated 10/2/2002 for Rs. 9,60,91,000=00 drawn on IndusInd Bank, Nariman Point branch bearing the signature of Sanjay Agrawal of Hometrade Ltd.
- (7) Cheque No. 280544 dated 15/3/2002 for Rs. 3,59,58,375=00 drawn on IndusInd Bank, Nariman Point branch bearing the signature of N.S.Trivedi of Hometrade Ltd.
- (8) Cheque No. 280543 dated 15/3/2002 for Rs. 6,87,92,450=00 drawn on IndusInd Bank, Nariman Point branch bearing the signature of N.S.Trivedi of Hometrade Ltd.
- (9) The Contract Note No. 16727 dated 15/3/2002 carrying signature of Subodh Bhandari of Hometrade Ltd., vide which, the government security worth Rs. 3,59,58,375=00 has been sold to Karamsad Urban Bank
- (10) The Contract Note No. 16713 dated 15/3/2002 carrying the signature of Subodh Bhandari of Hometrade Ltd., vide which, the government security worth Rs. 2,86,63,520=83 has been sold to Karamsad Bank
- (11) The Contract Note No. 16715 dated 15/3/2002 carrying the signature of Subodh Bhandari of Hometrade Ltd., vide which, the government security worth Rs. 4,01,28,929=17 has been sold to Karamsad Bank.
- (12) Letter dated 15/3/2002 signed by N.S.Trivedi of Hometrade Ltd., wherein it is mentioned to give the shares worth Rs.20 Crores, 3 cheques valuing Rs. 11 Crores and the interest amount of Rs.26 Lakh
- (13) The Letter signed by N.S.Trivedi of Hometrade expressing their confirmation to the details mentioned in sr.no.12 during the Management Committee meeting held on 15/3/2002

In presence of

--Sd--

Po.Sub.Insp.

L.C.B., Anand

--Sd--

--Sd--

In presence of

--Sd--

Po.Sub.Insp.

L.C.B., Anand

(14) Hometrade Ltd. Letter dated 22/3/2002 signed by Subodh Bhandari wherein, the shares worth Rs.20 crores given to the bank, is mentioned.

(15) Hometrade Ltd. Letter dated 22/3/2002 signed by Subodh Bhandari mentioning sending of three Cheques amounting to Rs.10,47,51,058=73 in respect of sale of shares on 15/3/02 and giving Rs.26 lakhs towards interest and the cheques for the same amount

(16) Hometrade Ltd. letter dated 26/3/2002 signed by Sanjay Agarwal through which a Cheque of Rs.26 lakhs has been sent and the cheque for Rs. 6,87,92,050/- and Rs.3,59,58,375=00 given to the bank.

(17) Contract Note No.16709 dated 2-5-2002 signed by Subodh Bhandari of Hometrade Limited under which purchase of Government Securities of Rs.3,57,96,600/- from Karamsad Urban Bank is mentioned.

(18) Contract Note No.16711 dated 2-5-2002 signed by Subodh Bhandari of Hometrade Limited under which the government securities of Rs. 2,86,77,770=83 has been purchased from Karamsad Urban Bank is mentioned

(19) Hometrade Ltd. Contract Note No.16705 dated 16/5/2002 signed by Sanjay Aggarwal under which the government securities of Rs. 4,02,76,687=50 purchased from Karamsad Urban Co.Op.Bank

The disputed documents as mentioned above under sr.no. No.1 to 19 have been taken into custody by us, the Police in the investigation of this crime

The Panchnama in this way, given by us, the Panch, being true and correct, we have signed it after reading and understanding the same. Dt.

13/11/02 ॐ 12.00 થી 13.00

--Sd--

--Sd--

In presence of

--Sd--

Po.Sub Inspector

L.C.B., Anand

Dt. 8/12/03

I am Mahendra Nathabhai Patel aged: 54, occupation: agriculture, res. Nava Ghara, Navi Pole, Karamsad, phone no.222396

Upon asking in person, I hereby state in writing that the statement given earlier by me are true and correct.

In particular, I am giving in writing that I was present in the board meeting on 15/3/02, during which Nandkishore Shankarlal Trivedi, Director of Hometrade Company and Hiren Amin and Amit Verma of Ahmedabad, Directors of Syndicate Management Company were also present in our board meeting. During the discussion on the issue of late delivery and earlier bounced Cheques, I verbally told the Board of Directors and Director of Hometrade Nandkishore Shankarlal Trivedi that Hometrade Company is cheating and misleading our bank. Because I told them that the government security are delivered the next day or maximum five days after its purchase; during my previous tenure as Secretary, I had dealt with government securities, and the delivery of this government security was received by the bank on the second or third day. I did not believe Nandkishore Shankarlal Trivedi informing in this meeting that the Government Security would be delivered to the Bank within 45 days, and I warned the Board of Directors about this deal, and then I left the meeting while it was going on,.

The facts, stated above by me, are true and correct.

In presence of

--Sd--

Po.Sub.Insp.

Anand, L.C.B.

Date:- 12/9/2002

My name is Narendrabhai Parsottambhai, caste: Patel, aged: 59, occupation: Business, res.: Karamsad, Near Ramdev Mandir, Ta.Di. Anand, Telephone No.35896 (R)

Upon asking in person, I hereby submit in writing that I live at the above mentioned location with my family and I have a water filtration plant in G.I.D.C. I have been the Director in the Board of Karamsad Urban Co.op. Bank located in the village Karamsad since 1995. This bank has Mr. Natubhai Manibhai Patel as Managing Director and Secretary and Mr. Dilipbhai Manibhai Patel as Chairman, and the rest of the Board of Directors are myself, Mahendrabhai Nathabhai Patel, Jamnadas Vaghjibhai Patel, Narendrabhai Jashbhai Patel, Rajendrabhai Jairambhai Patel, Sureshbhai Rambhai Patel and Arvindbhai Vaghjibhai Patel.

Our Karamsad Urban Co.op.Bank Ltd., carries on a banking business. Our organization was established in 1945, and licensed for banking business by the Reserve Bank in 1986 and our bank is considered as an Urban Non-scheduled Co-operative Bank in the public. Bank accepts deposits and pays interest and renders banking transactional services. The bank has to invest its funds in two ways – One, by giving loans, and second, by making investments in other forms. 3% of cash investments i.e. cash plus bank balance and 25% of statutory liquidity have to be invested in fixed deposits in other banks and government securities as per Reserve Bank directives. Loan and investment decisions related to our bank are presented at the Directors' meeting and approved or rejected after deliberation. The decisions of the bank regarding any loans and investments are taken by our Managing Director who obtains approval of the Board of Directors for ratification thereon.

Hiren Amin and Amit Verma, Directors of M/s Syndicate Management Services Pvt. Ltd., 405, Atish Complex, Opp.K.P.Hostel, Near C.G.Road, Gulbai Tekra, Ahmedabad visited our bank as brokers in the month of November 2001 on 8/11/2001, and after negotiating the prices with them, a sale deal was finalized as per instructions of the

Secretary of our bank. They informed us the name of M/s. Giltedge Management Services Ltd., Ahmedabad as the counter party, and from this deal we i.e. the Bank got Rs.9,52,32,655.56 and a profit of 1,05,25,000 from the security of Rs.8 Crores which is an unused one worth Rs. 8,18,42,500=00. On settlement of this deal on 12-11-2001, we started trusting the Directors of M/s. Syndicate Management Services Pvt. Ltd., Hiren Amin and Amit Verma, and since it is required to purchase new government securities immediately with this amount as required by the Reserve Bank, they mentioned to our bank the name of M/s Hometrade Ltd., Mumbai as the major selling counter party in respect of the two securities to be purchased, and the Bank entered into a purchase deal of two government Securities on dated 12-11-01 with M/s Hometrade Ltd., Mumbai. This security was to be purchased in physical form for SLR purpose of the bank, these brokers, as per their letter dated 12-11-01 stated that they would give its delivery within 30 to 40 days. Therefore, an amount of Rs.9,59,07,350=00 was paid under this purchase deal. The reason for purchase of this security in physical form was that the security was available at a slightly cheaper rate than SLR. Since it was a physical security, it seemed trustworthy to the bank. And these two brokers informed to buy securities from three banks and deliver to us, and since they gave us three receipts for a total of nine crore rupees, we had confidence in them. And during this time, our MD, Mr. Natubhai Patel talked over the telephone to Hiren Amin and Amit Verma of Syndicate and N.S.Trivedi and Ketan Sheth of Hometrade, etc. and asked them to give delivery of the securities. After that our MD, Mr. Natubhai Patel visited Mumbai office of Hometrade for inquiring the status, and accordingly, a letter was given from Hometrade informing the pending delivery of physical security within 15 to 20 days, and as a surety, a Cheque dated 10/2/2002 for Rs.9,60,91,000=00 drawn on IndusInd Bank Limited, Nariman Point, Mumbai was given. Then again, our MD, Mr. Natubhai Patel and Director Mr. Sureshbhai Patel visited Hometrade Mumbai, and by a letter dated 8/2/2002 signed by N.S.Trivedi, Executive Director and Secretary of Hometrade, the deal was extended upto

15.3.02, and as a surety, two Cheques duly signed by N.S.Trivedi were given to us. Both these Cheques when deposited in Gujarat Co.Op.Bank, Relief Road, Ahmedabad on 15/3/2002 and presented to IndusInd Bank, Ahmedabad for clearing, they were returned unaccepted with the remarks "Refer to Drawer". During this time, Hometrade gave us a Cheque dt. 8/3/2002 for Rs. 28,73,726=00 drawn on HDFC Bank, Mumbai Branch towards interest, which got accepted on presentation at HDFC, Ahmedabad; so, we got a firm trust and confidence in them. As both the above Cheques returned upon their presentation to the bank, our MD, Mr.Natubhai Patel contacted Hiren Amin and Amit Verma of Syndicate, Ahmedabad and N.S.Trivedi of Hometrade over the phone, and in response to this, Hometrade Company put forward a proposal. In connection with this proposal, the three of them personally visited our bank and appeared before board members of our bank, and N.S. Trivedi, Director, Hometrade, offered a proposal, detailing (1) M/s. Hometrade would give to the bank new contracts for purchase deal of both the securities, and deliver them within 50 days accordingly (2) Pursuant to the conclusion of this contract, M/s Hometrade would hand over share transfer deed worth Rs.20 Crores of their own Company along with price list to the bank (3) As an additional guarantee, they would issue cheques dated 3-5-2002, 10-5-2002 and 17-5-2002 worth Rs. 10,47,51,058=00 (4) A Cheque dated 16-3-2002 for Rs.26 lakhs would be given to the bank towards a lumpsum interest for 50 days commencing from 15-3-2002. The above proposal was signed by the Secretary, Mr.Natubhai Patel and Mr. N.S.Trivedi on behalf of Hometrade in the meeting of the Board of Directors, and Hometrade complied with the details stated in this proposal and gave us all the items.

Thereafter, all the three cheques presented to HDFC Bank, Ahmedabad on 3/5/02, 10/5/02 and 17/5/02, were returned with the remarks "Insufficient Balance" as there was no enough balance in the account. While inquiring about the matter, Hometrade did not give proper response, and since we did not receive our money back, we became quite sure that the Directors of this Syndicate Hiren Amin and Amit Verma as well as Sanjay Aggarwal – Chairman, N.S.Trivedi - Secretary and Executive Director, Ketan Sheth - Director and Subodh Bhandari - Authorized Signatory all of Hometrade, under a pre-planned conspiracy with one another, obtained a total amount of Rs. 10,47,51,058=00 from us with the intention to embezzle the money, and by winning the trust and confidence of our bank by giving various documents, papers and cheques and ultimately not delivering the securities purchased but giving cheques in lieu of them and those cheques too got bounced, we believe that the accused have defrauded with our bank for the above amount. Therefore, the complaint has been filed in this regard.

The facts, stated above by me, are true and correct.

--Sd--

In presence of
--Sd--
Po.Sub.Inspector
Anand, L.C.B.

Date:- 13/9/2002

My name is Narendrabhai Jashbhai, caste Patel, aged 77, occupation: retired, res. Vidyanagar Karamsad Road, Vina Bungalow, telephone No. 37754 (R).

Upon asking in person, I hereby submit in writing that I live at the above mentioned location with my family and currently living a retired life. I have been the regular Director in the Urban Co.op. Bank located in village Karamsad since 1991. This bank has Mr. Natubhai Manibhai Patel as Managing Director and Secretary and Mr. Dilipbhai Manibhai Patel as Chairman, and the rest of the Board of Directors are myself, Narendrabhai Parasottambhai Patel, Mahendrabhai Nathabhai Patel, Jamnadas Vaghjibhai Patel, Rajendrabhai Jairambhai Patel, Sureshbhai Rambhai Patel and Arvindbhai Vaghjibhai Patel.

Our Karamsad Urban Co.op.Bank Ltd., carries on the banking business. Our organization was licensed for banking business by the Reserve Bank in 1986 and our bank is considered as an Urban Non-scheduled Co-operative Bank. Bank, accepts deposits and pays interest and renders banking transactional services. The bank has to invest its funds in two ways – One, by giving loans, and second, by making investments in other forms. 3% of cash investments i.e. cash plus bank balance and 25% of statutory liquidity have to be invested in fixed deposits in other banks and government securities as per Reserve Bank directives. Loan and investment decisions related to our bank are presented at the Directors' meeting and approved or rejected after deliberation. Also, the decisions of the bank regarding any loans and investments are taken by our Managing Director who obtains approval of our Board of Directors for ratification thereon.

Hiren Amin and Amit Verma, Directors of M/s Syndicate Management Services Pvt. Ltd., Ahmedabad visited our bank as brokers in the month of November 2001 on 8/11/2001 and negotiated the price for purchase of securities, and the sale deal was finalized as per the instructions of the Secretary of our bank. They informed the name of M/s. Giltedge Management Services Ltd as the counter party to the bank,

Ahmedabad, and from this deal we i.e. the Bank got Rs.9,52,32,655.56 i.e. a profit of 1,05,25,000 from the security of Rs.8 Crores which is an unused one worth Rs. 8,18,42,500=00. Upon this deal getting settled on 13-11-2001 and Shri Natubhai Patel having the telephonic talk with Hiren Amin and Amit Verma, the Directors of M/s Syndicate Management Services Pvt., Hometrade company put forward a proposal. In connection with this proposal, the three of them personally visited our bank and appeared before all the board members of our bank, and N.S. Trivedi, Director, Hometrade, offered a proposal, detailing (1) M/s. Hometrade would give to the bank new purchase deal contracts of both the securities, and deliver them within 50 days accordingly (2) Pursuant to the conclusion of this contract, M/s Hometrade would hand over share transfer deed worth Rs.20 Crores of their own Company along with price list to the bank (3) As an additional guarantee, they would issue cheques dated 3-5-2002, 10-5-2002 and 17-5-2002 worth Rs. 10,47,51,058=00 (4) A Cheque dated 16-3-2002 for Rs.26 lakhs would be given to the bank towards a lumpsum interest for 50 days commencing from 15-3-2002. The above proposal was signed by the Secretary, Mr. Natubhai Patel for the bank and Mr. N.S.Trivedi on behalf of Hometrade in the meeting of the Board of Directors, and Hometrade complied with the details stated in this proposal and gave us all the items.

Thereafter, all the three cheques presented to HDFC Bank, Ahmedabad on 3/5/02, 10/5/02 and 17/5/02, were returned with the remarks "Insufficient Balance" as there was no enough balance in the account. Thus, as the cheques of a total of Rs. 10,47,51,058=00 got bounced, our Bank got a big shock and surprise. And while inquiring about the matter with them, they did not give proper response, and since we did not receive our money back, we became quite sure that the Directors of this Syndicate Hiren Amin and Amit Verma as well as Sanjay Agrawal – Chairman, N.S.Trivedi - Secretary and Executive Director, Ketan Sheth - Director and Subodh Bhandari - Authorized Signatory all of Hometrade, under a preplanned conspiracy with one another obtained a total amount of Rs. 10,47,51,058=00 from us with the intention to

Date: 13/9/2002

My name is Jamnadas Vaghjibhai, caste: Patel, aged 90, occupation: retired, resident: Karamsad, Navi Pole, Telephone No.23743 (R).

Upon asking in person, I am giving this statement that I live with my family at the above-mentioned place, and am now retired and I have served as a Director on the board of Karamsad Urban Co.op. Bank for the last thirty years, and I got retired as a director in the fifth month of year 2002.

Karamsad Urban Bank has Mr. Dilipbhai Manibhai Patel as Chairman and Mr. Natubhai Manibhai Patel as Managing Director and Secretary. There are total nine members in the Board of Directors of this bank. Apart from the two above, we have seven Directors on Board.

Our Karamsad Urban Co. Op. Bank Ltd. is engaged in the banking business. Our organization was licensed for banking business by the Reserve Bank in 1986. The Bank accepts bank deposits, pays interest and provides banking transactional services. Deposits have to be invested by the bank in two ways – one, by giving loans, and second, by making investments in other forms. 3% of cash investments i.e. cash plus bank balance and 25% of statutory liquidity have to be invested in fixed deposits in other banks and government securities as per Reserve Bank directives. Loan and investment decisions related to our bank are presented at the Directors' meeting and approved or rejected after deliberation. Also, the decisions of the bank regarding any loans and investments are taken by our Managing Director who obtains approval of our Board of Directors for ratification thereon.

Hiren Amin and Amit Verma, Directors of M/s Syndicate Management Services Pvt. Ltd., Ahmedabad visited our bank as brokers in the month of November 2001 on 8/11/2001 and negotiated the price for purchase of securities, and the sale deal was finalized as per the instructions of the Secretary of our bank. They mentioned to the bank, the name of the counter party, M/s. Giltedge Management Services Ltd.,

Ahmedabad. From this deal i.e. from the security of Rs.8 Crores which is an unused fund of Rs. 8,18,42,500=00 we received Rs.9,52,32,655.56 i.e. a profit of 1,05,25,000. Upon this deal getting settled on 13-11-2001 and Hiren Amin and Amit Verma, the Directors of M/s Syndicate Management Services Pvt., having telephonic conversation; Hometrade company put forward a proposal. In connection with this proposal, the three of them personally visited our bank and appeared before all the board members of our bank, and N.S. Trivedi, Director, Hometrade, offered a proposal, detailing (1) M/s. Hometrade would give to the bank new purchase deal contracts of both the securities, and deliver them within 50 days accordingly (2) Pursuant to the conclusion of this contract, M/s Hometrade would hand over share transfer deed worth Rs.20 Crores of their own Company along with price list to the bank (3) As an additional guarantee, they would issue cheques dated 3-5-2002, 10-5-2002 and 17-5-2002 worth Rs. 10,47,51,058=00 (4) A Cheque dated 16-3-2002 for Rs.26 lakhs would be given to the bank towards a lumpsum interest for 50 days commencing from 15-3-2002. The above proposal was signed by the Secretary, Mr. Natubhai Patel for the bank and Mr. N.S.Trivedi on behalf of Hometrade in the meeting of the Board of Directors, and Hometrade complied with the details stated in this proposal and gave us all the items.

Thereafter, all the three cheques presented to HDFC Bank, Ahmedabad on 3/5/02, 10/5/02 and 17/5/02, were returned with the remarks "Insufficient Balance" as there was no enough balance in the account. Thus, as the cheques of a total of Rs. 10,47,51,058=00 got bounced, our Bank got a big shock and surprise. And while inquiring about the matter with them, they did not give proper response, and since we did not receive our money back, we became quite sure that the Directors of this Syndicate Hiren Amin and Amit Verma as well as Sanjay Aggarwal – Chairman, N.S.Trivedi - Secretary and Executive Director, Ketan Sheth - Director and Subodh Bhandari - Authorized Signatory all of Hometrade, under a preplanned conspiracy with one another obtained a total amount of Rs. 10,47,51,058=00 from us with the intention to

embezzle the money, and by winning the trust and confidence of our bank by issuing various documents, papers and cheques and ultimately not delivering the securities purchased but giving cheques against them and those cheques too got returned by the Bank, and the accused thereby breaching the trust defrauded with our bank for the above amount, and therefore, the Manager of our bank has filed the complaint.

The facts, stated above by me, are true and correct.

--Sd--

In presence of
--Sd--
Po.Sub.Inspector
Anand, L.C.B.

Date:- 1/11/2002

My name is Natubhai Manibhai, Caste: Patel, aged 73, occupation: retired, Res.Karamsad, Nava Ghara, Prabhat Pole, Tal.Dist.Anand.

Upon asking in person, I am giving this statement in writing that I live with my family at the above-mentioned place, and have been serving as a Director in the Urban Co.Op. Bank at village Karamsad for the past 27 years, during which time, I have also served as Chairman and Managing Director of the Bank. Since July 2001, I have been the M.D. and Secretary of the Bank. As M.D., I have to regulate all the transactions of the Bank in accordance with the powers given to me by the Board of Directors which includes (1) To check the accounts of the bank (2) To advise and assist the General Manager / Manager in all his work and to supervise the working of the bank (3) To examine and recommend to the Board regarding the loan/borrowing applications received (4) As per the instructions of the Chairman, convening the meetings of the Board of Directors and its sub-committees and carrying out its decisions, (5) Conducting business of the Bank in accordance with such duties and powers as may be assigned by the Board of Directors.

Our Karamsad Co-op Bank is a co-operative bank registered under the Gujarat Co-op Societies Act of 1945. And our bank has been granted banking recognition by the Reserve Bank of India under License No. G.J. 574 dt. 25/9/86, and our bank carries on business as a non-scheduled co-operative bank by accepting deposits from members of the bank and carries on lending and banking related business. I am working as Managing Director and Secretary in our bank.

Today your goodself read out to me a written complaint filed by us on behalf of Karamsad Urban Bank with the honourable Judi. F.C. Magi., Anand Court, against Hometrade Company, Mumbai, in pursuance of which, I am giving this statement in writing that Hometrade Ltd., is a registered company engaged in share-broking business as well as in trading of shares and securities. Hometrade's office is located at Tower-4, Fifth Floor, Vasi Railway Station Complex in Navi Mumbai, and the company has Sanjay Aggarwal as Chairman and Managing Director; N.S.Trivedi as Secretary and Executive Director; Ketan Seth as Director and Subodh Bhandari as the Authorized Signatory.

Some Hiren Amin and Amit Verma had come to our bank in the month of October 2001 and informed me that they are brokers dealing in

government security and they had their office in Ahmedabad named Syndicate Management Pvt. Ltd. The said office is situated at 405, Atish Complex, Opposite K.P. Hospital, Near C.G. Road, Gulbai Tekra. They further stated that they deal with different banks. So, our manager Shri Darji and I discussed with them about sale/purchase of this security. Thereafter, both these persons left our office. Later, on 7/11/01 these two persons Hiren Amin and Amit Verma came to our bank again, and discussed with us about trading in government securities, and this time, the two brokers had a mobile conversation with Ketan Sheth, the Director of Hometrade Company, Mumbai. After negotiations, a sale deal of securities worth Rs. 1 crore and another worth Rs. 50 lakh were finalised with Hiren Amin and Amit Verma, Directors of Syndicate Management Services Pvt Ltd, Ahmedabad. And a profit of Rs.7,90,500=00 was realized from this first sale of securities. So, I passed a Circular Resolution dated 8/11/01, in which, signatures of nine members of the Board including the Secretary were taken. And the deal for these two amounts was concluded by them with Giltedge Management Service, whose office is located at Panchavati Flat, Ellis Bridge 301, Cityratna Building in Ahmedabad. The Contract Note for this was given to Giltedge Management Service with my signature. We have a bank account in HDFC Bank, Ahmedabad bearing no. AD/SL0092 in which Giltedge deposited Rs.1,65,41,647=22 paise in our HDFC Bank current account number 0330795184007 (C.A.) on 8/11/01. And thus, since we earned a profit in the first deal, the management of the bank became ready to sell the second security, and thereafter, Hiren Amin and Amit Verma came to our bank on 9/11/01 and finalized the sale of various securities worth eight crores rupees. This deal was also done with Giltedge Management Limited company, and from this, we got Rs. 9,52,32,655.56, and the Resolution regarding this was passed on 12/11/01. This time, too, the consent signatures of all the members of the Board of Directors were taken in the Resolution. Thus, by selling these different securities worth eight crores, the bank received Rs. 1,05,25,000=00 as profit which was deposited in HDFC account by Giltedge.

Accordingly, with our Bank benefiting from the sale of these securities, a deal was entered into with Hometrade Limited on behalf of the Bank to purchase the following securities. For this, Syndicate Management has recommended Hometrade Limited, Mumbai Branch to us, and for this, on 12/11/01 a total of Rs. 9,59,07,350=00 including premium was paid to Hometrade through cheques, out of which Rs. 9,52,00,000=00 was paid by

Cheque No.834028 and Rs. 7,07,350=00 by another Cheque No.413615; both the cheques were of The Gujarat State Co.Op. Bank, Ahmedabad, and they were bearing the signatures of Mr. Jaiprakash Patel and Mrs. Mayuriben Patel, Officers of the Bank. Accordingly, we issued the above securities to Hometrade against which the receipts dated 12/11/01 duly signed by Subodh Bhandari, the authorised officer of Hometrade, were issued to us by Hometrade who told us that they would give us the physical delivery of the securities within 30 to 45 days. And in this regard, when we asked both the brokers as to how and from whom they would get us the securities, they replied and gave us three receipts of Reserve Bank, Calcutta and Bangalore branches for a value of rupees nine crores, and along with this, Contract Notes of three banks favouring Hometrade also were sent by Syndicate which included (1) Bhatpura Naihati Co.Op. Bank Ltd., Calcutta, for Rupees Three Crores (2) Boral Union Bank Co.Op. Ltd., Calcutta, for Rupees Two Crores and (3) Kitur Yamna Mahila Sahakari Bank, Bangalore for Rupees Four Crores totaling to rupees nine crores bearing the signatures of the banks, were sent to us by fax. So, we trusted and confided in them that they would give us the securities, they bought. And during this time, I talked to Hiren Amin and Amit Verma of Syndicate and N.S. Trivedi and Ketan Sheth of Hometrade etc., regarding delivering us the securities; in this regard, another Director of our Board and I went to Mumbai Hometrade office to inquire about the matter. A letter on behalf of Hometrade was issued to us in this regard detailing the physical delivery of the pending securities would be given within 15 to 20 days to us, and as a guarantee for the same, they gave us a Cheque No. 280529 dated 10/2/2002 for Rs.9,60,91,000=00 from their account no.550703060 with IndusInd Bank Limited, Nariman Point, Mumbai. Again, when the Mr. Sureshbhai Patel and I visited Hometrade, Mumbai, the Executive Director and Secretary of Hometrade gave a letter dated 8/2/2002 signed by N.S.Trivedi extending the deal upto 15-3-2002, and a Contract Note for Rs. 10,47,50,825=00 along with two Cheques, as a guarantee, drawn on IndusInd Bank, Mumbai – one Cheque No. 280543 dated 15/03/2002 at Par Ahmedabad for Rs. 6,87,92,450=00 and another Cheque No. 280544 for Rs. 3,59,58,375=00 of the same bank were given to us. Both these cheques bore the signature of N.S.Trivedi. Both these Cheques when deposited in Gujarat Co.Op.Bank, Relief Road, Ahmedabad by us on 15/3/2002 and were presented to IndusInd Bank, Ahmedabad for clearing, they were returned unaccepted with the remarks "Refer to Drawer".

During this time, Hometrade gave us a Cheque No. 321694 dt. 8/3/2002 for Rs. 28,73,726=00 drawn on HDFC Bank, Mumbai Branch towards interest, which got accepted on presentation at HDFC, Ahmedabad; so, we got a firm trust and confidence on them.

As both the above Cheques returned upon their presentation to the bank, I contacted Hiren Amin and Amit Verma of Ahmedabad Syndicate and N.S.Trivedi of Hometrade, and in response to this, Hometrade Company put forward a proposal. In connection with this proposal, the three of them personally visited our bank and appeared before all the board members of our bank, and N.S. Trivedi, Director, Hometrade, offered a proposal, detailing (1) M/s. Hometrade would give to the bank new contracts for purchase deal of both the securities, and deliver them within 50 days accordingly (2) Pursuant to the conclusion of this contract, M/s Hometrade would hand over share transfer deed worth Rs.20 Crores of their own Company along with price list to the bank (3) As an additional guarantee, they would issue cheques dated 3-5-2002, 10-5-2002 and 17-5-2002 worth Rs. 10,47,51,058=00 (4) A Cheque dated 16-3-2002 for Rs.26 lakhs would be given to the bank towards a lumpsum interest for 50 days commencing from 15-3-2002. The above proposal was signed by me and Mr. N.S.Trivedi on behalf of Hometrade in the meeting of the Board of Directors, and Hometrade complied with the details stated in this proposal and gave us all the items.

Thereafter, all the three cheques presented to HDFC Bank, Ahmedabad on 3/5/02, 10/5/02 and 17/5/02, were returned with the remarks "Insufficient Balance" as there was no enough balance in the account. Thus, as the cheques of a total of Rs. 10,47,51,058=00 got bounced, our Bank got a big shock and surprise. And while inquiring about the matter with them, they did not give proper response, and since we did not receive our money back, we became quite sure that the Directors of this Syndicate Hiren Amin and Amit Verma as well as Sanjay Aggarwal – Chairman, N.S.Trivedi - Secretary and Executive Director, Ketan Sheth - Director and Subodh Bhandari - Authorized Signatory all of Hometrade, under a preplanned conspiracy with one another, obtained a total amount of Rs. 10,47,51,058=00 from us with the intention to embezzle the money, and by winning the trust and confidence of our bank by issuing various documents, papers and cheques and ultimately not delivering the securities purchased but giving cheques against them and those cheques too got bounced by the Bank, we believe that the accused have defrauded with

our bank for the above amount. Therefore, the application filed with the
honourable Court, Anand for this incident for investigation is true and correct.

This is my statement about the facts.

In presence of

 s d

--Sd--

Po.Sub.Inspector
L.C.B., Anand

Date: 15/5/03

My name is Natubhai Manibhai Patel, aged 73, occupation: retired, res. Nava Ghara, Prabhat Pole, Tal. Dist. Anand.

Upon asking in person additionally, I submit in writing today that the reply given by me on 1/11/2002 which is read out to me by your goodself is, as per my submission, true and correct. Upon asking, I am submitting, in particular, that according to the rules of the Reserve Bank, 10 percent of the bank's deposits have to be invested in government securities, and the previous management of The Karamsad Urban Co. Op. Bank Ltd., Karamsad, bought government securities worth nine and a half crores.

Government Security Brokers, Hiren Nandubhai Amin and Amit Verma of Syndicate Management Services Pvt Ltd, Ahmedabad visited our Bank in September 2001 and met the Manager, Mr. Darji, and Mr. Darji introduced them to me, and I had discussions with them regarding sale/purchase of government securities, and they gave the names of various companies including Hometrade Ltd., and Hiren Amin and Amit Verma having acquaintance with Giltej and Hometrade, we concluded the sale/purchase deal of government securities with Giltej and Hometrade, and from this deal, the bank benefited to the tune of one crore twenty five lakh from the deal. On the same day i.e. on 12/11/01, Amit Verma and Hiren Amin made a profit of Rs 8 crore and 1.5 crore totalling to Rs. 9.5 crore, and this amount was transacted with Hometrade Company through Giltege for a physical deal. And then the second deal was signed on 8/11/02 and 12/12/02 in Karamsad Bank in presence of Amit Verma and Hiren Amin, which was a physical deal. They have not been given any commission in this deal. After the deal was done, they provided me to-and-fro tickets to visit their office, and upon Hiren Amin and Amit Verma informing me about the same, I went to Mumbai Hometrade Company with them and visited Hometrade and met Ketan Sheth and Sanjay Agrawal of Hometrade and discussed with them about giving delivery of government securities. All these expenses were given by Hometrade.

On 26/12/01, both Hiren Amin and Amit Verma along with Ketan Sheth came to Karamsad Bank, and the discussion regarding delivery of government securities was done with them.

Then on 8/2/02 Sureshbhai and I along with Darji, went to Mumbai Hometrade office preceded by Hiren Amin and Amit Verma, who directed us to meet N.S.Trivedi and we had discussions with them about delivery of government securities.

Hometrade company did not give us timely delivery of government securities but gave us three Cheques dated 3/5/02 and 10/5/02 and 17/5/02. Also, Hometrade Company's share agreements worth Rs.20 crores duly signed and transferred were provided to us; the above cheques which were deposited in the bank on their specific dates were returned unaccepted, for which we have taken legal action against them under Section 138 of the Negotiable Instrument Act.

Government securities are traded as per the daily published prices, and we have traded as per the published prices, and not made the deals at low prices.

As per the Reserve Bank rules, physical delivery cannot be made as the security deposits being above of seventy crores. But, these Reserve Bank rules and circulars are kept with the Manager and he has to take care of all these. I do not know if this deal can be done in physical or not. Hiren Amin and Amit Verma did not receive any commission, nor has any financial transaction been done by the bank in regard to this deal with them. This deal was struck by Hiren Amin and Amit Verma with Hometrade.

I will submit three cheques duly signed by N.S.Trivedi which are received along with the transfer forms signed by Hometrade.

The facts as submitted by me are true and correct

In presence of
--Sd--
P.S.I.
Vidyanagar

Date:- 24/9/2002

My name is Mayuriben, the wife of Paragbhai Hariprasad, caste: Patel, aged: 41, occupation: service, res.: Karamsad, Bhaya ni Khadki, Tal.Anand, Telephone Number 22905 (R), 35196 (O).

Upon asking in person, I hereby submit in writing that I live at the above mentioned location, and have been working as a Branch Agent in the branch of Karamsad Urban Co.op. Bank located in Vidyanagar G.I.D.C., since 22/5/2002, and in between in the year 1992 I have worked in the same bank till 21/5/02. I was a junior officer in this bank. Mr. Sumanchandra Darji was the Manager and Shri Natubhai Patel was the MD in our bank. Being a Junior Officer, I have the job of doing counter checking in the bank and signing the deposits and Cheques.

During my duty on 12/11/02, I came across the Cheques bearing No.834028 for Rs.9,52,00,000=00 drawn on Account No.0330795184007, HDFC Bank, Ahmedabad and another Cheque No.413615 for Rs.7,07,350=00 drawn on Account No. 9201, The Gujarat State Co.Op.Bank, Ahmedabad favouring Hometrade Limited, myself and Kiritbhai Dave signed both these Cheques as authorized signatories. Xerox copies of both these cheques shown to me bear my signature, and when the voucher of both these Cheques, with the signatures of the Bank Manager and MD therein, came to us, we signed the same, and after that, both the Cheques were sent to our M.D. Mr. Natubhai Manibhai Patel. Apart from this, we had to do no other activity. A complaint has been lodged by the bank against Ketan Kantilal Sheth, Director of Hometrade Mumbai and other members, who together took the amount of these two Cheques, and instead of giving the delivery of security to our bank, they took the above amount by treachery and fraud by giving false Cheques.

The facts, stated above by me, are true and correct.

--Sd-

In presence of
--Sd--
Po.Sub.Insp.
Anand, L.C.B.

Charisheet

Police Station: Vidyanagar

District

Account Number

Date : 16-2-2004

Name, Address and Occupation of the Complainant or Informant Shree. Sumanchandra Babaldas Darji
Manager, Karamsadd Urban Bank

First Information Report No. M. Case No. 29/02

Date : 13-6-2002

Name and address of the accused in possession of the Police to send for undertaking the proceedings of justice	Names and addresses of the accused persons arrested or not arrested for undertaking the proceedings of justice (names of fugitives to be shown in red ink)	Was any property related to case found? From where? From whom?	Name and address of witness	
<p>1</p> <p>Accused (2 persons), namely (1) Sanjay Hariram Agrawal, aged around 38, Res. 7th Floor, Gulmahor Cross Road, Juhu Shalimar Co.op.Hsg.Soc.Ltd., Juhu, Mumbai - 49, currently residing at 702, Kusum Apartment, Sector - 17 Vashi, Navi Mumbai and (2) Nandkishore Shankaral Trivedi, aged around 37, Res. 3/A, Pushpan Apartment, 6 Khodabhai Desai Road, Vile Parle, West Mumbai - 56, were obtained from Surat Court on the basis of Transfer Warrant, and the Accused No.(1) and Accused No.(2) were respectively taken into custody on 19/11/03 at 20:15 hrs. and on 1/12/2003 at 22:00</p>	<p>2</p> <p>Accused (1) Subodh Bhandari (2) Kanan Mevawala (3) Manoj Ambalal Shah (4) Shashank Gopal Rande (5) Vijaykumar Himmatlal Modi (6) Mr. Shaili D. Gandhi</p>	<p>3</p>	<p>4</p> <p>(1) Complainant: Sumanchandra Babaldas Darji, Manager, Karamsadd Urban Bank, Tal. Dist. Anand (2) Panch Chudamani Raksharam Mishra, Res. Mumbai 101 Gupta and Singh Chali, Bhaji Compound, Kandivali, East Mumbai (3) Panch Pushpak Jagannath Khot, Mumbai-2, 108 Jagannath Chawl Runas Wadi (4) Panch Dadubhai Nathalal Luhana, Res. Anand Bhalej Road, Misri Society, Tal. Dist. Anand (5) Panch Udesinh Manibhai Parmar, Res. Bedva, Deriwali Faliyu, Ta. Dist. Anand (6) Panch Manubhai Ganpathal Gohil, Res. Raha Talav, Near Parabadi, Bhalej, Tal. Dist. Anand (7) Panch Rameshbhai Rajibhai Parmar, Res. Anand Amul Dairy Road, Popati Nagar, Ta. Dist. Anand</p>	<p>5</p> <p>Crime: The Accused mentioned in Column (1) and (2) who are the members of the Hometrade Ltd., Mumbai have committed the crime as per Indian Penal Code 420, 406, 465, 467, 468, 471, 120B, 114 against the Complainant bank, Karamsadd Urban Co-op. Bank Ltd., by taking the bank into confidence for business from November 2001, and luring and enticing the bank to purchase securities and producing false documents including Reserve Bank receipts as well as security agreements of Calcutta and Bangalore banks and giving those documents to the Complainant bank despite they being aware that all the documents were false and forged and thereby causing financial loss to the bank to the tune of rupees ten and a half crore and issuing cheques even though there was no money in the account and thereby committing criminal treachery and fraud with the bank and colluding with one another by forming criminal conspiracy, creating forged documents, and using them as valuable security, etc., against the Bank reg.</p>

Persons and produced in the custody of the honourable Judi: F.C.Magi, Anand						
(8) Parach	:	Sachinkumar Maheshbhai Patel, Res. Karamsad, Shanti Pole, Tal. Dist. Anand		(9) Parach	:	Manojbhai Rameshbhai Patel, Res. Karamsad, Nava Ghara, Tal. Dist. Anand
(10) Witness	:	Mahendrabhai Nathbhai Patel, Res. Karamsad, Navi Pole,		(11) Witness	:	Narendrabhai Parsotambhai Patel, Res. Karamsad, Near Ramdevpir
(12) Witness	:	Narendrabhai Jashbhai Patel, Res. Vidyanagar Karamsad Road, Vina Bungalow, Tal. Dist. Anand		(13) Witness	:	Jamnadas Vagjibhai Patel, Res. Karamsad, Navi Pole, Tal. Dist. Anand
(14) -I-	:	Nathubhai Manibhai Patel, Res. Karamsad, Tal. Dist. Anand		(15) -I-	:	Mayuriben, W/o. Paragbhai Hariprasad Patel, Res. Karamsad, Bhayra ni Khadki, Tal. Dist. Anand
(16) Witness	:	P.S.O., R.P. Parmar (P.S.O.), Vidyanagar Po. St.		(17) -I-	:	Smti H.H. Vaghela, P.S.I., Vidyanagar
(18) Witness	:	Smti V.J. Raval, P.S.I., L.C.B. Anand		(19) -I-	:	Smti D.S. Thakor, P.I., L.C.B. Anand
(20) -I-	:	Smti R.C. Dave, P.S.I., Vidyanagar		(21) -I-	:	Smti J.K. Gohil, P.I., L.C.B. Anand
(22) -I-	:	Smti R.D. Faldou, P.S.I., Economic Cell (Eco), (Inv. Officer)				

Tip:

- (1) The public report of this matter has been sent to your Court first
- (2) The face recognition sheet of the accused of this matter is included in the bail bond in the box

60

- (3) It is requested that the summons be issued for the Complainant's witnesses to remain present in the Court when the hearing in this matter is fixed.
- (4) The material relating this matter has been sent herewith as per material-receipt of this matter.
- (5) Necessary copies along with the Chargesheet of this work have been placed in the box.
- (6) Copies to be given to the accused in this matter are included in the box.
- (7) Production of this matter will be arranged.
- (8) Efforts have been initiated to call for a copy of the accused's previous conviction; adjournment of this case is sought till the receipt of the said copy.
- (9) If further evidence is required in this case, it will be presented while the case is on

Despatched with salutation to the honourable Judicial First-Class Magistrate, Anand Court
Date-Time 16/2/2004 - 16/30

Despatch with salutation to the honourable P.S.I.]
through]
-Sd-
Investigating Officer

INDIA NON JUDICIAL
Government of Gujarat



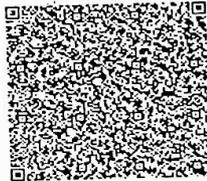
सत्यमेव जयते

Certificate of Stamp Duty

Rs.
50



Certificate No. : IN-GJ77429416945073X
Certificate Issued Date : 19-Mar-2025 01:42 PM
Account Reference : IMPACC (AC)/ gj13061711/ ANAND/ GJ-AN
Unique Doc. Reference : SUBIN-GJGJ1306171165424702630733X
Purchased by : NILESHKUMAR KANTILAL CHRISTIAN
Description of Document : Article 4 Affidavit
Description : TRANSLATE AFFIDAVIT
Consideration Price (Rs.) : 0
(Zero)
First Party : NILESHKUMAR KANTILAL CHRISTIAN
Second Party : Not Applicable
Stamp Duty Paid By : NILESHKUMAR KANTILAL CHRISTIAN
Stamp Duty Amount (Rs.) : 50
(Fifty only)



NOTARY

QE 0030261441

Statutory Alert:

1. The authenticity of this Stamp certificate should be verified at www.shodestamp.com or using e-Stamp Mobile App of Stock Holding.
2. Any discrepancy in the details on this Certificate and as available on the website / Mobile App renders it invalid.
3. The onus of checking the legitimacy is on the Users of the certificate.
4. In case of any discrepancy please inform the Competent Authority.



NOTICE

- The contents of this e-stamp certificate can be verified at www.shcilestamp.com, Stock Holding mobile application "EStamping" or at Stock Holding Branch/ Centre (the details of which are available at www.stockholding.com).
- Any alteration to this certificate renders it invalid and would constitute a criminal offence.
- Kindly contact Stock Holding Branch / Centre in case of discrepancy.
- For information related to e-Stamping you may write to us on our email id estamp.ahmedabad@stockholding.com or visit our Branch/Centre.

સૂચના

- આ ઈ-સ્ટેમ્પ પ્રમાણપત્રની વિગતો www.shcilestamp.com દ્વારા અથવા સ્ટોક હોલ્ડિંગની "ઈસ્ટેમ્પિંગ" મોબાઈલ એપ્લિકેશન અથવા સ્ટોક હોલ્ડિંગની શાખા / કેન્દ્ર (જેની વિગતો www.stockholding.com પર ઉપલબ્ધ છે) પર જઈ ને ચકાસી શકાય છે.
- આ પ્રમાણપત્રમાં કરેલ કોઈપણ ફેરફાર અમાન્ય છે અને તે ફોજદારી ગુનો બને છે.
- આ ઈ-સ્ટેમ્પ પ્રમાણપત્રમાં કોઈપણ વિસંગતતા જણાય તો સ્ટોક હોલ્ડિંગની શાખા / કેન્દ્ર પર સંપર્ક કરવો.
- ઈ-સ્ટેમ્પિંગ સંબંધિત જાણકારી માટે અમને estamp.ahmedabad@stockholding.com પર ઈ-મેઈલ કરવો અથવા અમારી શાખા / કેન્દ્ર ની મલાકાત લેવી.



Ref.: Case No. M Case No 29/2002, Vidyanagar Police Station, Vallabh Vidyanagar, Dist Anand, Gujarat

Complainants: Sumanchandra Babaldas Darji
Manager Karamsad Urban Bank, Karamsad Ta & Dist Anand

Accused: Total 13 accused including Director, Managing Director and others, Home Trade Ltd., Tower 4, 5TH Floor, Register Share and securities.

I, the undersigned, Mr.Nileshkumar Kantilal Christian, aged around 52 Yrs., residing at 41-Mary Land, Chavdapura, Jitodiya Part, Anand – 388001, Gujarat hereby solemnly affirm that the case history of the above reference case has been translated by me from Gujarati to English based on the case papers provided to me by the VallabhVidyanagar Police Station.

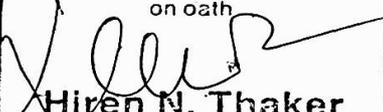
The details of the case as translated by me from Gujarati Vernacular to English are true and correct to the best of my information, knowledge and as per the supporting case papers provided to me.

This affidavit has been executed by me under letter dated 14-3-2024, vide outward No 287/2024 from Additional Chief Metropolitan Magistrate 47th Court Esplanade, Mumbai. This affidavit is exacted without prejudice.

Date: 19-03-2025
Place : ANAND Gujarat

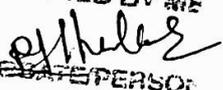
Deponent 



Reg No. 5802/25
Date: 19 MAR 2025
Solemnly Affirm by the Deponent on oath

Hiren N. Thaker
Notary (Govt. Gujarat)

HIREN N. THAKER
Advocate-Notary
Drashti Opp. Saurashtra Colony,
Mota Bazar, Vallabh Vidyanagar
Dist. Anand, Gujarat, India
Mo. : 94284 03536

NOTARY

IDENTIFIED BY ME

ADVOCATE-PERSON
Name:





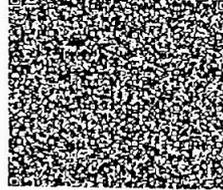

भारत सरकार
Government of India

भारतीय विशिष्ट ओળખાણ પ્રાધિકરણ
Unique Identification Authority of India

નામોક્તન ક્રમ સંખ્યા/ Enrolment No.: 0124/13458/00256

To
નિલેશકુમાર ક્રિશ્ચિયન
Nileshkumar Christian
S/o. Kantilal Christian
41-Mary Land
Near St. Xaviers School
CHAVDAPURA
Jitodiya (Part)
Anand Gujarat - 388001
6356370637

Signature Not Verified
Document Issued by AS
AUTHORITY UIDAI
Date: 20/06/2013
UTC



તમારો આધાર નંબર / Your Aadhaar No. :
4130 9667 5073
VID : 9125 3904 7292 6680

મારો આધાર, મારી ઓળખ




નિલેશકુમાર ક્રિશ્ચિયન
Nileshkumar Christian
જન્મ તારીખ/DOB: 20/06/1973
પુરુષ/ MALE

Issue Date: 20/06/2013



4130 9667 5073
VID : 9125 3904 7292 6680

મારો આધાર, મારી ઓળખ



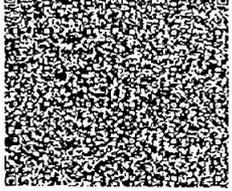

માહિતી / INFORMATION

- આધાર એ ઓળખાણનું પ્રમાણ છે. નાગરીકતાનું નહિ.
- આધાર અનન્ય અને સુરક્ષિત છે.
- ઓળખ ચકાસવા માટે સુરક્ષિત QR કોડ/ ઓફલાઇન XML/ ઓનલાઇન પ્રમાણીકરણનો ઉપયોગ કરવો
- આધારના તમામ સ્વરૂપો જેમ કે આધાર કાર્ડ, PVC કાર્ડ્સ, eAadhaar અને mAadhaar સમાન રીતે માન્ય છે. 12-અંકના આધાર નંબરની જગ્યાએ વ્યૂઝબલ આધાર ઓળખ (VID)નો પણ ઉપયોગ કરી શકાય છે.
- 10 વર્ષમાં ઓછામાં ઓછું એકવાર આધાર અપડેટ કરો.
- આધાર તમને વિવિધ સરકારી અને બિન-સરકારી લાભો/સેવાઓને સરળતાથી મેળવવામાં મદદ કરે છે.
- આધારમાં તમારો મોબાઇલ નંબર અને ઇમેઇલ આઇડી અપડેટ રાખો.
- આધાર સેવાઓ મેળવવા માટે સ્માર્ટફોન પર mAadhaar એપ ડાઉનલોડ કરો.
- સુરક્ષા સુનિશ્ચિત કરવા માટે લોક/અનલોક બાયોમેટ્રિક્સ/આધાર સુવિધાનો ઉપયોગ કરો.
- આધાર મેળવવા માંગતા સંગઠનોએ યોગ્ય સંમતિ મેળવવી જરૂરી છે.
- Aadhaar is a proof of identity, not of citizenship.
- Aadhaar is unique and secure.
- Verify identity using secure QR code/offline XML/online Authentication.
- All forms of Aadhaar like Aadhaar letter, PVC Cards, eAadhaar and mAadhaar are equally valid. Virtual Aadhaar Identity (VID) can also be used in place of 12 digit Aadhaar number.
- Update Aadhaar at least once in 10 years.
- Aadhaar helps you avail various Government and Non-Government benefits/services.
- Keep your mobile number and email id updated in Aadhaar.
- Download mAadhaar app on smart phones to avail Aadhaar Services.
- Use the feature of lock/unlock Aadhaar/biometrics to ensure security.
- Entities seeking Aadhaar are obligated to seek due consent.




સરનામું :
સ/ઓ. કાન્તિલાલ ક્રિશ્ચિયન, ૪૧-મેરી લેન્ડ, સેન્ટ ઝેવિયર્સ સ્કૂલ
પાલે, ચાવડાપુરા, જિતોડીયા (પાર્ટ), આણંદ,
ગુજરાત - ૩૮૮૦૦૧

Address:
S/o. Kantilal Christian, 41-Mary Land, Near
St. Xaviers School, CHAVDAPURA, Jitodiya
(Part), Anand,
Gujarat - 388001



4130 9667 5073
VID : 9125 3904 7292 6680

1947 | help@uidai.gov.in | www.uidai.gov.in

Handwritten signature

NOTARY

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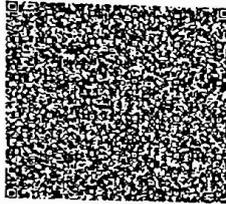
ભારત સરકાર
Government of India

ભારતીય વિશિષ્ટ ઓળખાણ પ્રાધિકરણ
Unique Identification Authority of India

નામોક્તન ક્રમ સંખ્યા/ Enrolment No.: 0124/13458/00256

To
નિલેશકુમાર ક્રિશ્ચિયન
Nileshkumar Christian
S/o. Kantilal Christian
41-Mary Land
Near St. Xaviers School
CHAVDAPURA
Jitodiya (Part)
Anand Gujarat - 388001
6356370637

Signature Not Verified
Digitally signed by NILESHKUMAR CHRISTIAN
UNIQUE IDENTIFICATION
AUTHORITY OF INDIA GS
Date: 2023.10.19 02:20:24
UTC



તમારો આધાર નંબર / Your Aadhaar No. :

4130 9667 5073

VID : 9125 3904 7292 6680

મારો આધાર, મારી ઓળખ



Government of India

માહિતી / INFORMATION

- આધાર એ ઓળખાણનું પ્રમાણ છે. નાગરીકતાનું નહિ.
- આધાર અનન્ય અને સુરક્ષિત છે.
- ઓળખ થકાસવા માટે સુરક્ષિત QR કોડ/ ઓફલાઇન XML/ ઓનલાઇન પ્રમાણીકરણનો ઉપયોગ કરવો
- આધારના તમામ સ્વરૂપો જેમ કે આધાર કાર્ડ, PVC કાર્ડ્સ, eAadhaar અને mAadhaar સમાન રીતે માન્ય છે. 12-અંકના આધાર નંબરની જગ્યાએ વર્ચ્યુઅલ આધાર ઓળખ (VID)નો પણ ઉપયોગ કરી શકાય છે.
- 10 વર્ષમાં ઓછામાં ઓછું એકવાર આધાર અપડેટ કરો.
- આધાર તમને વિવિધ સરકારી અને બિન-સરકારી વાળો/સેવાઓને સરળતાથી મેળવવામાં મદદ કરે છે.
- આધારમાં તમારો મોબાઇલ નંબર અને ઇમેઇલ આઈડી અપડેટ રાખો.
- આધાર સેવાઓ મેળવવા માટે સ્માર્ટફોન પર mAadhaar એપ ડાઉનલોડ કરો.
- સુરક્ષા સુનિશ્ચિત કરવા માટે વોક/બનવોક બાયોમેટ્રિક્સ/આધાર સુવિધાનો ઉપયોગ કરો.
- આધાર મેળવવા માંગતા સંગઠનોએ યોગ્ય સંમતિ મેળવવી જરૂરી છે.
- Aadhaar is a proof of identity, not of citizenship.
- Aadhaar is unique and secure.
- Verify identity using secure QR code/offline XML/online Authentication.
- All forms of Aadhaar like Aadhaar letter, PVC Cards, eAadhaar and mAadhaar are equally valid. Virtual Aadhaar Identity (VID) can also be used in place of 12 digit Aadhaar number.
- Update Aadhaar at least once in 10 years.
- Aadhaar helps you avail various Government and Non-Government benefits/services.
- Keep your mobile number and email id updated in Aadhaar.
- Download mAadhaar app on smart phones to avail Aadhaar Services.
- Use the feature of lock/unlock Aadhaar/biometrics to ensure security.
- Entities seeking Aadhaar are obligated to seek due consent.



ભારત સરકાર
Government of India

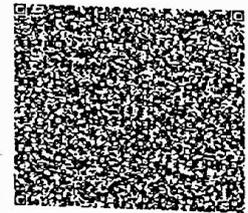


ભારતીય વિશિષ્ટ ઓળખાણ પ્રાધિકરણ
Unique Identification Authority of India



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