Translation work from Marathi to English

D-32-34

O.No./S.A./Cap O. Bad/2002
Office of Special Auditor Class-I
Co-operative Societies (Bank) Latur
Dated 29/4/2002.

Hon. Divisional Joint Registrar,
Cooperative Societies, Latur.

Subject :- Regarding submission of special report by the auditor. District Central Cooperative Bank Ltd. Osmanabad.

Reference :- A.K.P.K. O.No. Administration / G.M.S. Bank / Financial Malpractice / 02 dated 26/4/2002.

As per the reference letter regarding the above, today, on 29/4/02, I am visiting and checking the records mentioned in the reference letter regarding me and giving my opinion on the issue.

1) Deposits accepted by the bank:-

It is clear that the bank accepted deposits from Nagpur G.M.S. Bank and Akola G.M.S.

Bank on the dates mentioned below and the minutes of the meetings of the Board of Directors of the bank were recorded in the meeting held on 5.1.2002 and 8.2.2002.

Bank Name	Interest rate	Deposit acceptance receipt	Amount of fixed deposit	Period
1) Nagur G.M.S. Bank	13, 1/2	5.12.2001	20.00 Crore	12 month
2) Nagur G.M.S. Bank	10%	31.1.2002	30.00 Crore	6 month
3) Akol G.M.S. Bank	13, 1/2	23.11.2001	2.00 Crore	13 month

The bank has not prepared any rules and taken the approval of the competent authorities to accept the above deposits. Out of the deposits accepted, the bank has invested Rs. 30 crore in Government securities under the circular of the Indian Bank of India No. RPC D/RF/B.C./17/A-4/1992.93 dated 4.9. 8992, while the concession of S.G.L. was available, it should have been purchased through them. Instead, the services of a broker have been taken over for inter-bank transactions. But a regular procedure has not been followed for this. It is observed that a period of 60 to 90 days has been fixed for this and the securities are to be taken over within that period. However, it is not observed that the Board of Directors has approved any policy for this procedure and no record is available in the bank's books regarding this. The said amount of Rs. 30 crore was taken over by the bank from Nagpur G.M.S. Bank dated 31.1.02 The deposit was transferred to the bank account number 73/4701/01 of Swati and later the said amount was transferred to the current account number Co. 3A/17031 of Home Traders Vashi Mumbai on 1.2.2002 by giving a message over the phone. After the said amount was transferred to the account of Home Traders Vashi Mumbai, he informed the bank that he had purchased the securities as per the details mentioned below and it is seen from his contract note that he had accepted to obtain the relevant receipts from the Indian Shikhar Bank and make them available by 30.4.2002.

S. No.	Cash details	Elevation	Price (market price)
1	10.52% Bihar S.D.L. 2010	160000000	185288533.33
2	11.85% Sikkim 2090	9500000	11752172.92
3	13.5% Nagaland 2007	18500000	22995268.75
4	13.5 M.P.S.DL. 2010	64000000	79551200.00
5	10.52% M.P.S.D.L. 2010	300000	347616.00
		252300000	299934591.00

The bank has invested more than the face value of the bond in the above bond. Moreover, the interest rate on it is also low. Considering the interest paid by the bank while accepting deposits from the bank, the investment should have been made keeping in mind that the bank will earn income.

Apart from this, the brokers have been appointed without following the usual procedure. Also, although they had promised to send the cash within 60 to 90 days after receiving the receipt from the Indian Bank, it has been 89 days since the receipt was received. However, the bank has not received the receipt yet. Therefore, it is clear that the bank's funds have not been invested properly. The bank has kept the register updated in this regard. In it, the bank has taken a note and shown that the interest on it has been recovered. This amount is Rs. 1,23,92,532.00, which is the interest amount due up to 31.3.2002.

In the minutes of the meeting of the bank dated 5.1.2002, in the resolution No. 6, the bank had brought to the notice of the board of directors that since the bank was earning 15%

interest on deposits, it was not affordable for the bank to accept deposits from the bank. However, the deposits were accepted and the said securities were invested in. In this regard, the bank has not yet received the receipts of the Indian Peak Bank, so the said investment cannot be verified.

Nagpur G.M.S. Bank has accepted Rs. 20.00 crore as deposit from the bank on 5.12.2001 for 13 months at the interest rate of 13.1/2%. The bank has stated that it has deposited the said amount in the loan account of the Maharashtra State Bank's salaried credit fund. However, it does not seem right to accept deposits from the bank at the rate of 13% and deposit the amount in its own loan account. The interest rate of the said loan is 13.1/2%.

Akol G.M.S. Bank accepted deposits of Rs. 2 crore on 21.11.2001 at an interest rate of 13.1/2% and the bank paid its own overdraft of

Rs. 31485832.07. It is observed that the overdraft interest rate is 13%. Accepting deposits at 13.1/2% and repaying the loan at an interest rate of 13% does not seem to be right in the eyes of the bank's business.

The bank has given a bank guarantee of Rs. 10 crore to Omsai Inframax Pvt. Ltd. Rajivnagar Aurangabad Road Osmanabad on 13.2.2002.

However, there is a NABARD circular and instructions regarding this, which have not been complied with. Also, there is no provision for giving bank guarantee as per the bank's bylaws. And the bank has not prepared any rules for this.

While giving the said guarantee, the bank made the said firm a nominal member and mortgaged its immovable property, which is worth Rs. 19 crores. However, the said property is outside the jurisdiction of the bank.

Also, Osmanabad G.M.S. Bank has disbursed illegal loans of Rs. 29 crore to 1 to 6 firms as per the attached table, violating the personal loan limit and without taking any kind of guarantee.

The following has been violated while investing in securities.

1) No correspondence or agreements have been entered into with Home Traders Vashi Mumbai prior to 31.1.2002 regarding the purchase of bonds.

2) It has not been ascertained whether the firm Home Traders Vashi Mumbai is RBI approved or not. In this regard, RBI Circular No. RPCD/RF BC-17/9-4, 92-93 dated 4.9.1993, due diligence was not taken while making investments.

3) A central Co. Soc. cannot invest deposits or funds in another central co. without the permission of the director. Even if the investment

is made without such permission, the transaction is illegal.

It has not been verified whether Home Traders Mumbai is an officially registered broker or not. Also, there is no official board member list of this home. No agreement has been made on the prescribed stamp duty document regarding the said transaction. The contract note of Home Traders Mumbai is signed by Shri. V. D. Malvade, Deputy Chief Officer on behalf of U.G.M.S. Bank. He does not have the authority to sign such contract notes.

The bank has made a late entry in the books of account on 22.2.2002 for the transaction made on 31.1.2002.

In the absence of receipts for Government Security, the following expenditure was recorded in the following account as Government Security. Dated 22.2.2002 Go Debook Page 394 Government Security 252300000/-

2) Government Securities Deposit 3996000/-
And as Government Security Interest Income 9665591
The amount is recorded as expenditure.

There are no RBI receipts for the above amount.
Regarding the said receipt demand, the bank demanded RBI receipt vide reminders dated 5.2.2002, 20.2.2002, 1.3.2002, 6. 3.2002, 3.4.2002. But they were not received.

Overall, there has been misconduct as described above.

In Courtesy to Sir.

Special Auditor Class-1
Co. Soc. (Bank) Latur.

D-35-37

The Osmanabad District Central Cooperative Bank Ltd. Osmanabad.

Regarding personal loan limit violation regarding personal loan allocation.

S. No.	Name of the firm	Name of Proprietor	Loan		Details
			Approval date	Amount	
1	Om Jai Trading Company	Mr. Nanasaheb Venkatrao Patil At Post Rajiv Gandhi	8.10.2001	500.00 lakh	Working capital personal loan approved for tractor buying and selling business. The

		Nagar, Osmanabad Branch D.C. Osmanabad.			applicants did not take collateral on the guarantor's cheque or movable property. They did not submit the Chebebaja certificate themselves. The loan application is made on

					insufficient collateral. As per the bank's policy, it is necessary to have collateral for the loan equal to twice the approved maturity. The loan has been disbursed in violation of

					NABARD's order dated 19.4.2000. The loan application is a loan application.
2	Anandi Manufacturing Company B-23 MIDC Osmanabad	Shri. Nanasaheb Venkatrao Patil B-23 MIDC Osmanabad	8.10.2001	200.00	While disbursing the working capital loan, no immovable or movable collateral has

					been taken from the borrower or the guarantor. No certificate of default has been given. The loan has been sanctioned in violation of NABARD's circular dated 19.4.2000.

3	M/s Sai Engineering Company Osmanabad B-23 MIDC Osmanabad	Mr. Sudhir Dadarao Deshmukh at Post Pohner Branch Anandnagar, Osmanabad.	8.10.2001	200.00	Working capital loan approved for the production of tire bullock cart, tractor trolley. The applicant has not given sufficient collateral for the loan. Also, the surety has not been pledged.

					Own free certificate with Solapur Janata Bank, State Bank of Hyderabad and Nagari. Bank certificates have not been given. Instructions in the certificate dated 10.4.2001 have not been

					followed.
4	Om Trading Company Pvt. Ltd. Osmanabad.		10.4.2002	Rs.600.00	Loan has been approved for personal business. There is no recommendation from the branch on the relevant matter. No real or movable collateral has been taken.

					Loan conditions 1 to 21 have not been fulfilled.
5	Heramb Infrastructure Pvt. Ltd. Osmanabad.		10.4.2002	Rs.600.00	No movable or immovable property has been taken as collateral for personal loan working capital. The loan has been disbursed in violation of

					the condition in NABARD's letter dated 19.4.2000.
6	Om Jaysai Infraimpex Pvt. Ltd. Osmanabad		10.4.2002	Rs.800.00	Bridge Loan The bank has sanctioned the loan for six months on the basis of the shadow (unverified) copy of the approval

					letter of Sicom. The borrower has not given any collateral. When the Mumbai-based Sicom Ltd. demanded Rs. 100.00 crore, Sicom informed the bank that the institution that had asked

					for the guarantee of the nationalized bank could not give it and on that basis demanded Rs. 1000.00. Earlier, the bank has given a loan of Rs. 998.88 lakh on factory

					guarantee and a personal cash credit clean loan of Rs. 930.75 lakh, totaling 1929.63 lakh. Therefore, the personal loan allocation of NABARD has already been violated. However, a loan

					of Rs. 800.00 lakh has been sanctioned.
			Total	2900.00 lakh	
7	Omsai Infraimpex Pvt. Ltd. Rajivnagar Aurangabad Road Osmanabad.		13.2.2002	Rs.1000.00 lakh Bank guarantee	Regarding the guarantee of Rs. 100 crore, it has been informed that the guarantee will be given after fulfilling the

					conditions as per the decision given by the Chairman. Earlier, NABARD has informed that the total limit of the guarantee given by the bank should be equal to the equity capital

					and the unsecured guarantee should not exceed 25% of the equity capital. It has also been informed that unsecured guarantees should not be given. As per

					NABARD's suggestion, the bank can give a guarantee up to Rs. 36.22 lakh. Till now, the bank has given a guarantee of Rs. 18.96 lakh. The remaining limit of Rs. 17.26 lakh is left. It is said

					that it is not advisable to give such a large guarantee. Still, the Chairman has given an order regarding giving a guarantee. Which is wrong. **Special Auditor Class-1 Co. Soc. (Bank) Latur**

D-38

Utpanabad District Central Co. Bank outside the area of operation……….

----

1) Lokmangal Agro Industries Ltd.
Bibi Darfal Taluka North Solapur
District Solapur.

The said factory bank vide its letter dated 2.6.2001 has approved a short-term loan of Rs 200.00 lakhs at 18% interest with maturity date of 31.3.2002 at the board meeting of the company vide its letter dated 2.4.2002. While allocating the said loan, the information about the current stock was not taken. The goods storage account was not taken either. There is no resolution of the factory. The updated financial statements, crushing and production information, factory registration certificate, crushing license and loan permission from the Sugar Commissionerate, the amount of sugarcane purchased from Terana Sugar

Factory, its harvesting, transportation and the amount of sugarcane bill were not taken.

The said factory is registered under the Private Company Act. It is not appropriate to sanction a loan to this factory on cooperative basis. The said factory does not come under the jurisdiction of the bank. The said sugar industry has previously received more loan than the exploration sanction from the bank. Therefore, the sugar industry cannot be sanctioned a loan. Such a remark has been made. Still, the loan has been sanctioned. J.B. It is legal.

<u>Details of loans disbursed by banks outside the jurisdiction:-</u>

2) Killari Farmers Cooperative Sugar Factory Ltd. Killari Taluka Ausa, District Latur. :-

The said factory bank has sanctioned a loan of Rs. 500,00 lakhs vide letter dated 8.3.2002. The loan is due on 282.2005. It is to be repaid in three installments.

The departmental head stated that the loan sanction cannot be given as per the bank's policy, but the chairman has approved the loan by stating that Rs. 500.00 lakh should be sanctioned and the approval of the Cooperative Department should be taken for this. The department's approval was not taken. That is illegal.

3) Akola District Cooperative Sugar Factory, District Akola:-

In this factory, the bank has sanctioned a short-term loan of Rs. 200.00 lakhs at the rate of 18% as per the decision of the Board of Directors' meeting dated 28.3.2002 at the rate of 18% with a maturity of 31.3.2003. While sanctioning the said loan, the approval of the Hon'ble Sugar Commissioner was not taken. The limit of exTeranal borrowing of the factory is unlimited. No-objection certificate has been obtained from other banks (State Cooperative Bank) and Akola District Central Cooperative Bank. Since working capital loan is being provided, no letter has been given regarding recovery of the bank. The sugar factory does not come under the purview of the bank. As per the guidelines of the National Bank, the sector extravagance limit has been exhausted. The factory has not given the information in the prescribed form. For factories with negative net worth, it is necessary to take an unconditional guarantee from the government as per the instructions of the National Bank.

Such a factory cannot be sanctioned without a government guarantee. The bank has sanctioned the loan despite the observation that the interest of the bank may be affected if the loan is sanctioned. Which is illegal.

4) Barashiv Cooperative Sugar Factory, M. Jayaprakash Nagar, Near Market, Tal. Aundha (Nagnath), Dist. Hingoli:-

In this factory, as per the wage letter dated 23.4.2001, a loan of Rs. 115.00 lakhs has been approved with a final maturity of 31.3.2002. Also, as per the letter dated 21.6.2001, a loan of Rs. 85.00 lakhs has been approved with a maturity of 31.3.2002, a total loan of Rs. 200,00 lakhs has been approved. While approving the loan, the bank cannot approve it as per the guidelines of nationalized banks and Shikhar Bank. Also, the information from which bank the said factory has taken the loan has not been given. There is no guarantee of recovery of the loan. Also, the factory cannot give loans. Also, despite the General Manager's remark that he should be informed, the Chairman has approved the loan, which is illegal.3

Special Auditor Class-1
Co. Soc. (Bank) Latur

C:\My Documents\DOCTOR\ADMINISRTATION.doc37

1010
NO/ADM/MISAPP/ODCCB/ 1010 /Of 2002
Office of the
Divisional Joint Registrar,Cooperative Societies
Latur,Dated :- 8 / 05 / 2002

Read:- Special Report of Special Auditor ,Cooperative Societies Class-I (Bank) Latur regarding the misappropriation of Rs.29,99,34,591/- of the Osmanabad District Central Cooperative Bank Ltd.Osmanabad by the Chairman Shri. Bhupalsingh alias Pawan Santajirao Raje Nimbalkar.

AUTHORISATION

The Divisional Joint Registrar, Cooperative Societies, Latur hereby authorise to Shri. B. P. Rathod. Divisional. J.R. C.S. Latur to lodge a formal complaint with the concerned Police Station against the Chairman Shri. Bhupalsingh alias Pawan Santajirao Raje Nimbalkar of the Osmanabad District Central Cooperative Bank Ltd.Osmanabad who has alleged to above misapporpriated an amount of Rs.29,99,34,591/- of above Bank .

Authorisation is only against Pawan Raje Nimbalkar & Not [illegible]

Divisional Joint Registrar,
Cooperative Societies, Latur

Copy forwarded to:-

1. Shri. B. P. Rathod. Divisional. J.R. C.S. Latur with instruction to lodge the complaint against the above responsible person immediately under intimation to this office.
2. The Police Sub-Inspector ,Osmanabad through the Shri. B. P. Rathod. Divisional. J.R. C.S. Latur for information and with respect to register the complaint when authorised person approching him.

Divisional Joint Registrar,
Cooperative Societies,Latur

VMB

D-41

O.No. 665/2002

Dt.13.05.2002

Hon. Administrator Sir,

Deputy Registrar, Bank (Ltd) Osmanabad

Subject: Police Station Osmanabad CR No.106/2002 Regarding the documents related to the crime under Sections 406, 409, 429, 34 IPC.

Sir,

In accordance with the above subjects, the following documents are requested to be provided to the investigation team for information.

1) Copy of the attendance of the Board of Directors and Officers of the Bank representatives present at the meetings of the Board of Directors dated 05.01.02, 8.02.2002, 11.03.2002.

2) True copy of the proceedings of the Board of Directors meeting dated 5.01.02, 08.02.02,

11.03.2002 regarding the approval of the resolutions of the Board of Directors.

3) Osmanabad District Central Cooperative Bank Nagpur Cooperative Bank accepted Rs. 30 crore as a payment and gave that amount to Home Traders Vashi Navi Mumbai, a copy of the entire document, a copy of the cheque, a copy of the cheque not cashed.

4) A copy of the agenda for discussion on the occasion of the Board of Directors meeting dated 05.01.02, 8.02.02, 11.03.02.

5) The bank's Act and regulations regarding the work of the bank should be given.

6) A copy of the digital (note) of the Board of Directors meeting dated 05.01.02, 8.02.02, 11.03.02 should be given. A copy of the transcript of the information meeting should be given.

7) Sir, Shri. V. Via Abhashetty Chief Accountant, Chief Accountant, Typist Adsul, Farmers and S.B. More Chief Officer (Administration) should

be summoned to appear at the police station on 13.05.02 at 18.00.

Since the above documents are necessary for the investigation, they should personally pay attention and cooperate by verifying the information.

To be informed.

B. M. Reddy
Police Inspector
Police Station, Osmanabad

D-42-43

Gram. : Krishi Bank Fax : 22817 P.B.NG. 29	General manager: 22819 Administration: 23422 C.O. Accountant: 22817

OSMANABAD DISTRICT CENTRAL COOP. BANK LTD.,
HEAD OFFICE OSMANABAD.

O.No. Administration/ /02.03

Date: 13.5.2002

Hon. Superintendent of Police,

Police Station

Osmanabad City

Subject:- Police Station, Osmanabad [S] Crime No. 106/2002 Sections 406, 409, 420, 34 IPC regarding obtaining documents in connection with crime.

Reference:- Your letter No. 665/2002 dated 13.5.2002

Sir,

The documents requested through the reference letter in accordance with the above subject are enclosed herewith along with the certification as mentioned in the details of the document.

1. True copy of the attendance register of the office bearers/officers present at the meetings of the Board of Directors on 5.1.2002, 8.2.2002 and 11.3.2002.

2. The resolutions of the Board of Directors' meetings dated 5.1.2002, 8.2.2002 and 11.3.2002 are actually signed and certified as true by the proceedings of the Board.

3. As per the demand, the true copy of the declaration of the daughter-in-law of the Director Board dated 5/1, 8/2 and 11.3.2002.

4. Director Board dated 5.1.2002, 8.2.2002 and 11.3.2002 Minute book of the meeting dated 5.1.02 is written in the handwriting of Shri.G. R. Supekar and N.A. Pathan dated 8.2 and 11.03.2002. A copy of the photocopy of that minute book

5. Banking transactions are conducted in accordance with the Banking Regulation Act,

1949 and the day-to-day operations of the bank are carried out in accordance with the approved bylaws of the bank.

6. Point No. 3 of your letter has already been provided to us. However, if any additional information is required beyond the information provided, please contact your office for a response. The person who has access to the bank will verify the original receipt with the bank.

7. As per the order of the office, the notice of this office vide No. 7 Administration/1261/2002.03 dated 13.5.2002 has been issued to the concerned.

Please note though

Administrator
Osmanabad D.L.Co.Bank. Ltd.
M.K. Osmanabad

D-45

Osmanabad District Central Cooperative Bank Ltd., M.K. Osmanabad

Board of Directors Meeting, Dated / /199

On Saturday, 6.1.2002 at 1.00 PM

The Board of Directors of the Taluka Bank was held in the Bank's auditorium at Osmanabad.

The following members were present at the meeting.

S. No.	Director's Name	Rank	Signature
1	Mr. Pawan Rajenimbalkar	Chairman	Sd/-
2	Mr. Shivajirao Patil	V. Chairman	Sd/-
3	Hon. Mr. Madhukarrao Chavhan	Director	Absent
4	Mr. Jivanrao Gore	---	Absent
5	Mr. Shivajirao More	---	Sd/
6	Subhashrao More	---	Sd/
7	Shivajirao	---	Sd/

	Gadhave		
8	Sureshrao Birajdar	---	Sd/
9	Subhashsinh Saddiwal	----	Sd/
10	Rahul More	---	Sd/
11	Uttamrao Tekale	---	Sd/
12	Mrs. Sindhutao Kolte	Director	Sd/
13	Mrs. Mangaltai Padwal	---	Sd/
14	S.N. Alure	Officer, M.R.S. Bank Ltd.	Sd/
15	Mr. Y.P. Giri	District Sub Registrar	16
16	Mr. Rameshwar Karande	D.C. Officer	Sd/
17	Mr. V.P. Shinde	Employee Officer	Sd/
18	Mr. H.V. Bhusare	-----	Sd/

19			

Sd/-

Manager

D-46

Osmanabad District Central Cooperative Bank Ltd., M.K. Osmanabad

Board of Directors Meeting, Dated / /199

On Saturday, 6.1.2002 at 1.00 PM

The Board of Directors of the Taluka Bank was held in the Bank's auditorium at Osmanabad.

The following members were present at the meeting.

S. No.	Director's Name	Rank	Signature
1	Mr. Pawan Rajenimbalkar	Chairman	Sd/-
2	Mr. Shivajirao Patil	V. Chairman	Sd/-
3	Hon. Mr. Madhukarrao Chavhan	Director	Absent
4	Mr. Jivanrao Gore	---	Absent
5	Mr. Shivajirao More	---	Sd/
6	Subhashrao More	---	Sd/

7	Shivajirao Gadhave	---	Sd/
8	Sureshrao Birajdar	---	Sd/
9	Subhashsinh Saddiwal	----	Sd/
10	Rahul More	---	Sd/
11	Uttamrao Tekale	---	Sd/
12	Mrs. Sindhutao Kolte	Director	Sd/
13	Mrs. Mangaltai Padwal	---	Sd/
14	S.N. Alure	Officer, M.R.S. Bank Ltd.	Sd/

Osmanabad District Central Cooperative Bank Ltd., M.K. Osmanabad

Board of Directors Meeting, Dated / /199

On Saturday, 6.1.2002 at 1.00 PM

The Board of Directors of the Taluka Bank was held in the Bank's auditorium at Osmanabad.

The following members were present at the meeting.

15	Mr. Y.P. Giri	District Sub Registrar	16
16	Mr. Rameshwar Karande	D.C. Officer	Sd/
17	Mr. V.P. Shinde	Employee Officer	Sd/
18	Mr. H.V. Bhusare	-----	Sd/
19			

Sd/-

Manager

D-49

Osmanabad District Central Cooperative Bank Ltd., M.K. Osmanabad

Board of Directors Meeting, Dated / /199

On Saturday, 6.1.2002 at 1.00 PM

The Board of Directors of the Taluka Bank was held in the Bank's auditorium at Osmanabad.

The following members were present at the meeting.

15	Mr. Y.P. Giri	District Sub Registrar	16
16		D.C. Officer	Sd/
17	Mr. V.P. Shinde	Employee Officer	Sd/
18	Mr. H.V. Bhusare	-----	Sd/
19			

Sd/-

Manager

D-48

Osmanabad District Central Cooperative Bank Ltd., M.K. Osmanabad

Board of Directors Meeting, Dated / /199

On Saturday, 6.1.2002 at 1.00 PM

The Board of Directors of the Taluka Bank was held in the Bank's auditorium at Osmanabad. The following members were present at the meeting.

S. No.	Director's Name	Rank	Signature
1	Mr. Pawan Rajenimbalkar	Chairman	Sd/-
2	Mr. Shivajirao Patil	V. Chairman	Sd/-
3	Hon. Mr. Madhukarrao Chavhan	Director	Absent
4	Mr. Jivanrao Gore	---	Absent
5	Mr. Shivajirao More	---	Sd/
6	Subhashrao More	---	Sd/

7	Shivajirao Gadhave	---	Sd/
8	Sureshrao Birajdar	---	Sd/
9	Subhashsinh Saddiwal	----	Sd/
10	Rahul More	---	Sd/
11	Uttamrao Tekale	---	Sd/
12	Mrs. Sindhutao Kolte	Director	Sd/
13	Mrs. Mangaltai Padwal	---	Sd/
14	S.N. Alure	Officer, M.R.S. Bank Ltd.	Sd/

D-50

Osmanabad District Central Cooperative Bank Ltd., Head Office Osmanabad

O.No. Administration/S. M. Meeting/   /01.02

Date: 30. 1. 2002

To,

Subject:- Meeting of the Board of Directors of the Bank

The Board of Directors of the Bank has been convened to hold a meeting on 8/2/2002 at 1.00 PM on Friday at the Bank's auditorium in Osmanabad under the chairmanship of Hon. Chairman Shri. Pawan Rajenimbalkar to discuss the following issues. However, you are requested to be present at the meeting on time.

: Next Subject :

Subject No. 1:- To take cognizance of the deficiencies/defects found during the inspection conducted by NABARD Bank for the period 1999-2000 and 2000-2001.

Yours faithfully,

General Manager

D-51

Osmanabad District Central Cooperative Bank Ltd.,

M. K. Osmanabad

O.No. Administration/13357/01-02

Date:- 4/3/2002

To,

Mr. -----------------------------------

Subject:- Board of Directors Meeting

The meeting of the Hon. Board of Directors of the Bank has been called on 11.3.02 every Monday at 1.00 pm in the Bank's auditorium at Osmanabad under the chairmanship of Hon. Chairman Shri. Pawan Rajenimbalkar to discuss the following issues. However, all members are requested to be present on time.

-: Next Subject :-

Subject No. 1:- To approve the minutes of the Board of Directors' meetings held on 5.1.2002 and 8.2.2002.

Subject No. 2:- To approve the balance sheet and expenditure statement of the month October / November /December-2001 and January 2002.

Subject No. 3:- To record the current life and financial situation for the months of December 2001 and January 2002.

Subject No. 4:- Approval of loan given against deposit.

Subject No. 5: Consideration should be given to paying the deposit amount of deceased account holders to their heirs.

Subject No. 2- Consideration of approving cash balance exceeding Rs. 10.00 lakhs under the branch

Subject No. 7:- To consider the payment of dividend for the years 1994.95 and 1995.96.

Subject No. 8:- To take note of the letter from Hon'ble Income Tax Officer, Income Tax Office [T. D. S) Latur.

Subject No. 9:- To consider the renewal of the overdraft limit approved by Osmanabad Janata Co. Bank Ltd. Osmanabad.

Subject No. 10:- Consideration of the proposal submitted regarding partial retention of the Balaghat Urban Co-operative Society, Osmanabad and refund of the remaining amount.

Subject No. 11:- To consider the approval of the subsequent approval and renewal of the approved credit case of non-agricultural cooperative societies and to consider the approval of the loan demand proposal received.

Subject No. 12:- To consider the determination of crop loan rates for the season 2002-2002 and to formulate a policy.

Subject No. 13:- Granting extension of loan sanctioned for various purposes, giving subsequent approval to the loan sanction /extension granted and considering approval of new M.M. loan demand proposal received.

Subject: No. 14:- Extension of time limit for approved cases under the project and consideration of approval of the cases received as well as discussion regarding approval of new vehicle loan demand proposal

Subject No. 15:- To take note of the minutes of the District Level Outlook and Review Committee meetings for the months of March, June, September-2001 and to consider the implementation of the action taken thereon.

Subject No. 16:- Mahe Dec. 2001 and Jan. 2002 and Feb. 2002 To take action on the recovery of outstanding loans.

Subject 17:- Taking note of the case before the court.

Subject No. 18:-Regarding the release of Mr. J. J. Deshpande, General Manager of the Bank, I would like to take note of the letter dated 21-20200 from Mr. Global Joint Registrar, Latur regarding the release of Mr. O. J. Deshpande, General Manager, from the service of the Bank.

Subject No. 19:- Consideration regarding approval of utility bills above Rs. 5000/-.

Subject No. 20:- Consideration of topical issues, with the permission of the Hon. Chairman.

Deputy Manager

Yours faithfully,

General Manager

D-52-80

Osmanabad District Central Cooperative Bank Ltd.,

Headquarters Osmanabad

Hon. Director Board of Owners meeting dated 5. 1. 2002

Place:- Auditorium at the Bank's headquarters

Time: Exactly 1.00 pm.

****

Today, 5.1.2002, Saturday, at 1.00 hrs. The meeting of the Hon. Board of Directors has been convened in the auditorium of the Bank's headquarters under the chairmanship of Hon. Chairman Shri. Pawan Rajenimbalkar to discuss the following issues. The following Hon. Board of Directors members were present in the said meeting.

1. Shri Pawan No. Rajenimbalkar: Chairman
2. Shivajirao G. Patil: V. Chairman
3. Shivajirao A. Gadhave: Member
4. Advocate Subhashrao More

5. Rahul M. Mote
6. Uttamrao P. Tekale
7. Mrs. Sindhubai P. Kolte: Director
8. Mangal G. Padwal
9. Shri. Sureshrao M. Birajdar: Director
10. Mr. Vasantrao Pt. Vishande: Employee representative
11. Hanumant V. Bhusare

<u>Officer Class :-</u>

1. Mr. J. J. Deshpande: General Manager
2. B. N. Thorat: Deputy General Manager
3. S.V. More:

As the quorum for the meeting was as above, the first absence was recorded by taking note of the leave of Shri. Maddhukarraoji Chavan, Shivajirao Chalukya, Subhash Singh Sandhiwal, Jeevanraoji Gore on today, 5.1.2000 and the proceedings of the meeting were started as follows.

Subject No. 1:- To read and confirm the minutes of the previous Board of Directors held on 15.9.2001 and 10.11.01 to take note of the minutes of the meeting held on 7.12.01.

Resolution No. 1:- Copies of the minutes of the previous Board of Directors meetings held on 150 September 2001 and 100 November 2001 were circulated to all the members. While discussing the same, Director Mr. Tekale said that a decision has been taken regarding the promotion of employees under Resolution 1036. In it, the name of Mr. S. N. Tongge, Bamping Officer, who was discussed in the matter of promotion to the Deputy Chief Officer category has been omitted. Then Mr. S. N. Tongge should be promoted to the Deputy Chief Officer category. In this regard, the General Manager. It was informed that the performance of Shri S. N. Tonge is not satisfactory and he is not eligible for promotion even according to seniority and therefore he has been excluded. After discussion, Hon. Chairman suggested to give promotion to Shri. N. Tonge and asked for amendment in the said report. After discussion, the minutes of the Hon. Board of Directors meetings held on 15. 90 2001 and 100 110 2001 were confirmed along with the above amendment. Also, the minutes of 7.120 2001 were recorded.

Suggested by:- Shri Shivajirao Gadhave
Approved by:- "Uttamrao Tekale
Resolution unanimously approved.

Subject No. 2:- To take note of the minutes of the Executive Committee meeting held on the previous date 5.11.2001

Resolution No. 2:- A sealed copy of the minutes of the Executive Committee meeting held on 5.11.2001 was circulated to all the members. After discussion, the minutes of the Executive Committee meeting held on 5.11.2001 were taken into consideration.

Suggested by:- Shri Shivajirao Patil
Approved by:- Rahul Mote
Resolution unanimously approved.

Subject No. 3:- Vote to approve the balance sheet for the months of August and September 2001 and the expenditure incurred during the said months.

Resolution No. 3:- The copies of the balance sheet of the bank for the months of August and September-2001 were circulated to all the members in the circular. The balance sheet presented was discussed and approved in the balance sheet for the months of August and September-2001.

Also, copies of the expenditure report of the office completed in August and September 2001 were circulated to all the members. After discussion, the work completed in August and September 2001 was approved. The details are as follows:

S. No.	Description	Finally, the cost From 1st April to 1st July	Finally, the cost From August 2001	In September 2001	Finally, the cost From April 2001 to September 2001
1	Salary and Provident Fund	227010.27.48	11469564.53	8396642.43	42567234.44
2	Rent, taxes, electricity, insurance	455934.77	922004.05	1130275.00	2508213.82
3	Printing stationery expenses	2841956.78	622964.12	194605.66	3659526.56
4	Advertising expenses	27021.00	162080.00	129780.00	318881.00
5	Postage, telegram, telephone	393250.30	97659.85	253435.85	744346.03

	expenses				
6	Travelling Expenses	292199.00	47397.00	297587.00	637183.00
7	Minor Expenses (including Branches)	507231.00	144457.00	405678.88	1057360.88
8	Public Welfare Deposit Commission	148523.00	93491.00	400299.00	642313.00
9	9General Expenses	779895.97	315829.00	635300.75	1736002.72
10	Board of Directors Travelling Allowance	-	-	-	-
11	Legal Fees	1000.00	-	-	1000.00
12	Meeting Fees	-	-	-	-
13	Maintenance	66415.5	186415.	279449.	

	(Buildings and Machinery)	0	50	04	
14	Government Accounts Audit	41074.00	-	-	41074.00
15	InTeranal Immovable Expenses				
16	State Cadreisation Contribution				
17	Depreciation				
18	Provision for Arrears of Interest				
19	Education Fund				
20	Related Loan Fund				
21	Government	2825552	138940	1186952	74019154

	Reduction Fund	8.80	99.68	7.57	.05

Suggested by:- Shri Subhashrao More

Approved by:- Uttamrao Tekale

Resolution unanimously approved.

Subject No. 4:- To take note of the floating assets and available funds for the months of August, September, October and November 2001.

Resolution No. 4:- The stamped copies of the sheet showing the outstanding balance for the months of August, September, October and November 2001 had already been circulated to all the members. While discussing the matter, the General Manager informed the meeting that the outstanding balance limit as per the Banking Regulation Act had been reduced in the month of November 2001. After discussing the same, the outstanding balance for the months of August, September, October and November 2001 was recorded.

Also, the tables containing information regarding the financial position and available funds of the bank had been circulated to the members in advance. They were discussed and the current financial position and available funds were recorded.

Suggested by:- Mr. Shivajirao Patil
Approved by:- Uttamrao Tekale
Resolution unanimously approved.

6	Travelling Expenses	292199.00	47397.00	297587.00	637183.00
7	Minor Expenses (including Branches)	507231.00	144457.00	405678.88	1057360.88
8	Public Welfare Deposit Commission	148523.00	93491.00	400299.00	642313.00
9	9General Expenses	779895.97	315829.00	635300.75	1736002.72
10	Board of Directors Travelling Allowance	-	-	-	-
11	Legal Fees	1000.00	-	-	1000.00
12	Meeting Fees	-	-	-	-
13	Maintenance (Buildings	66415.50	186415.50	279449.04	

	and Machinery)				
14	Government Accounts Audit	41074.00	-	-	41074.00
15	InTeranal Immovable Expenses				
16	State Cadreisation Contribution				
17	Depreciation				
18	Provision for Arrears of Interest				
19	Education Fund				
20	Related Loan Fund				
21	Government Reduction	28255528.80	13894099.68	11869527.57	74019154.05

	Fund				

Suggested by:- Shri Subhashrao More

Approved by:- Uttamrao Tekale

Resolution unanimously approved.

Subject No. 4:- To take note of the floating assets and available funds for the months of August, September, October and November 2001.

Resolution No. 4:- The stamped copies of the sheet showing the outstanding balance for the months of August, September, October and November 2001 had already been circulated to all the members. While discussing the matter, the General Manager informed the meeting that the outstanding balance limit as per the Banking Regulation Act had been reduced in the month of November 2001. After discussing the same, the outstanding balance for the months of August, September, October and November 2001 was recorded.

Also, the tables containing information regarding the financial position and available funds of the bank had been circulated to the members in advance. They were discussed and the current financial position and available funds were recorded.

Suggested by:- Mr. Shivajirao Patil
Approved by:- Uttamrao Tekale
Resolution unanimously approved.

Suggested by:- Shri Shivajirao Patil

Approved by:- Rahul Mote

Resolution Unanimously Approved

Subject 7:- Approval of Circular Resolution.

Resolution No. 7:- Shri Tuljabhyani Shetkari Saha Sa.Ka. and Terana She.Saha, the proposal for the demand of the loan limit for the sugar mill for the storage of sugarcane and the sanctioned loan limit for the year 2000.2001 dated 31.12. 2001 regarding the extension of the loan period and the proposal for the increased loan limit for the storage of sugarcane from the State Cooperative Bank has been sent by making a printed and sent resolution. In this regard, the following resolutions were passed.

<u>True copy of the circular resolution dated 5.10.2001</u>

Subject No. 1:- Mr. Tuljabhawani and Terana S. To consider requesting a re-pledged loan limit from the State Cooperative Bank for the purpose of securing the sugar from the cooperative sugar factory.

Resolution No.1:- Shri. Tuljabhavani and Terana S. Cooperative Sugar Factory Limited Naldurg Tal. Tuljapur and Terana S. Cooperative Sugar Factory Limited, Dhoki have approved the loan limit sanction letter number CFA / Osmanabad / Sugar Replies/F/12/2612001.02 dt.10.5.2001 for the sugar stocks deposited with this bank by this sugar factory.

S. No.	Name of sugar factory	(Rs. In lakh)	
		Remortgage Loan Limit	Period (Term)1
1.	Shree Tuljabhavani S. Co. S. I. Ltd. Naldurg Tal. Tuljapur	Rs.2500.00 lakh	31.10.2001
2	Terana Show Co. S. I. Ltd., Dhoki	Rs.5000.00	31.10.2001
		Rs.7500.00 lakh	

Since the above mentioned limit expires on 31.10.2001, it has been decided that a request should be made to the Maharashtra State Bank for obtaining a new limit of pledge loan for the sugar stock kept by the sugar factory with the bank for the crushing season 2001.02 as per the details given below and the proposal should be sent to the State Bank.

S. No.	Name of sugar factory	(Rs. In lakh)	
		Remortgage Loan Limit	Period (Term)1
1.	Shree Tuljabhavani S. Co. S. I. Ltd. Naldurg Tal. Tuljapur	2500.00	Dt.1.11.2002 to 31.10.2002
2	Terana Show Co. S. I. Ltd., Dhoki	5000.00	Dt.1.11.2002 to 31.10.2002
		Rs.7500.00 lakh	

Subject No. 2:- To consider the extension of the loan limit of the State Cooperative Bank for the storage of goods of Shri Tuljabhavani and Terana S Co. S. I.

Resolution No. 2:- Shri Tuljabhavani and Terana S Co. S. I. Ltd., Naldurg Tal. Tuljapur and Terana Terana S Co. S. I. Ltd., Dhoki, sugar factory, in respect of the collateral deposited with this bank, the State Bank has sanctioned the loan limit of the collateral as per the details given below to this bank vide letter of sanction letter dated Osmanabad /Sugar Replenishment / F / 12 261 /2001.02 dated 10.5.01.

S. No.	Name of sugar factory	(Rs. In lakh)	
		Remortgage Loan Limit	Period (Term)1
1.	Shree Tuljabhavani S. Co. S. I. Ltd. Naldurg Tal. Tuljapur	2500.00	31.10.2001
2	Terana Show Co. S. I. Ltd., Dhoki	5000.00	31.10.2001
		Rs.7500.00 lakh	

Since the period of the above sanctioned limit is expiring on 31.10.2001, it was decided that a request should be made to the Maharashtra State Cooperative Bank for an extension of the period for the sugar factory to deposit the sugar stock with the bank during the crushing season 2000.01 and such a proposal should be sent to the State Bank.

S. No.	Name of sugar factory	(Rs. In lakh)	
		Remortgage Loan Limit	Period (Term)1
1.	Shree Tuljabhavani S. Co. S. I. Ltd. Naldurg Tal. Tuljapur	2500.00 lakh	31.12.2001
2	Terana Show Co. S. I. Ltd., Dhoki	5000.00 lakh	-“-
		Rs.7500.00 lakh	

Subject No. :- Sending a proposal for increased loan limit demand to Maharashtra State Cooperative Bank for the mortgage of sugar stocks kept with Terana Show Cooperative Bank.

Resolution No. :- In view of the loan limit sanctioned by this bank to Terana S Co. Sugar Industry Ltd. Dhoki, Maharashtra State Cooperative Bank Ltd., Mumbai vide letter No. CFA/ Sugar Repossession Loan/F. 12 / 261 / 2001.02 dated 10.5.2001 has sanctioned the following loan limit with a maturity of 31.10.2001.

S. No.	Description	Approved limits in lakh	Period (term)
1	Terana S. Co. S.I. Ltd., Dhoki	5000.00	31.10.2001

Due to the low volatility in the market, the sugar factories are increasing their stock. Due to this, the demand for sugar by the sugar factories is increasing. Considering the increasing demand for sugar by the sugar factories, the stock of sugar factories is increasing. It has been decided that you should request Maharashtra State

Cooperative Bank Ltd., Mumbai to increase the revolving credit limit as per the T-bill and send a proposal accordingly.

S. No.	Description	Previous Revised Loan Limit	Approved Increased Revised Loan Limit	(Rs. In lakh)	
				Total	term
1	Terana S. Co. S.I. Ltd., Dhoki	Rs.5000.00	2000.00	7000.00	31.10.02

Subject No. : Taking note of the revised loan limit letter approved under the S.G.S.Y. scheme approved by Maharashtra State Cooperative Bank Ltd., Mumbai, approving the conditions, granting authority to sign on the documents and on the lifting matter.

Resolution No. : Maharashtra State Cooperative Bank Ltd., Mumbai has informed that the revised loan limit sanctioned under the S.G.S.Y scheme for the period from 1.4.2001 to 30.09.2001 has been sanctioned vide letter BDD/NFS/F- 536 / 1456/SGSY/Osmanabad/2000.01 dt10.11.2001. Circular resolution has been taken to withdraw the said sanction.

The following officers and officials have been given the authority to sign the promissory notes to be given to the State Bank for the sanctioned limit. Also, the authority to prepare and issue the withdrawal case for the sanctioned limit has been given to the following officers and officials and it has been decided that any transaction done with the joint signature of both of them will be considered authorized.

1. Shri Pawan Rajenimbalkar-Chairman
2. Shri. Adv Subhash More- V. Chairman
3. A. J. Deshpande- General Manager
4. B. N. Thorat- Deputy General Manager
5. V.D. Malvade-Additional Manager (Calculation)
6. R.P. Pandit- -"- [Finance]

Subjection No. : Regarding the increase in loan limit of Rs. 400.00 lakhs for small-scale irrigation dairy farming, goat, sheep and boar farming scheme under the Being Plan 2001-2002.

Resolution No. : Considering the increasing demand in the district for small scale irrigation, dairy business [mini dairy] goat, sheep and cattle farming schemes of the members of the district and for the development of agriculture in the district and the economic upliftment of the members, the bank has provided loans for the above scheme and is in the process of providing loans for the above reasons. Funds will be required for this. In order to solve this problem of the assets of the institutions in the district, Shikhar Bank Mumbai has been asked to provide loans. Under the Bonding Plan 2001-2002, our bank is requested to sanction an additional term loan for the following reasons.

1] Dairy business- Rs. 150.00 lakhs

2] Goat, sheep, boar farming- 50.00

3] Small lift irrigation scheme- 200.00

400.00 lakh

It was decided to request Shikhar Bank, Mumbai, to approve an additional loan limit of Rs. 400.00.

Subject No. : Regarding sanctioning of re-loan of Rs. 1032.40 lakhs under the Baut Automated Loan Scheme for provision of credit for drip irrigation set loan.

Resolution No. : The bank is distributing loans to the members of the primary VKSC organization in the current financial year through the Terna Shetkari Cooperative Sugar Factory to supply drip irrigation sets to the sugarcane producing farmers in the area of its operation. The bank is distributing loans to the members of the primary VKSC organization in the current financial year from 1.4.2001 to 29.11.2001, in anticipation of the National Bank's revolving loan limit.

The bank has distributed loans of Rs. 1214.61 lakhs to 1695 members of the primary VKSC organization in the area of its operation during the current financial year from 1.4.2001 to 29.11.2001, and for that, it has been decided to send a proposal for sanctioning a revolving loan limit of Rs. 1032.40 lakhs from the National Bank under the automatic loan scheme as per the following details and request for sanctioning the revolving loan limit.

Number of members	Member Nos.	Bank's loan disbursement	Re-loan request under automatic scheme
1.	290	173.60	147.56
2.	263	254.59	131.40
3.	153	107.69	91.54
4.	111	81.10	68.93
5.	350	280.51	238.43
6.	173	147.94	125.75

7.	188	142.04	120.73
8.	167	127.14	108.06
	1695	1214.61	1032.40

The bank has read the NABARD letter No. ICD/LIS/G EN/285/6575/2001-2002 dated 3012. 2001 and has complied with the specific terms and conditions laid down in the letter and has taken corrective action for the defects indicated in the letter. At that time, as the bank had rectified all the matters as per the NABARD guidelines, it was decided to request the bank to sanction a fresh loan limit of Rs. 1032.40 lakhs under the automatic loan scheme for the loan of drip irrigation set.

Suggested by:- Shri Bhinshwajirao Gadhave

Approved by:- Rahul Mote

Resolution Unanimously Approved.

Subject No.8: Consideration of paying the deposits of deceased depositors to their heirs.

Resolution No. 8:- The General Manager has approved the payment of the deposit amount of the deceased account holders in the following details to their heirs, as per the additional certificates provided to him by the Executive Committee, and has informed the respective authorities regarding the payment of the deposit amount to their heirs, and the same has been submitted along with the office note for approval. Accordingly, the same has been approved.

S. No.	Name of Branch	Name of the deceased	Amount	Name of the deceased account holder's heir	Relation
1	Ter	Rama Bhanka Beske	1752.15	Sampat Rama Beske	Son
2	Sarola	Yedba Maruti	9622.98	Arun Yedba Garad	---

		Garad			
3	Kanagara	Mahadev Bali Dhale	2041.02	Hanmant Mahadev Dhale	---
4	Sarola	Namdev Limba Kshirsagar	4072.00	Goroba Namdev Kshirsagar	---
5	Anchler	Bhagwan Ravayya Kamble	8674.00	Vaman Bhagwan Kamble	---
6	Nagji	Balsaheb Vitthal Jagdale	3288.08	Sunanda Balso Jagdale	Wife
7	Samudravani	Ambadas Sitaram Naiknavare	6651.87	Shrimant Ambadas Naiknavare	Son
8	---	Nivrutti Rama Yadav	1789.00	Bhimrao Bhagwan Shelke	Husband
9	-- Wadi	Mandakini Bhimrao	1789.00	Bhimrao Bhagwan	Husband

		Shelke		Shelke	
10	Vashi	Janardhan Anna Gadhave	5151.60	Hausarao Janardhan Gadhave	Son
11	Padoli N	Tatale Dhondiram Baburao	2233.94	Vishwanath Dhondiram Tatale	

Also, the matter submitted by the heirs to the concerned for getting the deposit amount on the accounts of the following deceased account holders was received from the branch. The submitted matter was scrutinized and submitted to the meeting for approval. It was approved.

S. No.	Name of Branch	Name of the deceased	Amount	Name of the deceased account holder's heir	Relation
1	Ter	Ambadas	13696.75	Appasaheb	Son

		Shamrao Kasbe		Ambadas Kasbe	
2	Sarola	Vitthal Narayan Randive	13291.00	Parvati Shankar Randive	Daughter-in-law
3	Sarola	Bhanudas Bapurao Kolhe	10330.00	Laxmibai Bhanudas Kolhe	Wife
4	Naldurg	Maruti Mahadev Kumbhar	601.00	Smt. Parvati Maruti Kumbhar	----
5	Pargaon	Shivaji Dadasaheb Jagtap	22063.77	Balaji Shivaji Jagtap	Son
6	Ieat	Murlidhar Janardhan Bondarde	62969.59	Rukminbai Murlidhar Bondarde	Wife
7	----Wadi	Ganpati Tatya Bhusare	1015.10	Mohan Ganpati Bhusare	Son

8	Lohara	Tryambak Govind Rasal	1056.45	Satish Tryambak Rasal	---

Suggested by:-Shri Sureshrao Birajdar

Approved by: Uttamrao Tekale

Resolution passed unanimously.

Subject No. 9:- Considerations regarding handling of transactions under Sanjay Niradhar Yojana through banks.

Resolution No. 9: As per the letter dated 3.7. 2000 of the State Government's Housing and Special Assistance Department, the assistance provided to the eligible beneficiaries under the Sanjya Niradhar Yojana will be given every quarter. The land of such beneficiaries will be provided to them under the attached branches of the district and they will be provided with facilities. The office note was presented in the meeting in response to the letter dated 150 90 2001 of the State Government and the Hon'ble

District Collector. After discussing it, it was decided that the cost of stationery, printing, printing of the said work will increase as per the government decision while handling the said work through the bank. Therefore, the branches of your bank should open the account under the present scheme and cooperate, but for this work, a service charge of 1 percent should be demanded from the Hon'ble District Collector.

Suggested by: Shri Shivajirao Patil
Approved by: Subhasharao More
Resolution passed unanimously.

Subject No. 10:- To approve the reply to the approval given to the Rabi Crop Supplement K. M. Leaflet and the Pre-season Sugarcane Crop Supplement K-M Leaflet, and the Medium Term Loan for the Purchase of Factory Parts.... Leaflet.

Resolution No. 10:- For the year 2001-02, the members of the association have been approved for the Rabi crop and the pre-season sugarcane crop loan. The approved Rabi crop and the sugarcane factory for the part of the sugarcane industry have been sent to the farmers for distribution. The comments regarding the work-related nature of the approval were presented in the meeting. After discussing it, the Rabi season, 2001.02 and the pre-season sugarcane crop loan and part of the sugarcane crop loan and the sugarcane crop loan are approved. The details are given below.

Rabi season crop loan Manjari

S. No.	Name of Society	Name of Branch	Total approvals			New approvals out		
			Member	Area	Amount	Member	Area	Amount
1	Chinchpur	Walvad	1	1.00	0.43	1	1.00	0.43
2	Ambejvalge	Tamberi	4	3.00	0.64			
3	Chorakhali	Yedshi	1	1.00	0.21			

4	Manegaon	Walvad	1	0.40	0.09			
5	Saranwadi	Aasu	2	5.00	0.12	1	2.00	0.05
6	Ambejvalge	Tambari	12	14.00	0.95	10	12.00	0.72
7	Aadhala	Itkur	48	27.50	1.65			
8	Ganegaon	Walvad	1	0.50	0.11			
9	Walvad	---	2	1.10	0.47			
10	Yanegaon	--	2	2.40	0.52			
11	Golegaon	Mankeshwar	4	6.00	0.36			
12	Kanegaon	Konegaon	152	266.90	16.01			
13	Devgaon	Paranda	3	6.00	0.36			
			233	334.80	21.92	12		

Pre-season loan approval

S. No.	Name of Society	Name of Branch	Total approvals	New approvals out

			Member	Area	Amount	Member	Area	Amount
1	Yedshi	Yedshi	2	2.00	0.52			
2	Uplai	Yermala	3	2.50	0.65			
3	Lakhangaon	Para	4	4.00	1.04			
4	Gojwada	Indapur	4	8.50	2.08			
5	Ratnapur	Yermala	1	1.00	0.26			
6	Lakhangaon	Para	3	2.50	0.65			
7	---	----	6	4.40	1.14			
8	Pangaon	Yermala	10	5.20	1.35			
9	Yermala	---	5	4.40	1.14			
10	Vorda	Moha	9	6.40	1.66			
11	Pimpalgaon	Para	3	4.60	1.20			
12	O. Bad	O. Bad	2	3.80	0.99	1	1.40	0.36
13	Borgaon D	Itkur	3	4.00	1.04	2	1.50	0.39

14	Bahula	----	3	3.00	0.78			
15	Moha	Moha	3	3.00	0.78	2	2.00	0.52
16	Pohner	Mayard O. Bad	3	2.50	0.65	1	0.70	0.18
17	Sarola M	Para	7	7.30	1.90	2	2.00	0.52
18	Kadaknath wadi	Terhoda	52	41.60	10.82	10	4.60	1.20
		Total	123	108.70	28.26	18	12.20	3.1

<u>Shivshakti Co. S. I. Ltd., Mulaj Tal. Umarga</u>

1	Dabaka	Umarga	28	1.26
2	Diggi	Bedga	48	2.16
3	Kadamapur	Mulaj	46	2.07
4	Umarga	Umarga	196	8.82
5	Malgi	Turori	116	5.22
6	Talmod	---	53	2.38
7	Dhanora	---	96	4.32

8	Talmodwadi	---	38	1.71
9	Jagdalwadi	---	28	1.26
10	Koregaon	Umarga	25	1.12
11	Ekurga	Balsur	60	2.70
			734	33.02

<u>Banganga Shetkari Co. Sugar Industry Ltd., Bhum</u>

1	Devanga	Mankeshwar	15	0.67
2	Bhotra	Paranda	11	0.49
3	Ganegaon	Walvad	156	7.02
4	Arangaon	Antargaon	39	1.75
5	Golegaon	Mankeshwar	21	0.94
6	Sakat B	Antargaon	55	2.47
7	Rajuri	Paranda	82	3.69
8	Sirsav	Javala N	62	2.79
9	Kandalgaon	---	23	1.03
10	Rosa	Paranda	31	1.39
11	Sakat B	Antargaon	31	1.39
12	Bhum	Bhum	38	1.71
13	Kandari	Sonari	65	2.95
14	Doja LSMP	Tandulwadi	239	10.76

15	Loni	Aqasu	58	2.60
16	Paranda	Paranda	182	8.19
17	Javala N	Javala N	80	3.60
18	Hivarda	Walvad	157	7.07
19	Aaleshwar	Tandulwadi	45	2.02
20	Loni	Aasu	86	3.87
21	Aashta	Mankeshwar	103	4.64
			1579	71.05

<u>Bhausaheb Birajdar Co. S. I. Ltd., Kodjigad Samudral</u>

1	Nagral	Lohara	32	1.44
2	Mahalingrao gadadi	Yenegur	26	1.17
3	D.M. Wadi	---	28	1.26
4	Chincholi	Umarga	61	2.74
5	Karali	Mulaj	40	1.80
6	Zhakondi	Kavtha	11	0.49
7	Supatgaon	Jevali	32	1.44
8	Dalimb	Yenegur	26	1.17
9	Kanegaon	Kanegaon	198	8.91

10	V. Pandhari	Jevali	26	1.17
11	Nagpur	Lohara	50	2.25
12	Modha B	Lohara	40	1.80
13	Dhanora	Turari	42	1.89
		Total	612	27.53

Suggested by:- Shri Sureshrao Birajdar

Approved by:- Subhashrao More

Resolution passed unanimously.

Subject No. 11:- To consider loan applications received for obtaining loans under the Swarna Jayanti Self-Employment Scheme as well as loan applications from individual support groups.

Resolution No. 11:- Under the Swarna Jayanti Self-Employment Scheme and the Self-Help Savings Group Scheme, the proposal sent for recommendation by the Group Development Officer, Tal. P. S. was discussed and after the determination of the eligible group, the proposal was submitted to the relevant department. After discussion, the ETT loan case of the self-help group under the Swarna Jayanti Self-Employment Scheme was approved.

A]	Name of the Self Help Group under Swarna Jayanti Gramswarojgar Yojana	Village	Branch	Type of group	No. of member in group	Grading	Amount eligible for approval for working capital
1	Shri. Kalyanswami Purush bachat gat	Domgaon	Sonari	Male	10	Capable group	25000
2	Shramik Mahila Bachat Gat	Bedga	Bedga	Female	10	Good	25000
3	Ramabai-----	Palsap	Dhoki	---	11	Capable	25000
4	Renuka----	Wala	Walvad	---	10	Good	25000

5	Savitribai Swayam---	Ekurka	Madaj	---	10	---	25000
6	Tuljabhavani ---	Madaj	---	---	15	Capable	25000
7	Mahatma Phule----	Babalsur	---	---	10		25000
8	Chandani---	Pethsangvi	Pethsangvi	---	10	Good	25000
9	Shanteshwar bachat gat	---	---	---	10	---	25000
10	Kalpakta swayam----	---	---	---	10	Capable	25000
11	Dat purush----	Dhotri	Tal. Wadi	Male	10	---	25000
12	Gajanan purush----	Aaleshwar	---	---	10	---	25000
13	Mahila vikas bachat gat	Palsap	Dhoki	Female	10	Capable	25000
14	Jaibhavani bachat gat	Upale M	Upale M	Male	18	---	100000
15	Sajjan---	Tuljap	Tuljap	Female	11	Good	50000

		ur	ur				
16	Gaibisaheb purush bachat gat	Honala	kakra mba	Male	16	---	25000

Suggested by :- Mrs. Mangal Padwal

Approved by:- Sindhubai Kolte

Resolution passed unanimously.

Subject No. 12:- To give final approval to the renewal and loan sanction given to the non-viable cooperative societies.

Resolution No. 12:- The office report regarding the renewal of the loan application of the non-profit cooperative society and the subsequent approval of the loan sanction was presented to the assembly. After discussion, the Hon. Chairman Saheb proposed that the Hon. General Manager Pak grant additional approval to the institution and the renewal within the increased limit.

S.	Name of	Type	Branch		Loan Approval and

No.	society / firm	of loan			Loan Approval Form	
					Renewal	Renewal Deadline Date
1	Yeranda T. Khajgi Madh. Shikshak and S. Tar Karma Sah Pat S. M. Paranda	Café Clean	Paranda S	-	10.0	31.3.02
2	Yantriki Vibhag Karma Sah Pat O. Bad	---	Anandnagar	25.00	---	30.11.02
3	Sidheshwar Vidyalay	---	Umarga S	6.00	---	----

	S. Sah Kasgi					
4	The Gunjoti Employees Co. C. Soc.	---	Gunjoti	---	9.00	30.10.02
5	Bhum T. Gatsachiv Sev Pat S. Bhum	---	Bhum	5.00	----	31.12.02
6	O. Bad T. Gsevak	O.Bad	O.Bad	40.00	----	----
7	Prathamik Shikshak Sah		Kalamb	64.41		
8	Tuljabhavani Mandir Karm, Tuljapur	---	Tuljapur	15.00	---	----

9	Shri. Chatrapati S. College Umarga	---	Umarga	50.00	---	---
10	S.M. Dnyandev Mohekar Maha Kalamb	---	Kalamb S	21.00	---	---
11	Tuljabhavani S.K.Sev Naldurg	---	Naldurg S.M.	25.00	---	---
12	Tuljapur T.P. Sakarm Tuljapur	---	Tuljapur S	30.00	---	---
13	J. & Shaikshanik Sev Naldurg	---	Naldurg	65.00	---	---

14	Jaibharat Shikshak Tar O. Bad	---	O. Bad	24.00	---	---
15	Bhartiy S P M. Bhum	---	Bhum City	42.00		31.10.2002
16	Shramsafalya Majur Sah. M. Kanagari	Cacre Clean	Kanagara	5.00	---	31.10.02
17	Khajakali Paranda	---	Paranda	---	3.00	30.11.02
18	Swami Vivekanand Sah Majur S Ter		Ter	---	2.50	30.11.02
19	Bhagyalaxmi Pargaon	---	Paragon	---	2.00	31.8.02
20	Nilkanthe	---	Balsur	5.00	---	31.12.01

	war Balsur					
21	Maharudra Mote Patil Nagari Sah Pat S Devlali	Fix loan	Mankesh war	---	1.50	30.11.02
22	Kalamb T. K.V.Sangh M. Kalamb Shiradhon Yermala	Grain purchase hood limit	Kalamb S. Dhon Yermala	---	5.00 3.00 3.00	31.03.02 --- ---
23	Dhoki Vishal V. Kaso Dhoki	---	Dhoki		5.00	
24	Madaj --- Madaj	---	Madaj		5.00	
25	Vashi T.K. V. Sang M.	---	Vashi	---	5.00	---

	Vashi					
26	O.Bad --- O.Bad				5.00	
27	Khamaswadi Vika Sah Soc. K. Wadi		K.Wadi		5.00	
28	Bebali LSMP Soc. Bembali		Bembali		3.00	
29	Murum V.K. Seva Soc. Ltd., Murum		Murum		3.00	

Subject No. 13:- To retain the employees hired on compassionate grounds and to consider the retirement of the employees.

Resolution No. 13:- A] In case of death of an employee in the service of the Bank while in service, as per the provisions of the Service Rules, one member of his family is included in the service of the Bank. Accordingly, an office note was presented in the meeting regarding the appointment of employees recruited on compassionate grounds as Peon. After discussing the same, the following employees were appointed with effect from 1.1.02, after considering the accounts of the concerned employees and the reports of their work from the Inspection Department and the Officer-in-Charge [T].

Sr.	Name	Rank	Place of work
1	Mrs. Manisha Milind Jagtap	Soldier	Accounts and Audit Department, At Post O. Bad
2	Mr. Prashant Tanaji Solankar	----	Salgara [T] Branch

B] Shri. S. S. Bidve, Educational Officer, Andur-TT&TT, completed 58 years of age on 2802.02. Similarly, Shri. J. V. Mane, Educational Officer, AD-TT&TT, completed 58 years of age on

2802002. Since both the officers have to retire from service as per the provisions of the Staff Service Rules, an office note was also submitted in this regard. After discussion, it was decided that Shri. S. S. Bidve and J. V. Mane should be retired from service after office hours on 28020 2002 and the amount due after retirement should be paid.

Suggested by:-Shri Sureshsha Rao Birajdar

Approved by:- Shivajirao Gadhave

Resolution unanimously approved"

Subject No. 14:- Dismissal of the application regarding rent of Bocha Sha space and getting loan for construction.

Resolution No. 14:- After considering the comments submitted on the above subject, the decisions were taken as per the branch wise details.

1] Andora v. Ka Seva Co. Soc. Ltd.,

The said organization had demanded Rs. 60000/- for the construction of the organization's building, so a comment was submitted in that regard. While discussing it, the Hon'ble General Manager informed the meeting that since there was an undesirable difference in the said organization and the organization was in loss, it would not be appropriate to sanction the organization's loan. After discussing it, considering the fact that the construction of the organization's office remained incomplete, Rs. 60000/- was sanctioned at an interest rate of 18 percent.

30	Kalamb T. K. V. Sang. M. Kalamb		Cotton purchase	Kalamb	3.00	31.3.02
31	Vashi------ Vashi			Vashi	30.00	----

Also, Terana Show Co Soc Ltd. Dhoki has taken a short-term loan of Rs. 2,600.00 lakhs through this bank for the outstanding balance from his other factories as well as a store mortgage extended loan of Rs. 2000 and a proposal was made for obtaining a mortgage loan (increased) of Rs. 40.00 lakhs in the financial year. In this regard, a handwritten note was presented in the meeting. While it was being discussed, the General Manager informed the meeting that no factory has informed in writing about the outstanding balance due to Terana Kaka from other factories, which cannot be sanctioned through his bank. Also, it is not considered appropriate to sanction the loan limit for store mortgage and other increased mortgages. Since the exposure limit for the loan to be provided to the factory has expired as per the suggestion of NABARD/State Bank, it is not appropriate to sanction the loan limit as per the request of the factory. The reason for this proposal is that there is no office recommendation. The matter was noted and since it is necessary to meet the financial needs of the factory, the loan limit was sanctioned as per the following details.

1. Short-term loan account no.2 was sanctioned for Rs.600.00 lakhs at 18% per annum with a maturity of 30.6.02.

2. Store Blindness increased loan limit of Rs. 20000 Lakhs and Arkshala Blindness increased loan limit of Rs. 40.00 Lakhs was approved with effect from 30.6.2002.

Also, Sagar Co Sakan Ltd., Tirthpuri Dist. Jalna and Rena Co Sakan Ltd., Nivada, Tah Renapur Dist. Latur requested for getting Rs. 200.00 lakh and Rs. 500.00 lakh M. M. M-loan under the participation scheme for their factories. The office notes in that regard were read along with the pamphlet. When the manager informed the meeting that as per the instructions of NABARD / State Bank, the exposure limit for ordinary industries has been exhausted, it is not appropriate to sanction the loan under the participation scheme. However, the approval for granting a loan of Rs. 200.00 lakh under the participation scheme to Sagar Co Sakan has been given as per the suggestion of the Chairman, then the said action was approved and Rena Sah Saka. It was said in the meeting that a decision should be taken regarding the provision of loan. After discussion, the approval given by Sagar S. S. was approved and Rena Co Sakan Rs. It was decided to provide a loan of 500,000 lakhs.

Suggested by: Shri Shivajirao Patil
Approved by: Subhashrao More
Resolution unanimously approved

2] Terkhoda V. K. Soc. Ltd. Terekhada :-

Since the said organization has demanded a loan of Rs. 6.78 lakhs for the construction of the building, comments were submitted in this regard. After considering it, it was decided to take a decision on the matter along with the further course of action.

3] College Batch Umarga :-

The building of Bharat Shikshan Sanstha in the premises of Shivaji Mahavidyalaya [approximately 470 sq. ft. area] has been taken on rent for the bank's branch at Umarga. However, since the rent for it was not fixed, a note was presented to the meeting in this regard and after discussion, it was decided to pay rent at the rate of Rs. 1000 per month on the dated 1.1.01

4] Place of Umarga Chief Branch:-

The said Shashalis Umarga land of Manikwar [approx. 3476 sq. ft.] has been taken on rent. However, as the rent rate was not fixed, an office note was submitted in the meeting for the decision on the rent. After discussion, it was decided that the rent should be paid at the rate of Rs. 8500/- per month from the date of taking possession of the land.

5] Patoda Branch Tal. Osmanabad:-

After discussing the comments submitted in this case, the rent was revised to Rs. 250 per sq. ft. per month.

6] Tandulwadi Branch Tal. Paranda :-

It was decided that the newly constructed space in the Gram Panchayat at Tandulwadi should be rented for the bank's show and counter furniture should be newly purchased for the said purpose.

7] Vadholi [Gaur] – Branch Tal. Kalamb :-

The Branch at Wagholi [Gaur] is operating in the premises owned by Shri Pandurang Yashwant Dhongde. An office note was presented in the meeting on the application made by Shri Dhongde regarding the increase in the rent of the premises. After discussion, it was decided that the rent for the premises of Shri Pandurang Yashwant Dhongde should be Rs. 1000/- per month.

8] Market Yard Branch Osmanabad:

Market Yard TT&TT Osmanabad has been shifted to the bank's own premises. Earlier, the said branch was functioning in the premises of Market Committee - Osmanabad. The Market Committee was informed to pay the rent as per the decision taken regarding the rent. Meanwhile, the Market Committee submitted its comments on the application submitted regarding the rent increase demand in the meeting. After discussing it, since the xx rent being given to the Market Committee is correct, their rent increase demand application cannot be considered.

9] Murum:-

The bank's head office TT&T has been functioning in the premises of Ganpatrao Sharanappa Patil since 101080 and the contract of the said premises has expired on 101098. The said building is old and leaks during the monsoon, due to which the bank's records are deteriorating. The bank has accepted the request to provide a newly constructed premises for the head office of the bank by Shri Satish Chandrakat Shinde. The premises of Shri Shinde are suitable for the bank's premises and its carpet area is 1110 sq. ft. A comment was also submitted regarding the acquisition of the said premises. After discussion, it was decided that Shinde's premises on the first floor should be acquired.

10] Ambhi :-

Mr. Pramod Bhogil has constructed a new building and for this the bank has given an advance of Rs. 150000/- for the construction of the building. At that time, approval was given to shift the school to the beautiful new building and furnish it.

Suggested by:- Shri Shivajirao Gadhave

Approved by: Uttamarrao Tekale

Resolution unanimously approved."

Subject No. 15:- To consider the appointment of Executive and Loan Sub-Committees

Resolution No.15:- After discussing the above detailed comments, the following appointments were made to the Executive and Loan Sub-Committees as detailed below.

1] Executive Committee :-

1. Shri Bhupal Singh alias Pawan Santajirao Rajenimbalkar -Chairman
2. Shivajirao G. Patil- V. Chairman
3. Adv. Sabhadherao More- Director
4. Mr. Pishwajirao A. Gadhave- ------
5. Rahul M. Mote- -------
6.Uttamrao Tekale- -------
7. Surebharao M. Birajdar- -------
8. Mrs. Mangal G. Padwal- Director

2] Cage Sub-committee:-

1. Mr. Bhupal Singh alias Pawan Santajirao Rajenimbalkar- Chairman
2. Shivajirao G. Patil- V. Chairman
3. Madhukarrao D. Chavan- Director
4. Jivanrao Gore- -------
5. Shivajirao Chalukya- -------

6. Subhash Singh Sadhiwal- -------

7. Mrs. Sindhubai P. Kolte- Director

The above committees shall function as per the provisions of the by-laws authority was granted.

Suggested by:- Shri Shivajirao Gadhave

Approved by:- Uttamrao Tekale

Resolution unanimously approved."

Subject No. 16:- Regarding the work of interior furniture in the headquarters building of the bank. To consider,

Resolution No. 16:- An estimate was prepared by an architect for the furniture work in the headquarters building of the bank. Before taking a decision to carry out the said work, office notes were submitted. After discussion, the estimated cost of Rs. 39.90 lakhs was approved. However, it was decided that tenders should be invited by advertising in the newspaper for the said work.

Suggested by:- Shri Subhashrao More

Approved by:-Uttamrao Tekale

Resolution unanimously approved.

Subject No. 17:- To consider the approval of the above expenditure bills of Rs. 5000/-.

Resolution No.17:- The above mentioned bills of Rs. 5000/- as detailed below were approved.

S. No.	Name of Party	Bill No.	Description	Nos.	Rate	Total
1	Shri. Kumar Chatrapati Raje Nimbalkar	MH/3709	M.K.N.A. Recovery Jeep month September 01	24	500	12000
2			Oct.,	25	500	12500
3			Nov.,	24	500	12000
4			Dec.,	24	500	12000
5	Deccan Honda	12056/11.12.01	Bank motor			9055

	Pune		MHMH25 /8.99 repair			
6	Ravindra Bhagwan Dete	MM25/B 177	Vehicle in use, Oct.	29	500	14500
7	----		Nov 2001	28	500	14000
8	Suresh Suryavan shi	MH25/F A-599	Mrs. Kolte Director's vehicle used for office work			5512
9	Ankush Prabhu There	MH25/B -1000	Mr. Rajesahe b Chairman			5396
10	Ashok Raosaheb Bagal	MH25/B -281	Divisional Cooperati ve			6975

			Registrar Latur			
11	A.R. T.O. Office Osmanabad	MH25/B-99	Bank vehicle Honda Accord for favorite number			10000
12	Gandhi Motors Solapur	2447/17.12.01	Purchase of two new tires for bank vehicle MH25/A1399	3445		6890
13	Justener India Ltd. Pune	ODCCP/66	Duplicate machine repair bill			5042
14	Vishnu Vijay Ele. Solapur	136/7.12.01	Printing work as per the			45200

			decision of the Board of Directors meeting dated 15.9.01 and as per the tender rate			
15	Maqbul Shaikh	MH25/151	Shri. Shivajirao Patil used the said vehicle for office work.			7506
16	Lokpatra Pvt. Ltd.	AD-71/Dt.14.11.01	Lokpatra Diwali issue had			6000

			a greeting advertisement.			
17	Sampanna Offset Parli	3.1.2002 Dt.15.9.01	S.M. Printing work as per decision and tender rate			31800
18	Pride Trading Pune	P T 621 Dt.6.11.01	Color print machine has been purchased as per approval of Hon'ble Chairman			978000
19	Son Alu.	128	ASU			17073

	Fabrication	Dt.31.12.01	Branch Furniture Work			
20	----	129 Dt.1.1.02	Sonari -----			89598
21	Dosti Furniture Works	58, 59 Dt.2.1.02	Umarga-----			549735

Suggested by:-Shri Shivajirao Patil
Approved by: Shivajirao Gadhave
Resolution unanimously passed

After the topics on the agenda were discussed, with the permission of the Chairman, the following decisions were taken:

Subject No. 18:- To take note of the letter dated 310-12001 extending the term of the loan sanctioned by the State Cooperative Bank Ltd., Mumbai for the season 2000-2001, limit Rs. 1.80 lakhs, up to 310-12001, and to approve the terms and conditions and to authorize the signing of the document on the matter of withdrawal.

Resolution No. 18:- After discussing the comments submitted on the above subject, the following resolution was passed.

Maharashtra State Government Bank Ltd., Mumbai has informed that the revolving credit limit of Rs. 75/- crore sanctioned for the season 2000-2001 will be valid from 1.11.2001 to 31.12.2001 or till the date of sanction of new sugar revolving credit limit, whichever is less, has been sanctioned vide letter No. C.F.A / Repledge/F.12/1246/2001-2002 dt.2.11.2001.

The approval letter was read and the conditions therein were accepted.

The following officers and officials have been given the authority to sign on behalf of the State Bureau of Investigation within the approved limits. Also, the authority to prepare and issue the withdrawal case within the approved limits has been given to the following officers and officials. It has been decided that any transaction made with the joint signature of both of them will be considered official.

Permission was granted for early redemption of fixed deposit receipts with detailed standard terms and conditions and investment in government debt securities.

Suggested by:- Shivajirao Patil

Approved by:- Uttamrao Tekale

Resolution passed unanimously.

Subject No. 20:- The assistance of Rs. 5.00 lakhs of 11% Industrial Development Bank of India Bonds 2002 (44th series) purchased by the Bank is expiring on 17.3.2002. Regarding granting of right to withdraw it.

Resolution No. 20:- Our bank has purchased 11.00% Industrial Development Bank of India Bonds-2002 [44th Series] for Rs. 5.00 lakhs. The maturity date 17.3.2002. The right to receive the amount and interest on the said bond and to deal with it is given by the joint signature of any of the following two.

1. Mr. A. J. Deshapade- General Manager
2. B. N. Thorat -Deputy Manager
3. V. D. Malvade- Deputy Chief [Account]
4. H. K. Tambe -Deputy Chief [Account]

The following resolution was passed in the meeting to receive the amount of the bonds and the interest thereon.

Resolved that 1. Shri A. J. Deshpande General Manager 2) Shri B.N. Thorat Dy. General Manager 3) Shri V.D. Malwade Dv. Chief Officer (Acct) 4.Shri.H.K.Tambe. Dy.C.O (Acctts) of the Osmanabad Dist.Cenr Co.op Bank Ltd Osmanabad are hereby authorised to with draw the Principle amt of Rs.5.00 lakhs (Five lakhs only) of 11.00%Industrial Development Bank of India Bonds 2002 (44 series) & Interest thereon. Also Resolved: that any two from above offcicials are authorised to sign jointly on 11.00% Industrial Development Bank of India Bonds

2002 (44 series) for withdrawal the Principal amount and interest thereon"

Subject No. 21:- To consider sending a proposal for a revised loan limit to the Maharashtra State Cooperative Bank for the year 2002-2003 on the collateral of the loan given to the cooperative society of salaried employees.

Resolution No. 21:- Considering the increasing loan transactions of the cooperative societies of salaried employees and the funds of this bank involved in it, it was decided to request and send a proposal for approval of a revised loan limit of Rs. 3400.00 per month 10 percent from the Maharashtra State Cooperative Bank for the next year 2020-2003 (Date 1.4.2002 to 31.3.2003).

Suggested by: Mrs.Mangal Padwal

Approved by: Sindhubai Kolte

Resolution Unanimously Passed.

Subject No. 22:- To record the loan recovery made during the months of September, October, November 2001.

Resolution No. 22:- The circular copies of the loan recovery made in September, October and November 2001 were previously presented to the meeting. After discussion, the recovery made in November 2001 was recorded and, like last year, those members who repay the remaining amount due by March 2002 along with interest should be given a rebate of 3 percent on the interest rate. However, it was decided that this rebate should be given to members who have repaid their loans under the One Rupee Loan Recovery Scheme.

Suggested by: Shri Shivajirao Patil
Approved by: Uttamrao Tekale
Resolution passed unanimously

Subject No. 23:- To consider the tender rates invited for the installation of "security devices" for the security of the bank's headquarters and branches.

Resolution No. 23:- After discussing the 4 comments submitted on the above subject, the tender of Samyak District Buyers for installing security devices at the entrance of the department was approved and it was decided that a total of 100/- security devices should be purchased, one for each department, and the required amount for the same was approved.

Suggested by: Shri Subhashrao More
Approved by: Suresharrao Birajdar
Resolution unanimously approved

Subject No. 24:- Thinking about printing work and paper purchasing.
Resolution No. 24:- After discussing the comments submitted on the above subject, it was decided that tenders should be invited by advertising in the newspaper for the procurement of materials. Also, the materials required for the copy production, e.g. ink, master roll etc., should

be procured from the Jestner Company and their expected cost of Rs. 20000/- was approved.

Suggested by: Shri Uttamrao Tekale
Approved by:- Mrs. Mangal Pridval
Resolution unanimously approved.

Subject No.25:- Hiring of vehicles for recovery
Resolution No. 25:- While discussing the comments submitted on the above subject

The General Manager also informed that tenders were invited by advertising for hiring 7 vehicles for collection in the upcoming collection season. After discussion, it was decided that the following vehicles should be hired and they should be paid Rs. 350/- per day.

S. No.	Name of vehicle owner	Vehicle No.	Taluka
1	Arvind Jivanrao Shah	MH25/3601	Paranda
2	Bharat Pandurang Kolte	---/1534	----
3	Ganpati Dagadu Padval	---24/0017	Osmanabad

4	Manik Sahebrao Gunjal	MZZ/4979	---
5	Achyut Vithalrao Tekale	MH25/A/783	Kalamb
6	Rupchand Dagdu Dongre	KA-32/763	M.K. Recovery Department
7	Bapurao Chandrakant Patil	MH25/H1036	Umarga
8	Ravindra Bhagwan Dete	MH25/B177	General Manager
9	Mrs. Arpana Arun Dhalgade	MH20/H619	Tuljapur
10	Apparao Balwantrao Gadhave	MH25/A/241	Bhum
11	Ranjit Maharudra Mote	MH25/A/42	Bhum
12	Kumar Chhatrapati Rajenimbalkar	MH25/A/3709	M.K. N. Agricutlure
13	Mrs. Pratibha Shivajirao Patil	MA925/A/1287	----

It was also decided that the request made by the District Deputy Registrar vide his letter dated 11010.01 regarding the supply of fuel on credit in the vehicles of his children should be considered and that fuel should be supplied as per their demand and later the bills should be recovered.

Suggested by: Shivajirao Patil

Approved by:- Rahul M Mote

Resolution unanimously approved.

Subject No. 26:- Consideration of wages in cases of 3 percent interest subsidy.

Resolution No. 26:- The interest subsidy cases of the following institutions were approved.

S. No.	Taluka	Name of society	No. of member	Subsidy amount to be paid at 3 percent
1	Osmanabad	Ter LSMP	1	422
2	----	Vanewadi	2	1447
3	---	Sangvi	1	1098
4	----	Waghole	5	5139

		V		
5	Kalamb	Pimpari	2	2069
6	---	Borgaon B	2	1485
7	Bhum	Ieat	30	8048
8	----	Dokewadi	8	1899
		Total	51	21607

Suggested by :- Mrs. Mangal Padwal

Approved by:- Sindhabai Kolte

Resolution unanimously passed

Subject No. 27:- To approve the loan sanction given for medium term loan purpose.

Resolution No. 27:- While discussing this matter, it was informed to the meeting that out of the fair loan limit sanctioned under the Banking Plan Scheme for M.M. Corporation, the fair loan limit for tractors is not applicable for the provision of loans to be made to institutions with audit class "B". Therefore, no such loan cases have been sanctioned for the purpose of agricultural mechanization to institutions in other classes other than institutions with audit class A and B. Also, medium term loans are not allowed. Since funds are not available even for self-investment in agricultural transactions, it is necessary to control the loan transactions. The discussion was recorded and the loan demand proposal in the following details was approved.

S. No.	Name of member	Society	Branch	Reason of loan	Approved eligible amount
1	Baburao Natyabas Talke	Hivarda	Walvad	Tractor Trolley A. Rotavator	331000 86000 59000
2	Arjun Narayan Gopane	Bhatra	Paranda	Tractor Trolley A. Rotavator	310000 96000 59000
3	Budhanand Murli Jadhav and Dasa Hari	Kond	Jagaji	Tractor Trolley A. Rotavator	309000 86000 590001

	Jadhav				
4	Mahadev Dadarao Kale	Bolegaon	Achler	Tractor Trolley A. Rotavator	86000
5	Smt. Hausabai Sakharam Jadhav and Baliram Sakharam Jadhav	Padoli	Padoli A.	Tractor Trolley A. Rotavator	331000 86000 59000
6	Mrs. Genabai Hari Rathod	Hangraga Nal	Jalkot	Tractor Trolley A. Rotavator	300000 96000
7	Sanjay Manik Magar	Saundana D.	Wagholi	Tractor Trolley A. Rotavator	309000 96000
8	Nashvant Gyanba Bedge and Laxmibai	Murta	Vhorti	Tractor Trolley A. Rotavator	359000 96000 55000

	Laxman Kadam				
9	Mrs. Kamal Bhimrao Yadav	Takviki	Patoda	Tractor Trolley A. Rotavator	306000 76000 20000 59000
10	Dagadu Shankar Nilange	Patoda	---	Tractor Trolley A. Rotavator	314000 86000 55000
11	Ravindra Raghunath Madke and Dinesh-----	Moha	Moha	Two Tractor Trolley A. Rotavator	331000 172000 59000
12	Pandit Kisan Barkul	Yermala	Yermala	Tractor Trolley A. Rotavator	331000 86000 59000
13	Dinkar Rangnath Gudh	Shelgaon	Paranda	Tractor Trolley A. Rotavator	300000 19000
14	Digambar Sadashiv	Andrud	Ieat	Tractor Trolley A.	30000 86000

	Bhoite			Rotavator	
15	Premchand Manikrao Ingale	Kanagar	Kanagara	Tractor Trolley A. Rotavator	300000 18000
16	Laxman Dhaku Rathod and Mahadev Dharma Rathod	Belamb	K. Javalga	Tractor Trolley A. Rotavator	300000 55000
17	Sadashiv Santram Kapse	Khed	Lohara	Tractor Trolley A. Rotavator	300000 96000 55000
18	Dnyaeshwar Ramdas Mote and Mrs. Kamalbai Ramdas Mote and Mathurabai	Birvali	Girvali	Tractor Trolley A. Rotavator	300000 80000

	Ambadas Mote				
19	Suresh Laxman Chavhan	Hangraga N.	Jalkot	Tractor Trolley A. Rotavator	284000 96000
20	Shivaji Nivrutti and Kashinath Nivrutti Karkar	Javala N.	Javala N.	Tractor Trolley A. Rotavator	331000 86000 59000
21	Balaji Mohan Kadam and Adnyanbai Mohan Kadam	Dhoki	Dhoki	Two Tractor Trolley A. Rotavator	335000 172000 59000
22	Vilas Yogiraj Tekale and Nirmala Vilas Tekale	---	---	Two Tractor Trolley A. Rotavator	331000 172000 59000
23	Bhagwant	A.	Shiradho	Tractor	309000

	Ramkrushna Avad and Rukminbai Hanumant Avad	Shirpura	n	Trolley A. Rotavator	86000 59000
24	Mehboob Babulal Sage and Bismilla Mehboob Sage	Palsap	Dhoki	Tractor Trolley A. Rotavator	331000 86000 59000
25	Manik and Bajrang Kondiba Tarange	Takviki	Paboda	Two Tractor Trolley A. Rotavator	33100 172000 59000
26	Santosh Limbraj Patil	Kamegaon	Samudravani	Tractor Trolley A. Rotavator	276000 86000 59000
27	Shantabai Kashinath Jekate	Undegaon	Velgaon	Tractor Trolley A. Rotavator	301000 86000 314000

28	Pandurang Govind Dhavale and Balu Shripati Ghodke	Baramg aon	Ruibhar	Tractor Trolley A. Rotavator	314000 28000 51000
29	Vasant Dagadu Gadhave	Wadgao n L.	Kakramb a	Tractor Trolley A. Rotavator	300000 86000
30	Kamlakar and Manohar Chatrabhuj Palke	Vangi B.	Mankesh war	Tractor Trolley A. Rotavator	309000 86000 59000
31	Vishwanath Devappa Bongrage and Dnyaneshw ar Sadashiv	Khudaw adi	Anandur	Tractor Trolley A. Rotavator	300000 86000 55000
32	Vitthal	Ruibhar	Ruibhar	Tractor	314000

	Dadarao Bhoyate and Surekha Shivaji			Trolley A. Rotavator	86000 59000
33	Sujay Jyoti Garad and Jyoti Eknath Garad	Paranda	Paranda	Tractor Trolley A. Rotavator	309000 86000 59000
34	Bhaurao Ganpat Rathod	Khed	Lohara	Tractor Trolley A. Rotavator	335000 86000
35	Satish Subhash Zhingade	Lohara B.	Lohara	Tractor Trolley A. Rotavator	309000 86000 59000
36	Shamrao Gopala Madke	Moha	Moha	Two Tractor Trolley A. Rotavator	331000 172000 59000
37	Bhaskar Vyankatrao	Mendha	Padoli A	Tractor Trolley A.	331000 86000

	Kulkarni			Rotavator	59000
38	Atul Arjun Gophane	Bhotra	Paranda	Tractor Trolley A. Rotavator	309000 86000 59000
39	Phulchand Sambha Kadam	Pimpala K.	Pimpala K.	Tractor Trolley A. Rotavator	310000 86000 59000
40	Nagappa Timappa Ghodke and Tipanna Nagappa	Chincho li J.	Umarga	Tractor Trolley A. Rotavator	335000 96000 59000
41	Bharat Bhagwat Garad	Chinchp ur K.	Paranda	Tractor Trolley A. Rotavator	276000 86000 59000
42	Sunil Bhimashan kar Kanade	Kakram ba	Kakramb a	Two Tractor Trolley A. Rotavator	309000 172000 59000
43	Tukaram Chataru	Dalimb	Yenegur	Tractor Trolley A.	300000 86000

	Rathod			Rotavator	55000
44	Vishnu Babarao Mane	Jevali	Jevali	Tractor Trolley A. Rotavator	300000 96000 59000
45	Gunjabai Ratan Rathod	Dalimb	Yenegur	Tractor Trolley A. Rotavator	300000 86000 55000
46	Bhaurao Devrao Shinde	Pimpalgaon D.	M. Yard Kalamb	Tractor Trolley A. Rotavator	309000 86000 59000
47	Nursing Sahebrao Kaldate and Mangal Narsing Kaldate	A. Shirpura	Shiradhon	Tractor Trolley A. Rotavator	309000 86000 59000
48	Annasaheb and Raosaheb Nagnath Narvade	Wadgaon	Tamalwadi	Tractor Trolley A. Rotavator	289000 72000 14000

49	Punyaba Gopa Chavhan and Nilkanth Punyaba	Kilaj	Vhoti	Tractor Trolley A. Rotavator	335000 86000 59000

<u>List of medium term loans:-</u>

S. No.	Name of member	Society	Branch	Reason of loan	Approved eligible amount
1	Habibanu Allanurkha w Pathan	Bembali	Bembali	E.M. P.L.	12000 130000
2	Vyankat Baburao Sontakke	---	---	E.M. P.L.	15000 63000
3	Rangnath Sadashiv Waghe	---	---	P.L.	99000
4	Dnyadev	---	---	E.M.	15000

	Manohar Dane			P.L.	49500
5	Vijayabai Shivaji Patade	---	---	P.L.	58500
6	Mehboob Hanif Malang	Takviki	Patoda	E.M. P.L.	12000 94500
7	Rashid Amin Wadkar	---	---	E.M. P.L.	12000 94500
8	Suryakant Rajendra Sutar	Patoda	---	E.M. P.L.	15000 107000
9	Mashayak Kacharu Shaikh and Narjanbi Kacharu Shaikh	Karajkheda	---	E.M. P.L.	15000 66600
10	Vishwanth	Patoda	---	E.M.	12000

	Hanmant Patil			P.L.	120000
11	Maruti Dadarao Chavhan	Karajkheda	---	E.M. P.L.	12000 112000
12	Hari Dasa Tapise	Devdanora	Krushi S. Terananagar	P.L.	41600
13	Kalyan Ambadas Kadam	Dharur	Bamani	E.M. P.L.	15000 52200
14	Subhash Bhimrao Kamate	---	---	E.M. P.L.	12000 40500
15	Kisan Ganpati Wadkar	Wadgaon	M. Yard	E.M. P.L.	12000 85600
16	Mitalla Allabaksh Kotwal	Ambejvalge	Tambari	E.M. P.L.	15000 179000
17	Yuvraj	---	---	E.M.	15000

	Pandurang Kolekar			P.L.	188000
18	Shivaji Ganpati Khot	Dhoki	Dhoki	P.L.	89600
19	Anil Bubasaheb Patil	----	---	E.M. P.L.	15000 74600
20	Ajit Jagannath Deshmukh	---	---	E.M. P.L.	15000 133000
21	Bhanudas Narayan Waghmode	----	---	E.M. P.L.	15000 119000
22	Vyankat Apparao Waghmode	---	---	E.M. P.L.	12000
23	Nagnath Vishwanath Londhe	----	---	E.M. P.L.	12000 77600
24	Gausmiya	Palsap	---	E.M.	12000

	Mehboob Deshmukh			P.L.	83000
25	Babasaheb and Kakasaheb father Balasaheb Misal	Gopalwadi	K. Tadvale	E.M. P.L.	12000 67800
26	Ramchandra Vishwanath Madke	K. Tadvale	---	E.M. P.L.	12000 55800
27	Malhari Ambadas Gaonkhare	---	---	E.M. P.L.	12000 62400
28	Rajendra Apparao Lomate and Kiran Rajaram----	Ruibhar	Ruibhar	P.L.	72400
29	Mahamad	Dhuta	Kanagar	E.M.	12000

	Mukrodhin Usman			P.L.	216000
30	Goraba Tulshiram Survase	Borkheda	----	E.M. P.L.	12000 99900
31	Laxmibai Harishchandra and Harishchandra Ramchadra Jadhav	Nitali	Samudravani	E.M. P.L.	15000 150900
32	Vishnu Sadashiv Jadhav	---	---	E.M. P.L.	12000 108000
33	Suryabhan Narayan Survase	----	---	E.M. P.L.	15000 63000
34	Bharat Yashwant Survase	---	---	E.M. P.L.	13500 197700

35	Data Krushna Dhangar	Kamegaon	---	E.M. P.L.	15000 139000
36	Hamja Karim Mendhake	Samudravani	----	P.L.	97000
37	Sunil Dadarao Khaladkar	Borgaon	R. Padoli	E.M. P.L.	12000 76500
38	Nilabai and Saheb Apparao Sontakke	Takali B.	Padoli	E.M. P.L.	12000 57400
39	Subhash Sitaram Taur	---	----	E.M. P.L.	12000 45000
40	Pralhad Ganpati Dhavale	Padoli A.	----	E.M. P.L.	11600 26200
41	Pirsab Bashumiya	Takali B.	---	E.M. P.L.	15000 88000

	Shaikh				
42	Vishwanath Mahaling Isake	Sarola	Sarola B.	P.L.	45000
43	Chimabai Maruti Shinde and Maruti Santram Shinde	Chikhali	---	E.M. P.L.	12000 77500
44	Datta Rama Ingale	Rajuri	----	E.M. P.L.	12000 46500
45	Balasaheb Shankar Isake and Parvati Shankar Isake	Sarola	---	P.L.	81500
46	Bapu Raghu Magar	Wagholi V.	Wagholi V.	E.M. P.L.	1200 79500
47	Dattatray	---	---	P.L.	67500

	Dashrath Sanap				
48	Sanjay Sudhakar Kadam and Kailas-----	----	---	E.M. P.L.	12000 114000
49	Bhagwat Murlidhar Metkari	---	---	E.M. P.L.	12000 114000
50	Prakash Dattatray Magar	---	---	E.M. P.L.	1200 81900
51	Tulshiram Babu Thakar	Javala B.	Yedshi	Grapes F.	100000
52	Apparao Bapurao Pawar			P.L.	110000
53	Tatyasaheb Gopal Mane	Medsinga	M. Yard	E.M. P.L.	12000 45000
54	Govardhan	Dharur	Bamani	E.M.	12000

	Tulshiram Gulve			P.L.	180000
55	Pandurang Vishwanath Kolge	Ruibhar	Ruibhar	E.M. P.L.	15000 410000
56	Haridas Shrirang Gavhane and Mrs. Annapurna Haridas Gavhane	---	---	E.M. P.L.	12000 85000
57	Pralhad Kisan Bhosale	Khamas wadi	Bembali	E.M. P.L.	12000 27000
58	Krushnarth Devrao Mate	Wagholi	Wagholi	E.M. P.L.	12000 110000
59	Mahipati Ganpati Mane	Baramg aon	Ruibhar	E.M. P.L.	12000 110000
60	Chandrakan	Ruibhar	---	E.M.	12000

	t Shripati Kakade			P.L.	75000
61	Shankar Mahadev Gavhane	---	---	E.M. P.L.	12000 165000
62	Vilas alias Govindrao Pandit Kulkarni	Padoli	A. Padoli	E.M. P.L.	1500 145000
63	Sadhanabai Sheshrao Pawar	----	----	P.L.	65000
64	Nagnath Chokha Waghmare	---	----	P.L.	30000
65	Achyut Ambadas Kadam	Dharur	Bamani	E.M. P.L.	10000 50000
66	Gulab Husain Mehboob	K. Tadvale	K. Tadvale	P.L.	72000

	Kotwal				
67	Narayan Kondiba Gund (Pujari)	Padoli	Padoli	P.L.	145000
68	Chandrakant Mahadev Shete	Upale M.	Upale M.	E.M. P.L.	12000 90000
69	Nitin Shrimant Patil	Wadgaon	M. Yard	E.M. P.L.	12000 74000
70	Mahadev Shrirang Dhole	Patoda	Patoda	E.M. P.L.	12000 100000
71	Namdev Baburao Kolge	Ruibhar	Ruibhar	E.M. P.L.	12000 138000
72	Uddhav Bhima Dongare	Gavsud	M. Yard	E.M. P.L.	12000 75000
73	Uddhav	Gaonsu	M. Yard	E.M.	12000

	Bhima Dongare	d		P.L.	37000
74	Ramesh Ramchandra Shelke	Bamani	Bamani	P.L.	45000
75	Nakulabai Bharat Darekar	Bembali	Bembali	P.L.	40000
76	Rameshwar Sopan Shinde	---	---	E.M. P.L.	12000 90000
77	Ashabai Dagadu Mali	Devlali	M. Yard	E.M. P.L.	12000 100000
78	Vijaykumar Murlidhar Survase	Nandurga	Kanagara	E.M. P.L.	12000 90000
79	Ram Janardan Ghodke	Baramgaon	Ruibhar	E.M. P.L.	15000 73000
80	Agatrao Ganpati	Karajkheda	Patoda	E.M. P.L.	12000 39000

	Chavhan				
81	Ramesh Pandurang Shingare	Khamgaon	K. Tadvale	E.M. P.L.	12000 90000
82	Vyankat Vinayak Shendge	Padoli	Padoli A.	P.L.	144000
83	Baban Bhimrao Gund	---	---	P.L.	90000
84	Popat Vitthal Rajguru	Patoda	Patoda	E.M. P.L.	12000 135000
85	Gopinath Balbhim Gaikwad	Khamaswadi	Bembali	E.M. P.L.	12000 135000
86	Manabai Devidas Rathod and Devidas Fatu Rathod	Bavi	M.Yard	E.M. P.L.	10000 47000

87	Shahaji Shamrao Nimbalkar	Ruibhar	Ruibhar	P.L.	90000
88	Shivaji-----	----	----	P.L.	10000
89	Limbraj Balbhim Talkhade	Patoda	Patoda	P.L.	125000
90	Appa Babru Mali	Surdi	O. Bad	P.L.	27000
91	Parasram Kisan Nimbalkar	O. Bad	---	E.M. P.L.	15000 88000
92	Khadar Karim Shaikh	Zharegaon	---	P.L.	100000
93	Shivram Shivappa Raut	Wagholi	Wagholi	E.M. P.L.	12000 60000
94	Sugalabai Vaijinath Girvalkar	Bembali	Bembali	P.L.	155000

95	Maruti Mahadev Gurav	Keshegaon	---	E.M. P.L.	12000 100000
96	Lochanabai Haridas Tekale	Ter	Ter	P.L.	40000
97	Chandar Bapu Pawar	Dharur	Bamani	E.M. P.L.	12000 90000
98	Tukaram Dashrath Garad	---	---	E.M. P.L.	12000 90000
99	Vasant Trimbak Kadam	Bembali	---	E.M. P.L.	12000 120000
100	Sumanbai Vikramkha Pathan	Takviki	Patoda	E.M. P.L.	12000 100000
101	Manic Balu Dhokale	Jharegaon	O. Bad	Vineyard	100000
102	Shatrughna Balbhim	Pimpari	---	---	140000

	Gandhale				
103	Mahadev Bajirao Survase	Nitali	Samudra vani	E.M. P.L.	14500 82500
104	Kantabai Govardhan and Govardhan Sitaram Khadke	Wagholi	Wagholi	E.M. P.L.	15000 180000
105	Kausalya Govardhan and Govardhan Sitaram Khadke	Wagholi	Wagholi	E.M. P.L.	15000 180000
106	Laxman Namdev Kende	Jharega on	O. Bad	N. Well	40000
107	Ahmad Husain	Dharur	Bamani	E.M. P.L.	15000 90000

	Shaikh				
108	Vinayak Biru Dane	Bembali	Bembali	E.M. P.L.	15000 105000
109	Raosaheb Gundu Gund	Padoli	Padoli A.	E.M. P.L.	15000 80000
110	Nilavati Kisanrao Patil	Kaundgaon	Tambari	P.L.	120000
111	Dadasaheb Lalaso.,	Wadgaon	M.Yard	E.M. P.L.	15000 80000
112	Dhondi Laxman Jadhav	Bavi	---	E.M. P.L.	15000 100000
113	Uttam and Shrikrushna Shrimant Tanmor	B. Sarola	Jagaji	E.M. P.L.	12000 75000
114	Bhaurao Vithoba Bhagat	K. Tadvale	K. Tadvale	N. Well	40000

115	Dashrath Tatya Kale	Keshegaon	Bembali	E.M. P.L.	15000 45000
116	Laxman Sambhaji Sontakke	Bembali	---	E.M. P.L.	15000 110000
117	Dropatibai Annaso Bhosale	Khamswadi	---	P.L.	103000
118	Balaji Vishnu Dhobale	Samudravani	Samudravani	E.M. P.L.	15000 50000
119	Baliram Vitthal Gurav	Khamgaon	K. Tadvale	P.L.	54000
120	Chandrakant Anantrao Patil	Kamegaon	Samudravani	----	90000
121	Harishchandra Maruti Magar	Wagholi	Wagholi	---	120000
122	Bhimrao	Dharur	Bamani	E.M.	12000

	Shamrao Kamate			P.L.	250000
123	Abdul Rajaq Patel	Sangvi	Samudra vani	E.M. P.L.	12000 40000
124	Shivaji digambar dhole	Karajkh eda	Patoda	E.M. P.L.	12000 63000
125	Pandurang Vinayak Patil	Borkhed a	Kanagara	E.M. P.L.	15000 186000
126	Rajendra Yashwant Male	Kajala	Sarola	E.M. P.L.	12000 36000
127	Shantikuma r Pashravnath Katake	Bembali	Bembali	P.L.	63000
128	Datu Jalindar Lakal	Palsap	Dhoki	E.M. P.L.	12000 74500
129	Shivaji	---	---	E.M.	12000

	Balbhim Lakal			P.L.	54000
130	Raosaheb Bali Bhadre	Patoda	Patoda	E.M. P.L.	12000 40000
131	Dnyaneshwar Ambadas Tapare	Karajkheda	---	E.M. P.L.	12000 120000
132	Apparao Bhagoji Godse and Bhagwan Apparao	B. Sarola	Jagaji	E.M. P.L.	12000 69000
133	Jalindar Suryabhan Garad	Kini	Upale M.	P.L.	90000
134	Shamrao Gunderao Kulkarni	Mendha	Padoli A.	---	45000
135	Vijaykumar Dadarao Shete	---	---	---	67000

136	Vithoba Vishwanath Mali	--	---	---	115000
137	Rajkumar Ambas Patil	Dharur	Bamani	E.M. P.L.	12000 200000
138	Nagnath Chagan Thorat	Kaudgaon	Tambari	Vineyard	70000
139	Popat Mohan Kadam	Dharur	Bamani	P.L.	27000
140	Laxman Yashwant Bhange	Dautpur	Samudravani	---	45000
141	Appasaheb Dattu Tanmor	B. Sarola	Jagaji	P.L.	115000
142	Yuvraj Rambhau Pawar	Jagaji	---	E.M. P.L.	12000 60100
143	Trimbak	Takali B.	Padoli	P.L.	120000

	Goroba Sontakke				
144	Babruvan Limbaji Pendhkar	Sangvi	Samudra vani	E.M. P.L.	12000 52000
145	Dnyandev Parsa Sawant	Chikhali	Sarola	P.L.	55800
146	Shamrao Shrihari Khandalkar	---	----	Increased amount P.L.	90000
147	Achyut Dhanraj Chobe	---	---	E.M. P.L.	12000 98100
148	Dushyant Dhanraj Chobe	---	---	E.M. P.L.	12000 93000
149	Shaikh Baba A. Salar Patel	Ranjani	Shiradho n	E.M. P.L.	11300 61000
150	Khandu	Satra	Kalamb	P.L.	72000

	Ramkrushna, Ramkrushna Narhari and Achyut Narhari Landge				
151	Vikram Vijaykumar Kulkarni	Ekurka	Shiradhon	E.M. P.L.	11300 61000
152	Yadappa Bhimashankar Baraskar	Yermala	Yermala	E.M. P.L.	15000 89400
153	Vitthal Shivram Zhade	Para	Para	E.M. P.L.	12000
154	Sachin Bapurao Karanjkar	Kalamb	Kalamb	P.L.	140000
155	Bhausaheb	Yermala	Yermala	E.M.	15000

	Vishwanth Barkul and Vishisth Pralhad Barkul			P.L.	96400
156	Vasudev Nana Kurund	Dongare wadi	Yermala	E.M. P.L.	15000 96400
157	Allauddin Shabbir Patel	Gaur H.	Dahifal	P.L.	69800
158	Muktabai Pralhad Gaikwad	Nagulga on	Shiradho n	P.L.	76500
159	Bhagwan Laxman Kolhe	Havarga on	Kalamb	P.L.	96800
160	Suman Achyutrao alias Anil Patil	Shiradh on	Shiradho n	E.M. P.L.	12000 141000

161	Achyut Vitthalrao Shelke	Borda	Moha	E.M. P.L.	12000 54400

Taluka: Kalamb

161	Mangal Dilip Madke	Moha	Moha	2.02	E.M. P.L.	12000 45900
162	Shrimant Kerba Bhore	Ekurka	Shiradho n	2.50	P.L.	63100
163	Rangnath Dagadu Langade	Gaur H.	Dahifal	3.77	---	57600
164	Balaji Digambar Bhosale	Para	Para	1.58	----	63000
165	Rambhau Vitthal Dhepe	Lakhang aon	----	1.69	E.M. P.L.	12000 69700
166	Anandrao Karbhari Burund	Dongare wadi	----	2.48	P.L.	72000

167	Kisan Kondiba Mahajan	Gaur H.	Dahifal	2.95	---	98100
168	Shivaji Govind Mate	Wagholi	Wagholi G.	3.51	E.M. P.L.	12000 110000
169	Vitthal Yashwant Deshmukh	Gaur	Dahifal	4.75	P.L.	50300
170	Eknath Nivrutti Munde	Wadgaon	Yedshi	2.06	E.M. P.L.	15000 65000
171	Vasant Vitthal Mane	Wagholi	Wagholi G.	2.81	P.L.	100500
172	Kalyan Dasa Mane	---	---	2.12	---	84000
173	Bhaskar Trimbak Doiphode	Sarola M.	Para	2.21	E.M. P.L.	15000 73000
174	Ashok Maruti	Wagholi G.	Wagholi	3.63	E.M. P.L.	15000 129000

	Mane and Sitabai Maruti Mane					
175	Raghunath Hariba Mandavkar	Terkheda	Terkheda	0.80	E.M. P.L.	15000 17000
176	Haridas Ganpati Kharate	Bhogji	Itkur	2.95	P.L.	104000
177	Balasaheb Eknath Radkar	Nagulgaon	Shiradhon	3.64	---	129000
178	Hanumandas Ramgopal Tapdiya	Tadgaon	---	2.97	---	80400
179	Sunil Mahadev Kadavkar	Terkheda	Terkheda	1.93	E.M. P.L.	12000 42600
180	Pushpabai Dilip Avard	A. Shirpur	Shiradhon	2.00	P.L.	80000

		a				
181	Namdev Rambhau Ghule	Dongare wadi	Para	2.40	---	81000
182	Jayashri Jayantilal and Rajesh --- Bhopalkar	Naigaon	Padoli	3.47	P.L.	130500
183	Prayagbai Shankar Borade	Gaur	Dahiphal	0.70	E.M. P.L.	10000 18000
184	Kishor Bhimrao Magar	Saunda na D.	Wagholi	1.10	P.L.	40500
185	Ankush Narayan and Prakash Narayan Kaldate	-----A.	Shiradho n	6.88	P.L.	253000
186	Mahadev Namdev	Sapnai	Dahiphal	2.67	E.M. P.L.	10600 42000

	Barate					
187	Bhaskar Keshav Barate	---	----	5.69	P.L.	72000
188	Rukminbai Sampati Sarvade	Terkheda	Terkheda	1.62	E.M. P.L.	12000 52000
189	Balasaheb Ramchandra Kesare	Wathvada	Padoli N.	3.46	P.L.	81500
190	Balasaheb Rama Kathare	Pimpari	---	0.60	P.L.	24000
191	Balasaheb Vyankat Lomate	Ekurka	Shiradhon	2.66	---	91000
192	Gunvant Harishchandra and Subhash Harishchan	Padoli	Padoli N.	2.80	----	105000

	dra Tekale					
193	Devaibai Devidas Gandhale	Kadaknathwadi	Terkheda	2.03	E.M. P.L.	12000 51500
194	Ishwar Muktaji Chaudhary	Para	Para	1.77	P.L.	67500
195	Jaiprakash Limbaji Avad	A. Shirpura	Shiradhon	0.96	P.L.	40000
196	Bhausaheb Vishnu Darekar	----	----	1.80	E.M. P.L.	15000 57000
197	Kishor Motiram Avad	---	----	1.75	E.M. P.L.	15000 55000
198	Machindra Ravindra father Vyankat Nigut	---	----	3.20	P.L.	128000

199	Dinkar Prabhuling Gujar and Chandrakalabai Dinkar Gujar	----	----	3.04	P.L.	101000
200	Chivalabai Vishnu Patil	----	----	1.03	E.M. P.L.	13500 26500
201	Sadashiv Harishchandra Mate	----	----	1.97	P.L.	72500
202	Vachalabai Prabhu Gujar	----	----	0.97	---	40000
203	Shakuntalabai Satyanarayan Avad	---	----	0.89	----	36000
204	Baburao Narhari Halkare	Terkheda	Terkheda	2.01	E.M. P.L.	12000 68000

205	Digambar Tukaram Tekale	Padoli	N. Padoli	4.98	P.L.	81000
206	Pawan Prakashchandra Mundada	Shiradhon	Shiradhon	2.02	----	76500
207	Vitthal Bapurao Makode	---	----	2.35	---	63000
208	Hajjurkha Alikha Pathan	----	----	1.90	----	70000
209	Vijay Goroba Gaikwad	----	----	1.81	-----	63000
210	Biru Janardan Shendge	Uplai	Yermala	1.45	----	56000
211	Bhagwan Bhimrao	Para	Para	4.52	---	117000

	Kurund					
212	Vishwambhar Bajirao Pandit	----	----	4.69	----	81000
213	Jivan Mohanrao Bharate	----	----	7.20	E.M. P.L.	15000 100000
214	Bapu Dagadu Adsul	Bhogji	Itkur	1.47	E.M. P.L.	15000 42000
215	Pandhari Atmaram Panhalkar	Pimpari	Padoli	3.60	P.L.	63000
216	Dagadu Maruti Kadam	Wagholi	Wagholi	3.20	E.M. P.L.	15000 113000
217	Govardhan Sopan Mane	----	----	4.40	E.M. P.L.	12000 76500
218	Ambrushi Sidram Karade	Borda	Moha	3.08	E.M. P.L.	12000 80100

219	Shivaji Shankar Ghodke	---	----	1.28	P.L.	33500
220	Namdev Nivrutti Mundhe	Wadgaon J.	Yedshi	2.06	E.M. P.L.	15000 65000
221	Pandurang Krushnath Shinde	Satra	Kalamb	2.66 1.33	E.M. P.L.	15000 138600
222	Shitalchand Shivaji Bidarkar	Kalamb	----	6.32	P.L.	99000
223	Sachin Nilkanthrao Bharate	Para	Para	2.50	----	105200
224	Pandurang Shakarrao and Manish Nilkanthrao Bharate	----	----	2.50	E.M. P.L.	15000 385500
225	Mukund	Andora	Kalamb	3.54	P.L.	89500

	Narayan Tamane					
226	Gangadhar Tukaram Mutke	----	----	2.84	----	89000
227	Jankabai Kondiba Pudale	Padoli	Padoli	2.40	---	74500
228	Jayashri Rajendra Bangal	Naigaon	----	1.01	E.M. P.L.	10400 29600
229	Kerba Aaba Lohar	Padoli	----	3.29	N. well E.M. P.L.	40000 12000 54000
230	Angad Bharat Shitoli (Patil)	Naigaon	---	1.66	E.M. P.L.	10000 55000
231	Amol Bharat Patil [Shitole]	---	----	1.20	E.M. P.L.	12000 36000

232	Raosaheb Kisanrao	----	----	1.20	E.M. P.L.	10000 38000
233	Vaibhav Raosaheb	---	---	1.25	E.M. P.L.	15000 35000
234	Premabai Bharat	----	----	1.46	E.M. P.L.	12000 45000
235	Sopan Mahadaba Gaikwad	Padoli	---	3.81	P.L.	71500
236	Manic Malikarjun Tatale and Dilip Babu	---	---	3.96	E.M. P.L.	12000 93600
237	Bibishan Bhavanrao Tekale	Ratnapur	Yermala	3.36	P.L.	75000
238	Popat Rambhau Yadav	Pimpalgaon L.	Itkur	2.37	P.L.	64300
239	Utreshwar Shrirang	Bhogaji	----	1.75	---	72400

	Jadhavar					
240	Babu Tatyaba Kharate	---	----	4.57	----	120600
241	Tukaram Raghu Lavand	Pimpalgaon L.	Para	4.32	E.M. P.L.	15000 92400
242	Dnyanoba Sopan Gunjal	Kalamb	Kalamb	5.31	E.M. P.L.	15000 85000
243	Shahuram Sahebrao Lakhe	Lakhangaon	Para	2.84	E.M. P.L.	12000 61500
244	Lalasaheb Yadav Barate	Sapnai	Dahiphal	2.81	P.L.	49500
245	Vishwanath Kondiba Adsul	P. Lohta	M. Yard	1.15	---	54000
246	Vilas, Laxman,	---	----	6.44	E.M. P.L.	15000 275000

	Mohan father Kondiba Agase and Taramati Kondiba Agase					
247	Popat Rajaram and Lahu Kondiba Shinde	----	----	1.28	P.L.	49500
248	Radha Manik and Manik Digambar Chavhan	---	---	2.40	----	86400
249	Dadarao Khandu Pawar	Karanjk alla	----	1.83	---	76500
250	Dharmaraj	A.	Shiradho	2.02	---	73000

	Vitthal Avad and Subhadrabai Gauroba	Shirpura	n			
251	Shivaji Babu Avad and Laxman	---	---	2.30	---	76000
252	Shahurao Khanderao Khose	P. Lohta	M. Yard	2.96	----	117000
253	Shaikh Murtaja Shaikh Rahiman	Karanjkalla	----	1.55	----	67500
254	Ramvijay Chandrasen and Kausalya Chandrasen Tekale	Pimpalgaon D.	----	2.39	---	75000
255	Balasaheb	Javala	M. Yard	1.28	P.L.	55000

	and Sunil and Ambabai father Vishwanath Patil	K.				
256	Kashinath Murlidhar Jamale	Pimpalg aon	----	2.42	---	95000
257	Devidas Ganpati Somase	---	----	2.35	---	90000
258	Indubai Subrav Pawar	Karanjk alla	---	1.86	---	67000
259	Ankush Baburao Sawant and Venubai Ankush Sawant	----	----	4.39	---	162000

260	Tatyaba Anna Pawar	---	----	3.64	----	141000
261	Datu Trimbak Pawar and Ganpat Mahadev Pawar	----	---	3.91	----	146700
262	Harishchandra Maruti Naiknavare and Maruti Rambhau	----	----	2.95	E.M. P.L.	15000 96000
263	Ashruba Shantling Gujar	----	----	3.60	P.L.	91500
264	Rajabhau Pandurang Rakhunde	Pimpalgaon D.	----	3.08	----	58500
265	Shivaji Rangnath	---	---	2.24	---	91000

266	Ramchandra Tatyaba Shinde	----	----	4.48	----	108000
267	Prabhuling Ganpati Hire and Ashok Prabhuling Hire	----	----	1.57	----	63000
268	Sadashiv Kisan Rakhunde	----	---	2.30	---	94500
269	Chandrakant Pandurang----	---	----	3.08	----	58500
270	Ashok Murlidhar Kolhe	Harvargaon	Kalamb	3.46	P.L.	139000
271	Anandrao Baburao	---	---	6.12	----	76500

	Kolhe					

Tal. Tuljapur

272	Ramesh Babu Gaikwad	Chikundra	Horti	3.29	E.M. P.L.	15000 113000
273	Kondiba Tulshiram Vadane	Umarga	Andur	1.89	E.M. P.L.	15000 57000
274	Maruti Laxman Mule	Kanegaon	Aarli B.	10.58	P.L.	80500
275	Pandharinath Govind Shinde	Kilaj	Salgara D.	5.13	E.M. P.L.	14500 64900
276	Khairunisa Dastgir Patel	Umarga	Andur	3.38	E.M. P.L.	12000 78000
277	Mahamad Mahtab Patel	---	---	6.37	E.M. P.L.	12000 84500
278	A. Hamid A.	---	---	8.13	P.L.	111500

	Rehman Patel					
279	Ramesh Nanda Pawar	----	----	0.96	P.L.	36000
280	Ram Digambar Ghuge	Andur	----	0.80 30.03	E.M. P.L.	12000 32000
281	Bapusaheb Keshavrao Patil	Savarga on	Savargao n	4.17	Vineyar d planting	159000
282	Shrirang Limba Pawar	Nanduri	Mangrul	10.32	E.M. P.L.	11500 52500
283	Pratap Harishchan dra Magar	Savarga on	Savargao n	7.95	E.M. P.L.	15000 81500
284	Ramchandr a Vishwanath Babade	---	----	3.74	Vineyar d planting	99375

285	Suman Manik Patil	Khanapur	Katgaon	6.10	E.M. P.L.	11500 35000
286	Ganpati Shankar Jokar	---	---	3.69	E.M. P.L.	11500 34500
287	Gulchand Dyanoba Jadhavar	Chikundra	Horti	2.06	E.M. P.L.	14500 65500
288	Mangalbai Manik Nale	---	---	1.77	E.M. P.L.	14000 54000
289	Shrimant Bhaguji Mote	---	---	1.97	E.M. P.L.	15000 61000
290	Rajendra Babu Gaikwad	----	----	2.46	E.M. P.L.	14500 81500
291	Bhairu Ram Gaikwad	----	----	3.16	E.M. P.L.	12000 52500
292	Shravan Rama Gaikwad	---	----	0.80	E.M. P.L.	13500 18500

293	Tanaji Namdev Mote	---	----	1.15	E.M. P.L.	14000 32000
294	Devrao Babu Gaikwad	----	---	5.50	E.M. P.L.	14000 66000
295	Rajpal Poma Pawar	Haglur	Andur	2.00	E.M. P.L.	15000 65000
296	Ahilyabai Saliman Kamble	Chikundra	Vhorti	2.00	E.M. P.L.	15000 65000
297	Sanjay Saliman Kamble	----	----	2.00	E.M. P.L.	15000 65000
298	Nagnath Sopan Lomate	Salgara D.	Salgara D.	1.71	E.M. P.L.	10500 27000
299	Mahamad Rafiq Hasansab Kureshi	Naldurg	Naldurg	2.12	E.M. P.L.	15000 65500

300	Govind Chandu Rathod, Ram Chandu Rathod, Teju Chandu Rathod and Suratabai Chandu Rathod	Nilegaon	----	4.68	E.M. P.L.	15000 130500
301	Sonabai Ratan Kamble	Andur	Andur	1.99	E.M. P.L.	12000 51500

Tal. Umarga

302	Pandurang Ankush Sangve and Uddhav Suresh	Narangwadi	Narangwadi	2.56	E.M. P.L.	9400 81400

	Sangve					
303	Vitthal Sadashiv Salunke	---	----	2.52	Increas e P.L.	35000
304	Loku Harishchan dra Rathod	Karali	Mulaj	4.00	P.L.	126000
305	Mohan Bhimrao Gurav	Ekurga	Balsur	2.91	E.M. P.L.	15000 101000
306	Dattatray Dhuliba Kokare	Bolegao n	Achler	2.86	E.M. P.L.	14000 98000
307	Husain Mohaddin Tamboli	Jakekur	Umarga	2.54	E.M. P.L.	14000 83500
308	Pandurang Tulshiram Jambhaldar e (Shinde)	Mulaj	Mulaj	1.96	E.M. P.L.	15000 61000
309	Tamma	Aurad	Gunjoti	2.58	E.M.	15000

	Kundalik and Sugalabai Tamma Gaikwad				P.L.	85000
310	Vasant Namdev Khune	Tavshigad	Makani	3.11	E.M. P.L.	15000 105000
311	Khulas Shankar Birajdar	Savalsur	Madaj	3.98	E.M. P.L.	15000 120000
312	Sharanappa Nagappa Sarsabe	Achler	Achler	2.33	Sub Pump	Pending
313	Pradip Bhanudas Kadam and Vijayabai Bhanudas Kadam	Dhonora	Turori	1.19	E.M. P.L.	15000 35000
314	Sunil	Chincho	Umarga	5.30	E.M.	15000

	Annarao Patil	li Rebe			P.L.	169500
315	Ranjit Kamlakar Patil	---	---	3.64	E.M. P.L.	15000 125000
316	Annarao Shamrao Patil	----	---	3.63	E.M. P.L.	15000 85000
317	Yadav Eknath Durge	Umarga	----	1.75	E.M. P.L.	9500 72000
318	Madhav Pandurang Aurade	Mulaj	Mulaj	3.53	E.M. P.L.	15000 125000
319	Tanaji Chandrakan t Suryavanshi	Diggi	Bedga	3.36	E.M. P.L.	12000 78000
320	Parvatibai Mahatappa Malge	Umarga	Umarga	10.65	E.M. P.L.	15000 307500

321	Vitthal Hanumant Patil	Narangwadi	Narangwadi	2.77	E.M. P.L.	15000 94500
322	Ramesh Vitthal Patil	----	----	2.00	E.M. P.L.	9000 71000
323	Rayappa Khandappa Hanamsheti	K. Nimbala	Balsur	8.75	E.M. P.L.	15000 102000
324	Malikarjun Vishwanath Karbhari	----	----	5.09	E.M. P.L.	15000 185000
325	Bhagwat Madhukar More	Chincholi	Sastur	3.06	E.M. P.L.	15000 105000
326	Madhav Basvantrao Chavhan	Mulaj	Mulaj	3.53	E.M. P.L.	15000 90000
327	Ramrao Baliram Tambe	Kunhali	---	5.93	Vineyard Foundation	159000 12000 40000

					Two Piston Pumps Sugarcane Drip Irrigation	
328	Rukminbai Uddhav Patil	Aurad	Gunjoti	6.34	E.M. P.L.	15000 119500
329	Sharad and Dayanand father Manikrao Kadam	Kanegaon	Kanegaon	4.65	E.M. P.L.	15000 171000
330	Ashabai Ramesh Pawar	Aurad	Gunjoti	1.61	E.M. P.L.	12000 52000
331	Digambar Sidram Salunke	----	----	0.83	E.M. P.L.	12000 20000

332	Govind Nagorao Yadav	Tavshigad	Makani	1.39	E.M. P.L.	15000 39000
333	Raosaheb Santram Rankhamb	Balsur	Balsur	4.10	E.M. P.L.	14500 125000
334	Pandu Manu Rathod	----	----	1.25	E.M. P.L. N. Well	10500 14000 25000
335	Namu Shamu and Bhilu Namu Rathod	----	----	1.71	N. Well E.M. P.L.	25000 11000 30500
336	Kisan Pandurang Vaddare	Mulaj	Mulaj	3.66	E.M. P.L.	12000 88500
337	Dattatray Shankarrao Shinde	----	---	6.07	E.M. P.L.	15000 225000
338	Balaji Mukinda	----	----	2.02	P.L.	80000

	Vadar					
339	Madhav Dattatray Birajdar	Kunhali	----	4.30	E.M. P.L.	15000 140000
340	Parmeshwar Shivram	----	----	4.50	E.M. P.L.	15000 250000

Taluka: Bhum

341	Namdev Babu Koli (Pawar)	Kanheri	Vashi	1.55	Threshing Machine	31000
342	Hanumant Adikrao Patule	Varud	Bhum	3.15	E.M. P.L.	12000 114000
343	Ramchandra Shankar Bhosale	Ieat	Ieat	7.29	E.M. P.L.	15000 192500
344	Ashok Dnyanoba Kagade	Gojwada	Indapur	4.25	E.M. P.L.	15000 101500
345	Smt.	Girvali	Girvali		E.M.	15000

	Sudhatai Maharudra Mote				P.L.	417000
346	Rahul Maharudra Mote	---	----		E.M. P.L.	15000 392000
347	Maharudra Mote	Girvali	Girvali		E.M. P.L.	15000 430000
348	Babu Jadhav	Vashi	Vashi	6.21	E.M. P.L.	11000 79000
349	Sahib Hariba Dalve	Dasmeg aon	----	4.31	E.M. P.L.	15000 89000
350	Rabai Bhaskar Farane	Wakvad	Bhum	1.84	Vineyar d	79500
351	Shankar Narsing Bhosale	Paragon	Paragon	2.00	E.M. P.L.	11000 79000
352	Chaimaji Limba	Wakvad	Bhum	2.67	Vineyar d	79500

	Masal					
353	Ashruba Ramhari Chormale	Varud	---	5.59	P.L.	357000
354	Bansi Ganpati Kute	Bhum	----	6.49	E.M. P.L.	8000 60000
355	Mahadev Vishnu Andhare and Babu Dashrath Shendge	----	----	1.44 2.09	E.M. P.L. Drip Set	11000 6000 99000
356	Sambhu Aba Darade	Ulup	---	5.00	P.L.	124000
357	Appa Manik Khosare	Vanjarwadi	---	10.23	E.M. P.L.	15000 61000
358	Devidas Eknath Misal	----	----	2.06	E.M. P.L.	10500 52000

Taluka: Paranda

359	Ganesh Shrimant Doke	Golegaon	Mankeshwar	2.15	E.M. P.L.	9500 45000
360	Dagadappa Nivrutti Tambe	Devlali	----	5.63	E.M. P.L.	8500 97000
361	Narayan Ganpati Mule	---	---	2.33	E.M. P.L.	11500 79500
362	Kisan Eknath Doke	Devanga	----	3.90	E.M. P.L.	15000 63000
363	Hanumant Dattatray Doke and Dattatray Rambhau Doke	Golegaon	-----	2.81	N. Well E.M. P.L.	40000 9500 51000
364	Atul Babuwan Anbhule	---	----	2.02	Vineyard foundat	79500

					ion	
365	Ramesh Shrimant Doke	---	---	2.17	----	79500
366	Ushabai Rajaram Shinde	Loni	Aasu	1.76	N. Well E.M. P.L.	40000 10000 52000
367	Dhondiram Narayan Gunjal	Vangi B.	Mankesh war	2.50	P.L.	20000
368	Shrimant Bhimrao Narsale	Vakadi	Aasu	2.84	N. Well E.M. P.L.	40000 9500 56500
369	Gopal Narhari Bhosale	Hingang aon	----	5.99	N. Well E.M. P.L.	40000 10000 57000
370	Vikas Bankat and Bankat Bajrang Bairagi	Lohara	Shirala	2.90	Drip set	136000

371	Madina Ilahi Patel	Aasu	Aasu	2.15	Vineyard	79500
372	Govardhan Eknath Sabale	Golegaon	Mankeshwar	1.84	---	79500
373	Musa Abdul Kadar Shaikh	----	----	3.90	E.M. P.L.	11000 40000
374	Shaikh Chand Husain Shaikh	----	----	5.20	E.M. P.L.	15000 29000
375	Vitthal Ananta and Sandipan Sahebrao Mali	Javala N.	Javala N.	3.87	N. Well E.M. P.L.	40000 8000 12000
376	Arun Sopan Mali	----	----	2.42	E.M. P.L.	8000 11000
377	Kalian	Vangi K.	Mankesh	1.75	E.M.	12000

	Tatyaba Narke		war		P.L.	64000
378	Shankar Krushna Kumbhare	Chinchpur B.	Shelgaon	4.03	N. Well E.M. P.L.	40000 15000 72000
379	Angad Baburao Khambale	Katewadi	Tandulwadi	2.30	E.M. P.L.	13000 76000
380	Anant Chandrakant Paul	Donja	LSMP	5.92	E.M. P.L.	10000 90000
381	Shivram Nathuram Mulik	Rui	Paranda	4.04	E.M. P.L.	13000 108000
382	Vitthal Shrihari Shinde	Ghargaon	Javala N.	2.65	N. Well	40000
383	Dadasaheb Eknath Muluk and Vasant	Rui	Paranda	1.12 0.74 1.86	N. Well E.M. P.L.	40000 9000 40000

	Eknath					
384	Rajendra Revannath Khande	Katewadi	Tandulwadi	1.10	E.M. P.L.	15000 110000
385	Dattu Mohan Thonge	Hingangaon	Aasu	5.34	N. Well	40000
386	Dattatray Vinayak and Vinayak Bibishan Shinde	Loni	----	2.00	E.M. P.L.	10000 90000
387	Bharat Jotiram Shinde	----	----	4.00	N. Well E.M. P.L.	40000 10000 72500
388	Dinkar Suhas Bhogil	Dandegaon	Ambhi	3.49	E.M. P.L.	15000 77500
389	Amim Saheb Shaikh	Loni	Aasu	1.40	N. Well E.M. P.L.	40000 8500 34000

390	Vikram Bhagwan Jadhav	Chinchpur B.	Shelgaon	1.71	N. Well E.M. P.L.	40000 9500 54500

B) To consider the extension of the deadline for the disbursement of loans for various reasons in the medium term.

Our district bank had sanctioned loans to the members of V.K. Co. organizations in the districts for various reasons. However, as per the approved policy of the bank, if the loan is not disbursed within 3 months, the sanctioned loan is cancelled. However, some organization members have requested for extension of the deadline for the following approved loan cases. However, a decision should be taken to extend the deadline for the disbursement of loans to the following members till 28th February 2002.

S. No.	Name of member	Society	Branch	Taluka	Reason of loan	Approved amou	Date of issue of approva

						nt	l letter
1	Laxman Shivram Karale	Nalgaon	Shirala	Paranda	S. Gai	20000	23.5.01
2	Rajendra Ramchandra	---	----	----	----	20000	-----
3	Kavita Dnyandev Salunke	Ter	Ter	O. Bad	Shelya	25000	23.12.00
4	Murlidhar Daji Patule	Paranda	Paranda	Paranda	S. Gai	20000	12.10.00
5	Vishwanath Tukaram Lokhande	Vadgaon D.	Salgara	Tuljapur	Shelya	25000	10.4.01
6	Shivganga Raghuvir Takale	---	----	----	---	25000	----
7	Vithoba Bhimrao Khobare	---	---	---	---	25000	---

8	Chandrasen Bhagwan Umap	Sarola B.	Sarola	O. Bad	S. Gai	25000	24.3.01
9	Dilip Kisan Mote	Vanjarwadi	Bhum	Bhum	----	20000	18.6.01
10	Vasudev Narhari Jagdale	Dindori	---	---	--	20000	7.3.00
11	Pandurang Manik Jadhav	Kandari	Sonari	Paranda	----	20000	8.6.01
12	Uttam Baburao Khot	---	----	----	---	20000	----
13	Vishnu Shivaji Kadam	---	----	----	----	20000	-----
14	Navnath Vasant Deshmukh	---	----	----	---	20000	-----

15	Rama Appa Waghmare	Katgaon	Katgaon	Tuljapur	----	20000	5.7.99
16	Mohan Vishwanath---	Bembali	Bembali	O. Bad	Shelya	25000	15.1.01
17	Sangeeta Ramdas Gunjal	Kandi	Antargaon	Paranda	S. Gai	20000	14.6.01
18	Shrimant Sukhdev Gavare	Javala N.	Javala N.	---	----	20000	20.7.01
19	Padminibai Ananta Gavali	Vashi	Vashi	Bhum	shelya	25000	4.4.01
20	Bapurao Vyankatrao Bhosale	Devsinga	Tuljapur	Tuljapur	D. Jana	20000	----
21	Umaji Vishwambhar Patil	----	-----	-----	---	20000	-----
22	Rukminbai Vasant	-----	-----	-----	----	20000	-----

	Jadhav						
23	Shrimant Maruti Mhaske	----	-----	----	----	20000	-----
24	Rajendra Limbraj Jadhav	----	-----	----	----	20000	----
25	Limbraj Sambhaji Bhosale	----	----	-----	----	20000	----
26	Ashabai Vilas Jadhav	----	----	----	----	20000	-----
27	Kondiba Dhondiba Jadhav	-----	-----	-----	----	20000	-----
28	Bapu Bhiva Kharsade	Tandu lwadi	Tandul wadi	Paran da	----	20000	10.4.01
29	Mahadev Shankar Kamble	Kaneg aon	Kanega on	Umarg a	Shelya	25000	16.3.01
30	Sudhamat	Lohar	Lohara	----	----	25000	7.3.01

	i Shrikant Kamble	a					
31	Nanda Balaji Rodge	---	----	----	---	25000	-----
32	Sangeeta Bali----	-----	----	----	---	25000	----
33	Vijaya Laxman Rodge	----	----	----	----	25000	----
34	Utreshwar Yashwant Shinde	Sangvi K.	Tamalw adi	Tuljap ur	E.M. P.L.	10000 15400	16.10.0 1
35	Mansing Bhavansin g Kolakate	Katga on	Katgaon	----	E.M. P.L.	10500 29000	16.3.01
36	Suresh Limbaji Ghotkar	Tamal wadi	Tamalw adi	---	N. Well	40000	----
37	Madhukar Nivrutti Patil	Umarg a	Umarga	Umarg a	P.L.	75000	10.8.01
38	Shrihari	Yedshi	Yedshi	O. Bad	---	68000	20.1.01

	Maruti Shingare						
39	Kondiba Limba Kadam and Madrasbai Ganpati Nilange	Takviki	Patoda	----	E.M. P.L.	15000 65000	31.7.01
40	Parmeshwar Shivraj Tambare	Andora	Kalamb	Kalamb	P.L.	99900	16.3.01
41	Kakasaheb and Balasaheb father Shivaji Suryavanshi	Harali	Dhanuri	Umarga	E.M. P.L.	15000 157000	30.10.99
42	Laxman Tatyarao Babu Waghmare	Makani	Makani	---	E.M. P.L.	12000 65000	25.7.00

43	Achyut Nagorao Patil	Kond	Jagaji	O. Bad	E.M. P.L.	9000 40000	
44	Sida Rama Thombare	Ieat	Ieat	Bhum	E.M. P.L.	16100 0	
45	Madhukar Ranghnat h Gaikwad	Sarma kundi	Vashi	---	----	47000	

To consider the approval of applications received for various reasons under the S.G.S.Y. Scheme.

S. No.	Name of member	Society	Branch	Taluka	Reason of loan	Approved amount
1	Bali Tukaram Kasbe	Dhoki	Dhoki	O. Bad	Shelya	25000
2	Ambu Balaji Waghmare	K. Tadvale	K. Tadvale	----	S. Gai	25000
3	Rekhabai Mukind Kamble	Bembali	Bembali	---	Shelya	25000
4	Sarfaraj Rizvanoddin Sherikar	---	---	----	---	25000
5	Ahmad Usman Kureshi	---	---	----	---	25000
6	Khatunbi Rukmoddin Shaikh	---	---	----	---	25000
7	Garad Rajendra	Takali	Padoli	O. Bad	Shelya	25000

	Vitthal	B.	A.			
8	Lokhande Vyankat Shivaji	---	---	----	---	25000
9	Tanaji Narayan Bhore	---	---	----	---	25000
10	Narayan Datu Bharti	---	---	----	---	25000
11	Akbar Bahadur Pathan	---	---	----	---	25000
12	Balika Mahadev Kamble	---	---	----	---	25000
13	Kamalbai Bhujang Kale	Ter	Ter	O. Bad	Shelya	25000
14	Gitabai Appa Kale	---	---	----	---	25000
15	Hamid Shabbir Shah	Bemb ali	Bembali	----	----	25000
16	Vahya Khaja Shaikh	---	---	----	---	25000
17	Pandurang Dharma Ovhal	---	---	----	---	25000
18	Sangeeta Pradip	---	---	----	---	25000

	Tupsundare					
19	Laxmi Hanmant Sarvade	---	---	----	---	25000
20	Suryakant Ambadas Waghmare	Javala N.	Javala N.	Paran da	----	25000
21	Dhondiram Shivram Patil	Talmo d	Turori	Umarg a	Mhash i	25000
22	Adam Gulab Tamboli	Walva d	Walvad	Bhum	Shelya	25000
23	Anusaya Ramling Pawar	Vashi	Vashi	----	S. Gai	25000
24	Nasima Sharif Tamboli	---	---	----	---	25000
25	Parmeshwar Ankush Kasbe	Chinc hpur	Walvad	----	Shelya	25000
26	Nagnath Pama Takmoge	Devku rli	Pimpal K.	Tuljap ur	Mhash i	25000
27	Baban Changdev Gore	---	---	----	---	25000
28	Vanabai Dnyandev Mali	Katga on	Katgaon	---	---	25000
29	Ashok Ambadas	Tirtha	Mungru	---	----	25000

	Paul	B.	l			
30	Kaishalabai Kashinath Dangat	---	---	----	---	25000
31	Limbubai Abhimane Rite	Sarola B.	Para	Kalam b	-----	25000
32	Chandrakala Navnath Chede	---	---	----	---	25000
33	Anita Angad----	---	---	----	---	25000
34	Nagarbai Dnyanoba Chede	Sarola M.	Para	Kalam b	S. Gai	25000
35	Mangal Machindra	---	----	-----	----	25000
36	Kamal Shridhar Rite	---	----	-----	----	25000
37	Ranjana Ramkisan Raut (Nalvade)	---	----	-----	----	25000
38	Sindhubai Baban Chede	---	----	-----	----	25000
39	Dwarkabai Limbraj	---	----	-----	----	25000

	Admude					
40	Suman Dattu Kshirsagar	---	----	-----	----	25000
41	Ranjana Limbraj-----	---	----	-----	Mhashi	25000
42	Ramalbai Utreshwar Chede	---	----	-----	S. Gai	25000
43	Rajubai Shrimant Kamble	---	----	-----	----	25000
44	Taramati Hari Kshirsagar	---	----	-----	Mhashi	25000
45	Bhagirthibai Madhav Rite	---	----	-----	S. Gai	25000
46	Indu Dinkar Chede	---	----	-----	----	25000
47	Lankabai Uttam Rite	---	----	-----	----	25000
48	Gaulanbai Narayan Raut	Nagulgaon	Shiradhon	Kalamb	Shelya	25000
49	Malanbai Machindra	---	----	-----	----	25000

	Kamble					
50	Tolanbai Janardan Jagtap	---	----	-----	----	25000
51	Indubai Rajendra Raut	---	----	-----	----	25000
52	Shivaji Rambhu Shelke	Bahul a	itkur	Kalam b	Shelya	25000
53	Sitabai Hanumant Raut	---	----	-----	----	25000
54	Mahadev Dnyanoba Kothavale	---	----	-----	----	25000
55	Rambhau Laxman Korke	---	----	-----	----	25000
56	Kothavale Abir Pandurang	---	----	-----	----	25000
57	Janardan Prabhu Shelke	---	----	-----	----	25000
58	Haridasrao Vitthal Kasbe	---	----	-----	----	25000
59	Atmaram	---	----	-----	----	25000

	Narayan Kothavale					
60	Jagannath Dagadu Nanvare	---	----	-----	----	25000
61	Tukaram Chandrabhan Kadam	Bhosa	Wagholi	Kalamb	S. Gai	25000
62	Rajebhau Haridas Kharade	Bhogji	Itkur	----	Shelya	25000
63	Angad Arjun Paul	Terkheda	Terkheda	----	S. Gai	25000
64	Baburao Devrao Mane	Itkur	Itkur	----	Bailgadi Bailjodi	18000
65	Utreshwar Bappa Babar	Pimpalgaon L.	Para	-----	S. Gai	25000
66	Subhash govardhan Mane	Wagholi G.	Wagholi	----	--	25000

67	Padmin Rambhau Bharade	Mangrul	Khamaswadi	----	Shelya	25000
68	Bapu Daji Takpire	Bhosa	Wagholi	----	S. Gai	25000
69	Ashruba Sampati Gavali	Pimpalwadi	Para	----	----	25000
70	Kiskindabai Narhari Shelke	Bahula	Itkur	---	Shelya	25000
71	Gulab Vitthal Pawar	---	----	-----	----	25000
72	Keshav Vishwanath Kurund	Dongarewadi	Para	----	S. Gai	25000
73	Nilavati Babu Phurde	Para	----	-----	-----	25000
74	Sambhaji Shrirangraon Dhengale	---	----	-----	----	25000
75	Mainabai Vitthal Chede	Sarola M	---	----	---	25000
76	Mandakini Anant Bhalerao	Para	Para	----	Shelya	25000

77	Satvashila Ashok Kamble	Nagul gaon	Shiradh on	---	---	25000
78	Shaikh Diljanbi Rajaq	Ambhi	Ambhi	Paran da	----	25000
79	Pralhad Ganpati Dhavale	Padoli	Padoli	O. Bad	E.M. P.L.	11000 26000
80	Waghmare Vilas Brahmanath	Walwa d	Walwad	Bhum	Shelya	25000
81	Seeta Ram Patule	---	----	-----	----	25000
82	Santosh Changdev Kamble	Padoli	Padoli	O. Bad	----	25000
83	Savita Lalasaheb Gadhave	---	----	---	Bailga di and Bailjod i	18000
84	Kashinath Kisan Vanve	Dudh odi	Pathrud	Bhum	S. Gai	25000
85	Kausalyabai Sudam	Pimpa lwadi	Para	Kalam b	----	25000

	Basagale					
86	Bapu Bhagwan Gavali	----	-----	----	----	25000
87	Arjun Nivrutti Dhengale	---	----	-----	----	25000
88	Surekha Shivaji Raut	Para	---	---	Shelya	25000
89	Lala Ismile Pathan	Vashi	Vashi	Bhum	S. Gai	25000
90	Jalil Shamshoddin Inamdar	---	----	-----	----	25000
91	Sunil Shivling Mali	Sarma kundi	Vashi	---	----	25000
92	Sharif Kashimlal Shaikh	Bemb ali	Bembali	O. Bad	Shelya	25000
93	Vishnu Pandurang Ovhal	Kadak nathw adi	Terkhed a	Kalam b	----	25000
94	Yuvraj Sahebrao Gandhale	---	----	-----	----	25000

95	Mansub Dattu Sayyed	---	----	-----	----	25000
96	Shahu Haridas Kharate	Bhogji	Itkur	---	Shelya	25000
97	Ramdas Karbhari Kharate	---	----	-----	----	25000
98	Gangaram ----	---	----	-----	----	25000
99	Chandrabhabai Tryambak	---	----	-----	----	25000
100	Baburao Vitthal Jadhavar	---	----	-----	----	25000
101	Mirabai Uttam Sirsat	Para	Para	----	Shelya	25000
102	Phulchand Gangaram Kharde	Kanda ri	Sonari	Paran da	Bailga di and Bailjod i V.G.Y.	18000
103	Balkisan Nana Kharate	Sarola M.	Para	Kalam b	N. Well E.M.	40000 10000
104	Pravin Nivrutti	Tandu	Tandul	Paran	S. Gai	25000

	Sutule	lwadi	wadi	da		
105	Vilas Narayan Hajare	---	----	-----	----	25000
106	Gopinath Sukhdev Raut	---	----	-----	----	25000
107	Devidas Sitaram Kshirsagar	---	----	-----	----	25000
108	Ajinath Bhau Ughade	---	----	-----	----	25000
109	Das Krushna Ghat	---	----	-----	----	25000
110	Vitthal Damu Havaldar	---	----	-----	----	25000
111	Shilabai Anna Mahamuni	Para	Para	Kalam b	Shelya	25000
112	Govind Pandharinath Taur	Wagho li	Wagholi	---	E.M. P.L.	12000 12000
113	Gaikwad Mangalbai Bhagwat	Domg aon	Sonari	Paran da	S. Gai	25000
114	Sadiq	Bemb	Bembali	O. Bad	Shelya	25000

	Kashimlal Shaikh	ali				
115	Jayashri Navnath Gavhane	Kham gaon	K. Tadvale	---	S.Gai	25000
116	Mirabai Dashrath Survase	Sarola	M. Para	Kalam b	----	25000
117	Kesharbai Pandurang Havale	---	----	-----	----	25000
118	Sukshala Arun Kamble	---	----	-----	----	25000
119	Sunanda Dattatray Chede	---	----	-----	----	25000
120	Vaijayanti Laxman Chede	---	----	-----	----	25000
121	Sunanda Rajendra Survase	---	----	-----	----	25000
122	Shanta Shrikant	---	----	-----	----	25000

	Kavade					
123	Bakulabai Raghunath Chede	---	----	-----	----	25000
124	Dasu Narayan Kshirsagar	---	----	-----	----	25000
125	Jayashri Vasudev Chede	---	----	-----	----	25000

The Osmanabad District Central Cooperative Bank Ltd., Osmanabad

Board of Directors Meeting Dated 5.1.2002

Subject: To consider the sanction of the application received for loan for cattle/goats and sheep under the General Scheme.

S. No.	Name of member	Society	Branch	Taluka	Reason of loan	Approved amount
1	Rahibai Vishnu Mali	Wagholi	Wagholi	Kalamb	S. Gai	20000
2	Nana Anna Misal	Javala N.	Javala N.	Paranda	---	20000
3	Bapu Khandu Kharsade	Tandulwadi	Tandulwadi	---	---	20000
4	Dattatray Bhujang Barkul	Yermala	Yermala	Kalamb	----	20000
5	Dharma Anyaba Barkul	----	----	----	---	20000
6	Ramchandra Pralhad	----	----	----	---	20000
7	Govind	Wagho	Wagholi	Kalam	S. Gai	20000

	Anandrao Mate	li G.		b		
8	Dattatray Laxman Mane	----	----	----	---	20000
9	Navnath Nivrutti Late	----	----	----	---	20000
10	Abasaheb Ramchadra Mane	----	----	----	---	20000
11	Parmeshwar Vasudev Mane	----	----	----	---	20000
12	Anna Sopan Mane	----	----	----	---	20000
13	Yedba Namdev Kadam	----	----	----	---	20000
14	Maruti Pandurang Fartade	Massa K.	Massa K.	----	----	20000
15	Bhaurao Vasant Varpe	----	----	----	---	20000
16	Shrimant Parasram Kurund	Donga rewadi	Para	----	----	20000
17	Baliram Arjun	Chilva	O. Bad	O. Bad	----	20000

	Rajguru	di				
18	Abasaheb Namdev Barkul	Yerma la	Yermala	Kalam b	S. Gai	20000
19	Gautam Narayan Kadam	Kanhe ri	Vashi	Bhum	----	20000

The Osmanabad District Central Cooperative Bank Ltd., Osmanabad

Board of Directors Meeting Dated 5.1.2002

To consider approval of loan applications received under the Swarnajayanti Gram Swarozgar Yojana.

S. No.	Name of member	Society	Branch	Taluka	Reason of loan	Approved amount
1	Baban Hari Jadhav	Kadaknathwadi	Terkheda	Kalamb	Shelya	25000
2	Lahu Ramkrushna Patil	---	----	----	---	25000
3	Suryakant Tuljaram Patil	---	----	----	---	25000
4	Babu Masa Khaire	---	----	----	---	25000
5	Sahebrao Tuljaram Patil	---	----	----	Mhashi	25000
6	Dattu Ramling	----	----	----	S. Gai	25000

	Patade					
7	Umrao Masa Katre	----	----	----	Shelya	25000
8	Ramling Dada Gaikwad	---	----	---	S. Gai	25000
9	Namdev Ganpati Shendge	----	-----	----	Shelya	25000
10	Bibishan Kalyan Katre	---	----	----	---	25000
11	Bhagwat Shrihari Patil	---	----	----	---	25000
12	Rajendra Bhimrao Katre	---	----	----	S. Gai	25000
13	Shesherao Rama Jadhav	---	----	----	---	25000
14	Sukhdev Vitthal Katre	---	----	----	Shelya	25000
15	Avida Bhagwan	---	----	----	---	25000
16	Baliram Ganpati Pawar	---	----	----	S. Gai	25000
17	Sambhaji Bapu Pawar	---	----	----	Shelya	25000

Subject No. 27 [B] :- Regarding providing loans for various schemes being implemented through Mahatma Phule Backward Classes Development Corporation Limited, Osmanabad and formulating a policy accordingly.

Resolution No. 27 [B]: The proposal submitted by the Corporation regarding the provision of loans to such beneficiaries under various initiatives and the financial benefits to be given to the beneficiaries under the priority initiatives of the Government, Mahatma Phule Backward Classes Development Corporation, Garyadit Osmanabad, and the details of the policy to be adopted in accordance with it, was submitted to the meeting. After discussion, the decision was taken in accordance with the beneficiary recommended by the Corporation. And the proposed policy

1. The institution requesting the loan must be efficient.

2. The beneficiary should be a member of the organization.

3. The limit of loan provided for agricultural business will be double the maximum subsidy amount.

4. If the member seeking the loan has land/or immovable property, he/she should pledge twice the loan limit and make a declaration before disbursing the loan. Members who do not have land or immovable property to pledge

5. The member should provide two sureties and pledge his immovable or movable property.

6. The said institution should hold 5% of its shares and the institution should hold 5% of the bank's shares.

7. The said member should not be in arrears with the organization.

8. The said loan will be for a period of 3 to 5 years only.

9. The interest rate on this loan, as determined by the bank from time to time, will be binding.

10. The terms and conditions determined by the bank from time to time for the said loan shall be applicable to the member and the organization.

11. The terms and conditions and policies applicable to loans under the Medium Term S. G. S. Y. Scheme shall remain binding on the loan provider.

Also, the loan application of the following beneficiaries was approved in accordance with the above policy. Details are as follows.

S. No.	Name of members	Society	Branch	Reason of Loan	Recommended amount
1	Jalindar Pandurang	Mendha	Padoli	Buffalo	20000

	Chilvante				
2	Moharbai Devidas Bhise	----	A	Sheep	20000
3	Narayan Devidas	---	---	---	20000
4	Nilesh Shankar Chilvante	---	---	Buffalow	20000
5	Vitthal Pandhari Avtare	---	---	Sheep	20000
6	Mahadev	---	---	---	20000

	Vitthal Chilvan te				
7	Rohida s Mesa Bhise	---	---	---	20000
8	Bibisha n Pandur ang Chilvan te	Mendha	Padoli A.	Buffa lo	20000
9	Balu Mesa Shinde	---	---	Buffa lo cart	20000
1 0	Keshar bai Naraya n Holkar	Bembali	Bembali	Shee p	20000
1	Prabha	---	---	---	20000

1	kar Lala Londhe				
12	Ramakant Sidram Mane	---	---	---	20000
13	Nilu Sambhaji Mane	---	---	---	20000
14	Kumar Dasa Mane	---	---	---	20000
15	Ramesh Tanaji Londhe	---	---	---	20000
16	Balu Tukaram	---	---	---	20000

	Maske				
17	Somanpath Kondiba Mote	---	---	---	20000
18	Rajendra Bhau Waghmare	Samudravani	Samudravani	Sheep	20000
19	Jangalu Rama Chavhan	---	---	---	20000
20	Limbubai Bhagwan Waghmare	---	---	---	20000

21	Hanmant Kashinath Chavhan	---	---	---	20000
22	Kundalik Malhari Chavhan	---	---	---	20000
23	Anusaya Sahebrao Waghmare	---	---	---	20000
24	Gaulanbai Kashin	---	---	---	20000

	ath Chavhan				
25	Balasaheb Sahebrao Waghmare	---	---	---	20000
26	Padminbai Datu Chavhan	---	---	---	20000
27	Rangnath Dattatray Chavhan	---	---	---	20000
2	Nanasa	---	---	---	20000

8	heb Saheb Waghmare				
29	Mahananda Dilip Chavhan	---	---	---	20000
30	Haridas Namdev----	----	----	Buffalow cart/ bull pair	20000
31	Meenabai Balaji Sabale	---	---	Buffalow	20000

<u>Democratic Annabhau Sathe Development Corporation</u>

1	Mathurabai Goroba Rasal	Bembali	Bembali	Sheep	20000
2	Mainabai Suresh Sarvade	----	----	----	20000
3	Anil Pandurang Kamble	----	----	----	20000
4	Baydabai Goroba Kamble	----	----	----	20000
5	Chaya Dhondiba Sarvade	----	----	----	20000

<u>To consider the approval of the application for loan from Maharashtra Leather Industries Development Corporation.</u>

1	Sakharbai Sahaji	Padoli A.	Padoli A.	Sheep	20000

	Adsule				
2	Anusayabai Bhimrao Hinge	----	----	----	20000

Suggested by:- Adv. Subhashrao More

Approved by:- Shri Uttamrao Tekale

Resolution unanimously approved.

Subject No. 28:- To consider the loan application of the employee for house construction and vehicle loan.

Resolution No. 28:- The loan application for the construction of a house and a vehicle loan of the following employee has been approved. The details are as follows:

S. No.	Name of Employee	Rank	Details of loan	Approved Amount
1	Mr. B.N. Thorat	Deputy Manager	Housing Construction	Rs.125000 /-

2	P.N. Kolavale	Banking Officer	Motor Cycle	Rs.38500/-

After the above-mentioned topic-wise discussions, the meeting was concluded. Hon. Chairman thanked the attendees and the meeting was dissolved.

****

Uttmanabad District Central Cooperative Bank Ltd.,

<u>Head Office Osmanabad</u>

<u>Hon. Board of Directors Meeting Date 8.2.02</u>

Place:- Auditorium at the Bank's headquarters

Time is 1.00 PM

===

Dated 8.2.2002 Every Friday at 1.00 hrs, a meeting of the Hon. Board of Directors has been called in the auditorium of the Bank's headquarters under the chairmanship of Hon. Chairman Shri Pawan Rajenimbalkar to discuss the following issues and the following Hon. Board of Directors members were present.

1] Shri Pawan S. Rajenimbalkar- Chairman

2] Shivajirao A. Gadhve- Director

3] Shivajirao P. Chalukya- -----

4] Sureshrao M. Birajdar- ------

5] Uttamrao V. Tekale- ------

6] Rahul M. Mote- --------

7] Mrs. Sindhubai P. Kolte – Director

8] Mrs. Mangal G. Padwal- -----

9] Mr. V. P. Shinde- Employee representative

10] H. V. Bhusare- ------

11] S. P. Ambekar- NABARD Inspection Officer

12] S. K. Saxena- -----

13] Nishikant Mupid- District Manager NABARD

14] K. E. Gore- Special Accounts Examiner Grade-1 (Bank)

15] Y. P. Giri- District Deputy Registrar Osmanabad

Officer Class

1. Mr. A. J. Deshpande- General Manager
2. B. N. Thorat- Deputy Manager
3. S.V. More-

As above, the quorum was met, and the leave of Hon. Shri. Madhukarraoji Chavan, Shri. Jeevanraoji Gore, Shivajirao Patil, Subhashrao More, Subhassinh Sathwal on today's date 8.2.2002 was recorded, and the proceedings of the meeting were commenced as follows.

Subject No. 1:- To discuss the merits/defects found in the inspections conducted by NABARD Bank for the period 99.2000 and 2000.2001.

Resolution No. 1:- The inspection team of the National Bank for Agriculture and Rural Development conducted a statutory inspection of our bank on 21.1.2002. During the inspection, the following came to light regarding the bank's operations:

Regarding the fire, the Chief Officer of the Janasani Team, Shri. S. P. Aambekar, gave the following guidance/suggestions:

1] <u>Share capital</u>:-

As per the increase in share capital, it decreased in 1999.2000 as compared to 2000.2001. While there has been no increase in government share capital. Efforts should be made to increase government share capital.

2] <u>Rajiv Nidhi/Other Funds:-</u>

The inspection officer said that the increase in funds is satisfactory.

3] Deposits:

Although the growth in deposits is satisfactory, it was suggested that efforts should be made to obtain deposits with lower interest rates as the growth was higher in high interest rate deposits and such deposits were not economically affordable.

4] External loans:

The proportion of external debt was high and it was suggested that banks should increase their own funds and deposits to reduce their dependence on the state bank.

5] Loans given :-

The Inspector stated that the growth in loan transactions is satisfactory and pointed out that the necessary documents are not being reviewed at the branch level in the case of loans and there is no control by the branch inspector regarding its utilization. Also, crop loans are not being distributed as per the crop loan rate. Also, the Inspector pointed out that interest on cash credit loans is not being recovered after the entire sanctioned period is utilized. Also, loan limits are being sanctioned without considering the available funds/loan withdrawal limit of the institution etc. He also said that due to this, the possibility of creating a risk to the bank cannot be ruled out.

He advised on providing loans to non-farm sector/self-help groups and also suggested the creation of a TME cell for preparing loan proposals for implementing new projects.

6] <u>CD Ratio</u>:-

It should be noted that the CD ratio was 169 percent on 31.03.2001 and it is undesirable to raise external debt and provide loans.

7) <u>Working system</u>:-

During the inspection, it was found that the branch did not maintain the required registers, did not enter information in the registers, did not reconcile accounts on time, did not change the safe deposit box keys on time, etc., and therefore, it made recommendations for their rectification.

8] <u>Outstanding</u> :-

The Inspector pointed out that the amount of arrears, although lower than the previous year, had increased and suggested that every effort should be made to clear the arrears.

9] N.P.A:- The investigating officer expressed doubts that there might have been a mistake in drawing up NPJ even though the NPA rate was 3.53 percent.

10] Recovery:- Although the recovery of 72.4 Acres of Bank was made in June 2001, it was suspected that documentary collection might have been made in the recovery and it was suggested that the method of documentary recovery should be avoided.

11] Management budget:- The level of management budget was said to be satisfactory.

12] Financial Margin:-

The inspection officer informed the meeting that the financial solvency during the current inspection was low considering the financial solvency during the previous inspection and asked the bank to periodically review the interest rates on deposits and loans and determine the interest rates.

13] Net Majin:

She said that although there is an increase in net margin, there is a need for improvement.

After the above discussion, he thanked the Hon. Board of Directors.

As the poison on the subject paper was exhausted, the following subject was discussed and decided with the permission of Mr. Weirman Saheb.

Subject No. 2:- Regarding note taking Nagpur District Central Cooperative Bank Ltd., Nagpur.

The fixed deposit amount kept for six months is Rs.3000.00 lakhs.

Resolution No.2:- Nagpur J.M.S. Bank has invested Rs. 3000/- lakhs in its bank in fixed deposits and the said amount has been deposited in the account of the State Bank of India, Mumbai, in account No. 3, 17031 and the said amount has been invested in Government Debt Securities through Home Trade Ltd., Mumbai as per the suggestion of Hon. Chairman. The office note regarding the said invested amount was submitted to the meeting. After discussion, the amount mentioned in the details below was approved for investment in Government Debt Securities.

S. No.	Check details	Facade	Face value [market price]
1	10.52% Bihar SDL2010	160000000	185288533.33
2	11.85%	9500000	11752172.92

	Sikkim 2009		
3	13.5% Nagaland 2007	18500000	22995268.75
4	13.5% MPSDL 2007	6400000	79551200.00
5	10.52% MPSDL2010	30000	347616.00
			299934591.00

Suggested by- Mr. Shivajirao Gadhave
Approved by- Uttamrao Tekale
Resolution unanimously approved.

Subject No. 7:- Season 2020 2020 Short-term [Agricultural Refinancing Limit] Demand Proposal Regarding Sending to State Cooperative Bank.

Resolution No. 3:- For the season 2001-2002, the State Cooperative Bank has approved a short-term [those] re-credit limit of Rs. 15000.00 lakhs for this bank. Accordingly, till 25-1-2002, crop loans of Rs. 22600-74 lakhs have been disbursed to this bank. In this context, an office note was submitted regarding the proposal for sending a short-term [those] re-credit limit demand proposal for the season 2002.2003. After discussion, the following resolution was passed.

Resolved to borrow during the year 2002.2003 an amount of Rs. 15000.00 lakhs (Rupees one hundre fifty crores only from the M.S.C. Bank Ltd and to request the State co.op' Bank to apply for a credit limit for a like sum to the National Bank for agriculture and Rural Development under section 21(1)(i) read with section 21(3)(a) 21 (3) (b) of the NABARD Act 1981 for financing seasonal Agricultural operations as. under.

i) for financing OPP Rs. 1700.00 lakhs

ii) for financing NPDP -----

iii) for financing under DTP -----

iv) for financing other crops- 13300.00 lakhs

15000.00

Suggested by :- Shri Suresharrao Birajdar

Approved by:- Uttamrao Tekale

Resolution unanimously approved.

Subject No.4:- Regarding the approval of loan cases for dairy business, sheep farming and cattle breeding under the project and the subsequent approval of cases where loan disbursement has been extended.

Resolution No. 4:- Approval was given to the loan sanctioned for dairy and goat category as well as cattle loan cases under the project and extension of time given for loan disbursement. Details are as follows.

S. No.	Name of Members	Society	Branch	Reason of loan	Amount
1	Vitthal Manik Mange	Turori	Turori	4 S. Gai	40000
2	Bhaskar Shankar Bhadvalkar	Donja	Tandulwadi	Goat farming	66000
3	Shrikant	---	---	---	132000

	Devidas Deshmukh				
4	Madhukar Sopan Bhadvalkar	---	----	---	66000
5	Pandurang Bhausaheb Akhade	Pargaon	Paragon	Dhaba	338000

S. No.	Name of Members	Society	Branch	Reason of loan	Date of extension given
1	Jankabai Limbraj Kavde	Umara	Massa Kh	48000	October 2001 to till date
2	Dattatray Tukaram Nagargode	Jaywantnagar	Pathrud	48000	----
3	Farid Saheblal Shaikh	Antarvali	Ambhi	95000	----

4	Venunath Pandurang Sutar	Subha	Jagaji	119000	November 2001 to till date
5	Sadashiv Devidas Shinde	Donja	Tandulwadi	48000	November 2001 to till date
6	Navnath Balbhim Jagdale	Vanjarwadi	Bhum	48000	----
7	Ismile Mahamad Shaikh	Khanapur	Tambari	51000	January 2002
8	Navab Rashid Shaikh	---	----	51000	----
9	Ramchandra Shripad Devdikar	Vashi	Vashi	48000	----
10	Subhash Tatya Rasal	---	----	48000	----
11	Jairam	Hivarda	Walvad	48000	----

	Chandev Talke				
12	Gulam Mohiddin Numinumian Saudagar	Bhum	Bhum	48000	February 02
13	Hanmant Pandhari Gaikwad	Kond	Jagaji	51000	----
14	Sandip Agatrao Patil	Antargaon	Antargaon	52875	March 02
15	Ashok Vithoba Khot	---	---	85000	----
16	Kailas Vithoba Khot	---	----	85000	----
17	Baba Bhimrao Markad	Bhum	Bhum	95000	-----
18	Vishwanath Bhimrao Markad	---	----	48000	----

19	Dhanaji Vitthal Chede	Vashi	Vashi	48000	-----
20	Sandhya Chandrakant Kulkarni	Kantekur	Mulaj	48000	----

Suggested by:- Shri Shivajirao Chalukya

Approved by:- The Saumangal Padwal

Resolution unanimously approved.

Subject No.5:- Considering the application for new bank account.

Resolution No. 5:- Approval was given to the membership of the cooperative society mentioned in the following details.

S. No.	Name of society	Taluka	Part of per fee	Amount
1	Idapida Majur Sah S. M.	Paranda	5	50
2	Saikrupa	---	5	50

	Majur Sah S.M. Jamgaon			
3	Sonari Majur Sah. M.	---	5	50
4	Bakji Vit Utpa Pan Sah	Kalamb	5	50
5	Mauli Vit Utpa Sah S. M.	---	5	50
6	Sant Goroba Vit Utpadak P. M	----	5	50
7	Malhar Nagari Sah Pat S. Pipalgaon	O.Bad	5	50
8	Dhanlaxmi Nagari Sah Pat S. M.	Bhum	5	50
9	K.	----	5	50

	Maharudra Mote Nagari Sah Pat S. Chipur (Dhage)			
10	Banganga Sah S.K. L., Ida (Javala)	----	5	50

Suggested by:- Shri Rahul Mote

Approved by:- Mrs. Sindhubai Kolte

Resolution passed unanimously.

Subject No. 6:- To consider the application made by Omjay Trading Company vide letter dated 60/20/2002 for obtaining a letter of credit.

Resolution No. 6:- Omjay Trading Company Osmanabad informed that vide its letter dated 6.2.02, it would like to start a new venture with the participation of "Nandan Irrigation Systems" of Israel and to implement the irrigation system sales initiative in the district through its medium, and therefore, the proposal submitted for sanctioning a letter of credit of Rs. 2000 crores was submitted along with comments. After discussion, the following proposal was approved for sanctioning the letter of credit to Omjay Trading Company.

"Omjay Trading Company Osmanabad informed that vide its letter dated 6.202, it would like to sell irrigation systems in the district with the participation of "Nandan Irrigation Systems" of Israel and for the same, after discussion, the comments submitted for approval of the letter of credit of Rs. 2000 crores to Omjay Trading Company. It was decided that the letter of credit limit should be approved and a request should be made to the State Cooperative Bank for the same.

Suggested by:- Mr. Rahul Mote
Approved by:- Uttamrao Tekale
Resolution unanimously approved

Subject No. 7:- Approval of the loan sanction given for medium term loan purpose.

Resolution No.7:- The sanction is given to the loan received by the members of the organization, M.Mu Shoti Karantalathi, in the case of copy. The details are as follows.

S. No.	Name of members	Society	Branch	Reason of loan	Approved Amount
1	Baburao Chandrabhan Shendge and Bharat Rangnath Gore	Dhoki	Dhoki	E.M. P.L.	15000 55800
2	Mahadev Dattu and Baliram Dattu Sulakhe	Wagholi	Wagholi	E.M. P.L.	15000 111000

3	Jitendra Marutirao Shinde	Umarga	Umarga	E.M. P.L.	15000 241000
4	Rajendra Marutirao Shinde	----	----	E.M. P.L.	15000 111000
5	Pandurang Rama Rathod	Mulaj	Mulaj	N. Well	40000
6	Satyapal Baburao Shinde	Indapur	Indapur	E.M. P.L.	15000 73000
7	Shrimant Krushna Ghongade	Wagholi Gaur	Wagholi Gaur	P.L.	91000

Suggested by :- Mrs. Mangal Padwal

Approved by:- Mrs. Sindhubai Kolte

Resolution unanimously passed

Subject No. 8[A]:- Regarding granting of supplementary approval for renewal of increased loan sanction given to non-agricultural cooperative institutions.

Resolution No. 8[A] :- Regarding the loan application of the non-profit organization: Regarding the increased loan sanction given and the subsequent approval of the renewal sanction, the office note was presented in the meeting. After discussing it, the increased loan limit and subsequent approval of the renewal are given. The details are as follows.

S. No.	Name of Society	Type of loan	Loan Approval and Loan Limit Sheet		Next Date of Assistance Provided
			Renewal	Increase	
1	Shri Chatrapati Shivaji Shiv Sev Sah	Cash Cre.		15.00	30.9.2002
2	Khajgi Madhy and Uccha Madhy S Sev	Clearn		20.00	
3	M.R. Sah.		85.00		31.1.2002

	Krushi and G. V. Bank O. Bad				
4	Abhiyantriki Maha Karma Sah Pat S. Tuljapur		17.00		---
5	Sarvajanik Bandhkam Upvibhag Karm Sah Pat S. M. Paranda		8.00		----
6	Tantrashikshan Karme Sah Pat S M. O. Bad		23.00		---
7	Gramseval Sah Pat S. M. Umarga		5.00		---
8	Arogya Khate Adhikari Varg Sah Pat S.M.O.Bad	---	30.00		---

9	O. Bad J. Police Karm Sah Pat O.Bad		50.00		----
10	Paranda T. Shikshak Sah Pat S. M. Paranda			20.00	31.10.02
11	Krushi Bank Sevkachi Sah Pat S. O. Bad				31.01.2003
12	The Salary Arnus Co. Op. Cre. S. Umarga		5.00		31.10.02
13	Tuljapur T. Gatsachiv I Karma Sah Pat Tuljapur	1.50	-		30.9.02
14	Ganesh Majur Sah S. M. Khasgaon		1.50	8.50	
15	Chandani ----		3.00		31.12.02

	Aasu				
16	Sujata ---- Kalamb		7.00		30.11.02
17	Laxmi ----- Sakkarwadi			1.00	31.1.03
18	Shrishankar ---- Bembali			7.00	---
19	Prayag ----			7.00	----
20	Maharana Pratap—M. Nilunagar			2.00	---
21	Renuka Mahila---- Paranda			2.50	----
22	Bhotra--- M. Bhatra			2.50	30.9.2002
23	Terna Infotech Co. Op. S. L., O. Bad			50.00	31.1.03
24	Late Maharudra			20.00	31.3.02

	(Bappa) Mote Vahtuk Sah S. L., Vashi				
25	Balaghat Shikshan Sanstha Karm Sah Pat S. M. Naldurg	Fix L.	---	31.00	31.12.02
26	Madaj V.K. S.S.L., Madaj	C.C. Clean	4.00	-	31.12.02
			2.00	-	----
		Subjugation	2.00	-	---

Subject 8 [B] :- Regarding the proposal of Terna Show-Sasaka Sata. Ka Ltd. Dhoki regarding sanctioning a short-term loan of Rs. 30.00 lakhs by keeping a bank guarantee lease

Resolution No. 8 [B] :- Terna Shey and Sakali Dhoki submitted detailed handwritten office notes in accordance with the proposal submitted by him vide his letter dated 21-1-2002 regarding sanctioning of short-term loan of Rs. 30.00 lakhs by keeping a bank guarantee of Rs. 30.00 lakhs. While discussing it, the Managing Director informed the meeting that as per the guidelines issued by NABARD Bank, the loan provided by Terna Shey and Sakali has exceeded the exposure limit and such a loan cannot be provided by keeping a bank guarantee. This was discussed and recorded and it was decided that Terna Po and Sakali S.K. short-term loan of Rs. 30.00. lakhs should be sanctioned by keeping a bank guarantee of Rs. 30.00. lakhs.

Suggestor:- Shivajirao Gadhave
Approved by:- Uttamrao Tekale
Resolution unanimously approved.

Subject No. 9:- Regarding the receipt of the amount paid for financial assistance to the 27th Maharashtra State Science Council Exhibition 2001.2002 organized at Osmanabad.

Resolution No. 9:- The 27th Maharashtra State Vision Exhibition 2001.2002 was organized in

Utmanabad district from 17.01.2002 to 21.1.2002. The Hon'ble District Deputy Registrar, S. Sanstha O. Bad requested the District Government to provide Rs. 50,000/- for the expected expenses of the said event. Accordingly, Rs. 50000/- has been paid to the Chairman Osmanabad District Science Board, Utmanabad through a draft. After discussing the matter, the financial assistance of Rs. 50000/- provided to the 27th Science Exhibition was approved.

Suggested by :- Mrs. Sindhubai Kolte

Approved by:- Mangal Padwal

Resolution passed unanimously.

After the above-mentioned topic-wise discussions, the meeting was concluded. After that, the Hon. Chairman thanked the attendees and the meeting was dissolved.

****

Osmanabad Dist. M. Co. Bank Ltd., M.K. Osmanabad

Hon. Board of Directors meeting dated 11.3.2002

Place:- Auditorium at the Bank's headquarters

The time is exactly 1:00 p.m.

==

Today, 11.3.2002, every Monday, at 1.00 pm. A meeting of the Board of Directors was convened in the auditorium of the Bank's headquarters under the chairmanship of the Chairman Shri. Pawan Rajenimbalkar to discuss the following issues, including the members of the Board of Directors.

1. Mr. Pawan S. Rajenimbalkar-Chairman
2. Shivajirao G. Patil- V.Chairman
3. Shivajirao P. Chalukya-Director
4. Shivajirao A. Gadhave- -----
5. Subhashrao P. More- -------
6. Sureshrao M. Birajdar- --------
7. Rahul M. Mote- ------
8. Uttamrao Tekale- -----
9. Mrs. Mangal G. Padwal- Director

10. Sindhubai P. Kolte- -------
11. Shri. V. P. Shinde- Employee representative
12. Y.P. Giri- District Sub Registrar

<u>Employee representative:</u>
1. B.N. Thorat- District Deputy Registrar
2. S. V. More

As the quorum of the meeting was as above, the following proceedings of the meeting were commenced by recording the leave of Hon. Jivanraoji Go, Hon. Maddhukarraoji Chavan and Hon. Subhashsinh Sadhiwal on 11.3.2002 regarding the absence.

Subject No. 1 :- To read and confirm the minutes of the Hon'ble Board of Directors meeting held on 5.1.2002 and 8.2.2002.
Resolution No.1 :- The sealed copies of the minutes of the previous meetings of the Board of Directors held on 5.1.2002 and 8.2.2002 had already been circulated to all the members. After discussion, the minutes of the Board of Directors

meeting held on 5.1.2002 were read and approved.

Also, while discussing the minutes of the meeting held on 8.2.2002, the resolution in the said minutes was that in the resolution no. 2 of Nagpur District M. S. Bank regarding the investment of Rs. 3000/- made in our bank, the then General Manager of this bank discussed with the General Manager of Nagpur Bank. During the discussion, it was decided that the amount invested by Nagpur Bank in our bank should be made in government loan securities and it can be held in S. L. R. poti and the said investment should be made through Home Trade Mumbai and till the government loan is received, a fixed deposit receipt of Rs. 2000/- should be sent to Nagpur District M. S. Bank. The Hon. Chairman informed the meeting that Churchill had gone. After discussing it, since the bank has not yet received the government loan securities, Nagpur Bank has invested Rs. It was decided that the fixed deposit receipts would be issued till the government loan amount of Rs. 3000/- lakhs is received and the Board of Directors meeting proceedings dated 8.2.2002 were confirmed with the above changes.

Suggested by:- Shri. Subhashrao More
Approved by:- Rahul More
Resolution unanimously approved

Subject No. 2:- To approve the balance sheet for the months of October, November, December 2001 and January 2002 and the audit report prepared for the said month.
Resolution No.2:- The certified copies of the balance sheets of the company for the months of Oct, Nov and Dec. 2001 and Jan 2002 were circulated to all the members and after discussion, the balance sheets of the company for the months of Oct., Nov and Dec. 2001 and Jan 2002 were approved.

Also, the sealed copies of the survey report of the survey conducted in October, November and December 2001 and January 2002 were circulated to all the members. The presented survey report was discussed and the work carried out from October 2001 to January 2002 was approved. The details are as follows.

S. No.	Expense details	Last expense April 01 to Sep 01	Expenses in Oct 01	Expenses in Nov 01	Expenses in Dec 01	Expenses in Jan 02	Last expense April 01 to Jan 02
1	Employee Salary and Provident Fund	42567234.44	3293611.00	14360300.81	8949280.85	10301891.52	79472318.62
2	Rent, taxes, electricity, insurance, etc.	2508213.82	91528.00	165809.25	147804.25	1097682.97	4011038.29

3	Printing stationery expenses	3659526.56	25206.05	1110478.47	338844.00	40373.63	5174428.71
4	Advertising expenses	318881.00	3500.00	43500.00	2544.00	11500.00	379925.00
5	Postal, telephonically	744346.03	82722.80	173937.40	109588.00	151615.90	1262210.13
6	Travel Expenses	637183.00	34752.00	61779.00	79775.00	73794.00	887283.00
7	Retail expenses including all TT&TT	642313.00	46983.00	51706.00	68171.00	70207.00	879380.00

8	Commission on Public Welfare Deposits	1731002.72	99722.18	350208.86	108149.81	96752.60	2385836.17
9	Jeep costs	-	-	-	-	-	-
10	Board of Directors Travel expenses and allowances	1000.00	-	31700.00	-	-	32700.00
11	Act Fee	---	4975.00				4975.00
12	Meeting Expenses	111020.60	40181.06	19662.00	9540.00	30994.31	211397. 97

13	Appearance ETT [Building and Machinery]	41074.00	-	273324.00	-	185412.00	499810.00
14	Government Accounts Audit Fee	-	-	-	-	-	-
15	Internal Audit Accounts						
16	State Cadrerisation Contribution						

17	Depreciation						
18	Interest due and payable						
19	Savings Fund						
20	Doubtful and Large Loan Fund						
21	Government Redemption Fund						
	Total	54019156.05	3760440.09	17060911.44	9848159.76	12236241.93	96924909.27

Suggested by: Shri Shivajirao Gatye

Approved by: Sureshrao Birajdar

Resolution unanimously approved

Subject No. 3:- To record the current life and financial situation for the months of December 2001 and January 2002.

Resolution No. 3:- The circulars of the TT-sheet showing the outstanding balances of December 2001 and June 2002 had already been circulated to all the members. While discussing the matter, it was also informed that the outstanding balances of December 2000 and June 2001 were kept as per the Banking Regulation Act, 1949. After discussing it, the outstanding balances of December 2000 and June 2002 were recorded-

Similarly, the financial position and available funds of the bank were reported in the tables for the months of December 2000 and January 2002. Based on these, the financial position and available funds of the bank were recorded.

Suggested by:- Sureshshrao Birajdar

Approved by :- Rahul Mote

Resolution passed unanimously.

Subject No. 4:- Approval of loan given against deposit-

Resolution No. 4:- As per the permanent instructions given to them by the TTE, the deadline. The loan application was sent to the headquarters to get an understanding of the loan given to the term deposit holder on the security of the deposit. The circular letter of the present matter was circulated to the members in advance. After discussing the present matter, the members approved the loan given to the term deposit holder on the security of the term deposit. The details are as follows.

S. No.	Name of Branch	Name of the term deposit holder	Amount of deposit	Amount disbursed	Interest rate on loan
1.	Osmanabad	F.B. Darfalkar	42000	7000	15.5
		N.N. Lagdive	50000	40000	16.5
		R.M.Sarvade	50000	10300	15.0
		J.N. Gangane	6500	1000	14 staff

		O. Bad Janta Sah Bank	11400000	17500000	16.5
		-----	10500000		
		Dr. Babasaheb Ambedkar S.S. K.	5000000	4000000	11.0
		----	5000000	4000000	11.0
		P.S. Thite	27000	7000	15.0
		Omjay Trading Co.	10000000	5200000	16.5
		S.N. Mohite	40000	5000	12.0
		M.A. Pathan	28000	10000	13.0
		M.M. Ingale	46600	17000	15.5
		Dr. Babasaheb Ambedkar S.S. K.	5000000	4000000	11.0
		D.P. Sontakke	27000	15000	14.5
		P.S. Kadam	100000	40000	14.0

		J.N. Gangane	6500	5000	13.0
		M.B. Darfalkar	420 00	27000	15.0
		R.K. Musale	20000	5000	13.5
		G.V. Bhise	40000	40000	14.5
		O. Bad Janta Sah Bank	11400000	17500000	16.5
		-----	10500000		
		-----	16000000	18000000	16.5
		-----	650000		
		Dr. Babaso Ambedkar S.S. K.	500000	400000	11
		----	5000000	4000000	11
		O. Bad Janta Sah Bank	1000000	7500000	15
		P.B. Jirage	35000	20000	16.5
		M.M. Palla	28000	12000	12.0
		J.V. Labade	20000	4000	14.0
		V.V. Ingale	50000	14.5	40000
		Mrs. -----	50000	40000	15.0

		V.V. Ingale	50000	40000	14.0
		K.R. Bhise	68000	13000	11.0
2	Ter	M.T. Henadkar	5000	4000	15.0
	Ter	S.B. Chavhan	40000	25000	10.0
		B.M. Devkar	12000	3000	15.0
2	Ter	Manohar T. Hekdekar	2000	5500	15.0
		----	5000		
		B.D. Suryavanshi	45000	3000	15.0
		T.T. Holkar	10000	8000	15.0
3	Patoda	Narayan Vasudev Kadam	30000	5000	14.0
		Hanmant Babarao Gavlik	20000	16000	15.0
4	Osmanabad	B.V. Pawar	15000	10000	16.5
		T.B. Kirdat	15000	15000	14.5
		P.B. Jirge	7000	2000	16.5

		G.V. Bhise	40000	15000	14.0
		C.N. Waghmare	45000	35000	15.0
5	Yedshi	Ashok Ramchandra Pawar	11000	4000	15.0
6	Bhatgali	R.D. Jagdale	25000	20000	14.0
		Kiran Mohan Jagtap	20000	16000	12.0
7	Sastur	Rattan Ram Pawar	40000	5000	16.5
		Mohan Pandurang Jadhav	48000	7000	16.5
		Ms.Shital A.P. Suresh Hariba	49000	39000	16.5
		Mrs. S.A. Pawar	40000	10000	----
		Mr. V.S. More	15000	2000	----
		M.V. Marekar	14000	12000	14.0

		Sandipan R. Bansode	40000	10000	15.0
		M.B. Balekar	20000	6000	10.0
8	Balsur	Smt. M.S. Rathod	46000	30000	15.5
		Mr. Vyankat Jayvanta Ghodke	9000	7000	15.0
		Amruta Gaikwad	10000	3000	15.5
		Ms. Balika V. Birajdar	21000	1000	15.0
		Mr. D.D. Matole	6000	5000	14.0
		----	30000	25000	14.0
9	Narangwadi	M.L. Sarvade	17000	10000	15.0
10	Umarga (D)	P. Yashwant Ambedkar	45000	15000	15.0
		Vyankat Vishwambhar Potdar	20000	14000	16.5

		Mrs.Rukmin V. Kamble	25000	10000	11.0
		M.K. Jadhav	40000	30000	14.0
		R.B. Shinde	25000	18000	15.0
		Anil Ramrao Nagade	20000	12000	15.5
		Devendra Tukaram Ambar	30000	25000	14.5
11	Tuljapur (s)	P.P. Pande	30000	15000	15.5
		N.S. Bobade	25000	8000	15.0
		B.R. Gosavi	25000	2500	15.0
		Mrs. Hasina Ayubkhan Pathan	18000	4000	11.0
		Bhagwan Ratangiri Gosavi	25000	5000	15.0
		B.P. Pande	40000	32000	15.5
		----	30000	18000	15.5
12	Savargaon	Fakira Bapu	10000	2000	15.0

		Landge			
		B.G. Mangudkar	10000	8000	16.5
		----	10000	8000	16.5
			10000	8000	16.5
		T.D. Kamble	12500	2000	15.5
		Dhami Gena Aaute	20000	15000	----
13	Jalkot	B.S. Kadam	18400	7000	10.0
		S.D. Kadam	50000	11000	15.0
14	Pimpala Khudra	C.N. Roman	10000	9000	15.0
		Mrs. Rukmin V. Kale	3500	2000	15.0
		Haribai S. Dhekane	10000	1000	15.0
		L.N. Bankar	18000	14000	15.0
		Mrs. V.B. Bankar	25000	11000	---
		B.G. Bankar	75000	60000	15.5
		B.C. Dhanke	40000	15000	15.0

		Nivrutti Krushna Kadam	9000	5000	15.0
15	Kakramba	Ashok T. House	20000	5000	12.0
16	Sonari	Mrs. Prabhavati N. Hange	21000	5000	11.0
17	Savargaon	Allauddin Ambir Patil	30000	15000	16.5
		B.G. Mungankar	10000	8000	15.5

Suggested by:- Shivajirao Patil
Approved by: Shivajirao Chalukya
Resolution unanimously approved.

Subject No.5:- To enjoin the payment of the deposit amount of the deceased depositor to his heirs.

Resolution No. 5:- The cases submitted by the heirs of the deceased ETT holders mentioned in the Schedule for recovery of the deposit amount on their accounts were received in this office. The scrutiny of the submitted cases and the manner in which they were submitted for approval were discussed and the said cases were approved.

S. No.	Name of Branch	Name Deceased Account Holder	Amount	Name of the deceased account holder's heir	Relationship of the deceased
1	Naldurg	Late Sharanyya Shivalangppa Swami	17010.14	Smt. Shantabai Sharanappa Swami	Wife
2	Tuljapur	Late Balasaheb Laxman Chormale	18629.75	Smt. Dropati Balasaheb Chormale	----
3	Andur	Late Anappa Shivbasappa Kore	39765.00	Mr. Mallinath Anappa Kore	Son
4	Andur	Late Ratan Guda	506.59	Smt Sonabai Ratan Kamble	Wife

		Kamble			
5	Lohara	Girjabai Vitthal Giram	15000.00	Mr. Dayanand Vitthal Giram	Son
6	Makni	Kumar Baburao Birajdar	10287.66	Smt. Sadhanakumar Birajdar	Wife
7	Pargaon	Shivaji Dadasaheb Jagtap	22063.77	Balaji Shivaji Jagtap	Son
8	Ieat	Murlidhar Janardan Bondard	62969.59	Rukmin Murlidhar Bondard	Wife
9	Khamswadi	Ganpati Tatya Bhusare	1015.10	Mohan Ganpati Bhusare	Son
10	----	Nivas Kisan Ritkare	7713.12	Sheshrao Kisan Bhusare	---
11	Kalamb	Ganpati Kondiba Bhosale	11160.35	Vasant Ganpati Bhosale	----
12	Padoli	Shashikant Shrirang	62428.97	Manisha Shashikant	Wife

		Tekal		Tenkale	
13	S. Dhone	Shaikh Mehtab	3388.62	Talimbabi Mehtab	----
14	Jalkot	Rajkumar Bhanudas Sagar	6000.00	Smt. Anjanabai Rajkumar Sagar	----
15	Ternanagar	Shankar Vaijinath Mundhe	5084.00	Bansishankar Mundhe	Son
16	Yedshi	Shaikh Abdul Mani Mehboob	3874.00	Dilavarbi Abdul Gani Shaikh	Wife
17	Samudravani	Nagu Narayan Bhosale	1571.11	Vitthal Nagu Bhosale	Son
18	---	Shankar Keramba Jadhav	2566.86	Rambhau Shankar Jadhav	----
19	Ter	Suhas Dattatri Umbare	13018.25	Chayabai Suhas Umbare	Wife
20	Jagji	Bapu Mukinda	4856.55	Shahu Bapu Padule	Son

		Padule			
21	O. Bad	Dadarao Vitthal Suryavanshi	2611.50	Sandip Dadarao Suryavanshi	Son
22	----	Babasaheb Rambhau Sherkar	10018.00	Ratan Babasaheb Sherka	Wife
23	Ter	Pandurang Raosaheb Pand	27098.35	Ashok Pandurang Pand	Son
				Hanmant	
				Mrs. Shalani Namdev Patil	Daughter
24	Jagji	Saudagar Tatyaba Sherkhane	7605.30	Indirabai Saudagar	wife

Suggested by: Mrs. Mangal Padval

Approved by: Mrs. Sindhubai Kolte

Resolution passed unanimously.

Subject No. 6:- Consideration of approval of cash balance exceeding Rs. 10.00 lakh T&TT under TT&T

Resolution No. 6:- The TTD members had submitted the relevant cases to the headquarters for approval of the cash amount exceeding Rs 10000 lakh TT. The circular list of the submitted cases had already been circulated to all the members. After discussion, Osmanabad, Osmanabad City Ternanagar, Kalamb Shivaradhon Tuljapur, Antargaon Shelgaon Tuljabhani. Cash amount exceeding Rs. 10/- lakhs was approved from the TT&TTs of S.K., Naldurg, Lohari, Enegur, Bassur, Turori, Umargam, Mulaj Kanegaon, Musm, Gunjoti.

Suggested by:- Shri Shivajirao Gadhave
Approved by:- Shivajirao Chalukya
Resolution Passed Unanimously.

Subject No. 7:- Payment of dividend amount for the years 1994.95 and 1995.96.

Resolution No. 7:- Osmanabad Mayard Branch has not paid the dividend warrants declared for the years 1994.95 and 95.96 at that time. The work related to the payment of the said warrant, i.e., taking OBC and submitting it to the headquarters, was submitted along with detailed comments regarding the same. After discussing and accepting the office comments, it is approved to pay the amount of one dividend warrant of Rs. 20314/-

Suggested by:- Shri Shivajirao Patil
Approved by :- Rahal Mote
Resolution passed unanimously.

Subject No. 8:- Hon'ble Income Tax Officer, Income Tax Office, to take note of the letter. [T-D Apt] Latur
Resolution No. 8:- Hon. Income Tax Officer [T.D.S] Latur held a meeting in his office on 260 20 2002 in the presence of Shri. V. P. Patil, Chartered Accountant Latur and in accordance with the suggestion made regarding the payment of income tax at the rate of 10% and surcharge at the rate of 2% on the interest paid on fixed

deposits for the financial year 1.4.01 to 31.03.02 to the Government Treasury and in accordance with the letter received from him on 4.3.2002, a detailed office note was presented to the meeting. It was discussed and approved to take action as per the suggestion made by Hon. Income Tax Officer.

Suggested by:- Shri Shivajirao Patil
Approved by:- Shivajirao Gadhave
Resolution passed unanimously.

Subject No. 9:- To consider the renewal of the overdraft limit sanctioned to the bank, Uthmanabad Janata Saha Bank Ltd. Osmanabad.

Resolution 9:- Osmanabad Janata Saha Bank has requested that the overdraft limit of Rs. 75.00 Lakh TT granted by it on the security of the double and reinvestment deposit invested with this bank has expired on 31.01.02 and it should be extended till 31.03.03. After discussion on the comments submitted in this regard, the overdraft limit of Rs. 75.00 Lakh TT granted to Osmanabad Janata Saha Bank on the security of the deposit dated 31.1.02 Per cent per year 16.5%. Rate was approved

Suggested by:-Shri Sureshrao Birajdar
Approved by:- Shivajirao Chalukya
Resolution unanimously approved.

Subject No. 10:- To consider the application of Balaghat Urban Co., Ltd., Address No. M. Utmanabad, regarding the refund of the remaining amount by keeping Part A in the body.
Resolution 10:- The application filed by Balaghat Urban Cooperative Society on 7.1.02 regarding the return of the portion deposited with this bank was submitted along with comments. After discussion, it was decided that the demand made by the society for the return of the remaining portion by keeping it in the body cannot be accepted.

Suggested by:- Shri Shivajirao Patil
Approved by:- Shivajirao Gadhave
Resolution unanimously approved.

Subject No. 11:- To consider the approval of the loan applications received in the case of approved C. C. loans of non-profit organizations and renewals.

Resolution No. 11:- A list of loan cases sanctioned to non-agricultural cooperative institutions and renewal cases etc. was presented along with the circular. After discussion, the loan cases will be approved and the additional loan sanctioned and the renewals will be approved.

S. No.	Name of society	Taluka	Reason of Loan	Type	Approved Amount	Period
1	Sant Tukaram Maharaj	Paranda	Work allowance	Clean	40000	28.2.03

	Majur Sah Pandharewadi					
2	Antargaon Majur Sah S.M. Antargaon	----	---	----	2000000	----
3	Madaj V.K.S. Madaj	Umarga	Machinery,	Drip irrigation N.G. Clean	30000	31.12.02
4	Nutan Sevakendra Karajkh	O. Bad	---	Clean	50000	31.1.03

	eda Shri. Sanjay Ranba Pawar					
5	Jogeshswari Majur Sah. S. Sonari	Paradan	For work bills	----	500000	30.9.02
6	---- Electri O. Bad	O. Bad	--	---	1000000	28.2.02
7	Sanjay Ronba Pawar					
8	Pida Majur Sah. S. Ieda	Paranda	For work bills	30000 (New)	----	
9	O. Bad.	O. Bad	Disbur	6000	----	28.2.

	K. O. B. S. Sah Pat S.		sing loans to membe rs	00 Rene wal		03
10	Lajsinc han Upvibh ag Karm Sah Pat S. M. Umarga	Umarg a	---	---	1000 000 Rene wal	----
	Sevabh avi S Sah Pat Osman abad	O. Bad	---	----	7500 000 Rene wal	----
11	Shri. Sidhesh war	Umarg a	Disbur sing loans	Clea n	4000 0 Incre	27.11 .02

	Vidyalay Sev Sah Pat S.M. Khasgi		to members		ase	
12	Arogya Karm Sah Pat S. Bhum	Bhum	---	----	500000 Increase	31.8.02
13	O. Bad J. LIC Karm Sah Pat S	O. Bad	---	----	500000	30.9.02
14	Vidyavikas Mandal Sev Sah Pat S. Pathrud	Bhum	---	----	2000000 Increase	31.3.03

15	Bhum T. Jeep Karm Sah Pat M. Bhum	---	---	---	4000000 Renewal	31.3.03
16	O. Bad, J. Dudh Sangh Karm Sah Pat S. M. O. Bad	----	----	----	4000000 renewal	31.3.02
17	Pratibhaneketan Sev Sah Pat M. Murum	Umarga	---	---	100000 renewal	31.3.02
					9000000	31.3.03

					renewal	
18	Vidyavikas Sev Sah Pat S.	---	----	---	250000 renewal	31.3.2001
19	Shikshanmahashi D. Mohekar Maha Karm Sah Pat S. M. Kalamb	Kalamb	---	---	3200000 renewal	31.3.2001
20	Patbandhare Sthapatya Kar Sah Pat S. M.	Umarga	---	---	4600000 renewal	31.3.02

	Makani					
21	Patband hare Sthapat ya Karm Sah Pat S. M. Osman abad	O. Bad	---	----	3000 00	---
22	Tuljapu r T. P.S. Karm Pat S.	Tuljap ur	----	----	5000 00 renew al	31.12 .02
23	Kanifna th S. Sah Pat S. M. Ulup	Bhum	---	---	5000 00	31.8. 02
24	Sarvaja nik B.	----	----	---	3500 000	28.2. 03

	Khate Karm Sah Pat S. M. O.Bad				renewal	
25	O. Bad J. Postal Karm Pat S.	---	---	---	4000000	31.3.03
26	Shantivir Sev Sah Pat Sangh. Sastur	Umarga	---	---	200000	31.3.02
27	Khajgi Shikshak Mitra Sevak Sah Pat S. M.	Kalamb	---	---	1700000	----

	Kalamb					
28	Datt Gatsachiv Sev Sah Pat S. Kalamb	---	---	---	600000	---
29	Vikas Shikshak Sah Pat S. O. Bad Upale (M)	O. Bad	---	---	2900000	---
30	Khajya khalil major sah. M. Paranda	Paranda	Work Bill	----	150000 renewal	30.11.02
31	Nikhil	Kalam	---	---	5000	28.2.

	Majur Sah S. M. Kalamb	b			0 renewal	02
32	Umbaregavhan Vimuktjati major sah S. M. Umbergavhan	O. Bad	---	---	250000	31.7.02
33	Jaiambika Majur Sah S. Gosaywadi	paranda	----	----	150000	31.3.03
34	Hanuman	Umarga	---	----	50000	28.2.03

	Majur Sah M. Kasti (K)					
35	Vyankatesh Majur Sah. S. M. Vilaspur (P)	---	----	---	300000	31.3.03
36	Shramik Majur Sah M. Murum	---	---	Clean	500000 renewal	31.7.02
37	Kulswamini Majur Sah. M. Umarga	---	---	---	150000	31.3.2003
					2000	---

					00 renew al	
38	Sonari Majur Sah. M. Sonari	Parand a	---	---	3000 00 new	----
39	Nirvhij major sah s. m. kalamb	Kalam b	Work bill	Rene wal	5000 00	28.2. 03
40	Vyankat esh Majur Sah. M. Shevka dhanor a	---	---	---	7000 000	---
41	Magasv argiy	---	---	Rene wal	2000 00	---

	prakash major sah baratew adi			incre ase	2000 00	----
42	Matoshr i Ramaba i Maga. Sah. S. M. Lohta, Lohta (East)	----	---	New	3000 0	---
43	Sevasad an Majur Sah. S. M. Naiknag ar	Umarg a	---	----	1500 00	---

44	Sevasadan Majur Sah S. M. Naiknagar	Umarga	----	---	150000	---
45	Maharashtra Matang Majur Sah M. Gunjoti	----	---	Increase	100000	----
46	Malumbra Majur Sah. S. M. Malumbra	Kalamb	----	Renewal	400000	31.3.03

47	Vyankat esh Vadar Samaj Majur Sah	Umarg a	---	---	6000 00	---
48	Yenegur major sah. M. umarga	----	---	---	9000 00	---
49	Dhanes hwar Majur Sah. M. Dhanes hwar	Kalam b	---	---	2500 00	31.1. 2003
50	Padmas hri major sah S. M. O.	M. Bemba li	---	---	8000 00	---

	Bad					
51	Thmas wadi V.K.S. S. Ltd.	Kalamb Accounts and other transactions Increased lien	Clean Nagar G.	No.C	250000 250000 100000 300000	28.2.03
52	Kati Vika S. L. Tuljapur Pledge Account Seeds	---	----	----	150000	31.12.02
53	Mandaj V. Kaso L., Umarga	Machinery	N. Gahan	Increase	300000	----

54	Shivaji Bhum T. S Sah K. V. Sangh M. Bhum	Bhum	Working Capital Clean	30000 Renewal 300000	----	31.12.03
55	Terna Infotech Co. Op. S. L., O. Bad	O. Bad	Work order	Clean	3000000 renweal	
56	Vyapari G.V. Shet M. Ieat	Bhum	Loan Distribution to Members of Parliament	New	150000/-	

57	T.V. Karya Sah Gramodyog Sangh	O. Bad Umarga Tuljapur Kalamb Bhum Paranda	Gramin Kara M.M. Loan distribute		770000 625000 1080000 560000 1010000 720000	
				Total	4765000	
57	Krushna Agro Agency P Satish Satyanarayan Dandna	Osmanabad	Clean	N.G.	500000 Renewal	22.3.02

	ik					
58	Chinchwali bijotpadak and puravtha sah s. M. Makni	Umarga	---	----	150000	30.11.02
59	Bhum Taluka Sah Dudh Utpadak P S M.	Bhum	---	---	11500000	31.3.03
61	Terkheda V.K.S.L.,	Kalamb	Rankil V	Clean	Renewal 600000	31.303
62	Sai	O.Bad	By	----	1000	28.2.

	alectric s		busine ss		00	02
63	Rehmi made Garmen ts Terkhed a	Kalam b	---	New	5000 0	27.3. 02
64	Mauli, kirana and general stores yermala	----	----	Pledg e	5000 0	27.3. 02
65	Pratha mik S Sah Pat S M. Kalamb	Kalam b	Loan Distrib ution to Membe rs of Parlia	Incre ase	1459 000	31.12 .02

			ment			

An office note was submitted regarding the amount due to the organization, Yatrivya Dharashiv Krutpalan Saha Ram Utmanabad, of Rs. 20.00. It was decided to file an arbitration claim for the recovery of the remaining Rs. 60 from the said organization.

The new state government-approved bank has submitted a medium-term loan proposal on the basis of participation in the said factory, and some of the factories have been given permission to participate and some of the factories have been given direct approval. The details are as follows:

S. No.	Name of Industry	Demand	Approved	Lift	Only the amount agreed upon
1	Shri Makai Sah S.K.L.,	-	0.80	-	-

	Bhilarwadi Tal. Karmala				
2	Banganga S.T.K.L. Ieda Javala	-	-	-	50.00
3	Shri Sant Shiromani Maruti Maharaj Sah. S.K.L., Belkud Tal. Aausa	300.00	230.00	-	-
4	Bhausaheb Birajdar Sah S.K. L., Samudral Tal.	500.00			500.00

	Umarga				
5	Shivshaktri Sah S.K. L., Kolsur T. Umarga	5000.00			500.00
6	Sagar S.T.K.L Tirthapuri Tal. Dhansagavi	200.00			200.00
7	Rena Sah Saka L. Nivada T. Renapur Dist. Lature	500.00			500.00
		310.00			2200.00

He is the one who is to be the pioneer of the above S.N.2,4 and 5 factories in this district. In relation to the present factory, his non-revocable power of attorney has been given to him in the form of letter 5. The above-mentioned remarks were discussed and recorded.

Sishshankar Sugar Mills Limited Pargaon :-

Bhimashankar Sugar Milk Pargaon Tal. Shubh, a simple industry, was sanctioned a loan limit of 20,350/- ha and Rs. 200/- lakh was withdrawn from this account and its entire investment in the construction of the processing factory and the remaining loan demand of Rs. 150/- lakh was submitted in this regard. During the discussion, A7-Assistant Manager stated that this bank has violated the second sectoral limit as per the exposure norms of the National Bank. Then the said it was informed that the industry could not be supplied with quality. After discussion, it was recorded and it was decided to sanction Rs. 150/- lakhs to Bhimashankar Sugar Mills Ltd., Pargaon.

Maharashtra Cooperative Development Corporation :-

Bhausahed Birajdar Sah K. Ltd., Samudral [Kodjigarh] Tal. Umarga This factory will give a bridge loan to M.C.D.C. due to the government part of Bhadyal Manjari, therefore, the bank requested M.C.D.C to get a guarantee, and detailed procedures were submitted in this regard. Keeping in mind the urgency of this regard, Hon. Chairman Saheb's oath is given in the guarantee given in the context of Bhausahed Birajdar Rah. S. K S Government capital sanction for getting a bridge loan by paying M.C.D.C.

Bhausaheb, Birajdar Tah G.K. Regarding the guarantee for the loan amount sanctioned by Maharashtra Cooperative Development Board.

Our bank is working as a "Vidbank" in connection with the construction of Bhausaheb Dirrajdar Co. Ltd. Ka. Government share capital has been approved for the said factory and since the M.C.D.C. will provide a bridge loan of Rs. 220 200/- for the government share capital, the factory will get a guarantee of Rs. 200/- lakh in the said loan and a stamp agreement of Rs. 20/- regarding the terms and conditions thereof. An office note was submitted on the proposal submitted by the sugar factory. After discussion, it is approved to provide a guarantee of Rs. 200/- to M.C.D. on behalf of Bhausaheb Dirrajdar Co. Ltd.

Killari farmers with S.K.L., Killari, Tal. Ausa Killari [Ramanand Tirthanagar]. Regarding the medium term debt demand proposal demanded by Ausa Killari Shetkari Sahal S.K. Ltd., Dilari, Tal. Auta factory submitted a proposal for a medium term loan of 2.600/- Lakh to the factory board of directors, resolution dated 19. 2002, and detailed comments were submitted in this regard. During the discussion, the Deputy Manager also informed that; The financial condition of Killari Sakha is not good and the net worth of the factory is Rs. 11290.71 lakhs. N.D.R and network minus are 620 30 Lakhs T&T and 96. 78 lakhs respectively. For the proposed loan, there is no permission letter from the Hon. Cooperative Commissioner [Sakhar] Prishne, no sectoral limit balance, no clearance certificate from the State Bank / other banks has been given. Then the conditions of providing loan to the said enterprise were discussed and recorded and Killari Show Co. S. K. S. Rs. 600/- Lakhs medium term loan was sanctioned.

Regarding extension of term of personal loan given to contractors on the guarantee of Terna Shey-cum-Sugar Factory.

Terna Show Saha Sa-Karkhana Hamichar Factory Demolition and Transport Contractors Rs. 1200/- Lakh Personal Loan Receivables Rs. 1121-12 Lakh Detailed comments were submitted on the proposal submitted by Terna

S.K. Regarding the extension of five years for the loan of Rs. 1200/- Lakh. While discussing it, the Deputy General Manager said that the loan granted for extension will be included in the NPA. It was informed that extension cannot be given when it has to be done. The said church was taken into account and Terna Saka. On this guarantee, extension of the personal loan given to the contractors was approved on 3103.03 Akhor. Regarding the extension of the recovery of the insufficient distance [set aside] of Terna Co. operative in the year 2001.02.

Terana S.K. Ltd. Dhokhi submitted a detailed office report dated 14.2.2002 regarding the extension of the deadline for recovery of the insufficient arrears [set aside] of Rs. 570.09 lakhs created in the year 2001.02. While discussing it, it was found that the insufficient arrears must be recovered. The amount of the said insufficient arrears, which was given without recovering it, has to be transferred to

NPJ. As a result, it was informed in the house that the increasing amount of NPJ will not be beneficial. It was discussed and noted and the extension of the deadline for recovery of the insufficient arrears [set aside] created in the year 2001.02 was approved.

Regarding extension of the short-term loan provided by the State Government to Teranna Sakar Factory for subsidy on sugarcane extraction and transportation.

Terana S. Sah S.K. year 99.2000 since there was an excess surplus in the sugarcane season of 2000, the State Government had announced to provide subsidy for the possible reduction in the harvest and transportation costs, and TT San Ekde had submitted a proposal of Rs. 470/- lakhs for the possible reduction in the transportation costs of such excess sugarcane. The sugar factory was given a short-term loan of Rs. 470/- lakhs with a maturity date of 30.6.01

and thereafter the said loan was extended up to 31.12.2001 as per the demand of the factory.

Meanwhile, the proposal submitted by Terna Ka regarding the repayment of Rs. 146.50 lakhs and the remaining amount of Rs. 323.50 lakhs to be extended till 30.6.2003 was being discussed, when the Deputy Chief Executive said that this deadline could not be given and informed that the said extension loan had to be provided in the NPJ. After discussing this, it was approved to extend the deadline in the short-term loan given for the purpose of administrative grant. After discussion, the short-term loan given to the farmers cooperative S.K. for possible government subsidy was approved for extension of the term.

Terna farmers cooperative S.K. Regarding the proposal for extension of the term for the loan limit of money, bills.

Terna farmers cooperative S.K. vide letter dated 9.3.2002 submitted detailed comments on the proposal submitted for getting limited extension of Ganibels Nazargahana loan for the second season 2000.01. While discussing this, the Manager has given the said limited extension on 30.6001 and 31.12.01 respectively. During the said extension period, the factory was expected to repay Rs. 250/- in installments, whereas Rs. 45074 has been given for the said loan. It was also stated that extension of the remaining loan of Rs. 204-26 lakhs is not possible. After discussing this, it was decided that Terna S.K. Ganibels Nazargahana C. C. loan of Rs. 204.26 lakh should be approved. Terna farmers cooperative S.K. regarding the proposal for extension of the term of the short-term loan Rs. 135/- lakhs provided against the bank guarantee lease.

Terna S. K. had submitted office notes on the proposal submitted by him regarding the term-wise receipt of short-term loan given against bank guarantee lease under his letter

18.1.02. After discussion on it, it was decided that the term-wise extension of 135/- period loan dated 8.7.2003 given against bank guarantee of Rs. 150/- lakhs should be approved.

Regarding the proposal to seek a medium term loan of Rs. 1485/- for the construction of the financing/modernization project of the Terna Show-Sakar Factory.

Terna S.S. S.K. how it was also informed that it would not be appropriate to provide financial assistance to the Nadin project in the Sahara factory due to non-submission of updated financial statements. After discussion, the office record was taken and it was decided to approve a medium term loan of Rs. 1485/- for the Sahadij production project at Teranna S.Sah. S.K., Tulja Bhavani S.Sah. S.K. regarding the proposal for a medium term loan.

Tuljabhavani S.Sah. S.K. dated 7.3.2002 for the Mashanari Musti Rs. 1000/- L&T and for the Ark Biogas Gurusti project Rs. 500/- Lai A total of Rs. 1500/- lakh M.S. Loan demand proposal was submitted in this regard. While discussing this, Hon. Deputy Chief Minister Pak said that since the financial condition of Tuljabhavani Taka is not good, the interest of Rs. 505.39 lakhs on Mahe March and Safte 2001 has not been recovered. As a result, the provision of NP rice after March 2002 is inevitable. Maltara rice is insufficient at 320.50. Net worth, NDR, loss cannot be ascertained for not providing the above financial statements. This factory has been provided with financial assistance in violation of the exposure limit. In summary, the financial condition of the school has improved and it has been informed that it will not be difficult to approve the newly demanded M.M.Krish proposal, and the staff has been informed to take note of it. It was decided to sanction a medium term loan of Rs. 1500/- for the repair of machinery and the repair of the Bio-Ark compost pit project in Tuljarthwani She.S.K.

Regarding the exposure limit fixed by the National/State Bank in connection with the financial assistance to be provided to sugarcane farmers.

NABARD/State Bank's loan provision to the sugar industry in accordance with its letter No. 915/97-98 dated 13.8.97 and letter No. 1193 dated 19.9.97 and dated 16.5.98, a comprehensive official note in this regard was presented in the meeting. After discussion, it was noted that the NABARD/State Bank would make efforts to bring the limited loan provision decided by the sugar industry to the limit and take care that possible difficulties would not arise.

Regarding personal loan application approval

The list of personal loans for various industries and businesses was presented to the meeting in response to the proposal. While discussing it, the Deputy Manager also noted that the said loan was in arrears and there was no recovery, considering the experience of providing personal loans. After discussing it, it was decided to keep the personal loan request pending immediately.

Suggested by: Shri Shivajirao Patil
Approved by: Subhashrao More
Resolution passed unanimously.

Subject No. 12:- To determine the crop loan for the 2002-03 season and to consider the policy formulation accordingly.
Resolution No.12:- The sealed copies of the crop loan policy for the season 02.03 and the related policy were circulated to all the members. After discussion, the crop loan policy for the season 02-03 was approved and the rates recommended by the Technical Advisory Committee for the

season 02.03 were approved. The presented loan policy should be sent to the State Cooperative Bank for approval. After receiving its approval, the loan should be sanctioned accordingly.

Suggested by:- Shri Sureshrao Birajdar

Approved by:- Shivajirao Chalukya

Resolution passed unanimously

Subject No. 13:- Granting extension of loan cases approved for various purposes on medium term basis, approving the extension granted and making a statement regarding the approval of new M.M. loan demand cases.

Resolution No. 13:- The following is the extension of time given to the various loan cases of the members of our association. Also, the list regarding the approval of the extension of the deadline given to the approved cases and the new loan demand proposal was presented in the meeting. After discussion, the following extension of the deadline given to the approved loan cases and the approval of the new loan demand proposal were given. Detailed parameters are given below.

S. No.	Name of member	Society	Branch	Reason of loan	Approved eligible amount
1	Ramchandra Chandrabhan Bharate	Dongarewardi	Para	E.M. P.L.	11000 42500
2	Ram Babu giri	Pimpala k.	Pimpala k.	n. well E.M. P.L.	40000 12000 33900
3	Manic vaijinath morale	Vadji	Terkheda	E.M. P.L.	15000 9000
4	Baliram janardan khune	Javla k.	m. yard	s. gai	25000
5	Vasudev narhari	Dindori	Bhum	---	20000

	jadale				
6	Sangeeta ramdas gunjal	Kandi	Antargao n	----	20000
7	Pandurang manic jadhav	Kandari	Sonari	---	20000
8	Uttam baburao khot	----	----	---	20000
9	Vishnu shivaji kadam	---	----	---	20000
10	Navnath vasant deshmukh	---	----	---	20000
11	Shrimant sukhdev gavare	Javala N.	Javala N.	s. Gai	20000
12	Rajendra Bhujangrao	Dindori	Bhum	---	20000

	Jagdale				
13	Laxmi Maruti Gaikwad	K. Javalga	K. Javalga	---	17000
14	Shamrao Lalsing rathod	Ashta k.	Yenegur	E.M. P.L.	12000 16000
15	Suresh limbaji ghotkar	Tamalwa di	Tamalwa di	E.M. P.L.	10000 17500
16	Vijaya vasant bholsale	Matola	Narangwa di	S. gai	17000
17	Nilabai baburao bhosale	-	-	-	17000
18	Sunita balaji sarvadi	--	---	--	17000
19	Sushila kisan	---	----	----	17000

	bhosale				
20	Shilabai chandrakant bhosale	---	----	----	17000
21	Surekha tryambak bhosale	---	----	---	17000
22	Suman sheshrao bhosale	---	---	----	17000
23	Satyabhama arjun bhosale	---	----	-----	17000
24	Rupvati sanjay bhosale	----	----	---	17000
25	Kalavati babu wale	---	----	----	17000
26	Namdev and ajit shrihari thombare	Vanewadi	Tern	E.M. P.L.	12000 102000

27	Nagnath santram netke	Tamalwadi	Tamalwadi	E.M. P.L.	12000 35500
28	Appa baburao raut	Ter	Ter	Sheep	25000

B] Regarding granting of subsequent approval to the extension granted.

1	Sarjerao sakharam chavhan	Satephal (Gaur)	Kalamb	Sheep	25000

C] Regarding obtaining subsequent approval to the loan sanction granted.

1	Sangmeshwar gundappa survase	Wadgaon d.	Salgara d.	Tractor Trolly A. Rotawaiter	335000 86000 59000
2	Limbraj rajaram	Wagholi v.	Wagholi	P.L.	40000

	patil				
3	Dhananjay prabhakar patil	---	----	---	40000
4	Vishnu rama pawar	Lasona	Samudra vani	---	63300
5	Mahadev rajaram patil	Wagholi v	Wagholi v.	---	160000
6	Prabhakar anandrao patil	---	----	---	170000
7	Limraj shivling raut	----	----	---	125000
8	Narayan parsram n. navare and prakash narayan	Dhorala	Krushi ternanagar	E.M. P.L.	15000 85000
9	Ramrao vishwanath	Javala K.	M. Yard Kalam	P.L.	63000

	and anita ramrao patil				
10	Digambar nivrutti godge	Itkur	Itkur	E.M. P.L.	12000 62000
11	Narayan vyankat kothavale	---	---	E.M. P.L.	15000 111500
12	Vishwanath goraba gambhire and dattatray and pandurang vishwanath gambhire	--	----	P.L.	68000
13	Vilas devidas gade	---	---	E.M. P.L.	1200 74500
14	Satish	---	---	E.M.	12000

	dnyanoba landge			P.L.	99000
15	Vimalbai rama and kaverabai laxman shelke	Saundana amba	Shiradhon	E.M. P.L.	13600 118400
16	Narayan maruti shelke	--	---	E.M. P.L.	13500 98500
17	Chandrakant vitthalrao shinde	Kothala	---	P.L.	82000
18	Vitthal rambhau mohite	Terkheda	Terkheda	E.M. P.L.	12000 76000
19	Sundar sitaram avad	A. Shirpura	Shiradhon	E.M. P.L.	15000 73000
20	Dilip digambar	---	---	P.L.	126500

	patil				
21	Haribhau, ramdas, tulshidas father baburao banker	----	----	P.L.	52000
22	Narayan tukaram landge	Satra	Kalamb	E.M. P.L.	12000 57000
23	Arjun shatragun kolhe	Havarga on	Kalamb	P.L.	103000
24	Baliram pralhad bhore	Nagulga on	Shiradho n	P.L.	71000
25	Bharat kisanrao patil	Naigaon	Padoli	E.M. P.L.	15000 68000
26	Rambhau uttam	Itkur	Itkur	E.M. P.L.	15000 37000

	gambhire				
27	Maruti pandurang adsul	---	---	E.M. P.L.	9900 37000
28	Rama dasu adsul	---	---	P.L.	29000
29	Haridas dnyanoba narvade	----	---	P.L.	38500
30	Balbhim khandoba mane	---	---	E.M. P.L.	10000 19000
31	Prashant dharmaraj dalve	---	---	P.L.	34000
32	Popat Vijayrao adsul	---	---	E.M. P.L.	12000 27900
33	Bapu tukaram adsul	---	---	E.M. P.L.	10000 29000

34	Madhukar vishwanath bavkar	A. Shirapur	Shiradhon	P.L.	46500
35	Kalian and rukminbai guruling kaldate	---	---	P.L.	48400
36	Prakash kisan jadhav	Asu	Asu	N. Well E.M. P.L.	40000 10000 11000
37	Sojarbai ganpati ingale	Dhorala	Krushi ternanagar	Sheep	25000

Regarding obtaining subsequent approval for drip set loan disbursement.

S. No.	Name of society	Branch	Member	Amount
1	Dhoki	Dhoki	1	48769
2	---	---	3	208840
3	Palsap	---	1	56430

4	Upale m.	Upale M.	6	496428
5	---	--	4	301603
6	---	---	1	119239
7	Shingoli	---	4	265719
8	Khed	---	5	321815
9	Kini	---	3	258426
10	Upale m.	--	1	90332
11	Mendha	Padoli A.	3	289035
12	Borgaon	--	4	407672
13	Padoli A	---	2	183000
14	Takali B	--	1	73328
15	Mandha	--	2	245443
16	Kond	jagji	6	453037
17	---	----	5	665014
18	Jagji	----	4	500637
19	---	----	1	169756
20	Takali B.	----	1	95122
21	Tavarjkheda	----	1	39090
22	Sumbha	----	9	667512
23	Kond	----	5	391311

24	----	----	1	67863
25	K. Tadvale	k. Tadvale	3	137795
26	--	----	18	1546920
27	Khapasgaon	----	1	107140
28	Gopalwadi	----	3	252761
29	Nitali	Samudravani	6	478438
30	Samudrawani	----	1	124005
31	Yevati	----	1	6011
32	Samudrawani	----	1	63525
33	Nitali	----	9	681047
34	Kasegaon	----	1	59315
35	Samudravani	----	2	115138
36	Kamegaon	----	1	98270
37	Kajala	Saroli	3	228909
38	Sarola B.	Saroli B.	5	392740

39	Rajuri	----	3	204894
40	Kajala	----	5	355882
41	Darfal	----	1	119989
42	Rajuri	----	1	87279
43	Sarola	----	1	141917
44	Chikhli	----	1	106374
45	Bendali	bembali	1	75900
46	Hingalwadi	Ter	3	250472
47	Ter	----	3	235750
48	Pohtarwadi	----	1	104789
49	Ter	----	3	270632
50	---	----	4	203752
51	Waniwadi	----	1	102509
52	Mulewadi	----	1	41498
53	Ter	----	2	134453
54	Alni	yedshi	9	816115
55	Javala D.	----	1	56040
56	Shelgaon J.	----	3	210609
57	Osmanabad	Osmanabad	1	87696

58	Sanja	----	6	611467
59	O. Bad	----	2	18761
60	osmanaba d	Osmanabad	4	699996 3
61	----	----	1	103044
62	Borkheda	Kanagara	1	69326
63	---	----	1	43000
64	Kanagara	----	1	149138
65	Pohner	M.Y.O. Bad	6	442452
66	Gavsud	----	1	139349
67	Medsinga	----	4	273944
68	Andora	Kalamb	1	85608
69	Hasegaon K.	----	5	408211
70	----	----	1	63000
71	Andora	----	1	128302
72	---	----	9	915047
73	Tandulwad i	----	1	88600
74	Hasegaon K.	----	2	150439

75	Nagulgaon	Shiradhon	4	338939
76	Shiradhon	----	3	251092
77	---	----	22	1630163
78	----	----	10	866924
79	Tadgon	----	2	215307
80	Shiradhon	----	10	728571
81	Nagulgaon	----	1	35616
82	Padoli N.	Padoli N.	2	8186
83	Pmpari S.	----	1	94918
84	Wadgaon	----	1	49877
85	Nipani	----	1	9517
86	Borgaon	----	1	116981
87	Gaur (Hanuman)	Dahiphal	3	175141
88	----	----	8	593262
89	Babhalgaon	----	3	245879
90	Pangaon	Yermala	2	185245
91	Diksal	M. Y. Kalamb	4	345400

92	Javala K.	----	2	169056
93	Matshirpur a	----	1	137628
94	---	----	2	177250
95	Moha	Moha	15	121985 2
96	--	----	3	137369
97	Boarda	----	1	128665
98	Moha	----	2	110989
99	Wagholi Gaur	Wagholi G.	3	279926
100	Saundana	----	1	83717
101	Wagholi Gaur	----	1	55460
102	Saundana D.	----	3	174476
103	Satefal	----	2	146641
104	Wagholi G.	----	3	248022
105	Khamswad i	Khamaswad i	1	65071
106	----	----	4	492527

107	---	---	2	231529
108	Gorewadi	Krushi teranangar	3	150102
109	Govindpur	---	1	100711
110	Malakranja	----	3	212470
111	Devlali	----	1	70643
112	----	----	2	111995
113	gorewadi	----	2	134763

===================

1	Vitthal balbhim jambhale	v. pandhari	Jevali	Tractor Trolly A. Rotawaiter	331000 86000 51000
2	Shivaji ambu shinde and gandharibai ambu shinde	Ieat	Ieat	Tractor Trolly A. Rotawaiter	309000 86000 59000
3	Bapu	Apsinga	Tuljap	Tractor	276000

	kondiram gore		ur Two	Trolly A. Rotawaiter	172000 5900
4	Ganpati shivaji devkar	Hipparga rava	Salgara The.	Tractor Trolly A. Rotawaiter	331000 86000 59000
5	Vikas vishwasrao birajdar	Ekondi	Kavtha	Tractor Trolly A. Rotawaiter	327000 86000 59000
6	Dilip shrimant dongare	Bamani	Bamani	Tractor Trolly A. Rotawaiter	314000 86000 59000
7	Bhagwan shivram salgare	---	---	Tractor Trolly A. Rotawaiter	314000
8	Balaji Shankar	Kakramba	Kakramba	Tractor Trolly A.	310000

	bandgar and mohan Shankar bandgar			Rotawaiter	
9	Bhagwan murlidhar bhojane	Tuljapur	Tuljapur	Tractor Trolly A. Rotawaiter	321000 86000 59000
10	Gangadhar sopan jadhav	Chikhali	Sarola	Tractor Trolly A. Rotawaiter	335000 86000 59000
11	Digambar suryabhan charade	Masala K.	Kati	Tractor Trolly A. Rotawaiter	276000 28000 5900
12	Zhubar maruti bhargande	Kasti B.	Bhatagali	Tractor Trolly A. Rotawaiter	335000 86000 59000
13	Abdul	Pethsangvi	Pethsa	Tractor	309000

	manic mujavar		ngvi	Trolly A. Rotawai ter	86000 59000
14	Abasaheb annasaheb chavhan	Mugalagon	Madaj	Tractor Trolly A. Rotawai ter	335000 86000 59000
15	Smt. Rukminiba i vitthalrao lomte	Hipparga	Salgara D.	Tractor Trolly A. Rotawai ter	331000 86000 59000
16	Vyankat pandurang chavhan	Toramba	Dhanu ri	Tractor Trolly A. Rotawai ter	335000 86000 59000
17	Gana poma rathod	Gandhora	Salgara d.	Tractor Trolly A. Rotawai ter	331000 172000 59000
18	Navnath somnath	Bhotra	Parand a	Tractor Trolly A.	318000 17000

	gofane			Rotawai ter	59000
19	Suresh Laxman Bamankar	Bamani	Baman i	Tractor Farmer A.	300000 22000
20	Shivaji shamrao Nanvare	Aril B.	Aril B.	Tractor Trolly A. Rotawai ter	30000 86000 55000
21	Chandrabh aga shrihari narke	Chinchpur B.	Shelga on	Tractor Trolly A. Rotawai ter	306000 11000 59000
22	---- Baburao and laxman shrikrushn a and Samadhan Shrikrushn	Karanja	Parand a	Tractor Trolly A. Rotawai ter	295000 73000

	a gude				
23	Shivshankar dhulappa kurle and dhularya shankarappa kurle	Sastur	Sastur	Tractor Trolly A. Rotawaiter	335000 86000 59000
24	Shivaji manohar lomte	Ruibhar	Ruibhar	Tractor Trolly A. Rotawaiter	335000 86000 59000
25	Ramkisan anna salunke and anna salunke	Khamaswadi	Khamaswadi	Tractor Trolly A. Rotawaiter	335000 86000 49000
26	Vasukant, mahadev, shahabai father	Saranwadi	Asu	Tractor Trolly A. Rotawaiter	276000 28000 59000

	vishwanath shinde				
27	Babu nama limgar and tukaram manic chavhan	Ieat	Ieat	Tractor Trolly A. Rotawai ter	331000 18000 59000
28	Nivrutti narayan chavhan	Chikhali	Sarola	Tractor Trolly A. Rotawai ter	331000 86000 59000
29	Haribhau govind waghmode	Bhandari	Kanaga ra	Tractor Trolly A. Rotawai ter	335000 86000 59000
30	Kalidas and rama nagurao chaure	Hipparga rava	Salgara D.	Tractor Trolly A. Rotawai ter	310000 86000 59000
31	Mahadev	Undargaon	---	Tractor	335000

	bapu khale			Trolly A. Rotawaiter	86000 59000
32	Shantabai mahalappa kalkute	Nilegaon	Naldurg	Tractor Trolly A. Rotawaiter	335000 86000 59000
33	Shivaji namdev shitole	Naigaon	Padoli N.	Tractor Trolly A. Rotawaiter	331000 86000 59000
34	Limba hiraman rathod and gopinath hiraman rathod	Ambejval	Tambari	Tractor Trolly A. Rotawaiter	335000 86000 59000
35	Shrihari manohar waghmare and	Babhalgaon	Dahifal	Trolly A.	86000

	gayabai shrihari waghmare				
36	Babu vasudevacharya	Jevali	Jevali	Tractor Trolly A. Rotawaiter	331000 86000 59000
37	Ramrao ganpat shelke	Paranda	Paranda	Tractor Trolly A. Rotawaiter	276000 86000 59000
38	Dilip gorakh mali (mhetre) jalindar gorakh mali	Palsap	Dhoki	Tractor Trolly A. Rotawaiter	335000 86000 59000
39	Sadanand and sadashiv	Kati	Kati	Tractor Trolly A. Rotawai	314000 86000 59000

	namdev			ter	
40	Kamlakar and Shankar father chatrabhuj palke	Wangi (B)	Manke shwar	Tractor Trolly A. Rotawai ter	331000 86000 59000
41	Rajendra narhari jadhav	Javale D.	Yedshi	P.L.	114000
42	Hari kerba kshirsagar	Nitali	Samud ravani	E.M. P.L.	114000 12000
43	Gunvant dashrath sarvade	----	----	E.M. P.L.	15000 64000
44	Dadarao sambhapp a savandare	----	----	E.M. P.L.	12000 66000
45	Shivkanth kashinathp	---	---	E.M. P.L.	15000 72000

	pa tongale				
46	Vasant gana gharge	----	---	E.M. P.L.	12000 38200
47	Mahadev vyankat shinde	Bembali	Bembal i	P.L.	76000
48	Balasaheb and dayanand ramling chalkhor	Chikhali	Sarola B.	P.L.	120000
49	Manik keshav bagal	Surdi	O.Bad	N.Well E.M. P.L.	40000 10000 36000
50	Nasalla allabaksh Pathan	Takali B.	Padoli A.	P.L.	72500
51	Dnyanoba Mohanrao Patil	Arni	Jagji	E.M. P.L.	12000 70800

52	Gopal shamrao garad and tatya gopal garad	Karajkheda	Patoda	E.M. P.L.	12000 59000
53	Ashok chandrahans pimplae	Wagholi	Wagholi	E.M. P.L.	15000 90000
54	Shivaji ramrao kadam	Samudravani	Samudravani	E.M. P.L.	15000
55	Bhima yashwanta shinde	Bembali	Bembali	E.M. P.L.	12000 48000
56	Gulab, mahadev, pandurang father harishchandra bhosale	Chilwadi	O. Bad	N. Well E.M. P.L.	40000 12000 60000

57	Gokul manic rajput	Dhoki	Dhoki	P.L.	80000
58	Nitin virsing patil	Kaudgaon	Tambari	P.L. Drip	90000 84000
59	Maruti vishwanath shingare	Khamgaon	K. Tadvale	P.L.	70000
60	Baburao Bhagwan and vijay baburao naikwadi	Ter	Ter	E.M. P.L.	15000 40000
61	Achyut bapurao thorat	Kaudgaon	Tambari	Vineyard	100000
62	Mohan parasram thorat	---	---	E.M. P.L.	12000 59000
63	Pandurang	----	----	Grapes	70000

	maruti naikwadi			Grapes set	20000
64	Namdev krushna gavhane	Khamgaon	K. Tadvale	P.L.	100000
65	Shahu apparao Kadam	Sangvi	Samud ravani	P.L.	80000
66	Arjun vyankat Jadhav	Chikhali	Sarola	E.M. P.L.	12000 90000
67	Dagadu parasram dhekane	Tugaon	Dhoki	E.M. P.L.	15000 90000
68	Chandpashi gundpasha hativale	Dhoki	----	P.L.	80000
69	Goraba Maruti Medhekar	Sangvi	Samud ravani	E.M. P.L.	12000 100000

70	Shiva eknath divane	Shelgaon D.	Dahifal	E.M. P.L.	12000 73200
71	Dinkar baliram shelke	Khasmaswa di	Khasm aswadi	E.M. P.L.	12300 11600
72	Pramod, Vinod father Vijay kumar tapade	A. Shirpura	Shirad hon	P.L.	148000
73	Kamlakar Bhaskar and Bhaskar Limbaji Tekale	Padoli N.	Padoli N.	P.L.	84600
74	Gautam bhimrao naikwadi	Khamaswad i	Khama swadi	E.M. P.L.	12000 45000
75	Eknath	Sapnai	Dahiph	E.M.	12000

	sahebrao barate		al	P.L.	67400
76	Shivaji vitthal gambhire	Ieatkur	Ieatkur	E.M. P.L.	15000 144000
77	Dharmaraj ranba mashal	Boarda	Moha	E.M. P.L.	10700 85600
78	Abhabai Dagdu gaikwad	Bhatshirpur a	M.Y. Kalamb	P.L.	70000
79	Mahadev vitthal	---	----	P.L.	70000
80	Shesherao bhaguji patole	Tadgaon	Shirad hon	E.M. P.L.	15000 72000
81	Shivaji krushna tekale	Ratnapur	Yermal a	E.M. P.L.	15000 111000
82	Bhanudas sadhu	---	---	P.L.	76000

	tekale				
83	Urmila ishwar lochandas tele	Dabha	Shiradhon	P.L.	86400
84	Mahesh pandurang sarvade	Padoli N.	Padoli N.	E.M. P.L.	15000 109000
85	Manic eknath chavhan	Mulaj	Mulaj	E.M. P.L.	15000 97000
86	Sushilabai tipanna reddy	----	----	E.M. P.L.	15000 134000
87	Bhaskar pandurang chalukya and bharatbai bhaskar	----	----	N. Well E.M. P.L.	40000 11500 36500
88	Dataji	Mulaj	Mulaj	E.M.	12000

	eknathrao chavhan			P.L.	63000
89	Dinkar pandurang chalukya	----	----	N. Well E.M. P.L.	40000 10000 21000
90	Baburao tulshisram patil	Chendkal	Bedga	E.M. P.L.	15000 87000
91	Nilkanthappa nigayya swami	Bedga	---	E.M. P.L.	11500 51000
92	Pradip bhaurao and devidas vishwanath mane	---	----	E.M. P.L.	15000 116000
93	Rukminabai ambadas kamble	Diggi	----	E.M. P.L.	15000 73000
94	Babasaheb	Kothali	K.	E.M.	15000

	mallinath patil		Javalge	P.L.	181000
95	Ratnamala kashinath kumbhar	Alur	----	E.M. P.L.	13500 106500
96	Laxman nilkanth birajdar	---	---	E.M. P.L.	15000 175500
97	Sugaladevi mallinath patil	Kothali	---	E.M. P.L.	15000 169000
98	Shivaji gunda more	Ekurga	Balsur	E.M. P.L.	15000 89000
99	Madhavrao bhimrao mohite	Vhatal	---	E.M. P.L.	12000 51000
100	Madhav krushna limbale	Ekurga	-----	E.M. P.L.	14500 141000
101	Gopal	Tavshigad	Makni	E.M.	15000

	tulshiram ingale			P.L.	90000
102	Sheshrao yashwant patil	Madaj	Madaj	E.M. P.L.	12000 46500
103	Dadarao pandurang burtukane	Dhanuri	Dhanu ri	E.M. P.L.	11500 36500
104	Dharneshw ar mallinath karbhari	Jevali	Jevali	Drip set	137318
105	Pandurang maruti gavkare	Palasgaon	Gunjoti	E.M. P.L.	15000 138500
106	Vitthal nivrutti gavkare	----	----	E.M. P.L.	15000 170000
107	Shrikant irappa chinchole	Umarga	Umarg a	E.M. P.L.	15000 90000

108	Bhaskar narayan more	Talmod	Turori	E.M. P.L.	15000 90000
109	Vitthal namdev kadam	Jekekur	Umarga	P.L.	80000
110	Manohar keshav more	Talmod	Turori	E.M. P.L.	15000 193000
111	Sahebrao arjun sarde	Apsinga	Tuljapur	E.M. P.L.	10000 26000
112	Hanumant bhaurao deshmukh	Kati	Kati	N. Well A. Engine P.L.	40000 12000 28000
113	Devidas Nivruti shinde	Kilaj	Vhorti	E.M. P.L.	14000 95000
114	Arun ambadas	Dhotri	Pimpala K.	Vineyard	159000

	pawar				
115	Ram bhairu kande	---	---	---	159000
116	Yashwant narhar kulkarni	Savargaon	Savargaon	N. Well E.M. P.L.	40000 11000 39000
117	Narayan bhimrao wadgaonkar	Apsinga	Tuljapur	E.M. P.L.	12000 27000
118	Santosh suryakant kasture	Andur	Andur	E.M. P.L.	12000 76000
119	Yuvraj bhaurao patil	Naldurg	Naldurg	P.L.	180000
120	Satish dattatray chavhan	---	----	P.L.	153000
121	Kamlakar	---	----	E.M.	15000

	govindrao kulkarni			P.L.	119000
122	Jairamsing maniksing thakur	---	---	P.L.	54000
123	Ganesh kondiba sagale	Kokarwdi	Tandul wadi	E.M. P.L.	13500 73500
124	Govardhan Shankar shinde	Chinchpur B.	Shelga on	N. Well E.M. P.L.	40000 15000 9000
125	Musa vajir shaikh	----	----	E.M. P.L.	9000 54000
126	Hanumant nivruti palke	Asu	Asu	N. Well E.M. P.L.	40000 9000 31000
127	Kalyan mahadev jadhav	Sirsav	Javala N.	N. Well E.M. P.L.	40000 12000 47000
128	Gokul apparao	Nalgaon	Shirala	E.M. P.L.	11000 61000

	karle				
129	Sagjanbai vishwanath gunjal	Arangaon	Antarg aon	N. Well	31000
130	Kisan and yedba laxman shinde	Tintraj	Ambhi	E.M. P.L.	13000 103000
131	Bali datu shinde	Loni	Asu	N. Well E.M. P.L.	40000 10000 21000
132	Govardhan baliram patil	Mankeshwa r	Manke shwar	E.M. P.L.	11000 38000
133	Rama krushna devare	Tandulwadi	Tandul wadi	E.M. P.L.	9000 66000
134	Dashrath Bhagwan Mane	Wakadi	Asu	N. Well E.M. P.L.	40000 15000 77000
135	Suryabhan	Tandulwadi	Tandul	E.M.	13000

	krushna devare		wadi	P.L.	90000
136	Mahadev pandit gaikwad	Arangaon	Antarg aon	N. Well E.M. P.L.	40000 10000 49000
137	Khandu shnakar sawant	Shelgaon	Shelga on	E.M. P.L.	10000 27000
138	Navnath laxman pingale	Arangaon	Antarg aon	N. Well	40000
139	Bhagwan mahadev survase	Tandulwadi	Tandul wadi	N. Well E.M. P.L.	40000 13000 54000
140	Audumbar Chanderao Patil	Donja LSMP	---	N. Well A. Engine P.L.	40000 14000 39000
141	Amarbin salam mukebil	Mankeshwa r	Manke shwar	Vineyar d	37000 119250

142	Madhukar and babasaheb kundalik janjire	Tintraj	Ambhi	E.M. P.L.	15000 97000
143	Pandhari bapu pingale	Arangaon	Antarg aon	N. Well	40000
144	Rambhau bajirao gaikwad	----	----	N. well	40000
145	Bhaskar Dharma Shelke	Antargaon	----	E.M. P.L.	15000 130680
146	Shrimant madan gadekar	Pardi	Vashi	E.M. P.L.	11000 48000
147	Vaijinath Anandrao Kavde	Vashi	----	E.M. P.L.	11000 33000
148	Bhaskar	----	---	Drip set	50000

	anandrao kavade				
149	Mangal Uttamrao Naikwadi	----	---	Drip set	9000 23000
150	Praful Bapurao Ingale	Kanheri	Vashi	E.M. P.L.	15000 60000
151	Digambar Biru Barate	Paragon	Pargao n	E.M. P.L.	15000 59000
152	Damu yada aher and mohan damodar aher	Dokewadi	Girvali	E.M. P.L.	15000 69000
153	Mohan devidas shinde	Dhoki	Dhoki	E.M. P.L.	15000 137000
154	Arun vyankatrao	Devlali	Krushi ternan	E.M. P.L.	15000 269000

	mane		agar		
155	Rameshwar maruti and maruti vishwanath jadhav	Chikhali	Sarola	E.M. P.L.	15000 769000
156	Somnath bhagwan jadhav	Ambejvalge	Tambari	Vineyar foundation on drip set	54900 37000
157	Arjun rangnath ghuge	---	---	Vineyard Drip set	55000 24100
158	Shriram gopal kulkarni	Ambejgavale	----	E.M. P.L. Drip set	15000 13500
159	Mohan khandu kasar	Sarola	Sarola B.	E.M. P.L.	12000 72000
160	Mohan maruti	Patoda	Patoda	E.M. P.L.	12000 72000

	dhole				
161	Prakash rangrao ingale	Kanagara	Kanagara	P.L.	90000
162	Shahaji ambu vatane	Devdhanora	Krushi ternan agar	P.L.	63000
163	Hanmant nivrutti bhadre	Patoda	Patoda	E.M. P.L.	15000 80000
164	Girjabai govind kale and sunanda bapu kale	k. Tadvale	k. Tadvale	E.M. P.L.	12000 54000
165	Vishwanath gunda pawar	Karajkheda	Patoda	E.M. P.L.	12000 90000
166	Kakasaheb ganpati lakal	Palsap	Dhoki	E.M. P.L.	12000 45000

167	--- asising bayas	Takviki	Patoda	E.M. P.L.	15000 180000
168	Taransing babaji patil	----	---	E.M. P.L.	1500 153000
169	Madan ramchandra yadav	----	----	E.M. P.L.	15000 90000
170	Pandurang bhujang chaudhary	Dhorala	Krushi ternan agar	E.M. P.L.	12000 90000
171	Anadn manic shingare	Khamgaon	K. tadvale	P.L.	80000
172	Kundalik vishwanath chavhan	Karajkheda	Patoda	E.M. P.L.	12000 110000
173	Manik babu dolke	Zharegaon	O. Bad	Drip set	54000
174	Maruti Bhiva Chavhan	Mohtarwadi	Ter	E.M. P.L.	15000 30000

175	Saraswati hanumant kshirsagar	Kajala	Sarola	E.M. P.L.	12000 60000
176	Satish sopan tekale	Padoli	Padoli N.	E.M. P.L.	12000 72000
177	Shrihari govind tekale	---	---	P.L.	114000
178	Kevalbai shrirang---	---	---	P.L.	90000
179	Vishnu nivrutti bargule	Pimpalgaon D.	M.Y.	P.L.	91000
180	Vinayak dagadu tekale	---	---	P.L.	63000
181	Prabhu haridas----	Padoli N.	Padoli N.	E.M.	15000
182	Shivaji edba	Havargaon	Kalamb	P.L.	59000

	bhosale				
183	Nandubai bibhishan umbrae and kakasaheb	Vanewadi	Ter	E.M. P.L.	15000 240000
184	Nandukumar vyankat and dhanaji father rajendra pawar	O. Bad	O. Bad	E.M. P.L.	15000 150000
185	Ram ganpati kapase and nana ganpati kapse	Chilwadi	---	N. Well E.M. P.L.	40000 15000 65000
186	Sudhakar manohar	Patoda	Patoda	E.M. P.L.	15000 160000

	patil				
187	Shobha prabhakar marwadkar and pandhari yadav	Gorewadi	Krushi ternan agar	E.M. P.L.	15000 100000
188	Vijaykuma r bajirao patil	Khanapur	Tamba ri	E.M. P.L.	12000 65000
189	Dilip and netaji devrao kale	Gopalwadi	K. Tadvale	P.L.	72000
190	Dagadu bhairu bhosale	Karajkheda	Patoda	E.M. P.L.	12000 76000
191	Sumanbai sudam kothavale	Pimpalgaon K.	Iatkur	P.L.	36900
192	Kavirabai pandurang	Terkheda	Terkhe da	E.M. P.L.	12000 56000

	mhaske				
193	Uttam namdev bhise and kadubai uttam bhise	Ekurka	Shiradhon	E.M. P.L.	12000 55500
194	Sahebrao goroba shelke	Boarda	Moha	E.M. P.L.	12000 54000
195	Baburao ramling dhagare	Malkapur	Yermala	E.M. P.L.	12000 131000
196	Machindra Limba kadam	Bhatshirpura	M.Y. Kalamb	P.L.	85000
197	Abasaheb maruti kadam and bhagwat maruti	Disphal	---	P.L.	117900

	kadam				
198	Vishwambhar shrirang gaikwad	Bhatshirpura	M. Y. Kalamb	P.L.	90000
199	Bhimrao gopal pawar	Wadgaon	Padoli N.	P.L.	158000
200	Suryabhan ramkisan bondar	---	---	E.M. P.L.	15000 40000
201	Muchank yashwanta bharate	Dongarewadi	Para	P.L.	112000
202	Dnyanoba sopan dhepe	Para	----	Drip set	64900
203	Subrav sopan dhepe	---	---	P.L.	68000
204	Ranjana	Javala K.	M.Y.	P.L.	99000

	narayan and indrabai narayan lomte		Kalamb		
205	Arvind rajinath and lochanabai rajinath sonawane	Pimpari	Padoli N.	P.L.	63000
206	Yuvraj trimbak patil	Mandva	Massa K.	E.M. P.L.	12000 126000
207	Atmaram manmath kharadkar	Hasegaon cage	Kalamb	P.L.	130000
208	Mahadev divan yadav	----	----	P.L.	83000
209	Pravin	Toramba	Dhanu	E.M.	15000

	kantrao chavhan		ri	P.L.	80500
210	Madhukar ganpati khodke	Mulaj	Mulaj	E.M. P.L.	15000 117000
211	Raja prabhu ingale	Talmod	Turori	P.L.	118000
212	Sunil annarao mane	Bedga	Bedga	E.M. P.L.	15000 65000
213	Padmini nanarao mane	---	---	E.M. P.L.	15000 333000
214	Gopal bajirao patil	Ekondi	Kavtha	E.M. P.L.	15000 151000
215	Dhondubai bajirao patil	---	----	E.M. P.L.	15000 65000
216	Subhash	Naichakur	Narang	E.M.	15000

	vishwanath pawar		wadi	P.L.	153000
217	Sanjay vitthalrao malkunje	Balpur	Balpur	E.M. P.L.	15000 198000
218	Gundu mariba gaikwad	Jekekur	Umarg a	P.L.	70000
219	Dilip baburao pudale, shevantaba i--- and tulsabai tukaram ukande and prayagabai pitambar dukare	Naldurg	Naldur g	E.M. P.L.	15000 195000
220	Sunil	Savargaon	Savarg	Drip set	45500

	sukhdev Kale		aon		
221	Ravindra sukhdev kale	---	---	---	119500
222	Harishchandra shamrao shinde	Shingoli	Upale M.	E.M. P.L.	15000 184500
223	Ashok sambhaji padval	Chorakhali	Yedshi	Vineyard	400000
224	Sambhaji dagadu----	----	----	---	400000
225	Chandrakant bhagwandas baheti	Dhoki	Dhoki	E.M. P.L.	15000 152000
226	Bhagwan sadashiv koli and	Bhotra	Paranda	E.M. P.L.	13000 76900

	baban sadashiv koli				
227	Buvasaheb sarjerao malhare	Chinchpur B.	Shelgaon	E.M. P.L.	13000 61200
228	Narayan bhagwan saste	Kandi	Antargaon	N. Well	40000
229	Laxman sarjerao mashal	Dhagpimpari	Asu	N. Well E.M. P.L.	40000 8100 17000
230	Kalyan mahadv chire	Bavchi	Paranda	P.L.	90000
231	Govardhan eknath sabale	Golegaon	Mankeshwar	Vineyard	45000
232	Kalyan janardan burange	Asu	Asu	N. Well E.M. P.L.	40000 13500 72000

233	Bhagwan eknath vidhate	Vashi	Vashi	E.M. P.L.	12000 42000
234	Salim Ibrahim shaikh	Chumbali	Walvad	E.M. P.L.	15000 45000
235	Somnath jagannath and jagannath tulshiram ugalmogale	Varud	Bhum	E.M. P.L.	8500 72900

Extension of term

1	Namdev kerba gaikwad	Tamalwadi	Tamal wadi	E.M. P.L.	12000 46000	6.7.01
2	Golbai dhondiba tambare	Varevadgon	Bhum	D. J.	20000	17.2.0 0
3	Gurudas	Dhagpimpar	Asu	E.M.	8200	9.6.99

	nivrutti waghmode	i		P.L.	44500	
4	Kondabai baburao jagtap	Vashi	Vashi	E.M. P.L.	32000	
5	Dharmaraj baburao and gajarabai baburao bayas	Paranda	Parand a	P.L.	63000	
6	Madan Vaijinath bhoite	Andrud	Ieat	E.M. P.L.	77000	

Swarnajayanti Gram Self-Employment Scheme

1	Sunita khelu waghmare	Devdhanora	Krushi tarnan agar	Sheeps	25000
2	Mangal govind	---	---	S. Gai	25000

	mugale				
3	Jayashri madhukar vatane	---	---	---	25000
4	Janabai bhagwat gaikwad	---	---	---	25000
5	Bhagirthi malhari waghmare	----	----	----	25000
6	Shah Rashid karim gani	Bembali	Bembal i	Sheep	25000
7	Rama sadhu ingale	Darphal	Sarola	----	25000
8	Dhananjay bhagwan thavan	---	----	----	25000
9	Ambadas tukaram	Ter	Ter	----	25000

	solkar				
10	Sudhir rattan khule	Tirtha B.	Mangr ul	Buffalo	25000
11	Shivram joti gidde	---	----	---	25000
12	Ilai shaikhlal shaikh	---	----	---	25000
13	Sheshrao shripati navde	---	----	----	25000
14	Jotiram laxman dhere	---	---	-----	25000
15	Sindhubai abhiman jadhav	---	---	---	25000
16	Namdev ratan khule	---	---	----	25000

17	Datu shripati bobade	---	----	---	25000
18	Kiskinda arjun shide	Khasgaon	K. Tavale	S. Gai	25000
19	Babasaheb Vishnu ukale	Tandulwadi	Tandul wadi	---	25000
20	Shrimant govind kadam	Darphal	Sarola	Sheep	25000
21	Sangeeta keshav bhoite	---	---	----	25000
22	Anil babru bhoite	---	---	----	25000
23	Sartaj miya mujavar	---	---	----	25000
24	Sunanda shrikant gaikwad	Bhatshirpur a	M.Y.	----	25000

25	Ramling narayan mali	Walvad	Walvad	----	25000
26	Payagabai janardan sandse	Vashi	Vashi	S. Gai	25000
27	Gampu digambar pisal	---	----	----	25000
28	Vasant devrao kale	Para	Para	Sheep	25000
29	Bhimrao buvaji gavli	---	---	----	25000
30	Dagdu dhula pandhare	Uplai	Yermal a	----	25000
31	Baliram babu wagh	Goregaon	Khama swadi	S. Gai	25000
32	Popat Hari Rathod	Talmod	Turori	E.M. P.L.	9400 24500
33	Bhamabai	Toramba	Patoda	Sheep	25000

	manik bharure				
34	Balaji Shankar mohite	Pathrud	Pathrud	S. Gai	25000
35	Shakuntala murlidhar gaikwad	Zharegaon	O. Bad	Buffalo cart and bailjodi V.G.Y.	18000
36	Nagnath mahadev bhalerao	Jamb	Pathrud	Babasaheb ambedkar	
37	Bharat bandu bhelrao	---	---	Bachat gat	
38	Arun mahadev bhalerao	---	---	E.M.	15000
39	Baba -------	----	----	P.L.	406000
40	Dada	---	----	---	

	Khandu bhalerao				
41	Narayan khandu chavhan	Javala N.	Javal N.	Buffalo cart and bailjodi V.G.Y.	18000

Self Help Savings Group Scheme

1.	Swami Samarth mahila Swya. Bachat Gat	Sangvi K.	Tamalwadi	Working capital	25000
2	Tuljabhavani sway. Bachat gat	Pangardharwadi	Tuljapur	----	25000

Under General Scheme

1	Rajendra shriamtn Bhairat	Vijora	Girvali	S. Gai	20000
2	Bibishan bajirao bhairat	----	-----	----	20000
3	Shrimant arjun bhairat	----	-----	----	20000
4	Ram kashinath chede	Sarola M.	Para	----	20000
5	Shivaji limbraj chede	----	-----	----	20000
6	Narayan vithoba jadhav	----	-----	----	20000
7	Bhagwat sahebrao	----	-----	----	20000

	chede				
8	Pravin pandurang chede	----	-----	----	20000
9	Navnath narhari rite	----	-----	----	20000
10	Popat ambadas dhage	Sakat B.	Antarg aon	---	20000
11	Machindra sopan jadhav	---	----	---	20000
12	Namdev bhagwan khatal	Devangra	Manke shwar	---	20000
13	Bajirao namdev patil	Dharur	Bamni	Sheep	20000
14	Hanmant shrimati bhairat	Vijora	Girvali	S. Gai	20000

15	Devidas baburao mote	Anjansonda	---	---	20000
16	Bharat nivrutti mote	---	----	---	25000
17	Narayan rangnath anpat and ganesh narayan anpat	Walvad	Walvad	Sheep	25000
18	Tanaji bhagwan gapat	Indapur	Indapu r	S. Gai	20000
19	Vitthal nagnath bhakare	Tamalwadi	Tamal wadi	Buffalo cart and bailjodi	18000
20	Nagnath shivram bhakare	---	----	---	18000

21	Abhimanyu vitthal dhanke	K. Tadvale	K. Tadvale	s. gai	20000
22	Laxmibai guranna minjage	Nandgaon	Nandgaon	Sheep	10000
23	Kasturbai yashwant patil	Bolegaon	Achler	S. gai	20000
24	Uddhav rambhau bharate	Para	Para	----	20000
25	Hanmant trimbak kilche	Massa K.	Massa K.	----	20000
26	Shrimant savta male	Vangi K.	Mankeshwar	---	20000
27	Nivrutti pralhad male	---	----	---	20000
28	Baliram	---	----	---	20000

	shrihari kharade				
29	Tukaram namdev lohar	---	----	---	20000
30	Machindra bhagwan suke	---	----	---	20000
31	Vasudev rama pawar	---	----	---	20000
32	Yuvraj madhukar shinde	---	----	---	20000
33	Rama Shankar mali	---	----	---	20000
34	Lila manic andhir	Vangi K.	Manke shwar	S. Gai	20000
35	Arjun maruti	---	----	---	20000

	charade				
36	Ishwar sopan suke	---	----	---	20000
37	Shashikant jagannath gunjal	---	----	---	20000
38	Dashrath ananta more	---	----	---	20000
39	Subhash sopan suke	---	----	---	20000
40	Dattatray narayan kadam	Chandwad	Ieat	Sheep	25000
41	Rajaram bhagwan hake	Ramkund	Vashi	S. Gai	20000
42	Shabir beg chandbeg mogal	Bhum	Bhum	----	20000
43	Gopinath	Kunthalgiri	Vashi	---	20000

	bhagwan hake				
44	Navnath bhagwan---	-----	---	---	20000
45	Hariba tatyaba shinde	Kasbe T.	K. Tadvale	Sheep	20000
46	Absaheb babruwan mote	Anjansonda	Girvali	S. Gai	20000
47	Dnyandev ganpati mahadik	---	----	---	20000
48	Shahaji rohidas gaikwad	Umara	Massa K.	---	20000
49	Atmaram daji ghodke	Pathrud	Pathru d	---	20000
50	Dattatray dnyanoba bhasad	---	---	----	20000

51	Alka parmeshwar phalke	---	----	----	20000
52	Popat raosaheb jagtap	Chinchpur B.	Shelgaon	Sheep	25000
53	Manoj laxman thavare	Dautpur	Samud ravani	---	25000
54	Minakshi hanmant durunde	Tandulwadi	Tandul wadi	---	25000
55	Taramati rambhau ghodke	MS. K	Massa K.	S. Gai	20000
56	Shahu yashwant shinde	Devkurli	Pimpala K.	Sheep	20000
57	Hanumant devrao thorat	Dautpur	Samud ravani	Sheep	25000

58	Pandit prabhakar more	Daramegaon	Vashi	S. Gai	20000
59	Chayadevi rajendra bhale	Nandgaon	Nandgaon	Sheep	20000
60	Madhukar kisan yetal	Vashi	Vashi	S. Gai	20000
61	Hanmant balwant yetal	---	---	---	20000
62	Sudam vishwanath jamale	K. Tadvale	K. Tadvale	----	20000

Suggested by:- Mr. Rahul Mote

Approved by:- Mrs. Mangal Padval

Resolution unanimously approved.

Subject No.14: To consider the approval of medium term loan requests received under the project and for dairy and goat farming and the extension of time to be given to the approved cases.

Resolution No.14: Approval/extension was given to all the cases for dairy and goat farming under the project and the MM loan requests received for extension of time. The details are as follows:

S. No.	Name of society	Society	Branch	Reason of loan	Approved amount
1	Mrs. Sojarbai Rajaram Nalaved	Varewadgaon	Bhum	Milk business	95000
2	Chandrakant dharma gaikwad (annabhau sathe mahaman	Alni	Vedshi	----	6000

	dal)				
3	Navnath gautam lande	Titranj	Ambhi	-----	143000
4	Chandrasen gunaji kamble (Annabhau Sathe Mahamandal)	Saudana amba	S. Dhone	Sheep care	35000
5	Mahadev rambhau khaire	Ida	Antargaon	---	137000
6	Baba shivaji karpe	Varad	Bhum	Milk Business	123000
7	Bhaskar sahebrao mane	Pathrud	Pathrud	----	66625
8	Bajirao	Paragon	Pargaon	----	12800

	dashrath jagtap				0
9	Bhimrao dagadu ghadge	Ulup	Bhum	----	48000
10	Dashrath kashinath kadam	Kanheri	Vashi	-----	48000
11	Sarjerao dadarao patil	Savargaon	Savargao n	-----	12600 0
12	Vishwanat h babushet mote	Vanjarwad i	Bhum	----	48000
13	Baba ganpati bangar	Ulap	Bhum	----	48000
14	Kundlik bapu khot	Ambhi	Ambhi	-----	48000
15	Mahadev	Vangi K.	Mankesh	----	48000

	baliram talke		war		
16	Mahadev shamrao kute	Bhum	Bhum	---	48000
17	Sitaram tatya bobade	Dahivadi	Kati	---	102000
18	Shivaji nanasaheb undare	Vashi	Vashi	----	48000
19	Narhari Dnyandev Gapat	Dindori	Bhum	---	48000

Suggested by: Shri. Shivajirao Gadhave

Approved by: Subhashrao More

Resolution unanimously approved.

Subject No. 15- To take note of the minutes of the meetings of the District Level Monitoring and Review Committee for the quarters ending March, June, September 2001 and to consider the implementation of the action taken thereon.

Resolution No. 15- Copies of the minutes of the meetings of the District Level Monitoring and Review Committee for the quarters ending March, June and September 01 were already circulated to all the honorable members. After discussion, the minutes of the District Monitoring and Review Meetings for the quarters ending March, June, September 2001 were taken note of and it was decided to take action accordingly.

Suggested by: Mrs. Mangal Padval

Approved by: Sindhubai Kolte

Resolution unanimously approved.

Subject No. 16- To take note of the loan recovery made in the months ending December 2001, January 2002 and February 2002.

Resolution No. 16- The loan recovery tables for the months ending December 2001, January 2002 and February 2002 were presented to the meeting. After discussion, the recovery of loans amounting to Rs. 117.88 lakh principal and Rs. 478.60 lakh interest at the end of December 2001, totaling Rs. 596.48 lakh, as well as Rs. 725.13 lakh principal and Rs. 1352.81 lakh interest at the end of January 2002 and Rs. 1716.80 lakh principal and Rs. 1884.48 lakh interest at the end of February 2002 were recorded.

Suggested by: Mr. Shivajirao Patil
Approved by: Rahul Mote
Resolution unanimously approved.

Subject No.17- Taking note of cases filed in court.

Resolution No.17- An office note was presented to the meeting regarding the review status of cases filed by our bank in various courts as well as cases filed against the bank in various courts. Its details are as follows.

S. No.	Name of Court	Total Cases Cases filed by the bank	Cases against the bank	Total	Out of which	Hearing cases	Pending cases
1	2	3	4	5	6	7	
1	Sahkar Court Nanded	4	3	7	7	-	
2	Mah. State Sah Appellate Court Aurangabad	1	-	1	1	-	
3	High Court	4	4	8	3	5	

	Aurangabad					
4	Civil Judge Senior Division Osmanabad	-	1	1	1	
5	Civil Judge J. Division Kalamb	-	1	1	1	
6	Recovery Tribunal Commission, Aurangabad	-	1	1	1	
7	District Consumer Grievance Redressal Forum	-	1	1	1	

8	State Consumer Grievance Redressal Mumbai	2	1	3	3	
9	Labour Court Latur	-	1	1	1	-
10	Labour Court Solapur	-	73	73	73	-
11	Industrial Court Solapur	25	9	34	34	
12	District Consumer Grievance Redressal Latur	-	1	1	1	
	Total	36	113	149	144	5

The case was registered. After discussing the above case, the bank filed a complaint against the bank.

Suggested by :- Shri Sabhasrao More

Approved by:-Sureshrao Birajdar

Resolution unanimously approved.

Subject No 18:- Please note the letter dated 21.2.2002 of the Hon'ble Divisional Joint Registrar, Institutions Department, Latur regarding the resignation of Shri. J. J. Deshpande, General Manager of the Bank and the fact that Shri. J. J. Deshpande, General Manager of the Bank has resigned from the service.

Resolution No. 18:- Shri A.J. Deshapade, General Manager, Bank. Since the service of the bank has ended, the government has extended his term in the bank's service dated 10.8.2001. A proposal was made to get it. The Divisional Joint Registrar, Co., Latur, had informed the State Government that the said extension proposal was rejected by the State Government through a letter dated 23.8.01. However, taking into consideration the problem of the bank, it was decided to extend the service of Shri Deshpande for one year after the date of retirement and he was working as the General Manager.

Meanwhile, the Divisional Joint Registrar and the Institutional Officer have informed Mr. Deshpande that he should be relieved of his duties immediately and informed that he has done so, vide letter from him, Ms. Arth J-MS Bank/O Bad S.M.K./10469/02 dated 21.2.02. Shri. L. J. Deshpande, the General Manager, has himself started working on the 21.2.02 and it was discussed that Mr. A. J. Deshpande, the General Manager, has started working on the 28.2.02 Hon. Divisional Joint Registrar, Joint Institution. The letter from the Latur Department was noted.

Suggested by:-Shri Shivajirao Gadhave

Endorser:-Subhashrao More

Resolution passed unanimously.

Subject No. 19:- To consider the approval of the above 4 bills of Rs. 5000/-.

Resolution No. 19:- All bills above Rs. 5000/- in the following tabular form were approved.

S. No.	Name of Party	Bill No./Date	Description	Nos.	Rate	Total amount	Name of investigation officer
1	Mr. Achyut Vitthalrao Tekale	MH25/A.783	Kalamb Taluka Jest Inspection Recovery Vehicle August 01	15	500	7500	Mr. Garad
2	---	----	Kalamb Taluka Jest Inspection	25	500	12500	----

			Recovery Vehicle September 01				
3	----	----	Kalamb Taluka Jest Inspection Recovery Vehicle October 01	26	500	11500	----
4	---	----	Kalamb Taluka Jest Inspection	24	500	12000	----

			Recovery Vehicle November 01				
5	---	---	Kalamb Taluka Jest Inspection Recovery Vehicle December 01	24	500	12000	----
6	Ravindra Bhagwan Dete	MH25/B.177	Honorable General	29	500	14500	----

			Manager's Office for work December 01				
7	Ganpat Dagadu Padval	MH24/0017	Osmanabad Taluka Recovery Jeep Rental January 02	21	350	7350	----
8	----	---	Osmanabad Taluka Recovery	22	350	7700	----

			Jeep Rental February 02				
9	Sanjay Bhagwat Kadam	MH25/A.872	Vehicle Rental on the recommendation of Honorable Chairman			7605	----
10	Nandkumar Siddheshwar Vibhute	MH25/A1283	NABARD Officer Vehicle Rental for	13	500	6500	----

			Inspection				
11	Ambika Tyres, O. Bad	MH25/A13 99	Purchase of Two New Tires for Bank's Vehicle	2	360 0	7200	---
12	Ashok Tour & Travels Latur	MH24/72	Used by Divisional Joint Registrar Cooperative Society Latur			9737	---

13	Mrs. Aparna Arun Dhalgade	MH20/619	Tuljapur Taluka Recovery Jeep January 02	4	350	1400	---
14	-----	---	Tuljapur Taluka Recovery Jeep February 02	23	350	8050	----
15	Kumar Chatrapati Rajenimbalkar	MH25/3709	M.K. Non-agricultural recovery	26	350	9100	---

			jeep January 02				
16	---	---	MK Non-agricultural recovery jeep February 02	23	350	8050	----
17	Bapurao Chandrakant Patil	MH25/1036	Umarga Taluka Recovery Jeep Rental Mahe January 02	28	350	9800	---

18	Madaj V.K. Seva Sah. S.	6114/4.3.02	Purchase of cloth for subgrade employees as per the decision of the Board of Directors meeting 15.9.01 and as per the tender rate	700	140	98000	Mr. Hannure
19	Sant Goraba	120/29.1.0	Purchase			439000	Mr.

	Madh. Sah. Grahak Bhandar Ternanagar	2	bill for paper required for the printing department				Deshmukh
20	Sapna Ofset Parli	1052/8.3.02	Savings Passbook Printing Plastic Cover Cooperative Co	20000			
21	D. Sakal Pune	8544/13.12.01	Congratulations			25200	----

			Advertisement on the 61st Birthday of Hon'ble MP Shri. Sharadchandraji Pawar				
22	D. Ekmat Latur	7184/26.1.02	Congratulations Advertisement for Bank Special			7500	----

			Supplement Issue				
23	S. Jhunzhar Senani, O. Bad	108/5.2.02	Congratulations Advertisement for First Issue			5000	----
24	Sun Aluminium Fabrication	26.2.02	Furniture Work of Branch Ambhi			97339	Mr. Joshi
25	Dosti Furniture O.	5.3.2002	Branch Saroba			51798	----

	Bad							
26	M/s. Sudesh Traders O. Bad	16.2.02	New Potslab Electrical Fitting Work for M.K. Building			13175	----	
27	Sudesh Traders O. Bad	25.2.02	Electrical Fitting Work of Osmanabad Branch Building			4354	----	
28	Umarga	----	Bank's					

	Branch transfer bill		Umarga Branch Shri. Manikwar's Safe Moved to the Place Bill Approval for Other Shifting				
29	M.R. Electricity Board	22.1.02	M.K. Building Electricity Bill			91630	---
30	----	7.3.02	----			29367	----

31	Telecommunication Corporation	11.2.02	Phone No. 26808 Accounts Department Telephone Bill 1.1.01 to 31.1.02			5717	----
32	Hotel Friends O. Bad	1.3.02	February 2002 Director's Meal Bill			9546	----
33	---	5.3.02	----			7312	----
34	S.B. Babar	9.3.02	Professional			632214.	----

	(Guttedar)		Fee of Bank's Appointed Architect			72		
35	Electric M. Shah And Asso. Baramati	10.3.02	Congratulations Advertisement for Maharashtra Cooperative Workers' Council			21805.35	----	

			Issue				
36	Co-operative title	7.3.02	Purchase of Two New Tires for Bank's Vehicle			5000.00	Mr. Hannure

Suggested by: Shri. Shivajirao Gadhave

Approved by: Rahul Mote

Resolution unanimously approved.

As the topics on the agenda were exhausted, with the permission of the Honorable Chairman, the following topics were discussed and decided.

Subject No. 20:- Regarding correction of defects in the inspection report of the State Treasury Bank for the year 1999-2000.

Resolution No. 20:- The State Cooperative Bank has submitted the annual inspection report for the year 2000 through its annual inspection report. The draft report was read out and discussed. While discussing the matter, the Hon'ble Deputy Chief Executive Officer drew the attention of the House to the shortcomings mentioned in the inspection report and pointed out that the same mistakes were being repeated. After discussing the matter, the proposed correction report was approved, taking care to ensure that the same mistakes would not be repeated.

Suggested by:- Shri Subhashrao More

Appoved by:- Suresharao Birajdar

Resolution unanimously approved.

Subject No. 21:- 5Sharda Lakshmi Gyan Upsa Water Irrigation Co., Ltd. M. Vadgaon [J]

Regarding the loan request proposal of this organization.

Resolution No. 21:- The members of Edaya Shashi Salangna Vadgaon [H] in Utmanabad taluka were informed that the organization registered under the name of Sharda Lakshmi Gyan Upsa Jalsinchan Sa Sanstha M.Vadgaon had requested a loan for setting up a scheme and detailed comments were submitted regarding the same. After discussing it, the project plan of the organization was approved and it was decided to sanction a loan of Rs. 100000/- M.M. after deducting the self-investment of the organization.

Suggested by: Shri Shivajirao Patil
Approved by: Shivajirao Gadhave
Resolution unanimously approved

Subject No. 22:- To consider the agreement to be entered into with the OT company for the maintenance of the elevator at the headquarters.

Resolution No. 22:- Since the contract period of the Ud-Vahana of the headquarters last year was ending on 28.2.02, a memorandum was submitted with the office notes with a view to concluding a contract for the next year in this regard. After discussion, it was approved to enter into a contract with the OT company and pay the annual maintenance fee of Rs. 19221/- including material and maintenance.

Suggested by:- Shri Rahul Mote
Approved by:- Mrs. Sindhubai Kolte
Resolution unanimously approved

Subject No. 23:- To consider the tender rates invited for the supply of bank's page generators.
Resolution No.23:- The Bank's Osmanabad, Osmanabad City, ZP Osmanabad, Ternanagar Tuljapur and TT&TT branches have been computerized. Some of these TT&TTs are online. Since the power supply is disrupted during the working hours of these and other TT&TT branches, it affects the functioning. Therefore, it

is necessary to install an electric generator in the branches to remove the said inconvenience. As per the decision taken in the Executive Committee meeting dated 5.11.2001, tender rates have been invited from the power generator supply holders and the comparative table in this regard is valid.

S. No.	Suppliers Names	Generator Capacity	Company	Model	Fuel Type	Amount	Transportation and Fitting Charges
1	Ajinkya marketing Pune	400 W	Birla Yamah	BYK	Petrol	31100/- Per piece	1500/-
		1200 W	---	BYK	Rockell	38540	----

				100 0			
2	Avich al ale And ile akluj	400 W	---	LT	Petr ol	302 90	Price include s
		700 W		LG- 900		368 90	
		1200 W	----	BY K 100	Roc kell	379 90	
3	Gand hi Enter prises Raviv ar Peth Phalt an	700 W	---	LG 900	Petr ol	375 80	1800/- per piece

	Satara						
		1200 W	BY 1000	Rockell	38280/-		
4	SR Power Solution Motor Peth, Solapur	500 W	LG 700	Rockell	28728	---	Price include
		800 W	LG100	---	34352		
		1200 W	BY100	---	38823/-	---	
		1200 W	EG2000	----	47475	---	

As per the tender rates of the electricity generator distributors received as above, 15 electricity generators of 500 and 800 watt capacity each of Shri. Evan R. Power Solman Solapur should be procured at a cost of Rs. 28728/- and Rs. 34352/- per month.

Suggested by:- Shri Subhashrao More
Approved by:- Shivajirao Gadhave
Resolution passed unanimously.

Subject No. 24:- Considering the tender received for the installation of a new and improved EPJBX system due to the malfunctioning of the E. P. J. B. X system at the bank's headquarters.

Resolution No. 24:- The E. P. A. BX system installed by LT Company in the headquarters in 1994 has broken down, resulting in the intercom system within the headquarters being completely shut down. Therefore, it is necessary to keep the intercom system functioning for the convenience of the headquarters, so the tender price submitted by the following vendor for the installation of a new E. P. A. BX system was submitted along with comments. The details of the tender price of the vendor are given below.

S. No.	Name of dealer	Name of company	Tender price
1	Venus engineering solapur	TATA Telecom	600600/-
2	Sai System and Service O. Bad	According to Accord Communications	522800
3	Pragati Telecommunication Solapur	Keestal	574395
4	Unique Technical Savardise Aurangabad	Matrix	203000/- after taking back the

			old system [Cable and telephone set overtime]

After discussing the tender price for the installation of the E. P. J. B. X system received as above, it was decided that the E. P. J. B. X system with a capacity of 120 lines and 48 lines should be installed at the cost of Rs. 522800/- from the Sai Service Center, Badiya Finance Company and the said cost was approved.

Suggested by:- Shri Shivajirao Patil
Approved by:- Rahul Mote
Resolution unanimously approved.

Subject No. 25:- To consider the application received regarding getting advance for construction of building for the bank's Tuljapur MEMA project.

Resolution No. 25:- Mr. Narendraji Borgaonkar has constructed a building for Tuljapur Main Shakshi on the land owned by him along Tuljapur-Nabdurg Road as per the convenience of the bank. For the purpose of re-payment, Rs. 10.00 lakhs were demanded and office notes were also submitted in this regard. After discussion, it was decided to approve the construction of the building of the building of Shri Narendraji Borgaonkar for the construction of the building of the Shashrith with an advance of Rs. 10.00 lakhs at 18% interest rate.

Suggested by: Shri Subhashrao More
Approved by: Rahul Mote
Resolution unanimously approved."

Subject No. 26 [A] To consider the proposal received regarding granting a letter of credit of Rs. 200/- lakhs to Omjay Company Osmanabad from the State Cooperative Bank.

Resolution No. 26[A]: Om Jai Trading Company Osmanabad applied for a letter of credit of Rs. 200/- T&TT and a comment was submitted in this regard. While discussing it, the Hon'ble Deputy Manager said that the said company has already provided a loan as per its demand. The said loan was provided under the NABARD guidelines and is in violation of NABARD guidelines. It was also informed that if the said letter of credit is given as a guarantee, it will be in violation of NABARD's and exposure norms. It was also informed that such a letter of credit guarantee will not be appropriate. After discussing it, it was decided that Om Jai Trading Company's wills should be discounted by the State Bank and a counter guarantee should be given to the State Bank for the letter of credit of Rs. 200.00 L T&T and an English letter was filed in this regard as per ST.

Resolution No.26 of the Board of Directors of Osmanabad D.C.C. Bank Ltd., Osmanabad at its meeting held on 11.3.2002.

Resolved that:

1. Bank Guarantee be issued infavour of the M.S.C.Bank Ltd., Mumbai, against the documentary credit to be issued by the letter for Rs. 200.00 lakhs for retirement of bills there under.

2. The M.S.C.Bank Ltd., Mumbai, is authorised to debit 73/4701/1 with themselves by rupee equivalent of the bill amounts, charges and interest, if any, incurred under the documentary credit.

3. Any two of the following persons is/are authorised jointly to sign/countersign guarantee, counter guarantee, status reports, on applicant and instructions for issue of the documentary credit.

S. No.	Name	Designation	Specimen Siganture
1	Shri. V.D. Malwade	Chief Officers, A/cs	
2	Shri. H.K.Tambe	------	
3	Shri. K.D.Chal	Chief Officer, Non Agril.	

Certified true copy

of said resolution

Signature of authorised execution

Name Shri. B.N.Thorat,

Designation General Manager

SEAL

Suggested by :- Shri Shivajirao Patil

Approved by:- Shivajirao Gadhave

Resolution passed unanimously.

Subject No. 26 B:- Pre-season sugarcane supplement for the year 2002.03. M. Leaf and supplement for early/late sugarcane. M. Leaf Regarding the approval and response given to the approval.

Resolution No. 26B:- Year 2002.03 Seasonal Sugarcane and Regular Guru Godwa Sugarcane Crop Loan Supplement K.M. Sheets Manjar Kast TTT&TT have been sent. The above approval was approved after discussion and the comments were submitted for post-approval. The approved Pre-seasonal Uts Karsh and Suru/Rodwa Uts Karj Supplement K.M. Sheets are approved. Details are as given.

Pre-season supplementary Q. M. sheets

S. No.	Society	Branch	Total approval			Approval of new members		
			Assembly	Area	Amount	Assembly	Area	Amount
1	Sarola M.	Para	8	5.50	1.43	4	3.00	0.78

		Terkheda	10	3.80	0.98	10	3.80	0.98
Sugarcane started PKM papers								
1	Pimpalgaon	Itkur	4	6.00	1.44			
2	Borkheda	Kanagar	5	4.50	1.08	5	4.50	1.08
3	Naldurg	Naldurg	1	5.00	1.20	1	5.00	1.20
4	Varuda	Uplema	1	1.20	0.29			
5	Ganegaon	Walvad	3	2.50	0.60	2	1.00	0.24
6	Kamegaon	Samudravani	2	5.00	1.20			
7	Vashi	Vashi	2	3.50	0.84	2	3.50	0.84
8	Khanapur	Tambari	2	3.00	0.72	2	3.00	0.72
9	Saranwadi	Asu	7	6.10	1.46	7	6.10	1.46
10	Kadam	Mulaj	162	152.	20.9			

	apur			80	6			
11	Vashi	Vashi	1	3.50	0.84	1	3.50	0.8 4
12	Vichpur dhage	Walvad	2	4.20	1.08			
13	Vashi	Vashi	2	4.00	0.72	2	4.00	0.7 2
14	Khasa puri	Parand a	4	1.00	0.24			
15	Ekurga	Shidho nd	4	5.90	1.42	1	2.50	0.6 0
16	Darali	Mulaj	2	3.00	0.72	2	3.50	0.7 2
17	Mulaj	---	4	5.00	1.20	1	1.00	0.2 4
18	Naldurg	Naldurg	13	13.1 0	3.14	5	4.90	1.1 8
19	Nandg aon	Nandga on	1	2.00	0.48	1	2.00	0.4 8
20	Devk urli	Pimpal a K	5	3.80	0.91	3	2.20	0.5 3

21	Dhaga pimpari	Asu	1	0.90	0.22	1	0.90	0.22
22	Chedkal	Bedga	1	2.00	0.48			
23	Hase gaon	Kalamb	4	3.90	0.94	4	3.90	0.94
24	Mane gaon	Walvad	1	1.00	0.24			
25	Dhotri	Pimpala	2	2.30	0.55	2	2.30	0.55
26	Pimpala K.	---	2	2.30	0.55			
27	Raigavhan shidhone	3	3.50	0.84	2	2.00	0.48	
	Total	238	251.62	44.36	44	56.80	13.04	

Suggested by: Shri Sureshrao Birajdar

Approved by: Shivajirao Gadhave

Resolution passed unanimously.

Subject No. 27:- Banking Plan Regarding the increase in the limit of Rs 890.00 TT for payment of various loans for the financial year 2001-02. Regarding the daily payment in the hunting bank.

Resolution No. 27:- For the financial year 01-02, our district bus seat is Rs. 2517.80 HTET Kung Plan Scheme for various reasons. However, due to various reasons or loan demand of our bank members, and planning of water availability, the loan limit has been increased to a large extent, as the loan limit has been provided to the bank for various reasons, the loan limit is insufficient to meet the financial requirements, therefore, it has been decided to request the hunting board to sanction an increased loan limit for the above reasons.

S. No.	Reason of loan	Increased refinancing limit (in lakhs)
1	Micro Irrigation Schemes	400.00

2	Small lift irrigation scheme	50.00
3	Dairy Subsoil Irrigation Scheme	25.00
4	Goat/Sheep/Boar Farming	15.00
5	Agricultural Mechanization	490.00 Lakh 400.00
	Total	890.00 Lakh

Most of the primary institutions in our district bank have audit fees, but these institutions are not able to repay their loans and are not able to repay their loans. Since these institutions have been in the agricultural machinery sector for a year, it is decided to relax the condition of the said audit class C. It is decided to request the bank to relax the condition of the 5th audit period and to strengthen the agricultural mechanization sector.

It was decided to request an increased loan limit of Rs. 400.00 for the Manjar Ghar.

Suggested by :- Shri Shivajirao Ghadi
Approved by:- Subhashrao More
Resolution unanimously approved

Subject No. 27[B] Housing Development Finance Corporation Bank (HDFC) Mumbai regarding the opening of this account-

The Hoting Development Finance Corporation Bank (HDFC Bank) had prepared an office note for the opening of this bank in Mumbai. Considering the same, a resolution was passed by the Board of Directors to approve the opening of this bank in Mumbai for an amount of Rs. 500000/-.

Resolved that the HDFC Bank be requested on behalf of the Cower abad Dist.Central Co-op Bank Ltd H.D.F.C. Bank, Mumbai to open newly current A/c wth HDFC Bank branch Mumbai.

Further resolved that the banking e rrent account may be onrated by ary tus the following office bearers on behalf of the Osmanabad Dist. Central Co-op Bank Ltd H.O.Osmanabad jointly.

1.Hon.Chairman

2.General Manager

3.Chief Officer Accounts

4.Chief Officer Accounts.

Suggested by: Shri Shivajirao Gadhave,
Approved by: Rahul Mote
Resolution unanimously approved

Subject No. 28:- To deal with the proposal regarding obtaining guarantee from the firm Omsai Inframax Pvt. Ltd., Rajiv Gandhi Nagar, Osmanabad.

Resolution No. 28:- Omsai Inframax Pvt. Ltd., Osmanabad firm Abhyudaya Co-op Bank Ltd., Mumbai. From them, a request has been received regarding the guarantee of Rs. 10.00 crores from their bond for taking a loan of Rs. 10.00 crores.

For this, they have stated that they are ready to pledge their immovable and movable property at Bangari, worth Rs. 19.21 crores, which has been valued by the Assam Government at the approved value and a detailed office note was submitted along with the Xerox copies of the said document. During the discussion, the amount that can be taken from the bank or the bank's bank account as per the guidelines of the State Bank/NABARD for this loan is Rs. 17.26 crores, but Ramesh informed that it is not advisable to give this to a private firm. After discussion, the office took note of the comments and asked Omtai NPMAX Pvt. Ltd. to provide a guarantee of Rs. 10.00 crores to the firm for completing the registration or through Abhyudaya Co-op Bank. The conditions for granting the approval are as per the table in the said document.

RESOLVED that the bank do execute a deed of Guarantee favouring Abyudaya coop Bank Ltd Mumbai in the sum of Rs.10 crores with interest there of for securing the term loan of Rs.10.00

crores granted by the said bank OMJAY SAI INPRAIMPEX PVT LTD.,

Suggested by:- Shri. Shivajirao Patil
Approved by:- Shri. Uttamrao Tekale
Resolution unanimously approved

Subject No. 29: To consider the tender price received for printing materials and plastic covers for Kisan Credit Cards.

Resolution No. 29: In order to get 15 types of materials required by the bank branches printed as per the attached list and to procure plastic covers for Kisan K cards, as per the decision of the Hon'ble Board of Directors meeting dated 5.1.2002, tender rates were invited by issuing an advertisement in the circular and the comparative table in this regard was presented to the meeting as follows.

S> No.	Name of press officer	Printing Item No.	Printing amount as per the lowest bid price
1	Sapna Off Set Parli Vaijnath	2	203000
2	Vishnu Vijay Electric Printing Press Solapur	1	66700
3	Bakale Printers Solapur	3	30180
4	Prabhat Press, Osmanabad	3	56500
5	Osmanabad Taluka Com Press O, Bad	3	75025
6	Shriram Printing Industries Parli	3	29250

	Vaijnath		
		Total	460655

			per thousand
1	Kolhapur Plastics Solapur	Transparent Plastic Cover	1000
2	Prabhat Paper Mart and General Suppliers Osmanabad	-----	1000
3	Sant Goroga Central Cooperative Consumer Store Ternanagar	-----	950

After discussion, the tender for the lowest tender price was approved and the printing cost for this was Rs. 460555/- and the cost for the plastic cover was Rs. 40500/-.

Suggested by :- Shri. Sureshrao Birajdar

Approved by :- Rahul Mote

Resolution unanimously approved.

Subject No. 30:- To take note of the letter of Maharashtra State Cooperative Bank Ltd., Mumbai, letter No. C.F.K.G.E. N/F. 177 / 529 / Interest Rate/2001-2002 dated 5.7.2001 and consider the action taken.

Resolution No. 20:- The detailed notes were submitted to the Council in accordance with the circular dated 5.7.2001 of the State Bank regarding the short-term [agriculture] interest rate. After discussion, it was decided to apply the interest rate to the institutions as per the rate suggested by the State Bank. The bank will have to bear a financial loss as a result. The bank has a general crop loan interest rate of Rs. 13% and a sugarcane crop loan interest rate of Rs. 148%, and it was decided that the same should continue to be applicable in the future and the following resolution was passed.

Resolution :- After discussing the comments submitted to Maharashtra State Cooperative Bank Ltd., Mumbai vide their letter No. C. F. A./G. E. N/F 177/539/Interest Rate/2001-2002 dated 507. 2001, it was decided not to implement the concessional interest rate notified by the State Bank as the interest rate notified by the State Bank would be negligible if the interest rate notified by the State Bank were applied."

Suggested by:- Mr. Shivajirao Gadhave
Approved by:- Shivajirao Chalukya
Resolution unanimously approved.

Subject No. 31:- To consider the application for new membership of the Bank.

S. No.	Name of Co-operative Society	Taluka	Part amount	Entry fee	Proposal M. K. S. why Date received
1	Shree Kulaswamin	O. Bad	50	5	11.10.2001

	i Urban Cooperative Credit Society M. Osmanabad				
2	Sant Dnyaneshwar Mauli Milk Commercial Complex Co-operative Society M. Pimpalgaon Dola	Kalamb	50	5	6.3.2002
3	Shree Jatashankar Self Employment Service Co. Ltd., Mulaj	Umarga	50	5	20.7.2001

4	Matoshree Ramai Backward Class Labour Cooperative Society M. Lohta [East]	Kalamb	50	5	11.03.2002
5	Gulabgiri Labor Cooperative Society M. Nagarwadi	Kalamb	50	5	25.8.2001
6	Manjara Labour Cooperative Society M. Satra	Kalamb	50	5	22.1.2002
7	Sharad Milk Business Co-operative	Bhum	50	5	11.3.2002

	Society M. Bhum				
8	Shree Shanteshwar Labour Sahakari Sanstha Md. Sastur	Lohara	50	5	11.9.2001
9	Swastik Labor Cooperative Society M. Gunjoti	Umarga	50	5	22.10.2001
10	Dr. Padyamsinh Patil Various Executive Co. Institutions M. Wagholi	Lohara	50	5	7.3.2002

11	Shree Mahalakshmi Labor Cooperative Society M.Kasti [B.]	Kalamb	50	5	5.3.2002
12	Satyasai Labour Cooperative Society M. Umarga	Umarga	50	5	27.3.2001
13	Shree Ram Palaging Industrial Producers and Supply Co-operative Society M. Dudhgaon	O. Bad	50	5	22.10.2001
14	Late Govindrao	Umarga	50	5	6.6.2001

	Patil Milk Trader Umarga Cooperative Society M. Sastur				
15	Bhagyalakshmi Labor Co-operative Society M. Dokewadi	Bhum	50	5	5.9.2001
16	Mauli Labour Cooperative Society M. Osmanabad	O. Bad	50	5	11.2.2002

Suggested by:- Mr. Sureshrao Birajdar

Approved by:- "Rahul Mote"

Resolution unanimously approved

Subject No. 32 :- "Considering the purchase of the adjacent farmland to the west of the Bank's headquarters building for the Bank."

Resolution No. 32:- Behind the Bank's Head Office Building [West Side]. "Shri Karsen Kumudrao Rajenimbalkar" of Ustanabad, 90 R. Land is ready for sale at Rs. 3.50 lakhs per guntha. Since the bank needs space for its future development plan as well as for parking arrangements, storage of seized vehicles, etc., a comment was submitted regarding the acquisition of the said adjacent land. After discussing it, it was decided to immediately seek the approval of the Cooperative Department to invest Rs. 50 lakhs for acquiring 15 gunthas of land.

Suggested by :- Shri. Subhashrao More

Approved by :- Rahul Mote

Resolution unanimously approved.

Subject No. 33 :- To consider the loan applications received by the employee for home construction loans and vehicle loans in the context of the application.

Resolution No. 33:- The loan applications of the following employees for house construction and vehicle loans were approved.

S. No.	Name	Rank	Description		Approved amount	Rate
1	Mr. B. S. Dhumma	Peun	House construction	Regular	80000	9%
2	S.D. Rathod	---	---	---	80000	---
3	A.H.Shaikh	---	---	----	80000	---
4	R.D. Samdale	Branch Officer	---	---	140000	---

		[J. O.]				
5	A.T. Ingale	J.O.	--	---	140000	---
6	G.V. Chandkapure	J.O.	---	---	140000	---
7	S.S. Bolke	Peun	---	---	80000	---
8	K.G. Jamadar	----	---	Increased	40000	---
9	Mr. D.D. Kokate	Peun	House construction	Increased	40000	9%
10	A.S. Kadam	J.O.	----	---	70000	---
11	V.N. Survase	---	---	---	70000	---
12	V.K. Pathan	Sabgrade	---	---	40000	---
13	S.J.	B.O.	---	---	75000	---

	Kokate					
14	V.L. Shegdar	Deputy Chief Officer	---	---	75000	---
15	P.B. Hannure	B.O.	---	---	75000	---
16	S.B. More	Chief Officer	--	---	125000	----
17	V.R. Sherkar	---	---	---	125000	---
18	B.R. Suryavanshi	---	---	---	125000	----
19	S.S. Bare	Subgrade	--	---	40000	----
20	R.N. Keshavshetty	J.O.	---	---	70000	---
21	A.D. Mishra	B.O.	---	---	75000	---
22	G.R.	J.O.	Vehicle		34000	---

	Supekar		Loan			
23	V.B. Rankhamb	Inspector	---		34000	----
24	D.K. Pawar	---	---		31500	---
25	M.L. Gudde	---	---		32000	----
26	V.M. Gaikwad	Branch Officer	----		34000	---
27	D.S. Bhosale	Inspector	----		34000	---
28	A.L. Mote	Cashier	---		31500	---
29	A.P. Purandare	Cashier	----		31500	----

Suggested by: Shri Shivajirao Gadhave

Approved by: Sureshrao Birajdar

Resolution unanimously approved.

Subject No. 34:- To consider the application submitted by Omjaysai Inframakt Pvt. Ltd. and Fur Tile Valley Food Processing Ltd., Kolkata, a private company, for obtaining a bank guarantee for taking a loan from the South East Asia Bank Corporation, Navru.

Resolution No. 34:- Omjay Sai Inframax Pvt. Ltd. Osmanabad and Fertile Valley Food Processing Ltd., Kolkata requested the bank to provide a bank guarantee of Rs. 20 million and $ 10 million respectively, and a handwritten note was prepared in this regard. While discussing it, the Hon. Deputy General Manager informed the meeting that NABARD has given guidelines regarding bank guarantee for the district banks and according to it, the total guarantee for the banks is up to the bank's own funds and no guarantee can be given for an amount more than that, and the above companies have not given any kind of collateral to the bank for the guarantee. It was also informed that the above companies cannot be given a guarantee as per their demand. While discussing it, the Hon. Chairman Saheb said that the above companies. Since South East Ocean Bank will provide loans at a low interest rate, the said amount will remain in the bank. Therefore, the bank will not have to bear any kind of loss. Also, the said guarantee will come into effect from the date of receipt of the amount. Then the above companies

There is no objection to providing the guarantee and there is no objection to providing the necessary documents. After discussion, it was decided that Omjaysai Inframakt Pvt. Ltd., Osmanabad and Fur Tile Valley Food Processing Ltd., Kolkata, on behalf of the companies, a bank guarantee of Rs. 20 million dollars and Rs. 10 million dollars should be given to South East Asia Bank Corporation Navrutha Bank respectively and the authority to sign the bank guarantee document should be given to the Hon. Chairman and V. Chairman, Deputy Chairman and Chief Executive Officer [Accounts].

Suggested by:-Shri Shivajirao Patil
Approved by:- Shivajirao Gadhave
Resolution' unanimously approved

After the above-mentioned topic-wise discussions, the meeting was concluded. After that, the Hon. Chairman thanked the attendees and declared the meeting over.

Dated 09.05.2002

D 113

Honourable Administrator,

Osmanabad District Central Cooperative Bank

M. Osmanabad.

Subject- Police Station Osmanabad CR No.106/2002 Regarding obtaining information regarding Sections 406, 409, 420 34 IPC offences.

Report- B.B. Reddy Police Inspector Police Station Osmanabad

Sir,

Request submitted regarding the above that Shri. Bali Parasram Rathod, Joint Registrar Cooperative Society, Latur, filed a complaint on 08.05.2002 that Osmanabad N.M.S. If a case has been registered as above on the complaint filed against Bank Osmanabad Chairman Bhupat Singh alias Pawan Santajirao Rajenimbalkar for embezzling Rs. 29,99,34,891.00, the Crime

Investigation Department should provide information on the following points.

1) What are the rules of RBI for cooperative sector banks? Please provide the rules regarding that.

2) What are the rules of NABARD for cooperative sector banks? Please provide the rules regarding that.

3) The board of directors of the bank was held on 09.01.2002 and 08.02.2002 and who were the directors present at the said meeting? Their names and the resolution taken in the meeting should be given along with the true copy of that resolution. Also, during the meeting, DDR was present or was present on his behalf through a representative. Their names should also be given.

4) Who were the directors present at the NABARD board of directors meeting held by the bank on 08.02.2002. What resolution was taken in that meeting? A copy of the resolution and the names of the directors and DDR should be given.

5) A true copy of the circular of the Indian Bank vide circular RCCD/R.F/BC/1731-4/1992-93 dated 04.09.92 should be given.

6) A resolution of the Board of Directors was taken to invest the bonds of Honda Traders Vashi Navi Mumbai. If a resolution was taken, a true copy of the resolution should be given.

7) Information should be given about the circular and instructions of NABARD while providing loan from the bank.

8) Did the bank enter into any correspondence or agreement with Home Traders Vashi Navi Mumbai while investing the said amount? Through whom was the said transaction done. Also, is Home Traders recognized? Information should be given regarding this.

9) Nagpur District Central Cooperative Bank has deposited Rs. 20 crore on 9.10.2001 and Rs. 30 crore on 31.03.2002 for 13 months and 6 months respectively in the bank. Was a resolution of the Board of Directors taken by the bank before depositing the said deposits? Also,

did the bank prepare any rules and get approval from the competent authorities to accept the above deposits? Also, Akola District Central Cooperative Bank has deposited Rs. 2 crore for a period of 13 months on 23.11.2001. Was the above resolution or bank rules prepared and got approval from the competent authorities in this regard? Please provide information about this.

10) Did Nagpur District Central Cooperative Bank and Akola District Central Cooperative Bank correspond with each other regarding the deposit of the said deposits? Or did you demand it from them? Please provide some information about this.

11) Please provide the bank's regulations regarding deposits made by other banks in your bank and the interest rate of the bank and the interest rate of deposits made by your bank to others.

12) Have you submitted the list of registered members of the firm Home Traders Mumbai Vashi? If present, please submit the list.

13) The transaction dated 13.04.2002 has been recorded in the book. This book should be submitted. (Original)

Since the information on the above issue has been seen by the investigation team of the mentioned crimes, it is requested to conduct a reverse investigation.

Police Inspector

Police Station O. Bad (City)

Osmanabad District Central Cooperative Bank Ltd.,.

Head Office : Osmanabad,

Number of Managers: 22819, Administration: 23422, Accounts: 26808

O. No. Administration/205/02.03

Date :- 11.5.2002

To,

Hon. Inspector of Police,

Police Station,

Osmanabad (City)

Subject:- Police Station, Osmanabad [City] G. R. No. 106/2002, Sections 406, 409, 420, 34, IPC, regarding obtaining information regarding crime

Reference:- Your office letter dated 9.5.2002.

Sir,

Please note that your attention is drawn to the above subject. The current status regarding points 1 to 13 in the reference letter is as follows:

1] There are no separate Reserve Bank of India regulations for cooperative banking. The Banking Regulation Act, 1949, applies to all banking transactions.

2] NABARD does not have separate rules for banks in the cooperative sector. NABARD issues circulars and guidelines on various subjects.

3] The list of Board members present on 5010 2002 and 8020 2002 is attached.

Dated 5.10.2002 inclusive District Deputy Registrar Co-Institution Osmanabad

Or his representative was not present. Dated 8.2.2002, the District Deputy Registrar of the Association, Osmanabad was present in person. Neel Ti

4] The list of directors present at the NABARD Board of Directors meeting held through the bank on 8.2.2002 is attached.

In this meeting, the shortcomings found in the inspection of NABARD for the period 99. 2000 and 2000.01 were discussed. The suggestions made by the NABARD officials present were also noted. D. G.

Shri. Y. P. Giri, District Deputy Registrar, Co-organizer, Osmanabad, was present as the representative of the Government along with the NABARD Board of Directors convened regarding the above subject.

5] Circular No. R. P. of the Indian Hunting Bank dated D/R F/BC/173 [4] 19393 dated 4.9.1992 is attached.

6] M/s. Hometrade Vashi, Navi Mumbai, for making cash investment in the NABARD Board of Directors meeting convened on 8.2.2002, without placing the subject before the Board of Directors, after the only subject on the agenda was exhausted, there were no subjects remaining on the agenda, the subject from time to time has been approved by taking note of the investment made through Hometrade Ltd., Mumbai.

Is the Satyamrit Tauvat of the law-binding resolution that was passed at this time attached?

7] Arrangements are being made to send information regarding NABARD circulars and instructions for guarantee while providing loans from the bank on the latest availability date of 14.5.2002.

8] A copy of the correspondence made with May Home Trade Vashi, Navi Mumbai for investing the amount for the purchase of government bonds is attached. The transaction of investing the said amount in government bonds has been done through May Home Trade Vashi, Navi Mumbai. The information and documentary evidence regarding the approval of the said permit are not available with the bank.

9] Nagpur Z.M.T. Bank Nagpur has not passed a resolution in the previous meeting of the Board of Directors to keep the deposit of Rs. 20/- crores made by it on 5.12.2001 and Rs. 30/- crores on 21.10.02 for a period of 13 months and 6 months respectively. Taking note of the deposit of Rs. 20/- crores accepted, the same resolution has been approved by resolution No. 6 on 5.10.2002.

Also, after the only subject of the NABARD Board of Directors meeting held on 31/1/2002, the deposit of 30/- crore taken on 8/2/2002 was completed, the resolution No. 2 has been given a copy of the same by illegally and irregularly interfering in the subject.

The approval of the competent authority has not been obtained for accepting the above deposits of Rs. 20/- crore and Rs. 30/- crore from banks outside the jurisdiction.

And Akola Z. M. Saha Bank Ltd., Akola, for the deposit of Rs. 2/- crore accepted on 23.11.

2001, vide Board of Directors Resolution No. 6 dated 05.1.02, has been taken note of and subsequent approval has been obtained. The said deposit of Rs. 2/- crore outside the jurisdiction has not been approved by the competent authority before acceptance.

10] A copy of the correspondence with Nagpur /Akola G.M.S. Bank Ltd. regarding the mentioned deposit account is attached.

11] There is no separate interest rate for deposits/acceptances in our bank from other banks. Interest is paid to all depositors as per the interest rate fixed for the period approved by the Board of Directors from time to time. The bank does not have a separate regulation regarding the interest rate to be paid on deposits accepted.

12] The authorized list of the Board of Directors of May Home Trade Vashi, Navi Mumbai is not available with the bank. Therefore, it is not possible to submit it.

13] The transaction made on 31/1/2002 has been recorded in the day book. Its authenticity is attached.

Administrator
Osmanabad D. C. Co. Bank Ltd.,
M.K. Osmanabad

Osmanabad District Central Cooperative Bank Ltd.,

M.K. Osmanabad

List of Board of Directors present on 5.1.2002

S. No.	Name of Directors	Rank
1	Mr. Pawan Rajenimbalkar	Chairman
2	Shivajirao patil	V. Chairman
3	Subhashrao more	Director
4	Shivajirao gadhave	----
5	Sureshrao birajdar	----
6	Rahul mote	----
7	Uttamrao tekale	----
8	Mrs. Sindhubai kolte	Director
9	Mangalbai padval	----
10	Mr. V.P. Shinde	Employee officer
11	H. B. Bhusare	-----

List of Board of Directors present on 5.1.2002

S. No.	Name of Directors	Rank
1	Mr. Pawan Rajenimbalkar	Chairman
2	Shivajirao patil	V. Chairman
3	Shivajirao Gadhave	----
4	Sureshrao birajdar	----
5	Rahul mote	----
6	Uttamrao tekale	----
7	Mrs. Sindhubai kolte	Director
8	Mangalbai padval	----
9	Mr. Y.P. Shinde	District Sub-Registrar
10	Mr. V.P. Shinde	Employee officer
11	H. V. Bhusare	-----
12	S.P. Ambekar	Chief Inspection Officer, NABARD
13	S.K. Makona	NABARD

		Inspection Officer
14	N.J. Mupil	Manager NABARD, Osmanabad
5	K.N. Gore	Special Auditor Class-1

Akola District Central Cooperative Bank Limited, Akola

Main Office: Akola 444001 (Maharashtra) P. Box No. 8

Reference No. Accounting/92/24905/2001-02

Date 22-11-2001

To,

Hon. Manager

The Osmanabad District Central

Co-operative Bank Ltd., Osmanabad.

Subject: Regarding investing money in term deposits.

Sir,

We are sending a cheque No. 599109 dated 22-11-2001 drawn on Maha Rajya Saha Bank Ltd., Mumbai for the amount of Rs. 2,00,00,000/- lakh to our bank accountant Shri A.L. Jain for investing in a fixed deposit in our bank. The necessary documents regarding opening a fixed deposit account and the fixed deposit receipt should be submitted to him. His specimen signature has been certified.

Please provide necessary cooperation to Mr. Jain in this regard.

Thanking you,

Yours faithfully,

General Manager [Accounting]

Osmanabad District Central Co-operative Bank Ltd., M. K. Osmanabad

==

Meeting of the Board of Directors dated 5.1.2002

Subject:- Regarding loan request application of Rs. 2000.00 lakhs for the firm "Omjaysai" Infraimpex Pvt. Ltd., Osmanabad.

The Executive Director of the said firm Omjaysai Infraimpex Pvt. Ltd., Osmanabad has made a demand for the sum of Rs. 2000.00 lakhs as per the letter dated 2.1.2002.

The said firm is registered under the Companies Act, 1956 [No. 1 of 1956] in the office of the Registrar of Companies, Maharashtra State, Mumbai, under registration No. 045201 dated 11-7-2001.

The said which is a demand for the purchase of Phonelad Industries Mumbai is being made by Forge Janaund Industries

Mumbai, the company has bid the price of Rs. 4051-00 in the High Court, Mumbai, the manufacturer Tushar Omlaylai Crimex Pvt. Ltd. Osmanabad has deposited the price of Rs. 1015.00 in the High Court, Mumbai.

What kind of industries does the petitioner have? Details of machinery and property have not been provided with the application. Also, the list of directors of the company, a copy of the Companies Act bye-laws and the loan request have not been provided. Although the value of the company has been shown as Rs. 4051.00 lakhs by Hathkota, the loan request has been made for Rs. 2000-00 lakhs, in which case the bank cannot do such a transaction on immovable /movable property outside the area of operation as per the bank's bye-laws. Since the demand of Vinayak has been made for the above immovable and movable property, the loan cannot be sanctioned as per the demand. There are no funds available.

The guidelines for granting loans to individuals, firms, companies, corporate bodies, agencies outside the cooperative sector, other than cooperative societies, are contained in the circular of the National Bank dated 19.4.2000.

1] Working capital and term loans not exceeding Rs. 25.00 lakhs cannot be given to individuals, corporations, partnerships, incorporated bodies and agencies [Additional 1] The company has informed the Corporate Register Bodies Summons Institutions about the exposure limit for lending to Capital Panda of 25% per unit. However, such total lending is subject to the daily lending limit.

However, the exposure limit for lending to persons or other entities outside the cooperative society and cooperative banks is 40% INR of the fund under [Sectoral Exposure].

Osmanabad District Central Cooperative Bank Ltd., Head Office Osmanabad

======================

Board of Directors meeting dated 5/1/2002

Subject No. 6:- Accepting deposits from other banks, keeping a record of the deposits accepted and considering lending to private firms from such amount.

As requested by the Hon'ble Chairman to other district banks, Akola and Nagpur District Central Cooperative Bank has invested in the fixed deposits of this bank as per the details given below.

S. N o.	Nam e of Bank	Date of deposit	Amou nt of deposi	Inte rest rate	Ten ure	Date of deposi	Invest ment made	Intere st rate on	Amo unt depo	Amoun t receive

	, District		t in lakhs	(per cent per annum)		t repayment	against this deposit in SLR in lakhs	investment	sited in CRR	d by your bank in transactions on such deposit
1	Akaka district	23/11/2001	Rs.200.00 lakh	13.50%	13 month	23/12/02	Rs.50.00 lakh	10.50 %	Rs.6.00 lakh	Rs.144.00 lakh

	central co-operative bank ltd., Akaka									
2	Nagpur district centr	5/12/2001	Rs.2000.00	13.50%	13 month	5/01/2003	Rs.500.00 lakh	9.00%	Rs.60.00	Rs.144.00

	al co-oprative bank ltd., nagpur									
	Total		Rs.2200.00 lakh				Rs.550.00 Lakh		Rs.66.00 lakh	Rs.1584 lakh

As above, even though deposits from other district banks have been accepted, if we consider the investment required to be made in the state bank at zero interest rate for the purpose of living and the interest-free cash amount to be kept, the said accepted deposits earn us around 150% interest, which is not financially affordable. However, by accepting these deposits, the shortage of funds has been reduced to some extent.

Original Copy

General Manager

Osmanabad District Central Cooperative Bank Ltd.,

Head Office Osmanabad.

General Manager: 22819, Administration: 23422, Accounts: 26808

Board of Directors Meeting Date 5.1.2002

"True copy" of Resolution No. 6

Subject No. 6:- Consideration of accepting deposits from other banks, taking note of the deposits accepted and giving loans to private firms from the TT amount.

Resolution No. 6:- While discussing the remarks submitted on the above subject, the General Manager also informed that a fixed deposit of Rs. 200.00 lakhs and Rs. 2000.00 lakhs has been accepted from Akola D.C. Co. Bank Ltd., Akola and Nagpur D.C. Co. Bank Ltd., Nagpur respectively for a period of thirteen months at the rate of 13-1/2 on the recommendation of Hon.

Chairman Saheb. Although the said fixed deposit has been accepted at an interest rate of 13-1/2 percent, the amount to be kept for the living expenses has to be kept at a lower interest rate, and therefore the interest rate on the above deposit in the bank is about 15% percent and the TT deposits are not financially affordable for the bank. However, the shortage of funds has been reduced to some extent due to the above deposit.

TT type deposit accepting private firm to consider loan, as it was the wish of the Hon. Chairman, Omjay Sai Inframex Pvt. Ltd., Osmanabad submitted a proposal vide letter dated 2.1.2002 for getting cash credit clean loan of Rs. 2000.00 lakhs and submitted an office note in this regard. After discussion, it was decided to consider the matter immediately.

Suggested by: Shri Shivajirao Patil
Approved by:- Rahul Mote
Resolution unanimously approved.

The Osmanabad District Central Cooperative Bank Ltd.,
Head Office Osmanabad
========================

O. No. Accouting/Interest Rate/------/2001.02

Date: 27.04.2001

*** Circular ***

Taking into consideration the powers given to the concerned banks by the Reserve Bank of India to fix the interest rates, the interest rates prevailing in the financial institutions in the districts and the decision of the Hon'ble Board of Directors in its meeting held on 20.4.2001, this bank has implemented the following interest rates with effect from 01.5.2001.

Sr.	Description	Interest rate from 01.4.99 to 30.4.2001	New interest rate from 01.5.2001
1	30 days to 90 days	9.00	9.00
2	91 days to 180 days	10.00	10.00
3	181 days to 12	13.00	13.00

	month		
4	One or two more, but up to two years	13.50	13.50
5	More than two years	14.50	13.50
6	Double Deposit Scheme Payable Per Thousand	59 month [Rs. 2014.65]	63 month [Rs.2007.85]
7	Savings Deposit Account	5.50	5.50
8	Reserve Fund of Agricultural Institutions	14.50	13.50

2/- The above new interest rates will be applicable to deposits accepted on or after 01.5. 2001 and having due date on or after this date. However, the old interest rates will continue to be applicable to deposits whose maturity date is yet to be completed.

3/-The concession of 1% additional interest rate on the deposit accounts of bank employees and their approved family members, after fulfilling the necessary conditions, will remain applicable as per the earlier norms.

4/- The minimum amount of term deposit should be Rs. 1,000/- and the amount above that should be in multiples of Rs. 100/-.

5/- If the minimum amount of fixed deposit is Rs. 5000/- and the amount above is a multiple of Rs. 1000/-, the monthly interest can be paid at the above rate but on the "discounted interest rate" method.

6/- In case of deposits made before 30th June, 30th September, 31st December or 31st March or if a period of 3 months or more has elapsed on such date, the above "Straight Interest" can be credited to the relevant Current Savings Account. However, it should be noted that interest for any incomplete quarter cannot be paid in this manner.

7/ If other cooperative societies invest their reserve fund in fixed deposits, it must be clearly mentioned as "Reserve Fund Investment" on the relevant deposit receipt and in the relevant account in the ledger, so that no payment is made by mistake after the due date.

8 /- The tables of new deposit schemes with quarterly compound interest rates are being sent separately through the Deposit/S. V. Department and their implementation should also be done from 01.5.2001 only.

Efforts should be made to obtain fixed deposits by effectively implementing these competitive interest rates.

General Manager

Copy :-

1. For proper implementation by all branch officers/employees of the branch

2. For information to Chief Officer/Deputy Chief Officer, all departments, MCO Bhu, Bad and for guidance to branches

3. For the purpose of information and guidance to all the people of the taluka, for the purpose of conducting a thorough inspection:

Original Copy

General Manager

The Osmanabad District Central Cooperative Bank Ltd., M.K. Osmanabad

Hon. Board of Directors meeting dt.20.4.2001.

Office Remarks

Subject No. 7:- Considering the interest rate on deposits and loans.

A] Regarding interest rate on deposits:-

The Hon'ble Ridharv Bank of India has given the authority to fix the rate of interest on deposits with this bank vide Circular No. RPCD/DIR/BC/49.073801/94.95 dt 17.10.1994. The prevailing interest rates of our bank are as follows.

S. No.	Osmanabad District Bank	
	Description	Interest rate [per cent.] from 1.4.99
1	30 days to 90 days	9%
2	91 days to 180. days	10%
3	181 days to 12 months	13%

4	1 to 2 years	13.50%
5	2 years extension period	14.50%
6	Double	59 month
7	Savings Deposit	5.50%
8	Reserve Fund for Agricultural Institutions	14.50%

The said interest rates are higher than those of other banks. It would be appropriate to keep the interest rates on deposits as follows from 1.5.2001. However, a decision should be taken.

S. No.	Osmanabad District Bank	
	Description	Interest rate [per cent.] from 1.5.99
1	30 days to 90 days	9%
2	91 days to 180. days	10%
3	181 days to 1 year	13%
4	1 years and above extension period	13.50%

5	Savings deposit	5.50%
6	Reserve Fund for Agricultural Institutions	13.50%

Subject: Regarding interest rates on short-term loans.

The interest rates on loans disbursed by the State Bank are linked to the interest rates on refinanced loans.

Sr.	Description	Interest rate on short-term agricultural loans [From 1/7/99]	Maharashtra State Co-operative Bank Ltd., Mumbai Interest rate on refinance loan [Date 1.7.2000]
1	Short-term farming Kharif	13.00 percent	11.00 percent

2	Debt loan	14.00 percent	11.00 percent
3	Oilseeds	13.00 percent	11.00 percent

The State Bank has imposed the following standard interest rates on district banks based on their loan reliance.

Sr.	Short-term agricultural loan dependency	Interest Rate
1	30% dependent district banks	8 percent
2	31 to 50% -------------	9 percent
3	More than 50%	10 percent

Tha Bank has provided Rs. 18099.45 for short-term loans as of the end of February 2001 has been allocated and Rs. 10477. 2 lakh has been withdrawn from the State Bank. Therefore, the dependency of the District Bank is 57.89 percent. Therefore, the interest rate is 10% standard. Since the said 10% interest is required, it is mandatory for the District Banks to charge 10.50% interest rate to the Primary Cooperative

Societies. If we charge an interest rate more than 15050% to the Primary Cooperative Societies, the State Bank will charge interest at the rate of 18 more, i.e. 11 percent, the State Bank has charged interest at the rate of 11 percent since 1.7.2000 and by 31.3.2001, the State Bank has collected interest including interest and Rs. 685.25 lakh. Before this, the State Bank will charge interest at the rate of 11 percent. The interest rate applicable to the Primary Agricultural Cooperative Societies is 138% for Kharif and Rabi and Oilseed loans and 14% for UTS loans. The interest rate on the state bank and the interest rate on the primary agricultural cooperative society is 2 percent for Kharif, Rabi and oilseed loans and 3 percent for sugarcane loans, which is very low. However, the district bank to the primary agricultural cooperative society should apply a total interest rate of 158 for Kharif, Rabi and oilseed, sugarcane loans so that there is a margin of 4 to 3 percent. Primary Cooperative.

Osmanabad Janata District Central

Cooperative Bank Ltd.

Head Office, Osmanabad

--

Accounts/Government Securities/ /2002-2003

Date- 22.04.2002

To,

Hon. Divisional Joint Registrar,

Co-operative societies,

Divisional Office,

Latar.

Subject :- Regarding financial irregularities in the District Central Cooperative Bank.

Reference :- Yours letter No. Administration / G.M.S. Bank/Financial Misconduct/2002, dt. 20.4.2002.

Sir,

In accordance with the above reference, we would like to inform you that the details and documents of the transactions made by this bank in Government Securities are attached.

Please note this request.

Your faithfully,

Deputy General Manager,
[B. N. Thorat]

Osmanabad District Central Cooperative Bank Ltd.

Head Office, Osmanabad.

Subject: Regarding the distribution of government securities in the economy.

The Chairman of the Bank has discussed with the Hon. Chairman, Yuchi, Nagpur District Central Cooperative Bank and has agreed to provide deposits at an interest rate of Rs. 10 4 through Nagpur District Central Cooperative Bank. As per the suggestion of Hon. Chetrarman, I have written to Nagpur District Central Cooperative Bank. Account Term Deposit /11905/1-2 Dated 290102002 under A 10 4 D.S.C. Bank stating that it is ready to accept deposits of Rs. 40.00 crore for a period of 180 days at the rate of Rs. 10 4 D.S.C. Bank. A copy of the said letter is attached.

Accordingly, Nagpur D.C.S. Bank has deposited Rs. 30.00 crore in the current account of this bank at M. D. S. Bank Ltd. Fort, Mumbai on 31.1.2002. On the day the said amount was deposited, the Hon. Chairman of the bank was present at M. R. S. Bank Beel, Fort, Mumbai. At that time, he instructed to deposit the said amount in Government Securities for the benefit of Home Trade Ltd. Navi Mumbai Banshi H. M. Rajya Sahakari Bank Ltd. Fort, Mumbai. At that time, such a transaction would not be appropriate through private traders. At that time, Hon. Yergan was told that this transaction would be appropriate through the State. He was instructed to invest the money in Government Securities through Home Trade Ltd. as this company is a member of National Stock Exchange of India Ltd. Bombay. And Rs. 30.00 crores was deposited by him. Accordingly, on 1020202, Osmanabad, as per the order, Rs. 30.00 crores was deposited by Home Trade Ltd. Yudhi Bhalu. After receiving the amount, Home

Trade Ltd. has issued receipts regarding the receipt of the amount as per the details given below for the purpose of obtaining securities worth Rs. 299234590-27.

Sr. No.	Description	Face Value	Amount
1	10.52 Bihar SDL 2010	16000000/-	185288533=33
2	11.85 Sikkim 2009	9500000/-	11752172=92
3	13.05 Nagaland 2007	18500000/-	22995268=75
4	13.05 M.P.S.D.L. 2007	64000000/-	79551200=00
5	10.52 M.P. SDL 2010	300000/-	347416=00
	Total	252300000/-	299934590=27

Osmanabad District Central Cooperative Bank Ltd.

Head Office, Osmanabad.

A total of Rs. 30.00 crore has been taken for Peco Securities at Rs. 299934590-27 and the remaining amount has been returned at Rs. 65409872.

The said document is attached.

After paying the amount as per Naril, the said Home Trade Company was asked for the receipts of Ridhwa Bank but no such receipts were received from them, a follow-up has been made with them to get the receipt. Copies of the said correspondence are attached. While the follow-up is going on in this regard, the Home Trade Company has agreed to give security till 30.4.2002 by fax dated 12.4.2002. A copy of the said letter is attached as evidence.

It is to be informed that this transaction was made as per the suggestion of Hon. Chezerman Saheb at the Directors' Evening Meeting held during the Varmyan period on 8.2.2002 and the Board of Directors has approved the said transaction.

As per the above, before accepting the deposit, the bank's S.L.R. portfolio investment was sufficient. Therefore, it was not necessary to take such deposits from outside. This transaction has been made because other banks are also doing such transactions. Despite the fact that the securities of the amount invested in such transactions will be received in 60 to 90 days, it has been mentioned in the letter. Nobh Trade Ltd. has agreed to give securities till 30.4.2002.

Deputy General Manager

[B.N. Thorat]

OSMANABAD DISTRICT CENTRAL COOP. BANK LTD., HEAD OFFICE OSMANABAD.

Date:

Hon. Director Board Meeting Dated 80202002

Office Remarks

Subject: Nagpur District Co. Bank Ltd., Nagpur and Gahime have fixed deposits of Rs. 2000.00 lakhs.

Nagpur D.C.Co. Bank Ltd., Nagpur has deposited Rs. 3000.00 in the Maharashtra State Cooperative Bank Ltd., Mumbai in the amount of 72/4701/01 on 21.1.2002 at 180 days (6 months) at 5.5% interest.

Rs. 3000 has been deposited in Maharashtra State Cooperative Ltd., Mumbai, Home Trade Ltd., Navi Mumbai, Vashi, as per the consent of Hon. Arman Saheb, as per the details given in the letter. Home Trade Ltd., Mumbai has accepted the amount for investment in Government Loan Robot as per the details given in the letter.

Sr. No.	Lan cash Description	Face Value	Amount [as a market rate]
1	10.52 Bihar SDL 2010	16000000/-	185288533=33
2	11.85 Sikkim 2009	9500000/-	11752172=92
3	13.05 Nagaland 2007	18500000/-	22995268=75
4	13.05 M.P.S.D.L. 2007	64000000/-	79551200=00
5	10.52 M.P. SDL 2010	300000/-	347416=00
	Total	252300000/-	299934590=27

Home Trade's sand is 2000.00 for taking government loan, message code 2422 has been given on date 31.1.2002. Please confirm the location.

Home Trade Ltd., Mumbai Water Rs. 299924520027 against the invoice given by the bank and the remaining amount Rs. 65409073 has been paid to Maharashtra State Cooperative Bank Ltd. Mumbai Paithil under No. 6951758 dated 1.2.2002. The said amount has been deposited in the bank account of Mumbai. However, the above transaction should be approved.

Deputy General Manager

OSMANABAD DISTRICT CENTRAL COOP. BANK LTD., HEAD OFFICE OSMANABAD.

Account/M. Securities/ - /2002-2003

Date:22.04.2002

To,

Hon. Divisional Joint Registrar,

Divisional Office,

Latur.

Subject- Regarding financial irregularities in the District Central Cooperative Bank.

Reference- Your letter No. Administration/D. C. CO. Bank/Financial irregularities/2003, dated 20.4.2002

Sir,

In addition to the above constitutional provisions, these documents have been discussed.

Please note, this is a lie.

Yours faithfully,

Deputy General Manager
[B.N. Thorat]

Osmanabad District Central Cooperative Bank Ltd.

Head Office, Osmanabad.

Subject: Regarding the distribution of government securities in the economy.

The Chairman of the Bank has discussed with the Hon. Chairman, Yuchi, Nagpur District Central Cooperative Bank and has agreed to provide deposits at an interest rate of Rs. 10 4 through Nagpur District Central Cooperative Bank. As per the suggestion of Hon. Chetrarman, I have written to Nagpur District Central Cooperative Bank. Account Term Deposit /11905/1-2 Dated 290102002 under A 10 4 D.S.C. Bank stating that it is ready to accept deposits of Rs. 40.00 crore for a period of 180 days at the rate of Rs. 10 4 D.S.C. Bank. A copy of the said letter is attached.

Accordingly, Nagpur D.C.S. Bank has deposited Rs. 30.00 crore in the current account of this bank at M. D. S. Bank Ltd. Fort, Mumbai on 31.1.2002. On the day the said amount was deposited, the Hon. Chairman of the bank was present at M. R. S. Bank Beel, Fort, Mumbai. At that time, he instructed to deposit the said amount in Government Securities for the benefit of Home Trade Ltd. Navi Mumbai Banshi H. M. Rajya Sahakari Bank Ltd. Fort, Mumbai. At that time, such a transaction would not be appropriate through private traders. At that time, Hon. Yergan was told that this transaction would be appropriate through the State. He was instructed to invest the money in Government Securities through Home Trade Ltd. as this company is a member of National Stock Exchange of India Ltd. Bombay. And Rs. 30.00 crores was deposited by him. Accordingly, on 1020202, Osmanabad, as per the order, Rs. 30.00 crores was deposited by Home Trade Ltd. Yudhi Bhalu. After receiving the amount, Home

Trade Ltd. has issued receipts regarding the receipt of the amount as per the details given below for the purpose of obtaining securities worth Rs. 299234590-27.

Sr. No.	Description	Face Value	Amount
1	10.52 Bihar SDL 2010	16000000/-	185288533=33
2	11.85 Sikkim 2009	9500000/-	11752172=92
3	13.05 Nagaland 2007	18500000/-	22995268=75
4	13.05 M.P.S.D.L. 2007	64000000/-	79551200=00
5	10.52 M.P. SDL 2010	300000/-	347416=00
	Total	252300000/-	299934590=27

Osmanabad District Central Cooperative Bank Ltd.

Head Office, Osmanabad.

A total of Rs. 30.00 crore has been taken for Peco Securities at Rs. 299934590-27 and the remaining amount has been returned at Rs. 65409872.

The said document is attached.

After paying the amount as per Naril, the said Home Trade Company was asked for the receipts of Ridhwa Bank but no such receipts were received from them, a follow-up has been made with them to get the receipt. Copies of the said correspondence are attached. While the follow-up is going on in this regard, the Home Trade Company has agreed to give security till 30.4.2002 by fax dated 12.4.2002. A copy of the said letter is attached as evidence.

It is to be informed that this transaction was made as per the suggestion of Hon. Chezerman Saheb at the Directors' Evening Meeting held during the Varmyan period on 8.2.2002 and the Board of Directors has approved the said transaction.

As per the above, before accepting the deposit, the bank's S.L.R. portfolio investment was sufficient. Therefore, it was not necessary to take such deposits from outside. This transaction has been made because other banks are also doing such transactions. Despite the fact that the securities of the amount invested in such transactions will be received in 60 to 90 days, it has been mentioned in the letter. Nobh Trade Ltd. has agreed to give securities till 30.4.2002.

Deputy General Manager
[B.N. Thorat]

OSMANABAD DISTRICT CENTRAL COOP. BANK LTD., HEAD OFFICE OSMANABAD.

Date:

Hon. Director Board Meeting Dated 80202002

Office Remarks

Subject: Nagpur District Co. Bank Ltd., Nagpur and Gahime have fixed deposits of Rs. 2000.00 lakhs.

Nagpur D.C.Co. Bank Ltd., Nagpur has deposited Rs. 3000.00 in the Maharashtra State Cooperative Bank Ltd., Mumbai in the amount of 72/4701/01 on 21.1.2002 at 180 days (6 months) at 5.5% interest.

Rs. 3000 has been deposited in Maharashtra State Cooperative Ltd., Mumbai, Home Trade Ltd., Navi Mumbai, Vashi, as per the consent of Hon. Arman Saheb, as per the details given in the letter. Home Trade Ltd., Mumbai has accepted the amount for investment in Government Loan Robot as per the details given in the letter.

Sr. No.	Lan cash Description	Face Value	Amount [as a market rate]
1	10.52 Bihar SDL 2010	16000000/-	185288533=33
2	11.85 Sikkim 2009	9500000/-	11752172=92
3	13.05 Nagaland 2007	18500000/-	22995268=75
4	13.05 M.P.S.D.L. 2007	64000000/-	79551200=00
5	10.52 M.P. SDL 2010	300000/-	347416=00
	Total	252300000/-	299934590=27

Home Trade's sand is 2000.00 for taking government loan, message code 2422 has been given on date 31.1.2002. Please confirm the location.

Home Trade Ltd., Mumbai Water Rs. 299924520027 against the invoice given by the bank and the remaining amount Rs. 65409073 has been paid to Maharashtra State Cooperative Bank Ltd. Mumbai Paithil under No. 6951758 dated 1.2.2002. The said amount has been deposited in the bank account of Mumbai. However, the above transaction should be approved.

Deputy General Manager

D-129

D-129 226

तार : कृषि बँक
फॅक्स नं. : २२८१७
पो. बॅग नं. : २९

सरव्यवस्थापक : २२८१९
प्रशासन : २३४२२
हिशोब : २६८०८

उस्मानाबाद जिल्हा मध्यवर्ती सहकारी बँक लि.,

मुख्य कार्यालय : उस्मानाबाद.

जा.क्र. हिशोब/मुदत ठेव/११७०५/०१.०२ दिनांक:- २९.१.२००२

मा.सरव्यवस्थापक
नागपूर जिल्हा मध्यवर्ती सहकारी बँक लि.,
नागपूर

महोदय,

विषय:- आपल्या बँकेच्या ठेवी स्वीकारणे बाबत....

१८० दिवसासाठी

वरील विषयी विनंती की, या बँकेचे मा.चेअरमन यांनी आपल्या बँकेच्या मा.चेअरमन यांचेशी चर्चा केल्या प्रमाणे ही बँक द.सा.द.शे १० टक्के व्याज दराने आपल्या बँकेची रु. ४०.०० कोटीची ठेव स्वीकारण्यास तयार आहे.

कळावे ही विनंती.

सत्य प्रत

अ. व्यवस्थापक

आपला विश्वासू

सरव्यवस्थापक

Chairman to Chairman

139

646

By Fax D-130

D-130
227

उस्मानाबाद जिल्हा मध्यवर्ती सहकारी बँक लि.
मुख्य कार्यालय : उस्मानाबाद.

सरव्यवस्थापक : २२८१९
प्रशासन : २३४२२
हिशोब : २६८०८

AAcctt/secutities/12254/01.02 Dt. 5.2.2002

By Registered A.D.

To Fax No:-02472-26808

Shri.S.Bhandari
Authorised signatory/Director,
for Home Trade limited
Tower 4, 5th floor
Vashi Rly.Station complex
Navi Mumbai.400703

Respected sir,

Sub:- Reserve Bank of India, receipt of securities of Rs. 299934590.27

We have to state that; we have deposited Rs.300000000/- (Rs Thirty crores only) to your current account No.3A/17031 in the Maharshtra State coop. Bank Ltd, Fort Mumbai on 1.2.2002 for purchase of Government securities of Rs.299934590.27 of face value of Rs. 252300000/- Inspection of our bank is going on by NABARD Pune ~~xxx~~ We have shown the decuments given by you to NABARD but the NABARD Pune inspection party insist on R.B.I. receipt of the same securities.

So please send the R.B.I. receipt of the same securities by Fax immediately.

True copy
General Manager

Yours faithfully

(A.J.Deshpande)
General Manager

140
647

By Regd

D-131

D-131 228

Tel
General manager 22819
Administration 23422
C.G. Account 22817

Osmanabad District Central Co-operative Bank Ltd.

Head Office Osmanabad

Out. No. Acctt./Securities/2322/2001.02 Date 6.02.2002.

To,

Shri. S.Bhandari By Regd. A.D.
Authorised Signatory/Director
For Home Trade Ltd.,
Tower-4, 5th floor
Vashi Rly.Station Complex
Navi Mumbai-400703.

Respected Sir,

Sub.:- Reserve Bank of India, receipt of Securities of Rs.299934590=27.

We would like to invite your attention towards your fax dated 6.2.2002. In this connection, we have to state that the Inspection Team of NABARD is carring inspection of our bank and they are pressing us to produce B.R.of the transaction inquestion, done with you.

You are, therefore requested to submit the receipt without further delay.

Yours faithfully

(A.J.Deshpande)
General Manager

True copy

~~General Manager~~

141

D-132

D-132
229

सरव्यवस्थापक २२८
प्रशासन : २३४२२
हिशाब : २५८०८

उस्मानाबाद जिल्हा मध्यवर्ती सहकारी बँक लि.,

मुख्य कार्यालय : उस्मानाबाद.

NO. Acctt/Securities/ 12813 /2001.02 Dt. 20.02.2002.

To

Shri. S.Bhandari
Authorised Signatory / Director
For Home Trade Ltd.,
Tower-4, 5th Floor,
Vashi Rly.station Complex
Navi Mumbai-400703.

Respected Sir,

Sub:- Reserve Bank of India, receipt of securities of Rs.29,99,34,590=27.

We would like to invite your attention towards our fax message dated 5.2.2002 and dated 6.2.2002. In this connectio we have to state that the NABARD Pune is pressing to us to produce the Reserve Bank of India, receipt of Govt. Securities of Rs.29,99,34,590=27 purchased through your agency.

Therefore you are request to submit the R.B.I. receipt without delay.

Yours faithfully

(A. J.Deshpande)
General Manager

True copy

D General Manager

142

649

B / Redg. A.D

D-133

D-133
230

Gram. : Krishi Bank
Fax No. : 22817
P.B.No. : 29

General manager : 22819
Administration : 23422
C.O. Accountant : 22817

OSMANABAD DISTRICT CENTRAL COOP. BANK LTD.,
HEAD OFFICE OSMANABAD.

Acctt/Securities/ 1320 /01.02

Date : 1.3.2002

To

Shri.S.Bhandari,
Authorised signatory/Director
for Home Trade Ltd.,
Tower-4,5th floor
Vashi Rly.Station complex
Navi Mumbai-400703

R/sir,

Sub:-Reserve Bank of India, receipt of securities of Rs.299934590.27

We would like to invite your attention towards our fax message dated 5.2.2002 and dated 6.2.2002. In this connection we have to state that the NABARD Pune is pressing to us to produce the Reserve Bank of India receipt of Govt. securities of Rs.299934590.27 purchased through your agency.

Therefore you are request to submit the R.B.I. receipt without delay.

True copy

General Manager

Yours faithfully

(A.J.Deshpande)
General Manager

143

Vi Regd. A.D.

D-134

D-134
231

Gram. : Krishi Bank
Fax No. : 22817
P.L.No. : 29

General manager : 22819
Administration : 23422
C.O. Accountant : 22817

OSMANABAD DISTRICT CENTRAL COOP. BANK LTD.,
HEAD OFFICE OSMANABAD.

Acctt/Secutities/1338/01.02

Date : 6.3.2002

To

Shri.S.Bhandari,
Authorised Signatory/Director
for Home Trade Ltd
Tower-4, 5th floor
Vashi Rly.Station complex
Navi Mumbai-400703

R/Sir

Sub:-Reserve Bank of India, receipt of securities of Rs.299934590.27

We would like to invite your attention towards our fax message dated 5.2.2002 and dated 6.2.2002, 20.2.2002 & 1.3.2002. In this connection we have to state that the NABARD Pune is pressing to us to produce the Reserve Bank of India receipt of Govt. securities of Rs. 299934590.27 purchased through your agency.

Therefore you are request to submit the R.B.I. receipt without delay.

True copy

General Manager

Yours faithfully

(B.N.Thorath)
General Manager

144

D-135

D-135 232

Gram. : Krishi Bank
Fax No. : 22817
P.B. No. : 29

General manager : 22819
Administration : 23422
C.O. Accountant : 22817

OSMANABAD DISTRICT CENTRAL COOP. BANK LTD.,
HEAD OFFICE OSMANABAD.

NO. Acctt/Securities/ 3511 /2001.02 Date : 8.03.2002.

To

Shri. S.Bhandari
Authorised Signatory / Director
For Home Trade Ltd.,
Tower-4, 5th Floor,
Vashi Rly.station Complex
Navi Mumbai-400703.

Respected Sir,

Sub:- Reserve Bank of India, receipt of Securities of Rs.29,99,34,590=27.

We would like to invite your attention towards our fax message dated 5.2.2002 and dated 6.2.2002, 20.2.2002 & 1.3.2002. In this connection we have to state that the NABARD Pune is pressing to us to produce the Reserve Bank of India, receipt of Govt.Securities at Rs.29,99,34,590=27 purchased through your agency.

Therefore you are requested to submit the R.B.I. receipt without delay.

True copy

General Manager

Yours faithfully

(B.N.Thorat)
General Manager

145

D-136

D-136
233

Osmanabad District Central
Co-op. Bank Ltd.,
Head Office, Osmanabad
General Manager : 22819, Adm. : 23422, Acct : 26808
Telegram : Krishi Bank, Fax No. 22817, P.B. No. 29

Acctt/Secutities/ /01-02 Dt.3.4.02

To
Shri.S.Bhandari,
Authorised Signatory/Director
for Home Trade Ltd.,
Tower-4, 5th Floor
Vashi Rly.Station Complex
Navi Mumbai-400703

R/sir,

Sub:-Reserve Bank of India, receipt of securities of Rs.299934590.27

We would like to invite your attention towards our fax message dated 5.2.2002 ~~and~~ dated 6.2.2002, 20.2.2002 & 1.3.2002, 8.3.2002 In this connection we have to state that the NABARDPune is pressing ~~to~~ us to produce the Reserve Bank of India receipt of Govt. securities of Rs. 299934590.27 purchased through your agency.

Therefore you are requested to submit the R.B.I. receipt without delay.

True copy

D General ~~Manager~~

Yours faithfully

(B.N.Thorat)
GENERAL MANAGER

146

D-137

D-137 234

February 6, 2002

To,
The General Manager
Osmanabad District Central Cooperative Bank Ltd.,
Osmanabad.

Kind Attn. Mr.A.J.Deshpande

Dear Sirs,

We are in receipt of your fax letter dated 05.02.2002 and acknowledge the receipt of Rs.300000000/- (Rupees Thirty Crores only) as against the securities of face value Rs.25,23,00,000/-

We have already requested to our counter party's for sending RBI receipts for above investment and soon its receipt we shall forward to you the same shortly We hereby confirm holding securities of Face Value Rs.25,23,00,000/- on behalf of " Osmanabad District Central Co-operative Bank Ltd.,"

In case of any other requirements please revert to us.

Thanking you,

Yours truly,
For Home Trade Ltd.

SA

Sd/-
Authorised Signatory

True copy

General Manager

147

D-138

D-138 235

April 12, 2002

To,

The General Manager

Osmanabad District Central Co-operative Bank Ltd.

H O Osmanabad.

Fax No. 22 817

Kind Attn: ***Mr. B N Thorat***

Dear Sir,

This is with reference to your letter dated April 3, 2002 and fax messages regarding your purchase of government securities of Rs.29,99,34,590.27 we wish to inform you that the securities will received to us within 15 days subject to maximum by April 30,2002. Securities will be delivered to you as soon as received by us . .

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

Thanking you.

Yours truly,

For ***Home Trade Ltd.***

Authorized Signatory

True copy

General Manager

148

D-139

D-139 236

Gram. : Krishi Bank
Fax No. : 22817
P.B.No. 29

General manager : 22819
Administration : 23422
C.O. Accountant : 22817

OSMANABAD DISTRICT CENTRAL COOP. BANK LTD.,
HEAD OFFICE OSMANABAD.

12133

TELEPHONIC MESSAGE

Date :

FARMERBANK
MUMBAI
229013

DEBIT RS.300000000/- (RS.THIRTY CRORES ONLY) TO OUR ~~SBR~~ CURRENT ACCOUNT NO.73/4701/1 AND TRANSFER FOR CREDIT TO CURRENT ACCOUNT NO.3A/17031 OF HOME TRADE LTD.,MUMBAI FOR INVEST IN GOVT.SECURITIES.

MESSAGE TO K.Y.ARADE
" BY H.K.TAMBE
TIME AT 11-55 A.M.

1 KRISHIBANK
OSMANABAD

Not to be Tele:-
The Osmanabad District Central Cooperative Bank Ltd.,
H.O.Osmanabad.
Dt.1.2.2002.

उपसरव्यवस्थापक

True copy

Dy. Chief Officer
Accounts

True copy

Dy General Manager

149

D-140

D-140
237

February 1, 2002

To,
OSMANABAD DISTRICT CENTRAL CO-OP BANK LTD
OSMANABAD
MAHARASHTRA

Dear Sir,

Received with thanks the sum of Rs.30,00,00,000/- (Rupees Thirty Crore only) by way of fund transfer in our Account No. 3A/17031 in Maharashtra State Co-Operative Bank Ltd. Fort Branch, Mumbai agaist your purchase of State Government Securities for the value date 1 st February, 2002.

Thanking You.

Yours Faithfully,
For HOME TRADE LIMITED

Authorised Signatory

True copy

D. General Manager

home trade ltd.
Tower 4, 5th Floor,
Vashi Rly. Station Complex,
Navi Mumbai - 400 703.
Tel: (91-22) 781 2441-44
Fax: (91-22) 761 2548

150

D-141

D-141
238

To
The General Manager
[illegible] District Central Cooperative Bank Ltd.
[illegible]

Kind Attn. Mr A J Deshpande

Dear Sir,

[illegible] ted 05/07/2002 and acknowledge the receipt [illegible] Rupees Thirty Crores Only) as against the [illegible] Rs 25 [illegible] 00 000/-

We have already [illegible] requested to our counterparty's for sending RBI receipts [illegible] and soon after its receipt we shall forward to you the same shortly. We hereby confirm holding securities of Face value Rs 25,23,00,000 [illegible] on behalf Of "Osmanabad District Central Co-operative Bank Ltd."

In case of any [illegible] to us.

[illegible]

Yours [illegible]
For Home Trade Ltd.

Authorized Signatory

True copy

General Manager

Recd
6/7/2002

home trade ltd.
Tower [illegible], 5th Floor,
[illegible] Complex
[illegible]

151

D-142

D-142
239

April 12, 2002

To,

The General Manager
Osmanabad District Central Co-operative Bank Ltd.
H O Osmanabad.
Fax No. 22 817

Kind Attn: Mr. B N Thorat

Dear Sir,

This is with reference to your letter dated April 3, 2002 and fax messages regarding your purchase of government securities of Rs.29,99,34,590.27 we wish to inform you that the securities will received to us within 15 days subject to maximum by April 30,2002. Securities will be delivered to you as soon as received by us .

Thanking you.

Yours truly,
For Home Trade Ltd.

Authorized Signatory

True copy

General Manager

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

152

D-143

D-143 240

February 1, 2002

To,
OSMANABAD DISTRICT CENTRAL CO-OP BANK LTD
OSMANABAD
MAHARASHTRA

Dear Sir,

Enclosed please find Cheque No. 695178 of Rs.65,409.73 (Rupees Sixty Five Thousand Four Hundred Nine and paise Seventy Three only dated 01-02-2002, drawn on Maharashtra State Co-Operative Bank LTD infavor of OSMANABAD DISTRICT CENTRAL CO-OPERATIVE BANK LTD.
The details of which are as below.

Rs.30,00,00,000.00	Fund transfer received from you in our Maharashtra State Co-Op Bank Ltd account.
Less:	
Rs.29,99,34,590.27	Total Consideration for your purchase of Securities for the value dt. 01-02-2002
65,409.73	Balance amount returned to you by Cheque No.695178 drawn on Maharashtra State Co-Operative Bank Ltd, Fort branch, Mumbai.

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

Thanking You.

Yours Faithfully.
For HOME TRADE LIMITED

Authorised Signatory

True Copy

General Manager

153

D-144

D-144 241

Date: 31 stJanuary, 2002

To,
OS.. NABAD DISTRICT CENTRAL CO-OP BANK LTD.
OS.__SABAD
MAHARASHTRA

Dear Sir,

HOME TRADE LTD to Sell- Transaction Dt. 31-01-2002, Value Dt. 01-02-2002

Security Name	Face Value (Rs)	Amount In Rs.
10.52 % BIHAR SDL 2010	16,00,00,000/-	18,52,88,533.33
11.85 % SIKKIM 2009	95,00,000/-	1,17,52,172.92
13.05 % NAGALAND 2007	1,85,00,000/-	2,29,95,268.75
13.05 % MP SDL 2007	6,40,00,000/-	7,95,51,200.00
10.52 MP SDL 2010	3,00,000/-	3,47,416.00
	TOTAL	29,99,34,590.27

Total Amount Receivable from you. Rs. 29,99,34,590.27

Kindly confirm the above deal.

Thanking You,

Yours Truly,
For HOME TRADE LIMITED

Authorized Signatory

True copy

General Manager

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

154

242
D-145

1565 662

home trade ltd.

CONTRACT NOTE

(Regulation 3.5)

Subject to the jurisdiction of the courts in India

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

To,
OSMANABAD DISTRICT CENTRAL CO-OP BANK LTD
OSMANABAD
MAHARASHTRA

Pin Code :

CONTRACT NO. LBL/NSE/2002 - 2,001/000 7,201
Constituent Order Ref. No.
Stamp as required under Article 43(f) OR Article 5(b) of schedule I to the Bombay Stamp Act, 1958.

For HOME TRADE LIMITED

Authorised Signatory/Director

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

SECURITY DETAILS

Order Number	ST	Security Name	Issue	TT	Repo Period	Value (In Rs. Lacs)	Price (In Rs.)	Repo Rate (%)	OA (in Lacs)
020129000030	GS	BIHAR SDL 2010	10.52		NA	1,600.00	113.00		NA

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

TRANSACTION DETAILS

Trade Date 31.01.2002 Settlement Date 01/02.2002

B/S	ON	TN	TT	CBN	CPN	LIP	PV/SV (Rs.)	BR (Rs.)	AI	TDS	TC
B	020129000030	23.23	12:40:15		HOMETRADE	25/10/2001	180,800,000.00		4,488,533.33	0.00	185,288,533.33

Remarks

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

TT - Trade Time
TD - Trade Date
CBN - Counter Party Broker Name

CPN - Counter Party Participant Name
SD - Settlement Date
LIP - Last Interest Payment Date

PV - Purchase Value
SV - Sale Value
BR - Brokerage

TDS - Tax Deducted
AI - Accrued Interest
TC - Total Consideration

True copy

General Manager

541-D

243

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

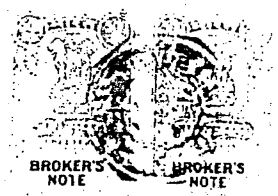
Brokerage has been charged as stated and has been at rates not exceeding the official scale of brokerage and indicated separately.

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

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

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

BOMBAY



Yours Faithfully

Member of National Stock Exchange of India Ltd. Bombay

HOME TRADE LIMITED

243

Home Trade ltd.

CONTRACT NOTE

(Regulation 3.5)

Subject to the jurisdiction of the courts in India

Contract note issued by members action for constituents as Brokers & Agents or princip. ls

To,
OSMANABAD DISTRICT CENTRAL CO-OP BANK LTD
OSMANABAD
MAHARASHTRA

Pin Code :

CONTRACT NO. LBL/NSE/2002 - 2,001/000 7,239
Constituent Order Ref. No.
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

For HOME TRADE LIMITED
Authorised Signatory/Director

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

SECURITY DETAILS

Order Number	ST	Security Name	Issue	TT	Repo Period	Value (In Rs. Lacs)	Price (In Rs.)	Repo Rate (%)	OA (in Lacs)
020130000026	GS	SIKKIM SDL 2009	11.85		NA	95.00	119.00		NA

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

TRANSACTION DETAILS

Trade Date 31/01/2002 Settlement Date 01/02/2002

B/S	ON	TN	TT	CBN	CPN	LIP	PV/SV (Rs.)	BR (Rs.)	AI	TDS	TC
B	020130000026	12,21	10:50:15		HOMETRADE	08/09/2001	11,305,000.00		447,172.92	0.00	11,752,172.92

Remarks

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

TT - Trade Time
TD - Trade Date
CBN - Counter Party Broker Name

CPN - Counter Party Participant Name
SD - Settlement Date
LIP - Last Interest Payment Date

PV - Purchase Value
SV - Sale Value
BR - Brokerage

TDS - Tax Deducted
AI - Accrued Interest
TC - Total Consideration

True Copy

General Manager

D-146

D-146
244

156

664

245

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

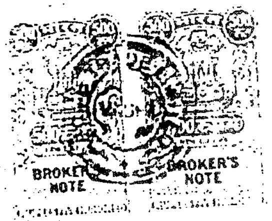
Brokerage has been charged as stated and has been at rates not exceeding the official scale of brokerage and indicated separately.

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

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

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

BOMBAY



Yours Faithfully

Member of National Stock Exchange of India Ltd. Bombay

For HOME TRADE LIMITED

Authorised Signatory/Director

245

246

D-147

CONTRACT NOTE

(Regulation 3.5)

Subject to the jurisdiction of the courts in India

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

home trade ltd.
Tower 4, 5th Floor, International Infotech Park, Navi Mumbai

To,
OSMANABAD DISTRICT CENTRAL CO-OP BANK LTD
OSMANABAD
MAHARASHTRA

Pin Code :

CONTRACT NO. LBL/NSE/2002 - 2,001/000 7,243
Constituent Order Ref. No.
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act. 1958.

For HOME TRADE LIMITED

Director.

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

SECURITY DETAILS

Order Number	ST	Security Name	Issue	TT	Repo Period	Value (In Rs. Lacs)	Price (In Rs.)	Repo Rate (%)	OA (in Lacs)
020130000030	GS	NAGALAND SDL 2007	13.05		NA	185.00	121.00		NA

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

TRANSACTION DETAILS

Trade Date 31/01/2002 Settlement Date 01/02/2002

B/S	ON	TN	TT	CBN	CPN	LIP	PV/SV (Rs.)	BR (Rs.)	AI	TDS	TC
B	020130000030	12,26	11:20:25		HOMETRADE	30/10/2001	22,385,000.00		610,268.75	0.00	22,995,268.75

Remarks

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

True Copy

General Manager

D147

157

666

247

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

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

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

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

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

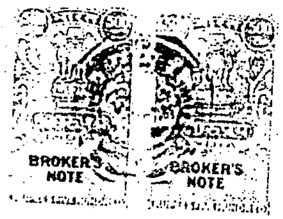
BOMBAY

Yours Faithfully

Member of National Stock Exchange of India Ltd. Bombay

For HOME TRADE LIMITED

Authorised Signatory Director



247

248

D-148

158

668

Home Trade

Home-trade ltd.

CONTRACT NOTE

(Regulation 3.5)

Subject to the jurisdiction of the courts in India

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

To,
OSMANABAD DISTRICT CENTRAL CO-OP BANK LTD
OSMANABAD
MAHARASHTRA

CONTRACT NO. LBL/NSE/2002 - 2,001/000 7,257
Constituent Order Ref. No.
Stamp as required under Article 43(f) OR Article 5(b) of schedule 1 to the Bombay Stamp Act, 1958.

Pin Code :

For HOME TRADE LIMITED

Authorised Signatory/Director

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

SECURITY DETAILS

Order Number	ST	Security Name	Issue	TT	Repo Period	Value (In Rs. Lacs)	Price (In Rs.)	Repo Rate (%)	OA (in Lacs)
020131000038	GS	M P SDL 2010	10.52		NA	3.00	113.00		NA

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

TRANSACTION DETAILS

Trade Date 31 01 2002 Settlement Date 01/02/2002

B/S	ON	TN	TT	CBN	CPN	LIP	PV/SV (Rs.)	BR (Rs.)	AI	TDS	TC
B	020131000038	13,36	11:38:42		HOMETRADE	25/10/2001	339,000.00		8,416.00	0.00	347,416.00

Remarks

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

TT - Trade Time
TD - Trade Date
CBN - Counter Party Broker Name

CPN - Counter Party Participant Name
SD - Settlement Date
LIP - Last Interest Payment Date

PV - Purchase Value
SV - Sale Value
BR - Brokerage

TDS - Tax Deducted
AI - Accrued Interest
TC - Total Consideration

True Copy

General Manager

841.a

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

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

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

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

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

BOMBAY

Yours Faithfully

Member of National Stock Exchange of India Ltd. Bombay

For HOME TRADE LIMITED

Authorised Signatory/Director

249

D-149

D-149
250

pr/100/500/6/99
General manager 22819
Administration 23422
C.O. Ac... 22817

Osmanabad District Central Co-operative Bank Ltd.

Head Office Osmanabad

Out. No. Acctt./Securities/1232/2001.02 Date 6.02.2002.

To,

Shri. S.Bhandari
Authorised Signatory/Director
For Home Trade Ltd.,
Tower-4, 5th floor
Vashi Rly.Station Complex
Navi Mumbai-400703.

Respected Sir,

Sub.:- Reserve Bank of India, receipt of Securities of Rs.299934590=27.

We would like to invite your attention towards your fax dated 6.2.2002. In this connection, we have to state that the Inspection Team of NABARD is carring inspection of our bank and they are pressing us to produce B.R.of the transaction inquestion, done with you.

You are, therefore requested to submit the receipt without further delay.

Yours faithfully

(A.J.Deshpande)
General Manager

True copy

General Manager

159

670

OSMANABAD DISTRICT CENTRAL CO-OP.

BANK LTD., HEAD OFFICE OSMANABAD

Hon. Resolution of the Children's Committee of the Republic of Indonesia 8.2.2002.

Subject No.2:- Nagpur District Central Cooperative Bank Ltd. Nampur has deposited a fixed deposit amount of 3000.00 in this account.

Resolution No.2:- The said amount has been deposited in the fixed deposit and the said amount has been deposited in the state account no. 3 A 17031 and the said amount has been deposited in the government account. Raman Saheb's investment has been made through Susenubar Dom Treadmill Mumbai. The said amount was submitted to the office for registration in this regard. The right to claim the same should be approved.

Sr. No.	Lan cash Description	Face Value	Amount [as a market rate]
1	10.52 Bihar	16000000/-	185288533=33

	SDL 2010		
2	11.85 Sikkim 2009	9500000/-	11752172=92
3	13.05 Nagaland 2007	18500000/-	22995268=75
4	13.05 M.P.S.D.L. 2007	64000000/-	79551200=00
5	10.52 M.P. SDL 2010	300000/-	347416=00
	Total	252300000/-	299934590=27

Suggested by: Shri Shivajirao Gadhave

Approved by: Shri Uttamrao Tekale

Resolution unanimously approved.

// Original Copy //

Deputy General Manager

Check Note Date 11.05.2002

I am Vasant Pandharinath Shinde, age 58 years, occupation, residing at A.D.C.B. Bank Colony Osmanabad.

I am a resident of the above place and I have been working as a Chief Officer in Osmanabad District Central Cooperative Bank (Ltd) Osmanabad Head Office for about four years.

I have worked in this bank in various positions in different branches since 1970. At present I am working as Chief Officer Recovery and I have the work of recovering loans provided by the bank for agriculture and there are a total of 37 such branches in Osmanabad district. There is a branch inspector post in each branch, he does both the work of loan recovery and recovery. He is responsible for both the work. We control only the recovery work. I have a Deputy Chief Officer and a clerk under me.

I and our bank's H.V. Bhusare, Chief Audit Officer, are two employee representatives. Both of us were appointed by the employee association two years ago. Our job is to place the problems of the employees before the board of directors and follow up on them and solve the problems. Also, I have to look after the work of the recovery department of my post. When there is a meeting of the board of directors. At that time, we get a letter regarding attendance. That letter contains a brief information about the topic to be discussed in the meeting.

The agenda of the board of directors, the date and time of the meeting is prepared by the administration department of the bank. The head of this department, the general manager, gives the notice of the meeting with his signature to the chairman of the bank, the board of directors, all department heads, NABARD officer, district deputy registrar and audit officer and gets their signatures on it. The general manager calls the meeting on the advice of the chairman of the bank.

A meeting of the Board of Directors was held on 08.02.2002. I received the agenda of that meeting. In the said agenda, there was a topic like discussion on the subject of inspection through NABARD. On that day, the Board of Directors met at 1 pm in the auditorium of the headquarters. In that meeting, I and H.V. Bhusare were present as employee representatives. Along with this, the Chairman of the Bank, Pawanraje Nimbalkar, Director, Shivajirao Gadhave, Uttamrao Tekale, Rahul Mote, Sindhubai Kelate, Mangalbai Padwal were present. Also, NABARD's Ambekar, Savalena, Bhupid, as well as K.E. Gore, Special Audit Category 1, Latur, Y.P. Giri, District Deputy Registrar were present. Among the officers of the bank, A.J. Deshpande, General Manager, B.N. Thorat, Deputy General Manager, S.V. Gore were present. In the meeting, General Manager Shri.

Deshpande read out the agenda item regarding NABARD inspection. It was discussed and approved by the Board of Directors. In this meeting, the issue regarding purchase of bonds from Home Traders Vashi Navi Mumbai was not discussed. I have signed the attendance register regarding my attendance at the meeting. The approved resolution is signed by the Chairman and General Manager. It has been done by them.

After the meeting of the Board of Directors on 08.02.2002, Shri. Deshpande, who was holding the post of General Manager, retired on 28.02.2002 and in his place Shri. B.N. Thorat is looking after this work from 01.03.2002.

The agenda of the meeting of the Board of Directors, which I received on 11.03.2002, included approval of the minutes of the meeting held from 05.01.02 to 03.02.2002 and 25 other items. I do not remember what they were. There was no issue regarding the purchase of debt securities from Home Traders Vashi Navi Mumbai. The meeting started at 1 pm in the auditorium of the head office. I and H.V. Bhusare were present in the meeting as employee representatives. Chairman Rajenimbalkar, Vice Chairman Shivajirao Patil, Directors Sindhubai Kolte, Mangalbai Padwal, Subhash More, Shivajirao Chalukya, Shivaji Gadhave, Suresh Birajdar, Rahul Gode, Directors and District Deputy Registrar Y.P. Giri as well as Deputy General Managers of the bank B.N. Thorat and S.V. More were present. In this meeting, the resolution passed in the meeting dated 09.01.2002 was approved. Also, the resolution passed in the meeting dated 08.02.2002 regarding the discussion on the NABARD inspection report was approved. On 11.03.02, there was no discussion regarding the purchase of government bonds from Home Traders Vashi Navi Mumbai. If the resolution regarding the purchase of debt securities from Home Traders Mumbai had been approved in the meeting dated

8.02.2002, the meeting on 11.03.02 would have been recorded in the agenda. But there is no record of this subject in the agenda.

At the time of the meeting of the Board of Directors held on 08.02.2002, the General Manager of the bank, A.J. Deshpande, was working in that position. But since he retired, Shri., who was taking charge of the Board of Directors meeting from 11.03.2002, B.N. Thorat was present as the General Manager.

If the District Central Cooperative Banks want to invest each other's deposits, it is necessary to have the permission of the Cooperative Commissioner, Pune. But the Ulhasnagar District Central Cooperative Bank has not taken such prior permission for the deposits kept by the Nagpur District Central Cooperative Bank.

The District Central Cooperative Bank is controlled by the Reserve Bank of India and the

Cooperative Commissioner, Pune, Maharashtra Government. If a bank wants to buy government debt securities, prior permission from the Cooperative Commissioner, Pune is required. Also, as per the rules of the Reserve Bank, it is necessary to buy debt securities through the Maharashtra State Cooperative Bank.

Osmanabad District Central Cooperative Bank has purchased government debt securities through Home Traders Vashi Navi Mumbai without the permission of the Cooperative Commissioner, Pune. Also, the transaction has not been made as per the rules of the Reserve Bank. The chairman of the bank, Pawanraje Nimbalkar, and the general managers, A.J. Deshpande and B.N. Thorat, as well as the chief accountant, V.D. Makwade, are responsible for the debt securities purchase transaction.

In the presence of

Police Inspector,
Thane Ulhasnagar

Investigation Note Date 11.5.02

I am Hanmant Vishwambhar Bhusare, age 44 years, occupation, residing behind Arya Samaj, T.R.T. Quarter No. 9 Osmanabad.

When asked, I declare that I reside at the above address. I am working as the Chief Officer in Osmanabad District Central Cooperative Bank Ltd. Osmanabad Head Office for the past three months.

Since 1980, I have worked in Osmanabad District Central Cooperative Bank in various positions at different places. At present, I am working as the Chief Officer and I am working as an Accounts Inspector. We have a total of 99 branches in the bank district. We inspect each of these branches once a year. We have a staff of three Deputy Chief Officers and one constable with me. We inspect all the account transactions in each branch through our department. If any errors or omissions are found in any branch, we submit a report to the General Manager of the bank. Our department is supervised by Deputy General Manager Shri. B.N. Thorat. The post of General Manager supervises the entire bank and the Chairman and the Board of Directors supervise him.

I and Vasant Pandharinath Shinde, the Chief Officer of our bank, are two employee representatives. Both of us were appointed by the employee association two years ago. Our job is to place the problems of the employees before the Board of Directors and follow up on them and solve the problems. When the Board of Directors meets. At that time, we are given a letter regarding .... stay. It contains a brief information about the topic to be discussed in the meeting. The agenda of the Board of Directors, date and time of the meeting is done by the Administration Department of the bank. The General Manager of the bank issues a notice with his signature. He takes prior permission from the Chairman for the meeting. The Head of the Board of Directors, NABARD Officer, District Deputy Registrar, Audit Officer, Zilla Parishad President, give the notice and get his signature on it.

A meeting of the Board of Directors was organized on 8/8/02. I got the agenda of that meeting. In it, there was a discussion on the subject of inspection through NABARD. On that day, the Board of Directors met in the bank hall at 1 pm. I, V.B. Shinde, was present as an employee representative in this meeting. Also, Chairman Pawanraje Nimbalkar, Directors Shivajirao Gadhave, Shivajirao Chalukye, Suresh Birajdar, Uttamrao Tekale, Rahul Mote, Sindhubai Kelate, Mangal Padwal, as well as NABARD officials S.B. Ambekar, S.K. Sansena, Nishikant Bhupade were present. K.S. More, Special Auditor 1, Y.B. Giri, District Deputy Registrar were present. Our General Manager of the bank A.J. Deshpande, Deputy General Manager B.N. Thorat, S.V. Gore were present. In the meeting, General Manager Deshpande read out the agenda regarding NABARD inspection and the above subject and it was discussed and approved by the Board of Directors. In this meeting, no other subject was discussed apart from this subject nor was there any sudden resolution regarding the purchase of government debt securities by Home Traders Mumbai. I have signed the attendance register regarding my presence in the meeting. The approved resolution is signed by the Chairman and General Manager and they have done so.

On 28.2.02, General Manager A.G. Deshpande retired. His work is being done by Deputy General Managers B.N. Thorat and S.V. More.

On 11.5.02, I received the agenda of the meeting of the Board of Directors, on which the resolutions passed in both the meetings of 5.1.02 and 8.2.02 were confirmed and there were approximately 20 other topics. The topic regarding the purchase of loan securities from Home Traders Vashi was not mentioned in this topic. The meeting of the Board of Directors began at 1 pm in the auditorium of the bank's head office. I and V.B. Shinde were present as employee representatives in the meeting. Also, Chairman Pawanraje Nimbalkar, Vice Chairman Shivaji Patil, Director Shivajirao Chalukye, Shivajirao Gadhave, Subhash More, Suresh Birajdar, Rahul Mote, Uttamrao Tekale, Mangal Padwal, Sindhubai Kolte were present. Also, YP Giri, District Deputy Registrar was present. Our bank's Deputy General Managers BN Thorat and SV More were present. No subject was discussed in the meeting on that day. The resolutions of the previous meeting dated 5.01.02 and 8.02.02 were permanently approved. On this day, there was no discussion regarding the purchase of government bonds from Home Traders Vashi. If the resolution regarding the purchase of debt securities from Home Traders Mumbai had been approved in the meeting on 8.2.02, that subject would have been recorded in the agenda of the meeting dated 11.2.02, but there is no such record in the agenda. BN Thorat, as the General Manager, took charge of this meeting.

If the District Central Cooperative Bank wants to accept deposits from a bank outside the district, it is necessary to take prior permission from its cooperative bank. But Nagpur District Central Bank has not taken prior permission for the deposit of Rs 30 crore kept in Osmanabad District Central Bank.

The District Central Cooperative Bank is controlled by the Reserve Bank of India and the Cooperative Commissioner. If a bank wants to purchase government bonds, it is not necessary to get prior permission from the Cooperative Commissioner. Also, as per the rules laid down by the Reserve Bank, the transaction of Rs 30 crore for the purchase of loan bonds has been done without taking prior permission from the Cooperative Commissioner Pune and the transaction has not been done as per the rules of the Reserve Bank. Sir Manager Chairman Pawan Raje Nimbalkar Deshpande B. M. Thorat, who is handling the post of General Manager, and Chief Account V.D. Malved are responsible.

I have read my above investigation note and found that it is written as per my statement and is correct and true.

In the present of,

P. Officer
Police Station O. Bad (C)

Check Note Date 11.05.2002

I am Shivaji Vinayak More, age 58 years, occupation, residing in Naldurg taluka, Tuljapur.

When asked, I state that I am a resident of the above place and am working as a Deputy General Manager in Osmanabad District Central Cooperative Bank, Osmanabad Headquarters. I have worked in various positions in this bank since 1969. I have been working as a Deputy General Manager in the head office for about two years. There are two Deputy General Manager posts in the bank, one of which I am in charge of and the other is being looked after by B.N. Thorat. I have the following departments: Recovery Department, Finance Department, Planning and Development Department and Non-Semi Department. I look after the work of a total of 98 branches of this department in the entire district of the bank. The General Manager of my post and the Chairman of the Board of Directors look after this work.

In the presence of,

P. Officer

Police Station O. Bad (C)

Check Note Date 11.05.2002

I am Shivaji Vinayak More, age 58 years, occupation, residing in Naldurg taluka, Tuljapur.

When asked, I state that I am a resident of the above place and am working as a Deputy General Manager in Osmanabad District Central Cooperative Bank, Osmanabad Headquarters. I have worked in various positions in this bank since 1969. I have been working as a Deputy General Manager in the head office for about two years. There are two Deputy General Manager posts in the bank, one of which I am in and the other is being looked after by B.N. Thorat. I have the following departments: Recovery Department, Finance Department, Planning and Development Department and Non-Semi Department. I look after the work of a total of 98 branches of this department in the entire district of the bank. The General Manager of my post and the Chairman of the Board of Directors look after this work.

The Board of Directors of the bank is responsible for implementing the decisions taken in my department. The work of the department I have is done through the Chief Officer of the department, V.P. Shinde. The work of the Finance Department is done through the Chief Officer of the department, Shri. R.P. Pandit and V.R. Sherkav. The work of the Planning Department is done through the Deputy Chief Officer, Shri.P.S. Sandse and the work of the Non-Agricultural Department is done through Shri. B.Y. Amashetty, Shri.P.G. Yadav, Shri. Oval.

After the meeting of the Board of Directors is decided, the General Manager issues a notice of the meeting and asks for comments on the subject from each department head. And these subjects are discussed in the meeting and a decision is taken. The General Manager, Deputy General Manager, all Chief Officers, Deputy Chief Officers are allowed to attend the meeting of the

Board of Directors. Along with this, officers of the National Bank for Agricultural Development (NABARD), District Deputy Registrar of Cooperatives, Auditor are present. Also, the Chairman and Directors of the Board of Directors are present. If any subject is discussed in this meeting, the final decision is taken by the Chairman. Also, important subjects cannot be discussed at the same time. Final decisions are discussed in the meeting as per the agenda of the subject list. After the subject discussed in the meeting of the Board of Directors is approved, it is confirmed in the next meeting after getting approval in the previous proceedings.

When the board of directors and officers are present in the meeting of the board of directors, the signatures of the chairman, directors, NABARD officers, district deputy registrar, and audit officer are on the attendance register. Only the general manager of our bank signs. Also, the main proceeding books of the bank are signed by both the chairman and general manager.

Nagpur District Central Cooperative Bank Ltd. Nagpur I do not know that we have invested money in the bank. Also, I do not know that Osmanabad Central Cooperative Bank has taken government loan bonds through Home Traders Navi Mumbai Vashi. The board of directors met on 02.02.2002. The only subject on the agenda of that meeting was the reading of the NABARD inspection memo. Accordingly, the board of directors met at 1 pm. For the meeting, I met B.N. Thorat, Deputy General Manager A.J. Deshapande, General Manager, Bank officials as well as Y.P.Giri, District Deputy Registrar, Osmanabad, K.N.Gore, Special Audit Grade-1, Latur, S.P.Ambekar, S.K.Saxena, Nishikant Mupid, NABARD officials were present. Also, our bank's V.G. Shinde, H.V. Gusare, employee representatives were present. Also, Chairman of the Board of Directors Pawanraje Nimbalkar, Directors Shivajirao Gadhave, Shivajah Chalukya, Suresh Birajdar, Uttam Tekale, Rahul Mote, Sindhubai Kolte, Mangal Padwal were present. The subject of NABARD was in this meeting. It was discussed and approved. In this meeting, the subject of government loan bonds purchased from Home Traders Mumbai was not discussed. Also, the subject of approving the expenditure on loan bonds purchased was not discussed.

The Board of Directors met on 11.03.2002. In this meeting, I and our bank's B.N. Thorat Chairman Pawanraje Nimbalkar and 9 other directors, employee representatives and District Deputy Registrar were present. In this meeting, a discussion took place regarding the purchase of government debt securities from Nagpur District Central Cooperative Bank by keeping Rs. 30 crores in our bank. But I do not know about the final meeting. There was no detailed discussion on this subject, but .... discussion was held. The work of preparing the minutes of the discussion on the issues discussed in the meeting has been prepared by Shri. B.N. Thorat Deputy General Manager. In the meeting of the Board of Directors, a resolution is discussed and approved if at least 7 directors are present, a resolution is passed by at least a majority.

In the year 1992, the Reserve Bank of India issued guidelines. It is stated in that regulation that no bank should take prior permission from the Cooperative Commissioner, Pune to purchase government debt securities and there are clear rules that no debt securities should be purchased through a private broker.

Osmanabad District Central Cooperative Bank has not taken permission from the Cooperative Commissioner, Pune to purchase debt securities from a private broker, Home Traders, Vashi, Navi Mumbai, and has not followed the rules of the Reserve Bank and has not taken their guidance. The Board of Directors and the officers who are involved in the proceedings are responsible for this incident. The proceedings are co-ordinated by the General Manager and the Chairman. On 08.02.02, Shri. A.J. Deshpande was the General Manager and on 11.02.02, Shri. Kisan Thorat was the General Manager. Also, on 02.02.2002 and 11.02.2002, the Chairman of Osmanabad District Central Cooperative Bank Ltd. Osmanabad Bhupal Singh alias Pawan Raje Sambhajirao Nimbalkar was present and his signatures have been added to the proceedings.

In presence of,

Police Inspector

P.Station Osmanabad (C)

Check Note Date 12.05.2002

I am Sahebrao Manikrao Patil, age 38 years, business job, residing near Singoli Sharad Pawar High School, Osmanabad.

When asked, I state that I am a resident of the above place and was recruited as a Junior Clerk in Osmanabad District Central Cooperative Bank (Ltd.), Osmanabad in the year 1987. Since recruitment, I worked in the Audit Department of Osmanabad (City) Branch, Osmanabad Head Office. In the year 1999, I was promoted to the post of Junior Officer. Since then, I have been working in the Accounts Department. I have the responsibility of handling the loans of the members of the Investment Bank. The officer who controls us is Shri. V.D. Malvade, Chief Account.

The Board of Directors of the District Central Cooperative Bank meets. The Head of the Department, Chairman of the Board of Directors, attends that meeting. If we have a matter related to us, we prepare a note and submit it to Shri. Malvade to the Head of Department.

On 30.01.2002, I came to our bank office as usual in the morning. Around 12 o'clock, our Head of Department V.G. Malvade called me and asked me to prepare a list of the fixed deposit receipts of Rs. 50 crores in our bank kept with the State Cooperative Bank, Mumbai. I prepared the list accordingly. Later, he told me to take the fixed deposit receipts, collection cheques, and take them with me to Mumbai. After that, I took the documents with me and at around 3/4 o'clock in the evening, I and Malvade Saheb left for Mumbai from Osmanabad in an Indica car rented by the bank. On 13.01.2002, we reached Mumbai at 0300 o'clock in the morning. Since our bank chairman Pawan Rajenimbalkar was staying at the guest house of the Maharashtra State Cooperative Bank in Colaba, we got down there and stayed there. In the morning, I and Malvade Saheb met the Chairman Shri.

Pawanraje Nimbalkar. And immediately went to Hotel Oberoi. From there, we took the lift up to 4/5 floors and stopped on one floor. There, I went with the Chairman to a room. There were three people staying in that room. The Chairman introduced them. Those people were from Home Traders Vashi, Navi Mumbai. Their names are Subodh Bhandari, Thackeray and I don't remember the name of the third. They introduced us like this. The people of Home Traders and the Chairman discussed the purchase of government bonds. And in a short time, we all came to Maharashtra State Cooperative Bank in different vehicles. There, Chairman Pawanraje Nimbalkar told me that 30 crore rupees will be deposited in our bank's State Cooperative account from Nagpur Bank. Let's go to the relevant department to see if it has been deposited or not. On being told that, I said, "Our bank's current account is there." I went to that table and looked. But the money had not been deposited. I gave that information to the Chairman. After that, the

Chairman and Malvade were discussing with the officials of the State Cooperative Bank regarding the loan security. In the evening, Subodh Bhandari and Thackeray of Home Traders left. I and Mr. Malvade, Chairman Pawanraje Nimbalkar and others came and stayed at the guest house in Colaba.

On 01.02.2002, I, Mr. Malvade Saheb and Chairman Mr. Pawan Rajenimbalkar came. I went back to Maharashtra State Cooperative Bank. Subodh Bhandari, Thackeray, all the employees of Home Traders had come there. On that day, Nagpur District Central Cooperative Bank had deposited Rs. 30 crore in the account of Osmanabad District Central Bank. After confirming this, the Chairman informed that information. Mr. Malvade and the Chairman discussed the purchase of debt securities from Home Traders Mumbai from that amount. He called Deputy Chief Officer (Accounts) H.K. Tambe in Osmanabad Bank and sent a telephone message to the Chairman and Malvade to transfer Rs. 30 crore from the account of Osmanabad District Bank to the account of Home Traders Vashi Mumbai in Maharashtra State Bank. After some time, H.K. Tambe sent a message to the State Cooperative Bank as per the Chairman's instructions. Accordingly, the 30 crore rupees deposited in our bank account with Nagpur District Central Cooperative Bank were immediately transferred to the name of Home Traders Vashi Mumbai. At that time, Subodh Bhandari, Wakre, Chairman Pawan Rajenimbalkar and Malvade of Home Traders discussed the purchase of government loan bonds. The Chairman told me and Malvade Saheb that you should go with the Bhandari of Home Traders and bring the loan bond receipt. After that, I, Malvade and the Bhandari of Home Traders went to the Home Traders office in Vashi at 5:30 pm. There, Bhandari gave a total of 5 government raw loan bond receipts with a total value of 29,99,34,591000 and gave a check of

65409.04 rupees remaining out of 30 crores to the State Cooperative Bank. After taking the cheque receipt, we left for Osmanabad from Vashi Navi Mumbai at 7:30-8:00.

We reached Osmanabad at 5:00 AM on 02.02.2002. In the morning, we both went to our office. Then, 2/4 days later, we sent the cheque of Rs. 65409.00 received from Home Traders to the State Cooperative Bank for cashing. After cashing the cheque, the said amount has been deposited in our bank account. After a few days, the chairman of our bank demanded the money given as loan security from Home Traders. Home Traders did not cash the money and gave a cheque of Rs. 30,89,07975.00 from Maharashtra State Cooperative Bank, Mumbai. The cheque was returned on 20.04.02 without cashing it. Then on 02.05.02, Mr. Malvade told me that you should go to the State Bank, Mumbai, take the challan and get the Home Traders cheque from the Chairman Pawan Raje Nimbalkar at Colaba

Guest House and deposit it in your account at the State Cooperative Bank. So, I went to Mumbai from Osmanabad on the same day, taking the bank challan.

On 03.05.2002 in the morning, I went to Colaba Test House and met the Chairman and took the Home Traders cheque of Rs. 30,89,07975.00 from the Chairman and added the bank challan and deposited it in the Cooperative Bank, Mumbai. But since there was not enough money in the Home Traders account, he did not honour the cheque and returned it with a memo. At the same time, Chairman Pawan Raje Nimbalkar was present in the bank. I showed him the return memo and the cheque. On that, he said, take this cheque to your Osmanabad Bank. And keep it in the account department. I had other office work in the State Cooperative Bank so I stayed in Mumbai.

On 04.02.2002, after working in the office all day, I left Mumbai for Osmanabad by S.T. bus at 3 pm. And reached Osmanabad at 09.00 am on 05.05.2002. I will go to our bank office and deposit the check and return memo given by the home tenderers to our head Malvade. My check is still deposited in our accounts department.

Since I am working in a small position at Osmanabad District Central Cooperative Bank (Ltd.), Osmanabad, I do not know the rules regarding the purchase of government bonds. But the Chairman of the bank, Shri. Pawan Raje Nimbalkar and Sir Managers A.J. Deshpande, B.N. Thorat, as well as V.D. Malvade Chief Account and H.K. Tambe Chief Officer (Accounts) are entirely responsible for the government loan bond issue taken by Home Traders Vashi Navi Mumbai.250000000/-
In presence of,

Police Inspector
P.Station Osmanabad (C)

Investigation Note Date 13.5.02

I am Ramesh Pandurang Adsul, age 35 years, occupation: Job, residing at Post Colony Osmanabad.

When asked in person, I answer that I live at the above place. I joined Osmanabad District Central Cooperative Bank in the year 1999 as a typist. I type Marathi and English. In our bank, there are typists like me and Sheikh. We do the work of the entire bank as per the instructions. There are a total of 7 departments in our bank. I do the work of each of those departments.

On 29.1.02, our bank's Chief Account Shri. V.G. Malvade gave us our office O.No. Account/Term Deposit/11905/01.02 Dated 29.1.02 Letter of reference in which the General Manager Nagpur District Central Cooperative Bank is ready to accept a deposit of Rs. 40 crore from you for 180 days at an interest rate of 10 percent per annum and this letter has been prepared and signed by Chief Account Malwade as the General Manager.

Our bank chairman Shri. Pawan Raje Nimbalkar has been asked to deposit Rs. 30 crore in the account of Home Traders of Maharashtra State Cooperative Bank, Mumbai, for the purchase of government loan bonds.

Investigation Note   Date 13.5.02

I am Arjun Pandurang Dhule, age 39 years, occupation, residing in Vashi Taluka Vashi, currently Barshi Road Vairag.

When asked, I state that I live at the above place and I joined Osmanabad District Central Cooperative Bank Ltd. Osmanabad as a clerk in the year 1988. I have been working as a junior officer in the accounts department for the past two years. J.N. Gangane is the sub-account for me and H.K. Tambe and V.G. Malved are the chief officers.

When my bank branch demands cash, they are given cheques with the permission of the chief officer. Also, when the bills of minor expenses are passed, I give them DDs.

Our bank has a monthly meeting of the board of directors. Our chief officer of the department attends that meeting.

On 31.1.02, Osmanabad District Central Cooperative Bank Ltd. Osmanabad Bank Ltd. Mumbai, Maharashtra State Cooperative Bank Ltd. Mumbai, Nagpur District Maharashtra Cooperative Bank received Rs. 30 crore from our bank's current account. The transaction of the said money was deposited in the name of Maharashtra State Bank in the Accounts Department on 22.2.02 in the Zilla Parishad branch. A time receipt was given to Nagpur District Maharashtra Cooperative Bank. The said transaction's Chief Officer V.D. Malvade asked me to take it every day, and I have recorded the deposit and expenditure of the said transaction.

Later, I came to know that the Rs. 30 crore deposited from Nagpur Bank in the name of Home Traders Mumbai has been deposited in the name of R.B.E. The damage caused as per the rules of the Bank is the responsibility of the Chairman of the Bank, Pawan Raje Nimbalkar, Chief Officer Malvade, General Manager Deshpande, Deputy General Manager Thorat.

I have read and checked my above comment and it is written as I stated and is correct and true.

In presence of,

Police Inspector
P.Station Osmanabad (C)

Investigation Note Date 14.5.02

I am Budhvit Yashwant Amoshetti, age 49 years, occupation, residing at Gugalgaon, Taluka Umarga, currently TPS Road Osmanabad.

When asked, I state that I am a resident of the mentioned place and I joined Osmanabad District Central Cooperative Bank, Osmanabad in the year 1970 as an Assistant Inspector. Since then, I have worked in various branches of various banks in various positions. I was promoted to Chief Officer in February 2002 and am currently working in the head office as Chief Officer. I have a non-agricultural department and our head of the department is S.B. More, Deputy Manager, and under his supervision, I am Shri.K.D. Oval, Chief Officer, P.G. Yadav, Chief Officer and other staff work as such. We have salaried staff, approved staff, rural artisans, lending to individuals, etc.

Our bank's board of directors meets every month. I and all the department heads, deputy general manager, general manager chairman, board of directors are present in this meeting. The resolutions adopted after discussing the office notes for the approval of the relevant subject in the meeting are written by S.B. More, Chief Administrative Officer. If there are any subjects related to our department, we discuss them and provide the requested information.

On 5.1.02, our bank's board of directors met. I and all the department heads, chairman of the board of directors, deputy general manager, general manager were present in the meeting. There were some issues of our department in it. There was a discussion on it and other issues were discussed. The proceedings of the said meeting were written by S.B. More. The chairman and general manager are the assistants of the chairman and general manager. At that time, the general manager was A.J. Deshpande.

On 8.2.02, the board of directors met. There was only one issue on the agenda of the meeting regarding NABARD inspection. The general manager, chairman of the board of directors, all the bank department heads and deputy general managers were present in the meeting. After discussing the issue, I came out to our department to provide information along with the NABARD officer.

Nagpur District Maharashtra Cooperative Bank Nagpur deposited Rs 30 crore in our bank's current account at Maharashtra Cooperative Bank Mumbai and the chairman of the bank transferred the amount to Home Traders Mumbai. This transaction was not done as per the rules of the Reserve Bank. The chairman Pawanraje Nimbalkar, General Manager Deshpande, Chief Account Malwade are responsible for this fraud.

Investigation Note Date 14.5.02

I am Sheikh Shabir Amjad Ali, age 38, business job, residing at Khajanagar Osmanabad.

When asked, I state that I am a resident of the above-mentioned place and I have joined Osmanabad Maharashtra Sahakari Bank Ltd. Osmanabad as a typist in the year 1986-87. I type in Marathi and English. I am working in the administration department and am working in the 7 departments of the bank as per the requirement and on the instructions of my senior.

Our bank's board of directors meets every month. The chairman of the board of directors and the heads of the 7 departments of the bank, two deputy general managers, general manager and other officers are present in that meeting. The proceedings of the approved subjects of the meeting are written in a rough form by S.B. More, Chief Officer Administration, on the instructions of the general manager and chairman and given to me for typing. I draw up the said proceedings and give them to him. Proceedings are written by More S.B. himself.

On 5.1.02, the board of directors of the bank held a meeting. In that meeting, the office district of the subject to be approved was typed as per the instructions of S.B. More. There were 28 subjects in it. There was no subject regarding the purchase of loan bonds from Home Traders Navi Mumbai.

On 8.2.02, the board of directors met. I prepared the office district of the subject to be approved for the said meeting as per the instructions of S.B. More. There were 9 subjects in the proceeding book. Out of which, subject no. 2 was the subject regarding the recording of the amount of Rs. 3000.00 lakhs kept with Nagpur District Central Cooperative Bank for 6 months. I took out the district of that subject and gave it to S.B. More Saheb.

The Board of Directors met on 11.3.02. I have typed the office notes of the previous meeting and the current issues in the said meeting.

The transaction between our bank chairman Pawan Raje Nimbalkar and Home Traders Vashi Mumbai is not as per the rules of Reserve Bank of India. Chairman Pawan Raje Nimbalkar, Chief Officer Administration S.B. More, General Manager Deshpande are responsible for this misdeed.

I have read and seen my father's investigation note. It is written based on my statement and is correct and true.

In the presence of,

Police Inspector

P. Station O. Bad (C)

Investigation Note Date 14.5.02

I am Jaisingh Narsinghrao Jangane, age 55, occupation, resident of Tuljapur, currently residing in Ganesh Nagar, Osmanabad.

When asked, I state that I am a resident of the above place and I was recruited as a clerk in Osmanabad District Central Cooperative Bank Ltd. Osmanabad in the year 1967. Since then, I have worked in various positions in the bank branch. In the year 1998, I was promoted as a banking officer. Since then, I have worked in various positions in the bank branch. In the year 1998, I was promoted as a banking officer. Since then, I have been working as a banking officer. I have the account department of the bank and my job is to deposit and spend. I am under the control of T.D. Malved and H.K. Tambe, Chief Officer, Accounts Department.

Our bank holds a monthly board meeting. Our department heads are called to that meeting.

On 31.1.02, Osmanabad District Central Cooperative Bank Ltd. Osmanabad Bank Ltd. Nagpur District Central Cooperative Bank Ltd. received Rs. 30 crore for fixed deposit from Mumbai Central Cooperative Bank Mumbai Bank. On 22.2.02, when the advice card of the meeting of Mumbai Central Cooperative Bank was received in the accounts department, I transferred that amount to the account name of Mumbai Central Cooperative Bank. The total amount of Rs. 30 crore was received as fixed deposit to Zilla Parishad Osmanabad branch. That receipt is with Malved Chief Account. The said transaction has been recorded on the daily basis on the instructions of Chief Officer Malved and as per the daily work.

The transaction of Rs 30 crores made by our bank chairman Pawanraje Nimbalkar from Home Traders Navi Mumbai Vashi is not in accordance with the rules of Bank of India. Chairman Pawanraje Nimbalkar, Chief Officer Malved, H.K.Tambay are responsible for the said transaction.

My above comment was written as per my instructions. I have read and seen that it is correct and true.

In presence of,

Police Inspector

P. Station Osmanabad (C)

Investigation Note Date 14.5.02

I am Jaisingh Narsinghrao Jangane, age 55, occupation, resident of Tuljapur, currently Ganesh Nagar, Osmanabad.

When asked, I state that I am a resident of the above place and I joined Osmanabad District Central Cooperative Bank Ltd. Osmanabad in the year 1967 as a clerk. Since then, I have worked in various positions in the bank. Since I was promoted as a banking officer in the year 1998, I have been working as a banking officer. I have the account department of the bank and my job is to deposit and spend. I am under the control of V.D. Malved and H.K. Tambe, Chief Accounts Officer.

Our board of directors meets every month in the bank. Our department heads are called to that meeting.

On 31.1.02, Osmanabad District Central Cooperative Bank Ltd. Osmanabad Bank Ltd. Nagpur District Central Cooperative Bank Ltd. received Rs. 30 crore for fixed deposit from Mumbai Central Cooperative Bank Mumbai Bank. On 22.2.02, when the advice card of the meeting of Mumbai Central Cooperative Bank was received in the accounts department, I transferred that amount to the account name of Mumbai Central Cooperative Bank. The total amount of Rs. 30 crore was received as fixed deposit to Zilla Parishad Osmanabad branch. That receipt is with Malved Chief Account. The said transaction has been recorded on the daily basis on the instructions of Chief Officer Malved and as per the daily work.

The transaction of Rs 30 crores made by our bank chairman Pawanraje Nimbalkar from Home Traders Navi Mumbai Vashi is not in accordance with the rules of Bank of India. Chairman Pawanraje Nimbalkar, Chief Officer Malved, H.K.Tambay are responsible for the said transaction.

My above comment was written as per my instructions. I have read and seen that it is correct and true.
In presence of,

Police Inspector
P. Station Osmanabad (C)

Investigation Note Date 16.5.02

I am Nayumkhan Abdul Pathan, age 40 years, occupation, resident of Khalanagar, Osmanabad

I am asked to state that I am a resident of the above place and was recruited as a clerk in Osmanabad District Central Cooperative Bank Ltd. Osmanabad in the year 1988. I have worked in our bank branch. I have been promoted to the post of Junior Officer two years ago. At present I am working as a Junior Officer in the Planning and Development Department of the bank. Our department is headed by M.G. Thite, Chief Officer and I work under his Advocate.

Our bank's Board of Directors meets every month. The meeting is attended by the Chairman of the Board of Directors, General Manager, Deputy General Manager, as well as the Heads of the Departments of the 7 departments of the bank, the District Deputy Registrar, the Auditor, the employee representative, the representative of the Central State Cooperative Bank, the Zilla Parishad President.

The meeting of the Board of Directors of the bank was held on 8.2.02. The report of the decision taken in that meeting was written in a rough form by S.B. More, Chief Officer, Administration Department (Secretary) and typed by the typist Sheikh and the decision taken was placed in the meeting of the Board of Directors on 11.3.02. It was discussed and approved. The approved topics were given to me by S.B. More in my handwriting. I wrote them in the register on the proceedings. It was signed by the General Manager, B.N. Thorat, Deputy General Manager and Chairman, Pawan Raje Nimbalkar.

Subject No. 2 of the Board of Directors meeting dated 11.3.02, Nagpur, regarding the recording of the fixed deposit amount of Rs. 3000.00 lakhs kept by the bank Osmanabad District Central State Bank Ltd. Osmanabad for 6 months and other subjects, I have written on the proceedings on the instructions of S.B. Mote.

Now after reading the paper and filing the case, we have come to know that our bank has purchased loan bonds worth Rs. 30 crores from Home Traders and the said fraud is committed by our bank's chairman Pawan Rajenimbalkar.

I have read and reviewed my above investigation note and what I have written is correct and true.

In presence of,

Police Inspector
P. Station Osmanabad (C)

Investigation Note Date 17.5.02

Shri. Nishikant Jaywant Gupid, age 49 years, occupation, residing at Kathare Building, Ramnagar, Osmanabad.

I hereby state that I am a resident of the above mentioned place and I am working as Assistant General Manager in Rashtriya Kriti, Rural Development Bank, Osmanabad since June 99. Our bank's head office is in Mumbai and Kshatriya office is in Pune. Our bank provides loans to Government Cooperative Banks, Commercial Banks, Rural Banks. Our bank has only one office in Osmanabad for Osmanabad district and I am personally looking after the work.

On 21.1.2002, Shri. S. P. Ambekar, S.K.Saxena, officers of NABARD, Pune, came to Osmanabad District Central Cooperative Bank Ltd. Osmanabad for legal inspection. The legal inspection of the said bank was done. The bank held a meeting of the board of directors on 8.2.02 to discuss the defects found in the inspection after conducting a legal inspection of the said bank. I was invited to the meeting as the local NABARD officer. The only topic on the agenda of the meeting was to discuss the defects found in the inspection conducted by NABARD Bank for the period 1999-2000 and 2000-2001. The meeting was attended by the chairman of the bank, Pawanraje Nimbalkar, the board of directors, as well as V.P. Shinde, employee representative, S.P. Ambekar, S.K. Saxena, NABARD inspector. I myself and A.J. Deshpande, General Manager, B.S. Thorat, S.B. More, Deputy General Manager were present. Y.B. Giri, District Deputy Registrar, Osmanabad were present. NABARD Inspector S.V. Ambekar presented the defects found in the inspection to the directors' meeting. The subject was discussed. After the discussion, NABARD Inspection Officer Shri Ambekar Saheb thanked Chairman Pawan

Rajenimbalkar, Board of Directors, Bank officers and employees for their cooperation in the inspection work and the Chairman cooperated with all the NABARD officers and after the topic on our office paper was over, we three action officers came out of the hall.

In my presence, only one NABARD inspection topic was discussed in the said meeting. Apart from this, no other topic was discussed.

I have read my above inspection note and I have written it as I said and it is correct and true.

In presence of,

Police Inspector

P. Station Osmanabad (C)

Investigation Note Date 17.5.02

Shri. Rivindra Baburao Jadhav, age 33 years, profession Private Engineer, residing in Tambari Division Osmanabad.

I am a resident of the above mentioned place and have completed my education in B.E. Civil and am working as a Private Consulting Engineer.

About 7 months ago, I took a loan from Solapur Janata Bank Branch Osmanabad and purchased a car from Pandit Automobiles, Indikanagar, Pune for Rs. 316000/- and its number is MH25-A1552. I have taken the said car for commuting for myself and my family. I drive the said car myself and for driving the car, I have hired Prahlad Genba Adbul as a driver about 5 months ago at a rate of Rs. 2000/- per month.

On 30.1.02, my acquaintance Mr. Garad of Osmanabad District Central Cooperative Bank Ltd. Osmanabad came to me and said that I have to go to Mumbai for bank work, for which I need an Indica car and I will pay the rent of the car as per the bank rate. I said yes to him and on the same day I took the said car to our driver Prahlad Adsul and along with Garad Saheb, I took it to Osmanabad District Central Cooperative Bank.

On 1.2.02 at 04.00, the driver Prahlad Adsul brought the Indica car from Mumbai. After that, 15 days later, I went to the bank as instructed and wrote to him and got the money from him.

I have come to know from you that on 30.1.2002, my Indica car was given to Mr. Malvade and Patil took the car to Mumbai and are believed to have embezzled and defrauded the bank of Rs 30 crore in Mumbai.

I have read my above investigation note and found that it is correct and true as stated.
In presence of,

Police Inspector
P. Station Osmanabad (C)

Investigation Note Date 17.5.02

Shri. Prahlad Genba Adsul, age 48 years, driver by profession, residing in Jalagaon Taluka Barshi, District Solapur H.M. Anandnagar Osmanabad, More Tahsildar's Wada Osmanabad.

When asked, I state that I am residing in the mentioned place and I have been working as a driver on Indica Car No. MH25/A 1552 owned by Ravindra Jadhav Engineer Saheb for about 7 months on a salary of Rs. 2000/- per month.

On 30.1.2002 at around 9 am, the owner told me that you have to take the car to Mumbai to take the people of D.D.C. Bank. I told you to go to D.D.C. Bank and meet Garad Saheb, so I took the car and went to D.D.C. Bank. There I met Garad Saheb. He told me to go to the Suryakant petrol pump and fill the car with diesel. I went to the pump and filled 25 liters of diesel in the car on credit in the name of the bank. Then I came to the bank and waited. In the afternoon, two people came and sat in my car. They were calling each other by the names of Malvade Saheb and Patil. From that, I realized that his village was Malvade and the other's was Patil. We first went to Patil's house. He brought the suitcase from his house and Malvade had already come prepared. We left Osmanabad for Mumbai at around 4 o'clock. On the way, we all had lunch at Tengurni. And then we started our journey. We reached Mumbai at 3.00 in the morning. We stopped at the guest house of the State Cooperative Bank in Colaba, Mumbai. In the morning, Mr. Pawan Raje Nimbalkar Saheb was seen in the same guest house. Later, Malvade Saheb and Patil Saheb sat in my car and Pawan Raje Nimbalkar sat in another car and asked us to follow their car, so he followed theirs. They stopped the car in front of a big hotel. It was the Oberoi Hotel. Malvade Saheb and Patil Saheb and Pawan Raje Nimbalkar went to the hotel and I stayed downstairs. Later, after a while, everyone came out of the hotel. There were two more new people with them. Malvade and Patil sat in my car and asked us to follow Pawan Raje Nimbalkar's car. Later, we stopped in front of the Maharashtra State Cooperative Bank Mumbai Head Office. Everyone in the car got down and went to the bank. After a while, we came back. After Malvade and Patil, we came to the guest house in Colaba. From there, we came to the railway station in Vashi. Everyone went to the office there. I stayed nearby. Later, after completing all his work, I returned to Osmanabad at 3 am on 2.2.02.

I have read my above investigation note and found that it is correct and true as I stated.
In presence of,

Police Inspector
P. Station Osmanabad (C)

Investigation Note Date 17.5.02

Shri. Babasaheb Subrav Garad, age 39 years, occupation, residing in Tambri Division, Osmanabad, S.T. Colony.

When asked, I state that I am residing in the mentioned place. I joined the post of Clerk in Osmanabad District Maharashtra Cooperative Bank, Osmanabad in the year 1991. I have worked in various departments in the head office of the bank. I have been promoted as a Junior Officer two years ago. At present, as a Junior Officer, I am responsible for maintaining all the vehicles of the bank and my work is supervised by Shri. S.B. More, Chief Officer, Administration.

On 30.1.02 in the morning, while I was in the bank at around 8:30 am, our bank chairman Pawanraje Nimbalkar informed me over the phone that Shri. Malvade, Chief Account, has to come to Mumbai for bank work. When I asked him to give me a rental vehicle, I immediately told the Deputy Manager B.M. Thorat that he was on the phone. Accordingly, he gave permission. I called my acquaintance Mr. Ravindra Jadhav at his house and asked him (Phone 25729) whether he had a car. He said yes. On that, I decided to give him his Indica car No. MH25-A1552 at the rate of 3.75 paise per km and asked him to increase the Indica car bank. The car owner Ravindra Baburao Jadhav immediately sent his owner Prahlad Genba Adsul along with the Indica car to the bank. When the said driver came to the bank, I presented the said driver to Mr. Malvade. After that, he left for Mumbai at 3 pm along with M.S. Patil.

On the morning of 1.2.02, Malvade and Patil returned to Osmanabad with the said car. At that time, they reported to the Chairman Watchman of the bank that they had come from Mumbai and gave the number of kms. I understood that Mr. Malvade had come and took the meter number given by him as R as 941 kms. Then on 6.2.02, I prepared a note regarding the receipt of the bill of the vehicle used for bank work from 30.1.02 to 4.2.02 and got the signatures of General Manager Deshpande, Deputy General Manager B.N. Thorat and Chairman Pawan Rajenimbalkar and drew separate bills for each vehicle. In this, a DD of Rs. 3528 was drawn for the vehicle Indica car no. MH25/A-1552 and sent it to the DD Accounts Department. On that, I took a receipt for the receipt of Rs. 3528.00 from the owner of the said Indica car and gave him the DD.

I had rented the said private Indica car on the orders of Chairman Pawanraje Nimbalkar after discussing with the owner of the car, Jadhav.

Later, when a case was registered, it was found that Chairman Pawanraje Nimbalkar had purchased loan securities worth Rs. 30 crore from Home Traders, Vashi, Navi Mumbai and the said transaction was not in accordance with the rules of the Reserve Bank and the Chairman of the bank, Pawanraje Nimbalkar and Mr. Malvade, Chief Accountant and M.S. Patil are responsible for the said fraud.

I have read my above investigation note and found that it is correct and true as I stated.
In presence of,

Police Inspector
P. Station Osmanabad (C)

Investigation Note Date 13.05.02

Shri. Yashwant Parashuram Giri, age 31 years, occupation, residing at 28 A/Donde Nagar Post Indiranagar Solapur, Administrative Building Room No. 23 First Floor, Osmanabad.

When asked, I state that I am residing at the above place and I joined the government service in August 96 as Deputy Registrar Cooperative Society Class 1. During the period of August 1996 to July 1997, I attended training in Pune and Aurangabad. After that, from August 97 to October 99, I was working as Regional Deputy Director Handloom Machinery Parts and Textile Sector Solapur in Solapur. After that, from October 99 to July 2001, I was working as Deputy Registrar Cooperative Society Class 1 Solapur City Solapur. After that, from August 2001 to today, I am working as District Deputy Registrar Cooperative Society Osmanabad.

As a registrar, I carry out the work of registering, controlling and liquidating the number of cooperatives in the district, etc., on behalf of the officers and employees of the concerned taluka within the given time limit.

As a government-appointed representative on the board of directors of the district's central cooperative bank, I work. At the same time, I get a job done from the concerned bank or receive some information from the orders and instructions given by the government from time to time and submit it to the senior office within the given time limit. As a government representative, I attend the board of directors' meetings of the central cooperative bank and inform the attendees about the new decisions, orders and instructions of the government. If any action is taken against the government's policy in the board of directors' meeting, I bring it to the attention of the concerned and ensure that it does not happen. If any decision/action is taken against the government's policy in the board of directors' meeting, I register my objection and bring the matter to the attention of the government.

On 3.2.02, a meeting of the board of directors was called for the following sole subject. The agenda for the meeting was scheduled to be released on 30.1.02.

Subject No. 1 To discuss the shortcomings found in the inspection conducted by NABARD Bank for the period 1999-2000 and 2000-2001. Accordingly, in this meeting, NABARD Inspection Officer Shri.S.B. Ambekar discussed a total of 1 to 13 points and briefly informed the Board of Directors about the NABARD Inspection Report. After that, he thanked all the attendees. The meeting was attended by the Chairman of the Bank Pawan Rajenimbalkar, Directors Shivajirao Chalukye, Shivajirao Gadhave, Sureshrao Birajdar, Rahul Mote, Uttamrao Tekale and Directors Mrs. Sindhutai Kolte, Mrs. Mangaltai Padwal. On behalf of NABARD, Shri. S.B.

Ambekar, Chief Inspection Officer S.K. Saxena, NABARD Officer Shri. N.J. Bhuwade, Manager NABARD Osmanabad Shri. K.N. More, Special Auditor Class 1 (Bank) Latur and I myself were present. On behalf of the bank, Shri. A.J. Deshpande, General Manager, S.V. Gore, Deputy General Manager, B.N. Thorat, Deputy General Manager were present. The Board of Directors of the bank, employee representatives Shri. V.P. Shinde and H.V. Bhusare were present in the said meeting. After the discussion on the merits and demerits of the NABARD inspection report in the said meeting, I left the hall as the topic on the agenda was over.

The agenda of the meeting of the Board of Directors on 11.3.02 was issued on 4.3.02. There were a total of 1 to 20 topics on the said agenda. As decided, the meeting was held on 11.3.02 for the Board of Directors meeting. The Chairman of the Bank Pawan Rajenimbalkar, Directors Shivajirao Patil, Shivajirao Chalukye, Shivajirao

Gadhave, Subhash More, Suresh Birajdar, Uttamrao Tekale, Directors Mrs. Sindhutai Kolte, Mrs. Mangaltai Padwal were present. The employee representatives of the Bank on the Board of Directors V.P. Shinde and H.V. Bhusare were present. The Deputy General Manager of the Bank Shri. B.N. Thorat, S.V. More and I myself were present at the said meeting.

In the said meeting, the topic regarding the discussion on the merits and defects in the NABARD inspection report held in the Board of Directors meeting held on 8.2.02 was read and approved. Although no other subject was discussed in the said meeting on 8.2.02, a total of 9 subjects under the heading of "Topics of our time" were actually given outside the rules in the meeting on 8.2.02, which were not on the subject sheet and were not discussed in my presence. The mistakes were mentioned in the proceedings. After the minutes of the previous meeting were read out by B.N. Thorat, Deputy General

Manager, in the next meeting, the officers and employees of the bank recorded a total of 9 outside the rules resolutions in the minute book, which were not actually taken in the meeting and were not read out in the next meeting. The responsibility of writing the minutes is with the Deputy General Manager, Chief Officer (Administration) and the employees assigned to do the work from there. After writing the minutes of the meeting, the Chairman and General Manager of the bank sign that they are read and approved. Therefore, the subjects actually written in the minutes book are not available for reading. Therefore, it is not understood that the work was actually written in the minutes book. Therefore, when there is no subject mentioned on the subject sheet regarding the purchase of government debt securities through Home Traders Vashi Navi Mumbai company and even when there was no actual discussion about it, the concerned officials of the bank have misled me and illegally included it and obtained the signature of the Chairman and General Manager on the said minutes.

Osmanabad District Central Cooperative Bank has not taken the approval of the account while accepting a deposit of Rs. 30 crore from Nagpur District Central Cooperative Bank. Therefore, his transaction of accepting deposits from another central cooperative bank is illegal and the Board of Directors was not informed of this matter before making this transaction. Also, without studying the guidelines and circulars of the Reserve Bank of India for purchasing government debt securities from the said amount, he has defrauded the bank by making a transaction of Rs. 299934591.00 with Home Traders Vashi for purchasing debt securities illegally.

However, it is evident from the bank's documentary records that Osmanabad District Central Cooperative Bank Chairman Bhupal Singh alias Pawan Santajirao Rajenimbalkar and bank officers Arun Jivarrao Deshpande, former General Manager, B.N. Thorat, Deputy General Manager Vinayak Digambar Malvade, Chief Account Harishchandra Kashinath Tambe, Chief Officer (Accounts), Shivaji Bhaurao More, Chief Officer (Administration) and Nagpur District Central Cooperative Bank (Ltd) Nagpur Bank's then Chairman Sunil Kedar conspired with each other and defrauded Osmanabad District Central Cooperative Bank by purchasing government debt securities worth Rs. 299934591.00 from private brokers Home Traders Vashi Navi Mumbai Directors Sanjay Hariram Agarwal, Subodh Bhandari, N.S. Trivedi without taking the permission of the Reserve Bank of India.

I have read my above investigation note and found that it is correct and true as I stated.
In presence of,

Police Inspector
P. Station Osmanabad (C)

O.No. Vikas-Dist. m. S. Bank/B/T 2002

Office, District Deputy Registrar, Cooperative Society Osmanabad, Dated 24/6/2002

To,

Inspector of Police

Police Station, Osmanabad.

Subject:- **District Deputy Registrar Shri. Y. P. Giri regarding obtaining information during his tenure as District Deputy Registrar.**

The above mentioned toxicological report letter No. No. Dated 3-6-02 is to be observed.

2. The information contained in the letter dated 3-02 regarding the said matter is being submitted as per the following proof.

1. Shri. Y. Po. Giri is on assignment as D. D. R in Osmanabad office. A copy of the proceedings of the monthly meeting of Osmanabad District M. S. Bank M. Osmanabad is sent to the D. D. R

office. The action taken by Shri. Giri regarding the error in the proceedings and bringing it to the notice of the higher office is attached with the Xerox copy.

2. Shri. Giri has brought to the notice of the senior officer the errors in the resolution passed by him vide A. Sh22. P. Ja. No. Vikas-1/Gimpsback/ Irregularity 1/2002 dated 29-4-02. Shri. Giri has attached the photocopy of the correspondence with the senior officer.

3. Osmanabad District S. S. Bank M. Osmanabad has been audited for the period 1-4-98 to 31-3-2001.

4. Shri. Y. P. Giri was on assignment as District Deputy Registrar, Cooperative Society Utmanabad from 13-8-01 to 27-5-02.

D. D. R is the responsibility of the District Deputy Registrar to inform the Board of Directors about the goals and policies of the association as the government representative in the meetings of the Board of Directors. The District Deputy Registrar can express his/her opinion or suggestions of the Board of Directors but the said suggestions are not binding on the Board of Directors. He/She does not have the right to vote in the meetings. The District Deputy Registrar is present in the Board of Directors meetings

District Sub-Division
Co-operative Society,
Osmanabad (C)

Y.P.Giri
District Deputy Registrar

A.S. Letter O. No. V.1 / JMCB /Irregularities/2002 Office,
District Deputy Registrar,
Cooperative Society, Osmanabad,
Date: 29.4.2002

Subject: Regarding the matter in the proceedings of the bank and the meeting of the Board of Directors.

Dear,

2. In the above matter, I would like to bring to your notice that I have come to the notice of many irregularities and malpractices in the meeting and transactions of the Board of Directors of Osmanabad District Central Bank.

I, the District Deputy Registrar of Osmanabad District, have taken charge on 13.8.2001. Since then, I have attended a total of (4) meetings of the Board of Directors of Dux Bank. At that time, many illegal matters have come to my notice in the discussions of the Board of Directors and in the personal decisions taken by the Honorable Chairman. As an example, I have enclosed a brief report of the proceedings of the Board of Directors' meetings of the following dates.

1. On examining the resolutions of the meetings dated 05.01.2002, 08.02.02, 11.03.02, many of the resolutions are in violation of the circulars and instructions of NABARD and RBI.

A separate report has been submitted to you on 23.04.02 on how the deposit amount received from Nagpur Bank has been improperly invested in government securities.

It seems appropriate that you should take immediate necessary action on the matter mentioned in the said letter which is illegal, irregular and has been included in the meeting without any discussion.

Yours,

[Y.P. Giri]

To,

Hon. Shri. Ratnakarji Gaikwad

Cooperation Commissioner and Registrar

Cooperative Societies, M.S. Pune

Copy is kindly submitted for information and necessary action is requested

Hon. Divisional Co-Registrar Cooperative Societies, Latur

District Deputy Commissioner,

Cooperative Societies, Osmanabad

Y. P. Giri
District Deputy Registrar

Government letter No. D 1/Jimsalen/ Irregular
Office, District Deputy Registrar, Cooperative
Institute, Osmanabad
Date: 29-8-2002

Sub: Regarding matters related to the bank's operations and meetings of the Board of Directors.

Dear,

2. In the above matter, I humbly submit that I have come to your attention that there have been many irregularities and malpractices in the meetings and transactions of the Board of Directors of Osmanabad District Central Cooperative Bank.

I, the District Deputy Registrar of Osmanabad District, have taken charge on 12.8. 2001. Since then, I have been present along with the entire [4] Board of Directors of the said bank. At that time, in the discussions of the Board of Directors and in the decisions taken by the Hon. Chairman Saheb, many illegalities have come to my notice. For example, I have sent the information of the proceedings of the Board of Directors meeting on the mentioned dates to the Dhodka.

1] Dated 1.1.2002, 1) 8.2.2002, 3] 11.2.2002 When the resolutions of the meetings are examined, many of the resolutions are in violation of the circulars and instructions of NABARD and RBI.

A separate report has been submitted to us on 22.04.02 regarding how the deposit amount received from Nagpur has been misappropriated through government channels.

It seems appropriate to take immediate necessary action at our level on the matters mentioned in the said letter, which have been included without violating the rules, regulations and regulations.

Your
[Y.M. Giri]

To,

Hon. Shri. Ratnakarji Gaikwad Saheb

Cooperative Commissioner and Registrar,

Co-operative Society, M. Res. Pune.

For copy information and further action, please contact:

District Divisional Co-Registrar, Cooperative

Institute, Latur,

Sd/-

Cooperative Society,

District Deputy Registrar,

Regarding the matter discussed in the meeting of the Board of Directors dated 1/1/2002.

==

Subject No. 12 in relation to the meeting held on 5.1.2002, the subject No. 12 is "Subsequent approval for renewal of non-agricultural cooperative societies and sanction of loans granted,"

The concerned department has given a comment in this regard, seeing the problems of non-agricultural institutions, the Hon. German Saheb has made an interim arrangement as per the plan. Hon. Manager has made the work girlish and also increased the loan to some extent, how should the subsequent approval be given.

The information submitted by the department shows that the tenure of some institutions has been renewed and some institutions have been granted loans. There are 31 institutions, out of which 20 institutions have been renewed and 11 institutions have been granted loans for the first time.

Actually, considering the difficulties in the case of four or two institutions, the Chairman had no objection to sanctioning the loan. However, it is not right to sanction or renew the loan to 31 institutions pending approval. Therefore, the Chairman has misused his power. It appears that the term of some institutions has expired on 31.10.2001. The institutions should submit such renewals etc. before the expiry of the term, so the institutions will also face discipline and even if we take up the matter at any time, the Chairman himself approves the loan in his personal capacity, which is not good.

According to the agenda of the meeting dated 5.1.2002, the agenda item is as follows: * Acceptance of other good deposits, recording of deposits accepted and consideration of work to be done by private firms from such amount."

Regarding this issue, when I saw the comments of the concerned department, it has been stated that the concerned department has to keep the deposits of other banks at a higher interest rate and this is not financially affordable for the bank. Also, even though the higher interest rate is not affordable, the bank's fund shortage will be reduced to some extent," the statement said.

In fact, if we [the bank] do not have the funds available to disburse loans, it is logical to control the disbursement of loans or reduce the work sanction period.

The above resolution has been passed by the bank as unprofitable and wrong in terms of its business. The resolution is harmful to the business of the bank. Also, the department has stated that our bank cannot sanction loans outside its scope of work. Also, there is an RBI circular that allows loans to be disbursed to private firms certified for the current month. But all the rules, instructions of RBI and the department have stated that loans cannot be disbursed to this firm by stating the true situation. However, the board of directors of the bank has disbursed a loan of Rs. 2.00 crore to Sai Infrapex Osmanabad, ignoring all the rules and instructions.

[It is appropriate to give loans to the District Central Cooperative Bank for agriculture, medium term, pipeline, etc. M. Tractor etc. There are many civil and nationalized banks in Osmanabad that give loans to industrial firms. It is common for the J.M.S. banks to approve loans only for agriculture or for agriculture-related industries. There are civil banks or nationalized banks for industrial development or to provide loans. The concerned firms did not object to making many demands from them, but the Osmanabad J.M. Cooperative Bank kept aside the original purpose of allocating such loans. This is wrong. And so many crores of loans have been distributed to workers doing other industries. However, the Osmanabad J.M. Cooperative Bank has a wrong policy.]

The agenda of the meeting dated 5.1.2002 is as follows: "To consider the issue of interior furniture work in the headquarters building of the CCI."

In the accounting department, there is a need to remove the back wall when there is sufficient space available on the second floor. Similarly, it was considered appropriate to spend about 8.40 lakhs on the decoration of the hall in the interest of the union and the interest of the company. It is suspected that this unnecessary expenditure is being made for the benefit of some private firm.

[V. I [District Deputy Registrar] was not present at the meeting of the Board of Directors on 5.1. 2002.

Regarding the meeting of the Board of Directors dated 8.2.02

The Board of Directors has met on 8.2. 2002. In that regard, it is stated that in the "Board of Directors meeting held on 8.2. 02, only one subject was kept for discussion, namely, to discuss the regularity of the inspection conducted by the Nabard Bank during the period 1999.2000 and 2000.2001."

In the meeting dated 8.2. 2002, only one subject was on the agenda. However, in the said meeting, it is mentioned in the proceedings book that a total of [09] subjects went out of order. In fact, only one subject [regarding the demand for NACHARD] has gone out of order in the said meeting. The remaining subjects are No. 2, 3 ,4, 5, 6, 7, 8A, 8B, and 1. They were discussed and decided upon with the permission of Mr. Pearman Saheb at the time. The proceedings book records the following subjects:-

Subject No. 2:- Nagpur District Cooperative Bank Ltd., Nagpur regarding withdrawal of fixed deposit amount of Rs. 30 crores kept with this bank for six months.

Regarding the above subject and separate report dated 23.4.02 has been prepared.

Subject 3:- Regarding sending the proposal for the demand for a small-scale free [agriculture] loan limit revision for the season 2002-2002 to the State Cooperative Bank.

Subject 4:- Regarding the approval of loan cases for dairy business/ Agricultural /sheep farming and fishing business under the project and granting of subsequent approval to cases where loan disbursement period has been extended.

Subject No. 5: Consideration of applications for new membership of the bank. This important subject has been taken up as a topical issue. Which I believe is illegal. In this resolution, a total of 10 new members have been approved.

Subject No.6: To consider the application submitted by Om Jai Trading Company vide letter dated 4.2. 2002 for obtaining a letter of credit.

Subject No. 7:- Regarding granting of subsequent approval to the loan sanction given for medium term debt purposes.

Subject No. 8: Regarding subsequent approval for the extension and renewal of increased loans given to Non Agricultural Cooperative Societies.

Subject No 8B: Regarding the proposal of Terna S.S.S.A.K. Limited, Dhoki regarding sanctioning a small free loan of Rs. 30 lakhs by keeping a bank guarantee

Subject No. 9:- Regarding the receipt of a copy of the amount paid for the financial assistance provided to the 27th Maharashtra State Science Exhibition 2001.02 organized at Osmanabad.

Regarding the Board of Directors meeting dated 11.2.02

A total of 20 topics [including the topics of the special meeting] have been put up for discussion in the agenda of the meeting. Apart from the above 19 topics, a total of 15 additional topics including the above have been discussed. And those topics have also been approved. However, out of the additional 15 topics, the following 26 (a), 28, 22 and 25 are considered objectionable, the details of which are as follows.

1] Subject No. 26 [3]: In the case of regarding the issue of a letter of credit of Rs. 8.2 crore to Om Jai Company Osmanabad to the State Cooperative Bank, the concerned Head of the Department has already allotted a loan to Jai Trading Company in the meeting of the Board of Directors. Therefore, it was submitted in the meeting that it is appropriate to allot a loan or issue a letter of credit to them now. However, in violation of NABARD's instructions and the SVP norms, a counter guarantee of Rs. 2 crore should be given to the State Bank for the letter of credit.

2) In the case of subject number 28, it is to consider the proposal regarding obtaining guarantee of the firm "Om Sai Inframinx Pvt. Ltd., Osmanabad". In the case of this firm too, it was proposed that the firm has to take a loan of Rs. 10 crore from the designated bank, Mumbai and the bank should give a guarantee of Rs. 10 crore to the said bank. Omsai firm has a property worth Rs 12 crore at Barshi (outside the jurisdiction of District Maharashtra Cooperative Bank Osmanabad). It is mentioned that a proposal should be made to give a guarantee on it after seeing it. The Head of the Department does not think it is appropriate to give a guarantee to a private firm. Also, the guarantee amount is Rs 17 lakhs. Therefore, he made a representation before the meeting that the guarantee should not be given to the private firm. Still, the Board of Directors of the bank has

passed a resolution to give a guarantee of Rs 10 crores to the said firm. Which is inappropriate in terms of the financial condition and interest of the bank.

3. In the case of subject number 32 - “To consider purchasing the farm land behind the western side of the bank’s headquarters for the bank. The land of Shursen Kumudrao Raje is 90 R in the western side of the bank. Out of this, it has been decided that a proposal should be sent to the Cooperative Department for permission to acquire 15 R of land for Rs 50 lakhs.

The bank has no plan to acquire such a huge land and carry out development works. No. The price of land or premises in Osmanabad city is not that high. The price of the above land is generally Rs. 1.20 crore per acre. It appears that the said land is the freedom of the Chairman. It appears that the Chairman has approved the said subject only to get benefit. The Chairman has misused his power.

4) Subject No. 34- The subject of this matter is that Omjay Sai Inframix Pvt. Ltd., Osmanabad and Curtail Valley Food Processing Ltd., Kolkata, a private company, are to consider the application for obtaining bank guarantee for taking a loan from South East Ocean Bank.

In this regard, the Head of the Department informed the meeting that while giving bank guarantee to Omjay Sai and Fertile Valley Food Processing Limited, Kolkata, there are NABARD guidelines and since the bank guarantee has to be given from the bank's own funds, a bank guarantee of an amount more than the bank's own funds cannot be given. However, the Chairman said that since South East Ocean Bank will give the company a loan at a low interest rate and the loan amount will be deposited in its own bank, there is no risk to the bank. Therefore, there is no objection to giving a guarantee to the above company. A resolution has been passed stating that there is no objection to giving a bank guarantee after completing the necessary documents.

The bank guarantee received by both the companies is 30 million dollars. The bank has a limit of only 17 crores left to take such a big guarantee. But out of that, the guarantee of another company has been taken. In such a situation and for a private company, the bank does not want to take such a big risk. But it appears that the chairman has abused his authority here too.

Outward No.: Vikas 1/ Government /Investment /Year 2002
Office, District Deputy Registrar, Cooperative Societies
Osmanabad, Date: 24/4/2002

To

The Hon'ble Cooperative Commissioner

and Registrar

Cooperative Societies, Maharashtra State Pune 1

Sub: Regarding investment in Government Securities

====================================

Osmanabad District Central Cooperative Bank Maharashtra Osmanabad

Ref: 1. Message received by this office on 24/04/2002 from Hon'ble G. Yashod Saheb, Additional Registrar, Cooperative Societies Maharashtra State Pune

Sir,

Please be informed of the overview of the above subject.

2. On enquiry from the available documents regarding the said investment, the following matters were found on the actual records of the bank.

1. As per the note submitted in the Board of Directors meeting dated 08/02/2002, it was suggested that Rs. 3000.00 lakhs should be invested through Home Traders Limited Mumbai as per the instructions given by the Chairman, and Rs. 3000.00 lakhs were transferred to him through MSC Bank as per the usual practice (via phone). This amount was purchased by Home Traders Mumbai for Rs. 252300000/- shares of face value Rs. 299934590.27 paise as per the details given below.

The balance receipts of the amount received by Home Traders Mumbai have not been issued through Reserve Bank or Reserve Bank receipts till today, 24.4.2002. In this regard, the bank had requested invoices from Home Traders

Mumbai on 5.2.02, 6.2.02, 20.2.02, 1.3.02, 6.3.02, 8.3.02, 3.4.02, but Home Traders Mumbai did not send them. The bank did not send them to Home Traders Mumbai. The bank did not enter into any agreement with Home Traders Mumbai. The said amount was transferred to Osmanabad District Maharashtra Cooperative Bank as a deposit of Rs. 30 crores through MSC Bank on 31/1/02. Account number was credited to the current account number 72/4702/1 of Maras Bank Mumbai.

The bank's comment shows that it would not be appropriate to transact such a large amount through private tenders, but the Chairman of the District Maharashtra Cooperative Bank Osmanabad, since the said Home Tenders Company, Mumbai is a member of the National Stock Exchange of India Limited, Mumbai, has made a decision to transact such a transaction with Home Tenders Mumbai through him and has transferred an amount of Rs. 30 crore to the current account of Home Tenders Mumbai to purchase government bonds. Home Tenders has purchased debt securities as per the details given below.

Sr. No.	Loan Cash Details	Approximate Price	Market Price
1	10.52 - Bihar SDL 2010	16,00,00,000.00	18,52,88533.33
2	11.85 - Sikkim 09	15,00,000.00	11,75,2172.13
3	1113.05 - Nagaland 2007	18,50,0000.00	22,99,5298.75
4	13.05 - MPLDM 2007	64,00,0000.00	79,55,1200.00

5	10.52 - MPSDL 2010	3,00,000.00	3,47,416.00
		25,23,00,000.00	29,99,34,590.00

Accumulation		**Expenses**	
Face value	25,23,00,000.00	Purchase price	25,23,00,000.00
Market	29,22,69,000.00	Difference	3,99,69,000.00
Purchase price	-	Interest	76,65,591.00
Difference	3,99,69,000.00	Refund	65,409.73
Securities plus interest payment	76,65,591.00		
Total	30,00,00,000.00		30,00,00,000.00

Such a remark has been submitted by the bank and the expenditure has been approved and accordingly the expenditure has been incurred. That is, securities have been purchased at a price higher than the face value at the market price.

As per the letter dated 12/4/02 of the home traders, time has been sought for the payment of the Government Securities invested till 30.04.02, the bank finds it appropriate to give time till that time and whether this transaction is suspicious or not? It will not be appropriate to take any decision in this regard immediately.

Enclosed: Bank's letter dated 23/4/02

District Deputy Registrar
Cooperative Societies, Osmanabad

Copy is kindly submitted for information

Honourable Divisional Joint Registrar Cooperative Societies, Latur Division, Latur

Outward No.: Development 1/Upazila Maharashtra Cooperative Bank/Malpractice 2002
Office,
District Deputy Registrar, Cooperative Societies, Osmanabad
Date: 11/5/2002

To,
The Hon'ble Cooperative Commissioner and Registrar Cooperative Societies, Maharashtra State, Pune

Sub: Osmanabad District Central Cooperative Bank Limited, Osmanabad
====================================
Regarding submission of the subject of Auditor and Audit

Ref: Telephone message of Hon'ble Shri B. G. dated 10/8/02

Sir,

I would like to kindly draw your attention to the above subject.

The statutory and financial audit of Osmanabad District Central Cooperative Bank Limited, Osmanabad has been conducted by Shri K. N. Gore, Special Auditor Class 1 Cooperative Societies (Bank) during the period 1.4.98 to 31.3.2001.

Shri K N Gore, Special Auditor Class 1 Cooperative Society (Bank) Latur has retired from Government service on 28/2/02 as per the prescribed age limit. After his retirement, B S M Pawar, District Special Auditor Cooperative Society, Latur has been given the additional charge of statutory audit of the bank. However, a copy of the letter regarding the assignment of additional charge is not available with this office.

Shri K N Gore, Special Auditor Class 1 Cooperative Society (Bank) Latur has submitted his monthly diary to the Hon'ble Divisional Joint Registrar Cooperative Society, Aurangabad. As a copy of the said diary is not available with this office and the bank, it will not be possible to submit it.

The table showing the attendance of the Board of Directors meetings held during the period from 1/4/00 to 31/3/02 and the District Deputy Registrar Cooperative Society, Osmanabad at that meeting is attached.

Osmanabad District Deputy Registrar Cooperative Bank Limited, Osmanabad, after this office came to know about the irregularities in the purchase of government bonds, the matter has been brought to the notice of the Hon'ble Cooperative Commissioner and Registrar, Cooperative Societies, Maharashtra State, Pune. A photocopy of the said letter is enclosed.

Submission for

Along with:

1. Photocopy of the audit report for the period from 1/4/98 to 31/3/01

2. Board of Directors meeting attendance table

3. Letter from this office dated 23/4/2002

4. Official letter from this office dated 29/4/2002

Yours faithfully

Sd/-

District Deputy Registrar Cooperative

Societies, Osmanabad

For information, Divisional Co-Registrar, Cooperative Societies, Latur

Osmanabad District Central Cooperative Bank Limited

Headquarters Osmanabad

Information of the Board of Directors Meeting held from 1/4/2000 to 30/7/2002

Sr. No.	Date of the meeting	Amount of the Board of Directors meeting	Name of the District Deputy Registrar	Present/ Absence
1	15.5.2000	Regular Board of Directors Meeting	Mr. N.K. Kamble	Absence
2	14.7.2000	-	-	Present
3	25.8.2000	-	-	Present
4	16.10.2000	-	-	Absence
5	12.11.2000	Annual General Meeting		Absence
6	7.12.2000	Technical Advisory Committee	-	Present

		Meeting		
7	11.12.2000	Election of Chairman and Vice Chairman	-	Absence
8	13.1.2001	Regular Board of Directors Meeting	-	Absence
9	2.3.2001	-	-	Present
10	22.3.2001	Meeting regarding employee promotion	-	Absence
11	20.4.2001	Regular Board of Directors Meeting	-	Absence
12	6.6.2001	-	Mr. L. Wange (in charge)	Absence

13	17.7.2001	-	-	Absence
14	27.7.2001	-	-	Absence
15	15.9.2001	-	Mr. Y. P. Giri	Present
16	10.11.2001	Annual General Meeting	-	Absence
17	7.12.2001	Election of Chairman and Vice Chairman	-	Absence
18	5.1.2002	Regular Board of Directors Meeting	-	Absence
19	8.2.2002	-	-	Present
20	11.3.2002	-	-	Present
21	9.4.2002	-	-	Present

Sd/-

Administrator

To,
Hon. Sir Administrator,
Nagpur District Central Cooperative Bank (M)

O. No. 1016/2002
Police Station,
Osmanabad (Sh)
Date: 16/07/2002

Sub: Police Station Osmanabad City C.R. No. 106/2002 Section 406, 409, 420, 34 IPC Regarding obtaining documents

Sir,

In view of the above matters, it is hereby requested that a case has been registered against Bhupal Singh alias Pawan Santajirao Rajenimbalkar, Chairman of Osmanabad District Central Cooperative Bank (M) Osmanabad and Mr. Home Traders, Vashi, Navi Mumbai, at Police Station Osmanabad City under Section 406, 409, 420, 34 IPC for fraud/embezzlement of Rs. 29,99,34,791-00 (in words, twenty-nine crores ninety-nine lakhs thirty-four thousand five hundred and fifty-one) in connection with the purchase of debt securities. It is a humble request to cooperate in the investigation of the crime by providing the following documents along with the following documents.

1. Nagpur District Central Cooperative Bank (M), Nagpur should provide the original copy of the correspondence made by its bank with Osmanabad Bank to keep a deposit of Rs. 40 crores for 180 days at an interest rate of 10% per annum to Osmanabad District Central Bank (M), Osmanabad.

2. Was a meeting of the Board of Directors of Nagpur Bank held to deposit Rs. 40 crore in Osmanabad District Central Cooperative Bank (M) Osmanabad and a resolution was passed in that meeting regarding the approval of the said transaction? If a resolution was passed, a certified copy of the resolution, as well as the full names of the Board of Directors, bank representatives, and officers of the accounts department present at the meeting and their

attendance register entries should be provided.

3. It is understood that there has been a transaction between Nagpur District Central Cooperative Bank (M) Nagpur and Mr. Home Traders, Vashi, Navi Mumbai regarding the purchase of debt securities and deposit of money for a long time. However, the list of names and addresses of the board of directors and relevant officers of Mr. Home Traders, Vashi, Navi Mumbai should be provided with information in this regard.

4. Nagpur District Central Cooperative Bank (M) Before depositing Rs. 40 crore from Nagpur Bank in Osmanabad District Central Cooperative Bank (M), Osmanabad Bank for 180 days, was prior permission taken from Reserve Bank of India, State Peak Bank and Cooperative Commissioner for investing the said amount? If prior permission has been taken, its original copy should be furnished.

5. Your bank has transferred Rs. 30 crore to the account No. 30/17031 of Osmanabad Bank, Osmanabad District Intermediate Cooperative Bank (M) of the State Bank of Mumbai on 31-01-2002. The original documents of that transaction should be furnished.

6. If your bank has taken any pledge or any agreement from Osmanabad Bank in the transaction of the amount invested in Osmanabad District Central Cooperative Bank (M) Osmanabad Bank at interest rate of Rs. 30 crores, 1910, a true copy of that transaction should be furnished,

Please cooperate in the investigation of the above documents immediately.

Your Faithfully,

Sd/-

B.B. Reddy

Police Inspector

Police Station Osmanabad (City)

Fax: 0712-722897

EPBX Tel.: 729273, 722460, 729309, 723128

THE NAGPUR DISTRICT CENTRAL CO-OP. BANK LTD.

H. O.: Ruikar Road, Gandhisagar, Nagpur - 440 018.

==

Accounts Department/Sub District Maharashtra Cooperative Bank/2002-2003/910

Dated: 8/5/2002

To,

Hon. Police Inspector,

Police Station Osmanabad [City]

Osmanabad.

Sir,

Sub:- Police Station Osmanabad City Crime No. 176/2002 Section 406,409,420,34 IPC. Regarding

The following information is being submitted pursuant to your letter No. 1016/2002, dated 16/1/2002.

Osmanabad District Central Cooperative Bank Ltd., Osmanabad, Chairman Mr. Pawanraje Nimbalkar, on behalf of the Acting Bench C.I.D. Police Commissioner's Office Compound, Mumbai, Sub-Inspector Mr. Ashok Khadekar has taken possession of all the relevant original documents of the said case on 7/5/2002 and has given receipt of the photocopies of the documents in this regard. The documents to be given in support of the reply are photocopies taken from the photocopies. The section-wise information is as follows.

1. Osmanabad District Central Cooperative Bank Ltd.'s letter K. Account / Deposit / 19905 / 01-02 / 29.1.2002, a demand was made for a deposit of Rs. 40.00 crore with us for a period of 180 days at an interest rate of 10 percent per annum, a photocopy of which is attached. Accordingly, our bank, by writing a note sheet as per the procedure on 31/1/2002, obtained approval to keep a fixed deposit of Rs. 30.00

crore of the former Chairman of the bank, Mr. Sunil Kedar with the said bank. A photocopy of the said note sheet is being attached. As per the approval, our bank's letter No. 7348 / 1.2.2002 was communicated to the Osmanabad District Cooperative Bank. A photocopy of which is being attached.

2. No resolution has been taken for the said transaction for investment as per the procedure, only the prior permission of the Hon. Chairman has been taken.

3. We are giving the names and addresses of the directors of M/s Hometrade, Vasi, Navi Mumbai.

4. Prior permission from the Reserve Bank of India, State Bank of India and the Cooperative Commissioner has not been taken in this matter.

5. Our bank has sent a fax dated 31/1/2002 to Maharashtra State Cooperative Bank Ltd., Mumbai, informing the authorized signatory to

credit the current account of Nagpur District Central Cooperative Bank, Mumbai to the current deposit account number 73/4701/1 of Osmanabad District Cooperative Bank. No transaction has been made on the current deposit account number 3-9/17039 mentioned in your letter. A copy of the fax is attached. A copy of our bank's score issued by Maharashtra State Cooperative Bank, Mumbai is attached.

6. Osmanabad District Cooperative Bank has not sent the original receipt of the fixed deposit even though the said amount has been deposited in its Current Deposit Account No. 73/4701/1 at Maharashtra State Cooperative Bank Ltd., Mumbai. Therefore, a letter has been sent by fax dated 14/2/2002 in the name of the General Manager of the said bank regarding the immediate sending of the fixed deposit receipt, a photocopy of which is attached. Osmanabad District Cooperative Bank has issued its District Council Branch Osmanabad's Fixed Deposit

Receipt No. 100265, dated 31.1.2002/20.2.2002, Rs. 30.00 crore in the name of Nagpur District Central Co-operative Bank Ltd., and its fax copy has been received by our bank. However, the original receipt has not been sent by the bank yet. A photocopy of the fax because tod copy is attached.

Please acknowledge receipt of copies of all documents as above.

Sd/-
A.B. Patil
Administrator
The Nagpur D.S. Co-op. Bank Ltd.,
Nagpur.

Attached: Eight

Fax: 0712-722897

EPBX Tel.: 729273, 722460, 729309, 723128

Gram: NAGCOBANK

THE NAGPUR DISTRICT CENTRAL CO-OP. BANK LTD.

H. O.: Ruikar Road, Gandhisagar, Nagpur - 440 018.

==

Accounts Department/Fixed Deposit/2001-02/7348, Date: 1.2.2002

To,

The Hon'ble General Manager

The Osmanabad District

Central Cooperative Bank Limited

Osmanabad

Sub: Regarding acceptance of Term Deposit of Rs. 30 Crore

Sir,

As per your letter No. Accounts/Fixed Deposit /11905/2001-02/21/1/2002, a term deposit of Rs. 30 Crore for 180 days at 10% interest has been opened in your Current Deposit

Account No. 73/4701/1 with Maharashtra State Cooperative Bank Limited, Mumbai on 31/1/2002. Please accept our term deposit of Rs. 30 Crore from 31/1/2002 and send us a deposit receipt immediately.

Yours faithfully

General Manager

CONFIRMATION REPORT

01.02.2002

Fax No.

Name:

Fax No. Name	: 0247226808
Pages	: 01
Start time	: 01.02 15.15
Elapsed Time	: 00.46
Mode	: Standard
Results	: Ok

THE NAGPUR DISTRICT CENTRAL CO-OP. BANK LTD.

==

Date: 31/1/2002

Submitted,

As per the attached proposal received from Osmanabad District Central Cooperative Bank, Rs. 40.00 crores are ready to be accepted as fixed deposit for 180 days at 10% interest (D.S.D.S.) and the amount of the said bank is submitted for further order to invest it

Account

Honorable Chief Accountant

As per the above, Rs. 40.00 crores at 10% interest rate for 180 days is under the rules of Osmanabad District Bank.

General Manager

As discussed by the Hon'ble Chairman, an order is submitted to invest Rs. 30 crores at 10% interest rate for 180 days and accordingly Rs. 30 crores are deposited

Honourable Chairman

Fax: 0712-722897

EPBX Tel.: 729273, 722460, 729309, 723128

Gram: NAGCOBANK

THE NAGPUR DISTRICT CENTRAL CO-OP. BANK LTD.

H. O.: Ruikar Road, Gandhisagar, Nagpur - 440 018.

===

Fax No. 22817 Date: 14.2.2002

To,

Hon'ble General Manager

Osmanabad District Central

Cooperative Bank Limited

Head Office Osmanabad

Sub: Term Deposit Receipt Rs. 30.00 Crores

Sir,

Our bank has invested Rs. 30.00 Crores in Term Deposit on 31/1/2002 for 180 days at 10% interest rate and the said amount has been deposited in your bank's State Cooperative Bank, Mumbai, No. 73/4701/1 on 31/1/2002.

We have not received the above Term Deposit Receipt till now. However, please send the Term Deposit Receipt as soon as possible.

Yours faithfully

CONFIRMATION REPORT

14.02.2002

Fax No.

Name:

Fax No. Name	: 0247226806
Pages	: 01
Start time	: 14.02 13.52
Elapsed Time	: 00.43
Mode	: Standard
Results	: Ok

319
D-196
When MDCCB already lodged FIR

(4) D-196

Name and Residential Addresses of Directors of Home Trade Ltd., Vashi, New Mumbai

1. Mr. Sanjay Agrawal
   R/o. Juhu Shalimar Cooperative Housing Society,
   Gulmohar, X Road No.10, Juhu,
   MUMBAI - 49.

2. Mr.Nandkishore Trivedi
   R/o. "Dev Bhuvan, 2nd Floor,
   Gazdar Street, Chira Bazar,
   MUMBAI - 2.

3. Mr. Ketan Sheth.
   R/o. "Lalit Kutir",
   North South Road No.9, JVPD.,
   MUMBAI - 49.

Incomplete

206

(5) D-197 (8) 320

D-197

Gram ; NAGCOBANK FAX : (0712) 722897

EPBX Tel. 729273, 722460, 723128, 729309

THE NAGPUR DISTRICT CENTRAL CO-OP. BANK LTD.

H. O. : Ruikar Road, Gandhisagar, NAGPUR-440 018.

— FAX —

Ref. No. Date 31/1/2002

Kind Attention of Jadhav Saheb

To,
The Chief Officer
(Accounts)
The Maharashtra State Co-op Bank ltd,
Fort - MUMBAI

Dear Sir,

Please debit our current Account No. 101/5751 by Rs. 30.00 crore (Rs. Thirty crores) only and credit to current Account No. 73/4701/1 of 'Osmanabad D.C.C. Bank' with you. (Code No. 227258)

Thanking You

Yours faithfully

General Manager Acctt.

CONFIRMATION REPORT

31-01-2002 13:45
FAX NUMBER : 07127228
NAME : NDCC BA

FAX NAME	:	022283
FAX	:	1
START TIME	:	31-01
ELAPSED TIME	:	00'40"
MODE	:	STANDARD
RESULTS	:	OK

Receive orginal

Manager (Officiating)
N. D. C. C. Bank Ltd.
Ruikar Road, Gandhisagar,
NAGPUR.

207

D-198

D-198

321

Mode of Operations
Special Instructions

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

Name of the A/C NAGPUR D.C.C. BANK LTD.
Full address NAGPUR - H.Q.

Tel. No. Tele. Add. Pin Code

ACCOUNT CODE NUMBER
101/5951

DATE	PARTICULARS	CHEQUE NO.	DEBIT Rs.	P.	CREDIT Rs.	P.	Dr. or Cr.	BALANCE Rs.	P.	SIGN L.K.	JO.
25 JAN 2002	Brought Forward		4599356712	20	484579461	31	Ck	158549985	17		
25 JAN 2002	To Vimal chrome Tan	101041	124750	—	23/1						
H.O.	Shree Sat	101036	10292	—	21/1/02						
48	Pune DCC	099963	6935	—	23/1						
Kamptee	—	0123213	1969	—	21/1/02						
H.O	M.S.E.B 2632/2411		45969907	—	24/1/02						
4	Nasik DCC	461342	99722	50	22/1/02						
9	Satara DCC	891337	15000		23/1/02						
30	Parbhani DCC	0123048	2873	—	8/1/02						
30	—	0123046	58720		8/1/02						
H.O	Satara DCC	101023	9536	—	15/1/02						
H.O	Sangli DCC	101009	4115		12/1/02						
H.O	Buldhana DCC	101018	2221	—	12/1/02						
H.O	M.S. Mark. Fed	101040	236880	—	22/1/02						
H.O	Dhule DCC	101019	74828		12/1/02						
H.O	Akola DCC	101014	4963	—	15/1						
H.O	Sangli DCC	101022	1706	—	15/1						
—	7020 com.		342	52							
Katol	Dhoanwadi Nagpur	019904	10062	—	23/1/02						
H.O	R.B.I. Nagpur	17007			200000000	—	25/1/02				
—	20 day deposit (call)		200000000		25/1/02						
28	Bhandara DCC	0122618	3659		23/1/02		Ck	106849254	17		
12 ... 02			4586110443	20	4675794607	39					
H.O	Standard Almond	101025	2237	—	15/1						
H.O	—	101010	1213	—	12/1/02						
H.O	—	101011	4455	—	12/1/02						
H.O	—	101008	1110	—	12/1/02						
H.O	—	101012	2237	—	12/1/02						
Kamptee	Mumbai DCC	0123115	9922	—	23/1/02						
Karad	Wardha Nagpur	0122355	5960		14/1/02						
Mahal	Wardha DCC	0123305	3005	—	23/1/02						
Katol	Blue Cross	019905	23302	—	23/1/02						
H.O.	MSEB	2084	8585668	—	25/1/02						
H.O	To Reg Chag. Ch. Akola 889001		87	—			Ck	20455058	19		
	Carried Forward		4873749637	20	4875794697	39					

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

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

THE MAHARASHTRA STATE CO-OP. BANK LTD.

Junior Officer/Accountant

208

322

Mode of Operations
Special Instructions

Nam
Nam

Name of the A/C

Full address NAGPUR D.C.C. BANK LTD. NAGPUR - H. O.

(ε)

Tel. No. Tele. Add. Pin

ACCOUNT CODE NUMBER

11/5751

DATE	PARTICULARS	CHEQUE NO.	DEBIT Rs.	P.	CREDIT Rs.	P.	Dr. or Cr.	BALANCE Rs.	P.	SIGN L.K.	JO.
28 JAN 2002	Brought Forward		48737496394		48757946697	39	Cr	20430568	19		
H.O.	By R.O.N.GP	3902			500000000		28/1				
H.O	To Commission		5057	–	21/1/02						
HO	To Call deposit		500000002		28/1						
HO	M.S. Coop Agri 2799/28/1		300000		28/1						
HO	— 3035/28/1		450000		28/1		Cr	12900001	19		
29 JAN 2002											
28	Pune DCC	0122623	20020	–	23/1/02						
Ho	DICGC	101039	123943	402	21/1						
Ho	By Janata Sah				45582192		28/1				
H.O.	To MSEB	5717	2860390	–	28/1						
Katol	Amravati	019879	6010	–	14/1						
H.O.	By R.O.NGP	9032			100000000		29/1	26199691	09		
30 JAN 2002											
HO	Maersk India	101027	111435	–	16/1/02						
HO	Welfare Comm.	101024	5136	–	7/1/02						
HO	Maersk India	101026	28910	–	15/1						
Mahal	United India	123301	34836	–	14/1/02						
41	To Amravati	0121908	2443	–	23/1/02						
41	MSECAMF	276478	115255	56	21/2/02						
41	Bhandara	0121909	3410	–	23/1/02						
30	Yavatmal	0123303	82632	–	23/1/02						
28	Satara	0122624	50451	–	23/1/02		Cr	72891405	53		
31 JAN 2002	~~By A/c~~	~~996~~									
HO	Samrat Shipping	279095	75190	–	26/12/01						
Katol	S.B.of India	019902	3687	–	14/1/02						
HO	NABARD	2559	5000000	–	30/1						
H.O.	MSHSG Fin C	3990	7980000	–	30/1						
48	Nasik	209923	50823	–	21/2/02						
H.O.	By CLD A/C	377258			500000000		31/1				
HO	To R.O. NGP	1522258	200000000		31/1						
H.O.	Osmanabad DCC	227258	300000000		31/1						
	To Trunk call	2255-1, 26-5-1	135	–	21/2/02						
	—	19-5-1	42	–	21/2/02		Cr	5861210	53		
	Carried Forward		5430389308	78	5436250519	31					

OD/CR

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

THE MAHARASHTRA STATE CO-OP. BANK LTD.

Junior Officer/Accountant

Manager (Officiating)
N. D. C. C. Bank Ltd.
Ruikar Road, Gandhisagar,
NAGPUR.

209

(6) 199 D-~~197~~ (7) D-199 323

Gram ; NAGCOBANK
FAX : (0712) 722837
EPBX Tel. 729273, 722460, 723128, 729309

THE NAGPUR DISTRICT CENTRAL CO-OP. BANK LTD.

H. O. : Ruikar Road, Gandhisagar, NAGPUR-440 018.

FAX No - 22817 Date 9/2/2002

प्रति
मा० व्यवस्थापक
उस्मानाबाद जिल्हा मध्यवर्ती सहकारी बँक लि.
मुख्य कार्यालय - उस्मानाबाद

विषय :- मुदती ठेव पावती रु. 30.00 कोटि बाबत.

महोदय,

आमच्या बँकेने दि. 31/1/2002 रोजी रु. 30.00 कोटी १८० दिवसाकरिता १० टक्के व्याजदराने मुदती ठेवीत गुंतविले असून सदर रक्कम आपल्या बँकेचे राज्य सह. बँक मुंबई येथील खाते क्रमांक 63/8609/1 मध्ये दि. 31/1/2002 ला जमा दिलेली आहे. अद्यापही वरील मुदती ठेवीची पावती आम्हाला प्राप्त झालेली नाही. तरी यथाशिघ्र मु.ठेव. पावती पाठवावी.

आपला विश्वासू

CONFIRMATION REPORT

14-02-2002 13:52
FAX.NUMBER : 0712722
NAME : NDCC B

FAX NO./NAME	:	0247226808
PAGE(S)	:	1
START TIME	:	14-02 13:52
ELAPSED TIME	:	00'43"
MODE	:	STANDARD
RESULTS	:	OK

The Nagpur Distt. Central Co-op. Bank Ltd. NAGPUR.

Received original

Manager (Officiating)
N. D. C. C. Bank Ltd.
Ruikar Road, Gandhisagar,
NAGPUR.

210

D-200

(5)

324

D-200

(2)

TEL:02472-226. OSMANABAD D.C.C.BANK* FEB-20-02 17:17

.... Fixed Deposit A/C (Dam Duppat/Re Investment A/C-Maturity)

THE OSMANABAD DISTRICT CENTRAL CO-OP. BANK

No 100265

DEPOSIT RECEIPT

Branch: [illegible]

Received from: The Nagpur Dist Central Co-op. Bank Ltd.

the sum of Rupees: Thirty Crore Rs. only

as a deposit for 180 days days/months/years bearing interest @ 10%

payable Monthly at discounted rate, Quarterly/ On Maturity.

for The O'sbad D.C.C. Bank Ltd.

Rs. 300000000/-

Cashier/Inspector

Renewal Particulars			
Renewal Date	As On	Period	Due Date
1)			
2)			
3)			

Received Fax copy

Manager (Officiating)
N. D. C. C. Bank Ltd.
Rukhar Road, Gandhisagar,
NAGPUR.

211

799

Date: 17.5.02

To,

Honorable Administrator Sir

Osmanabad District Central

Cooperative Bank Limited,

Osmanabad

Sub: Police Station Osmanabad (City) Crime Register No. 106/2 Section 420, 409, 34 IPC Crime Investigation Regarding Original Copy of Documents Received

Sir,

In accordance with the above subject, it is requested that the Chairman of Osmanabad District Central Cooperative Bank Limited Pawan Rajenibankar, the officers of the concerned department of Osmanabad District Central Cooperative Bank Limited, Osmanabad, Nagpur District Central and the correspondence with the bank and M/s Home Traders Navi Mumbai Vashi regarding deposits of Rs. 30 crore, purchase of loan securities and the original copy of all the documents given under our letter Administration /1005/02.03 dated 11/5/02, M/s Home Traders, Vashi Navi Mumbai dated 10/1/82 Request to receive the cheque of Rs. 300907075 and the original attendance register for the investigation of the said crime immediately.

Submitted by

Sd/-

Police Inspector

Police Station Osmanabad (City)

Date: 18.05.02

FORFEITURE PANCHNAMA

1. Chandrashekhar Marutirao Chougule, age: 30 years, occupation: Trade, residence: Near Engineering College, Osmanabad
2. Daji Dattu Karwar, age: 30 years, occupation: Labourer, residence: Raghuchi Wadi

We were summoned to the police station by the above Panchnama B.B. Reddy, Police Inspector, Police Station Osmanabad (City) and we were present. The police informed us that the documents of the relevant bank in Police Station Osmanabad (S) Crime Register No. 106/02 Sections 406, 409, 420, 34 B.I.C. have been produced before us as requested by S.V. More, Chief Officer Administration, Osmanabad District Central Cooperative Bank (M), Osmanabad, and we were informed to see and hear them and conduct a Panchnama etc. We conducted a Panchnama as follows

S.V. More, Chief Officer of Osmanabad District Central Cooperative Bank, was present at this place and he It was informed that the documents related to the crime were produced as requested and that these are the same documents etc. It was informed that the above documents were produced before the court and the description of the same is as follows:

1	00.00	Letter given to Nagpur District Central Cooperative Bank regarding acceptance of fixed deposit dated 29/11/01
2	00.00	Letter given to Nagpur District Central Cooperative Bank regarding acceptance of fixed deposit dated 1/12/01
3	00.00	Letter given to Nagpur District Central Cooperative Bank regarding fixed deposit dated 12/12/1
4	00.00	Xerox copy of Nagpur District Bank's fixed deposit receipt dated 6/12/01

5	00.00	Letter given to Nagpur District Bank regarding acceptance of deposit dated 29/1/02
6	00.00	MSC Bank Check Return Memo dated 15/5/02
7	00.00	OSMANABAD DISTRICT BANK SCHEDULE DATED 14/5/02
8	00.00	MMC Bank Backers Check Backers Check No. 695185 Amount 3089079751 Dated 20/4/02
9	00.00	MSC Bank deposit dated 15/5/02
10	00.00	MSC Bank Check Return Memo dated 3/5/02
11	00.00	Being form of MSC Bank dated 3/5/02
12	00.00	By depositing MSC Bank check dated 3/5/02
13	00.00	MLC Bank Check Returns Memo dated 23/4/02
14	00.00	M LC Bank Challan Deposit Challan dated 23/4/02

15	00.00	Bank's letter to M/s Home Trade Limited dated 5/2/02
16	00.00	Letter dated 6/2/02 from M/s Home Traders Mumbai Vashi
17	00.00	M/s Home Traders Vashi Fax of Navi Mumbai dated 6/2/02
18	00.00	Letter given by the bank to Home Traders Navi Mumbai dated 6.02.02
19	00.00	Letter given by the bank to Home Traders Navi Mumbai dated 20/2/02
20	00.00	Letter given by the bank to Home Traders Navi Mumbai dated 1/3/02
21	00.00	Letter given by the bank to Home Traders Navi Mumbai dated 6/3/02
22	00.00	Letter given by the bank to Home Traders Navi Mumbai dated 8.3.02
23	00.00	Letter given by the bank to Home Traders Navi Mumbai dated 3.4.02
24	00.00	Fax given by the bank to Home Traders Navi Mumbai dated 12/4/02
25	00.00	Receipt given by Home Traders Navi

		Mumbai Vashi in duplicate dated 1/2/02
26	00.00	Amount of excess amount by Home Traders Mumbai 65409/- dated 1/2/2
27	00.00	Investment made by the bank in debt securities Home Trade Table showing details as on 31/01/02
28	00.00	Investment made by the bank in debt securities Home Trade Table showing details as on 31/01/02
29	00.00	Home Trade Table showing details of investment made by the bank in debt securities as on 31/1/02
30	00.00	Home Trade Table showing details of investment made by the bank in debt securities as on 31/1/02
31	00.00	Home Trade table dated 31/1/02 showing the investment made by the bank in debt securities
32	00.00	Table showing the details of

		investment made by the bank in debt securities
33	00.00	Fifth copy of receipts given by Home Trade Navi Mumbai dated 31/1/02
34	00.00	Letter dated 1/2/2 along with additional CD cheques from Home Trade Navi Mumbai Vashi
35	00.00	Office note regarding interest rate on deposit loan dated 20/1/07
36	00.00	Circular regarding interest rate on deposit dated 27/4/05 and letter dated 22/2/02
37	00.00	Home Trade table dated 31/1/02 showing the investment made by the bank in debt securities
	00.00	

As per the above description, the original documents of the above description were produced before the police, which were seized for the purpose of investigation of the crimes and the specimen signatures of the Panch were taken and taken into custody.

The above Panchnama was made by us, the Panchnama, from the first to the last, in the presence of the Panchnama, and it is correct and true.

This Panchnama was started at 15.00 and ended at 16.00.

In the presence of

Police Inspector
Police Station Osmanabad (City)

Date: 20.5.02

INVESTIGATION NOTE

I, Kashinath Nivrutti Gore, age: 58 years, occupation: Retired, residing at: Prakashnagar Latur

I hereby state that I reside at the above place and have retired from the post of Special Auditor Class 1 of Cooperative Society (Bank) Latur on 28/2/02.

I was working as Special Auditor Class 1 since 3/10/97. At our head office, Latur, there are currently three Auditors Class 2 under me and I am looking after the audit work of Latur and Osmanabad District Central Cooperative Bank along with them. The accounts of all its branches of the said bank are audited every year from 1/4 to 31.3.

I have conducted the annual audit of Osmanabad District Central Cooperative Bank on 10/2/02. If any direction is found in our audit of the said bank, its detailed report is submitted to the concerned bank and the above officers and action is taken as per their orders. Today, on 20/05/2002, I am writing to you in response to your letter dated 17/05/02 that I had been inspected by NABARD at Osmanabad District Maharashtra Cooperative Bank. The bank had requested me to be present on 8/2/02 to discuss the deficiencies found in that inspection vide its letter dated 30/1/02, and I had attended the Board of Directors meeting of Osmanabad District Maharashtra Cooperative Bank on 8/2/02 at 1 pm. On that day, the meeting was attended by the Chairman of the bank, Pawan Santajirao Rajenibankar, Directors Shivajirao, Shivajirao Gadhave, Suresh Birajdar, Rahul More, Tekale, Convenor Mrs. Sindhubai Kolte, Mrs. Manjubai Padwal and NABARD Officer Shri Ambekar, Saxena Nishikant Movid and District Deputy Registrar P Giri and myself as well as bank employee representatives V. P. Shinde and H. V. Bhusare, Deputy General Manager B. N.

Thorat and General Manager Deshpande were present. On the agenda of the meeting, there was a discussion about the merits/defects of the inspection conducted by NABARD Bank for the period 99.2002 and 2000. 2001 and after the meeting ended, I left the meeting hall and went to Latur. No other subject was discussed in the meeting except the above subject. I have retired on 28/2/02. It is learnt from the current paper that on 9/5/02, Chairman of Osmanabad District Cooperative Bank Bhupal Singh alias Pawan Santajirao Rajenibankar cheated and embezzled the bank by purchasing illegal government debt securities. Therefore, a case has been registered against him in Osmanabad (city).

However, it is understood that Osmanabad District and Central Cooperative Bank Osmanabad Cheanam Bhupalsingh alias Pawan Santajirao Rajenibankar and bank officers Arun Zilla Deshpande Majhi General Manager, BN Thorat Deputy General Manager Vinayak

Dingbar Malvade Chief Account, Harishchandra Kashinath Tambe, Chief Officer (Accounts) Bhikaji Bhaurao More Chief Officer Administration, by colluding with Apsan, have defrauded the bank Osmanabad District Central Cooperative Bank by purchasing government debt securities worth Rs. 299934591/- from private broker Home Trade Vashi Navi Mumbai Director Sanjay Hariram Agarwal, Subodh Bhandari N S Trivedi without the permission of the Reserve Bank and without the permission of the Board of Directors.

My above investigation note is correct and true as stated by me.

In the presence of

Police Inspector

Police Thane Osmanabad

Copy back

M.V.No. MH-25-A-1552

Name and address of the owner of the motor vehicle bearing M.V.No. MH-25-A-1552 are as follows

Shri. Jadhav Ravindra Baburao
Rohini Ashok Colony, Vidya Nagar, Osmanabad registered on 22-11-01

Deputy Superintendent of Civil Registry
Osmanabad

Date 10/5/02

To,
Mr. Deputy Superintendent of Police
Osmanabad

Subject: P.O.S. Osmanabad (C) G.R.No. 106/02 Investigation of crime under Section 409,120,30 IPC.
Report: Police Inspector Police Station Osmanabad (C)

Sir,

It is requested that in the crime in question, Erica car No. MH-25-A-1552 has also been used. However, the information regarding the name of the said car, along with the P.O.C., is requested to be given.

Police Inspector
P.O.S. Osmanabad (C)

Date 17/5/02

To,
Mr. Administrator Sir
Osmanabad District Central
Cooperative Bank Ltd.
Osmanabad

Subject: P.O.S. Osmanabad (C) G.R.No. 106/02 Regarding the investigation of the crime under Section 409,120,30 of the Indian Penal Code.

Sir,

I hereby request that your bank's Chief Accountant Mr. Garad and Junior Officer Mr. S.M. Patil have informed that on 30/1/02, Mr. Garat of the bank had rented an Erica car No. MH-25-A-1552 for going to Mumbai and have returned it from Mumbai with the original receipt of the money paid for the rental of the car for the investigation of the said crime and that Mr. Garad of the bank should be given the same P.O.S. Request to send to Osmanabad(S)

Police Inspector
P.O.S. Osmanabad(C)

Date 28/5/02

Seizure Panchnama

1) Dattatray Mohanrao Bhosale Age 34 Years Business : Driver, Res. Ijke Galli, Osmanabad

2) Bapu Vishnu Tanwade Age 22 Years Business : Farming, Res. Kodegaon

We, the above Panchas B.B. Reddy Police Inspector, Police Station Osmanabad (City), appeared in front of the house of Ravindra Baburao Jadhav Res. Tambti Division Osmanabad on the summons. Here the police informed that, P.S.T. Osmanabad (City) G.R.No. 106/2002 Sections 409, 420, 34 IPC and used Erica Car No. MH 25-A-1552 has been seized. However, you should appear in person and get the Panchnama done etc. We have made a Panchnama from above as follows

When Indica car owner Ravindra Baburao Jadhav, resident of Osmanabad, who was present at the spot, was questioned about the said car, he informed that Indica car no. MH 25-A-1552 belongs to me and I had given my Indica car on rent to Osmanabad District Central Cooperative Bank Ltd. Osmanabad on 30/01/02 to go to Mumbai. The same car was shown and the description of the car is as follows.

1) 300000 A white car of Indica company whose no. is MH 25-A-1552. The said car has IPL No. 2790-0115.3804264 ECI and chassis no. 6941 31L Y2C 47256. The old price is Rs. 300000.00 As per the above description, the car of the accused V. D. Malvade was used in the said crime and the said car has been seized and taken into custody.

Looking at the four corners of the said place - in the east is the house of Jagdale Lawyer. In the west is the house of Dr. Kadhare in the south. In the north is the four corners as per the four corners.

The above Panchnama has been prepared by us in the presence of the Panchni from the beginning to the end and it is correct and true.

This Panchnama was started at 10.00 and ended at 10.45

Signatures of the Panchni

1)
2)
Present

Police Inspector
P.S. Osmanabad (C)

Osmanabad District Central Cooperative Bank Ltd.

Head Office, Osmanabad

Administration/7515/02.03 Date: 19.8.02

Hon. Police Inspector

Police Station

Osmanabad (S)

Subject : Regarding the issue of Xerox copy of original receipt of vehicle MH25-A1552 for hire.

Reference : With reference to your letter dated 17.05.02.

Sir,

As requested by the reference letter, we are enclosing a Xerox copy of the original receipt of vehicle MH25-A1552 for hire.

Please note.

Be informed,

The General Manager

Office Note

Date: 30/01/02

Presented

Hon. Chairman Saheb has given instructions to Shri. Malvade Saheb Accounts Department on 30/1/02 over telephone regarding providing a rented vehicle to go to Mumbai on 30/1/02. Accordingly, Shri. Malvade Saheb has been provided with a rented vehicle MH25/A1552.

However, it is felt that the said vehicle should be approved.

Dated 6/2/02

Complaint submitted :

Subject: Regarding the bill of hired vehicle.

It is hereby notified that on the demand of Hon. Director, Officer, Special Auditor and on the advice of General Manager, the vehicles were hired as per the details given below.

Sr. No.	Name of Officer	Vehicle No.	Rent	Fuel	Date
1	Hon. Chairman Saheb	MH25/ 281	6982.00	-	30.01.02 to 03.02.02
2	Shri. Malvade Saheb	MH25/ A1552	3528.00	-	30.01.02 to 01.02.02
3	Special Auditor	MH24/ 976	4500.00	-	21 to 25.12.02
4	Special. Auditor	MH24/ 1206	4500.00	-	21 to 25.12.02
5	Spe. Auditor	MH24/ 976	847.00	-	14.12.01
6	Spe.	MH24/	946.00	-	18.01.02

	Auditor	337			
7	Spe. Auditor	MH24/ 976	847.00	-	12.01.02
8	Spe. Auditor	MH24/ 976	2355.00	-	5.01.02
9	Hon. Chair Saheb	MH25/ 1269	1000.00	-	31.01.02 to 01.02.02
10	Mrs. Kolte Director	MH25/ 1151	1000.00	-	9, 04.02.02
11	NABARD Officer	MH25/ 1283	6500.00	310	22.01.02 to 03.02.02
12	Hon. Chair Saheb	MH25/ A872	7605.00	-	25 to 28.01.02
13	Senior Inspector Osmanabad	MH25/ 1283	1721.00	-	04.02.02

The vehicles were on rent as above. A decision should be taken regarding the fuel bill of the said vehicle and payment of rent.

Dated 30/01/02

Mr. General Manager
Osmanabad District Central Bank Limited.
Osmanabad

Subject: Regarding vehicle rent.

Sir,

I request that my vehicle No. MH25/A1553 was given to your bank on 11/02/02 at Rs.......... per day at 3.75 per km. The initial km of the said vehicle is 7602 and the final km is 8543. The total km traveled is 941. However, I should get my rent.

Yours faithfully

Jeep owner's name: Ravindra Baburao Jadhav

Details:	
Initial km.	7602
Final km	8543
Total km	941
Per km. Rate Rs.	x 3.75
Less Bank Diesel Payment Rs	
Net Amount Due Rs	

Name of Officer Using	Shri. Malvade Saheb
Name of Jeep Owner	Ravindra Baburao Jadhav
Vehicle No	MH25/A1553
Date	30/01/02 to 01/02/02
Reason for Using Jeep	The said vehicle was used by Shri. Malvade Saheb for meeting and for office work in Mumbai

Reason Bill is recommended for sanction.

Signature of Officer

Gram. : Krishi Bank
Fax No. : 22817
P.E. No. _29

D.225

D-225
341

General manager : 22819
Administration : 23422
C.O. Accountant : 22817

OSMANABAD DISTRICT CENTRAL COOP. BANK LTD.,
HEAD OFFICE OSMANABAD.

12133

TELEPHONIC MESSAGE

Date :

FARMERBANK
MUMBAI
229013

DEBIT RS.300000000/- (RS.THIRTY CRORES ONLY) TO OUR ~~SBS~~ CURRENT ACCOUNT NO.73/4701/1 AND TRANSFER FOR CREDIT TO CURRENT ACCOUNT NO.3A/17031 OF HOME TRADE LTD.,MUMBAI FOR INVEST IN GOVT.SECURITIES.

MESSAGE TO K.Y.ARADE
" BY H.K.TAMBE
TIME AT 11-55 A.M.

Time when amount was transferred

1 KRISHI BANK
OSMANABAD

Not to be Tele:-
The Osmanabad District Central Cooperative Bank Ltd.,
H.O.Osmanabad.
Dt.1.2.2002.

Date on which amount was transferred.

सा/ग/प्रत

Dy. General Manager

Dy. Chief Officer
(Accounts)

D-226
342

D.226

THE OSMANABAD DIST. CENTRAL
CO-OP BANK LTD. H. O. OSMANABAD.

Date 22 FEB 2002

Branch ....

DEBIT Go Investment in Govt Secrities.

To amt of Invested in various Gov. Sec. in 1.2.2002 through Home Trade Ltd Navimumbai H.O. Adj

2523	00000	-

Rupees Twenty five crore twenty three lakh only

Rs. 2523 | 00000 -

CLERK CASHIER ACCOUNTANT / AGENT

D-227

D.227

The Maharashtra State Co-operative Bank Limited, Adjusted as per Telephonic Message

ADVICE

(Incorporating the Vidarbha Co-op. Bank Ltd.)

MUMBAI 1 FEB 2002 200

13/4701/1

MAIL TO DIST CENTRAL CO-OP. BANK LTD.

Osmanabad

The Maharashtra State Co-operative Bank Ltd., present their compliments and beg to inform you that your Osmanabad account has been DEBITED as under :-

To amount transfered To your

HOME TRADE LTD. Mumbai
(for Invest in Govt Securities)

A/c. as per Your/Their Tele Code No. CVA 3A/17037 22-9013 dt. 1/2/02

3000	00	000	-

Rs. 3000 | 00 | 000 -

Rupees Thirty crore only

Clerk J.O. Gr.II Officer Gr.I Dy. C.O. A/cs.

RYP copy

General Manager

225

The Osmanabad Dist Central Co.op. Bank Ltd; Head office Osmanabad

Sub:- Purchase of State Government Securities on date 01.02.2002

No	Name of Sec.	10.52 % Bihar SDL 2010	11.85% SIKKIM 2009	13.05 Nagaland 2007	13.05 M.P SDL 2007	10.52 % MP SDL 2010	Total	Adj.
	Date of purchase	1.2.2002	1.02.2002	1.02.2002	1.02.2002	1.02.2002		
	Amount of Sec. (as per Face Value)	1600,00000	9500000	185,00000	640,00000	300,000	25,2300000.00	Investment in State Govt. Sec.
	Amount of Sec. (as per market value) (Purchase)	18,0800,000	1,13,05000	22385000	7,74,40000	3,39,000	29,2269000.00	
	Rate of Int.	10.52 %	11.85 %	13.05 %	13.05 %	10.52 %		
	Diff. between face value & Purchase value	2,08,00000	18,05,000	3885000	1,34,40000	39,000	3,99,69000.00	P&L Amortise premium on sec
	Int paid from sec to Broker	4488533.33	447172.92	6,10,268.75	2111200.00	8416.00	76,65591.00	Int Receivable on securities Or Int. paid on Govt sec.
	Maturity date	25 Oct 2010	08 Sep 2009	30 APR 2008	30 Oct 2007	25.4.2008		
	Int Paid to Broker	25.10.2001	8.9.2001	30.10.2001	30.10.2001	25.10.2001		
	from date. (days)	96 days	143 days	91 days	91 days	96 days	2,9,99,34591.00	Total
	Coupon dates	25 Oct. 25 4.	8 march. 8 sept.	30 Oct. 30 APL.	30 Oct. 20 APL.	25 Oct. 25 APL.	65409.73	M.S.C.ch No 695178 Received from Broker.
							3000,00000.73	Home Trade Ltd.

(4/2/97)

Dy.

2

22828

343

344
D-229

29
D-229

THE OSMANABAD DIST. CENTRAL
CO-OP BANK LTD. H. O. OSMANABAD.

22 FEB 2002

Date ....

Space for Stamp

Branch ....

CREDIT M. S. C. Bank Ltd. Mumbai	3000	00000
By amount Invested in Govt Securities		
Through Home Trade Ltd Navi Mumbai		
on 1-2-2002		
Rupees Thirty Crores only.	Rs. 3000	00000

TRUE COPY

Dy General Manager

CLERK CASHIER ACCOUNTANT / AGENT

D 230

D-230

CURRENT ACCOUNT
COUNTER TRANSFER - Advice Copy

A/c. Code No. ________

The Maharashtra State Co-operative Bank Ltd.
(Incorporating the Vidarbha Co-op. Bank Ltd.)
Head Office / Bombay 5 FEB 2002

ADVICE COPY

Paid into the credit of ________
The Osmanabad D. C. C. Bank Ltd.
H. Q. Osmanabad A/c No. 73/4701 the sum of
Rupees (In words) Nine ... four ... three ...
only

Rs. 65709.73

in Current Deposit Account as per particulars overleaf / list attached

By ________
Accountant ________

Recd by ________

Please note that your bill Sr. No. ________ is / are returned and enclosed herewith, remaining bills are credited to your A/c. as per list overleaf.

Accountant
M. S. C. Bank Ltd., Bombay H. O.

227
829

345

D-231

D-231

THE OSMANABAD DIST. CENTRAL
CO-OP BANK LTD. H. O. OSMANABAD.

Date 22 FEB 2002

Branch ....

DEBIT Int Receivable on (Govt Securities)	7665	591	00
To amt of Int Receivable on various			
Govt Securities. as Per list enc.			
Govt Sec. Purchased on 1.2.2002			
Rupees Seventy Six lakh Sixty five thousand five hundred ninety one only	Rs. 7665	591	00

CLERK CASHIER ACCOUNTANT / AGENT

General Manager

346

D-232

D232

01/02 ~~19~~ 2002

A/c Payee
PAY "Osmanabad District Central Co-Op Bank Ltd. .... या धारक को OR BEARER

रुपये RUPEES Sixty five Thousand Four hundred nine and paise seventy three only — अदा करें रु.Rs. 65,409 = 73

खाता सं. A/c No	3A 17031	ब.प. LF		छो.ह. Intl	

दि महाराष्ट्र स्टेट को-ऑपरेटिव बैंक लि.
(दि विदर्भ को-ऑप. बैंक लि. समाविष्ट)
फोर्ट, बम्बई - 400 023
THE MAHARASHTRA STATE CO-OP. BANK LTD.
(Incorporating the Vidarbha Co-op. Bank Ltd.)
Fort BOMBAY-400 023.

CA/Q

For HOME TRADE LIMITED

Authorised Signatory/Director

⑈695178⑈ 400082002⑆ 11

A/c Payee
PAY

2002

रुपये

खाता

229

347

D-233

D-233

February 1, 2002

To,
OSMANABAD DISTRICT CENTRAL CO-OP BANK LTD
OSMANABAD
MAHARASHTRA

Dear Sir,

Received with thanks the sum of Rs.30,00,00,000/- (Rupees Thirty Crore only) by way of fund transfer in our Account No. 3A/17031 in Maharashtra State Co-Operative Bank Ltd, Fort Branch, Mumbai against your purchase of State Government Securities for the value date 1 st February, 2002.

Thanking You.

Yours Faithfully.
For **HOME TRADE LIMITED**

Authorised Signatory

Dy General Manager

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

348

D-234

D 234

THE OSMANABAD DIST. CENTRAL
CO-OP BANK LTD. H. O. OSMANABAD.

Branch ....

Date 22 FEB 2002

DEBIT M. S. C. Bank Ltd Mumbai

To amt of Received from Home Trade Ltd, by Ch No 695178 Dt 1.2.2002 Excess amt Refund by Home trade Ltd on 1.2.2002

65	409	73

Rupees Sixty five thousand four hundred nine Rs Seventy three

Rs. 65 409 73

CLERK CASHIER ACCOUNTANT / AGENT

Excess amt Refunded

D-235

D 235

THE OSMANABAD DIST. CENTRAL
CO-OP BANK LTD. H. O. OSMANABAD.

Branch ....

Date 22 FEB 2002

DEBIT Sundry debtor A/c (Govt Securities)

To amt Difference amount of Govt Securities in face value & market value. Gov. sec. purchsed on 1.2.2002 through Home trade Ltd Mumbai

39	969	000

Rupees Three crores ninty nine lakh Sixty nine thousand only.

Rs. 39 969 000

CLERK CASHIER ACCOUNTANT / AGENT

Dy. General Manager

231
833

Panchnama of seizure

Date: 03.06.02

1) Ajit Ghanshyam Mishra Age 30 Years Occupation : Job, Res. Near Nergaon Railway Station, Mumbai

2) Ashwani Kumar Vaishnath Shukla Age 26 Years Occupation : Job, Res. Sanpada Vishnu Patil Chawl, Sector No. 5 Navi Mumbai, Vashi

We, the above Panchs B.B. Reddy Police Inspector, Police Station Osmanabad (City), Camp Vashi Navi Mumbai were called to Tower No. 3, Floor 5, Railway Station Vashi Navi Mumbai and we appeared there. The police informed us that P.O.S.T. Osmanabad (City) Gu.R. No. 106/2002 under Sections 409, 420, 34 IPC, that we are inspecting the office of Mr. Home Traders and seizing the documents and computer records. We along with the Panch and the police DySP Shri Sadve CID Crime Gondia DyAP (P) Shri Korate CID Crime Nagpur, P.O. Shri. Deshmukh Amravati, P.O. Shri. Deshpande Wardha stopped in front of the office of the said

Traders facing west. The light of the said office was turned on by the M.S.E.B. employees (1) Rajaram Sandur Jadhav (2) Gulab Namdev Shaneshwar both M.S.E.B. Vashi Navi Mumbai. The light was turned on by the said M.S.E.B. Traders office at the main gate. P.O. Station Ganesh Road, Nagpur G.R.No. 106/2002 Section 409, 420, 34 IPC. Hon. Police Sub-Inspector A.B. Mane, who is a state crime, Mumbai and Panchnam (1) Sales Randhe Dosmast, Res. Vashi (2) Vinod Balkrishna Gevaj's signature paper seal dated: 28.05.01 at 10.30 a.m. was broken by DySP Shri. B.B. Forate in front of the Panchasanka. At that time, P.O.C./172 Sanjay Kamble (2) P.O.C./1001 Inspector K. Deshmukh on guard duty of P.O.S. Vashi Navi Mumbai was present. After entering through the main gate of the M. Home Traders office, a reception hall with a phone and a computer are seen on the counter inside.

There are two doors on the back of the hall on both sides and the seal placed on the left side of the door like the main gate was broken and entered. Inside is the M. Home Traders office and different phones and computers are seen on each counter. The information regarding the house was taken from the computer on the left side of the hall behind the counter in the cabin by the accountant of Home Traders Mukesh Rameshchandra Somarji. We also inspected the said office and found the following documents and information in the computer as follows:

1) 00.00 Osmanabad District Central Cooperative Bank Mr. Home Traders Vashi Navi Mumbai received a receipt in English for the purchase of loan bonds in which Bihar, Sikkim, Nagarland, Madhya Pradesh received a total of 59999991.00 for post office. Home Traders came to two hundred markets. And the account BCCIB00234, LLC / R000054 and Bank Payment Service 3 documents obtained from the computer as well as the cheque ‘698 178‘ 900082002 of Bank Payment Reference 000069517, along with

the above-mentioned documents were seized by us during the investigation.

The said square is located in the east, the railway station is in the west, the railway station is in the south, Tower No. 7 is in the north, and Tower No. 2 is in the north.

We have made the side panchnama from the first to the last by the presence of the panchnama, which is correct and true.

This panchnama was started at 16.00 and ended at 19.30

Signatures of the panch
1)
2)

Present

Police Inspector,
P.S. Osmanabad
Camp Vashi, New Mumbai

Investigation Note

Date: 06.06.02

I Shivaji Apparao Gasate Age 51 Years Occupation: Agriculture, Res. Bhug, T. Bhug Dist. Osmanabad

On being questioned, I state that I am a resident of the above place and am engaged in agriculture. In the year 1999, the election for the post of Director of Osmanabad District Central Cooperative Bank (M) Osmanabad was held. In the election for the post of Director, I was elected from the other number constituency. Since then, I have fielded a total of 13 candidates for the post of Director of the said bank. Bhupal Singh alias Pawan Santajirao Raje Nimbalkar of the bank was working as the Chairman of the bank and Shivajirao Patil was working as the Vice Chairman.

The Board of Directors of Osmanabad District Central Cooperative Bank (M) Osmanabad used to meet every month. Whenever there is a meeting, the General Manager of the bank attends the meeting. In this regard, the agenda was prepared and the subjects to be discussed in the meeting were mentioned on it and the agenda was given to each director, bank officer, NABARD officer, DDR and tax representative. I have received the agenda of each meeting of the Board of Directors organized by the bank.

Date: 08.02.2002 The agenda of the meeting of the Board of Directors held on 08.02.2002 was signed by Deputy Manager B.N. Thorat. There was only one subject on it, which was the discussion of the merits and demerits of the inspection conducted by NABARD. Date: 08.02.2002 At 1 pm, the Board of Directors met in the bank hall and signed the attendance register. At that time, Pawanraje Nibalkar Chairman, Director, Shivajirao Taluka Sewat Sureshrao Rahun Mote Uttamrao Tekale, Mrs. Sindhutai Kolte, Mrs. Gangubai Padwal and DDR Shri. Y. P. Giri, employee representatives Shinde, Bhubare as well as NABARD officers Ambekar, Santsena Gupande and the special meeting was attended by Pari. Varg Ekgore and the bank's general manager Deshpande, deputy general manager and other department heads.

In this meeting, the merits and demerits of the inspection on the subject paper were discussed. After the discussion, Chairman Pawanraje Nimbalkar felicitated the NABARD officers. The general manager wrote the proceedings of the discussion in the meeting. Later, when the NABARD officers came out, I, Rahul More and Uttamrao Helambe followed him. We left. No other issue was discussed in this meeting except the NABARD inspection issue.

On 06.02.2002, the Board of Directors of Nagpur Bank approved the issue of 3000/- lakhs fixed deposit or May. Home Traders Vashi Navi Mumbai has written my name as Uttamrao Tekale as the approver on the said resolution as a blunder.

Date: 11.03.2002 I attended the meeting as the board of directors received the agenda of the meeting. There were a total of 20 topics on the agenda of the said meeting. After the meeting started, the Deputy General Manager read the minutes of the board of directors meeting held on 09.01.2002 - 09.02.2002 and confirmed them. Since the minutes of the previous meeting were read and confirmed, also on 08.02.2002, a single NABARD topic was discussed. However, the concerned officers and the chairman of the bank did not bring any other topic in the said meeting and our mutual resolutions were passed. On 2 May, my name has been written as a suggestor on that resolution and the false name of Uttamrao Tekale has been written as an approver.

The chairman of the bank, Pawanraje Nibalkar, embezzled Rs. 30 crore from Osmanabad District Central Cooperative Bank, and I came to know about it after his representative was presented in Osmanabad.

The chairman of the bank, Pawanraje Nibalkar, and the officers of the bank, Chief

Accounts Officer V. D. Malvade, More, H.K. Tambe and General Manager Deshpande, Deputy General Manager B. N. Thorat, in collusion, transferred Rs. 29, 33, 34, 591.00 out of the Rs. 30 crore deposited in the current account of Nagpur District Central Cooperative Bank (M) Nagpur from Osmanabad District Central Cooperative Bank (M) Osmanabad to Maharashtra State Cooperative Bank Mumbai. Home Traders Vashi Mumbai, a private broker, has defrauded the bank. The said government loan purchase transaction was not done as per the bank's regulations.

Therefore, I say.

In the presence of

Police Inspector

P. Thane. Osmanabad (C)

Investigation Note

Date: 06.06.02

I, Rahul Maharudra More, age 26 years, profession: Agriculture, resident of Girvali, Taluka Bhug, District Osmanabad, hereby state that I am a resident of the above place and am engaged in agriculture. In the year 1999, I was elected from Bhum Taluka, a different executive constituency. Since then, I have been working as a Director of Smanabad District Central Cooperative Bank and Shivajirao Patil has been working as the Vice Chairman.

The Board of Directors of the bank holds a meeting every month. All the directors, bank officers and government representatives are present in that meeting. Accordingly, I received the agenda of the meeting of the Board of Directors dated 8.2.02 signed by the General Manager Shri. Deshpande and accordingly, I attended the said meeting. At that time, other directors, bank representatives, bank officers and chairman as well as NABARD officers and district deputy registrars were present. The meeting started at 1 pm in the bank hall. Only NABARD issues were discussed in the meeting. After the discussion was over, I and Director Shivajirao Gadhave, Uttamrao Tekale along with NABARD officials came out of the hall. No other issue was discussed in the said meeting except NABARD issues.

On 11.01.02, the agenda of the meeting of the Board of Directors was received, signed by Deputy General Manager Thorat, which had a total of 20 issues. I was present at the meeting at 1 pm and other directors, chairman, district registrar, NABARD officials were present. The meeting was started by Deputy General Manager Thorat. In it, it is mentioned that he kept the minutes of the meeting held on 5.2.02, 8.2.02. The proceedings were not read out in the hall again. It is stated that the proceedings were read out without being read out. That is false. On 11.03.02, the issue of the bank's agenda was discussed. In it, the issue of Nagpur District

Central Cooperative Bank or Home Traders Navi Mumbai was not discussed.

A case was registered against the chairman of the bank, Pawanraje Nimbalkar, for defrauding the bank by giving Rs. 30 crores to Mr. Home Traders Vashi Mumbai. At that time, I went to the bank and saw the register of the meeting held on 09.01.02 and 11.03.02. It was found that the resolution No. 1 dated 11.03.02 was falsely recorded as having transferred Rs. 30 crores to Mr. Home Traders Mumbai and my name was written as the proposer Subhash More and the approver. Resolution No. 1 was not in front of me. The above mentioned matter has been recorded in the proceedings.

However, I came to know about the embezzlement of Rs 30 crores by the Chairman of the Bank, Pawanraje Nibalkar, in Osmanabad District Central Cooperative Bank, after a case was registered against him in Osmanabad city. The Chairman of the Bank, Pawanraje Nibalkar and the officers of the Bank, Majhi General

Manager Deshpande, Deputy General Manager Thorat, Chief Accountant Rahul Maharudra More, investigation note, page no. 2 dated 06.06.02, V.B. Malvade, Chief Officer Tambe, More, conspired and defrauded the bank by investing Rs 299934591 out of the Rs 30 crores deposited in the current account of the Central Cooperative Bank, Osmanabad, Maharashtra, from Nagpur District Central Cooperative Bank (M) Nagpur through a private agency, Mr. Home Traders, Vashi, Navi Mumbai. They have committed the said act in violation of the rules.

My above investigation note is correct and true as per my statement after reading it.

In the presence of

Police Inspector
P. Thane. Osmanabad (C.)

Investigation Note

Date: 09.06.02

I Subhash Singh Chandan Singh Sirdhawal Age 41 years Occupation: Agriculture, Res. Rui, Tal. Parda Dist. Osmanabad

I hereby state that I am a resident of the above place and am the present Director of Osmanabad District Central Cooperative Bank (M) Osmanabad. I have won the election for the post of Director of the said bank from the Scheduled Castes-Tribes and Other Backward Classes constituency of Osmanabad district in the year 1999 on behalf of the Congress (I) party. There are a total of 13 directors in the said bank, 10 of whom are from the Nationalist Party and 3 are from the Congress (I) party.

The agenda of the meeting of the board of directors is received by all the directors through the bank's clerk one day before the day on which the meeting is to be organized. Along with the agenda, the proceedings of the previous meeting are also received. After attending the meeting, after the meeting is over, those who are present in the meeting. The attendance register of the Director as well as the NABARD District Deputy Registrar and the Audit Officer present is signed. Before the discussion of the items on the agenda at the venue of the meeting, the proceedings of the previous meeting are read out and the items on the agenda are read out in the meeting and after the items on the agenda are finished in the said meeting, the Chairman of the Bank may discuss the items related to the bank as urgent matters. If a resolution on the said item is not acceptable to the Director, the Director can object to it at the same time and the same proceedings are recorded.

I had received the agenda of the meeting of the Board of Directors dated 05.01.02. But since the process of elections to the District Parishad and Panchayat Samiti was going on during the said period and I myself am a candidate for the District Parishad, I did not attend the meeting of the Board of Directors on the said day due to taking leave on 5.01.02.

Also on I had received the agenda of the meeting of the Board of Directors dated 08.02.02 and 11.03.02. However, on 08.02.02 due to District Council and Panchayat Samiti elections and on 11.03.02 due to domestic reasons, I was not present in the meeting of the Board of Directors as I was on leave. Therefore, I had received the agenda and minutes of 08.02.02. Also, I have not read the agenda of 11.03.02.

On 08.05.02 at Police Station Osmanabad (C), Chairman of Osmanabad District Central Cooperative Bank Pawanraje Nimbalkar received Rs. 30 crores in fixed deposit from Nagpur District Central Cooperative Bank. I have learnt from the newspaper on 09.05.02 that a case of cheating the bank regarding the purchase of government loan securities worth Rs. 29,99,34,591.00 has been registered against him for investing government loan securities in cash purchase through Home Traders Navi Mumbai Vashi.

The Chairman of the bank, Pawanraje Nibankar, did not carry out the purchase of government loan securities through Mr. Home Traders Navi Mumbai in accordance with the bank rules. Due to this illegal transaction, the deposits kept by farmers and depositors in the bank have been affected.

The above comment has been written as per my instructions and I have read it and it is correct and true.

In the presence of
Police Inspector,
Thane. Osmanabad (C)

Investigation Note

Date: 09.06.02

I Subhash Pandurang More Age 48 years Occupation: Agriculture and Lawyer, Res. Shelgaon, Tal. Panda

I hereby state that I am a resident of the above place and am engaged in agriculture and law.

I was elected as a director from Shivshakti Various Workers Society Panda constituency in the Osmanabad District Central Cooperative Bank elections in the year 1999. Since then I have been working as a director of the bank. There are a total of 12 directors and one chairman in the said bank, out of which the chairman of the bank Pawanraje Nimbalkar and vice chairman Shivajirao Patil were looking after the work. The bank's board of directors, farmers' loan allocation policy, is responsible for taking decisions on the issues raised and discussed in the meeting. If the decision is found to be inappropriate, it is a duty to oppose it. The meetings of the board of directors of the bank are held according to the business and with the consent of the chairman.

Date On 11.03.02, I received the agenda of the meeting of the Board of Directors of the bank signed by Deputy General Manager Mr. Thorat. There were topics for discussion as per the agenda. I attended the meeting at 1 pm. Chairman Pawanraje Nimbalkar, Vice Chairman Shivajirao Patil, Directors Shivajirao Chalukya, Shivajirao Gadhave, Suresh Birajdar, Rahul More, Uttamrao Tekale, Mrs. Mangal Padavah, Mrs. Sindhutai Kolte, employee representatives Shinde and Bhusari, District Deputy Registrar, Y.P. Giri and bank officers B.N. Thorat, Deputy General Manager Charge General Manager, Shivaji Bhaurao More, Chief Administrative Officer, were present. The meeting was started by Deputy General Manager Thorat by stating that the report on the NABARD subject dated 08/02/02 has not been received. Stating that, on 11/03/02, the agenda item No. The discussion started from 2. After the discussion, after the meeting ended, I and other directors left as per our convenience.

Bank Chairman Pawanraje Nimbalkar gave Rs. 30 crores of the bank to Mr. Home Traders Navi Mumbai Vashi for buying government loan in cash, and after reading the current paper, I came to know that a case has been registered against him at Osmanabad (Sh) Post Office.

Now you have shown me the seized proceeding register dated 05.01.02, 08.02.02 and 11.03.02 and I have read it. Then on it dated 11.03.02, my name as a suggestor for topic no. 1 did not come for discussion in my presence, so my name as a suggestor is false. I did not suggest the said topic no. 1.

However, Osmanabad District Central Cooperative Bank (M) Osmanabad Chairman Bhupal Singh alias Pawan Sambhajirao Rajenimbalkar and former General Manager of the bank Arun Jiwanrao Deshpande, Deputy General Manager, B. N. Thorat, Chief Accountant V. D. Malvade, Chief Officer Administration S.B.

More, in collusion, without taking the permission of the Reserve Bank and also without taking the resolution of the Board of Directors, defrauded the bank of Rs. 29,99,34,591.00 regarding the illegal purchase of government loan in cash and the subject of government loan in cash was not discussed in the meeting of the Board of Directors dated 08.02.02 and 11.02.02, as recorded in the proceeding register. The said false register has been written and signed by Chairman Pawan Rajenimbawalkar and Deputy Manager B. N. Thorat.

The above note has been written as per my instructions and I have read it and it is correct and true.

In the presence of

Police Inspector
P. Thane. Osmanabad (C.)

Investigation Note

Date: 09.06.02

I Shivajirao Ganpatrao Patil, Age 40 Years, occupation: agriculture, resident of Kadaknathwadi, Tal. Kalamb, Dist. Osmanabad

I hereby state that I am a resident of the above place and am engaged in agriculture. I was elected from Kallab Various Workers Society constituency in the Osmanabad District Central Cooperative Bank elections in the year 1999. Out of a total of 13 directors in the said bank, Pawanraje Nimbalkar was the chairman and I myself was the vice chairman.

On 11.03.02, I received the agenda of the meeting of the board of directors of the bank signed by Deputy General Manager Shri. Thorat. There were 20 topics for discussion on it. I attended the said meeting at 1 pm. Chairman Pawanraje Nimbalkar, myself, Directors Shivajirao Chalukya, Shivajirao Gadhave, Suresh Birajdar, Rahul More, Uttamrao Tekale, Mrs. Mangaltai Padwal, Mrs. Sindhutai Kolte, employee representatives Shinde and Bhusari, District Deputy Registrar, Y.P. Giri and bank officials were present. The meeting was started by Deputy Manager Thorat and he said that the inspection report on the NABARD issue dated 08/02/02 has not been received. Saying this, the discussion started from item no. 2 on the agenda on 11/03/02. After the discussion, the meeting was declared over and we left as we pleased.

The chairman of the bank, Pawanraje Nimbalkar, gave Rs. 30 crore of the bank to Mr. Home Traders, Navi Mumbai, Vashi for purchasing government loan cash, so he was charged with Osmanabad (Sh) P.S. After reading the current paper, I came to know that a case has been registered against Osmanabad District Central Cooperative Bank (M) Osmanabad Chairman Bhupal Singh alias Pawan Sambhajirao Rajenimbalkar and former General Manager of the bank Arun Jivanrao Deshpande, Deputy General Manager, B. N. Thorat, Chief Accountant V. D. Malvade, Accounting

Harishchandra Tambe and Chief Officer Administration S.B. More conspired with each other and through private brokers Sanjay Hariram Agarwal, Subodh Bhandari, N.H. Trivedi of Home Traders Navi Mumbai Vashi without taking the permission of the Reserve Bank and without taking the resolution of the Board of Directors. Also, they have cheated the bank by taking Rs 30 crore from Nagpur Bank Chairman Sunil Kedar and buying government loans worth Rs 29,99,34,591.00 out of that money.

The above comment is correct and true as per my instructions.

In the presence of

Police Inspector

P. Thane. Osmanabad (C)

Investigation Note

Date: 09.06.02

I Uttamrao Vithalrao Tekale, Age 39 Years, occupation: Agriculture, resident of Pimpalgaon (Dola), Tal. Kalamb, Dist. Osmanabad

I hereby state that I am a resident of the above place and am engaged in agriculture. I was elected as a director from the Economically Weaker Section constituency in the year 1999. There were a total of 12 directors and one chairman in Osmanabad District Bank. Shivajirao Patil was the vice chairman and Pawan Rajenimbalkar was the chairman.

The board of directors of Osmanabad District Central Cooperative Bank holds a meeting every month. All the directors, bank officers and government representatives are present in that meeting. Similarly, the board of directors held a meeting on 08/02/02, signed by the General Manager of Ajantha, Mr. Deshpande, on which the only subject was the discussion on the inspection marks/defects taken by NABARD.

Accordingly, I attended the meeting. At that time, other directors of the bank, representatives, bank officers and chairman, NABARD officers were present. The meeting started at 1 pm. Only NABARD issues were discussed in the meeting. After the discussion, the General Manager declared the meeting over, and I, along with directors Shivajirao Gadhave, Rahul More, came out of the hall and left for the village. There was no discussion in the meeting regarding taking a fixed deposit of Rs. 30 crore in Nagpur Bank or purchasing government loan cash from Mr. Home Traders, Navi Mumbai.

I attended the meeting as I received the agenda of the meeting of the Board of Directors on 11/03/02. There were a total of 20 topics on the agenda of the meeting. After the meeting started, General Manager Thorat read out the minutes of the Board of Directors meetings held on 05.01.02 and 08.02.02 and read out that the minutes of the previous meeting were read out and confirmed. In it, on 08.02.02, a single NABARD issue was discussed.

However, the Chairman General Manager Deshpande of the bank, Chief Officer Shivaji Bhaurao More and Chairman Bhupal Singh alias Pawan Rajenimbalkar, while there was no other issue in the meeting, have written false proceedings by including our resolution No. 2, Government loan bonds from Mr. Home Traders.

The Chairman of the bank, Pawan Rajenimbalkar and the officers of the bank, former General Manager Arun Deshpande, Deputy General Manager Thorat, Chief Accountant V D. Malvade, Chief Officer Harishchandra Tambe and Chief Officer S.B. More purchased government loan bonds from Mr. Home Traders, Navi Mumbai, Vashi, Director Sanjay Agarwal and others for Rs. 29,99,34,591.00. He has defrauded the bank of Rs. 29,99,34,591.00 by carrying out the said transaction without taking the permission of the Reserve Bank and without taking the permission of the Board of Directors. The officers of the said bank, Chairman and Director of Private Broker Mr. Home Traders Navi Mumbai Vashi are responsible for this transaction.

The above comment has been written as per my instructions and I have read it and it is correct and true.

In the presence of
Police Inspector
Po. Thane. Osmanabad (C)

Investigation Note

Dated 01.07.02

I Laxman Maruti Pawar, Age 53 Years, profession- job, resident Sant Goroba Housing Society Nanded Road, Latur

I hereby state that while I was working as District Special Accounts Examiner Class-1 Cooperative Society Latur, I was given additional charge of the post of Special Accounts Examiner Class-1 Cooperative Society Bank Latur on 1/3/2002. While working in this post, the Divisional Joint Registrar Cooperative Society Latur informed him through his office administration District Central Cooperative Bank/Financial Misconduct/813/2002 dated 26/1/2002 that there was a fraud in the purchase and sale of government securities in Osmanabad District Central Cooperative Bank (M), Osmanabad and directed him to conduct an audit on this issue and submit a special report. Accordingly, I inspected the Osmanabad District Central Cooperative Bank (M) Osmanabad on

29/4/02 and submitted a detailed report to the Divisional Co-Registrar Cooperative Society, Latur, by fax at 7 pm on the same day.

In this inspection, it was pointed out that Osmanabad Bank accepted a fixed deposit of Rs. 30 crore from Nagpur District Central Cooperative Bank for six months at 10 percent per annum on 31/1/2002. The said transaction was done over the phone. If any cooperative bank wants to accept deposits from other banks, it is necessary to take permission from the concerned officer as per Section 70 (3) of the Maharashtra Cooperative Societies Act, 1960. Osmanabad Cooperative Bank has violated this rule and accepted deposits of Rs. 30 crore from Nagpur Bank. This matter is wrong.

Osmanabad District Central Cooperative Bank Chairman Bhupal Singh alias Pawan Santajirao Rajenimbalkar called and transferred the said amount to the account number 3A/17031 of Mr. Home Trade Vashi Navi

Mumbai on 1/2/2002 for the purchase of government debt securities. The bank should have purchased the securities through the SGL as per the Reserve Bank of India circular A R Ni.CD/BC/17/A.4/1992.93 dated 4/9/02 regarding investment of securities. The bank has not done so and has engaged the services of a broker for inter-bank transactions. Which is illegal. Therefore, Osmanabad Bank has violated the above mentioned Reserve Bank of India circular and selected Mr. Home Trade Vashi Navi Mumbai for the loan and has committed an illegal transaction.

Osmanabad Bank transferred Rs. 30 crore to Mr. Home Trade Vashi Navi Mumbai for purchase of securities. Thereafter, Mr. Home Trade Vashi Navi Mumbai has informed the bank that he has purchased securities as per the details mentioned below. He has agreed to obtain the relevant receipts from the Reserve Bank of India and make them available by 30/4/02 as per the contract note. However, the said receipts have not been given to Osmanabad Bank by Mr. Home Trade Vashi Navi Mumbai yet.

Sr.No.	Securities Details	Face Value	Price Market
1)	10.52 % Bihar S.D.F.	2110 160000000	195289533.33
2)	11.85 % Sikkim 2090	9500000	11752172.92
3)	13.5 % Nagaland 2007	18500000	22995268.75
4)	13.5% M.P.S.D.F. 2007	64000000	79551200.00
5)	10.52% M.P.S.D.F.	300000	347616.00
		252300000.00	299934591.00

As indicated in the above table, Mr. Home Trade Vashi Navi Mumbai has invested more than the face value. The interest rates on it are low. Osmanabad Bank has accepted loans at low interest rates. The income of the bank has not been considered.

Osmanabad Bank Chairman Bhupal Singh alias Pawan Santajirao Rajenimbalkar and former General Manager of the bank Arun Deshpande, Deputy General Manager B.N. Thorat, Chief Accountant V. D. Malvade, Chief Officer Administration S.B. More, Chief Officer Accounts H.K. Tambe, in consultation with each other and without any policy agreed upon for purchasing government bonds, have given Rs. 299934591.00 to Mr. Home Trade Vashi Navi Mumbai for purchasing loan bonds, which is illegal.

Also, the above-mentioned people have defrauded Osmanabad Bank by taking Rs. 30

crore from Nagpur District Central Cooperative Bank Chairman Sunil Kedar without any need.

My above investigation note is correct and true.

Present

Police Inspector
P.S. Osmanabad(C)

Police Station Daily No. 189/2002
Police Station Osmanabad (City) Sub-Division:
Osmanabad Dist. Osmanabad

Date 08/07/02

Sr.No.	Time	Record	Disclosure
34	12.30	G.R.No. 156/02 Record	At this time, I, Police Inspector Reddy, record that, MRA Police Station Mumbai G.R.No. 158/2002 No. 420, 120(B) IPC has been transferred to us at Police Station Osmanabad (City) vide its notification No. 4170/RBK/2002 dated 29/6/2002. As per the order of the High Court of Bombay, the investigation of the said crime is being conducted

			at Police Station Osmanabad (City) G.R.No. 106/02 has been registered under Sections 406, 409, 420, 34 IPC, so it has been ordered that the said investigation should be conducted along with it. In this regard, a record has been made on Station 181 /2002 at No. 31. The said crime was registered on 5/5/02. Earlier, an application was filed on 29/4/2002. The date and time of the incident, the place of occurrence, the amount stolen and the accused in the said case are almost the same and the complainant

			Pawan No. Rajenimbalkar is an accused in the crime of Gur No. 106/2002. In order to protect himself from this crime and not to make any allegations against him, he has filed an application at MRA Po. Da Mumbai and Economic Offences Branch Mumbai. The crime was registered. Actually, Gur No. 106/2002, it has been found that Pawan Rajenimbalkar is the main accused. In this regard, we had a direct discussion with the Hon'ble Superintendent of Police CID/Crime

			Nagpur on 9/7/02 at Nagpur. Accordingly, the said record has been taken today as he has been instructed to combine the investigation of both the crimes. In this case, a detailed investigation note of the complainant Pawan Rajenimbalkar is to be taken. A notice is sent to him in this regard.

Notice under Section 160 CrPC

Dated 08/07/02

O. NO. : 1347/02

To,

Shri. Bhupalsingh alias Pawan Santajirao Rajenimbalkar

Res. Govardhanwadi, T.D. Osmanabad

Subject: **Regarding Attendance.**

You are hereby informed that on 5/5/02, you have filed a complaint at MRA Police Station Mumbai regarding cheating by Sunil Kedar and Home Trade Director, and a case has been registered under Section 420, 120(B) IPC and the said case has been received by the investigation team here under the order of the High Court, Bombay. Since you are the complainant in the said case, it is very important to take your statement in the investigation team from the point of view of the crimes. However, you should immediately report to the Police Station Osmanabad (City) upon receipt of this notice.

Police Inspector

P.O.S. Osmanabad (City)

1

D-336

D-336

372

.op

O.W.No.4170/ /RBK/2002
Office of the
Sr. Inspector of Police,
EOW CB CID Unit-1,Mumbai.
29/06/2002

To,
The Sr. Inspector of Police,
Osmanabad City Police Station,
Osmanabad, M.S.

Sub: To take charge of the original case papers of transferred case MRA Marg Police Station C.R.No.158/2002 U/s.420,120(B)IPC

Ref: Hon.High Court Order dated 17/06/2002

With reference to the aforesaid subject,this is to inform you that this branch is investigating the aforesaid case.

The epitome of the case are that initially the aforesaid applicant submitted an application addressed to Dy. Commissioner of Police, EOW CB CID Mumbai dated 29/04/2002 for alleged offence of cheating, criminal conspiracy and embezzlement of fund to the tune of Rs. 30 Crores committed by the Directors of Home Trade Ltd., Vashi in connivance with Chairman of Nagpur District Central Co-Op. Bank Ltd., (NDCC Bank) Nagpur and others.

In this case after receipt of this application preliminary enquiries were conducted when it was estblished that Chairman of Nagpur District Central Co-Op. Bank Ltd., Sunil Kedar had committed an offence i.e. innvest the bank's fund for purchase of Government Securities through M/s. Home Trade Ltd. and Home Trade Ltd., issued Bogus Contract Notes to the bank and diverted the funds in other projects and engulfed the large amount of NDCC Bank and other banks in Maharashtra in connivance with Home Trade Ltd., who are the authorised brokers enlisted with Bombay Stock Exchange.

In the meantime accused Sunil Kedar has been apprehended at the instance of Ganeshpeth Police Station, Nagpur in their C.R.No.97/02 and 102/02 respectively and presently he is in Judicial custody.

In this case accused Sunil Kedar, who is the Chairman of NDCC Bank and happened to be one of the Directors of Maharashtra State Co-Operative Bank Ltd.,(MSC Bank) an Apex Bank . The applicant is Chairman of ODCC Bank and is also happened to be one of the Directors of MSC Bank. Accused Sunil Kedar approached the applicant and informed him that his bank is having surplus fund and further gave a lucarative

आवक 18/2002
दिनांक 31
वेळ 1700 वा.

30/6/2002

246

874

373 373

proposal to give the surplus fund to them and lured the complainant, Pawanraje Nimbalkar that he should invest the said fund in Government Securities through authorised Share Broker- Home Trade Ltd.,Vashi, Navi Mumbai.

Accused Sunil Kedar in connivance with Pawanraje Nimbalkar, the applicant, that he is having very close business relations with Home Trade Ltd., by which his bank was monetarily benefited by way of investment through them.Thereafter the Complainant finalised the deal on telephone and accepted the Cheque of Rs. 30 Crores from Accused Sunil Kedar of NDCC Bank and as directed, issued the cheque to Home Trade Ltd. for purchasing Government Securities. Home Trade Ltd., only issued the bogus receipts and Contract Note to the complainant bank.

Thereafter during the course of inspection at ODCC Bank by NABARD, they found that ODCC Bank does not possess the Original Government Securities physically as such they raised the queries and directed ODCC Bank to take the physical possession of the Government Securities forthwith.

As a result of which applicant started making correspondence with Home Trade Ltd., requesting them to handover the original securities to them. Initially Home Trade Ltd., started giving false plea and assurances and subsequently they disclosed that it is not feasible for them and saying so they issued a cheque No.695185 in the name of ODCC Bank dated 20/04/2002 for Rs. 30,89,07,975/- of Maharashtra State Co-Op. Bank Ltd. (MSCC Bank) and same was bounced. In the meantime the Complainant contacted accused Sunil Kedar and brought the aforesaid facts to the notice of him when accused Sunil Kedar assured that he whould make the arrangement to send the Government Securities by contacting Home Trade Ltd., otherwise he should be held responsible for the same.

In this case during the course of investigation it was transpired that after receipt of aforesaid cheque from ODCC Bank Home Trade Ltd., transferred the amount in the account of NDCC Bank .

After completion of Preliminary Enquiries, a case has been registered at MRA Marg Police Station vide C.R.No. 158/2002 u/s. 420 r/w 120(B) IPC on 05/05/2002 as the offence falls in the junisdiction of that police station.

D-337 D-337
374

It is pertinent to note that application submitted by applicant was treated on FIR and aforesaid case has been registered. It is important to state that FIR is based on information and not on facts.

In the meantime Divisional Sub- Registrar, Shri B.P.Rathod, Co-operative Societies, Latur, M.S. lodged the complaint to Sr.P.I. Osmanabad City Police Station, Osmanabad and a case vide C.R.No.106/2002 u/s. 406,409,420, 34 IPC against the applicant and Directors of Home Trade Ltd. The facts of the said case is based on the corresponding facts of the case filed at this branch.

In the case registered by your police station, the Government Auditor clearly established that the applicant, Bhopalsingh Pawanraje Nimbalkar is solely responsible for the loss incurred the bank and he had connived with the Directors of Home Trade Ltd. and siphoned of Rs. 30 Crores.

It is important to state here that the Home Department, M.S. has directed that all the cases should be investigated by State CID M.S and as per the directions investigation is being conducted as there is a case registered by Osmanabad City Police Station on the corresponding facts and entire offence has been committed in the ambits of Osmanabad . It is proper to investigate the said case by them. EOW CB CID Mumbai has registered the offence **unknowingly on the basis of information only and not on facts on 05/06/2002** and Osmanabad City Police Station had registered the case on 08/06/2002 and in that case the applicant/ complainant in this case Bhopalsingh Pawanraje Nimbalkar is the accused.

It is also important to state here that the complainant in this case Pawanraje Nimbalkar had moved a Writ Petition in the Hon. High Court, Mumbai on 07/06/2002 praying in that the case registered on his complaint should be investigated by Mumbai police. The Division Bench comprising Hon. Justice D.G. Deshpande and Justice A.S. Aguiar JJ directed that the case registered at Mumbai should be investigated alongwith C.R.No.106/2002 registered by Osmanabad City Police Station.

Under the aforesaid circumstances, the original case papers of MRA Marg police station C.R.No. 158/2002 U/s. 420 r/w 120(B) IPC is being sent to you for further necessary action.

Yours faithfully,

29/06/2002

Sr.Inspector of Police,
EOW CB CID Unit-1,Mumbai

247

FIRST INFORMATION REPORT
(Under Section 154 Cr. P.C)

1. *Dist- Mumbai *PS – CB CID Mumbai * Year 2002 * FIR No. – 45/02 *Date- 05/05/02
2. (i) *Act – *Section – 420, 120(B) IPC
   (ii) *Act – *Section
   (iii) *Act – *Section
   (ii) *Other Acts & Section –
3. (a) Occurrence of Offence: * Day.... *Date From 01/02/02 *Date to 23/04/02 *Time Period......*Time ....
   (b) Information received at P.S. Date 05.05.02 *Time 12.45
   (c) General Diary Reference Entry No(s) *Time-
4. Type of Information ... *Written/Oral On Application
5. Place Of Occurrence : (a) *Direction and Distance from P.S Beat No.
   (b) *Address – Maharashtra State Co.op.Bank Ltd, Fort, Mumbai.

(c) Incase outside limit of this Police Station, then the Name of P.S. M.R.A. Marg P.S. Dist. Mumbai

6. Complainant/Informant :

(a) Name– Pawansingh Santajirao Nimbalkar

(b) Father's/Husband's Name- Santajirao Nimbalkar

(c) Date/Year of Birth – 19/02/1953

(d) (d) Nationality -Indian

(e) Passport No. ------Date of Issue ……………… Place of Issue…………….

(f) Occupation – Farmer

(g) Address– At. Govardhanwadi, P.O Dokhi, Tal. & Dist. Osmanabad

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

(Attach separate sheet if necessary)

1. Shri. Sunil Kedar- Chairman of Nagpur Dist. Central Co-op Bank Ltd.

2. Chairman & Director of Home Trade Ltd- Physical features deformities and other details of the suspect

*Sex	*Date/ Year of Birth	*Build	*Height in Cms.	*Complexion	*Identification Mark(s)
1	2	3	4	5	6
-	-	-	-	-	-

* Deformities/Peculiarities	*Teeth	*Hair	*Eye	*Habit(s)	*Dress Habits
1	2	3	4	5	6
-	-	-	-	-	-

*Languages Dialect	*Burn Mark	*Leucoderma	*Mole	*Scar	*Tatto

1	2	3	4	5	6
-	-	-	-	-	-

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.

A database created will subsequently link one suspect in several cases, if any

A comprehensive and complete data on all fields will again be prepared when any accused is arrested irrespective of previous suspicion

D-340 Form : 1-C

No. 0491416

D-340

377

o... for delay in reporting by the Complainant/Informant :
राने / खु... याने तक्रार करण्यातील विलंबाची कारणे
P.E was conducted &
...sequently offence was registered

ic...ars of properties stolen / involved (Attach separate sheet if necessary) :
गेलेल्या / अंतर्भूत मालमत्तेचा तपशील (आवश्यक असल्यास स्वतंत्र कागद जोडावा) :
....
....
....

...tal value of properties stolen / involved : Rs 30 Crores
...रीस ...लेल्या / अंतर्भूत मालमत्तेचे एकूण मूल्य :

...q...st Report / U.D.Case No., if any : —
...णान्वेषण अहवाल / यु.डी.प्रकरण क्र., जर असल्यास :

...R. Contents (Attach separate sheets, if required) :
...प्रा. खबरीतील हकिगत (आवश्यक असल्यास स्वतंत्र कागद जोडावेत) : ...ing by dishonestly inducing the Complainant
...ak to part with property i.e Cash of Rs.30 Crore
...d ...the false pretext of using the said
...und in Govt. Securities as a result of
...Criminal Conspiracy u/s 420, 120(B) IPC

...ction 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
...vestigation/transferred to P.S. .... on point of jurisdiction.
...ली कार्यवाही : बाब क्र.2 मध्ये नमूद केलेल्या कलमान्वये अपराध घडल्याचे वरील अहवालावरुन दिसून आल्यामुळे प्रकरण
...दवले आणि तपासाचे काम हाती घेतले ....
...नाम .... यांना तपासाचे काम हाती घेण्याचा निर्देश दिला / तपास करण्याचे नाकारले / अधिकारितेच्या
...आधार ....पोलीस ठाण्याकडे हस्तांतरीत 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.
...हेली खबर तक्रारदाराला / खबरीला वाचून दाखविली, बरोबर नोंदवली असल्याचे त्याने मान्य केले आणि तक्रारदाराला / खबरीला प्रत
...फत दिली.

Signature/Thumb impression
of the Complainant/Informant.
तक्रारदाराची / खबरीची सही / अंगठयाचा ठसा

Signature of the Office-in-charge, Police Station
पोलीस ठाण्याच्या प्रभारी अधिकाऱ्याची सही

*Name: Rajan Katdare
नांव

*Rank: P.I. No: ....
पदनाम क्रमांक

Da... & Time of despatch to the court: ....
कोर्टात पाठविल्याची तारीख व वेळ

6 MAY 2002

6 MAY 2002

249

881

378

D-341

G. Pz. P., Pune - 1

FIRST INFORMATION REPORT
पहिली खबर

(Under Section 154 Cr.P.C.)
(फौजदारी प्रक्रिया संहितेच्या कलम १५४ अन्वये)

Form : 1-A

№ 681935

378

D-341

1. *Dist. mumbai *P.S. m.RA.marg *Year 2002 *FIR No. 158/02 *Date 05/05/02
   जिल्हा / पोलीस ठाणे mumbai / वर्ष / पहिली खबर क्र. / तारीख

2. (i) *Act: .... *Sections 420, 120(B) I.P.C.
   अधिनियम / कलमे

   (ii) *Act: .... *Sections ....
   अधिनियम / कलमे

   (iii) *Act: .... *Sections ....
   अधिनियम / कलमे

   (iv) *Other Acts & Sections : ....
   इतर अधिनियम व कलमे

3. (a) *Occurrence of Offence : *Day ...... *Date From 1-3-02 *Date To 23-4-02
   अपराधाची घटना / वार / तारीख पासून / तारीख पर्यंत

   *Time Period .... *Time From .... *Time To ....
   वेळेच्या अवधी / पासून / पर्यंत

   (b) Information received at P.S. Date : 05/05/02 *Time 15.00 hrs
   पोलीस ठाण्यावर माहिती मिळाल्याची तारीख / वेळ

   (c) General Diary Reference Entry No(s) 31/02 *Time 15:00 hrs
   सर्व साधारण रोजनिशीचा संदर्भ क्र. / वेळ

4. Type of Information : .... *Written / Oral : on Application
   माहितीचा प्रकार / लेखी / तोंडी

5. Place of Occurrence : (a) *Direction and Distance from P.S. .... Beat No: 4
   घटनेचे ठिकाण / पोलीस ठाणे पासून दिशा व अंतर / गस्तक्षेत्र क्र.

   (b) *Address : Maharastra state co.op. Bank Ltd
   पत्ता
   Fort mumbai

   (c) In case outside limit of this Police Station, then the
   या पोलीस ठाण्याच्या हद्दीच्या बाहेर असल्यास, त्या पोलीस ठाण्याचे नांव

   Name of P.S. .... Dist. : ....
   पोलीस ठाणे / जिल्हा

6. Complainant / Informant :
   तक्रारदार / खबरी

   (a) Name : pavanraje santajirao Nimbalkar
   नांव

   (b) Father's / Husband's Name : Santajirao Nimbalkar
   पित्याचे / पतीचे नांव

   (c) Date / Year of Birth : 19/2/1953 (d) Nationality : Indian
   जन्म तारीख / वर्ष / राष्ट्रीयत्व

   (e) Passport No. : — Date of Issue : — Place of Issue : —
   पारपत्र क्र. / दिल्याची तारीख / दिल्याचे ठिकाण

   (f) Occupation : Farmar
   व्यवसाय

   (g) Address : At Govardhanwadi post Dikli
   पत्ता
   Tal. and Dist. osmanabad

6 MAY 2002

6 MAY 2002

6 MAY 2002

6 MAY 2002

250

882

Statement of Shri. Pawanraje Santajirao Nimbalkar Age-49, Occupation : Farmer, Res. At. Goverdhanwadi, Post. Dokli, Tal./Dist. Usmanabad is recorded by C.B.O.B. CID Mumbai Vide 00/02 Date : 05/05/2002 has been treats as FIR in O.R. No. 158/02 U/S 420, 120(B) I.P.C. Solf

P.S.I. MRA Marg
Police Station
Mumbai.

8. Reasons for delay in reporting by the Complainant / Informant: From the plaintiff : Initially P.E. was contacted and substintly offeins was Registored

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

10. Total value of properties stolen/involved: Rs. 30 Crors

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

12. F.I.R. contents (Attach Separate Sheet, if required) :

    Cheating by dishonestly inducing the complainant Bank to part with property i.c. cash of Rs. 30 Crors using the false pretext of using the said franed in Government securities as a result of criminal comfrey v/s 420, 120(B) IDC

13. Action take: Since the above report reveals commission of offence(s) u/s as mentioned at Item No.2, registered the case and look up the investigation/directed* Sawant V.R. Rank P.S.I. to take up the investigation / Refused investigation/ transferred to P.S. __________ on point of jurisdiction.

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.

(R.O.A.C.)

14. Signature and Thumb Impression of the Complainant/ Information	Signature of Officer in-charge, Police Station Name: P.S.I. Sawant Rank : Police Sub

Inspector

15.Date and time of submitted to the Court: 6.5.02

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

(Attach separate sheet if necessary)

1. Sunil Kedar – Chairman of Nagpur Dist. Central Co.op. Bank Ltd.
2. Chaiman and Directors of Home Trade Ltd.

Physical features, deformities and other details of the suspect :

Sr. No.	Gender	Date Of Birth	Tied Up	Height	Colour	Identification Mark
1	2	3	4	5	6	7

1						
2						

(Satire / Feature)	Teeth	Child	Eyes	Habit	Dress Habits
8	6	10	11	12	13

language	Place of					Oth er
	Burn Marks	Leucoderma	Mole	Colour	Tatt oo	
14	15	16	17	18	19	20
--	---	--	--	--	--	

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

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

A comprehensive and complete data on all field will again be prepared when any accused is arrested irrespective of previous suspicion.

D-344

D-344
382

IN THE HIGH COURT OF JUDICATURE AT BOMBAY.

CRIMINAL APPELLATE JURISDICTION.

CRIMINAL WRIT PETITION NO.764 OF 2002.

Bhopalsingh Pavanraje Nimbalkar : Petitioner.

v/s.

The State of Maharashtra & ors. : Respondents.

Mr.Ramrao Adik, Sr.Counsel with Mr.Peter Lobo for the petitioner.

Mr.B.R.Patil, Acting P.P. for the State/respondents.

CORAM : D.G.DESHPANDE &
A.S.AGUIAR, JJ.

DATED : JUNE 17, 2002.

P.C.

The grievance of the petitioner is that even though he has lodged his complaint to the police on 5.5.2002 and the offence is registered vide C.R.No.158 of 2002 with MRA Marg Police Station, the police have not made any progress and no investigation is carried out so far. The learned APP, upon instructions, states that the concerned police are sending ~~these~~ the papers of the aforesaid C.R. to Osmanabad police for further investigation to be investigated along with C.R.No.106 of 2002 registered with Osmanabad City Police Station. In

पो. स्टे. उस्मानाबाद (श.)

252

889

383 D-345

383

D 345

view of this statement, the petition is disposed of. All concerned parties to act upon ordinary copy of this order duly authenticated by the Court Sheristedar.

****

Presented personally - D-346 ACP I - PI. put up for n/a - Urgent (13)

384

D-346

+ SrPI Unit I

29/4

29th April 2002

Sr PI Unit I
For n/a
29/4/02

To,

The Deputy Commissioner of Police,
Economic Offences Wing - Crime Branch
C.I.D.,
Crawford Market,
Mumbai - 400 001

IW. 1268/DCP-EOW/02 dt 29/4/02

I.W. No. 1312 DCP (EO)
Dt. 29/4/02

Sir,

I, Pavanraje Nimbalkar am the Chairman of the Osmanabad District Central Co-operative Bank, Osmanabad, Maharashtra.

Our Bank is headquartered at Osmanabad and we have around 94 branches and deposits of about Rs. 430 crores.

Osmanabad is one of the economically most backward districts of Maharashtra. There is almost no industrialization in this district. Also, owing to low rainfall and non-existence of any major irrigation projects in this area, agricultural development is fairly low. This has affected the general economy of this region adversely.

253

891

Nagpur D.C.C. Bank had lot of surplus fund available for deployment. In fact he lauded the efforts being undertaken by our Bank for the development of our region and said that, he was aware that, our Bank needed funds for disbursement of loans, as it was in the process of widening its advances base. Shri. Sunil Kedar further offered that, he is ready to lend large amounts to our Bank which could be utilised by us, for our Banking business.

This offer was taken up by us and we decided to accept the offer and accordingly a formal letter of request was given to the Nagpur District Central Co-operative Bank, followed by their Deposit of Rs.20 crores, which was confirmed by us under Receipt no. 174592 dated 6th December 2001.

The subsequent events have led us to believe that the above referred transaction was only to gain our confidence and was a part of the greater plan for cheating us for a larger amount and for this reason, we are approaching your good-self in the circumstances mentioned in detail hereinafter.

That, some time in the 3rd week of January 2002, Shri. Sunil Kedar again approached us and offered a further deposit of Rs.30 crores, at the

D-350

386

D-350

Since our Bank is from a backward area of the State of Maharashtra, we did not have much experience in the buying and selling or investments in securities. Furthermore, Shri. Sunil Kedar being an ex-Minister, as well, a very influential political leader and the Chairman of one of the richest District Central Co-operative Bank's in the State of Maharashtra, we naturally relied upon the representation made by Shri. Sunil Kedar and accepted his offer and sent our offer letter dated 29th January 2002 to the General Manager of the Nagpur D.C.C. Bank.

In pursuant to this letter the Nagpur District Central Co-operative Bank transferred the amount of Rs.30/- Crores into our account bearing Current Account No.73/4701, in the Maharashtra State Co-operative Bank, Head Office, Mumbai, on 31st of January 2002.

As stated earlier, since we did not require this amount for immediate disbursement, and to cut down our liability on the payment of interest to the Nagpur District Central Co-operative Bank, on the idle funds, we decided to follow the advise of Shri. Sunil Kedar and decided to invest the immediate surplus in Government Securities through Home Trade Ltd..

D 351

23

D-351

Accordingly transferred the entire amount to the account of M/s. Home Trade Limited, Mumbai, in their Account bearing Current Account No.3A/17031, in the same Bank i.e. Maharashtra State Co-operative Bank, Head Office, Mumbai.

We basically dealt within the matter of Investment into Government Securities at the instance of Shri. Sunil Kedar, with (a) Sanjay Agarwal, (b) Subodh Bhandari, (c) Ketan Sheth, and (d) N.S. Trivedi of M/s. Home Trade Limited, having their offices at International Infotech Park, Tower no. 4, 5th Floor, Vashi Railway Station Complex, Vashi, Navi Mumbai 400 703.

We were given the receipts as well as, the bills and contract notes, duly signed by the Authorised Signatory for and on behalf of M/s. Home Trade Limited, dated 31st January 2002, and 1st of February 2002, respectively. The authenticated photocopies of the Account Extracts of our Bank, as well as of the M/s. Home Trade Limited, the receipts contract notes, etc., are attached to this complaint at Annexure-I collectively.

D-352

388

D-352

At the relevant time, our inspection by the NABARD Bank, Pune, was going on. We were told that as per the R.B.I. guidelines, if we had invested in Government Securities, we must have the physical custody of the same or their RBI receipts. We therefore informed M/s. Home Trade Limited to send R.B.I. Receipts and the other necessary documents. We received no satisfactory reply from the M/s. Home Trade Limited. We kept on corresponding with them right upto the first week of April, 2002. However, we were not given any such Securities or R.B.I Receipts. Ultimately, when it was found that, M/s. Home Trade Limited were neither in a position to honour their commitment nor definitely commit the date for the delivery of these documents, M/s. Home Trade Limited agreed to pay back our money with interest.

M/s. Home Trade Limited then issued a cheque of Rs.30,89,797,50/-, dated 20th April, 2002, drawn on the Maharashtra State Co-operative Bank Ltd., on the Account maintained by them. We deposited this cheque for realisation in our Account on 23rd April 2001, and the same was not honoured on the ground of insufficiency of funds.

On making enquiry, we learnt that M/s. Home Trade Limited had a meagre amount in their

256

D-393

27

389

D-353

account between 20th April 2002 and 23rd April 2002 and they had insufficient balance and had no sufficient funds to honour the said cheque.

Shocked by these events, we immediately conducted a preliminary inquiry and found that

1. on the very date on which we transferred an amount of Rs.30 crores, in the Account of M/s. Home Trade Limited, for purchase of Government Securities, the said M/s. Home Trade Limited had transferred this entire money (less the Banks's service charge of Rs. 3000/-) back into the Account of the Nagpur District Central Co-operative Bank Ltd. of which Shri. Sunil Kedar is the Chairman.

2. The Current Account No.3A/17031 maintained by M/s. Home Trade Limited in Maharashtra State Co-operative Bank, Mumbai, appears to have been maintained only for the benefit of Nagpur District Central Co-operative Bank, as the Account Extract of M/s. Home Trade Limited, shows that most of its business is only with Nagpur District Central Co-operative Bank.

257

896

3. That the Account of M/s. Home Trade Limited had been introduced by the General Manager of Nagpur District Central Co-operative Bank, Nagpur.

4. At no point of time, after we transferred the money to M/s. Home Trade Limited it was in a position to purchase on our behalf Government Securities, worth Rs.30 crores (as per entries in their Account Extract).

5. That, at no point of time M/s. Home Trade Limited have purchased Government Securities, even to partially satisfy the contract.

All these facts lead us to suspect that in collusion with each other Shri. Sunil Kedar and M/s. Home Trade Limited have tried to cheat our Bank to the tune of Rs.30 crores. In the process it appears M/s. Home Trade Limited, has consciously allowed itself to be used by Shri. Sunil Kedar for the purpose of cheating our Bank. The movement of the entire amount of Rs.30 crores shows that the amount is only shown to have been advanced to us, and has in-fact been taken back through M/s. Home Trade Limited probably with malafide intentions of being siphoned off. The entire transaction has been done by us only because

D-355

31

391

D-355

Shri. Sunil Kedar offered the Deposit money and also offered the so-called very reliable and trust worthy services of M/s. Home Trade Limited. In-fact the preliminary inquiry made by us revealed a definite nexus between Shri. Sunil Kedar and Nagpur District Central Co-operative Bank on one hand and the persons named above of M/s. Home Trade Limited on the other. We have been cheated in this entire process. However more detailed investigations are expected to throw further light on this transaction, as well as over such transactions which might have been entered into with other un-suspecting Banks and other Institutions.

We also feel that M/s. Home Trade Limited never from the very beginning intended to honour its commitment nor they were in a position to undertake such a task on our behalf. Their intention from the very beginning was to cheat and misappropriate this amount in connivance with the other known and unknown persons.

As the facts indicate, most of the events leading to the filing of this complaint have taken place in Mumbai. We have maintained a current account in Mumbai, as have M/s Home Trade Ltd. and the Nagpur D.C.C. Bank Ltd.. The offences of fraud and cheating

D-356

(33)

D-356
392

have taken place in Mumbai and therefore we are approaching your good-self.

We therefore request that, offences under the relevant provisions of the Law to be registered against (1) Shri. Sunil Kedar, (2) Other Responsible Officers of Nagpur District Central Co-operative Ltd., (3) Shri. Sanjay Agarwal, Shri. Subodh Bhandari, Shri Ketan Sheth and Shri. N. S. Trivedi of M/s. Home Trade Limited, and (4) other persons responsible for the said fraud committed on our Bank. Further we request that investigations be initiated on an urgent basis to prevent any further siphoning off of funds.

Yours truly,

श्री. पवनराजे निंबाळकर
चेअरमन:- डी.सी.सी.बँक
उस्मानाबाद

Pavanraje Nimbalkar,

Chairman,

Osmanabad District Central Co-operative Bank Ltd.,

Osmanabad.

260

D-357 (33) D-357

393

Annexure - I

Authenticated photocopies of :

Sr. No.	Details	Page No.
1.	Account opening form of M/s. Home Trade Ltd.	1
2.	Account Extracts of M/s. Home Trade Limited	2-5
3.	Letter from M/s Home Trade Ltd. dtd. 1st February 2002 confirming receipt of Rs. 30 crores	6
4.	Letter from M/s Home Trade Ltd. confirming the transaction of purchase of Securities	7
5.	Letter from Osmanabad DCC Bank dtd. 05th February 2002 demanding Securities	8
6.	Letter from M/s Home Trade Ltd. dtd. 6th February 2002 confirming the holding of securities	9
7.	Letters from M/s Home Trade Ltd. dtd. 31st January 2002 confirming the transactions	10-14
8.	Contract Notes from M/s. Home Trade Ltd. confirming the transactions	15-19
9.	Letters from Osmanabad DCC Bank dtd. 6th February 2002, 20th February 2002, 1st March 2002, 6th March 2002, 8th March 2002 and 3rd April 2002 demanding Securities.	20-25
10.	Letter from M/s Home Trade Ltd. dtd. 12th April 2002 confirming that the securities will be received by them by 30th April 2002	26
11.	Dishonoured cheque issued by M/s Home Trade Ltd.	27
12.	Form No. A-31 from the MSC Bank Ltd. stating reasons for cheque being dishonoured.	28

6 MAY 2002

6 MAY 2002

261

900

D-358 (37) D-358

394

Further statement of Shri Pavanraje Santajirao Nimbalkar, H/ 49 years, Occ: Farmer, R/o.At: Govardhanwadi, P.O.: Dokhi, Tal; & Dist. Osmananabad. Tel.No. 02472-32011.

....

In continuation of my previous application dated 29/04/2002 addressed to Dy. Commissioner of Polcie (EOW), Mumbai for the alleged offence of cheating and embezzlement of funds to the tune of Rs. 30 Crores by the Directors of Home Trade Ltd., and the Chairman and other office bearers of Nagpur District Central Co-Op. Bank Ltd., Nagpur, Shri Sunil Kedar and others. I want to further state as under:

In continuation of my aforesaid application today i.e. on 05/05/2002 I was called at the office of EOW CB CID Mumbai where I was shown the aforesaid application bearing my signature. I identified the same to be of mine.

In this regard I want to further state that during the course of inspection conducted by National Agricultural Bank for Rural Development (NABARD) in the year 2000 -2001, at that time we brought the facts to the notice of NABARD that we had invested Rs. 30 Crores through Home Trade Ltd., in Government Securities and showed the Contract Note, at that time they informed that in event of such type of investment, physical possession of Original Government Securities Notes / documentation are absolutely mandatory. It is pertinent to note that being the Chariman, I was not aware about the same. After receipt of the said information my bank started making correspondnece with Home Trade Ltd., regarding the same.

Thereafter we received 2 letters from Home Trade Ltd., alongwith one FAX message informing that they would furnish the same before 30/4/2001, but they failed to do so. I then personally contacted Mr. Sunil Kedar at the Head offfice of Maharashtra State Co-op. Bank Ltd., Mumbai in the Board Meeting because myself and Sunil Kedar are the nominated Executive Directors of the bank. At that time Sunil Kedar told me that Home Trade Ltd., would issue the original Government Securities and in event of any problem he should be held responsible.

After that the news about the Scandal of Nagpur District Central Co-Op. Bank Ltd.,appeared in all leading Newspapers in which it was mentioned that Sunil Kedar, the Chairman of the bank is respobsile for the same and had cheated his own bak (NDCC) as well as our bank (ODCC). After reading the said news I was shocked and I immediately consulted my legal department and as per their advice I

395

submitted the aforesaid application to DCP (EOW) Mumbai for registration of an offence in the said matter.

This is all I have to state.

My statement recorded in the office of EOW CB CID Mumbai today i.e. on 05/05/2002 between 1215 hours to 1240 hours.

Statement read by me and is correct.

Before me,

(Rajan Katdare)
Police Inspector,
EOW CB CID Unit-1,
Mumbai.
05/05/2001

6 MAY 2002 6 MAY 2002

Date : 30.06.02

To,
Mr. Manager,
Maharashtra State Cooperative Bank,
Fort, Mumbai

Subject: Police Station Usmanabad, G.R.No. 106/02 C 406, 409, 420, 34 Bhadanni regarding the investigation.

Report : C B Reddy Police Inspector T.D. Usmanabad.

Sir,

In accordance with the above matters, it is requested that Usmanabad District Central Cooperative Bank Limited Usmanabad dated 31.01.02 and 01.02.2002 applied for a loan of Rs. 30 crores to Mr. Home Trade Navi Mumbai by telescopic code message and the issues in the matter have been resolved in the investigation. In it, an application has been made to purchase the said amount of 30 crores by purchasing the government loan and depositing the amount.

As per the circular of Reserve Bank of India, government loan cash should be purchased from the broker of your bank. Also, it should be purchased through you. Despite such circular, the payment amount has been transferred from the current account of Usmanabad District Central Cooperative Bank in your bank to the account of Home Trade in your bank. On whose orders and by which officer did that amount get loaned. Who is responsible for this? Please inform their names and addresses to this office and send them to the investigation team here at P.O. Thane. Please find out.

No. BKG/CE-Legal/Home Trade Ltd./111/2002, 2003

Dated 5.7.2002

Mr. Balasaheb M. Reddy,
Police Inspector,
Police Station,
Usmanabad City.

Sir,

Subject: **Police Station Usmanabad (S) G.R.No. 106 /02/No. 406, 409, 420, 34 IPC. Regarding the investigation.**

Reference: **Your letter No. 106/02 dated 30.6.2002.**

We hereby inform you as follows regarding the above subject,

1) On 1.2.2002, the Officer of Usmanabad District Central Cooperative Bank, Shri. H.K. As per the message given by Mr. Tambe through telephone under the cipher code under the prevailing banking system, the account of Usmanabad District Central Cooperative Bank Ltd. Current Account No. 73/4701/01 was credited with Rs. 30.00 crore (Rupees Thirty

Crore Only) to the account of Home Trade Ltd., Mumbai Current Account No. 3A/17031. A copy of the telephone message in this regard along with the relevant debit and credit vouchers are attached herewith and certified.

2) There is no circular of RBI stating that Government Securities should be purchased from our bank's authorized broker or through us. The transfer of the amount mentioned in your letter from our bank's current account of Usmanabad District Central Cooperative Bank to Mr. Home Trade account in our bank has been done under regular banking transaction.

Please be informed,

Your Trustworthy

Manager
(Banking and General
Administration)

D-361 Adjusted as per Telephonic Message

D-361

398

The Maharashtra State Co-operative Bank Limited,

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

23/4/01/1 (Incorporating the Vidarbha Co-op. Bank Ltd.)

MUMBAI 1 FEB 2002

S. A/C No.

DEBIT C/A Osmanabad DIST CENTRAL CO-OP. BANK LTD.

H/O Osmanabad

Space for Stamps

TR/ 866

CODE 001	No. Rs.	INITIALS Ps.
3000	00 000	—

To amount transfered To your

HOME TRADE LTD. Mumbai

(for Invest in Govt Securities)

C/A 3A/1702

A/c. as per Your/Their Tele Code No. 229013 dt. 1/2/02

Rupees Thirty crore only Rs. 3000 00 000 —

Clerk J.O. Gr. II Officer Gr. I Dy. C.O. A/cs.

Accountant
Current Accounts

from original

THE MAHARASHTRA STATE CO-OP. BANK LTD.

265

907

D-363

399

D-363

Adjusted as per Telephonic Message

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

The Maharashtra State Co-operative Bank Limited

(Incorporating the Vidarbha Co-op. Bank Ltd.)

S.B. C. No. 3A 117031

Mumbai 1 FEB 2002

Space for Stamps

1 FEB

CREDIT C/A HOME TRADE LTD Mumbai

(for Invest in Govt Securities)

CODE	NO.	INITIAL
001		

TR. No. 866

By amount transfered From your

Osmanabad DIST CENTRAL CO-OP. BANK LTD.

H.O. Osmanabad

A/c. as per Their/Your Tele Code No. 229013 dt. 1/2

Rs.				Ps.
30	00	00	000	

Rupees Thirty crores only

Rs. 30 00 00 000

Prepared by

Sub Acctt./Acctt.

Accountant

Current Accounts

Certified from original.

THE MAHARASHTRA STATE CO-OP. BANK LTD. INC. VIDARBHA CO-OP. BANK LTD. MUMBAI

THE MAHARASHTRA STATE CO-OP. BANK LTD. MUMBAI

267

दि महाराष्ट्र राज्य सहकारी बँक लि., मुंबई. D 362

(दि विदर्भ सहकारी बँक लि., सम्मीलीत)

D-362 400

№ 010730

H.K. Tambe दिनांक : 1-2-02 11.55

Code No. 9013

Osmanabad Dist. Cent Coop-Bank Ho
Dr. Rs. 30/- crores to our CA No- 73/4701/01 and Tranfer for the credit to CA No 3A/17037 of Home Trade Ltd. Mumbai for invest in Govt. Securties.

Sub Accountant

P.M. 1.15

Time 1.15 PM

ADJUSTED ON
- 1 FEB 2002

266

909

Panchnama

Date : 06.06.2002

Panch

1) Kumar Baburao Ahol, Age 31 Years
Occupation: Labourer, Res. Lanni Chowk
Bhimnagar, Usmanabad

2) Amar Vasantrao Kirdutt, Age 32 Years,
Occupation-Agriculture Res. Anand Nagar,
Usmanabad

We the above panch were summoned by the Police Inspector B.B. Reddy Police Station, Usmanabad (C) to the Police Station Usmanabad (C) and we the panch appeared. Here the police informed that the Police Station Usmanabad (C) C.R.No. 106/02 Section 406, 409, 420, 34 IPC Accused Arun Jeevanrao Deshpande, Retired, General Manager Usmanabad District Central Cooperative Bank (C) Usmanabad Ring Road Jagun, on being informed that the investigation officer of the crime is to take his signature and signature, the accused Arun Jeevanrao Deshpande voluntarily wrote the text given to us by the Police Inspector Ambaldar on a total of six papers before us. We have signed each of those (6) papers.

Also, the signatures of the accused Arun Jeevanrao Deshpande were taken from the six papers and we have signed those papers as the inspectors.

We have made this Panchnama from the first to the last in the presence of the inspectors and it is correct and true.

This Panchnama started at 08.00 and ended at 09.00.

Signatures of the Magistrate

1)

2)

Police Inspector

P.O. Thane Usmanabad (City)

Panchnama

Date 06.06.2002

Panch

1) Kumar Baburao Ahol, Age 31 Years
Occupation: Labourer, Res. Lanni Chowk
Bhimnagar, Usmanabad

2) Amar Vasantrao Kirdutt, Age 32 Years,
Uccupation-Agriculture Res. Anand Nagar,
Usmanabad

We the above Panchs were summoned by Police Inspector B.B. Reddy Police Station, Usmanabad (C) at Police Station Usmanabad (C) and we appeared at Police Station Usmanabad (C). Here the police informed that Police Station Usmanabad (C) C.R.No. 106/02 Sections 406, 409, 420, 34 IPC accused Vinayak Dingbarrao Malvande, Usmanabad District Central Cooperative Bank (C) Usmanabad Chief Officer (Accounts) Res. On being told that the investigation officer of the crime of Patel Chowk, Latur was to take signatures and signatures, the accused Name Vinayak Dingbarrao Malvande voluntarily wrote the text told to us by the Police Inspector Ambaldar on a total of six papers in front of us. We signed on each of those (6) papers.

Also, the signatures of the accused Name Vinayak Dingbarrao Malvande were taken on the six papers in exchange for samples, and we have signed on those six papers as the Panch.

We, the Panch, have made this Panchnama from the beginning to the end and it is correct and true.

This Panchnama started at 09.05 and ended at 10.00.

Signatures of the Panch

1)

2)

Police Inspector

P.O. Thane Usmanabad (C)

Panchnama

Date 06.06.2002

Panch

1) Kumar Baburao Ahol, Age 31 Years Occupation: Labourer, Res. Lanni Chowk Bhimnagar, Usmanabad

2) Amar Vasantrao Kirdutt, Age 32 Years, Occupation-Agriculture Res. Anand Nagar, Usmanabad

We the above panchnama were summoned by Police Inspector B.B. Reddy Police Station, Usmanabad (C) at Police Station Usmanabad (C) and we appeared before the panchnama. Here the police informed that Police Station Usmanabad (C) G.R.No. 106/02 Sections 406, 409, 420, 34 IPC accused Harishchandra Kashinath Tambe, Chief Officer (Accounts) Usmanabad District Central Cooperative Bank (C) Osmanabad Res. Salunnagar, Bhum Tal. Bhum, Dist. Osmanabad, the accused Harishchandra Kashinath Tambe, after being told that the crime investigation officer was to take a signature sample, voluntarily wrote the text told to us by the police investigator Ambaldar on a total of six papers. We signed each of those (6) papers.

Also, six signature samples were taken on six papers of the accused Harishchandra Kashinath Tambe, and we have signed those six papers as the Panch.

We, the Panch, have made this Panchnama from the beginning to the end and it is correct and true.

This Panchnama started at 10.05 and ended at 11.00.

Signatures of the Panch

1)

2)

Police Inspector

P. Thane Osmanabad (S)

Panchnama

Date 06.06.2002

Panch

1) Kumar Baburao Ahol, Age 31 Years Occupation: Labourer, Res. Lanni Chowk Bhimnagar, Usmanabad

2) Amar Vasantrao Kirdutt, Age 32 Years, Occupation-Agriculture Res. Anand Nagar, Usmanabad

We the above Panchs were summoned by Police Inspector B.B. Reddy Police Station, Usmanabad (Shah) at Police Station Usmanabad (C) and we appeared before the Panch. Here the police informed that Police Station Usmanabad (C) G.R.No. 106/02 Sections 406, 409, 420, 34 IPC accused Shivaji Bhaurao More, Chief Officer (Administration) Usmanabad District Central Cooperative Bank (C) Usmanabad Res. Salunagar, Bhum Tal. Bhum, Dist. Usmanabad, the accused named Harishchandra Kashinath Tambe, having said that the crime investigation officer was to take a signature sample, voluntarily wrote the text told to us by the Police Inspector Ambaldar on a total of six papers in front of us. We signed on each of those (6) papers.

Also, six signature samples were taken on six papers of the accused named Shivaji Bhaurao More, and we have signed on those six papers as the Panch.

We, the Panch, have made this Panchnama from the beginning to the end and it is correct and true.

This Panchnama started at 11.05 and ended at 12.00.

Signatures of the Panch

1)

2)

Police Inspector

P. Thane Usmanabad (C)

Investigation Note

Date 18.7.02

I, Mrs. Sindhubai Pandurang Kolte, Age 45 Years, Occupation- Housework, Resident of Rohkat, Tal. Paranda, Dist. Usmanabad, upon questioning, state that I reside at the above place. I have been elected to the Usmanabad District Central Co-Operative Bank M. Usmanabad from the women's constituency in the year 1999. Since then, I have been working as the manager of the said bank. The said bank has a board of directors consisting of 12 directors and a chairman.

The Usmanabad District Central Cooperative Bank holds a meeting every month. The said meeting is chaired by the chairman of the bank. We attend the meeting as the general manager gives us the agenda in advance.

Date : 08.02.02 Since the board of directors met on, the agenda of the said bank was received. The subject of that meeting was the discussion of the merits and demerits in the inspection conducted by NABARD. I and other directors, bank representatives, bank officials, chairman, NABARD officials, D.D.R. were present in the meeting. The meeting started at 1 pm in the bank hall. Only NABARD issues were discussed in the meeting. After the discussion, General Manager Deshpande declared the meeting over. I and Director Mangalai Vadaval came out of the hall. No other issue was discussed in the meeting except NABARD issues. The attendance register has been signed regarding the attendance at the meeting.

As per the agenda of the meeting dated 11/3/02, the meeting was attended. The meeting was attended by directors, chairman, bank officials. The meeting was opened by the Deputy General Manager. In it, he noted in the proceedings that the minutes of the meetings held on 05/01/2002 and 08/02/2002 were read out and signed. However, the subject of the previous meeting was not read out in the meeting. In the meeting dated 11/3/2002, the subject on the agenda was discussed. In it, the subject of Nagpur District Central Cooperative Bank or Home Traders Vashi was not discussed.

A case has been registered against the chairman and officers of the bank for defrauding the bank of Rs. 30 crore. I came to know this later.

However, the chairman of the Smanabad District Central Cooperative Bank (M) Usmanabad, Bhupal Singh alias Pawan Santajirao Raje Nimbalkar and the former general manager of the bank, Arun Jivanrao Deshpande, Deputy General Manager B.N. Thorat, Chief Accountant V. D. Malvade, Chief Officer Administration S.B. More conspired with each other and Home Made Vashi, Navi Mumbai, a private broker, Sanjay Hariram Agrawal and others, without taking the permission of the Reserve Bank and also without taking the resolution of the Board of Directors, have defrauded the bank by purchasing government debt securities worth Rs. 299934591/- and the subject of purchasing government debt securities was not discussed in the Board of Directors' meeting dated 08/02/2002 and 11/3/02. The said false registration has been signed by Chairman Pawanraje Nimbalkar and Deputy General Manager B. N. Thorat.

My above remarks are correct and true as shown to me.

In the presence of

Police Inspector
Police Thane Usmanabad (C)

Investigation Note

Date 28.7.2002

I Kondiba Yelku Arde, Aged 54 Years, Occupation- Job, Res. 11 Yogesh Co. Housing Society, 2nd Floor, Shimboli Road, Kastur Park, Borivali West, Mumbai-12. / Maharashtra State Co-Operative Bank Ltd. Sir Vithaldas Thackeray Memorial Building 1 Maharashtra Chair of Commerce Lane Fort Mumbai – 400001

On being personally questioned, I state that I am a resident of the above mentioned place and I have been working in the said bank as a Second Class Officer since March 2001. I work in the Legal Department in the Current Account (Legal Sub-Department). However, if there is shortage of staff in the bank, I also work as a Second Class Officer in the Current Account Department.

Date : 01.02.2002 As the concerned second class officer of the Current Account Bill Connection Department was absent, I took the task of taking messages in that department on the orders of my superiors. In the afternoon, I received a telephone message from Usmanabad District Central Cooperative Bank Officer S.K. Tambe under the code 11550 or Usmanabad District Central Cooperative Bank Ltd. Usmanabad through a telephone message under the code 73/4701, debiting Rs. 30 crore from our current account No. 73/4701 and depositing it in our bank current account No. 3A17031 of Mr. Home Traders Ltd. Mumbai for the purchase of government debt securities. The said message was tallied and further action was taken and our bank voucher book was given in writing to the department. The further action was taken by the concerned Head of the Department. The said work was done as my job and it was done under regular banking transactions.

Please read my above investigation note. What I have written is correct and true.

In the presence of

Police Inspector

Police Thane Usmanabad (S)

Date: 13/07/2002

To,

Hon. Administrator Sir

Usmanabad District Central Cooperative Bank

Subject : At Post Usmanabad (S) C R No. 166/02 Section 486, 489, 420, 34 IPC.

Sir,

With reference to the above subject, I humbly request that the original proceedings written in the meeting of the Board of Directors of Usmanabad District Central Cooperative Bank held on 18/01/2002 are required for investigation of the issue in question. However, it is requested to get them immediately.

Submitted by

Police Inspector

Police Station (S)

Seizure Panchnama

Date: 19/8/02

1) Balasaheb Kisanrao Deshmukh, age 50 years, occupation - agriculture, resident of Pohner, T.D. Osmanabad

2) Bhagwanrao Deshmukh, age 52 years, occupation - agriculture, resident of Pohner, T.D. Osmanabad

We are present at the post office after being summoned by the Panch B.B. Reddy Police Inspector, Post. Usmanabad (City). Here the police informed that the post office Usmanabad (City) C R No. 106/02 Section 406, 409, 420 34 IPC crime Usmanabad District Central Cooperative Bank M. Usmanabad has seized the proceeding register. However, you should appear before us and get the Panchnama done. We have done the Panchnama from Clear as follows

Poshe/969 Kolekar Post Usmanabad (C) is present at this place and he informed that on 19/8/2002, as per his information, the proceeding register was given by the Administrator Shri Patil. After informing him, he presented his description before the Registrar as follows

1)00.00 A red colored cover register with number 26 on it, the Usmanabad District Central Cooperative Bank Ltd. Head Office Usmanabad Board of Directors Meeting dated 5/1/2002 dated 9/4/02, pages 1 to 199 are written on the first page and pages 1 to 104 are written on the first page. 5/1/02 and the said page is blank.

As per the order, the register of the above description was taken from Usmanabad Bank and seized by the investigation team of the said crime after being produced in the presence of 767 Koikar. The signatures of the Panchayat were seen on it.

The above Panchayat was produced by us in the presence of the Panchayat from the beginning to the end and it is correct and true.

This Panchayat was started at 00.00 and completed at 00.45.

Signatures of the Panch

1)

2)

Police Inspector

P. Thane Usmanabad (C)

Usmanabad District Central Cooperative Bank Ltd.,

Head Office: Usmanabad

Administrator: 28275, General Manager: 22819,

Administration: 23422, Account 26808

O.No. Administration/7500/2002-2003

Date: 15.07.2002

To

The Hon. Police Inspector

Police Thane (City)

Usmanabad

Subject: Regarding the issuance of the proceeding book dated 8.2.02 in the investigation of Crime R. No. 106/2.

Reference: Your letter J.No. dated 13.7.2002 regarding the investigation of crime No. 106/02 at Usmanabad (City) Police Station.

Sir,

The original proceeding book of the bank dated 8.2.2002 in the crime No. 106/02 as requested by you through the above reference letter is available. No. 106/02 is being handed over to you for investigation.

This request is to be known.

Enclosed: Proceeding Book No. 26
Page No. 1 to 104 written and
Page No. 105 to 200 blank page

Yours Faithfully

General Manager

Osmanabad District Central Cooperative Bank Ltd.,

Head Office: Osmanabad

O.No. Administration/7415/2002-2003

Date: 19.08.2002

To

Hon. Police Inspector

Police Thane

Osmanabad (City)

Subject: Regarding providing information for the investigation of a crime.

Reference: Your office letter No. Dated 19.8.02

As mentioned in your reference letter regarding the above, C.R.No. 106/02 Sections 406, 409, 420, 34 IPC, a certified copy of the day book dated 22.02.02 is being provided along with it and it is requested that, if required, the original record is submitted to the court if the court demands it or we are taking advice from the bank's Hon. Legal Advisor in this regard and taking further action accordingly.

Please forward this request.

General Manager

(Right side 394

414

The Osmanabad Dist. Central Co-operative

22 FEB 2002

DAYBOOK

Particulars	L.F.	TRANSFER Rs.	Ps.	CASH Rs.	Ps.	TOTAL Rs.	Ps.
The M.S.C. Mumbai	334	311753307	–			311753307	–
The M.S.C. Dhubad	335	7	52			7	52
Remits in transit A/c	334	2600000				2600000	
C.C. HB (CNld)	334	68550	–			68550	
C.C. HB (Cholekar)	335	328779	–				
		3716992	70			700622	70
Sundry CR A/c	118	2011773	13			2011773	13
Sundry DR A/c	393	42200				42200	
Cash security A/c	33	1000				1000	
P.F.L. Exp A/c	331	6902	–			6902	
O.B.C. send for coll. A/c B/ S—	68	400000				400000	
Providend Fund A/c As per	33	203892	–			203892	
		3398746608	35			339874508	93

General Manager

.td; Head Office, Osmanabad

415

394

22 FEB 2002 Branch

Particulars	L.F.	TRANSFER Rs.	Ps.	CASH Rs.	Ps.	TOTAL Rs.	Ps.
The M.S.C. Mumbai	224	3105203551	55			3105203551	55
The M.S.C. Pune	235	6835647	27			6835647	27
C.C. pledge I.B.(Obk)	315	1800000	00			1800000	00
O.B.C. Receivable A/c	208	400000	00			400000	00
Shares expense A/c	86	2457200	00			2457200	00
Sundry CR A/c	48	1000	00			1000	00
Sundry DR A/c	239	39971000	00			39971000	00
P&L Exp A/c	427	1058724	50			1058724	50
Investment in (Govt. security)	333	2523000000	00			2523000000	00
Int Receivable A/c (Govt. security)	407	7665591	—			7665591	—
General Manager		6165574363	32			6165574363	32

933

279

L... Head Office, Osmanabad

22 FEB 2002   2 2 FEB 2002

Branch

Particulars	L.F.	TRANSFER Rs.	Ps.	CASH Rs.	Ps.	TOTAL Rs.	Ps.
		616557436	32			616557436	32
Collection A/c							
RM		264	00				
...		1909	00				
OM		3055	92				
...	448	6353	00			11581	92
B... A/c							
OSD		22079133	49				
...		21945748	—				
TM		33626392	70				
...	203	7010820	32			84662894	51
General Manager		702378522	83			702378522	8

Police Station Osmanabad
J.S.No. 903/1002
Date: 18/08/02

To,
The Hon. Manager
Maharashtra State Cooperative Bank,
Mumbai.

Subject: Police Station Osmanabad (City) G.S.No. 106/02 Regarding obtaining information on evidence of offences under Sections 406, 409, 420, 34 IPC.
Report: B.B. Reddy Police Inspector Police Station,
Osmanabad (City)

Sir,

In connection with the above subject, it is my humble request that on 31/01/02, Nagpur District Central Cooperative Bank, deposited Rs. 30 crores in Account No. 73/4781 of Osmanabad District Central Cooperative Bank, four at

Maharashtra State Cooperative Bank, Mumbai. The said Rs. 30 crores were deposited in Osmanabad Bank on 31/01/02. On 1/2/02, Mr. Home Traders Vashi Navi Mumbai has made a loan on account no. 3A/17031. On the same day, on 1/2/02, Mr. Home Traders Vashi Navi Mumbai has transferred the same amount of Rs. 30 crore to Nagpur District Central Cooperative Bank's current account no. 181/5751. We have documentary evidence in this regard.

However, we would like to know the detailed information regarding this, the extract of the day book and the signing officer.

His name, position etc. Information is requested to be received immediately from the hands of P.O.C/1103 Hundekar.

Hon.

Police Inspector

P.S.T. Osmanabad (City)