

**Umra - Surat**  
**C/S 1/1**

**VERY URGENT**

**NEXT DATE 30/10/2010**

**465. 467, 468, 471, 420, 114, 120-B**

Po. Sta. : Umra, Surat

FIR No.: I-274/02 Dated 2/7/2002.

**COMPLAINANT:**

Smt. Pratibhaben Bhupendrabhai Pachigar-C.

The Surat Mahila Nagarik Sahakari Bank Limited.

**ACCUSED:**

1. Hometrade Limited Mumbai.
2. Sanjay Hariram Agarwal Chairman of Hometrade.
3. Ketan Kantilal Seth, Director of Hometrade.
4. Nandkishore Shankarlal Trivedi, Executive Director of Hometrade.
5. Subodh Bhandari Signatory of Hometrade.
6. Neeraj Surti.
7. Smt. Kanan Mewawala.

Charge: Sections 465, 467, 468, 471, 420, 114, 120-B IPC.

As per the charge sheet, all the accused have been accused of forming a criminal conspiracy against the bank and defrauding the bank of Rs 8,59,65,655 by giving false copies of the same to the bank by obtaining Rs 9,68,10,666/67 from the bank during the period from 31/10/2001 to 27/2/2002 and not giving them government security.

The charges levelled against accused No. 4 Nandkishore Shankarlal Trivedi according to the complainant are as follows.

1. In January 2000, he visited the bank at Surat along with Ketan Sheth and Neeraj Surti and Sanjay Agarwal where Ketan Sheth and Neeraj Surti introduced accused No. 4 as the Executive Director.

2. It is written in the complaint that the complainant bank did not receive the security on time as per the contract note made with the company Home Trade from 31/10/2001 to 27/2/2002. Therefore, the complainant bank corresponded with the director, chairman, etc. of Home Trade and demanded the delivery of the above securities over the telephone, but they did not deliver it to the complainant. After that, on learning about the legal action against Home Trade, Ketan Seth, Neeraj Surti and Nandkisho Trivedi, the three complainants came to the bank and stated that the old security could not be received and they could give another security in its place. A new contract for this second security was made on 30/3/2002, in which a verbal guarantee was given to deliver the new delivery date by 15/5/2002 and it was further stated that if you do not trust us, we will write

you a cheque in advance. He wrote a total of 10 cheques to the complainant bank, totaling Rs 9,40,37,861.07 paise, of HDFC Bank. The facts as are clear from the statement of the complainant and the witnesses are as follows.

1. The complainant has been dealing with Home Trade (Eurasian Securities) since February 1999 and from time to time both the parties have completed their respective transactions to the satisfaction of each other. This means that the complainant bank has been dealing with Home Trade since before the appointment of accused No. 4 as a Director in the company on 19/1/2000.

2. As per the statement of witness Shailaben Desai dated 4/7/2002, she has also reiterated the facts mentioned in para one. Shailaben has also stated in his statement that in January 2000, accused No. 4 went to the complainant bank along with other accused and there he was introduced as the Executive Director of Hometrade Company. Here he has stated that he contacted accused No. 4 through letters and telephone and made false promises to him while demanding securities which were not received from him and again appeared in the bank after 27/2/2002.

3. The facts stated in para 2 have been reiterated in the statement of witness Keshmira Shah dated 4/7/2002.

4. The facts stated in para 2 have been reiterated in the statement of witness Dharmishthaben dated 4/7/2002.

5. The statement of witness Bhanumatiben dated 9/7/2002 is consistent with that of other witnesses.

6. Witness Umaben's statement dated 9/7/2002 is consistent with other witnesses.

7. Witness Kalaben's statement dated 9/7/2002 is consistent with other witnesses.

8. Witness Kamalben's statement dated 10/7/2002 is consistent with other witnesses.

9. Witness Geetaben's statement dated 10/7/2002 is consistent with other witnesses.

10. Witness Rekhaben's statement dated 10/7/2002 is consistent with other witnesses.

11. Witness Rajeshreeben's statement dated 12/7/2002 is consistent with other witnesses.

12. Witness Vinitaben's statement dated 12/7/2002 is consistent with other witnesses.

Along with this chargesheet, the complainant has submitted an accounting document "Route Map of Amount Surat

Mahila Nagarik Sahakari Bank Limited to Home Trade Limited". This document provides detailed information on how Home Trade Limited used the money received from the complainant.

**DEFENSE :**

1. Accused No. 4 never met the bank officials before March 2002 nor did he visit Surat before that. The fact that the complainant visited the bank in January 2000 has been fabricated by the complainant only to show the presence of the accused from the beginning. All the witnesses have stated in their statements to the police that in January 2000, they went to the bank with Ketan Sheth and Neeraj Surti and then Ketan Sheth and Neeraj Surti introduced him as the Executive Director of Hometrade Company. The fact is that in January 2000, accused No. 4 was not appointed as the Executive Director in Hometrade Limited. On 1/4/2000, accused No. 4 was appointed as the Executive Director and the company informed him of this through a letter. This letter is with the accused and can be produced in the court.
2. The signature of accused No. 4 is not given on the contract or on any cheque produced with the charge sheet or there is no signature of accused No. 4 on any document.

3. The presence of accused No. 4 in the bank for the second time is shown in the year March 2002. It is important to note here that after February 2002, the complainant bank did not issue any new cheque or physical security certificate to Hometrade Limited. In March 2002, only the old transaction was settled by a new contract note. Thus, a sincere effort was made to settle the disputes between the complainant bank and the company and a payment of ₹ 80,72,206.2 paise was made to the bank on behalf of the company Hometrade.

4. It is clear from the "route map" attached with the charge sheet that accused number 4 did not derive any financial benefit from the money received from the bank. The money received from the bank was not used under the signature of accused number 4.

1. Accused Nandkishore Trivedi was working in the company as a salaried employee from the beginning.

2. During his tenure, he never worked in the wholesale debt market department of the company where the business of buying and selling of government securities was done. This is confirmed by the appointment and promotion letters issued by the company Hometrade Limited. Copies of all

these letters were given to the investigating officer during the investigation, but he knowingly did not place those copies with the charge sheet.

3. Accused Nandkishore Trivedi is not the promoter or promoter director of Hometrade and this is not proved.

4. On 19/1/2000, the accused Nand Kishore Trivedi was appointed as an Additional Director in the Board of Directors of Home Trade in a professional capacity for five years. This detail is also recorded in the minutes of the meeting of the Board of Directors of the company. A copy of the minutes can be produced if available in the charge sheet of the other case.

5. Thereafter, in April 2000, the accused Nand Kishore was given the post of Executive Director and Company Secretary. The letter by which the post was given clearly states that his appointment to the new post is subject to the conditions mentioned in the main appointment letter dated 16/11/1994 given to him.

6. After April 2000 and before that, he was handling the responsibility of the Legal Secretarial and Project Finance Department of the company. He was never given the

responsibility of the Government Security Department of the company.

7. On 10/11/2000, the company sent an experience certificate on behalf of the accused Nandkishore Trivedi to the National Stock Exchange. This certificate was signed by the Chairman of the company, Shri Sanjay Agarwal, on behalf of the company. This certificate was given after the appointment of the accused Nandkishore as Executive Director and Company Secretary. It is clearly stated in it that the accused Nandkishore Trivedi has been working in the company as an employee since 1994 and in which departments he has worked during this time. The Debt Market Department is not mentioned anywhere in this certificate. So it is clear that,

That accused Nand Kishore Trivedi did not work in the Government Security Department of the company. A copy of this certificate has been placed by the police along with the charge sheet in the Valsad court. This copy has been given to the police by SEBI.

8. Just as all the decisions of buying and selling of government securities in a bank are taken by the Board of Directors, in Home Trade all these transactions do not take

place with the approval of the Board of Directors or require any such approval. Because Home Trade Company was doing brokerage work and these purchase and sale transactions were done in the company during the day. Since all these transactions were part of the daily transactions of the company, all the powers regarding these transactions were given to the head of this department. Therefore, the Board of Directors was not aware of these transactions nor was this discussed in the Board of Directors meeting. This can be proved from the Board of Directors meeting of the company. In the Navsari and Gandevi cases, copies of the minutes of the meeting have been placed which can be produced.

9. On 25/4/2002, accused Nandkishore Trivedi has tendered his resignation from all the posts of the company with immediate effect. The company accepted the resignation on the same day and the copy and original of this resignation can be produced.

10. The statement given before the police by accused No. 4 had made it clear that in March 2002, due to Ketan Sheth's ill health, on the orders of the Chairman of the company, Shri Sanjay Agarwal and in compliance with the request of

Ketan Sheth, he attended the bank in March 2002 as his assistant but no new money or new securities certificates were transacted in that meeting. Only the old contract was exchanged with the new contract.

11. It is important to note here that the complainant bank has been dealing in securities of Hometrade EuroAsian since 1999 and the transactions prior to February 2002 were completed satisfactorily. Therefore, it is not proved that the intention of the accused was already bad. The bank has earned good profit in all the transactions completed with Hometrade.

12. The Hon'ble Sessions Court Surtana has clearly stated that the accused No. 4 was working in the company only as a servant and did not take any financial benefit from it during the bail proceedings. This observation of the Hon'ble Sessions Court is important from now on. Therefore, it is necessary to mention it when the time comes.

13. The company was called Eurasian Security and Home Trade Limited. The name of Eurasian was changed to Home Trade, so the bank had been dealing with the

company since 1999 and at that time the accused No. 4 was not a director in the Asian company through Home Trade.

14. The first presence of the accused No. 4 has been shown in the year January 2000 and it has been said that the transaction of the company on 31/10/2000 has not been completed, but it has not been mentioned that the accused performed any work during these transactions or that he was supposed to be present during these transactions.

15. The last attendance was shown on 30/3/2002 and no evidence of attendance prior to that has been produced.

16. No what in the charge sheet any document submitted by the prosecution purported to be forged by the accused. No copy of such document is being forwarded along with this charged. No forensic report submitted to substantiate the charge of the prosecution.

17. Principal offences vis-à-vis 120-B & 114.

18. Bank had submitted copies of the prosecution passed for the purchase of government securities from the resolution it is clear that the purchase decision was taken by the bank on 29/10/2001. Almost after \_\_\_\_\_ from the alleged meeting of Jan, 2000.

19. To substantiate their allegation the bank has not furnished any document to show that accused attended bank meeting of the bank in Jan, 2000.

### CHARGESHEET

Police Station : Umra Po. Sta. Dist : Surat City Chargesheet No. /2004. Date :								
Name, Address And Occupation Of Complainant Or Informant : Pratibhaben W/O Bhupendrabhai ___ Information Number Umra J. 274/02 Date 2/7/2002								
Ramaniklal Pachchigar Aged 58, Occu. : Service, Residing At : 302, Dremtarrece Apartment Behind Sargam Complex, Umra Jakat Naka, _____								
<b>Name</b>	<b>And</b>	<b>Name</b>	<b>And</b>	<b>Property</b>	<b>Name</b>	<b>And</b>	<b>Charge</b>	<b>Or</b>
<b>Address</b>	<b>Of</b>	<b>Address</b>	<b>Of</b>	<b>Including</b>	<b>Address</b>	<b>Of</b>	<b>Information</b>	
<b>Accused</b>		<b>Accused</b>		<b>Weapons</b>	<b>Witnessed</b>		<b>Name</b>	<b>Of</b>
<b>Person Sent Up</b>		<b>Person</b>	<b>Not</b>	<b>Found</b>			<b>Offence</b>	<b>And</b>
<b>For Trial In</b>		<b>Sent Up</b>	<b>For</b>	<b>Particulars Of</b>			<b>Circumstances</b>	
<b>Custody On</b>		<b>Trial, Whether</b>		<b>Where When</b>			<b>Connected With</b>	
<b>Bail.</b>		<b>Address And</b>		<b>By And By</b>			<b>It, In Concise</b>	
		<b>Not Addressed</b>		<b>Whom Found</b>			<b>Details And</b>	
		<b>Intruding</b>		<b>And Whether</b>			<b>Under What</b>	
		<b>Absconders</b>		<b>Furnished To</b>			<b>Section Of Law</b>	
		<b>(Show</b>		<b>Magistrate.</b>			<b>Charged.</b>	
		<b>Absconder In</b>						
		<b>Red Ink)</b>						
<b>1</b>		<b>2</b>		<b>3</b>		<b>4</b>		<b>5</b>

<p>Accused Nandkishore Shankarlal Trivedi, age 37 years, resident of 3/A Pushpam Apartment, 3rd Floor, 6 K. D. Road, Vileparle West Mumbai 56 Mumbai, native of Bamna Village, Taluka, District Pali, Rajasthan, was arrested on 14/11/2003 at 20:00 hrs. and remanded to the custody of the Hon'ble Sir within the time limit and remanded to police custody</p>	<p>1. Hometrade Limited Company resident of International Infotech Park, Tower No. 3, 5th Floor, Vasi Railway Station Complex, Navi Mumbai, District Thane. 2. Subodh Dayalchand Bhandari, resident of 704- B, Govind Complex, Sector 14, Vasi Mumbai. 3. Neeraj Surti, resident of Surya Flats, 1st Floor, Surya Shopping</p>	<p>2. Sakshi Shailaben Wife of Kiranbhai Haribhai Desai Resident of 11 Sarvodaya Park, Society Bhatar Road, Surat. 3. Sakshi Kashmir Wife of Jimmy Naval Shah Kharadi Resident of Harkishanbagh Adarsh Society A. A. Surat. 4. Sakshi Dharmishtha Ben Wife of Nitin Kumar Dineshchandra Naval Resident of 68, Vrindavan Subhashnagar Society Near Jamananagar, Ghoddod Road, Surat. 5. Sakshi Bhanumati Wife of Tulsidas Jethalal Zaveri Resident of 2/45005, Shivdas Zaverini Sheri Sagarampura Surat. 6. Sakshi Umaben, widow of Premalkumar Lalitmohan Gandhi, resident of 8/C, Nandan Tribhuvan Complex, Ghoddos Road, Surat. 7. Sakshi Kalaben, wife of Mahendrabhai Ishwarlal Shroff,</p>	<p>According to IPC Sections 465, 467, 468, 471, 420, 114, 120-B, the accused mentioned in Sections 1 and 2 and the previously arrested accomplice Ketan Kantilal Sheth established a firm called Home Trade B and through that firm they used to buy and sell securities issued by the Government of India or by any private firm to any institution or person in need and the accused numbers 2 to 4</p>
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till 15:30 hrs. on 18/11/2003.	Complex, Bharuch. 4. Kanan Mewa Wala, resident of Jain Jayant Mhada, 5th Floor, Opposite Wankhede Stadium, Marine Drive, Mumbai.	resident of Block No. 8, First Meet Building No. 2, Gyandeeep Society, Athavagate, Surat. 8. Sakshi Kamalben, wife of Arunbhai Krishnanath Pradhat, resident of Kamal Building, 3rd Floor, Behind T. & TV School, Athavagate, Nanpura, Surat. 9. Sakshi Geetaben, wife of Niranjanbhai Venilal Dalal, resident of 16/21, Maskati Plot, Kutch, Suvar.	mentioned in Column 1 and Column 2 and the previously arrested accused Ketan Sheth and Sanjay did not commit the crime of conspiracy to buy government securities from the complainant and the directors of the bank by giving them the assurance that they would get huge profits by purchasing government securities through their firm and by purchasing government securities from
<p>Witnesses :</p> <p>Behind Market, Parle Point, Surat.</p> <p>10. Witness Rekhaben Wife Nimesh Bhai Praveenbhai Choksi Resident 109 Siddha Kriti Apartment, Sarela Wadi, Ghodedod Road, Surat.</p> <p>11. Witness Rajshriben Wife of Ashokbhai Jagdishbhai Resident 9/1962 Balaji Road, Surat.</p> <p>12. Witness Vanitaben Wife of Deepakbhai Ishwarbhai Lakdawala Resident 501 Jal Darshan Building, Near Bahumali Building, Nanpura, Surat.</p> <p>13. Witness H. D. F. C. Bank Parle Point School Surat Informed Officer.</p> <p>14. Witness HDFC Bank Fort Branch Mumbai Informed Officer.</p> <p>15. Witness Sirajuddin Ismail Shaheed, ASI, Buckle No. 991, Service, Umra Police Station, Surat City, Officer registering the offence.</p>			

16. Witness Shri K. R. Bhuvra, Police Sub Inspector, Umra Police Station, Surat City.	the complainant bank, they
17. Witness P.K.A. Shri V.V. Ramani, Police Inspector, Salabadpura, Police Station, Surat.	obtained Rs. 96810666/67
18. Witness T.K. A. Shri Span and Patel Police Inspector, Umra Police Station, Surat City.	from the complainant
Note:	between 31
1. This case has sent the first public report of the crime.	October 2001 and
2. The facial features of the accused in this case are included in the sub-section of the photograph taken in the track.	27 February 2002.
3. The copy to be given to the accused in this case is included in the sub-section.	The complainant said that he did not provide the
4. Witnesses are requested to be summoned to appear in this case.	security as per the
5. If more witnesses are required in this case, they will be produced in the current court.	amount of 68 lakh 10, 66 and 67
6. Arrangements have been made for prosecution in this case.	paise and while
Copy sent to:	demanding the
The Hon'ble Chief Judicial Magistrate,	security, he was
towards Chief Court, Surat.	given the
Dated 10/1/2004 - 17:00 hrs.	photocopies of the
Sd/-	security of IDBI
N. N. Patel,	and Fedral banks
Police Inspector,	and told that the
Umra Police Station,	security as per the
Surat City.	crime would be

	given but he did not provide the secret as per the crime and a crime has been registered against the complainant's bank for cheating him of ₹85965655/-..
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Despatched a.m./pm. 19

(Signature of Investigatin

Officer)

Umra Police Station I- Crime Register No. 244 / 2002 Crime under Sections 461, 467, 468, 471, 420, 114, 120-B of IPC.

Crime occurred from 31/10/2001 to 27/2/2004.

Crime was declared on 2/7/2002 at 17.00/17.15 PS.

Place of Crime: The Surat Mahila Nagarik Sahakari Bank Limited, 3rd Floor, Babubhai Chamber Eighth Gate, Surat.

**ACCUSED:**

1. Hometrade Limited Company, Resident International Infotech Park, Tower No. 3/5, Vasi Railway Station Complex, Navi Mumbai, District Thana.
2. Sanjay Hariram Agarwal, Chairman, Hometrade, residing at Shalimar CHS Limited, 7th Floor, France Road No. 10, Juhu, Mumbai.
3. Ketan Kantilal Seth, Director, Hometrade, residing at 193 Lalit Kutir CHS, 3rd Floor, No. 9, Mumbai.
4. Nandkishore Shankarlal Trivedi, Executive Director, residing at Devbhuman, 2nd Floor, Room No. 32, Gajedar Mall, Chira Bazaar, Mumbai.
5. Subodh Bhandari, Signatory, Hometrade, residing at 704 B, Govind Complex, Sector 14, Mumbai.
6. Neeraj Surti, residing at Surya Flats 1st Floor, Surya Shopping Complex, Bharuch.

7. Shri Kanan Mewawala, resident of Jayantmahul, Fifth Mall, Opposite Wankhede Stadium, Marine Drive, Mumbai.

Brief details are such that the above accused, by helping each other, formed a criminal conspiracy to form a company named Hometrade Limited and by giving trust and confidence to provide government securities to Mahila Bank, by making false documents, have committed the crime of cheating the complainant's bank of Rs. 8 crore 59 lakh 65 thousand 650 and 82 paise.

Complainant Pratibhaben Wife of Bhupendra Ramnikalal Pachigar, Chief Executive Officer of Mahila Bank.

Police Station Officer,

Umra Police Station, Surat City.

Along with this, we have written a complaint of the complaint in person and sent it for registration of the case. Please register a case in this case and make a report under CrPC 157 and send the papers to us for further investigation.

Sd/-

Police Inspector,

Umra Police Station Surat.

Along with this, it is requested to the Umra Police Station that, upon receiving the complaint of the complainant Pratibhaben Bhupendrabhai Ramnikalal Pachinagar, wife of Tamo Saheb,

resident of 302, Terrace, Jakatnaka, Surat, the police station has registered a case under IPC 274/01 section 465, 467, 468, 471, 420, 114.

Date 2/7/2002.

My name is Pratibhaben, the wife of Bhupendrabhai Ramnik Lal, age about 58 years, occupation service, residence 302 M Terrace Apartment, Behind Sargam Complex, Umra, Near Juna Jakatnaka, Surat, Resident 3223461, Office: 3478151, 34 78503.

I am writing this complaint in person stating that I am residing with my family at the above address and I am working as Chief Executive Officer at the registered office of Surat Mahila Nagarik Sahakari Bank Limited, Babubhai Chambers, Athwagate. The administration of our above bank is run as per the policy rules of the Reserve Bank and whatever decisions are taken by our bank, the decisions are taken by the Board of Directors of our bank keeping in mind the policy rules of the Reserve Bank. From the funds raised by our bank, we give loans to our members and then we invest the funds that increase in the securities issued by the Government of India and this investment is made only after obtaining the approval of the Board of Directors of our bank.

In Surat city, in the Super Tax, Tax Tower Building on Ring Road, opposite Kinnari Cinema, there is a firm called Growth Avenue, which does the work of government securities and stock leasing and investment brokerage, through which our bank has also invested in government securities earlier and since the year 1995,

our bank has started dealings with Growth Avenue Company and in this way our bank has been in touch with Growth Avenue Company for the last seven years. From this Growth Avenue Company, Neerajbhai Surti lives in Surya Flats, Surya Shopping Complex, Bharuch.

He used to come to our bank frequently and we came in contact with him and through this Growth Avenue Company we came in contact with Messrs. Ketan Sheth & Company whose registered office is located in Fort area of Mumbai and after some time Neerajbhai Surti was released from Growth Avenue Company and he started his brokerage business and his dealings with our bank are good. He invested in our bank through Messrs. Ketan Sheth & Company through himself. The owner of this company is Ketan Sheth who is 193 Lalitkoti CHS 3rd Floor, Gulmohar Cross Road No. 9, JVPD Mumbai 49 and our bank has done business with this firm from the year 1950 to 2002 and till this day the above firm has properly delivered to the bank whatever government securities it has purchased from Messrs. Ketan Sheth & Company. Then in the year 1999, Ketan Sheth and Neeraj Surti informed our bank that they had formed a company called Management Limited and that they were its directors and that this company also acted as a broker for government securities, so our bank also purchased government

securities from the Giltge company, the delivery of which was also received by our bank regularly. Then in February 1999, Ketan Sheth and Neeraj Surti came to our bank and presented that they were handlers of M/s Eurasian Securities Limited and that this company was a member of the National Stock Exchange and that they were in this company to purchase government securities themselves and that we had a business relationship with Ketan Sheth and Neeraj Surti since 1950. We trusted them and started purchasing government securities through M/s Eurasian Securities Company and they also delivered the same to our bank. In January 2000, when Ketan Sheth and Neeraj Surti came to our bank in person, there were two other men with them, whom Neeraj Surti and Ketan Sheth introduced to us and told us that one of these two men was named Sanjay Hariram Agarwal and the other was named \_\_\_\_\_. And further it was stated that our previous old company will be M/s. Asian Securities Limited will now do brokerage work under the new name of Home Trade Limited and Sanjay Agarwal will also work as the Chairman of this Home Trade and Chief Executive. Also Ketan Seth is the Director of that company and Nandkishore Trivedi is its Executive Director and Subodh Bhandari will work as the Authorized Signatory and this Home Trade Limited company is a member of the National Stock

Exchange, which has all the qualifications for buying and selling of Government Securities as per the policy rules of the Reserve Bank, so our bank has started buying Government Securities through Home Trade Limited from January 2000 and whatever Government Securities we have bought and sold from Home Trade Limited in the beginning was regularized.

On 31/10/2001, our bank purchased Government of India Securities of ₹ 23628125/- from Hometrade Limited, maturing in 2026, bearing an interest rate of 10.18%, for which we gave HDFC Bank cheque number 275353 to Hometrade Limited Company. Thereafter, on 22/11/2001, we purchased 10.70% interest rate, maturing in 2020, bearing an interest rate of ₹ 28122916/67 paise, for which we gave HDFC Bank cheque number 275362, thereafter, we purchased 11.5% interest rate, maturing in 2011, bearing an interest rate of ₹ 33716166/67 paise, for which we gave HDFC Bank cheque number 275372. No., then on 27/2/2002, Government of India 9.39% security maturing in the year 2011 was purchased for Rs. 11343458/33 paise, in respect of which HDFC cheque number 275373 was issued. In this way, our bank purchased Government security worth Rs. 96810666/67 paise from Hometrade Limited from 31/10/2001 to 27/2/2002, all of which was paid by our bank to Hometrade Limited through the above

cheque. And every time we did not get this delivery within the time frame we used to get in the securities, we demanded the delivery of the above security through the press and over the telephone with the Director Chairman of Home Trade Limited, but they did not deliver it to us and made false promises. So we informed Home Trade that if you do not deliver the above securities to us, we will take legal action against you, so three people, Ketan Sheth, Neeraj Surti and Nand Kishore Trivedi, came to our bank and told us that the security you have demanded cannot be obtained at present. So now we can give you two securities of Government of India maturing in the year 2012 at an interest rate of 11.3% and maturing in the year 2017 at an interest rate of 8.7%, namely 1. Rs. 536 50 625/- and 536 506 and 25 paise and if you do not trust us then we can write you a cheque. So we have faith and trust in them and they have given us a contract dated 30./3/2002, in which they have given a verbal guarantee to deliver the above three deliveries by 15/5/2002 and further said that if you do not trust us then we will write you a cheque in advance and they had written the following cheques.

Cheque Number -	Date -	Amount
1. 984317	11/4/2002	RS. 8072206/25
2. 984302	25/4/2002	RS. 636250/-

3. 984307	16/4/2002	RS. 5391295/23
4. 984309	29/4/2002	RS. 5412566/66
5. 984308	23/4/2002	RS. 10805683/33
6. 984310	7/5/2002	RS. 10851066/67
7. 984311	17/5/2002	RS. 14149828/33.
8. 984323	15/5/2005	RS. 12911175/00
9. 984324	15/5/2005	RS. 12904815/00
10.984325	15/5/2005	RS. 12902975/00

All the above cheques were drawn against account number 001040017011 of HDFC Bank, Nariman Point Branch, for a total amount of Rs. 94037861/07 paise, out of which cheque number 984317 mentioned in sequence number one for Rs. 8072206/25 paise was passed. Even after giving the above assurance, they did not deliver the government securities to us and despite our repeated demands, they did not give any satisfactory reply, so we have returned the above outstanding nine cheques which were deposited in the bank on that date due to lack of money in the account and this Home Trade Limited has asked us to give IDBI's securities of 11.5% interest rate of Rs 5 lakhs maturing in the year 2011 and also sent us its certificate by fax and also asked us to give Federal Bank's securities of 9.39% interest rate of Rs 1 crore maturing in the year 2011 and also sent us a copy of the certificate but till date

they have not delivered any government securities to us or returned the money we gave to buy these securities.

Therefore, we have a complaint that the above mentioned directors etc. of Hometrade Limited Company have conspired from the very beginning to gain the trust of our bank and have given us the assurance of giving us government securities, have taken money from us and have cheated us of Rs. 85965655/80 paise by showing false certificates to gain our trust and have committed a crime against them. Our witnesses are the directors and employees of our bank and whoever comes out in the investigation, etc., our complaint is a fact.

I have received a copy of the complaint.

Before,

Sd/-

Police Inspector,

Umra Police Station, Surat City

Dated the: 4/7/2002.

My name is Pratibhaben, wife of Bhupendrabhai Ramnik Lal Pachigar, age 58 years, occupation: Service, resident 302, Kemterrace Apartment, behind Sargam Complex, Umra, near Juna Jakat Naka, Surat.

I hereby state that today you sir read out to me my written complaint dated 2/7/2002 which is correct and correct as per my written statement. I hereby specifically request that today you sir asked me to produce any evidence in support of my written complaint and I hereby produce the following evidence.

1. Copy of resolution No. 8(7) of our bank's board of directors dated 29/10/2011.
2. Copy of resolution No. 8(4) of our bank's board of directors dated 29/11/2001.
3. Copy of resolution No. 10(7) of our bank's board of directors dated 24/1/2002.
4. Copy of Resolution No. 3(2) passed by the Board of Directors of our bank on 30/1/2002.
5. Copy of Resolution No. 6(14) dated 27/2/2002.
6. Copy of Resolution No. 9(4) dated 27/3/2002.
7. Copy of the contract entered into with Hometrade Limited.
8. Copy of the letter received from Hometrade.

9. Copy of the correspondence entered into with Hometrade.
10. Copy of the letter written by Hometrade Limited to make a bank statement for security.
11. Xerox copies of the cheques issued by Hometrade Limited which have been returned.  
Total of 9 cheques.
12. A copy of the HDFC Bank account showing the details of the cheque issued by the Mahila Bank.
13. List of directors of the committee.

Before,

Sd/-

Police Inspector Umra,

Police Station Umra.

Submitted to the sir.

That is my special fact as per my statement is right and correct.

Before,

Sd/-

Police Inspector,

Umar Police Station,

Surat City.

Dated 16/9/2002.

My name is Pratibhaben Wife of Bhupendrabhai Ramnikalal Pachchighar Age 58 years, Occupation Service, Resident 302 Kemterrace Apartment, Behind Sargam Complex, Umra, Near Old Zakat Naka, Surat.

I hereby declare in person that the complaint you have read and heard today on 2/7/2002 is correct and correct. I hereby state that I have previously submitted copies of the resolutions made by us to purchase securities from Hometrade and we have been in business with Hometrade since 1992 to purchase securities and we have previously purchased securities from Hometrade whose delivery was received on time. Therefore, we have entered into a contract with Hometrade to purchase these securities. That is given to you sir accordingly.

That is my special fact as written by me, right and correct.

Before,

Sd/-

Sub Inspector,

Umar Police Station.

Dated 16/9/2002.

My name is Pratibhaben Wife of Bhupendrabhai Ramnikalal Pachchighar Age 58 years, Occupation Service, Resident 302 Kemterrace Apartment, Behind Sargam Complex, Umra, Near Old Zakat Naka, Surat.

I hereby declare in person that the complaint you have read and heard today on 2/7/2002 is correct and correct. I hereby state that I have previously submitted copies of the resolutions made by us to purchase securities from Hometrade and we have been in business with Hometrade since 1992 to purchase securities and we have previously purchased securities from Hometrade whose delivery was received on time. Therefore, we have entered into a contract with Hometrade to purchase these securities. Accordingly, we have given them cheques, and our bank has invested 25% in government securities as per Reserve Bank rules, and SGL trading has also been done as per Reserve Bank rules. We have also previously submitted copies of the contract note that was made at the time of deciding to purchase the security and our bank was not aware of whether Hometrade had any such security at the time of purchasing the security, but since 1999, we have been dealing with Hometrade and have trusted them and given our bank contract and whenever we purchased security from Hometrade, a contract note was made,

which was done this time as per the rules and we have been dealing with them for seven days.

Pratibhaben Wife of Bhupendrabhai dated 16/9/2002 Statement Correspondence Purchased from whom as per the policy rules decided at that time and as per the policy rules of the Reserve Bank, the security has been purchased.

That is my special fact as written by me, right and true.

Before,

Sd/-

Police Inspector,

Umra Police Station.

Date 4/7/2002

My name is Shailaben Wife of Kiranbhai Haribhai Desai, age 47 years, profession Doctor, resident 11, Sarvodaya Park Society, Bhatar Road, Surat.

I am writing to inform you that I live with my family at the above address and run a hospital named Mothercare on Rander Road and run my Gujarat from its income. I have been serving as a bank director in Surat Mahila Nagarik Sahakari Bank Limited for the last 16 years. There are a total of 12 directors in our bank. The administrative office of our bank is located on the third floor of Babubhai Chambers near Athwagate. All the procedures and administration of our bank are done as per the rules set by the Reserve Bank. We give loans to some people from the deposits that come into our bank as per their needs and invest the remaining deposits in government securities. Earlier, our bank used to purchase such government securities from a firm called Growth Avenue operating in the Super Terrace Tower opposite Kinnari Cinema in Surat city and since the year 1995, our bank started dealing with this Growth Avenue company. At that time, Neerajbhai Surti, whom I know well, used to come to our bank on behalf of Growth Avenue Company. After that, through this same Growth Avenue company, our bank got acquainted with Ketan

Sheth & Company, which deals in the sale of such Governor Securities, whose office is in Mumbai and whose owner is Ketanbhai Sheth. We also got acquainted with that company and from whom our bank bought government securities, and we used to get the delivery of the securities we bought on time. And after some time, Neerajbhai Surti left Growth Avenue and joined Messrs. Ketan Sheth & Company, then in the year 1999, Ketan Sheth and Neeraj Surti came in person and told our bank that he has now formed a company named Healthage Management Limited and both of them are the directors of the above company and this company also does the work of government security leverage and asked our bank to buy government security from this company. The above Neeraj Surti and Ketan Sheth have been dealing with our bank since the year 1995 and had also purchased securities from the above company by trusting them, the delivery of which we have also received properly. After that, Ketan Sheth and Neeraj Surti formed another company called Eurasian Securities Company and through it our bank also purchased government securities, the delivery of which has also been received properly. In January 2000, when Ketan Sheth and Neeraj Surti came to our bank, there were two other people with them and Ketan Sheth and Neeraj Surti met our bank directors and our

executive team officer Pratibhaben and introduced these people and said that the names of these people were 1. Sanjay Hariram Agarwal and 2. Nandkishore Shankarlal Trivedi and told us that our old company Securities is now Home Trade Limited with Sanjay Agarwal as the Chairman and Chief Executive of Government Securities.

And Nand Kishore Trivedi is the Executive Director and Subodhbhai Bhandari is the Authorized Signatory and our company is a member of the National Stock Exchange, which has all the qualifications for buying and selling government securities as per the policies and regulations of the Reserve Bank, so our bank trusted and relied on the words of these people and our bank was dealing with Neeraj Surti and Ketan Seth since the year 1950 and hence we also started buying government securities through Home Trade Limited from January 2000 which security we were getting systematically from the company. In the year 2001 our bank decided to buy the following security from the above Home Trade Limited regarding which such resolutions were also made in the meeting of the Board of Directors of our bank at that time which were unanimously approved.

1) On 31/10/2001, it was decided to purchase a Government of India security with an interest rate of 10.18%, maturing in the year

2026, worth Rs. 23628125/-, and for the payment, our bank has given HDFC Bank cheque number 275353 to Hometrade Limited Company.

2) On 22/11/2001, it was decided to purchase a Government of India security with an interest rate of 10.70%, priced at Rs. 81 22 9 16 67, for which we have given them HDFC Bank cheque number 275362, which is due in the year 2020.

3) On 28/1/2002, he was given HDFC Bank cheque number 275372 to purchase the securities bearing interest at 11.5% and having a value of Rs. 33716166/67.

4) He decided to purchase the Government of India security bearing interest at 9.39% and maturing in the year 2011 for a value of Rs. 11343458/33 for which we gave him HDFC Bank cheque number 275373. In this way, our bank decided to purchase the above four securities from Hometrade Limited Company from 31/10/2001 to 27/2/2002 and paid a total of Rs. 69810663/67 to Hometrade Limited Company and this money was deposited in the account of Hometrade Limited Company. Despite receiving this amount from Hometrade Limited Company, this company did not deliver the above Government Security to us within the stipulated time, so this time we informed the above company through correspondence and also informed it over telephone and we

contacted Subodh Bhai Bhandari and Mrs. Kanan Mewawala over telephone and also spoke to them and Sanjay Agarwal Ketan Sheth Nandkishore Trivedi etc. over telephone. They gave us false excuses and made false promises and gave us confidence and trust that our bank would deliver our securities within a short time, but after some time, our bank did not deliver the securities, so we informed the above company that we are going to take legal action against you, so three people, Ketan Sheth, Neeraj Surti and Nandkishore, came to our bank in person and discussed with our board of directors and made demands. We cannot give them to you at present. But in return, we have promised to give you the following 3 securities.

- 1) Government of India security of 38161800/- maturing in the year 2002 at an interest rate of 11.03%.
- 2) Government of India security of 53650625/- maturing in the year 2017 at an interest rate of 8.07%.
- 3) Government of India security of 536506/25 maturing in the year 2017 at an interest rate of 8.07%, which was asked to be delivered within a short time. We told them that we do not trust you and that you should give us any other guarantee. At that time, they gave us the following cheques of different dates, the details of which are as follows.

Cheque Number -	Date -	Amount
11.984317	11/4/2002	RS. 8072206/25
12.984302	25/4/2002	RS. 636250/-
13.984307	16/4/2002	RS. 5391295/23
14.984309	29/4/2002	RS. 5412566/66
15.984308	23/4/2002	RS. 10805683/33
16.984310	7/5/2002	RS. 10851066/67
17.984311	17/5/2002	RS. 14149828/33.
18.984323	15/5/2005	RS. 12911175/00
19.984324	15/5/2005	RS. 12904815/00
20.984325	15/5/2005	RS. 12902975/00

Thus, after giving the above mentioned checks, we promised to give the above three securities, but the promise made by Hometrade Company was not fulfilled within the time limit, so we deposited the above checks in the bank on that date, and the check mentioned in sequence number 1 passed.

And due to which all the remaining checks were returned and this Home Trade Limited Company once told us that we asked you to give us security of Rs. 5 crores of IDBI with an interest rate of 11.5% and maturing in 2011 and Rs. 1 crore of two Federal Banks with an interest rate of 9.39% and maturing in 2011, a copy of the certificate of that security was sent by fax. But the original security

has not been given to us yet. In this way, the directors of Home Trade Limited Company have cheated our bank by earning the trust and confidence of our bank and asking our bank to give government securities and have cheated our bank of 85965655/82. This is my fact, what I have stated is right and true.

Before,

Sd/-

Police Inspector

Umra Police Station.

Date 4/7/2002.

My name is Kashmira Wife of Jimmy Naval Shah Kharadi,  
Occupation: Housework, Resident Harkishan Bagh, Adarsh  
Society, Athwa Line, Surat.

I am writing to inform you that I live with my family at the above mentioned place and do housework. My husband works in Diamond Bank on Shahar Road. I have been serving as a Director in Surat Mahila Nagarik Sahakari Bank Limited for the last 14 years. There are a total of 12 directors in our bank and the administrative office of the bank is located on the third floor of Athwa Gate Babubhai Chambers. All the procedures and administration of our bank are done as per the rules and regulations set by the Reserve Bank of India. We give loans to some of the people as per their needs from whatever deposits come in our bank and invest the remaining deposits in Government Securities.

Our bank used to purchase such government securities from a firm called Growth Avenue, operating in the Supertex Tower opposite Kinnari Cinema in Surat city. Since the year 1995, our bank started dealing with this Growth Avenue company, at that time Neerajbhai Surti used to come to our bank on behalf of this Growth Avenue company. Which I know well, then our bank was introduced to Ketan Sheth & Company through this Growth Avenue company,

which does the work of government security leverage and its office is in Mumbai and the owner is Ketanbhai Sheth. After getting acquainted with that company, our bank also made a transaction to buy government security from it. We used to get the delivery of the security we had bought from this Ketan Sheth & Company correctly, but after some time, Neerajbhai Surti left Growth Avenue and was associated with Messrs. Ketan Sheth & Company. After that, in the year 1999, Ketan Sheth and Neeraj Surti came to our bank in person and told that they both are directors of that company and this Giltage company also does the work of leverage in government security, so our bank was told to buy government security from this company as mentioned above. Since Neeraj Surti and Ketan Seth have been dealing with our bank since 1950, we trusted them and purchased securities from Giltage Company. After which we got the delivery properly, Ketan Sheth and Neeraj Surti established another company whose name was Euro Asian Securities Company and through that our bank also bought government securities whose delivery was also properly received by us.

In the year 2000, in January, Ketan Sheth and Neeraj Surti came to our bank, at that time two other people also came with them and Ketan Sheth and Neeraj Surti met the directors and executive

officer of our bank, Pratibhaben, and introduced the two men and said that the names of these people are 1) Sanjay Hariram Agarwal and 2) Nandkishore Shankarlal Trivedi and told us that our old company Euro Asian Securities Limited will now do the work of leverage in government securities under the name of Hometrade Limited and The Chairman and Chief Executive of this company is Sanjay Agarwal, Director is Ketan Seth, Executive Director is Nandkishore Trivedi and Authorized Signatory is Subodh Bhandari. Our company is a member of the National Stock Exchange, which has all the qualifications to buy and sell government securities as per the policy and rules of the Reserve Bank. Therefore, our bank has faith and trust in the words of these people. Because since 1995, our bank was dealing with Neeraj Surti and Ketan Seth, so we also started the transactions as we talked about buying securities from January 2000 and we were systematically getting securities from the above company and in the year 2001, we, i.e. our bank, decided to buy securities from the above Hometrade Limited, regarding which at that time the resolutions in this regard were also passed in the meeting of the Board of Directors of our bank. It was unanimously approved.

1) On 31 October 2001, it was decided to purchase a Government of India security bearing an interest rate of 10.18% and maturing in

the year 2026, with a face value of Rs. 2.36.28 per annum, and for payment, a cheque number 275353 of HDFC Bank was given to our Banker Limited Company.

2) On 22/11/2001, we decided to purchase a Government of India security with an interest rate of 10.70% and a face value of ₹28122967 for which we were given HDFC Bank cheque number 275362, maturing in the year 2020.

3) On 28/1/2002, we gave HDFC Bank cheque number 265373 to purchase a security with an interest rate of 11.5% and a face value of ₹33716166/67.

4) Government of India security maturing in the year 2011 at a rate of interest of 9.39% has been decided to be purchased for a value of ₹ 11343458/30 for which we have given them HDFC Bank cheque number 275273.

In this way, our bank decided to purchase the above 4 securities from Hometrade Limited Company from 31/10/2001 to 27/2/2002. As payment for this, our bank paid a total of Rs. 96810666/67 to Hometrade Limited Company and that money was deposited in the account of Hometrade Limited Company and even though this amount was received by Hometrade Limited Company, this company did not deliver the above government securities to us within the stipulated time. So we informed the above company

about this through correspondence and also informed it over telephone. When we contacted Subodh Bhai Bhandari and Mrs. Kanan Mewawala on telephone, we informed them and Sanjay Agarwal, Ketan Seth, Nandkishore Trivedi etc. that they gave us false excuses and made false promises and gave us confidence and trust that our security would be delivered to our bank within a short time. After that, even after some time, the security was not delivered to our bank. So we informed the above company that we are going to take legal action against you. So, Ketan Seth, Neeraj Surti and Nandkishore Trivedi met our bank in person and met our board of directors and informed that despite contacting the company you have contacted, this company has not delivered the government security available to us within the stipulated time. So we informed the above company about this through correspondence and also by telephone. We contacted Subodh Bhai Bhandari and Mrs. Kanand Mewa Wala on telephone and informed them and Sanjay Agarwal, Ketan Seth Nandkishore Trivedi etc. They made false promises to us and gave us confidence that our security would be delivered to our bank within a short time. After that, even after some time, our bank did not deliver the security. So we informed the above company that we are going to take legal action against you. So, on behalf of Ketan and Nandkishore

Trivedi, all three of them came to our bank in person and met our board of directors and told them that we cannot give you the security you have demanded at the moment, but in return, we have promised to give you the following three securities.

1) Government of India security of 38161800/- maturing in the year 2002 at an interest rate of 11.3%.

2) Government of India security of 536506/25 maturing in the year 2017 at an interest rate of 8.07%.

3) Government of India security of 536506/25 maturing in the year 2017 at an interest rate of 8.07%. Asked to deliver the same within a short time, we told them that we no longer have faith or trust in you, so if you give any other guarantee, at that time they gave us the following cheques of different dates.

Cheque Number -	Date -	Amount
1. 984317	11/4/2002	RS. 8072206/25
2. 984302	25/4/2002	RS. 636250/-
3. 984307	16/4/2002	RS. 5391295/23
4. 984309	29/4/2002	RS. 5412566/66
5. 984308	23/4/2002	RS. 10805683/33
6. 984310	7/5/2002	RS. 10851066/67
7. 984311	17/5/2002	RS. 14149828/33.
8. 984323	15/5/2005	RS. 12911175/00

9. 984324	15/5/2005	RS. 12904815/00
10.984325	15/5/2005	RS. 12902975/00

After giving the above checks, we promised to give the above three securities, but the promise made by Home Thread Company to give them was not fulfilled within the time limit, so we returned the above checks, which were passed in the bank on that date, like all the rest, due to lack of money in the account. This Home Trade Company Limited once told us that we asked you to give us security of Rs. 5 crores of IDBR maturing in the year 2011 at an interest rate of 11.5% and Rs. 1 crore of Federal Bank maturing in the year 2011 at an interest rate of 9.39%. Please send us a copy of the security certificate by fax. But the original security has not been given to us yet. In this way, the Director of Home Trade Limited Company has acquired the trust and confidence of our bank and decided to give government security to our bank and has cheated our bank of 8596565582/-.

That is my fact as written by me, right and true.

Before,

SD/-

Police Inspector

Umra Police Station

Date 4/7/2001

My name is Dharmishthaben Wife of Nitinkumar Dineshchandra Nawab Age 39 years Occupation Housework Residence 68 Vrindavan Subhash Nagar Society Jamna Nagar Near Gol Dod Road Surat.

I am writing to inform you that I live with my family at the above mentioned place and do housework. My husband runs a factory of losers and does textile business. I have been serving as a director in Surat Mahila Nagarik Sahakari Bank Limited for the last 14 years. There are a total of 12 directors in our bank and the administrative office of the bank is located on the third floor of Babubhai Chambers, Athwagate. All the procedures and administration of our bank are done as per the rules set by the Reserve Bank. Out of the deposits received in our bank, we give loans to some people as per their needs and the remaining deposits are invested in government securities. Earlier, our bank used to purchase such government securities from Growth Avenue, operating in Tus Tower opposite Kinnari Cinema in Surat city and since the year 1995, we started dealing with our bank or this Growth Avenue company. At that time, Neerajbhai was appointed as our banker on behalf of this Growth Avenue company. I know the person who used to come to Surti very well. After that, through this Growth Avenue company, your bank got acquainted with Ketan Sheth

and whoever does the work of buying and selling of Governor Securities and its office is in Mumbai and the owner is Ketanbhai Sheth. Our bank also dealt with buying Government Securities from him and Ketan Sheth & Company delivered the securities we bought properly. After some time, Neerajbhai Surti and I left Avenue and joined Messrs. Ketan Sheth & Company. After that, in the year 1999, Ketan Sheth and Neeraj Surti came to our bank and told that they have formed a new company called Giltage Management Limited and they are the directors of that company and this Giltage company also does the work of buying and selling of Government Securities so that our bank can buy Government Securities from this company. The above-mentioned Neeraj Surti and Ketan Sheth have been dealing with our bank since 1995. We trusted them and purchased securities from a Giltage company, whose delivery we got properly. After that, Ketan Sheth and Niranthi started another company with the new name of Europe Asian Security Company and through that our bank also purchased government securities, whose delivery we got properly. In the year 2000, in January, Ketan Sheth and Neeraj Surti came to our bank, at that time two other people also came with them and Ketan Sheth and Neeraj Surti met the directors and Chief Executive Officer of our bank, Pratibhaben, and introduced both those people. The names of these people are one Sanjay Hariram Agarwal and two

Nandkishore Shankarlal Trivedi and they told us that our old company Security Limited is now Home Trade Limited will do the work of buying and selling government securities and this company has Sanjay Agarwal as the Chairman and Chief Executive, Ketan Seth as the Director, Nandagi So Trivedi as the Executive Director and Shubh Bhandari as the Authorized Signatory and our company is a member of the National Stock Exchange which does all the work of buying and selling government securities as per the policy and rules of the Reserve Bank and is qualified so that our bank has faith and trust in the words of these people because since the year 1995 our bank was dealing with Neeraj Surti and Ketan Seth so we also started buying government securities through Home Trade Limited from January 2019 which we used to get systematically from the above company. In the year 2001 our bank decided to buy the following securities from the above Home Trade Limited regarding which at that time in the meeting of the Board of Directors of our bank this Resolutions were also passed which were unanimously approved.

1) On 31/10/2001, it was decided to purchase a Government of India security with an interest rate of 10.18%, maturing in the year 2026, worth Rs. 23628, and for the payment, our bank gave Hometrade Limited Company HDFC Bank cheque number 275353.

2) On 22/11/2001, it was decided to purchase a Government of India security with an interest rate of 10.70%, worth Rs. 2812291667/-, for which they gave us HDFC Bank cheque number 275362, maturing in the year 2020.

3) On 28/1/2002, we have given him a cheque number of HDFC Bank No. 275372 to purchase a security of Rs. 337161667/- with an interest rate of 11.5% maturing in the year 2011.

4) We have decided to purchase a security of Rs. 1134345830/- with an interest rate of 9.39% maturing in the year 2011 for which we have given him a cheque number of HDFC Bank No. 275373.

In this way, our bank decided to purchase the above 4 securities from Home Trade Limited Company from 31/10/2001 to 27/2/2002 and for the payment of the same, our bank paid a total of Rs. 96810663/67 to Home Trade Limited Company and that money was deposited in the account of Home Trade Company Limited. Even though this amount was received by Home Trade Limited Company, this company has not delivered the above Government Security to us within the stipulated time. So we informed the above company through letters and also informed them over telephone. We contacted Subodh Bhai Bhandari and Mrs. Kanan Mewawala over telephone and informed them and Sanjay Agarwal, Ketan Sheth, Nandkishore Trivedi etc. They made false promises and excuses to us and gave us confidence and trust that

our security would be delivered to our bank within a short time. After that, even after some time, our bank did not deliver the security. So we informed them that we are going to take legal action against you. So Ketan Sheth, Neeraj Surti and Nandkishore Trivedi came to our bank in person and met our board of directors and said that we cannot give you the security you have demanded at present. But in return, we promised to give the following three securities.

1) Government of India security of 38561800/- maturing in the year 2002 at an interest rate of 11.3%.

2) Government of India security of 53650625/- maturing in the year 2017 at an interest rate of 8.07%.

3) Government of India security of 5365625/- maturing in the year 2017 at an interest rate of 8.07%. Asked to deliver the security within a short time, we told them that we do not trust you, so if you give any other guarantee, then they have given us the following checks of different dates.

Cheque Number -	Date -	Amount
1. 984317	11/4/2002	RS. 8072206/25
2. 984302	25/4/2002	RS. 636250/-
3. 984307	16/4/2002	RS. 5391295/23
4. 984309	29/4/2002	RS. 5412566/66
5. 984308	23/4/2002	RS. 10805683/33

6. 984310	7/5/2002	RS. 10851066/67
7. 984311	17/5/2002	RS. 14149828/33.
8. 984323	15/5/2005	RS. 12911175/00
9. 984324	15/5/2005	RS. 12904815/00
10.984325	15/5/2005	RS. 12902975/00

After giving the above mentioned checks, we promised to give the above three securities. The promise made by Home Trade Company to give the above three securities was not fulfilled within the time limit. We deposited the above checks in the bank on that date. The check mentioned in sequence number 1 passed and all the remaining checks were returned due to lack of money in the account. Thus, this Home Trade Limited Company once told us that we have decided to give you a security of Rs. 5 crores maturing in the year 2011 at the interest rate of 11.5% from LDBI and Rs. 1 crore maturing in the year 2011 at the interest rate of 9.39% from two Federal Banks and said that a copy of the certificate of that security was sent by fax but the original security has not been given to us yet. In this way, the director of Home Trade Limited Company has cheated our bank of Rs. 85965655/82 by gaining the trust and confidence of our bank and asking our bank to give government city.

That much of my fact as written is true and correct.

Before,

Sd/-

Police Inspector,

Umra Police Station

Date : 9/7/2002.

My name is Bhanumatiben Wife of Tulsidas Jethalal Zaveri Age 55 years Occupation Housework Residence Two Four Five Shivdas Zaveri Street Sargampura Surat Sangrampura Surat I am writing to ask in person that I live with my family at the above mentioned place and work as a housewife My husband is engaged in the business of Kalad I have been serving as a director in Surat Mahila Nagarik Sahakari Bank Limited for the last 15 years There are a total of 12 directors in our bank and the administrative office of the bank is located on the third floor of Babubhai Chambers, Athwa Gate All the ever happening administration of our bank is done as per the rules set by the Reserve Bank Of India Out of whatever deposits come in our bank, we give loans to the people as per their need and the remaining amount is invested in our government securities Our bank had previously taught such government We used to buy from a firm called Growth Avenue. Since 1995, our bank started dealing with this Growth Avenue company. At that time, Neerajbhai Surti used to come to our bank from this Growth Avenue company, whom I know very well. After that, through this Growth Avenue company, our bank got acquainted with Ketan Sheth & Company, which deals with the sale and purchase of government securities. The company has its

office in Mumbai and is owned by Ketanbhai Sheth. Our sister also had a transaction with him to buy government securities from him. We used to get the delivery of the securities we bought from this Ketan Sheth & Company on time. After some time, Neerajbhai Surti left Growth Avenue and I joined Search Ketan Sheth & Company. After that, in the year 1999, Ketan Sheth and Neeraj Surti came face to face. Our bank was told that they had formed a new company called Giltage Management Limited and they are the directors of the company and this Wheeler Company also deals in the sale and purchase of government securities so that our bank was asked to purchase government securities from this company. The above mentioned Neeraj Surti and Ketan Sheth and in 1995, they had been dealing with our bank and had also purchased securities from Kiltech Company, whose delivery we received correctly. After this Ketan Sheth was again closed, Neeraj started another company called Europe Asian Securities and through that company our bank also purchased government securities, whose delivery we also received correctly. In January 2000, when Ketan Sheth and Neeraj Surti came to our bank, two other people were also with them and Ketan Sheth and Neeraj Surti were the directors and chief executive officers of our bank. Pratibhaben met them and introduced them to both Isma and said that the names of these

people were Hajiram Agarwal and Nandkishore Shankarlal Trivedi. They told us that our old company Europe Asian Security Limited would now be doing government securities trading under the name of Home Trade Limited and that Sanjay Agarwal would be the chairman and chief executive of this company, Ketan Seth would be the director, Nandkishore Trivedi would be the executive director and Subodh Bhandari would be the authorized signatory and that our company was a member of the National Stock Exchange. Who has all the qualifications to buy and sell government securities as per the policy rules of the Reserve Bank, so our bank has placed faith and trust in the words of these people because since the year 1995, our bank was dealing with Neeraj Surti and Ketan Sethna, so we also started buying government securities through Home Trade Limited from January 2000, which we had systematically received from the above company. In the year 2001, our bank decided to buy the following securities from the above Home Trade Limited, regarding which resolutions were also made in the meeting of the Board of Directors of our bank at that time, which were approved by all.

- 1) On 31/10/2001, it was decided to purchase a Government of India security with an interest rate of 10.18% and maturity date of 2026, worth Rs. 23628125/-, and our bank issued HDFC Bank

cheque number 275353 to Hometrade Limited Company for payment.

2) On 22/11/2001, we decided to buy a Government of India security with an interest rate of 10.70%, priced at Rs. 281229167/-, for which we were given HDFC Bank cheque number 275362, maturing in the year 2020.

3) On 28/1/2002, we were given HDFC Bank cheque number 275372, for which we were given 11.5% interest rate, maturing in the year 2011, priced at Rs. 3371616666.

4) We decided to buy a Government of India security with an interest rate of 9.39%, maturing in the year 2011, priced at Rs. 1134345830. For which he was given HDFC Bank cheque number 275373.

In this way, our bank decided to purchase the above four securities from Home Trade Limited Company from 31/10/2001 to 27/2/2002 and as payment for the same, our bank paid a total of Rs. 968106666 to Home Trade Limited Company and the money was deposited in the account of Home Trade Limited Company. Even though this amount was received by Home Trade Limited Company, this company did not deliver the above Government Security to us within the stipulated time, so we informed the above company through correspondence and also informed it over the

telephone. We contacted Subodh Bhai Bhandari and Mrs. Kanan Mewa Wala on the telephone and also informed them and Sanjay Agarwal, Ketan Seth, Nandkishore Trivedi etc. They cheated us and made false promises and gave us confidence and trust that our security would be delivered to our bank within a short time. After that, even after some time, our bank did not deliver the security to our bank, so we informed the above company that we are going to take legal action against you, so Ketan Seth, Neeraj Surti and Nandkishore Trivedi, these three people came to our bank in person and met our board of directors and told that the four securities you We are not able to give you what you have demanded at present but in return we have promised to give the following three securities.

- 1) Security of 381618/- to the Government of India at an interest rate of 11.03%, maturing in the year 2002.
- 2) Security of 53650625/- to the Government of India at an interest rate of 8.07%, maturing in the year 2017.
- 3) Security of 53650625/- to the Government of India at an interest rate of 8.07%, maturing in the year 2017. When we asked them to deliver it within a short time, we told them that we do not trust you, so if you give any other guarantee, they have given us the following checks of different dates.

Cheque Number -	Date -	Amount
1. 984317	11/4/2002	RS. 8072206/25
2. 984302	25/4/2002	RS. 636250/-
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4. 984309	29/4/2002	RS. 5412566/66
5. 984308	23/4/2002	RS. 10805683/33
6. 984310	7/5/2002	RS. 10851066/67
7. 984311	17/5/2002	RS. 14149828/33.
8. 984323	15/5/2005	RS. 12911175/00
9. 984324	15/5/2005	RS. 12904815/00
10.984325	15/5/2005	RS. 12902975/00

After giving the above mentioned checks, we promised to give the above three securities. The promise made by Home Trade Company to give the above three securities was not fulfilled within the time limit. We deposited the above checks in the bank on that date. The check mentioned in sequence number 1 passed and all the remaining checks were returned due to lack of money in the account. Thus, this Home Trade Limited Company once told us that we have decided to give you a security of Rs. 5 crores maturing in the year 2011 at the interest rate of 11.5% from LDBI and Rs. 1 crore maturing in the year 2011 at the interest rate of 9.39% from two Federal Banks and said that a copy of the certificate of that security was sent by fax but the

original security has not been given to us yet. In this way, the director of Home Trade Limited Company has cheated our bank of Rs. 85965655/82 by gaining the trust and confidence of our bank and asking our bank to give government city.

That much of my fact as written is true and correct.

Before,

Sd/-

Police Inspector,

Umra Police Station

Date : 9/7/2002.

My name is Umaben the widow of Premalkumar Lalatmohan Gandhi, Aged 72 years Occupation Housework and social worker residing at 8/c, Vandan, Tribhuvan Complex, Ghoddos road, surat, I am writing to ask in person that I live with my family at the above mentioned place and work as a housewife My husband is engaged in the business of Kalad I have been serving as a director in Surat Mahila Nagarik Sahakari Bank Limited for the last 15 years There are a total of 12 directors in our bank and the administrative office of the bank is located on the third floor of Babubhai Chambers, Athwa Gate All the ever happening administration of our bank is done as per the rules set by the Reserve Bank Of India Out of whatever deposits come in our bank, we give loans to the people as per their need and the remaining amount is invested in our government securities Our bank had previously bought such government securities We used to buy from a firm called Growth Avenue. Since 1995, our bank started dealing with this Growth Avenue company. At that time, Neerajbhai Surti used to come to our bank from this Growth Avenue company, whom I know very well. After that, through this Growth Avenue company, our bank got acquainted with Ketan Sheth & Company, which deals with the sale and purchase of government securities. The

company has its office in Mumbai and is owned by Ketanbhai Sheth. Our sister also had a transaction with him to buy government securities from him. We used to get the delivery of the securities we bought from this Ketan Sheth & Company on time. After some time, Neerajbhai Surti left Growth Avenue and I joined Search Ketan Sheth & Company. After that, in the year 1999, Ketan Sheth and Neeraj Surti came face to face. Our bank was told that they had formed a new company called Giltage Management Limited and they are the directors of the company and this Wheeler Company also deals in the sale and purchase of government securities so that our bank was asked to purchase government securities from this company. The above mentioned Neeraj Surti and Ketan Sheth and in 1995, they had been dealing with our bank and had also purchased securities from Kiltech Company, whose delivery we received correctly. After this Ketan Sheth was again closed, Neeraj started another company called Europe Asian Securities and through that company our bank also purchased government securities, whose delivery we also received correctly. In January 2000, when Ketan Sheth and Neeraj Surti came to our bank, two other people were also with them and Ketan Sheth and Neeraj Surti were the directors and chief executive officers of our bank. Pratibhaben met them and introduced them to

both Isma and said that the names of these people were Hajiram Agarwal and Nandkishore Shankarlal Trivedi. They told us that our old company Europe Asian Security Limited would now be doing government securities trading under the name of Home Trade Limited and that Sanjay Agarwal would be the chairman and chief executive of this company, Ketan Seth would be the director, Nandkishore Trivedi would be the executive director and Subodh Bhandari would be the authorized signatory and that our company was a member of the National Stock Exchange. Who has all the qualifications to buy and sell government securities as per the policy rules of the Reserve Bank, so our bank has placed faith and trust in the words of these people because since the year 1995, our bank was dealing with Neeraj Surti and Ketan Sethna, so we also started buying government securities through Home Trade Limited from January 2000, which we had systematically received from the above company. In the year 2001, our bank decided to buy the following securities from the above Home Trade Limited, regarding which resolutions were also made in the meeting of the Board of Directors of our bank at that time, which were approved by all.

1) On 31/10/2001, it was decided to purchase a Government of India security with an interest rate of 10.18% and maturity date of

2026, worth Rs. 23628125/-, and our bank issued HDFC Bank cheque number 275353 to Hometrade Limited Company for payment.

2) On 22/11/2001, we decided to buy a Government of India security with an interest rate of 10.70%, priced at Rs. 281229167/-, for which we were given HDFC Bank cheque number 275362, maturing in the year 2020.

3) On 28/1/2002, we were given HDFC Bank cheque number 275372, for which we were given 11.5% interest rate, maturing in the year 2011, priced at Rs. 3371616666.

4) We decided to buy a Government of India security with an interest rate of 9.39%, maturing in the year 2011, priced at Rs. 1134345830. For which he was given HDFC Bank cheque number 275373.

In this way, our bank decided to purchase the above four securities from Home Trade Limited Company from 31/10/2001 to 27/2/2002 and as payment for the same, our bank paid a total of Rs. 968106666 to Home Trade Limited Company and the money was deposited in the account of Home Trade Limited Company. Even though this amount was received by Home Trade Limited Company, this company did not deliver the above Government Security to us within the stipulated time, so we informed the above

company through correspondence and also informed it over the telephone. We contacted Subodh Bhai Bhandari and Mrs. Kanan Mewa Wala on the telephone and also informed them and Sanjay Agarwal, Ketan Seth, Nandkishore Trivedi etc. They cheated us and made false promises and gave us confidence and trust that our security would be delivered to our bank within a short time. After that, even after some time, our bank did not deliver the security to our bank, so we informed the above company that we are going to take legal action against you, so Ketan Seth, Neeraj Surti and Nandkishore Trivedi, these three people came to our bank in person and met our board of directors and told that the four securities you We are not able to give you what you have demanded at present but in return we have promised to give the following three securities.

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6. 984310	7/5/2002	RS. 10851066/67
7. 984311	17/5/2002	RS. 14149828/33.
8. 984323	15/5/2005	RS. 12911175/00
9. 984324	15/5/2005	RS. 12904815/00
10.984325	15/5/2005	RS. 12902975/00

After giving the above mentioned checks, we promised to give the above three securities. The promise made by Home Trade Company to give the above three securities was not fulfilled within the time limit. We deposited the above checks in the bank on that date. The check mentioned in sequence number 1 passed and all the remaining checks were returned due to lack of money in the account. Thus, this Home Trade Limited Company once told us that we have decided to give you a security of Rs. 5 crores maturing in the year 2011 at the interest rate of 11.5% from LDBI and Rs. 1 crore maturing in the year

2011 at the interest rate of 9.39% from two Federal Banks and said that a copy of the certificate of that security was sent by fax but the original security has not been given to us yet. In this way, the director of Home Trade Limited Company has cheated our bank of Rs. 85965655/82 by gaining the trust and confidence of our bank and asking our bank to give government city.

That much of my fact as written is true and correct.

Before,

Sd/-

Police Inspector,

Umra Police Station

Date : 9/7/2002.

My name is Kalaben w/o Mahendrabhai Ishwarlal Shroff, Aged 54 years, Occupation : Social Worker, residing at Block no. 8, 1<sup>st</sup> floor, Building No. 2, Gmandipak Society, Athvaget, Surat, I am writing to ask in person that I live with my family at the above mentioned place and work as a housewife My husband is engaged in the business of Kalad I have been serving as a director in Surat Mahila Nagarik Sahakari Bank Limited for the last 15 years There are a total of 12 directors in our bank and the administrative office of the bank is located on the third floor of Babubhai Chambers, Athwa Gate All the ever happening administration of our bank is done as per the rules set by the Reserve Bank Of India Out of whatever deposits come in our bank, we give loans to the people as per their need and the remaining amount is invested in our government securities Our bank had previously taugth such government We used to buy from a firm called Growth Avenue. Since 1995, our bank started dealing with this Growth Avenue company. At that time, Neerajbhai Surti used to come to our bank from this Growth Avenue company, whom I know very well. After that, through this Growth Avenue company, our bank got acquainted with Ketan Sheth & Company, which deals with the sale and purchase of government securities. The company has its

office in Mumbai and is owned by Ketanbhai Sheth. Our sister also had a transaction with him to buy government securities from him. We used to get the delivery of the securities we bought from this Ketan Sheth & Company on time. After some time, Neerajbhai Surti left Growth Avenue and I joined Search Ketan Sheth & Company. After that, in the year 1999, Ketan Sheth and Neeraj Surti came face to face. Our bank was told that they had formed a new company called Giltage Management Limited and they are the directors of the company and this Wheeler Company also deals in the sale and purchase of government securities so that our bank was asked to purchase government securities from this company. The above mentioned Neeraj Surti and Ketan Sheth and in 1995, they had been dealing with our bank and had also purchased securities from Kiltech Company, whose delivery we received correctly. After this Ketan Sheth was again closed, Neeraj started another company called Europe Asian Securities and through that company our bank also purchased government securities, whose delivery we also received correctly. In January 2000, when Ketan Sheth and Neeraj Surti came to our bank, two other people were also with them and Ketan Sheth and Neeraj Surti were the directors and chief executive officers of our bank. Pratibhaben met them and introduced them to both Isma and said that the names of these

people were Hajiram Agarwal and Nandkishore Shankarlal Trivedi. They told us that our old company Europe Asian Security Limited would now be doing government securities trading under the name of Home Trade Limited and that Sanjay Agarwal would be the chairman and chief executive of this company, Ketan Seth would be the director, Nandkishore Trivedi would be the executive director and Subodh Bhandari would be the authorized signatory and that our company was a member of the National Stock Exchange. Who has all the qualifications to buy and sell government securities as per the policy rules of the Reserve Bank, so our bank has placed faith and trust in the words of these people because since the year 1995, our bank was dealing with Neeraj Surti and Ketan Sethna, so we also started buying government securities through Home Trade Limited from January 2000, which we had systematically received from the above company. In the year 2001, our bank decided to buy the following securities from the above Home Trade Limited, regarding which resolutions were also made in the meeting of the Board of Directors of our bank at that time, which were approved by all.

- 1) On 31/10/2001, it was decided to purchase a Government of India security with an interest rate of 10.18% and maturity date of 2026, worth Rs. 23628125/-, and our bank issued HDFC Bank

cheque number 275353 to Hometrade Limited Company for payment.

2) On 22/11/2001, we decided to buy a Government of India security with an interest rate of 10.70%, priced at Rs. 281229167/-, for which we were given HDFC Bank cheque number 275362, maturing in the year 2020.

3) On 28/1/2002, we were given HDFC Bank cheque number 275372, for which we were given 11.5% interest rate, maturing in the year 2011, priced at Rs. 3371616666.

4) We decided to buy a Government of India security with an interest rate of 9.39%, maturing in the year 2011, priced at Rs. 1134345830. For which he was given HDFC Bank cheque number 275373.

In this way, our bank decided to purchase the above four securities from Home Trade Limited Company from 31/10/2001 to 27/2/2002 and as payment for the same, our bank paid a total of Rs. 968106666 to Home Trade Limited Company and the money was deposited in the account of Home Trade Limited Company. Even though this amount was received by Home Trade Limited Company, this company did not deliver the above Government Security to us within the stipulated time, so we informed the above company through correspondence and also informed it over the

telephone. We contacted Subodh Bhai Bhandari and Mrs. Kanan Mewa Wala on the telephone and also informed them and Sanjay Agarwal, Ketan Seth, Nandkishore Trivedi etc. They cheated us and made false promises and gave us confidence and trust that our security would be delivered to our bank within a short time. After that, even after some time, our bank did not deliver the security to our bank, so we informed the above company that we are going to take legal action against you, so Ketan Seth, Neeraj Surti and Nandkishore Trivedi, these three people came to our bank in person and met our board of directors and told that the four securities you We are not able to give you what you have demanded at present but in return we have promised to give the following three securities.

- 1) Security of 381618/- to the Government of India at an interest rate of 11.03%, maturing in the year 2002.
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7. 984311	17/5/2002	RS. 14149828/33.
8. 984323	15/5/2005	RS. 12911175/00
9. 984324	15/5/2005	RS. 12904815/00
10.984325	15/5/2005	RS. 12902975/00

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original security has not been given to us yet. In this way, the director of Home Trade Limited Company has cheated our bank of Rs. 85965655/82 by gaining the trust and confidence of our bank and asking our bank to give government city.

That much of my fact as written is true and correct.

Before,

Sd/-

Police Inspector,

Umra Police Station

Date : 10/7/2002.

My name is Kamalben w/o Arunbhai Krushnnath Pradhan aged 61, coccupation Housewife, residing at Kamal Building, 3<sup>rd</sup> floor, T And T V School Behind, Athvaget Nearby, Nanpura Surat, I am writing to ask in person that I live with my family at the above mentioned place and work as a housewife My husband is engaged in the business of Kalad I have been serving as a director in Surat Mahila Nagarik Sahakari Bank Limited for the last 15 years There are a total of 12 directors in our bank and the administrative office of the bank is located on the third floor of Babubhai Chambers, Athwa Gate All the ever happening administration of our bank is done as per the rules set by the Reserve Bank Of India Out of whatever deposits come in our bank, we give loans to the people as per their need and the remaining amount is invested in our government securities Our bank had previously taught such government We used to buy from a firm called Growth Avenue. Since 1995, our bank started dealing with this Growth Avenue company. At that time, Neerajbhai Surti used to come to our bank from this Growth Avenue company, whom I know very well. After that, through this Growth Avenue company, our bank got acquainted with Ketan Sheth & Company, which deals with the sale and purchase of government securities. The company has its

office in Mumbai and is owned by Ketanbhai Sheth. Our sister also had a transaction with him to buy government securities from him. We used to get the delivery of the securities we bought from this Ketan Sheth & Company on time. After some time, Neerajbhai Surti left Growth Avenue and I joined Search Ketan Sheth & Company. After that, in the year 1999, Ketan Sheth and Neeraj Surti came face to face. Our bank was told that they had formed a new company called Giltage Management Limited and they are the directors of the company and this Wheeler Company also deals in the sale and purchase of government securities so that our bank was asked to purchase government securities from this company. The above mentioned Neeraj Surti and Ketan Sheth and in 1995, they had been dealing with our bank and had also purchased securities from Kiltech Company, whose delivery we received correctly. After this Ketan Sheth was again closed, Neeraj started another company called Europe Asian Securities and through that company our bank also purchased government securities, whose delivery we also received correctly. In January 2000, when Ketan Sheth and Neeraj Surti came to our bank, two other people were also with them and Ketan Sheth and Neeraj Surti were the directors and chief executive officers of our bank. Pratibhaben met them and introduced them to both Isma and said that the names of these

people were Hajiram Agarwal and Nandkishore Shankarlal Trivedi. They told us that our old company Europe Asian Security Limited would now be doing government securities trading under the name of Home Trade Limited and that Sanjay Agarwal would be the chairman and chief executive of this company, Ketan Seth would be the director, Nandkishore Trivedi would be the executive director and Subodh Bhandari would be the authorized signatory and that our company was a member of the National Stock Exchange. Who has all the qualifications to buy and sell government securities as per the policy rules of the Reserve Bank, so our bank has placed faith and trust in the words of these people because since the year 1995, our bank was dealing with Neeraj Surti and Ketan Sethna, so we also started buying government securities through Home Trade Limited from January 2000, which we had systematically received from the above company. In the year 2001, our bank decided to buy the following securities from the above Home Trade Limited, regarding which resolutions were also made in the meeting of the Board of Directors of our bank at that time, which were approved by all.

- 1) On 31/10/2001, it was decided to purchase a Government of India security with an interest rate of 10.18% and maturity date of 2026, worth Rs. 23628125/-, and our bank issued HDFC Bank

cheque number 275353 to Hometrade Limited Company for payment.

2) On 22/11/2001, we decided to buy a Government of India security with an interest rate of 10.70%, priced at Rs. 281229167/-, for which we were given HDFC Bank cheque number 275362, maturing in the year 2020.

3) On 28/1/2002, we were given HDFC Bank cheque number 275372, for which we were given 11.5% interest rate, maturing in the year 2011, priced at Rs. 3371616666.

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That much of my fact as written is true and correct.

Before,

Sd/-

Police Inspector,

Umra Police Station

Date : 10/7/2002.

My name is Gitaben w/o Niranjanbhai Venilal Dalal Aged 56, Occupation : Trading, residing at 16/21, Maskati Plot, Kachchi Super Store Behind, Parle Point, Surat, I am writing to ask in person that I live with my family at the above mentioned place and work as a housewife My husband is engaged in the business of Kalad I have been serving as a director in Surat Mahila Nagarik Sahakari Bank Limited for the last 15 years There are a total of 12 directors in our bank and the administrative office of the bank is located on the third floor of Babubhai Chambers, Athwa Gate All the ever happening administration of our bank is done as per the rules set by the Reserve Bank Of India Out of whatever deposits come in our bank, we give loans to the people as per their need and the remaining amount is invested in our government securities Our bank had previously bought such government securities We used to buy from a firm called Growth Avenue. Since 1995, our bank started dealing with this Growth Avenue company. At that time, Neerajbhai Surti used to come to our bank from this Growth Avenue company, whom I know very well. After that, through this Growth Avenue company, our bank got acquainted with Ketan Sheth & Company, which deals with the sale and purchase of government securities. The company has its office in Mumbai and is owned by Ketanbhai

Sheth. Our sister also had a transaction with him to buy government securities from him. We used to get the delivery of the securities we bought from this Ketan Sheth & Company on time. After some time, Neerajbhai Surti left Growth Avenue and I joined Search Ketan Sheth & Company. After that, in the year 1999, Ketan Sheth and Neeraj Surti came face to face. Our bank was told that they had formed a new company called Giltage Management Limited and they are the directors of the company and this Wheeler Company also deals in the sale and purchase of government securities so that our bank was asked to purchase government securities from this company. The above mentioned Neeraj Surti and Ketan Sheth and in 1995, they had been dealing with our bank and had also purchased securities from Kilttech Company, whose delivery we received correctly. After this Ketan Sheth was again closed, Neeraj started another company called Europe Asian Securities and through that company our bank also purchased government securities, whose delivery we also received correctly. In January 2000, when Ketan Sheth and Neeraj Surti came to our bank, two other people were also with them and Ketan Sheth and Neeraj Surti were the directors and chief executive officers of our bank. Pratibhaben met them and introduced them to both Isma and said that the names of these people were Hajiram

Agarwal and Nandkishore Shankarlal Trivedi. They told us that our old company Europe Asian Security Limited would now be doing government securities trading under the name of Home Trade Limited and that Sanjay Agarwal would be the chairman and chief executive of this company, Ketan Seth would be the director, Nandkishore Trivedi would be the executive director and Subodh Bhandari would be the authorized signatory and that our company was a member of the National Stock Exchange. Who has all the qualifications to buy and sell government securities as per the policy rules of the Reserve Bank, so our bank has placed faith and trust in the words of these people because since the year 1995, our bank was dealing with Neeraj Surti and Ketan Sethna, so we also started buying government securities through Home Trade Limited from January 2000, which we had systematically received from the above company. In the year 2001, our bank decided to buy the following securities from the above Home Trade Limited, regarding which resolutions were also made in the meeting of the Board of Directors of our bank at that time, which were approved by all.

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3) On 28/1/2002, we were given HDFC Bank cheque number 275372, for which we were given 11.5% interest rate, maturing in the year 2011, priced at Rs. 3371616666.

4) We decided to buy a Government of India security with an interest rate of 9.39%, maturing in the year 2011, priced at Rs. 1134345830. For which he was given HDFC Bank cheque number 275373.

In this way, our bank decided to purchase the above four securities from Home Trade Limited Company from 31/10/2001 to 27/2/2002 and as payment for the same, our bank paid a total of Rs. 968106666 to Home Trade Limited Company and the money was deposited in the account of Home Trade Limited Company. Even though this amount was received by Home Trade Limited Company, this company did not deliver the above Government Security to us within the stipulated time, so we informed the above company through correspondence and also informed it over the

telephone. We contacted Subodh Bhai Bhandari and Mrs. Kanan Mewa Wala on the telephone and also informed them and Sanjay Agarwal, Ketan Seth, Nandkishore Trivedi etc. They cheated us and made false promises and gave us confidence and trust that our security would be delivered to our bank within a short time. After that, even after some time, our bank did not deliver the security to our bank, so we informed the above company that we are going to take legal action against you, so Ketan Seth, Neeraj Surti and Nandkishore Trivedi, these three people came to our bank in person and met our board of directors and told that the four securities you We are not able to give you what you have demanded at present but in return we have promised to give the following three securities.

- 1) Security of 381618/- to the Government of India at an interest rate of 11.03%, maturing in the year 2002.
- 2) Security of 53650625/- to the Government of India at an interest rate of 8.07%, maturing in the year 2017.
- 3) Security of 53650625/- to the Government of India at an interest rate of 8.07%, maturing in the year 2017. When we asked them to deliver it within a short time, we told them that we do not trust you, so if you give any other guarantee, they have given us the following checks of different dates.

Cheque Number -	Date -	Amount
1. 984317	11/4/2002	RS. 8072206/25
2. 984302	25/4/2002	RS. 636250/-
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5. 984308	23/4/2002	RS. 10805683/33
6. 984310	7/5/2002	RS. 10851066/67
7. 984311	17/5/2002	RS. 14149828/33.
8. 984323	15/5/2005	RS. 12911175/00
9. 984324	15/5/2005	RS. 12904815/00
10.984325	15/5/2005	RS. 12902975/00

After giving the above mentioned checks, we promised to give the above three securities. The promise made by Home Trade Company to give the above three securities was not fulfilled within the time limit. We deposited the above checks in the bank on that date. The check mentioned in sequence number 1 passed and all the remaining checks were returned due to lack of money in the account. Thus, this Home Trade Limited Company once told us that we have decided to give you a security of Rs. 5 crores maturing in the year 2011 at the interest rate of 11.5% from LDBI and Rs. 1 crore maturing in the year 2011 at the interest rate of 9.39% from two Federal Banks and said that a copy of the certificate of that security was sent by fax but the

original security has not been given to us yet. In this way, the director of Home Trade Limited Company has cheated our bank of Rs. 85965655/82 by gaining the trust and confidence of our bank and asking our bank to give government city.

That much of my fact as written is true and correct.

Before,

Sd/-

Police Inspector,

Umra Police Station

Date : 10/7/2002.

My name is Rekhaben w/o Nimishbhai Pravinbhai Chowksi, Aged 47, Occupation House wife, residing at 10/9, Sidhdhkruti Appartment, Sarelavadi Ghoddodroad, Surat, I am writing to ask in person that I live with my family at the above mentioned place and work as a housewife My husband is engaged in the business of Kalad I have been serving as a director in Surat Mahila Nagarik Sahakari Bank Limited for the last 15 years There are a total of 12 directors in our bank and the administrative office of the bank is located on the third floor of Babubhai Chambers, Athwa Gate All the ever happening administration of our bank is done as per the rules set by the Reserve Bank Of India Out of whatever deposits come in our bank, we give loans to the people as per their need and the remaining amount is invested in our government securities Our bank had previously bought such government securities We used to buy from a firm called Growth Avenue. Since 1995, our bank started dealing with this Growth Avenue company. At that time, Neerajbhai Surti used to come to our bank from this Growth Avenue company, whom I know very well. After that, through this Growth Avenue company, our bank got acquainted with Ketan Sheth & Company, which deals with the sale and purchase of government securities. The company has its office in Mumbai and is owned by Ketanbhai

Sheth. Our sister also had a transaction with him to buy government securities from him. We used to get the delivery of the securities we bought from this Ketan Sheth & Company on time. After some time, Neerajbhai Surti left Growth Avenue and I joined Search Ketan Sheth & Company. After that, in the year 1999, Ketan Sheth and Neeraj Surti came face to face. Our bank was told that they had formed a new company called Giltage Management Limited and they are the directors of the company and this Wheeler Company also deals in the sale and purchase of government securities so that our bank was asked to purchase government securities from this company. The above mentioned Neeraj Surti and Ketan Sheth and in 1995, they had been dealing with our bank and had also purchased securities from Kilttech Company, whose delivery we received correctly. After this Ketan Sheth was again closed, Neeraj started another company called Europe Asian Securities and through that company our bank also purchased government securities, whose delivery we also received correctly. In January 2000, when Ketan Sheth and Neeraj Surti came to our bank, two other people were also with them and Ketan Sheth and Neeraj Surti were the directors and chief executive officers of our bank. Pratibhaben met them and introduced them to both Isma and said that the names of these people were Hajiram

Agarwal and Nandkishore Shankarlal Trivedi. They told us that our old company Europe Asian Security Limited would now be doing government securities trading under the name of Home Trade Limited and that Sanjay Agarwal would be the chairman and chief executive of this company, Ketan Seth would be the director, Nandkishore Trivedi would be the executive director and Subodh Bhandari would be the authorized signatory and that our company was a member of the National Stock Exchange. Who has all the qualifications to buy and sell government securities as per the policy rules of the Reserve Bank, so our bank has placed faith and trust in the words of these people because since the year 1995, our bank was dealing with Neeraj Surti and Ketan Sethna, so we also started buying government securities through Home Trade Limited from January 2000, which we had systematically received from the above company. In the year 2001, our bank decided to buy the following securities from the above Home Trade Limited, regarding which resolutions were also made in the meeting of the Board of Directors of our bank at that time, which were approved by all.

1) On 31/10/2001, it was decided to purchase a Government of India security with an interest rate of 10.18% and maturity date of 2026, worth Rs. 23628125/-, and our bank issued HDFC Bank

cheque number 275353 to Hometrade Limited Company for payment.

2) On 22/11/2001, we decided to buy a Government of India security with an interest rate of 10.70%, priced at Rs. 281229167/-, for which we were given HDFC Bank cheque number 275362, maturing in the year 2020.

3) On 28/1/2002, we were given HDFC Bank cheque number 275372, for which we were given 11.5% interest rate, maturing in the year 2011, priced at Rs. 3371616666.

4) We decided to buy a Government of India security with an interest rate of 9.39%, maturing in the year 2011, priced at Rs. 1134345830. For which he was given HDFC Bank cheque number 275373.

In this way, our bank decided to purchase the above four securities from Home Trade Limited Company from 31/10/2001 to 27/2/2002 and as payment for the same, our bank paid a total of Rs. 968106666 to Home Trade Limited Company and the money was deposited in the account of Home Trade Limited Company. Even though this amount was received by Home Trade Limited Company, this company did not deliver the above Government Security to us within the stipulated time, so we informed the above company through correspondence and also informed it over the

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original security has not been given to us yet. In this way, the director of Home Trade Limited Company has cheated our bank of Rs. 85965655/82 by gaining the trust and confidence of our bank and asking our bank to give government city.

That much of my fact as written is true and correct.

Before,

Sd/-

Police Inspector,

Umra Police Station

Date : 12/7/2002.

My name is Rajeshriben w/o Ashokbhai Jagdisbhai Doctor, Aged 46, Occupation : Housewife, residing at 9/1962, Balaji Road, Surat, I am writing to ask in person that I live with my family at the above mentioned place and work as a housewife My husband is engaged in the business of Kalad I have been serving as a director in Surat Mahila Nagarik Sahakari Bank Limited for the last 15 years There are a total of 12 directors in our bank and the administrative office of the bank is located on the third floor of Babubhai Chambers, Athwa Gate All the ever happening administration of our bank is done as per the rules set by the Reserve Bank Of India Out of whatever deposits come in our bank, we give loans to the people as per their need and the remaining amount is invested in our government securities Our bank had previously bought such government securities We used to buy from a firm called Growth Avenue. Since 1995, our bank started dealing with this Growth Avenue company. At that time, Neerajbhai Surti used to come to our bank from this Growth Avenue company, whom I know very well. After that, through this Growth Avenue company, our bank got acquainted with Ketan Sheth & Company, which deals with the sale and purchase of government securities. The company has its office in Mumbai and is owned by Ketanbhai

Sheth. Our sister also had a transaction with him to buy government securities from him. We used to get the delivery of the securities we bought from this Ketan Sheth & Company on time. After some time, Neerajbhai Surti left Growth Avenue and I joined Search Ketan Sheth & Company. After that, in the year 1999, Ketan Sheth and Neeraj Surti came face to face. Our bank was told that they had formed a new company called Giltage Management Limited and they are the directors of the company and this Wheeler Company also deals in the sale and purchase of government securities so that our bank was asked to purchase government securities from this company. The above mentioned Neeraj Surti and Ketan Sheth and in 1995, they had been dealing with our bank and had also purchased securities from Kiltch Company, whose delivery we received correctly. After this Ketan Sheth was again closed, Neeraj started another company called Europe Asian Securities and through that company our bank also purchased government securities, whose delivery we also received correctly. In January 2000, when Ketan Sheth and Neeraj Surti came to our bank, two other people were also with them and Ketan Sheth and Neeraj Surti were the directors and chief executive officers of our bank. Pratibhaben met them and introduced them to both Isma and said that the names of these people were Hajiram

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1) On 31/10/2001, it was decided to purchase a Government of India security with an interest rate of 10.18% and maturity date of 2026, worth Rs. 23628125/-, and our bank issued HDFC Bank

cheque number 275353 to Hometrade Limited Company for payment.

2) On 22/11/2001, we decided to buy a Government of India security with an interest rate of 10.70%, priced at Rs. 281229167/-, for which we were given HDFC Bank cheque number 275362, maturing in the year 2020.

3) On 28/1/2002, we were given HDFC Bank cheque number 275372, for which we were given 11.5% interest rate, maturing in the year 2011, priced at Rs. 3371616666.

4) We decided to buy a Government of India security with an interest rate of 9.39%, maturing in the year 2011, priced at Rs. 1134345830. For which he was given HDFC Bank cheque number 275373.

In this way, our bank decided to purchase the above four securities from Home Trade Limited Company from 31/10/2001 to 27/2/2002 and as payment for the same, our bank paid a total of Rs. 968106666 to Home Trade Limited Company and the money was deposited in the account of Home Trade Limited Company. Even though this amount was received by Home Trade Limited Company, this company did not deliver the above Government Security to us within the stipulated time, so we informed the above company through correspondence and also informed it over the

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That much of my fact as written is true and correct.

Before,

Sd/-

Police Inspector,

Umra Police Station

Date : 12/7/2002.

My name is Vinitaben w/o Dipakbhai Ishwarbhai Lakadawala, Aged 49, Occupation : Housewife, residing at 501, Jaldarshan Building, Bahumali Building Nearby, Nanpura, Surat, I am writing to ask in person that I live with my family at the above mentioned place and work as a housewife My husband is engaged in the business of Kalad I have been serving as a director in Surat Mahila Nagarik Sahakari Bank Limited for the last 15 years There are a total of 12 directors in our bank and the administrative office of the bank is located on the third floor of Babubhai Chambers, Athwa Gate All the ever happening administration of our bank is done as per the rules set by the Reserve Bank Of India Out of whatever deposits come in our bank, we give loans to the people as per their need and the remaining amount is invested in our government securities Our bank had previously bought such government securities from a firm called Growth Avenue. Since 1995, our bank started dealing with this Growth Avenue company. At that time, Neerajbhai Surti used to come to our bank from this Growth Avenue company, whom I know very well. After that, through this Growth Avenue company, our bank got acquainted with Ketan Sheth & Company, which deals with the sale and purchase of government securities. The company has its office in Mumbai and

is owned by Ketanbhai Sheth. Our sister also had a transaction with him to buy government securities from him. We used to get the delivery of the securities we bought from this Ketan Sheth & Company on time. After some time, Neerajbhai Surti left Growth Avenue and I joined Search Ketan Sheth & Company. After that, in the year 1999, Ketan Sheth and Neeraj Surti came face to face. Our bank was told that they had formed a new company called Giltage Management Limited and they are the directors of the company and this Wheeler Company also deals in the sale and purchase of government securities so that our bank was asked to purchase government securities from this company. The above mentioned Neeraj Surti and Ketan Sheth and in 1995, they had been dealing with our bank and had also purchased securities from Kiltech Company, whose delivery we received correctly. After this Ketan Sheth was again closed, Neeraj started another company called Europe Asian Securities and through that company our bank also purchased government securities, whose delivery we also received correctly. In January 2000, when Ketan Sheth and Neeraj Surti came to our bank, two other people were also with them and Ketan Sheth and Neeraj Surti were the directors and chief executive officers of our bank. Pratibhaben met them and introduced them to both Isma and said that the names of these

people were Hajiram Agarwal and Nandkishore Shankarlal Trivedi. They told us that our old company Europe Asian Security Limited would now be doing government securities trading under the name of Home Trade Limited and that Sanjay Agarwal would be the chairman and chief executive of this company, Ketan Seth would be the director, Nandkishore Trivedi would be the executive director and Subodh Bhandari would be the authorized signatory and that our company was a member of the National Stock Exchange. Who has all the qualifications to buy and sell government securities as per the policy rules of the Reserve Bank, so our bank has placed faith and trust in the words of these people because since the year 1995, our bank was dealing with Neeraj Surti and Ketan Sethna, so we also started buying government securities through Home Trade Limited from January 2000, which we had systematically received from the above company. In the year 2001, our bank decided to buy the following securities from the above Home Trade Limited, regarding which resolutions were also made in the meeting of the Board of Directors of our bank at that time, which were approved by all.

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2) On 22/11/2001, we decided to buy a Government of India security with an interest rate of 10.70%, priced at Rs. 281229167/-, for which we were given HDFC Bank cheque number 275362, maturing in the year 2020.

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4) We decided to buy a Government of India security with an interest rate of 9.39%, maturing in the year 2011, priced at Rs. 1134345830. For which he was given HDFC Bank cheque number 275373.

In this way, our bank decided to purchase the above four securities from Home Trade Limited Company from 31/10/2001 to 27/2/2002 and as payment for the same, our bank paid a total of Rs. 968106666 to Home Trade Limited Company and the money was deposited in the account of Home Trade Limited Company. Even though this amount was received by Home Trade Limited Company, this company did not deliver the above Government Security to us within the stipulated time, so we informed the above company through correspondence and also informed it over the

telephone. We contacted Subodh Bhai Bhandari and Mrs. Kanan Mewa Wala on the telephone and also informed them and Sanjay Agarwal, Ketan Seth, Nandkishore Trivedi etc. They cheated us and made false promises and gave us confidence and trust that our security would be delivered to our bank within a short time. After that, even after some time, our bank did not deliver the security to our bank, so we informed the above company that we are going to take legal action against you, so Ketan Seth, Neeraj Surti and Nandkishore Trivedi, these three people came to our bank in person and met our board of directors and told that the four securities you We are not able to give you what you have demanded at present but in return we have promised to give the following three securities.

- 1) Security of 381618/- to the Government of India at an interest rate of 11.03%, maturing in the year 2002.
- 2) Security of 53650625/- to the Government of India at an interest rate of 8.07%, maturing in the year 2017.
- 3) Security of 53650625/- to the Government of India at an interest rate of 8.07%, maturing in the year 2017. When we asked them to deliver it within a short time, we told them that we do not trust you, so if you give any other guarantee, they have given us the following checks of different dates.

Cheque Number -	Date -	Amount
11.984317	11/4/2002	RS. 8072206/25
12.984302	25/4/2002	RS. 636250/-
13.984307	16/4/2002	RS. 5391295/23
14.984309	29/4/2002	RS. 5412566/66
15.984308	23/4/2002	RS. 10805683/33
16.984310	7/5/2002	RS. 10851066/67
17.984311	17/5/2002	RS. 14149828/33.
18.984323	15/5/2005	RS. 12911175/00
19.984324	15/5/2005	RS. 12904815/00
20.984325	15/5/2005	RS. 12902975/00

After giving the above mentioned checks, we promised to give the above three securities. The promise made by Home Trade Company to give the above three securities was not fulfilled within the time limit. We deposited the above checks in the bank on that date. The check mentioned in sequence number 1 passed and all the remaining checks were returned due to lack of money in the account. Thus, this Home Trade Limited Company once told us that we have decided to give you a security of Rs. 5 crores maturing in the year 2011 at the interest rate of 11.5% from LDBI and Rs. 1 crore maturing in the year 2011 at the interest rate of 9.39% from two Federal Banks and said that a copy of the certificate of that security was sent by fax but the

original security has not been given to us yet. In this way, the director of Home Trade Limited Company has cheated our bank of Rs. 85965655/82 by gaining the trust and confidence of our bank and asking our bank to give government city.

That much of my fact as written is true and correct.

Before,

Sd/-

Police Inspector,

Umra Police Station

Date : 12/7/2002.

My name is Vinitaben w/o Dipakbhai Ishwarbhai Lakadawala, Aged 49, Occupation : Housewife, residing at 501, Jaldarshan Building, Bahumali Building Nearby, Nanpura, Surat, I am writing to ask in person that I live with my family at the above mentioned place and work as a housewife My husband is engaged in the business of Kalad I have been serving as a director in Surat Mahila Nagarik Sahakari Bank Limited for the last 15 years There are a total of 12 directors in our bank and the administrative office of the bank is located on the third floor of Babubhai Chambers, Athwa Gate All the ever happening administration of our bank is done as per the rules set by the Reserve Bank Of India Out of whatever deposits come in our bank, we give loans to the people as per their need and the remaining amount is invested in our government securities Our bank had previously bought such government securities from a firm called Growth Avenue. Since 1995, our bank started dealing with this Growth Avenue company. At that time, Neerajbhai Surti used to come to our bank from this Growth Avenue company, whom I know very well. After that, through this Growth Avenue company, our bank got acquainted with Ketan Sheth & Company, which deals with the sale and purchase of government securities. The company has its office in Mumbai and

is owned by Ketanbhai Sheth. Our sister also had a transaction with him to buy government securities from him. We used to get the delivery of the securities we bought from this Ketan Sheth & Company on time. After some time, Neerajbhai Surti left Growth Avenue and I joined Search Ketan Sheth & Company. After that, in the year 1999, Ketan Sheth and Neeraj Surti came face to face. Our bank was told that they had formed a new company called Giltage Management Limited and they are the directors of the company and this Wheeler Company also deals in the sale and purchase of government securities so that our bank was asked to purchase government securities from this company. The above mentioned Neeraj Surti and Ketan Sheth and in 1995, they had been dealing with our bank and had also purchased securities from Kiltech Company, whose delivery we received correctly. After this Ketan Sheth was again closed, Neeraj started another company called Europe Asian Securities and through that company our bank also purchased government securities, whose delivery we also received correctly. In January 2000, when Ketan Sheth and Neeraj Surti came to our bank, two other people were also with them and Ketan Sheth and Neeraj Surti were the directors and chief executive officers of our bank. Pratibhaben met them and introduced them to both Isma and said that the names of these

people were Hajiram Agarwal and Nandkishore Shankarlal Trivedi. They told us that our old company Europe Asian Security Limited would now be doing government securities trading under the name of Home Trade Limited and that Sanjay Agarwal would be the chairman and chief executive of this company, Ketan Seth would be the director, Nandkishore Trivedi would be the executive director and Subodh Bhandari would be the authorized signatory and that our company was a member of the National Stock Exchange. Who has all the qualifications to buy and sell government securities as per the policy rules of the Reserve Bank, so our bank has placed faith and trust in the words of these people because since the year 1995, our bank was dealing with Neeraj Surti and Ketan Sethna, so we also started buying government securities through Home Trade Limited from January 2000, which we had systematically received from the above company. In the year 2001, our bank decided to buy the following securities from the above Home Trade Limited, regarding which resolutions were also made in the meeting of the Board of Directors of our bank at that time, which were approved by all.

- 1) On 31/10/2001, it was decided to purchase a Government of India security with an interest rate of 10.18% and maturity date of 2026, worth Rs. 23628125/-, and our bank issued HDFC Bank

cheque number 275353 to Hometrade Limited Company for payment.

2) On 22/11/2001, we decided to buy a Government of India security with an interest rate of 10.70%, priced at Rs. 281229167/-, for which we were given HDFC Bank cheque number 275362, maturing in the year 2020.

3) On 28/1/2002, we were given HDFC Bank cheque number 275372, for which we were given 11.5% interest rate, maturing in the year 2011, priced at Rs. 3371616666.

4) We decided to buy a Government of India security with an interest rate of 9.39%, maturing in the year 2011, priced at Rs. 1134345830. For which he was given HDFC Bank cheque number 275373.

In this way, our bank decided to purchase the above four securities from Home Trade Limited Company from 31/10/2001 to 27/2/2002 and as payment for the same, our bank paid a total of Rs. 968106666 to Home Trade Limited Company and the money was deposited in the account of Home Trade Limited Company. Even though this amount was received by Home Trade Limited Company, this company did not deliver the above Government Security to us within the stipulated time, so we informed the above company through correspondence and also informed it over the

telephone. We contacted Subodh Bhai Bhandari and Mrs. Kanan Mewa Wala on the telephone and also informed them and Sanjay Agarwal, Ketan Seth, Nandkishore Trivedi etc. They cheated us and made false promises and gave us confidence and trust that our security would be delivered to our bank within a short time. After that, even after some time, our bank did not deliver the security to our bank, so we informed the above company that we are going to take legal action against you, so Ketan Seth, Neeraj Surti and Nandkishore Trivedi, these three people came to our bank in person and met our board of directors and told that the four securities you We are not able to give you what you have demanded at present but in return we have promised to give the following three securities.

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- 3) Security of 53650625/- to the Government of India at an interest rate of 8.07%, maturing in the year 2017. When we asked them to deliver it within a short time, we told them that we do not trust you, so if you give any other guarantee, they have given us the following checks of different dates.

Cheque Number -	Date -	Amount
11.984317	11/4/2002	RS. 8072206/25
12.984302	25/4/2002	RS. 636250/-
13.984307	16/4/2002	RS. 5391295/23
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18.984323	15/5/2005	RS. 12911175/00
19.984324	15/5/2005	RS. 12904815/00
20.984325	15/5/2005	RS. 12902975/00

After giving the above mentioned checks, we promised to give the above three securities. The promise made by Home Trade Company to give the above three securities was not fulfilled within the time limit. We deposited the above checks in the bank on that date. The check mentioned in sequence number 1 passed and all the remaining checks were returned due to lack of money in the account. Thus, this Home Trade Limited Company once told us that we have decided to give you a security of Rs. 5 crores maturing in the year 2011 at the interest rate of 11.5% from LDBI and Rs. 1 crore maturing in the year 2011 at the interest rate of 9.39% from two Federal Banks and said that a copy of the certificate of that security was sent by fax but the

original security has not been given to us yet. In this way, the director of Home Trade Limited Company has cheated our bank of Rs. 85965655/82 by gaining the trust and confidence of our bank and asking our bank to give government city.

That much of my fact as written is true and correct.

Before,

Sd/-

Police Inspector,

Umra Police Station

**THE SURAT MAHILA  
NAGRIK SAHAKARI  
BANK LTD.**

Regd. & Admn. Office:

"Babubhai Chambers", Athwa Gate,

Surat-395 001. Phone:

478503-478151

Gram: MANSI

Mail: suratmahila@sify.com

Dt. ....200

A true copy of the Board Meeting Resolution No. 8(0) dated 29/10/01.

As per the fax received today from Ketan Sheth & Company, physical security of 10.18 % GOI -2026 security of Rs. 2.25 crores at Rs. 103.60 is approved to be purchased from 1/11/01.

Sd/-

Chief Executive Officer,

**BRANCH : (1) "Swayamsiddha", Balaji Road, SURAT-395 003. Phone :**

**7442064-7442564**

**(2) Khatodna Ind. Estate, Behind Jail, Khatodara, SURAT.**

**(3) Bombay Market, Umarwade, SURAT. Phone 630033**

**Phone 640035**

**(4) Ghod dod Rd. 0-4&5. Bhavik Appartment. Turning Point, Surat. P.**

**256236**

**15) Mobile-1 Phone 98251-37875**

**Mobile-2 Phone 98251-37676**

**THE SURAT MAHILA  
NAGRIK SAHAKARI  
BANK LTD.**

Regd. & Admn. Office:

"Babubhai Chambers", Athwa Gate,

Surat-395 001. Phone:

478503-478151

Gram: MANSI

Mail: suratmahila@sify.com

Dt. ....200

A true copy of the Board Meeting Resolution No. 8(4) dated  
29/11/01.

The Chairman has taken note of the details of the purchase and sale  
of Government Securities etc. from 7/11/01 to 29/11/01 as read  
from the Securities Register and has signed the confirmation.

Sd/-

Chief Executive Officer,

**BRANCH : (1) "Swayamsiddha", Balaji Road, SURAT-395 003. Phone :**

**7442064-7442564**

**(2) Khatodna Ind. Estate, Behind Jail, Khatodara, SURAT.**

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Gram: MANSI

Mail: suratmahila@sify.com

Dt. ....200

True copy of Resolution No. 10(7) of the Branch Credit Recovery  
Committee dated 24/1/02.

It is hereby decided to purchase SLR securities of IDBI 2011 of  
11.50% worth Rs. 3 crores at a price of Rs. 111.75.

Sd/-

Chief Executive Officer,

**BRANCH : (1) "Swayamsiddha", Balaji Road, SURAT-395 003. Phone :  
7442064-7442564**

**(2) Khatodna Ind. Estate, Behind Jail, Khatodara, SURAT.**

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Regd. & Admn. Office:

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Surat-395 001. Phone:

478503-478151

Gram: MANSI

Mail: suratmahila@sify.com

Dt. ....200

True copy of Board Resolution No. 3(2) dated 30/1/02.

Accordingly, the minutes of the Branch Loan Recovery Committee dated 24/01/02 will be read in the meeting, which has been signed by the Chairman in approval.

Sd/-

Chief Executive Officer,

**BRANCH : (1) "Swayamsiddha", Balaji Road, SURAT-395 003. Phone :**

**7442064-7442564**

**(2) Khatodna Ind. Estate, Behind Jail, Khatodara, SURAT.**

**(3) Bombay Market, Umarwade, SURAT. Phone 630033**

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"Babubhai Chambers", Athwa Gate,

Surat-395 001. Phone:

478503-478151

Gram: MANSI

Mail: suratmahila@sify.com

Dt. ....200

True copy of Board Resolution No. 6(14) dated 27/02/02.

Hometrade Limited, 9.39% GOI - 2011 1 crore physical form has been purchased today. Which is priced at Rs. 112/-. Which is ratified.

Sd/-

Chief Executive Officer,

**BRANCH : (1) "Swayamsiddha", Balaji Road, SURAT-395 003. Phone :**

**7442064-7442564**

**(2) Khatodna Ind. Estate, Behind Jail, Khatodara, SURAT.**

**(3) Bombay Market, Umarwade, SURAT. Phone 630033**

**Phone 640035**

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478503-478151

Gram: MANSI

Mail: suratmahila@sify.com

Dt. ....200

True copy of Board Resolution No. 9(4) dated 27/03/01.

It is hereby resolved to sell the following securities out of the securities purchased by the Bank through Hometrade.

11.50% DOBI - 2011, 10.70% GOI 2020, GOI 9.39 % 2011, 10.18 % GOI - 2026 are hereby resolved to purchase the appropriate securities.

Sd/-

Chief Executive Officer,

**BRANCH : (1) "Swayamsiddha", Balaji Road, SURAT-395 003. Phone :**

**7442064-7442564**

**(2) Khatodna Ind. Estate, Behind Jail, Khatodara, SURAT.**

**(3) Bombay Market, Umarwade, SURAT. Phone 630033**

**Phone 640035**

**(4) Ghod dod Rd. 0-4&5. Bhavik Appartment. Turning Point, Surat. P.**

**256236**

**15) Mobile-1 Phone 98251-37875**

**Mobile-2 Phone 98251-37676.**

September 07, 2002

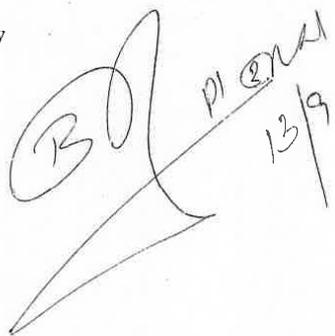
To  
The Police Inspector  
Umra Police Station  
Athwa Lines,  
Surat

Sir,

**Subject: Query regarding payment by The Surat Mahila Nagrik Sahakari Bank Ltd to Home Trade Limited**

In response to your inquiry regarding payment by The Surat Mahila Nagrik Sahakari Bank Ltd to Home Trade Ltd we hereby state that the following cheques issued by The Surat Mahila Nagrik Sahakari Bank Ltd in favour of Home Trade Limited were cleared on the respective dates mentioned against them and the funds were transferred to Account No 0010400317011 of Home Trade Limited at our Fort, Mumbai Branch by the respective amounts.

Date	Cheque Number	Amount (Rupees)
01-Nov-2001	275353	23,628,125.00
22-Nov-2001	275362	28,122,916.67
19-Nov-2001	275361	28,100,625.00
28-Jan-2002	275372	33,716,666.67
27-Feb-2002	275373	11,343,458.33

Sincerely,  
For HDFC Bank Limited  
Authorised Signatory*No cheque  
Post Febr 2002*  
*PI @ Umra  
13/9*



Subject to the jurisdiction of the courts in India

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

SHRUTI MAMBLAN MCHUK SARKAR BANK LTD.  
304/103 CHAMBER 3RD FLOOR

CONTRACT NO. BELANSR/2602 - 1484/688 7493  
Constituent Order Ref. No.  
Stamp as required under Article 43(f) OR Article 5(c) of schedule 1 to the (SEBI)

For HOME TRADE (REPO)  
V. Srinivasan Signatory/Agent

Work done by your order and to your account the following transactions:

TRANSACTION DETAILS

Order Number	ST	Security Name	Issue	TT	Repo Period	Value (In Rs. Lacs)	Price (in Rs.)	Rate (%)	CP (in Lacs)
29032002406	GS	GOI 2011	9.39		NA	109.60	112.20		NA

TT - Trade type OA - Order Attributes

(RENR - REPO/NON REPO)

TRANSACTION DETAILS

Trade Date 29/03/2002 Settlement Date 30/03/2002

B/S	ON	TN	TT	CBN	CPN	LIP	PV/SV (Rs.)	BR (Rs.)	AI	TPBS	TC
	29032002406	81,912	1:18:51		HOMETRADE	02/01/2002	11,220,000.00		229,533.33	0.00	11,449,533.33

Remarks

B/S - Buy/Sell  
ON - Order No.  
TN - Trade No.

TT - Trade Type  
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



**home trade ltd.**  
 Tower 4, 5th Floor, International  
 Infotech Park, Navi Mumbai - 400 702  
 Tel: 91227817444, 281 2530, Fax: 9122781258

Subject to the jurisdiction of the courts in India

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

To,  
**SURAT MAHILA NAGRİK SAHKARI BANK LTD.**  
 BABU BHAI CHAMBER, 3RD FLOOR

**CONTRACT NO. LBL/NS/2002 - 2,001/000 7,147**  
**Constituent Order Ref. No.**  
 Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

Pin Code :

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

**F&I HOME TRADE LIMITED**

**SECURITY DETAILS**

Order Number	ST	Security Name	Issue	TT	Repo Period	Value (In Rs. Lacs)	Price (In Rs.)	Repo Rate (%)	OA (in Lacs)
28012002202	GZ	IDBI2011	11.50		NA	300.00	111.75		NA

Authorised Signatory/Director

ST - Security Type

TT - Trade type

OA - Order Attributes

(RENR - REPO/NON REPO)

**TRANSACTION DETAILS**

Trade Date 28/01/2002 Settlement Date 28/01/2002

B/S	ON	TN	TT	CBN	CPN	LP	PV/SV (Rs.)	BR (Rs.)	AJ	TDS	TC
B	28012002202	58,01	3:01:40		HCMETRADE	08/01/2002	33,525,000.00		191,666.67	0.00	33,716,666.67

Remarks

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  
 LP - Last Interest Payment Date

PV - Purchase Value  
 SV - Sale Value  
 BR - Brokerage

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 AI - Accrued Interest  
 TC - Total Consideration



**Home Trade Ltd.**  
 1st & 2nd Floor, International  
 Financial Centre, New Market, 4th Floor,  
 EC-9, 20/11/11, Vashi, Dist. Thane, Pin-401302

**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

Sr. V. MAHILA NAGRIK SAKHARI BANK LTD.  
 BABU BHAI CHAMBER, 3RD FLOOR

CONTRACT NO. 1BLN5E7001 - 2,062,000 6,897  
 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**

*[Signature]*  
 Head Signatory, Director

Pin Code :

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

**SECURITY DETAILS**

Order Number	ST	Security Name	Issue	TT	Rep. Period	Value (In Rs. Lacs)	Price (In Rs.)	Repo Rate (%)	OA (in Lacs)
19112001504	GS	CG 2020	19.79		NA	250.00	111.60		NA

ST - Security Type: TT - Trade type

OA - Order Attributes

(RENR - RE - ONION REPO)

**TRANSACTION DETAILS**

Trade Date 19/11/2001 Settlement Date 22/11/2001										
B/S	ON	TN	TT	CPN	LIP	PV/SV (Rs.)	BR (Rs.)	AI	TDS	TC
B	19112001504	51,07	12:10:24	HOME TRADE	22/10/2001	27,900,000.00		222,916.6	0.00	28,122,916.67

**CODES**

B/S - Buy/Sell  
 ON - Order No.  
 TN - Trade No.

TT - Trade Time  
 TB - 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



home trade ltd.  
Tower 4, 3rd Floor, International  
Finance Park, New Bandra - 400 050  
Tel: 022 254 2541, 261 2581 Fax: 022 254 2582

Subject to the jurisdiction of the courts in India

Contract note issued by members on behalf of constituents as Brokers & agents or principals

MR. A. CHAMBERLAIN, CHAIRMAN, CHAMBERLAIN & CO. ADVISERS  
 CONTRACT NO. LBLJNSZ/AN/14/062/060 6,933  
 Consistent Order Ref. No.  
 Stamp as required under Article 4(9) OR Article 5(b) of schedule 1 to the Bombay Stamp Act 1958.

For HOME TRADE LIMITED  
 Authorised Signatory/Director

HT's 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 (%)	QA (in Lacs)
30102001154	BQ	GOI 26	18.18		NA	225.00	103.60		NA

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

TRANSACTION DETAILS

Trade Date 30/10/2001 Settlement Date 31/10/2001

B/S	ON	TN	TT	CBN	CPN	LP	PV/SV (Rs.)	BR (Rs.)	AI	TDS	TC
B	30102001154	54.01	2:10:38		HOME TRADE	11/09/2001	1,000.00		318,125.00	0.00	23,628,125.00

VALUES

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

Handwritten mark/signature.

DRAFT COPY

Root Map of Amount paid by The Surat Mahila Nagrik Sahakari Bank Ltd.(SMNSBL) To Home Trade Ltd (HTL - HB)

Note - Nos in Column "B" represents break up of Nos in Column "A" and the (\*) in Column A represents the Final payment.

Sr. no.	Date of Credit	Cheque No.	Amount Rs.	Payer	Receiver	Col		Amount Rs.	Purpose of Payment	Bank & A/c No
						A	B			
1	1.11.01	275353	2,36,28,125	SMNSBL	HTL (HDFC - 7011)	1	1	2,36,28,125	Recd to Purchase 10.18% GOI 2016 F.V - Rs.2.5 Crs.	HDFC - 7011
1	1.11.01	257047		HTL - HB	Gildec Mgt. Ser Ltd.(HDFC - 7007)	2	1	1,00,00,000	Appropriated towards loan repayment for purchase of securities (Total amounting to Rs. 4,97,24,45/-)	HDFC - 7007
1	1.11.01			HTL - HB	HDFC BANK		1	1,36,28,125	Appropriated towards loan repayment for purchase of securities (Total amounting to Rs. 1,98,82,18/-)	HDFC - 7007
			2,36,28,125	Gildec - HB	HDFC BANK		2	1,00,00,000	Total of Sr.No 1 in Column B	
								2,36,28,125		
2	19.11.01	275361	2,81,00,625	SMNSBL	HTL (HDFC - 7011)	1	1	2,81,00,625	Recd to Purchase 10.76% GOI 2020 F.V - Rs.2.5 Crs.	HDFC - 7011
20	11.01	257077		HTL - HB	Pacific Finance Ltd (HDFC-9189)	2	1	15,00,000	Details awaited from Bank	HDFC-9189
21	11.01	257078		HTL - HB	HTL (HDFC - 7038)	4	1	25,00,000	Details awaited from Bank	
21	11.01	257081		HTL - HB	Amul Finance Service Ltd.	1	1	5,00,000	Purchase of 9.81% GOI 11 F.V -50 lacs	
21	11.01	257082		HTL - HB	HDFC BANK	1	1	56,70,487	Details awaited from Bank	
21	11.01	257080		HTL - HB	Gildec Invest	1	1	1,14,01,388	Details awaited from Bank	
20	11.01			HTL - HB	Chq Clg in Fort	1	1	65,28,750	(Total amounting to Rs. 1,14,01,388/-)	
20	11.01			Pacific - HB	EDTV India Ltd. (HDFC-1901)	3	2	15,00,000	Details awaited from Bank	HDFC-1901
20	11.01			EDTV - HB	Sandoo House --2402000006307	3	3	12,95,385	Details awaited from Bank	
20	11.01			HTL - HB	Chq Clg in Fort	4	4	2,85,766	Details awaited from Bank	
20	11.01			HTL - HB	Chq Clg in Fort	4	4	3,00,000	Details awaited from Bank	
20	11.01			HTL - HB	Chq Clg in Fort	4	4	4,16,400	Details awaited from Bank	
20	11.01			HTL - HB	Chq Clg in Fort	4	4	5,00,000	Details awaited from Bank	
20	11.01			HTL - HB	Chq Clg in Fort	4	4	10,00,000	Details awaited from Bank	
			2,81,00,625					2,81,00,625	Total of Sr.No 1 in Column B	

Credit	Cheque No.	Amount Rs.	Payer	Receiver	Col A	Col B	Amount Rs.	Purpose of Payment	Bank & A/c No
322.11.01	275362	2,81,22,916	SMNSBL	HTL ( HDFC - 7011 )	1	1	2,81,22,916	Recd to Purchase 10.70% GOI 2020 F.V - Rs.2.5 Crs	HDFC - 7011
22.11.01			HTL - HB	HDFC BANK		1	2,10,47,360	Appropriated towards loan repayment for purchase of securities	
22.11.01			HTL - HB	HDFC BANK		1	70,75,556	Appropriated towards loan repayment for purchase of securities ( Total amounting to Rs. 1,05,94,930/- )	
		<u>2,81,22,916</u>					<u>2,81,22,916</u>	Total of Sr.No 1 in Column B	
428.1.02	275372	3,37,16,666	SMNSBL	HTL ( HDFC - 7011 )	1	1	3,37,16,666	Recd to Purchase 11.50% IDBI 2011 F.V - Rs.3 Crs	HDFC - 7011
28.1.02	312421		HTL - HB	Colledge Mgt. Ser Ltd.(HDFC - 7007)	2	1	3,37,01,666	Details awaited from Bank	HDFC - 7007
28.1.02	569766		Colledge - HB	Fund Trf - Tulsiam	2	2	3,34,01,666	Details awaited from Bank	
		<u>3,37,01,666</u>					<u>3,37,01,666</u>	Total of Sr.No 1 in Column B	
527.2.02	275373	1,13,43,458	SMNSBL	HTL ( HDFC - 7011 )	1	1	1,13,43,458	Recd to Purchase 9.39% GOI 2011 F.V - Rs.1 Crs.	HDFC - 7011
27.2.02	321723		HTL - HB	Managers Ctg Issued		1	1,00,00,000	Details awaited from Bank	
27.2.02	321722		HTL - HB	Fund Trf - Tulsiam		1	13,00,000	( Total amounting to Rs. 20,00,000/- )	
		<u>1,13,43,458</u>					<u>1,13,43,458</u>	Details awaited from Bank	
							<u>1,13,400,000</u>	Total of Sr.No 1 in Column B	

Glossary of Terms Used :-

- 1 HTL - HB Home Trade Ltd- HDBF Bank
- 2 Colledge - HB Colledge Management Services Ltd -HDBF Bank
- 3 Pacific - HB Pacific Finance Ltd. - HDFC Bank
- 4 EDTV - HB EDTV India Ltd- HDFC Bank