

SUB: Change & Uncertain Times

12th December, 2016

Dear All,

Change is inevitable; Change is happening; Are We?

Are we bracing for change with intelligence, or sitting quietly for something to happen on its own! Needs to be seen; Whether you realize it or not, we have been going through this slow change at ANB for the last three years. The signs were there; the writing was on the wall even as the paint dried or the next slab was cast.

Have we developed a warning system for ourselves that will not only forewarn us but forearm too? Shouldn't this be based on visible facts; or should it be based on whispers? Shouldn't we see this for ourselves; or must we rely on others to shape our minds? Have you heard the story of a frog in boiling water; it doesn't realize that it is dying a slow death in water where temperature is increased slowly until it finally boils to death.

Are we like this frog; do we want to continue to boil?

1. I got the first warning when promoters by using their power, accused a fellow investor of a heinous crime, and made him sit in the lock-up for the entire day in Gurgaon police station. This was somewhere in 2014.
2. Another alert came on a day when I was visiting Manesar where a few fellow investors happen to be already there. Instead of listening to our issues, and resolving matters, the Promoters called the Gurgaon police and blocked all of us.
3. Physically intimidating and assaulting us at the AGRF meeting at Gurgaon. Who does such things?
4. Threatening Calls late at night from Eastern UP and obscure international numbers; shadowing and surveillance? Who does such things? People with something to hide?
5. Turning fellow investors against us by using time old tactics used by the British; Divide & Rule!!
6. Post the reversal of fortunes against them on the 11th Nov, sending legal notices to our lawyers asking them to stop representing us. A conflict of interest they cried... Since when is the interests of bonafide customers a conflict for genuine Promoters?
7. The latest one is even more horrendous; this time they have filed in court against Vikas Sethi, J.P. Syal and myself, all three being office-bearers of FOSECA and other associations.

I thank them for this; at least by doing so, they are not only acknowledging our presence but telling all investors how scared they are! Promoters are aware that the tomes of evidence that we have are all legitimate; are enough to bring them to the gates of justice. Hence, is all this intimidation to keep us away?

It is important to anticipate. Most of us wait for something to go wrong before we think of change. By the time the realization comes, it is often too late. It is like going to the doctor for a checkup only when we are seriously sick. It is imperative to guard against this; it is important to read the warning signs. It is critical that we are not blinded to the facts and evidence gathered by a few fellow investors seeking justice for all of us!

I humbly urge all aggrieved investors of ANB to look at the opportunity that is lurking around in this changed situation in the form of FOSECA & SWBA. Discard the company of cynics; for a cynic knows all the reasons why something cannot be done, yet cannot do anything when asked. Instead, surround yourself with people who have a 'can do' attitude and approach; surround yourselves with people who can forge a path; be a part of the very change you seek to bring about.

Things are boiling; can you feel it? Can you see it?

Let us use all our talent, competence and energy for creating peace and happiness for all the ANB investors!!

Best Regards,

Renuka Kulkarni