

Commerce Lab

Today, commerce and business education is the second most attractive degree course after engineering. This is due to the quick placement and attractive salary obtains by the candidates. Employers prefer commerce graduates because conceptual/theoretical knowledge of business which is useful to the organizational activities and recruitment of such commerce degree candidates reduces the cost of training.

A dedicated Commerce lab for the benefit of staff and students has been initiated in the premises to develop global competency and keep them updated with recent practices in the business world. Commerce Lab provides practical exposure of the processes and procedures followed by organizations in conducting commercial practices. The lab provides practical orientation to students by linking the subject syllabi with practical training in the lab.

The Commerce Laboratory is equipped with the latest teaching aids such as projector, video camera and Laptop. Charts, Models, Magazines prepared by students are displayed for the benefit of all. The Lab is also used for interaction

with the peers from other institutes. Students also participate in group discussions, presentations, etc. arranged here from time to time. With the commerce lab, the college aims to stress on the importance of practical application of knowledge gained through theory, among students and faculty.

Role and Functions of Commerce Lab

- To provide practical exposure of the process, Procedure and practices followed by the organization in conducting commercial practices/businesses and expose the students with all forms/formats/ formalities.
- To provide practical orientation to students while teaching the subjects according to the syllabus by linking it with the Lab practical.
- To improve reasoning and analytical abilities of the students
- To create more interest among the students on the subject
- To make the students aware of availability and applicability of commerce documents for their day to day routine purposes.
- To equip the students with practical knowledge and develop entrepreneurial abilities to start own business or to get employment in the competitive job market.

List of Documents Displayed In Commerce Laboratory

- List of items used in the day to day banking(Forms, Formats, Challans, Vouchers and RBI guidelines)
 1. Deposits –Types (Forms/Challans/formats)
 2. Loans –Types (Forms/Challans/Formats)
 3. Financial Services- Including Foreign exchange remittances of Banks, Money exchanges/Western Money/MoneyGram) and Bancassurance etc. (Forms/Formats/Challans)
 4. E-Banking services(Forms/Formats/Challans)
 5. Accounting Vouchers and Computerized accounting manuals;
- Auditing (Forms/Formats/Challans)
- Taxation (Income tax, e-tax returns, Service tax and VAT Forms/Formats/Challans)
- Insurance (Life and General both) Business related – Forms/Formats/Documents.
- Sole trader related document copies.
- M.Com Projects Copies
- Business Letter , Tenders and Cash Memos
- Partnership Business related document copies.
- Joint stock Company (Formats/Certificates/Documents).
- Stock Exchange related –Forms/ formats and documents.

- Societies, Trusts related documents.
- Mutual Funds and investments related – Forms/formats.
- Foreign trade (export and import documents).
- Small Business registration documents.
- Marketing and Advertising brochures/pamphlets/documents.
- Legal documents and Acts copies, including Right to Information Act.
- Annual Reports/Annual Accounts Reports of Companies.

COMMERCE LAB









ACCOUNT DETAILS

Please fill up in BLOCK letters only and use black ink for signature.

(For office use only)

First Applicant CIF No:

Second Applicant CIF No:

Branch to affix rubber stamp of Name and Code No:

Account No: Welcome Kit No:

Customer Segment: Silver Gold Diamond Platinum Use hereby give my/our consent to be part of Customer Segmentation as per Bank Terms & Conditions Yes No

Type of Account

SAVING ACCOUNT CURRENT ACCOUNT BSBY Other (please specify) _____

Savings Accounts for Minors (Regular) PEBLAKADAM (for Minors of any age) PEBLUDAM (for Minors older than 10 years)

Mode of Operation

Self only Cashier or Servant Former or Servant Any one or Servant Jointly Other _____

Services Required

1. ATM-CUM-DEBIT CARD:

1st Applicant YES NO
2nd Applicant YES NO

Name as would appear on the card

*We confirm that use of International Debit Card is subject to applicable Foreign Exchange Management Act (FEMA) guidelines issued by the Reserve Bank of India from time to time.

Please mention any other account desired to be linked:

Account type:
Account type:

2. CHEQUE BOOK: (Only for Regular SB Accounts) YES NO
(Not available for BSBY account applicants)

3. INTERNET BANKING: Transaction rights required YES No 1st Applicant YES No
(INR) (First Applicant)

4. SMS ALERTS (Charges applicable) SMS Alerts on Registered mobile Number YES NO

5. MOBILE BANKING Mobile Banking Services to be enabled on Registered Mobile Number YES NO

Please SMS MBSREG to 9223440000 (from the mobile no. mentioned in Part-I) to generate username.

6. PHONE BANKING SERVICES: Yes No

7. Registration for SBI Buddy required: Yes No

8. PASSBOOK REQUIRED (For Savings Bank Account): Yes No

9. STATEMENT FREQUENCY: Monthly Quarterly Half-yearly

e-Statement, in lieu of paper copy, to be sent to e-mail id as mentioned in Part-I Required Not required

(Mobile number is mandatory for services from 2 to 7)

- I/we have received the Welcome Kit containing INB Kit and ATM card/Cheque book and understand that in case of any misuse/misplacement of the contents of the Kit, the Bank will not be liable for any loss/damage.
- I/we hereby certify that the Savings Bank Account would be used by me/us to route transactions of only non-business/non-commercial nature. In the event of occurrence of such transactions or any such transactions that may be construed as commercial/business/dubious or undesirable, the Bank reserves the right to unilaterally freeze operations in such accounts and/or close the account.
- I/we have been advised of Monthly Average balance requirement for the account to be opened and given to understand that these requirements are subject to revision/change and such revision/changes will be uploaded in the Bank's site which will be acceptable to me as a notice to that effect.
- I confirm that the product features of BSBD account have been explained to me/us (applicable to BSBD account applicant/applicants)
- I/we acknowledge receipt of rules and regulation of Savings Bank account.
- I/we have been advised that if I/we do not provide my/our mobile number, I/we will not be eligible for any facility of electronic transactions other than ATM cash withdrawals.
- (Applicable for accounts opened for credit of Social Welfare Benefits)
 - I/we understand that this account will be opened under BSBD category. I/we also understand that in case, I/we do not wish to continue in this BSBD account and switch over to Regular Savings Bank account, I/we will have to maintain the Monthly Average Balance (MAB) applicable for Regular Savings Bank Account. I therefore undertake to maintain MAB in the account if I/we switch over to Regular Savings Bank account from BSBD.
- (Applicable for accounts opened in the name of Minors)
 - I understand that the requirement of Monthly Average Balance (MAB) and penalty for non-maintenance will be applicable in this account once the applicant becomes Major. I therefore undertake to maintain (MAB) from the date of attaining majority.

Place:

Date:

Signature / Thumb impression of the Applicant/Applicants

ACCOUNT SWEEP

Threshold Amount: Rs. @ Min:- Rs.25,000/-

Sweep time: _____ day (example Monday, Tuesday) of every week OR _____ (example 1st, 2nd) of every month beginning on

Under reverse sweep facility for breaking the MOD, the MOD to be broken by: Last in first out First in first out

(for office use only)
Open Account

Date: (Authorised signatory)

Account

CIF Linking

Personalised Chq

RINB

MBS

SMS Alert

Removal of Posting Restriction

Scanning

Queue No.

Initials

<input type="text"/>	<input type="text"/>

i) Internet Banking (INB) Kit No: _____

ii) INB Viewing Transaction rights given on:

iii) Mobile Banking MPIN given on:

iv) ATM Card data transmitted on:

v) Nominations Serial no:

vi) Threshold (KYC) limit:

vii) Phone Banking:

IMPORTANT INFORMATION**Know Your Customer Guidelines**

Any person holding a savings opening application form, upon agreeing to comply with the prescribed rules, opens a savings bank account, provided the form includes proof of identity and *proof of address* as required by the Bank. (Rule No. 1)

Information to Non-residing Facility

The non-residing facility is available in Savings Bank Accounts and the account holder is advised to avail of the facility for smooth settlement of claims by legal heirs in unforeseen circumstances. Non-residing can be made at the time of opening the account. In case they do not wish to make a non-residing facility, it should be intimated on the account opening form under their full signature. Joint account with survivorship benefits can be operated by the survivor, in such circumstances. (Rule No. 11, 2)

Types Of Accounts, Balance Statement and Service Charges

The applicants can open an account either with chequebook facility or without chequebook. The current monthly storage balance prescribed for SA accounts and the charges prescribed for non-maintenance of minimum balance are available at the Bank's website bankofbaroda.com and Contact Centre. This information can also be obtained from Branches. There is no scaling or minimum balance in Savings Bank account, except for Minor Account. (Rule No. 11, 12)

Minor Accounts

Minors who can affix their signature and are not less than ten years old can open accounts in their single name and maintain therein a minimum balance of Rs. 10,00,000 (Rs. Ten lakhs only). Minors may open joint accounts with their guardians. (Rule No. 13)

How To Open An Account?

In ordinary course, applicant(s) should attend the Bank personally for completion of formalities for opening the account. They will duly fill and sign the prescribed application form. Applicant(s) should submit K.C. documents as applicable for KYC/CRD1 and two copies of his/her three recent color passport size photographs. Applicants can also apply for opening an account online. Account holder's signature must be legible and well formed. Signatures should not be in capital or block letters. Each account will be given a distinctive account number. While dealing with the Bank, the number should be correctly quoted by the account holder(s). The account holder(s) in their self interest, are expected to adhere to uniform signature as per specimen recorded with the bank while opening the accounts and addressing any correspondence to the Bank. (Rule No. 1, 4, 4.13)

Pass Book

The pass book and cheque book supplied to the account holder should be kept in a safe place. The Bank will not be responsible for any loss or tampering of items attributable to the account holder's neglect in this regard. (Rule No. 18, 29) For withdrawing cash by means of a withdrawal from the pass book, the pass book must be presented. Withdrawals using cheque forms and Debit card can be effected without pass book. Deposits may be made without production of the pass book. (Rule No. 13) Pass book should be got updated regularly. The pass book should be returned to the Registered A.D. post/Counter at their cost. (Rule No. 18) The account holder should carefully examine the entries in their pass books and draw the Bank's attention to errors or omissions, if any. (Rule No. 17)

Deposits in lieu of the lost or mutilated pass book may be issued on receipt of a written request from the account holder after necessary enquiries, completion of formalities and recovery of prescribed charges. The current charges prescribed for this are available at the Bank's website bankofbaroda.com and Contact Centre. This information can also be obtained from Branches. (Rule No. 18)

Cheque Book

The bank will issue the first cheque book after completion of all formalities with regard to opening of the account. No charge will be recovered for issue of first twenty five Matricity Cheque leaves. Thereafter, service charge will be charged to the customer's account. The current charges prescribed for this are available at the Bank's website bankofbaroda.com and Contact Centre. This information can also be obtained from Branches. The account holder must use only the cheques from the cheque books issued to them by the Bank. The Bank reserves the right to refuse payment of any cheques drawn otherwise. Ordinarily, Bank will not issue more than one cheque book at a time or before exhausting all or nearly all cheque leaves issued previously. (Rule No. 29) Cheques must be written legibly. (Rule No. 25) Stop payment restrictions in respect of cheques issued at/and can be registered with the Bank on payment of a prescribed service charge. The current charges prescribed for this are available at the Bank's website bankofbaroda.com. This information can also be obtained from Branches. (Rule No. 32)

General

Savings Bank account is essentially a facility to build up savings and hence must not be used as a Current Account. Bank may close an account should it have any reason to believe that the account holder has used his account for a purpose for which it is not allowed. (Rule No. 5)

Deposits

Only three cash deposit transactions are allowed free of cost in a month. No restriction on cash deposit at Non - Home branch. No deposit in cash for less than Rs. 10/- will be accepted. Cheques, drafts or other instruments drawn only in favour of the account holder will be accepted for credit to the account. Third party instruments endorsed in favour of the account holder will NOT be accepted. No drawings against accepted instruments will be normally permitted until these are realized. In suitably converted accounts, immediate credit will be allowed for instrument instruments deposited up to Rs. 10000/- which may change from time to time. The normal collection and out of pocket charges will be recovered. The current limit and charges prescribed for this are available at the Bank's website bankofbaroda.com and Contact Centre. This information can also be obtained from Branches. Overdue interest will be recovered for instruments subsequently received against. (Rule No. 21, 22, 23)

Withdrawals

The account holder can withdraw money personally from her/his ordinary Savings Bank Account by using Bank's standard withdrawal form. The pass book must accompany the withdrawal form. The withdrawal form can be used only for receiving payments by the account holder himself/herself. AT/Debit card can also be used in ATMs for cash withdrawal. The account holder cannot withdraw an amount less than Rs. 50/- All withdrawals must be in round figures only. Third party payments through withdrawal forms are not permitted. A letter of authority as per the prescribed format, along with the pass book should be sent to the Bank through an authorized representative to receive payment in case the account holder is unable to attend personally to withdraw cash from her/his account. (Rule No. 24, 25, 26) The minimum drawing permitted per cheque form is limited to Rs. 50 (Rule No. 28). The maximum number of free debit entries permitted in an account depends on the AMR in the account or as decided by the Bank from time to time. Charges prescribed for exceeding this limit are available at the Bank's website bankofbaroda.com and Contact Centre. This information can also be obtained from Branches. (Rule No. 19) Cash withdrawal can be made from the accounts of the sick, old or incapacitated account holders who are unable to attend the Bank and/or also not able to put their signature or thumb impression for withdrawing cash by completing the laid down formalities. (Rule No. 31)

Overdrafts

Overdrafts in Savings Bank accounts may be permitted under exceptional circumstances with prior arrangements only. Cheques drawn in excess of the balance in the account will be returned unpaid. Service charge will be recovered each time a cheque is returned unpaid for want of sufficient funds. Charges prescribed for this are available at the Bank's website bankofbaroda.com and Contact Centre. This information can also be obtained from Branches. (Rule No. 11)

Impulsive Accounts

Account holder is advised to operate their accounts regularly. Accounts not operated are classified as impulsive after the stipulated time period of 24 months since last operation. The current prescribed charges in this regard are available at the Bank's website bankofbaroda.com and Contact Centre. This information can also be obtained from Branches. (Rule No. 36, 37)

Standing Instructions

The account holder can request the Bank for effecting periodical payment of insurance premium, membership fees etc. by debit to her/his account on payment of service charges. The current prescribed charges for Standing Instruction are available at the Bank's website bankofbaroda.com. This information can also be obtained from Branches. (Rule No. 40)

Interest on Deposit

As per RBI guidelines applicable from time to time, interest will be calculated on a daily product basis. Interest will be credited to the account at quarterly intervals. Interest will be paid only if it works out to Rs. 10/- or more. There after fifty paise and more will be rounded off to the next higher rupee and anything less will be ignored. In case of accounts frozen by the enforcement authorities, Bank shall continue to credit the interest to the account on a regular basis. (Rule No. 41, 42)

Transfer or Closure Of Account

Accounts may be transferred between branches of the Bank at the request of the account holder(s). Request for closure of account should state the reason for closure. The pass book must accompany such request. Joint accounts can be closed only at the request of all such joint signatories. Service charge as prescribed rate will be recovered if an account is closed after 184 days upto one year of its opening. The current charges prescribed for this are available at the Bank's website bankofbaroda.com. This information can also be obtained from Branches. (Rule No. 43, 44, 45) Accounts can be transferred ONLINE also.

Change in Rules

The Bank reserves the right to alter, delete or add to any of these Rules and service charges for which the customer will be duly notified through Bank's website bankofbaroda.com and/or branch notice board. (Rule No. 39, 46)

Features of BSBD Account

1. Maximum 4 withdrawals including withdrawals at own ATMs and other Bank's ATMs and other modes including RTGS, NEFT, Clearing, Branch cash withdrawals. Transfer, internet debits, SE, EMI etc.
2. Only Basic: Rs Pay Card will be issued.
3. Cheque book will not be issued.

BOND INSTRUMENT



IDBI

INDUSTRIAL DEVELOPMENT BANK OF INDIA

(Established under the Industrial Development Bank of India Act, 1964)

Head Office - IDBI Tower, Cuffe Parade, Bombay - 400 005

BOND IN THE FORM OF PROMISSORY NOTE

IDBI DEEP DISCOUNT BOND

IDBI DEEP DISCOUNT BOND '96

Issued in pursuance of Clause (a) of Sub-Section (1) of Section 11 of the Industrial Development Bank of India Act, 1964

Folio No: P008 3302199

Certificate No: 03281628

Number of Bonds: ONE

Issue Price: Rs. 5,300

Distinctive Number: 003281628

Face Value: Rs. 2,00,000

THIS BOND HAS BEEN PRESENTED BY

Industrial Development Bank of India (IDBI) does hereby promise to pay to

First Holder **PROMAVATI GANAPATI HEGDE**

Address

C/O RAMAKRISHNA G HEGDE LECTURER
MES COLLEGE OF COMMERCE SIRSI
KARNATAKA STATE
SIRSI

PIN: 581402

Second Holder

Third holder

or order on demand at the Head Office of IDBI at Bombay, on March 18, 2021, the sum of Rs. 2,00,000

(Rupees Two Lakhs only) being the face value of the Bond hereinafter mentioned, for value received.

The holder(s) of the Bond (IDBI) shall have the option to redeem the Bond on any of the following dates at the defined face value mentioned:

On August 1, 2000 at Rs. 10,000

On December 1, 2000 at Rs. 25,000

On September 1, 2011 at Rs. 50,000

On June 1, 2016 at Rs. 1,00,000

On the holder(s) of this Bond receiving the amount as specified above on exercise of the option as aforesaid, the liability of IDBI hereunder shall stand fully extinguished.

Nominee: **GANAPATI P HEGDE**

* Subject to the regulations to be framed in this regard.

Place: Bombay

Deemed Date of allotment under Private Placement: March 18, 1998

FOR INDUSTRIAL DEVELOPMENT BANK OF INDIA

VERIFICATION

Ms. PADMAVATI GANAPATI HEGDE hereby declare that the contents of paragraphs 1 to 4 are true to the best of my / our knowledge and belief and nothing has been concealed therein.

Verified today, the 18th Day of June 2004

Place Kodsa - Hule Kai

P. G. H. Y
Signature of the declarant

PART - II

(FOR USE BY THE PERSON TO WHOM THE DECLARATION IS FURNISHED)

1. Name and address of the person responsible for paying interest on sums or income in respect of units, as the case may be, mentioned in paragraph 1 of declaration.

2. Date on which the declaration was furnished by the declarant _____

3. Period for which interest or income in respect of units, as the case may be, is credited / paid _____

4. Amount of interest or income in respect of units, as the case may be _____

5. Rate at which interest or income in respect of units, as the case may be, is credited / paid _____

Forwarded to the Chief Commissioner or Commissioner of Income-Tax, _____

Place:

Date :

Signature of the person responsible
For paying interest on securities/interest
Other than interest on Securities/income in
respect of units

NOTES:

1. Give complete postal address.
2. The declaration should be furnished in duplicate.
3. Delete whichever is not applicable.
4. Indicate the capacity in which the declaration is furnished on behalf of a Hindu undivided family, association of persons, etc.
5. Before signing the verification, the declarant should satisfy himself that the information furnished in the declaration is true, correct and complete in all respects.
6. Any person making a false statement in the declaration shall be liable to be prosecuted under section 277 of the Income-Tax Act, 1961 and on conviction be punishable:-
 - i) in a case where the amount of tax, which would have been evaded if the statement or account had been accepted as true, exceeds one hundred thousand rupees, with rigorous imprisonment for a term which shall not be less than six months but which may extend, to seven years and with fine;
 - ii) in any other case, with rigorous imprisonment for a term which shall not be less than three months but which may extend to three years and with fine.

DATE
दिनांक

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D D M M Y Y Y Y

AY _____ OR BEARER / या धारक को

JPEES _____
पये _____ अदा करें ₹ _____

A/C NO.	914010054318402
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SBEZY 272160

Payable at par at all branches of Axis Bank Ltd in India.

914010054318402
Please sign above

⑈ 1 1806 1 ⑈ 58 1 2 1 1 20 2 1 : 2 7 2 1 6 0 ⑈ 3 1





भारतीय स्टेट बैंक
State Bank Of India

(00857)-KARWAR
GREEN STREET
KARWAR, DIST:UTTAR KANNADA, KARNATAKA 581301
IFS Code: SBIN0000857

केवल 3 महीने के लिए वैध / VALID FOR 3 MONTHS ONLY

D	D	M	M	Y	Y	Y	Y

PAY

को या उनके आदेश पर OR ORDER

रुपये RUPEES

अदा करें ₹

खा. सं. A/c No.	10638178768
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VALID UPTO ₹ 10 LACS AT NON-HOME BRANCH

SB ACCOUNT

PREFIX :
1515500005

PRAKASH VISHNU RANE

MULTI-CITY CHEQUE Payable at Par at All Branches of SBI

Please sign above

⑈852722⑈ 581002009⑈ 004839⑈ 31

MAKING SECURITY PRINTERS, MUMBAI

CHITTAKULA } 7905
(BADASHINGAD)

जारी करने वाली शाखा
ISSUING BRANCH

VALID FOR SIX MONTHS ONLY
कोड क्र. CODE NO

0

08-07-1999

मांगे जानेपर ON DEMAND PAY Finance Officer K.U.C. Dhawan

रुपये RUPEES Twenty Only

या उनके आदेश पर OR ORDER

₹.Rs. - 200 *
र.प.

अदा करें। मूल प्राप्त VALUE RECEIVED

ओटी/OT एक हजार रुपयों से कम की रकम के लिए
FOR AN AMOUNT BELOW RUPEES ONE THOUSAND

भारतीय स्टेट बैंक
STATE BANK OF INDIA

KUC Dhawan

कोड क्र. CODE NO
0 1728

MOTA/145 अदाकर्ता शाखा | DRAWEE BRANCH

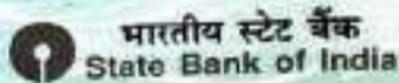
S. J. Kaulalagi
शाखा प्रबंधक | BRANCH MANAGER
(हस्ताक्षर नमूना क्र./SSNO)

S. J. KAULALAGI
K-175

⑈ 6 70 266 ⑈ 00000 2000 ⑈

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भारतीय स्टेट बैंक
State Bank of India

जारी करने वाली शाखा
Issuing Branch: NAVAL BASE (VISA KHAPATNAM)
कोड नं. / CODE No: 01610
टेल नं. 08910-257722

मांगद्वारा
DEMAND DRAFT

2	4	0	3	2	0	1	5	9
D	D	M	M	Y	Y	Y	Y	

या उनके आदेश पर
OR ORDER

मांगे जाने पर **IGNOU KARWAR**
रुपये RUPEES
ON DEMAND PAY

Two Hundred and Forty Only

अदा करें ₹

240.00

IOI 000391834454 Key: POMLUV

Sr. No: 208066

AMOUNT BELOW 241(2/3)

मूल्य प्राप्त / VALUE RECEIVED

Venkyabharathi

प्राधिकृत हस्ताक्षरकर्ता
AUTHORISED SIGNATORY
BRANCH MANAGER

भारतीय स्टेट बैंक

STATE BANK OF INDIA

अदाकर्ता शाखा / DRAWEE BRANCH: NAVAL BASE, KARWAR
कोड नं. / CODE No: 05045

₹ 1,50,000/- एवं अधिक के लिए दो अधिकारियों द्वारा हस्ताक्षरित होना ही वैध है।
PAYMENTS FOR ₹ 1,50,000/- & ABOVE ARE NOT VALID UNLESS SIGNED BY TWO OFFICERS

कम्प्यूटर द्वारा मुद्रित होने पर ही वैध
VALID ONLY IF COMPUTER PRINTED

केवल 3 महीने के लिए वैध
VALID FOR 3 MONTHS ONLY

⑈834454⑈ 000002000⑈ 000391⑈ 16

भारतीय स्टेट बैंक
State Bank of India
Branch: NAVAL BASE, KOCHI
जोड़ को / CODE No: 00568
फोन नं. / Tel No: 484-2668545

मांगदस्तावेज

DEMAND DRAFT

2 6 0 3 10 13 15
0 0 0 0 0 0

मांगे जानेपर IGNOU

ON DEMAND PAY

रुपये RUPEES

Three Hundred Only

अदा करें ₹ 300.00

IOI 000411819248 Key: WILKIP

Sr. No: 733089

AMOUNT BELOW 301(3/3)

मूल्य प्राप्त / VALUE RECEIVED



भारतीय स्टेट बैंक
STATE BANK OF INDIA
अदाकर्ता शाखा / DRAWEE BRANCH: KARWAR
जोड़ को / CODE No: 00857

Paulose
आधिकारित हस्ताक्षरकर्ता / AUTHORISED SIGNATORY
शाखा प्रबंधक / BRANCH MANAGER

कंप्यूटर द्वारा मुद्रित होने पर ही वैध
VALID ONLY IF COMPUTER PRINTED

केवल 3 महीने के लिए वैध
VALID FOR 3 MONTHS ONLY

₹ 1,50,000/- एवं अधिक के लिए दो अधिकारित हस्ताक्षरों की आवश्यकता है।
INSTRUMENTS FOR ₹ 1,50,000/- AND ABOVE ARE NOT VALID UNLESS SIGNED BY TWO OFFICERS

पाउलोस पी एक्स
PAULOSE P. X
पी / P - 8567

MAHARAJA SECURITY PRINTERS PVT. LTD., CHENNAI / CTS - 2010

819248 0000020000 000411 16



भारतीय जीवन बीमा निगम
Life Insurance Corporation of India

पृष्ठांकन हेतु स्थान

SPACE FOR ENDORSEMENTS



Sl. No. 8363208

भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

शाखा - Branch

तिथि - Date :- 25/03/2017-12:48

क्रम संख्या - Tr. No. 2829

Ser. Brn: 63E

DIVISION : DHARWAD

BRANCH OFFICE (63E)

"JEEVAN KARAVALI",

M.G. ROAD,

KARWAR - 581301.

RENEWAL PREMIUM RECEIPT

निम्नलिखित के लिये सधन्यवाद पाया

Received with thanks ₹

*****341.00

नकद और / या चेक द्वारा

In cash and / or

₹ NIL

In cheque from

श्रीमती/सुश्री/श्री. Smt./Ms./SRI VIJAYAKUMAR VISHNU RANE

Towards the following

Policy No: 630918190 DOC: 28/09/1999 SA: 25000
 Prem: 341.00-QLY Agent: 0063363E DO: 00/5863
 Due Fr 03/2017 Due To 03/2017 Ins 1.T-T-PT 14-20-20
 Premium Amount : 341.00 UIN :

T O T A L :Rs. 341.00
 Rupees Three hundred forty one only

LIC's Serv. Tax Red. No. - AAACL0582HSTCN6

चेक द्वारा भुगतान होने पर जारी की गयी रसीद चेक की रकम मिलने पर वैध होगी।

Receipt of payment made by cheque is issued subject to realisation of the cheque.

SRI VIJAYAKUMAR VISHNU RANE

हस्ताक्षर Signature

S/O VISHNU RANE

AT: MALEKON. BANDISHITTA

BAAD. KARWAR

Pin - 581308

Next Due- 06/2017

<< Premium is received in Advance >>

<< for due date mentioned above >>

THE SIRSI URBAN
CO-OPERATIVE BANK LTD.,

H. O. : SIRSI
Branch : **SIRSI SUBURB BRANCH**



PASS BOOK

~~Current~~
Cash Credit
~~Overdraft~~

A/c. No. 2089

Ledger No. _____

Folio _____

Name Shri P. C. Hegde

Address College Compound

Date	Particulars of Deposit or Withdrawal	Cheque No.
22	Sal	
26	Sal	
29	Sal	
3-98 By	up to 29-2-98	
5	Sal	
14	Sal	
16	Sal	
18	Sal	
22	Sal	
27	Sal	
5	Sal	

Amount withdrawn	Amount deposited	Dr. or Cr.	Balance	Initials
			2991.00	
1000				
500				
130				
	180			
	180	Dr		
2000				
3000				
	550	Dr		
3000				
2000				
	600			
	550	Dr		
5000				
			1295.00	

ಎಚ್ಚರಿಕೆ : ನಿಮಗೆ, ಅವನು ಅಥವಾ ಅವಳು
ಅಪರಿಚಿತರಾಗಿದ್ದಲ್ಲಿ, ಬ್ಯಾಂಕಿನಲ್ಲಿ ಖಾತೆ ತೆರೆಯಲು
ಅಂತಹ ಯಾರಿಗೂ ನಿಮ್ಮ ಪರಿಚಯವನ್ನು
ದಯವಿಟ್ಟು ಕೊಡಬೇಡಿ

सावधान : बिना जान पहचान, किसी भी व्यक्ति का खाता
खोलने के लिए, बैंक को परिचय न दें ।

CAUTION : Please DO NOT Introduce any person
to the Bank for purpose of opening an
account unless you know him/her well.

ಭಾವಚಿತ್ರವನ್ನು ಅಂಟಿಸಿ
ಮತ್ತು ಮುಚ್ಚಬೇಡಿ
यहाँ फोटो चिपकाएं
पिन ना करें
PASTE PHOTO HERE
DO NOT PIN



ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್
ಕಾರವಾರ ಶಾಖೆ
ಪಿ.ಬಿ. ನಂ. 11, ಗ್ರೀನ್ ಸ್ಟ್ರೀಟ್
ಕಾರವಾರ, ಉತ್ತರ ಕನ್ನಡ - 581 301
ಸಿಎಂ : 20274 ಜೆನಿ : 20310

ಉಳಿತಾಯ ಖಾತೆ ಪಾಸ್ ಬುಕ್

भारतीय स्टेट बैंक

ಕಾರವಾರ ಶಾಖಾ, ಪಿ.ಬಿ. ನಂ. 11
ಗ್ರೀನ್ ಸ್ಟ್ರೀಟ್, ಕಾರವಾರ
ಉತ್ತರ ಕನ್ನಡ-581 301
ಸಿಎಂ : 20274 ಜಿ.ಇ.ಎನ್ : 20310
ಬಚತ ಖಾತಾ ಪಾಸ್ ಬುಕ್

STATE BANK OF INDIA
KARWAR BRANCH, P.B. No. 11
Green Street, Karwar
UTTARA KANNADA - 581 301
CM : 20274 GEN : 20310
Savings Bank Pass Book

New / First Passbook
PRAKASH VISHNU RANE

LECTURER, GVS COLLEGE,
SADASHIVGAD
MULEKON
NANDANAGADDA, KARWAR

Joint Names: SRI PRAKASH VISHNU RANE

ಮುಖ್ಯ/ಶಾಖಾ ವ್ಯವಸ್ಥಾಪಕರು



ಮುಖ್ಯ/ಶಾಖಾ ಪ್ರಬಂಧಕ

ಪಾಸ್ ಪುಸ್ತಕ ಸಂಖ್ಯೆ :

ಪಾಸ್ ಬುಕ್ ಕ್ರ. 023248

Pass Book No.

10638178768

ಖಾತೆ ಸಂಖ್ಯೆ :

ಖಾತಾ ಕ್ರಮಾಕ

Account No.

01190028388

Mode of Op.: SO

Chief/Branch Manager

दुधु धुडु/जडड/डुडुतडन डरुथी/DEPOSIT / PAY IN SLIP



युनियन बैंक ऑफ इंडिया Union Bank of India

शाखा/शाखा/ Branch

दिनांक/दिनांक/ Date

चुकीड/डीडी/सीडी/आरडी/टीएन/डीएल खडड ड./कुडीड डरुथी ड.
 डरुथी/सीए/ओडी/सीसी/आरडी/टीएन/डीएल खडड ड./कुडीड डरुथी ड.
 SB/CA/OD/CC/RD/TL/DL A/c No./Credit Card No.

डरुथी/डरुथी/ Name

डरुथी डरुथी डरुथी डरुथी / Tel. No.

डरुथी/डरुथी

डरुथी/डरुथी

डरुथी/डरुथी/ Amount

डरुथी डरुथी डरुथी डरुथी / Rupees in words

डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी Cheque No./Date/Name of Bank & Branch	डरुथी/डरुथी	डरुथी/डरुथी
डरुथी/डरुथी Total		

डरुथी डरुथी डरुथी डरुथी
डरुथी डरुथी डरुथी डरुथी
Officer/Cashier SWD

डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी
डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी
1890 222 244 / 1890 209 244

दुधु धुडु/जडड/डुडुतडन डरुथी/DEPOSIT / PAY IN SLIP

डरुथी डरुथी/डरुथी/ PAN No.

डरुथी डरुथी/डरुथी/ Form 68

डरुथी डरुथी डरुथी डरुथी/रकुडी डरुथी/CASH DEPOSIT			
डरुथी/डरुथी/Note	डरुथी/डरुथी/No.	डरुथी/डरुथी/₹	डरुथी/डरुथी/P
2000 x			
1000 x			
500 x			
200 x			
100 x			
50 x			
20 x			
10 x			
5 x			
2 x			
1 x			
डरुथी/डरुथी/Total			

- डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी / डरुथी डरुथी डरुथी डरुथी डरुथी / All Cheques must be crossed.
- डरुथी / डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी / Please mention your A/c No. and Name on back of the Cheque.
- डरुथी / डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी / Please use separate slip for Cash Deposit, Outstation Cheques and local Cheques.



युनियन बैंक ऑफ इंडिया Union Bank of India

शाखा/शाखा/ Branch

दिनांक/दिनांक/ Date

डरुथी डरुथी/डीडी/सीडी/आरडी/टीएन/डीएल खडड ड./कुडीड डरुथी ड.
 डरुथी/सीए/ओडी/सीसी/आरडी/टीएन/डीएल खडड ड./कुडीड डरुथी ड.
 SB/CA/OD/CC/RD/TL/DL A/c No./Credit Card No.

डरुथी/डरुथी/ Name

डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी / Tel. No/Mobile No

डरुथी डरुथी डरुथी/डरुथी/ E-mail ID

डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी / Rupees in words

डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी Cheque No./Date/Name of Bank & Branch	डरुथी/डरुथी	डरुथी/डरुथी

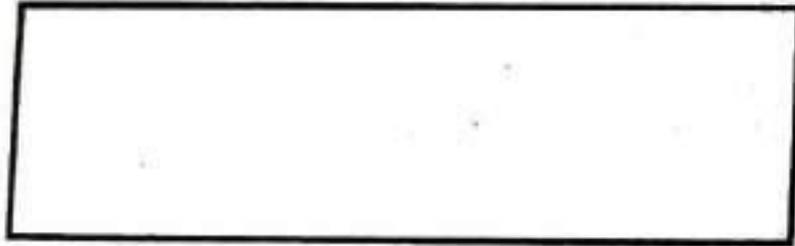
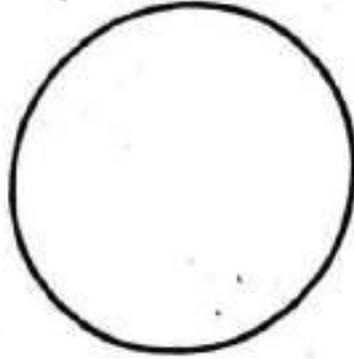
डरुथी डरुथी डरुथी डरुथी डरुथी Transaction ID

डरुथी डरुथी डरुथी SWD

डरुथी डरुथी डरुथी/डरुथी/ Passing Officer

डरुथी डरुथी डरुथी डरुथी डरुथी डरुथी
Signature of Depositor

ಕಳುಹಿಸುವ ಅಂಚೆ ಕಚೇರಿಯ ದಿನಾಂಕ ಮೊಹರು
प्रेषक डाकघर की नाम मोहर
Date Stamp of office of Posting



ಕಳುಹಿಸುವ ಅಂಚೆ ಕಚೇರಿಯ ಹೆಸರು ಮೊಹರು
प्रेषक डाकघर की नाम मोहर
Name Stamp of office of Posting



ಅಂಚೆ ಸೇವೆಯಲ್ಲಿ
डाक सोवार्थ
On Postal
Service

ಪಿನ್ / ಪಿನ್ / PIN

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ಆರ್.ಪಿ.-54

ಆರ್.ಪಿ.-54

R.P.-54

ಭಾರತೀಯ ಅಂಚೆ ಇಲಾಖೆ ಭಾರತೀಯ ಡಾಕ ವಿಭಾಗ

DEPARTMENT OF POSTS INDIA

ಸ್ವೀಕೃತಿ ಪತ್ರ / ಪತ್ರ ಸ್ವೀಕೃತಿ / ACKNOWLEDGEMENT

ಭಾರತೀಯ ಡಾಕ



India Post

ನೋಂದಾಯಿತ ಪತ್ರ, ವಸ್ತು / ಪಾರ್ಸೆಲ್‌ನ್ನು ಸ್ವೀಕರಿಸಲಾಗಿದೆ ರಜಿಸ್ಟ್ರಿ / ಪತ್ರ / ಪಾರ್ಸೆಲ್ ಪ್ರಾಪ್ತ ಹೂಆ

Received Registered / Letter / Parcel _____

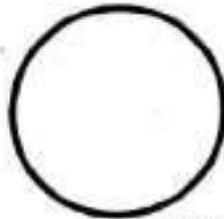
ಕ್ರ./ ಕ್ರ./No.	ದಿನಾಂಕ / ತಾ./Date of	ಅಂ.ಕ.ಯ./ ಡಾ.ಘ.ಕಾ./PO.
-------------------	-------------------------	--------------------------

* ರೂ. ಗಳಿಗೆ ಎಮೆ ಮಾಡಲಾಗಿದೆ. / बिमे का मूल्य रुपयों में _____

Insured for Rupees _____

* ಸ್ವೀಕರಿಸುವವರ ಹೆಸರು / पानेवाले _____

Addressed to _____



On _____

ರಂದು / को

ಬಟವಡೆ ಅಂಚೆ ಕಚೇರಿಯ ದಿನಾಂಕ ಮೊಹರು

वितरण डाकधर की तारीख-मोहर

Date Stamp of Office of Delivery

ಸ್ವೀಕರಿಸುವವರ ಸಹಿ ಮತ್ತು ಹೆಸರು

पानेवाले के हस्ताक्षर और नाम

Signature and Name of Recipient

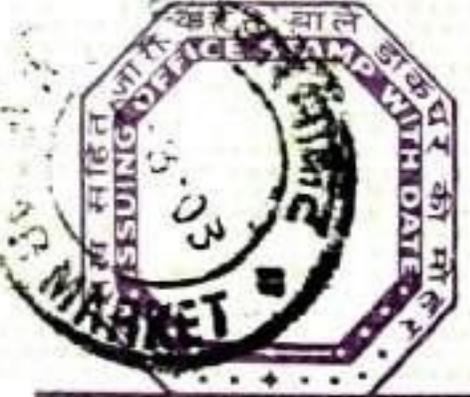
* ಅಗತ್ಯವಿಲ್ಲದಿದ್ದರೂ ಪತ್ರವನ್ನು ಹೊಂದಿರುವ ಪಾಕೆಟ್
* अनवश्यक को काट दिया जाए
* Strike Out of not relevant

पाँच टिका पाँच टिका पांच रुपिया पाँच रुपिया پانچ روپے پانچ روپے पाच रुपये पाच रुपये पाँच रुपये पाँच रुपयाणि

अपरक्राम्य
NOT NEGOTIABLE

भारतीय पोस्टल आर्डर
INDIAN POSTAL ORDER

डाक महानिदेशक DIRECTOR GENERAL OF POSTS.



PAY TO Principle Bapu Gaur
Vokes Sorely Sadeshiya को

पाँच रुपए की रकम THE SUM OF RUPEES FIVE ONLY

डाक टिकट
POSTAGE STAMPS

रुपए 5.00 Rs.

कमीशन COMMISSION फी 50 PAISE

प्रेषक अपना नाम और पता यहां लिखें।
SENDER MAY FILL IN HIS NAME AND ADDRESS HERE.

Saehin C. Tandel
Divekas College
KARWAR

AT THE POST OFFICE AT

के डाकघर में अदा करें।

इस लाइन के नीचे मत लिखिए DO NOT WRITE BELOW THIS LINE

पोस्ट मास्टर POSTMASTER

Karwar Market-581 301

5C 572671

AUG 2003

भारतीय डाक
भारतीय डाक
भारतीय डाक

1. ಭೂ ಪರಿವರ್ತನಾ ಆದೇಶವು ನಗರಾಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರ, ಮಹಾನಗರಪಾಲಿಕೆ : ನಗರಪಾಲಿಕೆ : ಮರಸಬೆ : ಮಾನ್ಯ ನಿಯಂತ್ರಣ ಮಂಡಲ ಇತ್ಯಾದಿ ಇವರಿಂದ ನಿಯಮಾನುಸಾರ ಪರಿವರ್ತನಾ ಪಡೆದಿದ್ದು ಅದರಂತೆ ಉಪಯೋಗಿಸಿಕೊಳ್ಳಲು ನಗರ ಪಟ್ಟಿ ಆದೇಶವನ್ನು ಅದನ್ನು ಹೊರತುಪಡಿಸಿ ನಗರ ಯಾವುದೇ ಲಾಭದ ಉದ್ದೇಶವಿಲ್ಲ.
2. ಭೂ ಪರಿವರ್ತನಾ ಅನುಮತಿ ಪಡೆದು ಉದ್ದೇಶಕ್ಕಾಗಿ ಮಾತ್ರ ಉಪಯೋಗಿಸಿಕೊಳ್ಳಲಾಗುವುದು ಹಾಗೂ ಈ ಅನುಮತಿಗೆ ಬೇರೆ ಉಪಯೋಗಿಸಿಕೊಳ್ಳುವುದಿಲ್ಲ.
3. ಈ ಅನುಮತಿಯನ್ನು ಉದ್ದೇಶಿಸಿರುವ ಬಡಾವಣೆ ನಡೆಸಲು ಹಾಗೂ ಪರಿವರ್ತನಾ ಇತ್ಯಾದಿಗಳನ್ನು ಸಂಬಂಧಪಟ್ಟ ನಗರಾಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರ / ಗ್ರಾಮ ಪಂಚಾಯತ ಅಧಿನಿಯಮ ಪ್ರದೇಶ ಸಮಿತಿಯವರಿಂದ ಅನುಮೋದನೆಗೊಂಡಂತೆ ಅನಂತರ ಅನುಮೋದನೆಗೊಂಡ ನಡವಳಿ ಅನುಸಾರವಾಗಿ ಕಟ್ಟಡವನ್ನು ಕಟ್ಟುತ್ತೇನೆ. ಸದರಿ ಅನುಮತಿಯಲ್ಲಿ ಲೇಖನಿ ಪ್ರಕಾರ ಅನುಮೋದನೆ ಪಡೆದಿರುವಂತೆ ನಿರದಿಷ್ಟ ವಿವಿಧ ಗಾತ್ರದ ವಿಂಗಡಿಸಲ್ಪಟ್ಟ ನಿವೇಶನಗಳನ್ನು ಮಾತ್ರ ಪರಿವರ್ತಿಸಿ ಮಾಡುತ್ತೇನೆ.
4. ಇತರೆ ಅವಶ್ಯವಾದ ರಸ್ತೆ ಮಾರ್ಗ, ಪಾಲಿಂಗ್ ಇತ್ಯಾದಿಗಳನ್ನು ಸಂಬಂಧಪಟ್ಟ ನಗರಾಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರ ಅಥವಾ ಅಧಿನಿಯಮ ಪ್ರದೇಶ ಸಮಿತಿ : ಗ್ರಾಮ ಪಂಚಾಯತ ರವರು ಅನುಮೋದಿಸಲ್ಪಟ್ಟ ಬಡಾವಣೆ ನಡೆಸಲು ಪ್ರಕಾರ ಹಾಗೂ ನಿರ್ದಿಷ್ಟಪಡಿಸಿದ ನಿಯಮಗಳ ಅಡಿಯಲ್ಲಿ ಸದರಿ ಉದ್ದೇಶಕ್ಕಾಗಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತೇನೆ.
5. ನಾನು ಇತರೆ ವ್ಯಕ್ತಿಗಳು ಈ ಅನುಮತಿಯನ್ನು ಕಟ್ಟುವ ಕಟ್ಟಡಗಳಿಗೆ ಅವಶ್ಯವಾದ ಪರಿವರ್ತನೆಯನ್ನು ಸಂಬಂಧಪಟ್ಟ ಪ್ರಾಧಿಕಾರ : ಗ್ರಾಮ ಪಂಚಾಯತ : ಅಧಿನಿಯಮ ಪ್ರದೇಶ ಸಮಿತಿ ನಗರಾಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರ : ಮರಸಬೆ : ಮುನಿಸಿಪಲ್ ಕಾರ್ಪೊರೇಷನ್ ಇವರುಗಳಿಂದ ಪಡೆದು ಅದರಂತೆಯೇ ಕಟ್ಟಡಗಳನ್ನು ಕಟ್ಟುವಂತೆ. ಒಂದು ವೇಳೆ ಹಾಗೆ ಪರಿವರ್ತನಾ ಇಲ್ಲದೇ ಕಟ್ಟಡಗಳನ್ನು ಕಟ್ಟಿದಲ್ಲಿ ಅಂತಹ ಕಟ್ಟಡಗಳನ್ನು ಅನಧಿಕೃತ ಕಟ್ಟಡಗಳೆಂದು ಪರಿಗಣಿಸಿ ಕಾನೂನು ಲಾಠಿ ಕ್ರಮ ಕೈಗೊಳ್ಳಲು ನನ್ನ ಅಭ್ಯಂತರವೇನೂ ಇರುವುದಿಲ್ಲ.
6. ಸಾರ್ವಜನಿಕ ಹಿತದ ದೃಷ್ಟಿಯಿಂದ ಸದರಿ ಅನುಮತಿ ನಿವೇಶನದಾರರಿಗೆ ವಿಧಿಸಿ, ನೀರು ಸರಬರಾಜು ಒಳಪರಂಕಿ ವ್ಯವಸ್ಥೆ ಇತ್ಯಾದಿಗಳನ್ನು ಅರೋಗ್ಯ ನೈರ್ಮಲತೆಗಾಗಿ ಹಾಗೂ ಭದ್ರತೆಗಾಗಿ ಉದ್ದೇಶದಿಂದ ಎಲ್ಲಾ ಸೌಲಭ್ಯಗಳನ್ನು ಕಾನೂನು ಲಾಠಿ ಒದಗಿಸಿ ಕೊಡುತ್ತೇನೆ.
7. ಈ ಅನುಮತಿ ತಾಲೂಕು ಪಂಚಾಯತ ಅಥವಾ ಅನುಮತಿ ಇತ್ಯಾದಿ ಕರ್ನಾಟಕ ಭೂ ಕಂದಾಯ ಕಾಯಿದೆ 1984ರ ಕಲಂ 67 ರಂತೆ ಸರ್ಕಾರದ ಉದ್ದೇಶಕ್ಕಾಗಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತೇನೆ.
8. ಲೇಖನಿಯೊಂದಿಗೆ ಇಲಾಖೆಯ ಆದೇಶ ಅಡಿಯಲ್ಲಿ ಈ ಅನುಮತಿ-ಕಟ್ಟಡ ಉದ್ದೇಶಿಸಿರುವ ಕಟ್ಟಡವು ರಾಷ್ಟ್ರೀಯ ಹಾಗೂ ರಾಜ್ಯ ಹೆದ್ದಾರಿ ಸಂಬಂಧಿಸಿದಂತೆ ರಸ್ತೆಯ ಮಧ್ಯಭಾಗದಿಂದ ನಿರದಿಷ್ಟಪಡಿಸಿದ 40 ಮೀಟರ್ ಅಂತರವನ್ನು ಮತ್ತು ಜಿಲ್ಲಾ ಹೆದ್ದಾರಿ ಸಂಬಂಧಿಸಿದಂತೆ ರಸ್ತೆಯ ಮಧ್ಯಭಾಗದಿಂದ (25 ಮೀಟರ್) ಅಂತರವನ್ನು ಕಾಯ್ದುಕೊಳ್ಳುತ್ತೇನೆ. ಹಾಗೂ ಈ ಪಾಲಿ ಪ್ರದೇಶದಲ್ಲಿ ಯಾವುದೇ ಕಟ್ಟಡವನ್ನು ಕಟ್ಟುವುದಿಲ್ಲ.
9. ಈ ಪರಿವರ್ತನಾ ಅನುಮತಿಯನ್ನು ಸ್ವೀಕರಿಸುವ ಕೈಗಾರಿಕೆ ಪಟಕಗಳು ಹೊರಡಿಸುವ ಹೊರೆ ಅನುಮತಿ ಇತರ ಕಟ್ಟಡಗಳನ್ನು ಪರಿಣಾಮಕಾರಿಯಾಗಿ ಪರಿಗಣಿಸಿ ಸಾರ್ವಜನಿಕ ಅರೋಗ್ಯಕ್ಕೆ ಯಾವುದೇ ಲಾಭದ ಕಾರಣದಿಂದ ಹಾಗೂ ಪರಿವರ್ತನಾ ಮಾನ್ಯವಾಗದಂತೆ ನೋಡಿಕೊಳ್ಳುತ್ತೇನೆ. ಹಾಗೂ ಕರ್ನಾಟಕ ಮಾನ್ಯ ನಿಯಂತ್ರಣ ಮಂಡಲ ಪರಿವರ್ತನಾ ಇಲಾಖೆಯ ಅನುಮತಿ ಲಾಠಿ ಕೈಗಾರಿಕಾ ಪಟಕವನ್ನು ಸ್ವೀಕರಿಸುತ್ತೇನೆ.
10. ಮೇಲ್ಕಂಡ ಯಾವುದೇ ಷರತ್ತುಗಳನ್ನು ಉಲ್ಲಂಘಿಸಿದ್ದಲ್ಲಿ ಭೂ ಪರಿವರ್ತನಾ ಆದೇಶವನ್ನು ನಗರ ಯಾವುದೇ ಸೂಚನೆ ನೀಡದೆ ರದ್ದುಗೊಳಿಸಬಹುದಾಗಿದೆ. ಮತ್ತು ಕರ್ನಾಟಕ ಭೂ ಕಂದಾಯ ಕಾಯಿದೆ 1984 ರ ಕಲಂ 68 ರಂತೆ ದಂಡ ಶುಲ್ಕವನ್ನು ವಿಧಿಸಿ ಅದನ್ನು ಕಟ್ಟಲು ಬಿಡುಗಡೆ ಮಾಡುತ್ತೇನೆ. ಅಲ್ಲದೆ ಈ ಅನುಮತಿಯನ್ನು ಅನಧಿಕೃತವಾಗಿ ಕಟ್ಟಡ ಕಟ್ಟಡಗಳನ್ನು ಯಾವುದೇ ಪರಿವರ್ತನಾ ನೀಡದೆ ಕೆಡವಲು ನನ್ನ ನಮ್ಮತಿ ಇದೆ ಹಾಗೂ ಅದಕ್ಕೆ ತಗಲುವ ವೆಚ್ಚವನ್ನು ಭೂ ಕಂದಾಯ ಖಾತೆಯಿಂದ ಖಾತೆದಾರರಿಂದ ವಸೂಲಿ ಮಾಡಲು ನನ್ನ ಅಭ್ಯಂತರವೇನೂ ಇರುವುದಿಲ್ಲ.
11. ಸಾರ್ವಜನಿಕ ಉದ್ದೇಶಕ್ಕೆ, ಮೀಸಲಾತಿ ಸಾರ್ವಜನಿಕ ಸೌಲಭ್ಯದ ನಿವೇಶನಗಳನ್ನು ಸ್ಥಳೀಯ ಪ್ರಾಧಿಕಾರಕ್ಕೆ ಹಸ್ತಾಂತರಿಸಿ ನೋಂದಾಯಿಸಿ ಕೊಡುತ್ತೇನೆ.
12. ಬಡಾವಣೆಯಲ್ಲಿನ ನಿವೇಶನಗಳನ್ನು ಬಡಾವಣೆಯಲ್ಲಿ ಮೂಲಭೂತ ಸೌಕರ್ಯಗಳನ್ನು ನಿರ್ಮಾಣ ಮಾಡಿದ ನಂತರ ಅದಕ್ಕೆ ಸಂಬಂಧಿಸಿದ ಅನುಮತಿ ಪತ್ರವನ್ನು ಸ್ಥಳೀಯ ಯೋಜನಾ ಪ್ರಾಧಿಕಾರದಿಂದ ಪಡೆದುಕೊಂಡ ನಂತರವೇ ಮಾರಾಟ ಮಾಡುತ್ತೇನೆ.

ಸದರಿ ಆದೇಶದಲ್ಲಿನ ಯಾವುದೇ ಷರತ್ತುಗಳನ್ನು ನನ್ನಿಂದ : ನನ್ನ ಪ್ರತಿನಿಧಿಗಳಿಂದ : ಉತ್ತರಾಧಿಕಾರಿಗಳಿಂದ : ಏಜೆಂಟರಿನಿಂದ ನೇಮಕಲಂಡಾಗಲಿ ಉಲ್ಲಂಘನೆಯಾದಲ್ಲಿ ನೀಡಿದ ಅನುಮತಿಯನ್ನು ವಾಪಸ್ಸು ಪಡೆಯಲು ಅಲ್ಲದೇ ಕರ್ನಾಟಕ ಭೂಕಂದಾಯ ಅಧಿನಿಯಮ - 1984 ರ ಕಲಂ 68 ರ ಅಡಿಯಲ್ಲಿ ವಿಧಿಸುವ ದಂಡನೆಗೆ ಒಳಪಟ್ಟಿರುತ್ತೇನೆ.

ನಾನು ಈ ದಿನ 16-3-2011 ರಂದು ಈ ದಸ್ತಾವೇಜು (ಕರಾರು) ಅನ್ನು ಬರೆದುಕೊಟ್ಟಿರುತ್ತೇನೆ.

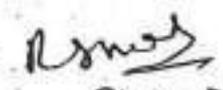
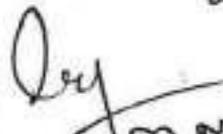
ಸಿದ್ದೀರ್ ವಿವರ

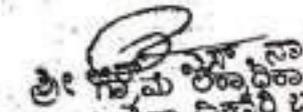
ಕಾರವಾರ ಅಲ್ಲೂಕು ಬಾಡಹೋಬಳಿ 2ನೇ II ಗ್ರಾಮದ ಸ.ನಂ. 1208/1 ಅ 2 ಡ್ರ 0-2-0
ವಿಸ್ತೀರ್ಣಕ್ಕೆ ಭೂಪರಿವರ್ತಿತ ಹಮೀನಿಗೆ ಬಹುಬಂದಿ :-

- ಪೂರ್ವಕ್ಕೆ : ಸ.ನಂ 1208/1 ಅ 2 ಡ್ರ 0-2-0
- ಪಶ್ಚಿಮಕ್ಕೆ : ಉಗರನಲ್ಕೆ ರಸ್ತೆ
- ದಕ್ಷಿಣಕ್ಕೆ : ಸ.ನಂ. 1208/1 ಅ 1
- ಉತ್ತರಕ್ಕೆ : ಗ್ರ.ನಂ 1206

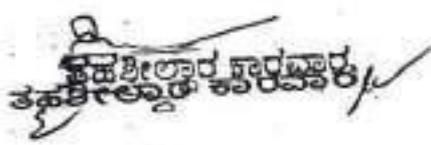

ಅರ್ಜಿದಾರರು

ಸಾಕ್ಷಿದಾರರು:

- 1) 
R. S. Naik
1208
- 2) 
1208/1 ಅ 2 ಡ್ರ 0-2-0


ಶ್ರೀ ಕೆ.ಎ.ಎಸ್.ನಾಯ್ಕ
ಗ್ರಾಮಲೆಕ್ಕಾಧಿಕಾರಿ ಬಾಡ-1

ದೃಢೀಕರಿಸಿದ.


ಶ್ರೀ ಕೆ.ಎ.ಎಸ್.ನಾಯ್ಕ
ಗ್ರಾಮಲೆಕ್ಕಾಧಿಕಾರಿ ಬಾಡ-1



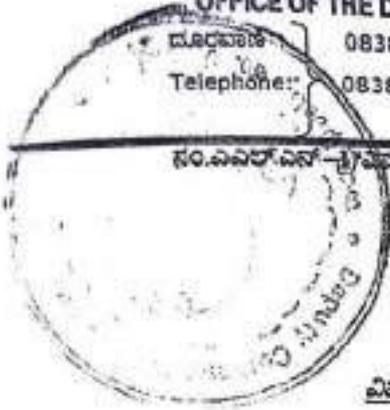
ಹಿಲ್ಲಾಧಿಕಾರಿಗಳ ಕಾರ್ಯಾಲಯ, ಉತ್ತರ ಕನ್ನಡ, ಕಾರವಾರ - 581 301

OFFICE OF THE DEPUTY COMMISSIONER, UTTARA KANNADA DISTRICT, KARWAR, -581 301

ದೂರವಾರ್ತೆ 08382 226406, 226471
Telephone: 08382 226603 (Fax)

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Website: http://uttara.kannada.nic.in



ಸಂ.ಎಎಲ್.ಎನ್-741/2018-11

ದಿನಾಂಕ: 10/9/11

ಆನುಬಂಧ-3

ತಿಳುವಳಿಕೆ

ವಿಷಯ :- ಉತ್ತರ ಕನ್ನಡ ಜಿಲ್ಲೆ ಕೌಶಲಂ ತಾಲೂಕು 297 ಚ. ಕೋಟು
ಖಾತೆ-11 ಗ್ರಾಮದ ಸರ್ವೆ 1208/162ರಲ್ಲಿ ಒಟ್ಟು ಕ್ಷೇತ್ರ 0.2-0
ವಿಸ್ತೀರ್ಣವನ್ನು ವ್ಯವಸಾಯಿಗಳಿಂದ ವಸೂಲಿ ಉದ್ದೇಶಕ್ಕಾಗಿ ಭೂ
ಪರಿವರ್ತನೆಗೆ ನೀಡಿದ ಅರ್ಜಿಯ ಬಗ್ಗೆ.

ನೀವು ದಿನಾಂಕ: 16/12/10 ರಂದು ಭೂ ಪರಿವರ್ತನೆಗೆ 297 ಚ. ಕೋಟು ಗ್ರಾಮದ ಸರ್ವೆ ಸಂಬಂಧ
1208/162ರಲ್ಲಿ ಒಟ್ಟು ಕ್ಷೇತ್ರ 0.2-0 ವಿಸ್ತೀರ್ಣವನ್ನು ವಸೂಲಿ ಉದ್ದೇಶಕ್ಕಾಗಿ ಭೂ ಪರಿವರ್ತನೆ ಕೋರಿ
ಸಲ್ಲಿಸಿರುವ ಅರ್ಜಿಯನ್ನು ಪರಿಶೀಲಿಸಿರುತ್ತೇವೆ. ಈ ಬಾಬಿ ಈ ಕೆಳಗೆ ನಮೂದಿಸಿರುವ ಭೂ ಪರಿವರ್ತನಾ ಶುಲ್ಕ, ಕಂಪೌಂಡಿಂಗ್
ಶುಲ್ಕ ಮತ್ತು ಭೋಡಿ ಶುಲ್ಕವನ್ನು ಸರಕಾರಕ್ಕೆ ಜಮಾ ಮಾಡಿ ರೂ.100=00 (ರೂಪಾಯಿಗಳು ಒಂದು ನೂರು ಮಾತ್ರ) ಧಾಪನಾ
ಕಾಗದದಲ್ಲಿ ಕರಾರು ಪತ್ರದೊಂದಿಗೆ ಚಲನ ಅನ್ನು 15 ದಿನಗಳೊಳಗಾಗಿ ಪಾವತಿಸಿ ಭೂ ಪರಿವರ್ತನಾ ಮಂಡಲಾಡಾ
ಆದೇಶವನ್ನು ಪಡೆಯತಕ್ಕದ್ದು.

ನೀಗದಿಪಡಿಸಿದ ಅವಧಿಯಲ್ಲಿ ಭೂ ಪರಿವರ್ತನೆ ಶುಲ್ಕ ಪಾವತಿಸಿದ ಬಗ್ಗೆ ಚಲನ ಮತ್ತು ಕರಾರು ಪತ್ರವನ್ನು
ಪಾವತಿಸದಿದ್ದಲ್ಲಿ ನಿಮ್ಮ ಅರ್ಜಿಯನ್ನು ತಿರಸ್ಕರಿಸಲಾಗುವುದು.

ಸರ್ವೆ ಸಂಬಂಧ	ವಿಸ್ತೀರ್ಣ (ಎ-ಗು-ಅ)	ಹಣ ಪಾವತಿ ವಿವರ	ಮೊಬಲಗು ರೂ.ಪೈ.
1208/162	0.2-0 ವಸೂಲಿ	1) ಭೂ ಪರಿವರ್ತನಾ ಶುಲ್ಕ 545/- x 0.2-0	1090/-
		2) ಕಂಪೌಂಡಿಂಗ್ ಶುಲ್ಕ	—
		3) ಭೋಡಿ ಶುಲ್ಕ	35/-
		ಒಟ್ಟು	1125/-

(ರೂಪಾಯಿ ಅಕ್ಷರಗಳಲ್ಲಿ 2 ರೂ. ನೂತಿಯ ಐಪ್ಪತ್ತೈದು ಮಾತ್ರ)

ಹಿಲ್ಲಾಧಿಕಾರಿ, ಉತ್ತರ ಕನ್ನಡ
ಕಾರವಾರದವರ ಪರದಾಗಿ

ಗೆ-
ಶ್ರೀಮತಿ ಎಚ್.ಎಸ್. ರಾಜ್
ಶುಲ್ಕ ಪಿ

ಪಾಕೆಟ್:

ಪ್ರತಿಯನ್ನು :-

1. ತಹಶೀಲ್ದಾರ್, ಕೌಶಲಂ ರವರಿಗೆ ಮಾಹಿತಿಗಾಗಿ.



KAMAT CHAMBERS, GROUND FLOOR HUBLI ROAD SIRSI PIN : 581401 PHONE : 08384-223650/1/2

(754) CAAC067954050712

MR SACHIN BABU NAIK
MATHRUCHAYA 2ND CROSS ADARSH
NAGAR COLLEGE ROAD
SIRSI, INDIA
PIN: 581402

SCHEME CODE : CURRENT ACCOUNT-NORMAL
CUSTOMER ID : 842629841
CURRENCY CODE : INR
LIEN AMOUNT : 26.80
NOMINATION DETAILS : NOMINATION REGISTERED
MICR CODE : 581211402
IFSC CODE : UTIB0000754

Tran Date	Value Date	Transaction Details	Chq No	Debit	Credit	Balance	Init. Br.
		OPENING BALANCE :				7845.35	
01-06-2012	01-06-2012	CASH-ATM-AXIS HOTEL SAMRAT C/SIRSI010612		400.00		7445.35	754
01-06-2012	01-06-2012	CASH-ATM SIRSI/SIRSI010612		400.00		7045.35	754
02-06-2012	02-06-2012	CASH-ATM SIRSI SECOND BANGALORE/020612		1000.00		6045.35	754
04-06-2012	03-06-2012	PUR TRIMETHRA SUPER R/SIRSI030612/13-13		636.14		5409.21	754
05-06-2012	05-06-2012	CASH-ATM-AXIS HOTEL SAMRAT C/SIRSI050612		4500.00		909.21	754
06-06-2012	06-06-2012	CASH-ATM-AXIS/SIRSI/SIRSI060612		400.00		509.21	754
11-06-2012	11-06-2012	CASH-ATM-AXIS HOTEL SAMRAT C/SIRSI100612		500.00		9.21	754
23-06-2012	23-06-2012	Service Tax @ 12.36% on Charge		1.01		8.20	754
23-06-2012	23-06-2012	Consolidated Charges for A/c		8.20		0.00	754
		TRANSACTION TOTAL :		7845.35	0.00		
		CLOSING BALANCE :				0.00	

REWARD POINT DETAILS

ACCNO	POINTS EARNED	POINTS REDEEMED	BALANCE
912020002712484	0.00	0.00	0.00

Service Tax Code:- AAACU2414KST001

Unless the constituent notifies the bank immediately of any discrepancy found by him in this statement of Account, it will be taken that he has found the account correct.

Axis Bank does not send requests for Internet Banking Login ID, Password, Credit/Debit card numbers, Bank account numbers, or other sensitive financial information by e-mail. If you do receive a message of this type that appears to be from Axis Bank or related to an Axis Bank product or service, please do not respond. Send a copy of the message and any related details to IT.Helpdesk@axisbank.com

Contd Page No 2 ...

CHARGE STATEMENT FOR YOUR CURRENT ACCOUNT.

ACCOUNT NUMBER : 912020002712484
ACCOUNT NAME : SACHIN BABU NAIK
SCHEME CODE : CANCR-CURRENT ACCOUNT-NORMAL
MONTHLY CYCLE : JUNE 2012 **MONTHLY AVERAGE BALANCE** : 10403.00
REQUIRED MONTHLY AVERAGE BALANCE : Rs.5000.00
REFERENCE PERIOD : MAY 15, 2012 - JUNE 14, 2012

SR. NO.	CHARGE TYPE	AMOUNT TRANSACTED (Rs.) / NO. OF TRANSACTIONS	CHARGES (Rs.)
1.	Account Maintenance Charges		0.00
2.	MAB Non Maintenance	100635.00/2.00	0.00
3.	SMS Alert Charges	0.00/0.00	35.00
TOTAL CHARGES			35.00

- The charges in the above statement indicate the net chargeable amount for the month. However, the actual charge debited to the account might have elements of past unrecovered charges also.
- The chargeable amount is exclusive of service tax.

Monthly Average Balance (MAB) is the average of closing balances on each day during the reference period (15th of the preceding month to the 14th of the current month). Our various current accounts have different MAB stipulations and commensurate benefits. MAB in no case is the required Minimum Balance.

This is a system generated output and requires no signature.

+++++ END OF STATEMENT +++++

Payer's Signature _____

NOTES: 1. This Refund
is valid for use in
2. The Company

PAYABLE AT PAR AT

VIJAYA BANK : 17 Barakh
AGRA (Jawahar Mandi), AHM
BHUBANESHWAR, BOME
GUWAHATI, GUALIOR, HI
JODHPUR, KANPUR, KOH
MEERUT (Cantt.), RAGPUR
(M.G. Road), ULHASNAGAR



ASHIANA HOUSING & FINANCE (INDIA) LIMITED

Regd. Office: 75, Park Street, Calcutta-700 016

ALLOTMENT/REFUND
ADVISE

Date: 17th September, 1992

154/00160 1F 14781 14704 1
HEVARU GANAPATI HEGDE
GAUTAM S & I COLONY
SIRSI NORTH KANARA 581407

7832601

Dear Sir/Madam,

Re: Issue of Equity Shares of Rs. 10/- each for cash at par.

We thank you for your application for Equity Shares of our Company. As the issue was oversubscribed, the Company has returned the oversubscription to the extent of 10% of the issue amount and the Board of Directors has made the allotment of shares in accordance with the basis of allotment finalized in consultation with the Calcutta Stock Exchange Association Ltd, Calcutta.

The allotment made to you, in accordance with the terms and conditions of the Prospectus dated 25th May, 1992 and subject to the provisions of the Memorandum and Articles of Association of the Company is as under:

No. of Shares Applied	No. of Shares Allotted	Amount paid on Application (Rs.)	Amount adjusted on Allotment (Rs.)	Refund Amount (Rs.)	Refund Order No.
103	100	1000	1000	STOCK-INV	14704

P.T.O.

POORNIMA COCONUT PRODUCTS PRIVATE LIMITED

Registered Office : C-28, Industrial Estate, Banavasi Road, SIRSI - 581 401

(Incorporated under the Companies Act 1956)

SHARE CERTIFICATE

THIS IS TO CERTIFY that the person(s) named in this certificate is/are the Registered Holder(s) of the within-mentioned Share(s) bearing the distinctive number(s) herein specified in the above Company subject to the Memorandum and Articles of Association of the Company and the shares mentioned below are fully paid up.

EQUITY SHARES OF RUPEES 100/- EACH FULLY PAID UP

Reg. Folio No. _____

Certificate No. _____

Name(s) of Holder(s) _____

No. of Share(s) Held _____

(in words)

(in Figures)

Distinctive No. (s) _____

Given under the Common Seal of the Company at SIRSI this _____

Chairman

Director

Authorised Signatory/ Director

Note : No transfer of any shares comprised in this certificate will be registered unless accompanied by this certificate

SHARE CERTIFICATE



THE TATA ENGINEERING AND LOCOMOTIVE COMPANY LIMITED
 Registered Office : Bombay House, 24, Horni Mody Street, Bombay 400 001.
 Registrars & Transfer Agents : Tata Share Registry Limited, Army & Navy Bldg, 148, M. C. Road, Fort, Bombay 400 001.

CALL MONEY NOTICE

Master Folio No. : ED3006821 Call Notice No. : 218043
 MR DEVARU GANAPATI HEGDE

LAST DATE FOR PAYMENT
29-09-1992

Dear Sir/Madam,

This h/s reference to our circular dated 24th August, 1992. The total number of Shares/Debentures held by you and the amounts due towards Call Money are given below:

OPTION I

Securities	Holding as on 23rd July, 1992	Total Amount Payable (Rs. Ps.)
1	2	3
Shares @ Rs. 12.50	3	37.50
Debentures @ Rs. 25/-	3	75.00
TOTAL AMOUNT DUE		112.50

OPTION II ✓

Securities	Holding as on 23rd July, 1992	Total Amount Payable (Rs. Ps.)
1	2	3
Shares @ Rs. 25/-	3	75.00
Debentures @ Rs. 50/-	3	150.00
TOTAL AMOUNT DUE		225.00 ✓

The amount payable by you is indicated in column 3 of the table in each case. This amount may be paid at any of the branches of the Banks indicated overleaf on or before 29th September, 1992.

This Call Notice must be submitted to the Bank for acknowledgement.

Your faithfully,
THE TATA ENGINEERING AND LOCOMOTIVE COMPANY LIMITED

J. E. Talaulicar
 (J. E. TALAULICAR)
 Managing Director

**ACKNOWLEDGEMENT
 (TO BE FILLED BY THE ACCOUNTHOLDER)**

Received on account of "The Tata Engineering & Locomotive Company Limited"
 by Cheque/Draft No. 110042 dated 24th Sept 92
 drawn on State Bank of India (Bank) for Rs. 225.00
 being the Call Money on 3 Shares and/or
3 Debentures.
through K. S. Co. Pvt. Annex Bank Bangalore
 (Cheques/Drafts are subject to realisation)

	Banker's Signature, Date & Stamp
	Revenue Stamp



TAMILNADU PETROPRODUCTS LIMITED

Regd. Office : No. 6, Nungambakkam High Road, Madras-600 034.

ALLOTMENT ADVICE

Folio No. 147720

010450182

ALT. No. 1903

Date 9TH FEB. 94

**Last date for Payment
15th April 1994.**

MR DEVARU GANAPATHI HEGDE
GAUTAM S B I COLONY
NAMAJGUDDA SIRSI N K
P O SIRSI 581 402 KARNATAKA
581402 13179
JT. MRS. UMA DEVARU HEGDE

Dear Sir(s)/Madam,

Public issue of 1,82,20,000 Equity Shares of Rs. 10/- each for cash at a premium of Rs. 20/- per share.

We thank you for your application for Equity Shares in our captioned issue. In response to your application for Equity shares under Public Issue, we wish to inform that the Board of Directors of the Company has allotted to you Equity shares as indicated below in accordance with and subject to the terms and conditions contained in the Prospectus dated 28th September, 1993 and Memorandum and Articles of Association of the Company.

No. of shares applied for (1)	Amount received on Application Rs. (2)	No. of shares allotted (3)	Amount payable on Allotment at Rs. 12/- per share Rs. (4)	Amount adjusted on Allotment Rs. (5)	Balance Amount payable Rs. (6)
100	600	100	1200		1200

You are requested to pay the amount mentioned in column (6) on or before 15th April '94 to the Company's Bankers as per instructions on the reverse. The relevant Share Certificate(s) are sent herewith.

On receipt of reconciled Bank Statement regarding payment of money due on allotment, the Registrars will send stickers for being affixed on the Share Certificates to get the payment recorded. Do not send the certificates or Bankers receipt in evidence of payment of allotment money.

If the Allotment Money is not paid on or before 15th April '94 the same with interest @ 12% per annum from 15th April '94 to the actual date of payment may be sent to the Registrars M/s. Quality Consultancy Company Limited, 98-99-Coral Merchant Street, Madras-600 001 by means of demand draft favouring the company payable at Madras.

By Order of the Board,

M.B. GANESH
Secretary

(To be filled in by applicant)

Received by Cash/Cheque/Draft No. A 034 08093 APR 1994
of Rs. 1200/- Rupee one thousand two hundred only
drawn on K. St. C. O. P. Apex Bank, Bangalore
being the Allotment Money payable
on the aforesaid Equity Shares.

Date, Signature and Stamp of the Bank



RETURN ALLOTEMENT

FORM NO. 2
RETURN OF ALLOTMENT
[Pursuant to Section 75 (1)]

Name of Company LIMITED /
Presented by PRIVATE LIMITED

Return of allotment of the
made on the following date/dates* filed with the
Registrar of Companies pursuant to section 75 (1)

1. SHARES ALLOTTED PAYABLE IN CASH :

Class of Shares	No. of Shares allotted	NOMINAL AMOUNT		Amount Paid on application (Excluding Premium)	Amount Paid or due and payable on allotment		Amount of premium (if any) payable on shares	Amount of discount (if any)
		Per Share	Total		Paid	Due and Payable		
1	2	3 Rs.	4 Rs.	5 Rs.	6 Rs.	7 Rs.	8 Rs.	9 Rs.
1. Equity Shares								
2. Preference shares other than Redeemable preference shares								
3. Redeemable preference shares								

2. SHARES ALLOTTED FOR A CONSIDERATION OTHERWISE THAN IN CASH :

- (i) Equity Shares
- (ii) Preference Shares
- (iii) Redeemable Preference Shares

Number of Shares**
Nominal amount of Shares Rs.
Amount to be treated as paid up on each share Rs.

The consideration for which such shares have been allotted is as follows :

Property and assets acquired (Description) Rs.
Goodwill Rs.
Services (give nature of services) Rs.
Other items (to be specified) Rs.

3. SHARES ISSUED AT A DISCOUNT - NUMBER OF SHARES**

Nominal amount of shares Rs.
Amount of discount per share Rs.
Paid-up per share Rs.

(A copy of the resolution for the issue of the shares at a discount with a copy of the order of the Central Government where the discount exceeds 10 percent should be attached to this return)

4. NUMBER OF BONUS SHARES

Nominal amount of Shares Rs.
Amount to be treated as paid-up on each Share Rs.

(A copy of the resolution authorising the issue of the Bonus shares should be attached to this return)



ITR - V

ACKNOWLEDGEMENT

AY 2011-12

Received with thanks from _____ a return of income in ITR No. > 1(SAHAJ) > 2 > 3 > 4(SUGAM) > 4 > 5 > 6 for assessment year 2011-12, having the following particulars

A1 FIRST NAME _____ **A2** MIDDLE NAME _____

A3 LAST NAME _____ **A4** PERMANENT ACCOUNT NUMBER _____

A5 SEX Male Female **A6** DATE OF BIRTH _____ **A7** INCOME TAX WARD/CIRCLE _____

A8 FLAT/DOOR/BUILDING _____ **A9** ROAD/STREET _____

A10 AREA/LOCALITY _____ **A11** TOWN/CITY/DISTRICT _____

A12 STATE _____ **A13** PINCODE _____

A14 Fill only one: Filed > Before due date-139(1) > After due date-139(4) > Revised Return-139(5) OR in response to notice > 142(1) > 148 > 153A/153C

COMPUTATION OF INCOME AND TAX RETURN Whole-Rupee(₹) only

B1 Gross Total Income	• B1 () _____
B2 Deductions under Chapter VI-A	• B2 _____
B3 Total Income	• B3 () _____
B4 Current Loss if any	• B4 () _____
B5 Net Tax Payable	• B5 _____
B6 Interest Payable	• B6 _____
B7 Total Tax and Interest Payable	• B7 _____
B8 Total Advance Tax Paid	• B8 _____
B9 Total Self Assessment Tax Paid	• B9 _____
B10 Total TDS Deducted	• B10 _____
B11 Total TCS Deducted	• B11 _____
B12 Total Prepaid Taxes (B8+B9+B10+B11)	• B12 _____
B13 Tax Payable (B7-B12, if B7 > B12)	• B13 _____
B14 Refund (B12-B7, if B12 > B7)	• B14 _____

FOR OFFICIAL USE ONLY

→ **STAMP RECEIPT NO. HERE**

SEAL, DATE AND SIGNATURE OF RECEIVING OFFICIAL

OFFER DOCUMENT

OFFER DOCUMENT

देना बैंक DENA BANK

[एन सीडी सी डी बैंक]

(A Government of India Undertaking)

Incorporated under the Banking Companies (Acquisition and Transfer of Undertaking) Act, 1971
Head Office : Maker Tower 'F', Cuffe Parade, Mumbai 400 005. Tel: 233 9010-95. Fax: 233 3429/21612/216 8046. Circle : DENATOWER

Public Issue of 6,00,00,000 equity shares of Rs. 10/- each
for cash at a premium of Rs.20/- per share, aggregating Rs.180.00 crores.

HIGHLIGHTS

1. Reconstituted Bank with a standing of 56 years.
2. Mainstream player with a network of 1134 branches.
3. Net profit of Rs. 1100 crores during 1995-96 i.e. an increase of 17% over the previous year.
4. Registered with Securities and Exchange Board of India (SEBI) as a Category - I Merchant Banker.
5. Ongoing programme of technological upgradation. The Bank has 10 fully computerised branches in Mumbai, an ATM with 1000 in facility and Telebanking facilities.
6. Equity shares to be listed at Mumbai, Ahmedabad Stock Exchanges and National Stock Exchange.

RISK FACTORS AND THE MANAGEMENT'S PERCEPTION THEREON

External

1. The 1996 contingent liabilities of the bank as on March 31, 1996, is Rs. 1014.26 crores which are not provided for.

Management Perception: These contingent liabilities excepting "Others" against the Bank not acknowledged as debt amounting to Rs.53.56 crores, are among out of the normal business of the Bank. These contingent liabilities are off balance sheet transaction of the Bank, in which risk weights are assigned for the computation of Capital Adequacy Ratio of the Bank. These contingent liabilities are in the nature of letters of credit and guarantee issued, foreign exchange contracts booked on account of its commitments and acceptances, endorsements and other credit entries for which the bank holds securities by way of cash margin/ collateral securities/personal guarantees and no separate provision is considered necessary.

Claims against the Bank not acknowledged as debt amounting to Rs.33.56 crores, including the Income Tax (Rs.25.08 crores) & Interest Tax (Rs.8.48 crores), is Rs.955 Crores. These claims include the income taxes, guarantees issued, etc. These are normal business risks involved in the business of the Bank. Some of these claims are covered by the insurance policies and in some cases with securities. In Bank's opinion the possibility of these claims maturing against the Bank are remote. In any case the amount involved will not affect the Bank's profitability materially. In case of Income Tax and Interest Tax liability the management opines that the provisioning for the disputed liability including interest and is not necessary in view of the judicial pronouncements and above of Rs.25.08 crores disclosed in the Final Accounts for 1995-96 as contingent liability, the appeal filed by the Bank has been upheld.

2. Outstanding credits in inter branch accounts have been identified upto 31st March 1996 and the process of operational regularisation is in progress. Balancing of inter-branch ledger systems and reconciliation with general ledger is in progress at some branches. There are outstanding entries in some books of accounts including demand draft passbook, drafts paid without advice, sweepstake, regular accounts, clearing adjustments which are in the process of regularisation/adjustment.

In some cases of the accounts with other banks in India including RBI and in some of the NOSTRO accounts the balances have not been reconciled and/or confirmed. In some cases where the accounts have been reconciled, outstanding entries have not been adjusted due to insufficient information.

Pending reconciliation/balancing adjustment as stated above, the consequential impact on the accounts is not ascertainable at this stage.

Management Perception: The quantification of consequential effect of unadjusted entries is not ascertainable at this stage. However considerable improvements have been made in the matter of inter branch reconciliation, inter bank reconciliation, balancing of books and outstanding entries in various accounting heads. The entries outstanding are within the manageable magnitude and it will not have any significant impact over the liquidity and financial position of the Bank. The entries in NOSTRO accounts have been reconciled

subsequent to the last Balance Sheet except a few accounts which are in the process of reconciliation since June 1996. The Bank does not envisage any difficulty in completion of the reconciliation of the said account.

3. The Employees' Pension Scheme as part of the Bank's contribution to the Employees' Provident Fund is effective from 1st November 1995. The Bank has constituted the Dena Bank Employees' Pension Fund under an irrevocable trust which is pending approval from the Income Tax Authorities. The incidental liabilities of the Bank shall be ascertained by annual valuation. Pending such valuation, the contribution made during the year has been charged to revenue.

Management Perception: The difference in the Bank's liability on the basis of the Annual Valuation and the amount to be transferred from Provident Fund for the concerned employees will be provided for over a period of time depending upon the age group of retiring employees who have opted for the Pension Scheme. The amount of pension liability is so far not quantified.

4. The Bank had incurred net losses in the year 1992-93 and 1993-94 to the extent of Rs. 30.88 crores and 69.84 crores respectively.

Management Perception: The Bank has been consistently making operating profits from the year 1988-89, in view of the introduction of Income Requisition and Provisioning norms for the Lending system in the year 1982-83, the accounting practices in the Bank have undergone change resulting in net loss even though the Bank had recorded operating profits during the relevant years. The Bank achieved a successful " turnaround " and posted net profit for the year 1994-95 and 1995-96.

5. Lending risks arising out of the credit portfolio of the Bank.

Management Perception: The Bank takes adequate care to minimise the impact of such risk by using a well diversified loan portfolio and retrospective appraisal system. The Bank's credit policy is in tune with the guidelines it takes laid down by RBI and the Bank has evolved its own prudential norms for exposure to various sectors of activity and business/industry groups.

6. Interest rate risk (due to deregulation).

Management Perception: The Bank has strategically planned to substitute statement loan (not deposits) and reduce

the operational expenses through computerisation, operational restructuring and improved systems & procedures to minimise the pressure on the spread.

External

1. Competition from other Commercial Banks, both existing and future, including those from the Private Sector.

Management Perception: The Bank has a dedicated team of staff with professional competencies and experience coupled with loyal customer base. The entry of new banks will enable the Bank to sharpen its competitive edge through better customer service and positive reception of the staff throughout its 1134 branches spread over the country.

2. Risk from Policy changes of Government etc.

Management Perception: The policy changes will throw open new challenges and opportunities for the Bank. The Bank will adapt to such new changes through innovative schemes. The Bank is capable of meeting the challenges because of its inherent strength, size and wide spread all over the country.

3. Risk on account of increasing disintermediation in the financial markets.

Management Perception: The strength of the Bank lies in its well established retail network of branches and its innovative schemes to tap the bank from various cross sections of the public.

NOTES

1. Applicants may note that in the event of oversubscription, allotment will be on a pro-rata basis.

2. Applicants are advised to refer to the para on justification of Equity Pricing mentioned in the Offer Document before making any investment in this issue.

3. Applicants may note that Government of India has permitted a set off of the carried forward debit balance of Rs. 190.29 crores in the Profit and Loss Account against the Bank's Capital on March 31, 1996.

This being the first issue of the Bank, there has been no formal market for the securities of the issue. The issue price (set here determined and justified by the Lead Managers and the Issuer Bank on mutual understanding of provisions paragraph) should not be taken as an indication of the market price of the equity shares after the shares are listed. No assurance can be given regarding an active or sustained trading in the shares of the Bank nor regarding the price at which the equity shares will be traded after listing.

As per Section 8(2)(b) of the Banking Companies (Acquisition) Act 1971, "The shareholder other than Central Government, shall be entitled to exercise voting rights in respect of any shares held by him in excess of one per cent of the total voting rights of all the shareholders of Dena Bank."

LEAD MANAGERS TO THE ISSUE

- | | |
|---|---|
|  M&M Capital Markets Ltd.
212, Maker Tower 'F'
210, Packer Club Road,
Mumbai 400 005
Tel: 278146
Fax: 233 416/36352 |  J&K Financial & Investment
Consultancy Services Ltd.
141, Nalla Chaudhari St.
Nariman Point,
Mumbai 400 021
Tel: 201127 Fax: 2042197 |
|  Aangram Finance Ltd.
801, Maker - I,
110, Nalla Chaudhari,
Mumbai 400 021
Specialised - 240 024
Tel: 450 363/450 024
Fax: 4421512 |  Lazard Credit Capital Ltd.
28th Floor,
1000 Nariman Road,
Fort, Mumbai 400 021
Tel: 205962
Fax: 205962 |

REGISTRARS TO THE ISSUE

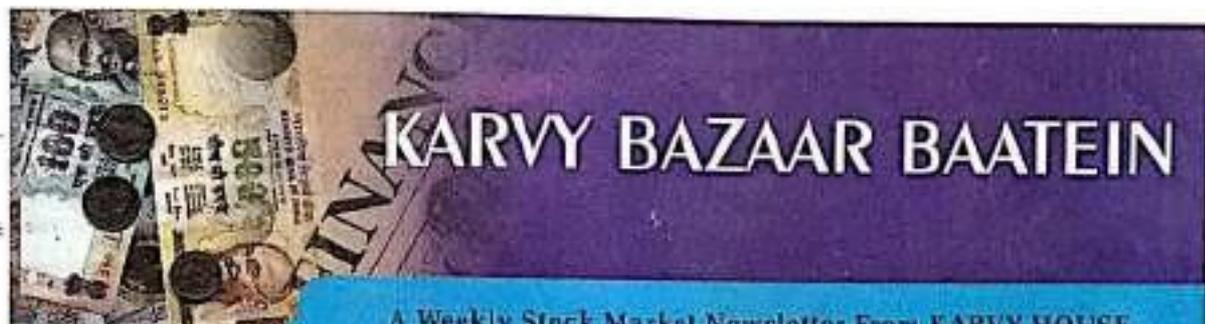
- PCS**
PCS Industries Ltd.
P.O. Box 60, Plot No.1
Sahakar Road,
Sahakar, Andher West,
Mumbai 400 052
Tel: 682942/682979
Fax: 682941

ISSUE
OPENS ON
28TH OCT., '96

ISSUE
CLOSES ON
7TH NOV., '96



STOCK MARKET MAGAZINE



KARVY BAZAAR BAATEIN

A Weekly Stock Market Newsletter From KARVY HOUSE

A Research Product of Karvy - The Finapolis 10th Nov. 2003 to 14th Nov. 2003 Volume III: Issue 181

URL: <http://www.karvy.com/marketlink/news181.pdf>

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Nifty	
52 WK H/L	: 1639.25/ 920.00
MCap	: ₹5,22,846 Cr.
Sensex	
52 WK H/L	: 5115.06/ 2818.48
MCap	: ₹5,23,277 Cr.

Research Team : Ajitha, Deepanjali, Kireesha, Karthik, Raj K, Sheela A, Sneha, Kumar, Vikal Jan
 Designed By : SSC&B Infos
 Graphics : Mohd. Akhbar
 Printer : Dharam Printers

Flash Point



NSE Nifty				
Date	Opening	Closing	Adv/Dec	Turnover*
10th Nov	1603.55	1594.58	472/199	2531
11th Nov	1594.50	1681.55	182/190	4714
12th Nov	1601.38	1600.80	474/204	4982
13th Nov	1618.00	1579.65	136/518	4921
14th Nov	1572.18	1548.45	-	-

BSE Sensex				
Date	Opening	Closing	Adv/Dec	Turnover*
10th Nov	4962.22	4998.57	326/560	2108
11th Nov	4948.79	5078.84	1152/566	2108
12th Nov	5048.55	5005.77	1074/818	2149
13th Nov	5027.36	4948.76	714/1183	2141
14th Nov	4948.77	4865.83	542/1311	-



Dalal street

Major stocks pause for a while

It was a roller coaster ride for the major stocks this week. They recovered in the beginning of the week after languishing in the negative air last week. But again, led by Infosys and ITC, this pack witnessed a sharp slide in the middle of the week due to unwinding of positions by traders in the derivatives segment. Rumours were widespread that NSE would charge these additional margins in cash and not in shares or any other means, which prompted liquidation by traders.

And the scene accelerated into a full-blown correction in large cap counters. However, mid cap stocks across various sectors advanced meaningfully higher as investors attempted to continue with bargain hunting and BSE 200 and 500 indices notched good gains. Hotels, chemical, shipping, cement, auto-ancillary, textile and select banking stocks mustered strength and investors appeared in chase even higher peaks in these packs. The overall breadth of the market was also encouraging in most of the sessions with the stock advances outnumbering the declining ones by a decent margin. Notably, tech counters were under the cloud despite a strong rally in US markets.

Among stock specific news, stocks of IOC and ONGC traded volatile on news of government planning to sell its stake through a public issue. There were contradictory reports floating in the market. Talks of domestic issue overruling the possibility of an ADR/GDR placement jaded investors and PSU pack witnessed a bad run. Stocks like GAIL, SAIL, Neyveli lignite, nalcop finished weaker. Auto shares showed lot of strength. Shares of Bajaj Auto, Maruti Ashok Leyland locked in good gains. Rumours of Maruti announcing an interim dividend did the rounds in the street. A major price hike in southern region saw hectic activity in south based cement counters led by India Cement. Stocks like Cheminad Cement, Shree Cement were the major gainers. However, weakness in large caps kept the overall gains capped in cement counters. Grasim, ACC and Gujarat Ambuja slipped into the red. Analysts were of the opinion that the demand in south especially in Tamil Nadu is likely to stay put questioning the sustainability of higher prices.

Jisco and Jindal Vijay Nagar Steel made some gains on the back of heavy volumes. On Thursday, the two companies announced a swap ratio of 16:1 (16 shares of JSV for one share of Jisco). Hotel stocks were the other major buzzers this week. Almost all the hotel stocks - Indian Hotels, ITC Hotel, Oriental Hotel, EEL, Hotel Leela made strong gains. Increase in occupancy rate on the back of improved traffic is proving good for the sector. Chemical players too spurred up. Stocks like Gujarat Alkali and Shree Chemicals notched up impressive gains.

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A Programme on Bombay Stock Exchange



