

EOW - C.S. 1,
Raghuvanshi Bank

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INDEX IN L.T. MARG POLICE STATION
C.R.NO. 81/2002(EOW CB CID C.R.NO.53/03)
(INVESTIGATED BY EOW CB CID MUMBAI)

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FORM 5-A

FINAL REPORT FORM

(UNDER SECTION 173 OF Cr.P.C.)

IN THE COURT OF LD. ADDL. CHIEF METROPOLITAN MAGISTRATE
19TH COURT, ESPLANADE, MUMBAI

- 1. Dist: Mumbai P.S. L.T. Marg Year 2002 FIR 81/2002 Date: 16/05/2002
(GB CB CID C.R. NO. 53/2002
- 2. FINAL REPORT/CHARGE SHEET NO. 3. DATE
- 4. (I) Act: Indian Penal Code Sec.: 120(B) r/w 420,409 IPC
(ii) Act..... Sec.....
(iii) Act..... Sec.....
- 5. Type of Final Form/Report: Chargesheeted/not chargesheeted for
want of evidence/FR undetected/FR untraced/FR offence abated/FR
unoccured... **Supplementary charge sheet**
- 6. If FR Unoccured: False/Mistake of facts/Mistake of law/Non-
cognizable/Civil nature.....
- 7. If Charge sheeted: Supplementary
- 8. Name of the I.O. RAJAN KATDARE Rank: Inspector of Police No.:
nil
- 9 (a) Name of the complainant: Shri Vilas Rajaram Kulkarni
(b) Father's name: Rajaram Kulkarni

Details of properties/Articles/Documents recovered/seized during
investigation and relied upon:

Sr.No.	Property Description	Estimated value	P.S. Property Register No.	From whom recovered	Disposal
1	2	3	4	5	6

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FORM 5-B

11. particulars of accused person charge sheeted

- (i) Name : Nandakishore Shankarlal Trivedi
 - (ii) Whether verified: Yes
 - (iii) Date/Year of Birth : 02/07/1967
 - (iv) Sex: Male (v) Nationality : Indian
 - (vi) Passport No.....Date of Issue.....Place of issue
 - (vii) Religion: Hindu Brahmin (viii) Whether SC/ST: No.
 - (ix) Occupation: Business
 - Address: 3-A, Pushpam, 6, K.D. Road, Vile Parle (West)
Mumbai- 400 056.
 - (x) Whether verified: Yes
 - (xi) Provisional Criminal No.
 - (xii) Regular Criminal No.
 - (xiii) Date of arrest : On 25/09/2003
 - (xiv) Date of release on Bail :
 - (xv) Date on which forwarded to court: On 25/09/2003
 - (xvi) Under Acts and Sections: 120(B) r/w 409,420 IPC
 - (xvii) Name (s) of Bailers/sureties and address: Nil
 - (xviii) Previous convictions with reference:.....
 - (xix) Status of the accused: **In police custody.**
- Forwarded/bailed by police/in police custody/bailed by
court/in judicial custody/absconding/proclaimed offender

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FORM : 5-D

13. Particulars of witnesses to be examined :-

Sr. No.	Name, Age & Occupation	Address	Type of Evidence to be tendered.
1.	Vilas Rajaram Kulkarni H-57	Pratibha Co-op.Hsg. Society, II floor, A Wing Block No. 301, Dr. Ambedkar Chowk, Karjat, Dist: Raigad. Tel 23014	Complainant
2.	Ashwin Maganlal Zatakia H- 42	Vasant Aradhana, C- Bldg. Plot no. 501, Dahanukar Wadi, Mahavir Nagar, Kandivali (W), Mumbai 67 Tel:- 8656212	Submitted various documents as he is RCBL employee.
3.	Sanjay Niranjani Choksi H-28	24/26, Jetha Dhanaji Bldg. IIIrd floor, Daryastan Street, Masjid Bandar, Mumbai-03	Employee of HTL.
4.	Jaykumar Rasiklal Mehata H-39	Hariom Apartment, C- Wing, Ist floor, Plot No. C-103, near AnandNagar Garden Vasai Road (W), Dist:- Thane.	Employee of HTL gives evidence against directors of HTL.
5.	Amit Kantilal Sheth H-38	193, Lalit Kutir, CHG, Gulmohar Cross Road No. 9, JVPDScheme, Andheri (W) Mumbai-09.	Director of Giltedge. Gives details for receipt of amount from HTL.
6.	Srikant Nath Sharma H-36	A/102, Devatirth, Ghodbandar Road, Chital Sar Naka, Manpada, Thane (W), 07	Employee of HTL. gives evidence against directors of HTL.
7.	Minoo Dinshaw Master H-73.	Durlabh Bhavan, Jarbhai street, Rajaram Mohan Rai Rd, Prarthna Samaj, Mumbai-4	Employee of RCBL.
8.	Arvind Walji Asher H- 53	Pragati Nagar, Achole Road, Nalasopara,(E) Dist:- Thane.	Employee of RCBL

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9.	Smt. Mëena Mahendra Geelani H-60	101-A, Paradise apartment, 44, L. Jagmohandas Marg, Mumbai36,	Director of RCBL.
10.	Sharad Prabhudas Gokani H- 50	12, Peddar Road, Mumbai	Director of RCBL
11.	Pradeep Gulabrai Gandhi H- 42	21, Vallabh Apartment, 87, Bhulabhai Desai Road, Mumbai 36	Director of RCBL.
12.	Ketan Rameshchandra Mashkaria H- 30	191/5313, Geetanjali "A", Pantnagar Ghatkoper(E) Mumbai 75	Employee of HTL
13.	Smt. Pallavi Vinay Shah	D/7, Gandhigram HSG. Society, BLDG. No. 1, Gilbert Hill Road, Andheri (W), Mumbai-58.	Employee of RCBL
14.	Vinayak Namdeo Bhandare H- 53	Shrikant Punj, Room No. 1, Mona Patankar Marg, Kurla9W), Mumbai-70.	Govt. Auditor
15.	Ramaniklal lalubhai Modi H-80	Vandan Bldg. 2 nd floor, Block No.4, Tilak road, Ghatkoper (E), Mumbai 77	Ex-Accountant of HTL.
16.	Sadanand Shaym Purav H-34	Sudha Niwas, Babhai, Eksar Road, Borivali (W), Mumbai 91	Spl. Auditor, who first located fraud.
17.	Shri. Vinayak maruti Prabhu H- 42	B/508, raj Towers, IC Colony, Borivali (W), Mumbai 103	Employee of IndusInd bank submitted documents
18.	Mahesh Manohar Shirali H-35	Plot no. 80, Hindu colony, 11 lane, Dadar (E), Mumbai 14	Employee of UTI Bank submitted documents.
19.	Shivyogi Basavrajappa Kubasad H- 28	19, Tilakdham, kama Road, Andheri(W), Mubmai	Employee of HDFC Bank submitted documents

20.	Kiran Sitaram Mhatre H-41	R/o. 604, Sai Angan, Near Nahurgaon, Mulund (W), Mumbai	Employee of HDFC bank submitted documents
21.	Laxman Marutirao Kokate H-49	D/501, Sankeshwar HSG. Society, SV Road, Borivali (E), Mumbai-66.	Employee of MDCC submitted chqe of Rs. 5.40 crores.
22.	Pioneer securities Ltd.	308, Skipper Corner, 88, Nehru Place, new Delhi 110019.	Gives reasons for receipt of amount from HTL.
23.	Deelip Desai of Panchsheel Mercantile Co-operative Bank Ltd.	Panchsheel Mercantile Co-operative Bank Ltd., Belgium Tower, Silver Plaza complex, Niranjani Mill compound, Ring Road, Surat, Gujraht.	Gives reasons for receipt of amount from HTL.
24.	Saurabh Stock Broking Pvt. Ltd.	11, Hurdatt Ray, Chamaria Road, Hawrah-711101	Gives reasons for receipt of amount from HTL.
25.	M.K. Shrinivasan of e-Space Technologies..	ESpace Technologies Pvt. Ltd., Greams Dugar, III floor 149, Greams Road, Chennai- 600006	Gives reasons for receipt of amount from HTL.
26.	M.D. Sharma of Baramati Sahakari Bank Ltd. Baramati	Baramati Sahakari Bank Ltd., Netaji Subhash Chowk, Baramati, Dist Pune.	Gives reasons for receipt of amount from HTL through Giltedge.
27.	S.K. Mishra of RBI PDO.	Reserve Bank of India, PDO, Fort Mumbai.	Gives report about conversion of securities into physical
28.	S.V.Apte Br. Manager of JSBL	Janata Sahakari Bank Ltd. Fort Mumbai.	States about the securities

			purchase by Giltedge
29.	Ketan Rajnikant Choksi . he was appointed to assist to find out end use of amt.	1309, B-wing, sunkersett Palace, Mumbai Tel: 3885888	C. A. Prepared route Map of fund flow.
30.	Opinion of Handwriting		Awaited and will be submitted later on.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100.

FORM 5F

16. Brief facts of case: (Attach separate sheet if necessary)

SUPPLEMENTARY CHARGE SEPARATELY PREPARED
AND ANNEXED HEREWITH

17. refer Noticed served..... Yes/No.

Date:

(Acknowledgement to be placed)

18. Despatched on :



(RAJAN KATDARE)

Signature of Investigating Officer
submitting the Final Report

Name: RAJAN KATDARE
Rank : Police Inspector
EOW CB CID MUMBAI.

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**SUPPLEMENTARY CHARGE SHEET
IN L. T. MARG POLICE STATION C.R. NO. 81/2002
(TRANSFERRED TO EOW CB CID Mumbai)**

ALREADY CHARGE SHEETED ACCUSED PERSONS

1. Miss. Kanan Vasant Mewawala.
2. Ketan Kantilal Seth.
3. Sanjay Hariram Agarwal.
4. Subodh Chanddayal Bhandari.
5. Vinaychandra Madhalani.
6. Shivjibhai Majethia.
7. Jaswantrao Nandlal Mehta.
8. Suryakant Mathuradas Madhalani
9. **Nandkishore Shankarlal Trivedi-** Arrested on 26/09/2003

**ACCUSED PERSONS MENTIONED AT SR.NO. 1 TO 8
HAVE BEEN ALREADY CHARGESHEETED VIDE
C.C. NO. 324/P/2002**


That the presently arrested accused Nandkishore Shankarlal Trivedi along with already charge sheeted accused persons mentioned at sr.no.1 to 8 between 23/08/2000 and 15/02/2002 at Greater Mumbai agreed to do illegal acts to wit. to make a false representation that they would purchase Government Securities on behalf of Raghuvanshi Co-operative Bank Ltd. and they utilized the money so entrusted for their own purpose and thereby committed Criminal Breach of Trust in respect of Rs. 26,23,01,211.12 Crores by cheating the bank by giving Contract Notes and bills and thereby accused Nandkishore Shankarlal Trivedi and aforesaid already charge sheeted accused persons committed offences punishable U/s. 120(B) IPC r/w Section 409, 420 of I.P.C.

SECONDLY: That the presently arrested accused Nandkishore Shankarlal Trivedi and already charge sheeted accused persons mentioned at sr. no. 1 to 8 during the aforesaid period at aforesaid place in pursuance of aforesaid criminal conspiracy and in furtherance of their common intention, already charge sheeted accused persons

(8)

mentioned at sr.no.1 to 4 and presently arrested accused Nandkishore Shankarlal Trivedi being the agents of Raghuvanshi Co-operative Bank Ltd. and in that capacity entrusted with certain property to wit. amount of Rs.26,23,01,211.12 Crores for purchase of Government Securities in furtherance of their common intention with already charge sheeted accused No. 5 to 8 did commit Criminal Breach of Trust and thereby already charge sheeted accused persons mentioned at sr.no.1 to 8 and presently arrested accused Nandkishore Shankarlal Trivedi committed offences punishable U/s. 409 r/w 120 (B) I.P.C. or in the alternative 409, 34 I.P.C

THIRDLY: That the already charge sheeted accused persons mentioned at sr. no.1 to 8 and presently arrested accused Nandkishore Shankarlal Trivedi during the aforesaid period and at aforesaid place in pursuance of aforesaid criminal conspiracy and in furtherance of their common intention did commit cheating by dishonestly inducing Raghuvanshi Co-operative Bank Ltd., to part with the amount of Rs. 26,23,01,211.12 Crores by making false representation that the Government Securities would be delivered according to contract notes & bills and thereby already charge sheeted accused no.1 to 8 and presently arrested accused Nandkishore Shankarlal Trivedi committed offences punishable U/s. 420 r/w 120(B) I.P.C. or in the alternative 420 r/w 34 of I.P.C.


(RAJAN KATDARE)
SENIOR INSPECTOR OF POLICE,
ECONOMIC OFFENCES WING,
CRIME BRANCH, C.I.D. MUMBAI

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FIRST INFORMATION REPORT

पहिली खबर

(Under Section 154 Cr.P.C.)

(फौजदारी प्रक्रिया संहितेच्या कलम १५४ अन्वये)

Form: 1-A

No 602913

1. *Dist..... *P.S..... *Year..... *FIR No..... *Date.....
जिल्हा पोलीस ठाणे लो. टि. मार्ग. वर्ष २००२ पहिली खबर क्र. ८१ तारीख १६/०५/२००२.
2. (i) *Act: *Sections.....
अधिनियम कलमे ४०९, ४२०, १२०(६), ११४
- (ii) *Act: *Sections.....
अधिनियम कलमे
- (iii) *Act: *Sections.....
अधिनियम कलमे
- (iv) *Other Acts & Sections:
3. (a) *Occurrence of Offence: *Day..... *Date From..... *Date To.....
अपराधाची घटना वार तारीख पासून २३/०८/२००१ तारीख पर्यंत २७/०३/२००२.
वेळेचा अवधी पासून पर्यंत
- (b) Information received at P.S. Date: *Time.....
पोलीस ठाण्यावर माहिती मिळाल्याची तारीख १६/०५/२००२. वेळ १३.४५ वा.
- (c) General Diary Reference Entry No(s) *Time.....
सर्व साधारण रेकॉर्डची संदर्भ क्र. ३६/२००२. वेळ १३.४५ वा.
- Type of Information: *Written / Oral:
- Place of Occurrence: (a) *Direction and Distance from P.S. Beat No:
- (b) *Address:
- (c) In case outside limit of this Police Station, then the Name of P.S. Dist:
- Complainant / Informant: तक्रारदार / खबरी
- (a) Name:
- (b) Father's / Husband's Name:
- (c) Date / Year of Birth: (d) Nationality:
- (e) Passport No.: Date of Issue: Place of Issue:
- (f) Occupation:
- (g) Address:

TRUE COPY

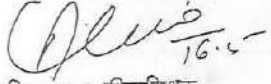
(Rajon Katdare)
Police Inspector.
EOW CB CID, Mumbai

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व.पो. निरीक्षक , जनरल ब्रॅच, गुन्हे शाखा, गु.अ. विभाग, मुंबई कार्यालय
फिरादी श्री. विलास राजाराम कुलकर्णी वय ५७ वर्षे यांचा तक्रार अर्ज आल्याने
तोच अर्ज सदर गुन्ह्यातील प्रथम खबरी अहवाल समजण्यात यावा.

समक्ष,


16.5

पोलीस उप निरीक्षक,
लो.टि.मार्ग पोलीस ठाणे,
मुंबई.

ख.पो. आयुक्त
17 MAY 2002

ख.पो. निरीक्षक
17 MAY 2002

पो. नि. (गुन्हे)
17 MAY 2002

Statement of Shri Vilas Rajaram Kulkarni, aged 57 years, Occ: Service, Res: Prtibha Co-op. Housing Society, 2nd floor, A Wing, Block No.301, Dr. Ambedkar Chowk, Karjat, Dist. Raigad. (Tel: 23014).

I am residing at the above given address. I am working as Special Auditor under Divisional Joint Registrar (Audit) Co-operative Societies, Mumbai Division, New Mumbai. My office is situated at Kokan Bhavan, 6th floor, Belapur, New Mumbai. Our office job is to audit the accounts of the Co-operative Societies and Co-operative Banks in the limits of Kokan Division which includes Co-operative Banks in Mumbai. As per our Audit Programme I visit the co-operative banks for auditing their accounts.

Raghuvanshi Co-operative Bank Ltd., situated at 276-286, Kalbadevi Road, Kilachand Mansion, Mumbai 2 comes in the jurisdiction of Audit Programme and this year I was deputed to audit the accounts of the said bank. During auditing of the accounts of the said bank I came across with a transaction between the said Bank and M/s. Home Trade Ltd., On scrutiny of the said transaction, it is revealed an amount of Rs. 5,40,49,208.33 has been mis-appropriated by violating the directives of Reserve Bank of India in connection with purchase of Government Securities. Accordingly I submitted my report to the Divl. Joint Registrar, Co-op. Societies, Mumbai Division, who directed me to send report to Dy. Commissioner of Police, E.O.W. C.B. C.I.D. for lodging complaint against the Directors, General Manager of Raghuvanshi Co-op. Bank and M/s. Home Trade Ltd., Accordingly on 15.5.2002 I sent my report to police vide No. Divl.Jt.Reg./Aud./JK2/Raghuvanshi Co-op.Bank/887/Sec.Mis-utilisation of 2002 dated 15.5.2002 along with my Scrutiny Report addressed to Divl.Jt.Registrar, Co-op. Societies, Mumbai Division, Malhotra House, 6th floor, Mumbai vide No. Divl.Jt.Reg./Aud./JK2/Raghuvanshi Co-op. Bank/888/Sec.Mis-utilisation of 2002 dated 15.5.2002.

Today, i.e. on 16.5.2002 on being summoned I attended L.T.Marg Police Station, Mumbai. Here I was shown my above said Scrutiny Report along with 1) Statement of Account of Raghuvanshi Co-op. Bank Ltd. dated 14.5.2002 regarding sale/purchase transaction in Govt. Securities through with Home Trade Ltd., signed by the Manager of the said Bank, 2) A letter dated 14.5.2002 addressed to the Special Auditor, signed by the Manager of the Bank, and 3) List of the Board of Directors and General Manager of the Bank. Here I state that these documents were forwarded by me to the police and above said forwarding letter and Scrutiny Report bear my signatures. The contents of the said letter and report are true.

स. पो. आडुकर

7 MAY 2002

Now I lodge my complaint as per the attached Scrutiny Report vide Divl.Jt.Reg./Aud./JK2/Raghuvanshi Co-op.Bank/888/Sec.Mis-utilisation of 2002 dated 15.5.2002 and request action according to law.

स. पो. विरिदकर

7 MAY 2002

Statement read by me and is correct.

Before me

TRUE COPY

वि. (मुम्बै)

MAY 2002

Sub-Inspector of Police,

L.T.Marg Police Station, Mumbai.

(Signature)

(Signature)

EOW C.B. C.I.D. Mumbai

11
16.05.02

Details of known / suspected / unknown accused with full particulars :

No 602913

अज्ञात / संशयित / माहित नसलेल्या आरोपीचा संपूर्ण तपशील :

(Attach separate sheet if necessary)

(आवश्यक असल्यास स्वतंत्र कागद जोडावा)

१) रघुवेंशी को.अॅम्. ड्रेक लिमिटेड, मुंबई चे सर्व संचालक आणि जनरल मॅनेजर.

२) होम ट्रेड लिमिटेड, वाशी, मणि मुंबई.

Physical features, deformities and other details of the suspect :

संशयिताची शारीरिक वैषम्य, व्यंग आणि इतर तपशील :

| *Sex | *Date / Year of Birth | *Build | *Height in Cms. | *Complexion | *Identification Mark(s) |
|------|-----------------------|--------|--------------------|-------------|-------------------------|
| लिंग | जन्मतारीख / वर्ष | बांधा | उंची (से.मी.मध्ये) | वर्ण | ओळख |
| 1 | 2 | 3 | 4 | 5 | 6 |
| - | - | - | - | - | - |

| *Deformities/Peculiarities | *Teeth | *Hair | *Eye | *Habit(s) | *Dress Habits |
|----------------------------|--------|-------|------|-----------|-----------------|
| व्यंग / वैशिष्ट्ये | दात | केस | ओळे | सवयी | पोशाखाच्या सवयी |
| 7 | 8 | 9 | 10 | 11 | 12 |
| - | - | - | - | - | - |

| *Languages/Dialect | PLACE OF | | | | |
|--------------------|---------------|-------------|-------|-------|---------|
| | *Burn Mark | *Leucoderma | *Mole | *Scar | *Tattoo |
| भाषा / बोली भाषा | भाजल्याची खुण | कोड | तीक | दग | गोदण |
| 13 | 14 | 15 | 16 | 17 | 18 |
| - | - | - | - | - | - |

These fields will be entered only if complainant/informant gives any one or more particulars about the suspect. This will be used only for the purpose of preliminary retrieval to assist I.O.

जर तक्रारदार / खबरीने संशयित बद्दल इतर तपशील दिले असतील तर भरवावी. तपशील अधिकृतपणे प्राथमिक पातळीवर तपास करणाऱ्याची इतर माहिती उपयोगात आणवू.

A database created will subsequently link one suspect in several cases.

या अनुषंगाने तयार झालेल्या माहितीचा उपयोग संशयिताचा इतर मुद्द्यांतील तपासणी करताना होईल.

A comprehensive and complete data on all fields will again be prepared when any accused is arrested from a previous suspicion.

इतर तपशीलांवर संपूर्ण माहिती उपलब्धी संशयितास अटक करण्यात येईल त्यावेळी पुनःच तयार करावी.

TRUE COPY

(Rg. ...)
POLICE ...
ROW CB CID, Mumbai

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Reasons for delay in reporting by the Complainant/Informant :

तक्रारदाराने/खबर्याने तक्रार करण्यातील विलंबाची कारणे :

No 602913

व.पो.नि., जनरल ट्रेड, गु.शाखा, गु.अ.वि., मुंबई याचेकडून कायदेशीर आलागने
गुन्हा दाखल.

9: Particulars of properties stolen / involved (Attach separate sheet if necessary):

चोरित केलेल्या/अंतर्भूत मालमतेचा तपशील (आवश्यक असल्यास स्वतंत्र कागद जोडावा) :

रु. ५,४०,४२,२०८=३३. रोज रक्कम.

10. *Total value of properties stolen / involved : रु. ५,४०,४२,२०८=३३ रोज रक्कम.

चोरित केलेल्या/अंतर्भूत मालमतेचे एकूण मूल्य :

11. *Inquest Report / U.D. Case No., if any : -

मरणोपनिषद अहवाल/यु.डी.प्रकरण क्र., जर असल्यास :

12. F.I.R. Contents (Attach separate sheets, if required):

पहिल्या खबरीतील हकिगत (आवश्यक असल्यास स्वतंत्र कागद जोडावेत) :

नमुद तारीख, वेळी व ठिकाणी घातिल आरोपांतीची संमणमत करून शासकीय
रोडे पोलिसी व्यवहारातध्ये खेरीच्या सभासद, व ठेविदार यांचेकडून रु.५,४०,४२,२०८.३३
चा विश्वासघात करून अपहार केला म्हणून गुन्हा केलीम ४०२, ४२०, १२०(ब), ११४
आ.द.वि.प्रमाणे गुन्हा नोंद करण्यात आला.

13. Action taken : Since the above report reveals commission of offence(s) u/s as mentioned at Item No.2., registered the case and took up the investigation/directed*

Rank to take up the investigation/Refused investigation/transferred to P.S. on point of jurisdiction.

केलेली कार्यवाही : बाब क्र.२ मध्ये नमूद केलेल्या कृतमान्वये अपराध पडल्याचे वरील अहवालावरून दिसून आल्यामुळे प्रकरण नोंदवले आणि तपासाचे काम हाती घेतले. लि.डी.आ.टा.त. पोलिस.उप.निरीक्षक. यांना तपासाचे काम हाती घेण्याचा निर्देश दिला/तपास करण्याचे नाकारले/अधिकारितीच्या मुद्यावर पोलिस ठाण्याकडे हस्तांतरित केले.

F.I.R. read over to the Complainant/Informant, admitted to be correctly recorded and a copy given to the Complainant/Informant free of cost.

पहिली खबर तक्रारदाराला/खबरीला वाचून दाखविली, बरोबर नोंदवली असल्याचे त्याने मान्य केले आणि तक्रारदाराला/खबरीला प्रत मोफत दिली.

ख.पो.बाबुलक्ष

7 MAY 2002

M. C. M. M. M.
(R. R. KULICARNI)

14. Signature/Thumb impression of the Complainant/Informant.

तक्रारदाराची/खबरीची सही/अंगठ्याचा ठसा

ख.पो.निरिक्षक

7 MAY 2002

Signature of the Office-in-charge, Police Station

पोलीस ठाण्याच्या प्रभारी अधिकार्याची सही

*Name: लि.डी.आ.टा.त.

*Rank: पो.उ.निरीक्षक No: परनाम क्रमांक

15. Date & Time of despatch to the court:

दि (गुन्हे)

7 MAY 2002

TRUE COPY

[Signature]
(Rank & Name)
Police Inspector
BOW CB CID, Mumbai

13

जा.क्र.विसनि/लेप/अंके २/रघुवंशी को.ऑप.बँक/८८०/
/से.मै.च./सन २००२

का र्या ल य

विभागीय सहनिबंधक, सहकारी संस्था, (लेखापरिक्षण),
मुंबई विभाग, नवी मुंबई, कोकण भवन ६ वा मजला,
दिनांक :- १५.५.२००२

प्रति,
मा.पोलीस उपायायुक्त
आर्थिक गुन्हेशाखा, सामान्य शाखा,
गुन्हे अन्वेषण विभाग, मुंबई.

Letter by
Complainant to
Register FIR

विषय :- रघुवंशी को.ऑप.बँक लि. हया बँकेमध्ये झालेले शाराकीय
रोखे खरेदी गैरव्यवहाराबाबत गुन्हा नोंदविणेबाबत.

परील विश्वास अनुसरून फर्चविणेत येते की, रघुवंशी को.ऑपरेटिव्ह बँक लि.
हया बँके मध्ये शासकीय रोखे खरेदी गैरव्यवहार झालेला आहे. सदर बाबतचा सविस्तर
अहवाल सोबत जोडला आहे. तरी एफ आय आर दाखल करून पुढील कारवाई होणेबाबत
विनंती आहे.

आपला विश्वासू,

(१५.०५.२००२)
विशेष लेखापरिक्षक, वर्ग- २,
आंशिक विभागीय सहनिबंधक
सहकारी संस्था (लेखापरिक्षण)
मुंबई विभाग, नवी मुंबई

Reg limit - 1

for Reg and Complainant

Pl.

15/05/2002

TRUE COPY

(Rajeev Kataria)
Executive Director
EOW CB CID, Mumbai

15

13

जा.क्र.विसनि/लेप/अंके २/रघुवंशी को.ऑप.बैंक/८८८१
रो.गै.व्य./सन २००२

कार्यालय

विभागीय सहनिबंधक, सहकारी संस्था, (लेखापरिक्षण),
मुंबईविभाग, नवी मुंबई, कोकण भवन ६ वा मजला,
दिनांक :- १५.५.२००२

प्रति,

मा.विभागीय सहनिबंधक,
सहकारी संस्था, मुंबई विभाग, मुंबई,
मल्होत्रा हाउस, ६ वा मजला,
मुंबई-४०० ००१.

विषय :- रघुवंशी बैंकेत झालेल्या गैरव्यवहाराबाबत
संबंधिता विरुद्ध गुन्हा नोंदविण्याबाबत.

संदर्भ :- आपले पत्र जा.क्र.विसनि/मुंबई/रघुवंशी बैंक/सन
२००२ दिनांक ४.५.२००२

महोदय,

कृपया वरील विषय व संदर्भ अवलोकवा.

२/- मी खाली सही करणार व्ही.आर.कुलकर्णी, विशेष
लेखापरिक्षक, वर्ग-२, अधिन विभागीय सहनिबंधक, सहकारी संस्था,

TRUE COPY

(R. S. Kulkarni)
P. O. No. 10,
EOW Ch CID, Mumbai

16

14

(लेखापरिक्षण) मुंबई विभाग, नवी मुंबई ह्या पदावर सन १९९६ पासून कार्यरत आहे. सदर पदावरून सन २००१-२००२ ह्या वर्षाचे वैधानिक लेखापरिक्षणाकरिता रघुवंशी को.ऑप.बँक लि. हि बँक माझे पदभारात आहे.

सदर बँकेची आपले कडील पत्र क्र. दि. ३.५.२००२ चे पत्रान्वये शासकीय रोखे खरेदी मध्ये झालेले गैरव्यवहाराबाबत चौकशी करणेकरीता नेमलेले विशेष लेखापरिक्षक, सहकारी संस्था (गृह-४), मुंबई ह्यांनी त्यांचे छाननी अहवालांत नमुद केले प्रमाणे बँकेचे शासकीय रोखे खरेदी व्यवहारामध्ये बँकेची फसवणुक झालेचे त्यांचे अहवालामध्ये निदर्शनास आणलेवरून आपले वरील संदर्भिय पत्रान्वये मला सूचित केले वरून दिनांक १४.५.२००२ रोजी मी स्वतः रघुवंशी को.ऑप.बँक लि.चे मुख्य कार्यालयात जाऊन शासकीय रोखे खरेदी बाबतचे सर्व व्यवहाराबाबत पडताळणी केली. त्यावेळी निदर्शनास आले प्रमाणे गैरव्यवहाराची नोंद खालील प्रमाणे करणेत येत आहे.

बँकेने मेसर्स होम ट्रेड लि., वाशी, नवी मुंबई या ब्रोकर मार्फत दिनांक २३.८.२००० ते १५.२.२००२ ह्या मुदतीमध्ये एकूण २५.७२ कोटी एवढी रक्कम चेकद्वारे या शासकीय रोखे खरेदी करिता दिलेली आहे. रिझर्व्ह बँकेचे परिपत्रक क्र.आर एफ-बी.सी १७/ओ-४ ९२-९३ दिनांक ४/९/९२ मधील सुचनांकडे हेतु पुरस्सर दुर्लक्ष करून बँकेने ब्रोकरला रक्कम अदा केलेल्या आहेत. ज्या बँकाकडून किंवा संस्थेकडून कर्ज रोखे खरेदी केले त्यांनाच रक्कम अदा करून ब्रोकरला फक्त कमीशन देणे आवश्यक होते. मेसर्स होम ट्रेड लि. यांचेशी झालेले वरील नमुद रु.२५.७२ कोटीचा तपशील जोडला आहे.

सोबत जोडलेल्या तक्त्या प्रमाणे १ ते ८ व्यवहारामधील शासकीय सिक्युरिटीज बँकेकडे केव्हाही आलेल्या नाहीत. परंतु वर नमुद केले प्रमाणे सदर शासकीय सिक्युरिटीज मार्केट दराप्रमाणे विक्री केलेली आहे. सदर सर्व व्यवहार होम ट्रेड मार्फत झालेला आहे.

TRUE COPY

(Signature)
Police Inspector,
EOW CB CID, Mumbai

Principal
to
Principal

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वरील नमुद अनुक्रमांक ९ मधील शासकीय सिव्युरिटीज एकूण रु. ५,४०,४९२०८.३३ चेक क्र. ८२८९०९ दिनांक ४.३.२००२ (मुंबई जिल्हा मध्यवर्ती सहकारी बँकेवरील चेक) अन्वये खरेदी करण्याकरीता मेसर्स होमट्रेड लि. या ब्रोकरला दिलेले असून आजपर्यंत सदर सिव्युरिटीज बँकेच्या ताब्यात प्राप्त नाहीत. त्यामुळे बँकेच्या निधीतून गैरव्यवहार झालेला आहे.

Main allegation

बँकेचे पोटनियम नं.३६ (८) आणि (९) यामध्ये नमुद केलेले संचालक मंडळाचे अधिकार आणि कामे यानुसार शासकीय रोखे खरेदी विक्री व गुंतवणुक या कर्तव्यात कसूर करून हेतुपुरस्सर संचालकांनी दुर्लक्ष केलेले आहे. त्याप्रमाणे बँकेचे पोटनियम ४० (बी) (१७) मध्ये नमुद केल्याप्रमाणे बँकेचे चीफ एक्झीक्युटिव्ह ऑफिसर (जनरल मॅनेजर) यांनी गुंतवणुकीचा अहवाल संचालक मंडळास देणे आवश्यक होते. सदर त्यांचे अधिकार व कर्तव्य यात कसूर करून वर नमुद रिझर्व्ह बँकेच्या सूचनांकडे हेतुपुरस्सर दुर्लक्ष करून वरील नमुद बँकेचे एकूण रक्कम रु. ५,४०,४९२०८.३३ एवढ्या रकमेचा गैरव्यवहार केलेला आहे.

वरील नमुद गैरव्यवहारास बँकेचे संचालक मंडळ व जनरल मॅनेजर आणि होम ट्रेड संयुक्तिरित्या जबाबदार आहेत. बँकेचे सभासद डिपॉझिटर यांनी संचालकांस विश्वासाने बँकेचे पोटनियम व रिझर्व्ह बँकेच्या सूचना या अन्वये व्यवहार करण्याकरीता विश्वासाने बँक विश्वस्त म्हणून निवडून दिलेले आहे. परंतु संचालक मंडळ व जनरल मॅनेजर यांनी विश्वासघात करून बँकेच्या निधीचा गैरव्यवहार केलेला आहे. त्यामुळे बँकेचे वर नमुद एकूण

TRUE COPY

(R. S. Kaldare)
Police Inspector,
EOW CB CID, Mumbai

रु. ५,४०,४९२०८.३३ एचड्या रक्कमेचा अपहार झालेला आहे. यास संचालक मंडळ, जनरल मॅनेजर आणि होम ट्रेड लि. संयुक्तरित्या जबाबदार आहेत.

घरील गैरव्यवहाराबाबत एफ आय आर दाखल करून पुढील कारवाई होणेविषयी विनंती आहे.

आपला विश्वासू

(एच.रा. कुक्कणी)
विशेष लेखापरिक्षक, वर्ग- २,
अधिन विभागीय सहनिबंधक
सहकारी संस्था (लेखापरिक्षण)
मुंबई विभाग, नवी मुंबई

TRUE COPY

(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai



Phone : 206 6954 / 208 7887
207 1767 / 207 1798

Raghuvanshi Co-operative Bank Ltd.

Regd. Off. & H. O. : 276/286, Kalbadevi Road, Kilachand Mansion,
Mumbai - 400 002.

Ref. No. _____

Date 14th May, 2002

To :

The Special Auditor
Coop. Soc. (Class II) under
Divisional Joint Registrar
Coop. Societies. (Audit)
Mumbai Division
NAVI MUMBAI

The Bank has done the following purchase/Sale transactions in
Govt. securities through M/s. Home Trade Ltd.

| Date | Purchase | Amount | Date | Sale | Amount |
|---------------|----------------|--------------|------------|---------------|--------------|
| 1) 23.8.2000 | 10.95% CG 2011 | 4.00 | 3.5.2001 | 10.95%CG 2011 | 2.20 |
| | | | 8.5.2001 | 10.95%CG 2011 | 2.20 |
| | | <u>4.00</u> | | | <u>4.40</u> |
| 2) 3.5.2001 | 12.5% CG 2004 | 2.20 | | | |
| 3) 8.5.2001 | 12.5% CG 2004 | 2.21 | | | |
| | | <u>4.41</u> | 3.7.2001 | 12.5% CG 2004 | 1.72 |
| | | | 3.7.2001 | 12.5% CG 2004 | 1.15 |
| | | | 3.7.2001 | 12.5% CG 2004 | <u>1.72</u> |
| 4) 3.7.2001 | 10.25%CG 2012 | 1.04 | | | <u>4.59</u> |
| 5) 3.7.2001 | 10.25%CG 2012 | 0.56 | | | |
| 6) 3.7.2001 | 10.25%CG 2012 | <u>1.56</u> | | | |
| | | <u>3.16</u> | 14.9.2001 | 10.25%CG 2012 | 4.35 |
| 7) 14.9.2001 | 10.03%CG 2019 | 4.62 | 22.11.2001 | 10.03%CG 2019 | 4.62 |
| 8) 22.11.2001 | 8% CG 2011 | 4.13 | 15.2.2002 | 8% CG 2011 | 4.32 |
| 9) 15.2.2002 | 8.07%CG 2017 | <u>5.40</u> | | | |
| | | <u>25.72</u> | | | <u>22.28</u> |

* NOTE:

In case of Sr.No.1 to 8 above the bank never got the delivery of any Govt. security. After few days the securities have been sold at market price. In case of transaction on Sn.No.9 the bank has not got the delivery of the securities so far.



For Raghuvanshi Co-operative Bank Ltd.

TRUE COPY

(Rajad Kadhare)
Police In-charge,
EOW CB CID, Mumbai



Phone : 206 6954 / 208 7887
207 1767 / 207 1798

Raghuvanshi Co-operative Bank Ltd.

Regd. Off. & H. O. : 276/286, Kalbadevi Road, Kilachand Mansion,
Mumbai - 400 002.

Ref. No. _____

Date 14th May, 2002

To :

The Special Auditor
Under the Divisional Joint
Registrar Cooperative Societies
(Audit) Bombay Division
NEW BOMBAY

Sub: Purchase of Govt. Securities from the
Broker Home Trade Ltd.

Sir,


We have purchased from M/s. Home Trade Ltd, Govt. Securities of the face value of Rs. 5,00,00,000/- dated 4.3.2002 having paid for the same an amount of Rs. 5,40,49,208.33 by cheque No. 828909 to the Home Trade on 4.3.2002. We have not yet received the delivery of the Govt. Securities from M/s. Home Trade Ltd.

Yours faithfully,
For RAGHUVANSHI COOP. BANK LTD,


MANAGER.



TRUE COPY


(Rajar Kulkarni)
Police Inspector,
EOW CB CID, Mumbai

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BOARD OF DIRECTORS

Tel No. H.O. 2056954, 2057887, Direct G.M. 2071767
 Kabirwadi Br. Grant Rd: 3082217, 3082254
 Kardivli Br. 8017272, 8619828, J.V.P.D.Br. 6107085, 6107002

| Name of Director | Address | Tel.No. |
|--|--|---|
| 1. Shri. Shivjibhai D. Majethia
Chairman | Off: C/o. Shri. Kishan Majethia
Quality centre,
20, Copmany chamber,
36, Daryasthan street,
3rd flr, Opp: Daryalal-
Temple, Mum-400003.

Res: 10, Satyam, 4, Nathpainager
Ghatkopar (E) Mum-77 | 5619464
3423250
3428779
5649610

5164726
5149016 |
| 2. Shri. Vinaychandra T. Madhlani
Vice chairman | Off: C/o. Hind shipping agenci-
es, 201, Sanmabhoomi cho-
mbers, 29, Walchand Hira-
chand marg, Bellard Estate
MUM-400038 | 2618041
2618042
2618043
Res: 3881639/
3881634 |
| 3. Shri. Keshavlal K. Varma
Sr. Director | Off: M/s. K.K. Varma & co,
305, Varma Chambers,
11, Homji st, Fort,
MUMBAI-400001.

Res: 24, CCI Chambers, 44-A
Dinshaw Vachha Road,
Mumbai-400029. | 2660054
2660655 (Fax)

2027205 |
| 4. Shri. Pradip G. Gandhi
(Hon. Secretary) | Off: Billion plastics P.Ltd
912/913, Tulsiani Cha-
mbers, Mariman Point
MUMBAI-400021.

Res: 21, Vallabh Appt, 87
Warden Rd, Mumbai-400036 | 2886334/35/
36
2843213 (FAX)
3647324/25
Mobile
982-0438229 |
| 5. Shri. Anrutlal J. Jobanputra
Director | Off: C/o. M/s. Chhatrabhuje-
Jivraj & co, R.No. 5-6
Gr. Flr, Cotton Green
Mum-2
(Sewree office)

Res: Odeyan Bldg, Block No. 23/
24, 5th flr, Vallabhbag-
lane, Ghatkopar (E) Mum-77 | 5110405
5103520

3724155
5160219
5163052 |
| 6. Shri. Sharad P. Gokani
(Director) | Off: Gokani & co,
260, Bazargate, Satya-
vijay, 1st flr, Mum-1

Res: Flat No. 2B, Everest,
4th flr, peddar rd,
Behind Doctor House
MUM-400026 | 2347403

3884455
3821429 |
| 7. Shri. Maheshkumar Kanodia
Director | Res: 41 Royal Accord-2 (R)
Opp: Police chowki
Lokhandwala complex (O)
Andheri (W) Mum-38 | 6312951
6323051
6335552 |
| 8. Smt. Indira K. Badiyani
Director | Res: 53 Anand Bhavan, Gr. flr
Flat No. 14, Banganga,
Walkeshwar, Mum-6 | 5633746
2651372/
2657628 |
| 9. Smt. Meena M. Ghelani
Director | Off: Law charter, 14K Raja-
bahadur mansion, 1st-
flr, Hanam St, Fort,
Mum-23 | 2655907 |
| 10. Shri. Dilip S. Nikam
Empl. Repr. | Res: Anandnagar, Plot No. 10/B
Sion-Trombay Road
Chembur-Mum-71 | 5245748
Mobile:
9869065232 |

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(Rajen Katdare)
Police Inspector.
EOW CB CID, Mumbai

P.T.O.

.. 2 ..

11. Shri. Vasantbhai Vajani
Director


Res: 2nd flr, Kishore Villa 91-22-6142186/
Above Bank of Mahara- 6143281
shtra, N. Monghibai Rd. Fax-91-22-6108563
Vileparle (W) Mum-56

12. Shri. Narendra H. Thakkar
Director

Res: 73, Shahid Bhagat -
singh Road,
4/10, Faridoon court
colaba, Mum-5

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(Raju Katdare)
Police Inspector.
EOW C8 CID, Mumbai

Date 03/09/2002

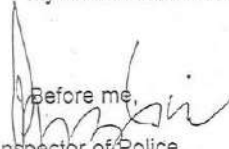
Further statement of Shri. Vilas Rajaram Kulkarni, H--57 occ- service, R/o. Pratibha Hsg. Co-op Society, 2nd floor, A Wing, Block no. 301, Dr. Ambedkar Chowk, Karjat, Dist:- Raigad Tel:- 23014.

with reference to my complaint registered vide C.R. No. 81/2002 at LT Marg Police Station against the Directors of Home Trade Ltd. and Raghuvanshi co-operative Bank Ltd., for cheating to Raghuvanshi co-op. Bank; today I attended the office of GB CB CID., Mumbai.

As per requirement, for investigation I submit the copies of RBI Circulars as follows.

1. RPCD No. RF. BC. 17/A. 4-92/93 dated 4th September 1992
2. UBD No. Plan PCB 32/09.29.00/94/95 dated 24th November 1994.
3. UBD No. Plan PCB Cir. 19/09.29.97-98 dated 10th November 1997.
4. UBD No. Plan PCB Cir. 22/09.29.00/2000-2001 dated 30th November 2000.

My further statement recorded in English, I read it and it is correct.

Before me,

Inspector of Police,
EOW. GB. CB CID.,
Mumbai.

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(Rajan Kutdare)
Police Inspector,
EOW CB CID, Mumbai

TELEGRAMS:
"RUPLACARD"
TELEPHONE:
2861602-04
T E L E X:
011-2318
011-2455

RESERVE BANK OF INDIA
RURAL PLANNING AND CREDIT DEPARTMENT
CENTRAL OFFICE
13TH FLOOR, CENTRAL OFFICE BUILDING
SHAHID BHAGAT SINGH ROAD
POST BOX NO. 10014
BOMBAY - 400 023.

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

September 4, 1992
Bhadra 13, 1914 (Saka)

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

Dear Sir

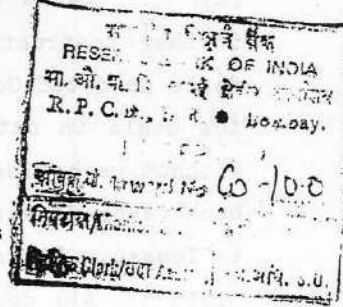
Investment Portfolio of banks
- Transactions in Securities

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

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

I. INVESTMENT POLICY

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



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(Rajiv Kantare)
Public Inquiries,
EOW Ch. C.D., Mumbai

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following instructions.

Ready-Forward (buy-back) deals

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

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

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

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

Transactions in Government Securities

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


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

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

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

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(Rajan Kulkarni)
Police Inspector
EOW CB CID, Mumbai

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

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

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

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

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

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

Bank Receipts (BRs)

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

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

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

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

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(Rajeev Kulkarni)
Police Inspector,
EOW CB CID, Mumbai

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

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

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

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

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

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

II. INTERNAL CONTROL SYSTEM

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

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

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Esjan Kaldare)
Police Inspector,
V C & CID, Mumbai

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direct deal or through a broker, and if through a broker name of the broker, details of security, amount, price, contract date and time. The deal slips should be serially numbered and controlled separately to ensure that each deal slip has been properly accounted for. Once the deal is concluded, the dealer should immediately pass on the deal slip to the back office for recording and processing. For each deal there must be a system of issue of confirmation to the counterparty. The timely receipt of requisite written confirmation from the counterparty, which must include all essential details of the contract should be monitored by the back office.

(iii) Once a deal has been concluded, there should not be any substitution of the counterparty bank by another bank by the broker, through whom the deal has been entered into; likewise, the security sold/purchased in the deal should not be substituted by another security.

(iv) On the basis of vouchers passed by the back office (which should be done after verification of actual contract notes received from the broker/counterparty and confirmation of the deal by the counterparty) the Accounts Section should independently write the books of accounts.

(v) In the case of transactions relating to PMS Clients' Account (including brokers) all the relative records should give a clear indication that the transaction belongs to PMS Clients/Other Constituents and does not belong to bank's own Investment Account and the bank is acting only in its fiduciary/agency capacity.

(vi) Records of SGL transfer forms issued/received, should be maintained. Balances as per bank's books should be reconciled at quarterly intervals with the balances in the books of PDOs. If the number of transactions so warrant, the reconciliation should be undertaken more frequently, say on a monthly basis. This reconciliation shall also be periodically checked by the internal audit department. Any bouncing of SGL transfer forms issued by selling banks in favour of the buying bank, should immediately be

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(Rajan Katdare)
Police Inspector
EOW CB CID, Mumbai

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

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

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

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

III. DEALINGS THROUGH BROKERS

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

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

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

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(Rajon Kulkarni)
Police Inspector,
EOW CB CID, Mumbai

(iv) With the approval of their top managements, banks should prepare a panel of approved brokers which should be reviewed annually, or more often if so warranted. Clear-out criteria should be laid down for empanelment of brokers, including verification of their creditworthiness, market reputation, etc. A record of broker-wise details of deals put through and brokerage paid, should be maintained.

(v) A disproportionate part of the business should not be transacted through only one or a few brokers. Banks should consider fixing aggregate contract limits for each of the approved brokers, and ensure that these limits are not exceeded.

IV. ACCOUNTING STANDARDS

Detailed instructions on accounting of investment transactions are set out in the Annexures II and III of this Circular.

V. AUDIT, REVIEW & REPORTING

(i) Banks should undertake a half-yearly review (as of 30 September and 31 March) of their investment portfolio, which should, apart from other operational aspects of investment portfolio, clearly indicate and certify adherence to laid down internal investment policy and procedures and RBI guidelines, and put up the same before their respective Boards within a month i.e. by end-April and end-October.

(ii) A copy of the review report put up to the bank's Board, should be forwarded to this department of RBI as well as Inspection Department of NABARD by 15 November and 15 May respectively.

(iii) Treasury transactions should be separately subjected to a concurrent audit by internal auditors and the results of their audit should be placed before the Chairman and Managing Director of the Bank once every month. These audit reports should be sent to this Department as well as to The General Manager, Inspection Department, National Bank for Agriculture & Rural Development, H.O., Yeduguri Chambers, 1-1-61, R.T.C. X Road, Musheerabad, Hyderabad-500 020.

3. A copy of this circular together with the internal

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(Signature)
(Rajen (Signature))
Public Inspector,
EOW CB CID, Hyderabad

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investment policy guidelines framed by the banks should be placed before the banks' Boards within a period of one month of receipt of this circular. A copy of the internal investment policy guidelines duly framed by banks with the approval of their Boards should be forwarded to us certifying that the same is in accordance with the guidelines indicated in this circular and that the same has been put in place.

4. Please acknowledge receipt.

Yours faithfully

R.K. Jalan
(R.K. Jalan)
Chief Officer

Encl:- As above.

Endt. RPOD No. RF.237/A.4-92/93 of date

Copy forwarded for information to :-

(As per the list attached).

S. K. Das Sharma
(S.K. Das Sharma)
Asstt. Chief Officer

See May the banking officials with certificate.

24/11/93

*for information please
we may circulate the above
circular among all the members of staff*

AZeeer

*Please see Dyo's orders above
& circulate a copy to all
offices + assistants &
not to all members of
staff*

13/11/93

*Separate copy 13 kept circulated among all
staff members*

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(Rajen Kaldare)
Police Inspector.
EOW CB CID, Mumbai

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ANNEXURE I

**Guidelines on Portfolio Management
on behalf of clients**

Portfolio Management Services (PMS) may be provided by banks to their clients strictly subject to the following guidelines :

- (i) Only those banks which can provide such services on their own should undertake the activity. Funds accepted for portfolio management from their clients, should not be entrusted to another bank for management.
- (ii) 'PMS' should be in the nature of investment consultancy/management, for a fee, entirely at the customer's risk, without guaranteeing, either directly or indirectly, a pre-determined return. The bank should charge a definite fee for the services rendered independent of the return to the client.
- (iii) 'PMS' should be provided by banks/their subsidiaries to their clients in respect of the latter's long term investible funds for enabling them to build up a portfolio of securities; in any case the funds should not be accepted for portfolio management for a period less than one year. In the case of placement of funds for portfolio management by the same client on more than one occasion, on a continuous basis, each such placement should be treated as a separate account and each such placement should be for a minimum period of one year.
- (iv) The funds accepted for portfolio management are essentially expected to be deployed in capital market instruments such as shares, debentures, bonds, securities, etc. In any case, portfolio funds should not be deployed for lending in call money/bills market, and lending to/placement with corporate bodies.
- (v) The bank providing PMS to its clients should maintain clientwise account/record of funds accepted and investments made

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[Signature]
(Rajendra)
Fund Inspector
EOW CB C.I.D. Mumbai

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thereagainst, and all credits (including realized interest, dividends, etc.) and debits relating to the portfolio account should be put through such account. The tax deducted at source in respect of interest/dividend on securities held in the portfolio account should be reflected in the portfolio account. The account holder should be entitled to get a statement of account of his portfolio account.

(vi) The bank's own investments and investments belonging to the PMS client should be kept distinct from each other. If there are any transactions between the bank's investment account and portfolio account, they should be strictly at market rates. Though the bank can hold the securities belonging to the portfolio account in its own name, on behalf of its PMS clients, there should be a clear indication that securities are held by it on behalf of 'portfolio account'. Similarly, while putting through any transactions on behalf of a portfolio account, a clear indication should be given to the effect that the transaction pertains to the 'portfolio account'.

(vii) In the bank's general ledger a 'Clients Portfolio Account' should be maintained and all the funds received by it for portfolio management should be reflected in it on day-to-day basis. The balance lying in this account i.e., the funds undeployed, if any from this account should be treated as outside borrowings of the bank and it should maintain C.R.R./S.L.R. on such funds. The bank's liability to its clients in respect of funds accepted by it for portfolio management should be properly reflected in the published books of accounts of the bank/subsidiary.

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(Signature)
(Rajan S. Kare)
Police Inspector
EOW CB CID, Mumbai

ACCOUNTING STANDARDS

- (i) All investments in securities other than approved securities should be classified under "current" category and should be valued at market price or cost whichever is less and depreciation should be provided for the shortfall if any.
- (ii) In Annexure III to this circular, we have indicated the manner in which banks' investments in approved securities should be bifurcated into "permanent" and "current" categories. Dealing securities are marketable securities that are acquired and held with the intention of reselling them in the short term. The financial results arising from such transactions must be seen as volatile, generating trading profit or loss from deliberate position taking. Investment securities on the other hand are acquired and held for yield or capital growth purposes (apart from for compliance of SLR requirement) and are usually intended to be held till maturity, except when liquidity needs arise. Unless governed by the special rule described below, gains and losses on sale of securities should be recorded at the time of sale as capital gains/losses. As stated earlier, approved debt securities classified under "current" category should be carried in the Balance Sheet at market price or cost whichever is lower, whereas approved debt securities classified under "permanent" category should be carried in the Balance Sheet either at book value (cost) or at market value, at the discretion of the banks, subject to their following a consistent accounting policy. Accounting of securities under various categories should be as under :-

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(Rajan Kulkare)
Police Inspector
EOW CB CID, Mumbai

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Approved debt securities
under "permanent" category

(a) If the investments are carried at book value, the difference between the acquisition price (acquisition cost) and the redemption price should be accrued over the period from the acquisition to the redemption date and should be recognised as income or expense.

(b) Alternatively, the banks may choose to value such investments, on a consistent basis, at market value.

(c) Should the banks elect to adopt the practice described in (a) above, when the securities are redeemed or sold before the original redemption date, the unaccrued portion of the amount referred to at (a) above should immediately be charged to the profit and loss account as capital gain or loss, as the case may be.

(d) Should banks elect to follow the practice described in (b) above, the resulting revaluation gains/losses should be recognised as capital gain/loss.

Investments under
"current" category

(e) The investments under current category should be carried at lower of cost or market value, on a consistent basis.

(f) Costs such as brokerage fees, commission or taxes incurred at the time of acquisition of trading securities should immediately be recognised as expenses, without any accrual.

(g) The carrying value of securities under current category should be revalued at market prices on a quarterly basis. The gains/losses arising out of this revaluation should not be taken to interest income/expense accounts. Instead, revaluation gains/losses should be segregated by entering them in specific "realised/unrealised gains/losses on trading of debt securities" account. The net amount of gains/losses from trading of debt securities shall be taken to the income statement.

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(Rajan Kotdare)
Police Inspector,
EOW C & CID, Mumbai

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(iii) Each time a security is acquired, the bank should immediately record whether it is for investment account or for trading account and accordingly account for them in the respective accounts on the basis of laid down accounting policies. Transfer of securities from one account to another (i.e. Investment Account to Trading Account or vice versa) should be done with the prior approval of the Board of Directors of the bank and should be properly documented.

(iv) Potential losses should be recognised prior to the transfer of securities from current category to permanent category where market value as on the date of transfer is less than the carrying value in the books.

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(Rajiv Khosla)
Police Inspector
EOW CB CID, Mumbai

Guidelines for bifurcation of investment
in approved securities into 'permanent'
and 'current' investment.

The investment portfolio of a bank would normally consist of both "approved securities" (predominantly Government Securities) and "others" (shares, debentures and bonds). It has been decided that the investments in approved securities should be bifurcated into "permanent" and "current" investments. Permanent investments are those which banks intend to hold till maturity and current investments are those which banks intend to deal in i.e., buy and sell on a day-to-day basis. On this basis, banks should classify the existing investments in approved securities into the aforesaid two categories. It has been decided that to begin with, banks should keep not more than 70 per cent of their investments in the permanent category from the accounting year 1992-93. This ratio will have to be brought down to 50 per cent in due course. All subsequent purchases will also be required to be classified suitably. We have no objection to banks inter-changing the investments from one category to another with the prior authorisation of the Board of Directors, in which case depreciation, if any, will have to be fully provided for.

While the depreciation in respect of permanent investments is not likely to affect their realisable value and therefore need not be provided for, depreciation in the current investments should be fully provided for. Permanent investments could be valued at cost unless it is more than the face value, in which case the premium has to be amortised over the period remaining for maturity of the security. Banks are not expected to sell securities in the permanent category freely, but if they do so any loss on such transactions in securities in this category has to be written off. Besides, any gain should be taken to capital reserve account.

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(Signature)
(Hajar Vaidya)
Police Inspector
EOW CB CID, Mumbai.

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PLAN.PCB.32/09.29.00/94-95
UBD.No.Plan.PCB.32/09.29.00/94-95, November 24, 1994.
(19941124)

INVESTMENT PORTFOLIO OF BANKS - TRANSACTIONS IN SECURITIES -
BANK RECEIPTS/ROLE OF BROKERS.

SEC. PLANNING.

The Chairman/Chief Executives of All Primary Co-operative
Banks

Dear Sir,

Please refer to our circular UBD.Plan.13/UB 81/92-93 dated
15 September, 1992 on the above subject.

Validity period of Bank Receipts etc.

2. One of the stipulations made therein is that no Bank Receipts (BR) should remain outstanding for more than 30 days. The position has since been reviewed and it has been decided that the validity period of BRs should be reduced to 15 days. Further, a BR should be redeemed only by actual delivery of scrips and not by cancellation of the transaction/set off against another transaction. If a BR is not redeemed by delivery of scrips, within the validity period of 15 days, the BR should be deemed as dishonoured and the bank which has issued the BR should refer the case to Reserve Bank of India (RBI) explaining the reasons under which the scrips could not be delivered within the stipulated period and the proposed manner of settlement of the transaction.

Role of brokers, etc.

3. In our circular dated the 15th September, 1992 referred to above, detailed instructions have been issued to banks on the conduct of their investment portfolio emphasising among others, the imperative need for framing a comprehensive policy for empanement of brokers, limits on the volume of business put through different approved brokers, periodical review of the approved list of brokers, etc. In our circular UBD.Plan.74/UB81-92/93 dated 17th May, 1993 banks were advised, inter alia, to ensure that the transactions entered into through individual brokers during a year should not exceed 5 per cent of the total transactions (both purchases and sales) entered into by a bank during that year and that if for any reason, it becomes necessary to exceed this limit for any broker, the specific reasons therefor should be recorded in writing by the authority empowered to put through the deals and the Board should be informed of this

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(Rej. Katdare)
Public Inspector,
EO & CB CID, Mumbai



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post facto.

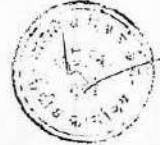
4. The need for continuance of the services of brokers has been examined. It has now been decided that inter-bank securities transactions should be undertaken directly between banks and no bank should engage the services of any broker in such transactions. Banks, may, however, undertake securities transactions among themselves or with non-bank clients through members of the National Stock Exchange (NSE), wherein the transactions are transparent. Transactions with non-bank clients, if such transactions are not undertaken on the NSE, should be undertaken by banks directly, without the use of brokers.

} Imp
only
NSE
Brokers
are
allowed

Penalty etc. provisions

6. As indicated in paragraph 4 of our circular dated 15th September, 1992 referred to above, we reiterate any violation or circumvention of the instructions will invite penal action against banks which could include raising of reserve requirements, withdrawal of refinance from the Reserve Bank of India and denial of access to money market as also such other penalty under the provisions of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) as the Reserve Bank may deem fit.

Certified True Copy



TRUE COPY

[Signature]
(Name & Signature)
Director
EDW Co. Ltd, Mumbai

PLAN.PCB.CIR.19/09.29.00/97-98
UBD.No.Plan.PCB.Cir.19/09.29.00/97-98, November 10, 1997.
(19971110)

INVESTMENT PORTFOLIO OF BANKS - TRANSACTIONS IN SECURITIES -
ROLE OF BROKERS:

All Primary Cooperative Banks

Dear Sir,

Please refer to instructions contained in para 4 of our Circular UBD.Plan.PCB.32/09.29.00/94-95 dated 24 November 1994 in terms of which, banks are permitted to undertake transactions in securities among themselves or with non bank clients through members of the National Stock Exchange. It has since been decided to permit banks to undertake transactions in securities among themselves or with non bank clients through the members of OTC Exchange of India in addition to the National Stock Exchange.

Allowed
to
do transaction
through
NSE and
OTCEI

2. All other instructions contained in our circular dated 24 November 1994 remain unchanged.

3. Please acknowledge receipt to the concerned Regional Office.

#

Sd/-
(S. R. Mittal)
Chief General Manager

#

Certified True Copy



TRUE COPY

Q
(Rajesh Kaldare)
Police Inspector
EOW CB CID, Mumbai

PLAN.PCB.CIR.22/09.29.00/2000-
UBD.No.Plan.PCB.Cir.22/09.29.00/2000-2001, December 30, 2000.
(20001230)

INVESTMENT PORTFOLIO OF BANKS - TRANSACTIONS IN SECURITIES - ROLE OF
BROKERS.

#

All Primary Cooperative Banks

Dear Sir,

#

*Members of
NSE, BSE and
OTCE) were allowed
to deal with Bank
as Brokers for
govt. sec.*

Please refer to our circulars UBD.No.Plan.PCB.32/09.29.00/94-95 dated 24 November 1994 and UBD.No.Plan.PCB.Cir.19/09.29.00/97-98 dated 10 November 1997 in terms of which banks are permitted to undertake transactions in securities among themselves or with non-bank clients through members of the National Stock Exchange and OTC Exchange of India respectively. It has since been decided to permit banks to undertake transactions in securities among themselves or with non-bank clients through the members of The Stock Exchange, Mumbai (BSE) in addition to the National Stock Exchange and OTC Exchange of India. In case any transactions in securities are not undertaken on the NSE, OTC Exchange of India or The Stock Exchange, Mumbai (BSE), the same should be undertaken by banks directly without the use of brokers.

2. Banks should ensure that all instructions contained in the above circulars as regards engagement of brokers for investment transactions are strictly adhered to while undertaking transactions in securities among themselves or with non-bank clients through the members of the Stock Exchange, Mumbai. It may be noted that any violation or circumvention of the instructions will invite penal action against banks which could include raising of reserve requirements, withdrawal of refinance from the Reserve Bank of India and denial of access to money market as also such other penalty under the provisions of the Banking Regulation Act, 1949 (AACS), as the Reserve Bank may deem fit.

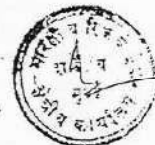
3. Please acknowledge receipt to the concerned Regional Office.

#

Sd/-
(M.M.S. Rekhrao)
Chief General Manager

#

Certified True Copy



TRUE COPY

34

(Majid Kut dare)
Police Inspector.
EOW CH CID, Mumbai

187 207

certified true copy



TRUE COPY

l

(Rajeev Khandare)
Police Inspector
EOW CB CID, Mumbai

35

169 Ashwin Maganlal Zatakie
Ref to Pg. 142

(Signature) (Initials)

Date:- 28/05/2002

Statement of Ashwin Maganlal Zatakie H- 42 Occ- service R/o. Vasant Aradhana, C-Bldg, Flat no. 501, Dahanukar Wadi, Mahavir Nagar, Kandivali (W), Mumbai 67 Tel:- 8656212 (o) 2066954.

I am as above and reside at the above address along with my family for the last 7 years. I have completed my B.Com in the year 1980. Then In 1983 I joined Raghuvanshi Co-operative Bank as a clerk and since then working as a clerk.

Today as per the order of our General Manager shri. Jaswantrai Mehata I attended the office of GB CB CID, Mumbai in connection with a case registered against the Directors of Home Trade Ltd, and Raghuvanshi Co-operative Bank, at LT marg Police Station vide C.R. No. 81/2002 and investigated by GB CB CID. Mumbai.

I submit the following documents alongwith the covering letter signed by J.N Mehata:

A. Original copies of the contract and bills of transactions of sale and purchase of securities to and from Home Trade Ltd. The details are as follows.

- 1 Contract note no. 10172 dated 23/8/2000 of FC Value of Rs. 4 crore and its bill for Rs. 40062000.00 showing purchase of securities form HTL. *Bill Both NST 8 Km. 10.95CG 2011*
- 2. Bill no. 12910 dated 03/05/2001 of Rs. 21966833.33 showing sale of securities to HTL. *10.95CG 2011 sdt-SB. Bill Both*
- 3. Contract note no. 12966 dated 08/05/2001 of FC Value of Rs. 2 crore and its bill for Rs. 21987250/- showing sale of securities to HTL. *10.95CG 2011 sdt-SB 8 Km.*
- 4. Bill No. 12912 dated 23/8/2001 of Rs. 22,00,4722.22 showing purchase of securities from HTL. *12.5CG 2004 sdt-SB. Bill Both*
- 5 Contract note no. 12917 dated 08/05/2001 of FC Value of Rs. 2 crore and its bill for Rs. 22,069,444.44 showing purchase of securities from HTL. *12.5CG 2004 sdt-SB 8 Km. Bill Both*
- 6 Contract note no. 13572 dated 03/07/2001 of FC Value of Rs. 1.50 crore and its bill for Rs. 1,72,13750/- showing sale of Securities to HTL. *12.5CG 2004 sdt-SB 8 Km. Bill Both*
- 7. Contract note no. 13668 dated 03/07/2001 of FC Value of Rs. 1 crore and its bill for Rs. 11,496,666.67 showing sale of securities to HTL. *12.5CG 2004 sdt-SB and Arvind Bill*
- 8. Contract note no. 13605 dated 03/07/2001 of FC Value of Rs. 1.50 crore and its bill for Rs. 17,224,166.67 showing sale of Securities to HTL. *12.5CG 2004 sdt-SB 8 Km. Bill Both 27/2001*
- 9 Contract note no. 13675 dated 23/8/200 of FC Value of Rs. 1 crore and its bill for Rs. 1,04,10902.78 showing purchase of securities from HTL. *10.25CG 2012 SB 8 Arvind Bill Both*
- 10 Contract note no. 13575 dated 03/07/2001 of FC Value of Rs. 1.50 crore and its bill for Rs. 1,55,90729.17 showing purchase of securities from HTL. *10.25CG 2012 SB 8 Km Bill Both*

TRUE COPY

(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai

11 Contract note no. 13606 dated 03/07/2001 of FC Value of Rs. 1.50 crore and its bill for Rs. 1,55,99,270.83 showing purchase of securities from HTL. *SB & KM 10.25 CG 2012*

12 Contract note no. 14171 dated 14/09/2001 of FC Value of Rs. 4 crore and its bill for Rs. 4,35,21,111.11 showing sale of securities to HTL. *SB & KM 10.25 CG 2012*

13 Contract note no. 14173 dated 14/09/2001 of FC Value of Rs. 4 crore and its bill for Rs. 4,12,54,933.33 showing purchase of securities from HTL. *10.03 G01 2019 SB & KM*

14. Contract note no. 14949 dated 22/11/2001 of FC Value of Rs. 4 crore and its bill for Rs. 4, 62,28,777.78 showing sale of securities to HTL. *10.03 G01 2019 SA & KM*

15 Contract note no. 14951 dated 22/11/2001 of FC Value of Rs. 4 crore and its bill for Rs. 4,12,60,000 showing purchase of securities from HTL. *SB & Katar 8% CG 2011*

16. Contract note no. 16174 dated 15/02/2002 of FC Value of Rs. 4 crore and its bill for Rs. 4,32,45,777.78 showing sale of securities to HTL. *8 CG 2011 SB & Katar*

17. Contract note no. 116179 dated 15/02/2002 of FC Value of Rs. 5 crore and its bill for Rs. 5,40,49,208.33 showing purchase of securities. *8.07 G01 2017 SB & Katar*

B. Copy of resolution of board of directors of Raghuvanshi co-op. Bank dated 30th November 2000.

C. Xerox copy of Cheque no. 828909 for Rs. 5,40, 49,208.33 issued in favour of HTL and signed by G.M J.N. Mehata and Chairman Shivajibhai Majethia.

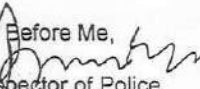
D. Copy of RBI Circular no. 19/16-26-00/2001/02 dated 22/10/2001.

E. Copy of letter dtd. 14.5.2002 addressed to HTL & its directors by a firm of Adv. Law Charter.

F. Chart showing details of securities purchased from HTL by RCBL during the period from 23.8.2000 to 15.2.2002.


G. Chart showing details of securities sold to HTL by RCBL during the period from 23.8.2000 to 15.2.2002.

My statement recorded in English I read it and it is correct

Before Me, 

Inspector of Police,
EOW., CB., CID.,
Mumbai.

TRUE COPY


(Rajan Kordare)
Police Inspector,
EOW CB CID, Mumbai



Phone : 206 6954 / 208 7887
207 1767 / 207 1798

Raghuvanshi Co-operative Bank Ltd.

Regd. Off. & H. O. : 276/286, Kalbadevi Road, Kilachand Mansion,
Mumbai - 400 002.

Ref. No. RCB/JNM/14599/2002

Date 28th May, 2002

Assistant Commissioner of Police
Crime Branch
MUMBAI

Dear Sir,

As instructed by you, we enclose the following Documents in-connection with complaint against M/s.Home Trade Ltd.

- 1) Original copies of the contract ~~of~~ and Bills.
- 2) Resolution of the Board of Directors.
- 3) Balance Sheet & Profit & Loss accounts for the year ended 31.3.2002.
- 4) Xerox copy of the cheque for Rs.5,40,49,208.33 issued to M/s.Home Trade Ltd.
- 5) Copy of Reserve Bank circular No.19/16-26-00/2001/02 dated 22.10.2001 prescribing minimum ~~SLR~~ SLR Holding in Government securities.
- 6) Specimen copy of Government of India security.

Please acknowledge.

We shall be pleased to furnish any further information as & when required.

Thanking you,

Encl: as above

JNM/cs.



Yours faithfully,

[Signature]
GENERAL MANAGER.

TRUE COPY

[Signature]
(Rajan Kuttare)
Police Inspector.
ROW Cb CID, Mumbai

37



home trade ltd.
Tower-3/5th Floor, International
Indocon Park, Navi Mumbai - 400 703
Tel: 91 22 761 2444, 761 2590; Fax: 91 22 761 2516

SHARE & GOVT. SECURITY BROKER

A Member of Pune Stock Exchange Ltd.

SEBI REGN NO : INB 110624638

Bill No.: EURO / PUNE / 10,172

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI

1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin : 400 307

Form : B

Date : 23/08/2000

PAN NO.: AAA CL 0877 B

TRUE COPY

(Rajani Kulkarni)
Police Inspector

ROW Ch Ltd, Mumbai

| | AMOUNT | |
|---|----------------------|-------|
| | Rupees | Paise |
| To be cost of Rs. 40,000,000.00 10.95 % CG 2011
at the rate of Rs. 97.60 | 39,040,000.00 | |
| Add : Interest from 30/05/2000 To 24/08/2000
For 94 Days Rs. 1,022,000.00 Less Tax @ Rs 0.00 | 1,022,000.00 | |
| GRAND TOTAL : | 40,062,000.00 | |

REMARK

RUPEES FORTY MILLION SIXTY-TWO THOUSAND ONLY

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

(Please Pay by Account Cheque Only)

Paid on 24-8-2000

E. & O.E.

For M/s Home Trade Ltd.

Signature

Delivered as per Bg 85, 87, 88, 91 to 123 Bg 173

60



Home Trade Ltd.
Tower-3/5th Floor, International
Trade Park, Salt Lake, Kolkata - 700 093.
Tel: 9127781344, 741256. Fax: 9127781356

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

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. *

CONTRACT NO. 2000 - 2,001/000 10,172
Trade Date : 23/08/2000
Stamp as required under Article 43(F) OR Article 5(b) of schedule I to the Bombay Stamp Act. 1958.

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

| Securities SOLD TO you, RAGHUVANSHI CO-OPERATIVE B, Delivery/Clearing | | Securities BOUGHT FROM you | | Delivery/Clearing | |
|---|------------------|----------------------------|-------------------|-------------------|----------|
| Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. | Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. |
| 40,000,000.00 | 10.95 % CG 2011 | 97.60 | 0.00 | | 0.00 |

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

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

The provisions printed overleaf form a part of the Contract.

TRUE COPY
e
(Rajan Kulkarni)
Police Inspector,
EOW CB CID, Mumbai



Yours faithfully,

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



home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Nand Mumbai - 400 703
Tel: 9122781 2444, 781 2550, Fax: 9122781 2564

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

Bill No.: EURO / PUNE / 12,910

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin : 400 002

Form : B
Date : 03/05/2001

PAN NO. : AAA CL 0877 B

| | AMOUNT | |
|--|----------------------|----------------------|
| | Rupees | Paise |
| Bought from you ... | | |
| To the cost of Rs. 20,000,000.00 10.95 % CG 2011 | | |
| at the rate of Rs. 105.25 | 21,050,000.00 | |
| Add : Interest from 30/11/2000 To 04/05/2001 | | |
| For 154 Days Rs. 936,833.33 Less Tax @ Rs 0.00 | 936,833.33 | |
| Due to you ... | | |
| | GRAND-TOTAL : | 21,986,833.33 |

REMARK

RUPEES TWENTY-ONE MILLION NINE HUNDRED EIGHTY-SIX THOUSAND EIGHT HUNDRED THIRTY-THREE AND THIRTY-THREE PAISE ONLY

21/4/2001
HDFC Paymaster
NO. 219273 for Rs 21,986,833.33

E. & O.E.

For M/s Home Trade Ltd.

TRUE COPY

(Rajan K. Dare)
Police Inspector.
EOW CB CID, Mumbai

40



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

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

Bill No.: EURO / PUNE / 12,966
Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin : 400 002

PAN NO. : AAA CL 0877 B

Form : B
Date : 08/05/2001

| | AMOUNT | |
|--|----------------------|-------|
| | Rupees | Paise |
| <i>Bought from you ...</i> | | |
| To the cost of Rs. 20,000,000.00 10.95 % CG 2011 | | |
| at the rate of Rs. 105.10 | | |
| Add : Interest from 30/11/2000 To 09/05/2001 | 21,020,000.00 | |
| For 159 Days Rs. 967,250.00 Less Tax @ Rs 0.00 | 967,250.00 | |
| GRAND TOTAL : | 21,987,250.00 | |

El 9/5/2001

REMARK

RUPEES TWENTY-ONE MILLION NINE HUNDRED EIGHTY-SEVEN THOUSAND TWO HUNDRED FIFTY ONLY

For M/s Home Trade Ltd.

TRUE COPY

(Kajal Kattare)
Police Inspector,
EOW CB CID, Mumbai

(5)



home trade Ltd.
Tower-2/5th Floor, International
Infotech Park, Near Mumbai - 400 703
Tel: 91 22 781 2414, 281 2380, Fax: 91 22 781 2348

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

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. #

CONTRACT NO. 2001 - 2,002/000 12,966
Trade Date : 08/05/2001
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

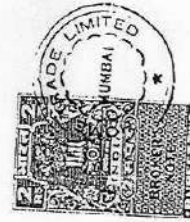
| Securities SOLD TO you | | Delivery/Clearing | | Securities BOUGHT FROM y RAGHUVANSHI CO-OPERATIVE BA Delivery/Clearing | |
|------------------------|------------------|-------------------|-------------------|--|----------|
| Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. | Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. |
| 0.00 | | 0.00 | 20,000,000.00 | 10.95 % CG 2011 | 105.10 |

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

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

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

The provisions printed overleaf form a part of the Contract.



Yours faithfully,

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

TRUE COPY

(Signature)
Pune
EOW CB

42



Home trade Ltd.
Tower 4, 5th Floor, International
Indira Park, Nav Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2548

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

Bill No.: EURO / PUNE / 12-912

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin : 400 002

Form : B

Date : 03/05/2001

PAN NO. : AAAA CL 0877 B

| | AMOUNT | |
|--|----------------------|--------|
| | Rupees | Paise |
| Sold to you ... | | |
| To the cost of Rs. 20,000,000.00 | 12.5 % | CG2004 |
| at the rate of Rs. 108.60 | | |
| Add : Interest from 23/03/2001 To 04/05/2001 | | |
| For 41 Days Rs. 284,722.22 | | |
| Less Tax @ Rs 0.00 | | |
| GRAND TOTAL : | 22,004,722.22 | |

RP
4/5/2001
rel

REMARK

RUPEES TWENTY-TWO MILLION FOUR THOUSAND SEVEN HUNDRED TWENTY-TWO AND TWENTY-TWO PAISE ONLY

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

(Please Pay by Account Cheque Only)

E. & O.E.

[Signature]
For M/s Home Trade Ltd.

TRUE COPY

e
(Rajun Katdare)
Police Inspector,
EOW Ch CID, Mumbai

99



home trade ltd.
Tower-3/5th Floor, International
Indtech Park, Navi Mumbai - 400 703
Tel: 91-22-281 2444, 281 2250, Fax: 91-22-281 2548

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

Bill No.: EURO / PUNE / 12,917

Messrs: **RACHUVANSHI CO-OPERATIVE BANK LTD**
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin: 400 002

Form : B
Date : 08/05/2001

PAN NO. : AAA CL 0877 B

| | AMOUNT | |
|--|----------------------|--------------------|
| | Rupees | Paise |
| To the cost of Rs. 20,000,000.00 | 12.5 | % CG2004 |
| at the rate of Rs. 108.75 | | |
| Add : Interest from 23/03/2001 To 09/05/2001 | | |
| For 46 Days Rs. 319,444.44 | | Less Tax @ Rs 0.00 |
| GRAND TOTAL : | 22,069,444.44 | |

Sold to you ...

Due to us ...

EL 9/5/2001

REMARK

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

Note : We are not responsible for the Next Interest due, if the securities are not transferred immediately after delivery.
(Please Pay by Account Cheque Only)

E. & O.E.

For M/s Home Trade Ltd.

TRUE COPY

(Rajun Katdare)
Police Inspector,
EOW CB CID, Mumbai

46

101

(8)



home trade ltd.
Tower-3/5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22 281 2444, 781 2559; Fax: 91-22 781 2548

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

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. *

CONTRACT NO. 2001 - 2,002/00C 12,917
Trade Date : 08/05/2001

Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

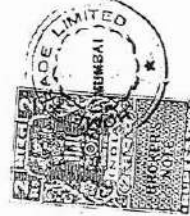
| Securities SOLD TO you | | Securities BOUGHT FROM y | | Delivery/Clearing | |
|------------------------|------------------|--------------------------|-------------------|-------------------|----------|
| Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. | Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. |
| 20,000,000.00 | 12.5 % CG2004 | 108.75 | 0.00 | | 0.00 |

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

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

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

The provisions printed overleaf form a part of the Contract.



Yours faithfully,

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

TRUE COPY

(Rajal Kaldare)
Police Inspector,
ECW CB CID, Mumbai

45



home trade Ltd.
Tower 4, 5th Floor, International
Infotech Park, Near Mumbai - 400 703
Tel: 91-22-281 2444, 281 2351, Fax: 91-22-281 2448

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

Bill No.: EURO / PUNE / 13,572

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin : 400 002

Form : B

Date : 03/07/2001

PAN NO. : AAA CL 0877 B

| | AMOUNT | |
|----------------------------|--|----------------------|
| | Rupees | Paise |
| <i>Bought from you ...</i> | To the cost of Rs. 15,00,000.00 | 12.5 % CG2004 |
| | at the rate of Rs. 110.80 | |
| | Add : Interest from 23/03/2001 To 17/07/2001 | |
| | For 114 Days Rs. 593,750.00 | Less Tax @ Rs 0.00 |
| | | 16,620,000.00 |
| | | 593,750.00 |
| | GRAND TOTAL : | 17,213,750.00 |

REMARK

RUPEES SEVENTEEN MILLION TWO HUNDRED THIRTEEN THOUSAND SEVEN HUNDRED FIFTY ONLY

change paid on 13.7.2001

E. & O.E.

[Signature]
For M/s Home Trade Ltd.

TRUE COPY

(Rajan Katdare)
Police Inspector.
EOW CB CID, Mumbai

46



home trade Ltd.
Tower 1, 9th Floor, International
Infotech Park, New Mumbai - 400 700
Tel: 91-22-281 2444, 781 5550, Fax: 91-22-781 2548

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

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
3032 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. *

CONTRACT NO. 2001 - 2, 002/000 13,572
Trade Date : 03/07/2001
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

| Securities SOLD TO you | | Delivery/Clearing | | Securities BOUGHT FROM y RAGHUVANSHI CO-OPERATIVE BA Delivery/Clearing | |
|------------------------|------------------|-------------------|-------------------|--|----------|
| Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. | Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. |
| 0.00 | | 0.00 | 15,000,000.00 | 12.5 % CG2004 | 110.80 |

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

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

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

The provisos printed overleaf form a part of the Contract.



Yours faithfully,

[Signature]

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

TRUE COPY

[Signature]
(Rajendra Kulkarni)
Police Inspector.
EOW CB C/O, Mumbai

57



home trade ltd.

Tower 4, 5th Floor, International
Indirchi Park, New Mumbai - 400 703
Tel: 91-22-781 244, 781 2550, Fax: 91-22-781 2518

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

Bill No.: EURO / PUNE / 13,668

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE .
KALBADEVI ROAD MUMBAI 400 002
Pin : 400 002

Form : B

Date : 03/07/2001

PAN NO. : AAA CL 0877 B

| | AMOUNT | |
|--|----------------------|-------|
| | Rupees | Paise |
| Bought from you ... | | |
| To the cost of Rs. 10,000,000.00 | 11,080,000.00 | |
| at the rate of Rs. 110.80 | | |
| Add : Interest from 23/03/2001 To 23/07/2001 | 416,666.67 | |
| For 120 Days Rs. 416,666.67 Less Tax @ Rs 0.00 | | |
| GRAND TOTAL : | 11,496,666.67 | |

REMARK

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

Received by
C/S No 933130 for Rs 11496666-67
on H-D FC Bank of 23-7-2001

M. Sai Shivan
For M/s Home Trade Ltd.

E. & O.E.

TRUE COPY

(Rajan Katdare)
Police Inspector.
ECW CB CID, Mumbai

50



home trade Ltd.
Tower 4, 5th Floor, International
Infotech Park, New Mumbai - 400 703
Tel: 91(22)7812404, 7812550, Fax: 91(22)7812516

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

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. #

CONTRACT NO. 2001 - 2,002/000 13,668
Trade Date : 03/07/2001
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

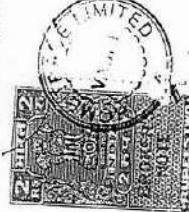
If we have this day entered into the following transactions with you as PRINCIPAL(S) TO PRINCIPAL(S) :

| Securities SOLD TO you | | Securities BOUGHT FROM y RAGHUVANSHI CO-OPERATIVE BA | | Delivery/Clearing | Rate | Quantity | KIND OF SECURITY | Rate |
|------------------------|------------------|--|------------------|-------------------|----------|----------|------------------|--------|
| Quantity F.V. Rs. | KIND OF SECURITY | Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. | Rate Rs. | F.V. Rs. | | Rs. |
| 0.00 | | 10,000,000.00 | 12.5 % CG2004 | 0.00 | | | | 110.80 |

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

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

The provisions printed overleaf form a part of the Contract.



Yours faithfully,

[Signature]

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

TRUE COPY

(*[Signature]*)
Police inspecto.
EOW CB CID, Mumbai-

49



home trade Ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 401 703
Tel: 91-22-281 2444, 781 2550, Fax: 91-22-781 2448

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

Bill No.: EURO / PUNE / 13,605

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin : 400 002

Form : B
Date : 03/07/2001

PAN NO. : AAA CL 0873 B

| | AMOUNT | |
|--|----------------------|-------|
| | Rupees | Paise |
| Bought from you ... | | |
| To the cost of Rs. 15,000,000.00 12.5 % CG2004 | | |
| at the rate of Rs. 110.80 | 16,620,000.00 | ✓ |
| Add : Interest from 23/03/2001 To 19/07/2001 | | |
| For 116 Days Rs. 604,166.67 Less Tax @ Rs 0.00 | 604,166.67 | ✓ |
| Due to you ... | | |
| GRAND TOTAL : | 17,224,166.67 | |

REMARK

RUPEES SEVENTEEN MILLION TWO HUNDRED TWENTY-FOUR THOUSAND ONE HUNDRED SIXTY-SIX AND SIXTY-SEVEN PAISE ONLY

15-1-2001
24/NOV 933113 29 1813
ON H DFC BANK

14

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

TRUE COPY
(Rajan Kaldare)
Police Inspector,
EOW CR CID, Mumbai



home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Next Kumbhari - 480 703
Tel: 91 22 781 2444, 781 2550, Fax: 91 22 781 2548

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

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. *

CONTRACT NO. 2001 -2,002/000 13,605
Trade Date : 03/07/2001
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

| Securities SOLD TO you | | Delivery/Clearing | | Securities BOUGHT FROM y RAGHUVANSHI CO-OPERATIVE BA Delivery/Clearing | |
|------------------------|------------------|-------------------|-------------------|--|----------|
| Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. | Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. |
| 0.00 | | 0.00 | 15,000,000.00 | 12.5 % CG2004 | 110.80 |

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

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

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

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

The provisions printed overleaf form a part of the Contract.



Yours faithfully,

[Signature]

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

TRUE COPY

[Signature]
(Rajan Katdare)
Police Inspector.
EOW C & CID, Mumbai

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

Bill No.: EURO / PUNE / 13,675

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
 30/32 RAMWADI
 1ST CAVEL CROSS LANE
 KALBADEVI ROAD MUMBAI 400 002
 Pin : 400 002

Form : B
 Date : 03/07/2001

PAN NO. : AAA CL 0877 B



Home Trade Ltd.
 Tower 4, 5th Floor, International
 Infotech Park, Nasa Mumbai - 400 703
 Tel: 91-22-781 7444, 781 2558, Fax: 91-22-781 2488

| | AMOUNT | |
|--|----------------------|-------|
| | Rupees | Paise |
| To the cost of Rs. 10,000,000.00 | 10,260,000.00 | |
| at the rate of Rs. 102.60 ✓ | | |
| Add : Interest from 01/06/2001 To 24/07/2001 | | |
| For 53 Days Rs. 150,902.78 | 150,902.78 | |
| Less Tax @ Rs 0.00 | | |
| GRAND TOTAL : | 10,410,902.78 | |

paid by payor 24/7/01
no 1041090278
no 9571324-24-7-2001

REMARK
 RUPEES TEN MILLION FOUR HUNDRED TEN THOUSAND NINE HUNDRED TWO AND SEVENTY-EIGHT PAISE ONLY

Note : We are not responsible for the Next Interest due, if the securities are not transferred immediately after delivery.
 (Please Pay by Account Cheque Only)

[Signature]
 E. & O.E.
 For M/s Home Trade Ltd.

TRUE COPY
 (Rajan Katdare)
 Police Inspector,
 EOW CB CID, Mumbai



home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Nand Mumbai - 400 700
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2549

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

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. #

CONTRACT NO. 2001 - 2,002/000 13,675
Trade Date : 03/07/2001
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

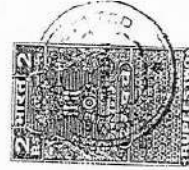
If we have this day entered into the following transactions with you as PRINCIPAL(S) TO PRINCIPAL(S) :

| Securities SOLD TO you | | RAGHUVANSHI CO-OPERATIVE B, Delivery/Clearing | | Securities BOUGHT FROM y | | Delivery/Clearing | |
|------------------------|------------------|---|-------------------|--------------------------|----------|-------------------|----------|
| Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. | Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. | Quantity F.V. Rs. | Rate Rs. |
| 10,000,000.00 | 10.25 % CG2012 | 102.60 | 0.00 | | | | 0.00 |

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

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

The provisions printed overleaf form a part of the Contract.



Yours faithfully,

[Signature]
[Signature]

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

TRUE COPY

[Signature]
(Rajan Katdare)
Police Inspector.
EOW C8 CID, Mumbai

53

17-213750

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



home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 401 703
Tel: 91-22-261 2444, 781 2550, Fax: 91-22-261 5548

Bill No.: EURO / PUNE / 13,575

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin : 400 002

Form : B

Date : 03/07/2001

PAN NO. : AAA CL 0877 B

| | AMOUNT | |
|--|----------------------|-------|
| | Rupees | Paise |
| Sold to you ... | | |
| To the cost of Rs. 15,000,000.00 10.25 % CG2012
at the rate of Rs. 102.60 | 15,390,000.00 | ✓ |
| Add : Interest from 01/06/2001 To 18/07/2001 | | |
| For 47 Days Rs. 200,729.17 Less Tax @ Rs 0.00 | 200,729.17 | ✓ |
| GRAND TOTAL : | 15,590,729.17 | |

Due to us ...

REMARK

FIFTEEN MILLION FIVE HUNDRED NINETY THOUSAND SEVEN HUNDRED TWENTY-NINE AND SEVENTEEN PAISE ONLY

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

(Please Pay by Account Cheque Only)

Saved payo
no
15/07/01

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

TRUE COPY
(Rajan Kotdare)
Police Inspector.
EOW CB CID, Mumbai

15/07/01 by
Sharma



home trade ltd.

Tower 4, 5th Floor, International
Infotech Park, Near Mumbai - 400 703
Tel: 91-22-781 2414, 781 2350, Fax: 91-22-781 2418

Subject to Pune Jurisdiction.
Contract note issued by members acting for constituents as Principals
SEBI REGN NO : INB 110624628

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. #

CONTRACT NO. 2001 - 2,002/000 13,575
Trade Date : 03/07/2001
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

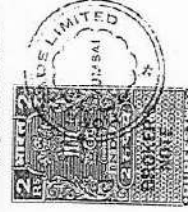
| Securities SOLD TO you | | Securities BOUGHT FROM y | | Delivery/Clearing | |
|------------------------|------------------|--------------------------|-------------------|-------------------|----------|
| Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. | Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. |
| 15,000,000.00 | 10.25 % CG2012 | 102.60 | 0.00 | | 0.00 |

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

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

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

The provisions printed overleaf form a part of the Contract.



Yours faithfully,

[Signature]

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

TRUE COPY

(Rajan Katdare)
Police Inspector.
EOW CB CID, Mumbai.



home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 703
Tel: 91-22-281 2444, 281 2550, Fax: 91-22-281 25 8

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

Bill No.: EURO / PUNE / 13,606

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin : 400 002

Form : B
Date : 03/07/2001

PAN NO. : AAA CL 0877 B

| | AMOUNT | |
|--|----------------------|-------|
| | Rupees | Paise |
| To the cost of Rs. 15,000,000.00 10.25 % CG2012
at the rate of Rs. 102.60 | 15,390,000.00 | / |
| Add : Interest from 01/06/2001 To 20/07/2001 | | / |
| For 49 Days Rs. 209,270.83 Less Tax @ Rs 0.00 | 209,270.83 | / |
| GRAND TOTAL : | 15,599,270.83 | |

Payable Rs. 967420
19-7-2001
Ms. E. & O.E.

(REMARK

FIFTEEN MILLION FIVE HUNDRED NINETY-NINE THOUSAND TWO HUNDRED SEVENTY AND EIGHTY-THREE PAISE ONLY

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

(Please Pay by Account Cheque Only)

E. & O.E.
[Signature]
For M/s Home Trade Ltd.

TRUE COPY

(Official Seal)
Prince 130000
EOW Co Ltd, Mumbai

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home trade ltd.
Tower 4, 5th Floor, International
Informech Park, Newl Mumbai - 400 703
Tel: 91-22-281 2444, 281 2530, Fax: 91-22-281 2518

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

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
IST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. *

CONTRACT NO. 2001 - 2,002/000 13,606
Trade Date : **03/07/2001**

Stamp as required under Article 43(f) OR Article 5(b) of schedule I to the Bombay Stamp Act, 1958.

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

| Securities SOLD TO you | | Securities BOUGHT FROM y | | Delivery/Clearing | |
|------------------------|------------------|--------------------------|-------------------|-------------------|----------|
| Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. | Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. |
| 15,000,000.00 | 10.25 % CG2012 | 102.60 | 0.00 | | 0.00 |

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

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

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

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

The provisions printed overleaf form a part of the Contract.



Yours faithfully,

S. Bhandari
For Home Trade Ltd.

Members(s) of Pune Stock Exchange Ltd. Pune

TRUE COPY

(Rajani Khandare)
Police Inspector
EOW CH CID, Mumbai



home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, New Mumbai - 400 703
Tel: 91-22-781 244, 781 2550, Fax: 91-22-781 2588

SHARE & GOVT. SECURITY BROKER
A Member of Pune Stock Exchange Ltd.
SEBI REGN NO : INB 1106246338

Bill No.: EURO / PUNE / 14,171

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin : 400 002

Form : B

Date : 14/09/2001

PAN NO. : AAAA CL 0877 B

| | AMOUNT | |
|--|----------------------|--------------------|
| | Rupees | Paise |
| <i>Bought from you ...</i> | | |
| To the cost of Rs. 40,000,000.00 | 10.25 | % CG2012 |
| at the rate of Rs. 105.50 | | |
| Add : Interest from 01/06/2001 To 27/09/2001 | | |
| For 116 Days Rs. 1,321,111.11 | | Less Tax @ Rs 0.00 |
| <i>Due to you ...</i> | | |
| GRAND TOTAL : | 43,521,111.11 | |

REMARK

RUPEES FORTY-THREE MILLION FIVE HUNDRED TWENTY-ONE THOUSAND ONE HUNDRED ELEVEN AND ELEVEN PAISE ONLY

*Charges No. 256939
on HDFC Bank
Telex Transfer
Account No. 123456789*

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

22

TRUE COPY

(Rajan Katdare)
Police Inspector
EOW CB CID, Mumbai



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

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

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. #

CONTRACT NO. 2001 - 2,002/000 14,171
Trade Date : 14/09/2001
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

| Securities SOLD TO you | | Delivery/Clearing | | Securities BOUGHT FROM y RAGHUVANSHI CO-OPERATIVE BA | | Delivery/Clearing | |
|------------------------|------------------|-------------------|-------------------|--|----------|-------------------|--|
| Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. | Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. | | |
| 0.00 | | 0.00 | 40,000,000.00 | 10.25 % CG2012 | 105.50 | | |

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

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

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

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The provisions printed overleaf form a part of the Contract.



Yours faithfully,

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

TRUE COPY

[Signature]
(Rajin Katdare)
Police Inspector.
EOW CB CID, Mumbai

59



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

home trade ltd.
 Tower 4, 5th Floor, International
 Infotech Park, Nand Mumbai - 400 703
 Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2438

Bill No.: EURO / PUNE / 14,173
 Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
 30/32 RAMWADI
 1ST CAVEL CROSS LANE
 KALBADEVI ROAD MUMBAI 400 002
 Pin : 400 002

Form : B
 Date : 14/09/2001

PAN NO. : AAAA CL 0877 B

| | AMOUNT | |
|---|----------------------|------------|
| | Rupees | Paise |
| To the cost of Rs. 40,000,000.00 10.03 % GOI 2019
at the rate of Rs. 101.80
Add : Interest from 09/08/2001 To 27/09/2001
For 48 Days Rs. 534,933.33 Less Tax @ Rs 0.00 | 40,720,000.00 | 534,933.33 |
| GRAND TOTAL : | 41,254,933.33 | |

Sold to you ...

*paid
Approved
27-9-01
CHES*

*← from pay order no 017424
for Rs 41254933.33
dated 14-09-2001*

REMARK
 RUPEES FORTY-ONE MILLION TWO HUNDRED FIFTY-FOUR THOUSAND NINE HUNDRED THIRTY-THREE AND THIRTY-THREE PAISE ONLY

Note : We are not responsible for the Next Interest due, if the securities are not transferred immediately after delivery.
 (Please Pay by Account Cheque Only)

For M/s Home Trade Ltd.

TRUE COPY
 (Rajan Katdare)
 Police Inspector,
 EOW CB CID, Mumbai



home trade ltd.
 Tower 4, 5th Floor, International
 Infotech Park, Near Mumbai - 400 703
 Tel: 91-22-2781 2444, 281 2550, Fax: 91-22-2781 2549

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

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
 30/32 RAMWADI
 1ST CAVEL CROSS LANE
 KALBADEVI ROAD MUMBAI 400 002
 Code No. 5

CONTRACT NO. 2001 - 2,002/000 14,173
 Trade Date : 14/09/2001
 Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

| Securities SOLD TO you | | Securities BOUGHT FROM y | | Delivery/Clearing | |
|------------------------|------------------|--------------------------|-------------------|-------------------|----------|
| Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. | Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. |
| 40,000,000.00 | 10.03 % GOI 2019 | 101.80 | 0.00 | | 0.00 |

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

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

The provisions printed overleaf form a part of the Contract.



23

Yours faithfully,

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

TRUE COPY

[Signature]
 (Rajan Katdare)
 Police Inspector,
 EOW CB CID, Mumbai



home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, Navi Mumbai - 400 701
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2518

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

Bill No.: EURO / PUNE / 14,949

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST-CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin : 400 002

Form : B
Date : 22/11/2001

PAN NO. : AAA CL 0877 E

| | AMOUNT | |
|--|----------------------|-------|
| | Rupees | Paise |
| To the cost of Rs. 40,000,000.00 10.03 % GOI 2019
at the rate of Rs. 111.95 | 44,780,000.00 | |
| Add : Interest from 69/08/2001 To 19/12/2001
For 130 Days Rs. 1,448,777.78 Less Tax @ Rs 0.00 | 1,448,777.78 | |
| GRAND TOTAL | 46,228,777.78 | |

REMARK

RUPEES FORTY-SIX MILLION TWO HUNDRED TWENTY-EIGHT THOUSAND SEVEN HUNDRED SEVENTY-SEVEN AND SEVENTY-EIGHT PAISE ONLY

Due to you ...

Received by
Rajeshwar
31/12/2001
Cl. No. 116314
for
Share
12.8.2001

E. & O.E.

For M/s Home Trade Ltd.

TRUE COPY

(Rajan Katsare)
Police Inspector,
EOW CB CID, Mumbai

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03/12/2001



home trade ltd.
Tower 4, 4th Floor, International
Infotech Park, New Mumbai - 400 703
Tel: 91-22-281 2444, 781 2530, Fax: 91-22-281 5348

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

TO,
RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32, RAIMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. *

CONTRACT NO. 2001 - 2,002/000 14,949
Trade Date : 22/11/2001
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

| Securities SOLD TO YOU | | Securities BOUGHT FROM YOU | | Delivery/Clearing | Delivery/Clearing |
|------------------------|------------------|----------------------------|------------------|-------------------|-------------------|
| Quantity
F.V. Rs. | KIND OF SECURITY | Quantity
F.V. Rs. | KIND OF SECURITY | Rate
Rs. | Ra.
Rs. |
| 0.00 | | 40,000,000.00 | 10.03 % GOI 2019 | 0.00 | 111.95 |

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

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

The provisions printed overleaf form a part of the Contract.

TRUE COPY
(Rajan Katdare)
Police Inspector.
EOW CB CID, Mumbai

Yours faithfully,

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



home trade ltd.

Tower 4, 5th Floor, International
Infotech Park, Nav Mumbai - 400 703
Tel: 91/22/781 2444, 781 2350, Fax: 91/22/781 2318

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

BHII No.: EURO / PUNE / 14,951

Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin : 400 002

Form: B

Date: 22/11/2001

PAN NO. : AAAA CL 0877 B

| | AMOUNT | |
|--|----------------------|-------|
| | Rupees | Paise |
| Sold to you ... | | |
| To the cost of Rs. 40,000,000.00 | 40,860,000.00 | |
| at the rate of Rs. 102.15 | | |
| Add : Interest from 27/10/2001 To 12/12/2001 | 400,000.00 | |
| For 45 Days Rs. 400,000.00 Less Tax @ Rs 0.00 | | |
| Due to us ... | 41,260,000.00 | |
| REMARK | | |
| RUPEES FORTY-ONE MILLION TWO HUNDRED SIXTY THOUSAND ONLY | | |
| Note : We are not responsible for the Next Interest due, if the securities are not transferred immediately after delivery.
(Please Pay by Account/ Cheque Only) | | |

*Paid by payorder
no 953335-409
H. S. M. M. M.*

[Signature]
E. & O. E.
For M/s Home Trade Ltd.

TRUE COPY
[Signature]
(Police Signature)
Police Inspector
EOW CB CID, Mumbai

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home trade Ltd.

Tower 4, 8th Floor, International
Infotech Park, Near Mumbai - 400 703
Tel: 91 22 261 2444, 781 2550, Fax: 91 22 781 2548

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

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
3032 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. *

CONTRACT NO. 2001 - 2,002/000 14,951
Trade Date : 22/11/2001

Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

| Securities SOLD TO you | | Securities BOUGHT FROM y | | Delivery/Clearing | |
|------------------------|------------------|--------------------------|-----------------------|-------------------|-------------|
| Quantity
F. V. Rs. | KIND OF SECURITY | Rate
Rs. | Quantity
F. V. Rs. | KIND OF SECURITY | Rate
Rs. |
| 40,000,000.00 | 8.00 % CG 2011 | 102.15 | 0.00 | | 0.00 |

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

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

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

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



The provisions printed overleaf form a part of the Contract.

Yours faithfully,

[Signature]
For Home Trade Ltd.

Members(s) of Pune Stock Exchange Ltd. Pune

TRUE COPY

[Signature]
(Rajan Katdare)
Police Inspector,
EGW CS CID, Mumbai



home trade ltd.
Tower 4, 5th Floor, International
Indra Park, New Mumbai - 400 703
Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2586

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

PAN NO.: AAA CL 0877 B

Form: B
Date: 15/02/2002

Bill No.: EURO / PUNE / 16,174
Messrs: RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin: 400 002

| | AMOUNT | |
|---|----------------------|-------|
| | Rupees | Paise |
| To the cost of Rs. 40,000,000.00 8.00 % CG 2011
at the rate of Rs. 105.27 | 42,108,000.00 | |
| Add: Interest from 27/10/2001 To 05/03/2002
For 128 Days Rs. 1,137,777.78 Less Tax @ Rs 0.00 | 1,137,777.78 | |
| GRAND TOTAL : | 43,245,777.78 | |

Recd by payee on 15/02/2002

REMARK
RUPEES FORTY-THREE MILLION TWO HUNDRED FORTY-FIVE THOUSAND SEVEN HUNDRED SEVENTY-SEVEN AND SEVENTY-EIGHT PAISE ONLY

34

pm

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

TRUE COPY

e
(Rajjan Katarre)
Police Inspector.
EOW CB CID, Mumbai.

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home trade ltd.
Tower 4, 5th Floor, International
Infotech Park, New Mumbai - 400 703
Tel: 91-22-781 2444, 781 2500, Fax: 91-22-781 2548

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

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. 4

CONTRACT NO. 2002 - 2,001/000 16,174
Trade Date : 15/02/2002
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

| Securities SOLD TO you | | Delivery/Clearing | | Securities BOUGHT FROM y RAGHUVANSHI CO-OPERATIVE BA Delivery/Clearing | |
|------------------------|------------------|-------------------|-------------------|--|----------|
| Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. | Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. |
| 0.00 | | 0.00 | 40,000,000.00 | 8.00 % CG 2011 | 105.27 |

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

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



The provisions printed overleaf form a part of the Contract.

TRUE COPY
(Signature)
(Rajan Kaldare)
Police Inspector.
EOW CB CID, Mumbai

Yours faithfully,
(Signature)
For Home Trade Ltd.
Members(s) of Pune Stock Exchange Ltd. Pune



SHARE & GOVT. SECURITIES BROKER
A Member of Pune Stock Exchange Ltd.

SEBI REGN NO : INB 110624638

Bill No.: EURO / PUNE / 16,179

Messrs: **RAGHUVANSHI CO-OPERATIVE BANK LTD**
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Pin : 400 002

Form : B

Date : 15/02/2002

PAN NO. : AAA CL 0877 B

Home Trade Ltd.
Tower 4, 4th Floor, International
Finance Park, 3rd Main Road, 400 703
Tel: 91201 2414, 2415, 2416, Fax: 91201 2414

| | | AMOUNT | |
|--|----------------|----------------------|-------|
| | | Rupees | Paise |
| To the cost of Rs. 50,000,000.00 | | 53,500,000.00 | |
| at the rate of Rs. 107.00 | | | |
| Add : Interest from 15/01/2002 To 04/03/2002 | | | |
| For 49 Days | Rs. 549,208.33 | 549,208.33 | |
| Less Tax @ Rs 0.00 | | | |
| GRAND TOTAL | | 54,049,208.33 | |

Sold to you ...

Due to us ...

REMARK

RUPEES FIFTY-FOUR MILLION FORTY-NINE THOUSAND TWO HUNDRED EIGHT AND THIRTY-THREE PAISE ONLY

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

(Please Pay by Account Cheque Only)

Payable Cheque No. 825909 Dated 15/02/2002
Account No. 11711111111111111111

E. & O.E.

[Signature]
For M/s Home Trade Ltd.

TRUE COPY
[Signature]
(Rajan Katore)
Police Inspects,
EOW CB CID, Mumbai



home trade ltd.
Tower 4, 5th Floor, International
IndusTech Park, West Mumbai - 400 703
Tel: 91 22 281 2144, 701 2156, Fax: 91 22 281 2148

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

To,
RAGHUVANSHI CO-OPERATIVE BANK LTD
30/32 RAMWADI
1ST CAVEL CROSS LANE
KALBADEVI ROAD MUMBAI 400 002
Code No. *

CONTRACT NO. 2002 - 2,001/000 16,179
Trade Date : 15/02/2002

Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

| Securities SOLD TO you | | RAGHUVANSHI CO-OPERATIVE B. Delivery/Clearing | | Securities BOUGHT FROM you | | Delivery/Clearing | |
|------------------------|------------------|---|-------------------|----------------------------|----------|-------------------|------------------|
| Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. | Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. | Quantity F.V. Rs. | KIND OF SECURITY |
| 50,000,000.00 | 8.07% GOI 2017 | 107.00 | 0.00 | | | | |

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

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

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

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



The provisions printed overleaf form a part of the Contract.

Yours faithfully,

[Signature]
Member(s) of Pune Stock Exchange Ltd. Pune

TRUE COPY
[Signature]
(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai

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Phone : 206 6954 / 206 787
267 1767 / 207 1788

Raghuvanshi Co-operative Bank Ltd.

Regd. Off. & H. O. : 276/286, Kalbadevi Road, Kilachand Mansion,
Mumbai - 400 002.

Ref. No. _____

Date _____

Minutes of the Board Meeting of the Raghuvanshi Co-operative Bank Ltd., held on 30th November 2000.

B.R. No.7
Operation
in Govt.
securities

It is hereby resolved that any two of the directors and/or official of the Raghuvanshi Co-operative Bank Ltd., jointly are hereby authorised to sell, purchase, transfer, endorse, negotiate and/or otherwise deal in Government Securities and sign letter of Indemnities, execute bond or indemnity guarantee and sign declarations and also authorised to receive interest and principal thereof on behalf of the Raghuvanshi Co-operative Bank Ltd.

| Name of the Director / Official | Designation | Signature |
|-----------------------------------|------------------|-----------|
| 1. Shri Shigibhai D. Majethia | Chairman | |
| 2. Shri Vinaychandra T. Madhalani | Vice Chairman | |
| 3. Shri Keshavlal K. Varma | Director | |
| 4. Shri Pradip C. Gandhi | Hon. Secretary | |
| 5. Shri J.N. Mehta | General Manager | |
| 6. Shri R.L. Modi | Chief Accountant | |

Certified True Copy

For Raghuvanshi Co-operative Bank Ltd.

[Signature]
Manager



For Raghuvanshi Co-operative Bank Ltd.

[Signature]
Manager

CERTIFIED TRUE COPY:

TRUE COPY

[Signature]
(Rajon Kardare)
Police Inspector,
EOW CB CID, Mumbai-

70

Ar. Payee

85 / O/D URB

4.3.2002 / 20

Pay m/s Home Trade Ltd.

या धारक को *or* Bearer

रुपये *Rupees Five Crores forty Nine thousand two hundred eight & thirty three paise*

अदा करें

RS. 5404920833

| | | | | |
|----------------------|------|--------------|----|---------------|
| भारता सं.
A/c No. | No 2 | र.प.
L.F. | -- | ऑ.इ.
INTLS |
|----------------------|------|--------------|----|---------------|

or Raghunshi Co-operative Bank Ltd.

मुंबई जिल्हा मध्यवर्ती सहकारी बँक लि.
फोर्ट शाखा, मुंबई ४०००१.

THE MUMBAI DISTRICT CENTRAL CO-OP. BANK LTD.
Fort Branch, Mumbai-400 001. A/FOR

J. N. ...
General Manager
Chief Accountant
Law Officer

S. K. ...
Chairman
Director
Shri. ...
Chairman

11828909 4000680161 G.M.

TRUE COPY

e
(Kojan Kulkare)
Police Inspector.
EOW CB CID, Mumbai

Please pay to Home Trade Ltd.
or Raghuvanshi Co-operative Bank Ltd.

 **UTI BANK**
SERVICE BRANCH, **MUMBAI**
400 211 087
E 4 MAR 2002
**HIGH VALUE
CLEARING**
TEL: 288 6568, 6586, 6652

S. A. Rajwade
Chairman
Director

TRUE COPY

(Rajjan Kaldare)
Police Inspector,
60W CB CID, Mumbai

भारतीय रिज़र्व बैंक

तार: " अयक्रेडिट"
TELEGRAMS "URBCREDIT"

केन्द्रीय कार्यालय
शहरी बैंक विभाग
गारमेट हाऊस, पहली मंजिल
वरली, मुंबई - 400 018

टेलीफोन
Telephone 4939941-49

टेलीग्राम सं.]
Telex 011 - 74492

पोस्ट बॉक्स सं.]
Post Box No. 6587

RESERVE BANK OF INDIA

CENTRAL OFFICE

URBAN BANKS DEPARTMENT
1ST FLOOR, GARMENT HOUSE
WORLD, MUMBAI - 400 018

कृपया उत्तर में लिखें
Please quote in reply

संदर्भ सं. श्रवैवि
UBD.BR.Cir. 11 /16.26.00/2001-02

22 October 2001
30 Ashwina 1923(S)

All Primary (Urban) Cooperative Banks

Dear Sir,

Banking Regulation Act, 1949 (As Applicable to
Cooperative Societies) Section 24 - Investment
in Government and other approved securities by
Urban Cooperative Banks (UCBs)

Please refer to our Circular UBD.BR.No.42/16.26.00/2000-01 dated 19th April 2001 in terms of which UCBs were required to achieve certain minimum level of SLR holding in Government and other approved securities as percentage of NDTL by end of March 2002. It has now been decided to modify the time frame for achieving the prescribed levels of SLR holding in the form of Government and other approved securities as indicated below.

SLR Investment of UCBs : Revised Time-frame

| Category of UCBs | Minimum SLR holding in government and other approved securities as per cent of NDTL | | | |
|---------------------------------------|---|-------------------------------------|---------------------------------|---------------------------------|
| | Present | Earlier proposed for March 31, 2002 | Now proposed for March 31, 2002 | Now proposed for Sept. 30, 2002 |
| 1) Non-Scheduled UCBs | | | | |
| a) With NDTL of Rs.25 crore and above | 10.0% | 15.0% | 12.5% | 15.0% |
| b) With NDTL of less than Rs.25 crore | NIL | 10.0% | 7.5% | 10.0% |
| 2) Scheduled UCBs | 15.0% | 20.0% | 17.5% | 20.0% |

2. Further, the requirement that, with effect from April 01, 2003, all scheduled urban cooperative banks shall maintain their SLR assets of 25.0 per cent of NDTL only in government and other approved securities, remain unchanged.



TRUE COPY

(Rajan Kaldare)
Police Inspector
EOW CB CD, Mumbai

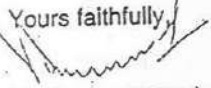
72

3. It is possible that a number of UCBs in any of the categories have already achieved as on October 20, 2001 or were nearer to the target set for end-March or end-September 2002. Notwithstanding the revision in the time-frame as proposed above, such UCBs are advised not to bring down their present level of SLR holding in government and other approved securities as a proportion of their NDTL.


4. All other instructions in our above circular will remain unchanged.

5. Please acknowledge receipt to the concerned Regional Office.

Yours faithfully


(S. Karuppasamy)
Chief General Manager

TRUE COPY


(Rajan Katdare)
Police Inspector
EOW CB CID, Mumbai

M.K. GHELANI
NOTARY, UNION OF INDIA

M.M. GHELANI

V.R. ADVANI



Law Charter

Registered

ADVOCATES, SOLICITORS & NOTARY

IN REPLY PLEASE QUOTE REF. NO. VA/000579 DATE 14th May, 2002.

R.P.A.D / U.P.C.

To:

1] M/s Home Trade Limited
Tower 4, 5th floor
International Infotech Park
Above Vashi Rly. Stn.
Navi Mumbai-400 703.

2] Mr. Ketan Sheth
Lalit Kutir, 2/3 Floor
Near Cooper Chimney
Gulmohar Cross Road No. 9
Juhu, Mumbai.

3] Mr. N. S. Trivedi
Near N. M. College
Juhu, Mumbai.

4] Mr. Sanjay Agarwal
Kusum Apartments, 7th floor
Sector-17, Vashi.

Re: Non-delivery of 8.07% of GOI 2017 of the
value of Rs.5 Crore with accrued interest
of Rs.5,49,208.33 upto 04/03/2002.

Dear Sirs,

This is in furtherance to our letter No.MG/000537 dated 7th
May, 2002 attempted to be delivered to you by courier. The
envelopes containing the said letter have, however, been returned
to us with the remarks "Co. lock out", "Person out of station",
"Person shifted" and "Shifted" respectively.

In view thereof, we are once again despatching herewith the
same by R.P.A.D and U.P.C.

Yours faithfully,

Encl: a/a

14-K, HAMAM STREET, FORT, BOMBAY 400 023 • TELEPHONE: 2651372 • 2655907 • TELEGRAM: "LAWCHART", BOMBAY.

*Certified True
Copy*

TRUE COPY

(Rajan Kulkarni)
Police Inspector,
BOW CE CH, Mumbai

73

M.K. GHELANI
NOTARY, UNION OF INDIA

M.M. GHELANI

V.R. ADVANI



Law Charter

Registered

ADVOCATES, SOLICITORS & NOTARY

IN REPLY PLEASE QUOTE REF. NO. MG/000537

DATE 7th May, 2002.

To:

- 1] M/s Home Trade Limited
Tower 4, 5th floor
International Infotech Park
Above Vashi Rly. Stn.
Navi Mumbai-400 703.
- 2] Mr. Ketan Sheth
Lalit Kutir, 2/3 Floor
Near Cooper Chimney
Gulmohar Cross Road No.9
Juhu, Mumbai.
- 3] Mr. N. S. Trivedi
Near N. M. College
Juhu, Mumbai.
- 4] Mr. Sanjay Agarwal
Kusum Apartments, 7th Floor
Sector-17, Vashi.
- 5] Mr. Subodh Bhandari
Vashi, Navi Mumbai.

Re: Non-delivery of 8.07% of GOI 2017 of the
value of Rs.5 Crore with accrued interest
of Rs.5,49,208.33 upto 04/03/2002.

Dear Sirs,

We write this on behalf and under instructions of our client,
RAGHUVANSHI CO-OPERATIVE BANK LTD.

1] By and under your Bill No. EURO/PUNE/16,179 dated 15/02/2002,
you No.1 sold to our client 8.07% GOI2017 of the face value of
Rs.5 Crore at the rate of Rs.107/- amounting to Rs.5.36 Crores.
In addition, reimbursement of accrued interest thereon from

14-K, HAMAM STREET, FORT, BOMBAY 400 023 • TELEPHONE: 2651372 • 2655907 • TELEGRAM: "LAWCHART", BOMBAY.

True Copy
[Signature]

TRUE COPY

[Signature]
(Rajendra Wadare)
Partner, etc.
ESW CE CH, Mumbai

74

15/01/2002 to 04/03/2002 amounting to Rs.5,49,208.33 was also claimed from our client thereunder.

2] You No.1 are registered with SEBI under No.INB110624638 and as per the requirement, you have also issued your Contract No.2002-2,001/000 16,179 bearing trade date: 15/02/2002.

3] Our client has duly paid an aggregate sum of Rs.5,40,49,208.33 to you No.1 by their Cheque No.828909 dated 4/3/2002 being the effective valid date, drawn on Mumbai District Central Co-operative Bank Ltd. and the same has been duly encashed.

4] You Nos.2 to 5 are the Directors of you No.1 and are in the charge and management thereof.

5] Thereafter repeated inquiries and demands have been made with your Mr.Trivedi and Miss Kanan both by the Vice Chairman of our client Shri Vinaychandra Madhani and also by the General Manager of our client Shri Mehta both of whom have dealt with you in the matter primarily. On each such occasions our client has been assured that the delivery will be effected shortly. The same, however, has not been effected till date.

*NOT amount
a mis
representation*

6] In view of the recent newspaper reports, our client has become apprehensive and has also made a written demand by its letter dated 30/04/2002 and has also formally lodged a complaint with the Economic Offence Wing of the Mumbai Police.

7] This is, therefore, to finally call upon you to deliver to our client, within 48 hours from the date hereof, the said securities sold by you to our client, together with the relevant Transfer Documents, failing which it will be presumed that you

True Copy
[Signature]

TRUE COPY

[Signature]
(Rajan Madare)
Police Inspector,
EOW CB CID, Mumbai

[Handwritten mark]

16

: 3 :

have mis-appropriated the funds entrusted by our client and have committed breach of trust and committed the offences of criminal breach of trust, cheating, misappropriation, etc. and will proceed further accordingly holding you liable for the criminal and civil actions and consequences.



Yours faithfully,

cc:client

Law Charter

*True Copy
see*

TRUE COPY

e
(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai

RAGHUVANSHI CO-OPERATIVE BANK LIMITED

Details of Securities Purchased from Home Trade Ltd.

| Date of Purchase | Security Name | Rate | Face Value | Total Amount including interest | Date of Payment | Che. No. / Pay Order No. | Deposited in Bk/Branch |
|------------------|----------------|--------|--------------|---------------------------------|-----------------|----------------------------------|---|
| ① 23.08.2000 | 10.95% CG 2011 | 97.60 | Rs.4 Crore | Rs.4,00,62,000.00 | 24.08.2000 | P.O. No.959620 | |
| ② 03.05.2001 | 12.05% CG 2004 | 108.60 | Rs.2 Crore | Rs.2,20,04,722.22 | 04.05.2001 | P.O. No. 957261 | H.D.F.C. bk. Nariman Point Br., Clg. Dated 05.05.2001 |
| ③ 08.05.2001 | 12.05% CG 2004 | 108.75 | Rs.2 Crore | Rs.2,20,69,444.44 | 09.05.2001 | P.O. No. 957275 | I.C.I.C.I. Bk. Nariman Point Br., Clg. Dated 09.05.2001 |
| ④ 03.07.2001 | 10.25% CG 2012 | 102.60 | Rs.1 Crore | Rs.1,04,10,902.78 | 24.07.2001 | P.O. No. 957432 | H.D.F.C. Bk., Nariman Point Br., Clg. Dated 25.07.2001 |
| ⑤ 03.07.2001 | 10.25% CG 2012 | 102.60 | Rs.1.5 Crore | Rs.1,55,90,729.17 | 18.07.2001 | P.O. No. 957404 | H.D.F.C. Bk. Nariman Point Br., Clg. Dated 18.07.2001 |
| ⑥ 03.07.2001 | 10.25% CG 2012 | 102.60 | Rs.1.5 Crore | Rs.1,55,99,270.83 | 19.07.2001 | P.O. No. 957420 | H.D.F.C. Bk., Nariman Point Br., Clg. Dated 20.07.2001 |
| ⑦ 14.09.2001 | 10.05% CG 2019 | 101.80 | Rs. 4 Crore | Rs.4,12,54,933.33 | 27.09.2001 | P.O. No. 017424 | H.D.F.C. Ind. Bk., Nariman Point Br., Clg. Dated 27.09.2001 |
| ⑧ 22.11.2001 | 8% CG 2011 | 102.15 | Rs. 4 Crore | Rs.4,12,60,000.00 | 19.12.2001 | P.O. No.957735 | Indus Ind. Bk., Nariman Point Br., Clg. Dated 21.12.2001 |
| ⑨ 15.02.2002 | 5.07% CG 2017 | 107.00 | Rs. 5 Crore | Rs.5,40,49,208.33 | 04.03.2002 | Chq. No. 828909 on M.D.C.C. Bank | UTI Bk. Service Br., Clg. Dated 04.03.2002 |

26 230 211.12
4 008000.00
= 22,22,59211.12

TRUE COPY

(Rajan Naidure)
Police Inspector,
EOW CB CID, Mumbai

RAGHU VANSHI CO-OPERATIVE BANK LIMITED

Details of Securities Sold to Home Trade Ltd.

| Date of Sale | Security Name | Rate | Face Value | Total Amount received including interest | Cleared thrus. B.S.C. | Date of receipt of payment | Cheque No. - Bank & Branch |
|--------------|-----------------|--------|--------------|--|-----------------------|----------------------------|--|
| 03.05.2001 | 10.935% CG 2011 | 105.25 | 2 Crores ① | Rs. 2,19,86,833.33 | M.D.C.C. | 04.05.2001 | 219275 - HDFC Bk., Nariman, Point Branch |
| 08.05.2001 | 10.95% CG 2011 | 105.10 | 2 Crores ② | Rs. 2,19,87,250.00 | M.D.C.C. | 09.05.2001 | 933110 - HDFC Bk., Nariman Point Branch |
| 03.07.2001 | 12.50% CG 2044 | 110.80 | 1.5 Crores ③ | Rs. 1,72,13,750.00 | M.D.C.C. | 17.07.2001 | 933110 - HDFC Bk., Nariman Point Branch |
| 03.07.2001 | 12.50% CG 2004 | 110.80 | 1 Crore ④ | Rs. 1,14,96,666.67 | M.D.C.C. | 23.07.2001 | 4001174 - HDFC Bk., Nariman Point Branch |
| 03.07.2001 | 12.50% CG 2004 | 110.80 | 1.5 Crores ⑤ | Rs. 1,72,24,166.67 | M.D.C.C. | 19.07.2001 | 400112 - HDFC Bk., Nariman Point Branch |
| 14.09.2001 | 10.25% CG 2012 | 105.50 | 4 Crores ⑥ | Rs. 4,35,21,111.11 | M.D.C.C. | 27.09.2001 | 56939 - HDFC Bk., Nariman Point Branch |
| 22.11.2001 | 10.03% CG 2019 | 111.95 | 4 Crores ⑦ | Rs. 4,62,28,777.78 | M.D.C.C. | 19.12.2001 | DD No 316591 - 400216 - HDFC Bk., Nariman Point Branch |
| 15.02.2002 | 5% CG 2011 | 105.27 | 4 Crores ⑧ | Rs. 4,32,45,777.78 | M.D.C.C. | 05.03.2002 | 400268 - LTI Bank Ltd., Nariman Point |

2,19,86,833.33
 2,19,87,250.00
 439,44,083.33
 22,29,04,333.34
 4,39,74,083
 17,89,30,750.34

Purchased 26,23,01,211.12
 Sold - 22,29,04,333.12
 Net loss 3,93,96,575.00

TRUE COPY

(Rajan Kaidare)
 Police Inspector,
 EOW CB CID, Mumbai

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Date:- 23/07/2002

Further statement of Ashwin Maganlal Zatakia H- 42 Occ- service R/o. Vasant Aradhana, C- Bldg, Flat no. 501, Dahanukar Wadi, Mahavir Nagar, Kandivali (W), Mumbai 67 Tel:- © 8656212 (o) 2066954.

In continuation to my earlier statement dated 28/05/2002, today I again attended the office of GB CB CID Mumbai and submit the following documents alongwith a covering letter dated 23/07/2002 signed by General Manager Shri. J.N. Mehata.

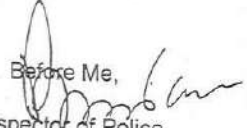
A. Original Six pay orders issued in favour of Home Trade Ltd., as follows.

| Sr. No. | Pay order no. | Amount |
|---------|---------------|----------------|
| 1. | 957261 | 2,20,04,722.22 |
| 2. | 957274 | 2,20,69,444.44 |
| 3. | 957404 | 1,55,90,729.17 |
| 4. | 957420 | 1,55,99,270.00 |
| 5. | 957432 | 1,04,10,902.78 |
| 6. | 017424 | 4,12,54,933.33 |


M/s. Home Trade Ltd. was given total 8 pay orders. However, remaining two pay orders of Rs. 4,00,62,000/- & 4,12,60,000/- were not found on record. we are searching the record and submit the same at the earliest.

B. Copy of Pay order register.

My further statement recorded in English I read it and it is correct

Before Me,

Inspector of Police,
EOW., CB., CID.,
Mumbai.

TRUE COPY


(Rajan Kadsre)
Police Inspector,
EOW CB CID, Mumbai



Phone : 206 6954 / 208 7887
207 1767 / 207 1798

Raghuvanshi Co-operative Bank Ltd.

Regd. Off. & H. O. : 276/286, Kalbadevi Road, Kilachand Mansion,
Mumbai - 400 002.

Ref. No. RCB/JNM/14694/2002

Date 23rd July, 2002

Inspector of Police Crime Branch
Economic Offence Cell,
Crawford market,
MUMBAI-400002.

Attn: Shri, Khedekar Saheb

Dear Sir,

As instructed by you, we enclose herewith 6 Original Payorder together with a copy of Payorder Register.

Details of the Payorders are as under:

| <u>S.No.</u> | <u>Payorder No.</u> | <u>Amount</u> |
|--------------|---------------------|--------------------|
| 1. | 957261 | Rs. 2,20,04,722.22 |
| 2. | 957274 | Rs. 2,20,69,444.44 |
| 3. | 957404 | Rs. 1,55,90,729.17 |
| 4. | 957420 | Rs. 1,55,99,270.83 |
| 5. | 957432 | Rs. 1,04,10,902.78 |
| 6. | 017424 | Rs. 4,12,54,933.33 |

We also enclose herewith a xerox copy of the cheque No. 828909 for Rs. 5,40,49,208.33 drawn in favour of M/s. Home Trade Ltd. for

Payorder No. 959620 & 957735 for Rs. 4,00,62,000/- and Rs. 4,12,60,000/- will be sent at the earliest.

Thanking you,

Yours faithfully,

MANAGER.

Encl: as above.

TRUE COPY

R
(Rajan Kaidare)
Police Inspector,
EOW CS CID, Mumbai

RAGHUVANSHI CO-OPERATIVE BANK LTD.

PAY ORDER REGISTER

| Pay Order No. | In favour of | Amount Rs. | Initial P. | Date of Payment | Initial | Remarks |
|-------------------|------------------------------------|------------|------------|-----------------|---------|-----------|
| 20/12/2000 959615 | RBI of Maharashtra | 2570000 | 9 | 31/12/2000 | | |
| 15/12/2000 959616 | Registrar of Companies Maharashtra | 12100 | | 31/12/2000 | | |
| 959617 | " | 12100 | | 31/12/2000 | | |
| 4/12/2000 959618 | M/S Home Trade Ltd | 40062000 | | | | Cancelled |
| 12/2000 959619 | M/S Home Trade Ltd | 40062000 | | | | Cancelled |
| 959620 | M/S Home Trade Ltd | 40062000 | | 26/12/2000 | | |
| 959621 | F.O. B A/c No. 1088. Vijay. Jain | 45375 | | 26/12/2000 | | |
| 959622 | Salay Lakshmi Balashri | 86490 | | 25/12/2000 | | |
| 959623 | Jesal Engineering | 11850 | | 20/12/2000 | | |
| 959624 | Registrar of Companies Maharashtra | 8000 | | 22/12/2000 | | |
| 959625 | " | 8000 | | 31/12/2000 | | |
| 959626 | The chief Co. Officer MTD | 15000 | | 2/12/2000 | | |
| 959627 | Reserve Bank of India | 166574 | | 28/12/2000 | | |
| 959628 | Registrar of Companies | 1200 | | 29/12/2000 | | |
| 18/12/2000 959629 | M/S SOFTech | 44015 | | 29/12/2000 | | |
| 959630 | Saraswat Co. op. Bk Ltd. | 603620 | | 28/12/2000 | | |
| 6/12/2000 959631 | M/S M.V. Melt 900 | 9462 | | 29/12/2000 | | |
| 959632 | -do- | 4902 | | 29/12/2000 | | |
| 959633 | Chorse El. Ltd. | 42430 | | 29/12/2000 | | |
| 14/12/2000 959634 | Kankan Prant Sah. BK LH | 1200 | | 2/12/2000 | | |
| 959635 | R.C.B. Emp. Credit Soc | 6250 | | 31/12/2000 | | |
| 959636 | LIC of India | 1621580 | | 8/12/2000 | | |
| 959637 | LIC of India | 500 | | 11/12/2000 | | |
| 959638 | SBI A/c P.T. | 7030 | | 2/12/2000 | | |
| 959639 | SBI A/c P.T. | 56150 | | 2/12/2000 | | |
| 29/12/2000 959640 | Techkamini Jamnabai | 12459 | | 24/12/2000 | | |
| 959641 | Registrar of Companies | 2900 | | 16/12/2000 | | |
| 959642 | " | 8600 | | 16/12/2000 | | |
| 30/12/2000 959643 | India - Connected St. Ltd. | 500000 | | 28/12/2000 | | |
| 959644 | India - Connected St. Ltd. | | | | | |

TRUE COPY

(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai

HUVANSHI CO-OPERATIVE BANK LTD.

PAY ORDER REGISTER

(173)

| In favour of | Amount | | Initial | Date of Payment | Initial | Remarks | Da |
|--|---------|----|---------|-----------------|---------|-----------------------|-------|
| | Rs. | P. | | | | | |
| 3 Mandvi B6 A/C TDS. | 637 | | h | 29/12/11 | L | TDS | 22/12 |
| 2 Mandvi B6 A/C TDS. | 1,100 | | h | 29/12/11 | 2 | TDS | |
| 957731 M/s Mohamedally Vajji A/c | 76,822 | | h | 20/11/11 | | Sundry Deb | |
| 957732 M/s. Eftist. BSOS. | 43,861 | | h | 20/11/11 | | | |
| 957733 S. B. I. P. F. A/c | 252,267 | | h | 29/12/11 | 2 | | 26/12 |
| 957734 <i>Cancelled</i> | | | | | | | |
| 957735 Home Trade | 412,600 | | h | 21/12/11 | 2 | Incl. 234-004 M Point | |
| 957736 Kamlesh M. Pandya | 98 | | h | 20/11/11 | | | |
| 957737 M/s Eye Global Technologies Pvt. Ltd. | 90,000 | | h | 26/12/11 | | | |
| 957738 Brihan Mumbai Mahanagar Palika | 89,115 | | h | 28/12/11 | | | |
| 957739 Mangesh Jewellers | 8,000 | | h | | | | |
| 957740 Mangesh Jewellers | 15,000 | | h | 22/12/11 | | | 22/12 |
| 957741 Mangesh Jewellers | 15,000 | | h | | | | |
| 957742 Mangesh Jewellers | 15,000 | | h | | | | |
| 957743 Mangesh Jewellers | 15,800 | | h | | | | |
| 957744 Best Understair | 25,844 | | h | 29/12/11 | | | |

TRUE COPY
 (Rajan Katdare)
 Police Inspector,
 EOW CR CID, Mumbai

10/11/19 King Home DTC - Ramchandran. 4.5.20019

A/C PAYEE

भोग किये जानेपर प्राप्त राशि के निमित्त mys HOME TRADE LTD
 ON DEMAND PAY
 को या उनके आदेश पर OR ORDER
 रुपये Two Crores twenty Lacs four thousand Seven hundred twenty two 1/2 twenty two
 पाके के FOR VALUE RECEIVED
 ₹. Rs. 22004722.22
 RAGHUVANSHI CO-OPERATIVE BANK LTD.
 30/32, Ramwadi, 1st Cavel Cross Lane,
 Kalbadevi Road, Bombay-400 002.
 Clearing Agents, The Bombay D.C.C. Bank Ltd.
 रघुवंशी को-ओपरेटीव बैंक लि.
 Master प्रामिक्त हस्ताक्षर
 FOR Raghuvanshi Co-Operative Bank Ltd.
 Authorised Signatories
 "957261" "00068267" "0002200472222"

A/C PAYEE

भोग किये जानेपर प्राप्त राशि के निमित्त mys Home Trade Ltd
 ON DEMAND PAY
 को या उनके आदेश पर OR ORDER
 रुपये Two Crores twenty Lacs Sixty nine thousand four hundred forty four
 पाके के FOR VALUE RECEIVED
 ₹. Rs. 22069444.44
 RAGHUVANSHI CO-OPERATIVE BANK LTD.
 30/32, Ramwadi, 1st Cavel Cross Lane,
 Kalbadevi Road, Bombay-400 002.
 Clearing Agents, The Bombay D.C.C. Bank Ltd.
 रघुवंशी को-ओपरेटीव बैंक लि.
 Master प्रामिक्त हस्ताक्षर
 FOR Raghuvanshi Co-Operative Bank Ltd.
 Authorised Signatories
 "957274" "00068267" "00022069444444"

A/C PAYEE

भोग किये जानेपर प्राप्त राशि के निमित्त mys Home Trade Ltd
 ON DEMAND PAY
 को या उनके आदेश पर OR ORDER
 रुपये One Crore fifty five Lacs ninety thousand seven hundred twenty nine 1/2
 पाके के FOR VALUE RECEIVED
 ₹. Rs. 15590729.12
 RAGHUVANSHI CO-OPERATIVE BANK LTD.
 30/32, Ramwadi, 1st Cavel Cross Lane,
 Kalbadevi Road, Bombay-400 002.
 Clearing Agents, The Bombay D.C.C. Bank Ltd.
 रघुवंशी को-ओपरेटीव बैंक लि.
 Master प्रामिक्त हस्ताक्षर
 FOR Raghuvanshi Co-Operative Bank Ltd.
 Authorised Signatories
 "957404" "00068267" "0001559072912"

TRUE COPY
 (Rajin Khandare)
 Police Inspector,
 COW CB CID, Mumbai

A/C PAYEE

Om H/W

19-7-2001

VALID FOR SIX MONTHS FROM THE DATE OF ISSUE

भाग किये जाने पर प्राप्त राशि के निमित्त M/s. Home Trade Ltd.

ON DEMAND PAY

को या उनके आदेश पर OR ORDER

रुपये One Crore fifty five lacs ninety nine thousand two hundred seventy eight three paise

₹. Rs. 15599270 83

कृते रघुवंशी को-ओपरेटिव बैंक लि. FOR Raghuvanshi Co-Operative Bank Ltd.

रघुवंशी को-ओपरेटिव बैंक लि.
RAGHUVANSHI CO-OPERATIVE BANK LTD.
30/32, Ramwadi, 1st Cavel Cross Lane,
Kalbadevi Road, Bombay-400 002.
Clearing Agents, The Bombay D.C.C. Bank Ltd.

Master (Signature)
Authorised Signatories

"957420" 4000682671 17 "0001559927083"

PAYEE

24-7-01

VALID FOR SIX MONTHS FROM THE DATE OF ISSUE

भाग किये जाने पर प्राप्त राशि के निमित्त Home Trade Ltd.

ON DEMAND PAY

को या उनके आदेश पर OR ORDER

रुपये One Crore four lacs ten thousand nine hundred thirty eight paise

₹. Rs. 10410902 78

कृते रघुवंशी को-ओपरेटिव बैंक लि. FOR Raghuvanshi Co-Operative Bank Ltd.

रघुवंशी को-ओपरेटिव बैंक लि.
RAGHUVANSHI CO-OPERATIVE BANK LTD.
30/32, Ramwadi, 1st Cavel Cross Lane,
Kalbadevi Road, Bombay-400 002.
Clearing Agents, The Bombay D.C.C. Bank Ltd.

Master (Signature)
Authorised Signatories

"957432" 4000682671 17 "0001041090278"

A/C PAYEE

Ramwadi (K. badevi),
Mumbai-400 002

PAY ORDER

27-9-2001

VALID FOR SIX MONTHS FROM THE DATE OF ISSUE

भाग किये जाने पर प्राप्त राशि के निमित्त M/s. Home Trade Ltd.

ON DEMAND PAY

को या उनके आदेश पर OR ORDER

रुपये Four Crore twelve Lacs thirty seven thousand nine hundred thirty three paise

₹. Rs. 41254933 = 33

कृते रघुवंशी को-ओपरेटिव बैंक लि. FOR Raghuvanshi Co-operative Bank Ltd.

रघुवंशी को-ओपरेटिव बैंक लि.
RAGHUVANSHI CO-OPERATIVE BANK LTD.
30/32, Ramwadi, Near Eye Hospital-Kalbadevi Road,
Bombay 400 002.
Clearing Agents, The Bombay D.C.C. Bank Ltd.

Master (Signature)
Authorised Signatories

"017424" 4000682671 17 "0004125493333"

TRUE COPY

(Signature)
N. S. Deshpande,
EOW C.D., Mumbai

84

Jmp

181

Date: 27/09/2002

Further statement of Ashwin Maganlal Zatakia H- 42 Occ- service R/o. Vasant
Aredhana, C- Bldg, Flat no. 501, Dahanukar Wadi, Mahavir Nagar, Kandivali (W),
Mumbai 67 Tel:- @ 8856212 (o) 2066954.

In continuation to my earlier statement dated 28/05/2002, today I again attended the
office of GB CB CID Mumbai and submit the following documents along with covering
letters dated today signed by General Manager Shri. J.N. Mehata.

A. Original Two pay orders issued in favour of Home Trade Ltd., as follows.

| Sr. No. | Pay order no. | Amount | Signatories. |
|---------|---------------|---------------|--|
| 1. | 957735 | 4,12,60,000/- | J.N.Mehata General manager,
&A.W. Asher Chief Accountant. |
| 2. | 959629 | 4,00,62,000/- | J.N.Mehat General Manager &
R.L.Modi chief Accountant. |

B. Original counterfoil of Interest Warrant no. 368261 of Rs. 21,90,000/-, received from
PDO of RBI against securities 10.95% CGS 2011, which were purchase vide
Contract date 23/08/2000.

Jmp

C. Copies of securities bearing as per following details.

1. BOOK DEBT CRTIFICATE NO. BY00023 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
2. BOOK DEBT CRTIFICATE NO. BY00024 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
3. BOOK DEBT CRTIFICATE NO. BY00025 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
4. BOOK DEBT CRTIFICATE NO. BY00026 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
5. BOOK DEBT CRTIFICATE NO. BY00027 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
6. BOOK DEBT CRTIFICATE NO. BY00028 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
7. BOOK DEBT CRTIFICATE NO. BY00031 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
8. BOOK DEBT CRTIFICATE NO. BY00032 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
9. BOOK DEBT CRTIFICATE NO. BY00033 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.
10. BOOK DEBT CRTIFICATE NO. BY00034 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.
11. BOOK DEBT CRTIFICATE NO. BY00035 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.

TRUE COPY

e
(Rajan Katdare)
Police Inspector.
EOW CB-CID, Mumbai

85

12. BOOK DEBT CERTIFICATE NO. BY00036 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.
 13. BOOK DEBT CERTIFICATE NO. BY00037 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.
 14. BOOK DEBT CERTIFICATE NO. BY00038 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.
 15. BOOK DEBT CERTIFICATE NO. BY00041 OF MUMBAI FOR Rs. 25,00,000/-
Dated 23/10/2000.
 16. BOOK DEBT CERTIFICATE NO. BY00042 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.
- D. Certified Copies of Minutes of meetings of Board Of Directors of Raghuvanshi Co-operative Bank Held on 26/07/2000, 30/11/2000 and 26/04/2001. Total pages 15.
- E. One letter dated 24/07/2000 addressed by Shivjibhai Majethia to General Manager Mehata regarding investment in Government Securities.

My further statement recorded in English I read it and it is correct

Before Me,

Inspector of Police,
EOW., CB., CID.,
Mumbai.

TRUE COPY

(Rajesh Katdare)
Police Inspector,
EOW CB CID, Mumbai

A/C PAYEE

24/8/192000

मांग किये जाने पर प्राप्त राशि के निमित्त M/S HOME TRADE LTD.
ON DEMAND PAY

रुपये Four Crosses Sixty Two Thousand Only

को या उनके आदेश पर OR ORDER

उदा करें FOR VALUE RECEIVED

₹. Rs. 210062000/-

VALID FOR SIX MONTHS FROM THE DATE OF ISSUE

रघुवंशी को-ओपरेटिव बैंक लि.

RAGHUVANSHI CO-OPERATIVE BANK LTD.
30/32, Ramwadi, 1st Cavel Cross Lane,
Kalbadevi Road, Bombay-400 002.
Sole Agents, The Bombay D.C.C. Bank Ltd.

H.B. BANK LTD.
FORT BR. MUMBAI

रुने रघुवंशी को-ओपरेटिव बैंक लि. FOR Raghuvanshi Co-Operative Bank Ltd.

[Signature]
प्राधिकृत हस्ताक्षर Authorised Signatories

"959620" 4000682671

17

A/C PAYEE

19-12-200119

मांग किये जाने पर प्राप्त राशि के निमित्त M/S Home Trade Ltd
DEMAND PAY

रुपये Four Cross twelve Lacs Sixty Two Thousand

को या उनके आदेश पर OR ORDER

उदा करें FOR VALUE RECEIVED

₹. Rs. 41260000/-

VALID FOR SIX MONTHS FROM THE DATE OF ISSUE

रघुवंशी को-ओपरेटिव बैंक लि.

RAGHUVANSHI CO-OPERATIVE BANK LTD.
30/32, Ramwadi, 1st Cavel Cross Lane,
Kalbadevi Road, Bombay-400 002.
Sole Agents, The Bombay D.C.C. Bank Ltd.

INDUSIND BANK LIMITED
NARIMAN POINT, BOMBAY
BANK CODE: 4002

रुने रघुवंशी को-ओपरेटिव बैंक लि. FOR Raghuvanshi Co-Operative Bank Ltd.

[Signature]
प्राधिकृत हस्ताक्षर Authorised Signatories

"957735" 4000682671

17 "0004126000000"

TRUE COPY

[Signature]
(Rajiv Kaldare)
Police Inspector,
60W CB CID, Mumbai



Phone : 206 6954 / 208 7887
207 1767 / 207 1798

Raghuvanshi Co-operative Bank Ltd.

Regd. Off. & H. O. : 276/286, Kalbadevi Road, Kilachand Mansion,
Mumbai - 400 002.

Ref. No. RCB/JNM/14783/2002

Date 27th Sep.02

Inspector
Crime Branch
Economic offence Cell,
Crawford market
MUMBAI

Dear Sir,

As desired we enclose herewith the Original Counterfoil of the Interest warrant No.368261 of Rs.21,90,000/- sent to us by Reserve Bank of India in respect of interest on Government securities.

Please acknowledge receipt.

Yours faithfully,



MANAGER.

Encl: as above.

JNM/cs.

TRUE COPY

R
(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai

89

imp

387

RESERVE BANK OF INDIA
PUBLIC DEBT OFFICE
FORT, MUMBAI - 400001

INVESTOR'S
ACCOUNT No: BYPR0034

To, (368261)

RAGHUVANSHI CO-OP. BANK LTD.

30/32, RAHWADI, 1ST CAVELL CROSS LANE, KALBADEVI ROAD,

MUMBAI 400002

Amount Rs. 90,000/-

Interest Received ^{am. a} ~~at~~ Govt. ⁱⁿ ~~in~~

TRUE COPY


(Rajan Kaldare)
Police Inspector.
EOW CB CID, Mumbai

38



Phone : 206 6954 / 208 7887
207 1767 / 207 1798

Raghuwanshi Co-operative Bank Ltd.

Regd. Off. & H. O. : 276/286, Kalbadevi Road, Kilachand Mansion,
Mumbai - 400 002.

Ref. No. RCB/JM/14784/2002

Date 27th Sep. 02

Reserve Bank of India,
Public debt office
Port,
~~MUMBAI~~

Dear Sir,

Re: Interest warrant No. 368261 for Rs. 21,90,000/-
in respect of 10.95% of 2011 Govt. of India
Securities for Rs. 4,00,00,000/- sent to us.

Above Interest Warrant was presented by us in our outward clearing of 25.5.2001 and was paid by you on 26.5.2001.

In this connection we have to advise that Crime Branch Economic Offence cell wants a xerox copy of the said Warrant.

We therefore request you to furnish the same immediately to us to enable us to furnish the same to the Police Authorities, to enable you to expedite the matter. We enclose herewith a xerox copy of the counter foil of the said interest warrant for your perusal.

We will be very much obliged for your immediate compliance.

Copy to CRIME Branch

Yours faithfully,



MANAGER.

JKB/cs.

TRUE COPY

(Rajan Katdare)
Police Inspector,
EDW CB CID, Mumbai



Phone : 206 6954 / 208 7887
207 1767 / 207 1798

Raghuvanshi Co-operative Bank Ltd.

Regd. Off. & H. O. : 276/286, Kalbadevi Road, Kilachand Mansion,
Mumbai - 400 002.

Ref. No. RCB/JNM/14782/2002

Date 27th Sep.02

Crime Branch
Economic offence cell,
Crawford market
MUMBAI

Dear Sir,

Re: Government of securities

We enclose herewith the following Original payorders required by you.

- 1) Payorder No.957735 dated 19.12.2001 for Rs.4,12,60,000/- paid on 21.12.2001.
- 2) Payorder No.959629 dated 24.8.2000 for Rs.4,00,62,000/- paid on 26.8.2000.

Kindly acknowledge receipt.

Yours faithfully,



Jeeva
MANAGER.

Encl: as above.

JNM/cs.

TRUE COPY

e
(Rujan Katdare)
Police Inspector,
EOW CR CID, Mumbai



Phone : 206 6954 / 208 7887
207 1767 / 207 1798

Raghuvanshi Co-operative Bank Ltd.

Regd. Off. & H. O. : 276/286, Kalbadevi Road, Kilachand Mansion,
Mumbai - 400 002.

Ref. No. RCB/JNM/14785/2002

Date 27th Sep. 02

Inspector
Crime Branch
Economic Offence cell
Crawford market,
MUMBAI

Dear Sir,

We desired we enclose herewith xerox copies of the Government of India securities of the face value of Rs.4 crores (Four-crores) as follows:

| <u>No. of certificate</u> | <u>Amount</u> |
|---------------------------|--------------------------|
| BY 00023 ✓ | Rs. 25,00,000/- |
| BY 00024 ✓ | Rs. 25,00,000/- |
| BY 00025 ✓ | Rs. 25,00,000/- |
| BY 00026 ✓ | Rs. 25,00,000/- |
| BY 00027 ✓ | Rs. 25,00,000/- |
| BY 00028 ✓ | Rs. 25,00,000/- |
| BY 00031 ✓ | Rs. 25,00,000/- |
| BY 00032 ✓ | Rs. 25,00,000/- |
| BY 00033 ✓ | Rs. 25,00,000/- |
| BY 00034 ✓ | Rs. 25,00,000/- |
| BY 00035 ✓ | Rs. 25,00,000/- |
| BY 00036 ✓ | Rs. 25,00,000/- |
| BY 00037 ✓ | Rs. 25,00,000/- |
| BY 00038 ✓ | Rs. 25,00,000/- |
| BY 00041 ✓ | Rs. 25,00,000/- |
| BY 00042 ✓ | Rs. 25,00,000/- |
| | <u>Rs. 4,00,00,000/-</u> |

(Rupees four crores only)

JNM/cs.

Yours faithfully,



MANAGER:

TRUE COPY

(Rajin Katdare)
Police Inspector,
EOW CB CID, Mumbai

61



भारत सरकार
 GOVERNMENT OF INDIA
 10.95 प्रतिशत सरकारी स्टॉक, 2011 का बर्ज स्टॉक
 INSCRIBED STOCK
 OF THE
 10.95 PER CENT. GOVERNMENT STOCK, 2011
 वही ऋण प्रमाणपत्र सं०
 BOOK DEBT CERTIFICATE No. BY000023 of Mumbai
 रुपये के लिए
 for Rs25,00,000/-

30 मई, 2011 को प्रतिदेय
 REPAYABLE ON THE 30th DAY OF MAY, 2011

मैं एतद्वारा यह प्रमाणित करता हूँ कि
 I hereby certify that HDFC Bank Ltd.

10.95 प्रतिशत सरकारी स्टॉक, 2011 के केवल.....
 रुपये के सरकारी स्टॉक के पंजीकृत स्वामी हैं जिस पर ब्याज 10.95 प्रतिशत प्रति वर्ष की दर से
 30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five
Lakhs Only
 Government Stock of the 10.95 per cent. Government Stock, 2011
 which will bear interest at 10.95 per cent. per annum, payable
 half-yearly from the 30th May 2000 and to be paid on the
 30th day of November, and the 30th day of May every year.

लोक ऋण कार्यालय
 भारतीय रिजर्व बैंक
 Public Debt Office
 Reserve Bank of India
 Mumbai
 दिनांक
 Date 07-09-2000

Prinural Jalan
 गवर्नर, भारतीय रिजर्व बैंक,
 Governor, Reserve Bank of India,
 के क्षेत्रीय निदेशक के लिए
 for Regional Director for.....

Maharashtra and Goa
 वेचान द्वारा अहस्तान्तरणीय महाराष्ट्र एवं गोवा
 Not transferable by endorsement

INDIA SECURITY PRESS
 बर्ज स्टॉक संबंधी नियम प्रमाणपत्र के पीछे देखें
 For Rules regarding Inscribed Stock please see reverse of the Certificate
25,00,000

TRUE COPY
92
 8 000 405 009 (Rojan Kaldare)
 Police Inspector
 EOW CB CID. Mumbai

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the inscribed Stock No.BDC No.BY - 00023 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY FIVE LAKHS ONLY as specified on the face of this instrument together with the accrued interest thereon unto RAGHUVANSHI CO-OPERATIVE BANK LTD. their executors, administrators or assigns, and We RAGHUVANSHI CO-OPERATIVE BANK LTD. do hereby accept the above stock transferred * to me/us* to the extent it has been transferred

We * RAGHUVANSHI CO-OPERATIVE BANK LTD. hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) * being registered as the holder/s * of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has not been transferred to him/them * may be renewed in my/our * name(s).

Interest is payable at _____

As witness our hand the 10th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nanik Motwani Marg,
Fort, Mumbai 400 001.

S Miranda



(Transferor)
For HDFC BANK LIMITED

Ashish Mhadolkar
Authorised Signatory
Ashish Mhadolkar
2/H-2-(38)
HDFC BANK LIMITED
Manekji Wadia Building,
N.Motwani Marg, Fort, Mumbai 1.

Ishraq Khan

Ishraq Khan
2/H-2-(38)

Signed by the above named transferee in the presence of # _____

(Transferee)
Address _____

*Omit the alternative which does not apply

\$ This paragraph is to be used only when a portion of the certificate is transferred

Signature, occupation and address of witness.

Transferred

S/c Issued No/s _____ dated _____ Manager, Reserve Bank Of India, P. D. O.

TRUE COPY

Rajan Katdare
(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the inscribed Stock No. BDC No. BY - 00024 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY FIVE LAKHS ONLY as specified on the face of this instrument together with the accrued interest thereon unto RAGHUVANSHI CO-OPERATIVE BANK LTD. their executors, administrators or assigns, and We RAGHUVANSHI CO-OPERATIVE BANK LTD. do freely accept the above stock transferred * to me/us* to the extent it has been transferred

We * RAGHUVANSHI CO-OPERATIVE BANK LTD. hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) * being registered as the holder/s * of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has not been transferred to him/them * may be renewed in my/our * name(s).

Interest is payable at _____

As witness our hand the 10th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Manik Motwani Marg,
Fort, Mumbai 400 001.

Miranda



(Transferor)
For HDFC BANK LIMITED

Authorised Signatory
Ashish Mhadolkar
2/M-2-(36)
HDFC BANK LIMITED
Manekji Wadia Building
Manik Motwani Marg, Fort, Mumbai 1.

Ishraq Khan
Ishraq Khan
2/M-2-(38)

Signed by the above named transferee in the presence of # _____

(Transferee)
Address

*Omit the alternative which does not apply
\$ This paragraph is to be used only when a portion of the certificate is transferred
Signature, occupation and address of witness.

Transferred S/c issued No/s _____ dated _____ Manager, Reserve Bank Of India, P.O.O

TRUE COPY

(Signature)
(Rajon Kattare)
Police Inspector,
EOW CB CID, Mumbai

54

25.00.000



*Sume
Transferred
to Bank's account
on*

भारत सरकार
GOVERNMENT OF INDIA
10.95 प्रतिशत सरकारी स्टॉक, 2011 का ढं स्टॉक
INSCRIBED STOCK
OF THE
10.95 PER CENT. GOVERNMENT STOCK, 2011-
यही ढूण प्रमाणपत्र सं०
BOOK DEBT CERTIFICATE No. BY00024 OF Mumbai
रुपये के लिए
for Rs. 25,00,000/-

30 मई, 2011 को प्रतिदेय
REPAYABLE ON THE 30th DAY OF MAY, 2011

मे एवढुद्वारा यह प्रमाणित करता हूँ कि
I hereby certify that NDPE Bank Ltd.

10.95 प्रतिशत सरकारी स्टॉक, 2011 के केवल
रुपये के सरकारी स्टॉक के वंजीकृत स्वामी हूँ जिस पर ब्याज 10.95 प्रतिशत प्रति वर्ष की दर से
30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five
Lakhs Only
Government Stock of the 10.95 per cent. Government Stock, 2011
which will bear interest at 10.95 per cent. per annum, payable
half-yearly from the 30th May 2000 and to be paid on the
30th day of November and the 30th day of May every year.

शोक ढूण कार्यालय
भारतीय रिज़र्व बैंक
Public Debt Office
Reserve Bank of India
Mumbai
दिनांक
Date 07-09-2000

Minur Jalan
गवर्नर, भारतीय रिज़र्व बैंक,
Governor, Reserve Bank of India,
Janiet के क्षेत्रीय निदेशक के लिए
for Regional Director for.....
Maharashtra and Goa
महाराष्ट्र एवं गोवा

वैधान द्वारा अहस्तान्तरणीय
Not transferable by endorsement

INDIA SECURITY PRESS
ढं स्टॉक संघी नियम प्रमाणपत्र के पीछे देखें
For Rules regarding Inscribed Stock please see reverse of the Certificate
25,00,000
8 000 405 005

TRUE COPY
95
(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai

Rules regarding Inscribed Stock (Book Debt) of the Govt. of India loans registered at the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

- 1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are free of stamp duty.
- 2 A separate blank transfer deed annexed to this Certificate may be used for the purpose. It must be executed by the proprietor or his attorney and in the latter case, it must be supported by a power of sale, properly stamped.
- 3 In the case of sale this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.
- 4 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a maximum of Re. 1/- is payable on each new Stock Certificate issued in respect of sub-division.
- 5 Stock may be transferred between Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be transferred.
- 6 Interest on Stock is paid on Warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, to be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.
- 7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office (Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).
- 8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant."
- 9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.
- 10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to record it until after the payment of such interest.

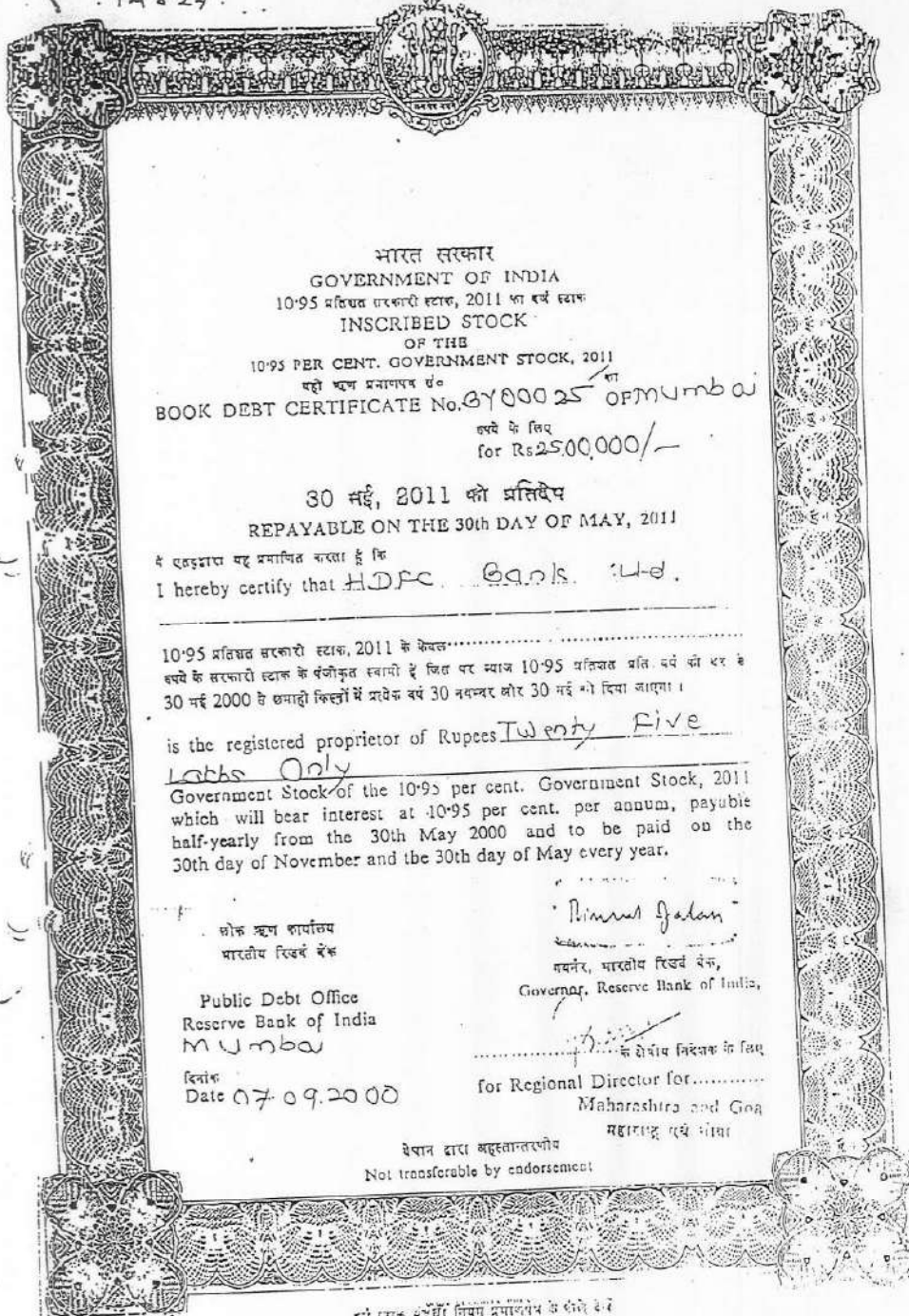
MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager / Asst. Gen. Manager |
|--------|------------------|--------------------------|----------|---|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

TRUE COPY
(Signature)
 (Rajan Katdare)
 Police Inspector,
 Row CB CID, Mumbai

14627

25,00,000



भारत सरकार
GOVERNMENT OF INDIA
10.95 प्रतिशत सरकारी स्टॉक, 2011 का बंध स्टॉक
INSCRIBED STOCK
OF THE
10.95 PER CENT. GOVERNMENT STOCK, 2011

एचडीएफसी प्रमाणपत्र सं०
BOOK DEBT CERTIFICATE No. BY 000 25 of Mumbai
एक लाख के लिए
for Rs 25,00,000/-

30 मई, 2011 को प्रतियोग
REPAYABLE ON THE 30th DAY OF MAY, 2011

मैं एचडीएफसी द्वारा प्रमाणित करता हूँ कि
I hereby certify that HDFC Bank Ltd.

10.95 प्रतिशत सरकारी स्टॉक, 2011 के केवल
एक लाख के सरकारी स्टॉक के बंधीकृत स्वामी हैं जिस पर व्याज 10.95 प्रतिशत प्रति वर्ष की दर के
30 मई 2000 के अगलादि दिनों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five
Lakhs Only
Government Stock of the 10.95 per cent. Government Stock, 2011
which will bear interest at 10.95 per cent. per annum, payable
half-yearly from the 30th May 2000 and to be paid on the
30th day of November and the 30th day of May every year.

सकल ऋण कार्यालय
भारतीय रिजर्व बैंक
Public Debt Office
Reserve Bank of India
Mumbai
दिनांक
Date 07.09.2000

Nimrod Galan
गवर्नर, भारतीय रिजर्व बैंक,
Governor, Reserve Bank of India,
के क्षेत्रीय निदेशक के लिए
for Regional Director for
Maharashtra and Goa
महाराष्ट्र एवं गोवा

बिधान द्वारा अहस्तांतरणीय
Not transferable by endorsement

TRUE COPY

R
(Rajan Signature)
Police Inspector,
EOW CB CID, Mumbai

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the Inscribed Stock No.BDC No.BY - 00025 of the 10.95 % GOI 2011 amounting to Rs. 25,00,000/- being the amount of the Stock of Rupees TWENTY-FIVE LAKHS ONLY as specified on the face of this instrument together with the accrued interest thereon unto RAGHUVANSHI CO-OPERATIVE BANK LTD. their executors, administrators or assigns, and We RAGHUVANSHI CO-OPERATIVE BANK LTD. do hereby accept the above stock transferred "to me/us" to the extent it has been transferred.

We " RAGHUVANSHI CO-OPERATIVE BANK LTD. hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) " being registered as the holder/s " of the stock hereby transferred to him/them ", the aforesaid Stock Certificate to the extent it has not been transferred to him/them " may be renewed in my/our " name(s).

Interest is payable at _____

As witness our hand the 11th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nanik Motwani Marg,
Fort, Mumbai 400 001.



(Transferor)
For HDFC BANK LIMITED

Authorised Signatory
Kiron Mhetre 2/H-2-(27)
HDFC BANK LIMITED
Manekji Wadia Building,
N. Motwani Marg, Fort, Mumbai 1.



Signed by the above named transferee in the presence of # _____

(Transferee)
Address _____

*Omit the alternative which does not apply
§ This paragraph is to be used only when a portion of the certificate is transferred.
Signature, occupation and address of witness.
Transferred _____

S/c issued No/s. _____ dated _____ Manager, Reserve Bank Of India, P.D.O.

THIS COPY

(Signature)
Police Inspector
60W C.S. 115, Mumbai 4

G.L. 14627

25,00,000



भारत सरकार
GOVERNMENT OF INDIA
10.95 प्रतिशत सरकारी स्टॉक, 2011 का दर्ज स्टॉक
INSCRIBED STOCK

OF THE
10.95 PER CENT. GOVERNMENT STOCK, 2011
वही ऋण प्रमाणपत्र सं० का
BOOK DEBT CERTIFICATE No. BY 00026 OF Mumbai

रुपये के लिए
for Rs. 25,00,000/-

30 मई, 2011 को प्रतिदेय
REPAYABLE ON THE 30th DAY OF MAY, 2011

मैं एतद्वारा यह प्रमाणित करता हूँ कि
I hereby certify that HDFC Bank Ltd.

10.95 प्रतिशत सरकारी स्टॉक, 2011 के केवल
रुपये के सरकारी स्टॉक के पंजीकृत स्वामी हैं जिस पर व्याज 10.95 प्रतिशत प्रति वर्ष की दर से
30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five
Lakhs Only
Government Stock of the 10.95 per cent. Government Stock, 2011
which will bear interest at 10.95 per cent. per annum, payable
half-yearly from the 30th May 2000 and to be paid on the
30th day of November and the 30th day of May every year.

ऋण कार्यालय
भारतीय रिज़र्व बैंक
Public Debt Office
Reserve Bank of India
Mumbai

Munim Jahan
गवर्नर, भारतीय रिज़र्व बैंक,
Governor, Reserve Bank of India,

दिनांक
Date 07-09-2000

[Signature]
के क्षेत्रीय निदेशक के लिए
for Regional Director for.....

Maharashtra and Goa
वेचान द्वारा अहस्तान्तरणीय है।
Not transferable by endorsement

TRUE COPY

द्वारा सुरक्षित प्रेस
दर्ज स्टॉक संबंधी नियम प्रमाणपत्र के पीछे देखें
For Rules regarding Inscribed Stock please see reverse of the Certificate

(Rajan Katdare)
Police Inspector,
CB CID, Mumbai
98

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the Inscribed Stock No.BDC No.BY - 00026 of the 10.95 % GOI 2011 amounting to Rs. 25,00,000/-/- being the amount of the Stock of Rupees TWENTY-FIVE LAKHS ONLY as specified on the face of this Instrument together with the accrued interest thereon unto Raghuvanshi Co-Operative Bank Ltd. their executors, administrators or assigns, and We Raghuvanshi Co-Operative Bank Ltd. do freely accept the above stock transferred * to me/us* to the extent it has been transferred

We * Raghuvanshi Co-Operative Bank Ltd.

hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____

hereby request that on the above transferee(s) * being registered as the holder of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has not been transferred to him/them * may be renewed in my/our * name(s).

Interest is payable at _____

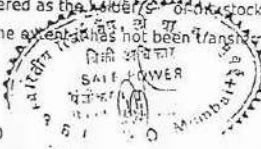
As witness our hand the 12th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nanik Motwani Marg,
Fort, Mumbai 400 001.



(Transferor)
For HDFC BANK LIMITED

Authorised Signatory
Kiron Mhatre
2/H-2-(27)
HDFC BANK LIMITED
Manekji Wadia Building,
N.Motwani Marg, Fort, Mumbai 1.



Signed by the above named transferee in the presence of # _____

(Transferee)
Address - _____

*Omit the alternative which does not apply
This paragraph is to be used only when a portion of the certificate is transferred
Signature, occupation and address of witness.

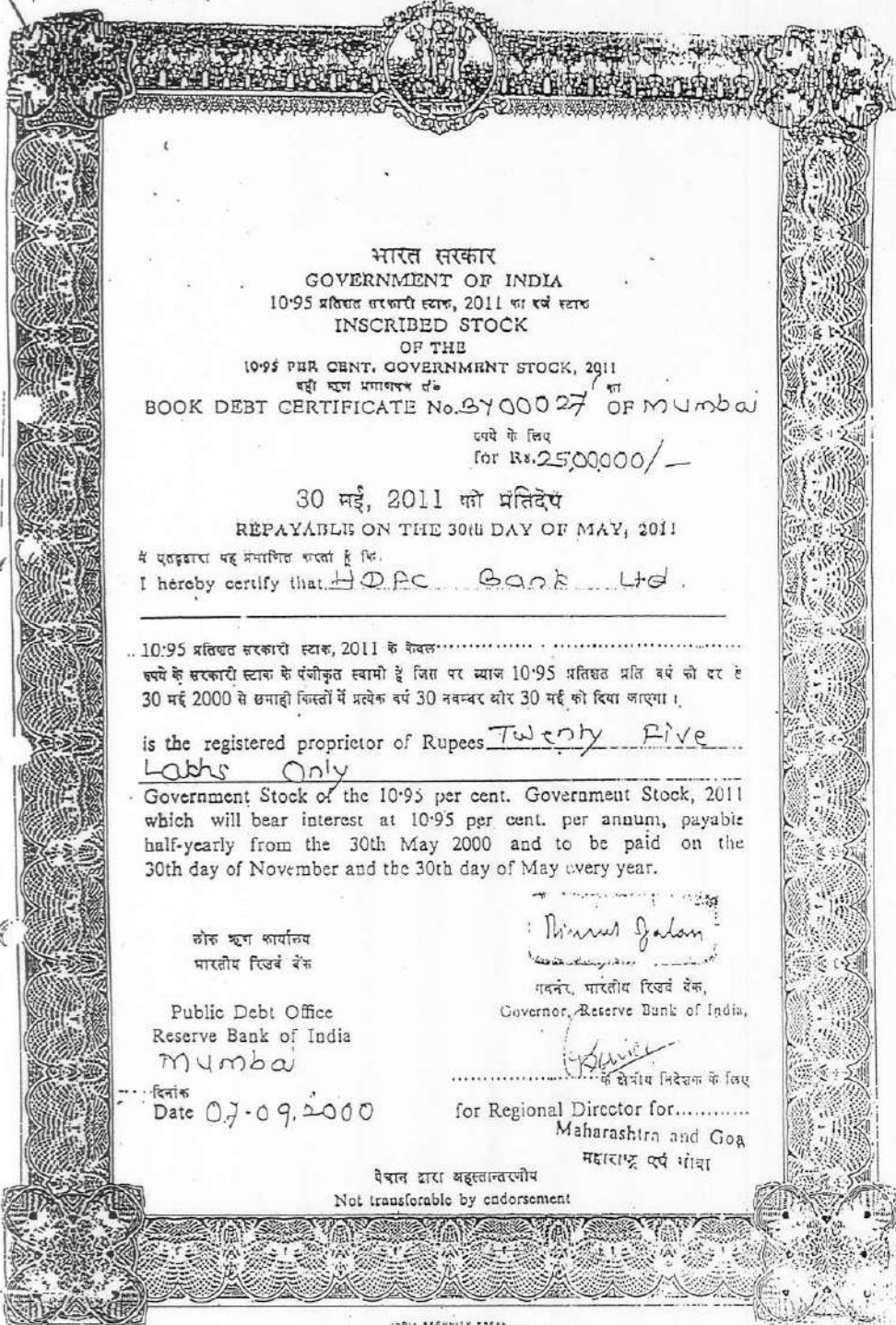
Transferred
S/c issued No/s. _____ dated _____ Manager, Reserve Bank Of India, P.D.O.

TRUE COPY

(Rajun Katdare)
Police Inspector,
EOW CB CID, Mumbai

14627. 25,00,000

211



भारत सरकार
 GOVERNMENT OF INDIA
 10.95 प्रतिशत सरकारी स्टाक, 2011 का रबं स्टाक
 INSCRIBED STOCK
 OF THE
 10.95 PER CENT. GOVERNMENT STOCK, 2011
 बही रजम प्रमाणपत्र सं. 3400027 का
 BOOK DEBT CERTIFICATE No. 3400027 OF MUMBAI
 रुपये के लिए
 for Rs. 25,00,000/-

30 मई, 2011 को प्रतिदेय
 REPAYABLE ON THE 30th DAY OF MAY, 2011

इ परतद्वारा यह प्रमाणित करता हूँ कि
 I hereby certify that HDFC Bank Ltd.

10.95 प्रतिशत सरकारी स्टाक, 2011 के संबंध में
 रुपये के सरकारी स्टाक के एंजीकृत स्वामी हूँ जिसे पर ब्याज 10.95 प्रतिशत प्रति वर्ष की दर से
 30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five
Lakhs Only

Government Stock of the 10.95 per cent. Government Stock, 2011
 which will bear interest at 10.95 per cent. per annum, payable
 half-yearly from the 30th May 2000 and to be paid on the
 30th day of November and the 30th day of May every year.

सौरु रजम कार्यालय
 भारतीय रिजर्व बैंक
 Public Debt Office
 Reserve Bank of India
 Mumbai

Minnet Jagan
 गवर्नर, भारतीय रिजर्व बैंक,
 Governor, Reserve Bank of India,

दिनांक
 Date 07-09-2000

के क्षेत्रीय निदेशक के लिए
 for Regional Director for.....
 Maharashtra and Goa
 महाराष्ट्र एवं गोवा

वैधान्त द्वारा अहस्तान्तरणीय
 Not transferable by endorsement

INDIA SECURITY PAPER
 इन स्टाक संबंधी नियम प्रमाणपत्र के पीछे देखें
 For Rules regarding Inscribed Stock please see reverse of the Certificate
 0 000 005 000

TRUE COPY
 (Rajun Kattare)
 Police Inspector
 EOW CB CID, Mumbai

100

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the Inscribed Stock No. BDC No. BY - 00027 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY-FIVE LAKHS as specified on the face of this instrument together with the accrued interest thereon unto Raghuvanshi Co-Operative Bank Ltd. their executors, administrators or assigns, and We Raghuvanshi Co-Operative Bank Ltd. do freely accept the above stock transferred * to me/us* to the extent it has been transferred

We * Raghuvanshi Co-Operative Bank Ltd. hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) * being registered as the holder of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has not been transferred to him/them * may be renewed in my/our * name(s).

Interest is payable at _____

As witness our hand the 20th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda HDFC BANK LIMITED Manekji Wadia Building, Nanik Motwani Marg, Fort, Mumbai 400 001.



(Transferor) For HDFC BANK LIMITED
Kiran Mhatre
Authorised Signatory
Kiran Mhatre 2/H-2-(27)
HDFC BANK LIMITED
Manekji Wadia Building,
N. Motwani Marg, Fort, Mumbai 1.

Ishtaq Khan 2/H-2-(38)

Signed by the above named transferee in the presence of # _____

(Transferee)
Address

*Omit the alternative which does not apply
§ This paragraph is to be used only when a portion of the certificate is transferred
Signature, occupation and address of witness.
Transferred S/c issued No/s. _____ dated _____ Manager, Reserve Bank Of India, P.D.O.

TRUE COPY

(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai

27. 050000

भारत सरकार
GOVERNMENT OF INDIA
 10-95 प्रतिशत सरकारी ऋण, 2011 का ऋण प्रमाण
INSCRIBED STOCK
 OF THE
10-95 PER CENT. GOVERNMENT STOCK, 2011
 एन सी डी प्रमाणपत्र नं०
BOOK DEBT CERTIFICATE No. 27 00028 of Mumbai
 एन सी डी प्रमाण
 for Rs. 2500000/-

30 मई, 2011 को प्रतिदेय
REPAYABLE ON THE 30th DAY OF MAY, 2011

मैं यहाँ प्रमाणित करता हूँ कि
 I hereby certify that, HDFC Bank Ltd.

10-95 प्रतिशत सरकारी ऋण, 2011 के ऋण प्रमाणपत्र नं० 27 00028 का मालिक है जिस पर 10-95 प्रतिशत प्रति वर्ष की दर से 30 मई 2000 से प्रत्येक वर्ष 30 नवंबर और 30 मई को ऋण देया जाएगा।

is the registered proprietor of Rupees Twenty Five Lakh Only Government Stock of the 10-95 per cent. Government Stock, 2011 which will bear interest at 10-95 per cent. per annum, payable half-yearly from the 30th May 2000 and to be paid on the 30th day of November and the 30th day of May every year.

लोक ऋण प्रमाणपत्र
 भारतीय रिज़र्व बैंक
 Public Debt Office
 Reserve Bank of India
Mumbai
 दिनांक 07-09-2007

Munirul Jalani
 गभर्नर, भारतीय रिज़र्व बैंक,
 Governor, Reserve Bank of India.
 महाराष्ट्र प्रदेश क्षेत्रीय निदेशक के लिए
 for Regional Director for
 Maharashtra and Goa
 महाराष्ट्र प्रदेश क्षेत्र

देयता द्वारा अक्षरानुसार
 Not transferable by endorsement

एन सी डी प्रमाणपत्र प्रमाणपत्र के लिये देय
 For Notes regarding Inscribed Stock please see reverse of the Certificate
 2500000 2000 405 003

TRUE COPY

(Rajendra Katdare)
Police Inspector,
LOW CB CID, Mumbai

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the Inscribed Stock No.BDC No.BY - 0002B of the 10.95 % GOI 2011 amounting to Rs. 10000000 being the amount of the Stock of Rupees TWENTY-FIVE LAKHS as specified on the face of this instrument together with the accrued interest thereon unto Raghuvanshi Co-Operative Bank Ltd their executors, administrators or assigns, and We Raghuvanshi Co-Operative Bank Ltd. do freely accept the above stock transferred * to me/us* to the extent it has been transferred

We * Raghuvanshi Co-Operative Bank Ltd. hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) * being registered as the holder/s * of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has been transferred to him/them * may be renewed in my/our * name(s).

Interest is payable at _____

As witness our hand the 20th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda HDFC BANK LIMITED Manekji Wadia Building, Nanik Motwani Marg, Fort, Mumbai 400 001.

Sandy Miranda



(Transferor). For HDFC BANK LIMITED

Kiron Mhatre

Authorised Signatory Kiron Mhatre 2/H-2-(27) HDFC BANK LIMITED Manekji Wadia Building, N.Motwani Marg, Fort, Mumbai 1.

Ishraq Ichau 2/H-2-(38)

Signed by the above named transferee in the presence of # _____

(Transferee) Address _____

*Omit the alternative which does not apply

§ This paragraph is to be used only when a portion of the certificate is transferred

Signature, occupation and address of witness.

Transferred

S/c issued No/s. _____ dated _____ Manager, Reserve Bank Of India, P.D.O.

TRUE COPY

[Signature]

(Pujan Kaddare) Police Inspector. EOW CR CID, Mumbai

14627. — 2500000 —

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भारत सरकार
 GOVERNMENT OF INDIA
 10.95 प्रतिशत सरकारी स्टॉक, 2011 का बर्ज स्टॉक
 INSCRIBED STOCK
 OF THE
 10.95 PER CENT. GOVERNMENT STOCK, 2011.
 वही ऋण प्रमाणपत्र सं०
 BOOK DEBT CERTIFICATE No. BY 00031 OF Mumbai
 रुपये के लिए
 for Rs. 25,00,000/-

30 मई, 2011 को प्रतिदेय

REPAYABLE ON THE 30th DAY OF MAY, 2011

मैं एवढद्वारा यह प्रमाणित करता हूँ कि

I hereby certify that HDFC Bank Ltd

10.95 प्रतिशत सरकारी स्टॉक, 2011 के केवल..... रुपये के सरकारी स्टॉक के रजिस्ट्रार स्वामी हूँ जिस पर ब्याज 10.95 प्रतिशत प्रति वर्ष की दर से 30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five Lakhs Only

Government Stock of the 10.95 per cent. Government Stock, 2011 which will bear interest at 10.95 per cent. per annum, payable half-yearly from the 30th May 2000 and to be paid on the 30th day of November and the 30th day of May every year.

लोक ऋण कार्यालय
 भारतीय रिज़र्व बैंक
 Public Debt Office
 Reserve Bank of India
 Mumbai

Minna Jagan
 गवर्नर, भारतीय रिज़र्व बैंक,
 Governor, Reserve Bank of India,

दिनांक
Date 07-09-2000

के क्षेत्रीय निदेशक के लिए
for Regional Director for.....

Maharashtra and Goa
महाराष्ट्र एवं गोवा

बेचान द्वारा अहस्तांतरणीय
Not transferable by endorsement

106

TRUE COPY

(Signature)
Police Inspector

Rules regarding Inscribed Stock (Book Debt) of the Govt. of India Loans registered at the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

- 1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are free of stamp duty.
- 2 A separate blank transfer deed annexed to this Certificate may be used for the purpose. It must be executed by the proprietor or his attorney and in the latter case, it must be supported by a power of sale, properly stamped.
- 3 In the case of sale this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.
- 4 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a maximum of Rs. 1/- is payable on each new Stock Certificate issued in respect of sub-division.
- 5 Stock may be transferred between Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be transferred.
- 6 Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.
- 7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office (Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).
- 8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant."
- 9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrants will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.
- 10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to record it until after the payment of such interest.

MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager / Asst. Gen. Manager |
|--------|------------------|--------------------------|----------|---|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

TRUE COPY
(Signature)
 (Rajan Kaldare)
 Police Inspector,
 EOW CB CID, Mumbai

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the inscribed Stock No. BDC No. BY -00031 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY FIVE LAKHS ONLY as specified on the face of this instrument together with the accrued interest thereon unto RAGHUVANSHI CO-OPERATIVE BANK LTD their executors, administrators or assigns, and We RAGHUVANSHI CO-OPERATIVE BANK LTD do hereby accept the above stock transferred "to me/us" to the extent it has been transferred

We "RAGHUVANSHI CO-OPERATIVE BANK LTD hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) "being registered as the holder/s" of the stock hereby transferred to him/them", the aforesaid Stock Certificate to the extent it has not been transferred to him/them" may be renewed in my/our "name(s).

Interest is payable at _____

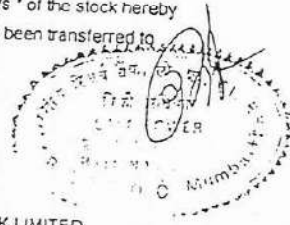
As witness our hand the 6th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nank Motwani Marg,
Fort, Mumbai 400 001.



(Transferor)
For HDFC BANK LIMITED

Authorised Signatory
Ashish Mhadolkar
2/H-2-(35)
HDFC BANK LIMITED
Manekji Wadia Building,
N. Motwani Marg, Fort, Mumbai 1.



Ishtaq Khan
2/H-2-(35)
B. P. Tikokar
2/H - 2 (35)

Signed by the above named transferee in the presence of # _____

(Transferee)
Address

*Omit the alternative which does not apply
S This paragraph is to be used only when a portion of the certificate is transferred
Signature, occupation and address of witness.

Transferred
S/c Issued No/s. _____ dated _____ Manager, Reserve Bank Of India, P.D.O.

TRUE COPY

(Rajan Kulkare)
Police Inspector,
EOW CB CID, Mumbai

14627

25,00,000



भारत सरकार
GOVERNMENT OF INDIA
10.95 प्रतिशत सरकारी स्टॉक, 2011 का दर्ज स्टॉक
INScribed STOCK
OF THE

10.95 PER CENT. GOVERNMENT STOCK, 2011
वही ऋण प्रमाणपत्र सं०
BOOK DEBT CERTIFICATE No. BY 00032 OF Mumbai

रुपये के लिए
for Rs. 25,00,000/-

30 मई, 2011 को प्रतिदेय
REPAYABLE ON THE 30th DAY OF MAY, 2011

मे एतद्द्वारा यह प्रमाणित करता हूँ कि
I hereby certify that H.D.f.c Bank Ltd.

10.95 प्रतिशत सरकारी स्टॉक, 2011 के केवल
रुपये के सरकारी स्टॉक के पंजीकृत स्वामी हैं जिस पर व्याज 10.95 प्रतिशत प्रति वर्ष की दर से
30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five
Lakhs Only
Government Stock of the 10.95 per cent. Government Stock, 2011
which will bear interest at 10.95 per cent. per annum, payable
half-yearly from the 30th May 2000 and to be paid on the
30th day of November and the 30th day of May every year.

शोक ऋण कार्यालय
भारतीय रिजर्व बैंक

Public Debt Office
Reserve Bank of India
Mumbai

दिनांक
Date 07-09-2000

Pinnus Jalani

गवर्नर, भारतीय रिजर्व बैंक,
Governor, Reserve Bank of India,

[Signature]

के क्षेत्रीय निदेशक के लिए
for Regional Director for
Maharashtra and Goa
महाराष्ट्र एवं गोवा

वैधानिक द्वारा अहस्तांतरणीय
Not transferable by endorsement

TRUE COPY

(Rajin Kaldare)
Police Inspector,
EOW CB CI B, Mumbai.

दर्ज स्टॉक संबंधी नियम प्रमाणपत्र के पीछे देखें

106

Rules regarding Inscribed Stock (Book Debt) of the Govt. of India loans registered at the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

- 1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are free of stamp duty.
- 2 A separate blank transfer deed annexed to this Certificate may be used for the purpose. It must be executed by the proprietor or his attorney and in the latter case, it must be supported by a power of sale, properly stamped.
- 3 In the case of sale this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.
- 4 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a maximum of Rs. 1/- is payable on each new Stock Certificate issued in respect of sub-division.
- 5 Stock may be transferred between Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be transferred.
- 6 Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, to be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.
- 7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office (Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).
- 8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant."
- 9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.
- 10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to record it until after the payment of such interest.

MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager / Aist. Gen. Manager |
|--------|------------------|--------------------------|----------|---|
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TRUE COPY
(Signature)
(Rajan Katdare)
Police Inspector
60W CR CID, Mumbai

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the Inscribed Stock No.BDC No.BY -00032 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY FIVE LAKHS ONLY as specified on the face of this Instrument together with the accrued interest thereon unto RAGHUVANSHI CO-OPERATIVE BANK LTD their executors, administrators or assigns, and We RAGHUVANSHI CO-OPERATIVE BANK LTD do freely accept the above stock transferred * to me/us * to the extent it has been transferred

We * RAGHUVANSHI CO-OPERATIVE BANK LTD hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) * being registered as the holder/s * of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has not been transferred to him/them * may be renewed in my/our * name(s).

Interest is payable at _____

As witness our hand the 6th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nanik Motwani Marg,
Fort, Mumbai 400 001.

Sandy Miranda



(Transferor)
For HDFC BANK LIMITED

Ashish Mhadolkar
Authorized Signatory
Ashish Mhadolkar
2/H-2-(35)
HDFC BANK LIMITED
Manekji Wadia Building,
N.Motwani Marg, Fort, Mumbai 1, 2/H - 2 (35)

Isbraq Khan
2/H-2-(35)

B. P. Tikekar

Signed by the above named transferee in the presence of # _____

(Transferee)
Address

*Omit the alternative which does not apply
\$ This paragraph is to be used only when a portion of the certificate is transferred
Signature, occupation and address of witness.

Transferred
S/c issued No/s _____ dated _____ Manager, Reserve Bank Of India, P.D.O.

TRUE COPY

R
(Rajan Katdare)
Police Inspector
EOW, CR-110, Mumbai

67

S.L. 15292

—25,00,000—

223



भारत सरकार
 GOVERNMENT OF INDIA
 10.95 प्रतिशत सरकारी स्टॉक, 2011 का षडं स्टॉक
 INSCRIBED STOCK
 OF THE
 10.95 PER CENT. GOVERNMENT STOCK, 2011
 वही षडण प्रमाणपत्र सं० का
 BOOK DEBT CERTIFICATE No BY 00033 of Mumbai
 रुपये के लिए
 for Rs. 25,00,000/-

30 मई, 2011 को प्रतिदेय
 REPAYABLE ON THE 30th DAY OF MAY, 2011

मैं एतद्वारा यह प्रमाणित करता हूँ कि
 I hereby certify that HDFC Bank Ltd.

10.95 प्रतिशत सरकारी स्टॉक, 2011 के केवल.....
 रुपये के सरकारी स्टॉक के पंजीकृत स्वामी हैं जिन्हें पर व्याज 10.95 प्रतिशत प्रति वर्ष की दर से
 30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five
Lakhs Only
 Government Stock of the 10.95 per cent. Government Stock, 2011
 which will bear interest at 10.95 per cent. per annum, payable
 half-yearly from the 30th May 2000 and to be paid on the
 30th day of November and the 30th day of May every year.

सूक्त षडण कार्यालय
 भारतीय रिज़र्व बैंक
 Public Debt Office
 Reserve Bank of India
 Mumbai
 दिनांक
 Date 25-09-2000

Prakash Galan
 गवर्नर, भारतीय रिज़र्व बैंक,
 Governor, Reserve Bank of India,

.....के क्षेत्रीय निदेशक के लिए
 for Regional Director for.....
 Maharashtra and Goa
 महाराष्ट्र एवं गोवा

वैधान्त द्वारा अहस्तान्तरणीय
 Not transferable by endorsement

sekar
(35)

108

TRUE COPY

सर्वे स्टॉक संबंधी नियम प्रमाणपत्र के पीछे देखें
 For Rules regarding Inscribed Stock please see reverse of the Certificate
 25,00,000

(Rajan Kaldare)
 Police Inspector,
 EOW CB CID, Mumbai

8 000 405 005

Rules regarding Inscribed Stock (Book Debt) of the Govt. of India Loans registered at the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

- 1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are free of stamp duty.
- 2 A separate blank transfer deed annexed to this Certificate may be used for the purpose. It must be executed by the proprietor or his attorney and in the latter case, it must be supported by a power of sale, properly stamped.
- 3 In the case of sale this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.
- 4 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a maximum of Rs. 1/- is payable on each new Stock Certificate issued in respect of sub-division.
- 5 Stock may be transferred between Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be transferred.
- 6 Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.
- 7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office (Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).
- 8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant."
- 9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.
- 10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to record it until after the payment of such interest.

MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager / Asst. Gen. Manager |
|--------|------------------|--------------------------|----------|---|
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TRUE COPY
[Signature]
 (Kardare)
 Asst. Gen. Manager
 BOW Co. Ltd. Mumbai

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the inscribed Stock No. BDC No. BY -00033 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY FIVE LAKHS ONLY as specified on the face of this instrument together with the accrued interest thereon unto RAGHUVANSHI CO-OPERATIVE BANK LTD their executors, administrators or assigns, and We RAGHUVANSHI CO-OPERATIVE BANK LTD do freely accept the above stock transferred * to me/us* to the extent it has been transferred

We * RAGHUVANSHI CO-OPERATIVE BANK LTD hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) * being registered as the holder/s * of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has not been transferred to him/them * may be renewed in my/our * name(s).

Interest is payable at _____

As witness our hand the 6th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nanik Motwani Marg,
Fort, Mumbai 400 001.

Sandy Miranda



(Transferor)
For: HDFC BANK LIMITED

Authorized Signatory
Ashish Mhadolkar
2/H-2-(35)
HDFC BANK LIMITED
Manekji Wadia Building,
N. Motwani Marg, Fort, Mumbai 1.

Ashish Mhadolkar

Ishfaq Khan
2/H-2-(35)

B. P. Tikekar
2/H - 2 (35)



Signed by the above named transferee in the presence of # _____

(Transferee)
Address _____

*Omit the alternative which does not apply
S This paragraph is to be used only when a portion of the certificate is transferred
Signature, occupation and address of witness.
Transferred
S/c issued No/s _____ dated _____ Manager, Reserve Bank Of India, P.D.O.

TRUE COPY

(Rajan Kardare)
Police Inspector
EOW CB CID, Mumbai

109

237

S 1529.2

25,00,000



भारत सरकार
GOVERNMENT OF INDIA
10.95 प्रतिशत सरकारी स्टाक, 2011 का दर्ज स्टाक
INSCRIBED STOCK

OF THE
10.95 PER CENT. GOVERNMENT STOCK, 2011

वही मध्य प्रमाणपत्र सं० का
BOOK DEBT CERTIFICATE No. BY 00034 of Mumbai

रुपये के लिए
for Rs. 25,00,000/-

30 मई, 2011 को प्रतिदेय

REPAYABLE ON THE 30th DAY OF MAY, 2011

ने एतद्वारा यह प्रमाणित करता है कि
I hereby certify that HDFC Bank Ltd.

10.95 प्रतिशत सरकारी स्टाक, 2011 के केवल
रुपये के सरकारी स्टाक के पंजीकृत स्वामी हैं जिस पर ब्याज 10.95 प्रतिशत प्रति वर्ष की दर से
30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty five
Lakhs Only

Government Stock of the 10.95 per cent. Government Stock, 2011
which will bear interest at 10.95 per cent. per annum, payable
half-yearly from the 30th May 2000 and to be paid on the
30th day of November and the 30th day of May every year.

शोक मध्य कार्यालय
भारतीय रिज़र्व बैंक
Public Debt Office
Reserve Bank of India
Mumbai
दिनांक
Date 25.09.2000

Minna Jalon
गवर्नर, भारतीय रिज़र्व बैंक,
Governor, Reserve Bank of India,
Barid
के क्षेत्रीय निदेशक के लिए
for Regional Director for.....
Maharashtra and Goa

वैधान्त द्वारा अहस्तान्तरणीय महाराष्ट्र एवं गोवा
Not transferable by endorsement

TRUE COPY

(Rajesh K. Dhere)
District Inspector,
EOW CB CID, Mumbai

Rules regarding Inscribed Stock (Book Debt) of the Govt. of India Loans registered at the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

- 1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are free of stamp duty.
- 2 A separate blank transfer deed annexed to this Certificate may be used for the purpose. It must be executed by the proprietor or his attorney and in the latter case, it must be supported by a power of sale, properly stamped.
- 3 In the case of sale this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.
- 4 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a maximum of Re. 1/- is payable on each new Stock Certificate issued in respect of sub-division.
- 5 Stock may be transferred between Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be transferred.
- 6 Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, to be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.
- 7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office (Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).
- 8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant".
- 9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.
- 10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to record it until after the payment of such interest.

MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager / Asst. Gen. Manager |
|--------|------------------|--------------------------|----------|---|
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TRUE COPY
 (R) (1999)
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 M. S. S. S.

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the inscribed Stock No. BDC No. BY-00034 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY FIVE LAKHS ONLY as specified on the face of this instrument together with the accrued interest thereon unto RAGHUVANSHI CO-OPERATIVE BANK LTD their executors, administrators or assigns, and We RAGHUVANSHI CO-OPERATIVE BANK LTD do freely accept the above stock transferred * to me/us* to the extent it has been transferred

We * RAGHUVANSHI CO-OPERATIVE BANK LTD hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) * being registered as the holder/s * of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has not been transferred to him/them * may be renewed in my/our * name(s).

Interest is payable at _____

As witness our hand the 6th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Narik Motwani Marg,
Fort, Mumbai 400 001.

Sandy Miranda



(Transferor)
For HDFC BANK LIMITED

Ashish Mhadolkar

Authorised Signatory
Ashish Mhadolkar
2/H-2-(35)
HDFC BANK LIMITED
Manekji Wadia Building,
N. Motwani Marg, Fort, Mumbai

Isbraiq Khan

Isbraiq Khan
2/H-2-(35)

B. P. Tikekar
2/H - 2 (35)

Signed by the above named transferee in the presence of # _____

(Transferee)
Address _____

*Omit the alternative which does not apply
\$ This paragraph is to be used only when a portion of the certificate is transferred
Signature, occupation and address of witness.
Transferred
Sic Issued Nols. _____ dated _____ Manager, Reserve Bank Of India, P.D.O.

TRUE COPY

Rajan Katde
(Rajan Katde)
Police Inspector
EOW CB CID

G.L. 15292

25,00,000

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भारत सरकार
 GOVERNMENT OF INDIA
 10.95 प्रतिशत सरकारी स्टॉक, 2011 का दर्ज स्टॉक
 INSCRIBED STOCK
 OF THE
 10.95 PER CENT. GOVERNMENT STOCK, 2011
 वही ऋण प्रमाणपत्र सं०
 BOOK DEBT CERTIFICATE No: 3700035 of Mumbai
 रुपये के लिए
 for Rs. 25,00,000/-

30 मई, 2011 को प्रतिदेय
 REPAYABLE ON THE 30th DAY OF MAY, 2011

मैं एलडब्ल्यू द्वारा यह प्रमाणित करता हूँ कि
 I hereby certify that HDFC Bank Ltd.

10.95 प्रतिशत सरकारी स्टॉक, 2011 के केवल.....
 रुपये के सरकारी स्टॉक के पंजीकृत स्वामी हैं जिस पर न्याज 10.95 प्रतिशत प्रति वर्ष की दर से
 30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five
Lakhs Only
 Government Stock of the 10.95 per cent. Government Stock, 2011
 which will bear interest at 10.95 per cent. per annum, payable
 half-yearly from the 30th May 2000 and to be paid on the
 30th day of November and the 30th day of May every year.

सौक ऋण कार्यालय
 भारतीय रिज़र्व बैंक
 Public Debt Office
 Reserve Bank of India
 Mumbai
 दिनांक
 Date 25.09.2000

Minnu Jalan
 गवर्नर, भारतीय रिज़र्व बैंक,
 Governor, Reserve Bank of India,

[Signature]
 के क्षेत्रीय निदेशक के लिए
 for Regional Director for.....
 Maharashtra and Goa
 महाराष्ट्र एवं गोवा

वैधान द्वारा अहस्तांतरणीय
 Not transferable by endorsement

112

INDIA SECURITY PRESS
 दर्ज स्टॉक संबंधी नियम प्रमाणपत्र के पीछे देखें
 For Rules regarding inscribed Stock please see reverse of the Certificate
 25,00,000 8 000 405 005

TRACOPY
 (Rajna Kaldare)
 Police Inspector

Rules regarding Inscribed Stock (Book Debt) of the Govt. of India Loans registered at the Public Debt Office Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

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- 7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office (Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).
- 8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "as-warranted."
- 9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.
- 10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to record it until after the payment of such interest.

MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager / Asst. Gen. Manager |
|--------|------------------|--------------------------|----------|---|
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TRUE COPY
 (Reason Noted)
 Police Inspector
 BOW CB CID, Mumbai

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the inscribed Stock No. BDC No. BY -00035 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY FIVE LAKHS ONLY as specified on the face of this instrument together with the accrued interest thereon unto RAGHUVANSHI CO-OPERATIVE BANK LTD their executors, administrators or assigns, and We RAGHUVANSHI CO-OPERATIVE BANK LTD do freely accept the above stock transferred "to me/us" to the extent it has been transferred

We " RAGHUVANSHI CO-OPERATIVE BANK LTD hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) " being registered as the holder/s " of the stock hereby transferred to him/them ", the aforesaid Stock Certificate to the extent it has not been transferred to him/them " may be renewed in my/our " name(s).

Interest is payable at _____

As witness our hand the 6th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Maneki Wadia Building,
Nanik Motwani Marg,
Fort, Mumbai 400 001.



(Transferor)
For HDFC BANK LIMITED

Authorized Signatory,
Ashish Mhadolkar
2/H-2-(36)
HDFC BANK LIMITED
Maneki Wadia Building,
N Motwani Marg, Fort, Mumbai 1

Isbrag Khan
2/H-2-(38)

B. P. Tikkar
2/H -2 (35)

Signed by the above named transferee in the presence of # _____

(Transferee)
Address

*Omit the alternative which does not apply
\$ This paragraph is to be used only when a portion of the certificate is transferred
Signature, occupation and address of witness

Transferred
S/C Issued No/s. _____ dated _____ Manager, Reserve Bank Of India P.O.

TRUE COPY

(Rajan Kulkare)
Police Inspector
EOW CB CID, Mumbai

113

G. L. 15292

25,00,000

239



भारत सरकार
 GOVERNMENT OF INDIA
 10.95 प्रतिशत सरकारी स्टॉक, 2011 का ऋण स्टॉक
 INSCRIBED STOCK
 OF THE
 10.95 PER CENT. GOVERNMENT STOCK, 2011
 वही ऋण प्रमाणपत्र सं० का
 BOOK DEBT CERTIFICATE No. BY00036 of Mumbai
 रुपये के लिए
 for Rs 25,00,000/-

30 मई, 2011 को प्रतिदेय

REPAYABLE ON THE 30th DAY OF MAY, 2011

में एतद्द्वारा यह प्रमाणित करता हूँ कि
 I hereby certify that HDFC Bank Ltd.

10.95 प्रतिशत सरकारी स्टॉक, 2011 के केवल.....
 रुपये के सरकारी स्टॉक के वंजीकृत स्वामी हैं जिध पर ब्याज 10.95 प्रतिशत प्रति-वर्ष की दर से
 30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five
Lacs Only

Government Stock of the 10.95 per cent. Government Stock, 2011
 which will bear interest at 10.95 per cent. per annum, payable
 half-yearly from the 30th May 2000 and to be paid on the
 30th day of November and the 30th day of May every year.

सक ऋण कार्यालय
 भारतीय रिजर्व बैंक

Public Debt Office
 Reserve Bank of India
 Mumbai

दिनांक
 Date 25-09-2000

Minna Jalam

गवर्नर, भारतीय रिजर्व बैंक,
 Governor, Reserve Bank of India,

Basel

के क्षेत्रीय निदेशक के लिए
 for Regional Director for.....
 Maharashtra and Goa

बेचान द्वारा अहस्तांतरणीय
 Not transferable by endorsement

TRUE COPY

1
 (Rajun Kaidare)
 Police Inspector,
 E.O.W. CB CID, Mumbai

INDIA SECURITY PRESS
 ऋण स्टॉक संबंधी नियम प्रमाणपत्र के पीछे देखें
 For Rules regarding Inscribed Stock please see reverse of the Certificate
25,00,000
 8 000 405 005

Rules regarding Inscribed Stock (Book Debt) of the Govt. of India loans registered at the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvannanthapuram and Bhubaneswar.

- 1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are free of stamp duty.
- 2 A separate blank transfer deed annexed to this Certificate may be used for the purpose. It must be executed by the proprietor or his attorney and in the latter case, it must be supported by a power of sale, properly stamped.
- 3 In the case of sale this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.
- 4 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a maximum of Re. 1/- is payable on each new Stock Certificate issued in respect of sub-division.
- 5 Stock may be transferred between Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvannanthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be transferred.
- 6 Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvannanthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.
- 7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office (Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvannanthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).
- 8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant."
- 9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrants will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.
- 10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to record it until after the payment of such interest.

MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager / Asst. Gen. Manager |
|--------|------------------|--------------------------|----------|---|
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TRUE COPY

(Rajan Katdare)

Police Inspector,
EOW CB CID, Mumbai

(24)

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the Inscribed Stock No.BDC No.BY -00036 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY FIVE LAKHS ONLY as specified on the face of this instrument together with the accrued interest thereon unto RAGHUVANSHI CO-OPERATIVE BANK LTD their executors, administrators or assigns, and We RAGHUVANSHI CO-OPERATIVE BANK LTD do freely accept the above stock transferred * to me/us* to the extent it has been transferred

We * RAGHUVANSHI CO-OPERATIVE BANK LTD hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) * being registered as the holder/s * of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has not been transferred to him/them * may be renewed in my/our * name(s).

Interest is payable at _____

As witness our hand the 6th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nanik Motwani Marg,
Fort, Mumbai 400 001.



(Transferor)
For HDFC BANK LIMITED

Ashish Mhadolkar
Authorized Signatory
Ashish Mhadolkar
2/H-2-(35)
HDFC BANK LIMITED
Manekji Wadia Building,
N.Motwani Marg Fort, Mumbai 400 001.

Ishraq Khan
2/H-2-(35)
B. P. Tikekar
2/H-2 (35)

Signed by the above named transferee in the presence of # _____
(Transferee)
Address _____

*Omit the alternative which does not apply
\$ This paragraph is to be used only when a portion of the certificate is transferred
Signature, occupation and address of witness.

Transferred
S/c Issued No/s. _____ dated _____ Manager, Reserve Bank Of India, P.D.O.

TRUE COPY

Rajan Katdare
(Rajan Katdare)
Police Inspector,
COW CAMP, Mumbai

115

15292

—25,00,000—

243



भारत सरकार
 GOVERNMENT OF INDIA
 10.95 प्रतिशत सरकारी स्टाक, 2011 का बर्ज स्टाक
 INSCRIBED STOCK
 OF THE
 10.95 PER CENT. GOVERNMENT STOCK, 2011
 वही श्रृण प्रमाणपत्र सं० का
 BOOK DEBT CERTIFICATE No. BY00037 of Mumbai
 रुपये के लिए
 for Rs. 25,00,000/-

30 मई, 2011 को प्रतिदेय
 REPAYABLE ON THE 30th DAY OF MAY, 2011

मैं एतद्द्वारा यह प्रमाणित करता हूँ कि
 I hereby certify that HDFC Bank Ltd

10.95 प्रतिशत सरकारी स्टाक, 2011 के केवल.....
 रुपये के सरकारी स्टाक के पंजीकृत स्वामी हूँ जिस पर ब्याज 10.95 प्रतिशत प्रति वर्ष की दर से
 30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five
Lakhs Only
 Government Stock of the 10.95 per cent. Government Stock, 2011
 which will bear interest at 10.95 per cent. per annum, payable
 half-yearly from the 30th May 2000 and to be paid on the
 30th day of November and the 30th day of May every year.

लोक श्रृण कार्यालय
 भारतीय रिजर्व बैंक
 Public Debt Office
 Reserve Bank of India
Mumbai
 दिनांक
 Date 25-09-2000

Minna Jalon
 गवर्नर, भारतीय रिजर्व बैंक,
 Governor, Reserve Bank of India,
 के क्षेत्रीय निदेशक के लिए
 for Regional Director for.....

Maharashtra and Goa,
 बेचान द्वारा बहुस्तान्तरणीय महाराष्ट्र एवं गोवा
 Not transferable by endorsement

INDIA SECURITY PRESS
 एवं स्टाक संबंधी नियम प्रमाणपत्र के पीछे देखें
 For Rules regarding Inscribed Stock please see reverse of the Certificate

TRUE COPY
 (Signature)
 Police Inspectr.
 EOW CB CID, Mumbai

115

Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

- 1 Stock Certificates are not negotiable by endorsement and transfers must be effected by deed. Such transfers are free of stamp duty.
- 2 A separate blank transfer deed annexed to this Certificate may be used for the purpose. It must be executed by the proprietor or his attorney and in the latter case, it must be supported by a power of sale, properly stamped.
- 3 In the case of sale this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.
- 4 No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a maximum of Re. 1/- is payable on each new Stock Certificate issued in respect of sub-division.
- 5 Stock may be transferred between Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be transferred.
- 6 Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, to be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.
- 7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office..... (Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).
- 8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant."
- 9 Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.
- 10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to record it until after the payment of such interest.

MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager / Asst. Gen. Manager |
|--------|------------------|--------------------------|----------|---|
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TRUE COPY

(Hajan Kataria)
Police Inspector

EDW CR CID, Mumbai

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the inscribed Stock No.BDC No.BY - 00037 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY FIVE LAKHS ONLY as specified on the face of this instrument together with the accrued interest thereon unto RAGHUVANSHI CO-OPERATIVE BANK LTD. their executors, administrators or assigns, and We RAGHUVANSHI CO-OPERATIVE BANK LTD. do freely accept the above stock transferred * to me/us* to the extent it has been transferred

We * RAGHUVANSHI CO-OPERATIVE BANK LTD. hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) * being registered as the holder/s * of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has not been transferred to him/them * may be renewed in my/our * name(s).

Interest is payable at _____

As witness our hand the 10th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nanik Motwani Marg,
Fort, Mumbai 400 001.

Sandy Miranda

(Transferor)
For HDFC BANK LIMITED

Ashish Mhadolkar
Authorised Signatory
Ashish Mhadolkar
2/H-2-(36)
HDFC BANK LIMITED
Manekji Wadia Building,
N.Motwani Marg, Fort, Mumbai 1.

Ishraq Khan
Ishraq Khan
2/H-2-(38)

Signed by the above named transferee in the presence of # _____

(Transferee)
Address

*Omit the alternative which does not apply
§ This paragraph is to be used only when a portion of the certificate is transferred
Signature, occupation and address of witness.

Transferred S/c issued No/s. _____ dated _____ Manager, Reserve Bank Of India, P.D.O.

TRUE COPY

Rajan Kulkarni
(Rajan Kulkarni)
Police Inspector,
EOW Cr. CID, Mumbai

S. G. L. 15292

—25.00000—

(2)



भारत सरकार
 GOVERNMENT OF INDIA
 10.95 प्रतिशत सरकारी स्टॉक, 2011 का दर्ज स्टॉक
 INSCRIBED STOCK
 OF THE
 10.95 PER CENT. GOVERNMENT STOCK, 2011
 वही ऋण प्रमाणपत्र सं० का
 BOOK DEBT CERTIFICATE No. BY00038 of Mumbai
 रुपये के लिए
 for Rs. 25,00,000/-

30 मई, 2011 को प्रतिदेय
 REPAYABLE ON THE 30th DAY OF MAY, 2011
 मैं यहाँ द्वारा यह प्रमाणित करता हूँ कि
 I hereby certify that HDFC Bank Ltd.

10.95 प्रतिशत सरकारी स्टॉक, 2011 के केवल.....
 रुपये के सरकारी स्टॉक के पंजीकृत स्वामी हैं जिस पर ब्याज 10.95 प्रतिशत प्रति वर्ष की दर से
 30 मई 2000 से छमाही-किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty five
Lacs Only

Government Stock of the 10.95 per cent. Government Stock, 2011
 which will bear interest at 10.95 per cent. per annum, payable
 half-yearly from the 30th May 2000 and to be paid on the
 30th day of November and the 30th day of May every year.

लोक ऋण कार्यालय
 भारतीय रिज़र्व बैंक
 Public Debt Office
 Reserve Bank of India
 Mumbai
 दिनांक
 Date 25-09-2000

Minna Galan
 गवर्नर, भारतीय रिज़र्व बैंक,
 Governor, Reserve Bank of India,

Handwritten Signature
 के क्षेत्रीय निदेशक के लिए
 for Regional Director for.....
 Maharashtra and Goa

वेचान द्वारा अहस्तांतरणीय महाराष्ट्र एवं गोवा
 Not transferable by endorsement



Rules regarding Inscribed Stock (Book Debt) of the Govt. of India Loans registered at the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nag, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

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- 5 Stock may be transferred between Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be transferred.
- 6 Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, to be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.
- 7 On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office..... (Mumbai, Calcutta, New Delhi, Chennai, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned, to a recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).
- 8 The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of Interest Warrants one month before the date on which interest is due. Any Stock tendered subsequent to the closing day will be transferred "ex-warrant."
- 9 Request Forms must reach the Public Debt Office before the day on which the warrants are due to be closed. The instructions given therein will be acted upon until cancelled. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.
- 10 Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to record it until after the payment of such interest.

MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager / Asst. Gen. Manager |
|--------|------------------|--------------------------|----------|---|
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TRUE COPY

(Rajan Katdare)
Police Inspector,
BOW CB CID, Mumbai

(211)

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the inscribed Stock No. BDC No. BY - 00038 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY FIVE LAKHS ONLY as specified on the face of this instrument together with the accrued interest thereon unto RAGHUVANSHI CO-OPERATIVE BANK LTD. their executors, administrators or assigns, and We RAGHUVANSHI CO-OPERATIVE BANK LTD. do hereby accept the above stock transferred "to me/us" to the extent it has been transferred

We " RAGHUVANSHI CO-OPERATIVE BANK LTD. hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) " being registered as the holder/s " of the stock hereby transferred to him/them ", the aforesaid Stock Certificate to the extent it has not been transferred to him/them " may be renewed in my/our " name(s).

Interest is payable at _____

As witness our hand the 10th day of October, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nank Motwani Marg,
Fort, Mumbai 400 001.

S Miranda



(Transferor)
For HDFC BANK LIMITED

Ashish Mhadolkar
Authorised Signatory
Ashish Mhadolkar
2H-2-(36)
HDFC BANK LIMITED
Manekji Wadia Building,
N. Motwani Marg, Fort, Mumbai 1.

Ishraq Khan
Ishraq Khan
2H-2-(38)

Signed by the above named transferee in the presence of # _____

(Transferee)
Address _____

*Omit the alternative which does not apply
\$ This paragraph is to be used only when a portion of the certificate is transferred
Signature, occupation and address of witness.
Transferred
S/c issued No/s _____ dated _____ Manager, Reserve Bank Of India, P.D.O.

TRUE COPY

(Hojan Kulkare)
Police Inspector
EOW, C.B. CID, Mumbai 119

L.16332

—2500000—

(2.5)



भारत सरकार

GOVERNMENT OF INDIA

10.95 प्रतिशत सरकारी स्टॉक, 2011 का दर्श स्टॉक

INSCRIBED STOCK

OF THE

10.95 PER CENT. GOVERNMENT STOCK, 2011

वही ऋण प्रमाणपत्र सं० का

BOOK DEBT CERTIFICATE No. 8700041 OF Mumbai

रुपये के लिए

for Rs. 25,00,000/-

30 मई, 2011 को प्रतिदेय

REPAYABLE ON THE 30th DAY OF MAY, 2011

मैं एतद्वारा यह प्रमाणित करता हूँ कि

I hereby certify that HDFC Bank Ltd

10.95 प्रतिशत सरकारी स्टॉक, 2011 के केवल रुपये के सरकारी स्टॉक के पंजीकृत स्वामी हैं जिस पर व्याज 10.95 प्रतिशत प्रति वर्ष की दर से 30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five Lakhs Only

Government Stock of the 10.95 per cent. Government Stock, 2011 which will bear interest at 10.95 per cent. per annum, payable half-yearly from the 30th May 2000 and to be paid on the 30th day of November and the 30th day of May every year.

लोक ऋण कार्यालय
भारतीय रिज़र्व बैंक

Public Debt Office
Reserve Bank of India
Mumbai

दिनांक
Date 23.10.2000

Minna Galani

गवर्नर, भारतीय रिज़र्व बैंक,
Governor, Reserve Bank of India,

[Signature]

क्षेत्रीय निदेशक के लिए
for Regional Director for
Maharashtra and Goa

बेचान द्वारा अहस्तान्तरणीय

Not transferable by endorsement

TRUE COPY

21

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the Inscribed Stock No.BDC No.BY - 00041 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY-FIVE LAKHS as specified on the face of this instrument together with the accrued interest thereon unto Raghuvanshi Co-Operative Bank Ltd. their executors, administrators or assigns, and We Raghuvanshi Co-Operative Bank Ltd. do freely accept the above stock transferred * to me/us* to the extent it has been transferred

We *Raghuvanshi Co-Operative Bank Ltd. hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) * being registered as the holder/s * of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has not been transferred to him/them * may be renewed in my/our * name(s).

Interest is payable at _____

As witness our hand the 1th day of November, 2000

igned by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nanik Motwani Marg,
Fort, Mumbai 400 001.

Sandy Miranda



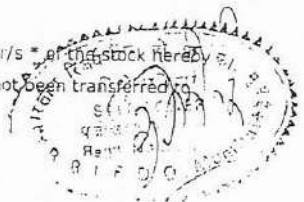
(Transferor)
For HDFC BANK LIMITED

Ashish Mhadolkar

Authorised Signatory
Ashish Mhadolkar
2/H-2-(36)
HDFC BANK LIMITED
Manekji Wadia Building,
N.Motwani Marg, Fort, Mumbai 1.

Kiron Mhatre

Kiron Mhatre
2/H-2-(27)



igned by the above named transferee in the presence of # _____

(Transferee)
Address _____

Omit the alternative which does not apply
This paragraph is to be used only when a portion of the certificate is transferred
Signature, occupation and address of witness.

Transferred
S/c Issued No/s. _____ dated _____ Manager, Reserve Bank Of India, P.D.O.

TRUE COPY

Rajan Kulkare
(Rajan Kulkare)
Police Inspector,
EOW CB CID, Mumbai

121

G. L. 16332

—25,00,000—

25



भारत सरकार
GOVERNMENT OF INDIA
10.95 प्रतिशत सरकारी स्टॉक, 2011 का दर्ज स्टॉक
INSCRIBED STOCK

OF THE
10.95 PER CENT. GOVERNMENT STOCK, 2011

यही ऋण प्रमाणपत्र सं० का
BOOK DEBT CERTIFICATE No. BY 00042 of Mumbai

रुपये के लिए
for Rs. 25,00,000/-

30 मई, 2011 को प्रतिदेय
REPAYABLE ON THE 30th DAY OF MAY, 2011

मैं एतद्वारा यह प्रमाणित करता हूँ कि
I hereby certify that HDFC Bank Ltd

10.95 प्रतिशत सरकारी स्टॉक, 2011 के केवल.....
रुपये के सरकारी स्टॉक के पंजीकृत स्वामी हैं जिस पर व्याज 10.95 प्रतिशत प्रति वर्ष की दर से
30 मई 2000 से छमाही किस्तों में प्रत्येक वर्ष 30 नवम्बर और 30 मई को दिया जाएगा।

is the registered proprietor of Rupees Twenty Five
Lakhs Only

Government Stock of the 10.95 per cent. Government Stock, 2011
which will bear interest at 10.95 per cent. per annum, payable
half-yearly from the 30th May 2000 and to be paid on the
30th day of November and the 30th day of May every year.

लोक ऋण कार्यालय
भारतीय रिजर्व बैंक

Public Debt Office
Reserve Bank of India
Mumbai

दिनांक
Date 23.10.2000

Binwal Jalori
गवर्नर, भारतीय रिजर्व बैंक,
Governor, Reserve Bank of India.

के क्षेत्रीय निदेशक के लिए
for Regional Director for.....

Maharashtra and Goa

बेचान द्वारा अहस्तांतरणीय महाराष्ट्र एवं गोवा
Not transferable by endorsement

TRUE COPY

(Regional Manager)
Public Debt Office
RBI, Mumbai

122

FORM OF TRANSFER

We HDFC BANK LIMITED do hereby assign and transfer our interest or share in the Inscribed Stock No. BDC No. BY - 00042 of the 10.95 % GOI 2011 amounting to Rs. 2500000/- being the amount of the Stock of Rupees TWENTY-FIVE LAKHS as specified on the face of this instrument together with the accrued interest thereon unto Raghuvanshi Co-Operative Bank Ltd. their executors, administrators or assigns, and We Raghuvanshi Co-Operative Bank Ltd. do freely accept the above stock transferred * to me/us* to the extent it has been transferred

We * Raghuvanshi Co-Operative Bank Ltd. hereby request that on our being registered as the holder of the stock hereby transferred to us the aforesaid Stock Certificate to the extent it has been transferred to us may be renewed in our name(s)/converted in our name(s).

We _____ hereby request that on the above transferee(s) * being registered as the holder/s * of the stock hereby transferred to him/them *, the aforesaid Stock Certificate to the extent it has not been transferred to him/them * may be renewed in my/our * name(s).

Interest is payable at _____

As witness our hand the 1th day of November, 2000

Signed by the above named transferor in the presence of # Sandy Miranda
HDFC BANK LIMITED
Manekji Wadia Building,
Nanik Motwani Marg,
Fort, Mumbai 400 001.



(Transferor)
For HDFC BANK LIMITED

Ashish Mhadolkar
Authorised Signatory
Ashish Mhadolkar
2/H-2-(36)
HDFC BANK LIMITED
Manekji Wadia Building,
N. Motwani Marg, Fort, Mumbai 1.

Kiron Mhatre
Kiron Mhatre
2/H-2-(27)

Signed by the above named transferee in the presence of # _____

(Transferee)
Address

mit the alternative which does not apply
This paragraph is to be used only when a portion of the certificate is transferred
* Signature, occupation and address of witness.

Transferred
S/c issued No/s. _____ dated _____ Manager, Reserve Bank Of India, P.D.O.

TRUE COPY

l
Kiron Mhatre
2/H-2-(27)
ROW CH CL, Mumbai



Phone : 206 6954 / 208 7887
207 1767 / 207 1798

Raghuvanshi Co-operative Bank Ltd.

Regd. Off. & H. O. : 276/286, Kalbadevi Road, Kilachand Mansion,
Mumbai - 400 002.

Ref. No. RCB/JNM/14797/2002

Date 27th Sept. 02

Inspector of Police
Crime Branch
Crawford market,
MUMBAI

Dear Sir,

As desired we enclose herewith the Minutes of the Meeting of Board of Directors held on 26.7.2000, 20.11.2000 and 26.4.2001.

Kindly acknowledge.

Yours faithfully,

MANAGER.

Encl: as above.

JNM/cs.

TRUE COPY

(Rajan Kotdare)
Police Inspector.
EOW CR CID, Mumbai

MINUTE BOOK

Notice

NOTICE

21st July 2000. The Meeting of the Board of Directors of the Raghuvanshi Co-operative Bank Ltd. will be held: on Wednesday 26th July 2000, at 5.30 P.M. at Hind Shipping Agencies, 201 Janmabhawani Chambers, 29 Walchand Hirachand Marg, Balland Estate, Mumbai - 38,

A G E N D A

1. To adopt the Minutes of the last Meeting (6.7.2000)
2. To consider the points, if any, arising out of the last Minutes.
3. To pursue the list of new members admitted by the 'Executive Committee' and the shares allotted by it to new and existing members.
4. To confirm the Loans and Advances sanctioned by the 'Executive Committee' and to consider and sanction other loan applications since received.
5. To confirm the Trial Balance, General charges Statements, showing monthly Income and Expenditure and monthly Progress Report of the Bank as on 30.6.2000.
6. To consider any other matter, with the permission of the Chair.

You are requested to attend the Meeting For Raghuvanshi Co-operative Bank Ltd.

CERTIFIED TRUE COPY



TRUE COPY

(Atuljan Katdare)
Police Inspector,
BOW CR CID, Mumbai
125

MINUTE BOOK

By order of the Board

(PRADIP G. GANDHI)

HON. SECRETARY.

- Encl :- 1. Minutes of the last Board Meeting held on 6.7.2000.
2. Trial Balance and General charges Statements as on 30.6.2000.

For Raghunath

Genl Mgr.
[Signature]
 Genl. Manager.

CERTIFIED TRUE COPY



TRUE COPY

[Signature]
 (Rajan Katdare)
 Police Inspector,
 EOW CB CID, Mumbai

MINUTE BOOK

Minutes of the Board Meeting of the
Minutes of the Board Meeting of the
Raghuvanshi Co-operative Bank Ltd. held on
Meeting. 26th July 2000

The Meeting of the Board of Directors
of the Raghuvanshi Co-operative Bank Ltd.
was held on Wednesday, 26th July 2000, at 5.30 P.M.
at Hind Shipping Agencies, 201, Janmabhoomi
Chambers, 29 Walchand Hirachand Marg, Ballard
Estate, Mumbai - 400038, when the following
members were present: -

1. Shri. Shivjibhai D. Majethia
2. Shri. Vinaychandra T. Nadhalani
3. Shri. Pradip G. Gandhi
4. Smt. Meena M. Ghelani
5. Shri. Satish D. Vithalani
6. Smt. Indira K. Badlyani


Smt. Shivjibhai D. Majethia was in the chair.

Invitees: 1. Shri. Dineshbhai Dattani

Leave of absence was granted to the
following Directors: -

1. Shri. Keshavlal K. Varma
2. Shri. Sharad P. Gokani
3. Shri. Amrutlal J. Jobanpura
4. Shri. Maheshkumar M. Kanodkar
5. Smt. Indira H. Vithalani
6. Shri. Dilip S. Nikam

TRUE COPY


(Rajen Kaidure)
Police Inspector,
EOW CR CID, Mumbai

3 ²⁶⁵ 277

MINUTE BOOK

B.R. No. 1. The Minutes of the last Board Meeting Minutes of held on 6th July 2000, were discussed and the last thereafter were approved and signed by the Board Meeting Chairman.

B.R. No. 2. The Board took note of 9 new members admission duly admitted by the 'Executive Committee' in of new the Meeting held on 26th July 2000. To the new members. members and existing members 1120 shares allotted. Valued at Rs. 28,000/- Plus Rs. 9/- as Entrance fees totalling Rs. 28,009/-

B.R. No. 3. (a) Confirmation of Loans and Advances to consider recommended by the 'Executive Committee Loan Meeting':-

Applications. The Board perused the Loans and Advances, recommended by the 'Executive Committee' in its Meeting held on 26th July 2000 and endorsed with remarks thereon as per Annexure - I.

B.R. No. 4. The Board took note of the Trial Balance Confirmation and Income and Expenditure Statement as on of Trial 30.6.2000 of the Head office, Grant Road, Khandivli Balances and JVPD Branches.

General charges statements.

For Registrar
[Signature]
Gen. Manager's

B.R. No. 5. Board decided to take up the Letter Any other of resignation received from Shri. Anantlal matter: J. J. Janputra, Director in the next Board meeting.

CERTIFIED TRUE COPY



TRUE COPY

(Rajjan Kardare)
Public Inspector
EOW CB CID, Mumbai

MINUTE BOOK

1. Resignation

2. Letter from:

Shri Anandlal

J. Jobanpura

Director

2. Statutory

requirement

to invest

upto Rs.

400 crores

In Govt.

Securities.

Shri J. N. Menta, General Manager stated that as statutory requirement our Bank has to invest upto Rs. 400 crores in Government securities. He also stated that as on today our Bank is having good liquidity position.

" Board authorised Shri J. N. Menta, General Manager to invest upto Rs. 400 crores in Government of India Securities in the name of our Bank."

3. To

consider

release of

Advertisement

of our Bank

In yearly

report of

Kandivali

Consumer

Coop. Society

Ltd.

Shri Dhruvhai Shah, Manager Kandivali Branch requested Board vide his letter dated 25.7.2000 to consider release of Advertisement of our Bank in yearly report of 'Kandivali Consumer Co-operative Society Ltd.' at an expense of Rs. 1,000/- The Board considered same and approved.

Shree Lokana Mahaparishad a parent body of all Raghuvanshi Globally is organising a cultural Programme on 24.9.2000 at Shri Birla Matoshri Sabhagrah and planning to

TRUE COPY

(Signature)
Police Inspector

MINUTE BOOK

Publish a Souvenir. They have requested to give Advertisement For Rs. 25000/- The Board Considered, same and approved:

- 4. Legal opinion about Loan Proposals.
- Grant Road Branch Loans.
- Alc. Shri. Pawan Sood. Rs. 3630700/-
- Alc. Shri. Anil Malani Rs. 3630700/-

(Grant Road Br.) Against security of commercial Premises Board decided to consider above Loan Proposals after receiving legal opinion from Shri. Mahendra K. Ghelani of m/s. Law charter. Board requested Shri. Pradip A. Gandhi, Hon Secretary to take up the matter with m/s. Law Charter for obtaining the legal opinion.

Grant Road Branch:

Alc. M/s Petron Trading Co. Loan Rs. 398800/-
 Alc. Kemp's Berg Brewers (P) Ltd. Loan Rs. 1000000/-
 Grant Road Branch has put up above two fresh Loan Proposals in the Board meeting held on 6.7.2000.

The Board had directed Manager of Grant Road Branch to furnish more information and documents since the prospective Borrowers have not submitted the information the two proposals were dropped.

5 To continue Our Bank has awarded Scholarships to awarded following 3 students for last 2 years. We have Scholarships now received their applications to continue

CERTIFIED TRUE COPY



(Rajan Kulkare)
 Police Inspector,
 EOWC CID, Mumbai

MINUTE BOOK

The scholarship since they are fulfilling the conditions laid down by our Bank.

| Name | Examination Passed | Percentage obtained |
|-------------------------------------|---|---------------------------------------|
| 1. Shri. Punit S. Bhojani | M. B. B. S. II | 67%
Distinction in
Pharmacology |
| 2. Shri. Styaprem Harish
Katira. | 2nd year
Engineering | 60% |
| 3. Ms. Homita Harish
Katira. | J. J. School
4th year
Painting Degree | 62%
Rank 3rd |

Board discussed the above applications and approved scholarships of Rs. 5000/- each. Board also congratulated them for their Academic success.

6. To obtain The Board after discussion, decided to renewal & renew and obtain an enhancement of the enhancement overdraft limit in Current Account and old limit renew the cash credit limit with the MOC and renewal Ltd. for the year 2000-2001 and the o/c limit Board resolved as under:-

with MOC (a) " Resolved that on overdraft Bank Ltd. accommodation be obtained from the Mumbai For the Distric Central Co-operative Bank Ltd; Mumbai Year to the extent of Rs. 16,67,70,000/- or to the 2000-2001 extent of amount available and permissible on Pledge of its Fited Deposit Receipts

TRUE COPY

(3) 9

MINUTE BOOK

of the face value aggregating to Rs. 19,62,00,000/- for a period of one year from the date permissible."

(b) "It is hereby Resolved that all the terms and conditions i.e. from No.1 to No.21 and additional Nos. 1 & 2 of underlying the sanction of cash credit limit of Rs. 16,67,70,000/- by the Mumbai District Central Co-operative Bank Ltd. be and are hereby accepted."

(c) "Further Resolved that the said account now be operated by any two of the following signatories and are hereby authorised to execute all necessary documents preliminary to the said accommodation facilities and to operate said Accounts on behalf of the Bank."

| Name | Specimen signature with Designation |
|------------------------------------|-------------------------------------|
| 1. Shri. Shivjibhai D. Majethia | Chairman |
| 2. Shri. Vinaychandra T. Madhalani | Vice-Chairman |
| 3. Shri. Keshavlal K. Varma | So. Most Director |
| 4. Shri. Pradip G. Gandhi | Hon. Secretary |
| 5. Shri. J. N. Mehta | General Manager |
| 6. Shri. R. L. Modi | Chief Accountant |
| 7. Shri. A. V. Asher | Law Officer |

For Rajwanshi Co-operative Bank Ltd
Gen. Manager.

With a vote of thanks to the chair the Meeting terminated
Date - 31-8-2000
Chairman

CERTIFIED TRUE COPY



TRUE COPY

(Raj. D. K. Gore)
Police Inspector,
EOW CR CID, Mumbai

MINUTE BOOK

Notice
16/4/2001

NOTICE

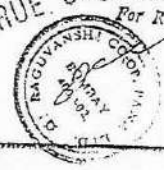
The Meeting of the Board of Directors of the
Raghuramshi cooperative Bank Ltd. will be held on
Thursday, 26th April 2001, at M/s K.K. Varma & Co
305 Varma Chambers, 3rd floor, 11 Horny Street
Fort, Mumbai - 400 001 at 5.30 p.m. to transact
the following business:-

Date
change
Friday,
27th April
2001

AGENDA

1. To adopt the Minutes of the last Meeting
2. To consider the points, if any, arising out of the last Meeting.
3. To peruse the list of new members admitted by the 'Executive Committee' and the shares allotted by it to the new and existing members.
4. To sanction the Loans and Advances recommended by the 'Executive Committee' and to consider and sanction other Loan Applications since received.
5. To confirm the Trial Balance, General Charges, Statements showing monthly Income and Expenditure and monthly Progress Report of the Bank as on 31.3.2001.
6. To consider any other matter, with the permission of the CO Chair.

CERTIFIED TRUE



For Raghuramshi Co-operative Bank Ltd.
Gen. Manager.

TRUE COPY

(Rajendra Katarde)
Police Inspector,
EOW CR CID, Mumbai

MINUTE BOOK

You are requested to attend the Meeting.


By order of the Board
sd/-

(Pradip G. Gandhi)
Hon. Secretary)

Encl. - ① Minutes of the last Board Meeting held on
27/3/2001.

② Trial Balance and General charges
statements as on 31.3.2001.

TRUE COPY


(Rajan Katdare)
Police Inspector.
EOW CB CID, Mumbai

MINUTE BOOK

Minutes of the Board Meeting

Minutes of the Board Meeting of the Raghuramshi Cooperative Bank Ltd held on 27th April 2001.

The Meeting of the Board of Directors of the Raghuramshi Cooperative Bank Ltd was held on Friday, 27th April 2001 at 5.00 p.m. at M/S K. K. Varma & Co., 305 Varma Chambers, 3rd floor, 11 Homji Street, Fort, Mumbai - 400 001, when the following members were present:-

1. Shri Shivjibhai D. Majethia
2. Shri Vinay Chandri T. Maelhalani
3. Shri Keshavl K. Varma
4. Shri Pradip G. Ganeshi
5. Shri Sharad P. Gokani
6. Smt. Meena M. Ghelani
7. Smt. Indira K. Badiyani
8. Shri Dilip S. Nikam.

Shri Shivjibhai D. Majethia was in the chair.

Leave of absence was granted to the following Directors:-

1. Shri Amratlal J. Jobanputra
2. Shri Maheshkumar M. Kanodia
3. Shri Dineshbhai Dattani
4. Shri Bansibhai Vaghani

For Raghuramshi Co-operative Bank Ltd
Gen. Manager

B.R. No. 1. The Minutes of the last Board Meeting held on 24th March 2001 were read and approved and certified true copy.

CERTIFIED TRUE



131 (Regular Signature) Police Inspector

MINUTE BOOK

were approved and signed by the Chairman.

B.R. No. 2. The Board took note of the 17 new members Admission duly admitted by its Meeting held on 23rd April 2001. To the new and existing members 6,180 Shares members allotted valued at Rs. 1,54,500/- plus Rs. 17/- as Entrance Fees totalling Rs. 1,54,517/-.

B.R. No. 3. (a) Confirmation of Loans & Advances recommended To consider by the Executive Committee Meeting:-
Loan Applications. The Board perused the loans and Advances recommended by the 'Executive Committee' in the Meeting held on 23rd April 2001 and endorsed remarks thereon as per Annexure - I.

B.R. No. 4. The Board noted the Trial Balance, General Confirmation Charges' statement and decided to discuss the 31st March 2001 position in the next Balance & General Board Meeting.
Trial Balance & General Charges Statement

B.R. No. 5
Any other
Matter:

1. Government of India Securities. Board of Directors authorised Shri Vinaychandra T. Madhulani - vice - chairman to sell Bank's investment in Government of India securities principal amount Rs. 4,00,00,000/- through Brokers and to reinvest the principal amount i.e. Rs. 400 Crores in Government of India Securities.

TRUE COPY

(Sd/- Kaidare)

EOW CB CID, Mumbai

MINUT BOOK

2. Partial Refund of Processing fees. Mrs zania Automobiles enjoy with Grant Road Branch Co. Credit Limit of Rs. 17,00,000/- against hypothecation of Automobile spare parts margin 50%.

Their limit was renewed at same level on 29.12.2001 and Branch debited their Account with Rs. 25,500/- for 1/2 processing fees.

The party has see repair on 20.4.2001 entire outstanding with small balance to be adjusted against refund of their shares. The party has used the renewed limit for less than 5 months and requested to refund the entire processing fees of Rs. 25,500/-.

The Board considered the request letter dt 18.4.2001 received from party and decided to refund only 50% of the processing fees i.e. Rs. 12750/- to Mrs zania Automobile.

3. To file suit against M. A. Spirits Accounts 1. M. A. Spirits, 2. M. A. Agencies and 3. Shah Motilal Fuldhand. The Board discussed the accounts and as the said accounts had been over due since long, it decided to take legal action including the action of filing suits civil/criminal and/or arbitration cases against the party and their respective guarantors as under as required under the Resolution and the Act of Co-operative Court at Wadgaon.

CERTIFIED TRUE



Gen. Manager: TRUE COPY

(Rajan Kaidare) Police Inspector

32 EOW CB CID, Mumbai

MINUT BOOK

Mumbai under section 101, it was decided that Shri Vinod, pat, Advocate would represent the Bank above suits.

"Resolved that overdue cases of Term Loan facilities granted to M.A. spirits of Rs. 1,17,76,011.25; A. Agencies of Rs. 39,16,381/- and Shri Mohan Fulchand of Rs. 14,25,093.80 be and are hereby referred to the cooperative/civil/criminal H.C. Court at Mumbai for the legal action against the said parties and their guarantors for having defaulted to the Bank and is required under the Resolution and Report of the cooperative courts."

"Further Resolved that Shri A.V. Asher, Law officer, Shri P.D. Galvankar, Br. Manager and Shri Dilip Inderi - Asst. Manager be and are hereby authorised to represent the Raghunathji cooperative Bank Ltd. before cooperative/civil/criminal High Courts at Mumbai in respect of the above case which have been referred to the aforesaid Courts and its further proceedings in the Courts for the action against the defaulters and their guarantor and be and are hereby authorised to act, give evidence, file affidavit sign/execute documents/plaints or other miscellaneous applications for the purpose of recovering Bank dues and such other matters and perform all necessary acts, things, etc. in connection

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(Rajan Kethare)
Police Inspector,
ESW CR CID, Mumbai

MINUTE BOOK

with any legal suits, civil or criminal / Complaints, action, etc. on behalf of the Bank and as he deems fit from time to time and authorised to appoint advocate to act and plead and conduct proceeding for the same."

4. To file suit Ag. Paramount Builders (Head office) Shri J.N. Mehta, General Manager informed the Board of the overdue Loan Account of :-
 Paramount Builders (Head office) Shri Motilal Foolchand (Grant Road Br.)
 Shri Motilal Foolchand (Grant Road Branch).
 The Board discussed the above accounts and as the said accounts had been overdue since long it decided to take legal actions including the action filing the suits - civil/criminal and/or arbitration cases against the party as under as required under the Resolution and the Act of cooperative Courts including Consumer Grievance Court, it was also decided that Shri Kantawade, Advocate would represent the Bank in this suit."

" Resolved that the overdue case of Loan facility to Paramount Builders of Rs. 1911000/- + Interest of Rs. 14,22,093.80 + Int. be and is hereby referred to the cooperative/civil/criminal High Court at Mumbai for the legal action against the said party for having defaulted to the Bank and as required under the Resolution and the Act of the cooperative Court."

" further Resolved that Shri A.V. Asher, Law



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 (Rajan Kaldare)
 Police Inspector,
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officer and Shri, Ashwin Zolalia be and are hereby authorised to represent the Roghanshi Cooperative Bank Ltd. before Cooperative/Civil/Criminal High Courts at Mumbai in respect of the above case which have been referred to the aforesaid Courts and its further proceeding in any courts and be and is hereby authorised to act appeal and plead, conduct and give evidence, file affidavit sign/execute documents/plaints file other miscellaneous applications for the purpose of recovering Bank's dues, and such other matters and perform all necessary acts/ things, etc. in connection with any legal suits, civil or criminal/complaints, action, etc. on behalf of the Bank as He deems fit from time to time."

5. Share Refund. The Board considered the applications received from the following members for Refund of their Shares of the Bank. After due consideration awarded its sanction as per the details given below:-


For Roghanshi Cooperative Bank Ltd.

J. C. Chaudhary
Gen. Manager

Refund:-

| <u>Name</u> | <u>No of Shares</u> | <u>Amt. (Rs.)</u> |
|--|---------------------|-------------------|
| 1. Shah & Ravani | 50 | 1250/- |
| 2. Smt. Indira H. Vitthani | 10 | 250/- |
| 3. Shri Hargovind K. Vitthani | 10 | 250/- |
| 4. Shri Ranjan R. Majithia | 10 | 250/- |
| 5. Shri Thekhar Shushan B. | 25 | 625/- |
| 6. Shri Suryakant L. & Smt. Manik Urmila S. (J+) | 20 | 500/- |

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(Signature)
 Police Inspector,
 ERMV C.D. Mumbai

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| | <u>Name</u> | <u>No. of Shares</u> | <u>Am't (Rs.)</u> |
|-----|--------------------------------|----------------------|-------------------|
| 7. | Shri Sureshchandra G. | 160 | 4000/- |
| 8. | Shri. Sadrami Haridas V. | 100 | 2500/- |
| 9. | Smt. Mehta Ramagauri S. | 20 | 500/- |
| 10. | Smt. Mehta Sandhya B. | 20 | 500/- |
| 11. | Anupam Traders | 120 | 3000/- |
| 12. | Auxi Dye Chem | 140 | 3500/- |
| 13. | Muljibhai P. Modi | 5 | 125/- |
| 14. | M/s Emerald Motors | 40 | 1000/- |
| 15. | " " " | 60 | 1500/- |
| 16. | Sanghvi Jyoti Pratul | 115 | 2875/- |
| 17. | Wheels Associates | 100 | 2500/- |
| 18. | Sanghvi Pratul Shamji | 50 | 1250/- |
| 19. | M/s Jharia Automobiles | 250 | 6250/- |
| 20. | Anilkumar Behadral Thalakar | 95 | 2375/- |
| 21. | M/s Tejas Chemicals Industries | 95 | 2375/- |

With a vote of thanks to the chair,
the meeting terminated.

Date: 17.5.2001

S. A. Rajwade
Chairman
17.5.01.

For Registrar of Companies East. Ind.
J. C. C. C.
Gen. Manager.



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(M. J. Kulkarni)
Police Inspector
EOW CO CID, Mumbai

MINUTE BOOK

12

Notice

22.11.2000

NOTICE

The Meeting of the Board of Directors of the Raghuvanshi Cooperative Bank Ltd. will be held on Thursday, 30th November 2000, at M/s. K.K. Varma & Co., 305 Varma Chambers, 3rd floor, 11 Hornji Street, Fort, Mumbai - 400001 at 5.00 p.m. to transact the following business:-

AGENDA

1. To adopt the Minutes of the last Meeting.
2. To consider the points, if any, arising out of the last Meeting.
3. To peruse the list of new members admitted by the 'Executive Committee' and the shares allotted by it to new and existing members.
4. To sanction the Loans & Advances recommended by the 'Executive Committee' and to consider and sanction other Loan Applications since received.
5. To confirm the Trial Balance, General Charges Statement showing monthly Income and Expenditure and monthly Progress Report of the Bank as on 31.10.2000.
6. To consider any other matter with the permission of the Chairman.

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(In the presence of)
Chairman
Raghuvanshi Cooperative Bank Ltd.
Mumbai

MINUTE BOOK

You are requested to attend the Meeting.

By order of the Board

Sd/—

(Praship G. Ganesh)

Hon. Secretary

Encl. ① Minutes of the last Board Meeting held
on 11.4 October 2000.

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e

(Rajan Kaldare)
Police Inspector,
EOW CB CID, Mumbai

MINUTE BOOK

Minutes of the Board Meeting

Minutes of the Board Meeting of the Raghuranshi Cooperative Bank Ltd. held on 30th November 2000

The Meeting of the Board of Directors of the Raghuranshi Cooperative Bank Ltd. was held on Thursday, 30th November 2000 at 5:30 p.m. at M/s K.K. Varma & Co, 305 Varma Chambers, 3rd floor, 11 Honaji Street, Fort, Mumbai - 400 001 when the following members were present:-

- ① Shri Shivjibhai D. Majethia
- ② Shri Keshavlal K. Varma
- ③ Shri Pradip G. Ganeshi
- ④ Shri Sharad P. Gokant
- ⑤ Smt. Meena M. Ghelani
- ⑥ Shri Dilip S. Nikam

Shri Shivjibhai D. Majethia was in the chair

Leave of absence was granted to the following Directors:-

- ① Shri Vinaychandra T. Madhwalani
- ② Shri Amratal J. Jobanputra
- ③ Shri Maheshkumar M. Kanodia
- ④ Smt. Indira K. Badiyani

B.R.No.1.
Minutes of the last Board Meeting

The Minutes of the last Board Meeting held on 11th October 2000 were discussed and thereafter were approved and signed.

Gen. Manager.



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(Rajan Kaldare)
Police Inspector,
EOW CB CID, Mumbai

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by the chairman.

B.R. No. 2.

Admission of New Members. The Board took note of the 22 new members duly admitted by its Meeting held on 30th November 2000, to the new members and existing members. 1790 Shares allotted valued at Rs. 44,750/- plus Rs. 22/- as Entrance Fees totalling Rs. 44,772/-. The Board also admitted 6 Nominal Members.

B.R. No. 3.

To Consider Loan Applications

(a) Confirmation of Loans & Advances recommended by the 'Executive Committee':

The Board perused the Loans & Advances recommended by the 'Executive Committee' in the Meeting held on 30th November 2000 and endorsed with remark thereon as per Annexure-I.

B.R. No. 4.

Interest Rates on Deposits

The Board considered the interest rates on Deposits of other Cooperative Banks and Nationalised Banks in comparison with our interest rates. The Board decided to revise our interest rates effective 1.1.2001 by reducing $\frac{1}{2}\%$ interest in Savings Bank Accounts and Fixed Deposits for 2 years and above. The new interest rates effective 1.1.2001 will be as under:-

TRUE COPY Saving Bank Accounts

Rate of Interest
4 1/2% p.a.

(Ketan Kataria)
Police Inspector
EOW CB CID, Mumbai

(14) 5

MINUTE BOOK

Fixed Deposits:

| | |
|---------------------------------------|--------------|
| 30 days to less than 1 year | 7% p.a. |
| 1 year & above but less than 2 years | 10% p.a. |
| 2 years & above but less than 3 years | 10 1/2% p.a. |
| 3 years & above | 11 1/2% p.a. |

R.R. No. 5

Remise of Advertisement. The Board considered letter received from Navharat Education Society, Mulund for releasing Bank's Advertisement in their souvenir. The Board approved full page Advertisement at a cost of Rs. 5000/- (Rupees five thousand only).

R.R. No. 6

Advances: M/s. Sanjay Steel Centre, 7/12 Sharda Nivas, Ardeshir Dadi Street, Mumbai - 400 004 had applied for a cash credit limit of Rs. 6,50,000/- on P.S. 2000 against hypothecation of stocks of steel wires, rods ferrous and non-ferrous metals. The application of the firm was considered in the Board Meeting held on 25.5.2000 and a cash credit limit of Rs. 6.50 lakhs was sanctioned subject to the condition that the borrower provides collateral security of equal value. On a special request from the firm that this condition may be waived, the Board has considered their request and now allowed that the limit can be released against hypothecation of stocks and two credit-worthy guarantors.

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(Rajan Kothare)
Police Inspector,
EOW CB CID, Mumbai

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B.R. No 7
Operation
in Govt
Securities

It is hereby Resolved that any two of the Directors and/or officials of the Raghuramsi Cooperative Bank Ltd. jointly are hereby authorised to sell, purchase, transfer, endorse, negotiate and/or otherwise deal in Government securities and sign letters of Indemnities, execute bond or indemnity guarantee and sign declarations and also authorised to receive interest and principal thereof on behalf of the Raghuramsi Cooperative Bank Ltd.

| Name of the Director/official | Designation | Signature |
|---------------------------------|------------------|-----------|
| 1. Shri Shivji Bhai D. Majethia | Chairman | |
| 2. Shri Vinaychandra T. Madhavi | Vice-Chairman | |
| 3. Shri Keshavlal K. Varma | Director | |
| 4. Shri Anilip G. Gandhi | Hon. Secretary | |
| 5. Shri J. N. Mehta | General Manager | |
| 6. Shri R. L. Modi | Chief Accountant | |

B.R. No 8: Account M/s Auxil Pharmaceuticals at the Bill Discounting request of M/s. Jyoti JVPD Branch, Board Limits sanctioned agreed to waive following condition in the terms Auxil- Loan Proposal sanctioned earlier as under:-
Pharmaceuticals "Resolved that Bills Discounting Limits of (JVPD Branch) Rs. 5,00,000/- (Rs. five Lakh only) sanctioned to M/s Auxil Pharmaceuticals of Lakshmi Jyoti, 15 Swastik Society, JVPD, Mumbai. 400 050 in Board Meeting held on 11-10-2000 against the collateral security of the flat of Mr Anish A. Sheth be waived and instead of personal guarantee of Ms. Jyoti A. Sheth and Mr. Anand Sijpal be obtained before disbursement of the loan"

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(Kajal Kaldare)

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B.R.No.9. Shri J.N. Melita, General Manager informed To file suit the Board of Directors of the overdue Loan On Line Account of : 1. On Line Share Management Share - services Ltd (JVPD Branch). The Board discussed Management the above account and as the said account Services Ltd. have been overdue since long, it is decided to (JVPD Br.) take legal action including the action of filing the civil suits/criminal and/or arbitration cases against the borrowers and their respective guarantors as under as required under the Resolution and the Act of Co-operative Courts as given below:-

"Resolved that the overdue case of Loan facility (Loan against Bill Purchase) granted to the Party (Rs. 7,24,172/-) + Interest be and is hereby referred to cooperative/civil/criminal High Courts at Mumbai, for the legal action against the said party and their guarantors for having defaulted to the Bank and as required under the Resolution and the Act of Co-operative Courts."

"Further Resolved that Shri A.V. Asher, Law Officer be and is hereby authorised to represent the Rajbhuranshi Co-operative Bank Ltd before cooperative/civil/criminal/High Courts at Mumbai in respect of the above cases which have been referred to the aforesaid courts and its further proceeding in any court/s for the action against the defaulters and their guarantors and be and is hereby authorised to act, sign/execute documents/plaints

For Rajbhuranshi Co-operative Bank Ltd.

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(Signature)
Police Inspector,
EOW CB CID, Mumbai

MINUTE BOOK

file other miscellaneous application for the purpose of recovering the Bank's dues and such other matters and perform all necessary acts/things, etc. in connection with any legal suit, civil/criminal complaints, action, etc. on behalf of the Bank as he deems fit from time to time.

With a vote of thanks to the chair, the Meeting terminated.

Date: 22-11-2000

S. D. Kulkarni
Chairman

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e
(Rajan Kaldare)
Police Inspector
EOW CB CID, Mumbai

Original - in H/W file #

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**SHIVJI (BABUBHAI)
DUNGARSHI MAJETHIA**

10, SATYAM, 4, NATHPAI NAGAR,
GHATKOPER (E), BOMBAY - 400 017.
PHONE - 5164726 - 5149016

Dated: 24.07.2000

Dear Mr. Mehta
General Manager
Raghuvanshi Co. Op. Bank Ltd.
Mumbai.

Sub: Investments in Government Securities.

I have to inform you that it has been decided that Government Securities transactions should be made through M/s. Home Trade Ltd. only. It is pertinent to note that our Vice Chairman, Shri. V.T. Madhlani has taken responsibility to handle the above investment. Also Ms. Kanan Mewawala, who is related to Mr. Madhlani is an employee of Home Trade Ltd. and she will take proper care for the transactions which will take place from time to time.

It is further to take note that you have to act as per our Vice Chairman, Mr. Madhlani's instruction only in that deal.


Thanking you,

Yours sincerely,



(S.D. Majethia)
Chairman

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(Ajay Sardare)
Police Inspector,
EDW CB CID, Mumbai

13A-A

293 3101

Date: 4.6.2002

Statement of Mr. Sanjay Niranjn Choksi, H-28, 24/26, Jetha Dhanji Building, 3rd floor, Dariyasthan Street, Masjid Bunder, Mumbai – 400 003.
Tel: C/o 3440478, Mobile, 9821320777

I am as above and state as under:

I am residing at the above given address along with my family consisting of my wife and my daughter since last 2 years. I was born on 20.07.1973 in Mumbai. My father, mother are living at Ganjawala Building, 3rd floor, 2nd Sutar Gali, Mumbai – 4.

Today as per the call I attended the office of GB CB CID., Mumbai in connection with a case registered against the Directors of Home Trade Ltd. and of Raghuvanshi Co-op. Bank Ltd., Vide C.R. No. 81/2002 at LT Marg Police Station and investigated by GB CB CID., Mumbai for cheating the bank to the tune of Rs. 5.40 crores.

In this regard I state as under:-

I passed my SSC from Children's Academy in the year 1987-88 and passed my B.Com from Akbar Peerbhoy College of Commerce and Economics in 1992-93. I had joined Home Trade Limited in December 1996. In December 1996 the name of the Company was Lloyds Brokerage Limited. There after the name of the Company was changed from Lloyds Brokerage Limited to Euro Asian Securities Limited and then name was changed to Home Trade Limited. I was working as a data entry operator and I was inputting the details of investment made by the other companies. The data was inputted with the help of annual reports of the other companies. Presently I was working as officer in secretarial and legal department. I was looking after secretarial work, which includes filling of various forms like form 29, form 32 etc and other formalities related to Registrar of Companies, letter typing and salary processing of all the employees of Home Trade Limited, Ways India Limited, Buyeverything.Com India Limited, Tellme.Com India Limited, Discover Technologies Limited and Live24 Limited. The office of the company is situated at Vashi, Navi Mumbai. The following are the Directors of the Company viz 1. Mr. Sanjay Agarwal, 2. Mr. N S Trivedi, 3. Mr. Mike Shah, 4. Mr. Dhananjay Agarwal NRI and two foreign directors. Ketan Sheth was also director of the company, but he resigned in May 2001. Mr Subodh Bhandari was Authorised Signatory and Sr. Vice President of the Company. Mr. Sanjay Agarwal was CEO of the Company. Mr. N S Trivedi was Executive Director and Company Secretary of the Company. Mr. Srikant Sharma is my senior and he was appointed as Company Secretary of Ways India Limited and he was also looking after the work of other companies including Home Trade Limited and the department was headed by Mr. N S Trivedi.

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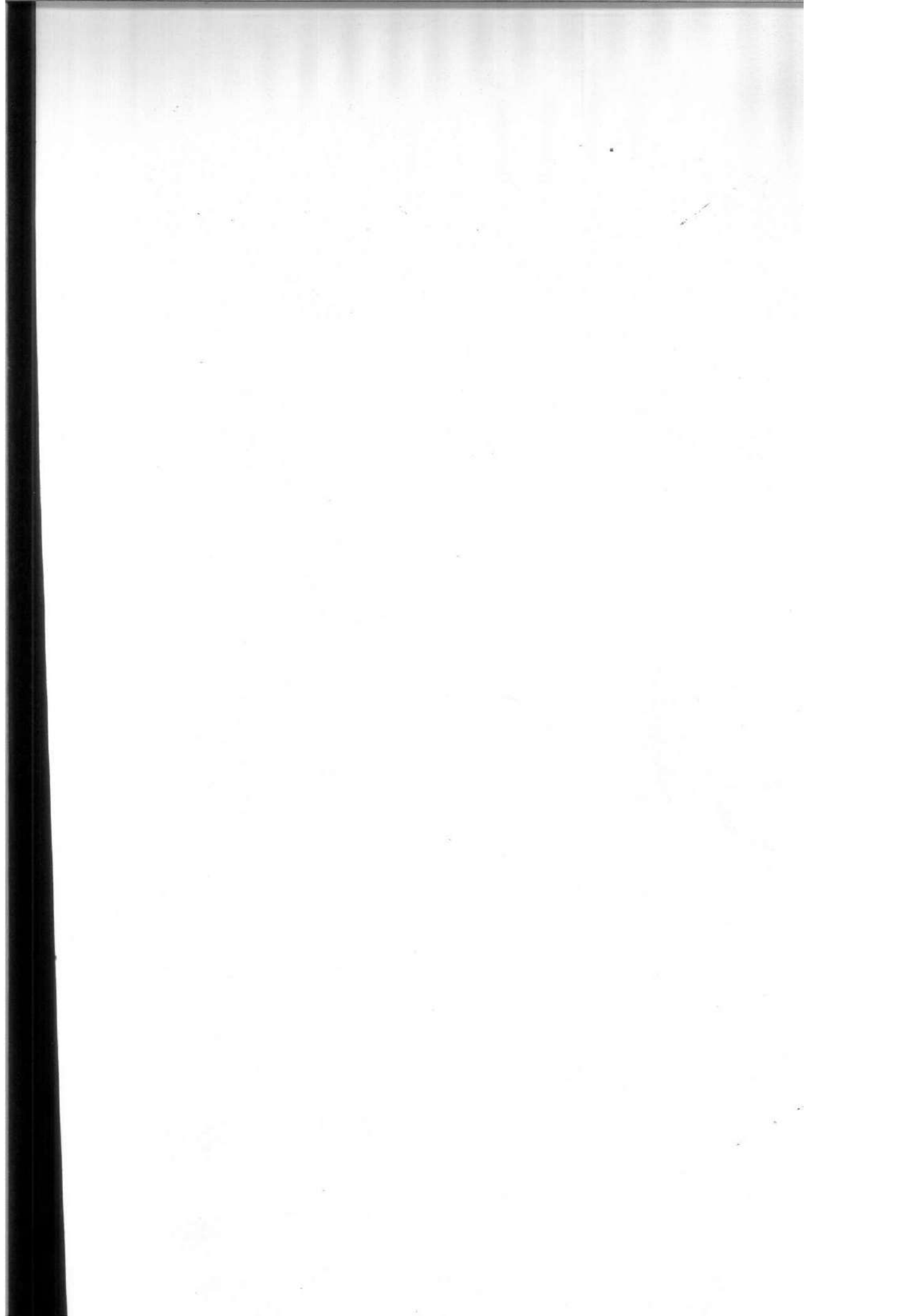
29

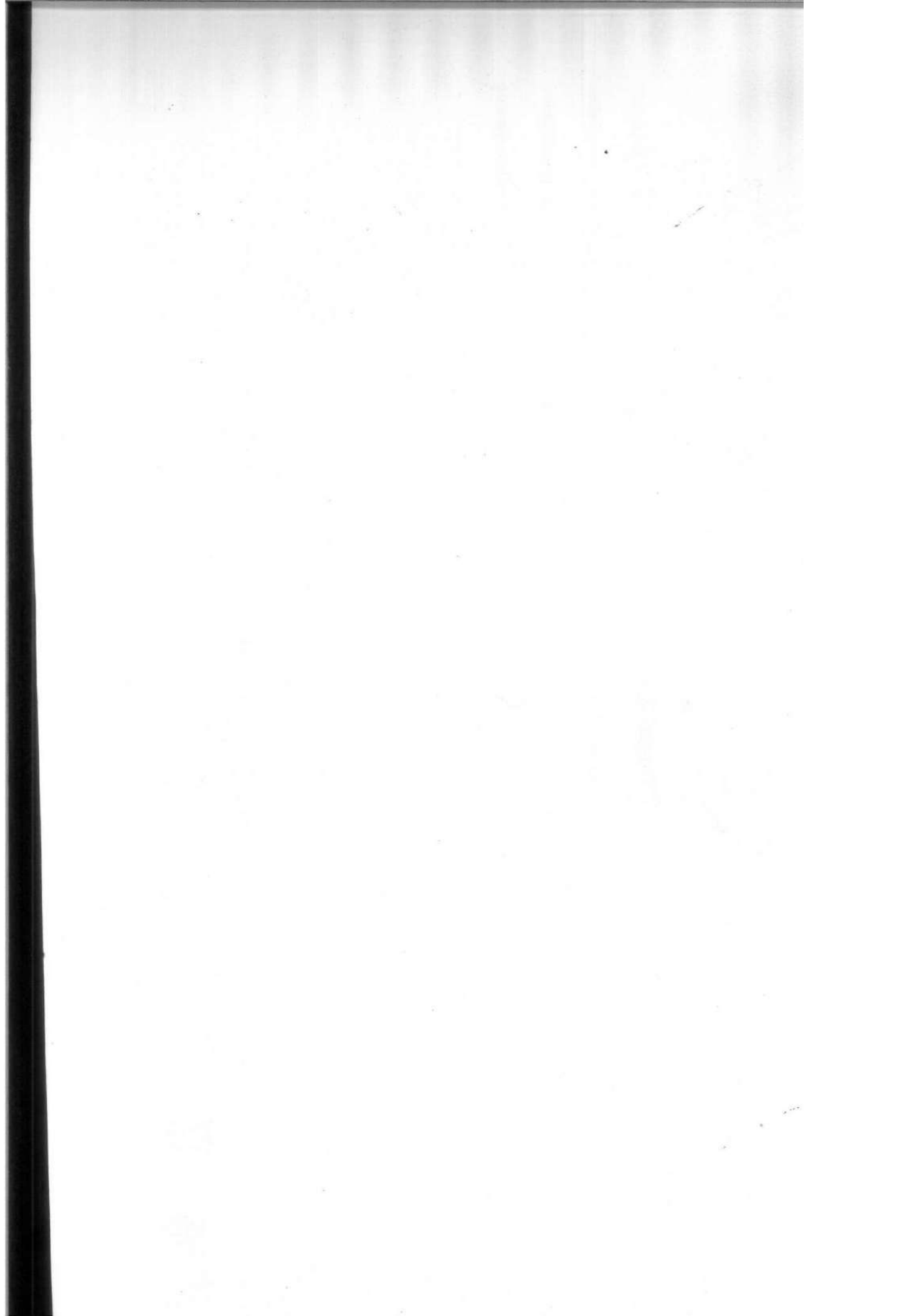
The Home Trade was member of BSE and NSE. The company was dealing in online trading in shares and WDM segment. The website of the company is www.hometrader.com.

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140

(Sanjay Kaldare)
Inspector
EBW CB CID, Mumbai





285
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Date: 5.6.2002
Statement of Mr. Jaykumar Rasiklal Mehta, H-39, Occ: Service, r/o Hariom Apartment, C Wing, 1st floor, Flat no.C-103, Near Anand Nagar Garden, Vasai Road (W), Dist. Thane - 401 202. Tel: 95250-348203

I am as above and residing at the above given address along with my family consisting of my mother, my wife, my son, my brother, his wife and his two daughters since 13 years. I was born on 01.06.1963 in Pithwajal.

Today as per the call I attended the Office of GB CB CID., Mumbai in connection with a case registered against the Directors of Home Trade Ltd and Raghuvanshi Co-op Bank vide C.R. No 81/2002 at LT Marg Police Station and investigated by GB CB CID Mumbai.

In this regard I state as under;

I passed my SSC from Esplanade High School in the year 1980 and passed B.Com. from Siddharth College of Commerce & Economics in 1985.

I had joined Lloyds Brokerage Limited on April 1995 as office assistant. Initially my salary was Rs.5,000/- per month and from November 2001 my salary is Rs.50,000/- per month. However, I did not received salary from March 2002. My job responsibility was to upload and enter equity shares transaction done on National Stock Exchange (NSE) on daily basis. To prepare contract notes, bills, and to do back office related work for equity shares transaction done on National Stock Exchange.

In 1998 Sanjay Agarwal purchased equity stake of Lloyds Brokerage Limited and then after company's name was changed to Euro Asian Securities Limited. In 1999 I was shifted to WDM department Debt Desk. From that time to till date Ms. Kanan Mewawala, Mr. Arvind Rai, were working. Afterwards Mr. Ketan Maskaria was transferred to WDM department. Mr. Ketan Sheth and Subodh Bhandari were heading our department. My job responsibility was to enter deals, to prepare contract note, bills and back office related work for debt market transaction of Home Trade and other group companies. There were verbal instructions of Mr. Sanjay Agarwal, Mr. Ketan Sheth, Mr. N S Trivedi & Mr. Subodh Bhandari for entering the deal in system and they were providing trade related details to us and we used to follow their instructions.

(L)

Mr. Arvind Rai was a dealer. He was looking after dealing part. Ms. Kanan Mewawala was looking after deal entry, contracts, bill, follow up with clients for security related matters, she was to keep track of client wise position of securities and liasoning with all banks for physical and SGL delivery of securities. Mr. Ketan Maskaria was looking after deal entry, contract, bill, physical and SGL delivery related work.

As far as a case of Raghuvanshi co-op Bank is concerned I state that, Ms. Kanan Mewawala is instrumental in dealing with Raghuvanshi Co-operative Bank and she was corresponding with Raghuvanshi Co-operative Bank in respect of sale and purchase of Govt. securities.

vimp

Frequently Mr. Sanjay Agarwal, Mr. Ketan Sheth, Mr. Subodh Bhandari and Mr. N S Trivedi were asking for client wise outstanding report and we were providing the same from time to time so that they were able to know the delivery position of clients.

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(Sanjay Kaldare)
Police Inspector,
EOW CB CID, Mumbai

I further state that when I first joined in WDM segment I was looking after the account of Seamens Provident Fund account. However, funds from Seamens were received to Dalhousie Securities Pvt. Ltd; Hoogly Trading and Investment, Poddar Trading Company and Pacific Finance - Associate companies of Home Trade Ltd. I further state that though the amount from Seamens was being obtained for the purpose of purchase of Government Securities, in fact the securities were not purchased and fake and bogus deal confirmation were issued. It was known to directors Mr. Sanjay Agarwal, Mr. Ketan Sheth and Mr. N S Trivedi, Mr. Subodh Bhandari - Sr. Vice President of Home Trade and employees of WDM Segment namely myself & Ms. Kanan Mewawala.

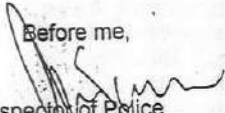
Here I state that Mr. Ketan Sheth resigned in May 2001 as a Director of Home Trade Limited. However, even after then he used to come to our office and looked after affairs of the company as usual. He used to instruct Home Trade's WDM department. Mr. Subodh Bhandari was in-charge of day to day work of finance and WDM segment of Home Trade and other group companies and he was authorised to sign contract notes and other security related documents.

As far as Raghuvanshi Bank is concerned, I state that Ms. Kanan Mewawala had approached Raghuvanshi Co-operative Bank and she worked as dealer in respect of the said bank. She was in constant touch with the officers of Raghuvanshi Co-operative Bank and worked as coordinator between Home Trade and the Bank. Therefore, I cannot state further details regarding this bank and only Ms. Kanan Mewawala can explain the whole deal.

However, it was to my knowledge that, like seamens other banks including this Raghuvanshi Bank were given fake and bogus contract notes and on the basis of it amounts were obtained from the concerned banks pretending that securities have been purchased as mentioned in contract notes.

My statement recorded in English and I read it and it is correct.

Before me,


Inspector of Police
EOW. CB CID.,
Mumbai.

297 207

Date:-29/08/2002.

Further statement of Mr. Jaykumar Rasiklal Mehta, H-39, Occ: Service, r/o Hariom Apartment, C Wing, 1st Floor, Flat No.C-103, Near Anand Nagar Garden, Vasai Road (W), Dist:-Thane - 401 202. Tel: 95250-348203

I am as above and residing at the above given address along with my family consisting of my mother, my wife, my son, my brother, his wife and his two daughters since 13 years. I was born on 01/06/1963 in Pithwajal.

Today as per the call I again attended the office of GB CB CID., Mumbai. Here I was shown the original contract notes and bills showing transactions of sale and purchase of Govt Securities between Home Trade and Raghuvanshi Co-op. Bank. I checked these notes and bills of which details are as under,

| CONTRACT & BILL NO. | TRADE DATE | SETTLEMENT DATE | AMOUNT | BUY/SELL BY | SIGNATORY |
|---------------------|------------|-----------------|-------------|-------------|---|
| 10172 | 23/08/2000 | 24/08/2000 | 40062000 | Buy | N.S. Trivedi & Initialed by Miss Kanan |
| 12910 | 03/05/2001 | 04/05/2001 | 21986833.33 | Sell | Subodh Bhandari & initialed by Miss. Kanan |
| 12966 | 08/05/2001 | 09/05/2001 | 21987250 | Sell | Sanjay Agarwal & initialed by Miss. Kanan |
| 12912 | 03/05/2001 | 04/05/2001 | 22004722.22 | Buy | Subodh Bhandari & initialed by Miss. Kanan |
| 12917 | 08/05/2001 | 09/05/2001 | 22069444.44 | Buy | Sanjay Agarwal & initialed by Miss. Kanan |
| 13572 | 03/07/2001 | 17/07/2001 | 17213750 | Sell | Subodh Bhandari & initialed by Miss. Kanan |
| 13668 | 03/07/2001 | 23/07/2001 | 11496666.67 | Sell | Subodh Bhandari & initialed by Arvind Rai |
| 13605 | 03/07/2001 | 19/07/2001 | 17224166.67 | Sell | Subodh Bhandari & initialed by Miss. Kanan |
| 13675 | 03/07/2001 | 24/07/2001 | 10410902.78 | Buy | Subodh Bhandari & initialed by Arvind Rai. |
| 13575 | 03/07/2001 | 18/07/2001 | 15590729.17 | Buy | Subodh Bhandari & initialed by Miss. Kanan. |
| 13606 | 03/07/2001 | 20/07/2001 | 15599270.83 | Buy | Subodh Bhandari & initialed by Miss. Kanan. |
| 14171 | 14/09/2001 | 27/09/2001 | 43521111.11 | Sell | Subodh Bhandari & initialed by Miss. Kanan. |
| 14173 | 14/09/2001 | 27/09/2001 | 41254933.33 | Buy | Subodh Bhandari & initialed by Miss. Kanan. |
| 14949 | 22/11/2001 | 19/12/2001 | 46228777.78 | Sell | Sanjay Agarwal & initialed by Miss. Kanan. |
| 14951 | 22/11/2001 | 12/12/2001 | 41260000 | Buy | Subodh Bhandari & initialed by Ketan Mashkaria. |
| 16174 | 15/02/2002 | 05/03/2002 | 43245777.78 | Sell | Subodh Bhandari & initialed by Ketan Mashkaria. |
| 16179 | 15/02/2002 | 04/03/2002 | 54049208.33 | Buy | Subodh Bhandari & initialed by Ketan Mashkaria. |

Paid.

Paid.

Paid.

Paid.

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Paid.

Paid.

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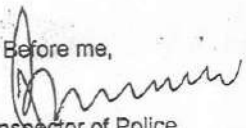
142

(Rajan Katdare)
Police Inspector.
EOW CB CID, Mumbai

As per above details it shows that, the contract notes and bills were signed and initialed as mentioned in column No.6.

My statement recorded in English and I read it and it is correct.

Before me,


Inspector of Police
EOW, CB CID.,
Mumbai.



21/3
2-4/11

Date: 12.6.2002

Statement of Amit Kantilal Sheth, H 36, Occ: Business, r/o 193 Lalit Kutir CHS,
Gulmohar Cross Road No. 9, JVPD Scheme, Andheri (West), Mumbai 400049. Tel. Res:
6247742, Off: 6194712
XXXXX

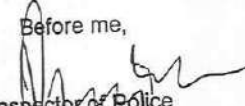
I am as above and residing at the above given address along with my family
consisting of my wife and daughter since last 10 years.

Today as per the call I attended the office of GB CB CID., Mumbai in connection a case
registered against the Directors of Home trade ltd. and Raghuvanshi Co-operative Bank
vide C.R. No. 81/2002 at LT Marg Police Station and investigated by GB CB CID.,
Mumbai. Here on being asked regarding the receipt of Rs. 36,69,900 from Home Trade
Ltd., in the of Giltedge Management Services of which I am one of the directors, I state
that M/s. Home Trade had purchased 12% IDBI 2010 bonds from our company, Giltedge
Management Services Ltd.


In support of this receipt and transaction, I submit herewith 1. copies of
Certificates of said bonds 2. Copy of deal confirmation dated 1/3/2002, 3. Contract note
no. 16255 dated 4/3/2002 and bill of the said bonds, 4. Delivery Challan dated 7/3/2002.

My above statement read over by me and found to be correct.

Before me,


Inspector of Police
EOW, CB, CID,
Mumbai

TRUE COPY


(Pravin Kaldare)
Police Inspector,
EOW CB CID, Mumbai

143

June 12, 2002

To,
Sr. Inspector of Police
General Branch,
Crime Branch,
C.I.D.
Mumbai

Sir,

We are enclosing herewith the following documents :

1. Bills & Contracts with Delivery Challan and Ledger Confirmation of Home Trade Ltd. (2000-2001 & 2001-2002)
2. Details of Incorporation & Directors of Giltedge Group Companies.
3. Details of Directorship of Mr. Ketan Sheth.
4. Ledger A/c of :
 - a. Dalhousie Securities Pvt. Ltd. (1999-2002)
 - b. Hoogly Trading and Investments (1998-2001)
 - c. Pacific Finance (1998-2002)
 - d. Poddar Trading Company (1998-2001)
5. Copies of certificate of 12% IDBI 2010 for face value Rs.30,00,000/-

Kindly acknowledge the same.

Regards,
For Giltedge Management Services Limited


Authorized Signatory

HEAD OFFICE

MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194729

www.giltedge.net

TRUE COPY

(Rajan Kaldare)
Police Inspector,
EOW CB CID, Mumbai

144



GILTEDGE

MANAGEMENT SERVICES LIMITED

245

The Trustees/Treasury Manager
DEVELOPMENT CREDIT BANK LTD.
204, RAHEJA CENTRE,
NARIMAN POINT,

Bill No : 01/02/29
Date : 26/02/200

MUMBAI
400021
Tel: 022-2841888/2872465
Fax: 022-2876112



Sir/Madam,

This is to confirm the following transaction

SECURITY DETAILS:

| Security Name | Coupon Rate | Interest Dates | Redemption Value | Put Date | Call Date |
|------------------|-------------|----------------|--------------------------|----------|-----------|
| GOBI 12.00% 2012 | 11/03/2012 | 12% | 11/09/2001
11/03/2002 | 100 | 0 |

TRANSACTION DETAILS:

| Nature of Transaction | Call Date | Settlement Date | Bill Date | Mode of Settlement | Delivery Period (Days) |
|-----------------------|---------------------------------|-----------------|------------|--------------------|------------------------|
| PURCHASE | 26/02/2002
TRD TIME: 2:30 pm | 27/02/2002 | 11/09/2001 | PHY | SPOT |

| Face Value | Rate | Interest Days | Principal Amount | Accrued Interest | Total Consideration |
|------------|-------|---------------|------------------|------------------|---------------------|
| 20000000 | 116.5 | 166 | 23300000.00 | 1106666.67 | 24406666.67 |

Consideration (in words):- Rs. TWO CRORE FORTY FOUR LAKHS SIX THOUSAND SIX HUNDRED SIXTY SIX AND SIXTY SEVEN PAISE Only

Kindly return the duplicate copy duly signed in confirmation of the deal.

Kindly note that this is a computer generated statement and hence is valid without signature in case of fax only.

I.T.PAN NO:AAACG1351R

*True copy
Anil Surti*

For GILTEDGE MANAGEMENT SERVICES LIMITED

Authorised Signatory

HEAD OFFICE

MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194729

BRANCHES

Pune : 124-A, Sohrab Hall, 21, Sasoon Road, Pune - 411 001. Tel.: (020) 6114285 Fax: 6111607
Calcutta : 138/2A, Sarat Bose Road, P.O. Lensdowne, Calcutta - 700 029. Tel.: (033) 474821 Fax: 4748215
Ahmedabad: 301, Shitiratna Bldg., Opp. Panchavati Flat, Ellise Bridge, Ahmedabad - 380 006. Telefax: 6425520

www.giltedge.net

TRUE COPY

145

(Rajjan Kaldare)
Police Inspector,
EOW C6 CID, Mumbai

GILTEDGE
MANAGEMENT SERVICES LIMITED

Bill No : 01/03/2
Date : 04/03/21

The Trustees/Treasury Manager
HOME TRADE LTD.
TOWER-3, 5TH FLOOR,
INTERNATIONAL INFOTECH PARK,
VASHI, NAVI, MUMBAI
NAVI MUMBAI

Tel: 022-7812444/7812550/7812545
Fax: 022-7812548/7812653

Sir/Madam,

This is to confirm the following transaction

SECURITY DETAILS:

| Security Name | Maturity Date | Coupon Rate | Interest Dates | Redemption Value | Face Value | Call Date |
|-----------------|---------------|-------------|--------------------------|------------------|------------|-----------|
| FBI 12.00% 2012 | 11/03/2012 | 12% | 11/09/2001
11/03/2002 | 100 | 0 | 0 |

TRANSACTION DETAILS:

| Transaction | Trade Date | Settlement Date | Delivery Date | Mode of Settlement | Delivery Period (days) |
|-------------|------------|-----------------|---------------|--------------------|------------------------|
| SALE | 04/03/2002 | 05/03/2002 | 11/09/2001 | PHY | |

| Face Value | Rate | Interest Days | Principal Amount | Accrued Interest | Total Consideration |
|------------|--------|---------------|------------------|------------------|---------------------|
| 3000000 | 116.53 | 174 | 3495900.00 | 174000 | 3669900.00 |

Consideration (in words):- Rs. THIRTY SIX LAKHS SIXTY NINE THOUSAND NINE HUNDRED Only

Kindly return the duplicate copy duly signed in confirmation of the deal.

Kindly note that this is a computer generated statement and hence is valid without signature in case of fax only.

I.T. PAN NO:AAACGL351R

For GILTEDGE MANAGEMENT SERVICES LIMITED

True Copy
Chief. Mktg



[Signature]
Authorized Signatory

HEAD OFFICE

MUMBAI : 103, Liberty Apts, 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194729

BRANCHES

Pune : 124-A, Sohrab Hall, 21, Sassoon Road, Pune - 411 001. Tel.: (020) 6114285 Fax: 6111607
Calcutta : 138/2A, Sarat Bose Road, P.O. Lansdowne, Calcutta - 700 029. Tel.: (033) 474821 Fax: 4748215
Ahmedabad : 301, Shitiratna Bldg., Opp. Panchavati Flat, Ellise Bridge, Ahmedabad - 380 006. Telefax: 6425520

www.giltedge.net

TRUE COPY

[Signature]
(Rajan Kaidare)
Police Inspector,
EOW CH CID, Mumbai

146

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

home trade ltd.
 Tower 4, 5th Floor, International
 Infotech Park, New Mumbai - 400 703
 Tel: 91-22-781 9444, 701 2550, Fax: 91-22-781 2548

Bill No.: EURO / PUNE / 16,255

Messus: CHITJEDGE MANAGEMENT SERVICES LTD.
 12/1/123, NAFEE'S CHAMBERS
 MODI STREET, MUMBAI
 PIN: 022
 Pin : 022

Form : B

Date : 04/03/2002

PAN NO. : AAA CL 0877 B

| | AMOUNT | |
|----------------------------|---------------------------------|---------------------|
| | Rupees | Paise |
| <i>Bought from you ...</i> | To the cost of Rs. 3,000,000.00 | 12.00 % IDBI 2012 |
| | at the rate of Rs. 116.53 | |
| | Add : Interest from 11/09/2001 | To 05/03/2002 |
| | For 174 Days | Rs. 174,000.00 |
| | | Less Tax @ Rs 0.00 |
| | <i>Due to you ...</i> | |
| | GRAND TOTAL : | 3,669,900.00 |

REMARKS

THREE MILLION SIX HUNDRED SIXTY-NINE THOUSAND NINE HUNDRED ONLY

True copy
Pratik Sheth

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

TRUE COPY

e
 (Rajan Katdare)
 Police Inspector,
 BOW CU CTD, Mumbai

147

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

home trade ltd.
 Tower 4, 5th Floor, International
 Indtech Park, Noida, Mumbai - 400 703
 Tel: 91-22-781 2444, 781 2550, Fax: 91-22-781 2548

To,
GILTEDGE MANAGEMENT SERVICES LTD.
 12/1/23, NAFEEES CHAMBERS
 MODI STREET, MUMBAI
 PIN: 022
 Code No. #

CONTRACT NO. 2002 - 2,001/000 16,255
 Trade Date : 04/03/2002
 Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

| Securities SOLD TO you | | Delivery/Cleaning | | Securities BOUGHT FROM y GILTEDGE MANAGEMENT SERVIC Delivery/Clearing | | |
|------------------------|------------------|-------------------|-------------------|---|----------|--|
| Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. | Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. | |
| 1000 | | 0.00 | 3,000,000.00 | 12.00 % IDBI 2012 | 116.53 | |

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

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



True copy
Amal S. V.

Yours faithfully,
[Signature]

TRUE COPY
 (Signature) Police Inspector,
 EOW CB CID, Mumbai
 148

GILTEDGE MANAGEMENT SERVICES LTD.

DELIVERY CHALLAN

103, Liberty Apts., 80-A, Sarojini Road, Behind McDonalds, Vile Parle (W) Mumbai-56
TeleFax : 022-6194712

07/03/2002

TO,
HOME TRADE LTD.
TOWER 3, 5TH FLOOR,
INTERNATIONAL INFOTECH PARK,
VISHI, NAVI MUMBAI
NAVI MUMBAI

Enclosed please find the original certificates alongwith the necessary documents against your purchase vide Bill No. 2982 value dated 05/03/2002 ; with details as follows :

SCRIPNAME IDBI 12.00% 2012
BILL AMOUNT Rs.3000000
NOMINATIONS 10LAC*3 TOTAL PENDING : 0

| Value | Folio no | Cert from | Certo | Dist no from | Dist no | Previous Client | Stamp |
|---------|----------|-----------|-------|--------------|---------|-----------------|-------|
| 3000000 | | 934 | 936 | | | GMSL | |

3000000 TOTAL OUTWARD

Kindly acknowledge the receipt of the same.

Thanking You,
Yours truly
FOR GILTEDGE MANAGEMENT SERVICES LTD.

C/Sable
Authorised Signatory

PROMISSORY NOTES

NOTE : Kindly get the securities transferred in your name immediately.

For your reference:

NAME OF THE REGISTRAR

Blank Endorsement

DOCUMENTS REQUIRED :

INDUSTRIAL DEVELOPMENT BANK OF INDIA
IDBI TOWER,
NEXT TO WORLD TRADE CENTRE,
COFFE PARADE, MUMBAI,
MR. SAVIO/MR. GADGIL 022-2189117
400005

Copy of Resolution and Specimen Signature of Last Registrar
Copy of Resolution and Specimen Signature of Transferee
Relevant Tax Exemption Form

Trustdeed/By Laws/Rules and Regulations of the trust

Received
29/3/2002



True copy
Shri. Shri.

149

TRUE COPY

e
(Hajun Kaidare)
Police Inspector,
BOW CB CID, Mumbai

एक ही तिथि/वर्ष की भाषा में बसकर लिखित किया जाना चाहिए।
 All endorsements upon this Bond must be clear and distinct. Vernacular endorsements must be transliterated into English immediately below the endorsement.

| Principal Amount Rs. 10,00,000 | | | | * 1. GILTEGE MANAGEMENT SERVICES LTD. | |
|--------------------------------|--|----------------------------|------------|---------------------------------------|--|
| 12.00
प्रतिशत
Percent | 10-09-1992 को समाप्त होनेवाली प्रथम छमाही के लिए ब्याज भुगतान रु. 60,000.00
Interest payment at Rs. for the first half-year ending 10-09-1992 | | | 2. AUTHORIZED SIGNATORY | |
| | तथा उसके बाद समाप्त होनेवाली छमाहियों के लिए ब्याज भुगतान रु. 60,000.00
and at Rs. for the subsequent half-years ending | अधिपत्र सं.
Warrant No. | आय
Ini. | | |
| 1. | 10-09-1992 | paid | X | | |
| 2. | 10-03-1993 | | | | |
| 3. | 10-09-1993 | | | | |
| 4. | 10-03-1994 | | | | |
| 5. | 10-09-1994 | | | | |
| 6. | 10-03-1995 | | | | |
| 7. | 10-09-1995 | | | | |
| 8. | 10-03-1996 | | | | |
| 9. | 10-09-1996 | | | | |
| 10. | 10-03-1997 | | | | |
| 11. | 10-09-1997 | | | | |
| 12. | 10-03-1998 | | | | |
| 13. | 10-09-1998 | | | | |
| 14. | 10-03-1999 | | | | |
| 15. | 10-09-1999 | | | | |
| 16. | 10-03-2000 | | | | |
| 17. | 10-09-2000 | | | | |
| 18. | 10-03-2001 | | | | |
| 19. | 10-09-2001 | paid | | | |
| 20. | 10-03-2002 | | | | |
| 21. | 10-09-2002 | | | | |
| 22. | 10-03-2003 | | | | |
| 23. | 10-09-2003 | | | | |
| 24. | 10-03-2004 | | | | |
| 25. | 10-09-2004 | | | | |
| 26. | 10-03-2005 | | | | |
| 27. | 10-09-2005 | | | | |
| 28. | 10-03-2006 | | | | |
| 29. | 10-09-2006 | | | | |
| 30. | 10-03-2007 | | | | |
| 31. | 10-09-2007 | | | | |
| 32. | 10-03-2008 | | | | |

यह बांड बेचान तथा गुप्तता के अतिरिक्त हस्ताक्षरयोग्य है. रेखांकित बेचान लिखित सशुभ मर्यादा में.
 This Bond is transferable by endorsement and delivery. Cross endorsements are strictly prohibited.

* यह बांड बेचान लिखने के लिए है. प्रत्येक बेचान लिखित बांड के अंतर लिखा जाना चाहिए.
 * These caps are reserved for endorsements. Each endorsement should be made within the space allotted.
 * पंचियों वाले का उपयोग करने के बाद यह बांड विक्राय बैंक के वन्दे विभागाध्यक्ष कार्यालय में प्रेषण के लिए प्रस्तुत किया जाना चाहिए.
 * After utilisation of the 5th cap, this bond should be presented to MBI H. O., Bombay for renewal.

बांड की मूलधन राशि प्राप्त की.
 Received the principal of this Bond.

इस बांड के बदले
 Received, in lieu here of, _____ renewed Bond (s)
 payable to _____
 (धारक का नाम / Holder's Name)

की नया बांड प्राप्त हुआ जिसका ब्याज
 with interest payable at _____ में देय होगा.

(धारक के हस्ताक्षर)
 (Holder's Signature)

True Copy
 Anil Shuk

TRUE COPY
 (Rajna Kaldare)
 Police Inspector,
 EOW CB CID, Mumbai

980
385

भारतीय औद्योगिक विकास बैंक
INDUSTRIAL DEVELOPMENT BANK OF INDIA

₹.Rs.
1000000

(भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 में अधीन निर्मित)
 (INCORPORATED UNDER THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964)

भारतीय औद्योगिक विकास बैंक
 INDUSTRIAL DEVELOPMENT BANK OF INDIA
 P. GENERAL MANAGER
 1505M
 Speedwater
 EXAMINED

सं. 62 विकास बैंक 936
 No. IDBI

इसे भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 की धारा 11 की उपधारा (1) के खंड (क) के अनुसार जारी किया गया है और उक्त धारा की उपधारा (2) के अनुसार इसके मूलधन की चुकोती तथा ब्याज के भुगतान के लिए केंद्र सरकार ने गारंटी दी है।

ISSUED IN PURSUANCE OF CLAUSE (a) OF SUB-SECTION (1) OF SECTION 11 OF THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964 AND GUARANTEED BY THE CENTRAL GOVERNMENT AS TO THE REPAYMENT OF PRINCIPAL AND THE PAYMENT OF INTEREST IN TERMS OF SUB-SECTION (2) OF THAT SECTION.

भारतीय औद्योगिक विकास बैंक
 एतद्वारा यह बचन देता है कि वह
गिल्टेज मैनेजमेंट सर्विसेस लिमिटेड

को या उनके द्वारा निविष्ट को मांग पर भारतीय औद्योगिक विकास बैंक के बन्वाई स्थित प्रधान कार्यालय से या अपने ऐसे कार्यालय से जहां इस बाँड पर ब्याज देय है, 11 मार्च 2012 को

केवल दस लाख रुपये

और 11 मार्च 1992 से उक्त रकम के देय होने की तारीख तक उसपर 12.00 प्रतिशत वार्षिक दर पर ऊपर कहे अनुसार देय ब्याज का भुगतान करेगा और यह ब्याज प्रति वर्ष 11 सितम्बर तथा 11 मार्च को समान छमाही किस्तों में अदा किया जाएगा।

THE INDUSTRIAL DEVELOPMENT BANK OF INDIA
 does hereby promise to pay
 to **Giltedge Management Services Limited**

or order on demand at the Head Office of the Industrial Development Bank of India: Bombay or at its Office at which interest is payable on this bond on the 11th day of March 2012 the sum of
Rupees Ten Lakh only

and to pay interest on such sum from the 11th day of March 1992 to the date on which the same shall become payable as aforesaid at the rate of 12.00 percent per annum, such interest to be paid by equal half-yearly payments on the 11th day of September and on the 11th day of March in every year.

बन्वाई : दिनांक 11 मार्च 1992
 BOMBAY : Dated 11th March 1992
 सं. 62 विकास बैंक 936
 No. IDBI

आर. के. कपूर
 P. K. Kapur
 महा प्रबंधक
 Chief General Manager

भारतीय औद्योगिक विकास बैंक के लिए FOR INDUSTRIAL DEVELOPMENT BANK OF INDIA
 CHAIRMAN

12% बॉन्ड 2012 (बासठवीं श्रृंखला)

True Copy
 Rajan Katdare
 Police Inspector
 EOW CB CID, Mumbai

TRUE COPY

(Rajan Katdare)
 Police Inspector
 EOW CB CID, Mumbai

NOL **Original Holders** **10/10/20**
 इस बांड पर जो भी बंधन लिखा जाए वह बांडधारक स्वरूप में ही माना जाएगा. भारतीय भाषाओं में लिखे गये बंधन के
 टिक गीले अंग्रेजी भाषा में ही मान्यता प्राप्त किया जाएगा.
 All endorsements upon this Bond must be clear and distinct. Vernacular endorsements must be
 transliterated into English immediately below the endorsement.

| | | | |
|---------------------------------|---|----------------------------|--------------|
| Principal Amount: Rs. 10,00,000 | | * | |
| 12.00
प्रतिशत
Percent | 10-09-1992 को समाप्त होनेवाली प्रथम
छमाही के लिए ब्याज भुगतान रु. 60,000.00
Interest payment at Rs. 60,000.00
for the first half-year ending
10-09-1992 | अधिपत्र सं.
Warrant No. | आद्य
Ini. |
| | तथा उसके बाद समाप्त होनेवाली
छमाहियों के लिए ब्याज भुगतान रु. 60,000.00
and at Rs. 60,000.00 | | |
| 1. | 10-09-1992 | paid | 26 |
| 2. | 10-03-1993 | | |
| 3. | 10-09-1993 | | |
| 4. | 10-03-1994 | | |
| 5. | 10-09-1994 | | |
| 6. | 10-03-1995 | | |
| 7. | 10-09-1995 | | |
| 8. | 10-03-1996 | | |
| 9. | 10-09-1996 | | |
| 10. | 10-03-1997 | | |
| 11. | 10-09-1997 | | |
| 12. | 10-03-1998 | | |
| 13. | 10-09-1998 | | |
| 14. | 10-03-1999 | | |
| 15. | 10-09-1999 | | |
| 16. | 10-03-2000 | | |
| 17. | 10-09-2000 | | |
| 18. | 10-03-2001 | | |
| 19. | 10-09-2001 | paid | 27 |
| 20. | 10-03-2002 | | |
| 21. | 10-09-2002 | | |
| 22. | 10-03-2003 | | |
| 23. | 10-09-2003 | | |
| 24. | 10-03-2004 | | |
| 25. | 10-09-2004 | | |
| 26. | 10-03-2005 | | |
| 27. | 10-09-2005 | | |
| 28. | 10-03-2006 | | |
| 29. | 10-09-2006 | | |
| 30. | 10-03-2007 | | |
| 31. | 10-09-2007 | | |

| | | | |
|-----|---|----------------------------|--------------|
| 1. | CREDIT MANAGEMENT SERVICES LTD. | | |
| 2. | AUTUMN CO. SUNAROTRY | | |
| 3. | | | |
| 4. | | | |
| 5. | | | |
| 33. | छमाही की समाप्ति पर
For Half Year Ending | अधिपत्र सं.
Warrant No. | आद्य
Ini. |
| | 10-09-2008 | | |
| | 10-03-2009 | | |
| | 10-09-2009 | | |
| | 10-03-2010 | | |
| | 10-09-2010 | | |
| | 10-03-2011 | | |
| | 10-09-2011 | | |
| | 10-03-2012 | | |

बांड की मूलधन राशि प्राप्त की.
 Received the principal of this Bond.

इस बांड के बदले
 Received, in lieu here of, _____ renewed Bond (s)
 payable to _____
 (धारक का नाम/Holder's Name)

को नया बांड प्राप्त हुआ जिसका ब्याज
 with interest payable at _____ में देय होगा.

(धारक के हस्ताक्षर)
 (Holder's Signature)

यह बांड बंधन तथा सुदृढी के साथ हस्ताक्षरों के बिना स्थानांतरित नहीं किया जा सकता है।
 This Bond is transmissible by endorsement and delivery. Cross endorsements are strictly prohibited.

* यह बांड बंधन लिखने के लिए है। प्रत्येक बंधन विद्यार्थी द्वारा के अंदर लिखा जाना चाहिए।
 * These entries are reserved for endorsements. Each endorsement should be made within the space allotted.
 * * बांड धारक का उपयोग करने के बाद यह बांड विक्रय बैंक के पास ई स्थित प्रथम कार्यालय में नवीकरण के लिए प्रस्तुत किया जाना चाहिए।
 * After utilisation of the 5th case, this bond should be presented to IDBI H. O., Bombay for renewal.

TRUE COPY

(Rajon Kulkare)
 Police Inspector,
 BOW CH CID, Mumbai

*True copy
 Chitli Shukh*

928
317

भारतीय औद्योगिक विकास बैंक
INDUSTRIAL DEVELOPMENT BANK OF INDIA

₹. 1000000

(भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 के अन्तर्गत-निर्गमित)
(INCORPORATED UNDER THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964)

Specimen
EXAMINED
P. GENERAL M/AGER

₹. 1000000
मुंबई
Mumbai
Stamp Duty remitted under Section 9 (1) (a) of the Indian Stamp Act, 1899. Interest payable at 12% per annum

सं. 62 विकास बैंक
No. 62 IDBI 934

इसे भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 की धारा 11 की उपधारा (1) के खंड (क) के अन्तर्गत जारी किया गया है और उक्त धारा की उपधारा (2) के अनुसार इसके मूलधन की वृद्धि तथा ब्याज के भुगतान के लिए केन्द्र सरकार ने गारंटी दी है।

ISSUED IN PURSUANCE OF CLAUSE (a) OF SUB-SECTION (1) OF SECTION 11 OF THE INDUSTRIAL DEVELOPMENT BANK OF INDIA ACT, 1964 AND GUARANTEED BY THE CENTRAL GOVERNMENT AS TO THE REPAYMENT OF PRINCIPAL AND THE PAYMENT OF INTEREST IN TERMS OF SUB-SECTION (2) OF THAT SECTION.

भारतीय औद्योगिक विकास बैंक

एतद्द्वारा यह बताना देता है कि यह
Giltedge Management Services Limited.

को या उनके द्वारा निर्दिष्ट को मांग पर भारतीय औद्योगिक विकास बैंक के बम्बई स्थित प्रधान कार्यालय से या अपने ऐसे कार्यालय से जहां इस बॉन्ड पर ब्याज देय है, 11 मार्च, 2012 को

केवल दस लाख रुपये

और 11 मार्च 1992 से उक्त रकम के देय होने की तारीख तक उसपर 12.00 प्रतिशत वार्षिक दर पर करण कहे अनुसार देय ब्याज का भुगतान करेगा और यह ब्याज प्रति वर्ष 11 सितम्बर तथा 11 मार्च को समान छमाही किस्तों में अदा किया जाएगा।

THE INDUSTRIAL DEVELOPMENT BANK OF INDIA

does hereby promise to pay

To Giltedge Management Services Limited

or order on demand at the Head Office of the Industrial Development Bank of India, Bombay or at its Office at which interest is payable on this bond on the 11th day of March 2012 the sum of

Rupees Ten Lakh only

and to pay interest on such sum from the 11th day of March 1992 to the date on which the same shall become payable as aforesaid at the rate of 12.00 percent per annum, such interest to be paid by equal half-yearly payments on the 11th day of September and on the 11th day of March in every year.

बम्बई : दिनांक 11 मार्च 1992
BOMBAY : Dated 11th March 1992

सं. 62 विकास बैंक
No. 62 IDBI 934

आ. क. का
A. K. K...
General Manager

FOR INDUSTRIAL DEVELOPMENT BANK OF INDIA

True copy
Amit, Shukla

152

TRUE COPY

(Rajna Kataria)
Police Inspector
EOW CB CID, Mumbai

रकम मूल्य का प्रमाण प्रमाणित करने के लिए प्रमाणित किया जाना चाहिए।
 All endorsements upon this Bond must be clear and distinct Vernacular endorsements must be transcribed into English immediately below the endorsement.

बचत तथा सुरक्षा के अर्थ में हस्तांतरण के अर्थ में प्रमाणित किया जाना चाहिए।
 Bond is transferable by endorsement and delivery. Cross endorsements are strictly prohibited.

| मूल रकम रु. 10,00,000
Principal Amount Rs. | | अधिपत्र नं.
Warrant No. | | आरंभ
Ini. |
|---|---|----------------------------|--|--------------|
| 12.00
प्रतिशत
Percent | 10-09-1992 को समाप्त होनेवाली प्रथम
छमाही के लिए ब्याज भुगतान रु. 60,000.00
Interest payment at Rs. 60,000.00
for the first half-year ending
10-09-1992 | | | |
| | तथा इसके बाद समाप्त होनेवाली
छमाहियों के लिए ब्याज भुगतान रु. 60,000.00
and at Rs. 60,000.00
for the sub-
sequent half-
years ending | | | |
| 1. | 10-09-1992 | paid | | |
| 2. | 10-03-1993 | | | |
| 3. | 10-09-1993 | | | |
| 4. | 10-03-1994 | | | |
| 5. | 10-09-1994 | | | |
| 6. | 10-03-1995 | | | |
| 7. | 10-09-1995 | | | |
| 8. | 10-03-1996 | | | |
| 9. | 10-09-1996 | | | |
| 10. | 10-03-1997 | | | |
| 11. | 10-09-1997 | | | |
| 12. | 10-03-1998 | | | |
| 13. | 10-09-1998 | | | |
| 14. | 10-03-1999 | | | |
| 15. | 10-09-1999 | | | |
| 16. | 10-03-2000 | | | |
| 17. | 10-09-2000 | | | |
| 18. | 10-03-2001 | | | |
| 19. | 10-09-2001 | paid | | |
| 20. | 10-03-2002 | | | |
| 21. | 10-09-2002 | | | |
| 22. | 10-03-2003 | | | |
| 23. | 10-09-2003 | | | |
| 24. | 10-03-2004 | | | |
| 25. | 10-09-2004 | | | |
| 26. | 10-03-2005 | | | |
| 27. | 10-09-2005 | | | |
| 28. | 10-03-2006 | | | |
| 29. | 10-09-2006 | | | |
| 30. | 10-03-2007 | | | |
| 31. | 10-09-2007 | | | |
| 32. | 10-03-2008 | | | |

| | | | |
|-----|---|----------------------------|--------------|
| 1. | GILTEGE MANAGEMENT SERVICES LTD. | | |
| 2. | AUTHORISED SIGNATORY | | |
| 3. | | | |
| 4. | | | |
| 5. | | | |
| 33. | छमाही की समाप्ति पर
For Half Year Ending | अधिपत्र नं.
Warrant No. | आरंभ
Ini. |
| 34. | 10-09-2008 | | |
| 35. | 10-03-2009 | | |
| 36. | 10-09-2009 | | |
| 37. | 10-03-2010 | | |
| 38. | 10-09-2010 | | |
| 39. | 10-03-2011 | | |
| 40. | 10-09-2011 | | |
| | 10-03-2012 | | |

बांड की मूलधन राशि प्राप्त की।
 Received the principal of this Bond.

इस बांड के बदले
 Received, in lieu here of, _____ renewed Bond (s)
 payable to _____
 (धारक का नाम/Holder's Name)

को नया बांड प्राप्त हुआ जिसका ब्याज
 with interest payable at _____ में देय होगा.

(धारक के हस्ताक्षर)
 (Holder's Signature)

* यह बांड बेचान रखने के लिए है। प्रत्येक बेचान निर्धारित जगह के अंदर किया जाना चाहिए।
 * These bonds are reserved for enclosures. Each endorsement should be made within the space allotted.
 * पारित होने का उपयोग करने के बाद यह बांड विकास बैंक के माध्यम से रिजर्व प्रमाण कार्यालय में नोंकेशन के लिए प्रेषित किया जाना चाहिए।
 * After utilisation of the Bill cage, this bond should be presented to IDBI H. O., Bombay for renewal.

Issue copy
 Anil Pathak

THIS COPY
 (Signature)
 Police Inspector
 EOW CB CID, Mumbai

Date: 28.10.2002

Further statement of Amit Kantilal Sheth, H 38, Occ: Business, r/o 193 Lalit Kutir CHS, Gulmohar Cross Road No. 9, JVPD Scheme, Andheri (West), Mumbai 400049, Tel. Res: 6247742, Off: 6194712

XXXXX

I am as above and residing at the above given address along with my family consisting of my wife and daughter since last 10 years.

As per the summons dated 16/10/2002 from the office of GB CB CID., Mumbai in connection a case registered against the Directors of Home trade Ltd. and Raghuvanshi Co-operative Bank vide C.R. No. 81/2002 at LT Marg Police Station and investigated by GB CB CID., Mumbai, I attended the office and state as under regarding the details of payment made to HTL against purchase of securities from HTL:-

Our company (Giltedge Management Services Ltd.) had purchased 10.95% GOI Securities of the Face Value of Rs. 4 crores for Rs. 43476404.11. Delivery of the securities was received on 8.5.2001 vide Certificate nos. BY 23 to 28, BY 31 to 38 & BY 41 to 42.

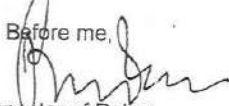
Payment was made by two cheques. One Cheque bearing no 706639 for Rs. 1.70 crores drawn on HDFC Bank was issued in favour of HTL, whereas another Cheque no. 33638 for Rs. 2,64,76,404.11 was issued in favour of Baramati Sahakari Bank on the instructions of Home Trade Ltd. (I submit herewith a letter duly signed by Subodh Bhandari on Behalf of HTL.). Before purchase of the securities, we had lent Rs. 2,64,76,404.11 to Home Trade Ltd., and the next day the transactions of purchase of securities had taken place.

I submit herewith copies of the following documents.


1. letter of HTL dated 24th April 2001 requesting us to issue cheque in favour of Baramati Sahakari Bank signed by Subodh Bhandari.
2. Copy of cheque no. 33638 issued in favour of Baramati Sahakari Bank.
3. Chart showing transactions of purchase of securities from Home Trade Ltd.
4. Copy of relevant statements of A/cs of Grindlays Bank and HDFC Bank..
5. Two covering letters dated 22.10.2002 signed by me.

My above further statement read over by me and found to be correct.

Before me,


Inspector of Police
EOW, CB, CID,
Mumbai

153
TRUE COPY


(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai

22nd October, 2002
Sr. Inspector of Police,
G.B.C.B., C.I.D.,
Mumbai

Ref: C.R.No.81/2002 against Directors of Home Trade Ltd.

Dear Sir,

With reference to the above enclosed herewith please find a copy of letter issued by Home Trade Limited requesting us to make payment to Baramati Sahakri Bank Ltd. on their behalf and of cheque issued in favour of Baramati Sahakari Bank Ltd. by Giltedge Management Services Ltd.

Kindly acknowledge the same

For Giltedge Management Services Ltd.,

Amit Sheth
Amit Sheth

TR. 252/B/2002

Sri P. Onit-I / P. Kaldare
FOR NA

SN

28/10

F.W. NO. 6736 / ACP / EOW / 2002

HEAD OFFICE

MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194729

www.giltedge.net

TRUE COPY

(Signature)
(P. Kaldare)
Police Inspector,
EOW CB CID, Mumbai

154

Date: April 24, 2001

To,
Giltedge Management Services Ltd.
Mumbai.

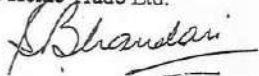
Dear Madam,

We accept loan amount of Rs.2,64,76,404.11
(Rupees Two Crores Sixty Four Lacs Seventy Six
Thousand Four Hundred Four And Paise Eleven Only)
from you.

We request you to on our behalf pay the above sum to
"The Baramati Sahakari Bank Ltd." on the 26/04/2001

Thanking you.

Yours truly,
For Home Trade Ltd.



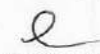
Authorized Signatory



home trade ltd.

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

TRUE COPY


(Gajjan Kulkarni)
Pallet Inspector,
EOW CB CID, Mumbai

155

26-Apr-2001

THE BARAMATI SAHAKARI BANK LTD.

बदल साहकारी बँक लिमिटेड

दुसरे Rupees Two-Crores Sixty Four Lakhs Seventy Six

Thousand Four Hundred Four and 0.11 Only

| | |
|-----|------------------|
| ₹. | |
| Rs. | **2,64,76,404.11 |

A/C No. 32037010

Giltedge Management Services Ltd.

both
Authorised Signatory

ANZ Grindlays Bank
90, M. G. Road, Mumbai-400 001 India
Payable at par at all branches of ANZ Grindlays Bank in India

⑈033638⑈ 000038000⑈

29

(Signature)

TRUE COPY

(Signature)
(In the presence of)
Public Inspector,
EOW CB CID, Mumbai

156

22nd October, 2002
Sr. Inspector of Police,
G.B.C.B., C.I.D.,
Mumbai

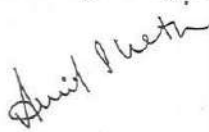
Ref: C.R.No.81/2002 against Directors of Home Trade Ltd.

Dear Sir,

With reference the above, asking for Information for purchase of 10.95% GOI 2011 (Cert.No. By-23 to By-28, By-31 to By-38, By-41 & By-42 F.V of Rs.40000000 from Home Trade Ltd on or about 7/5/2001) Enclosed herewith please find a chart showing details of transaction done & payment made to Home Trade Ltd., along with copy of Bank Statement.

Kindly acknowledge the same.

For Giltedge Management Services Ltd.,



Amit Sheth

HEAD OFFICE

MUMBAI : 403, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194729

www.giltedge.net

TRUE COPY


(Rajan Kuldare)
Police Inspector,
EOW CR CID, Mumbai

157

165


307

Purchased from Home Trade Ltd.
Last Holder: Raghuvanshi Co-op Bank Ltd.

| Sr. No. | Transactions Details: | | Particulars |
|---------|---|--------------------------|---|
| 1 | Transaction offered Date | 25-04-2001 | 10.95 % GOI 2011
F. V. : 4,00,00,000 |
| 2 | Transaction accepted and
Payment made on A/c | 26-04-2001
27-04-2001 | Rs. 26476404.11
Rs. 17000000.00 |
| 3 | Contract Date | 03-05-2001 | F. V. : 4,00,00,000 |
| 4 | Deal date | 08-05-2001 | F. V. : 4,00,00,000 |
| 5 | Delivery recd from
Home Trade Ltd | 08-05-2001 | BY 23-28, BY 31-38
BY 41-42 |

| Sr. No. | Payment Details : | | |
|---------|-------------------|--------------------|-------------|
| 1 | Cheque No.: | 33638 | |
| | Cheque Date: | 26-04-2001 | |
| | Cheque Amount: | 26476404.11 | |
| | Bank: | ANZ Grindlays Bank | Fort Branch |
| 2 | Cheque No.: | 706639 | |
| | Cheque Date: | 27-04-2001 | |
| | Cheque Amount: | 17000000.00 | |
| | Bank: | HDFC Bank Ltd | Fort Branch |

TRUE COPY


(Rajan Kuldare)
Police Inspector,
EOW CB CID, Mumbai

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1692 0182
(331)

Branch details
MUMBAI MAIN
90, SARAJINI GANDHI ROAD
400000
(0042-30042001)

GILTEDGE MANAGEMENT SERVICES LTD

Account name

PREMIUM CURRENT ACCOUNT 32087010

This statement shows entries processed by the Bank

From the date your last statement issued 30 MAR 01
To the close of business on 30 APR 01
Statement page number 11/003
Currency code INR

| Transaction Date | Value Date | Transaction Description | Debits | Credits | Balance |
|------------------|------------|-----------------------------------|---------------|---------------|---------------|
| | | BALANCE BROUGHT FORWARD | | | 3,949,086.51 |
| 24/04/01 | 25/04/01 | OUTWARD CLEARING | | 6,525.00 | 3,955,611.51 |
| | | Cheque Deposit | | | |
| 24/04/01 | 24/04/01 | INWARD CLEARING 000033627 | 2,972.22 | | 3,952,639.29 |
| 24/04/01 | 24/04/01 | CHEQUE WITHDRAWAL 000033633 | 411,153.42 | | 3,511,485.87 |
| 24/04/01 | 24/04/01 | CHEQUE WITHDRAWAL 000033631 | 110,288.36 | | 3,401,197.51 |
| 24/04/01 | 24/04/01 | CHEQUE WITHDRAWAL 000033630 | 330,565.07 | | 3,070,632.44 |
| 24/04/01 | 24/04/01 | CREDIT | | 4,340,360.00 | 7,410,992.44 |
| | | CHEQUE DEPOSIT (HIGH VALUE) | | | |
| 24/04/01 | 24/04/01 | CREDIT | | 27,691,817.80 | 35,102,810.24 |
| | | CHEQUE DEPOSIT (HIGH VALUE) | | | |
| 25/04/01 | 25/04/01 | CHEQUE WITHDRAWAL 000033635 | 3,217,908.22 | | 31,884,902.02 |
| 25/04/01 | 25/04/01 | CHEQUE WITHDRAWAL 000033636 | 856,082.19 | | 31,028,819.83 |
| 25/04/01 | 25/04/01 | CREDIT | | 22,663,580.00 | 53,692,399.83 |
| | | CHEQUE DEPOSIT (HIGH VALUE) | | | |
| 26/04/01 | 26/04/01 | CHEQUE WITHDRAWAL 000056036 | 1,200,000.00 | | 52,492,399.83 |
| 26/04/01 | 26/04/01 | CHEQUE WITHDRAWAL 000033638 | 26,476,404.11 | | 26,015,995.72 |
| 26/04/01 | 26/04/01 | DEBIT | 300,000.00 | | 25,715,995.72 |
| | | TRF TO AC 32035094 CAL BRANCH | | | |
| 27/04/01 | 27/04/01 | DEBIT | 300,000.00 | | 25,415,995.72 |
| | | TRF TO AC 32035094 LTR DT 26.4.01 | | | |
| 27/04/01 | 27/04/01 | INWARD CLEARING 000033639 | 22,675,000.00 | | 2,739,995.72 |
| 28/04/01 | 02/05/01 | OUTWARD CLEARING | | 25,751.00 | 2,764,746.72 |
| | | Cheque Deposit | | | |
| 28/04/01 | 02/05/01 | OUTWARD CLEARING | | 7,006.00 | 2,771,752.72 |
| | | Cheque Deposit | | | |
| 28/04/01 | 02/05/01 | OUTWARD CLEARING | | 12,500.00 | 2,784,252.72 |
| | | Cheque Deposit | | | |
| 28/04/01 | 02/05/01 | OUTWARD CLEARING | | 8,250.00 | 2,792,502.72 |
| | | Cheque Deposit | | | |
| 28/04/01 | 28/04/01 | INWARD CLEARING 000056031 | 19,527.50 | | 2,772,975.22 |
| 28/04/01 | 28/04/01 | INWARD CLEARING 000056034 | 7,222.50 | | 2,765,752.72 |
| 30/04/01 | 30/04/01 | INWARD CLEARING 000056032 | 64,200.00 | | 2,699,552.72 |

BALANCE CARRIED FORWARD 2,699,372.72

Totals 56,003,523.59 54,753,809.80

For statement information please refer overleaf.

Name and mailing address

GILTEDGE MANAGEMENT SERVICES LTD
103 LIBERTY APARTMENT
80-A SARAJINI ROAD
BEHIND MC DONALD'S
VILE PARLE (W) MUMBAI 400056

You can now access your locker 365 days a year in Chennai, Delhi and Mumbai. Lockers available. Call your branch for more details.

Please tell us if you change your address.

803707 (Rev. 10/2000)

Registered Office: Standard Chartered Grindlays Bank Limited, Level 11, 345 George Street, Sydney NSW 2000, Australia

TRUE COPY

(Rajan Kulkarni)
Police Inspector,
EOW CB CID, Mumbai

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GILTEDGE MANAGEMENT SERVICES LTD
 103 LIBERTY APT, 80-A, SARAJINI ROAD
 BEH-MC DONALD'S, VILE PARLE-W, MUM-56

STATEMENT DATE: 30-APR 2001
 NO : 001
 ACCOUNT NUMBER: 801117 007
 CURRENT ACCOUNT LAGGS
 CURRENCY: INDIAN RUPEES

STATEMENT FOR THE PERIOD DATED 30-APR 2001

| DATE | TRANSACTION DETAILS | REFERENCE | VALUE DATE | DEBIT | CREDIT | BALANCE |
|------------|-------------------------|-----------|------------|---------------|----------------|------------------|
| | MICR DEP (MUM) | 738904 | 27.04.2001 | | 1,100,479.45 | |
| | MICR DEP (MUM) | 738905 | 27.04.2001 | | 1,982,786.89 | |
| | MICR DEP (MUM) | 33633 | 27.04.2001 | | 22,675,000.00 | |
| | BALANCE CREDIT | | | | | ***48,197,801.01 |
| 27.04.2001 | GL DEBIT | | 27.04.2001 | 7,000.00 | | |
| | CHG PHYSICAL WITHDRAW | | | | | |
| | CHECK PAYMENT | 706540 | 27.04.2001 | 500,250.00 | | |
| | CHECK PAYMENT | 706536 | 27.04.2001 | 10,005,000.00 | | |
| | CHG PD. IN CLG. FORT | 706539 | 27.04.2001 | 17,000,000.00 | | |
| | HIGH VALUE DEP (MUMBAI) | 68225 | 27.04.2001 | | 570,849.32 | |
| | HIGH VALUE DEP (MUMBAI) | 397357 | 27.04.2001 | | 1,050,787.67 | |
| | HIGH VALUE DEP (MUMBAI) | 497975 | 27.04.2001 | | 3,200,860.00 | |
| | BALANCE CREDIT | | | | | ***25,616,046.00 |
| 30.04.2001 | CHECK PAYMENT | 706644 | 30.04.2001 | 100,050.00 | | |
| | NEW BALANCE CREDIT | | | | | ***25,617,986.00 |
| | DEBIT'S | | | 77,776,900.69 | | |
| | CREDIT | | | | 103,177,253.84 | |

Contents of this statement will be considered correct if no error is reported within 30 days of receipt of statement

TRUE COPY
 (Rajna Kulkarni)
 Police Inspector
 EOW CB CID, Mumbai

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ORDER UNDER SECTION 91 OF Cr. P. C.

O.W. No. 3558/U-1/GB/CB/CID/02.
Office of the,
Sr. Inspector of Police,
General Branch, Crime Branch,
C.I.D., Mumbai.

Date: - 16/10/2002

To,

The Managing Director,
Giltedge Management Services Ltd.,
103, Libery Apatments,
80- A, sarojini Road,
Vile-parle (W),
Mumbai.

Sub:- Providing of information.

Ref:- C.R. No. 81/2002 against Directors of Home Trade Ltd.

Sir,

This branch is investigating the above referred case. During the course of investigation, it is revealed that your company had purchased 10.95% GOI 20011 (Certificated nos. By- 23 to By- 28, By-31 to By-38 By-41 to By-42 of the face value of Rs. 4 crores from M/s. Home trade Ltd. on or about 7/5/2001.

Therefore you are requested to furnish the details of payments (Cheque nos and bank name) made to HTL against purchase of the above mentioned securities.

Please treat this as very urgent.



Yours faithfully,

[Signature]
Sr. Inspector of Police,
GB., CB., CID., Mumbai.

*Recd on behalf of
Giltedge mgmt Servs
Amil / web
17/10/02*

TRUE COPY

[Signature]
(Rajan Kaldare)
Police Inspector,
BOW CB CID, Mumbai

151

Date:- 10/06/2002.

Statement of Shri. Srikant Nath Sharma, H-36 yrs., Occ:-Service R/o. A/102, Devathirth, Ghodbunder Road, Chital Sar Naka, Manpada, Thane (West)-400607. Tel-5890299.

I am as above and reside at the above given address for the last 4 (four) years along with my family.

Today as per the call from GB CB CID Mumbai I attended the office in connection with a case, registered against the Directors of Home Trade Ltd and Raghuvanshi Co-op bank vide C.R. no 81/02 at LT Marg Police Station and investigated by GB CB CID. Mumbai. In this regard I state as under:-

I have done my Master in Commerce in the year 1986. I completed my LLB in the year 1990 and my Company Secretary course in 1993.

I joined with Indian Aluminum Ltd in 1990 as a management Trainee (salary - Rs2000/- per month). Thereafter I joined Titanor Component Ltd in the year 1992 as Secretarial executive (my salary was Rs 4500/- per month). In the year 1994 I joined Plastiblends Limited as Company Secretary (my salary was 12000/- per month). Thereafter I joined Milton Plastics Limited as Company Secretary in the year 1997 (my salary was Rs.20,000/- per month) upto 15th October, 1999.

Thereafter, I joined (through newspaper advertisement) on 26th October 1999 in Ways India Ltd (Home Trade Ltd.) as Company Secretary till the office was put under seal on May, 2002. My joining salary in the said company was Rs. 420000/- per annum (including reimbursement). I have not received my salary from the company since February, 2002 & reimbursements since October, 2001. I was working under Mr. Nandkishore S. Trivedi, Director of Ways India Limited. The Directors of Ways India Limited are :-

1. Sanjay Agarwal, (Chairman)
2. Nandkishore S. Trivedi,
3. Ketan Sheth,
4. Manoj (Mike) Shah,
5. Ms. Miyuki Suzuki

Note :- Mr. J. Rajgopal was appointed as Managing Director of Ways India Ltd. on 10th October, 2000 & resigned on 22nd January, 2002. J MP

The promoter of Ways India Ltd is Euro Discover Technology Ventures Ltd, Mauritius.(EDTV). The said company was also the promoter of Home Trade Ltd. The directors of EDTV are :-

- (i) Sanjay Agarwal,
- (ii) Nandkishore S. Trivedi,
- (iii) Ketan Sheth
- (iv) Tanya & one more director (national of Mauritius).

TRUE COPY

(Rajan Kardare)
Police Inspector

EWY CB CID, Mumbai

152

The main activities of EDTV was to make investment in companies. The main shareholder of EDTV is Dhananjay Agarwal (Sanjay Agrwal's brother). The holding of EDTV share capital are Pathfinder Investments Ltd & Discover Investments Ltd. Dhananjay Agarwal is presently holding 99.99% of the share capital in the said two companies. The directors of Pathfinder Investments Ltd & Discover Investments Ltd., inter alia are, Sanjay Agarwal, Nandkishore S. Trivedi & Ketan Sheth. In nutshell, the main shareholder of all the above companies is Dhananjay Agarwal.

The main activities of Ways India Ltd were :-

Ways India Ltd was appointed as exclusive country partner by Brokat Asia Pte Ltd, Singapore as its sole seller & distributor (globally) of Brokat's products i.e Brokat Twister products. Ways India Ltd used to customize & upgrade the twister products of Brokat as per the requirements of the clients.

Ways India Ltd's exported twister products outside India & in India . The company was in the process of implementing the twister product to Karvy Consultants Ltd, Hyderabad. (As on date the project has not been completed).

The job profile of directors are :-

- (i) Sanjay Agarwal :- He was in charge of the entire project activities of the company.
- (ii) Nandkishore S. Trivedi :- He was in charge of finance, accounts, secretarial, legal & administration of the company.
- (iii) Ketan Sheth :- He was a non-executive director of the company, & was instrumental in dealing in govt. Securities. And was a signatory to bank accounts.
- (iv) Manoj (Mike) Shah :- He was mainly involved in technological tie-ups.
- (v) Ms Miyuki Suzuki :- She was mainly acted as an adviser in global technological issues. She is a Japanese national.

Mr. Subodh Bhandari was mainly responsible for the finance & accounts of Ways India Ltd. & other group companies (including Home Trade Ltd.)

My job profile in Ways India Ltd. are :-

I was reporting to Mr. Nandkishore S. Trivedi. As per the instructions of Mr. Trivedi I used to comply various requirements of Registrar of Companies, listing requirements of Pune & Bangalore stock exchanges. I also coordinate with Solicitors & lawyers for legal matters. The secretarial matters related to the other group companies were also coordinated by me, under the instructions of Mr. Trivedi.

The role of Sanjay Agarwal, Nandkishore S. Trivedi & Ketan Sheth in Home Trade Ltd are :-

- (i) Sanjay Agarwal :- He was in charge of the entire project activities of the company.
- (ii) Nandkishore S. Trivedi :- He was in charge of finance, accounts, secretarial, legal & administration of the company.
- (iii) Ketan Sheth :- He was a non-executive director of the company, mainly handled the debt market activities at macro level.

TRUE COPY
 (Hajira Kaidare)
 Police Inspector,
 EDW CB CID, Mumbai

Subodh Bhandari was in charge of finance & accounts of Home Trade Ltd. The core team of Home Trade Ltd. consists of Sanjay Agarwal, Nandkishore S. Trivedi, Subodh Bhandari & Hiren Gada.

Vamp

As far as Home Trade Ltd.'s transactions related to government securities are concerned, the said transactions were done by the debt market division of the company, under the supervision & directions of Ketan Sheth. The debt market division of Home Trade Ltd. was headed by Subodh Bhandari & other staff of the said division consists of :-

Vamp

- (i) Arvind Rai,
- (ii) Ms. Kanan Mewawala,
- (iii) Ketan Maskaria,
- (iv) Jay Mehta.

Ketan Sheth joined Home Trade Ltd. as a director on Janaury, 2000 & resigned from the Board of Directors of Home Trade Ltd on 15th May, 2001. However, he used to come & attend meeting at Vashi office of Home Trade Ltd. in the capacity of Directors of other companies even after his resignation from Home Trade Ltd.

Vamp


The reason for resignation of Ketan Sheth is as follows :-

Ketan Sheth was directors in Giltedge Investments Ltd, which was primarily engaged in debt market activities & Home Trade Ltd. was also carrying out the activities of debt market activities. When Home Trade Ltd. applied for listing of the shares in Bombay & National Stock exchange, it was decided by Ketan Sheth, Sanjay Agarwal & Nandkishore S. Trivedi that Ketan Sheth would resign from Home Trade Ltd., as the debt market activities were overlapping in both Home Trade Ltd & Giltedge Investments Ltd. Further in order to get the Home Trade Ltd listed in Bombay Stock Market, 25% of total shares are required to be in the hands of General Public. As such, to comply the said term and to get listed the company in BSE and NSE, Ketan had resigned and thereby, the shares held by him (approximately 12% of total shares) were termed as the shares held by the public. A such, his resignation was just to comply the terms of SEBI rules and he continued to work after his resignation as if he was director.

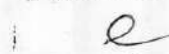
Shi
Vamp

My statement recorded in English & it is correct.

Before me.


Inspector of Police,
GB, CB, CID, Mumbai.

TRUE COPY


(Rajan Kardare)
Police Inspector,
EOW CB CID, Mumbai

26/11/02

Date:- 23/7/2002

Statement of Shri. Minoo Dinshaw Master H_ 73 occ:- service, r/o. Durlabh Bhavan, Jarbhaji Street, Rajaram Mohan Rai road, Prarthana Samaj, Mumbai 4 Tel:- © 3857848 (O) 3082217

I am as above and reside at the above given address since my birth along with my family. I am working with Raghuvanshi co-op. Bank from 1991.

My qualification is B. A. Previously I had been working in State Bank of India, for about 42 years. I retired in March 1990. Then I joined Raghuvanshi Co-op. Bank Ltd. in 1991. At present there are 4 branches and all are in Mumbai. Since November 2001 onwards, I have been working as branch manager in Grant Road Branch..

Today as per the call from GB CB CID, Mumbai I attended the office in connection with a case registered against the directors of Home Trade Ltd and of Raghuvanshi co-op Bank Ltd. vide C. R. No. 81 /2002 registered at LT Marg Police Station and investigated by GB CB CID., Mumbai, for cheating the bank to the tune of Rs. 5.40 crore.

In this regard I state that the decision to invest in Govt. securities was taken by board of Directors as per the directions of General Manager Shri. J. N. Mehata. As per the RBI rules, it was made compulsory to all banks to make investment in Govt. Securities at certain % of total deposits. As such, the work relating to investment in Govt. Securities was being performed by General Manager Shri. J. N. Mehata.

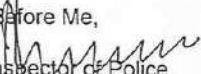
Here I was shown Pay Orders issued to Home Trade Ltd, I checked these Pay Orders and state that below mentioned Pay Orders were signed by me and J.N. Mehata.


1. Pay order no. 957261 dated 4.5.2001 for Rs. 2,20,04,722.22.
2. Pay order no. 957404 dated 18.7.2001 for Rs. 1,55,90,729.17
3. Pay order no. 957420 dated 19.7.2001 for Rs. 1,55,99,270.83
4. Pay order no. 957432 dated 24.7.2001 for Rs. 1,04,10,902.78.

I state that P.O. No. 957261, 957274, 957404, 017424 have been written by General Manager Shri. J.N. Mehata and P.O. No. 957420, 957432 were written by Mrs. Pallavi .Vinay Shah. Till the date of lodging the complaint I was not aware that the bank had not been given physical Delivery of Securities.

I further state that, since all the work relating to investment in Govt, security was handled by G.M. J.N. Mehta, I am not acquainted with the procedure to be adopted for investment in govt. Securities. I had signed Pay orders as I was instructed to sign the same by General Manager Shri, J.N. Mehata . He had also signed the same Pay orders in the capacity of General manager. I now give my specimen signatures on separate pages for investigation.

My statement recorded in English I read it and it is correct.

Before Me,

Inspector of Police,
EOW.CB CID,
Mumbai.

TRUE COPY

(Rajan Kulkarni)
Police Inspector,
EOW CB CID, Mumbai

164

Date 23/7/2000
Statement of Shri. Arvind Valji Asher H- 53 Occ- service, r/o. Pragati Nagar, Achole Road, Nalasopara (E.) Dist:- Thane tel:- 403982 (95250).

I am as above and reside at the above given address for the last 10 years along with my family. I am working with Raghuvanshi co-op. Bank from 1985 and since then working in Kalbadevi branch as legal officer.

My qualification is B. Com LLB

Today as per the call from GB CB CID, Mumbai I attended the office in connection with a case registered against the directors of Home Trade Ltd and of Raghuvanshi co-op Bank Ltd. vide C. R. No. 81 /2002 registered at LT Marg Police Station and investigated by GB CB CID., Mumbai for cheating the bank to the tune of Rs. 5.40 crore .

In this regard I state that, the decision to invest in Govt. was taken by Board of Directors as per the directions of General Manager Shri. J.N. Mehata . As per the RBI rules, it was made compulsory to all banks to make investment in Govt. Securities at certain % of total deposits. As such, the work relating to investment in Govt. Securities, was being performed by General Manager Shri. J.N. Mehata.

Here I was shown Pay Order s issued to Home Trade Ltd, I checked these Pay Orders and state that below mentioned Pay Orders were signed by Me and J.N. Mehata.

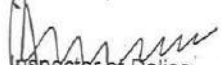
- 1. cheque no. 957274 dated 9.5.2001 for Rs. 2,20,69,444.44
- 2. cheque no. 17424 dated 27.9.2001 for Rs. 4,12,54,933.33


I further state that, these P.O.'s were written by Shri. J.N.Mehata. Till the date of Lodging the complaint I was not aware that the had not been given physical Delivery of Securities.

I here reiterate that since all the work relating to investment in Govt. Securities, was handled by G.M. J.N. Mehata, I am not acquainted with the procedure to be adopted for investments in Govt. Securities. I had signed pay orders as I was instructed to sign the same by General Manager Shri. JN Mehata. He and also signed the same pay orders in the capacity of General Manager. I now give my specimen signatures on separate pages for investigation.

My statement recorded in English I read it and it is correct.

Before Me,


 Inspector of Police,
 GE CB CID,
 Mumbai.

TRUE COPY

 (Rajan Katdare)
 Police Inspector,
 EOW CB CID, Mumbai

165

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Further statement of Arvind Valji Asher, H/ 53 years, Occ. Service, R/o. Shreekrupa CHS Ltd., Block No.202/A, Pragati Nagar, Achole Road, Nalasopara (E), Dist. Thane. Tel.No. 95250-403982.

I am residing at above given address along with my family since past 18 years. I was born at Saurashtra on 25/09/1949. I had done my B.Com, LL.B from Saurashtra University and initially worked at Rajkot along with one advocate Mr. Pal, who was practicing in Civil & Labour court as such I gained knowledge about legal matters.

I came to Mumbai in 1984 and initially was residing with my brother at Girgaum. In July, 1985 I got a job in Raghuvanshi Co-op. Bank Ltd., as an officer and was posted in Legal department. I was assigned the job to look after the legal matters of the bank and to assist the advocate of our bank. Though I was working in legal department, simultaneously I gained the knowledge about the banking administration.

During the span between 27/03/2001 and 04/03/2002 I had signed three pay orders which I received in routine course. These pay orders issued in the name of Home Trade Ltd., for purchasing Government Securities. These vouchers were prepared by General Manager, which was also duly signed by General Manager and also approved by General Manager. I signed these pay orders as second signatory.

On being asked I have to state that in good faith I signed these pay orders as I was not aware about the by laws and procedures of the bank.

Subsequently I learnt that RCB Bank made in all 9 transactions in purchase and sale of Government Securities through Home Trade Ltd., Out of the aforesaid 9 transactions, in only one transaction the bank was in the physical possession of Government security and remaining transactions, the bank were in the possession of only contract notes, which were subsequently disclosed as bogus one. All the transactions were made Principal to Principal.

V. J. Juy

TRUE COPY

(Hajun Kaldare)
Police Inspector.
EDW CB CID, Mumbai

166

V. J. J.
On being asked I want to further state that one Ms. Kanan Mewawala was an employee of Home Trade was frequent visitor of our bank and used to meet our General Manager for collecting cheques/ pay orders. She also used to have discourse on telephone with our General Manager.

Because of the transactions made through Home Trade for purchasing Government Securities, the bank incurred losses to the tune of Rs. 5.40 Crores. I have to also state that our Chairman Shivjibhai Majethia, Vice Chairman V.T. Madhalani, Pradeep Gandhi, and K.K Verma used to visit the bank frequently.

This is all I have to state.

Statement read by me and is correct.

Before me

Rajan Katdare
(Rajan Katdare)
Police Inspector,
EOW CB CID Unit-1,
Mumbai.

TRUE COPY

Rajan Katdare
(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai

920
347

Date:- 9/8/2002

Statement of Smt. Meena Mahendra Ghelani H-60 Occ- Legal Profession R/o. 101-A, Paradise Apartment, 44, L. Jagmohandas Marg, Mumbai 36 Tel:- 3646495, (o) 2651372/2655907.

I am as above and reside at the above given address since 1976 along with my family. I am an advocate and solicitor by profession.

Today as per the call from GB CB CID., Mumbai I attended the office in connection with a case registered against the Directors of Home Trade Ltd. and Raghuvansi Co-op. Bank vide C.R. No. 81/2002 at LT Marg Police Station and investigated by GBCB CID. Mumbai. In this regard I state as Under:

I was an elected director of Raghuvanshi Co- op. Bank Ltd. since 1998. The Bank was promoted by the members of our community i.e. Lohanas. The registered office of the Bank is at Ground floor, Kilachand Mansion, Kalbadevi, Mumbai- 400002. The Bank has four branches located at 1. Kalbadevi (HO) 2. Grant Road 3. Vile Parle and 4 Kalbadevi.


None of the Directors of the Bank draw any remuneration, allowances or reimbursement or any other monetary advantages and they all worked honorary as a social service to the community. The Board has 12 directors. The Bank has a paid secretary who looks after the proceedings of the meetings and maintains its minutes etc. The day to day working of the Bank is under the management and supervision of the General Manager, Shri. J. N. Mehata, who has been with the Bank since about 20 years. The Board of Directors has amongst them the office bearers comprising of the Chairman, Vice-Chairman, and Hon. Secretary. The function of the Board of Directors is to decide on all policy matters and to oversee General Functioning of the Bank.

I say that so far as the investment of the Bank in government Securities is concerned, I state that Chairman Shri. S.D. Majethia Vice-Chairman Shri. Suryakant Madhlani and General Manager Shri. J.N. Mehata were authorised by the board of Directors to make investment in Government Securities. As such it was their duty to follow the proper procedure laid down by RBI in order to ensure the safety of investments I was present in the board meetings of 20th July 2000 and 30th Nov. 2000 and 27th April 2001 in which decisions were taken for investment/ dis-investment in Govt. securities by the Bank as set out in the Resolution passed in the said meetings. I have never met in my life time till date Ms. Kanan Mewawala or any other Directors of Home Trade Ltd. In one of the Board meeting, it was conveyed by G.M. Shri. J.N. Mehata that the investment and dis-investment in G. Securities was being done in consultation with Vice- Chairman Shri. Madhlani.


Not recd
HTL

My statement recorded in English read by me and found to be correct.

Before Me,


Inspector of Police,
EOW, CB, CID.,
Mumbai.

TRUE COPY


(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai

157

226
377

Date 9/8/2002

Statement of Shri. Sharad Prabhudas Gokani, H- 50 Occ- Profession (CA) R/o. , 12, Peddār Rpad, Mumbai. Tel:- 3821429 (o) 2347403

I am as above and reside at the above given address since about 18 years alongwith my family. I am a Chartered Accountant by profession and practicing in my own name.

Today as per the call from the office of GB CB CID., Mumbai I attended the office in connection with a case registered against the Directors of Home Trade and of Raghuvanshi Co-op bank Ltd. vide C.R. No 81/2002 at LT Marg Police Station and investigated by GB CB CID., Mumbai.

In this regard I state as under :

I am an elected director of Raghuvanshi Co- op. Bank Ltd. since 1985-86. Previously I was co-opted as Director in the Bank in 1983. The Bank was promoted by the members of our community viz. Lohanas. The registered office of the Bank is at Ground floor, Kilachand Mansion, Kalbadevi, Mumbai- 400002. The Bank has four branches located at 1. Kalbadevi (HO) 2. Grant Road 3. Vile Parle and 4 Kalbadevi.

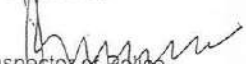
I was the Hon. Secretary of the Bank during 1988-89 to 1994-95 and during the period 97-98 I was vice chairman of the Bank. None of the Directors of the Bank draw any remuneration, allowances or reimbursement or any other monetary advantages and they all worked honorary as a social service to the community . The Board has 12 directors. The Bank has a paid secretary who looks after the proceedings of the meetings and maintains its minutes etc. The day to day working of the Bank is under the management and supervision of the General Manager, shri. J. N. mehata, who has been with the Bank since about 20 years. The Board of Directors has amongst them the office bearers comprising of the Chairman, Vice-Chairman, and Hon. Secretary. The function of the Board of Directors is to decide on all policy matters and to overseas General Functioning of the Bank.

I say that so far as the investment of the Bank with government Securities is concerned, I state that Chairman Shri. Shivjibhai Majethia Vice Chairman Shri. Suryakant Madhlani and General Manager Shri. J.N. Mehata were authorised by the Board of Directors to make investment in Government securities. As such it was their duty to follow the proper procedure laid down by RBI in order to ensure the safety of investments. I was present in the Board meetings of 30th Nov. 2000 and 27th April 2001 in which decisions were taken for investment/dis-investment in Govt. Securities by the Bank as set out in the Resolution passed in the said meetings. I have never met in my life time till date Ms. Kanan Mewawala or any other Directors of Home Trade Ltd.


No Role
Not met
HTL

My statement recorded in English read by me and found to be correct.

Before Me,


Inspector of Police,
EOW CB., CID.,
Mumbai.

TRUE COPY


(Rajan Kaldare)
Police Inspector,
EOW CB CID, Mumbai

168

228
357

Date:- 10/8/2002

Statement of Shri. Pradip Gulabrai Gandhi H- 42 occ- Business, R/o. 21, Vallabh Apartment, 87, Bhulabhai Desai Road, Mumbai- 36 Tel:- 3647324, (o) 2886334.

I am as above and reside at the above given address since 1976 along with my family. I am carrying on business of PVC Pipes etc.

Today as per the call from GB CB CID I attended the office in connection with a case registered against the Directors of Home Trade Ltd. and Raghuvanshi co-op. Bank Ltd. vide C. R. No. 81/2002 at LT Marg Police Station and investigated by GB CB CID, Mumbai. In this regard I state as under.

I was an elected director of Raghuvanshi Co- op. Bank Ltd. since 1992-93 And I have been appointed as Hon. Secretary from about 1996. The Bank was promoted by the members of our community i.e. Lohanas. The registered office of the Bank is at Ground floor, Kilachand Mansion, Kalbadevi, Mumbai- 400002. The Bank has four branches located at 1. Kalbadevi (HO) 2. Grant Road 3. Vile Parle and 4 Kalbadevi.

None of the Directors of the Bank draw any remuneration, allowances or reimbursement or any other monetary advantages and they all worked honorary as a social service to the community. The Board has 12 directors. The Bank has a paid secretary who looks after the proceedings of the meetings and maintains its minutes etc. The day to day working of the Bank is under the management and supervision of the General Manager, Shri. J. N. Mehata, who has been with the Bank since about 20 years. The Board of Directors has amongst them the office bearers comprising of the Chairman, Vice-Chairman, and Hon. Secretary. The function of the Board of Directors is to decide on all policy matters and to oversee General Functioning of the Bank.

As the Hon. Secretary of the Bank, my work field was to organize and co-ordinate meetings of the Board and to attend to the secretarial work at the Board level as also at AGM Level. In this work, I was also assisted by the paid secretary of the Board.

M/s. Madhalani & Vitlani & co., were the internal Auditors almost since the inception of the Bank. The Internal Auditor Reports were not regularly forthcoming and the reports were usually submitted once a year. The Internal Audit Fees were Rs. 20,000/- p.a. and Rs. 5000/- for Tax Audit. The board wanted to replace the Internal Auditors. But since the Internal Auditor had introduced a couple of parties who had sticky loans outstanding, the Board had decided to defer the replacement of the Internal Auditors, with a view to help in the recovery of the said loans.

On the subject of investment in government securities, the board of Directors had passed 3 resolutions. The requirement of such investment was intimated to the board by Shri. J.N Mehata General manager of the bank. In the year 2000, on the basis of the information conveyed by Shri Mehata the board decided to invest the required sum in G- Securities to comply with the requirements of RBI and authorised GM by resolution dated 26/7/2000 to do so. Bank's Vice Chairman shri. Madhalani thereafter instructed Shri Mehata that a relative of Shri. Madhlani, Ms. Kanan Mewawala working with Home Trade Ltd., be contacted for the purpose of making such investment. Shri. Madhlani had also informed about this to some of the directors. Thereafter, by a resolution dated 30/11/2000, any two of the following directors/ officers were authorised to make investment in GOI

P.
G.

V Jup

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TRUE COPY

(Rajin Katdare)

Police Inspector

EDW. CB CID, Mumbai

1. S.D. Majethia Chariman
2. VT Madhlani Vice chairman.
3. KK Varma Sr. Director.
4. P.G. Gandhi. i.e myself.
5. J.N. Mehata General Manager.
6. R.L.Modi

By a resolution dated 27/04/2001 Vice Chairman was authorised to sell the securities and reinvest amount of the same in purchase of GOI.

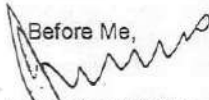
As such, matter of investment and disinvestment was being attended to by Shri. Mehata in consultation with Madhalani and Chariman S.D. Majethia. As per my Knowledge, no other director was involved with same and personally aware of the details or the execution of the transactions in investment and dis-investment in G-Sec..

On couple of occasions, Shri. Madhlani informed me and some other directors, that profit was made on dis-investment of the securities.


On 29th April 2002, for the first time I met Ms. Kanan Mewawala in the office of shri. K.K. Verma. In the said meeting when few other Directors were also present along with the GM we realized that a fraud and breach of trust has been committed in the Bank and the Bank has been cheated. We therefore, took a prompt decision to report the matter to the Police Authorities and then our Vice Chairman shri. Madhlani submitted complaint with the police.

KM
Role

My statement recorded in English read by me and found to be correct.

Before Me,

Inspector of Police,
EOW, CB., CID.,
Mumbai.

TRUE COPY


(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai

(18.5.02) 10 33
18.5.02
18.5.02

301

229
353

Date:- 2/9/2002

Statement of Shri. Ketan Rameshchandra Mashkaria H-30 Occ- Service, r/o 191/5313, Geetanjali "A", Pantnagar, Ghatkopar (E), Mumbai-400 075. Tel:- 515 38 55

I am as above and reside at the above given address for the last 15 years alongwith my Father Shri. Rameshchandra H- 60. Mother smt. Meera H- 54 and one Sister Naisargi H- 24 and my wife Smt. Tejal.

Today as per the call I attended the office of GB CB CID., Mumbai . Here I was explained the brief facts of C.R. No. 81/2002 registered against the Directors of Home Trade Ltd. and others, at LT Marg Police Station and now investigated by GB CB CID, Mumbai. In this regard I state as follows.

My qualification is B.Com. I have completed my B.Com from Somaiya College at Vidya Vihar, Ghatkopar, Mumbai in the year 1992. Then I worked with Sub-broker by name Dynamic Investment from 92 to Oct. 95. Shri. Ravindera Kubadia was proprietor of the said Investment. Thereafter, in Nov. 1995 I joined Lloyds Brokerage Ltd having its office at Mittal Court, Nariman Point, Mimbai. Shri. Mihir Zaveri was Director and Shri. Sanjay Agarwal was CEO and N. S. Trivedi was company secretary. Shri. M. R. Gupta was owner of the company. Initially I received salary of Rs. 4000/- and my job was as assistant settlement which includes verification of shares. My immediate boss was Shri. Paresh Shah, who was then working as manager. Till Jan. 2002 I had worked in the said Settlement Department and then was transferred to Debt Market division. Meanwhile the Llyod brokerage was taken over by Sanjay Agarwal and it was renamed in July 1998 as Euro Asian Securities Ltd and then in Dec.1999 it was renamed as Home Trade Ltd. In Dec. 1999 the office was shifted at Vashi Railway Station complex.

When I was transferred to Debt Market Division (Debt Desk) it was headed by Ketan Sheth and Subodh Bhandar. And Shri. Arvind Rai, Ms. Kanan Mewawala, Jaykumar Mehata were working in the said division. I was working as a officer in wholesale debt market department. My job-profile was entering the transactions related to buying & selling of government securities in the computer system, generating bills & contracts & maintaining inward/outward register of physical securities & SGL securities and get the contract notes and bills signed from authorised signatory viz. Subodh Bhandari, N.S. Trivedi and Sanjay Agarwal after initial signatures of Ms. Kanan, Arvind Rai, Jaykumar Mehata. I have also some times initiated the contract notes and bills in the absence of the above signatories. Ketan Sheth was working as head of the division and from October 2001 onwards Subodh Bhandari became the in-charge of this division. (Subodh Bhandari was also in-Charge of Accounts Division.) Ms. Kanan Mewawala & Arvind Rai were my superiors. I used to work according to the instructions given by Kanan Mewawala & Arvind Rai. Ketan Sheth used to contact the parties (Banks) and confirm the deal and thereafter used to instruct Subodh Bhandari or Arvind Rai or Ms. Kanan Mewawala or Jaykumar Mehata. After initial introduction with the parties by Ketan Sheth, Ms. Kanan Mewawala, Subodh Bhandari, N. S. Trivedi used to attend to the parties and in their absence I used to attend to the parties. Arvind Rai was mostly looking after the SGL transactions. As per the instructions of Ms. Kanan and Arvind Rai I used to enter the transactions, maintaining inward/outward register & sending the securities. In their absence, Subodh Bhandari & N. S. Trivedi, Company secretary, used to give me instructions related to government securities transactions.

V Jmp
Jmp
Jmp

TRUE COPY

(Rajin Kestane)
Police Inspector
BOW CB CID, Mumbai

170

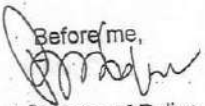
As far as Raghuvanshi Co-op. Bank Ltd. is concerned I state that, Shri. N.S. Trivedi and Ms. Kanan Mewawala had visited the bank one or two times. Here I was shown the contract notes and bills regarding sell and purchase of Securities. I checked these notes and bills and state that following were initialed by me in the absence of Ms. Kanan Mewawala.

| Sr. No: | Contract no. | Trade Date | Settlement Date | Amount | Buy/Sell By RCB |
|---------|--------------|------------|-----------------|----------------|-----------------|
| 1 | 14951 | 22/11/2001 | 12/12/2001 | 4,12,60,000/00 | Buy |
| 2 | 18174 | 15/02/2002 | 05/03/2002 | 4,32,45,777/78 | Sell |
| 3 | 16179 | 15/02/2002 | 04/03/2002 | 5,40,49,208/33 | Buy |


All the above mentioned contract notes and bills have been signed by Subodh Bhandari. I here give my signatures and initials on separate pages for investigation purpose.

My statement recorded in English, I read it and it is correct.

Before me,


Inspector of Police,
EOW.C.B. C.I. D.,
Mumbai.

TRUE COPY


(Rajan Kulkarni)
Police Inspector,
EOW CB CID, Mumbai

349

358

Date:- 3.9.2002.

Statement of Smt. Pallavi Vinay Shah H- 46, Occ- Service R/o. D/ 7, Nandigram Hsg. Society, Bldg no. 1, Gilbert Hill Road, Andheri (W), Mumbai- 58 Tel:- (O) 2066954, 2071767.

I am as above and reside at the above given address alongwith my family. My qualification is B.A. and from 1987 I am working with Raghuvanshi Co-Op. Bank Ltd. Presently I am attached to Head Office situated at Kilachand Mansion, Kalbadevi, Mumbai and working as Jr. Clerk.

Today as per the call from GB CB CID., Mumbai, I attended the office. Here I was explained the brief facts of C.R.No. 81/ 02 registered at LT Marg Police Station and investigated by GB CB CID., Mumbai. Against the directors of Home Trade and Raghuvanshi Co-op. Bank for cheating to the bank to the tune of Rs, 5.40 crores.

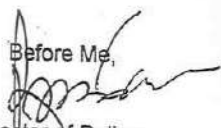
In this regard I state that I have no any idea of the investment in Govt. Securities nor it was opart of my regular duties. However as per the instructions of General manager Shri. J.N. Mehata I had written following Pay Orders issued to Home Trade Ltd.

1. P.O. NO. 957420 for Rs. 1,55,99,270.83
2. P.O. No. 957432 for Rs. 1,410902.78.


The above Pay Orders have been signed by Shri. J.N. Mehata and Shri. Meenoo master, Accountant of the bank.

My statement recorded in English I read it and it is correct

Before Me,


Inspector of Police,
GB CB CID., Mumbai.

TRUE COPY


(Rajan Kutdare)
Police Inspector.
EOW CB CID, Mumbai

171

Date 08/10/2002

Statement of Shri. Ramniklal Lallubhai Modi H- 80 Occ- no, r/o. Vandan building, lind Floor, Block no.4, Tilak Road, Ghatkoper (E), Mubmai - 77 Tel:- 5983551.

I am as above and residing at the above given address from 1970 alongwith my wife Smt. Pramilaben Modi. Today as per the call from the office of Economic offences wing, crime Branch, Mumbai. I attended the office in connection with a case registered against the Directors of Home Trade ltd and Raghuvanshi Co-operative Bank Ltd. vide C. R. No. 81/2002 at LT Marg Police Station and investigated by EOW (GB) CB CID., Mumbai for cheating the bank to the tune of Rs. 5.40 crores. In this regard I state as under.

My qualification is SSC. Before joining Raghuvanshi Co-operative Bank, I had worked in UCO Bank 1944 to 1982 (i.e. till retirement) . At the time of retirement I was working as Inspection Officer. After retirement, I joined Raghuvanshi Co-operative bank on 15th December 1982 as Accountant and resigned on 1st January 2001. As a accountant, my job was to look after the deposit section. I was also authorised by General Manager Shri.JN Mehata to sign pay orders and cheques as second signatory. He had further informed me that the board of the Bank had passed the resolution to that effect. As such, I used to sign cheques and pay orders as second signatory.

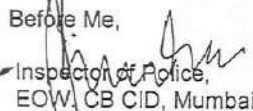
As far as investment of the bank in the GOI securities is concerned I state as follows.

Around in the month of June 2000, General Manager Shri. JN Mehata had communicated to the board that the bank had to invest some of the amount in GOI securities per RBI Circular. Therefore, the Board of Directors had empowered in all 6 directors/officers including myself to make investment in GOI as per RBI requirement.

As such, one transaction of purchase of securities/had taken place till my resignation . The securities of the face value of Rs. 4 crores for Rs. 4,00,62,000/- were purchased from M/s. Home Trade ltd.. The payment was made to HTL by Pay Order. The said Pay order was signed by JN Mehata as first signatory and myself as second signatory. The delivery of the securities was also received from HTL about within two months from the date of contract. As such, transaction was completed. Then in the month of January 2001, I resigned from the bank. Therefore I am not aware about the further transactions made by the bank in GOI securities.

On being asked I state that I was not aware of the RBI circulars, prescribing the procedure to be followed for making investment in GOI securities and even today I am not aware of it. I had signed the said Pay Order as it was signed by General Manager J. N. Mehata. It was the job of General manager to follow the procedure laid down by RBI and he was earlier on higher post while working in UCO Bank. During my period of service in UCO Bank, I had never entertained transactions of dealing in GOI securities as the same were looked after by higher authority. This is the reason why I am not aware of the RBI circulars regarding investments in GOI securities.


My further statement recorded in English I read it and it is correct.

Before Me,

Inspector of Police,
EOW, CB CID, Mumbai.



173

TRUE COPY


(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai

3015

Date 28/09/2002

Statement of Shri. Vinayak Namdev Bhandare H- 53 Occ- Service R/o. Shrikant Kunj, Room no.-1, Mona patankar Marg, Kurla (W), Mumbai-70 Tel : (o) 2619646 @ 6524035

I am as above and reside at the above given address since birth. My qualification is SSC. There after I Passed GDC&A (Government Diploma in Co-operation & Accountancy) in the year 85-86. The said course is equivalent to Graduation. However, I joined Co-operative Department in the year 1971 as a clerk. Subsequently in the year Dec.1996 I was promoted as Auditor, Grade II and since then I am working as Auditor. Presently I am attached to Special Auditor, Co-Operative Societies Class I (Urban Banks) situated at Mohata market, 3rd Floor, Phaltan Road, Mumbai- 01.

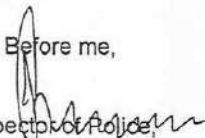
Today i.e. on 28/09/2002 in response to the call received from Sr. Inspector of Police GB CB CID., Mumbai I attended the office in connection with a case registered against the Directors of Home Trade Ltd. and Directors of Raghuvanshi Co-operative Bank Ltd. kalbadevi Branch, Mumbai. vide C.R. No. 81/2002 at LT Marg Police Station and investigated by EOW, GB CB CID. Mumbai.

In this regard I state that I was appointed as auditor for annual statutory audit for the year 2000-20001 of Raghuvanshi co-operative Bank by District Special Auditor co-operative societies vide his letter dated 27/08/2001 and I commenced My audit on 13/07/2002. The audit was completed on 06/08/2001 and the audit report was submitted on 13/08/2001. Initially, Shri. Bendre. Auditor was appointed as auditor and he had carried out the audit of the RCB for first 6 months in financial year 2000-2001. However, he did not submit his report to the department.

I came to know from the record that the RCB had made investment of Rs. 4,0060,000/- (Face value Rs. 4 crores) in Govt. Securities on 23/08/2000 and the said was sold in the month of May 2001 on profit. Since the said securities were sold before I commenced my audit they were not available for physical verification at the time of audit. The record in the bank had shown sale of the securities on Profit and therefore I did not go into the details of the transactions. As such I did not make any special remark in my audit regarding the investment in Govt. securities by RCB.


My statement recorded in English I read it is correct.

Before me,


Inspector of Police,
GB, CB, CID., Mumbai.

TRUE COPY

172


(Rajan Kaldare)
Police Inspector,
EOW CB CID, Mumbai

349

361

Date:-10/10/2002.

Statement of Shri. Sadanand Shyam Purav, H-34 yrs. Residing at Sudha Niwas, Babhai, Eksar Road, Borivali (W), Mumbai-400 091, Tel-8336762, Off:- 2611008.

I am as above and residing at the above given address along with my family Since birth.

I passed SSC from Suvidyalay School, in the year 1983 and B.Com from Gokhale College, Borivali in 1989. I had passed GDC & A., DIT, DCA Course. I have also completed computer Course, from C-Dac Institute at Yaswantrao Chavan Pratishthan, Mubmai.

In May 1995, I joined Co-operation Department, Maharashtra State, as a Special Auditor, Class-II. Presently, I am working in Special Auditor, Co-op. Societies (Housing-IV) located at contractor Building, 2nd Floor, Ramji Camani Marg, Mumbai-38 from 1998.

Today, as per the call I attended the office of GB CB CID., Mumbai in connection with a case registered against the Directors of Home Trade Ltd. and of Raghuvanshi Co-op. Bank Ltd., (RCBL), vide C.R. No. 81/2002 at LT Marg Police Station and investigated by GB CB CID., Mumbai for cheating the bank to the tune of Rs. 5.40 crores.

In this regard I state as under:-

The fraud regarding investment in Govt. Securities was disclosed at Nagpur District Central Co-operative Bank Ltd, Nagpur during inspection by National Agricultural Bank for Rural Development (NABARD). In pursuance to this fraud Commissioner of Co-operation Department has decided to make enquiry in all Co-op. Banks in Maharashtra, regarding investment in Govt. Securities.

As such I was directed by Divisional Joint Registrar, Co-op. Societies, Mumbai vide his letter dated 03/05/2002 to conduct inspection of Raghuvanshi Co-operative Bank Ltd., located at Kalbadevi, Mumbai and other 4 Co-op. Banks in Mumbai area.

As per the above order I conducted inspection of Raghuvanshi Co-op. Bank Ltd. on 6th & 7th May, 2002. Then, I submitted my report on 13/05/2002 to District Dy. Registrar, Co-op. Societies and copy of the same was also forwarded to Divisional Joint Registrar, Co-op. Societies, Mumbai.

During my inspection, it was disclosed from the record that, the RCBL had made total 9 transactions of purchase of Govt. Securities through one broker company, viz. M/s. Home Trade Ltd.. and 8 transactions of sale of Govt. Securities to Home Trade Ltd.. Period of all these transactions was between 23rd August, 2000 to 15th Feb. 2002. It was also noticed that these transactions were made by the bank in Physical Mode and not in SGL mode as directed by RBI in its circular dated 4th September 1992. The bank had not maintained investment register. Further the bank had not received physical delivery of the securities from M/s. Home Trade Ltd, though it had shown sell of the

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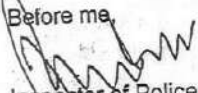
(Rajnn Kaidare)
Police Inspector.
EOW CB CID, Mumbai

same later on. However, shri. JN Mehata General manager of the Bank had submitted copies of the securities stating that the same were received from HTL against purchase of securities as per contract date 23/08/2000. However these were not seen transferred in the name of the bank. GM Mehata and Vice Chairman Shri. Madhlani were also inquired in this regard. But they did not give any reply. As such, I presumed that, these securities had not been received by the bank against the said purchase contract note. In respect of other transactions the bank had never received physical delivery of the securities. However it has been disclosed from the record that the bank had sold securities to HTL and had received amount from HTL. In the last transaction dated 15th February 2002, it was disclosed from the record that, the bank had purchased securities of the Face value of Rs. 5 crores for Rs. 5,40,49, 208.33 and the said amount was paid by the bank to HTL on 4/3/2002. However, the bank had not received physical delivery of the securities even on the date of payment. It was also noticed that the bank had not made any efforts to get the physical delivery of the securities in other transactions too except one letter dated 30/4/2002. Further I also noticed that the bank had made transactions of sale of the securities on the dates of purchase of securities. This very fact revealed the speculative nature of transactions by the bank officers in conspiracy with the officers of HTL, which resulted into loss to the bank in crores of Rupees.


Considering the above-referred situation I had recommended legal action against the directors of the bank and of M/s. Home Trade Ltd. , in my report dated 13/05/2002. I submit the copy of the same. Thereafter, Spl. Auditor shri. V.R. Kulkarni working under Divisional Jt. Registrar, co-operative societies (audit), Navi Mumbai was also directed to conduct the inspection. Then he also conducted the inspection and as per the order of our superiors, he lodged the complaint against the Directors of M/s. Home Trade Ltd. along with directors of Raghuvanshi co-operative Bank Ltd.

My statement recorded in English I read it and it is correct.

Before me,


Inspector of Police,
GB CB CID, Mumbai.

TRUE COPY


(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai

9869

जा.क्र.चिलेप/वर्ग-१/कि.प., मुंबई बँक गुंतवणुकी/११/११/२००२

कार्यालय

विभागीय सहनिबंधक, सहकारी संस्था, मुंबई विभाग,
मुंबई, मल्होत्रा हाउस, द वा मजला, फोर्ट, मुंबई ४०० ००१
दिनांक :- ३/५/२००२

प्रति,
श्री एम.एस.एस.
विशेष लेखापरिक्षक,
वर्ग-२, सहकारी संस्था,
गृह-४, मुंबई

विषय :- नागरी सहकारी बँकाची गव्हर्नमेंट सिक्युरिटीज
मधील गुंतवणुकीबाबत.

Recd 6/5/02
Shinwari

संदर्भ :- मा.सहकार आयुक्त व निबंधक, सहकारी संस्था, महाराष्ट्र शासन, पुणे
यांचेकडील पत्र क्र. अर्थ/मुलि/जिमम/गैरव्यवहार/११/११/२००२
दि. ३० एप्रिल २००२

मा.सहकार आयुक्त व निबंधक, सहकारी संस्था, महाराष्ट्र शासन, पुणे यांचे
परिपत्रकानुसार या कार्यालयाच्या असे निदर्शनास आणून दिले की, नागरी सहकारी
संस्था, उस्मानाबाद येथील जिल्हा मध्यवर्ती सहकारी बँकेतर्फे कर्मसोबे गैरव्यवहाराबाबत इतरही
नागरी सहकारी बँकांमध्ये गव्हर्नमेंट सिक्युरिटीज मध्ये गुंतवणुक करताना गैरव्यवहार झाल्याची
संशयता नाकारता येत नाही. नागरी सहकारी बँकांची निर्धारित केलेल्या एम.एस.एस.च्या लिहित
समितीपेक्षा जास्त गुंतवणुक गव्हर्नमेंट सिक्युरिटीज मध्ये करण्यापुढी पोहोचिलेले सिक्युरिटीज पुढे
परवानगी घेणे आवश्यक आहे. त्या प्रमाणे सदर गुंतवणुक करताना रिझर्व्ह बँकेचे परिपत्रक
क्र.आरएफ/सीसी-१७/अ ४/९२-९३, दि.४ सप्टेंबर १९९२ अन्वये निश्चित केलेल्या गुंतवणुक
शोण्याची काटेकोरपणे चौकशी अंमलबजावणी करणे आवश्यक आहे. त्या करिता विशेष
लेखापरिक्षणाची मोहिम हाती घेतलेली आहे. सदर विशेष लेखापरिक्षणासाठी आपणांकडून खालीलप्रमाणे
संकेत देण्यांत येत आहेत.

- १. प्रताप को.ऑप.बँक लि.
- २. प्रियदर्शनी को.ऑप.बँक लि.

56
6/5/2002

175

TRUE COPY

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(Rajna Kaldare)
Police Inspector,
EOW CB CID, Mumbai

३. रघुवंशी को.ऑप.बँक लि.
४. राजापुर को.ऑप.बँक लि.
५. एन.के.जी.एस.बी. को.ऑप.बँक लि.

आपल्याकडे विशेष लेखापरिक्षकांना देण्यात आलेल्या वीकमॅट्स मध्ये नोंद मिळवण्यासाठी मधील गुंतवणूक करताना कोणकोणत्या अनियमितता झाल्या याचा बारकाईने तपासणी करून गैरव्यवहारास जबाबदार असणा-या व्यक्ती/पदाधिकारी/अधिकारी यांच्या विषयाच्या मुख्यतः आहवाल या कार्यालयाकडे सादर करावा.

आपण केलेल्या तपासणीच्या आहवालासोबत खालील तथ्या मध्ये माहिती देण्यात यावी.

| बँकेचे नांव | गव्हर्नमेंट | गव्हर्नमेंट | गव्हर्नमेंट | घोषार/करावाला | गव्हर्नमेंट तपासणीत | गव्हर्नमेंट |
|-------------|------------------------|--|---|---------------|---|--|
| | शिक्ष्युरिटीज चा तपशील | शिक्ष्युरिटीज मध्ये केलेली गुंतवणुकीची रक्कम | शिक्ष्युरिटीज बँकेच्या ताब्यात आहेत किंवा नाहीत | थे ना थ | मध्य गुंतवणूक करताना भारतीय रिझर्व बँकेचे परिपत्रक क्र. ४४/१९९२ दि. ४ सप्टेंबर १९९२ याचे निश्चित केलेल्या गुंतवणूक शोषण मध्ये तपसणी वॉफेन्स अन्वये तपासणी केली जात आहे. | असल्या जबाबदार व्यक्तींचे वनेपती कार्यवाही केली. |

सादर कार्यवाही दि. १०.५.२००२ पूर्वी या कार्यालयास सादर करावी.

(डॉ. व्ही. गी. भावी)

विभागीय सहनिदेशक

सहकारी संस्था, मुंबई विभाग, मुंबई

196

TRUE COPY

(Rajan Kardare)
Police Inspector.

EOW CB CID, Mumbai

जा.क्र.विलेप/गृह-४/रघुवंशी बँक रोखे 1923/2002

तपासणी/सनं २००२

का र्या ल य

विशेष लेखापरीक्षक,सहकारी संस्था,गृह-४,मुंबई,

कॉन्ट्रक्टर थिर्डींग, २ रा मजला, य.क.मार्ग,

बेलोईडस्टेट, मुंबई-४०००३८.

दिनांक :- १३/५/२००२

प्रति,

जिल्हा उपनिबंधक,

सहकारी संस्था, मुंबई-१ शहर,

मल्होत्रा हाऊस, ६ वा मजला फोर्ट,

मुंबई-४०० ००१.

विषय :- रघुवंशी को.ऑप.बँकेमधील शासकीय कर्ज रोखे
खरेदीमध्ये झालेल्या गैरव्यवहाराबाबत.

महोवय,

मा.विभागीय सहनिबंधक,सहकारी संस्था,मुंबई विभाग,मुंबई
यांचेकडील दि. ३.५.२००२ च्या सुचनेनुसार मी, रघुवंशी को.ऑप.बँक लि. या बँकेचे
शासकीय कर्ज रोखे खरेदी प्रकरणाची चौकशी केली व सदर चौकशीमध्ये बँकेत सद
कर्ज रोखे खरेदी प्रकरणांत मोठ्या प्रमाणात गैरव्यवहार झालेला असून दलालांमार्फत
केलेल्या व्यवहारामध्ये बँकेची एकूण रु. ५,४०,४९,२०८.३३ ची फसवणूक झाली असून
पर्यायाने बँकेचे तेवढ्या रकमेने आर्थिक नुकसान झाले आहे.

बँकेने मेसर्स.होम ट्रेड लि. वाशी, नवी मुंबई येथील ब्रोकर मार्फत स
प्रथम दि. २३.८.२००० रोजी व्यवहार केला.शासकीय कर्ज रोखे खरेदी करतांना रकम

TRUE COPY

(Rajan Katdare)
Police Inspector.
EOW CB CID, Mumbai

Handwritten note: 12/20/2018

ब्रोकरला अदा करणे अपेक्षित नाही. ज्या बँकाकडून किंवा संस्थेकडून कर्ज रोखे खरेदी केले त्यांनाच रक्कम अदा करून ब्रोकरला फक्त त्याचे कमिशन देणे अपेक्षित होते. कारण त्यामध्ये बँकेची फसवणूक होण्याची शक्यता असते. असे असतांना देखील बँकेच्या हिताचा विचार न करता ब्रोकरच्या नावे वेळोवेळी रक्कम अदा केल्या. बँकेने वेळोवेळी रक्कम अदा केल्या असल्यामुळे बँकेस प्रचलित पध्दती नुसार चार दिवसांत कर्ज रोख्यांचा प्रत्यक्ष ताया मिळणे आवश्यक होते. परंतु बँकेने वेळोवेळी रक्कम अदा केल्या असून देखील त्यापोटी बँकेला प्रत्यक्षात कर्ज रोखे ताब्यात मिळालेच नाहीत व कालांतराने ब्रोकर मार्फत सदरचे रोखे विक्री केल्याचे दर्शवून ब्रोकरने बँकेस नफयासह रक्कम अदा केल्याचे दर्शविलेले आहे. बँकेने मेसर्स.होमट्रेड च्या मार्फत केलेल्या व्यवहाराचा तपशील खालीलप्रमाणे आहे.

| दिनांक | खरेदी | रक्कम
(कोटी) | दिनांक | विक्री | रक्कम
(कोटी) |
|-----------|------------------------------|-----------------|----------|------------------------------|-----------------|
| २३.८.२००० | १०.९५
टक्के सी.जी
२०११ | ४.०० | ३.५.२००१ | १०.९५ टक्के
सी.जी २०११ | २.२० |
| | | | ८.५.२००१ | १०.९५ टक्के
सी.जी
२०११ | २.२० |
| | | | | | <u>४.४०</u> |
| ३.५.२००१ | १२.५
टक्के सी.जी.
२००४ | २.२० | ३.७.२००१ | १२.५ टक्के सी.जी.
२००४ | १.७२ |

TRUE COPY
 (Rajan Kulkare)
 Police Inspector
 EOW CB CID, Mumbai

| दिनांक | रकम | विवरण | दिनांक | रकम | विवरण |
|------------|-------|---------------------|------------|-------|---------------------|
| ८.५.२००१ | १२.५ | टक्के सी.जी. २००४ | ३.७.२००१ | १२.५ | टक्के सी.जी. २००४ |
| | | २.२७ | | | |
| | | ४.४७ | | | |
| | | २.५५ | | | |
| | | | ३.७.२००१ | १२.५ | टक्के सी.जी. २००४ |
| | | | | | १.७२ |
| | | | | | ४.५९ |
| ३.७.२००१ | १०.२५ | टक्के सी.जी. २०१२ | --- | --- | --- |
| ३.७.२००१ | १०.२५ | टक्के सी.जी. २०१२ | --- | --- | --- |
| ३.७.२००१ | १०.२५ | टक्के सी.जी. २०१२ | १४.९.२००१ | १०.२५ | टक्के सी.जी. २०१२ |
| | | १.५६ | | | ४.३५ |
| | | ३.१६ | | | |
| १४.९.२००१ | १०.०३ | टक्के जी.ओ.आय. २०१९ | २२.११.२००१ | १०.०३ | टक्के जी.ओ.आय. २०१९ |
| | | ४.६२ | | | ४.६२ |
| २२.११.२००१ | ८ | टक्के सी.जी. २०११ | १५.२.२००२ | ८ | टक्के सी.जी. २०११ |
| | | ४.१३ | | | ४.३२ |

TRUE COPY

(Rajan Kaidare)
Police Inspector.
EDW CB CID, Mumbai

363

Date 18/9/2002

Statement of Shri.Vinayak Maruti Prabhu H- 42 occ- Serive R/o. B-508, Raj Towers.
I.C. colony, Borivaly (W) Mumbai103 Tel:- © 8942330 (o) 2022404/07 .

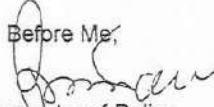
I am as above and reside at the above given address from 1988 along with my family. My educational qualification is B.Com and CAIB, part-I. I joined in Industnd Bank in the year 2001 as a Chief manager. Presently I am working in Nariman Point Branch as a chief Manager.

In response to the summons from the office of GB CB CID dated 6/9/2002, I attended the office and submit the documents as required by your office along with covering letter dated today signed by me.


1. Certified copy of A/c opening form of A/c no. 550703 060 of m/s. Home Trade Ltd.
2. Original copy of resolution (duly signed by Sanjay Agarwal) passed by HTL dated 29th Dec. 2000 authorizing Ketan Sheth and Subodh Bhandari as a signatory to the account bearing their signatures and photographs on it.
3. Original request letter signed by Mr. Subodh Bhandari for issue of Pay order of Rs. 46228777.78 in favour of Raghuvanshi co-op. Bank dated
4. Original cheque no. 280511 for Rs. 46228777.78 issued by HTL in favour of Raghuvanshi-Bank. *the bank for issue of P.O. to Raghuvanshi bank*
5. Xerox copy of Pay order no. 318571 for Rs. 46228777.78 issued in favour of Raghuvnsi Bank.

My statement recorded in English I read it and it is correct.

Before Me,


Inspector of Police,
GB CB CID,
Mumbai.

181

TRUE COPY

(Rajan Kuldare)
Police Inspector,
EOW CB CID, Mumbai

September 18, 2002

To
The Office of Sr. Inspector of Police
General Branch, Crime Branch, CID,
Commissioner of Police Office Compound
Op. Crawford Market C.I.D.
Mumbai

Ref.: C.R. No. 81/2002 against Directors of Home Trade Ltd.

Dear Sir,

With reference to your Order under Section 91 of Cr. P.C. bearing No. 7737/U-IGB/CB/CID/02 dated 6/9/2002, we are enclosing the following :

1. Certified true copies of the Account Opening Form
2. Original copy of Resolution passed by the Company on December 29, 2002
3. Original request letter signed by Mr. Subodh Bhandari for issuing of Payorder
4. Original cheque bearing no. 280511 for Rs. 4,62,28,777.78 issued by Home Trade
5. ~~Original~~ ^{2 copies} Payorder no. 318571 for Rs. 4,62,28,777.78 favouring Raghuvanshi Co-operative Bank Ltd.

Handwritten mark
Kindly acknowledge receipt.

Thanking you.

Yours faithfully,
For IndusInd Bank Ltd.,

Handwritten Signature
Authorised Signatory

IndusInd Bank Limited
NARIMAN POINT BRANCH: 3rd Floor, Hoechst House, Nariman Point, Mumbai 400 021.
Tel: (022) 202 2404 / 07 / 15 / 19 / 282 2453 / 3744 / 1207 Telefax: 202 2387 / 281 7569
Regd. Office: 2401, Gen. Thimmayya Rd. (Cantonment), Pune 411 001. Tel: (020) 634 3201 Fax: 634 3241
www.indusind.com

TRUE COPY

Handwritten Signature
(Rajon Kulkare)
Police Inspector,
EOW CB CID, Mumbai

182



229
27 (218)

**COPY OF THE RESOLUTION PASSED BY THE
WRD DIRECTORS OF THE COMPANY HELD AT
INTERNATIONAL INFOTECH PARK, VASHI, NAVI
DECEMBER 29, 2000.**

"RESOLVED THAT in continuation of earlier resolution, Mr Ketan Sheth, Director and Mr. Subodh Bhandari, Senior Vice President of the Company be and are hereby Authorised as additional signatories to operate severally, the Company's Bank Account no 0006-550703-060 with *IndusInd Bank*, Nariman Point branch, Mumbai - 400 021.

RESOLVED FURTHER THAT henceforth the said bank account be operated by the following persons as additional signatories, along with the existing signatories as under:-

| Name | Designation | Authority |
|---------------------|--------------------|-----------|
| Mr. Ketan Sheth | Director | Severally |
| Mr. Subodh Bhandari | Sr. Vice President | Severally |

Ketan Sheth
S. Bhandari

RESOLVED FURTHER THAT the bank be and is hereby authorised to honour all cheques, bills of exchange, promissory notes and other negotiable instruments drawn, accepted, made or signed on behalf of the Company severally by additional signatories (in addition to the existing signatories) Mr. Ketan Sheth, Director or Mr. Subodh Bhandari, Senior Vice President of the Company and to act upon any instructions so given relating to the account of the Company, whether the same be overdrawn or not or relating to the transactions of the Company.



home trade Intl.
Tower 3, 5th Floor,
Vashi Railway Station Complex
Navi Mumbai - 400 705, India.
Tel: (01-22) 781 2441-44
Fax: (01-22) 781 2516

RESOLVED FURTHER THAT this resolution be communicated to the Bank and shall remain in force until written notice to the contrary is given to the Bank".

For Home Trade Limited

Sanjay Agarwal
Director

Received from IndusInd

TRUE COPY

183

(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai

December 18, 2001

The Manager
IndusInd Bank Ltd.,
Nariman Point Branch,
3rd Floor, Hoechst House,
Nariman Point,
Mumbai - 400 021

Dear Sir,

Ref. - Request for Pay Order

| <u>Amount(Rs.)</u> | <u>Amount in words</u> | <u>In Favour of</u> |
|--------------------|---|------------------------------------|
| 4,62,28,777.78 | Four Crore sixty two lacs twenty eight thousand seven hundred seventy seven and paise seventy eight only. | Raghuvanshi Co-Operative Bank Ltd. |

Home Trade

home trade ltd.

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

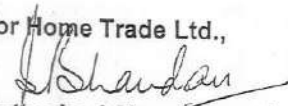
You are requested to issue the above mentioned payorder and handover the same to the bearer of this letter. Please find enclosed the cheque for Rs 4,62,28,777.78 bearing no. 280511 dated 19.12.2001 drawn on your bank in your favour from our Current Account No. 550703 060 for issuance of the abovementioned pay order

You are authorized to debit our above mentioned Current Account with the necessary bank charges, if any, for issuance of this pay order.


Thanking you,

Yours truly,

For Home Trade Ltd.,


Authorized Signatory

184
TRUE COPY


(Rajan Kaldare)
Police Inspector,
EOW CB CID, Mumbai

19-12-2001

Payee

PAY TO

Yourselves

OR ORDER

RUPEES ~~four crore sixty two lac twenty eight thousand~~
~~seven hundred seventy seven & paise seventy eight only~~

Rs. 4,62,28,777-78



**IndusInd
Bank Limited**

NARIMAN POINT BR.,
3rd Floor, Hoechst House,
Nariman Point,
Mumbai - 400 021.

Payable at branches listed overleaf

B



For HOME TRADE LIMITED

Bhandari
Authorised Signatory/Director

⑈ 280511 ⑈ 0002340001

29

TRUE COPY

e
(Rajan Nandani)
Fuller Inspector,
EGW CB CL, Mumbai

185

233-A-385

PAY ORDER

PAY RAGHUVANSHI CO-OPERATIVE BANK LTD

19/12/07

OR ORDER

Rs. 4,62,28,777/8

FOR INDUSIND BANK LTD.

[Signature]
AUTHORISED SIGNATORIES

MUM. (F) FORT

20 DEC 2001

SPL. CLG. I (H. V.)
400-068-016

"318571" "17581E" "100HE2007" "40024001"

PO

D. S. Sone & Sons Mumbai-25

IndusInd Bank Limited
NARIMAN POINT BRANCH,
3rd Floor, Hochstet House,
Nariman Point,
Mumbai - 400 021.

RUPEES Four Lakhs Sixty Two thousand eight hundred and seventy seven and Paise seven only

ON ACCOUNT OF THE MUM. D. S. Sone & Sons Ltd.

Certificate to be true copy



TRUE COPY

[Signature]
(Rajun Katdare)
Police Inspector,
EGW CR CID, Mumbai

October 19, 2002

To
Sr. Inspector of Police
General Branch, Crime Branch
CID
MUMBAI

Dear Sir:

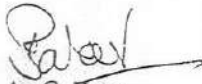
Re: Freezing of CSGL A/c. of Home Trade Ltd
C.R. No. 81/2002 registered against Home
Trade Ltd and otrs.

With reference to your letter No. O.W.9594/U-I/GB/CB/CID/02 dated 18th Oct, 2002, requesting us to freeze the CSGL account of Home Trade Ltd, we would like to state that we do not have in our custody any security either in D-Mat or Physical form for Home Trade Ltd under their Constituent SGL (CSGL) Account maintained with us.

Further, we would like to inform you that M/s. Home Trade Ltd has not done any transaction in their Constituent SGL (CSGL) Account maintained with us, since April 25, 2001 onwards, till date.

Thanking You

Yours faithfully


A. G. Datar
Asst. Vice President
Head- Treasury Operations

TR-248/B/2m

So. Pz. Unit. I / Pz Katdare
for NA



आचार्य बाबासाहेब आंबेडकर,
आयुक्त मुंबई, नवी मुंबई

24/10

उ. न. न. मुंबई
D.N. NO. 6695/ACP/CW/202

IndusInd Bank Limited
Hoechst House, 3rd Floor, Nariman Point, Mumbai 400 021.
EPABX: 202 2400 / 07 / 15 / 19 Dealing Room: 282 9569 / 71 Back Office: 283 6402 / 282 1336 Fax: 202 2604
Regd. Office: 2401, Gen. Thimmayya Rd. (Cantonment), Pune 411 001. Tel: (020) 634 3201 Fax: 634 3241
www.indusind.com

187

TRUE COPY

(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai

ORDER UNDER SECTION 102 OF Cr. P. C.

O.W. No. 2574U-I/GB /CB/ CID/02.
Office of the,
Sr. Inspector of Police,
General Branch, Crime Branch,
C.I.D., Mumbai.
Date:- 17.10.2002
Tel:- 262011 Ext 165, 124.

To,

The General Manger,
IndusInd Bank,
3rd floor, Hoechst House,
Nariman Point, Mumbai

Sub:- Freezing of CSDL A/c of Home Trade Ltd.
Ref:- C.R. No. 81/2002 registered against Home trade Ltd and otrs.

Sir,

This branch is investigating the above referred case registered against the Directors of Home Trade Ltd., and others for cheating to Raghuvanshi co-operative Bank Ltd. to crores of rupees.

During the course of investigation, it is learnt that Home Trade Ltd. is having CSDL A/c with your Bank. Therefore, you are requested to freeze the said A/c and inform this branch about the balance in the said A/c, within two days from the receipt of this letter.



Yours faithfully,

[Signature]
Sr. Inspector of Police,
GB., CB, CID., Mumbai.



Tel: 2836402

188

TRUE COPY
[Signature]
(Rajan Kaldare)
Police Inspector,
EOW CH CID, Mumbai

37

Date 18/9/2002

Statement of Shri. Mahesh Manohar Shirali H- 35 occ- service r/o. Plot no. 80, Hindu colony , II lane, Dadar (E), Mumbai-14. Tel:- @ 4100/66 (o) 2846903.

I am as above and reside at the above given address from my birth, alongwith my family. My qualification is B.Com LLB. I Joined the UTI bank in 01.01.2001 as a manager and since then I am working in fort branch.

In response to the summons from the office of GB CB CID dated 10/9/2002, I attended the office and submit the documents as required by your office along with covering letter dated today signed by me.

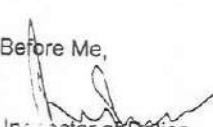
1. Account opening form of M/s. Home Trade Ltd. a/c no. 25504.
2. Signature verification of Shri iSanjay Agarwal by HDFC Bank Ltd.
3. Two Resolutions passed by the company for opening the A/c.
4. Copy oOf SEBI Registration
5. Certificate of Incorporation consequent to the change in the name of company
6. Copy of the Company's PAN Card.
7. Letter from the company for change in address.
8. Signature verification of Shri. Subodh Bhandari by HDFC bank ltd.
9. Memorandum and Articles of association of the company.
10. Letter from the company in respect of inclusion of additional signatories namely NS Trivedi and Ketan Sheth along with their photographs.
11. Resolution passed by the company in respect of inclusion of the new signatories as stated above and the new mode of operation of the account there after
12. Copy of statement of A/c from 1.1.2001 to 19.4.2002.

I further state that, Asst. vice President- operation Shri. Vishwanathan of our Bank had submitted following documents with the covering letters dated 11/6/2002 and 6/9/2002, duly signed by him.

1. Original cheque no. 32355 dated 4.3.2002 for Rs. 4,33,00,000/- favouring Home Trade Ltd for transfer of amount to it's A/c in our Kolkata Branch.
2. Original cheque no. 32357 dated 5.3.2002 for Rs. 36,69,900/- favouring Giltedge management Services Ltd..
3. Original cheque no. 32358 dated 6.3.2002 for Rs. 70,00,000/- favouring Pioneer Securities Ltd.
4. Original cheque no. 18040 dated 4.3.2002 for Rs. 4,32,45,777.78 for issue of pay order favouring Raghuvanshi Co-operative Bank Ltd.
5. Original Pay order no. 112023 dated 4/3/2002 for Rs. 4,32,45,777.78 favouring Raghuvanshi Co-operative Bank Ltd.

My statement recorded in English I read it and it is correct.

Before Me,


Inspector of Police,
GB CB CID, Mumbai.

189

TRUE COPY
(Ratan Kaidare)
Police Inspector,
GB CB CID, Mumbai



UTI BANK LTD.

Universal Insurance Building
Sir P. M. Road, Fort, Mumbai - 400 001
Tel.: 2835782 / 5784 / 5787 / 5789
2846902, 2884882 • Fax: 2835785
E-mail : mumb@utibank.co.in
Website : www.utibank.com

18TH Sep 2002
Ref : UTIB/KSVM/02-03

Office of the Senior Inspector of Police
General Branch , Crime Branch
Police Commissioners Office Compound
Annex - I Building , 2nd Floor
Opp Mahatma Phule Market
Mumbai 400001

Sir

Ref : Your letter Dated : 10/09/02 No : 81/02

With reference to the above we enclosed the original account opening form of HOME TRADE LTD along with all the relevant forms as enumerated below.

- 1) Account opening form of HOME TRADE LTD (a/c no 25504)
- 2) Signature verification of Shri Sanjay Agarwal by HDFC bank Ltd
- 3) Resolution by the company for opening the account
- 4) Resolution by the company for opening the account
- 5) Copy of SEBI registration
- 6) Certificate of incorporation consequent to the change in name of the company
- 7) Copy of the companys PAN card
- 8) Letter from the company for change in address
- 9) Signature verification of Shri Subodh Bhandari by HDFC bank Ltd
- 10) Memorandum & Articles of the company
- 11) Letter from the company in respect of inclusion of additional signatories namely N S TRIVEDI & KETAN SETH Halong with their photographs
- 12) Resolution by the company in respect of inclusion of the new signatories as stated above and the new mode of operation of the account there after

copy of statement of a/c 25504 from 01/01/01 to 12/12/02

Kindly acknowledge

Thanking you

Yours faithfully

TRUE COPY
190
(Rajan Kardare)
Police Inspector,
SOB CB CID, Mumbai

copy H/W

02/25504

898278

UTI BANK LTD.



ACCOUNT OPENING FORM FOR CURRENT / TERM DEPOSIT ACCOUNTS

(FOR LTD. COMPANIES, CLUBS, ASSOCIATIONS)

GENERAL MANAGER

BRANCH

| | |
|-----------------------|-------------|
| TO BE GIVEN BY BRANCH | |
| CUSTOMER NO. | 004023474 |
| ACCOUNT NO. | CA-25504 |
| DATE | |
| | D D M A Y Y |

Please Open a CURRENT/TD. A/c FOR Rs. [] FOR [] DAYS/MONTHS/YEARS @ [] P.A. AS UNDER

| | |
|--|--|
| Name of the Company/Club/Association
HOME TRADE LIMITED
143 Mittal Court
1st Floor NPT
M-2) 2846114 | Regd. Office: 124A, SOHRAB HALL, 21, SASCOM ROAD, PUNE - 411001 |
| | Business / Factory Address:
INTERNATIONAL INFOTECH PARK
 TOWER NO 3, 5th FLOOR, VASHI
 NAVI KUMBAI - 400703 Tel: 7909000 |

We do not provide any credit facility with and other Bank/Branch. We undertake to inform you if such facilities are availed by us with other Banks/Branches. If you wish to avail facilities in other Bank/Branch, details of which are enclosed.

| | | |
|---|---|---|
| Name of the person(s) authorized to open the account | Documents produced (✓) Tick ✓ | <input checked="" type="checkbox"/> Certified copy of resolution to authorize the opening of the account by the Board of Directors of the Company |
| <input checked="" type="checkbox"/> Certificate of incorporation (for companies) and certificate of registration (for clubs and associations) | <input type="checkbox"/> Certificate of incorporation of Joint Stock Companies, that the Company is entitled to conduct business of the nature and nature | |

| | | |
|---|------------------------------|--|
| Name of the person(s) authorized to sign for the company as | Will Sign for the company as | FOR OFFICE USE
Signature of Verifying Officer |
| SANJAY AGARWAL, DIRECTOR
SUBODH BHANDARI, VICE PRESIDENT | | |

| | | | | | |
|---|---|---|-----------------|---------------------------|---|
| <input type="checkbox"/> If public is not required when the company is formed | <input type="checkbox"/> If company was registered before 13 and does not invite the public to subscribe for shares | <input type="checkbox"/> If the company is limited by guarantee and does not have a share capital | OPEN
MANAGER | ACCOUNT OPENED
OFFICER | DATE
NUMBER OF PASSBOOK ISSUED
FROM
TO |
|---|---|---|-----------------|---------------------------|---|

TRUE COPY

(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai

191

0219-H/W

02/25504 CA

259 39#

August 23, 2001

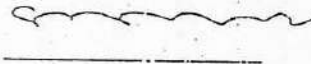
To,
HDFC Bank Ltd.
Nariman Point
Mumbai - 400 021.

Dear Sir,

Re: Sub: Signature Verification (Current Account No. 0010460317011)

The following person is authorized to operate the above mentioned severally. Kindly verify his signature as per your records.

1. Mr. Sanjay Agarwal



Thanking you,

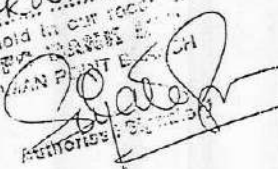
Yours truly,
For Home Trade Ltd.



Authorised Signatory.

259


Without risk & responsibility on the part of the Bank & H. O. in, we confirm that the specimen signature of SANJAY AGARWAL agrees with the specimen held in our records. For SANJAY AGARWAL


Authorised Signatory

Home Trade Ltd.

Tower 4, 5th Floor
Vashi Udy. Station Co.
Navi Mumbai - 401
Tel: (91-22) 781 2...
Fax: (91-22) 781

192

TRUE COPY

(Rajan Kardare)
Police Inspector,
EOW CB CID, Mumbai

00 H/W

Ag 12548

253

399

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING OF THE COMMITTEE OF DIRECTORS OF THE COMPANY HELD ON 17TH AUGUST, 2001 AT INTERNATIONAL INFOTECH PARK, TOWER NO.3, 5TH FLOOR, VASHI, NAVI MUMBAI - 400 703.

"RESOLVED THAT a current account be opened in the name of the Company with UTI Bank Limited, Fort branch, Mumbai and the same be operated severally by Mr. Sanjay Agarwal, Director and Mr. Subodh Bhandari, Vice President of the Company.

RESOLVED FURTHER THAT the UTI Bank Limited, Fort branch, Mumbai be and is hereby authorised to honour all cheques, bills of exchange, promissory notes, and other orders for payments drawn, accepted, made or signed on behalf of the Company severally by Mr. Sanjay Agarwal, Director and Mr. Subodh Bhandari, Vice President of the Company and to act upon any instructions so given relating to the account of the Company whether the same be overdrawn or not or relating to the transactions of the Company.

RESOLVED FURTHER THAT this resolution be communicated to the Bank and shall remain in force until written notice to the contrary is given to the Bank."



home trade ltd.

Tower 4, 5th Floor
Vashi Rly. Station Complex
Navi Mumbai - 400 703
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2541

Specimen Signature of the Signatories :-

1. Mr. Sanjay Agarwal, Director :- [Signature]

2. Mr. Subodh Bhandari, :- [Signature]
Vice President

Certified True Copy
For Home Trade Limited

[Signature]

Director.

TRUE COPY

[Signature]
(Rajan Kardare)
Police Inspector.
EOW CB CID, Mumbai

193

4

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING OF THE COMMITTEE OF DIRECTORS OF THE COMPANY HELD ON 17TH AUGUST, 2001 AT INTERNATIONAL INFOTECH PARK, TOWER NO.3, 5TH FLOOR, VASHI, NAVI MUMBAI - 400 703.

"RESOLVED THAT a current account be opened in the name of the Company with **UTI Bank Limited, Fort branch, Mumbai** and the same be operated severally by Mr. Sanjay Agarwal, Director and Mr. Subodh Bhandari, Vice President of the Company.

RESOLVED FURTHER THAT the **UTI Bank Limited, Fort branch, Mumbai** be and is hereby authorised to honour all cheques, bills of exchange, promissory notes, and other orders for payments drawn, accepted, made or signed on behalf of the Company severally by Mr. Sanjay Agarwal, Director and Mr. Subodh Bhandari, Vice President of the Company and to act upon any instructions so given relating to the account of the Company whether the same be overdrawn or not or relating to the transactions of the Company.



home trade ltd.

Tower 4, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-43
Fax: (91-22) 781 2548

RESOLVED FURTHER THAT this resolution be communicated to the Bank and shall remain in force until written notice to the contrary is given to the Bank."

Specimen Signature of the Signatories :-

1. Mr. Sanjay Agarwal, Director :- [Signature]
2. Mr. Subodh Bhandari, :- [Signature]
Vice President .

**Certified True Copy
For Home Trade Limited**

[Signature]
Director.

TRUE COPY

[Signature]
(Rajesh Khandare)
Police Inspector,
EOW CB CID, Mumbai

194



14

The Manager
UTI Bank Ltd.,
Sir P.M. Road , Fort,
Mumbai

Dear Sir,

Ref. Inclusion of Additional Signatories
Current Account No. 25504

In continuance with the Board resolution dated Oct. 1, 2001 resolving the inclusion of Mr. N.S. Trivedi & Mr. Ketan Seth in the list of signatories for the Current account No. 25504 maintained with your bank please find enclosed the **Current Account Specimen Signature Card** duly signed by all the signatories.

Also please find the signed photographs of Mr. N.S. Trivedi & Mr. Ketan Seth and a photocopy of the Board resolution enclosed herewith. The original copy of the Board Resolution had already been forwarded to your office.

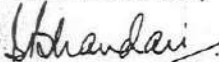
You are requested to do the needful immediately.

Kindly do the needful.

Thanking you,

Yours truly,

For Home Trade Ltd.,


Authorised Signatory




home trade, ltd.

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

TRUE COPY

195


(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai

0219-H/M

Attn. Mahesh

File
UTI Mumbai
A/c - 25504

12

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED BY THE COMMITTEE OF DIRECTORS OF THE COMPANY HELD AT TOWER 3, 5TH FLOOR, INTERNATIONAL INFOTECH PARK, VASHI, NAVI MUMBAI - 400 703 ON OCTOBER 1, 2001.

"RESOLVED THAT in supersession of earlier resolutions, Mr. N S Trivedi, Executive Director & Secretary and Mr Ketan Sheth, Authorised Signatory of the Company be and are hereby Authorised to operate severally, the Company's Bank Account no 25504 with UTI Bank Limited, Fort branch, Mumbai.

RESOLVED FURTHER THAT henceforth the said bank account be operated by any one of the following signatories as under:-

| Name | Designation |
|---------------------|--------------------------------|
| Mr. Sanjay Agarwal | Director |
| Mr. N S Trivedi | Executive Director & Secretary |
| Mr. Subodh Bhandari | Sr. Vice President |
| Mr. Ketan Sheth | Authorised Signatory |



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

RESOLVED FURTHER THAT the bank be and is hereby authorised to honour all cheques, bills of exchange, promissory notes and other negotiable instruments drawn, accepted, made or signed on behalf of the Company by any one of the signatories Mr. Sanjay Agarwal, Director, Mr. N S Trivedi, Executive Director & Secretary, Mr. Subodh Bhandari, Sr. Vice President and Mr. Ketan Sheth, Authorised Signatory of the Company and to act upon any instructions so given relating to the account of the Company, whether the same be overdrawn or not or relating to the transactions of the Company.

RESOLVED FURTHER THAT this resolution be communicated to the Bank and shall remain in force until written notice to the contrary is given to the Bank".

For Home Trade Limited

N S Trivedi
N S Trivedi
Executive Director & Secretary

For HOME TRADE LIMITED
Ketan Sheth
Authorised Signatory/Director

TRUE COPY

Rajan Kaidare
(Rajan Kaidare)
Police Inspector,
EOW CB CID, Mumbai

196

299 9

August 23, 2001

To
The Manager
HDFC Bank Ltd.,
101-104, Tulsiani Chambers,
F.P.Marg, Nariman Point,
Mumbai - 400 021

Dear Sir,

Re: Sub: Signature Verification (Current Account
No.0010400317011)



The following person is authorised to operate the above mentioned account severally. Kindly verify his signature as per your records.

home trade ltd.

Tower 4, 5th Floor,
Vasanti Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2348

1. Mr. Subodh Bhandari

S. Bhandari
Without responsibility on the part of the Bank or Home Trace, We confirm that the specimen signature of Mr. *S. Bhandari* for Home Trade agrees with the specimen held in our files.
For HDFC BANK LTD.
Nariman Point Branch
[Signature]
Authorised Signatory

Thanking you,

Yours faithfully,
For Home Trade Ltd.

[Signature]
Authorised Signatory

TRUE COPY

197

[Signature]
(Rajan Kaldare)
Police Inspector,
EOW Cell, Mumbai

Dated - 25th October, 2001

The Manager
UTI Bank Ltd.
Sir P.M. Road, Fort
Mumbai -

Dear Sir,

Ref.:- Change of Address (Current A/C No. . 25504)

Please be informed that we have shifted our office premise from our present address i.e. 143, Mittal Court, 'A' Wing, Nariman Point, Mumbai -400 021 to our new office premise at Vashi.

We would request you to amend our address in your records and henceforth send all the correspondence to our new address mentioned below :-

Home Trade Ltd
Tower 4, 5th Floor,
International Infotech Park,
Vashi Railway Station Complex,
Navi Mumbai - 400 703

We solicit an immediate action in this regard.

Thanking you,

Yours truly,

For Home Trade Ltd.

Authorised Signatory



home trade ltd.

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

TRUE COPY

l
(Rajan Kaldare)
Police Inspector,
EOW CB CID, Mumbai

198

Dated 6th September, 2002

To,
The Sr. Inspector of Police,
General Branch,
Crime Branch,
C.I.D.,
Mumbai



UTI BANK LTD.

Universal Insurance Bldg.
Sir P.M. Road, Fort, Mumbai - 400 001
Tel : 283 5782 / 84 / 87 / 89, 284 6902 / 03
Fax: 2835785 E-mail: mumb@utibank.co.in
Website : www.utibank.com

Dear Sir,

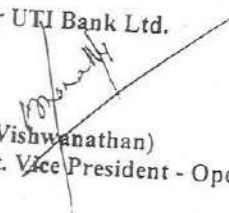
With reference to your letter no. O.W. No. 7599/U-I/GB/CB/02 dated 31.08.2002 we enclose herewith the following ORIGINAL paid instruments.

- > Cheque Number 18040 dated 04.03.2002 for Rs. 4,32,45,777.78 for issuance of Payorder favouring "Raghuvanshi Co-operative Bank Ltd."
- > Payorder Number 112023 dated 04.03.2002 for Rs. 4,32,45,777.78 favouring "Raghuvanshi Co-operative Bank Ltd." The Payorder was paid by us on 05.03.2002.


Kindly acknowledge receipt of the Two Original Paid Instruments.

Thanking You.

For UTI Bank Ltd.


(S. Vishwanathan)
Asst. Vice President - Operations

TRUE COPY


(Rajan Katdare)
Pattee Inspector,
EDW CB CID, Mumbai

199

March 4, 2002

The Manager
UTI Bank Ltd.,
Sir P.M Road , Fort,
Mumbai

Dear Sir..

Ref. - Request for Pay Order



home trade ltd.

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

| <u>Amount(Rs.)</u> | <u>Amount in words</u> | <u>In Favour of</u> |
|--------------------|---|--|
| 4,32,45,777.78 | Four Crore Thirty Two Lakhs
Forty Five Thousnad Seven
Hundred Seventy Seven and
Seventy Eight Paise only | Raghuvanshi
Co-operative
Bank Ltd. |

You are requested to issue the above mentioned pay order and handover the same to the bearer of this letter. Please find enclosed the cheque for Rs 4,32,45,777.78 bearing no. 018040 dated 04.03.2002 drawn on your bank in your favour from our Current Account No. 005010200016302 for issuance of the abovementioned pay order

Thanking you,

Yours truly,

For Home Trade Ltd.,

S. Raghuvanshi
Authorized Signatory

1000 112023

4/3/2002

TRUE COPY

208

Rajan K. ...
Police ...
EOW CB, CID, Mumbai



UTI BANK LTD.

Universal Insurance Building
Sir P. M. Road, Fort, Mumbai - 400 001
Tel.: 2835782 / 5784 / 5787 / 5789
2846902, 2884882 • Fax: 2835785
E-mail : mumb@utibank.co.in
Website : www.utibank.com

June 11, 2002

Ref. No. UTIB 120 2002-03

The Senior Inspector of Police
General Branch
Crime Branch
C.I.D.
Mumbai

Dear Sir,

Your letter dated 06.06.2002 – Crime # 21/02

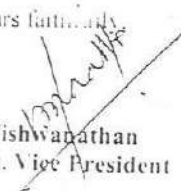
With reference to the above, we enclose the following:-

1. Original Cheque # 032355 dated 04/03 2002 for Rs.4,33,00,000/- favouring Home Trade Ltd.
2. Original Cheque # 032357 dated 05/03/2002 for Rs.36,69,900/- favouring giltedge Management Services Ltd.
3. Original Cheque # 032358 dated 06/03 2002 for Rs.70,00,000/- favouring Pioneer Securities Ltd.

Kindly acknowledge the receipt of the same.


Thanking you,

Yours faithfully,


S. Vishwanathan
Asst. Vice President

Encl: as above

TRUE COPY


(Rajan Kaldare)
Police Inspector,
EOW CH CID, Mumbai

202

Payee

NEW ACCOUNT

411 283
04/03/2002

Pay Home Trade Ltd.

UTI BANK LTD.
P.M. ROAD, BOMBAY

or order

Rupees Four crore Thirty Three Lakhs only -

TRANSFER

Rs. 4,33,00,000/-

UTI BANK LTD.
Sir P.M. Road, Fort, Mumbai

Account No 25504

For HOME TRADE LIMITED

Authorized Signatory/Director

"032355" 4002110021

Payee

NEW ACCOUNT

6/03 2002

Pioneer Securities Ltd

UTI BANK LTD.
SERVICE BRANCH, MUMBAI
400-211-001

or order

Rupees Seventy Lakhs only

Rs. 70,00,000/-

UTI BANK LTD.
Sir P.M. Road, Fort, Mumbai

Account No 25504

- 6 MAR 2002

PAID
CLEARING

For HOME TRADE LIMITED

Authorized Signatory/Director

"032358" 4002110021

Payee

NEW ACCOUNT

5/03 2002

Gillidge Management Services Ltd

UTI BANK LTD.
P.M. ROAD, BOMBAY

or order

Rupees Thirty Six Lakhs Sixty Nine Hundred only

Rs. 36,69,900/-

UTI BANK LTD.
P.M. Road, Fort, Mumbai

Account No 25504

TRANSFER

For HOME TRADE LIMITED

Authorized Signatory/Director

"032357" 4002110021

TRUE COPY

203

(Rajan Kulkare)
Police Inspector,
EOW CB CID, Mumbai

UTI BANK LIMITED

MUMBAI BRANCH, MUMBAI (FORT)

TYPE: CURRENT ACCOUNT NORMAL

DATE: 31-05-2002

A/C NO: 004010200025504 acctCrcncyCodPAGE: 1

TO:
M/S. HOME TRADE LTD
124 A, SOHRAB HALL, 21, SAGUN ROAD

PUNE
MAHARASHTRA
INDIA

STATEMENT OF ACCOUNT FOR THE PERIOD OF 01-01-2001 to 31-05-2002

| DATE | PARTICULARS | CHQ. NO. | WITHDRAWALS | DEPOSITS | BALANCE |
|-------------|--------------------|----------|----------------|----------------|------------------|
| 01-JAN-2001 | B/F | | | | 0 |
| 08-Sep-2001 | CA 790/VALSAD BR/C | | | 1,04,92,050.00 | 1,04,92,050.00Cr |
| 08-Sep-2001 | TO CASH | 22921 | 33,00,000.00 | | 71,92,050.00Cr |
| 08-Sep-2001 | PO | 22923 | 70,00,000.00 | | 1,92,050.00Cr |
| 08-Sep-2001 | PO CHGS | | 3,500.00 | | 1,88,550.00Cr |
| 19-Sep-2001 | To I/W Clg | 22923 | 1,85,000.00 | | 3,550.00Cr |
| 22-Sep-2001 | PO CHGS | | 123.00 | | 3,427.00Cr |
| 22-Sep-2001 | CA 59-417 | | | 86,19,000.00 | 86,22,427.00Cr |
| 22-Sep-2001 | PO | 22935 | 2,44,750.00 | | 83,78,177.00Cr |
| 22-Sep-2001 | TO CASH | 22934 | 10,00,000.00 | | 73,78,177.00Cr |
| 24-Sep-2001 | PO | 22934 | 50,00,000.00 | | 23,78,177.00Cr |
| 24-Sep-2001 | PO CHGS | | 2,770.00 | | 23,75,577.00Cr |
| 25-Sep-2001 | PO | 22937 | 23,00,000.00 | | 75,677.00Cr |
| 25-Sep-2001 | PO CHGS | | 1,527.00 | | 74,527.00Cr |
| 28-Sep-2001 | PO CHARGES DT 28.0 | | 3,000.00 | | 69,527.00Cr |
| 29-Sep-2001 | FOLIO CHR 01-07-01 | | 13.00 | | 69,514.00Cr |
| 01-Oct-2001 | TR FR A/C 16302 LO | | | 10,00,000.00 | 10,69,514.00Cr |
| 01-Oct-2001 | TO CASH | 22941 | 10,00,000.00 | | 69,514.00Cr |
| 04-Oct-2001 | TO CASH | 22942 | 50,000.00 | | 19,514.00Cr |
| 07-Oct-2001 | CHGN D 399991 | | | 58,00,000.00 | 58,19,514.00Cr |
| 07-Oct-2001 | CHG NO 399992 | | | 44,00,000.00 | 1,02,19,514.00Cr |
| 07-Oct-2001 | To I/W Clg | 22947 | 13,00,000.00 | | 89,19,514.00Cr |
| 07-Oct-2001 | To I/W Clg | 22949 | 44,00,000.00 | | 45,19,514.00Cr |
| 07-Oct-2001 | To I/W Clg | 22948 | 5,00,000.00 | | 40,19,514.00Cr |
| 07-Oct-2001 | To I/W Clg | 22944 | 10,00,000.00 | | 30,19,514.00Cr |
| 07-Oct-2001 | To I/W Clg | 22945 | 5,00,000.00 | | 25,19,514.00Cr |
| 10-Oct-2001 | To I/W Clg | 22946 | 25,00,000.00 | | 19,514.00Cr |
| 12-Oct-2001 | STATEMENT CHGS - D | | 25.00 | | 19,489.00Cr |
| 10-Dec-2001 | BULSAR PEOPLE'S CO | | | 26,66,401.25 | 26,85,890.25Cr |
| 11-Dec-2001 | TO CASH | 32343 | 1,50,000.00 | | 25,35,890.25Cr |
| Page Total: | | | 3,04,41,561.00 | 3,29,77,451.25 | 25,35,890.25Cr |

Unless the constituent notifies the bank immediately of any discrepancy found by him in this statement of Account, it will be taken that he has found the account correct.

Date Stamp

Manager

TRUE COPY

(Rejan Kaldare)
Police Inspector,
EDW CH CID, Mumbai

206

UTI BANK LIMITED

MUMBAI BRANCH, MUMBAI (INDIA)

TYPE: CURRENT ACCOUNT-NORMAL

DATE: 31-05-2002

A/C NO: 004010200025504

acctCnncyCodPAGE: 2

TO:
M/S. HOME TRADE LTD
124 A, SOHRAB HALL, 21, SASOON ROAD

PUNE
MAHARASHTRA
INDIA

STATEMENT OF ACCOUNT FOR THE PERIOD OF 1-2001 to 31-05-2002

| DATE | PARTICULARS | CHQ. NO. | WITHDRAWALS | DEPOSITS | BALANCE |
|--------------|--------------------|----------|----------------|----------------|------------------|
| 11-Dec-2001 | To I/W Clg | 32342 | 25,00,000.00 | | 35,890.25Cr |
| 01-Jan-2002 | TRF FR 02.16302 | | | 15,00,000.00 | 15,35,890.25Cr |
| 01-Jan-2002 | TO CASH | 32349 | 2,00,000.00 | | 13,35,890.25Cr |
| 01-Jan-2002 | TO CASH | 32348 | 3,00,000.00 | | 10,35,890.25Cr |
| 01-Jan-2002 | TO CASH | 32347 | 5,00,000.00 | | 5,35,890.25Cr |
| 01-Jan-2002 | TO E | 32346 | 5,00,000.00 | | 35,890.25Cr |
| 04-Jan-2002 | To I/W Clg | 32351 | 25,000.00 | | 10,840.25Cr |
| 15-Jan-2002 | STOP PAYMENT CHARG | | 50.00 | | 10,840.25Cr |
| 07-Feb-2002 | CA 16302 CALCUTTA | | | 78,67,000.00 | 78,77,840.25Cr |
| 07-Feb-2002 | To I/W Clg | 32353 | 78,67,078.33 | | 10,761.92Cr |
| 04-Mar-2002 | By D/W Clg | | | 5,40,49,208.33 | 5,40,59,970.25Cr |
| 04-Mar-2002 | TRSF CA 16302/ CAL | 32355 | 33,00,000.00 | | 1,07,59,970.25Cr |
| 05-Mar-2002 | GILTEDGE MGMT | 32352 | 36,69,900.00 | | 70,90,070.25Cr |
| 05-Mar-2002 | To I/W Clg | 32358 | 70,00,000.00 | | 90,070.25Cr |
| 19-Mar-2002 | TRSF SLAC CHRGS | | 1,000.00 | | 89,070.25Cr |
| 19-Mar-2002 | TRSF CA 2066/THANE | | | 5,00,000.00 | 5,89,070.25Cr |
| 19-Mar-2002 | TO CASH | 32359 | 5,00,000.00 | | 89,070.25Cr |
| 19-Mar-2002 | HOME TRADE LTD. VA | 32361 | 1,000.00 | | 88,070.25Cr |
| 03-Apr-2002 | CA 16302/KOLKATAT | | | 3,00,000.00 | 3,88,070.25Cr |
| 03-Apr-2002 | TO CASH | 32360 | 3,00,000.00 | | 88,070.25Cr |
| 06-Apr-2002 | To I/W Clg | 32362 | 80,000.00 | | 8,070.25Cr |
| 19-Apr-2002 | CA 16302/CALCUTTA | | | 3,00,000.00 | 3,08,070.25Cr |
| 19-Apr-2002 | TO CASH | 32363 | 3,00,000.00 | | 8,070.25Cr |
| Page Total: | | | 6,70,44,028.33 | 6,45,16,208.33 | 8,070.25Cr |
| Grand Total: | | | 9,74,85,589.33 | 9,74,93,659.58 | 8,070.25Cr |

Unless the constituent notifies the bank immediately of any discrepancy found by him in this statement of Account, it will be taken that he has found the account correct.

Date Stamp

Manager

[Handwritten Signature]


TRUE COPY

[Handwritten Signature]
(Rajoo Kuldore)
Police Inspector.
BOWEN CID, Mumbai

205

Date 23/7/2000

Statement of Shri. Shivayogi Basavarajappa Kubasad., H- 28 Occ- service, r/o. 19 Tilakdham, Cama Road, Andheri (W), Mumbai 58 Tel o) 4988484 ext. 3558, 4921757,

I am as above and reside at the above given address for the last 5 years. My permanent address is C/o C B Kubasad & Sons, Market Yard, Byadgi -581106, Karnataka State. I am working with HDCF Bank Ltd for the last 1-1/2 years and since then working as Asst. Manager in Transaction Banking Group, Kamala Mill Compound, Lower Parel, Mumbai .

My qualification is B. Com. MBA

Today as per the call from GB CB CID, Mumbai I attended the office in connection with a case registered against the directors of Home Trade Ltd and of Raghuvanshi co-op Bank Ltd. vide C. R. No. 81 /2002 registered at LT Marg Police Station and investigated by GB CB CID., Mumbai for cheating the bank to the tune of Rs. 5.40 crore .

As required by your office I submit herewith following documents, along with covering letter signed by me.

1. Original Board resolution of M/s. Home trade Ltd. dated 29th Dec. 2000 along with photographs of Mr. Ketan Sheth and subodh Bhandari, by which they have been made signatory to the A/c of M/s. Home Trade Ltd. bearing no. 0010400317011. The said resolution also bears specimen signatures of these two signatories. The said resolution also bears the signature of Mr. Sanjay Agarwal.
2. Specimen Signature Card of bearing signatures of Ketan Sheth and Subodh Bhandari.

I further state that besides the above documents, below mentioned documents have also been submitted by our bank as per requirement by this office.

1. Four Original Cheques issued by Home Trade Ltd. favouring Raghuvanshi Co-operative Bank Ltd. and one original cheque along with request letter dtd 4th may 2001 signed by Subodh Bhandari, issued by Home Trade requesting for the Pay order favoring RCB and copy of the pay order ., as per the details vide our letter dtd 2.9. 2002 signec by Shri. Srinivas Sishtla, Sr. Manager of the Bank.
2. One Original Cheque no. 256939 issued by Home Trade Ltd Favouring RCB vide our letter dated 17th sept. 2002 signed by Ms. Deepali Subandh, Manager of our Bank.
3. One Account opening form dated 22nd Feb. 1997 in the name of Llyods Brokerage Ltd., original board resolution dtd. 16th Dec. 1996, List of Directors, Signature Verification of Directors from Bank of India, Covering Letter for change in name from Llyods Brokerage Ltd to Euro Asian Securities Ltd dtd 21 Aug. 1998. Board Resolution for change in name dated 28th July 1998 from Llyods Brokerage to Euro Asian Securities ltd., certified True copy of certificate of incorporation for change in name from Llyods Brokerage ltd to Euro Asian securities Ltd.
4. Covering Letter for change in name from Euro Asian Securities Ltd to Home Trade Ltd. dtd 25 Nove. 1999. Board Resolution for change in

TRUE COPY

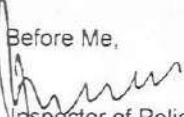
R
(Rajin Katdare)
Police Inspector
EOW CB CID, Mumbai

206

name dated 24th Nov. 1999 from Euro Asian Securities Ltd. to HTL ,
Certified True copy of certificate of incorporation for change in name
from Euro Asian securities Ltd. to HTL vide our letter dated 17th
September 2002 signed by Ms. Deepali Subandh, Manager of our bank.

My statement recorded in English I read it and it is correct.

Before Me,


Inspector of Police,
CB CB CID,
Mumbai.



17th September

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

To,
Office of the Senior Inspector of Police,
General Branch, Crime Branch
CID Mumbai
Mumbai

Kind Attn. : Mr. A.D.Khedkar/ Mr.Rajan Katdare

Ref : C.R. No. 81/2002 against directors of Home Trade Ltd.

Dear Sir,

With reference to your letter dated 10/9/2002 regarding the above mentioned subject. As requested, we have enclosed the following original documents for Home Trade Current Account No. 001400317011 for your perusal:


- 1) Account Opening Form
-) Specimen Signature Card

Kindly acknowledge receipt on the letter.

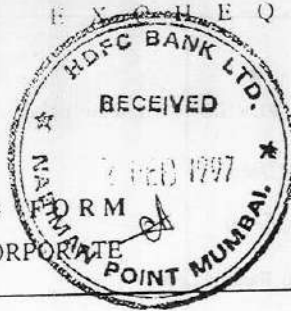
Thanking You.

Yours faithfully,
For HDFC Bank Ltd.


Authorised Signatory

TRUE COPY

Mr. Rajan Katdare
Senior Inspector,
CID, Mumbai

207



ACCOUNT OPENING FORM
FIRMS / TRUSTS / CORPORATE

HDFC BANK LTD.

Branch TULSIANI

For Bank use only

A/c. No. 0011 400317

Date 22/02/97

We request the bank to open an account on the basis of particulars furnished hereunder.

NAME & ADDRESS

Account Title LLOYDS BROKERAGE LTD
Address 143 MITTAL COURT 'A' WING, NARIMAN POINT BOMBAY 400021
Tel. No. 2846114 / 2821211

TYPE OF ACCOUNT

| | Tick | Amount | Period | Rate of interest |
|---|-------------------------------------|----------------|--------|------------------|
| Current Account | <input checked="" type="checkbox"/> | <u>50000/-</u> | — | — |
| Savings Account | <input type="checkbox"/> | | — | |
| Fixed Deposit *
Interest Payable
<input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> At Maturity | <input type="checkbox"/> | | | |
| Cumulative Fixed Deposit
(Reinvestment Plan) | <input type="checkbox"/> | | | |
| * Please indicate if deposit is to be held in units of Rs. 10,000/- each <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | |

CONSTITUTION (Please tick)

- Bank of America chq No. 191669
- Proprietorship Firm
 - Partnership Firm
 - Joint Hindu Family
 - Statutory Corporation
 - Private / Public Trust
 - Society / Club / Association
 - Private / Public Limited Company
 -

Rs 50000/-

(Please affix photographs on the last page of this form)

TRUE COPY

2
(Rajan Kaldare)
Police Inspector,
EOW CB CID, Mumbai

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DOCUMENTS FURNISHED (Please tick)

- | | |
|--|--|
| <input type="checkbox"/> Partnership Deed | <input checked="" type="checkbox"/> Memorandum & Articles of Association |
| <input type="checkbox"/> Partnership Letter | <input checked="" type="checkbox"/> Copy of Board Resolution |
| <input type="checkbox"/> Joint Hindu Family Letter | <input type="checkbox"/> Certificate of Incorporation |
| <input type="checkbox"/> By-Laws for Societies / Clubs | <input type="checkbox"/> Certificate of Commencement of Business |
| <input type="checkbox"/> Trust Deed | |

NAMES OF PARTNERS, COPARCENERS, TRUSTEES, DIRECTORS, ETC.

| Name | Designation | Address |
|-----------------|-------------|---|
| AS PER LIST | | |
| MUKESH R. GUPTA | DIRECTOR | JEEVAN VILAS Co-op Hou Soc ^{hs}
11 th Floor Narayan Dabholkar Rd |
| G.C. GARG | DIRECTOR | 4/12 BTLV ANIL - AITAM
Room - 26 |
| SANJAY AGARWAL | DIRECTOR | 7 HARISABHA KIDDERPOLE
CALCUTTA 700023 |

MODE OF OPERATION

| Name | Mode of operation with limit |
|----------------|------------------------------|
| MUKESH GUPTA | / ANYONE OR SURVIVOR |
| G.C. GARG | |
| SANJAY AGARWAL | |

INSTRUCTIONS REGARDING INTEREST PAYMENT AND SAFE CUSTODY

- Please keep fixed deposit in safe custody and renew for a similar period at maturity at the prevailing interest rates unless you receive instructions in writing from us to the contrary.
- Please credit interest to my savings / current A/c No.
- Please remit interest by cheque to my / our address.

TRUE COPY

(Rajni Kulkarni)
Police Officer
EOW Co CID, Mumbai

0209 - H/W

11/21/96

LLOYDS BROKERAGE LTD.

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING OF THE BOARD OF DIRECTORS HELD AT THE REGISTERED OFFICE OF THE COMPANY ON 16TH DECEMBER, 1996

"RESOLVED THAT a current account be opened in the name of LLOYDS BROKERAGE LIMITED with HDFC Bank Limited, Tulsiani Chambers, Nariman Point, Mumbai - 400 021 and the same be operated severally by Sarvashri Mukesh R Gupta, G C Garg and Sanjay Agarwal, Directors of the Company.

RESOLVED FURTHER THAT HDFC Bank Limited be and is hereby authorised to honour all cheques, bills of exchange, promissory notes and other negotiable instruments drawn, accepted, made or signed on behalf of the Company severally by Sarvashri Mukesh R Gupta, G C Garg and Sanjay Agarwal, Directors of the Company and to act upon any instructions so given relating to the account of the Company, whether the same be overdrawn or not relating to the transactions of the Company.

RESOLVED FURTHER THAT Shri Sanjay Agarwal be and is hereby authorised on behalf of the Company to sign and execute all deeds, documents, forms and agreements and to do such acts and things, as may be required, in connection with the opening of the Current Account.

RESOLVED FURTHER THAT the common seal of the Company be affixed to all such deeds, documents, forms and agreements, as may be required in the presence of and be signed by Shri Sanjay Agarwal - Director and Shri N S Trivedi - Company Secretary.

RESOLVED FURTHER THAT this resolution be communicated to the Bank and shall remain in force until written notice to the contrary is given to the Bank".

For Lloyds Brokerage Ltd.,

(Signature)

N S Trivedi
Company Secretary

TRUE COPY
(Signature)
(Rajin Kaidare)
Police Inspector,
EDW CB CID, Mumbai

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LLOYDS BROKERAGE LTD.

Name, Address & Occupation of the Directors :

| NAME | ADDRESS | OCCUPATION |
|-------------------------|---|---------------|
| 1. MR.MUKESH R. GUPTA | JEEVAN VILLA CO-OPERATIVE HOUSING SOCIETY, 11TH FLOOR, NARAYAN DABHOLKAR ROAD, BOMBAY 400 006 | INDUSTRIALIST |
| 2. MR.G. C. GARG | A1/2, PRITHVI APARTMENTS, ALTAMOUNT ROAD, BOMBAY 400 026 | SERVICE |
| 3. MR.RAJESHI R. GUPTA | 81, LAXMI VILAS, NAPEAN SEA ROAD, BOMBAY 400 006 | INDUSTRIALIST |
| 4. MR.SANJAY AGARWAL | 7, HARISABHA, KIDDERPORE, CALCUTTA 700 023 | SERVICE |
| 5. MR.RAMPRASAD VYAS | S - 1/402 SUNDERNAGAR, S.V.ROAD, MALAD, BOMBAY 400 064 | SERVICE |
| 6. MR.G. C. SHARMA | SUNDERNAGAR, S.V.ROAD, MALAD, BOMBAY 400 064 | SERVICE |
| 7. MR.NITIN KANCHAN | 12 SHREE GANESH, PLOT 18/18 - 19 LINKING ROAD EXTN, SANTACRUZ (W), BOMBAY 400 054 | SERVICE |
| 8. MR.ATUL M. KHADILKAR | 6 A 103, JAY VIJAY SOC, SAHAR ROAD, BOMBAY - 400 099 | SERVICE |
| 9. MR.YASHPAL R. MADAN | A-503, PALM BEACH, J. P. ROAD, VERSOVA, ANDHERI (W), BOMBAY - 400 061. | SERVICE |

4 c:\docs\doc\director.doc

Accounts and Settlement Office: 143, Mittal Court, A Wing, Nariman Point, Bombay 400 021. Tel: 284 6114-18
Regd. Office: 709, Raheja Centre, Nariman Point, Bombay 400 021. Tel: 285 2831-36. Fax: 91-22-285 4459.



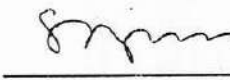
TRUE COPY

(Signature)
(Rajan K. ...)
Partner
EOW CB ...

210


19/11/2011

SIGNATURE VERIFICATION OF DIRECTORS OF LLOYDS BROKERAGE LTD

| Sr.No. | Name of the Director | Signature |
|--------|----------------------|--|
| 1 | Mr. Mukesh R. Gupta |  |
| 2 | Mr. G.C.Garg |  |
| 3 | Mr Sanjay Agarwal |  |

Attest

TRUE COPY


(Mujun Katdare)
Police Inspector,
EDW EB CID, Mumbai

2/1

0.11100

44310

EURASIAN SECURITIES LIMITED

Nov 25, 1999

The Manager
HDFC Bank
101-104, Tulsiani Chambers
Nariman Point
Mumbai - 400 021.

ID: 342447
TULSIANI

Dear Sir,

Sub: Change in name of the Company
Re: Account No. 400317003

EURASIAN

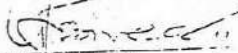
0012150000478

We wish to inform you that name of the Company is changed from Euro Asian Securities Limited to 'Home Trade Limited' with effect from November 24, 1999. A copy of the Resolution approving the change of name passed at the Extra Ordinary General Meeting of the Members of the Company and a fresh certificate of incorporation issued by Registrar of Companies is enclosed for your reference.

We request you to make the necessary changes on your records and process all the cheques issued/received in the name Home Trade Limited. However, you may also process the cheques issued/received in the name of Euro Asian Securities Limited for the time being.

Thanking you,

Yours faithfully,
For Euro Asian Securities Limited


N. S. Trivedi
(Director & Secretary)
Finance & Legal Group




Encl.: As above.

Y. S. Jaiswal

212

Lower 3, 5th Flr, Vaslu Bldg, Sth. Complex, Navi Mumbai-400 777
Tel.: (91-22) 781 7451-44. Fax: (91-22) 781 2501

TRUE COPY


(Rajan Katdare)
Police Inspector,
EDW CR CID, Mumbai

0219 11/10

1089

Cest-J.D 3621

T018

No. - MSE 25-14018

FRESH CERTIFICATE OF INCORPORATION CONSEQUENT ON CHANGE OF NAME

IN THE OFFICE OF THE REGISTRAR OF COMPANIES, MAHARASHTRA,
PUNE

In the matter of EURO ASIAN SECURITIES LIMITED

I hereby approve and signify in writing under Section 21 of the Companies Act, 1956 (Act of 1956) read with the Government of India, Department of Company Affairs, Notification No. G.S.R. 507E dated the 24th June 1985 the change of name of the Company.

from EURO ASIAN SECURITIES LIMITED

to HOME TRADE LIMITED

and I hereby certify that - EURO ASIAN SECURITIES LIMITED

which was originally incorporated on TWENTYSEVENTH day of MAY, 1993 under the Companies Act, 1956 and under the name LLOYDS BROKERAGE PRIVATE LIMITED having duly passed the necessary resolution in terms of Section 21 / 22 / (1)(a) / 22(1)(b) of the Companies Act, 1956 the name of the said Company is this day changed to HOME TRADE LIMITED and this certificate is issued pursuant to Section 23(1) of the said Act.

Given under my hand and the seal of this TWENTYFOURTH day of NOVEMBER One Thousand Nine Hundred and Ninety NINE



K. V. Gautam

(K. V. GAUTAM)
Registrar of Companies
Maharashtra, Pune

*The Co. was transferred to this office on 24.9.1999 from RCC, Mumbai.

CLERK COPY

For Home Trade Limited

[Signature]
Auth. Sign. Director

TRUE COPY

[Signature]
(Rajesh Kulkarni)
Police Inspector,
EOW CB CID, Mumbai

en H/w

EUROASIAN
SECURITIES LIMITED

CERTIFIED TRUE COPY OF THE SPECIAL RESOLUTION PASSED AT THE EXTRA ORDINARY GENERAL MEETING OF THE MEMBERS OF THE COMPANY HELD AT THE REGISTERED OFFICE OF THE COMPANY ON 24TH NOVEMBER, 1999.

RESOLVED THAT pursuant to section 21 and other applicable provisions, if any, of the Companies Act 1956 the name of the company be changed from Euro Asian Securities Limited to *Home Trade Limited*.

RESOLVED FURTHER that the name Euro Asian Securities Limited wherever it occurs in Memorandum and Articles of Association of the Company be substituted by the name *Home Trade Limited*.

RESOLVED FURTHER that Shri Sanjay Agarwal, Director and N. S. Trivedi - Director Finance & Secretary of the Company be and are hereby severally authorised to do all such acts, deeds and things as may be deemed necessary to give effect to this resolution."

For Euro Asian Securities Limited:

N. S. Trivedi
(Director & Secretary)
Finance & Legal Group

Cert. J.D 342667

TULSIANI

TRUE COPY

(Rajan Kardare)
Police Inspector
EDW CR CID, Mumbai

Tower 3, 5th Flr, Vashu Bldg, Sin Complex, Navi Mumbai-400 700
Tel: (91-22) 781 2411 - 44 Fax: (91-22) 31 754

2/4

Documents Check List for Account Opening.

| | | | |
|-----------------|--------------------------|----------------|--|
| Customer Name | LLOYDS BROKERAGE LIMITED | Customer Name | |
| Ic # | MB = 0400317003 | Ic # | |
| Date | 25-08-98 | A/c No. | |
| Value Date | 25-08-98 | | |
| Mode of Payment | | Funds Parked # | |

COMMON CHECKLIST

| | | | |
|---|--------------------------|--|-------------------------------------|
| Photographs | <input type="checkbox"/> | SOLE PROPRIETOR | <input type="checkbox"/> |
| Signature cards | <input type="checkbox"/> | Sole Prop. Declaration | <input type="checkbox"/> |
| Operating Instruction. | <input type="checkbox"/> | PARTNERSHIP | <input type="checkbox"/> |
| Account Intr/Identification Dec | <input type="checkbox"/> | Partnership Deed | <input type="checkbox"/> |
| INDIVIDUAL | | Partnership Declaration | <input type="checkbox"/> |
| Power of Attorney/Letter of Mandate | <input type="checkbox"/> | CORPORATE | |
| NRE/NRO/FNCR/NRNR | | List of Authorised Signatory | <input type="checkbox"/> |
| Power of Attorney | <input type="checkbox"/> | Copy of Board Resolution | <input checked="" type="checkbox"/> |
| Report copy to verify NRI status | <input type="checkbox"/> | M/A and A/A | <input type="checkbox"/> |
| TRUST | | Certificate of Incorporation | <input checked="" type="checkbox"/> |
| List of A/S | <input type="checkbox"/> | Certificate of Commencement of Business (only for Pub. Ltd. Co.) | <input type="checkbox"/> |
| Trust Deed | <input type="checkbox"/> | Change of Name | <input checked="" type="checkbox"/> |
| Trust Resolution | <input type="checkbox"/> | | |
| HUF | | | |
| HUF Declaration (to be signed by all coparceners) | <input type="checkbox"/> | | |
| CLUB/ASSN/SOCIETIES | | Exception (s) | |
| List of Auth. Signatories | <input type="checkbox"/> | | |
| Copy of Governing Body Resolution | <input type="checkbox"/> | | |
| Buy-laws of Societies/Clubs | <input type="checkbox"/> | | |

BASE NO
400317
TULSIANI

Drang

Approved by (Branch Manager) _____ Personal Banker _____

| Activity | Branch Level | Host Level | Input | Authorised by |
|--|--------------|------------|-------|---------------|
| Account Opening CASA | 8051 | | | |
| Customer Addition | 8053 | | | |
| Funds Transfer | 1066 | | | |
| Customer Master Maintenance | | CIM-09 | | |
| Customer X reference | | CI-151 | | |
| Account Maintenance (if any) (Maintain Atm Flag) | | CHM-02 | | |
| Cheque Book Request | 5004 | | | |
| Request to B-24 team | | | | |
| Term Deposits | | | | |
| TD Account Opening | 8054 | | | |
| Customer Addition | 8053 | | | |
| Initial Pay in | 951 | | | |
| Nomination captured (TD account only) | | TD-021 | | |
| OD Limit Maintenance (for SS accounts) | | | | |
| Standing Instruction | | CHM-31 | | |
| Sweep out Maintenance | | CHM-32 | | |
| Sweep in Maintenance | | CHM-39 | | |
| Telephone Banking | | | | |

Please note to mention NA if no maintenance is required.

215
TRUE COPY
(Rajon Kaidare)
Police Inspector,
EOW CB CID, M...

August 21, 1998

The Manager
HDFC Bank
101-104, Tulsiani Chambers
Nariman Point
Mumbai - 400 021.

BASE NO
400317
TULSIANI

Dear Sir,


Sub: Change in name of the Company
Re: Account No. 400317003

We wish to inform you that name of the Company is changed from Lloyds Brokerage Limited to 'Euro Asian Securities Limited' with immediate effect. A copy of the Resolution approving the change of name passed at the Extra Ordinary General Meeting of the Members of the Company and a fresh certificate of incorporation issued by Registrar of Companies is enclosed for your reference.

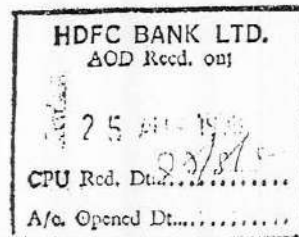
We request you to make the necessary changes on your records and process all the cheques issued/received in the name Euro Asian Securities Limited. However, you may also process the cheques issued/received in the name of Lloyds Brokerage Limited for the time being.

Thanking you,

Yours faithfully,
For *Lloyds Brokerage Limited*


Sanjay Agarwal
Director


Encl.: As above.



Y:\shri\banks.doc

Research and Dealing Office : 143, Mittal Court, A Wing Nariman Point, Mumbai - 400 021. Tel: 284 6114-18 / 2821211 Fax : 2825193
Regd. Office: 709, Raheja Centre, Nariman Point, Mumbai 400 021. Tel: 285 2831-36. Fax: 91-22-285 4459

TRUE COPY


(Rajan Kardare)
Police Inspector,
EQW CB CID, Mumbai

216

CERTIFIED TRUE COPY OF THE SPECIAL RESOLUTION PASSED AT THE EXTRA ORDINARY GENERAL MEETING OF THE MEMBERS OF THE COMPANY HELD AT THE REGISTERED OFFICE OF THE COMPANY ON 28TH JULY 1998.

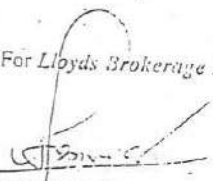
"RESOLVED THAT pursuant to the provision of section 21 and all other applicable provisions of the Companies Act, 1956, and subject to the approval of the Central Government, the name of the Company be and is hereby changed from "LLOYDS BROKERAGE LIMITED" to "EURO ASIAN SECURITIES LIMITED."

RESOLVED FURTHER THAT the name "LLOYDS BROKERAGE LIMITED" wherever it occurs in the Memorandum and Articles of Association of the Company be substituted by the name "EURO ASIAN SECURITIES LIMITED".

RESOLVED FURTHER THAT an application be made to the Registrar of Companies, Maharashtra, Mumbai for the issue fresh Certificate of Incorporation in the name of "EURO ASIAN SECURITIES LIMITED."


RESOLVED FURTHER THAT the Board of Directors be and are hereby authorised to do all such acts, deeds and things as may be deemed expedient and necessary to give effect to this resolution."

For Lloyds Brokerage Limited


N S Trivedi
Vice President & Secretary

BASE NO
400317
TULSIANI

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TRUE COPY

(Rajan Katdare)
Police Inspector
BOW CR CID, Mumbai

41
10/5

No. 11-72190

FRESH CERTIFICATE OF INCORPORATION
CONSEQUENT ON CHANGE OF NAME

IN THE OFFICE OF THE REGISTRAR OF COMPANIES, MAHARASHTRA,
MUMBAI.

In the matter of LLOYDS BROKERAGE LIMITED

I hereby approve and signify in writing under Section 21
of the Companies Act, 1956 (Act of 1956) read with the
Government of India, Department of Company Affairs,
Notification No. G.S.N. 507E dated the 24th June 1985 the
change of name of the Company,

from LLOYDS BROKERAGE LIMITED

to EURO ASIAN SECURITIES LIMITED

and I hereby certify that
LLOYDS BROKERAGE LIMITED

which was originally incorporated on TWENTYSEVENTH
day of MAY, 1953,

under the Companies Act, 1956 and under the name
LLOYDS BROKERAGE PRIVATE LIMITED having

duly passed the necessary resolution in terms of section 21(2)(c)
(2)(c) of the Companies Act, 1956 the name of the said
Company is this day changed to

EURO ASIAN SECURITIES LIMITED and this

certificate is issued pursuant to Section 23(1) of the said Act/

Given under my hand at MUMBAI this THIRTYFIRST

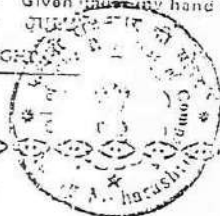
day of JULY, 1985, one thousand nine hundred

and EIGHTY NINE (1985)

(S. M. SAINDANE) 17

ASST. Registrar of Companies

Maharashtra, Mumbai.



CERTIFIED TRUE COPY
For LLOYDS BROKERAGE LTD

Company Secretary

BASENO
400317
TULSIANI

TRUE COPY

(Rajan Katdare)
Police Inspector,
EOW CR CID, Mumbai

218

Date 22/02/97
CSO/DSA CODE



CHECK LIST FOR ACCOUNT OPE

Account No: H00317
Account Type: ~~BBT~~ CA/FO/ISA
Mode of Payment: Cash / Cheque / Debit to account

| BRANCH | CPU |
|--------|-----|
| | |
| | |
| | |
| | |

CORPORATE
List of Authorised Signatories
Copy of Board Resolution
Memorandum & Articles of Asso.
Certificate of Incorporation
Certificate of Commencement of Business (only for Public Ltd.)

| BRANCH | CPU |
|--------|-----|
| | |
| | |
| | |

INDIVIDUAL
Power of Attorney / Letter of Mandate
NRE / NRO / FCNR / NRNR
Power of Attorney / Letter of Mandate
Passport of Verily Status

| BRANCH | CPU |
|--------|-----|
| | |
| | |
| | |

PARTNERSHIP
Partnership Deed
Partnership Declaration
List of Authorised Signatories

| BRANCH | CPU |
|--------|-----|
| | |
| | |
| | |

TRUST
List of Authorised Signatories
Trust Deed
Copy of Governing Body Resolution

| BRANCH | CPU |
|--------|-----|
| | |
| | |

SOLE PROPRIETORSHIP
Sole Proprietorship Declaration

| BRANCH | CPU |
|--------|-----|
| | |
| | |

HUF
Joint Hindu Family Declaration
List of Authorised Signatories
Stating the Karta

CSO/DSA Signature: *[Signature]*

CPU Signature

| BRANCH | CPU |
|--------|-----|
| | |
| | |
| | |

CLUB / ASSOCIATIONS / SOCIETIES
List of Authorised Signatories
Copy of Governing Body Resolution
Bye-Laws for Societies / Clubs

Account Number : *Clearing will pass necessary credits.*

Account Number to be debited

| BRANCH | CPU |
|--------|-----|
| | |
| | |
| | |
| | |

COMMON CHECKLIST
Photograph of Account Holders
Signature Card
Operating Instructions
Account Introduction

EXCEPTIONS CLEARED BY

APPROVED BY

EXCEPTION
1
2
3
4

TRUE COPY
[Signature]
(Dhanu Katdare)
Police Inspector,
EOW CR CID, Mumbai

219

Documents Check List for Account Opening.

| | | | |
|-----------------|-----------|----------------|--|
| Customer Name | EUROAFICA | Customer Name | |
| Ic # | EUROAFICA | Ic # | |
| Date | 4/12/19 | A/c No. | |
| Value Date | 4/12/19 | | |
| Mode of Payment | | Funds Parked # | |

COMMON CHECKLIST

- Photographs
- Signature cards
- Operating Instruction
- Account Intr/Identification Doc

INDIVIDUAL

- Power of Attorney/Letter of Mandate

NRE/NRO/FNCR/NRNR

- Power of Attorney
- Passport copy to verify NRI status

TRUST

- List of A/S
- Trust Deed
- Trust Resolution

HUF

- HUF Declaration. (to be signed by all corparceners)

CLUB/ASSN/SOCIETIES.

- List of Auth. Signatories
- Copy of Governing Body Resolution
- Buy-laws of Societies/Clubs

SOLE PROPRIETOR

- Sole Prop. Declaration

PARTNERSHIP

- Partnership Deed
- Partnership Declaration

CORPORATE

- List of Authorised Signatory
- Copy of Board Resolution
- M/A and A/A
- Certificate of Incorporation
- Certificate of Commencement of Business (only for Pub. Ltd. Co.)

Change in name.

Exception (s)

Approved by (Branch Manager) Kabir Personal Banker

For CPU use only

| Activity | Branch Level | Host Level | Input | Authorised by |
|--|--------------|------------|-------|---------------|
| Account Opening CASA | 8051 | | | |
| Customer Addition | 8053 | | | |
| Funds Transfer | 1066 | | | |
| Customer Master Maintenance | | CIM-90 | | |
| Customer X reference | | CI-151 | | |
| Account Maintenance (if any) (Maintain Atm Flag) | | CHM-02 | | |
| Cheque Book Request | 5004 | | | |
| Request to B-24 team. | | | | |
| Term Deposits. | | | | |
| TD Account opening | 8054 | | | |
| Customer Addition | 8053 | | | |
| Initial Pay in | 951 | | | |
| Nomination captured (TD account only) | | TD-021 | | |
| OD Limit Maintenance (for SS accounts). | | | | |
| Standing Instruction | | CHM-31 | | |
| Sweep out Maintenance | | CHM-32 | | |
| Sweep in Maintenance | | CHM-39 | | |
| Telephone Banking | | | | |

Please note to mention NA if no maintenance is required.

TRUE COPY

(Rajesh Kardare)
Police Inspector.
EDW CR CID, Mumbai

220

PHOTOGRAPHS (Please sign across the photographs)



1



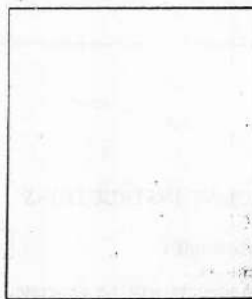
2



3



4



5

INTRODUCTION BY

Introducer's Name

Address

Occupation Account No.

I know the applicant(s) detailed above, for a period of months / years and confirm his / her / their identity and address.

Date :

Signature of introducer

FOR BRANCH USE ONLY

If Introducer is known to the bank, particulars thereof.....

Introducer's Signature Verified by :

Account opened on

Processor Authoriser

TRUE COPY

(Rajesh Katdare)
Police-Inspector,
EOW CB CID, Mumbai

221

455 285

DECLARATION

- 1. We agree to comply with the bank's rules in force from time to time for conduct of the above account.
 - 2. I/We understand that the renewal will be in accordance with the provisions of the RBI scheme in force at the time of renewal.
 - 3. I/We further understand that the interest applicable on renewals will be at the applicable rate on the date of the maturity.
 - 4. I/We agree that if premature withdrawal is permitted at my / our request, the payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by RBI in this regard.
- We declare that we do not enjoy any credit facilities with any bank.
- We enjoy the following credit facilities with other banks at present.

| Name of the bank | Nature of facility | Amount |
|------------------|--------------------|--------|
| | | |
| | | |
| | | |

STATEMENT OF ACCOUNT INSTRUCTIONS

Frequency for Current Account : Weekly Monthly

Statement for Savings Accounts will be generated every quarter

Do you require a statement to be sent to a different address ? Yes No

If yes, please mention address

Lloyds Brokerage Limited
 Authorised Signatory / Director

COLLECTION OF STATEMENT/FIXED DEPOSIT ADVICE

By mail At bank personally / through messenger

Lloyds Brokerage Limited
 Authorised Signatory / Director

Lloyds Brokerage Limited
 Authorised Signatory / Director
 (With Company Seal / Stamp)

Lloyds Brokerage Limited
 Authorised Signatory / Director

TRUE COPY

(Rajen Kataria)
 Police Inspector,
 EOW CB CID, Mumbai



2nd September

To,
Office of the Sr. Inspector of Police,
General Branch, Crime Branch
CID Mumbai
Mumbai

Kind Attn. : Mr. A.D.Khedkar

Ref: C.R. No. 81/2002 against directors of Home Trade Ltd.

Dear Sir,

With reference to your letter dated 23/7/2002 and our response vide letter dated 30/8/2002, Further to our letter, kindly note we have enclosed the following original cheques for your perusal.

| Sr. No. | Cheque No. | Date | Amount |
|---------|------------|------------|----------------|
| 1 | 111466 | 09/05/2001 | 2,19,87,250.00 |
| 2 | 933117 | 18/07/2001 | 1,72,24,166.67 |
| 3 | 933130 | 23/07/2001 | 1,14,96,666.67 |
| 4 | 933110 | 17/07/2001 | 1,72,13,750.00 |
| 5 | 111461 | 04/05/2001 | 2,19,86,833.33 |

Kindly note cheque no. 256939 dated 27/9/2001 for Rs 4,35,21,111.11 and cheque no. 400216 dated 19/12/2001 for Rs 4,62,28,777.78 has been returned in clearing and therefore we do not hold the original cheques.

Kindly acknowledge receipt of the letter.


Thanking You.

Yours faithfully,
For HDFC Bank Ltd.


Authorised Signatory

Encl. As above

TRUE COPY


(Rajan Kulkarni)
Police Inspector,
EDW CB CID, Mumbai

222

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

N. D. B... ..



17 September

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

To,
Office of the Sr. Inspector of Police,
General Branch, Crime Branch
CID Mumbai
Mumbai

Kind Attn. : Mr. A.D.Khedkar

Ref : C.R. No. 81/2002 against directors of Home Trade Ltd.

Dear Sir,

With reference to your letter dated 23/7/2002 regarding the above mentioned query and our response vide letter dated 30/8/2002 and 02/09/2002. Further to our letter, kindly note we have enclosed the following original cheque for your perusal.

| Sr. No. | Cheque No. | Date | Amount |
|---------|------------|------------|----------------|
| 1 | 256939 | 27/09/2001 | 4,35,21,111.11 |

We had erroneously mentioned in our letter dated 2/9/2002 that cheque no. 256939 dated 27/9/2001 for Rs 4,35,21,111.11 was returned. However kindly note that cheque no. 400216 dated 19/12/2001 for Rs 4,62,28,777.78 has been returned in clearing and therefore we do not hold the original cheques.

Kindly acknowledge receipt on the letter.

Thanking You.

Yours faithfully,
For HDFC Bank Ltd.

Authorised Signatory

TRUE COPY

(Rajan Kulkare)
Police Inspector,
EOW CB CID, Mumbai

223



11/61 (2001)
8-May-2001

PAY **Raghuvanshi Co-Op. Bank Ltd.**

या धारक को OR BEARER

RUPEES Twenty One Million Nine Hundred Fifty Only

THE MUM. CO-OP. BANK LTD.
MUM. (F) FORT
9 MAY 2001
SPL. CLG. I (H. V.)
400-068-016

Rs. **21,987,250.00

A/c No. 0010400317011 CA
HDFC BANK LTD.
101 - 104, Tulsiani Chambers, F.P. Marg,
Narimanpoint, Mumbai - 400 021.

FOR HOME TRADE LIMITED
Bhandari
Authorised Signatories

⑈⑈⑈⑈⑈⑈⑈⑈ 400240003⑈ 400317⑈ 13



A/c Payee

18/07/01

PAY **Raghuvanshi Co-Op. Bank Ltd.**

या धारक को OR BEARER

RUPEES One crore seven ~~hundred~~ *two* ~~thousand~~ *four* thousand
one hundred sixty six & ~~hundred~~ ^{hundred} sixty seven only

THE MUM. CO-OP. BANK LTD.
MUM. (F) FORT
9 MAY 2001
SPL. CLG. I (H. V.)
400-068-016

Rs. 17,224,66-67

A/c No. 0010400317011 CA
HDFC BANK LTD.
101 - 104, Tulsiani Chambers, F.P. Marg,
Narimanpoint, Mumbai - 400 021.

FOR HOME TRADE LTD
Bhandari
Authorised Signatories

⑈⑈⑈⑈⑈⑈⑈⑈ 400240003⑈ 400317⑈ 13



11/05/2001

PAY **YOUR SELF**

या धारक को OR BEARER

रुपये RUPEES *Twenty One Million Nine Hundred Eighty*
Six thousand Eight Hundred Thirty Three & Thirty Three Paise

Rs. 21,986,833.33

A/c No. 0010400317011 CA
HDFC BANK LTD.
101 - 104, Tulsiani Chambers, F.P. Marg,
Narimanpoint, Mumbai - 400 021.

etc by

FOR HOME TRADE LIMITED
Bhandari
Authorised Signatories

⑈⑈⑈⑈⑈⑈⑈⑈ 400240003⑈ 400317⑈ 13

THIS COPY

224

l
(Officer - Katdare)
Police Inspector,
EOW Ch CID, Mumbai



17th July, 2001

PAY Raghuvanshi Co-operative Bank Ltd.

या धारक को OR-BEARER

₹ RUPEES One Crore Seventy Two lakhs Thirteen Thousand Seven Hundred Fifty only

Rs. 1,72,13,750/-

A/c No. 0010400317011 CA

HDFC BANK LTD.
101 - 104, Tulsiani Chambers, F.P. Marg,
Narimanpoint, Mumbai - 400 021.

RAGHUVANSHI CO-OP. BANK LTD.
RAJIVAWADI-400-068-217

For HOME TRADE LTD
S. Shandani
Authorised Signatories

⑈933110⑈ 400240003⑈ 400317⑈ 13 ⑈000172137500⑈



23rd July, 2001

PAY Raghuvanshi Co-operative Bank Ltd.

या धारक को OR BEARER

₹ RUPEES One Crore Fourteen Lakhs Six Thousand Six Hundred Sixty seven only

Rs. 1,14,96,666/67

A/c No. 0010400317011 CA

HDFC BANK LTD.
101 - 104, Tulsiani Chambers, F.P. Marg,
Narimanpoint, Mumbai - 400 021.

THE MUM. B. C. MUM.
23 JUL 2001
SPL. CLG. I (H. V.)
400-068-016

For HOME TRADE LTD
S. Shandani
Authorised Signatories

⑈933130⑈ 400240003⑈ 400317⑈ 13



27-09-2001

PAY Raghuvanshi Co-operative Bank Ltd.

या धारक को OR BEARER

₹ RUPEES Four Crores Thirty Five Lakhs Twenty One Thousand One Hundred Eleven and paise eleven only

Rs. 4,35,21,111/11

A/c No. 0010400317011 CA

HDFC BANK LTD.
101 - 104, Tulsiani Chambers, F.P. Marg,
Narimanpoint, Mumbai - 400 021.

RAGHUVANSHI CO-OP. BANK LTD.
RAJIVAWADI-400-068-217

For HOME TRADE LTD
S. Shandani
Authorised Signatories

⑈256939⑈ 400240003⑈ 400317⑈ 13 ⑈000435211111⑈

TRUE COPY

(Rajan Kudare)
Police Inspector,
BOW CH CID, Mumbai

225

May 4, 2001

To,

The Manager
HDFC Bank
Tulsiani Chambers Branch
Nariman Point
Mumbai 400 021

Dear Sirs,

Sub: Issue of a pay order of Rs. 21,986,833.33

Please find enclosed herewith a cheque No.111461 drawn on our current account with you No.0010400317011 of Rs.21,986,833.33 (Rupees Twenty One Million Nine Hundred Eighty Six Thousand Eight Hundred Thirty Three and Paise Thirty Three Only) for issue of a pay order as per the details below:

Favouring : Raghuvanshi Co-operative Bank Ltd.
Payable at Mumbai

Please handover the payorder to the bearer of this letter and cheque. You can debit the bank charges for making of this payorder to our above mentioned current account held with your branch.

Thanking you,

For Home Trade Ltd.

Authorized Signatory



Chq - Rs 5000
Ref - 001120014748
MCK No - 219275



home trade ltd.

Tower 1, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

TRUE COPY

226

(Signature)
(Rajun Kulkarni)
Police Inspector,
EOW CB CID, Mumbai



MANAGER'S CHECK
VALID FOR SIX MONTHS FROM DATE OF ISSUE

01120918748

DATE

04/05/2003

OR ORDER

ON DEMAND PAY RAJESH ANSHU 60 OPERATIVE BANK LTD.

RUPEES

IN CASH NINETEEN LAKH EIGHTY THREE THOUSAND EIGHT

Hundred thirty three and thirty three paise only

RS 2,98,833.33
FOR HDFC BANK LTD.

HDFC BANK LTD.

MUMBAI

400902

AUTHORISED SIGNATORIES

[Signature]

[Signature]

[Watermark]

THIS COPY

(Signature)
Police Inspector,
EDW CRUD, Mumbai



(11-2-2003)
HDFC Bank Ltd.,
Transaction Banking Group
Kamala Mills Compound,
Senapati Bapat Marg,
Lower Parel, Mumbai-400 013.
Tel.: 498 8484 Fax: 492 3411

September 23, 2002
Office of the Sr. Inspector of Police,
General Branch, Crime Branch,
CID, Mumbai.

Attn. Mr. Khedekar/Mr. Katdare

Dear Sir,

Ref: Case against Home Trade Ltd.

With reference to your letter dated 10/9/2002, further to our letter dated 17/9/2002 and our tele conversation, please find enclosed herewith

1. Original Board Resolution dated 29/12/2000 authorising Mr. Ketan Sheth & Mr. Subodh Bhandari for operating the account of Home Trade Ltd., account number 0010400317011
2. Original Specimen signature of Mr. Ketan Sheth & Mr. Subodh Bhandari for operating the account of Home Trade Ltd., account number 0010400317011

Kindly acknowledge the receipt of the same.

Thanking you,


Yours truly,

For HDFC Bank Ltd.,


Authorised Signatory

Encl. as above

TRUE COPY


(Rajin Katdare)
Police Inspector
EOW CB CID, Mumbai

228

(117/374)

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED BY THE COMMITTEE OF BOARD DIRECTORS OF THE COMPANY HELD AT TOWER 3, 5TH FLOOR, INTERNATIONAL INFOTECH PARK, VASHI, NAVI MUMBAI - 400 703 ON DECEMBER 29, 2000.

*RESOLVED THAT in continuation of earlier resolution, Mr Ketan Sheth, Director and Mr. Subodh Bhandari, Senior Vice President of the Company be and are hereby Authorised as additional signatories to operate severally, the Company's Bank Account no 0010400317011 with **HDFC Bank**, Nariman Point branch, Mumbai - 400 021.

RESOLVED FURTHER THAT henceforth the said bank account be operated by the following persons as additional signatories, along with the existing signatories as under:-

| Name | Designation | Authority |
|---------------------|--------------------|-----------|
| Mr. Ketan Sheth | Director | Severally |
| Mr. Subodh Bhandari | Sr. Vice President | Severally |

both { *Signature* }

RESOLVED FURTHER THAT the bank be and is hereby authorised to honour all cheques, bills of exchange, promissory notes and other negotiable instruments drawn, accepted, made or signed on behalf of the Company severally by additional signatories (in addition to the existing signatories) Mr. Ketan Sheth, Director or Mr. Subodh Bhandari, Senior Vice President of the Company and to act upon any instructions so given relating to the account of the Company, whether the same be overdrawn or not or relating to the transactions of the Company.



home trade ltd.

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

RESOLVED FURTHER THAT this resolution be communicated to the Bank and shall remain in force until written notice to the contrary is given to the Bank".

For Home Trade Limited

Signature

Sanjay Agarwal
Director



(Ketan Sheth)

(Subodh Bhandari)

(0012-7885)

(617166)

(Authorized signatory)

229

TRUE COPY

Signature
(Rajjan Kaldare)
Police Inspector,
EOW CB CID, Mumbai

HDFC BANK

SIGNATURE CARD

270/473

Branch : Tulsiani
Customer ID No. : _____
Tel. No. : (O) _____ (R) _____ Fax No. _____
Account Operation : Single Either or Survivor Anyone or Survivor Both to sign
 Others (please specify) As per resolution

Name & Signatures

1st Applicant
Name RETAJ SHEETH
Customer ID No. _____
Date of birth _____
D D M M Y Y
For HOME TRADE LIMITED
[Signature]
Authorized Signatory/Director
(Please sign within the box with a black pen)

2nd Applicant
Name Sujoy Ghosh
Customer ID No. [Signature]
Date of birth _____
For HOME TRADE LIMITED
[Signature]
Authorized Signatory/Director
(Please sign within the box with a black pen)

TRUE COPY

[Signature]
(Rajin Katdare)
Police Inspector,
EOW CB CID, Mumbai

230

CERTIFIED TRUE
COMMITTEE OF BC
TOWER 3, 5TH FLOOR
MUMBAI - 400 000

| 3 rd Applicant | 4 th Applicant |
|---|---|
| Name
Customer ID No.
Date of birth
D D M M Y Y | Name
Customer ID No.
Date of birth
D D M M Y Y |

(Please sign within the box with a black pen) (Please sign within the box with a black pen)

Total Number of signatories : _____

| | | |
|---|-----------------------------------|------------------|
| AUTHORISED
INP
R.M.
JAN 16
2001 | FOR BANK USE ONLY | |
| | Approved by
<i>[Signature]</i> | Date: 16, 01, 01 |

TRUE COPY
[Signature]
(Rajan Kulkarni)
Police Inspector,
EOW CB CID, Mumbai

117

Date:- 28/10/2002.

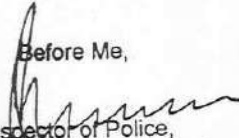
Further statement of Shri. Kiran Sitaram Mhatre H-41 Occ- service, R/o. 604, Sai Angan, Near Nahurgaon, Mulund (W), Mumbai-80 Tel:- (o) 4921750.

In continuation to my statement of 24/10/2002, today I again attended the office. I submit a letter dated 28th Oct. 2002 regarding the information of the holder of 10.95% GOI 2011 having Certificate nos BY0023 to 26 along with a copy of letter received from Suvamayug Sahakari Bank Ltd. and state as under.

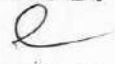
The above cited securities were presented with us by Suvamayug Sahakari Bank Ltd. Pune for credit of the same with SGL A/c along with transfer form. As such, the said securities were credited to our SGL A/c no. 0727. From the above mentioned details it has been established that, the said securities were purchased by the Suvamayug Sahakari Bank Ltd., from Giltedge Management services Ltd.

My statement recorded in English, I read it and it is correct.

Before Me,


Inspector of Police,
EOW, CB CID, Mumbai.

TRUE COPY


(Rajan Nandare)
Police Inspector,
EOW CB CID, Mumbai

231



HDFC Bank Ltd.,
Manekji Wadia building,
Nanik Morwani Marg,
Fort, Mumbai - 400 023.
Tel.: 270 1616.

28.10.2002

Office of the
Sr. Inspector of Police,
General Branch, Crime Branch,
CID, Mumbai.

Kind Attention: Mr.Khedkar, PSI.

Dear Sir,

Sub :- Providing of details regarding 10.95% Govt. Stock 2011.
Ref :- C.R. No. 81/2002 registered against Home Trade Ltd. And others.

Please refer to our letter dated 24/10/2002 on the captioned subject, and our subsequent meeting with you on 24/10/2002 at your office.

As requested by you further information is as under:

The Certificates from BY - 00023 to BY - 00026 were lodged for cancellation and credit to the CSGL Account by Suvarnayug Sahakari Bank Ltd. vide their letter dated 10th May 2001 (copy enclosed).

Further, the Certificates from BY - 00029 to BY - 00030 were delivered to Home Trade Ltd. on 21/10/2000, and the same were executed in favour of "The Sardargunj Mercantile Co-Operative Bank Ltd. The document are already submitted to you along with our earlier letter dated 24/10/2002.

In case of further clarification, kindly let us know of the same. Kindly acknowledge receipt on the duplicate of this letter.

Thanking you.

Yours faithfully
For HDFC Bank LTD

Authorised Signatory.

Encl: one.

TRUE COPY

(Rajan Katdare)
Police Inspector
EDW CB CID, Mumbai

232



SUVARNAYUG SAHAKARI BANK LTD.

Head Office : 250, Budhwar Peth, Ganpati Bhavan, Pune 411 002.
Phone 4489973, 4489974, 4486039 (Fax) 4473118

C.W.No. 64/2001-2002

Date: 10.05.2001

To,
The Manager, - Financial Institutions
The HDFC Bank Ltd.,
MUMBAI.

Kind Attn. - Mr. Ashish Mathawalkar / Kiran Matre

Ref. :- Our SGL A/C No. BY SL 727.

Sub. :- Transfer of Govt. Securities.

Dear Sir,

You are holding on our behalf 10.95% GOI 2011, Certificate No. BY-00026/
BY-00025/BY-00024/BY-00023 of the Face Value of each Rs. 25,00,000/- (Rupees:
Twenty five lac's only.) alongwith the transfer forms received from Gil-
ledge MGT for transfer

We require to get the Credit of the same to our SGL A.C
No. BY SL 727 with your goodself. Kindly get the securities transferred in our
name.

Please advise us accordingly.

Thanking you,

Yours faithfully,



Authorized Signatories

Branches :-

| | | | | |
|------------------|----------------|--------------|--------------|--------------|
| Budhwar Peth | Sahakar Bhavan | 102/14/22210 | 102/15/33002 | Extn Counter |
| 4350000, 4354000 | | | | |

TRUE COPY

(Rajan Katdare)
Police, Inspector,
EDW CB CID, Mumbai

233

*V. Imp Statement
Explained the
entire process
of SGL, PDO
RBSGL*

24.10.02

Statement of Shri. Kiran Sitaram Mhatre H-41 Occ- service, R/o. 604, Sai Angan, Near Nahurgaon, Mulund (W), Mumbai-80 Tel:- (o) 4921750.

I am as above and reside at the above given address alongwith my family for the last 3 years.

I have been working with HDFC Bank from 1995 and presently attached with Fort branch, Mumbai, where I am working as Sr. Manager in Transaction Banking Group.

With reference to letter dated 22.10.2002 signed by me on behalf of HDFC Bank in response to the summons dated 27.09.2002, of the office of GB CB CID., Mumbai, today I again attended the office and submit another letter and further state as follows in continuation of the letter dated 22.10.2002.

The normal process/ operations for conversion of Subsidiary General Ledger Account (SGL) Securities to Physical Certificate form from the SGL Account maintained with PDO (Public Debt Office) of Reserve Bank of India is mentioned below.

Our bank has a separate SGL A/c numberes BYSL 0727 maintained with PDO, RBI, Mumbai. The government Securities held in this account are owned by our various clients. The holding at a given point of time shown in this account is a consolidated amount for the various clients. The PDO does not maintain on a day to day basis the details of holdings of each of our clients. Hence while conversion & withdrawal of this Government Securities from SGL to physical Certificate, the PDO issues the same in the name of the SGL account holder e.g. in the name of "HDFC Bank Ltd.", if the SGL A/c is in the name of HDFC Bank Ltd.. Therefore the Physical Certificate withdrawn from the SGL A/c BYSL 0727 is not the security of HDFC Bank Ltd., but is of the client on whose behalf it is held. Further the bank operates on this SGL A/c only on the written instructions of the constituents. Our Bank has separate SGL A/c bearing number BYSL-0720 for its own investments (sell and purchase) in GOI securities.

The stepwise process followed in general and specific to the instant withdrawal is enumerated below.

We receive client's instructions for the conversion and withdrawal of Physical Certificates. The bank check the balance of the security held by the client as per its record, and then gives a request to PDO in the requisite PDO 47 form.

In the instant case, we received three instructions oneparate dates form Home Trade Ltd. for conversion & withdrawal of Physical Certificates of the Security 10.95% Govt. Stock 201, as below. Against these request, we lodged the PDO 47 forms with PDO. (The copies of the same are attached herewith) Details of the same are as follows.

| Date | Amount Rs. | Denominatio
n | No. of Stock
Certificates | PDO 47
lodged on |
|------------|------------|------------------|------------------------------|---------------------|
| 04/09/2000 | 25000000 | 2500000 | 10 | 05/09/2000 |
| 20/09/2000 | 15000000 | 2500000 | 6 | 25/09/2000 |
| 20/20/2000 | 5000000 | 2500000 | 2 | 23/09/2000 |

234

TRUE COPY
R
(Rajan Kaidare)
Police Inspector,
EBW CB CID, Mumbai

The counter, at PDO against this provides a token receipt indicating the due date(which can be vary from 10 to 15 days from the receipt of token) of delivery of the Physical Certificates. The Certificates are received from PDO on submitting the receipt to them on due date.

IN the instant case we received the three deliveries from PDO viz. 10 certificates from BY-00023 to BY-00032, 6 Certificates from BY00033 to BY-00038 and 2 Certificates from BY-00041 to BY-00042. All the Certificates were of denomination Rs.25,000/- each. The details of the delivery of the Certificates to Home Trade Ltd. as mentioned in the said letter are as under:

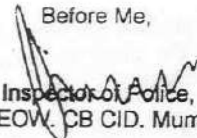
| Date of delivery | Denomination | No. of Stock Certificates | Total Amount Rs. | Certificate Nos. |
|------------------|--------------|---------------------------|------------------|---|
| 06/10/2000 | 2500000 | 6 | 15000000 | BY-00031to BY-00036 |
| 10/10/2000 | 2500000 | 4 | 10000000 | BY-00023, BY-00024, BY 00037 & BY&-00038. |
| 11/10/2000 | 2500000 | 1 | 2500000 | BY-00025 |
| 12/10/2000 | 2500000 | 1 | 2500000 | BY-00026 |
| 21/10/2000 | 2500000 | 2 | 5000000 | BY-00027 & BY-00028 |
| 01/11/2000 | 2500000 | 2 | 5000000 | BY-00041 & BY-00042 |
| Total | | 16 | 40000000 | |


The copies of relevant letters, PDO 47 form etc. are enclosed for perusal and record.

On being further asked I state that, though the bank holds Govt. Securities in its SGL A/c on behalf of its various constituents, the bank would be unaware on behalf of which investors the respective constituents have purchased those securities and further more when and where the constituents intend to sell those securities.

My statement recorded in English, I read it and it is correct.

Before Me,


Inspector of Police,
EOW, CB CID, Mumbai.

TRUE COPY

(Rajan Kardare)
Police Inspector,
EOW CB CID, Mumbai.



116
HDFC Bank Ltd.,
Manekji Wadia building,
Nanik Motwani Marg,
Fort, Mumbai - 400 023.
Tel.: 270 1616.

Ref: Trsy-Ops-Fort / HomeTrade, Raghuvanshi Coop.

24.10.2002

Office of the
Sr. Inspector of Police,
General Branch, Crime Branch,
CID, Mumbai.

*Same facts
as mentioned in
the earlier statement*

Kind Attention: Mr.Khedkar, PSI.

Dear Sir,

Sub :- Providing of details regarding 10.95% Govt. Stock 2011.

Ref :- C.R. No. 81/2002 registered against Home Trade Ltd. And others.

Please refer to our letter dated 22/10/2002 on the captioned subject, and our subsequent meeting with you on 22/10/2002 at your office.

As requested by you, the normal process/ operations for conversion of SGL Securities to Physical Certificate form of the Constituent Subsidiary General Ledger Account maintained with PDO, Reserve Bank of India is mentioned below.

We have a separate Subsidiary General Ledger (SGL) Account also called SGL Account II/CSGL Account and numbered BY/SL/0727, maintained with Public Debt Office (PDO), Reserve Bank of India, Mumbai. The Government Securities held in this account are owned by our various clients. The holding at a given point of time shown in this account is a consolidated amount for the various clients. The record of the bifurcations of each individual Securities holding is maintained by the HDFC Bank. The PDO does not maintain on a day to day basis the record of our clients holding the securities, but we provide on an Half yearly basis the details of holdings of each of our clients. Hence while conversion & withdrawal of this Government Securities from SGL to Physical Certificate, the PDO issues the same in the name of the SGL Account II holder i.e. "HDFC Bank LTD." Therefore the Physical Certificates withdrawn from the SGL A/c BY/SL/0727 is not the Security of HDFC Bank Ltd., but is of the client on whose behalf it is held. Further, the Bank operates on this SGL Account only on the instructions of the Constituents.

The stepwise process followed in general and specific to the instant withdrawals is enumerated below.

We receive client's instructions for the conversion & withdrawal of Physical Certificates. The Bank checks the balance of the security held by the client as per its record, and then gives a request to PDO in the requisite PDO 47 form.

In the instant case we received three instructions on separate dates from Home Trade Ltd. for conversion & withdrawal of Physical Certificates of the Security 10.95% Govt. Stock 2011 as below. Against these request we lodged the PDO 47 forms with PDO.

TRUE COPY

235

(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai



| Date | Amount Rs. | Denomination | No. of Stock Certificates | PDO 47 lodged on |
|------------|------------|--------------|---------------------------|------------------|
| 04/09/2000 | 25000000 | 2500000 | 10 | 05/09/2000 |
| 20/09/2000 | 15000000 | 2500000 | 6 | 25/09/2000 |
| 20/10/2000 | 5000000 | 2500000 | 2 | 23/09/2000 |

The counter at PDO against this PDO 47 form provides a token receipt indicating the due date of delivery of the Physical Certificates. The Certificates are received from PDO on submitting the receipt to them on due date.

In the instant case we received the three deliveries from PDO viz. 10 certificates from BY-00023 to BY-00032, 6 certificates from BY-00033 to BY-00038 and 2 certificates from BY-00041 to BY-00042. All the certificates were of denomination Rs.25,00,000/- each. The details of the delivery of the certificates to Home Trade Ltd. as mentioned in the said letter are as under:

| Date of delivery | Denomination | No. of Stock Certificates | Total Amount. Rs. | Certificate Nos. |
|------------------|--------------|---------------------------|-------------------|--|
| 06/10/2000 | 2500000 | 6 | 15000000 | BY-00031 to BY-00036 |
| 10/10/2000 | 2500000 | 4 | 10000000 | BY-00023, BY-00024, BY-00037 & BY-00038. |
| 11/10/2000 | 2500000 | 1 | 2500000 | BY-00025 |
| 12/10/2000 | 2500000 | 1 | 2500000 | BY-00026 |
| 21/10/2000 | 2500000 | 2 | 5000000 | BY-00027 & BY-00028 |
| 01/11/2000 | 2500000 | 2 | 5000000 | BY-00041 & BY-00042 |
| Total | | 16 | 40000000 | |

The copies of relevant letters, PDO 47 form etc. are enclosed herewith for perusal and record.

In case of further clarification, kindly let us know of the same. Kindly acknowledge receipt on the duplicate of this letter.

Thanking you.

Yours faithfully
For HDFC Bank LTD

Authorised Signatory.

Encl: As Above (Total Sheets 21)

TRUE COPY

(Rajan Kaldare)
Police Inspector,
EOW CB CID, Mumbai

236

Date :- 04th September, 2000

To,
HDFC BANK LTD,
Kamala Mills Compound,
S. B. Marg,
Lower Parel,
Mumbai.

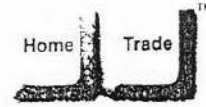
Kind Attn :- Mr. Rajesh/Aashish Madholkar/Ms. Pallavi

Dear Sir,
With reference to the credit of 10.95% GOI 2011 for the total face value of
Rs. 2,50,00,000/-. We request you to withdraw the same in your favor
(HDFC BANK SGL A/C) and hand over the certificate along with duly
Executed form of transfer on availability of clear fund in our A/C No.
0010400317011 of Home Trade Ltd. in following Denomination.

Face Value (RS.)
25,00,000.00
25,00,000.00
25,00,000.00
25,00,000.00
25,00,000.00
25,00,000.00
25,00,000.00
25,00,000.00
25,00,000.00
25,00,000.00
25,00,000.00

Thanking You,
Yours Truly,
For Home Trade Ltd.

(Signature)
(Authorised Signatory)



home trade ltd.

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

TRUE COPY

(Signature)
(Rajeev Katdare)
Police Inspector,
EOW CB CID, Mumbai

237

FORM 47

Date : 5th September, 2000

Ref No. 0727/47A/104

ISSUE OF STOCK CERTIFICATES

FROM
HDFC BANK LTD
MANEKJI WADIA BUILDING,
NANK MOTWANI MARG,
MUMBAI

TO
RESERVE BANK OF INDIA
PUBLIC DEBT OFFICE
MUMBAI

SGL A/C NO. BY SL : 0727

Debit the above under 10.95% GOI 2011
Loan Code: 00010
Amount Rs. *2,50,00,000/- (Rupees Two Crores Fifty Lakhs Only)
Face value and issue STOCK CERTIFICATES in favour of
"HDFC Bank Ltd. A/C Constituent" mentioned below

Ledger Debit : BY SL 0727
Form of Transfer enclosed

For HDFC BANK Ltd.

Authorised Signatory

Kiron Mhatre Ashish Mhadolkar
2/H-2-(27) 2/H-2-(36)

| STOCK CERT. | DENOMINATION (RS) | ENFACED TO | TOTAL FACE VALUE (RS) |
|-------------|-------------------|------------|-----------------------|
| 10 | 25,00,000/- | Mumbai | 2,50,00,000/- |
| Total (10) | | | 2,50,00,000/- |

238

TRUE COPY

(Hajim Kuldare)
Police Inspector,
EDW CH CID, Mumbai

10/11/20
P20 47

11/1

Date :-20thSeptember, 2000

To,
HDFC BANK LTD,
Kamala Mills Compound,
S. B. Marg,
Lower Parel,
Mumbai.

Kind Attn :- Mr. Rajesh/Aashish Madholkar/Ms. Pallavi

(00010)

Dear Sir,
With reference to the credit of 10.95% GOI 2011 for the total face value of
Rs. 1,50,00,000/-. We request you to withdraw the same in your favor
(HDFC BANK SGL A/C) and hand over the certificate along with duly
Executed form of transfer in following Denomination.

Face Value (RS.)

25,00,000.00
25,00,000.00
25,00,000.00
25,00,000.00
25,00,000.00
25,00,000.00



home trade ltd.

Tower 3, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

Thanking You,

Yours Truly,
For Home Trade Ltd.



[Signature]
Authorized Signatory

[Handwritten signature]

TRUE COPY

[Signature]
(Rajan Kardare)
Public Inspector,
EDW CR CID, Mumbai

239

HDFC BANK

HDFC Bank Ltd
Manekji Wadia Building,
Nanik Motwani Marg,
Fort, Mumbai - 400 001
Tel No. . 2701616
Fax No 2703383

FORM 47A

25th September, 2000

Ref No.47/00-01/113

ISSUE OF STOCK CERTIFICATES

FROM:
HDFC BANK LTD.
MANEKJI WADIA BUILDING,
NANIK MOTWANI MARG,
MUMBAI

TO:
RESERVE BANK OF INDIA
PUBLIC DEBT OFFICE
MUMBAI

SGL A/C NO. BY SL : 0727

Debit the above under: 10.95% GOI 2011
Loan Code: 00010
Amount Rs. *1,50,00,000/- (Rupees One Crore Fifty Lakhs Only)
Face value and issue STOCK CERTIFICATES in favour of
"HDFC BANK LIMITED ACCOUNT CONSTITUENT" mentioned below.

Ledger Debit : BY SL 0727

for HDFC BANK Ltd.

Authorised Signatory

Kiron Mhatre
2/H-2-(27)

Ashish Mhadolkar
2/H-2-(36)

| STOCK CERT. | DENOMINATION(RS) | ENFACED TO | TOTAL FACE VALUE (RS) |
|-------------|------------------|------------|-----------------------|
| 6 | 25,00,000/- | MUMBAI | 1,50,00,000/- |
| | Total (6) | | 1,50,00,000/- |

TRUE COPY

(Rojan Kaudare)
Police Inspector,
EOW CB CID, Mumbai

240

(11/9/00)
5

Date: October 20, 2000

To,
HDFC BANK LTD.,
Kamala Mills Compound,
S. B. Marg,
Lower Parel,
Mumbai.

Kind Attn :- Mr. Rajesh

Re :- Letter of authorisation for conversion of GOI securities into Physical Stock Certificates

Dear Madam,

With reference to the credit of 10.95% GOI 2011
For the face value of Rs. 50,00,000, convert into physical form.
we request you to withdraw the certificates, in the denominations
mentioned below, in your favor (HDFC Bank CSDL Account) and hand
over the certificates along with duly executed Form of Transfer.



Face Value (Rs.)
25,00,000.00
25,00,000.00

home trade ltd.
Tower 3, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703. --
Tel: (91-22) 781 2441-44
Fax: (91-22) 781, 2548

Thanking You,

Yours truly,
For Home Trade Ltd.

(Authorised Signatory)

20001021004

TRUE COPY

(Rajan Kulkarni)
Police Inspector,
EOW CB CID, Mumbai



241

FORM 47

Date : 23rd October, 2000
Autn

Ref No.0727/47/126

ISSUE OF STOCK CERTIFICATES

FROM:
HDFC BANK LTD,
MANEKJI WADIA BUILDING,
NANIK MOTWANI MARG,
MUMBAI

TO:
RESERVE BANK OF INDIA
PUBLIC DEBT OFFICE
MUMBAI

SGL A/C NO. BY SL : 0727

Debit the above under: 10.95 % GOI 2011
Loan Code: 00010
Amount Rs. *50,00,000/- (Rupees Fifty Lakhs Only).
Face value and issue STOCK CERTIFICATES in favour of
"HDFC Bank Ltd. A/C Constituent" mentioned below:

Ledger Debit : BY SL 0727

For **HDFC BANK Ltd.**

Authorised Signatory

Kiron Mhatre / ~~Ishaq Khan~~
2/H-2(27) / ~~2/H-2(38)~~

| STOCK CERT. | DENOMINATION(RS) | ENFACED TO | TOTAL FACE VALUE (RS) |
|-------------|------------------|------------|-----------------------|
| 2 | 25,00,000/- | Mumbai | 50,00,000/- |
| | Total (2) | | 50,00,000/- |

TRUE COPY

(Signature)
(Rajoo Kulkare)
Police Inspector,
EOW CR CID, Mumbai

242



Date : 06/10/2011
 Ref. No. : 65710/104
 Time :

Home Trade Ltd.

Dear Sir,

The following securities are being delivered herewith to you :

| Security Details | Registered Holder | Amount (Rs.) |
|--|-------------------|-----------------------------------|
| 10.95% Govt 2011
(BT 31 to BT-30)
(Certificates) | HDFC Bank Ltd | 2500,000/- x 6
= 1,50,00,000/- |

Please note : This is a delivery against our sale of date to you.
 (Our Ref. No.# 113/104)
 Please acknowledge receipt on the duplicate of this letter
 as your acceptance.

For HDFC BANK LTD.

Amn. Int.

 Authorized Signatory.

Received the above Certificate as bill

ASHOK SHARMA
 6-10-2011
 Authorized Signatory

Manekji Wadia Bldg., Ground Floor, Nanik Motwani Marg, Fort, Mumbai 400 023
 Phones : 270 3391 / 270 1615 Fax : 270 3392

TRUE COPY

(Rajen Kature)
 Police Inspector,
 EOW CR CID, Mumbai

5075

Date: 06th October, 2000

To,
HDFC Bank Ltd.,
Fort, Mumbai.

Kind Attn :- Ms. Pallavi/Chintan

Dear Sir,

Kindly handover the delivery of the following Securities to
Mr. Ashok, whose signature is attested below.

| Sr.No | Scrip Name | Face Value (in Rs.) |
|-------|-----------------|---------------------|
| 1 | 10.95% GOI 2011 | 1,50,00,000/- |
| 2 | 10.25% GOI 2012 | 50,00,000/- |



home trade ltd.

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

Name of the person : Mr. Ashok

Speciman Signature :- ASHOK SHARMA

Thanking You,

Yours Truly,
For Home Trade Ltd.

439 Authorised Signatory

TRUE COPY

(Rajan Kaldare)
Police Inspector,
EOW CB CID, Mumbai

2244

Delivery Proof

504

Date :-05th October 2000

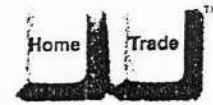
To,
HDFC Bank Ltd.,
Fort, Mumbai.

Kind Attn :- Ms. Pallavi/Aashish/Chintan

Dear Sir or Madam:

This is in reference of the withdrawal of 10.95% GOI 2011 Face Value:
Rs. 1,50,00,000/- . We hereby request you to give us the fresh form of transfer
in the following names as mentioned below.

| Sr. No. | Face Value | In Name Of |
|---------|------------------|------------------------------------|
| 1 | Rs.1,50,00,000/- | RAGHUVANSHI CO-OPERATIVE BANK LTD. |



home trade ltd.

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

Thanking You,

Yours Truly,
For HomeTrade Ltd.

[Handwritten Signature]

Authorized Signatory

TRUE COPY

[Handwritten Signature]
(Rajan Kordure)
Police Inspector,
EOW CB CID, Mumbai

2015



Home Trade Ad.

Date : 10/10/2000
Ref. No. : 104/113
Time : 6:57
10:30 a.m.

Dear Sir,

The following securities are being delivered herewith to you :

Security Details Amount (Rs.)

Bond Details Registered Holder Amount (Rs.)

| | | |
|---|------------------|----------------------------------|
| 10.10.2001 Govt 2011
(BT-23, BT-24, BT-37, BT-38)
(4 - certificates.) | 1171 C Bank Ltd. | 25,00,000 X 4 =
(1,00,00,000) |
|---|------------------|----------------------------------|

Please note : This is a delivery against our sale of date to you.
(Our Ref. No.# 104/113.)
Please acknowledge receipt on the duplicate of this letter
as your acceptance.

For HDFC BANK LTD.

Authorized Signatories. *[Signature]*

Recd the above mentioned certificates

[Signature]
Authorized Signatory.

Manekji Wadia Bldg., Ground Floor, Nanik Motwani Marg, Fort, Mumbai 400 023.
Phones : 270 3391 / 270 1615 Fax : 270 3392

TRUE COPY

[Signature]
(Rajesh Kulkarni)
Police Inspector,
EOW CB CID, Mumbai

246

5021

Delivery Proof

Date :- 09th October 2000

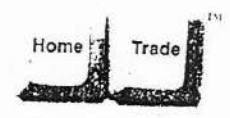
To,
HDFC Bank Ltd.,
Fort, Mumbai.

Kind Attn :- Ms. Pallavi/Aashish/Chintan

Dear Sir or Madam:

This is in reference of the withdrawal of 10.95% GOI 2011 Face Value:
Rs. 1,00,00,000/-. We hereby request you to give us the fresh form of transfer
In the following names as mentioned below.

| Sr. No. | Face Value | In Name Of |
|---------|------------------|------------------------------------|
| 1 | Rs.1,00,00,000/- | RAGHUVANSHI CO-OPERATIVE BANK LTD. |



home trade ltd.
Tower 3, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 705
Tel: (91-22) 781 2111-11
Fax: (91-22) 781 2548

Thanking You,

Yours Truly,
For HomeTrade Ltd.

[Handwritten Signature]

KJ
Authorized Signatory



247

TRUE COPY

[Signature]
(Rajani Kulkarni)
Police Inspector,
EOW CB CID, Mumbai



5082

Date: 11/10/2011
Ref. No: 658
Time: 10-40 am

HDFC Bank Ltd.

Dear Sir,

The following securities are being delivered herewith to you :

| Security Details | Registered Holder | Amount (Rs.) |
|-------------------------------------|-------------------|---------------------------|
| 10 95 % GOI 2011
(BT-31 & BT-66) | HDFC Bank Ltd | 1,00,000 x 2 = 2,00,000/- |
| 10 95 % GOI 2011
(BT-22) | HDFC Bank Ltd | 25,00,000/- |
| (Total 3 certificates) | | |

NE

Please note : This is a delivery against our sale of date to you.
(Our Ref. No.# 114)
Please acknowledge receipt on the duplicate of this letter as your acceptance.

For HDFC BANK LTD.

Authorised Signatories.

Authorised Signatory

Received the Above certificates

PISHA SHARMA
11-10-2011
Authorised Signatory

Manekji Wadia Bldg., Ground Floor, Nanik Motwani Marg. Fort, Mumbai 400 023.
Phones : 270 3391 / 270 1615 Fax : 270 3392

248

TRUE COPY

(Signature)
(Rajan Kothare)
Police Inspector,
EOW CB CID, Mumbai

(5/11) 13

Date: 11th October, 2000

To,
HDFC Bank Ltd.
Fort, Mumbai.

Kind Attn: Ms. Pallavi/Chintan

Sub: Acknowledgement for the receipt of the following Securities

Dear Sirs:

With reference to the above subject, the details are here below:

| Sr. No. | Scrip Name | Face Value (In Rs.) |
|---------|-----------------|---------------------|
| 1 | 10.95% GOI 2011 | 25,00,000/- |
| 2 | 10.95% GOI 2011 | 2,00,000/- |



home trade ltd.

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

Kindly do the needful.

Thanking you.

Yours truly,
For Home Trade Ltd.

[Handwritten Signature]
 Authorised Signatory.



247

TRUE COPY

[Handwritten Signature]
 (Rajani Kulkarni)
 Police Inspector,
 EOW CB CID, Mumbai



51314

Date : 12/10/2000
Ref. No. : 660 / 104
Time : 11:00 a.m.

Home Trade Ltd.

Dear Sir,

The following securities are being delivered herewith to you :

| Security Details | | Amount (Rs.) |
|-------------------------------|--------------------------|----------------------------------|
| <u>Bond Details</u> | <u>Registered Holder</u> | <u>Amount (Rs.)</u> |
| 10.95% GOI 2011
(BY-00026) | HDFC Bank Ltd. | 25,00,000/-

(Certificate) |

Please note : This is a delivery against our sale of date to you.
(Our Ref. No.# 104)
Please acknowledge receipt on the duplicate of this letter
as your acceptance.

For **HDFC BANK LTD.**
[Signature]
Authorised Signatories.

Received the above Certificate

ASHOK SHARMA
Authorised Signatory 12-10-2000

Manekji Wadia Bldg., Ground Floor, Nanik Motwani Marg. Fort, Mumbai 400 023.
Phones : 270 3391 / 270 1615 Fax : 270 3392

250

TRUE COPY
[Signature]
(Rajon Kulkare)
Police Inspector
EOW CB CID, Mumbai

3/15

Date: 11th October, 2000

To,
HDFC Bank Ltd.,
Fort, Mumbai.

Kind Attn :- Ms. Pallavi/Chintan

Dear Sir,

Kindly handover the delivery of the following Securities to
Mr. Ashok, whose signature is attested below.

| S.No. | Securities | Face Value (Rs.) |
|-------|-----------------|------------------|
| 1 | 10.95% GOI 2011 | 25,00,000/- |

Name of the person : Mr. Ashok

Speciman Signature :- ASHOK SHARMA

Thanking You.

Yours Truly,
For Home Trade Ltd.

[Signature]
Authorized Signatory.



home trade ltd.
Tower 3, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

Recd

ASHOK SHARMA

12-10-2000

251

TRUE COPY

[Signature]
(Rajan Kardare)
Police Inspector,
EQW CB CID, Mumbai

51716

Date: 11th October 2000

To,
HDFC Bank Ltd.,
Fort, Mumbai.

Kind Attn :- Ms. Pallavi/Aashis/Chintan

Dear Sir or Madam:

This is in reference of the withdrawal of 10.95% GOI 2011 Face Value:
Rs. 25,00,000/-. We hereby request you to give us the fresh form of transfer
In the following names as mentioned below.

| Sr. No. | Face Value | In Name Of |
|---------|-----------------|------------------------------------|
| 1 | Rs. 25,00,000/- | Raghuvanshi Co-Operative Bank Ltd. |



home trade ltd.

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

Thanking You,
Yours Truly,
For HomeTrade Ltd.

[Handwritten Signature]
 Authorised Signatory

TRUE COPY

252

[Handwritten Signature]
 (Rajjan Kaldare)
 Police Inspector,
 EOW CB CID, Mumbai





Date : 21/10/2000
 Ref. No : 663 / 104
 Time :

Home Trade Jtd

Dear Sir,

The following securities are being delivered herewith to you :

| Security Details | Registered Holder | Amount (Rs.) |
|----------------------------------|-------------------|-----------------------------|
| BY-28 & BY-29
10.95 Govt 2011 | HDFC Bank | 25,00,000 x 2 (50,00,000/-) |
| BY-29 & BY-30
10.95 Govt 2011 | HDFC Bank | 25,00,000 x 2 (50,00,000/-) |
| (4 Certificates) | Total. | 1,00,00,000/- |

Please note : This is a delivery against our sale of date to you.
 (Our Ref. No.# 104)
 Please acknowledge receipt on the duplicate of this letter
 as your acceptance.

For HDFC BANK LTD.

Authorised Signatories

Received the above certificates

ASHOK SHARMA
 Authorised Signatory

Manekji Wadia Bldg., Ground Floor, Nanik Motwani Marg, Fort, Mumbai 400 023
 Phones : 270 3391 / 270 1615 Fax : 270 3392

253

TRUE COPY

(Rajesh Kataria)
 Police Inspector
 EOW CR CID, Mumbai

CS 20/10

Date: 20th October, 2000

To,
HDFC Bank Ltd.,
Fort, Mumbai.

Kind Attn :- Ms. Pallavi/Chintan

Dear Sir,

Kindly handover the delivery of the following Securities to
Mr. Ashok, whose signature is attested below.

| Sr.No | Scrip Name | Face Value (in Rs.) |
|-------|----------------------------|--------------------------|
| 1 | 10.95% GOI 2011 | 1,00,00,000/- |
| 2 | 10.70% GOI 2020 | 1,00,00,000/- |



home trade Ltd.

Tower 3, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

Name of the person :Mr. Ashok

Specimen Signature :- ASHOK SHIRMA

Thanking You,

Yours Truly,
For Home Trade Ltd.

KM Authorized Signatory

RECEIVED
ASHOK SHIRMA
20/10/2000

259

TRUE COPY

(Rajan Kaldure)
Police Inspector,
EOW CB CID, Mumbai

(529)

Date: 20th October 2000

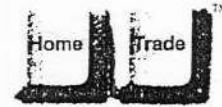
To,
HDFC Bank Ltd.,
Fort, Mumbai.

Kind Attn :- Ms. Pallavi/Aashish/Chintan

Dear Sir or Madam:

This is in reference of the withdrawal of 10.95% GOI 2011 Face Value:
Rs. 1,00,00,000/-. We hereby request you to give us the fresh form of transfer
In the following names as mentioned below.

| Sr. No. | Face Value | In Name Of |
|---------|----------------|--|
| 1 | Rs.50,00,000/- | Raghuvanshi Co-Operative Bank Ltd. |
| 2 | Rs.50,00,000/- | The Sardargunj Mercantile Co-Operative Bank Ltd. |



home trade ltd.

Tower 3, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

Thanking You,

Yours Truly,
For HomeTrade Ltd.

K/S Authorised Signatory

255

TRUE COPY

[Signature]
(Rajesh Kulkarni)
Police Inspector
EOW CB CID, Mumbai

52890



Date : 1/11/2000
Ref. No. : 670 / 126/127
Time

Home Trade JLD

Dear Sir,

The following securities are being delivered herewith to you :

| Security Details | | Amount (Rs.) |
|---|--------------------------|--------------------------------|
| <u>Bond Details</u> | <u>Registered Holder</u> | <u>Amount (Rs.)</u> |
| 1095 1. <u>GOT</u> 2011 11/11/00 Bank
(BT-41, 42, 43, 44) | | 25,00,000 x 4 =
1,00,00,000 |

(4 certificates)

Please note : This is a delivery against our sale of date to you.
(Our Ref. No.# 126/127)
Please acknowledge receipt on the duplicate of this letter
as your acceptance.

Received the above securities

For HDFC BANK LTD.

[Signature]
Authorized Signatories.

ASHOK SHARMA
2.11.2000
Authorized Signatory.

Manekji Wadia Bldg., Ground Floor, Nanik Motwani Marg, Fort, Mumbai 400 023.
Phones : 270 3391 / 270 1615 Fax : 270 3392

256

TRUE COPY

[Signature]
(Rajesh Kardare)
Police Inspector,
EOW CB CID, Mumbai

Date: 01st November 2000

To,
HDFC Bank Ltd.,
Fort, Mumbai.

670

3.2.2001

Kind Attn :- Ms. Pallav/Chintan

Dear Sir,

Kindly handover the delivery of the following Securities to
Mr. Ashok, whose signature is attested below.

| Sr.No | Scrip Name | Face Value (in Rs.) |
|-------|-----------------|---------------------|
| 1 | 10.95% GOI 2011 | 1,00,00,000/- |
| 2 | 10.50% GOI 2014 | 50,00,000/- |

Name of the person : Mr. Ashok

Speciman Signature :- ASHOK SHARMA

Thanking You,

Yours Truly,
For Home Trade Ltd.

[Handwritten Signature]

[Handwritten Signature] Authorised Signatory

Received 10.95% GOI 2011 - 1 Cr.

Recd
ASHOK SHARMA
2-11-2000



home trade ltd.

Tower 3, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 781 2548

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[Handwritten Signature]
(Rajjan Katoare)
Police Inspector,
EOW CB CID, Mumbai)

Transaction List from Aug 1 2000 To Nov 1 2000

Home Trade Ltd.

| Ref# | Date | Security | Counter party | Face value | Deal rate | Accrued Interest | Settlement amt. | SGL No. | Und sett. amt. | Leg. sett. amt. | mode.Branch |
|------|-------------|------------|-----------------|-----------------|-----------|------------------|-----------------|--------------|----------------|-----------------|-------------|
| PUR | 20000831001 | 31/08/2003 | 10.95% GOI 2011 | | | | | | | | |
| PUR | 20000831002 | 31/08/2003 | 10.95% GOI 2011 | Rs20,000,000.00 | 97.98 | Rs547,500.00 | Rs20,143,500.00 | | 1 | Rs0.00 | SGL |
| PUR | 20000831003 | 31/08/2003 | 10.95% GOI 2011 | Rs1,200,000.00 | 97.9 | Rs32,850.00 | Rs1,207,650.00 | | 2 | Rs0.00 | SGL |
| SWP | 20000907001 | 07/09/2003 | 10.95% GOI 2011 | Rs5,000,000.00 | 97.8 | Rs1,36,875.00 | Rs5,026,875.00 | | 3 | Rs0.00 | SGL |
| PUR | 20000919059 | 19/09/2003 | 10.95% GOI 2011 | Rs25,000,000.00 | 98.8 | Rs0.00 | Rs25,000,000.00 | | 59 | Rs0.00 | SGL ToPhy |
| SWP | 20000923003 | 23/09/2003 | 10.95% GOI 2011 | Rs15,000,000.00 | 98.8 | Rs497,312.50 | Rs15,317,312.50 | | | Rs0.00 | SGL |
| SWP | 20000926001 | 26/09/2003 | 10.95% GOI 2011 | Rs15,000,000.00 | 98.8 | Rs0.00 | Rs15,000,000.00 | | | Rs0.00 | SGL ToPhy |
| SAL | 20000926004 | 26/09/2003 | 10.95% GOI 2011 | Rs200,000.00 | 98.8 | Rs0.00 | Rs200,000.00 | | | Rs0.00 | SGL ToPhy |
| PUR | 20001018001 | 18/10/2003 | 10.95% GOI 2011 | Rs25,000,000.00 | 100 | Rs882,083.33 | Rs25,882,083.33 | BY0772000006 | | Rs0.00 | Physical |
| PUR | 20001020002 | 20/10/2003 | 10.95% GOI 2011 | Rs4,000,000.00 | 97.25 | Rs1,67,900.00 | Rs4,037,900.00 | | 1 | Rs0.00 | SGL |
| SWP | 20001021003 | 21/10/2003 | 10.95% GOI 2011 | Rs5,000,000.00 | 97.2 | Rs212,916.67 | Rs5,072,916.67 | | 2 | Rs0.00 | SGL |
| SWP | 20001021004 | 21/10/2003 | 10.95% GOI 2011 | Rs5,000,000.00 | 97.2 | Rs0.00 | Rs5,000,000.00 | | | Rs0.00 | SGL ToPhy |
| SAL | 20001030001 | 30/10/2003 | 10.95% GOI 2011 | Rs5,000,000.00 | 100 | Rs0.00 | Rs5,000,000.00 | | | Rs0.00 | SGL ToPhy |
| SAL | 20001101002 | 01/11/2003 | 10.95% GOI 2011 | Rs15,200,000.00 | 100 | Rs693,500.00 | Rs15,893,500.00 | BY0772000007 | | Rs0.00 | Physical |
| SAL | 20001101003 | 01/11/2003 | 10.95% GOI 2011 | Rs10,000,000.00 | 100 | Rs439,291.67 | Rs10,439,291.67 | BY0772000007 | | Rs0.00 | Physical |

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(Rajan Kntdare)
Police Inspector,
EOW CB CID, Mumbai

21-32



V. Imp
letter about
delivery of
10.95% Govt 2011

HDFC Bank Ltd.,
Manekji Wadia building,
Nanik Morwani Marg,
Fort, Mumbai - 400 023.
Tel.: 270 1616.

Ref: Trsy-Ops-Fort / HomeTrade_Raghuvanshi Coop.

22.10.2002

Office of the
Sr. Inspector of Police,
General Branch, Crime Branch,
CID, Mumbai.

Kind Attention: PI Mr.Katare or PSI Mr.Khedkar

Dear Sir,

Sub :- Providing of details regarding 10.95% Govt. Stock 2011.

Ref :- C.R. No. 81/2002 registered against Home Trade Ltd. And others.

We refer to your letter O. W. No. 9151/U-1/GB/CB/CID/02 dated 27/09/2002 on the above subject. The details of certificates mentioned therein and brought out below are :

| Sr. No. | Book Debt Certificate No. | Enfaced At. | Amount | Dated |
|---------|---------------------------|-------------|-------------|------------|
| 1 | BY00023 | Mumbai | 25,00,000/- | 07/09/2000 |
| 2 | BY00024 | Mumbai | 25,00,000/- | 07/09/2000 |
| 3 | BY00025 | Mumbai | 25,00,000/- | 07/09/2000 |
| 4 | BY00026 | Mumbai | 25,00,000/- | 07/09/2000 |
| 5 | BY00027 | Mumbai | 25,00,000/- | 07/09/2000 |
| 6 | BY00028 | Mumbai | 25,00,000/- | 07/09/2000 |
| 7 | BY00031 | Mumbai | 25,00,000/- | 07/09/2000 |
| 8 | BY00032 | Mumbai | 25,00,000/- | 07/09/2000 |
| 9 | BY00033 | Mumbai | 25,00,000/- | 25/09/2000 |
| 10 | BY00034 | Mumbai | 25,00,000/- | 25/09/2000 |
| 11 | BY00035 | Mumbai | 25,00,000/- | 25/09/2000 |
| 12 | BY00036 | Mumbai | 25,00,000/- | 25/09/2000 |
| 13 | BY00037 | Mumbai | 25,00,000/- | 25/09/2000 |
| 14 | BY00038 | Mumbai | 25,00,000/- | 25/09/2000 |
| 15 | BY00041 | Mumbai | 25,00,000/- | 25/09/2000 |
| 16 | L. 00042 | Mumbai | 25,00,000/- | 25/09/2000 |


The normal process for withdrawal of Physical securities is as below:

1. Banks/Institutions/Primary Dealers are allowed to open the Subsidiary General Ledger (SGL) accounts with RBI. To facilitate the holding, operations, transactions of SLR securities by retail customers like Co-operative Bank,s Provident Funds, Trusts etc, RBI had made a

-2-

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(Signature)
Police Inspector,
EOW CB CID, Mumbai

provision of opening of Constituent SGL (CSGL) Account with SGL account holders like Banks, Institutions, Primary Delaers etc. These securities are held in the separate account named as HDFC Bank Ltd., Account - Constituent.

- 2. When the customers i.e. CSGL account holders would like to withdraw the securities, in physical form, from their CSGL account, they have to instruct their SGL account holder to withdraw the same from RBI and deliver to, either in their name or as per their instructions. The physical securities withdrawn from RBI from the CSGL Account will always be in the name of the SGL Account holder (like HDFC Bank Ltd. In this case)

In view of the above procedure & formalities, the physical securities referred above also were withdrawn, as per the instructions of Home Trade Ltd., from their Constituent SGL Account. Home Trade Ltd., had instructed our bank to execute these securities in favor of "The Raghuvanshi Co-Operative Bank Ltd." Accordingly, our bank had transferred these securities favoring Raghuvanshi Co-Operative Bank Ltd., in the capacity of SGL account holder.

In view of the above, we would like to inform you that,

- i) These Securities are not the purchases of HDFC Bank Ltd., but were the holdings of Home Trade Ltd. in their CSGL Account maintained by us with RBI.
- ii) The Securities were not sold by HDFC Bank Ltd. to The Raghuvanshi Co-Operative Bank Ltd., but were delivered to Home Trade Ltd. and on their instructions are in favour of "The Raghuvanshi Co-Operative Bank Ltd." Hence no payment is due and received by us for the same.

In case of further clarification, kindly let us know of the same. Kindly acknowledge receipt on the duplicate of this letter.

Thanking you.


Yours faithfully
For HDFC Bank LTD



Authorised signatory.

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TRUE COPY


Gajjan Kulkarni
Police Inspector,
EOW CB CID, Mumbai

For Reply refer to earlier letter

(533)



ORDER UNDER SECTION 91 OF Cr. P. C.

O.W. No-9151/U-I/GB/CB/CID/02.
Office of the,
Sr. Inspector of Police,
General Branch, Crime Branch,
C.I.D., Mumbai.
Date:-27.9.2002
Tel:- 262011 Ext 165, 124.

To,

The General Manger,
HDFC Bank Ltd.,
Manaji Wadia Building,
N. Motwani Marg,
Fort, Mumbai.

Ms. Deepali Subarch
HDFC BANK.
Kanta Mills. Lower level
Tel no: 4988484

Sub:- Providing of details regarding 10.95% Govt. Stock 2011.
Ref:- C.R. No. 81/2002 registered against Home trade Ltd and otrs.

Sir,

This branch is investigating the above referred case registered against the Directors of Home Trade Ltd., and others for cheating to Raghuvanshi co-operative Bank Ltd. to crores of rupees.


During the course of investigation, it is reported by Raghuvanshi Co-operative Bank that the securities of the following details were purchased by it from Home Trade Ltd.

10.95% CENT. GOVERNMENT STOCK,2011 DETAILS ARE AS FOLLOWS.

1. BOOK DEBT CRTIFICATE NO. BY00023 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
2. BOOK DEBT CRTIFICATE NO. BY00024 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
3. BOOK DEBT CRTIFICATE NO. BY00025 OF MUMBAI FOR Rs. 25,00,000/-
Date 07/09/2000.
4. BOOK DEBT CRTIFICATE NO. BY00026 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
5. BOOK DEBT CRTIFICATE NO. BY00027 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
6. BOOK DEBT CRTIFICATE NO. BY00028 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
7. BOOK DEBT CRTIFICATE NO. BY00031 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.
8. BOOK DEBT CRTIFICATE NO. BY00032 OF MUMBAI FOR Rs. 25,00,000/-
Dated 07/09/2000.

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(Rajan Kulkare)
Police Inspector,
EOW CB CID, Mumbai

9. BOOK DEBT CRTIFICATE NO. BY00033 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.
10. BOOK DEBT CRTIFICATE NO. BY00034 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.
11. BOOK DEBT CRTIFICATE NO. BY00035 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.
12. BOOK DEBT CRTIFICATE NO. BY00036 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.
13. BOOK DEBT CRTIFICATE NO. BY00037 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.
14. BOOK DEBT CRTIFICATE NO. BY00038 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.
15. BOOK DEBT CRTIFICATE NO. BY00041 OF MUMBAI FOR Rs. 25,00,000/-
Dated 23/10/2000.
16. BOOK DEBT CRTIFICATE NO. BY00042 OF MUMBAI FOR Rs. 25,00,000/-
Dated 25/09/2000.

The Raghuvanshi cooperative Bank also submitted to this office contract note in which trade date is 23/08/2000 and as per the bill of the said securities were sold for Rs. 4,00,62,000/- including interest from 30/05/2000 to 24/08/2000. The bank had also stated that it had received physical delivery of the said securities and submitted the copies of the securities. *by PCB.*

Upon perusal of the copies of securities it appears that first holder of the securities was HDFC bank and transfer form shows that the securities were sold by HDFC to Raghuvanshi co-operative Bank Ltd.

- Under the aforesaid circumstances, you are requested to inform this office in writing as to 1. Whether the above mentioned securities were purchased by HDFC ? if yes, when and from whom i.e. either from RBI or any other party.
2. Whether the said securities were sold by HDFC to Raghuvanshi Co-operative Bank ? or to any other party ? if yes, when these were sold and from whom the payment of sale was received. (give the details of payment received).

Therefore you are requested to depute the office of your bank, conversant with this matter with relevant documents and direct him to see PI Katare or PSI Khedkar of Unit-I (banking) immediately on receipt of this letter or on 28th of this month as the matter is very urgent.

Also provide copy of SGL AIC of the concerned dates.

Yours faithfully,

[Signature]
Sr. Inspector of Police,
GB., CB., CID., Mumbai.

TRUE COPY

[Signature]
(Rajeev Katdare)
Police Inspector
EOW CB CID, Mumbai.

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Date:-19/09/2002.

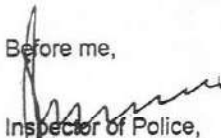
Statement of Shri. Laxman Marutirao Kokate H- 49 Occ- service, R/o. D- 501, Sankeshwar Hsg. Society, S.V. Road, Borivali (E), Mumbai-66 Tel:- (o) 2617026.

I am as above and residing at the above given address for the last 7 years along with my family. I have been working with Mumbai District Central Co-operative Bank Ltd., Mumbai from 1982. Presently I am attached with Fort Branch and working as Branch Manager from 1st February, 2002.

As per the letter from the Office of Sr. Police Inspector, GB CB CID., Mumbai, dated 16.9.2002, I submit herewith original Cheque no. 828909 for Rs. 5,40,49,208.33 in favour of Home Trade Ltd., issued by Raghuvanshi Co-operative Bank Ltd., honoured by us on 4.3.2002, along with a covering letter dated 19.09.2002 on the letter head of our Bank.


My statement recorded in English I read it and it is correct.

Before me,


Inspector of Police,
GB CB CID, Mumbai.

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TRUE COPY


(Rajan Kardare)
Police Inspector,
EOW CB CID, Mumbai

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MUMBAI BANK



THE MUMBAI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.

Office : Mumbai Bank Bhavan, 207, Dr. D. N. Road, Fort, Mumbai - 400 001. Telegram: MUMBAIBANK Tel.: 261 71 54 to 59 Fax: (022) 262 23 28 Post Box: 408

No MB/branch - fort/f - O/DUBk.2/2002-2003/1462

Dt: 19/9/02.

To,
The Sr. Inspector of Police,
General Branch, Crime branch,
CID Police Commissioner's Office,
Mahatma Phule Market,
Mumbai - 400 001.

Dear Sir,

Ref: Your letter No. 7924 dt. 16/9/02.

Sub: Regarding chq. No. 828909 for Rs.

54049208.33 dt. 4/3/2002.

With reference to above, we are handed over herewith original cheq. No. 828909 for Rs. 54049208.33 in fav. of Home Trade ud. issued by Raghuvanshi Coop. Bk. ud. honoured by us on 4/3/2002 with your representative Ms. Maruti Anand Misal P.N. 21727. Kindly return our original documents for our record after settlement.

Please acknowledge the same.

Yours faithfully,


BRANCH MANAGER
FORT BRANCH

Encl: chq. No.
828909 dt
Rs. 54049208.33/-

617026.19/02

TRUE COPY 19.09.2002

263
(Rajendra Kulkarni)
Police Inspector
EOW CR CID, Mumbai

ORDER UNDER SECTION 91 OF THE CRIMINAL PROCEDURE CODE

Very Urgent

O.W. No. 2617026/GB/U-I/ CB/ CID.
Office of the Sr. Inspector of Police,
General Branch, Crime Branch, CID.
Police Commissioner's Office Compound
Annex-1 Building, 2nd Floor,
Opp. Mahatma Phule Market,
Mumbai- 400001.
Tel:- 2620111 Ext:- 165

Date:- 16.09.2002
Crime No: 81/02

To,

The General Manager,
Mumbai Dist. Cent. Co-op Bank Ltd.,
Fort Branch,
Mumbai

Whereas information has been received by me from Spl. H. D. G. of, Co-op Dep. N.S.
against Home Directors of Home Trade Ltd & Raghuvanshi Co-op Bank Ltd
in the office of commissioner of Police, Greater Bombay, Bombay and I consider that the
production of documents mentioned below believed to be in your possession or power, is
necessary or desirable for the purpose of my investigation into the case.

I do hereby order and require you to attend and produce the said documents before
PI/API/PSI Katase/Kedkar at 11.00 a.m. on 17.09.2002 or within two days
of the receipts of this letter in the office mentioned above.

List of Documents in Original (Original)
Cheque No. 525909 dtd 4/3/02
for Rs. 5,40,49,208.33 issued
by Raghuvanshi Co-op Bank
Ltd. in favour of M/s.
Home Trade Ltd.

Given under my hand and seal this
Day of 16/09/2002

Bull
Senior Inspector of Police,
General Branch, Crime Branch,
C.I.D., Mumbai



Please give original
as it is in view of law
is must.

Bull
19.09.2002

2617026

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TRUE COPY

e
(Hajan Kudare)
Police Inspector,
EOW CB CID, Mumbai

Original - For H/W

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Are Payee

455 (O/D) URB

4.3.2002 120

Payments Home Trade Ltd.

रुपये *Rs. 54,833* *Two hundred eighty three thousand* या धारक को *Rs. 54,833*
two hundred eighty three thousand अदा करें

| | | | | | | | |
|-------------------|------|------------|----|------------|----|------------|----|
| चक्र नं
Ac No. | No 2 | वर्ष
Yr | -- | महि
Mth | 11 | दिन
Day | 15 |
|-------------------|------|------------|----|------------|----|------------|----|

RS. 54049208.33

Sample Copy - 242-4329-741052

मुंबई जिल्हा पंचायती सहकारी बँक लि.
फोर्ट शाखा, मुंबई

Raghuvanshi Co-operative Bank Ltd.

THE MUMBAI DISTRICT CENTRAL CO-OP BANK LTD.
Fort Branch, Mumbai-400 001 A/FOR

General Manager
Chief Accountant
Law Officer

Chairman
Director

B 28909 4000680161

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TRUE COPY

(Signature)
(Rajni Kulkarni)
Patrol Inspector,
EDW CH CID, Mumbai

September 2002

Sr. Inspector of Police
G.B. CB. CID Mumbai
Police Commissioner's Office Compound,
Annex - I Building, 2nd floor,
Opp. Mahatma Phule Market,
Mumbai.

Sub: Providing of Document and details in respect of Receipt of amount of Rs. 70.00 Lacs from M/s. Home Trade.

Ref: C.R. No. 81/2002 against Directors of Home Trade Ltd.

Dear Sir,

Please refer to your letter dated 4/9/2002 received by fax. Vide which you have desired the reasons for receipt of Rs. 70.00 Lacs from M/s. Home Trade Ltd.

We advise in this connection that M/s. Home Trade Ltd., had requested some urgent business accommodation for Rs. 80.00 Lacs which we had given to them on 26/02/2002 as follows:-

Cheque No. 261512 Rs. 22,00,000/- drawn on ABN Amro Bank.

Cheque No. 809889 Rs. 58,00,000/- drawn on Citi Bank

A Sum of Rs. 70.00 Lacs was refunded to us by M/s Home Trade Ltd., on 6/03/2002 vide their Cheque No. 32358 drawn on Citi Bank Ltd. against our advance of Rs. 80.00 Lacs & Rs. 10.00 Lacs are still outstanding from them.

We shall like to advise additionally that M/s. Home Trade Ltd., had entered into a deal with us for the purchase of 11.83% CGOI, 2014 Security for face value Rs. 7.00 Lacs at the rate of Rs. 127 per Rs. 100. Accordingly we have paid a sum of Rs. 9,05,562/- vide our Cheque No. 984948 dated 24/1/2002 drawn on HDFC Bank Ltd. But Home Trade Ltd., despite our repeated request neither given the aforesaid 11.83% CGOI, 2014 Security nor refunded this amount of Rs. 9,05,562/- which may kindly be noted for your information and necessary action. We are enclosing contract note duly signed by M/s Home Trade Limited alongwith the copy of the account for the period 01.01.2002 to 31.03.2002

We had tried to lodge F.I.R. in Delhi which was not registered by Delhi police on pretext that jurisdiction of the same lies with Maharashtra Police. We Request that this letter may be taken as an F.I.R. Also against Home Trade for necessary action.

Thanking you.

Yours faithfully,

For PIONEER SECURITIES PVT LTD.

(AUTHORISED SIGNATORY)

TRUE COPY

268
(Rajan Kaldare)
Police Inspector,
EDW CB CID, Mumbai

Portfolio Statement

PIIONEER SECURITIES LTD
308 SKIPPER CORNER, 88 NEHRU PLACE
NEW DELHI
DELHI - 110019

Customer Roln No : 9617
Statement Period : Feb 25,2002 to Mar 01,2002

Current Account

Account Number 8103477599(INR)

| Date | Description | Deposit | Withdrawal | Balance |
|-------------|---|----------------|----------------|------------------|
| Feb 23,2002 | Opening Balance | | | 21,53,294.04Cr |
| Feb 23,2002 | CHEQUE PAID
Reference: 261507 | | 3,50,000.00 | 18,03,294.04Cr |
| Feb 23,2002 | CHEQUE PAID
Reference: 261509 | | 50,000.00 | 17,53,294.04Cr |
| Feb 23,2002 | CHQ PAID
Reference: 261510 | | 1,00,000.00 | 16,53,294.04Cr |
| Feb 25,2002 | BY INST 373517 : CHEQUE DEPOSIT | 12,400.00 | | 16,65,694.04Cr |
| 25,2002 | BY INST 161876 : CHEQUE DEPOSIT | 1,00,000.00 | | 17,65,694.04Cr |
| 25,2002 | BY INST 590147 : CHEQUE DEPOSIT | 47,000.00 | | 18,12,694.04Cr |
| Feb 25,2002 | BY INST 705863 : CHEQUE DEPOSIT | 3,66,337.69 | | 21,79,031.73Cr |
| Feb 25,2002 | INWARD CLEARING
Reference: 261432 | | 263.00 | 21,78,768.73Cr |
| Feb 25,2002 | INWARD CLEARING
Reference: 261396 | | 33,397.00 | 21,45,371.73Cr |
| Feb 25,2002 | INWARD CLEARING
Reference: 261505 | | 18,217.74 | 21,27,153.99Cr |
| Feb 25,2002 | INWARD CLEARING
Reference: 261495 | | 45,720.00 | 20,81,433.99Cr |
| Feb 26,2002 | BY INST 621041 : CHEQUE DEPOSIT | 3,48,272.00 | | 24,29,705.99Cr |
| Feb 26,2002 | BY INST 255025 : CHEQUE DEPOSIT | 2,000.00 | | 24,31,705.99Cr |
| Feb 26,2002 | T/F TO 119519
Reference: 261512 | | 22,00,000.00 | 2,31,705.99Cr |
| Feb 26,2002 | INWARD CLEARING
Reference: 261511 | | 7,500.00 | 2,24,205.99Cr |
| Feb 26,2002 | INWARD CLEARING
Reference: 261503 | | 6,093.84 | 2,18,112.15Cr |
| Feb 27,2002 | BY INST 721378 : CHEQUE DEPOSIT | 3,000.00 | | 2,21,112.15Cr |
| Feb 27,2002 | BY INST 14919 : CHEQUE DEPOSIT | 52,29,006.00 | | 54,50,118.15Cr |
| Feb 27,2002 | BY INST 11372 : CHEQUE DEPOSIT | 50,76,335.00 | | 1,05,26,453.15Cr |
| Feb 27,2002 | BY INST 588899 : CHEQUE DEPOSIT | 1,00,00,000.00 | | 2,05,26,453.15Cr |
| Feb 27,2002 | BY INST 741462 : CHEQUE DEPOSIT | 22,90,724.00 | | 2,28,17,177.15Cr |
| Feb 28,2002 | T/F TO 200026
Reference: 261524 | | 20,000.00 | 2,27,97,177.15Cr |
| Feb 28,2002 | T/F TO 581540
Reference: 261528 | | 16,61,976.02 | 2,11,35,201.13Cr |
| Feb 28,2002 | BY INST 561440 : CHEQUE DEPOSIT | 50,77,603.00 | | 2,62,12,804.13Cr |
| Feb 28,2002 | HIGH VALUE- INWARD CLG
Reference: 261530 | | 2,01,80,410.96 | 60,32,393.17Cr |

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Please examine this statement and advise us of any discrepancies within 15 days of receiving this statement. Otherwise your account will be considered correct and conclusive.

TRUE COPY

(Rajan Nandure)
Police Inspector.

EOW CR CID, Mumbai

Portfolio Statement

PIONEER SECURITIES LTD
 308 SHIPPER CORNER, 88 NEHRU PLACE
 NEW DELHI
 DELHI - 110019

Customer Refn No : 9617
 Statement Period : Mar 02,2002 to Mar 08,2002

Current Account Account Number 8103477599(INR)

| Date | Description | Deposit | Withdrawal | Balance |
|-------------|---|--------------|--------------|----------------|
| Mar 2,2002 | Opening Balance | | | 9,22,778.84Cr |
| Mar 12,2002 | T/F TO 200026 | | 2,00,000.00 | 7,22,778.84Cr |
| Mar 01,2002 | Reference: 261533
BY INST 961155 : CHEQUE DEPOSIT | 5,472.00 | | 7,28,250.84Cr |
| Mar 01,2002 | INWARD CLEARING | | 10,617.00 | 7,17,633.84Cr |
| Mar 02,2002 | Reference: 983134
INWARD CLEARING | | 14,135.00 | 7,03,498.84Cr |
| Mar 04,2002 | Reference: 261506
CC FYG REGISTRAR | | 1,500.00 | 7,01,998.84Cr |
| Mar 04,2002 | BY INST 72376 : HV CHECK DEPOSIT | 3,22,544.00 | | 10,24,542.84Cr |
| Mar 04,2002 | BY INST 151800 : HV CHECK DEPOSIT | 8,74,229.00 | | 18,98,771.84Cr |
| Mar 05,2002 | HIGH VALUE- INWARD CLG | | 13,24,530.56 | 5,74,241.28Cr |
| Mar 05,2002 | Reference: 261537
INWARD CLEARING | | 5,000.00 | 5,69,241.28Cr |
| Mar 06,2002 | Reference: 603383
BY INST 32358 : HV CHECK DEPOSIT | 70,00,000.00 | | 75,69,241.28Cr |
| Mar 06,2002 | CASH DEPOSIT | 2,00,000.00 | | 77,69,241.28Cr |
| Mar 06,2002 | CHQ PD | | 3,00,000.00 | 74,69,241.28Cr |
| Mar 06,2002 | Reference: 261545
INWARD CLEARING | | 3,000.00 | 74,66,241.28Cr |
| Mar 06,2002 | Reference: 261535
INWARD CLEARING | | 2,50,000.00 | 72,16,241.28Cr |
| Mar 06,2002 | Reference: 261534
INWARD CLEARING | | 5,000.00 | 72,11,241.28Cr |
| Mar 06,2002 | Reference: 603372
INWARD CLEARING | | 5,000.00 | 72,06,241.28Cr |
| Mar 06,2002 | Reference: 603361
INWARD CLEARING | | 6,000.00 | 72,00,241.28Cr |
| Mar 06,2002 | Reference: 496124
INWARD CLEARING | | 10,000.00 | 71,90,241.28Cr |
| Mar 07,2002 | Reference: 496112
BY INST 400531 : CHEQUE DEPOSIT | 5,39,252.00 | | 77,29,493.28Cr |
| Mar 07,2002 | BY INST 249248 : CHEQUE DEPOSIT | 18,600.00 | | 77,48,093.28Cr |
| Mar 07,2002 | BY INST 743836 : HV CHECK DEPOSIT | 1,26,845.00 | | 78,74,938.28Cr |
| Mar 07,2002 | BY INST 110037 : HV CHECK DEPOSIT | 3,66,250.00 | | 82,41,188.28Cr |
| Mar 07,2002 | T/F FRM 100026 | 50,000.00 | | 82,91,188.28Cr |
| Mar 07,2002 | CASH DEPOSIT | 3,00,000.00 | | 85,91,188.28Cr |
| Mar 07,2002 | HIGH VALUE- INWARD CLG
Reference: 261548 | | 44,00,000.00 | 41,91,188.28Cr |

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Please examine this statement and advise us of any discrepancies within 15 days of receiving this statement. Otherwise your account will be considered correct and conclusive.

Number of folios added has been registered as per account holder's instructions.

TRUE COPY

(Signature)
 (Rajni Patil) Sd/-
 Regional Inspector,
 EOW CRD, Mumbai

Statement of Account

Pioneer Securities Private Ltd CURRENT ACCOUNT NO : 0-433792-227
Statement for the period February 1, 2002 to February 28, 2002

| Date | Transaction Details | Decrease | Increase | Balance |
|-----------|--|-------------|-------------|-------------|
| | OPENING BALANCE | | | 279052.79 |
| 01-Feb-02 | Check No. 680979 paid TO CLW I P LTD | 49000.00 | | |
| | Check No. 680980 paid TO CLW I P LTD | 385.00 | | |
| | Check deposited. MAIL DEPOSIT-48 HOURS HOLD : 002259 CAN | | 31342.00 | 261009.79 |
| | CAN | | | |
| 04-Feb-02 | Check No. 680987 paid TO CLG | 50000.00 | | 211009.79 |
| | CHQ BOOK CHRG | 50.00 | | 210959.79 |
| | Effective Date : 05Feb02 | | | |
| 19-Feb-02 | Check deposited. MAIL DEPOSIT-48 HOURS HOLD : 924005 CBI | | 171225.00 | 382184.79 |
| | NEHRU PLACE (NHP) | | | |
| 21-Feb-02 | Check deposited. MAIL DEPOSIT-48 HOURS HOLD : 225072 SYN | | 211637.00 | |
| | NEHRU PLACE (NHP) | | | |
| | Check deposited. MAIL DEPOSIT-48 HOURS HOLD : 225038 SYN | | 171225.00 | 765046.79 |
| | NEHRU PLACE (NHP) | | | |
| 22-Feb-02 | CHEQUE PAID : KHANOMALA SECURITIES | 573948.96 | | 191097.83 |
| 23-Feb-02 | Check No. 809887 encashed | 100000.00 | | |
| | Check deposited. HIGH VALUE : 997989 SBI | | 31781096.00 | 31872193.83 |
| | GROUP BRCH | | | |
| 26-Feb-02 | Check No. 645953 Paid | 21094520.55 | | |
| | AT HYD | | | |
| | TT No. 9359225 Favouring HOKE TRADE LTD | 5800000.00 | | |
| | Payable at BOMBAY | | | |
| | CHEQUE PAID : PIONEER SECURITIES | 3500000.00 | | |
| | Check No. 645954 Paid | 1000000.00 | | |
| | AT BOM | | | |

Incorporated with limited liability in the U.S.A.

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TRUE COPY

(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai



Home Trade Ltd.
 Tower 4, 5th Floor, International
 Infotech Park, Navi Mumbai - 400 703
 Tel: 91 22 281 2444, 701 2550, Fax: 91 22 781 2548

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

To,
PIONEER SECURITIES LTD
 308, SKIPPER CORNER
 88, DR. NEHRU PLACE
 NEW-DELHI PIN: 19
 Code No. :

CONTRACT NO. 2002 - 2,001/000 15,703
Trade Date : 23/01/2002
 Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

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

| Securities SOLD TO you | | PIONEER SECURITIES LTD | | Delivery/Clearing | | Securities BOUGHT FROM you | | Delivery/Clearing | |
|------------------------|------------------|------------------------|-------------------|-------------------|----------|----------------------------|--|-------------------|--|
| Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. | Quantity F.V. Rs. | KIND OF SECURITY | Rate Rs. | | | | |
| 700,000.00 | 11.83 % CG 2014 | 127.00 | 0.00 | | 0.00 | | | | |

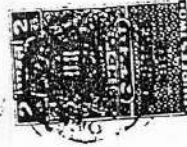
This Contract is made subject to the Rules, Bye-Laws and Regulations and usages of The Stock Exchange, Pune.

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

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

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

The provisions printed overleaf form a part of the Contract.



Yours faithfully,

[Signature]

For Home Trade Ltd.

Members(s) of Pune Stock Exchange Ltd. Pune

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TRUE COPY

[Signature]
 (Rajen Kudare)
 Police Inspector,
 EOWCID, Mumbai

Reference to Arbitration

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

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

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

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

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

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

All dealing, transactions and contracts which are subject to the Rules, Bye-laws and Regulations of the Exchange and every arbitration agreement to which the Rules, Bye-laws and Regulation of the Exchange apply shall be deemed in all respects to be subject to the Rules, Bye-laws and Regulations of the exchange and shall be deemed to have submitted to the jurisdiction of the Courts in Pune for the purpose of giving effect to the Rules, Bye-laws and Regulations of the Exchange.

| | | | | |
|-----------------|----------|-------------|----------------|--------|
| TRF Agent | Address | Phone No. | Contact Person | Remark |
| Sec. No. for PF | for Bank | for Company | for Individual | |

TRUE COPY
(Raj) Kulkarni
Police Inspector
BOW CB CID, Mumbai



PIONEER SECURITIES PVT. LTD.
INVESTMENT & FINANCIAL CONSULTANTS

By Fax : 6194729

September 26, 2002

Sr. Inspector of Police
General Branch, Crime Branch,
CID - Mumbai.

Kind Attn: Investigating Officers
PSI Khedkar and
PI Katdare

Sub.: Providing of Documents & Details in respect of receipt of Amount of
Rs. 70.00 Lacs from M/s Home Trade Ltd.

Dear Sir,

Please refer to your letter No. O.W. NO. 9131/U-1/GB/CB/CID/02 dated 25/9/2002 received by fax today in connection with the aforesaid matter. You have desired further information in continuation to our letter dated 17/09/02. The information required is given below in the same serial order:-

1. There was no security provided to us by Home Trade Ltd., for Rs. 80,00,000/- which was advanced to them as urgent business accommodation. M/s. Home Trade Ltd., returned to us only Rs. 70,00,000/- leaving a balance of Rs. 10,00,000/- still payable by them to us.
2. Mr. Arvind Ray Dealer used to deal with us on behalf of M/s. Home Trade Ltd.
3. M/s. Home Trade Ltd., entered transaction of Sale/Purchase of security with turnover of Rs. 27.00 Crores . The last transaction was for Sale of 11.83% GOI 2014 Security for which we paid Rs. 9,05,562/- and contract note for the same has already been provided to you.

Security. Mr. Arvind Ray used to deal on behalf of M/s. Home Trade Ltd., with us in

TR-225/B/02 PI Katdare

Serial-1/PSI Khedkar AD.
for inform. a. n. d.

Thanking you,

Yours faithfully,
For PIONEER SECURITIES PVT. LTD.,

(AUTHORISED SIGNATORY)

RECEIVED
DATE: 26/09/02
BY: PI Katdare
IN NO. 6124/100/02

REGD. OFFICE : 308, Skipper Corner, 88, Nehru Place, New Delhi -110019
Tel. : (EPABX) 8619691, (DIRECT) 6483067, 6427708 (OPERATIONS) 8619690 FAX : 6465767
E-mail : pioneers@nda.vsnl.net.in

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TRUE COPY

(Rajesh Katdare)
Police Inspector,
BOW CB CID, Mumbai



PIONEER SECURITIES PVT. LTD.
INVESTMENT & FINANCIAL CONSULTANTS

October 8, 2002

Sr. Inspector of Police
GB, CB, CID Mumbai
Office of the Commissioner of Police,
Greater Mumbai, Opp. Crawford Market,
General Branch, Crime Branch,
CID-Mumbai.

Ref. C.R. No. 81/2002 against Directors of Home Trade Ltd.,
Investigating Officers PSI Khedkar and PI Katdare
Our Letter dated 17/9/02 and 26/9/02

Dear Sir,

Please refer to your letter dated 5/10/2002 regarding the above mentioned matter. We have already replied/supplied the required information vide our aforesaid letters. We have been now advised to depute an officer of our Company along with the necessary papers.

We advise in this connection that necessary papers are being collected and it will take some time to depute our Officer.

We therefore request you to please advise us the fresh date after a week time, so that we may depute our Officer.

Thanking you.

Yours faithfully,
For PIONEER SECURITIES PVT. LTD.,

(AUTHORISED SIGNATORY)

TR-235/B/2002

En. PI Khedkar / PI Katdare
for information & n.d.

एम्प्लॉयमेंट एन्ड प्रोमोशन विभाग
महाराष्ट्र राज्य सरकार
मुंबई
17/10/02

REGD. OFFICE : 308, Skipper Corner, 88, Nehru Place, New Delhi -110019
Tel. : (EPABX) 8619691, (DIRECT) 6483067, 6427708 (OPERATIONS) 8619690 FAX : 6465767
E-mail : pioneers@nda.vsnl.net.in

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TRUE COPY

(Rajni Katdare)
Police Inspector,
BOW CH CID, Mumbai



CS 6/02

PIONEER SECURITIES PVT. LTD.
INVESTMENT & FINANCIAL CONSULTANTS

October, 24 2002

To,

Sr Inspector of Police
Office of the Commissioner of Police
Greater Mumbai, opp Crawford Mkt.
General Branch, Crime Branch
CID Mumbai.


Re. C.R. No. 81/2002 against Directors
of Home Trade Ltd.

Investigating Officers - PSI, Khedkar
PS. Kaldare.

We have sent the enclosed letter
dated 19.10.2002 by courier on 19.10.02 but
was refused for acceptance in your office.

We are now enclosing this letter again
and sending to you by SPEED POST for necessary
action. TR-254/B/02 Sr PSI, Chit-E/PS Kaldare

Yours Faithfully,


(Authorized Signatory)

for PCA


RECORDED &
INDEXED

28/10

DW/NO-6729 / DT/02/02

REGD. OFFICE : 308, Skipper Corner, 88, Nehru Place, New Delhi -110019
Tel. : (EPABX) 6619691, (DIRECT) 6483067, 6427708 (OPERATIONS) 8619690 FAX : 6465767
E-mail : pioneers@nda.vsnl.net.in

TRUE COPY


(Rajan Kaldare)
Police Inspector,
EDW CB CID, Mumbai

275



1566
PIONEER SECURITIES PVT. LTD.
INVESTMENT & FINANCIAL CONSULTANTS

October 19, 2002

Sr. Inspector of Police
Office of the Commissioner of Police,
Greater Mumbai, Opp. Crawford Market,
General Branch, Crime Branch,
CID-Mumbai.

Ref. C.R. No. 81/2002 against Directors of Home Trade Ltd.,
Investigating Officers PSI Khedkar and PI Katdare
Our Letter dated 17/9/02 and 26/9/02

Dear Sir,

Please refer to your letter dated 18/10/2002 which you have faxed on our
Fax No. 6465767. But the letter was incomplete received by fax as per the photocopy
enclosed.

You are requested to please send us the complete letter by post to enable
us to reply.

Thanking you,

Yours faithfully,
For PIONEER SECURITIES PVT. LTD.,

(AUTHORISED SIGNATORY)

REGD. OFFICE : 308, Skipper Corner, 88, Nehru Place, New Delhi -110019
Tel. : (EPABX) 8619691, (DIRECT) 6483067, 6427708 (OPERATIONS) 8619690 FAX : 6465767
E-mail : pioneers@nda.vsnl.net.in

TRUE COPY

(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai

276

567

ORDER UNDER SECTION 160 & 91 OF Cr. P. C.

O.W. No. ~~2577~~ 70-L/GB/CB/CID/02.
Office of the,
Sr. Inspector of Police,
Office of the commissioner of Police,
Greater Mumbai, Opp. Crawford Market,
General Branch, Crime Branch,
C.I.D., Mumbai.
Date:- 18/10/2002
Tel:- 262011 Exr 165, 124.

To,

The General Manger,
Pioneer securities Pvt. Ltd.,
308, Skipper corner,
88, Neharu Palace,
New Delhi. Tel:- 6483067 fax:- 6217313. 6465767.

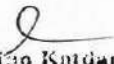
Sub:- Providing of documents and details in respect of Receipt
Amount of Rs. 70 lacs from Home Trade Ltd.

Ref:- C.R. No. 81/2002 against Directors of Home Trade Ltd.

1. This office letter dated 4.9.2002, (investigating officers. PSI
Khedkar and PI Katdare for contact)
2. Your letter dated 17/09/2002 & 26/09/2002 & 08/10/2002.

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TRUE COPY


(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai



The Panchseel Mercantile Co-op. Bank Ltd.

Belgium Tower, Silver Plaza Complex, Niranjan Mill Compound,
Ring Road, SURAT - 395 003.

Reg. No. SE 5042 - 1973

7427795 / 7427690

કોષ આકૃષ્ટ :

૦૧૪

ધી પંચશીલ મર્કન્ટાઇલ કો-ઓ. બેંક લિ.

બેલ્જિયમ ટાવર, સીલ્વર પ્લાઝા કોમ્પ્લેક્સ, નીરંજન મીલ કમ્પાઉન્ડ,
રિંગ રોડ, સુરત - ૩૯૫ ૦૦૩.

રજી. નં. સે ૫૦૪૨ - ૧૯૭૩

ચેરમેન :

શ્રી ફકીરભાઈ સી. ચૌહાણ

મેનેજિંગ ડિરેક્ટર :

શ્રી રણજીતભાઈ એમ. ગીલીટવાલા

Date :- October 5, 2002

To,
The Sr. Inspector of Police,
General Branch, Crime Branch,
Police Commissioner's Office Compound,
Opp. Crawford Market, C.I.D.,
MUMBAI.

Sub :- Providing of details regarding receipt of amount
From Home Trade Ltd.

Ref :- Your Fax Letter No. 9352/U-I/GB/CID/02.
Dtd. 05.10.2002.

recharge: Dear Sir,
3/3/00.

paid on

29/8/00

With reference to the above, we have to inform you as under

- (i) Yes our Bank received physical delivery of the securities from HTL, very late. (On 18.08.2000 for Rs. 2,00,00,000/- On 19.09.2000 for Rs. 1,00,00,000/- xerox enclose)
- (ii) The securities were handed over to Reserve Bank of India afterwards hence the interest was not paid by Reserve Bank of India (Generally, in one month (30-31 days) advance on which interest becomes due, the securities must be handed over to Reserve Bank of India for transfer), In our case it was transferred afterwards.

Thanking you,

Yours faithfully,



THE PANCHSEEL M CO-OP BANK LTD
SURAT
Police Inspector
CRIME BRANCH, MUMBAI

278

G.L. 123

0000000



भारत सरकार
GOVERNMENT OF INDIA
INScribed STOCK
OF THE
NINE AND A HALF PER CENT LOAN, 2008



7013

भारत सरकार द्वारा जारी की गई है
for Rs. 1000000

20 फरवरी, 2008 को प्रतिय
REPAYABLE ON THE 20th DAY OF FEBRUARY, 2008.

भारत विकास ऋण बैंक
Development Credit Bank

एक करोड़ रुपये
One Crore Only

Nine and a half per cent Loan, 2008
Nine and a half per cent per annum

Public Debt Office
GOVERNMENT OF INDIA

Governor, Reserve Bank of India



for Chief General Manager

INDIA SECURITY PRESS
For Rules relating to Inscribed Stock please see reverse of the Certificate

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THANKS
e
FOR THE...
BY...

rules regarding Inscribed Stock (Book Debt) of the Govt. of India Loans registered at the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar.

1. Stock Certificates are not negotiable instruments and transfers must be effected by deed. Such transfers are free of stamp duty.
2. A separate blank transfer form for each Certificate may be used for the purpose. It must be executed by the proprietor or his attorney and in the latter case it must be supported by a power of sale, properly stamped.
3. In the case of sale the Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the Stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.
4. No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 2½ paise per cent with a maximum of Rs 1/- is payable on each new Certificate issued in respect of sub-division.
5. Stock may be transferred between Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be entered.
6. Interest on Stock is paid on warrants issued by the Public Debt Office, without previous tender of the Stock Certificate and payable at the local office of the Reserve Bank of India at Mumbai, Calcutta, New Delhi, Madras, Bangalore, Nagpur, Kanpur, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrants will be issued on the presentation of the Stock Certificate, to be countersigned by the Public Debt Office, to any branch of the Reserve Bank of India or to any branch of the State Bank of India or to any branch of the Reserve Bank of India or to any branch of the State Bank of India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charge.
7. On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office (Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram, and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned to a recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).
8. The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of interest warrants one month before the date on which interest is due. Any Stock received subsequent to the closing day will be transferred "ex-warrant."
9. Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions given therein will be acted upon. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible, but the Public Debt Office will not undertake to post them the day before the warrant is payable.
10. Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When any such notification (which must contain particulars of the loan, number and amount of Stock Certificate) reaches the Public Debt Office less than three clear days before the interest is due, the Public Debt Office cannot undertake to record it until after the payment of such interest.

MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager or Asst. Gen. Manager |
|-------------------------------------|------------------|-------------------------------------|----------|--|
| 107-1
T.D.
No
1841
2000 | 15 SEPT 2000 | THE TRADE LTD | | |
| 107-1
916 | 6 OCT 2000 | Panchsheel Mer
Credit Co of Bank | | |
| | | | | |
| | | | | |
| | | | | |

THIS COPY
FOR THE RECORD
MUMBAI

S. G. 12-2007

5000000

Home Trade Ltd



भारत सरकार
GOVERNMENT OF INDIA

INScribed STOCK
OF THE
NINE AND A HALF PER CENT. LOAN, 2008

BOOK SERIAL NO. 510023207 of Mumbai

for Rs. 50,00,000/-

20 फरवरी, 2008 को प्रतिदेय

REPAYABLE ON THE 20th DAY OF FEBRUARY, 2008

is the registered proprietor of Rupees Fifty Lakhs Only

Government Stock of the Nine-and-a-half per cent. Loan, 2008
which will bear interest at Nine-and-a-half per cent. per annum,
payable half-yearly from the 20th 02 2008

Bhuvan Jalan
CHIEF EXECUTIVE OFFICER



For Rules regarding Inscribed Stock please see reverse of the Certificate

5000000

8 000 371 007

280

TRUE COPY

l
Deputy (Executive)
Police Inspector
EOw C6 CID, Mumbai

Rules regarding Inscribed Stock (Govt. Debt) of the Govt. of India Loans registered at the Public Debt Office, Reserve Bank of India (Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar).

1. A separate blank transfer form for each certificate may be used for the purpose of the transfer of the stock to any other person, and in the same case, it may be supported by a power of sale, properly stamped.
2. In the case of sale this Certificate must be surrendered either at the Public Debt Office or at the treasury where interest is payable. Where a portion only of the stock is transferred, the purchaser will receive a Certificate for the amount transferred and the transferor a new Certificate for the balance.
3. No fee is charged on the issue of Stock Certificate, except in cases of re-issuance. A fee of Rs. 100/- is payable on the issue of a new Certificate issued in respect of the dividend of Rs. 100/- or more.
4. Stock may be transferred at Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose office it is desired to be transferred.
5. Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local office of the Reserve Bank of India (Mumbai, Calcutta, New Delhi, Madras, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar). The warrant will, at the request of the holder of the Stock Certificate, be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.
6. On the day before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office (Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar) to the proprietor at his registered address or if a written request to that effect has been filed at the Public Debt Office concerned to a Recognised Bank or Agent. (The written request mentioned above must be made in the prescribed form, copies of which may be obtained from the Public Debt Office).
7. The books of the Public Debt Office relating to Stock will be closed for balancing and preparation of interest warrants one month before the date on which interest is due. Stock tendered subsequent to the closing day will be transferred "ex-warrant".
8. Request Forms must reach the Public Debt Office before the day on which the books are due to be closed. The instructions give therein will be seen upon application. If Request Forms are not lodged in time, the warrant will be forwarded as soon as possible from the Public Debt Office, but no undertaking to post them the day before the warrant is payable.
9. Any change in the address of the proprietor to whom the warrants are sent should be notified at once to the Public Debt Office. When the change of address is notified, particulars of the new number and amount of Stock Certificate registered at the Public Debt Office should be furnished. The Public Debt Office will then issue a new warrant to the new address.

MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager or Asst. Gen. Manager |
|------------|------------------|--|----------|--|
| 1442
96 | 16 Oct 2000 | The Panchsheel Mercantile Co of Bank Ltd | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

Signature of the Manager or Asst. Gen. Manager

Rules regarding transfer of Stock Certificates of the Government of India issued by the Public Debt Office, Reserve Bank of India, Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Thiruvananthapuram and Bhubaneswar are as follows:

1. Stock Certificates are transferable and transferees are free of stamp duty.
2. A Reserve Bank transfer of Stock Certificate may be made for the purpose of purchase by the holder of the stock and in the absence of such purchase by a power of attorney or otherwise.
3. In the case of sale the Certificate must be transferred either at the Public Debt Office or the Treasury where interest is payable. If the portion of the Stock transferred, the purchaser will receive the Certificate for the amount transferred and the transferor a new Certificate for the balance.
4. No fee is charged on the issue of Stock Certificates except in cases of sub-division. A fee of 25 paise per cent with a maximum of Rs. 1/- is payable on each new Stock Certificate issued in respect of sub-division.
5. Stock may be transferred between Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar by surrender of the Stock Certificate at the Public Debt Office to whose books it is desired to be transferred.
6. Interest on Stock is paid on warrants issued by the Public Debt Office without previous tender of the Stock Certificate and payable at the local office of the Reserve Bank of India, Mumbai, Calcutta, New Delhi, Madras, Bangalore, Nagpur, Kanpur, Patna, Jaipur, Ahmedabad, Hyderabad, Guwahati, Thiruvananthapuram and Bhubaneswar. The warrant will, at the request of the holder of the Stock Certificate, be preferred in writing to the Public Debt Office, be made payable at any other office of the Reserve Bank of India or at any branch of the State Bank of India or its Associates conducting treasury business or at any treasury or sub-treasury in India. If the holder so desires, interest will also be remitted by Money Order after deducting the commission charges.
7. Ten days before the due date of payment of interest, warrants will be sent out by post from the Public Debt Office, Mumbai, Calcutta, New Delhi, Madras, Bangalore, Patna, Hyderabad, Nagpur, Kanpur, Jaipur, Ahmedabad, Guwahati, Thiruvananthapuram and Bhubaneswar to the proprietor at his registered address or if written request to that effect has been filed at the Public Debt Office, to the registered Bank or Agency. The written request and the request form must be made in duplicate and one copy must be retained by the Public Debt Office. The request form must be made in duplicate and one copy must be retained by the Public Debt Office. The request form must be made in duplicate and one copy must be retained by the Public Debt Office.
8. The date of the maturity of the Stock will be closed on the day of the issue of the warrants and one month before the date of maturity of the Stock.
9. Request Form must be sent to the Public Debt Office before the day on which the Stock is due to be issued. The instructions of the Office will be sent upon receipt of the Request Form and not before. The Request Form will be forwarded as soon as possible to the Public Debt Office and the transfer to post them the day before the warrants are payable.
10. Any change in the address of the proprietor to whom the warrants are sent should be notified in duplicate to the Public Debt Office. When any such notification (which must contain particulars of the loan number and amount of Stock Certificate) reaches the Public Debt Office less than three days before the interest is due, the Public Debt Office cannot undertake to record it until after the payment of the interest is due.

MEMORANDUM OF TRANSFERS

| Number | Date of transfer | Name(s) of Transferee(s) | Initials | Signature of Manager / Asst. Gen. Manager |
|-------------|------------------|--|----------|---|
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200 | 6 OCT 1900 | Two Panchsheel Men-
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Cred. | | |
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PUBLIC DEBT OFFICE
 NEW DELHI

S.G.L. 2007

5000000



भारत सरकार
GOVERNMENT OF INDIA
2007
UNSCRIBED SLIP

भारत सरकार द्वारा जारी किया गया
GOVERNMENT GUARANTEE CERTIFICATE

for Rs. 5000000/-

20 फरवरी, 2008 को प्रतिदेय
REPAYABLE ON THE 20th DAY OF FEBRUARY, 2008.

मैं यहाँ पर यथास्थिति में
I hereby certify that HDFC Bank Ltd.

भारत सरकार द्वारा जारी किया गया
GOVERNMENT GUARANTEE CERTIFICATE
जिसके अन्तर्गत निम्नलिखित
under which the following
Government of India
which is repayable on the
Date 20/02/2008

Public Debt Office
Reserve Bank of India

AHMEDABAD



Ankur Jalani
गवर्नर, भारतीय रिज़र्व बैंक,
Governor, Reserve Bank of India.

[Signature]
प्रमुख महाप्रबन्धक,
for Chief General Manager.

Date 22/02/2008

5000000

282

(Official Seal)
Bharatiya Reserve Bank
Ahmedabad, Mumbai



भारत सरकार
GOVERNMENT OF INDIA
भारत सरकार, 2008
INScribed STOCK
OF THE
GOVERNMENT OF INDIA



BOOK OF ACCOUNTS NO. 687003501 of Mumbai

for Rs. 50,00,000/-

20 फरवरी, 2008 को प्रतिदेय

REPAYABLE ON THE 20th DAY OF FEBRUARY, 2008.

पुणे नगरपालिका, पुणे, महाराष्ट्र

| क्र. सं. | विवरण | परिमाणु |
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Government of India, Nine and a half percent Loan, 2008
which will be repaid at Nine and a half per cent per annum,
payable half-yearly from the 20.02.2000.

Public Debt Office
Reserve Bank of India

208796
Munir Jahan
ALMADARAD
Governor, Reserve Bank of India
General Manager



283

TRUE COPY
l
(Ratan Kulkarni)
Police Inspector
EOW ER CID, Mumbai

ORDER UNDER SECTION 91 OF Cr. P. C.

O.W. No. 352/U-1/GB/CB/CID/02
Office of the,
Sr. Inspector of Police,
General Branch, Crime Branch,
Police Commissioner's office Compound,
Opp. Crawford Market, CID, Mumba

Date:- 05/10/2002

Tel:- 2620111 Ext:- 165.124.

[P.I. Khandare or
P.S.I. Kheekar]

Kind Attn. Declip Desai.

To,

The General Manger,
The PanchSheel Mercantile Co-operative Bank Ltd.
Belgium Tower,
Silver Plaza Comp.,
Niranjan Mill compound,
Ring Road, Surat
Tel:- 0261-7427690, 7427795.

Sub:- Providing of details regarding receipt of amount from
Home Trade Ltd.

Ref- C.R. No. 81/2002 against Directors of Home Trade Ltd.
1. this office letter dtd. 26/09/2002 and your fax reply of the
same date.

Sir,

With reference to the above subject, you are hereby again requested to inform to this office immediately as to 1. Whether your bank had received physical delivery of the securities (mentioned in your letter) from the HTL 2. And if yes. Then why did you receive the interest cheques from HTL and not from RBI.

Under the above circumstances, you are again requested to give in writing full details of your transaction with Home Trade Ltd., on fax no. 2672585 or 2037297 and also one copy by fax alongwith copies of supporting documents.

Yours faithfully,

[Signature]
Sr. Inspector of Police, 05/10/2002
GB., CB., CID., Mumbai.

TRUE COPY

[Signature]
Police Inspector,
EOW CB CID, Mumbai

284

523

TRANSMISSION REPORT

08-10-08 11425705 0391 0281 742680 COMPAN NAME: LAPOL BAW-DEHAT DEF

| DATE | START TIME | DEFINITION | REMOVE ID. | TOTAL PAGES |
|---------------------|------------|------------|------------------|-------------|
| 08-10-08
REBOLTA | 11425705 | 0391 | 0391 0281 742680 | 01 |
| | | | | P01 |

TRUE COPY

(Signature)
(Rajon Kattlare)
Police Inspector,
BOW CB CID, Mumbai

285



The Panchseel Mercantile Co-op. Bank Ltd.

Belgium Tower, Silver Plaza Complex, Niranjani Mill Compound,
Ring Road, SURAT - 395 003.
Reg. No. SE 5042-1973

7427795 / 7427690

ક્રેડિટ ઓફીસ :

ધી પંચશીલ મર્કન્ટાઇલ કો-ઓ. બેંક લિ.

ગેલેરિયમ ટાવર, સીલ્વર પ્લાઝા કોમ્પ્લેક્સ, નીરંજન મીલ કમ્પાઉન્ડ,
રિંગ રોડ, સુરત - ૩૯૫ ૦૦૩.
રજી. નં. સે ૫૦૪૨ - ૧૯૭૩

શેયરમેન :

શ્રી હરીશભાઈ સી. ચૌહાણ

મેનેજિંગ ડિરેક્ટર :

શ્રી સ્વચ્છતાભાઈ એમ. ગીરીવાલા

Date :- September 26, 2002

To,
The Sr. Inspector of Police,
General Branch, Crime Branch,
Opp. Crawford Market,
MUMBAI.

Sub :- Providing of details regarding receipt of amount
From Home Trade Ltd.

Ref :- Your Fax Letter No. 9128/U-I/GB/CB/CID/02.
Dtd. 26.09.2002.

Dear Sir,

With reference to the above, we beg to inform you as under

On 3-3-2000
Our Bank purchased Government Securities 9.50% GOI-2008 having face
value of Rs. 3,00,00,000/- (Rupees Three Crores only) through Home Trade Ltd.
We received interest on the said security for the period 21.02.2000 to 20.08.2000
half yearly interest in two installments (Rs. 9,50,000/- on 25.08.2000 and Rs.
4,75,000/- on 29.08.2000).

The relevant entry pertains to interest on said security.

Thanking you,

Yours faithfully,

MANAGER.



Deelip Dasari

286

TRUE COPY

(Rajon Kattare)
Police Inspector,
EOW CB CID, Mumbai

527

ORDER UNDER SECTION 91 OF Cr. P. C.

O.W. No. 4128/U-1/GB /CB/ CID/02.
Office of the,
Sr. Inspector of Police,
General Branch, Crime Branch,
Police Commissioner's office Compound,
Opp. Crawford Market, CID, Mumba
Date:- 26.09.2002
Tel:- 2620111 Ext:-165,124.

To,
The General Manger,
The Mercantile Co-operative Bank Ltd.
Belgium Tower,
Silver Plaza Comp.,
Niranjan Mill compound,
Ring Road, Surat.
Tel - 0261-7427690, 7427795.

Sub:- Providing of details regarding receipt of amount from
Home Trade Ltd.

Ref:- C.R. No 81/2002 against Directors of Home Trade Ltd.

Sir,

This branch is investigating the above referred case, registered against the Directors of
Home Trade Ltd. and others for cheating to Raghuvanshi Co-op. Bank Ltd, Kalbadevi
Mumbai.

During the course of investigation it is revealed that you have received Rs. 4,75,000 on
29/08/2000 vide Cheque no. 496029 from Home Trade Ltd.

Therefore, You are requested to provide the details and reasons for receipt of the said
amount from Home Trade Ltd. On Fax No- 619 4729

Please treat this as very Urgent

Yours faithfully,

[Signature]
Sr. Inspector of Police,
GB., CB., CID., Mumbai.



287

TRUE COPY

[Signature]
Police Inspector,
EOW GB CID, Mumbai

SENDING CONFIRM

DATE : 26-SEP-2002 THU 12:20
NAME :
TEL :

~~264~~ 2621179

PHONE : 02617427690
PAGES : 1
START TIME : 26-09 12:19
ELAPSED TIME : 00'41"
MODE : G3
RESULTS : OK

TRUE COPY

e
(Signature)
Inspector
EON/CR/CID, Mumbai

288

597

K/A Mr. Khedkar / Mr. S. Pandey

File No. 022-0087297-022-2672585

Sourabh Stock Broking Pvt. Ltd.

11, Hurdutt Ray Chamaria Road, Howrah - 711 101

09/09/2002

The Senior Inspector of Police
GB, CB, CID, Mumbai
Office of the Sr. Inspector of Police
General Branch, Crime Branch
Police Commissioner's Office Compound
Opp. Crawford Market, CID, Mumbai

Sub.: Providing of details regarding receipt of amount from Home Trade Ltd.

Ref.: C. R. No. 81/2002 against Directors of Home Trade Ltd. & Others.
(Investigating officers. Police Inspector Katdare & PSI Khedkar)

Dear Sir,

This has reference to your fax message O. W. No. 9128, U - (GB, CB, CID) 02 dated 26/09/2002.

In this connection, we would like to inform you that we have purchased security 14.00% IDBI 2006 of face value of Rs. 350 Lacs on 18/10/1999 and paid total consideration against the security amounting to Rs. 3,96,78,732.88 paid by Cheque No. 052785 drawn on CITI Bank to Home Trade Ltd. (formerly Euro Asian Securities Ltd.) We have received from Home Trade Ltd. on account of accrued interest vide Cheque No. 496029, dated 29/08/2000 for Rs. 11,00,000/- due to pending transfer of security at that time.

Please also note that our office has been shifted from 113, Park Street, Kolkata to 11 Hurdutt Ray Chamaria Road, Howrah - 711 101.

We are the above mentioned details will suffice your requirement. Further we shall be please to clarification as may be required by you in its respect.

Thanking you.

Yours faithfully,

For Sourabh Stock Broking Pvt. Ltd.

RKT
Authorised Signatory

289

TRUE COPY

(Katdare)
Senior Inspector,
GB, CB, CID, Mumbai

ax No -
33-2806589

5/8
34

ORDER UNDER SECTION 91 OF Cr. P. C.

O.W. No. 44/U-1/GB /CB/ CID/02.
Office of the,
Sr. Inspector of Police,
General Branch, Crime Branch,
Police Commissioner's office Compound,
Opp. Crawford Market, CID, Mumba
Date:- 26.09.2002
Tel:- 2620111 Ext:- 165.124.

To,
The General Manger,
Saurabh Stock Broking Pvt. Ltd.,
113, Park Street, 1st floor, South block,
Poddar Point, Kolkata-700016
Tel:- 033-2816192, 2816188 Fax no. 33-2806589

Sub:- Providing of details regarding receipt of amount from
Home Trade Ltd.

Ref:- C.R. No. 81/2002 against Directors of Home Trade Ltd. & otrs.
(Investigating officers. Police Inspector Katdare & PSI Khedkar)

Sir,

This branch is investigating the above referred case, registered against the Directors of
Home Trade Ltd. and others for cheating to Raghuvanshi Co-op. Bank Ltd, Kalbadevi
Mumbai.

During the course of investigation it is revealed that you have received Rs.11,00,000/-
vide Cheque no. 496029 (dated 29/08/2000) from Home Trade Ltd.

Therefore, You are requested to provide the details and reasons for receipt of the said
amount from Home Trade Ltd. on Fax No - ~~44/18~~ 6194729

Please get this done very urgent

Yours faithfully,

[Signature]
Sr. Inspector of Police,
GB., CB., CID., Mumbai.



296

TRUE COPY

[Signature]
(Rajjan Katdare)
Police Inspector,
EOW CB CID, Mumbai

SENDING CONFIRM

(5)

DATE : 26-SEP-2002 THU 12:18
NAME :
TEL :

| | | |
|--------------|---|-------------|
| PHONE | : | 0332806589 |
| PAGES | : | 1 |
| START TIME | : | 26-09 12:17 |
| ELAPSED TIME | : | 00'22" |
| MODE | : | ECM |
| RESULTS | : | OK |

the security

TRUE COPY

(Rajan Koldure)
Police Inspector,
EOW CB CID, Mumbai

291

(597)



September 27, 2002

Mr Rajan Katdare
Sr Inspector, Economic Offences Wing - Crime branch
Unit no. 1, Annex 1, Commissioner of Police Office compound
Opp - Crawford market
Mumbai 400001

Dear Mr Katdare,

Sub: Information requested by you vide our telecon

eSPACE Technologies Private Limited was incorporated under the Companies Act, 1956 and having its registered office at III Floor, Greams Dugar, 149 Creams Road, Chennai 600006. The company is engaged in the business of computer software development, with expertise in development of software for e-commerce transactions and authentication software.

eSPACE team had extensive experience in developing computer software for stock exchanges and brokerage houses. The trading software developed by the team for their previous venture has been assessed by NASDAQ stock exchange of USA as the "fastest trading software". This software was later acquired by NASDAQ and is currently part of Indigo Markets, a company majority owned by NASDAQ.

Considering our experience in this line of activity, we were given the work of developing and integrating software for the Internet trading site of Home Trade. The software for the electronic trading system developed by us was used by Home Trade when it commenced its operations on both the exchanges. The web site of Home Trade, www.hometrader.com had been developed by us.

The project commenced in December 1999/January 2000 and completed in September 2001. The contract was executed by us, utilising the services of about 40 qualified engineers, involving about 50 man-years of effort during the duration of the project, with resources drawn from our employee pool and from sub-contractors who had prior experience in building similar type of software. The work involved consisted of development of software for Content Management System, Front Office System for trading and Back Office System including designing, developing, implementing and managing Network Architecture and Support for the system. Infrastructure and support was provided at the site of Exodus, VSNL, Home Trade Office and at our registered office in the initial phase of the project. Majority of the work was carried out at our registered office and the remaining part of the work at the customer site in Mumbai. Price Water House Coopers undertook the role of testing the Trading Software.

The project, scheduled to be completed by December 2000, experienced delays due to delayed payments and the failure of Home Trade in obtaining necessary approvals for trading over the Internet from Bombay Stock Exchange and National Stock Exchange. Due to their default in making timely payments, one of the sub-contractor pulled out of the project and additional resources were deployed by eSPACE to complete the project. The sub-contractor has initiated proceedings against us for recovery of the amount purportedly due to them, in the High Court of Madras where the dispute is pending in arbitration.

For the work done by us from January 2000 to September 2001 involving 50 man-years of effort including the expenditure on leasing infrastructure from VSNL, Exodus and for the support activities, we had raised invoices periodically on Home Trade. As against these invoices, Home Trade had paid us an amount of Rs 8,60,78,144 in year 2000 and Rs. 3,00,58,531 in year 2001. A sum of Rs. 1,37,40,986 is still outstanding as on date from Home Trade.

www.espace-tech.com
eSPACE Technologies Private Limited
"Greems Dugar" III Floor, 149 Greems Road, Chennai 600006. Tel: 91 44 82043221 Fax: 82043228

292

TRUE COPY

(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai

(5/9/01)
è

In spite of the project completion and despite repeated demands, Home Trade paid only a part of the amount due to us. The cheques given by Home Trade to us were also dishonoured upon presentation. We have issued notices Under Section 138 of the Negotiable Instruments Act and have initiated criminal proceedings against the company.

Due to the difficulties faced by us in getting the payments from the customer, we did not take the support and maintenance work after the conclusion of our project in September 2001. This work was taken up by companies like Wipro, SSI, Scape Velocity, etc.

We were hopeful that Home Trade would be able to capture significant market share in stock trading over the Internet and consequently our software which had been developed with considerable effort would gain acceptance in the market. The collapse of Home Trade and its failure to release the payment due to us has not only had its impact on us financially but it has also affected our business and image. We hope that the information given above will be sufficient to meet your requirements. We assure you our fullest co-operation and please feel free to contact us in the event of your requiring any more information or explanation.

Thanking you

for èSPACE Technologies Private Limited

M K Srinivasan
Manager

TRUE COPY

293

(Rajan Katdare)
Police Inspector,
EOW CB CID, Mumbai

28-OCT-2002 13:58

BARAMATI BANK BRANCH.

0211846205

P. 01

Kind Attention to. PSI Khedloor

दि बरामती
सहकारी बँक मर्या.

The Baramati Sahakari
Bank Limited

जा. क्र.: BSB/311/2002-2003
दिनांक 28/10/2002

नेताजी सुभाष चौक, बरामती, जि. पुणे - ४१३ १०२
फोन (कार्यालय) : २४९१७७, २४८६६,
एस. टी. डी. कोड : (०२११२)

To,
Sr. Inspector of Police,
General Branch Crime Br. CID,
Police Commissioner's office compound,
Annexe - 1 Building, 2nd floor,
Opp. Mahatma Phule Market,
Mumbai - 400 001.

Ref:- Your letter No. OW.975/GB/CB/CID/200 dated
25th Oct. 2002.

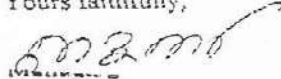
Sub:- Crime No. 81/2002

Dear Sir,

Please refer to your fax Crime No.81/2002 dated 25th Oct 2002.
We have sold MKVDC 2005 Bonds of Rs. 2.50 Crore at the
rate of Rs. 99.75 to Home Trade Ltd. On 23rd January 2001
at the total cost of Rs. 2,64,76,404.11, for which we received
a cheque No. 033638 of Rs. 2,64,76,404.11 in favour of our
bank and the same cheque was deposited in the current account
with M.S.C. Bank Mumbai on 26th April 2001.

A zerox copy of the C/A of M.S.C. Bank and form "B" of
Home Trade is enclosed herewith for your information.

Yours faithfully,



294

TRUE COPY



(Rajan Kulkarni)
Police Inspector,
EOW CB CID, Mumbai

बैंक हिन्दी में भी पत्राचार का स्वागत करता है।

तार का पता
Telegraphic Address

'रिजर्विस्ट'
मुंबई
"RESERVIST"
MUMBAI.

भारतीय रिज़र्व बैंक

पोस्ट बॉक्स नं. 901.
मुंबई - 400 001.

टेलिक्स TELEX | RBI 011 2455
CURRENCY 011 2318

RESERVE BANK OF INDIA
POST BOX NO. 901.
MUMBAI - 400 001.

टेलीफोन TELEPHONE : 266 0500

Public Debt Office

PDO/19.01.02/1-55/2002-03
October 3, 2002

The Senior Inspector of Police
General Branch, Crime Branch,
C.I.D., Mumbai.

*V.V. dup letter
To Prove
Delivery*

Dear Sir,

Providing details regarding 10.95%
Govt. Stock 2011 - C.R. No. 81/2002
registered against Home Trade Ltd. and others

Please refer to your letter OW. No. 9152/U-1/GB/CB/CID/102 dated 17th
September 2002 on the above subject. We furnish below the information
required therein seriatim:

1. The Book Debt Certificates mentioned therein were originally issued on
the dates mentioned below in the name of HDFC Bank Ltd. by debiting their
Subsidiary General Ledger Account (BY SL 0727) maintained by them with
us for conducting transactions in Govt. Securities on behalf of their
constituents.

| <u>Stock Certificate No.</u> | <u>Date of issue</u> |
|--|----------------------|
| 1) By 00023 to By 00028 and
By 00031 and By 00032 | 7th September 2002 |
| 2) By 00033 to By 00038 | 25th September 2002 |
| 3) By 00041 and By 00042 | 23rd October 2000 |

2. Raghuvanshi Co-operative Bank Ltd. had lodged these securities with us
for transfer in their name, which was duly transferred on the dates mentioned
below.

| <u>Security No.</u> | <u>Date of transfer</u> |
|---|-------------------------|
| By 00023 | 05-03-2001 |
| By 00024 to By 00028
By 00031 to By 00038 and
By 00041 and By 00042 | 24-02-2001 |

TRUE COPY

(Rajiv Kulkarni)
Police Inspector,
EOW CB CID, Mumbai

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(607)

3. We confirm having issued an interest warrant No. 368261 dated 30th May 2001 for Rs. 21,90,000/- in favour of Raghuvanshi Co.op. Bank Ltd. towards the half yearly interest payment on these securities for the half year ended 29th May 2001.

4. While the Stock Certificates Nos. By 00023 to By 00026 were subsequently credited to the SGL Account No. BYSL 0727 of HDFC Bank maintained for clients' transactions on 31st May 2001, the remaining securities were credited to the SGL Account No. BYSL 0827 of Janata Sahakari Bank Ltd., Pune maintained for clients' transaction, on 8th June 2001.


We are unable to provide you with a copy of the register as desired. However we confirm that the Stock Certificates have not passed through any other hands as per our records.

Yours faithfully,


(S.K. Mishra)
Assistant General Manager

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TRUE COPY


(Rajan Kaddure)
Police Inspector,
BOW CH CID, Mumbai

297



JANATA SAHAKARI BANK LTD., PUNE

(SCHEDULED BANK)

Fort Branch : Botawala Bldg., 71/73, Mumbai Samachar Marg, Opp. BSE,
Fort, Mumbai - 400 023 • Phones : 2368396 / 97 / 99, 2658322 / 23
Fax : 265 4451 • E-mail : jsblfort@vsnl.com

REF: Fort/

DATE: 31/10/2002

To,
Sr. Inspector of Police,
EDW, CB, CID,
MUMBAI.

Sub: Information regarding holder of
Govt securities

Ref: C.R. No. 81/02 of LT Marg Police Station
(Now transferred to EDW, CB, CID, Mumbai.)

Respected Sir,

With reference to your letter No. 81/2002
dt 30/10/02 we are giving following information.

The govt. security 10.95% Govt 2011 for
RS. 31 Crores had been credited to Giltage Management
Services as per letter of Ketan Seth & Co on 11-06-2001.
Same security had been sold by Giltage M. Services
to ANB Giltts Ltd on 11/06/2001.

Xerox copies of Giltage M. Service ESGL A/c
register & letters are enclosed herewith for your
information. As our record of June-01 has been
shifted to our Pune godown, if any additional
information requires we will submit it in due course.

Thanking you,

Yours faithfully,

For Janata Sahakari Bank Ltd. Pune
Fort Branch, Mumbai

Branch Manager
(S.V. Apate)

Head Office : 1444, Shukrawar Peth, Thorale Bajirao Road, Pune - 411 002.
Tel. : 4453258 / 4453259 • Fax : 0212-4453430

Regional Off. : Botawala Bldg., 71/73, Alkesh Dinesh Modi Marg, Opp. BSE, Fort, Mumbai - 400 023.
Tel. : 2630568 / 2620461 • Fax : 2620490

TRUE COPY

(Rajin Kaldare)
Police Inspector,
EDW CB CID, Mumbai

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613



KETAN SHETH & CO.
A GILTEDGE GROUP

11th June, 2001

To,
Janata Sahakari Bank Ltd.
Fort,
Mumbai

Kind Attn. : Mr. Bapat/ Mr. Vavre.

Dear Sir,

Kindly transfer the below mentioned security from SGL A/c of KETAN SHETH & CO. to the SGL A/c of GILTEDGE MANAGEMENT SERVICES LIMITED through book transfer.

| SCRIP NAME | FACE VALUE |
|-----------------|---------------|
| 10.95% GOI 2011 | 3,00,00,000/- |

Kindly give an internal transfer of the above mentioned securities without any transfer of funds.

Thanking You,
FOR KETAN SHETH & CO.

AUTHORISED SIGNATORY.

Noted
[Signature]
17/6/01

HEAD OFFICE

MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194729

BRANCHES

Pune : 124-A, Sohrab Hall, 21, Sasoon Road, Pune - 411 001. Tel.: (020) 6114285 Fax: 6111607
Calcutta : 138/2A, Sarat Bose Road, P.O. Lansdowne, Calcutta - 700 029. Tel.: (033) 474821 Fax: 4748215
Ahmedabad : 301, Shitiratna Bldg., Opp. Panchavati Flat, Ellise Bridge, Ahmedabad - 380 006. Telefax: 6425520

www.giltedge.net



TRUE COPY

(Rajjan Kachore)
Police Inspector,
E3W CB CID, Mumbai

350



GILTEDGE
MANAGEMENT SERVICES LIMITED

617

2001

Bill NO : 558

SAHAKARI BANK LTD, PUNE
KASAM BLDG.

CONTACT PERSON : MR. BAPAT/VAVRE/CHOUDHARI

Sir/Madam,

I hereby confirm the following transaction for the value date 11/06/2001

| | | |
|----------------------|---|---|
| TRANSACTION TYPE | : | SALE |
| MODE OF SETTLEMENT | : | SGL |
| BUYER NAME | : | 10.95% GOI 2011 |
| ISSUE DATES | : | 30-MAY-00 30-NOV-00 |
| MATURITY DATE | : | 30-MAY-11 |
| FACE VALUE | : | 30000000 |
| YIELD | : | 107.25 |
| INTEREST DAYS | : | 11 |
| START DATE | : | 11-JUN-01 |
| SETTLEMENT DATE | : | 11/06/2001 |
| PRINCIPAL AMOUNT | : | 32175000 |
| ACCUMULATED INTEREST | : | 100375 |
| SETTLEMENT AMOUNT | : | 32275375 |
| COUNTERPARTY'S NAME | : | PNB GILTS LTD. |
| BUYER | : | TWENTY FIRST CENTURY SHARES AND SECURITIES LTD. |
| PRICE PER SHARE | : | RS.1500.00 |

PLEASE KINDLY DELIVER THE SGL TO THE COUNTER PARTY UNDER DVP AND DO THE NEEDFUL
CREDIT OUR CURRENT A/C. NO. 925 FOR THE AMOUNT AS MENTIONED ABOVE UNDER DVP.

Thanking You,

Yours faithfully,
GILTEDGE MANAGEMENT SERVICES LTD.,

SENDER

HEAD OFFICE

MUMBAI : 103, Liberty Apts., 80-A, Sarojini Road, Vile Parle (W), Mumbai - 400 056. Tel.: 6194712 Fax: 6194729

BRANCHES

Pune : 124-A, Sohrab Hall, 21, Sasoon Road, Pune - 411 001. Tel.: (020) 6114285 Fax: 6111607
Calcutta : 138/2A, Sarat Bose Road, P.O. Lansdowne, Calcutta - 700 029. Tel.: (033) 474821 Fax: 4748215
Ahmedabad : 301, Shitiratna Bldg., Opp Panchavati Flat, Ellipse Bridge, Ahmedabad - 380 006. Telefax: 6425520

www.giltedge.net



TRUE COPY

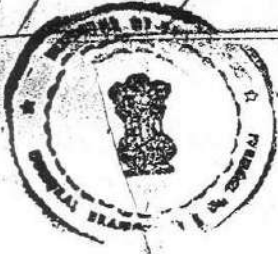
(Rajesh Khandare)
Police Inspector,
EOW CR CID, Mumbai

301

ORDER UNDER SECTION 91 OF THE CRIMINAL PROCEDURE CODE

6

Very Urgent



O.W. No. 987/2002/WCI
Office of the Senior Inspector of Police
General Branch, Crime Branch, C.I.D.,
Police Commission, General Compound,
Opp. Mahatma Phule Market, 2nd Floor,
Mumbai 400 001.
Tel. No.: 262 07872
Date: 30/10/2002

Crime No.: 81/2002

*Ref: -) letter to W.O. dated 23-10-2002
(2) to days telephonic talk by P.S.I. Khetkar.*

To,
Officer in charge -
Jointa Sahakari Bank Ltd;
Botiwala Bldg, 71/73, number Samarth Marg,
Opp. BSE, Fort Mumbai

Whereas information has been received by me from Spl Auditor, Co-op. Dept against A.T. Khetkar in the Office of the Commissioner of Police, Greater Bombay, Bombay and I consider that the production of documents mentioned below believed to be in your possession or power, is necessary or desirable for the purpose of my investigation into the case.

I do hereby order and require you to attend and produce the said documents before PI/API/PSI Kotdare Khedkar at 11.00 a.m. on 31-10-2002 or within two days of the receipt of this letter General Branch, Crime Branch, C.I.D., housed the compounds of the Office of the Commissioner of Police, Annexe - I, Second Floor, Opp. Mahatma Phule Market, Bombay 400 001.

*Details in writing with
List of documents in original
Copies of supporting documents
regarding Holder of Book Debt
certificate nos B-10027428, 440031038,
B-100011412 of P-51 10.95/2011
which were credited in S.G.O
in SGL A/c B/S/L 0527 (i.e.
Name of the holder in whose favour
these securities were credited
on S.G.O to ABC & A/C 0527.*

Given under my hand and Seal this
day of _____ 200

Bill
Sr. Inspector of Police,
General Branch, Crime Branch, C.I.D.,
Mumbai



31/10/02

302

TRUE COPY
(Signature)
Police Inspector,
EOW CB CID, Mumbai

615
6/10

Date:-31/10/2002

Statement of Shri. Ketan Rajnikant Chokshi, Age - 35 yrs, Occ:- FCA
residing at 1309, B-Wing, Sunkersett Palace, Mumbai, Tel:- 3885688.

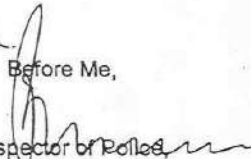
I am as above and reside at the above given address since 2 years. I
am a Chartered Accountant by profession working in the name and style of
Y.C. Dalal & Associates, located at 14/16, Kanta Terrace, Dr Wilson Street,
V. P. Road, Mumbai-400 004.

Our firm, Y. C. Dalal & Associates has been appointed to assist the
investigating agencies to find out the flow / end use of the funds, in the matter
of cases registered against the Directors of Home Trade Ltd and others, by
Addl. D.G. (A.K. Agarwal) State C.I.D., Maharashtra State having his office
at Pune.

As such, on the basis of Statement of Bank Accounts of various Banks
and other details / documents, provided to us by the Investigating Agencies,
we have prepared Statement of Transactions between Home Trade Limited
(HTL) and Raghuvansi Co-operative Bank Limited and Route Map of funds
indicating the flow of funds received by Home trade Ltd. from Raghuvansi Co-
operative Bank Ltd. The same are enclosed herewith for lucid understanding
of the route / flow of funds.


My statement recorded in English I read it and it is correct.

Before Me,


Inspector of Police,
GB CB CID, Mumbai.

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TRUE COPY


(Rajan Kaldare)
Police Inspector,
EOW CB CID, Mumbai

Y. C. Dalal & Associates
CHARTERED ACCOUNTANTS

Y. C. Dalal, B.Com., F.C.A.

617
11, DE KANUNJI BHAG
DEWANI ROAD, BELLARY
V.P. ROAD
MUMBAI 400 004
TEL: 388 4752
TELE FAX: 388 0367
E-MAIL: ycdalal@bomil.vsnl.net.in

31st October, 2002

To,
Police Inspector
Economic Offences Wing
C. P., CID (Crime)
Mumbai.

Sub: Root Map of the Out flow of funds from the monéy received by Home Trade Limited (HTL)
from The Raghuvanshi Co-operative Bank Ltd. (RCBL).

Dear Sir,

This is with reference to the Captioned Subject and your letter dated 31/10/2002 requesting us to submit a Certified Copy of the Root Map as stated herein above and a Copy of the Statement of Transactions between RCBL and HTL during August, 2000 to March, 2002.


We are enclosing herewith a copy of the Root Map alongwith a copy of the Statement of Transactions during the prescribed period, duly certified.

We wish to state that we have prepared the Root Map & the Statement of Transactions on the basis of the documents and the Bank Statements provided to us, by your Department.

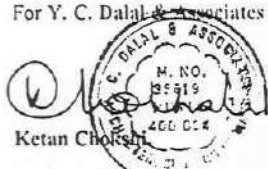
Please find the above in order and acknowledge the receipt of the same.

Thanking You,

Yours faithfully,
For Y. C. Dalal & Associates



Ketan Chokshi

Encl: as above.



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(Rajan Kulkarni)
Police Inspector,
EOW CB (C), Mumbai

Delivery
Proof.

| N | Date of Transaction | Name of the Security | Face Value (In Crs) | Amount of Securities sold by RCBL (Rs.) | Amount of Securities purchased by RCBL (Rs.) | Contract Note No | Amount Paid by RCBL (Rs.) | Amount Recd by RCBL (Rs.) | Cheque no & date | Bank & A/c no of HTL | Delivery of Securities |
|---|---------------------|--|---------------------|---|--|------------------|---------------------------|---------------------------|----------------------|------------------------------------|---|
| 1 | 23.08.00 | 10.95% GOI 2011 | 4.00 | - | 4,00,62,400 | 10172 | 4,00,62,000 | - | PO 959620
23.8.00 | Deposited in
HDFC Bank - 7011 | Delivery on
10.10.00 Rs.2.5Cr
13.10.00 Rs.0.5Cr
23.10.00 Rs.0.5Cr
02.11.00 Rs.0.5Cr |
| 2 | 03.05.01 | 12.05% GOI 2004 | 2.00 | - | 2,20,04,722 | 12912 | 2,20,04,722 | - | PO 957261
4.5.01 | Deposited in
HDFC Bank - 7011 | Securities are not delivered |
| | | 10.95% GOI 2011
(Par vide Sr. No - 1) | 2.00 | 2,19,86,833 | - | 12910 | - | 2,19,86,833 | 219275
4.5.01 | Withdrawn from
HDFC Bank - 7011 | Mentioned in HTL Register |
| 3 | 08.05.01 | 12.05% GOI 2004 | 2.00 | - | 2,20,69,444 | 12917 | 2,20,69,444 | - | PO 957275
9.5.01 | Deposited in
ICICI Bank - 604 | Securities are not delivered |
| | | 10.95% GOI 2011
(Par vide Sr. No - 1) | 2.00 | 2,19,87,250 | - | 12966 | - | 2,19,87,250 | 111466
9.5.01 | Withdrawn from
HDFC Bank - 7011 | Mentioned in HTL Register |
| 4 | 03.07.01 | 12.05% GOI 2004
(Par vide Sr. No - 2a) | 1.50 | 1,72,13,750 | - | 13572 | - | 1,72,13,750 | 933110
17.7.01 | Withdrawn from
HDFC Bank - 7011 | Not Mentioned in HTL Register |
| | | 10.25% GOI 2012 | 1.50 | - | 1,55,90,729 | 13575 | 1,55,90,729 | - | PO 957404
18.7.01 | Deposited in
HDFC Bank - 7011 | Securities are not delivered |
| | | 10.25% GOI 2012 | 1.50 | - | 1,55,99,270 | 13606 | 1,55,99,270 | - | PO 957420
19.7.01 | Deposited in
HDFC Bank - 7011 | Securities are not delivered |
| | | 12.05% GOI 2004
(Par vide Sr. No - 3a) | 1.50 | 1,72,24,166 | - | 13605 | - | 1,72,24,166 | 400112
19.7.01 | Withdrawn from
HDFC Bank - 7011 | Not Mentioned in HTL Register |
| | | 12.05% GOI 2004
(Par vide Sr. No - 2(a) & 3(a)) | 1.00 | 1,14,96,666 | - | 13668 | - | 1,14,96,666 | 400114
23.7.01 | Withdrawn from
HDFC Bank - 7011 | Not Mentioned in HTL Register |
| | | 10.25% GOI 2012 | 1.00 | - | 1,04,10,902 | 13675 | 1,04,10,902 | - | PO 957432
24.7.01 | Deposited in
HDFC Bank - 7011 | Securities are not delivered |

Date Wise-RCBL

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(Anjila Baidare)
Police Inspector
BOW C/10, Mumbai



| Sr. No. | Date of Transaction | Name of the Security | Face Value (In Crs) | Amount of Securities sold by RCBL (Rs.) | Amount of Securities purchased by RCBL (Rs.) | Contract Note No | Amount Paid by RCBL (Rs.) | Amount by RCBL (Rs.) | Cheque no & date | Bank & A/c no of HTL | Delivery of Securities |
|---------|---------------------|---|---------------------|---|--|------------------|---------------------------|----------------------|-----------------------|--|-------------------------------|
| 5 | 14.09.01 | 10.03% GOI 2019 | 4.00 | - | 4,12,54,933 | 14173 | 4,12,54,933 | - | PO 017424
27.9.01 | Deposited in
HDFC Bank - 7011 | Securities are not delivered |
| a | | | | | | | | | | | |
| b | | 10.25% GOI 2012
[Pur. Vide Sr. No. 4th.c.D.L.] | 4.00 | 4,35,21,111 | - | 14171 | - | 4,35,21,111 | 56939
27.9.01 | Withdrawn from
HDFC Bank - 7011 | Not Mentioned in HTL Register |
| 6 | 22.11.01 | 8% GOI 2011 | 4.00 | - | 4,12,60,000 | 14951 | 4,12,60,000 | - | PO 957735
19.12.01 | Deposited in
HDFC Bank - 7011 | Securities are not delivered |
| a | | | | | | | | | | | |
| b | | 10.03% GOI 2019
[Pur. Vide Sr. No. 5(a)] | 4.00 | 4,62,28,777 | - | 14949 | - | 4,62,28,777 | 400216
19.12.01 | Withdrawn from
HDFC Bank - 7011 | Not Mentioned in HTL Register |
| 7 | 15.02.02 | 8.07% GOI 2017 (Note - 1) | 5.00 | - | 5,40,49,208 | 16179 | 5,40,49,208 | - | 828909
4.3.02 | Deposited in UTI
Bank Fort - 25504 | Securities are not delivered |
| a | | | | | | | | | | | |
| b | | 8% GOI 2011
[Pur. Vide Sr. No. 6(a)] | 4.00 | 4,32,45,777 | - | 16174 | - | 4,32,45,777 | DD-400268
5.3.02 | Withdrawn from UTI
Bank Kolkatta- 16302 | Not Mentioned in HTL Register |

Note:
1 Represents the last undelivered securities.



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e
(Rajesh Mardare)
Police Inspector,
M. C. B. C. B. Mumbai

306

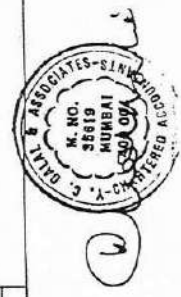
2

623

Root Map of Amount paid by Raghuvanshi Co-op Bank Ltd (RCBL) to Home Trade Limited (HTL)

Note - Nos 1 to 11 in Column " B " represents the break up of Nos 1 to 11 in Column " A " " * " in Column (A) represents the Final payment.

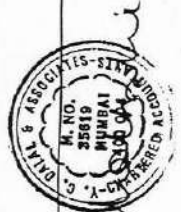
| Sr. no. | Date of Transaction | Date of Credit | Ch No. | Amt Rs. | Payer | Receiver | No | | Amt Rs. | Purpose of Payment | Bank & A/c No |
|---------|---------------------|----------------|----------|-------------|----------|-----------------------------------|----|---|-------------|---|------------------|
| | | | | | | | A | B | | | |
| 1 | 23.08.00 | 25.8.00 | PO 95962 | 4,00,62,000 | RCBL | HTL (HDFC Bank - 7011) | 1 | 1 | 4,00,62,000 | Recd to purchase 10.95% GOI 2011 securities. F.V - Rs. 4 Crores | HDFC Bank - 7011 |
| | | 25.8.00 | | | HTL -/HB | HDFC Bank | * | 1 | 73,19,166 | 10% Margin money paid for taking of Rs.4.51 crores for buying 11.40% GOI 2000 Securities on 25.8.00 amounting to Rs.5.24 crores | |
| | | 26.8.00 | | | HTL -/HB | HDFC Bank | * | 1 | 73,35,000 | 10% Margin money paid for taking of Rs.4.51 crores for buying 11.40% GOI 2000 Securities on 26.8.00 amounting to Rs.5.24 crores | |
| | | 28.8.00 | 496027 | | HTL -/HB | HTL (JSBL -2364) | 2 | 1 | 20,00,000 | | JSBL -2364 |
| | | 28.8.00 | 857974 | | HTL -/HB | E-space Technologies | * | 2 | 25,00,000 | | |
| | | 28.8.00 | 496028 | | HTL -/HB | Dalhousie Securities (JSBL -2515) | 3 | 1 | 2,00,00,000 | | JSBL -2515 |
| | | 28.8.00 | 845535 | | Dal -/JB | Keelan Sheth & Co (JSBL -1295) | * | 3 | 2,00,00,000 | Used to clear Over Draft Balance | JSBL -1295 |
| | | 29.8.00 | 496029 | | HTL -/HB | Panchsheel Merchante | * | 1 | 4,75,000 | | |
| | | 29.8.00 | 496030 | | HTL -/HB | Sourabh Stock Broking | * | 1 | 11,00,000 | | |
| | | | | | HTL -/HB | HDFC Bank | * | 1 | 13,00,000 | Appropriated towards loan repayment for purchase of securities. | |
| | | | | 4,00,62,000 | | | | | 4,00,29,166 | | |
| 2(a) | 03.05.01 | 3.5.01 | PO 95726 | 2,20,04,722 | RCBL | HTL (HDFC Bank - 7011) | 1 | 1 | 2,20,04,722 | Recd to Purchase 12.05% CG 2004 Securities F.V - Rs. 2 Crs. | HDFC Bank - 7011 |
| | | 9.5.01 | 111466 | | HTL -/HB | RCBL | * | 1 | 2,19,87,250 | Pd to RCBL as sale consideration of 10.95% CG 2011 Securities which were purchased on 8.5.01 | Nariman Point |
| | | | | 2,20,04,722 | | | | | 2,19,87,250 | | |



Handwritten notes and signatures at the bottom right, including 'COPY', 'Kadare', 'Rajaram', and 'Munim'.

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| no. | Date of Transaction | Date of Credit | Ch No. | Amt Rs. | Payer | Receiver | No | Amt Rs. | | Purpose of Payment | Bank & A/c No | | | | | | |
|---------|---------------------|----------------|----------|-------------|-----------------|------------------------|----|-------------|---|---|--|---------|--------|-----------|----|-------------|--|
| | | | | | | | | A | B | | | | | | | | |
| 3(a) | 08.05.01 | 10.5.01 | PO 95727 | 2,20,69,444 | RCBL | HTL (ICICI Bank - 604) | 1 | 2,20,69,444 | | Recd to Purchase 12.05% CG 2004 Securities F.V - Rs. 2 Crs. | ICICI Bank - 604
Nariman Point
JSBL - 2364 | | | | | | |
| | | | | | | | | | | | | 11.5.01 | 851729 | HTL - /B | 2 | 80,00,000 | HTL (JSBL - 2364) |
| | | | | | | | | | | | | 11.5.01 | 851740 | HTL - /B | 7 | 31,72,880 | Reimbursements(Salaries) |
| | | | | | | | | | | | | 11.5.01 | 851741 | HTL - /B | 8 | 43,00,000 | HTL (HDFC Bank - 7011) |
| | | | | | | | | | | | | 11.5.01 | 851742 | HTL - /B | 8 | 31,00,000 | HTL (Indusind Bank - 060) |
| | | | | | | | | | | | | 11.5.01 | 851739 | HTL - /B | 9 | 1,20,000 | Self |
| | | | | | | | | | | | | 11.5.01 | 851737 | HTL - /B | 9 | 17,69,000 | Ways India Ltd (ICICI Bank - 1715) |
| | | | | | | | | | | | | 11.5.01 | 851734 | HTL - /B | 10 | 9,50,000 | Buyeverything.com India Ltd (/B- 2603) |
| | | | | | | | | | | | | 11.5.01 | 851735 | HTL - /B | 11 | 1,50,000 | Live24 Ltd (ICICI - 4288) |
| | | | | | | | | | | | | 11.5.01 | 922980 | HTL - /B | 11 | 5,00,000 | Discover Technologies Ltd (/B - 4287) |
| | | | | | | | | | | | | 11.5.01 | 922981 | HTL - /B | 3 | 26,00,000 | Pacific Finance (JSBL - 2470) |
| | | | | | | | | | | | | 11.5.01 | 922981 | HTL - /B | 4 | 38,00,000 | Pacific Finance (JSBL - 2470) |
| | | | | | | | | | | | | 11.5.01 | 829692 | Pact- /B | 5 | 16,00,000 | Small Payments (JSBL - 2811) |
| | | | | | | | | | | | | 11.5.01 | 829695 | Pact- /B | 5 | 19,25,000 | Century Dealers Pvt Ltd (JSBL-2811) |
| | | | | | | | | | | | | 11.5.01 | 915557 | Pact- /B | 3 | 6,75,000 | Small Payments |
| | | | | | | | | | | | | 11.5.01 | 915619 | Indra- /B | 6 | 41,00,000 | Indranani Merchants (JSBL - 2814) |
| | | | | | | | | | | | | 12.5.01 | 111458 | HTL - /B | 5 | 14,15,000 | N.S.Trivedi |
| 4(b) | 03.07.01 | 19.7.01 | PO 95740 | 1,55,90,729 | RCBL | HTL (HDFC Bank - 7011) | 1 | 1,55,90,729 | | Recd to Purchase 10.25% CG 2012 Securities F.V - Rs. 1.5 Crs.
Repayment of loan given by HDFC Bank for purchase of security. | HDFC Bank - 7011
Nariman Point | | | | | | |
| | | | | | | | | | | | | 11.5.01 | 642673 | Ways - /B | 5 | 5,10,000 | Small Payments |
| | | | | | | | | | | | | 11.5.01 | 642673 | Ways - /B | 6 | 35,00,000 | KGMS Software |
| | | | | | | | | | | | | 11.5.01 | 642673 | Ways - /B | 7 | 35,96,322 | HFCL-Nine Broadcasting |
| | | | | | | | | | | | | 11.5.01 | 642673 | Ways - /B | 8 | 31,00,000 | Small Payments |
| | | | | | | | | | | | | 11.5.01 | 642673 | Ways - /B | 9 | 10,55,813 | Salaries |
| | | | | | | | | | | | | 11.5.01 | 642673 | Ways - /B | 9 | 6,93,800 | J Rajgopal |
| | | | | | | | | | | | | 11.5.01 | 642673 | Ways - /B | 10 | 9,35,300 | Salaries |
| | | | | | | | | | | | | 11.5.01 | 642673 | Ways - /B | 11 | 4,91,177 | Salaries |
| | | | | | | | | | | | | 11.5.01 | 642673 | Ways - /B | 11 | 2,20,61,880 | Salaries |
| 19.7.01 | 953118 | HTL - /B | 1 | 1,43,83,770 | Cash Withdrawal | | | | | | | | | | | | |
| 19.7.01 | 953118 | HTL - /B | 1 | 10,00,000 | Cash Withdrawal | | | | | | | | | | | | |
| 19.7.01 | 953118 | HTL - /B | 1 | 1,53,83,570 | Cash Withdrawal | | | | | | | | | | | | |

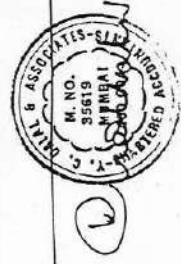


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(Rajiv Kulkarni)
Police Inspector,
EOW Cell, (10, Mumbai)

308

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| no. | Date of Transaction | Date of Credit | Ch No. | Amt Rs. | Payer | Receiver | No | Amt Rs. | Purpose of Payment | Bank & A/c No |
|------|---------------------|----------------|----------|-------------|----------|-------------------------------------|----|-------------|--|-----------------------------------|
| | | | | | | | A | | | |
| 4(c) | 03.07.01 | 20.7.01 | PO 95742 | 1,55,99,270 | RCBL | HTL (HDFC Bank - 7011) | 1 | 1,55,99,270 | Recd to Purchase 10.25% CG 2012 Securities F.V - Rs. 1.5 Crs. Purchased 9.39% GOI 2011 | HDFC Bank - 7011
Nariman Point |
| | | | | | HTL - HB | GL - Debit (F.V. Rs.62.8 lacs) HDFC | * | 63,61,608 | Purchased 9.50% GOI 2008 | |
| | | | | | HTL - HB | GL - Debit (F.V. Rs.1 Crores) BANK | * | 92,37,662 | (Total amt of Rs.1,07,15,833/-) | |
| | | | | 1,55,99,270 | | | | 1,55,99,270 | | |
| 4(d) | 03.07.01 | 26.7.01 | PO 95743 | 1,04,10,902 | RCBL | HTL (HDFC Bank - 7011) | 1 | 1,04,10,902 | Recd to Purchase 10.25% CG 2012 Securities F.V - Rs. 1 Crs. | HDFC Bank - 7011
Nariman Point |
| | | | | | HTL - HB | HDFC - Bank | * | 1,04,10,902 | Repayment of loan given by HDFC Bank for purchase of security. | |
| | | | | 1,04,10,902 | | | | 1,04,10,902 | | |
| 5(a) | 14.09.01 | 28.9.01 | PO 17424 | 4,12,54,933 | RCBL | HTL (HDFC Bank - 7011) | 1 | 4,12,54,933 | Recd to Purchase 10.03% CG 2019 Securities F.V - Rs. 4 Crs. | HDFC Bank - 7011
Nariman Point |
| | | | | | HTL - HB | Pioneer securities | * | 5,00,000 | Repayment of loan given by HDFC Bank for purchase of security. | |
| | | | | | HTL - HB | One to One Mktg Solutions | * | 10,00,000 | | |
| | | | | | HTL - HB | HDFC - Bank | * | 19,11,859 | | |
| | | | | | HTL - HB | HTL (JSBL -2364) | 2 | 20,00,000 | | |
| | | | | | HTL - HB | Small Payments | * | 20,00,000 | | |
| | | | | | HTL - HB | Shriyam Securities | * | 50,00,000 | | |
| | | | | | HTL - HB | Shriyam Securities | * | 57,22,916 | | |
| | | | | | HTL - HB | HDFC - Bank | * | 95,14,350 | | |
| | | | | | HTL - HB | HDFC - Bank | * | 95,52,077 | | |
| | HTL - HB | HDFC - Bank | * | 60,00,000 | | | | | | |
| | | | | 4,12,54,933 | | | | 4,12,54,933 | | |



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 (Rajesh Kulkarni)
 Police Inspector
 ROW CB CID, Mumbai

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| no. | Date of Transaction | Date of Credit | Ch. No. | Amt Rs. | Payer | Receiver | No | No | | Purpose of Payment | Bank & A/c No |
|------|---------------------|----------------|----------|-------------|---------------|--|------|----|---|---|---|
| | | | | | | | | A | B | | |
| 6(a) | 22.11.01 | 21.12.0 | PO 95773 | 4,12,60,000 | RGBL | HTL (Indusind Bank - 550703) | 1 | 1 | 1 | Recd to Purchase 8.00 % CG 2011 Securities F.V - Rs. + Crs. (Total cliq of Rs. 7.57 Crs.) | Indusind Bank
A/c No 550703 |
| | | 22.12.0 | 280527 | | HTL - Ind.B | Giltedge Management (Ind.B. 551667) | 2 | 1 | 1 | | Indusind Bank
A/c No 551667 |
| | | 22.12.0 | 517101 | | Gilt.- Ind.B | Keyur Gilt Mgt Services (Ind.B.353382) | 2 | 2 | 2 | | Indusind Bank
A/c No 353382 |
| | | | | 4,12,60,000 | | | | | | | |
| 7(a) | 15.02.01 | 4.3.02 | 828909 | 5,40,49,208 | RCBL | HTL (UTI Fort -25504) | 1 | 1 | 1 | Received to Purchase 8.07% CG 2017 securities F.V - Rs.5 Crs. | UTI Bank
Fort - 25504 |
| | | 4.3.02 | Transfer | | HTL - (UTI F) | HTL (UTI Kolkata -16302) | 2 | 1 | 1 | Funds transferred | UTI Bank
Kolkata - 16302 |
| | | 5.3.02 | 32357 | | HTL - (UTI F) | Giltedge Management | * | 1 | 1 | Purchase of Securities | |
| | | 6.3.02 | 32358 | | HTL - (UTI F) | Pioneer securities | * | 1 | 1 | Repayment of loan | |
| | | 6.3.02 | | | HTL - (UTI F) | Cash Withdrawn | * | 1 | 1 | | |
| | | | | | 5,40,49,208 | HTL - UTI
Kolkata | RCBL | * | 2 | 2 | As Sale consideration of 8.07% CG 2017 Securities |

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(Regional Headquarter)
Police Inspector,
BOW CB CID, Morang



NOTE: Date of Credit means Date of Clearing of Cheque.

Glossary of Terms Used :-

- 1 HTL - IB :- Home Trade Ltd - IDBI Bank
- 2 HTL - Ind.B :- Home Trade Ltd - Indusind Bank
- 3 HTL - IB :- Home Trade Ltd - ICICI Bank
- 4 HTL - IB :- Home Trade Ltd - Janta Sahakari Bank Ltd. (ISBL)
- 5 HTL - UTI Kol. :- Home Trade Ltd - UTI Kolkata
- 6 HTL - (UTI F) :- Home Trade Ltd - UTI Fort
- 6 Gilt. - Ind.B :- Giltedge Mgt. - Indusind Bank
- 7 Ways - IB :- Ways India Ltd. - ICICI Bank
- 8 Buy - IB :- Buyeverything.com India Ltd - ICICI Bank
- 9 DTC - IB :- Discover Technologies Ltd - ICICI Bank
- 10 Dal - IB :- Dalhousie Sec. Ltd. - Janta Sahakari Bank Ltd. (ISBL)
- 11 Paci - IB :- Pacific Finance - Janta Sahakari Bank Ltd. (ISBL)
- 12 Cen - IB :- Century Dealers Pvt Ltd - Janta Sahakari Bank Ltd. (ISBL)
- 13 Indra - IB :- Indramani Merchants - Janta Sahakari Bank Ltd. (ISBL)

Page Map - PCH

3/0

O.W.No. 9545/2002
Office of the
Sr. Inspector of Police,
EOW CB CID Mumbai.
31/10/2002

To,
Shri Ketan Chokshi,
Y.C. Dalal & Associates,
14/16, Kanta Terrace,
Dr. Wilson Street, V.P. Road,
Mumbai-4.

Sub: Providing of list of transactions and route map.

Ref: C.R.No.81/2002

Sir,

With reference to the above, since you have been appointed to assist the Investigating officers in the matter of cases registered against Home Trade Ltd., and others, you are therefore requested to provide the list of transactions between Home Trade Ltd., and Raghuvanshi Co-op. Bank Ltd. and route map of the same.

Thanking you,

Yours faithfully,

For Y.C. Dalal & Assoc.

Recd
A. Bobhate
31.10.02
CA Bhijit A. Bobhate



[Signature]
Sr. Inspector of Police,
EOW CB CID
Mumbai.

[Handwritten mark]

[Faint official stamp]