Exh-419

Translation from Marathi to English

A meeting of the Executive Board of the Wardha District Central Cooperative Bank was held on Saturday, February 24, 2001, at 12:00 PM in the bank's meeting hall. The following members were regularly present at the meeting:

1. Mr. R. B. Deshmukh - Chairman
2. Mr. D. N. Kale - Vice Chairman
3. Mr. S. B. Deshmukh - Director
4. Mr. V. J. Karlekar - Director
5. Mr. Dnyan. G. Zhalke - Director
6. Mr. P. P. Dhole - Director
7. Mr. B. L. Deshmukh - Director
8. Mr. M. B. Shriwas - Director
9. Mrs. Smitatai Rese - Director
10. Mr. R. C. Salvekar - General Manager
11. Mr. R. D. Marghade – Manager

Today, Mr. R. B. Deshmukh, Chairman, Mr. S. B. Deshmukh, Director, and Mr. P. P. Dhole, Director, sent leave applications stating their inability to attend the meeting. Their leave for today's meeting is therefore being granted.

As the Hon'ble Chairman was unable to attend today's meeting, Mr. D. N. Kale, Vice-Chairman, assumed the chair, and with the permission of the directors present, the proceedings of today's meeting commenced.

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| Subject 1 | To approve the minutes of the meeting held on January 27, 2001. |
| Resolution | The minutes of the meeting held on January 27, 2001, had been sent to all the honorable directors. As no suggestions were received regarding them during the meeting, the minutes |

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| | of the meeting held on January 27, 2001, were unanimously approved. |
| Subject 2 | To take note of the action taken on the resolution passed in the Executive Board meeting held on 27.1.2001. |
| Resolution | At the meeting held on January 27, 2001, note was taken of the action taken on the resolution passed at the Executive Board meeting. |
| Topic 3 | To approve the bank's (head office/branch) expense list for the month of January 2001. |
| Resolution | The bank's (head office/branch) expenses for the month of January 2001 were read out before the meeting. After discussion, they were unanimously approved by the meeting |

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| | as follows. |

| Sr. No. | Expense details | Budgetary provision | Expenses incurred last month | Expenses incurred in the month of January | Total cost |
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| 1. | Loans, salaries, allowances and other benefits | 6,20,00,000. 00 | 3,70,48,893.60 | 38,71,829.01 | 6,09,20,743.69 |
| 2. | Prof. Phadas | 80,00,000.00 | 39,24,734.20 | 4,36,404.00 | 43,91,138.60 |

funds. 39,54,794.20

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| | Subscription Administrative Charges | | | | |
| 3. | Employees' travel expenses | 12,00,000.00 | 6,99,862.25 | 92,413.20 | 7,98,305.45 |
| 4. | Directors' travel expenses | 1,00,000.00 | 41,902.80 | 1652.40 | 43,555.29 |
| 5. | Stationery and printing expenses | 25,00,000.00 | 17,30,187.36 | 2,82,307.00 | 20,21,494.36 |
| 6. | Electricity | 10,00,000.00 | 4,93,153.40 | 25,141.00 | 25, |

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| | expenses | | | | |
| 7. | Commission and T.T. expenses | 80,000.00 8,00,000/- | 3,19,646.99 | 2,76,491.50 | 5,96,048.49 |
| 8. | Expenditure on publicity and advertising | 3,00,000.00 | 6,60,142.25 | 14,401.00 | 2,75,543.25 |
| 9. | Postage and telephone expenses | 15,00,000.00 | 6,61,801.53 | 74,369.05 | 5,66,170.58 |
| 10. | Municipa | 4,00,000. | 37,781.00 | 37,211. | 74,992.60 |

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| | l and other taxes | 00 | | 60 | |
| 11. | Cost of attorney fees | 1,00,000.00 | 29,911.80 | 300.00 | 30,211.00 |
| 12. | Branch building rent | 6,00,000.00 | 2,86,626.00 | 16,960.00 | 3,03,586.00 |
| 13. | Insurance costs | 20,00,000.00 | 4,29,696.75 | 6,64,287.00 | 10,98,987.00 |
| 14. | Petrol and repairs for the jeep | 10,00,000.00 | 9,45,675.89 | 1,31,030.45 | 10,76,714.34 |
| 15. | Expenses | 1,20,000. | 690.00 | - | 630.00 |

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| | for the peon's and driver's uniforms | 00 | | | |
| 16. | Audit fee | 15,00,000.00 | 7,78,007.00 | 2,41,179.00 | 10,19,581.00 |
| 17. | Social and National Day Spending | 25,000.00 | 9718.75 | 771.00 | 10,530.25 |
| 18. | Building repair and painting expenses | 3,00,000.00 | 92,492.75 | 2990.00 | 95,482.75 |

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| 19. | Taxi and rickshaw charges | 12,00,000.00 | 4,19,034.47 | 41,433.96 | 37,468.53 |
| 20. | Meeting and other refreshment expenses | 4,00,000.00 | 2,38,563.50 | 23,663.00 | 2,89,226.20 |
| 21. | Subscriptions and grants to cooperative societies | 1,00,000.00 | 12,900.00 | - | 12,900.00 |
| 22. | Security and | 3,00,000.00 | 1,00,201.00 | 12,790.00 | 1,12,991.00 |

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| | police guards | | | | |
| 23. | Annual Meeting Expenses | 1,00,000.00 | 38,309.00 | - | 38,309.00 |
| 24. | Expenses for the director's special trip | 3,00,000.00 | - | - | - |
| 25. | Subscription to the State Cadreization Fund | 7,00,000.00 | 8,13,667.00 | - | 8,13,667.00 |
| 26. | Camp branch | 2,50,000.00 | 659.00 | 5353.00 | 6072.00 |

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| | inaugura tion expenses | | | | |
| 27. | Other miscellan eous expenses | 7,00,000. 00 | 3,09,094. 62 | 39,426. 33 | 3,48,521. 91 |
| 28. | Repair of furniture and other fixed assets | 2,00,000. 00 | 60,692.50 | 850.00 | 61,542.20 |
| 29. | Group Secretary Ex-gratia Grant | 2,00,000. 00 | 1,19,500. 00 | - | 1,19,500. 00 |

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| 30. | Provision for gratuity fund | 80,00,000.00 | 36,49,517.86 | - | 36,49,517.86 |
| 31. | Depreciation (Building, Jeep and Stock) | 20,00,000.00 | - | - | - |
| 32. | Bonus for employees | 75,00,000.00 | 14,899.00 | - | 14,899.00 |
| 33. | Contribution to the | 30,000.00 | - | - | - |

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| | education fund | | | | |
| 34. | Provision for standard loans | 35,00,000.00 | - | - | - |
| 35. | Lawyer interest provision | 60,00,000.00 | - | - | - |
| 36. | Loan waiver and interest provision | 4,68,000.00 | - | - | - |
| 37. | Light and doubt-free loan | 60,00,000.00 | - | - | - |

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| | fund provision | | | | |
| 38. | Interest on loans | 3,50,00,000.00 | 76,47,257.00 | - | 76,47,257.00 |
| 39. | Meet the director | 20,000.00 | - | - | - |
| 40. | Interest on deposits | 16,50,00,000.00 | 7,33,06,396.91 | 4,79,822.20 | 7,37,96,219.00 |
| 41. | Seminar expenses | 2,50,000.00 | 6110.00 | - | 6110.00 |
| | | 32,50,93,000.00 | 13,45,54,788.38 | 68,10,400.53 | 14,13,64,188.91 |

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| Topic 4 | The purchase of shares by cooperative societies and the approval thereof. |
| Resolution | At the head office, applications from 73 cooperative societies are pending in the C.V. |

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| | Shares Suspense Account. These societies had submitted applications to purchase shares. After discussion in the meeting, the purchase of shares worth Rs. 1,45,150/- by these 73 cooperative societies was unanimously approved. |
| Subject 5 | To determine the date of the next executive board meeting. |
| Resolution | It was decided that the next executive committee meeting should be held on Friday, March 23, 2001, at 12:00 PM. |
| Subject 6<br>(1) | With the permission of the Hon'ble Chairman, the following subjects are being taken up at short notice:<br>Regarding the submission of the application for refinancing against the loans disbursed under the Swarna Jayanti Gram Swarozgar |

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| | Yojana to NABARD and the Maharashtra State Cooperative Bank, Mumbai. |
| Resolution | Under the Swarna Jayanti Gram Swarozgar Yojana, the bank disbursed loans amounting to Rs. 26,11,000/- in the district from April 1, 2000, to December 31, 2000, in accordance with NABARD's policy. It was unanimously decided that the matter regarding obtaining refinancing for this loan disbursement should be forwarded to NABARD and the Maharashtra State Cooperative Bank, Mumbai. |
| (2) | Regarding the submission of cases to NABARD and the Maharashtra State Cooperative Bank, Mumbai, for obtaining refinancing against loans provided to self-help savings groups. |

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| Resolution | The bank disbursed loans amounting to ₹66,000/- to a total of 9 women's self-help groups in the district. It was unanimously decided that the proposal for obtaining refinancing against this loan disbursement should be sent to NABARD and the Maharashtra State Cooperative Bank, Mumbai. |
| (3) | To consider the request from Naigaon Service Cooperative Society for a hypothecation loan limit of Rs. 2 lakhs. |
| Resolution | The Naigaon Service Cooperative Society was sanctioned a hypothecation loan limit of ₹2 lakh for the year 2000-2001, and as of today, the outstanding loan amount from the bank is ₹1,85,092/-. Since this loan limit is insufficient for the society, an application was |

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| | submitted to increase it by ₹2 lakh. After discussion in the meeting, it was unanimously decided to approve the increased hypothecation loan limit of ₹2 lakh on the bank's regular terms and conditions. |
| (4) | Considering loan applications received for purchasing consumer goods/luxury items. |
| Resolution | Loan applications for purchasing consumer/luxury goods were received from 16 individuals, totaling ₹9,12,000/-. These applications were discussed in the meeting and unanimously approved. |
| (5) | To approve the expected approval granted by the Executive Board to the consumer/luxury goods purchase loan application. |
| Resolution | Consumer/Luxury goods purchase loan applications for 10 individual members, |

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| | totaling ₹5,89,800/-, were sanctioned by the co-manager subject to the expected approval of the executive committee. These loan applications were unanimously approved. |
| (6) | Regarding the request for approval from the bank to grant an extension until June 29, 2001, for the outstanding short-term loans and conversion balances of the service cooperative societies, due to the declaration of a 50 paise crop yield in the 2000-2001 season for a total of 20 branches in the district by the Hon'ble District Collector, Wardha. |
| Resolution | In the 2000-2001 season, a list has been received from the office of the Hon'ble District Collector, Wardha, indicating that out of the total 1250 villages eligible for Kharif crops in the district, 20 villages have been declared as |

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| | scarcity-affected, with the final crop yield assessment (Paisewari) being less than 50 paise. It is understood that this list was declared as per the Government Resolution No. ANI/2000/Pr.Kr. 111-P-7 dated February 10, 2001. Accordingly, the outstanding current short-term crop loans/converted loan balances (recovery installments) from the institutions are to be paid to the bank by March 30, 2001. Simultaneously, to provide parallel/re-parallel concessions, it is necessary to extend the repayment period for these loans. Since the Hon'ble District Collector, Wardha, has declared the final crop yield assessment of Kharif crops in 20 out of the total 1250 Kharif-eligible villages as less than 50 paise, this meeting is deciding to |

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| | grant parallel concessions to the current borrower members in the concerned villages of the service cooperative societies to which these villages belong. To complete the process of granting parallel/re-parallel concessions, this meeting is extending the deadline for short-term crop loans and parallel current installments from the concerned service cooperative societies in the 20 villages of the district until March 29, 2001. The office is hereby authorized to obtain the extension applications from the concerned institutions and approve the extension cases by June 29, 2001. These powers are being granted to the bank's officers, the Joint Manager or Deputy Manager (Loans and Inspection), Wardha. This meeting requests that the State |

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| | Cooperative Bank grant approval to the extensions of current crop loans and parallel installments given by the bank to these service cooperative societies as mentioned above. |
| (7) | To take decisions regarding loan applications received under the water supply scheme for new wells, electric pumps, repair of old wells, pipelines, oil engines, lift irrigation, drip irrigation, sprinkler irrigation, wire fencing, etc. |
| Resolution | Under the water supply scheme, the bank received applications totaling Rs. 3,651,450/- from 71 members through its 17 branches for purposes such as new wells, electric pumps, repair of old wells, pipelines, oil engines, lift irrigation, drip irrigation, sprinkler irrigation, |

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| | and barbed wire fencing. These cases were placed before the meeting for approval, subject to the fulfillment of necessary documentation as per policy. After detailed discussion in the meeting, unanimous approval was granted as follows:<br>Branch Institution Members Purpose Amount<br>17 43 41 New well, electric pump, pipeline 27,80,642/-<br>Oil engine<br>24 Old well repair, electric pump, pipe 4,14,800/-<br>line, oil engine<br>1 Upsa 3,50,000/-<br>1 Drip Irrigation 29,000/-<br>3 Frost Irrigation 51,000/- |

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| | 1 wire fence 20,000/-<br>----------<br>17 43 71 36,51,442/- |
| (7) | Regarding the approval of an increased cash credit limit. |
| Resolution | M/s. Prasanna Distributors, Wardha and Mrs. Archana Pradip Badjate (Riddhi Siddhi Super Shop), Wardha, having submitted applications for an increase in their cash credit limit under the bank's business cash credit scheme, are hereby sanctioned the following cash credit limits:<br>Sr. No. Name Previous Limit Increased Limit Total<br>1. M/s. Prasanna Distributors, Wardha ₹10,00,000/- ₹5,00,000/- ₹15,00,000/-<br>2. Mrs. Archana Pradip Badjate |

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| | ₹1,00,000/- ₹25,000/- ₹1,25,000/- (Riddhi Siddhi Super Shop) |
| (8) | To take a decision regarding the approval of conditions and submission of revised proposals for the Automatic Refinance Banking Plan Scheme and Agricultural Mechanization Lift Irrigation Schemes. |
| Resolution | NABARD/State Bank has sanctioned a refinancing limit to the District Bank for minor irrigation schemes and agricultural mechanization schemes. Loans have been disbursed by the District Bank under these schemes. However, the District Bank has not yet received a refinancing limit from NABARD/State Bank for the Banking Plan scheme. These matters were discussed in detail at the meeting. After the discussion, it |

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| | was unanimously decided to request NABARD/State Bank to sanction a refinancing limit for the Banking Plan scheme and to submit the refinancing proposals for these schemes to the State Bank. It was also unanimously agreed to accept the terms and conditions of the refinancing proposals. |

The signature of the person from whom it was collected.

SD/-

Panch – 1) Sd/-

2) Sd/-

Exh- 390

**SEIZURE NOTICE**

Police Station Wardha (2) District - Wardha

Crime No. 110/2002 Sections 420, 406, 34 of the Indian Penal Code along with Section 138 of the Negotiable Instruments Act

Seized by: C.N. Udgikar, Police Inspector, Police Station Wardha

Seized from: Rajan Chandrashekhar Salpekar, Age 51, Resident of Gitai Nagar, General Manager, Wardha Central Cooperative Bank, Wardha

Place of Seizure: - In the office of the General Manager - The Wardha Central Cooperative Bank, Wardha

Date and Time of Seizure: - From 18:10 to 19:30 on 26/4/2002

Description of Seized Goods: - The following documents relate to the correspondence made by the complainant, the General Manager, regarding the money given to Home Trade Limited Company, Mumbai, for the purchase of securities and the subsequent demand for its return, and the correspondence made by Home Trade Limited:

(1) Resolution No. 6/9 of The Wardha District Central Co-operative Bank Ltd., dated 24/02/2001, in English, 2 pages.

(2) Letter from Home Trade Limited regarding opening account number 17031 in Maharashtra State Co-operative Bank Ltd., bearing Trivedi's signature.

(3) NSE Registration Certificate of Home Trade Limited company, bearing N.S. Trivedi's signature.

(4) BSE Registration Certificate of Home Trade Limited company and a covering letter dated March 16, 2001, addressed to Wardha District Central Bank.

(5) A letter given by Wardha Central Bank to Maharashtra State Co-op. Bank Mumbai on 16/3/2001 regarding the transfer of Rs. 25,24,72,083 to Home Trade Limited company's account number 17031.

(6) Fax of The Wardha District Central Co-operative Bank Ltd., Wardha, number 91227812548, dated 16/3/2001

(7) Contract note of Home Trade Limited company, bearing the signature of S.N. Trivedi.

(8) Letter dated 21/03/2001 from Home Trade Limited Company to the General Manager, District

Central Bank, Wardha regarding security confirmation (2 copies)

(9) Separate letters dated 25/3/2001, 30/3/2001 and 2/7/2001 from the General Manager, Wardha Central Co-op Bank to Home Trade Limited Company regarding non-payment of interest and dividends on the security amount.

(10) Check number 2364 dated 4/9/01 for Rs. 1,28,12,500/- given by Home Trade Limited Company to Wardha Central Co-op Bank as dividend towards interest on the security amount, along with the receipt from Maharashtra State Co-op Bank Limited, Mumbai dated 4/9/01.

(11) Fax dated 4/9/2001 from Home Trade Limited Company to Maharashtra State Co-op Bank, Mumbai regarding crediting the given check.

(12) Letter dated 17/9/2001 from The Wardha District Central Co-op Bank, Wardha to Home Trade Limited Company regarding receipt of Rs. 2 lakhs as security dividend and return of the security.

(13) Separate reminder letters dated 4/1/2002, 16/1/2002, and 15/3/2002 from The Wardha District Central Co-op Bank, Wardha to Home Trade Limited Company.

(14) Letter dated 19/4/2002 from Home Trade Limited Company to Wardha Central Bank stating that the security will be returned within 15 days.

(15) Maharashtra State Co-op. A check for Rs. 26,75,12,270/- issued by Home Trade Limited in favor of Bank Limited Mumbai, credited to Wardha Central Co-operative Bank Wardha, along with the receipt copy and return memo dated 20/4/2002 and

23/4/2002, as well as a check for Rs. 1,28,12,500/- dated 20/4/2002 and its return memo dated 23/4/02.

Xerox copies of the documents mentioned in the above description were examined during the investigation by the complainant General Manager

Exh-391

**ON-THE-SPOT SEIZURE REPORT/PANCHNAMA**

Camp - Co-op. Bank, Wardha
Police Station Wardha (2)

Witnesses: (1) Kashinath Daulatrao Parve, Age 53 - Resident of Talegaon (T.), Alipur Police Station, Occupation - Service, Assistant Manager
(2) Vijay Vand Champatrao Ugale, Age 55 years, Resident of Sevagram Old Settlement, Sevagram Police Station, Occupation – Service

Today, on 6/5/2002, we, C.N. Udgikar, Police Inspector, Wardha Police Station (2), in connection with the investigation of Crime No. 110/2002 under Sections 406, 420, 34 of the Indian Penal Code read with Section 138 of the Negotiable Instruments Act, summoned the above-mentioned witnesses to the office of the General Manager of The Wardha District Central Co-operative Bank Limited, Wardha, and

informed them that Home Trade Limited Company, Mumbai, and its directors had committed fraud by misappropriating Rs. 23,96,59,500/- taken from the bank for the purchase of central government securities, without providing the original copies of the securities. Since it was necessary to seize the correspondence between Home Trade Limited Company and the bank, as well as other documents required as evidence in connection with the crime, they were requested to be present as witnesses. The witnesses agreed and were present. In their presence, the General Manager (complainant), Mr. Rajan Chandrashekhar Salpekar, age 51 years, resident of Gitai Nagar, Wardha, presented the following documents, which were verified, seized, and taken into custody as follows:

**SEIZURE REPORT**

Police Station Wardha (City) District - Wardha

Crime Number - 110/2002 Sections 406, 420, 34 of the Indian Penal Code read with Section 138 of the Negotiable Instruments Act

Seized from - Mr. Rajan Chandrashekhar Salpekar, age 51 (Complainant), General Manager, in his presence

Date and Time of Seizure - On 6/5/2002 at 14:00 hrs

Place of Seizure - General Manager's office at The Wardha District Central Cooperative Bank Limited, Wardha

Description of seized documents: (1) A typed true copy of the resolution regarding the meeting held on 24/2/2001 on a letterhead (printed) of "The Wardha District Central Co-operative Bank Ltd. Wardha",

bearing the General Manager's signature in green ink (in 2 copies).

(2) A letter sent by Home Trade Limited to The Wardha District Central Co-op. Bank Limited, Wardha on March 8, 2001, addressed to Mr. Salpekar, regarding the opening of account number 17031 at The Maharashtra State Cooperative Bank, Mumbai, bearing an illegible English signature.

(3) A letter sent by Home Trade Limited on March 16, 2001, to the General Manager, The Wardha District Central Co-op. Bank Limited, Wardha, addressed to Mr. Salpekar, regarding telephone conversations about the SEBI certificate, bearing the English signature of N.S. Trivedi, Executive Director & Security.

(4) Under the Securities and Exchange Board of India Regulations, 1992, to Home Trade Limited, Mumbai, dated... (4) A photocopy of the letter dated November 10, 2000, regarding being an authorized broker of the National Stock Exchange of India, with registration number INB-230624638.

(5) A photocopy of the letter dated June 7, 1995, issued to Home Trade Limited, Nariman Point, Mumbai, under the Securities and Exchange Board of India Regulations, 1992, regarding being a member and authorized broker of the Bombay Stock Exchange, with registration number INB-010624639.

(6) A letter dated 16/3/2001 with outward number ACCTTS/2000-2001 on the printed letterhead of The Wardha District Central Co-op. Bank Limited, Wardha, addressed to the Chief Accountant,

Maharashtra State Co-op. Bank Ltd., Nagpur, with illegible signatures in English of the General Manager and Deputy Manager of Wardha District Central Co-op. Bank Limited, Wardha, containing content regarding the transfer of Rs. 2530.00 lakhs to account number 54/2351/1.

(7) Original copy of the fax confirmation report - fax sent from fax number 0712722897 (NDCC Bank) on 16/3/2001 at 11:37 AM, which was sent to fax number 0222042484.

(8) A letter dated 16/3/2001 on the printed letterhead of Wardha District Central Co-op. Bank Limited, Wardha, addressed to the Chief Officer, Maharashtra State Co-op. Bank Ltd., Mumbai, signed by the Deputy Manager and General Manager Co-op. A letter sent via fax, bearing the signatures of Bank Limited Wardha, stating that Rs.

25,24,72,083.33/- was transferred to account number 17031 of Home Trade Limited.

(9) A letter on the letterhead of The Wardha District Central Co-op. Bank Limited Wardha, faxed to fax number 91227812548 on 16/3/2001, addressed to Ketan Seth and Srikanan of Home Trade Limited, stating that Rs. 25 crore has been sent up to G01-2015 and requesting that a contract note be sent in return. The letter bears the signature of the General Manager of Wardha Co-op. Bank Wardha in English.

(10) Fax confirmation report from fax number 0712722897 sent by NDCC Bank on 16/3/2001 at 12:45 PM. Original copy of the fax receipt sent to fax number 0227812548.

(11) Contract note dated 16/3/2001, sent to The Wardha District Central Co-op. Bank, Wardha,

bearing the English signature of an authorized director of Home Trade Limited.

(12) A letter dated 21/3/2001 sent to the General Manager, The Wardha District Central Co-op. Bank, Wardha, bearing the English signature as the authorized signature of Home Trade Limited, containing text in English regarding the purchase and prompt dispatch of securities.

(13) A letter on the letterhead of The Wardha District Central Co-op. Bank, Wardha, with outward number 90/ACCOUNTS/601/2002-2001 dated 25/3/01, with the date 30/3/01 mentioned below it. This letter, addressed to Mr. Ketan Seth of Home Trade Limited, Mumbai, bears the English signature of the General Manager and contains text regarding the immediate dispatch of securities.

(14) A fax on the letterhead of The Wardha District Central Co-op. Bank, Wardha, with outward number 89/ACCOUNTS/2000-2001 dated 30/3/2001, sent to the Chief Officer (Accounts), Maharashtra State Co-op. Bank, Mumbai, Mr. Jadhav, bearing the English signature of the Deputy Manager Banking Officer 1, regarding the deposit of a check of Rs. 4,17,986.11/- from Home Trade.

(15) The Wardha District Central Co-op. A letter on the letterhead of The Wardha District Central Co-op. Bank, Wardha, with outward number 89/ACCTTTS/Security/2001-02 dated 2/7/01, addressed to Home Trade Limited, Navi Mumbai, bearing the signature of the General Manager, containing text regarding the receipt of interest on the security.

(16) A letter on the letterhead of The Wardha District Central Co-op. Bank, Wardha, with outward number 90/ACCTTTS/2001-2002 dated 4/9/01, a fax addressed to the Chief Officer Accounts, Maharashtra State Co-op. Ltd., Mumbai, bearing an authorized signature, mentioning an amount of Rs. 1,28,12,500/-.

(17) Two fax receipts dated 4/9/01, at 3:18 PM and --, with fax numbers 0222042489 and an unclear fax number 7812548.

(18) A photocopy of check number 2364 for Rs. 1,28,12,500/- issued by Home Trade Limited Company, Mumbai, in favor of The Wardha District Central Co-op. Bank Limited, drawn on Janata Sahakari Bank Limited, Pune, dated 4/9/01.

(19) A receipt for Rs. 1,28,12,500/- in current account number 54/2351/1 of The Maharashtra State Co-op. Bank Limited, Mumbai (Fort), dated 11/9/2001.

(20) A letter on the letterhead of The Wardha District Central Co-op. Bank, Wardha, with outward number 90/ACCTTTS/2001-2002 dated 17/9/01, addressed to Mr. A fax letter addressed to Ketan Shah and Miss Kanan, bearing the General Manager's signature, containing text regarding the repayment of 25 crore rupees.

(21) Fax receipt dated 17/9/2001 at 11:48 AM, sent to number 7812548.

(22) A fax letter on the letterhead of The Wardha District Central Co-op. Bank Limited, Wardha, with outward number 90/ACCOUNTS/2001-2002 dated

4/1/2002, addressed to Ms. Kanan Madam, Home Trade, Mumbai, regarding the return of securities, bearing the signature of the General Manager.

(23) Fax receipt dated 4/1/2002 at 4:55 PM, sent to number 7812548.

(24) A letter on the letterhead of The Wardha District Central Co-op. Bank Limited, Wardha, addressed to Mr. Ketan Seth, Home Trade Limited, Mumbai, dated 16/1/2002, regarding the return of the entire amount of securities along with interest, bearing the signature of the General Manager.

(25) A letter on the letterhead of The Wardha District Central Co-op. Bank Limited, Wardha, with outward number 89/ACCOUNTS/SECURITY/2001-02 dated 15/3/2002, addressed to Mr. Ketan Seth/Sanjay Agrawal, Home Trade Limited, Mumbai, regarding

the return of Rs. 25 crore along with interest due to non-delivery of securities sent on 16/3/2001, bearing the signature of the General Manager.

(26) An original letter in English with the signature of Mr. Sanjay Agrawal, Director, Home Trade Limited, Mumbai, dated 19/4/02, addressed to The Wardha District Central Co-op. Bank Limited, Wardha, stating that he will discuss the matter with them within 15 days after selling the securities.

(27) One original check of Wardha District Central Co-op. A check number 695186 dated 20/4/02 for Rs. 26,75,15,270/- in the name of Wardha District Central Co-operative Bank Limited, Wardha, account number 3A-17031 A/C, bearing the signature of Home Trade Limited Authorized Signatory/Director in English.

(28) The original deposit slip of the above check from The Maharashtra State Co-operative Bank, Mumbai branch, Current Account No. 54/2351.

(29) Counter return slip from The Maharashtra State Co-operative Bank, Mumbai branch to Wardha DCC Bank dated 23/4/2002 for the amount of Rs. 26,75,15,270, number 14(D), check number 695186, bearing the signature of the Officer Counter Scroll Department.

(30) An original check in the name of Wardha District Central Co-operative Bank Limited, Wardha, dated 20/4/02 for Rs. 1,28,12,500/-, check number 695187, account number 3A/17031 A/C Pay, bearing the signature of Home Trade Limited Authorized Signatory/Director in English.

(31) The original deposit slip of the above check from The Maharashtra State Co-operative Bank, Mumbai branch, Current Account number 54/2351.

(32) Counter return slip from The Maharashtra State Co-operative Bank, Mumbai branch to Wardha DCC Bank dated 23/4/2002 for the amount of Rs. 1,28,12,500/-, number 14(D), check number 695187, bearing the signature of the Officer Counter Scroll Department.

(33) A register bearing a sticker indicating "Executive Board Minutes dated 24/3/95 to -" in which the above and below drafts are torn. This register contains a total of 1 to 409 pages, certified by the General Manager. Pages 1 to 336 contain the minutes of the Executive Board meetings. Page number -- contains the minutes of the meeting held on 24/2/2001. These minutes are written up to page

number 278 and bear the signatures of the General Manager and the Chairman in English. The signatures of the witnesses have been obtained on page number 278.

The said register contains the minutes of the meeting held on 25/4/03 on page number 284. The said minutes are written up to page number 289 and bear the signatures of the Chairman and the General Manager. Signatures of the witnesses have been obtained on page number 289.

(34) One register of the Board of Directors' meetings, written in pen, dated 21/10/97, containing pages 1 to 402, certified by the General Manager. Pages 4 to 157 contain the minutes of the Board of Directors' meetings. Page number 153 contains the minutes of the Board of Directors' meeting held on 7/3/2002. The said minutes are written up to page number 157

and bear the signatures of the Chairman and the General Manager. Signatures of the witnesses have been obtained on page number 157.

All the above-mentioned documents and registers, along with the correspondence and original copies of checks (received in person) between The Wardha Central Cooperative Bank Limited, Wardha and Home Trade Limited Company, Navi Mumbai, regarding the purchase of central government securities, were produced in person by the General Manager. Since these were necessary for the investigation of the said case, they were seized and taken into custody in the presence of the witnesses for evidentiary purposes.

Signature of the person from whom seized: Signature/-

Spot Seizure Report - Panchnama: Written after observing the true situation in person, read and found correct.

The seizure report (Panchnama) was started today on 6/5/2002 at 14:00 hours and completed on the spot at 19:00 hours.

In the presence of: Signature of Witness

(1) Signature/- Signature/-

(2) Signature/-

Exh - 392

**SEIZURE MEMO**

Police Station Wardha (City) District Wardha

Crime Number 110/2002 Sections 420, 406, 34 of the Indian Penal Code along with Section 138 of the Negotiable Instruments Act

Seized by: C.N. Udgikar, Police Inspector, Wardha Police Station

Seized from: Rajan Salpekar, age 51, Gitai Nagar, General Manager, The Wardha Central Cooperative Bank, Wardha

Place of Seizure: In the office of the General Manager, The Wardha Central Cooperative Bank, Wardha

Date and Time of Seizure: From 10:30 AM to 11:30 AM on 29/4/02

Description of Seized Articles: (1) Photocopies of the Memorandum of Association of Home Trade Limited,

Mumbai, and its directors, regarding the provision of securities to the complainant, including the published Memorandum of Understanding report dated 18/5/1993, totaling 72 pages.

(2) Photocopies of Home Trade Limited's Permanent Account Number AABFH8408A dated 27/5/83, signed by the Income Tax Director and two authorized directors of Home Trade Limited, and a letter dated 21/3/2002 signed by the directors of Home Trade Limited, mentioning the names of 9 directors. Also, a photocopy of the 2000-2001 annual report of Home Trade Ltd., consisting of 28 pages.

The above-mentioned documents were produced in person by the complainant and have been seized and taken into custody as evidence.

This seizure memo is written based on the true circumstances witnessed in person. Signatures of the witnesses have been obtained on it. The signatures of the complainant and witnesses were obtained on the cover page of the bunch of all the documents mentioned in the seizure report.

The seizure report was completed on 29/4/2002 between 10.30 and 11.30.

Signature of the person from whom the items were seized

Signature/-

In the presence of: Signature of Panch (1) Vijay Champatrao Ugle Signature/-

Signature/- Age 52, Resident of Sevagram

(2) Sanjay Gangadharrao Korde Signature/-

Age 35 years, Resident of Revatur Layout, Wardha

## SEIZURE REPORT

The documents were presented by Mr. Rajan Chandrasekhar Salpekar, and since the original copies were to be submitted after inspection by the RBI, Mumbai in connection with this case, photocopies were seized and taken into custody as evidence for verification. The said copies have been certified.

The above documents have been seized, and this report has been prepared based on the factual circumstances observed. It has been read and found correct.

This seizure report was started today, April 26, 2002, at 18:10 hours and concluded at 19:30 hours at the premises of The Wardha Central Co-operative Bank, Wardha.

Signature of the person from whom the documents were seized Signature/-

Witnesses

Signature/-

Signature of Witness (1) Signature/-

(Vijay Champatrao Ugale, Age 52 years)

Resident of Sevagram Old Settlement, Occupation – Service

(2) Signature/-

(Sanjay Gangadharrao Korde, Age 35)

Resident of Revatkar Layout, Karla Road, Pimpri Meho, Occupation – Service

Exh - 393

**SEIZURE MEMO**

Police Station Wardha (City) District - Wardha

Crime Number - 110/02 Sections 406, 420, 34 IPC along with Section 138 of the Negotiable Instruments Act

Seized by - C.N. Udgikar, Police Inspector, Wardha (City)

Seized from - Complainant Rajan Chandrashekhar Salpekar, age 51, resident of Gitai Mandir, Wardha, General Manager, The Wardha District Central Cooperative Bank Limited, Wardha

Place of Seizure - In the office of the General Manager, The Wardha District Central Cooperative Bank Limited, Wardha

Date and Time of Seizure - On 4/5/2002 at 11:00 AM

Description of Seized Articles - Correspondence and documents regarding purchases from Home Trade Limited Company, Mumbai

(1) Notice issued on 17/2/2001 - Regarding attendance at the bank's board meeting on Saturday, 24/2/01, and the agenda of the meeting, which includes 6 topics.

Along with this letter, there are a total of 13 pages related to the meeting held on the topics mentioned above, including discussions and a review of expenses. Certified.

(2) List of members present at the meeting held on 24/2/2001 and resolutions passed on the topics, including resolution number 9 mentioned in topic 6, a total of 6 pages. Certified.

(3) Notice issued on 27/2/2002 regarding attendance at the bank's executive board meeting on Thursday, 7/3/2002, which includes 6 topics. Also included is the minutes of the meeting held on 27/10/2001 and information about the members present, a total of 11 pages. Minutes of the District Level Monitoring and Establishment Committee meeting dated 31/10/2001, totaling 10 pages, and minutes of the District Level Monitoring and Review Committee meeting dated 1/2/2002, totaling 7 pages. A note regarding the Board of Directors meeting dated 7/3/02, in which item number (6) under subject 6 mentions the investment of Rs. 25 crore in government securities through Home Trade Company. Total 2 pages.

(4) List of members present at the meeting held on 7/3/2002 and pages containing the minutes of the

subjects discussed in the meeting, totaling 5 certified pages.

(5) A booklet of By-laws in English, totaling 65 pages, prepared by The Wardha District Central Co-operative Bank Limited on March 31, 1998. Each page bears the bank's seal, and the last page has the signature of the General Manager. This booklet was certified.

The above-mentioned documents were produced by the complainant, Raj Salpekar, General Manager, and were certified by him, and the signatures of the witnesses were obtained on them.

(Signature of the person from whom seized) Signature/-

The seizure memo was written based on the true situation observed in person, read and verified, and found correct.

The seizure memo was started at 11:00 AM on this date, 4/5/2002, and completed on the spot at 11:30 AM.

In the presence of

Signature/-

Signature Witness (1) Signature/-

(2) Signature/-

(99) (197)

# दि. वर्धा डिस्ट्रीक्ट सेंट्रल को-ऑपरेटीव्ह बँक लि., वर्धा.
# DISTRICT CENTRAL CO-OPERATIVE BANK LTD., WARDHA.


तार पत्ता : Coopbank | मा. अध्यक्ष ४०३६६ | फोन मुख्यालय ४४०९१ ते ४४०९८

पत्र पेटी : १९ | सरव्यवस्थापक ४०११३

पीन कोड : ४४२००१ | फॅक्स (19) ०७१५२/४०११३

एसटीडी कोड : ०७१५२ | व्यवस्थापक ४४०९५ | वर्धा शाखा ४४०९८


जा. क. FAX दिनांक 16.03.2001

THE CHIEF OFFICER
ACCOUNTS
THE MAH. STATE COOP. BANK LTD
FORT MUMBAI.

Ex-394

(8)

(FOR KIND ATTENTION OF SHRI JADHAO SAHEB)

D/S

PLEASE DEBIT OUR CURRENT ACCOUNT NO. 54/2351/1 BY RS. 25,24,72,083=33 (RS. TWENTY FIVE CRORE TWENTY FOUR LACS SEVENTY TWO THOUSAND EIGHTY THREE AND PAISE THIRTY THREE) AND TRANSFER FOR CREDIT TO CURRENT ACCOUNT NO. 17031 OF HOME TRADE LTD. WITH YOU. (CODE NO. 193734).

THANKING YOU.

YOURS FAITHFULLY

573/02

C.R.C.C.
Voucher No. 394
Approved by DUO
Approved on which date 30/10/12
Inward date 30/10/12

For The Wardha Dist. Central Co-op. Bank Ltd., Wardha
WARDHA No. 1

Dy. Manager (Accts.)

For The Wardha District Central Co-operative Bank Ltd., Wardha.

General Manager.

CHIEF JUDICIAL MAGISTRATE
WARDHA

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# डिस्ट्रीक्ट सेंट्रल को-ऑपरेटीव्ह बँक लि., वर्धा.
# DISTRICT CENTRAL CO-OPERATIVE BANK LTD., WARDHA.


...opbank | मा. अध्यक्ष ४०३६६ | फोन मुख्यालय ४४०९१ ते ४४०९८
...टी : १९ | सरव्यवस्थापक ४०११३
पीन कोड : ४४२००१ | फॅक्स ०७१५२/४०११३
एसटीडी कोड : ०७१५२ | व्यवस्थापक ४४०९५ | वर्धा शाखा ४४०९८


जा. क. FAX 91 22 7812548 दिनांक 16.03.2001

For kind attention of Shri Ketan Seth / MS Kanan.
M/S Home Trade Ltd. Tower 3/5th Floor,
International Intolean Park, Navi-Mumbai.
Today we have transferred Rs. 25,24,72,083.33
being the proceeds of GOI 2015 - 10.47 for
Rs. 25,00,00,000/- Please acknowledge receipt of
payment & issue certificate of holding alongwith
contract note.
Please verify from
bank confirm by
return fax.

...ra District Central
...Bank Ltd; Wardha.

General Manager.

C.C.R.C.C. 593/02
Exhibit No. 395
Proved by PW 4
Proved on which date PW 1
On date 30/10/12

C.R.C.C. Wardha

CHIEF JUDICIAL MAGISTRATE
WARDHA

वर्धा डिस्ट्रीक्ट सेंट्रल को-ऑपरेटीव्ह बँक लि., वर्धा.
DISTRICT CENTRAL CO-OPERATIVE BANK LTD., WARDHA.

तार पत्ता : Coopbank | मा. अध्यक्ष ४०३६६ | फोन मुख्यालय ४४०९१ ते ४४०९८
पत्र पेटी : १९ | महाव्यवस्थापक ४०११३
पीन कोड : ४४२००१ | फॅक्स ०७१५२/४०११३
एसटीडी कोड : ०७१५२ | व्यवस्थापक ४४०९५ | वर्धा शाखा ४४०९८

सा. क्र. 90/Accts/GOI/2000-2001 दिनांक 25.3.2001
30.3.2001

To,
Mr.Ketan Seth
HOME TRADE LTD.
Tower 3/5 th Floor,
International Infotech Park,
Vashi, Navi MUMBAI 400 703

U.C.C./R.C.C. 523/02
Exhibit No. 396
Proved by PW 4
Proved on which date 30/10/12
On date 30/10/12
J. M. F. C. Wardha

Dear Sir,

Ref:- Your letter dated 21.3.2001

Please refer to your above letter where in you have states that securities will be delivered as soon as received from R.B.I, but so for we have not received any securities in our charge. You are requested to deliver the securities immediately for our record.

Thanking You.

Your's

General Manager

CHIEF JUDICIAL MAGISTRATE
WARDHA

(98)


द वर्धा डिस्ट्रीक्ट सेंट्रल को-ऑपरेटीव्ह बँक लि., वर्धा.
RDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD., WARDHA.

Coopbank | धा. सभापति ४०१६६ | फोन मुख्यालय ४४०९१ ते ४४०९८
पेटी १९ | सरव्यवस्थापक ४०११३ | फॅक्स ०७१५२/४०११३
पीन कोड : ४४२००१ fax
एसटीडी कोड : ०७१५२ | व्यवस्थापक ४४०९५ | मर्या शाखा ४४०९८


(101)

(90)

पा. क्र.89/Acctts/2000-2001 Wardha दिनांक 30.3.2001

Chief Officer (Accounts)
The Maha.State Coop.Bank ltd,
Fort MUMBAI.

Ex-397

Kind Att.Shri.Jadhao Saheb..

Dear Sir,

We authorise you to collect Cheque No.695110 Date 29 March 2001 for Rs.417986.11 (Rs. Four lakhs Seventeen Thousand Nine Hundred Eighty Six & Paise Eleven only ) from Home Trade ltd,Mumbai and credit the same to our Current Account No.54/2351/1 with you,under advice to us.

I.C.C.R.C.C. 523/02
Exhibit No. 397
Proved by
Proved on which date 30/10/12
On date 30/10/12
C.J.M.P.C. Wardha

Yours Faithfully,

B.O.I.
~~General Manager~~/Dy.Manager.
Banking Officer.

CHIEF JUDICIAL MAGISTRATE
PANDUA

# दि वर्धा डिस्ट्रीक्ट सेंट्रल को-ऑपरेटीव्ह बँक लि., वर्धा.
# WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD., WARDHA.

तार पत्ता : Coopbank | मा. सभापत्र ४०१६६ | फोन मुख्यालय ४४०९१ ते ४४०९८
पत्र पेटी : १९ | सरव्यवस्थापक ४०११३
पीन कोड : ४४२००१ | फॅक्स ०७१५२/४०११३
एसटीडी कोड : ०७१५२ | व्यवस्थापक ४४०९५ | वर्धा शाखा ४४०९८


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क्र. क्र. 89/acctts/security/2001-02 दिनांक 2.7.2001

669/89
2.7.01

To,

HOMR TRADE LIMITED.
Tower-3/5 th Floor;
International Infotech Park.
Vashi,Navi MUMBAI-400 703

Ex 398

Dear Sir,

Refer to our previous letter. We have not yet received Interest amount against the investment in GOI 2015 throught you. You are reguisted to remitte the amount of interest along with securities.

C.C./R.C.C. 5 23/02
Exhibit No. 398
Proved by
Proved on which date 30/10/12
On date 30/10/12

Your's

General Manager

C.J.M., F.C., Wardha

दि वर्धा डिस्ट्रीक्ट सेंट्रल को-ऑपरेटीव्ह बँक लि., वर्धा.
THE WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD., WARDHA.

| | | | | | |
|---|---|---|---|---|---|
| तार पत्ता | : Coopbank | मा. अध्यक्ष | ४०२१६ | फोन मुख्यालय | ४४०९१ ते ४४०९८ |
| पत्र पेटी | : १९ | | | | |
| | | सरव्यवस्थापक | ४०११३ | | |
| पीन कोड | : ४४२००१ | | | फॅक्स | ०७१५२/४०११३ |
| एसटीडी कोड | : ०७१५२ | व्यवस्थापक | ४४०९५ | वर्धा शाखा | ४४०९८ |


Fax

जा. क्र. 90/Accts/2001-2002 दिनांक 4.9.2001

TO
The Chief officer (Accounts)
The Maha. State Coop. Bank Ltd,
9, Maharashtra chamber of Commerce Lane
Fort, Mumbai - 400023

B.C.C./R.C.C.
Exhibit No. 399
Provided by ...
Provided on 30/10/12
On dat... 30/10/12

Ex-399

Dear Sir,

We authorise you to collect cheque No. 962613 date 4.9.2001 on Janata Sah Bank Ltd, for Rs. 12,812,500/- (Rs. One crore Twenty Eight Lacs Twelve Thousand five hundred only) from Home Trade Ltd, Mumbai and credit the same to our current Accounts No. 54/2351/1 with you, under advice to us.

Thanking you

Yours faithfully,

For The Wardha Dist. Central Coop. Bank Ltd. Branch No. 1

Authorised Signatory

CHIEF JUDICIAL MAGISTRATE
WARDHA

Fax

# वर्धा डिस्ट्रीक्ट सेंट्रल कोऑपरेटीव्ह बँक लि., वर्धा.
# WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD., WARDHA.


तार : Coopbank | मा. अध्यक्ष ४०३६६ | फोन मुख्यालय ४४०१९ ते ४४०९८
पत्र पेटी : १९ | सरव्यवस्थापक ४०११३
पीन कोड : ४४२ ००१ | फॅक्स ०७१५२/४०११३
एस.टी.डी. कोड : ०७१५२ | व्यवस्थापक ४४०९५ | वर्धा शाखा ४४०९८


जा.क्र 90/Acctts/2001.2002 Wardha दिनांक :- 17.9.2001

Kind Attention of
Shri.Ketan Shah &
Miss.Kanan.

Ex-400

After receipt of interest slip of Rs.128 lakhs from you, it is observed that amount is credited late as many as Three Months, Which has resulted in loss of Rs.2.00 lakhs

You are requested to credit amount and also arrange to withdraw our entire investment of Rs. .25 crores immediatelly.

Please reply by return Fax ,Waiting for Message.

C.C. 523/02
400
Prev
Moved on which date 30/10/12
On date 30/10/12

Yours Faithfully,

for General Manager.

Fax - 7812548


# दि वर्धा डिस्ट्रीक्ट सेंट्रल को-ऑपरेटीव्ह बँक लि., वर्धा.

WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD., WARDHA.

| | | | | | |
|---|---|---|---|---|---|
| तार पत्ता | : Coopbank | मा. अध्यक्ष | ४०३६६ | फोन मुख्यालय | ४४०९१ ते ४४०९८ |
| पत्र पेटी | : १९ | सरव्यवस्थापक | ४०११३ | | |
| पीन कोड | : ४४२ ००१ | | | फॅक्स | ०७१५२/४०११३ |
| एस.टी.डी. कोड | : ०७१५२ | व्यवस्थापक | ४४०९५ | वर्धा शाखा | ४४०९८ |


जा.क्र. 90/Acctts/2001.2002/ Wardha दिनांक :- 4.1.2002

Miss Kanan Madam,
Home Trade,
MUMBAI

We have not received interest on GOI 2015 securities of Rs. 25 crore which is fell due on 1.12.2001.

Secondly kindly arrange to withdraw our Investment immediately & credit the amount along with interest as agreed to our a/c.

Thirdly it is observed that we have not received interest as agreed.

General Manager.

B.C.C./R.C.C.
Exhibit No. 401
Proved by
Proved on which date 30/10/12
On date 30/10/12
J.M., R.B., Wardha

CHIEF JUDICIAL MAGISTRATE
WARDHA

# दि वर्धा डिस्ट्रीक्ट सेंट्रल को-ऑपरेटीव्ह बँक लि., वर्धा.

# WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD., WARDHA.


| | | | | | |
|---|---|---|---|---|---|
| तार पत्ता | : Coopbank | मा. अध्यक्ष | : ४०३६६ | फोन मुख्यालय | ☎ ४४०९१ ते ४४०९८ |
| पत्र पेटी | : १९ | सरव्यवस्थापक | : ४०११३ | फॅक्स | : ०७१५२/४०११३ |
| पीन कोड | : ४४२ ००१ | | | | |
| एस.टी.डी.कोड | : ०७१५२ | व्यवस्थापक | : ४४०९५ | वर्धा शाखा | : ४४०९८ |


जा.क्र. 2289/2 दिनांक : 16/1/2002

17.1.02

Mr. Relain Seth
Home Trade Ltd
Navi Mumbai

B.C.C./R.C.C.
Exhibit No. 402
Proved by
Proved on
On date

Ex-402

C.J.M., F.C., Wardha

Dear Sir,

As per contract here-of security [illegible] which is stated to be in our name, bec- The same are yet to accrue to us, & also the amount of small fees due on 1/11/2001, which are [illegible] justified. You are requested to remove our of interest along with other proceeds since we do not wish to participate. Please take note of it.

For The Wardha District Central Co-op. Bank Ltd., WARDHA
General Manager

For The Wardha District Central Co-op. Bank Ltd., WARDHA
General Manager

वर्धा डिस्ट्रीक्ट सेंट्रल को-ऑपरेटीव्ह बँक लि., वर्धा.
WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD., WARDHA.

तार पत्ता : Coopbank | मा. अध्यक्ष ४०३६६ | फोन मुख्यालय ४४०९१ ते ४४०९८
पत्र पेटी : १९ | सरव्यवस्थापक ४०११३
पीन कोड : ४४२००१ | फॅक्स ०७१५२/४०११३
एसटीडी कोड : ०७१५२ | व्यवस्थापक ४४०९५ | वर्धा शाखा ४४०९८

क्र. क. 89/Acctt/security/2001-02 दिनांक 15.3.2002

To,
Shri Ketan Seth/Sanjay Agrawal
HOME TRADE LTD.
Tower 4/5th Floor,
Vashi Rly.Station Complex.
Vashi MUMBAI.

Sub:-Our Investment In GOI 2015 Through you.

Dear Sir,

We have Invested Rs 25 Crore through you on 16/3/2001, Inspite of our repeated reminder you have not send us the GOI cetificates and also the interest due.

This is to inform you that if you fail to comply our requirement wes shall be compelled to take action against you. Hope that company will not do so.

Please arrange to withdrawn our amount and remmite the all due interest.

Your's

General Manager.

S.C.C.R.C.C. 5273/02
Exhibit No. 403
Proved by PZOL
Proved on which date 30/10/12
On date 30/10/12
C.J.M.F.C. Wardha

CHIEF JUDICIAL MAGISTRATE
WARDHA

law

CURRENT ACCOUNT NO. A/C 54/2351

**Maharashtra State Co-op. Bank Ltd.**

(Incorporating The Vidarbha Co-operative Bank Ltd.)

Date 2001 Br./Mumbai Fort Ex 404

Paid into the credit of Jalgaon District Central Co-operative Bank Ltd

the sum of Rupees (in words) One Crore Twenty Eight lakhs Twelve thousand five Hundred only

Cash Rs.

Cheque Rs. 1,28,12,500/-

By

Recd. by Cashier / Clerk Officer

PARTICULARS OF CHEQUES

| On which Bank drawn | Place | Amo. |
|---|---|---|
| T. S. Bank | 942613 | [illegible] |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| Total Rs. | | [illegible] |

B. C. D. P. C. C.
Exhibit No.
Proved by
Proved on oath in Court
On date

J. M., F. C., Warania

A6 (E) 20 x 10000 Bks. 5-2001 LSM

Sr. No. - 2


वि वर्धा डिस्ट्रीक्ट सेंट्रल को-ऑपरेटीव्ह बँक लि

WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.

तार पत्ता : Coopbank | मा. अध्यक्ष ४०३६६ | फोन मुख्यालय ४४०९१ ते ४४०९८

पत्र पेटी : ७१९ | सरव्यवस्थापक ४०११३

पीन कोड : ४४२००१ | फॅक्स ०७१५२ ४०११३

एसटीडी कोड : ०७१५२ | व्यवस्थापक ४४०९५ | नवी शाखा ४४०९८


Executive Committee Meeting held on 24.2.2001

**Subject :** To maintain SLR in approved Govt. Securities in physical form also.

**Resolution :** 6(9) In terms of provisions of Banking regulation Act-1949, the Bank has to maintain SLR of 25%. At present we are maintaining SLR in cash form i.e. in fixed deposit. However, SLR can also be maintain in the form of approved Govt. Securities. The Securities can be maintained in S.G.L. as well as physical form. Maintanance of S.G.L is comparatively difficult for our Bank as the S.G.L. Account will have to be maintained with Apex Bank. But if we purchase securities in physical form, the same can be monitored properly. For the purpose, we can explore the possibility of procurring physical securities through S.E.B.I approved merchant Banker's having WDRD & RBI approved dealership, who will help us to get the securities from market at our negociated terms. However, no brokerage can be paid. Home Trade, SEBI & RBI approved M.B. and W DM dealer has offered their services to cater our needs of purchasing securities in physical form for us. The securities so purchased can be traded in the security market and maximum yeild can be obtained. While trading the securities, the percent needed for SLR will certainly be maintained. Inview of poor credit absorption, to get best possible income, it is proposed to maintain part of SLR in form of physical approved securities. The erratic trained of call money market and low yield on term deposits. the trading of physical securities is advisable.

S.C.C.R.C.C. 523/02
Exhibit No. 405
Proved by
Proved on which date 30/10/12
Order date 30/10/12
J.M.F.C., Wardha

..2..

# दि वर्धा डिस्ट्रीक्ट सेंट्रल को-ऑपरेटीव्ह बँक लि., वर्धा.
# WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD., WARDHA.

पिता- Coopbank | मा. अध्यक्ष ४०१२६ | फोन मुख्यालय ४४०९१ ते ४४०९८
पत्र पेटी ५९ | सरव्यवस्थापक ४०११३
पीन कोड ४४२००१ | फॅक्स ०७१५२/४०११३
एसटीडी कोड ०७१५२ | व्यवस्थापक ४४०९५ | वर्धा शाखा ४४०९८


जा. क्र. ------(2)------ दिनांक

The discussion was held regarding maintance of S.D.R. in physical form of GOI & it is unanimously resolved to accepts the procedure & further it is decided authorise General Manager, Manager, Dy.Manager, (Acctts) and Asstt. Manager (Acctts) jointly to deal with security business.

The resolution passed unanimously.

True copy.

Q-3

General Manager.

171/2002

Q3

जयाचे जबाब जाबजो घेतो त्याची सही

पंच ① ② 

साक्षी

(3) Sr. No. 3 231

# दि. वर्धा डिस्ट्रीक्ट सेंट्रल को-ऑपरेटीव्ह बँक लि., वर्धा.
# DISTRICT CENTRAL CO-OPERATIVE BANK LTD., WARDHA.


तार-पत्ता : Coopbank
पत्र पेटी : १९
पीन कोड : ४४२००१
एसटीडी कोड : ०७१५२

मा. अध्यक्ष ४०३६६
सरव्यवस्थापक ४०११३
व्यवस्थापक ४४०९५

फोन मुख्यालय ४४०९१ ते ४४०९८
फॅक्स ०७१५२/४०११३
वर्धा शाखा ४४०९८


(6)

जा. क्र. Acctte/2000-2001/ दिनांक 16/08/2001.

Ex-406

To,
The Chief Accountant,
The Maharashtra State Coop. Bank Ltd,
Regional Office,
NAGPUR.

R/Sir,

Please debit our current account for Rs. 2530.00 Lakhs (Rs. Twenty five Crores thirty lakhs) only and for being credit to our Current A/c. No. 64/2351/1 with Maharashtra State Coop. Bank Ltd.Mumbai. (Code No. ~~101521~~ 192667)

Thanking you

Yours faithfully,

General Manager, Dy. Manager
The Wardha Dist. Central Coop.Bank Ltd
Wardha.

S.E.C.M. C.C. 406
PW 4
30/10/2
30/10/2
Comm

1613

जयाने जबाबदार कर्ते त्यांची सही

(1) [illegible]

(2) Legal

March 21, 2001

To,
The General Manager,
The Wardha District Central Co-operative Bank Ltd.
Opp Wardha Railway Station
Wardha – 44 2001

Kind Attn: Mr.Salpekar

Dear Sir,

Please refer to our contract no.6541 dated 15/03/2001 We hereby confirm that we are holding security 10.47% GOI 2015 Face value: Rs.25,00,00,000.00 [Rupees Twenty - Five Crores] on your behalf.

We hereby also certify that Wardha District Central Co-operative Bank Ltd is the principal owner of the above referred security. The Security will be delivered to you as soon as they are received by us in physical certificates from RBI.

Thanking you.

Yours truly,
For Home Trade Ltd.

Authorised Signatory

home trade ltd.
Tower 3, 4th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

S. C. C./R. C. C. 573/02
Exhibit No. 457
Proved by
Proved on which date 30/10/12
On date 30/10/12
J. M. F. C., Wardha

Item no 28

2002

The Warora District Central Co-operative Bank Limited
Opp. Warora Railway Station
Warora – 440 018

Ex-408

Dear Sir,

This is with reference to the discussion had with you. As mentioned by you we are in process of selling your securities and will remit the proceeds of securities within 15 days.

Thanking you

Yours Sincerely
For *Home Trade Limited*

*Sanjay Agarwal*
*Director*

home trade ltd.
Tower 4, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

S.E.C.U.R.C.A. 573/02
Exhibit No. 409
Proved by Pink
Proved on which date 30/10/12
On date 30/10/12
C.M. & C.O. Hanmkonda

Item 29

(18)

123

Ex-410

Date : March 8, 2001

To,
The Wardha Distrcit Central Co-operative Bank Ltd.
Opp Wardha Railway Station
Wardha – 442 001
Tel Nos. 07152 40507/ 40113

Kind Attn: Mr.Salpekar

Dear Sirs,

This is to inform you that Home Trade Ltd. has an Current account in " The Maharashtra State Co-operative Bank Ltd" bearing Account no. 17031

home trade ltd.
Tower 3, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 705.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

Thanking you,

Yuors truly,
For HOME TRADE LTD

Authorised Signatory

187/2012

R.C.C./R.C.C.
Exhibit No. 410
Proved by PW 4
Proved on which date 30/10/12
On date 30/10/12
J. M., F. C., Wardha

Item no 26

# TRANSFER

Counter Returned

D.C.C. Bank Ltd. 412

THE MAHARASHTRA STATE CO-OPERATIVE BANK LTD.
(Incorporating The Vidarbha Co-operative Bank Ltd.)

Form No. A. 31

23 APR 2002

Cheque No. 115187

Mumbai, 20

For Rs. 1,28,12,500/-

RETURNED FOR REASON

No. 14(d)

1. _____ Payee's endorsement irregular / incomplete / illegible, will pay on Bank's Confirmation.
2. _____ Payee's endorsement required or will pay on Bank certifying want of _____ Payee's endorsement guarantee.
3. Payee's Vernacular endorsement requires (a) Bank's guarantee (b) guaranteed transaction.
4. Thumb impression of the Payee should be (a) attested by a magistrate under his Court Seal (b) affixed in the presence of the official of the Bank.
5. Please Certify that the amount of the cheque has been credited to the account of the payee _____
6. Drawer's Signature (a) differs (b) required (c) incomplete (d) two to operate (e) _____ signature not on record.
7. Payment stopped by the drawer.

8. [illegible] requires drawer's [illegible]
9. Drawer's authority to sign not received.
10. Power of attorney in favour of _____ not registered in our books.
11. Mutilated will pay on Bank's Guarantee.
12. (a) Amount in words and figures differs (b) Post dated (c) Out of date (d) date doubtful (e) irregularly drawn (f) Drawer deceased (g) Account closed (h) No such Account (i) Cheque contains extreneous matter (j) Cheque undated
13. Effects not cleared may be presented again after.
14. (a) Full cover not received (b) Not arranged for (c) Refer to drawer (d) Funds Insufficient (e) Funds expected (f) Exceeds arrangement.
    Please present again on _____
15. (a) Crossed cheque must be presented through a bank.
    (b) Cheque crossed to two banks.
16. (a) One Rs. revenue stamp required (b) Title of account required.
17. Clearing House stamp. a) required b) illegible c) of _____ should be cancelled under authentication.
18. No. advice.
19. Amount _____ } differs from advice
    Name of payee _____
20. a) Payable at _____ / Collected at par please present on the counter for collection / negotiation / (b) Drawn on _____ (c) Not drawn on us. (d) Not presented by us.
21. Collecting Bank's certificates requires Clearing Bank's confirmation.
22. Bank's certificate ambiguous.
23. Addition to Bank's Certificate requires authentication.
24. _____
25. _____

Accountant

OFFICER COUNTER SCROLL DEPARTMENT

S. C. C./R. C. C. 572/02
Exhibit No. 412
Proved by [illegible]
Proved on which date 30/10/12
On date 30/10/12

C. J. M., E. C., Wai

CHIEF JUDICIAL MAGISTRATE
WARDHA

Wardha District Central Co-operative Bank Ltd 20.04.19 2002

रुपये RUPEES One Crore Twenty Eight Lacs Twelve Thousand Five Hundred Only. धारक को OR BEARER

खाता नं. A/C No. 3A/170 H | र.पृ. LF | अं.र. Intl

अदा करें रु.Rs. 1,28,12,500/-

महाराष्ट्र स्टेट को-ऑपरेटिव बैंक लि
THE MAHARASHTRA STATE CO-OP. BANK LTD.
MUMBAI-400 023.

For HOME TRADE LIMITED
Authorised Signatory/Director

CA/C

⑈695487⑈ 40008 200 21:

CURRENT ACCOUNT NO. 54/2351

Maharashtra State Co-op. Bank Ltd.
(Incorporating The Vidarbha Co-operative Bank Ltd.)

Fort, Branch/Mumbai H.O.

FORM A6 (E)
Space for stamps

Paid into the credit of Wardha District Central Cooperative Bank Ltd.

the sum of

Rupees (in words) One Crore twenty eight lacs twelve thousand five hundred only.

Rs. 1,28,12,500/-

In current Deposit Account as per particulars overleaf. For Wardha District Central Coop. Bank Ltd.

By

Recd. by Cashier Clerk Officer

PLEASE USE SEPARATE SLIPS FOR CASH AND CHEQUES

MAGISTRATE WARDHA

| PARTICULARS OF CHEQUES | | | | PARTICULARS OF CASH | | | |
|---|---|---|---|---|---|---|---|
| On which Bank drawn & Place | Cheque No. | Amount Rs. | P. | Denominations | | Amount Rs. | |
| The HSC Bank Ltd. First Mumbai-1 | 595187 | 1,28,12,500 | - | x 1000 | | | |
| | | | | x 500 | | | |
| | | | | x 100 | | | |
| | | | | x 50 | | | |
| | | | | x 20 | | | |
| | | | | x 10 | | | |
| | | | | x 5 | | | |
| | | | | x 2 | | | |
| | | | | x 1 | | | |
| | | | | Rupees Coins | | | |
| | | | | Other Coins | | | |
| | Total Rs. | 1,28,12,500 | - | Total Rs. | | | |

20.04. 19 2002.

AY Wardha District Central Co-operative Bank Ltd.

धारक को OR BEARER

रुपये RUPEES Twenty Six Crores Seventy Five Lacs Fifteen Thousand Two Hundred Seventy Only अदा करें रु.Rs. 26,75,15,270/-

खाता सं. A/c No 34/17031 | ब.प. LF | प्रो.इ. Intl

महाराष्ट्र स्टेट को-ऑपरेटिव बैंक लि.
MAHARASHTRA STATE CO-OP. BANK LTD.
BOMBAY-400 025.

CA /O

For HOME TRADE LIMITED

Authorised Signatory/Director

"695686" 40008200 21: 11

CHIEF JUDICIAL MAGISTRATE
WARDHA

# TRANSFER

Counter Returned

Vidarbha D.C.C. Bank

Form No. 615

THE MAHARASHTRA STATE CO-OPERATIVE BANK LTD.

(Incorporating The Vidarbha Co-operative Bank Ltd.)

Mumbai 23 APR 2002

Cheque No. 695186 For Rs. 2675,15,270/-

RETURNED FOR REASON No. 14(d)

1. _____ Payee's endorsement irregular / incomplete / illegible, will pay on Bank's Confirmation.
2. _____ Payee's endorsement required or will pay on Bank certifying * want of _____ Payee's endorsement guarantee.
3. Payee's Vernacular endorsement requires (a) Bank's guarantee (b) guaranteed transaction.
4. Thumb impression of the Payee should be (a) attested by a magistrate under his Court Seal (b) affixed in the presence of the official of the Bank.
5. Please Certify that the amount of the cheque has been credited to the account of the payee _____
6. Drawer's Signature (a) differs (b) required (c) incomplete (d) two to operate (e) _____ signature not on record.
7. Payment stopped by the drawer.
8. Alteration in _____
9. Drawer's authority to sign not received.
10. Power of attorney in favour of _____ not registered in our books.
11. Mutilated will pay on Bank's Guarantee.
12. (a) Amount in words and figures differs (b) Post dated (c) Out of date (d) date doubtful (e) irregularly drawn (f) Drawer deceased (g) Account closed (h) No such Account (i) Cheque contains extraneous matter (j) Cheque undated
13. Effects not cleared may be presented again after.
14. (a) Full cover not received (b) Not arranged for (c) Refer to drawer (d) Funds insufficient (e) Funds expected (f) Exceeds arrangement.
    Please present again on _____
15. (a) Crossed cheque must be presented through a bank.
    (b) Cheque crossed to two banks.
16. (a) One Rs. revenue stamp required (b) Title of account required.
17. Clearing House stamp. a) required b) illegible c) of _____ should be cancelled under authentication.
18. No. advice _____ } differs from advice
19. Amount _____
    Name of payee _____ Collected at par please present on the

3/11/01

3/3/02

4154

30/10/12

CHIEF JUDICIAL MAGISTRATE
WARDHA

(123)

L.F. CURRENT ACCOUNT NO. 54/235

**The Maharashtra State Co-op. Bank Ltd.**
(Incorporating The Vidarbha Co-operative Bank Ltd.)

Fort. Branch/Mumbai H.O.

(36) FORM A6 (E)
Space for stamps

Ex. 416

Paid into the credit of Wardha District Central Cooperative Bank Ltd.

the sum of

Rupees (in words) Twenty Six Crores seventy five lacs fifteen thousand two hundred seventy only Rs. 26,75,15,270/-

in current Deposit Account as per particulars overleaf. For Wardha District Central Coop. Bank Ltd.

By

Recd. by Cashier Clerk Officer

PLEASE USE SEPARATE SLIPS FOR CASH AND CHEQUES

523/02

C. 416

Recd

30/10/12

30/10/12

C. M. F. G. Wardha

| PARTICULARS OF CHEQUES | | | | PARTICULARS OF CASH | | | |
|---|---|---|---|---|---|---|---|
| On which Bank drawn & Place | Cheque No. | Amount Rs. | P. | Denominations | Amount Rs. | | P. |
| The MSC Bank LA. | 695186. | 26,75,15,270 | – | x 1000 | | | |
| Fort, Mumbai. | | | | x 500 | | | |
| | | | | x 100 | | | |
| | | | | x 50 | | | |
| | | | | x 20 | | | |
| | | | | x 10 | | | |
| | | | | x 5 | | | |
| | | | | x 2 | | | |
| | | | | x 1 | | | |
| | | | | Rupees Coins | | | |
| | | | | Other Coins | | | |
| | Total Rs. | 26,75,15,270 | – | Total Rs. | | | |

# CONTRACT NOTE

( Regulation 3.5 )

*Subject to the jurisdiction of the courts in India*

**Contract note issued by members action for constituents as Brokers & Agents or principals**

Home Trade
home trade ltd.
Tower 3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91 22 787 2444, 761 2550, Fax: 91 22 787 2548

To,
THE WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD
CTP WARDHA RAILWAY STATION
WARDHA
Pin Code :

CONTRACT NO. LBL/NSE/2001 - 2,000/000 6,541
Constituent Order Ref. No.
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

For HOME TRADE LTD.
Authorised Signatory/Director

I/We have this day done by your order and to your account the following transactions :

## SECURITY DETAILS

| Order Number | ST | Security Name | Issue | TT | Repo Period | Value (In Rs. Lacs) | Price (In Rs.) | Repo Rate (%) | OA (in Lacs) |
|---|---|---|---|---|---|---|---|---|---|
| 001503200121 2 | GZ | GOI 2015 | 10.47 | | NA | 2,500.00 | 100.00 | | NA |

ST - Security Type  TT - Trade type  OA - Order Attributes  (RE/NR - REPO/NON REPO)

## TRANSACTION DETAILS

Trade Date 15/03/2001 Settlement Date 16/03/2001

| B/S | ON | TN | TT | CBN | CPN | LIP | PV/SV (Rs.) | BR (Rs.) | AI | TDS | TC |
|---|---|---|---|---|---|---|---|---|---|---|---|
| B | 001503200121 | 38,05 | 12:03:02 | | HOME TRADE | 12/02/2001 | 250,000,000.00 | | 2,472,083.33 | 0.00 | 252,472,083.33 |

CODES

B/S - Buy/Sell
ON - Order No.
TN - Trade No.
TT - Trade Time
TD - Trade Date
CBN - Counter Party Broker Name
CPN - Counter Party Participant Name
SD - Settlement Date
LIP - Last Interest Payment Date
PV - Purchase Value
SV - Sale Value
BR - Brokerage
TDS - Tax Deducted
AI - Accrued Interest
TC - Total Consideration

This contract is made subject to the Rules,Bye ... and usages of the National Stock Exchange of India Limited,Bombay and other Government/Regu ... e.

Brokerage has been charged as stated and has ... ng the official scale of brokerage and indicated separately.

This contract is subject to the jurisdiction of t

In the event of any claim(whether admitted or ... e arising between you and me/us out of these transactions the matter shall be referred to arbitration in B ... Rules,Bye-Laws and Regulations of the National Stock Exchange of India Limited , Bombay

This contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and me/us that all claims(whether admitted or not),differences and dispute inrespect of any dealings , transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings , transactions or contracts of a date been entered into or not) shall be submitted to and decided by Arbitration in Bombay as provided in the Rules,Bye-Laws and Regulations of the National Stock Exchange of India Limited , Bombay.

BOMBAY

Yours Faithfully

Member of National Stock Exchange of India Ltd. Bombay

For HOME TRADE LTD.

Authorised Signatory/Director

BROKER'S NOTE

BROKER'S NOTE

BROKER'S NOTE

BROKER'S NOTE

BROKER'S NOTE

C.R. No.:- 573/2002
Exhibit No.:- 427

**Witness No. on behalf of the Government:- 6**

I hereby solemnly state that -

Name:- Devidas Daulatrao Dophe,

Age:- 67 years, Occupation:- Retired,

Resident of:- Sant Tukdoji Ward, Hinganghat, District:- Wardha

**Examination-in-chief by Assistant Public Prosecutor L. S. Gajbhiye on behalf of the Government:-**

1. I was working as an auditor at Wardha Co-operative Bank since 1999. I was in charge of auditing. I audited all the cooperative banks in Wardha district that came under my jurisdiction. My senior, Mr. Taywade, did not assign me any work related to the headquarters of the Wardha District Central Co-operative Bank Limited in the year 2000-01. I did not verify any documents of that bank.

(Since the witness did not support the prosecution, permission was granted to the prosecution to ask questions in the nature of cross-examination upon the oral request of the learned Assistant Public Prosecutor under Section 154 of the Evidence Act.)

**Cross-examination by Assistant Public Prosecutor L.S. Gajbhiye on behalf of the Government:-**

2. It is not true that Taywade gave me a list and asked me to investigate the investments. It is not true that I examined the bank documents according to that list. It is not true that I verified that the record regarding the investment of Rupees twenty-five crore was on page No. 59 of the audit report. The underlined part 'A' in my statement is not true. I cannot say why the police wrote it that way. It is not true that I am giving false testimony to save the accused.

**Cross-examination by Accused No. Cross-examination by Advocate A.H. Khan for Accused No. 1:**

Denied

**Cross-examination by Advocate Mr. P.M. Deshpande for Accused Nos. 2 and 4:**

Denied

**Cross-examination by Advocate Mr. P.B. Tawari for Accused Nos. 5 to 7, 9, 12 and 13:**

Denied

**Cross-examination by Advocate Mr. R.N. Khare for Accused Nos. 8 and 11:**

Denied.

Re-examination: None.
Accepted after hearing.

Signature/-
Chief Judicial Magistrate, Wardha
Date: 09/11/2012

In the presence of,

Signature/-
Chief Judicial Magistrate, Wardha
Date: 09/11/2012

Exh - 427

**STATEMENT**

Local Crime Branch, Wardha
Date: 26/6/2002

Name: Rohidas Daulatrao Doke, Age 57 years, Occupation: Auditor, Cooperative Institutions Bank, Wardha, Resident of Sant Chokhoba Ward, Hinganghat

I state, upon being questioned, that I was appointed as a clerk in the Cooperative Department (Audit) in 1974. Currently, I have been working in Wardha since 1/11/1999.

Under the supervision of Mr. Taywade, Special Auditor, Cooperative Institutions Bank, the audit of the headquarters of Wardha District Central Cooperative Bank Limited, Wardha, for the year 2000-2001 was conducted on 29/9/2001. In the year 2000-2001, the work was not divided among the auditors, nor were there any written orders. I was assigned the audit work of a total of 20

branches of the said bank, and I have had additional charge of Arvi since 8/1/2001. Regarding the audit of the bank's headquarters, a list of investments was provided by the bank to Mr. Taywade. Accordingly, he gave me the list and asked me to verify it. I examined the documents according to the list. On page number 59 of the annual audit report for 2000-2001 prepared by Mr. Taywade, under column (2) Investments, (5) Investment in Government Securities, an amount of Rs. 25 crores is recorded, and the report states that the bank holds certificates for the entire investment. All the certificates were examined during the inspection. It is mentioned that the certificates should be kept safely. During this audit, I was not given a written assignment of work. However, it was given in 99-2000. During the 2001 audit, I examined the certificates according to the list provided by Mr. Taywade. The list did not include

government securities. Therefore, I could not examine them, and I did not. Mr. Taywade also did not tell me anything about the government securities. I checked the relevant certificates according to the list provided by Mr. Taywade and returned the list to him. I did not provide anything in writing regarding this, nor did I tell him that I had seen all the bank investment certificates. In reality, while scrutinizing the balance sheet, it is necessary to call the concerned section in-charge for each point and obtain the information from them. This responsibility lies with those who prepare the audit note, i.e., the concerned officers. Now, the list you showed me does not contain any entry regarding government securities. When this list is verified against the balance sheet, the investment of Rs. 5 crore made in DCC Bank Nagpur is also not recorded in the list. There is no entry for government

securities in the list, therefore, that verification was also not done. I conducted the examination as per the provided list and returned the list to Mr. Taywade. I have no other connection to this matter. I helped him because Mr. Taywade gave me verbal instructions. It is the complete responsibility of those who write the audit note to examine all the documents and check the proceedings, scrutinize the balance sheet, and prepare the audit report after examining the actual certificates. In this case, this responsibility lies with Mr. Taywade. I personally conduct the audits assigned to me and issue the audit notes with my signature.

This is my statement. I have read it, and it is correct as stated.

In the presence of
Signature
Deshpande
Police Inspector
Local Crime Branch, Wardha

Exhibit Criminal
Case No.:- 573/2002
Exhibit No.:- 428

**Witness No. on behalf of the Government:- 7**

I hereby solemnly state that -

Name:- Manoj Laxmanrao Chutke,

Age:- 49 years, Occupation:- Service

Resident of:- Saibaba Ward, Civil Line, Chandrapur

District:- Chandrapur

**Examination-in-chief by Assistant Public Prosecutor L. S. Gaybhiye on behalf of the Government:-**

1. I was working as an Administrator at Wardha District Central Cooperative Bank during the period from 07.05.2002 to 12.02.2004. The investigating officer in this case, Mr. Deshpande, Police Inspector, had requested some information from me regarding this bank on 18.07.2002. The letter given by him has been shown to me and it is marked as Exhibit No.

429. Accordingly, I provided him with the information available at the bank through a written letter on 29.07.2002. That letter has been shown to me and it is marked as Exhibit No. 430. I had also provided some information through three letters on 27.05.2002, 02.08.2002 and 26.08.2002. These are marked as Exhibit Nos. 431 to 433 respectively. All these letters bear my signatures and the content is true as per the bank's records. All this correspondence was regarding the twenty-five crore investment made by the bank, and I had provided the information accordingly. There was a mention that the said amount was given to Home Trade Limited company for investment.

The examination-in-chief is being adjourned due to the lunch break.

Chief Judicial Magistrate, Wardha
Date: 09/11/2012

(Cross-examination resumed under oath)

2. The police did not seize any bank documents from me. The transaction of twenty-five crores that I mentioned is recorded in the cash book and vouchers. I had provided the information in my above-mentioned letter only after reviewing the original records.

**Cross-examination by Advocate A.H. Khan on behalf of Accused No. 1:**

3. This statement is not true; the original documents related to the information were in the possession of the police at that time. It is not true that I provided the information without verifying any bank documents. It is not true that I provided information to the police based on information verbally provided to me by bank employees and officers.

Cross-examination by Advocate Mr. P.M. Deshpande on behalf of Accused Nos. 2 and 4:

4. The police had seized some documents before I took charge of the bank as administrator. It is true that I did not find any signed documents or correspondence of Accused Nos. 2 and 4 in the bank.

Cross-examination by Advocate Mr. P.B. Tawari on behalf of Accused Nos. 5 to 7, 9, 12 and 13:

5. The police had never taken my statement. Photocopies of the documents seized by the police were available in the bank. My appointment was as District Special Auditor, Class-I Cooperative Societies, Wardha. Due to the dissolution of the bank's executive board, I was appointed there as the administrator.

**Cross-examination by Advocate Mr. R.N. Khare on behalf of Accused Nos. 8 and 11:**

6. Denial.

Re-examination: None.

Accepted after hearing
Signature/-
Chief Judicial Magistrate, Wardha
Dated 09.11.2012
Before,
Signature/-
Chief Judicial Magistrate, Wardha
Dated 09.11.2012

Exh - 430

**THE WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD., WARDHA.**


| | | | | | |
|---|---|---|---|---|---|
| Telegraphic Address | Co.opbank | Hon. Chairman | 40366 | Phone Head Office | 44091 to 44098 |
| Post Box | 19 | General Manager | 40113 | Fax | 07152/40113 |
| PIN Code | 442 001 | Manager | 44095 | Wardha Branch | 44098 |
| STD Code | 07152 | | | | |


Outgoing No. 91/Accounts/ Securities/ 2002. 2002/Wardha Dated 19/7/2002

To,

The Honourable Police Inspector

Local Crime Branch, Wardha

Sub: Regarding the investigation of the crime registered concerning irregularities in the purchase of government securities.

Ref: Your letter No. Chamber/ 23/ Investigation /1646/2002 dated 18.7.2002.

Sir,

With reference to the above subject, we are sending you the following information:

1) As per the bank's bye-law number 31(15), the Board of Directors has the authority to constitute committees as needed and appoint members of the Board of Directors to them.

It also has the authority to establish an Executive Committee every year and appoint members of the Board of Directors to it.

According to the powers given to the Board of Directors under the above bank's bye-laws, after the matter of appointing members of the Board of Directors for each year (i.e., from 1.4. to 31.3.) is placed before the Board of Directors, it is informed that, as per the resolution of the Board of Directors, the Honourable Chairman has been given the authority to appoint directors to the committees every year.

As per the resolution of the Board of Directors dated 24.6.2000, the Honourable Chairman was given the authority to select members of the Board of Directors for the Executive Committee, Loan Committee, and other committees for the year 2000-2001, i.e., from 1.4.2000 to 31.3.2001. Accordingly, as per the orders given by the Honourable Chairman, the directors who were appointed to various committees for the year 2000-2001 were informed through a letter dated 13.7.2002. Furthermore, as per the resolution of the Board of Directors dated March 20, 2001, the authority to select members from the Board of Directors for the Executive Committee, Loan Committee, and other committees for the year 2001-2002 (i.e., from March 1, 2001 to March 31, 2002) was given to the Honorable Chairman. Accordingly, as per the orders given by the Honorable Chairman, and as communicated in the

letter dated April 12, 2001, the directors who were appointed to various committees for the year 2001-2002 were informed.

Letters dated July 13, 2000 and April 12, 2001 are attached.

2) The bank sent Rs. 25.30 crore from its current account at State Bank, Nagpur, to be deposited into its current account at State Bank, Mumbai. From this amount, on March 16, 2002, Rs. 25,24,72,083.33 was sent via fax to be credited to the current account number 17031 of Home Trade, Mumbai. On March 30, 2001, Home Trade, Mumbai, directly deposited Rs. 4,17,986.11 into the bank's account. In this regard, the bank sent a letter via fax to State Bank, Mumbai, regarding the deposit into the bank's account. The bank does not have any record available regarding this transaction. Only the

letter regarding the deposit of money into the account is attached to the bunch of securities transactions.

3) The bank does not have an investment policy. To maintain the SLR (Statutory Liquidity Ratio), it is required to invest at least 25 percent of the TDL (Time and Demand Liabilities) in government securities, fixed deposits/call deposits. The bank has invested Rs. 25 crore in government securities from call deposits. On March 16, 2001, an investment of ₹25 crore was made. On that date, the total investment was ₹103.42 crore. This amounts to 24.25 percent.

4) Mr. Bodade, Deputy Manager, Accounts Department, has retired from service with effect from April 20, 2001. Address - Mr. N. S. Bodade, Sanewadi, Wardha. Phone number 42318

We are sending the above information to you.

Sincerely,

[Signature]

Administrator

Exh- 43
(431)

**THE WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD., WARDHA.**

| | | | | | |
|---|---|---|---|---|---|
| Telegraphic Address | Co.opbank | Hon. Chairman | 40366 | Phone Head Office | 44091 to 44098 |
| Post Box | 19 | General Manager | 40113 | Fax | 07152/40113 |
| PIN Code | 442 001 | Manager | 44095 | Wardha Branch | 44098 |
| STD Code | 07152 | | | | |

Outgoing Number 91/2002.2003/335/27/5/02
Wardha, Dated 27/5/2002

To,
Investigating Officer
Local Crime Branch, Wardha.

Sub Regarding submission of information concerning the offense under Section 138 of the Negotiable Instruments Act, along with other sections of the Indian Penal Code, at Wardha City Police Station.

Ref: Your letter number Room-23/ Investigation/2002/Office Local Crime Branch, Wardha, dated May, 2002.

In reference to the above subject and as per your referenced letter, we are sending the following information:

1) Before purchasing government securities through Home Trade, the bank had never invested in securities before.

2) Before purchasing securities from Home Trade, it was confirmed from the company's SEBI registration certificate that they were members of NSE and BSE. Before investing the amount in securities, the decision to purchase securities from Home Trade company was taken after being assured that the transactions of Nagpur District Cooperative Bank, the profits earned by them, and the investment made in government securities did not involve any risk.

3) Home Trade company deposited the interest amount of Rs. 1,28,12,500/- only once on 4.9.2001. Despite repeated demands thereafter, neither the interest nor the securities have been provided till date. GOI 2015 10.47 percent securities were

purchased from Home Trade company. However, the bank does not have any information regarding their sale.

4) While purchasing government securities from Home Trade, information from other brokers was not obtained. Also, the bank does not have a list of other registered brokers.

5) No broker deal was finalized before purchasing the securities. 6) As there is still time for the preparation of the annual report dated 31.3.2002, we are sending the annual report dated 31/3/2001 and the monthly balance sheet of the last Friday of 28/3/2002.

7) Generally, the District Bank invests its surplus funds in the State Cooperative Bank. As per Section 24 of the Banking Regulation Act, 1949, there is a

provision for investment in government securities to maintain the SLR ratio. Accordingly, investments were made in government securities. However, a separate policy regarding investment in government securities has not been formulated.

8) As per Bye-law No. 36 of the bank, an Executive Committee is formed, and according to the powers granted to this committee, as per Bye-law No. 39 (8), it has the authority to make decisions in the best interest of the bank. The minutes of the Executive Committee meetings are placed before the Board of Directors for approval. Both the Board of Directors and the Executive Committee have these powers.

9) The bank has submitted monthly information to the Reserve Bank of India from March 2001 to March 2002 in Form No. 9 as per Section 27 of the Banking Regulation Act, 1949. Copies of this letter

have been sent to NABARD, Pune, State Bank, State Bank R.O. Nagpur, and the Commissioner of Cooperation, Pune. Since securities were not received from Home Trade Company, this matter was repeatedly followed up through letters and telephone calls.

10) The bank's annual report for 2001-2002 is still under preparation. The audit is also yet to be completed. Therefore, this information cannot be submitted at this time.

Yours sincerely,

Sd/-

Administrator

Wardha District Central Cooperative Bank Limited,

Wardha.

Exh- 432

**THE WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD., WARDHA.**

| | | | | | |
|---|---|---|---|---|---|
| Telegraphic Address | Co.opbank | Hon. Chairman | 40366 | Phone Head Office | 44091 to 44098 |
| Post Box | 19 | General Manager | 40113 | Fax | 07152/40113 |
| PIN Code | 442 001 | Manager | 44095 | Wardha Branch | 44098 |
| STD Code | 07152 | | | | |

Outgoing No. 91/Accounts/Government Securities/2002.03/29/3.8.02 Wardha Dated 2/8/2002

To,

The Honourable Police Inspector,

Local Crime Branch, Wardha.

Sub: Information regarding the investigation of the case filed in connection with irregularities in the purchase of government securities.

Ref: Your letter No. Room-23/Investigation/1676/2002 dated 23.7.2002.

Sir,

With reference to the above-mentioned letter, the information on the subject is submitted as follows:

1. As per Section 24 of the Banking Regulation Act, 1949, it is mandatory to invest at least 25 percent of the total TDL (Time and Demand Liabilities) to maintain the SLR (Statutory Liquidity Ratio). Such investment has to be made in fixed deposits, government securities, or call deposits. There are no rules or instructions regarding what percentage of the required investment should be invested in government securities.

On March 16, 2001, the bank's total TDL was Rs. 23681.42 lakhs, and its percentage was 43.67 percent. On that date, the bank had an investment of Rs. 103.42 crore, of which Rs. 57.75 crore was in call deposits. From this amount of call deposits, the bank invested Rs. 25.00 crore in government securities. Therefore, since the call deposit balance decreased by that amount and the same amount was

invested in government securities, the SLR was not affected and remained the same.

The percentage of the investment made to maintain the SLR with respect to the total TDL is as follows:

| | | |
|---|---|---|
| Fixed Deposits | Rs. 4566.79 lakhs | 19.28 percent |
| Call Deposits | Rs. 3275.00 lakhs | 13.83 percent |
| Government Securities | Rs. 2500.00 lakhs | 10.56 percent |
| Total | 10341.79 lakhs | 43.67 percent |

2) As per the Bank's Bye-laws No. 31(15) and 36, the tenure of the Executive Board and other committees is one year, and since the Board of Directors has the authority to appoint members of the Board of Directors to these committees, after the matter is placed before the Board of Directors every year, and

after the Board of Directors grants authority to the Hon'ble Chairman through a resolution, and after the Hon'ble Chairman gives his approval, information is provided every year regarding the appointment of directors to the Executive Board and other committees. The note sheets dated 24.4.2000 and 12.3.2001 and the circulars dated 13.7.2000 and 12.4.2001 are attached herewith.

3) As per the Bank's Bye-law No. 20(1), the number of directors to be elected is 16, out of which the seat of the late Amol Krishnarao Deshmukh has been vacant since his death on 15.6.98.

4) Also, as per the Bank's Bye-law No. 30(4), it is mentioned that in the absence of the Hon'ble Chairman, the Hon'ble Vice-Chairman shall be given the powers of the Chairman.

5) The Bank purchased Government Securities No. 2015 on 16.3.2001. The interest amount of Rs. 1,28,12,500/- was received by check on 4.9.2001. As per the phone conversation with Ms. Kanan, we were informed that the interest payment was made by June 1, 2001, but the bank received the money 3 months late. If the interest amount had been received 3 months earlier, it would have been deposited in a call deposit account and would have earned 6 percent interest. Based on this conclusion, we calculated 3 months' interest at a 6 percent rate on Rs. 1,28,12,500/-, which amounts to Rs. 1,89,555/-. Therefore, the bank demanded a flat interest amount of Rs. 2.00 lakhs from Home Trade, and accordingly, Home Trade deposited a check of Rs. 2.00 lakhs into the account on September 24, 2001.

We are sending you the above information.

Sincerely,

Enclosed - 7 copies

Yours faithfully,

Signature/-

Administrator

Exh- 433

**THE WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD., WARDHA.**


| | | | | | |
|---|---|---|---|---|---|
| Telegraphic Address | Co.opbank | Hon. Chairman | 40366 | Phone Head Office | 44091 to 44098 |
| Post Box | 19 | General Manager | 40113 | Fax | 07152/40113 |
| PIN Code | 442 001 | Manager | 44095 | Wardha Branch | 44098 |
| STD Code | 07152 | | | | |


Outgoing No. 90/Accounts/2002.03 Wardha, Dated 26/8/2002

To,

The Honourable Police Inspector,

Local Crime Branch, Wardha.

Sub: Regarding irregularities in the purchase of government securities

Ref: Your letter No. Room-23/Investigation/1881/2002 dated 17.8.2002.

Sir,

With reference to the above-mentioned letter, it is informed that Mr. R.D. Marghade was working as the Manager at the Executive Board meeting held on

24.2.01. As per your letter, he has been asked to be present at your office on 20.8.2002 to record his statement.

Accordingly, as inquired in your letter, it appears from the photocopies taken from the original copies in our possession that the letter dated 28.3.2001 bearing the signature of Mr. S.N. Trivedi of Home Trade and the letter dated 4.9.2001 from Mr. Ketan Peshkariya were not received by our bank.

This is submitted for your information.

Yours sincerely,

Sd/-

Administrator.

Exhibit Police Case Number: 573/2002

Exhibit Number: 438

Witness Number on behalf of the Government: 08

I hereby solemnly declare that,

Name: Shivsingh Sandusingh Bighot

Age: 57 years, Occupation: Service

Resident of: Birla College, Kalyan West, Mumbai.

**Examination-in-chief by Assistant Public Prosecutor S. K. Umre on behalf of the Government:**

1. On August 31, 2002, I was working as an Assistant Manager at the Maharashtra State Cooperative Bank, Fort, Mumbai. At that time, I was working as an accountant in the Accounts Department. On March 16, 2001, the Wardha District Central Cooperative Bank sent a message via fax at exactly 12:00 PM with cipher code number

193734, instructing us to debit the account of the Wardha District Central Cooperative Bank as per their instructions and credit the amount to the account of M/s. Home Trade Limited. The said amount was Rs. 25,24,72,083.33. Accordingly, on March 16, 2001, the said amount was debited from the account of the Wardha District Central Cooperative Bank and credited to the account of M/s. Home Trade Limited.

2. A check number 695101 for Rs. 25,24,70,000/- from M/s. Home Trade Limited was presented for payment through clearing by Janata Sahakari Bank Limited, Pune Branch, Fort, Mumbai on March 19, 2001. The said check was debited to their head office's current account number 3-A/17031. I provided written information regarding this to the police through a letter. That letter was shown to me;

it is in my handwriting and bears my signature. That letter is marked as Exhibit Number 439.

3. The shadow copies of the ledger books of the transactions in this regard were also provided to the police. I checked all those copies against the original ledger books and ensured that they were correct and wrote a note and affixed my signature and bank seal, they are on I.D.No.440 to 442. (The learned counsel for accused K.1 objected that the said documents cannot be given I.D.No.. As per the directions of the Hon'ble Supreme Court in Bipin Panchal v. State of Gujarat, the objection was reserved for final determination in accordance with the arguments.) I know Vijay Bhosale. At that time he was working in our bank.

**In cross-examination, accused No. 1 was represented by Advocate Shri A.H. Khan.**

4. I was working as a Grade 1 officer at the headquarters in Mumbai at that time. I was aware of the amount of sanction that the district level banks had, but I did not take any action against the Central Wardha District Cooperative Bank when it transacted more than Rs. 25 crore. This is true. It is true that the said investment transaction was legitimate and I did not take any action or dispute. Bank correspondence is done on a printed letterhead. I gave N.C. 439 from my office in Mumbai. It is on paper. The reason why it is not on a printed letterhead is because the inspector asked me to write the said certificate on a blank paper. It is not true to say that I did as the police told me. This is true that it is possible to bring it in court. The documents were prepared as stated. It is true that the original ledger of N.C. 440 to 442 is not true to say that I did not write the police's letterhead.

**In cross-examination accused No. 2 and 4 advocate Mr. A.K. Chaubey :-**

(Adjourned for the afternoon)

Chief Judicial Magistrate, Wardha.

Date 23.11.2012.

On the contrary, the investigation will continue on oath...

5 It is true that both Home Trade Limited and Wardha District Central Cooperative Bank had accounts in our bank. The entire original ledger of both of them was seized by the police. The said original ledger was not produced before me in the court. I cannot say for sure whether the original ledger is in the bank. I am still working in the said bank. I have not brought the original documents of N.C. 440 to 442 to the court today. I have not

brought the original account book of account no. 54/2351 of Wardha District Central Cooperative Bank.

6. I received the fax mentioned in N.K. 439 in Mumbai. Both the accounts were being handled in Mumbai. The money transferred in both the accounts was done in Mumbai itself. The above mentioned fax came from Wardha District Cooperative Bank. There was no request from Home Trade to deposit the said amount in their account. I never saw accused K.R. and 4 coming to my bank. N.K. 439 and N.K. 440 to 442 were shown to me. I cannot show from this or any other document that Home Trade deposited Rs. 3 crore in the account of Wardha District Central Cooperative Bank on or between 17.8.2001.

7. In N.C.440, it is recorded that Rs. 4,17,986.11/- was transferred from the account of Home Trade to the account of Wardha District Central Cooperative Bank on 30th March 2001. It is evident from the account statement shown to me that the said entry was deposited in the bank account. That account statement is on N.C.443. It is not true to say that I have done this with the intention of helping the people of Wardha District Central Cooperative Bank. The original account book was knowingly not brought to the court. It is not true to say that I am not aware of any transfer of more amount than the amount due from the Jim Trade account to the Cooperative Bank account.

**In cross-examination, accused No.5 to 7,9,12 and 13 were represented by advocate Shri.S.S. Khopade:-**

(Adjourned due to the end of court business)

Before,
11/23/12
Chief Judicial Magistrate, Wardha.
Date 23.11.2012.

**In cross-examination, accused No.5 to 7,9,12 and 13 were represented by Advocate Shri. P.B.Tawri:-**

**Proceeding on oath -**

8. Maharashtra State Cooperative Bank is the apex bank in the state in the cooperative sector. This bank has accounts of all the district central cooperative banks, N.K. Along with the account statements 440 to 443, another account statement was shown to me. It is on N.K. 449. This account statement is of Wardha District Central Cooperative Bank and is of the account

in our bank. All these account statements have been taken from the original account book of the bank and have been properly certified and authenticated. I have never received any notice to bring the original account book to the court, nor have I been told to do so.

**Cross-examination: Shri. DM Verma, Advocate on behalf of accused No. 8 and 11:- Refusal.**

There is no re-examination.
.Accepted after hearing

Chief Judicial Magistrate, Wardha.
Dated 14.12.2012.

Chief Judicial Magistrate, Wardha.
Dated 14.12.2012.

Exh. 439

Date: 31/08/2002

It is hereby certified as follows:

1) On 16/03/2001, the Wardha District Central Cooperative Bank, via fax at exactly 12:00 PM, instructed (using cipher code number 193734) to debit their account and credit the amount of Rs. 25,24,72,083.33 (Rupees Twenty-Five Crore Twenty-Four Lakh Seventy-Two Thousand Eighty-Three and Thirty-Three Paise only) to the account of M/s. Home Trade Limited, as per the instructions of the Wardha District Central Cooperative Bank. Accordingly, on 16/03/2001, the amount was credited to the account of Home Trade Limited, without debiting the Wardha District Central Cooperative Bank's account.

2) M/s. Home Trade Limited presented cheque number 695101 for Rs. 25,24,70,000.00 (Rupees Twenty-Five Crore Twenty-Four Lakh and Seventy

Thousand only) for payment through clearing on 19/03/2001 from Janata Sahakari Bank Limited, Pune Branch, Fort, Mumbai. The said cheque was debited to their head office's current account number 3-A/17031.

Signature/- 31/8/2002
(S.S. Bighot)
Shivsingh Sandusingh Bighot
Officer Grade-1
Age 47

Order
Xeroxed from the original copy.

Control No. 9/a/B No. 042814 Ledger No.

| Cheques Issued | | Stop Payment | | |
|---|---|---|---|---|
| FROM | TO | CHEQUE NO. | DATE | AMOUNT |

Mode of Operations .....
Special Instructions .....

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

Name of the A/C Home Trade Hair Ltd
Full address .....
Tel. No. ..... Tele. Add. ..... Pin Code .....

ACCOUNT CODE NUMBER 3A/17031

| DATE | PARTICULARS | CHEQUE NO. | DEBIT Rs. | P. | CREDIT Rs. | P. | Dr. or Cr. | BALANCE Rs. | P. | SIGN L.K. | SIGN J.O. |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1-7 MAR. 2001 | Brought Forward | | | | | | CR | | | | |
| | Pay bank charges | | 150 | — | | | CR | | 150 | — | |
| 16 | Pay Wardha DCC | | | | | | CR | | | | |
| | 2) Nagpur DCC | | | | | | CR | | | | |
| 19 | Home trade | | | | | | CR | | | | |
| | | 101 | | | | | CR | | | | |
| 30 | Pay Nagpur DCC | | | | | | CR | | | | |
| | Dividend | | | | | | CR | | | | |
| 31 | Nagpur DCC | | | | | | CR | | | | |
| | Home trade | 102 | | | | | CR | | | | |
| | Pay Wardha DCC | | | | | | CR | | | | |
| 23 MAR 2001 | Pay Nagpur DCC | | | | | | CR | | | | |
| | Home trade | | | | | | CR | | | | |
| 28 MAR 2001 | | | | | | | CR | | | | |
| | | | | | | | | | | | |
| 30 MAR 2001 | Wardha DCC | | | | | | | | | | |
| 31 MAR 2001 | | | | | | | | | | | |
| | Carried Forward | | | | | | | | | | |

The Statement of Account with
**Maharashtra State Co-op. Bank Ltd.**
Incorporating the Vidarbha Co-op. Bank Ltd.
Head Office : 9, Maharashtra Chamber Of Commerce Lane Fort, Bombay 400 023
Post Box No. 472 Tel. No. 2070020

IMPORTANT
Please advise us if ... within 15 days of ... correctness of the above statement

THE MAHARASHTRA STATE CO-OP. BANK LTD.
Bombay
Accountant
Branch Accountant

C.C./R.C.C.
Exhibit No. 440
Proved by PW 8
Proved on which date 23/11/2
On date 23/11/2

C. J. M., F. C., Wardha

CHIEF JUDICIAL MAGISTRATE
WARDHA

Ledger No. | Sheet Sr. No.

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

Mode of Operations
Special Instructions
Name of J. O. Shri/Smt.
Name of L.K. Shri/Smt.

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

ACCOUNT CODE NUMBER: 3A/17031

| DATE | PARTICULARS | CHEQUE NO. | DEBIT Rs. | P. | CREDIT Rs. | P. | Dr. or Cr. | BALANCE Rs. | P. | SIGN L.K. | SIGN J.O. |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 Oct. 00 | Brought Forward | | | | | | | | | | |
| 11 | By clg. | | | | | | | | | | |
| 4 | Nov 2001 | | | | | | | | | | |
| | Pay/Service Charges | | | | | | | | | | |
| 23 | By clg. | | | | | | | | | | |
| 24 | | | | | | | | | | | |
| | Home Trade | | | | | | | | | | |
| 26 | | | | | | | | | | | |
| 6 | Home trade | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 7 | Home trade | | | | | | | | | | |
| | Home trade | | | | | | | | | | |
| | | | | | | | | | | | |
| 8 | | | | | | | | | | | |
| 12 | By Nagpur | | | | | | | | | | |
| 13 | G. Hedge | | | | | | | | | | |
| | | | | | | | | | | | |
| | Home trade | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 10 AUG 2001 | By clg. | | | | | | | | | | |
| 11 AUG 2001 | Nagpur | | | | | | | | | | |
| 23 | By clg. | | | | | | | | | | |
| | Nagpur | | | | | | | | | | |
| 24 | Home trade | | | | | | | | | | |
| | | | | | | | | | | | |
| 30 | By TV | | | | | | | | | | |
| | Carried Forward | | | | | | | | | | |

The Statement of Account with
**Maharashtra State Co-op. Bank Ltd.**
(Incorporating the Vidarbha Co-op. Bank Ltd.)
Head Office : 6, Maharashtra Chamber, Cornwallis Lane Fort, Bombay 400 023
Post Box No. 472 Tel. No. 2676020

IMPORTANT
Please advise us of any discrepancy within 15 days of receipt of this statement failing which we shall consider your acceptance of the correctness of the above statement.

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

Exhibit No. 141
Proved by PW 8
Proved on which date 23/11/12
Cross date 23/11/12

J. M., F.C., Wardha

verified from original
True copy

Sheet Control No. C/A No. 021190 Ledger No. Sheet Sr. No.

| Cheques Issued FROM | TO | Stop Payment CHEQUE NO. | DATE | AMOUNT | Particulars of O/D Limits UNIT | AMT | TILL DATE | REF.NO | INTL |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | |

Mode of Operations
Special Instructions
Name of J. O. Shri/Smt.
Name of L.K. Shri/Smt.

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

ACCOUNT CODE NUMBER 3A/1703

| DATE | PARTICULARS | CHEQUE NO. | DEBIT Rs. | P. | CREDIT Rs. | P. | Dr. or Cr. | BALANCE Rs. | P. | SIGN L.K. | JO. |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 3 0 AUG 2001 | Brought Forward | | 364 | 13179083 | 49065696223 | | CR | 12664612 | 9390 | | |
| | Home trade | 69519 | 6 | 09229 | — | | | | | | |
| | — | 157 | 1 | 05700 | — | | | | | | |
| | — | 160 | 4 | 00000 | — | | | | | | |
| | Bharat Kapil | 177 | 74 | 14782578 | — | | CR | 3 | | | |
| | Sagar brea | 173 | 4 | 09400 | — | | | | | | |
| | — | 175 | 1 | 14 | — | | CR | 6 | | | |
| 3 1 AUG 2001 | Home trade | 154 | 50 | 00000 | — | | | | | | |
| | — | 153 | 1 | 50000 | — | | CR | 3 | 4926 | 12 | |
| | Tech mahindra | 153 | | 110 | — | | CR | 3 | 6112 | — | |
| 11 SEP 2001 | Tech book | | | 50 | — | | CR | 3 | 6126 | 12 | |
| 11 SEP 2001 | TRF DR | | 2 | 79426 | 12 | | | | | | |
| | | | 49065696223 | | 49065696223 | | | | | | |
| | Carried Forward | | | | | | | | | | |

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

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

THE MAHARASHTRA STATE CO-OP. BANK LTD.
Accountant

Control No. Cig/B No. 015320 Ledger No. Sheet Sr. No.

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

Mode of Operations
Special Instructions
Name of J. D. Shri/Smt.
Name of L.K. Shri/Smt.

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

ACCOUNT CODE NUMBER 3A/7031

| DATE | PARTICULARS | CHEQUE NO. | DEBIT Rs. | P. | CREDIT Rs. | P. | Dr. or Cr. | BALANCE Rs. | P. | SIGN L.K. J.O. |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 OCT 2001 | Brought Forward | | | | 3,79,13,66 | 12 | CR | 3,79,13,66 | 12 | |
| 25 | Home Trade Corpn | | 3,00,000 | — | | | CR | 79,13,66 | 12 | |
| 1 JAN 2002 | Interest | | 66,000 | — | | | CR | 1,13,66 | 12 | |
| 8 | Pay/Cly/Sale | | | | 30,14,12,500 | — | | | | |
| | 〃 | | | | 29,14,12,500 | — | | | | |
| | 〃 | | | | 28,64,12,500 | — | | | | |
| | 〃 | | | | 27,50,00,000 | — | | | | |
| | 〃 | | | | 26,00,00,000 | — | | | | |
| | 〃 | | | | 25,00,00,000 | — | CR | 16,64,40,116 | 12 | |
| | Nagpur SC | 695160 | 16,59,08,700 | — | | | CR | 1,31,66 | 12 | |
| | 104 Service Charges | | 2,800 | — | | | CR | 1,31,66 | 12 | |
| 9 | Pay/Cly/Sale | | | | 3,81,71,000 | — | | | | |
| | 〃 | | | | 3,70,48,700 | 33 | | | | |
| | 〃 | | | | 3,70,48,700 | 33 | CR | 1,20,00,255 | 05 | |
| 10 JAN 2002 | Nagpur DC | 655150 | 1,32,58,818 | 89 | | | | | | |
| | To Sundry Charges | | 6,000 | — | | | CR | 58,66 | 11 | |
| 11 JAN 2002 | Pay/Cly/Sale | | | | 3,50,00,000 | — | | | | |
| | 〃 | | | | 3,37,00,000 | — | | | | |
| | 〃 | | | | 3,36,00,000 | — | | | | |
| | 〃 | | | | 3,00,00,000 | — | | | | |
| | 〃 | | | | 3,00,00,000 | — | | | | |
| | 〃 | | | | 3,00,00,000 | — | | | | |
| | 〃 | | | | 3,00,00,000 | — | | | | |
| | 〃 | | | | 3,00,00,000 | — | CR | 2,20,24,58,255 | 11 | |
| | Nagpur SC | 164 | 10,46,11,400 | — | | | | | | |
| | 〃 | 165 | 17,76,05,000 | — | | | CR | 1,24,66 | 11 | |
| 12 | Service Charges | | 6,000 | — | | | CR | 1,24,66 | 11 | |
| 1 FEB 2002 | Pay/Cly/Sale | | | | 20,00,00,000 | — | | | | |
| | Nagpur SC | 167 | 20,00,00,766 | 67 | | | CR | 1,24,66 | 11 | |
| | Service Charges | | 6,000 | — | | | CR | 1,24,66 | 11 | |
| | Carried Forward | | 86,07,58,055 | 56 | 86,07,58,055 | 56 | | | | |

The Statement of Account with
**Maharashtra State Co-op. Bank Ltd.**
(Incorporating the Vidarbha Co-op. Bank Ltd.)
Head Office : 9, Maharashtra Chamber of Commerce Lane Fort, Bombay 400 023
Post Box No. 472 Tel. No. 2676020

IMPORTANT
Please advise us immediately if not received within 15 days of the date of this statement
correctness of the above statement.

THE MAHARASHTRA STATE CO-OP. BANK LTD.
Accountant
Senior Officer

S.C.C./R.C.C.
Exhibit No.
Proved by
Proved on which date 23/11/12
On date 23/11/12

J. M., F. C., Wardha

verified from original

Sheet Control No. C/a B No. 015320 Ledger No. Sheet Kr. No.

| Cheques Issued | | Stop Payment | | | Particulars of O/D Limits | | | | |
|---|---|---|---|---|---|---|---|---|---|
| FROM | TO | CHEQUE NO. | DATE | AMOUNT | LIMIT | DATE | BILL DATE | REF NO. | BL |
| | | | | | | | | | |

Mode of Operations
Special Instructions
Name of J. O. Shri/Smt.
Name of L.K. Shri/Smt.

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

ACCOUNT CODE NUMBER 30/1703

| DATE | PARTICULARS | CHEQUE NO. | DEBIT Rs. P. | CREDIT Rs. P. | Dr. or Cr. | BALANCE Rs. P. | SIGN L.K. J.O. |
|---|---|---|---|---|---|---|---|
| 1 FEB | Brought Forward | | [illegible] | [illegible] | CR | [illegible] | |
| 5 | [illegible] | | [illegible] | | CR | [illegible] | |
| 6 | [illegible] | | [illegible] | | CR | [illegible] | |
| | [illegible] | | [illegible] | | CR | [illegible] | |
| 8 1 MAR 2002 | | | [illegible] | | | | |
| | | | [illegible] | | | | |
| | Carried Forward | | | | | | |

The Statement of Account with
**Maharashtra State Co-op. Bank Ltd.**
Incorporating the Vidarbha Co-op. Bank Ltd.
Head Office : 9, Maharashtra Chamber Of Commerce Lane Fort, Bombay 400 023
Post Box No. 472 Tel. No. 2870020

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

THE MAHARASHTRA STATE CO-OP. BANK LTD.
Manager
Senior Accountant
Current Accounts

Mode of Operations

Special Instructions

Name of J. O. Shri/Smt.

Name of L.K. Shri/Smt.

Ex-443

Name of A/c WARDHA DIST. CENT. CO-OP. BANK LTD.

Full address H.O. WARDHA

DIST. WARDHA - 442001.

Tel. No. Tele. Add. Pin Code

ACCOUNT CODE NUMBER

| DATE | PARTICULARS | CHEQUE NO. | DEBIT Rs. | P. | CREDIT Rs. | P. | Dr. or Cr. | BALANCE Rs. | P. | SIGN L.K. JO. |
|---|---|---|---|---|---|---|---|---|---|---|
| 3 APR 2001 | Brought Forward | | [illegible] | [illegible] | [illegible] | [illegible] | DR | [illegible] | [illegible] | |
| [illegible] | [illegible] | [illegible] | | [illegible] | | | | | | |
| [illegible] | [illegible] | [illegible] | | [illegible] | | | | | | |
| 11 | [illegible] | [illegible] | | [illegible] | | | | | | |
| 14 | [illegible] | [illegible] | | [illegible] | | | | | | |
| 15 | [illegible] | [illegible] | | | [illegible] | | | | | |
| [illegible] | [illegible] | | | | [illegible] | | | | | |
| 11 | [illegible] | | | | [illegible] | | | | | |
| 17 | [illegible] | [illegible] | [illegible] | | | | | | | |
| [illegible] | To Tr. [illegible] | | [illegible] | | | | | | | |
| [illegible] | [illegible] | | [illegible] | | | | | | | |
| 21 | To Tr. [illegible] | | [illegible] | | | | | | | |
| [illegible] | [illegible] | | [illegible] | | | | DR | [illegible] | | |
| [illegible] | [illegible] | | | | [illegible] | | CR | [illegible] | | |
| 3 MAR 2001 | By [illegible] | [illegible] | [illegible] | | | | | | | |
| [illegible] | [illegible] | [illegible] | [illegible] | | | | | | | |
| 16 | [illegible] | [illegible] | | | [illegible] | | | | | |
| 25 | [illegible] | [illegible] | | | [illegible] | | | | | |
| 27 | [illegible] | [illegible] | | | [illegible] | | | | | |
| 31 | To Tr. [illegible] | [illegible] | [illegible] | | | | | | | |
| 31 | [illegible] | [illegible] | [illegible] | | | | | | | |
| [illegible] | To Tr. [illegible] | | [illegible] | | | | | | | |
| 31 | By Tr. [illegible] | [illegible] | | | [illegible] | | DR | [illegible] | | |
| | By Bal | | | | [illegible] | | | | | |
| | | | [illegible] | | [illegible] | | | | | |
| | Carried Forward | | | | | | | | | |

The Statement of Account with
Maharashtra State Co-op. Bank Ltd.
Incorporating the Vidarbha Co-op. Bank Ltd.
Head Office: 19, Maharashtra Chamber Of Commerce Lane Fort, Bombay 400 023
Post Box No. 472 Tel. No. 2875000

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

THE MAHARASHTRA STATE CO-OP. BANK LTD.

Junior Officer/Accountant

Time copy

Shinde

Accountant

Shinde

J.S.G.R.C.C.
Exhibit No. 143
Proved by PW8
Proved on which date 23/11/12
On date 23/11/12

C.J. M.; F.C.; Wardha

Mode of Operations

Special instructions

Name of the A/C: WARDHA DIST. CENT. CO-OP. BANK LTD.

Full address: H.O. WARDHA DIST - WARDHA - 442001.

Tel No. Tele. Add. Pin Code

ACCOUNT CODE NUMBER

| DATE | PARTICULARS | CHEQUE NO. | DEBIT Rs. | P. | CREDIT Rs. | P. | DR/CR | BALANCE Rs. | P. | SIGN L.K. | SIGN J.O. |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 2-7 MAR. 2001 | Brought Forward | | [illegible] | [illegible] | [illegible] | [illegible] | CR | [illegible] | [illegible] | | |
| 08 | [illegible] | 758376 | [illegible] | [illegible] | | | | | | | |
| 19 | [illegible] | [illegible] | | | [illegible] | [illegible] | | | | | |
| 08 | [illegible] | [illegible] | | | [illegible] | [illegible] | | | | | |
| [illegible] | [illegible] | [illegible] | | | [illegible] | [illegible] | | | | | |
| 05 | [illegible] | 519628 | [illegible] | [illegible] | | | | | | | |
| 30 | [illegible] | 238021 | [illegible] | [illegible] | | | | | | | |
| [illegible] | [illegible] | [illegible] | | | [illegible] | [illegible] | DR | [illegible] | [illegible] | | |
| 2-8 MAR. 2001 | | | | | | | | | | | |
| 20 | [illegible] | [illegible] | [illegible] | [illegible] | | | | | | | |
| 08 | [illegible] | | | | [illegible] | [illegible] | | | | | |
| Dombiv | [illegible] | | | | [illegible] | [illegible] | | | | | |
| 19 | [illegible] | | | | [illegible] | [illegible] | | | | | |
| 28 | [illegible] | [illegible] | | | [illegible] | [illegible] | | | | | |
| 01 | [illegible] | [illegible] | [illegible] | [illegible] | | | | | | | |
| Since(B/F) | [illegible] | | | | [illegible] | [illegible] | | | | | |
| 9 | [illegible] | | | | [illegible] | [illegible] | CR | [illegible] | [illegible] | | |
| 2-9 MAR. 2001 | | | | | | | | | | | |
| 11 | [illegible] | [illegible] | [illegible] | [illegible] | | | | | | | |
| 14 | [illegible] | [illegible] | [illegible] | [illegible] | | | | | | | |
| — | — | [illegible] | [illegible] | [illegible] | | | | | | | |
| 16 | — | 646400 | [illegible] | [illegible] | | | | | | | |
| 08 | [illegible] | 758357 | [illegible] | [illegible] | | | | | | | |
| 15 | [illegible] | [illegible] | [illegible] | [illegible] | | | | | | | |
| 14 | [illegible] | [illegible] | [illegible] | [illegible] | | | | | | | |
| 05 | [illegible] | | | | [illegible] | [illegible] | | | | | |
| 05 | [illegible] | | | | [illegible] | [illegible] | | | | | |
| 05 | [illegible] | 519629 | [illegible] | [illegible] | | | | | | | |
| 14 | [illegible] | [illegible] | [illegible] | [illegible] | | | | | | | |
| 04 | — | [illegible] | [illegible] | [illegible] | | | | | | | |
| 19 | [illegible] | [illegible] | [illegible] | [illegible] | | | | | | | |
| 19 | [illegible] | [illegible] | | | [illegible] | [illegible] | CR | [illegible] | [illegible] | | |
| 31 MAR. 2001 | | | | | | | | | | | |
| 14 | [illegible] | [illegible] | [illegible] | [illegible] | | | CR | [illegible] | [illegible] | | |
| | Carried Forward | | [illegible] | [illegible] | [illegible] | [illegible] | | | | | |

The Maharashtra State Co-op. Bank Ltd.
Undertaking the Maharashtra Co-op. Bank Ltd.
Head Office: 9, Maharashtra Chamber Of Commerce Lane Fort, Bombay 400 023
Fax: Box No. 472 Tel. No. 2816000

IMPORTANT
Please advise us of any discrepancy within 15 days or otherwise it will consist as your acceptance of the transaction as the above statement.

THE MAHARASHTRA STATE CO-OP. BANK LTD.

Junior Officer/Accountant

Verified from the original

(152)

Mode of Operation:
Special instr:
Name of J. O. Shri/Smt.
Name of L.K. Shri/Smt.

Name of the A/C: WARDHA [illegible] CO-OP. BANK LTD.
Full address: [illegible]
DIST. WARDHA 442001.
Tel. No. Tele. Add. Pin Code.

ACCOUNT CODE NUMBER
54/2351

Ex449

(114)

| DATE | PARTICULARS | CHEQUE NO. | DEBIT Rs. P. | CREDIT Rs. P. | Dr. or Cr. | BALANCE Rs. P. | SIGN L.K. J.O. |
|---|---|---|---|---|---|---|---|
| 14 MAR 2001 | Brought Forward | | 35393331853 | 35[illegible]161430 | CR | [illegible] | |
| 19 | Mumbai Head | 760034 | 13840 — | | | | |
| 19 | [illegible] | 342466 | 1168 — | | | | |
| ~~[illegible]~~ | ~~[illegible]~~ | ~~[illegible]~~ | ~~[illegible]~~ | | | | |
| 19 | By Clg. 19 SDA | [illegible] | | 8316 — | | | |
| 19 | — [illegible] | | | 1272 — | | | |
| 06 | By [illegible] 2417 | | | 1150 — | | | |
| 05 | — [illegible] | | | 1062 — | | | |
| 03 | By Tr. [illegible] | | | 134354 — | | | |
| 11 | Dhulia [illegible] | 341078 | [illegible] | | | | |
| 21 | Tr. [illegible] | | 2134471 — | | | | |
| — | Tr. Tr. [illegible] | | 418461 — | | | | |
| [illegible] | — 12.0 [illegible] | | 11315 — | | | | |
| 06 | By [illegible] | [illegible] | | 1461 — | | | |
| 19 | — [illegible] | | | 11416 — | | | |
| — | — [illegible] | | | 711023 — | DR | 318813123 | |
| 15 MAR 2001 | | | | | | | |
| 19 | Mumbai Head | [illegible] | 812905 — | | | | |
| 05 | By Clg. [illegible] | | | 1152 — | | | |
| — | — [illegible] | 121344 | | 8282 — | | | |
| 19 | By Tr. [illegible] | | | [illegible] | | | |
| 06 | — [illegible] | | | 19536 — | | | |
| — | — [illegible] | | | 225546 — | | | |
| [illegible] | | | | 153413 — | | | |
| [illegible] | By Tr. [illegible] | | | [illegible] — | | | |
| 19 | Nanded [illegible] | [illegible] | [illegible] | | | | |
| 19 | By Tr. [illegible] | | | [illegible] | | | |
| — | Dhulia [illegible] | [illegible] | 7218 — | | | | |
| 05 | [illegible] | 596253 | [illegible] — | | | | |
| 19 | By Tr. [illegible] | | | [illegible] — | CR | 76[illegible]6477 | |
| 16 MAR 2001 | [illegible] | [illegible] | 1496800 — | | | | |
| — | [illegible] | [illegible] | 1294550 — | | | | |
| 19 | [illegible] | [illegible] | 41132 — | | CR | 406[illegible]81 27 | |
| | Carried Forward | | 3588[illegible]9353 | 3559[illegible]35[illegible]30 | | | |

The Statement of Account with
**Maharashtra State Co-op. Bank Ltd.**
(Incorporating the Vaishya Co-op. Bank Ltd.)
Head Office : 9, Maharashtra Chamber Of Commerce Lane Fort, Bombay 400 023
Post Box No. 472 Tel. No. 2816010

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

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

True Copy

[illegible]

573/02
C.M.C.
449
2009
Prepared by
on which date 14/12/12
on date 14/12/12
C. J. M., ~~F. C.,~~ Wardha

Accountant
Current Accounts

Mode of Operations
Special Instructions

Name of A.O. Shri/Smt.
Name of L.K. Shri/Smt.

Name of the A/C: WARDHA DIST. CENT. CO.OP. BANK LTD.
Full address: H.O. WARDHA
DIST. WARDHA - 442001.
Tel. No. Tele. Add. Pin Code

ACCOUNT CODE NUMBER: 54/2351

| DATE | PARTICULARS | CHEQUE NO. | DEBIT Rs. | P. | CREDIT Rs. | P. | Dr. or Cr. | BALANCE Rs. | P. | SIGN I.K. | SIGN J.O. |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 28/2/01 | Brought Forward | | 35 8 8 2 6 0 3 | 53 | 35 8 4 8 9 3 3 | 9 30 | DR | 4 0 6 7 8 9 | 19 | | |
| 25 | By Tr. code 569 | | | | | 1 0 4 | - | | | | |
| 19 | To Tr. code 19334 | | 25 3 4 7 7 2 6 8 | 3 33 | | | | | | | |
| 01 | To Tr. code 3335 | | 2 7 0 0 0 0 | - | | | | | | | |
| 01 | By Tr. code 19336 | | | | 2 1 7 3 0 6 9 0 0 | 4 | CR | 6 8 7 5 0 2 | 44 | | |
| 1/MAR 2001 | | | | | | | | | | | |
| 14 | [illegible] | 36023 | 3 3 6 0 | - | | | | | | | |
| - | [illegible] | 034 | 2 6 4 | - | | | | | | | |
| 08 | [illegible] | 561181 | 1 0 8 | - | | | | | | | |
| [illegible] | [illegible] | [illegible] | 3 6 4 0 | - | | | | | | | |
| 01 | Bank of [illegible] | 206614 | 1 4 9 6 3 | - | | | | | | | |
| Nil | [illegible] | 741357 | 2 9 9 3 8 | - | | | | | | | |
| 33 | [illegible] | 332680 | 1 8 4 | - | | | | | | | |
| 15 | [illegible] | 99407 | 1 0 0 0 | - | | | | | | | |
| 10 | [illegible] | 246278 | 1 5 6 | - | | | | | | | |
| [illegible] | [illegible] | 561195 | 4 6 2 0 | - | | | | | | | |
| 14 | [illegible] | 219285 | 8 6 8 9 3 | - | | | | | | | |
| - | [illegible] | 489309 | 5 4 6 0 | - | | | | | | | |
| 01 | To Tr. code 3492 | | 1 7 0 2 3 7 8 | - | | | | | | | |
| 10 | [illegible] | [illegible] | 1 1 1 0 3 9 | - | | | | | | | |
| Atc | By Tr. code 3493 | | | | 2 0 0 0 0 0 | - | CR | 6 5 6 1 9 3 | 44 | | |
| 9/MAR 2001 | [illegible] | 36031 | 3 0 0 0 0 | - | | | | | | | |
| 04 | [illegible] | [illegible] | 1 4 5 | - | | | | | | | |
| [illegible] | [illegible] | [illegible] | | | 6 8 1 1 6 | | | | | | |
| 19 | [illegible] | [illegible] | 1 4 7 | - | | | | | | | |
| 01 | [illegible] | 206613 | 5 0 0 | - | | | | | | | |
| 19 | [illegible] | [illegible] | | | 3 0 1 7 6 9 | - | | | | | |
| - | [illegible] | [illegible] | 1 0 3 | - | | | | | | | |
| Atc | [illegible] | 115563 | 1 6 5 4 | - | | | | | | | |
| [illegible] | [illegible] | [illegible] | 1 7 | - | | | CR | 8 2 0 9 1 3 | 79 | | |
| 15/MAR 2001 | | | | | | | | | | | |
| 14 | [illegible] | 36033 | 4 9 5 8 0 | - | | | CR | 8 7 6 0 3 4 | 79 | | |
| | Carried Forward | | 6 1 3 7 1 7 5 4 4 8 6 | 01 | 6 3 9 1 6 9 9 | 56 | | | | | |

The Statement of Account with
**Maharashtra State Co-op. Bank Ltd.**
(Formerly known as Maharashtra Co-op. Bank Ltd.)
Head Office : 9, Maharashtra Chamber of Commerce Lane Fort, Bombay 400 023
Post Box No. 472 Tel. No. 2676035

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

THE MAHARASHTRA STATE CO-OP. BANK LTD.
22 MAR 2001
Junior Officer/Accountant

True copy
Shinde

Shinde
Accountant
Current Accounts

Exh - 452

**SEIZURE NOTICE**

| | |
|---|---|
| Wardha (City) Police Station | District Wardha |
| C.R.No. 124/02 | U/Sec. 406,409,420,34 IPC |
| Who confiscated it? | PSI S.N. Bhoyar, Local Crime Branch, Wardha |
| Seized from whom? | Vijay Dattajirao Bhosale, aged 50 years, working in Accounts, M.S.C. Bank, Fort, Mumbai, appeared in person. |
| In whose presence was it seized? | 1. Vilas Anandrao Kambale, aged 53 years, M.S.C. Bank, Fort, Mumbai, working in Accounts,<br>2. Prakash Bapurao Rudrabar, age 57 years, residing at M.S.C. Bank, |

| | |
|---|---|
| | Fort, Mumbai, employed as Deputy Chief Officer. |
| Seizure location | Maharashtra State Co.Op. Bank Fort Mumbai |
| Seizure date and time | On 31/8/02 at 13:30 |
| Details of the seizure documents | (1) Original cheque number 595110 for Rs. 4,17,986.11 issued by Home Trade Limited to Wardha District Central Cooperative Bank, dated 29/3/2001.<br>(2) Original debit voucher for the amount of Rs. 25,30,00,000/- debited to the current account of the Regional Office, Nagpur on 16/3/2001. |

| | |
|---|---|
| | (3) Original copy of the telephone message letter number 000 received from the Regional Office, Nagpur, dated 16.3.01.<br>(4) Original copy of the credit voucher for Rs. 25,30,00,000/- credited to current account number 54/2351/1 of Wardha District Central Cooperative Bank on 16/3/2001.<br>(5) Original copy of the debit voucher for Rs. 25,24,72,083.33 debited to the current account of Wardha District Central |

| | |
|---|---|
| | Cooperative Bank Limited, Wardha on 16/3/2001.<br>(6) Original copy of the fax message from Wardha District Central Cooperative Bank Limited, dated 16/3/2001 (illegible).<br>(7) Original credit voucher for Rs. 4,17,986.11 credited to current account number 54/2351/1 of Wardha District Central Cooperative Bank on 30/3/2001.<br>(8) Original credit voucher for Rs. 25,24,72,083.33 credited to current account number 17031 of Home Trade |

| | |
|---|---|
| | Limited on 16/3/2001.<br>(9) Certified photocopy of the account statement of Home Trade Limited account number 17031.<br>(10) Certified xerox copy of the account opening form of Home Trade Limited.<br>(11) Certified photocopy of the account statement of Wardha District Central Cooperative Bank Limited's current account number 54/2351. |

The above-mentioned original bank documents and photocopies were seized and taken into custody in

the presence of witnesses, as they are necessary as evidence in this crime.

The seizure report was started at 13:30 on 31/8/02 and completed at 14:30.

Signature of the person from whom the items were seized

Signature/- 31/8/02
(V.D. Bhosale)
In the presence of -
Signature/- 31/8/02

Witnesses: (1) Signature/- 31/8/2002
(2) Signature/- 31/8/2002

A/c Payee
The Wardha District Central Co-Op Bank Ltd. G 453

29-MAR-2001 19

या धारक को OR BEARER

रुपये RUPE S Four Hundred Seventeen Thousand Nine Hundred Eighty-six and 0.11 Only

रु.Rs: 417,986.11

THE M.S. CO-OP. BANK LTD
TRANSFER COUNTER SCROLL
30 MAR 2001
CODE 002 | NO. | INITIAL

A/c No SA/17031 | LF | Intl

महाराष्ट्र स्टेट को-ऑपरेटिव बैंक लि

MAHARASHTRA STATE CO-OP. BANK LTD.
MUMBAI-400 001

CA/O

"695110" 40008200 21

For Home Trade Ltd.
Authorised Signatory

30.3.01

CHIEF JUDICIAL MAGISTRATE
WARDHA

CREDITED TO PAYEE'S ACCOUNT

54/ 2351/1

CURRENT ACCOUNT NO. 54/235 THE M.S. CO-OP. BANK LTD. TRANSFER COUNTER SLIP

Maharashtra State Co-op. Bank Ltd.
(Incorporating The Vidarbha Co-operative Bank Ltd.)

Branch/Mumbai 30-3-2001 30 MAR

CODE 0022 Wardha Dist. Co-op. Bank Ltd.

Paid into the credit of The Wardha District Co-op. Bank Ltd.
Ex 454

Rupees (in words) Four Lacs Seventeen Thousand Nine Hundred Eighty Six & Paise Eleven only — the sum of Rs. 4,17986=11

In current Deposit Account as per particulars overleaf.

Recd. by Cashier/Clerk — By Officer

PLEASE USE SEPARATE SLIPS FOR CASH AND CHEQUES

573/02
454, 455
14/12/12
14/12/12

Adjusted as per FAX Message

The Maharashtra State Co-operative Bank Limited
(Incorporating the Vidarbha Co-op. Bank Ltd.)

MUMBAI 16 MAR 2001

THE M.S. CO-OP. BANK LTD. TRANSFER CURRENT SECTION

Space for Stamps

16 MAR 2001

S.B. A/C No. 17031

CRE T C/A HOME TRADE LTD.

I. T. D.

Ex 455

TR./No. CODE 1001 NO. INITIAL

| | | | | | |
|---|---|---|---|---|---|
| By amount transferred From your | 25 | 24 | 72 | 083 | 33 |
| Wardha DIST CENTRAL CO-OP. BANK LTD. | | | | | |
| H.O. Wardha. | | | | | |
| A/c. as per Their/Your Tele Code No. 193734 dt. 16-3-2001 | | | | | |
| Rupees Twenty five Crore twenty four Lacs Rs. | 25 | 24 | 72 | 083 | 33 |

Seventy two thousand, Eighty three paise thirty three only -

Prepared by — Sub Acctt. / Acctt

CHIEF JUDICIAL MAGISTRATE

| PARTICULARS OF CHEQUES | | | | | PARTICULARS OF CASH | | | |
|---|---|---|---|---|---|---|---|---|
| On which Bank drawn & Place | Cheque No. | Amount Rs. | | P. | Denominations | | Amount Rs. | P. |
| The Mahamaya Co-op Bank Ltd Fort Jaunpur | 695110 | 417 | 986 | 11 | x 1000 | | | |
| | | | | | x 500 | | | |
| | | | | | x 100 | | | |
| | | | | | x 50 | | | |
| | | | | | x 20 | | | |
| | | | | | x 10 | | | |
| | | | | | x 5 | | | |
| | | | | | x 2 | | | |
| | | | | | x 1 | | | |
| | | | | | Rupees Coins | | | |
| | | | | | Other Coins | | | |
| | Total Rs. | 417 | 986 | 11 | Total Rs. | | | |

16-3-01

16 MAR 2001

DIST. DEVELOPMENT CO-OP. BANK LTD.

(वि. द. मालवीय)

**The Maharashtra State Co-operative Bank Limited**
(Incorporating the Vidarbha Co-operative Bank Ltd.)

S. B. A/C. No. MUMBAI 16 MAR 2001
DEBIT Code No. 44 Regional Office Nagpur

Amount Transferred to/from Distric Central Co-op. Bank Ltd 25 30 00 000 —
As per your/our Telephone/Telegram/Telex
On 16/3/2001 Your Code No. 191385

Rupees Twenty five Crore thirty lac only Rs. 25 3000 000 —

Prepared by J. O. Sub-Accountant / Accountant

---

**The Maharashtra State Co-operative Bank Limited,**
(Incorporating the Vidarbha Co-op. Bank Ltd.)

S. B. A/C. No. MUMBAI 400 001 16 MAR 2001
CREDIT C/A Wardha Distric Central Co-op. Bank Ltd
A/C No. 54/2351/1

Code No. 44 Regional Office Nagpur 25 30 00 000 —
Amount Transferred to/from
As per your/our Telephone/Telegram/Telex
On 16.3.2001 Your Code No. 191385

Rupees Twenty five crore thirty lac only Rs. 25 30 00 000 —

Prepared by J. O. Sub-Accountant / Accountant

---

Adjusted as per FAX Message

**The Maharashtra State Co-operative Bank Limited,**
(Incorporating the Vidarbha Co-op. Bank Ltd.)

S. B. A/C. No. BOMBAY 16 MAR 2001
DEBIT Wardha DIST CENTRAL CO-OP. BANK LTD.

I. T. D.
TR./No. 645

To amount transferred to your 25 72 72083 33
Home Trade Ltd.
C/A 17031

A/c. as per Your/Their Tele Code No. 193734 16-3-2001

Rupees Twenty five Crore twenty two lacs seventy two thousand eighty three Rs. thirty three only Rs. 25 72 72083 33

Prepared by J. O. Sub Accountant

CHIEF JUDICIAL MAGISTRATE
MAROHA

31/8/02

31/8/02

31/8/02

16.3.01-J

31/8/02

महाराष्ट्र राज्य सहकारी बँक लि; मुंबई. (929)

( द्वि विवर्ष सहकारी बँक लि., सम्मीलीत )

2.15 pm, Ex 457 No. 000340

अ. नं.: दिनांक: 16.3.2001

R.O. Nagpur Shri Gaikwad 12.45 pm

191385 Cr. Rs. 25.30 Crore (Twenty five Crore 30 lacs only) c/A of Wardha D.C.C. Bk Ltd - Wardha A/c No. 57/2351/1

13608 Cr. Rs. 150,00100/- Yeotmal Urban Coop Bank Ltd - Yeotmal C/A No. 32-A/11801

1635 Cr. Rs. 200 lacs Nagpur Nagrik Sah Bank Ltd - Nagpur A/c No. 36/10845

9135 Cr. Rs. 1 Crore C/A of Nagpur D.C.C. Bk Ltd - Nagpur

S.C.C.R.C.C. 573/22
Exhibit No. 457
Proved by
Proved on which date 14/12/12
On date 14/12/12

C.J.M., F.C., Wardha

Accountant

WARDHA

Exh - 461

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

Reference No. BKG/CA.Legal/File 189/177/2002.03

Dated 31/8/2002

**CERTIFICATE**

This is to certify that the documents numbered 1 to 8, as mentioned in our letter number B.K.G./C.A. Legal/File 189/176/2002-03 dated 31/8/2002, are original documents, and the documents numbered 9 to 12 are photocopies of the bank's original documents, which have been verified and certified by a bank official.

This certificate is issued accordingly.

Signature/-

Accountant, Current Accounts Department

(Vijay Dattajirao Bhosale)

Exh. 463

Date:31/8/2002

It is hereby certified as follows:

1) On February 15, 2001, at precisely 12:45 PM, through Mr. Gaikwad from our regional office in Nagpur, a transfer of Rs. 25.30 crore (Rupees Twenty-five Crore Thirty Lakh) was debited from our regional office's account using cipher code (191385) and credited to the Wardha District Central Cooperative Bank. Accordingly, the amount was credited to the Wardha District Central Cooperative Bank.

2) On March 16, 2001, at precisely 12:00 PM, Wardha District Central Cooperative Bank Limited, through fax using cipher code (193734), instructed to debit Rs. 25,24,72,082.33 (Rupees Twenty-five Crore Twenty-four Lakh Seventy-two Thousand Eighty-two and Thirty-three Paise only) from the

Wardha District Central Cooperative Bank's account and credit it to M/s. Home Trade Limited's account number 17031. Accordingly, the amount was credited to Home Trade's account.

3) On March 29, 2001, M/s. Home Trade Limited issued a check number 695110 for an amount of Rs. 4,17,986.11 (Rupees Four Lakh Seventeen Thousand Nine Hundred Eighty-six and Eleven Paise only) from their account number 3A/17031, payable to the Wardha District Central Cooperative Bank. The said check was deposited by the Wardha District Central Cooperative Bank into their current account on March 30, 2001, and accordingly, it was credited to their account and debited from Home Trade Limited's account.

Signature/-
Vijay Dattajirao Bhosale, Age 50

29

17

Ex-490

Not Negotiable

01/09 19 2001

PAY The Warananagar District Central Co-operative Bank Ltd

OR ORDER

AND RUPEES One Crore Twenty Eight Lakhs Twelve Thousand Five Hundred only

Rs. 1,28,12,500/-

No 2364

JANATA SAHAKARI BANK LTD., PUNE
(SCHEDULED BANK)

For HOME TRADE LIMITED

Authorised Signatory/Director

S.C.C./R.C.C.
Exhibit No. 490
Provided by
Provided on 28/2/13
Checked on 28/2/13

Remand
Filed
4/9/01
3.30 PM

जप्त जप्त जप्त

Ex. 491

## COVERING LETTER-INTEREST PAYMENT

Date: 04/09/2001

To,
The Wardha District Central Co-Operative Bank Ltd.
Wardha

Dear Sir or Madam:
Interest Payment of Rs. 1,28,12,500/- to "The Wardha District Central Co-Operative Bank Ltd." Details are mentioned as below.

Interest Payable

| Security Name | Face Value | LIP Date | Cheque No. | Amount No. |
|---|---|---|---|---|
| 10.25% GOI 2012 | 25 Crores | 01/06/2001 | 942613 | 1,28,12,500/- |

home trade ltd.
Tower 4, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

Cheque has been issued from JSB dated 04/09/2001 towards interest payment & deposited in your Maharashtra State Co-Operative Bank current account. no.54/2351/1.

So, kindly acknowledge the receipt of the same.

Thanking You,

Yours truly,

(Ketan Mashkaria)

S. C. C./R. C. C. 573/02
Exhibit No. 491
Proved by PW10
Proved on which date 28/2/13
On date 28/2/13

C. J. M., F-G., Wardha

# CONTRACT NOTE

( Regulation 3.5 )

*Subject to the jurisdiction of the courts in India*

**Contract note issued by members action for constituents as Brokers & Agents or principals**

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

To,
THE WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTI
OPP WARDHA RAILWAY STATION
WARDHA
442001
Pin Code :

CONTRACT NO. LBL/NSE/2001 - 2,000/000 6,541
**Constituent Order Ref. No.**
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

Ex 492

For HOME TRADE LTD.

Authorised Signatory/Director

I/We have this day done by your order and to your account the following transactions :

**SECURITY DETAILS**

| Order Number | ST | Security Name | Issue | TT | Repo Period | Value (In Rs. Lacs) | Price (In Rs.) | Repo Rate (%) | OA (in Lacs) |
|---|---|---|---|---|---|---|---|---|---|
| 0015032001212 | GZ | GOI 2015 | 10.47 | | NA | 2,500.00 | 100.00 | | NA |

ST - Security Type  TT - Trade type  OA - Order Attributes  (RE/NR - REPO/NON REPO)

**TRANSACTION DETAILS**

Trade Date 15/03/2001 Settlement Date 16/03/2001

| B/S | ON | TN | TT | CBN | CPN | LIP | PV/SV (Rs.) | BR (Rs.) | AI | TDS | TC |
|---|---|---|---|---|---|---|---|---|---|---|---|
| B | 0015032001212 | 38,06 | 12:03:02 | | HOME TRADE | 12/02/2001 | 250,000,000.00 | | 2,472,083.33 | 0.00 | 252,472,083.33 |

CODES

B/S - Buy/Sell
ON - Order No.
TN - Trade No.
TT - Trade Time
TD - Trade Date
CBN - Counter Party Broker Name
CPN - Counter Party Participant Name
SD - Settlement Date
LIP - Last Interest Payment Date
PV - Purchase Value
SV - Sale Value
BR - Brokerage
TDS - Tax Deducted
AI - Accrued Interest
TC - Total Consideration

S.C.C.M.C.C. 573/02
Exhibit No. 492
Proved by
Proved on which date 28/2/13
Cross date 28/2/13

J. M. F. C., Wardha

L. F. C.BK. Fx/124 Ex-493 Due Date 29/4/2006

# The Maharashtra State Co-operative Bank Ltd.

(Incorporating the Vidarbha Co-operative Bank Ltd.)

Regional Office Dr. Dhananjayrao Gadgil Marg, Mahal, Nagpur-440 002

NOT TRANSFERABLE

No. 06990 **FIXED DEPOSIT RECEIPT** As on Date ——

F. D. No. 93/176 Date 29/7/2003

**Received** from The Nagpur Distt. Central Coop. Bank Ltd. - Nagpur.

Rupees Five Crore Only

as a Fixed Deposit for 33 months ~~Days~~/Months/~~Years~~

bearing interest at 8% percent per annum.

मुदतीकरणासाठी मुदत ठेव पावती देय तारखेपासून १४ दिवसाचे आत सादर करावी. तसे न केल्यास बँकेची कोणतीही जबाबदारी राहणार नाही.

Rs. 50000000/-

For The Maharashtra State Co-operative Bank Ltd.
(Incorporating the Vidarbha Co-operative Bank Ltd.)

Sub-Accountant / Cashier — Accountant / Agent

573/02

443, 444

PW 10

28/12/13

28/12/13

L. F. CBK Fx/125 Ex 494 Due Date 12.5.06

# The Maharashtra State Co-operative Bank Ltd.

(Incorporating the Vidarbha Co-operative Bank Ltd.)

Regional Office Dr. Dhananjayrao Gadgil Marg, Mahal, Nagpur-440 002

NOT TRANSFERABLE

No. 07822 **FIXED DEPOSIT RECEIPT** As on Date

F. D. No. 93/208 Date 12 AUG 2003

**Received** from Nagpur Distt. Central Co-op. Bank Ltd.

Rupees Five crore only

as a Fixed Deposit for 33 ~~Days~~/Months/~~Years~~

bearing interest at @ 8% percent per annum.

मुदतीकरणासाठी मुदत ठेव पावती देय तारखेपासून १४ दिवसाचे आत सादर करावी. तसे न केल्यास बँकेची कोणतीही जबाबदारी राहणार नाही.

Rs. 500,00,000/-

For The Maharashtra State Co-operative Bank Ltd.
(Incorporating the Vidarbha Co-operative Bank Ltd.)

Sub. Accountant / Cashier — Accountant / Agent

L. F. C. Bk. Fix/125 Ex-495 Due Date 19/5/2006

# The Maharashtra State Co-operative Bank Ltd.

(Incorporating the Vidarbha Co-operative Bank Ltd.)

Regional Office Dr. Dhananjayrao Gadgil Marg, Mahal, Nagpur-440 002

NOT TRANSFERABLE

No. 07834 **FIXED DEPOSIT RECEIPT** As on Date —

F. D. No. 93/220 Date 19/8/2003

**Received** from The Nagpur Distt. Central Coop. Bank Ltd. - Nagpur.

Rupees five Crore Only

as a Fixed Deposit for 33 months ~~Days~~/Months/~~Years~~

bearing interest at 8 7/10 percent per annum.

For The Maharashtra State Co-operative Bank Ltd.
(Incorporating the Vidarbha Co-operative Bank Ltd.)

नुतनीकरणासाठी मुदत ठेव पावती (रसीद) प्रकाशनाच्या १४ दिवसाचे आतच सादर करावी, त्याचे न केल्यास बँकेची कोणतीही जबाबदारी राहणार नाही.

Rs. 50000000/-

Sub. Accountant / Cashier — Accountant / Agent

Exhibit No. 495 496
Proved by PW 10
Proved on oath on 28/2/13
On date 28/2/13

L. F. C. Bk. Fix/125 Ex-496 Due Date 19/5/2006

# The Maharashtra State Co-operative Bank Ltd.

(Incorporating the Vidarbha Co-operative Bank Ltd.)

Regional Office Dr. Dhananjayrao Gadgil Marg, Mahal, Nagpur-440 002

NOT TRANSFERABLE

No. 07835 **FIXED DEPOSIT RECEIPT** As on Date —

F. D. No. 93/221 Date 19/8/2003

**Received** from The Nagpur Distt. Central Coop. Bank Ltd. - Nagpur.

Rupees five Crore Only

as a Fixed Deposit for 33 months ~~Days~~/Months/~~Years~~

bearing interest at 8 7/10 percent per annum.

For The Maharashtra State Co-operative Bank Ltd.
(Incorporating the Vidarbha Co-operative Bank Ltd.)

नुतनीकरणासाठी मुदत ठेव पावती (रसीद) प्रकाशनाच्या १४ दिवसाचे आतच सादर करावी, त्याचे न केल्यास बँकेची कोणतीही जबाबदारी राहणार नाही.

Rs. 50000000/-

Sub. Accountant / Cashier — Accountant / Agent

L. F. C. Bk. Ex/125 Et-497 Due Date 23/5/2006

# The Maharashtra State Co-operative Bank Ltd.

(Incorporating the Vidarbha Co-operative Bank Ltd.)

Regional Office Dr. Dhananjayrao Gadgil Marg, Mahal, Nagpur-440 002

NOT TRANSFERABLE

No. 07836 **FIXED DEPOSIT RECEIPT** As on Date ——

F. D. No. 93/222 Date 23/8/2003

**Received** from The Nagpur Distt. Central Coop. Bank Ltd. Nagpur.

Rupees five Crore Only

as a Fixed Deposit for 33 months ~~Days~~/Months/~~Years~~

bearing interest at 8% percent per annum.

Rs. 50000000/-

नुतनीकरणासाठी मुदत ठेव पावती पेश करावी.
४ दिवसाने आतच सादर करावी, तसे न केल्यास
बँकेची कोणतीही जबाबदारी राहणार नाही.

For The Maharashtra State Co-operative Bank Ltd.
(Incorporating the Vidarbha Co-operative Bank Ltd.)

Sub. Accountant
Cashier

Accountant
Agent

S. C. C./R. C. C.
Exhibit No. 497
Proved by PW 10
Proved on which date 28/2/13
On date 28/2/13

J. M. F. C. Wardha

(21) (176) 570 (60) Ex 498

Date: 28th March 2001

To,
The Wardha District Central Co-Operative Bank Ltd.
Wardha

Kind Attn: Mr. Salpekar

Dear Sir,
This is to inform you about the various transactions done as on value date 29/03/2001

home trade ltd.
Tower 3, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 705.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

Home Trade to Sell

| Sr. No. | Scrip Name | Bill No. | Face Value | Total Considerations |
|---|---|---|---|---|
| 1 | 10.25% GOI 2012 | 6571 | 25,00,00,000.00 | 25,33,99,305.56 |
| | | A | Total Receivable | 25,33,99,305.56 |

Home Trade to Buy

| Sr. No. | Scrip Name | Bill No. | Face Value | Total Considerations |
|---|---|---|---|---|
| 1 | 10.47% GOI 2015 | 6569 | 25,00,00,000.00 | 25,38,17,291.67 |
| | | B | Total Payable | 25,38,17,291.67 |

(B) Net Payable : Rs.25,38,17,291.67
(A) Net Receivable : Rs.25,33,99,305.56

(B-A) Net Payable By Us : Rs.4,17,986.11

Kindly confirm the above deal.

Thanking You,

Yours Truly,
For Home Trade Ltd.

(Authorised Signatory)

S.C. C.R. C.C. 523/02
Exhibit No. 498
Proved by PW 10
Proved on which date 28/2/13
On date 28/2/13

C.J.M., F.C., Wardha

# CONTRACT NOTE

( Regulation 3.5 )

*Subject to the jurisdiction of the courts in India*

**Contract note issued by members action for constituents as Brokers & Agents or principals**

home trade ltd.
Tower 3/5th Floor, International Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 781 2444, 781 2500, Fax: 91-22 781 2598

To,
THE WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD
OPP WARDHA RAILWAY STATION
WARDHA
442001
Pin Code :

CONTRACT NO. LBL/NSE/2001 - 2,000/000 6,569
**Constituent Order Ref. No.**
Stamp as required under Article 43(f) OR Article 5(b) of schedule I to the Bombay Stamp Act, 1958.

For HOME TRADE LTD

Authorised Signatory/Director

I/We have this day done by your order and to your account the following transactions :

**SECURITY DETAILS**

| Order Number | ST | Security Name | Issue | TT | Repo Period | Value (In Rs. Lacs) | Price (In Rs.) | Repo Rate (%) | OA (in Lacs) |
|---|---|---|---|---|---|---|---|---|---|
| 0028032001502 | GZ | GOI 2015 | 10.47 | | NA | 2,500.00 | 100.16 | | NA |

ST - Security Type  TT - Trade type  OA - Order Attributes  (RE/NR - REPO/NON REPO)

**TRANSACTION DETAILS**  Trade Date 28/03/2001 Settlement Date 29/03/2001

| B/S | ON | TN | TT | CBN | CPN | LIP | PV/SV (Rs.) | BR (Rs.) | AI | TDS | TC |
|---|---|---|---|---|---|---|---|---|---|---|---|
| S | 0028032001502 | 40,05 | 5:01:24 | | HOME TRADE | 12/02/2001 | 250,400,000.00 | | 3,417,291.67 | 0.00 | 253,817,291.67 |

CODES

B/S - Buy/Sell
ON - Order No.
TN - Trade No.
TT - Trade Time
TD - Trade Date
CBN - Counter Party Broker Name
CPN - Counter Party Participant Name
SD - Settlement Date
LIP - Last Interest Payment Date
PV - Purchase Value
SV - Sale Value
BR - Brokerage
TDS - Tax Deducted
AI - Accrued Interest
TC - Total Consideration

C. S. C./R. C. C.
Exhibit No. 499
Proved by P-C-W
Proved on which date 28/2/13
On date 28/2/13
C. J. M., Ex. of Wardha

CHIEF JUDICIAL MAGISTRATE HARDA

This contract is made subject to the Rules,Bye-Laws and Regulations, and usages of the National Stock Exchange of India Limited,Bombay and other Government/Regulatory bodies as applicable.

Brokerage has been charged as stated and has been at rates not exceeding the official scale of brokerage and indicated separately.

This contract is subject to the jurisdiction of the courts in Bombay.

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

This contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and me/us that all claims(whether admitted or not),differences and dispute inrespect of any dealings , transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings , transactions or contracts of a date been entered into or not) shall be submitted to and decided by Arbitration in Bombay as provided in the Rules,Bye-Laws and Regulations of the National Stock Exchange of India Limited , Bombay.

BOMBAY

Yours Faithfully

Member of National Stock Exchange of India Ltd. Bombay

For HOME TRADE LTD.

Authorised Signatory/Director

Mode of Operations
Special Instructions

Name of J. O. Shri.
Name of L.K. Shri/Sm.

Name of the A/C: WARDHA DIST. CENT. CO-OP. BANK LTD.
Full address: H.O. WARDHA
DIST. WARDHA - 442001.
Tel. No. ____ Tele. Add. ____ Pin Code ____

ACCOUNT CODE NUMBER: 54/935

| DATE | PARTICULARS | CHEQUE NO. | DEBIT Rs. | P. | CREDIT Rs. | P. | Dr. or Cr. | BALANCE Rs. | P. | SIGN L.K. | SIGN J.O. |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 30 MAR 2001 | Brought Forward | | 62558392 | 60 | 64770691 | 027 | DR | 1861688 | 67 | | |
| Ans | Wardha Council Income | 152899 | | 20 | | | | | | | |
| — | ——— | 152900 | | 30 | | | | | | | |
| 11 | Sakharkhedi Water Sup | 346931 | 2973 | | | | | | | | |
| 19 | Sawangi D.C.C. | 289321 | 11850 | | | | Dr | 1656735 | 67 | | |
| 15 | By Cly. a/c. 322-077697 | | | | 250000 | | | | | | |
| 01 | By tr. 695110 | | | | 4179861 | 11 | | | | | |
| 11 | By tr. 013-75 | 683 | | | 1810150 | | Cr | 2317823 | 28 | | |
| 19 | D.S. CCP Work Fed | 960038 | 100000 | | | | | | | | |
| Kasturba Hospital Wardha | To Tr. Contingency Bill | | 26863 | | | | | | | | |
| ——— | ——— R.C. Supervisor | | 23488 | | | | | | | | |
| 01 | To Tr. a/c. 221-B.B. Bill | | 97335 | | | | | | | | |
| ——— | ——— R.C. Supervisor | | 113615 | | | | CR | 2146372 | 28 | | |
| 01 | Pay order issued Salary Fed | | | | 6447757 | | CR | 2149847 | 35 | | |
| | ——— C-B | | | | | | | | | | |
| 31 MAR 2001 | 04 Dishwant Co-op Credit | 022527 | 3680 | | | | | | | | |
| — | ——— | 503 | 16800 | | | | | | | | |
| 16 | By Cly. a/c. 284-297796 | | | | | 2670 | | | | | |
| 05 | ——— 812-13-13683 | | | | | 5270 | | | | | |
| 07 | ——— 785-097516 | | | | | 5000 | | | | | |
| 01 | To Tr. a/c 4581-2013 | | 5481296 | | | | | | | | |
| 10 | Pune D.C.C. | 089318 | 46449 | | | | | | | | |
| Wardha | To Tr. a/c 320-11313 | | 6700000 | | | | | | | | |
| 01 | By Tr. a/c. 5581-2013 | | | | 6400000 | | AD | 723527 | 2 | | |
| | By Bal | | | | 723527 | 2 | | | | | |
| | | | 63223585 | 0060 | 63223585 | 0060 | | | | | |
| | Carried Forward | | | | | | | | | | |

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

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

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

S.C.-CJR.C.C. 5/3/02
Exhibit No. 505
Proved by PW 10
Proved on which date 5/3/03
On date 5/3/03

True Copy

दि वर्धा जिला मध्यवर्ती सह. बँक लि., मुख्य कार्यालय, वर्धा.
सहा. व्यवस्थापक

J. M., F. C., Wardha

# CONTRACT NOTE

(Regulation 3.5)

*Subject to the jurisdiction of the courts in India*

**Contract note issued by members action for constituents as Brokers & Agents or principals**

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

To,
THE WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTI
OPP WARDHA RAILWAY STATION
WARDHA
44[illegible]1
Pin Code :

CONTRACT NO. LBL/NSE/2001 - 2,000/000 6,541
**Constituent Order Ref. No.**
Stamp as required under Article 43(f) OR Article 5(b) of schedule I to the Bombay Stamp Act, 1958.

For HOME TRADE LTD.

Authorised Signatory/Director.

I/We have this day done by your order and to your account the following transactions :

## SECURITY DETAILS

| Order Number | ST | Security Name | Issue | TT | Repo Period | Value (In Rs. Lacs) | Price (In Rs.) | Repo Rate (%) | OA (in Lacs) |
|---|---|---|---|---|---|---|---|---|---|
| 0015032001212 | GZ | GOI 2015 | 10.47 | | NA | 2,500.00 | 100.00 | | NA |

ST - Security Type  TT - Trade type  OA - Order Attributes  (RE/NR - REPO/NON REPO)

## TRANSACTION DETAILS

Trade Date 15/03/2001 Settlement Date 16/03/2001

| B/S | ON | TN | TT | CBN | CPN | LIP | PV/SV (Rs.) | BR (Rs.) | AI | TDS | TC |
|---|---|---|---|---|---|---|---|---|---|---|---|
| B | 001503200121 | 38,06 | 12:03:02 | | HOME TRADE | 12/02/2001 | 250,000,000.00 | | 2,472,083.33 | 0.00 | 252,472,083.33 |

CODES

B/S - Buy/Sell
ON - Order No.
TN - Trade No.
TT - Trade Time
TD - Trade Date
CBN - Counter Party Broker Name
CPN - Counter Party Participant Name
SD - Settlement Date
LIP - Last Interest Payment Date
PV - Purchase Value
SV - Sale Value
BR - Brokerage
TDS - Tax Deducted
AI - Accrued Interest
TC - Total Consideration

Entered by
Passed on system date 12/3/15
On date 12/3/15

C. M., E. G., Wardha

This contract is made subject to the Rules,Bye-Laws and Regulations, and usages of the National Stock Exchange of India Limited,Bombay and other Government/Regulatory bodies as applicable.

Brokerage has been charged as stated and has been at rates not exceeding the official scale of brokerage and indicated separately.

This contract is subject to the jurisdiction of the courts in Bombay.

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

This contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and me/us that all claims(whether admitted or not),differences and dispute inrespect of any dealings , transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings , transactions or contracts of a date been entered into or not) shall be submitted to and decided by Arbitration in Bombay as provided in the Rules,Bye-Laws and Regulations of the National Stock Exchange of India Limited , Bombay.

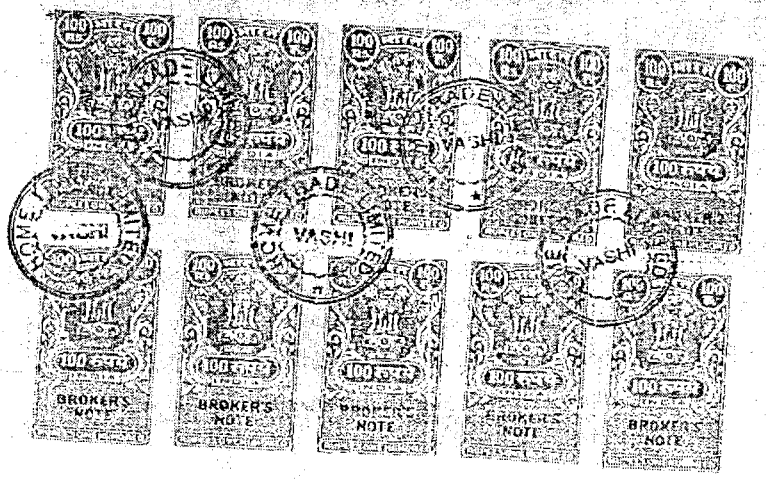
BOMBAY

Yours Faithfully

Member of National Stock Exchange of India Ltd. Bombay

For HOME TRADE LTD.

Authorised Signatory/Director



Et-506

# CONTRACT NOTE

( Regulation 3.5 )

*Subject to the jurisdiction of the courts in India*

**Contract note issued by members action for constituents as Brokers & Agents or principals**

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2544

To,
**THE WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTI**
OPP WARDHA RAILWAY STATION
WARDHA
442001
PE de :

**CONTRACT NO. LBL/NSE/2001 - 2,000/000 6,571**
**Constituent Order Ref. No.**
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

For HOME TRADE LTD
Authorised Signatory/Director

I/We have this day done by your order and to your account the following transactions :

**SECURITY DETAILS**

| Order Number | ST | Security - Name | Issue | TT | Repo Period | Value (In Rs. Lacs) | Price (In Rs.) | Repo Rate (%) | OA (in Lacs) |
|---|---|---|---|---|---|---|---|---|---|
| 0028032001504 | TT | CG2012 | 10.25 | | NA | 2,500.00 | 98.00 | | NA |

ST - Security Type  TT - Trade type  OA - Order Attributes  (RE/NR - REPO/NON REPO)

**TRANSACTION DETAILS**

Trade Date 28/03/2001 Settlement Date 29/03/2001

| B/S | ON | TN | TT | CBN | CPN | LIP | PV/SV (Rs.) | BR (Rs.) | AI | TDS | TC |
|---|---|---|---|---|---|---|---|---|---|---|---|
| B | 0028032001504 | 40,06 | 5:10:31 | | HOME TRADE | 01/12/2000 | 245,000,000.00 | | 8,399,305.56 | 0.00 | 253,399,305.56 |

CODES :

B/S - Buy/Sell
Order No.
Trade No.
TT - Trade Time
TD - Trade Date
CBN - Counter Party Broker Name
CPN - Counter Party Participant Name
SD - Settlement Date
LIP - Last Interest Payment Date
PV - Purchase Value
SV - Sale Value
BR - Brokerage
TDS - Tax Deducted
AI - Accrued Interest
TC - Total Consideration

Ex-500

This contract is made subject to the Rules,Bye-Laws and Regulations, and usages of the National Stock Exchange of India Limited,Bombay and other Government/Regulatory bodies as applicable.

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BOMBAY

Yours Faithfully

Member of National Stock Exchange of India Ltd. Bombay

For HOME TRADE LTD.

Authorised Signatory/Director

(02) Ex-5078(2) **CONTRACT NOTE** (23) (CO)

( Regulation 3.5 )

*Subject to the jurisdiction of the courts in India*

**Contract note issued by members action for constituents as Brokers & Agents or principals**

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

To,
**THE WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTI**
OPP WARDHA RAILWAY STATION
WARDHA
4[illegible]
Pin Code :

**CONTRACT NO. LBL/NSE/2001 - 2,000/000 6,569**
**Constituent Order Ref. No.**
Stamp as required under Article 43(I) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

*For* HOME TRADE LTD

Authorised Signatory/Directo-

I/We have this day done by your order and to your account the following transactions :

**SECURITY DETAILS**

| Order Number | ST | Security Name | Issue | TT | Repo Period | Value (In Rs. Lacs) | Price (In Rs.) | Repo Rate (%) | OA (in Lacs) |
|---|---|---|---|---|---|---|---|---|---|
| 0028032001502 | GZ | GOI 2015 | 10.47 | | NA | 2,500.00 | 100.16 | | NA |

ST - Security Type TT - Trade type OA - Order Attributes (RE/NR - REPO/NON REPO)

**TRANSACTION DETAILS** Trade Date 28/03/2001 Settlement Date 29/03/2001

| | ON | TN | TT | CBN | CPN | LIP | PV/SV (Rs.) | BR (Rs.) | AI | TDS | TC |
|---|---|---|---|---|---|---|---|---|---|---|---|
| S | 0028032001502 | 40,05 | 5:01:24 | - | HOME TRADE | 12/02/2001 | 250,400,000.00 | | 3,417,291.67 | 0.00 | 253,817,291.67 |

CODES

B/S - B[illegible]
ON - Order No.
TN - Trade No.
TT - Trade Time
TD - Trade Date
CBN - Counter Party Broker Name
CPN - Counter Party Participant Name
SD - Settlement Date
LIP - Last Interest Payment Date
PV - Purchase Value
SV - Sale Value
BR - Brokerage
TDS - Tax Deducted
AI - Accrued Interest
TC - Total Consideration

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BOMBAY

Yours Faithfully

Member of National Stock Exchange of India Ltd. Bombay

For HOME TRADE LTD

Authorised Signatory/Director

Ex-511

21-9-01

PAY The Wardha District Central Co-operative Bank Ltd या धारक को OR BEARER

रुपये RUPEES Two Lakhs only

Rs. 2,00,000/-

A/c No. 0010400317011 CA

For HOME TRADE LTD.

Authorised Signatories

FC BANK LTD.
104, Tulsiani Chambers, F.P. Marg,
Nariman point, Mumbai - 400 021.

"153371" 400240003: 400317" 13

NEW ACCOUNT

21-09-2001

Pay The Wardha District Central Co-operative Bank Ltd

Rupees Two Lakhs only OR order

Rs. 200,000/-

UTI BANK LTD
Sir PM Road, Fort, Mumbai

A/c No. 25504

For HOME TRADE LIMITED

Authorised Signatory/Director

"022924" 400211002:

S.C.C./R.C.C. 573/02
Exhibit No. 511
Proved by PW 10
Proved on which date 22/3/13
On date 22/3/13

C.J.M., F.C., Wardha

वर्धा डिस्ट्रीक्ट सेंट्रल को-ऑपरेटीव्ह बँक लि. वर्धा.
WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD. WARDHA.
तार पता : Coopbank
मा. अध्यक्ष ४०३६६
फोन मुख्यालय ४४०९१ ते ४४०९८
पत्र पेटी : ९९
सरव्यवस्थापक ४०११३
फॅक्स ४४०११३
पीन कोड : ४४२ ००१
व्यवस्थापक ४४०९५
वर्धा शाखा ४४०९८
एस.टी.डी. कोड : ०७१५२

दिनांक : 2002

जा.क्र. GO/Acctts/2001.2002 Wardha

Fax Messege-2

Ex 512

Mr. Ketan Seth
Home Trade,
MUMBAI-

Inrespective repeated reminders by us you have not credited due interest on GOI -2012 to the tune of Rs.20,18,500/- and also we have got back a portion of the interest as decided by us in the time of meeting along with Shri.P.S.Thakare.

Your are requested to remitte the [illegible] at an earliest and also the amount invested [illegible]

S.C./R.C.C. 573/02
Exhibit No. 512
Proved by PW 10
Proved on which date 22/3/13
On date 22/3/13

General Manager.

(J. M., F.C., Wardha)

Exh - 513

**THE WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD., WARDHA.**

| | | | | | |
|---|---|---|---|---|---|
| Telegraphic Address | Co.opbank | Hon. Chairman | 40366 | Phone Head Office | 44091 to 44098 |
| Post Box | 19 | General Manager | 40113 | Fax | 07152/40113 |
| PIN Code | 442 001 | Manager | 44095 | Wardha Branch | 44098 |
| STD Code | 07152 | | | | |

Outward No. dated 26/4/2002

To,
Thanedar
Police Station, Wardha

Applicant - Mr. Rajan Salpekar, General Manager, The Wardha District Central Cooperative Bank Limited, Wardha.

Non-applicants : 1) Home Trade Limited Registration No.25-14018.

| Sr. No. | Name | Office address | Home address |
|---|---|---|---|
| 2. | Mr. Sanjay Agarwal | Tower 4, 5th Floor, Vashi Railway | Kusum Apartment, Flat No. 702, |

| | | | |
|---|---|---|---|
| | | Station Complex Navi Mumbai - 400 705. | Sector-17, Navi Mumbai-705. |
| 3. | Mr. N.S. Trivedi | Tower 4, 5th Floor, Vashi Railway Station Complex Navi Mumbai - 400 705. | Pushpam, Flat No.3-A-6, Khandubhai Road, Vileparle (W) Mumbai. |
| 4. | Mr. Ketan Seth | Tower 4, 5th Floor, Vashi Railway Station Complex Navi Mumbai - | not available |

| | | | |
|---|---|---|---|
| | | 400 705. | |
| 5. | Mr. Subodh Bhandari | Tower 4, 5th Floor, Vashi Railway Station Complex Navi Mumbai - 400 705. | not available |
| 6. | Mr. Manoj Shah | Tower 4, 5th Floor, Vashi Railway Station Complex Navi Mumbai - 400 705. | 3 Velari Road, R.M.V. Extension, Bangalore-560 080. |
| 7. | Mr. Dhananjay Aggarwal | Tower 4, 9th Floor, Vashi | 143-A, Mittal Court, |

| | | | |
|---|---|---|---|
| | | Railway Station Complex Navi Mumbai-400 705. | Nariman Point, Mumbai - 400 021. |
| 8. | Mr. Alan James Macmillan | Tower 4, 5th Floor, Vashi Railway Station Complex Navi Mumbai- 400 705. | 785 Caspro Street, Mountain View, USA - 94041. |
| 9. | Mr. Russell Broken Crozer (Jr.) | Tower 4, 5th Floor, Vashi Railway Station Complex Navi | Timber Hill Terrace, Lynnfield, MA. - 01940. |

| | | | |
|---|---|---|---|
| | | Mumbai - 400 705. | |
| 10 | Mr. Shashank Ranade | Tower 4, 5th Floor, Vashi Railway Station Complex Navi Mumbai- 400 705 | 3/1, Radhakrishna Niwas, Ground Floor, S. K. Bhole Marg, Dadar (W), Mumbai-28. |
| 11 | Mr. Salil D. Gandhi | Tower 4, 5th Floor, Vashi Railway Station Complex Navi Mumbai - | A-11/13, Gold Coin Co. O.H.So., Taddeo, Mumbai. |

| | | | |
|---|---|---|---|
| | | 400 705. | |
| 12 | Mr. Vijayakumar H. Modi | Tower 4, 5th Floor, Vashi Railway Station Complex Navi Mumbai- 400 705. | A-203, Amina Ko. O. Hou. So. Kuluwadi Road, Borivali (East), Mumbai - 400 066. |

Sub: Regarding filing criminal cases and taking action against non-applicants.

Sir,

The applicant is working as the General Manager of Wardha District Cooperative Bank Limited, Wardha since 1996. Non-applicant No. 1 is a company registered under the Companies Act 1950 and its registration number is 25-14018. Other non-applicants 2 to 11 are directors of S.No.1 Company.

The address of Non-Applicant.1 Company is as follows: Tower 4, 5th Floor, Vashi Railway Station Complex, Navi Mumbai - 400 705. The addresses of other non-applicants are also given above.

2) The Board of Directors of Wardha District Co-operative Bank vide Resolution No. 6/9 dated 24.2.2001 has decided to invest Rs. 25 crores of the bank in Central Government Securities (Resolution is attached herewith) that is, in GOI-2015-10-47, it was decided to invest in it at the interest rate available. Non-Applicant 1 company and other non-applicants who are directors in it have agreed to buy the above securities from the non-applicant bank. Since Non- Applicant1 company is a registered broker of both Mumbai Stock Exchange and National Stock Exchange, it also showed the registration certificates of SEVI i.e. Securities and Exchange

Board of India (attached). After seeing all the applicants and being satisfied, the bank informed Non- Applicant 1 company about buying securities worth Rs. 25 crores and accordingly Non- Applicant 1 company opened a current account No. 17031 with Maharashtra State Cooperative Bank, Mumbai. On 16.3.2001, Rs.25 crore and 24 lakh 72 thousand (including interest) were transferred in the names of Non- Applicant 1 and Registered Broker (SEBI) to be taken in the name of our bank under GOI 2015 and Non-Applicant 1 and other non-applicants confirmed the same to us. Thereafter, the non-applicants were informed that they had taken the above securities worth Rs.25 crore in our name and they had taken an amount of Rs.24 lakh 72 thousand as interest. Thereafter, they sent us the contract note dated 16.3.01, in which there is a note in our bank for taking securities worth Rs.25 crore. (Enclosed.)

3. Sir, as per the above, the securities purchased by the non-applicants will be sent to us soon (in physical form). Since the securities did not arrive for a long time, we sent letters and reminders to the non-applicants and informed them to send them soon, and also met them and followed up with them to send them immediately. Thereafter, on 4.9.2001, as per cheque no. 942613, the non-applicants deposited Rs. One crore, twenty-eight lakh, twelve thousand, five hundred (Rs. 1,28,12,500) in our account no. 54/2351/1 Maharashtra State Sahakari Bank Mumbai, towards interest on securities worth Rs. 25 crore and since the securities would be sent soon, we were told that the above amount of interest on the securities of Rs. 25 crore was received, so we naturally believed that the Reserve Bank had paid interest on the above Central Government securities. But since the interest was not received for three

months late, our as soon as it was seen that there was a loss of interest of Rs. 2 lakh, the applicant brought this matter to the notice of the Hon. Chairman of the bank. On this, the Hon. Chairman instructed me to demand the loss of interest of Rs. 2 lakh and the entire invested amount back. Accordingly, the applicant sent a letter dated 17.9.2001 to the non-applicants informing them to return the loss of interest of Rs. 2 lakh and the entire invested amount with interest. The non-applicants sent Rs. 2 lakh as interest but did not give securities worth Rs. 25 crore and did not return the entire invested money. Therefore, we followed up with the non-applicants again, but they kept avoiding the applicant by saying that they would give it to the applicant today and tomorrow.

4) Sir, on 1.12.2001, the interest instalment was due again but the interest was not received. The

applicant again sent a letter to the non-applicants and followed up, asking for the return of the securities or the entire invested money. Since the non-applicants are officially registered brokers of the Mumbai Stock Exchange and the National Stock Exchange, registered by SEBI, we followed them up completely so that the securities or our entire money would be recovered from them. The chairman and the board of directors of the bank also tried with all their might to recover the entire invested money of the bank along with interest. Finally, on 19.4.2002, the non-applicants wrote to us that they would sell all the securities and return our entire money along with interest within 15 days. But when we asked them for a cheque, the non-applicants gave two cheques in the name of our bank as follows:

| No | Date | Amount | Bank |
|---|---|---|---|
| 695186 | 20.4.2002 | 267515250 | Maharashtra State Sahakari Bank Mumbai |
| 695187 | 20.4.2002 | 12812500 | Maharashra State Sahakari Co. Bank, Mumbai. |

We have deposited both the above cheques in our account No. 54/2351/1 Maharashra State Sahakari Co. Bank, Mumbai for distribution on 23.4.2002, but both the above cheques were drawn on non-applicants account i.e. Account No. 17031 was returned due to lack of money/shortage and both the cheques were not cashed. The non-applicants did not return the money of the applicant in this way. The GOI 2015 securities (Rs. 25 crore) have not been given yet and the principal and interest amount

have not been paid either. The non-applicants, in collusion, have cheated the applicant, cheated, forged, prepared false documents and have not returned the money of the applicant investor. The non-applicants have committed serious crimes under Sections 406, 420, 468, 471, 120 and etc. of the IPC and the Deposits Act. Since the non-applicant is a registered, authorized broker of SEBI, the applicant trusted him and gave him the bank's Rs. 25 crore, 24 lakh, 72 thousand in Central Government Securities (Cash) GOI 2015 to buy, but since the non-applicants did this, it is requested that immediate action be taken against them and they be arrested and the applicant bank's money be recovered and justice be served.

Your humble,

Rajan Salpekar

# CONTRACT NOTE
( Regulation 3.5 )

*Subject to the jurisdiction of the courts in India*

**Contract note issued by members action for constituents as Brokers & Agents or principals**

home trade ltd.
Tower 4, 5th Floor, International Infotech Park, Navi Mumbai - 400 703
Tel. 91-22-781 3444, 781 2550, Fax 91 22 781 25[illegible]

To,
THE WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTI
OPP WARDHA RAILWAY STATION
WARDHA
442001
Pin Code :

CONTRACT NO. LBL/NSE/2001 - 2,002/000 6,783
**Constituent Order Ref. No.**
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

For HOME TRADE LIMITED
Authorised Signatory/Director

I/We have this day done by your order and to your account the following transactions :

**SECURITY DETAILS**

| Order Number | ST | Security Name | Issue | TT | Repo Period | Value (In Rs. Lacs) | Price (In Rs.) | Repo Rate (%) | OA (in Lacs) |
|---|---|---|---|---|---|---|---|---|---|
| 16082001510 | GS | GOI 2021 | 10.25 | | NA | 300.00 | 100.56 | | NA |

ST - Security Type  TT - Trade type  OA - Order Attributes  (RE/NR - REPO/NON REPO)

**TRANSACTION DETAILS**  Trade Date 16/08/2001 Settlement Date 17/08/2001

| B/S | ON | TN | TT | CBN | CPN | LIP | PV/SV (Rs.) | BR (Rs.) | AI | TDS | TC |
|---|---|---|---|---|---|---|---|---|---|---|---|
| S | 16082001510 | 53,05 | 2:58:35 | | HOME TRADE | 30/05/2001 | 30,168,000.00 | | 657,708.33 | 0.00 | 30,825,708.33 |

CODES

B/S - Buy/Sell
ON - Order No.
TN - Trade No.
TT - Trade Time
TD - Trade Date
CBN - Counter Party Broker Name
CPN - Counter Party Participant Name
SD - Settlement Date
LIP - Last Interest Payment Date
PV - Purchase Value
SV - Sale Value
BR - Brokerage
TDS - Tax Deducted
AI - Accrued Interest
TC - Total Consideration

Provide on stamp date
On date

This contract is made subject to the Rules,Bye-Laws and Regulations, and usages of the National Stock Exchange of India Limited,Bombay and other Government/Regulatory bodies as applicable.

Brokerage has been charged as stated and has been at rates not exceeding the official scale of brokerage and indicated separately.

This contract is subject to the jurisdiction of the courts in Bombay.

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

contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and me/us that laims(whether admitted or not),differences and dispute inrespect of any dealings , transactions and contracts of a date or subsequent to the date of this contract (including any question whether such dealings , transactions or contracts of a date entered into or not) shall be submitted to and decided by Arbitration in Bombay as provided in the Rules,Bye-Laws and ılations of the National Stock Exchange of India Limited , Bombay.

BOMBAY

Yours Faithfully

Member of National Stock Exchange of India Ltd. Bombay

For HOME TRADE LTD.

Authorised Signatory/Director

# CONTRACT NOTE
( Regulation 3.5 )

*Subject to the jurisdiction of the courts in India*

**Contract note issued by members action for constituents as Brokers & Agents or principals**

home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2546

To,
THE WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTI
OPP WARDHA RAILWAY STATION
WARDHA
442001
Pin Code :

CONTRACT NO. LBL/NSE/2001 - 2,002/000 6,781
Constituent Order Ref. No.
Stamp as required under Article 43(I) OR Article 5(b) of schedule I to the Bombay Stamp Act, 1958.

Ex-515

For HOME TRADE LIMITED

Authorised Signatory/Director

I/We have this day done by your order and to your account the following transactions :

**SECURITY DETAILS**

| Order Number | ST | Security Name | Issue | TT | Repo Period | Value (In Rs. Lacs) | Price (In Rs.) | Repo Rate (%) | OA (in Lacs) |
|---|---|---|---|---|---|---|---|---|---|
| 16082001508 | GS | GOI 2019 | 10.03 | | NA | 300.00 | 99.52 | | NA |

ST - Security Type  TT - Trade type  OA - Order Attributes  (RE/NR - REPO/NON REPO)

**TRANSACTION DETAILS**  Trade Date 16/08/2001 Settlement Date 17/08/2001

| B/S | ON | TN | TT | CBN | CPN | LIP | PV/SV (Rs.) | BR (Rs.) | AI | TDS | TC |
|---|---|---|---|---|---|---|---|---|---|---|---|
| S | 16082001508 | 53,04 | 2:46:08 | | HOME TRADE | 09/08/2001 | 29,856,000.00 | | 66,866.67 | 0.00 | 29,922,866.67 |

CODES

B/S - Buy/Sell
ON - Order No.
TN - Trade No.
TT - Trade Time
TD - Trade Date
CBN - Counter Party Broker Name
CPN - Counter Party Participant Name
SD - Settlement Date
LIP - Last Interest Payment Date
PV - Purchase Value
SV - Sale Value
BR - Brokerage
TDS - Tax Deducted
AI - Accrued Interest
TC - Total Consideration

S.C.C./R.C.C.
Exhibit No.
Proved by
Proved on which date
On date

This contract is made subject to the Rules,Bye-Laws and Regulations, and usages of the National Stock Exchange of India Limited,Bombay and other Government/Regulatory bodies as applicable.

Brokerage has been charged as stated and has been at rates not exceeding the official scale of brokerage and indicated separately.

This contract is subject to the jurisdiction of the courts in Bombay.

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

This contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and me/us that all claims(whether admitted or not),differences and dispute inrespect of any dealings , transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings , transactions or contracts of a date been entered into or not) shall be submitted to and decided by Arbitration in Bombay as provided in the Rules,Bye-Laws and Regulations of the National Stock Exchange of India Limited , Bombay.

BOMBAY

Yours Faithfully

Member of National Stock Exchange of India Ltd. Bombay

For HOME TRADE LTD.

Authorised Signatory/Dire

वर्धा डिस्ट्रीक्ट सेंट्रल को-ऑपरेटीव बैंक लि. वर्धा.
WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD. WARDHA.

तारध्वनी : Coopbank मा. अध्यक्ष ४०३६६ फोन ४४०२१ ते
पाटेकी : ६९ सरव्यवस्थापक ४०१२३ मुख्यालय ४४०९८
पीन कोड : ४४२ ००१ फॅक्स ४०१२३
एस.टी.डी. कोड : ०७१५२ व्यवस्थापक ४४०९५ शाखा ४४०९८

20/ Acctts/2001-2002 Wardha 17/08/2001

Ex 516

Kind Attention of
Shri Ketan Shah +
Ms.Kanan

This is with reference to your purchase contracts of GOI Security 2021 10.25% Fv Rs.3,00,00,000/- and GOI Security 2019 10.03% Fv Rs.3,00,00,000/- LEL/NSE/2002/000 6783 + LEL/NSE/2002/000 6781. We are in receipt of Rs.3,08,25,708.33 + Rs.2,99,22,866.67 to our Maharashtra state co-operative Bank Account, mumbai

Yours faithfully,

General Manager

S.C./R.C.C. 5023/6.2
Exhibit No. 516
Proved by PCO
Proved on which date 22/3/13
On date 22/3/13

C.J.M., Wardha

# CONTRACT NOTE
(Regulation 3.5)

*Subject to the jurisdiction of the courts in India*

**Contract note issued by members action for constituents as Brokers & Agents or principals**

home trade ltd.
Tower-A/8th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel:91-22 781 7601/781 2300, Fax: 91-22 781 2346

To,
THE WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD
OPP WARDHA RAILWAY STATION
WARDHA
442001
Pin Code :

CONTRACT NO. LBL/NSE/2001 - 2,000/000 6,503
Constituent Order Ref. No.
Stamp as required under Article 43(i) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

For HOME TRADE LTD

Authorised Signatory/Director

I/We have this day done by your order and to your account the following transactions :

**SECURITY DETAILS**

| Order Number | ST | Security Name | Issue | TT | Repo Period | Value (In Rs. Lacs) | Price (In Rs.) | Repo Rate (%) | OA (in Lacs) |
|---|---|---|---|---|---|---|---|---|---|
| 0016022001054 | GZ | GOI 2015 | 10.47 | | NA | 1,500.00 | 100.40 | | NA |

ST - Security Type TT - Trade type OA - Order Attributes (RE/NR - REPO/NON REPO)

**TRANSACTION DETAILS** Trade Date 23/02/2001 Settlement Date 27/02/2001

| B/S | ON | TN | TT | CBN | CPN | LIP | PV/SV (Rs.) | BR (Rs.) | AI | TDS | TC |
|---|---|---|---|---|---|---|---|---|---|---|---|
| B | 0016022001054 | 36,02 | 12:10:32 | | HOME TRADE | 12/02/2001 | 150,600,000.00 | | 654,375.00 | 0.00 | 151,254,375.00 |

CODES

B/S - Buy/Sell
ON - Order No.
TN - Trade No.
TT - Trade Time
TD - Trade Date
CBN - Counter Party Broker Name
CPN - Counter Party Participant Name
SD - Settlement Date
LIP - Last Interest Payment Date
PV - Purchase Value
SV - Sale Value
BR - Brokerage
TDS - Tax Deducted
AI - Accrued Interest
TC - Total Consideration

C/R C.C.
Exhibit No. 520
Proved by
Proved on which date 25/3/13
On date 25/3/13
J. M. F. C. Wardha

This contract is made subject to the Rules,Bye-Laws and Regulations, and usages of the National Stock Exchange of India Limited,Bombay and other Government/Regulatory bodies as applicable.

Brokerage has been charged as stated and has been at rates not exceeding the official scale of brokerage and indicated separately.

This contract is subject to the jurisdiction of the courts in Bombay.

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

This contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and me/us that all claims(whether admitted or not),differences and dispute inrespect of any dealings , transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings , transactions or contracts of a date been entered into or not) shall be submitted to and decided by Arbitration in Bombay as provided in the Rules,Bye-Laws and Regulations of the National Stock Exchange of India Limited , Bombay.

BOMBAY

Yours Faithfully

Member of National Stock Exchange of India Ltd. Bombay

For HOME TRADE LTD.

Authorised Signatory/Director

## CONTRACT NOTE
( Regulation 3.5 )

*Subject to the jurisdiction of the courts in India*

**Contract note issued by members action for constituents as Brokers & Agents or principals**

home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel. 91 22 781 2444, 781 2500, Fax. 91 22 781 2548

To,
THE WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTI
OPP WARDHA RAILWAY STATION
WARDHA
442001
Pin Code :

CONTRACT NO. LBL/NSE/2001 - 2,000/000 6,501
**Constituent Order Ref. No.**
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

For HOME TRADE LTD.

Authorised Signatory/Director.

I/We have this day done by your order and to your account the following transactions :

**SECURITY DETAILS**

| Order Number | ST | Security Name | Issue | TT | Repo Period | Value (In Rs. Lacs) | Price (In Rs.) | Repo Rate (%) | OA (in Lacs) |
|---|---|---|---|---|---|---|---|---|---|
| 0016022001052 | GS | CG 2012 | 11.03 | | NA | 1,000.00 | 104.63 | | NA |

ST - Security Type  TT - Trade type  OA - Order Attributes  (RE/NR - REPO/NON REPO)

**TRANSACTION DETAILS**  Trade Date 23/02/2001 Settlement Date 27/02/2001

| B/S | ON | TN | TT | CBN | CPN | LIP | PV/SV (Rs.) | BR (Rs.) | AI | TDS | TC |
|---|---|---|---|---|---|---|---|---|---|---|---|
| B | 0016022001052 | 36,01 | 12:02:13 | | HOME TRADE | 18/01/2001 | 104,630,000.00 | | 1,194,916.67 | 0.00 | 105,824,916.67 |

CODES

B/S - Buy/Sell
ON - Order No.
TN - Trade No.
TT - Trade Time
TD - Trade Date
CBN - Counter Party Broker Name
CPN - Counter Party Participant Name
SD - Settlement Date
LIP - Last Interest Payment Date
PV - Purchase Value
SV - Sale Value
BR - Brokerage
TDS - Tax Deducted
AI - Accrued Interest
TC - Total Consideration

C.R.C.C.
Exhibit No.
Proved by
Proved on which date
On date

C. J. M., F. C., Wardha

This contract is made subject to the Rules,Bye-Laws and Regulations and usages of the National Stock Exchange of India Limited,Bombay and other Government/Regulatory bodies as applicable.

Brokerage has been charged as stated and has been at rates not exceeding the official scale of brokerage and indicated separately.

This contract is subject to the jurisdiction of the courts in Bombay.

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

This contract constitutes and shall be deemed to constitute as provided overleaf an agreement between you and me/us that all claims(whether admitted or not),differences and dispute inrespect of any dealings , transactions and contracts of a date prior or subsequent to the date of this contract (including any question whether such dealings , transactions or contracts of a date been entered into or not) shall be submitted to and decided by Arbitration in Bombay as provided in the Rules,Bye-Laws and Regulations of the National Stock Exchange of India Limited , Bombay.

BOMBAY

Yours Faithfully

Member of National Stock Exchange of India Ltd. Bombay

For HOME TRADE LTD.

Authorised Signatory/Director

RESERVE BANK OF INDIA
RURAL PLANNING AND CREDIT DEPARTMENT
CENTRAL OFFICE
13TH FLOOR, CENTRAL OFFICE BUILDING
SHAHID BHAGAT SINGH ROAD
POST BOX NO. 10014
BOMBAY - 400 023.
TELEPHONE:
01602-04
TELEX:
011-2318
011-2455

फाइल करें
File

भारतीय रिज़र्व बैंक / R. B. I.
Date 28 SEP 1992

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

September 4, 1992
Bhadra 13, 1914 (Saka)

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

Dear Sir

**Investment Portfolio of banks**
**- Transactions in Securities**

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

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

I. INVESTMENT POLICY

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

following instructions.

**Ready-Forward (buy-back) deals**

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

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

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

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

**Transactions in Government Securities**

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

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

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

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

File

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

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

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

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

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

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

**Bank Receipts (BRs)**

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

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

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

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



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

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

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

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

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

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

II. <u>INTERNAL CONTROL SYSTEM</u>

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

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



Attested

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

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

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

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

III. DEALINGS THROUGH BROKERS

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

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

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



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

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

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

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

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



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

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

IV. ACCOUNTING STANDARDS

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

V. AUDIT, REVIEW & REPORTING

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

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

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

3. A copy of this circular together with the internal



Attested

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

4. Please acknowledge receipt.

Yours faithfully

( R.K. Jalan )
Chief Officer

Encl:- As above.

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

Copy forwarded for information to :-

(As per the list attached).

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

Attested

Exh - 531

**The Wardha District Central Co-operative Bank Limited, Wardha**

Board of Directors Meeting
Administration/Board of Directors/1/2001-2002
Wardha, Dated: 2.7.2001

To,
Mr.....
.....

It has been decided to hold a meeting of the Board of Directors of The Wardha District Central Co-operative Bank on Monday, July 9, 2001, at 11:00 AM in the bank's meeting hall. All directors and invitees are requested to be present on time.

**MEETING AGENDA**

| | |
|---|---|
| Sub – 1 | To approve the minutes of the previous Board of Directors meeting held on March 20, 2001. |
| Sub – 2 | To take note of all the points discussed in |

| | |
|---|---|
| | the resolution passed in the Board of Directors meeting held on 20 March 2001. |
| Sub – 3 | To take a decision regarding the provisions to be made for preparing the final profit and loss statement and balance sheet as of March 31, 2001, taking into account the income recognition, asset classification, and provisioning norms as per the Reserve Bank of India's circular dated 22 June, 1996. |
| Sub – 4 | To approve the balance sheet and profit and loss statement as of March 31, 2001, and recommend them for approval to the General Body meeting. |
| Sub – 5 | To approve the expenditure incurred in excess of the budget during the year 2000-2001 and recommend it for approval to the General Body meeting. |

| | |
|---|---|
| Sub – 6 | To approve the budget prepared for the year 2001-2002 and recommend it for approval to the General Body meeting. |
| Sub – 7 | To decide on the date, time, and venue for holding the bank's Annual General Meeting for the year 2000-2001. |
| Sub – 8 | A. To approve the minutes of the Executive Committee meetings held on February 24, 2001, March 23, 2001, and 25 April 2001.<br>B. Approval of the minutes of the loan committee meetings held on 13/3/2001, 25/4/2001 and 26/5/2001.<br>C. The employees' committee meeting was held on 12/12/2000. Approval of the minutes of that meeting. |

| | |
|---|---|
| Sub – 9 | With the permission of the Honorable Chairman, items to be taken up at the appropriate time. |

**INTRODUCTION:** Exh - 532

The Wardha District Central Cooperative Bank Limited, Wardha, R. No. 01 of this bank is submitting the interim audit report dated 2.5.2002 and 3.5.2002 on the investment made in government securities of the said bank during the period 2001-2002 as per the quasi-official letter No. Arth-3/JMS Bank/Sir. Invest. 5184/ 2002 Nagpur dated 28.4.2002 of the Hon'ble Divisional Joint Registrar Cooperative Society, Nagpur.

The audit of the period 2001 to 2002 is in progress and the final audit report will be submitted for our action as soon as the audit is completed. Since the issue of securities investment fraud is a

continuous follow-up by the Government, the interim report is hereby submitted as follows.

1) The Executive Board of District Central Cooperative Bank Limited, Wardha, dated 24.2.2001, passed a resolution regarding investment in physical security under resolution number 6 (9). It was decided to authorize the following officers to transact under their joint signatures.

1) General Manager 2) Manager

3) Deputy Accountant

4) Assistant Manager (Accounts Department)

Similarly, the action of investing Rs. 25 crore through a home trade company was approved.

2) The Board of Directors meeting dated 7.3.2002, pursuant to Board of Directors Resolution No. 6 (6), decided to discuss the investment of Rs. 25/- crore

in government securities through Home Trade Company and to demand the entire amount back from the Home Traders and to take all legal action if deemed necessary for this purpose.

3) It is clear that the District Central Cooperative Bank completely ignored the following points while investing in government bonds.

1. Bank S. G. L. (Subsidiary General Ledger) State Co-operative Bank Limited Mumbai through R. B. I. Mumbai S. G. L. account has not been opened or transactions have not been made through them. Reason R. B. I. Circular R. P. C. D. No. R. F. B. C. -17/-4-92-93 dated 4.9.92 which is a clear violation.

2. The Board of Directors has not made any policy decisions or guidelines regarding government investment.

3. Market value, comparative bids have not been invited or comparative rates have not been checked regarding bond investments.

4. The purchase and sale agreement between the bank and the home trade company has not been made available and kept in the file.

5. The broker's rate or market price comparison rate in the contract note has not been checked.

6. The Board of Directors has not conducted a half-yearly review of investments or a review of internal investments as per R. B. By.'s circular No. R. P. C. D. No. R. M. C. B. C. 17/-4-/92-93 dated 4.9.92.

7. Review of the valuation of government investments in the Board of Directors meeting every quarter is in clear violation of RBI's guideline No. B. C. 154/007. 02/08/94-95 dated 23.05.95.

8. The General Manager of the bank has not given the complete details of the government investment to the Board of Directors and has not taken the necessary action regarding the purchase and sale transactions through the S. G. L. account and has not taken action as per Sr. No. 1 to 7 above. Therefore, the General Manager is found completely guilty of this transaction.

The details of the bank's investment in government securities are as follows:-

1. According to the office note of the District Bank dated 20.02.2001 of the Accounts Department Headquarters, Wardha, since RBI has to invest in government securities as per the rules, the bank has approved the resolution of the Executive Board of Directors meeting dated 24.2.2001 vide resolution No. 6 (9) regarding the purchase of securities in physical form through a broker approved by SEBI instead of through SGL account. But before taking such a decision, the circulars and guidelines of RBI have not been considered and the decision has been taken to invest in securities in physical form in violation of the circulars.

Dated 13.3.2001 Accounts Department Headquarters, Wardha has issued an office note regarding investment of Rs. 25 crores through Home

Trade Company, Mumbai. The note regarding taking security in physical form from Home Trade Company, Mumbai has been approved by the General Manager and Vice Chairman of the bank and this has been approved by the Executive Board dated 24.2.2001. Similarly, the Executive Board meeting dated 24.2.2001 has been approved by the Board of Directors meeting dated 9-7-2001 1. Therefore, all the Board of Directors and the General Manager are responsible for the said transaction.

As per the official note of the Accounts Department of the Bank dated 23.4.2001, a security of Rs. 25 crores has been purchased and the same has been approved by the Executive Committee meeting dated 24.2.2001 vide resolution No. 6 (9) and on 16.3.2001, the amount including premium of Rs. 25,24,72,083.33 has been transferred from the

account of State Cooperative Bank, Mumbai to Home Trade Company Mumbai for security number G. O. I. 2015, interest rate 10. 47 and this purchase transaction has been approved by the Executive Committee meeting dated 25.4.2001. And this committee the minutes have been approved by the Board of Directors at its meeting dated 9.7.2001 and resolution.

As per the letter dated 21st March 2001 and contract note of Home Trade Company, Mumbai, the bank has received the original government bonds in the name of the bank and has not received them till date. On this, the bank issued letters dated 25.3.2001, 2.7. 2001, 17.9.2001 and 4.01.2002 and asked about the original certificate. But the original certificate was not given to the bank by Home Trade Company. From this it is clear that the bonds

purchased in physical form by Home Trade Company, Mumbai are only made in paper form. Therefore, they have cheated the bank. On this, the bank has registered a case No. 110 dated 26.4.2002 against the board of directors of Home Trade Company and the board of directors has tried unsuccessfully to save them.

Looking at the details of all these transactions, it is clear that the General Manager and Board of Directors of the bank have defrauded the bank by negligently investing the bank's funds in physical form without thoroughly studying the circulars of RBI and paying an amount of Rs. 25/- crore plus premium of Rs. 24,72,083. Therefore, the Board of Directors and the General Manager are individually and collectively liable and are liable for legal action. The names of those liable for action are as follows:-

| | | |
|---|---|---|
| 1 | Shri. Sharadrao Bapuravji Deshmukh, | President |
| 2 | Mr. Diliprao Narayan Kale, | Vice President |
| 3 | Mr. Sureshrao Bapura Deshmukh, | Director |
| 4 | Shri. Vasantrao Janardanrao Karlekar, | Director |
| 5 | Mr. Suresh Motilalji Jaiswal, | Director |
| 6 | Mr. Vishwanath Yadavrao Mohod, | Director |
| 7 | Mr. Syed Shafat Ahmad, | Director |
| 8 | Mr. Dnyaneshwar Balwantrao Kasnare, | Director |
| 9 | Shri. Yuvraj Punjabrao Dhole, | Director |
| 10 | Mr. Bhaurao Laxmanrao Deshmukh, | Director |
| 11 | Mr. Madan Bapulalji Srivas | Director |

| | | |
|---|---|---|
| 12 | Mr. Shankarrao Bapuravji Waghmode, | Director |
| 13 | Mr. Dnyaneshwar Ganpatrao Jhalke, | Director |
| 14 | Mrs. Mangalatai a. Deshmukh, | Director |
| 15 | Mrs. Smitatai v. Bhise, | Director |
| 16 | Mr. Rajan Salfekar, | General Manager |

The above Board of Directors and the General Manager of the bank have committed an act of betrayal of the trust of the members and depositors of the bank and of harming the interests of the members and depositors. Without investing the bank's funds safely, violating the circulars and rules of RBI, by purchasing SGL account securities in physical form instead of doing so, the Board of

Directors and the General Manager of the bank have invested the bank's funds at the rate of Rs. 25/- crore plus premium of Rs. 24,72,083.33, totaling Rs. 25,24,72,083.33. From this, it is evident that the prevailing Board of Directors and the General Manager of the bank are in collusion with the Home Trade Company.

Based on this, the Board of Directors and the General Manager misused their positions and invested government bonds worth Rs. 25.24 crores, causing losses to the bank. Therefore, all the Board of Directors and the General Manager are individually and collectively responsible for the principal amount of Rs. 25.24 crores and the interest thereon, and it is necessary to take legal action and register a case against them.

The reason is humbly submitted for your information.

G. M. Taiwade
Special Accounts Examiner Class-2
Cooperative Society, Wardha

| | | |
|---|---|---|
| 1 | Shri. Sharadrao Bapuravji Deshmukh, | President |
| 2 | Mr. Diliprao Narayan Kale, | Vice President |
| 3 | Mr. Sureshrao Bapura Deshmukh, | Director |
| 4 | Shri. Vasantrao Janardanrao Karlekar, | Director |
| 5 | Mr. Suresh Motilalji Jaiswal, | Director |
| 6 | Mr. Vishwanath Yadavrao Mohod, | Director |
| 7 | Mr. Syed Shafat Ahmad, | Director |
| 8 | Mr. Dnyaneshwar Balwantrao Kasnare, | Director |

| | | |
|---|---|---|
| 9 | Shri. Yuvraj Punjabrao Dhole, | Director |
| 10 | Mr. Bhaurao Laxmanrao Deshmukh, | Director |
| 11 | Mr. Madan Bapulalji Srivas | Director |
| 12 | Mr. Shankarrao Bapuravji Waghmode, | Director |
| 13 | Mr. Dnyaneshwar Ganpatrao Jhalke, | Director |
| 14 | Mrs. Mangalatai a. Deshmukh, | Director |
| 15 | Mrs. Smitatai v. Bhise, | Director |
| 16 | Mr. Rajan Salfekar, | General Manager |

Exh-533

Vardha

Date: 8/9/2002

To,

Police Station Officer

Police Station Wardha, City

Sub: Regarding the securities scam in Wardha District Central Bank...

Applicant: Gangadhar Mahadevrao Taywade, Age: 57 years, Special Auditor, Cooperative Societies (Banks) Wardha, Resident of: Mayuri Apartment, Plot No. 176, Umred Road, Nagpur

Non-applicant:

All residents of Wardha and office bearers of Home Trade Company, Mumbai

I, the undersigned, am submitting this report stating that I am appointed as an auditor of Cooperative Societies (Banks) in Wardha. On 2/5/2002 and 3/5/2002, in pursuance of the Government letter

number Arth 3/Jimas Bank Cooperative Investment 5184/2002 Nagpur dated 28/4/2002 of the Honourable Divisional Joint Registrar of Cooperative Societies, Nagpur, I inspected the amount invested in government securities by The Wardha District Central Cooperative Bank Limited, Wardha, Registration Number 01, during the period 2001-2002. In this regard, the Executive Committee of the District Central Cooperative Bank Limited, Wardha, passed a resolution regarding investment in securities vide meeting resolution number 6(9) dated 28/2/2001, which was adopted by the aforementioned respondents number 1 to 16 of the bank. As per the resolution, approval was given to invest Rs. 25.28 crore in securities through Home Trade Company, Mumbai. Accordingly, the bank's deposit amount of Rs. 25,24,72,083.33 was deposited on 16.3.2009 into the account of Home

Trade, Mumbai, at the Maharashtra State Cooperative Bank, Mumbai.

The District Central Cooperative Bank has not fulfilled the following conditions while investing in government securities:

1. The bank did not open an SGL account with RBI Mumbai through the State Co-op Bank Limited, Mumbai, and did not conduct monetary transactions through them. Therefore, they have violated RBI Circular No. RPCD No. RFBC 17/A 92-93 dated 4/9/92. 2. The Board of Directors has not decided on or formulated a policy regarding government investments.

3. Market value and comparative bids for securities investments have not been determined, nor have comparative rates been checked.

4. A purchase and sale agreement between the bank and Home Trade Company has not been prepared and kept on file.

5. The broker's rate or the comparative rate in the market has not been checked in the contract note.

6. The Board of Directors has not conducted a half-yearly review of investments as per RBI circular dated 8/9/92. Similarly, the quarterly review has not been conducted as per AAP BI circular dated 23/4/94.

The details of investments made by the bank in government securities through home trade brokers are as follows.

A. In the meeting of the Executive Committee of the bank dated 24/2/2001, a resolution was passed regarding the purchase of securities in physical form

and also regarding transactions through SEPI approved brokers. Accordingly, on 16/3/2001, an amount of Rs. 25,24,72,083.33 was transferred from the bank's head office account to the account of State Cooperative Bank Mumbai and paid to the home trade company in Mumbai. This transaction was approved by the Executive Committee in its meeting dated 25/4/28. This entire transaction has been approved by the Board of Directors of the Bank in its meeting dated 9.7.2001.

Home Trade Company Mumbai has informed in its letter dated 29 March 2009 that it has securities worth Rs. 25.00 crores in its possession on behalf of the Bank. It will be submitted to the Bank after receiving it as the principal owner of the District Central Cooperative Bank. However, the original proof of ownership (CP Certificate) has not been

submitted by Home Trade Company to the Bank yet and the original physical securities are not available with the Bank at present.

The Bank does not have government securities at present. The amount of Rs. 25,24,72,083.33 given by the Bank for depositing in government securities has not been returned to the Bank. It is evident from this that the bank has suffered losses to the above amount and the bank has committed serious financial irregularities.

All the members have invested money in the bank in the form of shares and the depositors have kept a large amount of money as deposits with the bank on trust. The bank is run according to the decisions of the Board of Directors. The Board of Directors of the bank is the trustee of the members' shares and all general deposits. It is the duty of the Board of

Directors to properly utilize the funds of the members and depositors. However, the Board of Directors has committed financial irregularities of the above amount and therefore the Board of Directors is responsible for the entire financial irregularities.

Accordingly, the Board of Directors has misused its position and has caused the bank to suffer losses of Rs. 25.24 crores by misappropriating securities. Due to this, it is necessary to take action against them under the criminal law.

I have conducted a special audit of the investment made by the bank in securities transactions on 2.5.2002 and 3.5.2002 and I have found that the above fraud has been committed and I am submitting this application today.

In the above mentioned special audit, it has been found that the bank has invested Rs. 25.24 crore in government securities and the physical securities in this regard are not in the bank and the bank has not received the said amount back. It has been found that the above mentioned non-applicants No. 1 to 17 are responsible for this financial fraud and therefore legal action should be taken against them.

Sd/-
G M Taywade
Special Audit
Cooperative Society (Bank)
Wardha

Wardha
Date: 8/5/2002

Exh - 534

**N.C.R.B**

**I.I.F-1**

**FIRST INFORMATION REPORT**

**(Under Section 154 Cr. P.C)**

1. *Dist. Wardha, *P.S. Wardha (City), *Year 2002, *FIR No. 124/02, FIR No. 124/02, Date: 8/5/2002

2. i) Act: IPC, Section: 406, 409, 420, 34

   ii) Act:.....Section: .....

   iii) Act:..... Section: .....

   iv) Other Acts & Section: .....

3a). *Occurrence of Offence* Day: Wednesday, Date From: 16.3.2009, Date to: 7.5.2002

   Time Period:..... Time From: During the period

(b) Information received at P.S. Date 8/5/2002

   *Time: 16.30 hrs

(c) General Diary Reference Entry No(s) 71/2002, *Time: 16.30 hrs

4. Type of Information: Embezzlement fraud

Written/Oral – Written

5. Place of Occurrence: (a) * Direction and Distance from P.S – West ½ KM

Beat /O.P. Name and No. Ramnagar

(b) Address: The Wardha District Central Cooperative Bank Limited, Wardha

No. if any – ward – Name of Road

(c) Incase, outside the limit of the Police Station

_____ Taluka _____ Dist. _____ State

6. Complainant/Informant Permanent Address

(a) Name:- Gangadhar Taywade

(b) Father's/Husband's Name: Mahadevrao Taywade

(c) Date/Year of Birth: 1945

(d) Nationality: Indian

(e) Passport No. Date of Issue Place of Issue

(f) Occupation: Special Auditor, Cooperative Societies (Banks)

(g) Address: Mayuri Apartment, Plot Number 176, Mirchi Bazar, Umred Road, Nagpur

Form: 1-B

7. Details of known/ suspected / unknown accused with full particulars:

Attach separate sheet if necessary:

Accused: 1. Shri. Sharadrao Bapuravji Deshmukh, 2. Mr. Diliprao Narayan Kale, 3. Mr. Sureshrao Bapura Deshmukh, 4. Shri. Vasantrao Janardanrao Karlekar, 5. Mr. Suresh Motilalji Jaiswal, 6. Mr. Vishwanath Yadavrao Mohod, 7. Mr. Syed Shafat Ahmad, 8. Mr. Dnyaneshwar Balwantrao Kasnare, 9. Shri. Yuvraj Punjabrao Dhole, 10. Mr. Bhaurao Laxmanrao Deshmukh, 11. Mr. Madan Bapulalji Srivas, 12. Mr. Shankarrao Bapuravji Waghmode, 13. Mr. Dnyaneshwar Ganpatrao Jhalke, 14. Mrs. Mangalatai a. Deshmukh,15. Mrs. Smitatai v. Bhise, 16. Mr. Rajan Salfekar, R/at: Wardha No. 1 Bank President No. 2, Bank Vice President No. 3 to 15

Bank Director No. 16 Bank General Manager, 17. Director of Home Trade Company Mumbai

Physical features, deformities and other details of the suspects / accused: (If known/ seen):

| Sr. No. | Gender | Date Of Birth | Tied Up | Height | Colour | Identification Mark |
|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 1 | | | | | | |

| Deformities / Peculi - artiies | Teeth | Child | Eyes | Habit | Dress Habits |
|---|---|---|---|---|---|
| 8 | 6 | 10 | 11 | 12 | 13 |
| | | | | | |

| Language / Dialect | Place of | | | | | |
|---|---|---|---|---|---|---|
| | Burn | Leucoderma | Mole | Colour | Tatt | Others |

| | | | | | | |
|---|---|---|---|---|---|---|
| | Mark | | | | oo | |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| -- | --- | -- | -- | -- | -- | |

These fields will be entered only if complaint / informant given any one or more particulars about the suspect. This will be used only for the purpose of preliminary retrieval to assist I.O.

A database created will subsequently link one suspect in several cases, if any.

A comprehensive and complete data on all fields will again the prepared accuse.

8. Reasons for delay in reporting by the complainant/informant: After the auditor completes the bank audit

9. Particulars of properties stolen and involved (Attach necessary perform) write down details on blank and back page. They committed embezzlement and fraud amounting to 25 crore 24 lakh 72 thousand 83 rupees.

10. A) Total value of properties stolen/involved: 25,24,72083/-

11. Unnatural/Accidental death, case no., if any

12. First Information brief contents, if required, detail write down back, blank page:

The details of the case are as follows: The complainant has stated in the special audit report that the accused mentioned in column number 7, in

collusion with each other, committed irregularities in the transaction of purchasing securities worth Rs. 25,24,72,083 of the bank's depositors' funds. Therefore, a case was registered under sections 406, 409, 420, and 34 of the Indian Penal Code, and the matter was taken up for investigation.

13. Action taken: Since the above information reveals commission of offence(s) u/s as mentioned at item no. 2 :

1. Registered the case and took up the investigation or Directed (Name of I.O) Dnyanu Yedge, Sub Inspector of Police Rank ..... No. ..... to take up the investigation or.
2. Refused investigation due to :
3. Transferred to P.S. .....

District - on point of jurisdiction.

F.I.R. read over to the complaint/informant, admitted to be correctly recorded and a copy given to the complainant/informant, free of cost.

R.O.A.C.

| | |
|---|---|
| 14. Signature/Thump impression Of the Complainant/Informant | Signature of the Office-in-charge, Police Station<br>Name: Chandrakant Udgikar |
| 15. Date & Time of dispatch to the court :<br>9/5/02 | Rank: Police Inspector |

Copy no. 2. Complainant, 3. Supdt. of police (computer), 4. Inv. Officer, 5. Office copy.

**Copy of Written Report:** Wardha, Dated 8/5/2002 To, The Police Station Officer, West Station, Wardha City, Subject: Regarding the securities scam in the Wardha District Central Cooperative Bank. Applicant: Gangadhar Mahadevrao Taywade, Age: 57 years, Special Auditor, Cooperative Societies Officer, Wardha, Resident of: Mayuri Apartment, Flat No. 176, Mirchi Bazar, Umred Road, Nagpur. Against: 1. Shri Sharadrao Bapuraoji Deshmukh, Chairman of the Bank, 2. Shri Diliprao Narayanrao Kale, Vice-Chairman of the Bank, 3. Suresh Bapurao Deshmukh, Director of the Bank, 4. Shri Vasantrao Janardanrao, Director of the Bank, 5. Suresh Motilalji Jaiswal, Director of the Bank, 6. Vishwanath Yadavrao Mohod, Director of the Bank, 7. Syed Shafat Ahmed, Director of the Bank, 8. Shri Dnyaneshwar Balwantrao Kasnare, Director of the Bank, 9. Yuvraj Punjabrao Dhole, Director of the

Bank, 10. Shri Bhaurao Laxmanrao Deshmukh, Director of the Bank, 11. Shri Madan Babulalji Shriwas - Director of the Bank, 12. Shri Shankarrao Bapuraoji Waghmode - Director of the Bank, 13. Shri Dnyaneshwar Ganpatrao Zhalke, Director of the Bank, 14. Smt. Mangalabai Deshmukh, Director of the Bank, 15. Smt. Smitatai V. Bhise, Director of the Bank, 16. Shri Rajan Salpekar, General Manager of the Bank (all residents of Wardha) and 17. Officials of Home Trade Company, Mumbai. I, the undersigned, am submitting this report stating that I am appointed as a Special Auditor, Cooperative Societies (Banks) in Wardha. On 2/5/2002 and 3/5/2002, in pursuance of Government Letter No. Arth 3/District Maharashtra Cooperative Bank/Sar Gunt5184/2002 Nagpur dated 28/4/2002 from the Honourable Divisional Joint Registrar, Cooperatives, Nagpur, an inspection was conducted regarding the

amount invested in government securities by The Wardha District Central Cooperative Bank Limited, Wardha, Room No. 01, during the period 2001-2002. It was observed that the Executive Committee of the District Central Cooperative Bank Limited, Wardha, had passed a resolution (Resolution No. 6(9) dated 24/2/2001) regarding investment in physical securities. According to the resolution passed by the aforementioned respondents No. 1 to 16, approval was given to invest Rs. 25.00 crore in securities through Home Trade Company, Mumbai. Accordingly, the Board of Directors deposited an amount of Rs. 25,24,72,083.33 from the bank's deposits into Home Trade's account at the Maharashtra State Cooperative Bank, Mumbai, on 16.3.2001. The District Central Cooperative Bank did not fulfill the following conditions while investing in government securities. 1. The bank did not open a

US GL account at RBI Mumbai through State Co-op Bank Limited, Mumbai, and did not conduct financial transactions through them free of charge. Therefore, they have violated our RBI circular number RPCD No. RFBC 17/A 4-92-93 dated 4/9/92. 2. The Board of Directors has not formulated any policy decisions or guidelines regarding government investments. 3. Market value comparative tenders have not been invited or comparative rates checked regarding securities investments. 4. The purchase and sale agreement between the bank and Home Trade Company has not been made available or kept on record. 5. The brokerage rate or market value comparative rates have not been checked in the contract note. 6. The Board of Directors did not conduct a half-yearly review of investments as per RBI's circular dated 4/9/92, nor did they conduct a quarterly review as

per RBI's circular dated 23/5/95. The details of the bank's investment in government securities through the Home Trade broker are as follows: a) In its meeting dated 24/2/2001, the bank's Executive Committee passed a resolution regarding the purchase of securities in physical form and conducting transactions through SEBI-approved brokers. Accordingly, on 16/3/2001, an amount of Rs. 25,24,82,083.33 was transferred from the bank's head office account to the account of State Cooperative Bank Mumbai and paid to Home Trade Company Mumbai. This transaction was approved in the Executive Committee meeting dated 25/4/2001. The entire transaction was approved by the bank's Board of Directors in its meeting dated 9/7/2001. In their letter dated March 21, 2001, Home Trade Company, Mumbai, informed that they held securities worth Rs. 25.00 crore on behalf of the

bank, and that the District Central Cooperative Bank was certified as the principal owner of these securities. The physical certificates were to be submitted to the bank after receiving them from the RBI. However, Home Trade Company has not yet provided the original certificates to the bank, and currently, the bank does not possess the original physical securities. The bank does not currently hold any government securities, and the amount of Rs. 25,24,72,083.33 invested by the bank in government securities has also not been returned. This indicates that the bank has suffered a financial loss of the aforementioned amount, and the bank has committed a serious financial irregularity. The bank holds money invested by all its members in the form of shares. Depositors have also entrusted large sums of money to the bank as deposits. The bank's operations are governed by the decisions of the

Board of Directors. The Board of Directors is the trustee of the members' shares and the deposits of ordinary individuals. It is the duty of the Board of Directors to utilize the funds of the members and depositors appropriately. However, the Board of Directors has committed a breach of trust by misappropriating the aforementioned amount, and therefore, the Board of Directors is responsible for the entire financial irregularity. This shows that the Board of Directors misused its position by investing Rs. 25.24 crore in securities, causing losses to the bank. Therefore, it is necessary to take action against them under criminal law. I conducted a special audit of the bank's investments in securities on May 2nd and 3rd, 2002, and found the aforementioned irregularities. Therefore, I am submitting this application today. The special audit mentioned above revealed that the bank had

invested Rs. 25.24 crore in government securities, but the physical securities are not with the bank, and the bank has not received the said amount back. It has been concluded that the above-mentioned respondents number 1 to 17 are responsible for this financial irregularity. Therefore, legal action should be taken against them.

Wardha, Date: 8/5/2002
Signed
G. M. Taywade
Special Auditor
Co-operative Societies (Bank), Wardha

Based on the written report given by the complainant as above, a case has been registered and taken up for investigation under Sections 406, 409, 420, and 34 of the Indian Penal Code.

A copy of the complaint has been submitted to the CJM, Wardha.

Exh. 585

Government of Maharashtra
Outward No. Merger (Bank)/ Rag /132/2002
Office: Special Auditor (Bank)
Co-operative Societies, Bandra
Date: 7/5/2002

To,
Police Station
Police Station City, Wardha

Sub: Regarding irregularities in securities transactions at Wardha District Central Co-operative Bank

Sir,

With reference to the above letter, during the special audit of the government securities purchase and sale transactions of the Wardha District Central Co-operative Bank, the following points came to light:

1. Physical securities worth Rs. 25 crore purchased on 16/3/2001 were bought from the broker Home

Trade Company, Mumbai. During the audit, the original copies of these securities and any other original documents were not available for inspection. Also, interest amounting to Rs. 25,24,72,083.33 is due from Home Trade Company, Mumbai. The purchase and sale transactions conducted by the bank with this company were not proper, and this has resulted in significant losses for the bank. Similarly, it has created confusion among the depositors.

According to the Reserve Bank's instructions, for the security of the bank's funds, this transaction should have been conducted through SGL (Subsidiary General Ledger). However, instead of doing so, the transaction was conducted directly through the concerned broker, resulting in a loss of the bank's funds. Prima facie, it appears that the bank's

General Manager, Chairman, and Board of Directors were in collusion in this transaction.

Therefore, it is requested that a criminal case be registered against the General Manager, Chairman, and Board of Directors of the District Central Co-operative (Bank) Wardha, as they are responsible for the irregularities in the securities transactions.

Enclosures: Special Report and related documents, total pages 1 to 20

Special Auditor, Class 2
Co-operative Societies, (Bank) Wardha
**Janata Sahakari Bank Limited, Pune**
Head Office: 1444, Shukrawar Peth, Thorle Bajirao Road, Pune 411002
Phone: 24453258, 24453259, 24452894
Fax: 020-24453430
Bharat Bhavan Office: Phone: 24494032, 24494226,
Fax: 020-24493402
Email: jsbho@pn3.vsnl.net.in

Ex-536

Date: March 21, 2001

To,
The General Manager,
The Wardha District Central Co-operative Bank Ltd.,
Opp Wardha Railway Station
Wardha – 44 2001

Kind Attn: Mr.Salpekar

Dear Sir,

Please refer to our contract no.6541 dated 15/03/2001
We hereby confirm that we are holding security
10.47% GOI 2015 Face value: Rs.25,00,00,000.00
[ Rupees Twenty - Five Crores ] on your behalf.

We hereby also certify that Wardha District Central Co-operative Bank Ltd is the principal owner of the above referred security. The Security will be delivered to you as soon as they are received by us in physical certificates from RBI.

Thanking you.

Yours truly,
For Home Trade Ltd.

Authorised Signatory

home trade ltd.
Tower 3, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

S. G. C./R. C. C. 573/02
Exhibit No. 536
Proved by P.W. 11
Proved on which date 1/4/13
On date 1/4/13

J. M., F. C., Wardha

Exh-765

Website: www.anatapankpune.com

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Ref: Letter No.: 1001 Date: 18 October 2012

To,

The Honourable Chief Executive Officer,
Wardha District Central
Cooperative Bank Limited
Railway Station, Wardha 442001

Ref: Your letter to the Commissioner of Cooperation 101 Court Cases/20-12-13 / dated 12/10/2012 Commissioner of Cooperation Office: Banks D 4 Wardha Janata Sahakari Maharashtra/Janata Pune/2012 dated 12/10/2012

In reference to the above subject, the available information regarding the accounts held with the branch is attached herewith. Please acknowledge receipt of this information by letter to our branch.

Sincerely,

Your faithfully

Copy to: For information

1. The Honourable Commissioner of Cooperation and Registrar, Cooperative Societies, Maharashtra State, Pune
2. The Honourable Head of Department, Legal Recovery Department, Janata Sahakari Bank Limited, Pune Head Office

**INFORMATION REQUIRED AS PER LETTER OF**
**THE VARDHA DIST. CENTRAL COOP BANK LTD.,VARDHA.**

Ex - 766

1 **M/S HOOGLY TRADING & INVESTMENT**
CURRENT ACCOUNT NO. 2468
ORIGINAL ACCONT OPENING FORM WITH CBI,
ACCOUNT IS IN PROPRITORY NATURE.
PROPITOR MR MAHENDRA AGARWAL
ACCOUNT IS INTRODUCED WITH SIGNATURE BUT THE SIGNATURE OF INTRODUCER IS NOT IDENTIFIABLE.

2 **M/S MANIRAM CONSULTANTS & INVESTMENT P. LTD**
HAVING CURRENT A/C NO 2566
ORIGINAL ACCONT OPENING FORM WITH BRANCH.
STATUS OF ACCOUT IS PVT. LTD.,
MR SANJAY AGARWAL AND MR N S TRIVEDI ARE DIRECTORS OF THE COMPANY. RECORD PROOF FOR ACCOUNT OPENING IS FORM NO 32 AND CERTIFIED COPY OF BOARD OF DIRECTOR'S RESOLUTION.
ACCOUNT INTRODUCED BY M/S. EURO ASIAN SECURITIES LTD.

3. **M/S DALHOUSIE SECURITIES P. LTD**
HAVING CURRENT A/C NO 2515
ORIGINAL ACCOUNT OPENING FORM WITH CBI,
STATUS OF ACCOUNT IS P. LTD.,
MR. SANJAY AGARWAL IS ONLY DIRECTOR OF COMPANY.
PROOF FOR ACCOUNT OPENING IS MEMORANDUM & ARTICALS OF ASSO.
A/C INTRODUCED BY M/S EURO ASIAN SECURITIES LTD.

4. **M/S PODAR TRADING CO.HAVING**
CURRENT A/C NO 2465
ORIGINAL ACCOUNT OPENING FORM WITH CBI .
STATUS OF ACCOUT IS PROPRITORY
MR. SHREE PRAKASH PODAR IS PROPRITOR.
A/C INTRODUCED BY M/S EURO ASIAN SECURITIES LTD.

573/2002
766
Proved by PW-14 during cross
17-7-23

5. **M/S EDTV INDIA LTD**
HAVING CURRENT A/C NO 2599
ORIGINAL ACCOUNT FORM WITH BRANCH
STATUS OF ACCOUNT IS JT STOCK COMPANY
MR. SANJAY AGARWAL AND MR N S TRIVEDI ARE DIRECTOR'S OF COMPANY. PROOF OF ACCOUNT IS CERTIFICATE OF INCORPORA-
TION AND A/C IS INTRODUCED BY M/S EURO ASIAN SECURITIES LTD.

17/07/23

JANATA SAHAKARI BANK LTD. PUNE
SCHEDULED BANK
Fort Branch

Date: March 16, 2001

To,
The General Manager,
The Wardha District Central Co-operative Bank Ltd.
Opp Wardha Railway Station
Wardha – 44 2001

*Kind Attn: Mr.Salpekar*

We refer to the telephonic discussion the undersigned had with you. As required by you we are enclosing herewith SEBI registration certificate for your record and reference.

We shall be glad to provide any further information that may be required by you.

Thanking you.

Yours Sincerely,
For *HOME TRADE LTD*

*N S Trivedi*
*Executive Director & Secretary*

Encl. As above


home trade ltd.
Tower 3, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 705
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

Exb 839

By FAX

O.No.D-23/Inv/1878/02
Office of the Police Inspector
Local Crime Branch, Wardha
Dated : August 14, 2002.

420

To,

Mr. Ketan Choksey,
M/s. Y.C.Dalal and Associates,
Chartered Accountant,
Mumbai.

Subject:- Request to provide certified copy of Root Map of the outflow of money received form Wardha in respect of P.S. Wardha City Cr. No. 124/02 u/s 406,409,420,34 IPC.

00000

Sir,

It is to submit you that, during the investigation of above cases your assistant namely Himashu Motani has given the root map of the outflow of money received from Wardha Bank to Home Trade Ltd. through Janata Sahakari Bank Fort Mumbai. The said copy of the root map is not certified. Hence it is requested to supply of certified copy of the same ( copy of the root map is attached )

On 30.3.01, Home Trade Ltd. has transferred Rs.4,17,986=11 paise in the account of WDCC Bank Wardha at M S C Bank Mumbai, vide cheque No.695110. Wardha D.C. C. Bank has no clarification about the said transaction. For inquiry purpose it is essential to clarify the said transaction. Hence it is requested to verify the said transaction and clarify it.

Encl : Copy of Root map outflow ( Xerox)

Investigation Officer.

( Sanjay Deshpande )
Police Inspector,
Local Crime Branch,Wardha.

RCC/S/C. No. 573/02
Exhibit No. 839
Proved by P.W. -16
Proved on which dt/ 19/03/2024
On Dt/
C.J.M.

Y. C. Dalal & Associates
CHARTERED ACCOUNTANTS

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

3rd, September 2002

To,
**Mr.Sanjay Deshpande.**
Police Inspector,
Local Crime Branch,
Wardha.

**Sub: Root Map of the Out flow from the money received by Home Trade Limited (HTL) from The Wardha District Central Co- Operative Bank Limited (WDCC).**

Dear Sir,

This is with reference to the Captioned Subject and your letter dated 14/08/2002 requesting us to submit a Certified copy of the Root Map as stated herein above.

We are enclosing herewith a copy of the Root Map alongwith a Fund Flow chart duly certified.

We wish to inform you that vide your aforesaid letter you had sought a clarification with regards to the following transaction:

| Date | Cheque No. | Amount (Rs) | Payer | Receiver | Bank |
|---|---|---|---|---|---|
| 30/3/01 | 698110 | 4,17,986.00 | HTL | WDCC | The Maharashtra State Co-operative Bank Limited |

We wish to state that as per the verification of the records of HTL available, it is stated therein that the details of the aforesaid payment were forwarded to WDCC, hence we request your goodselves to kindly verify the same from the bank at your end.

We wish to state that we have prepared the Root Map & the Fund Flow on the basis of the documents provided by your Department and Bank Statements.

Please find the above in order and acknowledge the receipt of the same.

Thanking You.

Yours faithfully,
For Y. C. Dalal & Associates.

**Ketan Chokshi.**

Encl: as above.

## ROOT MAP OF THE OUTFLOW FROM THE MONEY RECEIVED BY HOME TRADE LTD (HTL) FROM THE WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD (WDCC)

**...ers in Coloumn No B represents break up of the corresponding numbers in Coloumn No A and the ( * ) in Coloumn A ...resents the final payment.**

| Date | Cheque No | Amt Rs. (In Crs.) | Payer | Receiver | Coloumn A | Coloumn B | Amt Rs. (In Crs.) | Name of the Receiving Bank | Bank A/c No. |
|---|---|---|---|---|---|---|---|---|---|
| 16.03.01 | 193734 | 25.25 | WDCC | HTL | | | 25.25 | The Maharashtra State Co-op (NOTE - 1) | 17031 |
| 19.03.01 | 695101 | | | HTL | 1 | | 25.25 | Janata Sahakari Bank | 2364 |
| 19.03.01 | 907391 | | | Hoogly Trading & Investments | 2 | 1 | 10.00 | Janata Sahakari Bank | 2468 |
| 19.03.01 | 907392 | | | Poddar Trading Co | 4 | 1 | 15.00 | Janata Sahakari Bank | 2465 |
| 19.03.01 | 793893 | | | Maniram Consultants & Investments Pvt Ltd | 3 | 2 | 10.00 | Janata Sahakari Bank | 2566 |
| 19.03.01 | 857123 | | | Dalhousie Securities Pvt Ltd | 6 | 3 | 10.00 | Janata Sahakari Bank *( Total Cheque of Rs.23.49 Crores )* | 2515 |
| 19.03.01 | 816567 | | | Dalhousie Securities Pvt Ltd | 6 | 4 | 1.51 | Janata Sahakari Bank | 2515 |
| 19.03.01 | 816566 | | | Maniram Consultants & Investments Pvt Ltd | 5 | 4 | 13.49 | | 2566 |
| 19.03.01 | 857123 | | | Dalhousie Securities Pvt Ltd | 6 | 5 | 13.49 | Janata Sahakari Bank *( Total Cheque of Rs.23.49 Crores )* | 2515 |
| 19.03.01 | 904726 | | | EDTV India Ltd. | 7 | 6 | 25.00 | | 2599 |
| 19.03.01 | 829998 | | | NDCC | * | 7 | 25.00 | NOTE - 2 | |

**NOTES:**

1. HTL had received the money to purchase 10.47% 2015 GOI Securities for WDCC.

2. Total amount of Rs.40 Crores paid to NDCC from EDTV India Ltd vide cheque no 829998 dated 19.03.01 includes Rs.25 crores.

3. The Outflow/Utilisation of funds received by HTL from WDCC is also depicted in the enclosed Fund Flow Chart.

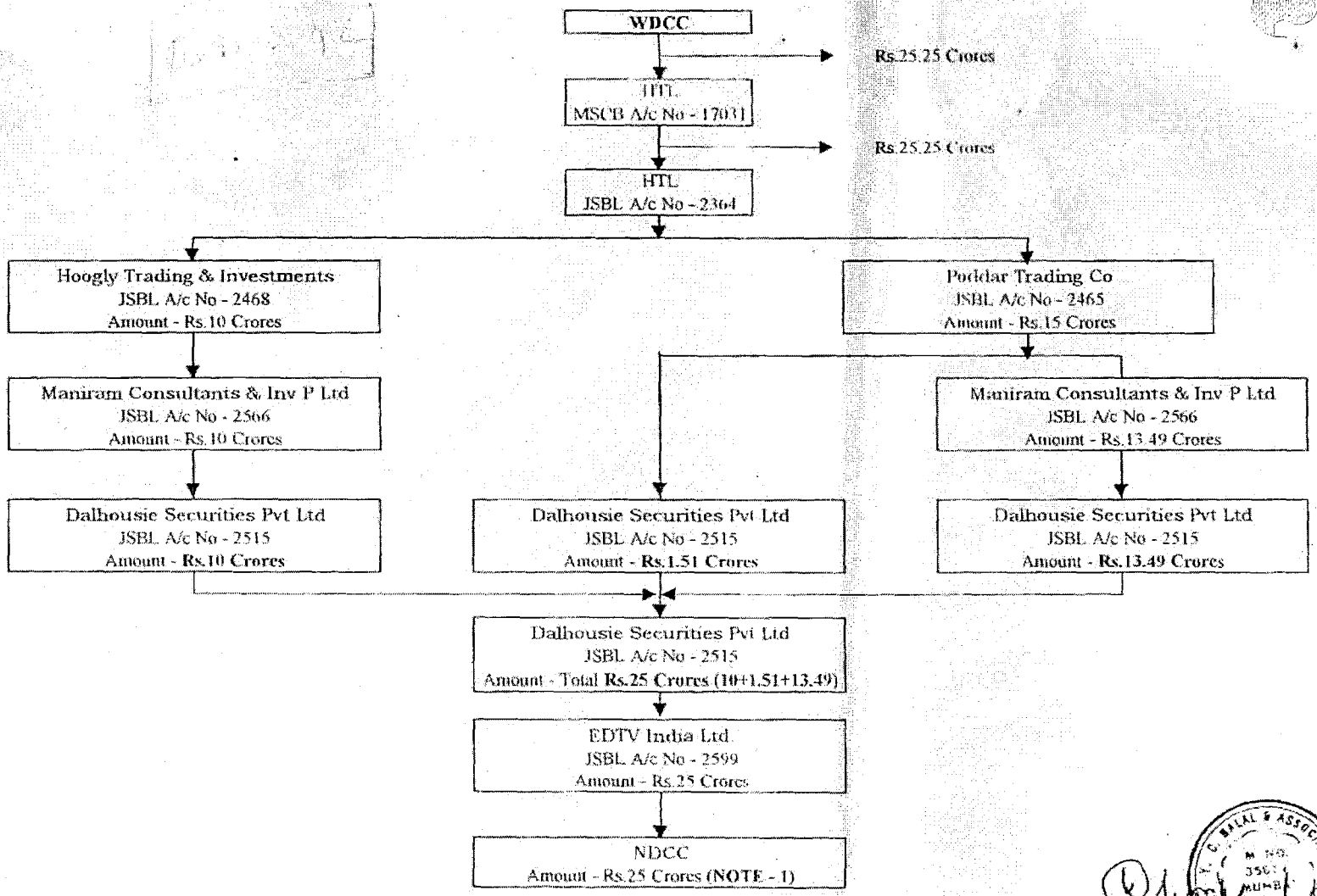
Y. C. DALAL & ASSOCIATES CHARTERED ACCOUNTANTS

1262 422

RCC/S.C. No. 573/02
F.R. No. 841
Transfer P.O. -16
Fine deposited on 19/03/2004
On bail
C.J.M.

CHIEF JUDICIAL MAGISTRATE
MANDYA

## FUND FLOW CHART




**NOTE - 1** Total amount of Rs.40 Crores paid to NDCC from EDTV India Ltd vide cheque no 829998 dated 19.03.01 includes Rs 25 crores.

Y.C. BALAL & ASSOCIATES

Flow Chart - WDCC

(127)

(423)

Case No. 543/02.
842
P.W. 16
Judgment dt. 19/03/2014.
Order

C.J.M.

CHIEF JUDICIAL MAGISTRATE
WARDHA

Exh-126
C

Outgoing No.: Room / Bank
Investigation / Valuable Property
Local Crime Branch, Wardha
Date: 27/2/04

To,
The Honourable Chief Judicial Magistrate
Wardha

Sub: Regarding obtaining permission to submit the following documents as valuable property in connection with Crime No. 124/2002, under Sections 406, 409, 420, 34 of the Indian Penal Code, registered at Wardha City Police Station.

Sir,

The charge sheet in the aforementioned case, Criminal Case Number 573/02 dated 18/11/2002, is currently pending in this court. It is requested that permission be granted to keep the checks issued by Home Trade to Wardha Bank, the contract notes, and the fixed deposit receipts worth Rs. 25

crores seized from Nagpur District Bank during the investigation, as valuable property in the custody of this court.

Description of Valuable Property

| Sr. No. | Valuable Properties - Document Details | Remarks |
|---|---|---|
| 1 | Original check issued by Home Trade to Wardha Bank, dated 20/4/2002, check number 695187, for Rs. 1,28,12,500/-, bearing Sanjay Agrawal's signature on Q3, along with the bank's return memo slip, current account number 54/2351 (total 3 documents) | 3 Document Cheque |
| 2 | Original check issued by Home Trade to Wardha Bank, dated | 3 Document Cheque |

| | | |
|---|---|---|
| | 20/4/2002, check number 695186, for Rs. 26,75,15,270/-, bearing Sanjay Agrawal's signature on Annexure Q4, along with the bank's return memo and slip, current account number 54/2351 (total 3 documents) | |
| 3 | Original copy of the contract note issued by Home Trade to Wardha Bank, with Contract No. LBL/NSE/2001-2000/000 6541, signed by N.S. Trivedi on Exh-Q5 | 1 |
| 4 | The original check issued in the name of Wardha Bank, dated March 29, 2001, check number | 1 |

| | | |
|---|---|---|
| | 695110, for Rs. 4,17,986.11/-, bearing the signature of N.S. Trivedi on Ex-Q7. | |
| 5 | Original check issued by EDTU in favor of Nagpur DCC Bank, check number 829998, dated 29/3/2001, for Rs. 40 crore, bearing Subodh Bhandari's signature on Annexure Exh-Q10 | 1 |
| 6 | Original check issued by Dalhousie Securities to EDTV on 19/3/2001, check number 904726, for Rs. 40 crore, bearing Subodh Bhandari's signature on Ex-Q11 | 1 |
| 7 | Name of Trading Check No. | 1 |

| | | |
|---|---|---|
| | 907391 Original Check dated 19/03/01 bearing the signature of Subodh Bhandari at Ex-Q 12 Rs.100,00,000.00 | 000,000.00 |
| 8 | Name of Trading Check No. 907392 Original check dated 19.3.01 bearing Ex-Q13 signed by Subodh Bhandari | 1<br>000,000.00 |

Details of the fixed deposit receipts worth twenty-five crore rupees seized from Nagpur Bank.

| Sr. No. | Fixed Deposit | Receipt No | Period | Fixed Deposit Receipt Date | Amount in Rupees |
|---|---|---|---|---|---|
| 1 | 29.7.2003 | 93/176 | 33 Month | 29.4.2006 | 50000000.00 |
| 2 | 12.8.2003 | 93/208 | 33 | 12.5.2006 | 50000000.00 |

| | | | | | |
|---|---|---|---|---|---|
| | | | Month | | |
| 3 | 19.8.2003 | 93/220 | 33 Month | 19.5.2006 | 50000000.00 |
| 4 | 19.8.2003 | 93/221 | 33 Month | 19.5.2006 | 50000000.00 |
| 5 | 23.8.2003 | 93/222 | 33 Month | 23.5.2006 | 50000000.00 |
| | | | | Total Rupees | 250000000.00 |

It is requested that the above-mentioned property be registered as valuable property.

Attachments
As above

Investigating Officer

| | | |
|---|---|---|
| 26 | Xerox copy of cheque number 904726 dated 19/3/2001 bearing the signature of accused Subodh Bhandari on AN 3. | |
| 27 | Xerox copy of the English form with signatures marked in red ink N4, N7, N2. | |
| 28 | Xerox copy of the English form with the photograph of the accused, Director of Home Trade, and signatures marked in ink N3, N5. | |
| 29 | Original opinion received from the Government Document Examiner, CID Nagpur, vide outward number NHP/317/NHN/171/2002/WR/2003 dated 29/01/2003, total 2 pages, Opinion No. NHW/171/2002. | |

| | | |
|---|---|---|
| 30 | Original opinion received from the Government Document Examiner, CID Nagpur, vide outward number NHP/317/NHN/171/2002/WR/2003 dated 29/01/2003, total 2 pages, Opinion No. NHW/187/2002. | |

The said document and the opinion of the handwriting expert regarding it are crucial evidence in the crime, and it is requested that they be taken into custody as property in the current court case.

Attachments: As above

Investigating Officer

Exh-127
C

Outgoing No.: Room 23/ Issues/586/2004
Local Crime Branch, Wardha
Date: 20/2/2004

To,
The Honourable Chief Judicial Magistrate
Wardha

Sub: Regarding permission to submit the opinion of the handwriting expert and related documents in connection with the offence under Sections 406, 409, 420, 34 of the Indian Penal Code, in Wardha City Police Station Crime No. 124/02...

Sir,

In the aforementioned case, the charge sheet has been filed in the present court under Criminal Case Number 573/2002 dated 18/11/2002. During the investigation of this case, the disputed documents, including the resolution book (of Wardha District Central Cooperative Bank), other

documents, cheques issued by Home Trade, correspondence with the bank, etc., were seized and sent for verification against the natural handwriting of the accused and for expert opinion to the Government Document Examiner, Crime Investigation Department, Nagpur, vide outgoing numbers 1954/02 dated 27/8/2002, 2454/2 dated 12/10/2002, and 2861/02 dated 29/11/2002. The same has been received from them vide outward number NHP/317/ NHN/171/ 2002/WR/2003 dated 29/5/2003 and outward number NHP/320/NHW/187/2002/WR/2003 dated 29/5/2003, and the said opinion and related documents are crucial evidence in the crime.

It is requested that permission be granted to include the said opinion and the following documents as property related to the crime.

| Sr. No. | Classification of Documents |
|---|---|
| 1 | Minutes of the Executive Board of Wardha District Central Cooperative Bank (Resolution Book) in a bound register containing pages 1 to 409, including pages 273, 378, 384, and 289 with disputed signatures. |
| 2 | Two typed pages of the Executive Committee's resolution dated 24/2/2001 in English on Wardha DCC Bank's letterhead (pencil markings 225, 226 containing disputed signature Q3). |
| 3 | A document on Wardha Bank's letterhead dated 16/3/2001 stating the transfer of Rs. 25.30 (Rs. 25 crore 30 lakh) from Regional Office Nagpur to account number 54/2351 at MSC Bank Mumbai, with the signature of the |

| | |
|---|---|
| | accused General Manager (Appendix Q4). |
| 4 | Fax Receipt |
| 5 | Letter dated 20/5/2002 from the General Manager of Wardha Bank to the Police Inspector, Local Crime Branch, Wardha, along with the bank's office note dated 20/5/2002 and another office note dated 13/3/2001 bearing disputed signatures Q6, Q9, Q13, and an office note dated 20/2/2001 bearing disputed signatures (Appendix Q5, Q12). |
| 6 | Samples of the accused's handwriting from the bank: Total 28 |
| 7 | Natural handwriting samples of the accused: Total 13 pages |
| 8 | Xerox copies of disputed documents: Total 20 |
| | **Controversial documents related to Home Trade** |

| | |
|---|---|
| 9 | Letter from Home Trade's Sanjay Agarwal to the bank, dated March 21, 2001, with his signature (Appendix Q1) |
| 10 | Home Trade's letter to the bank dated April 19, 2002, bearing the signature of accused Sanjay Agarwal on Appendix Q2 |
| 11 | Xerox copy of the letter dated March 21, 2001 |
| 12 | Xerox copy of the letter dated April 19, 2002 |
| 13 | Xerox copy of Check No. 695187 issued by Home Trade to Wardha Bank, dated 20/4/2002, for Rs. 1,28,12,500/- (Q3) |
| 14 | Xerox copy of Check No. 695186 issued by Home Trade to Wardha Bank, dated 20/4/2002, for Rs. 26,75,15,270/- (Q4) |
| 15 | Xerox copy of the contract note issued by Home Trade to Wardha Bank for the purchase of government securities worth Rs. 25 crore, |

| | |
|---|---|
| | Contract Number LBL/NSE/2001-2000/000 6,541 (Q5) |
| 16 | Xerox copy of the check issued by Home Trade to Wardha Bank on September 4, 2001, for Rs. 1,28,12,500/- (Appendix Q6) |
| 17 | Letter from Home Trade to Wardha Bank dated March 16, 2001, bearing the signature of N.S. Trivedi (Appendix Q8) |
| 18 | Letter from Home Trade dated March 8, 2001, bearing the signature of N.S. Trivedi (Appendix Q9) |
| 19 | Signature samples of accused Sanjay Agarwal of Home Trade (total 3) (S1-S3) |
| 20 | Signature samples of accused Subodh Chandrayal Bhandari of Home Trade (total 6) (S1-S6) |
| 21 | Statement of accused Sanjay Agarwal of Home |

| | |
|---|---|
| | Trade bearing his signature SN 1 (Natural) |
| 22 | English form containing the accused's natural signature N1, AN1, SN2 Xerox copies |
| 23 | Form for opening an account of Home Trade at Maharashtra State Co-op Bank Limited, Mumbai, which contains the photos (Xerox copies) of the four directors of Home Trade, along with their original signatures SN3, N2 |
| | Xerox copy of Home Trade's letter to Wardha Bank dated March 28, 2001, bearing the signature of accused Trivedi (N3) |
| | Xerox copy of a check for Rs. 907392 from Janata Sahakari Bank Limited, Pune, dated March 19, 2001, bearing the signature of accused Subodh Bhandari (AN2) |

Exh-128

O.No. Room- 23 / Bank Investigation / Additional-Evidence 686/04
Local Crime Branch, Wardha
Date: 05 March 2004

To,
Hon. Chief Judicial Magistrate, Wardha.

Sub: P.S.T. Wardha City App No. 124/02 Section 408, 409, 420, 34 IPC Additional evidence filed in the case regarding getting permission to do. Regular Criminal Case No. 573/2002 dt. 18/11/2002
Government vs. Sanjay Agarwal + Others

Sir,

It is submitted that during the investigation of the crime mentioned in the subject matter, it was found that the sum of Rs. 25 crore invested by the bank for the purchase of government securities by Hometrade was transferred to the Nagpur District Intermediate Cooperative Bank through the

associate companies of Hometrade, and the investigation officer took action to recover the said amount. The action taken in this regard and the judgment of the petitioners filed in the Hon'ble High Court and the Supreme Court in this regard are enclosed with the documents shown. A. No. 1 to 54 as well as fixed deposit accounts of Rs. 25 crore have been filed in the present court as Valuable Property No. 1/04 dated 3/3/2004.

The investigation was conducted on the following head without recovery of the amount misappropriated in zero. The accompanying documents are submitted as shown.

1. Who had gone for the cheque given by Hometrade to Wardha Baijo which later bounced? In this regard, a letter was given to the administrators

of the Wardha Bank and read, Aridhi Sankhyavatapaka's goods came to verify the travel allowance of April 2002. Administrator's letter dated 28/11/2002 and related documents A.No. 55 to 71 [Witness Varsha Bank Administrator Shri. Chutke

2. The signature samples of the accused President, Director, Assistant Manager (Accounts) of Wardha Bank, who were later arrested in the crime, were sent for verification and feedback. Ja. 6. Farhru. 23/ Investigation /2881/2002 dated 26/11/ 2002. The feedback received from the Government Document Examiner in this regard is prohibited under the existing Kolat Proprie No. 8/04 dated 1108.

Our date 29/11/2002 is attached herewith.

Witness-Shri. Shri V. V. Ranjangaonkar, State Examiner of Documents CID Nagpur Document No. 72 to 78

3. Hometrade has issued cheques which have been bounced. General Manager (Banking) of the Maharashtra Set Co. Op. Bank Ltd. Mumbai They were contacted and questioned through a letter.

   Documents serial numbers 79 to 81

4. Correspondence regarding information on fixed deposits and other accounts of Nagpur District Central Cooperative Bank's Regional Office, Nagpur, serial numbers 82 to 86

5. Information received from the Reserve Bank of India regarding the said crime, letter from Mr. E.P. Lal, Deputy General Manager, APCD Co. RF

627/7 38/03/2002-03 dated August 15, 2003, along with annexures.

Documents serial numbers 91 to 131

Regarding serial numbers 5 and 6, witness Mr. E.P. Lal Sarin, Deputy General Manager, Reserve Bank of India, Mumbai

7. In this crime, account number 101/5751 of Nagpur Bank at Maharashtra State Co-op Bank Limited, Mumbai was frozen on 25/11/2002. Regarding the recovery of the embezzled amount in the crime, since fixed deposit receipts worth Rs. 25 crore of Nagpur Bank were seized, correspondence and fax receipts regarding the release of the previously frozen account number 101/5751 of Nagpur Bank.

Serial numbers 132 to 137

It is humbly requested that these documents be allowed to be attached as additional documentary evidence in the case papers of the original charge sheet.

Annexure: Total 137 as above

Investigating Officer
Local Crime Branch, Wardha

Exh- 68

**INVOICE CHALLAN**

Date: 30/12/2002

Invoice Challan No

Seized property (documents) in Police Station Wardha City Crime No. 110/2002 and Crime No. 124/2002 under Sections 406, 409, 420, 34 of the Indian Penal Code

Property deposited by: S. G. Deshpande, Police Inspector, Local Crime Branch Wardha and Investigating Officer

Property received by:

| Sr. No. | Document details | No | Page No |
|---|---|---|---|
| 1 | Xerox copy of the Securities and Exchange Board of India (SEBI) Home Trade National Stock Exchange certificate dated 10/11/2000 (bearing number 1NB230624638) | 1 | 1 |
| 2 | Xerox copy of the Executive | 2 | 2,3 |

| | | | |
|---|---|---|---|
| | Board's resolution number 6(0) dated 24/2/2001 on Wardha DCC Bank's letterhead in English. | | |
| 3 | Xerox copy of SEBI Home Trade Bombay Stock Exchange certificate number INB010624639 dated June 7, 1995. | 1 | 4 |
| 4 | Maharashtra State Co-op Bank Limited, Mumbai's slip for account number 54/2351 (Xerox) for Rs. 1,28,12,500/- | 2 | 5,6 |
| 5 | Xerox copy of the return memo for check number 695187. | 1 | 7 |
| 6 | Maharashtra State Co-op | 2 | 8 9 |

| | | | |
|---|---|---|---|
| | Bank Limited, Mumbai's slip for account number 54/2351 for Rs. 26,75,15,270/- (Xerox) | | |
| 7 | Xerox copy of the return memo for check number 695187. | 1 | 10 |
| 8 | Fax dated 16/3/2001 on Wardha DCC Bank's letterhead addressed to the Chief Officer Accounts, Maharashtra State Co-op. Bank Ltd., Fort, Mumbai, mentioning the transfer of Rs. 25,24,72,083.33/- to Home Trade account number 17031. | 1 | 11 |
| 9 | 9. A fax dated 16/3/2001 on Wardha DCC Bank's | 1 | 12 |

| | | | |
|---|---|---|---|
| | letterhead, fax number 91227812548, addressed to Ketan Seth/Miss Kanan, stating that Rs. 25,24,72,083.33/- has been sent for the purchase of 30/2015 at 10.47 percent, and requesting that the contract note and receipt be sent. It bears the signature of the General Manager. | | |
| 10 | Fax confirmation report 0227812548 dated 16/3/2001. | 1 | 13 |
| 11 | A letter on Wardha DCC Bank's letterhead addressed to Ketan Seth of Home Trade, | 1 | 14 |

| | | | |
|---|---|---|---|
| | outward number 90/ACCTTTS/601/2000-2001, dated 24.3.2001/30.3.2001, bearing the signature of the General Manager. | | |
| 12 | An English letter on Wardha DCC Bank's letterhead sent via fax to the Chief Officer Accounts, The Maharashtra State Co-operative Bank, Mumbai, outward number 89/ACCTTTS/2000-2001, dated 30/3/2001, bearing the signature of the General Manager. | 1 | 15 |
| 13 | Letter from Wardha DCC | 1 | 16 |

| | | | |
|---|---|---|---|
| | Bank on its letterhead to Home Trade Limited, dated 2/7/2001, outward number 89/ACCTTTS/Security/2001-02, bearing the signature of the General Manager. | | |
| 14 | Letter from Wardha DCC Bank's Chief Officer Accounts to The Maharashtra State Co-op. Bank Limited, Mumbai, dated 4/9/2001, outward number 90/ACCTTTS/2001-02, sent via fax in English. | 1 | 17 |
| 15 | Fax confirmation report (illegible). | 2 | 18-19 |
| 16 | Slip from M.S. Co-op Bank Ltd., Mumbai, dated | 1 | 20 |

| | | | |
|---|---|---|---|
| | 4/9/2001, account number 54/2351/1, for Rs. 1,28,12,500/-. | | |
| 17 | Check number 942613 (Xerox copy) dated 4/9/2001 for Rs. 1,28,12,500/- payable to Wardha Bank. | 1 | 21 |
| 18 | Letter from Wardha Bank to Ketan Shah and Ms. Kanan, dated 17/9/2001, outward number 90/ACCTTTS/2001-02, in English, signed on behalf of the General Manager. | 1 | 22 |
| 19 | Fax confirmation report (illegible). | 1 | 23 |
| 20 | Letter sent by the General | 1 | 24 |

| | | | |
|---|---|---|---|
| | Manager of Wardha Bank to Ms. Kanan Madam on 4/1/2002, outward number 90/ACCTTTS/2001-2002. | | |
| 21 | Fax confirmation report is unclear. | 1 | 25 |
| 22 | Letter dated 16/1/2002 from the General Manager of Wardha Bank, signed by him, addressed to Ketan Seth Home Trade, outward number 2289/2 dated 17/1/2002, carbon copy. | 1 | 26 |
| 23 | Letter dated 15/3/2002 from the General Manager of Wardha Bank, signed by him, addressed to Ketan | 1 | 27 |

| | | | |
|---|---|---|---|
| | Seth/Sanjay Agarwal, outward number 89/ACCTTTS/Security/2001. 02 2884/24 dated 16/3/2002. | | |
| 24 | Letter from Wardha Bank, outward number ACCTTTS/2000-2001 dated 16/3/2001, addressed to the Chief Account, The Maharashtra State Co-op Bank Ltd., Regional Office Nagpur, bearing the signatures of the General Manager and Deputy Manager. Xerox copy. | 1 | 28 |
| 25 | Xerox copy of the fax | 2 | 29 |

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| | confirmation report is unclear. | | |
| 26 | Letter from Home Trade to Wardha DCC Bank dated 8/3/2001, mentioning "Kind Attention Mr. Salpekar," regarding opening account number 17031, with an authorized signatory's signature in English. | 1 | 32 |
| 27 | In English | 1 | 33 |
| 28 | Letter from Home Trade to Wardha Bank dated March 21, 2001, in English, mentioning "Kind Attention Mr. Salpekar," bearing the signature of the authorized signatory of Home Trade | 1 | 34 |

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| | Limited, and mentioning GOI 2015 security. | | |
| 29 | Letter from Home Trade, signed by Sanjay Agarwal, dated April 19, 2002, addressed to Wardha DCC Bank, stating that the money will be returned within 15 days. | 1 | 35 |
| 30 | One register, the register of the Board of Directors' meetings of the Wardha DCC Bank, dated 21/10/97, is mentioned, with pages 1 to 402 certified by the General Manager. Pages 4 to 157 contain the records of the | 1<br>33 | 36<br>37 |

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| | meetings held by the Board of Directors and their minutes. The signatures of the arbitrators are present on page number 157. | | |
| 31 | A letter issued by the General Manager on the letterhead of Wardha District DCC Bank, dated 20/5/2002, addressed to the Police Inspector, Local Crime Branch, Wardha, and the record of proceedings and copies of notices from 24/2/2001 to 16/7/2001, total 33 pages. | 1<br>57 | 38<br>39 |
| 32 | Seizure memo dated 4/5/2002 in Crime No. | 1 | 40 |

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| | 110/2002, along with meeting notices and minutes, total 57 pages. | | |
| 33 | Wardha DCC Bank's Bylaws Amendment Act, 31st March 1998, pages 1 to 64 with a yellow paper cover (in English). Page No. 65 has "Approved by Joint Registrar Co-operative Societies Nagpur dated 2nd March 1974" typed in English. | 1 | 41 |
| 34 | Annual Report of Wardha District Central Cooperative Bank Limited, Wardha, for the year 2001, total pages [number of pages not | 1 | 42 |

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| | specified], in which on page number [page number not specified], under section (2) Investments, (3) Government Securities, Rs. 25,00,00,000.00 is mentioned. | | |
| 35 | Annual audit report of Wardha District Central Cooperative Bank for the year 2001-2002 by Special Auditor Mr. S.K. Wuine, containing pages 1 to 232 (Outward No. Pilep (Bank) Audit/Annual Audit Report 01/02/297/Year 2002 dated 16/10/2002). | 1<br>5 | 43<br>44 |
| 36 | Fax message number C/A No. | 1 | 43 |

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| | 89 dated 13/5/2002 from The Maharashtra State Co-op Bank Limited, Mumbai, mentioning the freezing of Home Trade's account number 17031, with a final balance of Rs. 23,25,969/- and account statement (5 pages in total). | | 44 |
| 37 | Balance sheet of The Wardha District Central Cooperative Bank dated 28/3/2002 and related documents dated 1 to 43. | 1 to 43 | 45 |
| 38 | Office note of Wardha DCC Bank dated 20/2/2001 bearing Mr. Parve's signature | 2 | 46 |

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| | in Marathi (2 copies) - Xerox copies. | | |
| 39 | Office note of Wardha DCC Bank dated 13/3/2001 bearing Mr. Parve's signature. Xerox copy. | 1 | 47 |
| 40 | Xerox copy of Wardha Bank's office note dated 24/4/2000. | 1 | 48 |
| 41 | Xerox copy of Wardha Bank's letter outward number 89/Administration/2000-2001 dated 10/7/2000 regarding the election to the Executive Board and other committees for the year 2000-2001, along with a list of Executive Board members | 2 | 49 |

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| | from 1 to 9 for the year 2000-2001, marked with red ink. Also, a photocopy of the bank's office note dated 24/4/2000. | | |
| 42 | Wardha Bank's office note dated 12/3/2001 containing text regarding the selection of the Executive Board and other committees for the period from 1/4/2001 to 31/3/2002 (photocopy mentioned). Along with this, a photocopy of the bank's letter outward number 90/Administration/Committee/2001-2002 dated 12/4/2001 and a photocopy | 1<br>3 | 50<br>51 |

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| | of the list of Executive Board and other committee members. | | |
| 43 | Seizure report, crime number 110/02 dated 29/4/2002, photocopy. Home Trade Limited, Mumbai and its directors, the company's Act 1956, Company C. By Shares Memorandum of Association of Home Trade Limited, published Memorandum of Understanding report dated 18/5/93, a total of 72 pages in photocopied form (pages 1 to 112). | 1<br>1 to 113 | 53<br>53 |
| 44 | The Wardha District Central | 1 to | 54 |

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|---|---|---|---|
| | Cooperative Bank, Wardha, Outward No. 90/Administration/Committee/2001-2002 dated 9/7/2001 and Board of Directors meeting. | 75 | |
| 45 | Check No. 695187 - 4000820021 Account No. 3A/17031 Rupees 1,28,12,500/- Xerox copy of the check. | 1 | 55 |
| 46 | The Wardha District Central Co-operative Bank Limited, Wardha, letter to Ketan Seth Home Trade Mumbai, Fax Message-2 - 90/ACCOUNTS/2001-2002 | 2 | 56 |

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| | dated (date unclear) Xerox copy. | | |
| 47 | Ketan Mashekari's letter dated 4/9/01 (which was not received by this bank) but is on Home Trade's records. | 1 | 57 |
| 48 | The Wardha District Central Co-operative Bank Limited, Wardha - 90/ ACCOUNTS /2001-2002 dated (date unclear) letter to Miss Kanan Madam, Home Trade Mumbai. | 1 | 58 |
| 49 | The Wardha District Central Co-operative Bank Limited, Wardha - 90/ACCOUNTS/2001-2002/Wardha dated 4/1/02 | 1 | 59 |

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|---|---|---|---|
| | Fax message letter to Miss Kanan Madam, Home Trade Mumbai. | | |
| 50 | Letter dated 28/3/2001 from The Wardha District Central Co-operative Bank Limited, Wardha - Kind Attention Mr. Salpekar. | 1 | 60 |
| 51 | Dated 04/09/01 Fax copy (Xerox) | 1 | 61 |
| 52 | Receipt (Xerox) of Account Number 54/2351/1 from The Maharashtra State Co-operative Bank Limited | 1 | 62 |
| 53 | Receipt of CN Number 44629, Homestead's Xerox copy | 1 | 63 |
| 54 | The Wardha District Central | 1 | 64 |

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| | Co-operative Bank Limited, Wardha, Outward Number E01ACCS/2001-2002, illegible Xerox copy of a letter in the name of Mr. Ketan Shah | | |
| 55 | Fax receipt dated 24/9/1 (2) | 1 | 65 |
| 56 | A/c No. 0010400371011 Rs. 200000 Cheque No. 153371 Xerox AIOA No. 25504 Rs. 2,00,000/- Cheque No. 022924 | 1 | 66 |
| 57 | Account Number 3A/17031 Rupees 26,95,15,270/- Check Number 695186 - 40008200211 (Xerox) | 1 | 67 |
| 58 | Receipt of Account Number | 1 | 68 |

| | | | |
|---|---|---|---|
| | 54/2351/1 Xerox | | |
| 59 | Number 2364 Number 942613 - 400074002: Check Rupees 1,28,12,500 Xerox copy | 1 | 69 |
| 60 | D 398579016 Home Trade - Kanan's receipt Xerox | 1 | 70 |
| 61 | The Wardha District Central Co-operative Bank Limited Wardha Xerox (unclear) | 1 | 71 |
| 62 | Activity Report dated 4/9/01 Fax receipt | 1 | 72 |
| 63 | Receipt of Account 54/235/1 Xerox | 1 | 73 |
| 64 | The Wardha District Central Co-operative Bank Limited Wardha, dated 17/8/2001, | 1 | 74 |

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| | Kind Attention of Mr. Ketan Shah, letter to Miss Kanan (Xerox copy) | | |
| 65 | Fax receipt dated 29/3/01 | 1 | 75 |
| 66 | Account number 3A/17031 Check number 619110 - 400082002 Rupees 4,17,986.11 (Xerox copy) | 1 | 76 |
| 67 | Receipt of D 384701483 (Xerox copy) | 1 | 77 |
| 68 | Contract note (Xerox copy) | 3 | 78-79-80 |
| 69 | Account number 0010400317011 Check Rupees 2,00,000/- (Xerox copy) Check number 153371 - 400240003 - 4003171 | 1 | 81 |
| 70 | Ketan's letter dated | 1 | 82 |

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|---|---|---|---|
| | 04/09/2001 (Xerox copy) | | |
| 71 | Contract note - Number LBL/NSE/2001-2002/0006783 | 1 | 83 |
| 72 | Contract number - LBL/NSE/2001-2002/0006781 (Xerox copy) | 1 | 84 |
| 73 | Fax receipt dated 23/03/02 (Xerox copy) | 1 | 85 |
| 74 | Contract number LBL/NSE/2001-2000/0006591 (Xerox copy). | 1 | 86 |
| 75 | Contract number LBL/NSE/2001-2000/0006569 (Xerox copy). | 1 | 87 |
| 76 | Photocopy of receipt number D 384701483 | 1 | 88 |

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| 77 | Photocopy of fax receipt dated 15/03/01 | 1 | 89 |
| 78 | Contract number LBL/NSE/2001-2000/0006541 | 1 | 90 |
| 79 | Photocopy of receipt number 279529821 | 1 | 91 |
| 80 | Fax receipt - 3 | 3 | 92 -94 |
| 81 | Photocopy of Contract Note - Number LBL/NSE/2001-2000/0006503 | 1 | 95 |
| 82 | Photocopy of Contract Note - Number LBL/NSE/2001-2000/0006501 | 1 | 98 |
| 83 | Photocopy of Seizure Memo, Crime Number 124/02, Sections 406, 409, 420 IPC | 2 | 97-98 |

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|---|---|---|---|
| 84 | Photocopy of Seizure document, Crime Number 124/02, Sections 406, 409, 420 IPC | 1 | 99 |
| 85 | Letter number Kas 23/Tafm/1971/02 dated 29/8/02 to the Branch Manager, Janata Sahakari Bank Limited, Pune Fort Branch, Mumbai | 1 | 100 |
| 86 | Certificate of Janata Sahakari Bank Limited, Pune | 1 | 101 |
| 87 | Certificate of Janata Sahakari Bank Limited, Pune (Scheduled Bank) | 6 | 102,103 104,105, 106,107 |
| 88 | Letter to the Hon. Deputy Manager (Banking & General | 1 | 108 |

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|---|---|---|---|
| | Administration), The Maharashtra State Co-op. Bank Limited, Fort Branch, Mumbai | | |
| 89 | Certified letter dated 31/8/2002 from Mr. P.B. Bhosale, The Maharashtra State Co-op. Bank Limited, Fort Branch, Mumbai. | 2 | 109,110 |
| 90 | 3A/17031 - Home Trade | 5 | 111,112, 113,114, 115 |
| 91 | Adjusted Number 6, Letter dated March 2001 (illegible) | 1 | 116 |
| 92 | Receipt of The Maharashtra State Co-op. Bank Limited, Account Number 54/2351 | 1 | 117 |

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|---|---|---|---|
| 93 | Receipt of The Maharashtra State Co-op. Bank Limited, Account CA/17031 | 1 | 118 |
| 94 | Letter from The Maharashtra State Co-op. Bank Limited, Letter No. BKG/CA-Ningal/Ka 189176/2002-03 | 2 | 119 |
| 95 | Receipt of The Maharashtra State Co-op. Bank Limited, dated 16/3/2001 | 1 | 120 |
| 96 | The Maharashtra State Co-op. Receipt of Bank Limited Mumbai Number 000340 | 1 | 121 |
| 97 | Receipt of Account Number 54/2351/- | 1 | 122 |
| 98 | Receipt of Account Number 17031 | 1 | 123 |

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|---|---|---|---|
| 99 | Letter from Janata Sahakari Bank Pune dated 30/8/02 (one)<br>Receipt of Account Number 2364 (one)<br>Check Number 793893 - 4000740021: Rupees 10,00,11,000/- 2468 dated 19/3/2001<br>Check Number 857123 - 4000740021: Rupees 23,48,85,00,000/- 2566 dated 19/3/2001<br>Check Number 816567 - 4000740021: Rupees 1,51,15,00,000/- 2465 dated 19/3/2001 | 6 | 124 |

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|---|---|---|---|
| | Check Number 816566 - 4000740021: Rupees 13,48,85,00,000/- 2465 dated 19/3/2001 | | |
| 100 | Letter from Securities and Exchange Board of India - SMD/DBA-II/AK/1674/2002 dated 26/8/2002 | 1 | 125 |
| 101 | Letter No. D23/1625/2002 from the Office of the Superintendent of Police Wardha dated 15 July 2002 | 1 | 126 |
| 102 | Outward number Superintendent of Police/Crime Investigation Department/1369/2002 - Letter from the office of the | 1<br>1 | 127<br>128 |

| | | | |
|---|---|---|---|
| | Superintendent of Police, Crime Investigation Department, Nagpur dated 9/8/2002 and letter from the Deputy Inspector General of Police, Crime Investigation Department, Maharashtra State, Pune | | |
| 103 | Securities and Exchange Board of India - IES/ID2/RKK/8981/2002 letter dated May 22, 2002 | 1 | 129 |
| 104 | Certificate of Vijay Dattajirao Bhosale bearing certificate number BKG/Cira Single/Ka 189/177/20033 dated 31/8/2002 | 1 | 130 |

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|---|---|---|---|
| 105 | Seizure memo dated 30/5/02 Police Station Ganesh Peth Nagpur (City) | 2 | 131 |
| 106 | Receipt of The Maharashtra State Co-operative Bank Limited Account No. 54/2351 and xerox copy of check number 695187 | 1 | 132 |
| 107 | Xerox copy of receipt from Wardha DCC Bank Limited dated April 23, 2002 | 1 | 133 |
| 108 | Receipt of The Maharashtra State Co-operative Bank Limited Account No. 54/2351 and xerox copy of check number 695186 | 1 | 134 |
| 109 | Xerox copy of receipt from | 1 | 135 |

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|---|---|---|---|
| | Wardha DCC Bank dated April 23, 2002 | | |
| 110 | Letter from The Maharashtra State Co-operative Bank Limited, Mumbai with 4 xerox copies of photographs | 2 | 136 |
| 111 | Xerox copies of documents (checks) from Janata Sahakari Bank Limited Pune - 829998, 907391, 904726 | 3 | 137 |
| 112 | Sanjay Hariram Agrawal, age 37, resident of Kusum Apartment, Sector Number 17, Vashi, Navi Mumbai | 5 | 138 |

Sd/-

S. G. Deshpande

Police Inspector

Local Crime Branch Wardha

Police Station Wardha City FIR No.

Additional evidence in the IPC criminal case

Regular Criminal Case Number 573/2002 State vs. Sanjay + Others

| Sr. No. | Document Details | No |
|---|---|---|
| 1 | Letter to the Deputy General Manager, Banking, dated 25/11/2002 and fax receipt | 1 -2 |
| 2 | Fax message from the General Manager, Maharashtra State Co-operative Bank Limited, Mumbai, dated 26/11/2002. | 3 |
| 3 | Letter from the Government Prosecutor, High Court, Nagpur, bearing letter number 10889/Criminal | 4 |

| | | |
|---|---|---|
| | Application/BHD/2003 dated 11/4/2003. | |
| 4 | Order copy from the Hon'ble High Court, Nagpur Bench, in Criminal Application Number 2882/02. | 5-33 |
| 5 | Copy of Special Leave Petition Number 3395/2003 from the Hon'ble Supreme Court, New Delhi. | 34 |
| 6 | Letter from the Investigating Officer to the Deputy General Manager, Regional Office, Maharashtra State Bank Limited, Nagpur, dated 29/8/2003. | 35-36 |
| 7 | Order copy from the Hon'ble High Court, Nagpur Bench, in Criminal Application Number 2596/03. | 37-42 |
| 8 | Order copy of Special Leave Petition | 43-44 |

| | | |
|---|---|---|
| | Number 5588/2003 from the Hon'ble Supreme Court, Delhi. | |
| 6 | Letter from the Investigating Officer to the Regional Office dated January 22, 2004. | 45 |
| 7 | Letter from the Deputy General Manager, Regional Office, outward number 93/Pr.K./Nag/Law/C-679/2003-04 dated 24/1/04. | 46-47 |
| 8 | Letter from the Investigating Officer to the Administrator of Nagpur Bank, dated 7/2/04 | 48 |
| 9 | Letter from the Deputy General Manager, Regional Office, dated 7/2/04 | 49-50 |
| 10 | Letter from the Administrator, Nagpur Bank, to the Investigating | 51 |

| | | |
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| | Officer, dated 7/2/04 | |
| 11 | Seizure memo regarding the seizure of fixed deposit receipts worth Rs. 25 crore from Nagpur Bank, dated 9/2/04 | 52 |
| 12 | Xerox copy of documents filed in the Property Court, VP No. 1/04, Pro. No. 7/04 | 53 |
| 13 | Letter to the Police Inspector, Wardha City, regarding the Rs. 25 crore receipts, dated 12/2/04 | 54 |
| 14 | Letter from the Administrator, Wardha (Bank), to the Police Inspector, Local Crime Branch, Wardha, Outward No. Administration/Investigation/2002-2003, dated 28/11/2002 and | 55-71 |

| | | |
|---|---|---|
| | accompanying documents (Xerox copies 55 to 72) | |
| 15 | Letter to the Document Examiners, dated 29/11/2002 (2) and letter dated 17/4/2004 (1) | 72-73, 74 |
| 16 | Handwriting expert's opinion (Xerox copy) | 75-78 |
| 17 | Letter from the General Manager, M.S. Co-op. Bank Limited, Mumbai, Outward No. BKG/CA-Legal/312/2002-03, dated 14/12/2002 | 79 |
| 18 | From the Deputy General Manager, Banking, Maharashtra State Co-op. Bank Limited, Mumbai | 80-81 |
| 19 | Fax to the Regional Office, Outward No. S-23/Investigation/3005/2002, | 82 |

| | | |
|---|---|---|
| | dated 16/12/2002 | |
| 20 | Fax from the Chief Accountant, Nagpur, dated 24/12/2002 | 83 |
| 21 | Letter to the Chief Accountant, Nagpur, dated 6/1/2003 and fax receipt | 84-85 |
| 22 | 22. Letter No. 92/Fixed Deposit/Income Tax/Nagpur/324/02-03 dated 7/1/2003 from the Chief Accountant. | 86 |
| 23 | Reserve Bank of India letter RPCD.CO.RF 622/07.38.03/2002-03 dated January 23, 2003. | 87-90 |
| 24 | Reserve Bank of India letter outward number RPCD.CO.Number/RF Number | 91-131 |

| | | |
|---|---|---|
| | 173/07.38.03/2002-03 dated 15/8/2003 and the accompanying Xerox documents. | |
| 25 | Letter sent via fax by the Investigating Officer to the Deputy General Manager, Banking, The Maharashtra State Co-operative Bank Limited, Mumbai, outward number Room-23/Investigation/642/2004 dated 27/2/2004 and the fax receipt regarding the fax sent to the Administrator, Nagpur D.C.P. Bank and Regional Office, Nagpur. | 132 - 137 |
| | Total Document | 137 |

Exh 108

Serial No./MCR
Local Crime Branch,
Wardha
Date: 6/6/03

**M.C.R**

To,
The Honourable Chief Judicial Magistrate
Wardha

Sub: Regarding approval of MCR for the arrested accused

Police Station: Wardha City, District: Wardha

Crime No. : 124/2 Sections 406, 409, 420, 34 IPC

Complainant: Ganeshpur Mahadevrao Taywade, Special Auditor, Cooperative Societies (Bank), Wardha

Accused: Nandkishore Shankarlal Trivedi, Age: 36, Resident of: Vile Parle, Mumbai

Place of Incident: Wardha District Central Cooperative Bank, Wardha

Date and Time of Incident: 16/3/01 to 7/5/02

Date and Time of Filing: 8/5/02 at 20:45 hrs

Date and Time of Arrest of Accused: 2/6/03 at 19:00 hrs, in front of Central Jail, Nagpur

Property involved: Embezzlement and fraud of Rs. 25,24,2083.33/-

Property recovered: None

Investigating Officer: Police Inspector S. G. Deshpande, Local Crime Branch, Wardha

Type of Remand Required: M.C.R. from 6/6/03 to 20/6/2003

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The brief facts of the said crime are that the accused, being an office bearer and authorized signatory of Homestead, conspired with other accused of Homestead and the directors and office bearers of Wardha District Central Cooperative Bank, and misappropriated the amount of Rs. 25,24,72,083.33 sent by Wardha District Central Cooperative Bank for the purchase of Homestead cooperative securities, thereby committing injustice,

breach of trust, and fraud. The case has been registered based on the complainant's report.

In this case, the accused was a party to the agreement, and a charge sheet was filed against him in court on 18/11/02 under Section 289 of the CrPC, with Criminal Case Number 573/2.

The accused in this case was arrested and taken into police custody remand from 3/6/03 to 6/6/03 for questioning regarding the crime. As the police custody remand of the accused ends today, a request is made for magisterial custody remand for the accused from 6/6/03 to 20/6/03.

Sd/-
S. G. Deshpande
Police Inspector
Local Crime Branch, Wardha

Exh - 76

**MCR**

To,

The Honourable Chief Judicial Magistrate, Wardha

Sub: Regarding the approval of MCR (Magistrate's Custody Remand) for the arrested accused

Police Station: Wardha, District: Wardha

Crime No.: 124/02 Sections 406, 409, 420, 34 IPC

Complainant: Gangadhar Mahadevrao Taywade, Special Auditor, Cooperative Societies (Bank), Wardha

Accused: Subodh Chandayal Bhandari, Age: 37 years, V 703, Govind Complex, Sector 14, Vashi, Navi Mumbai

Place of Incident: Wardha District Central Cooperative Bank, Wardha

Date and Time of Incident: From 16/3/09 to 7/5/2

Date and Time of Filing: 8/5/02 at 20:45 hrs

Date and Time of Arrest: From Arthur Road Jail, Mumbai on 7/10/2 at 18:10 hrs

Property Lost: Cash Rs. 25,24,72,083.33/- Embezzlement and Fraud

Property Recovered: No

Investigating Officer: Police Inspector S. G. Deshpande, Local Crime Branch, Wardha
MCR Required: From 11/10/2 to 21/10/02

==========

Sir,

The details of the said crime are as follows: The complainant has stated in the report that the accused, in connivance with other accused, committed irregularities in the transaction of purchasing cooperative securities with the depositors' money amounting to Rs. 25,24,72,083.33/-. Therefore, the said crime was registered and taken up for investigation.

The investigation of the said crime is ongoing, and the absconding accused in the case need to be arrested, and evidence needs to be recovered. Therefore, it is requested that the MCR (Magisterial

Custody Remand) for the said accused be granted for 10 days, from today, 11/10/2002 to 21/10/2002.

Sd/-
Investigating Officer
Police Inspector
Local Crime Branch, Wardha

**TO THE HON'BLE CHIEF JUDICIAL MAGISTRATE, WARDHA**

Criminal Case No. 573/02

8/10/20

State vs. Sanjay and others

Applicant: Arun Bhauraoji Shegaonkar, MHADA Colony, Wardha

My testimony in the above case had commenced. However, I did not understand the questions asked by the public prosecutor. Therefore, there was a delay in giving effective answers.

The police had taken my statement regarding government securities worth 25 crore rupees. The police had shown me the relevant documents at the time of my statement, based on which I gave my testimony.

I apologize for the inconvenience caused to the court due to the delay in answering the questions.
I did not intentionally cause the delay.

It was never and is not my intention to insult or inconvenience the court. Please forgive me for the inconvenience caused. Such a mistake will not happen again from my side.

Therefore, I request that the mistake made by me be overlooked and that my testimony be allowed to continue. This is my request.

Wardha
Date: 8/10/2012
Signature

(929)

Ex-450

Before the Chief Judicial Magistrate
Wardha.

F.F. 14/12/12.

Cri. C. No. 573/02

State
-vs.
Sanjay & others

PURSIS

seen & filed
14/12/12

The Counsel for Accused No. 2&4 most respectfully submits that the present counsel had specifically requested this Hon'ble Court on the previous date to not to call the witnesses & decide Ex 426 before examining further witnesses. Hence the counsel reserves his right to conduct cross examination to the witnesses examined ~~today~~ i.e. 14/12/12.

Nagpur
Dt. 14/12/12.

C. for Accused
No. 2&4

Ex - 386

**STATEMENT**

Local Crime Branch Wardha

Date: 14/5/2002

Rambhau Haribhau Pote, Age: 57 years, Ramnagar Wardha, near Bhagat Singh statue, C/o Shri Sudhakar Joshi, Phone number 43337

I state under oath that I reside at the above address and have been working as the District Deputy Registrar of Cooperative Societies at Kelkarwadi, Wardha since 30/7/2001.

The meeting of the Executive Board of Wardha District Central Cooperative Bank was held on 24/2/2001. I was not working there at that time. Shri J.P. Deshpande was the District Deputy Registrar in my place. I do not know whether he was present at the meeting on that date or not.

The General Manager can convene the Executive Board meeting in consultation with the Chairman and Vice-Chairman. For this, the members must be notified 7 days in advance. As per Section 39 of the bank's bylaws, the Executive Committee has the authority to conduct the bank's daily transactions and make decisions. After a resolution is passed in the committee, the bank can take action as needed before obtaining the approval of the Board of Directors. Whether this matter regarding the purchase of securities is necessary or not is to be decided by the bank.

In the meeting of the Board of Directors, the District Deputy Registrar of Cooperative Societies, Wardha, as a government representative, can be present and provide guidance on government policy matters.

Also, if the Board of Directors is discussing matters that are against the rules, they can express their views on it. They can express their dissenting opinions and suggest that they be recorded in the resolution. If they do not do so, they can communicate their dissenting opinions in writing. This is clearly mentioned in Section H of Article 30 of the bank's bylaws.

The Executive Board meeting can be held whenever necessary, but it must be held at least once a month. Similarly, the Board of Directors meeting is held once every 3 months. As per sub-clause 14 of bye-law number 30 of the bank, the resolutions passed by the Executive Board and other sub-committees in this meeting are discussed and approved, and previous resolutions are confirmed. If any director present feels that these resolutions are

detrimental to the bank's interests, they can register their dissenting opinions before the resolution is passed. The government representatives present can also express their opposing views. They can also communicate this in writing, but in case of voting, the government representatives do not have the right to vote.

As the District Deputy Registrar of Cooperative Societies, Wardha, my opinion is that the District Central Bank has not properly examined the transaction of purchasing securities as per the resolution dated 24/2/2001, and it appears that the transaction with Home Trade company was conducted without proper due diligence, investigation, and verification of accounts. This is certainly not in accordance with the rules.

This is my statement. It has been written as dictated and is correct after being read.

In the presence of
Police Inspector
Local Crime Branch, Wardha

O.No D-23/Inv/2226 /2002
(384) Office of the Supdt. of Police, (491)
Wardha, Dated. 27/9/2002

In the Court of Hon'ble Chief Judicial Magistrate, Wardha

Et-68

Applicant :- State through A.P.P. Wardha

Sub:- Issuance of request letter in Crime No. 124/02, in the name of Hon'ble Special Judge, Greater Mumbai.

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I.O. is absent Respected Sir,

It is submitted that Ketan Seth is one of the accused of the crime noted above. On the strength of recent information Ketan Seth is in the Central Prison, Mumbai and presently under the magisterial custody of Hon'ble Spl. Judge, for Greater Mumbai in CBI Case No. RC 4(E)/2002 CBI BS&FC Mumbai U/S 120-B, 409, 420, 467, 468 IPC r/w Sec. 13(2), 13(1) (D) of P.C. Act 1988.

order put up 30-9-2002 27-9-2002

Request letter in the name of Hon'ble Spl. Judge for Greater Mumbai needs be issued for obtaining the custody of accused Ketan Seth to facilitate the investigation in crime No. 124/02 which is pending before this Hon'ble Court.

The accused Ketan Seth is badly required for the purpose of further investigation in the matter bearing Crime No. 124/02. Without obtaining his custody the police can not proceed further to investigate into the matter. For the just and fair investigation of the crime, custody of the accused is needed. Custody of the accused may be requested to be handed over to the PSI Bhoyar, L.C.B. Wardha.

In view of the above facts and circumstances it is requested to this Hon'ble Court to issue letter of request in the name of Hon'ble Spl. Judge for Greater Mumbai.

Hence submitted.

order
Issue request Letter to Special Judge Greater Bombay of custody of Ketan Sheth to P.S.I. Bhoyar S.N. Local Crime Branch, Wardha
30-9-2002
CJM.

S. G. DESHPANDE
Police Inspector
Investigating Officer

Exh - 75

No. 23/Investigation/100/02
Local Crime Branch Wardha
Date: 09/10/02

To,
The Honourable Chief Judicial Magistrate
Wardha
Through: APP Wardha

Sub: Regarding permission to interrogate the accused in Police Station Wardha (City) Crime No. 124/02 under Sections 406, 409, 420, 34 of the Indian Penal Code, who is currently in MCR (Magisterial Custody Remand).

Sir,

In the investigation of the aforementioned crime, some new points have come to light. Interrogating the accused on these points is extremely necessary for further investigation.

In the investigation of this crime, Madan Babulalji Shriwas is currently in MCR at Wardha

Jail. Since it is necessary to interrogate him, permission for the same is requested.

Sd/-
Police Inspector
Local Crime Branch, Wardha