

CENTRAL RAILWAY

NOTICE FOR TENDER

NO. BB/C/159/WVM/2023 Date: 20.04.2023

Notification for Tender for Provision of Installation and Operation of Water Vending Machine at Various Railway Stations of Mumbai Division of Central Railway for a period of 5 years have been uploaded on website www.ireps.gov.in

Sr No	Station Name	Total No. of Tenders (One station one tender)	Tender Closing date Time
1	Mankhurd, Bhandup, Mulund, Sewri, Kaman Road, Kharav, Reay Road, Talaja Panchanand, Kalamboi Goods Shed and Nilje	10	11/05/2023 upto 03.00 pm
2	King Circle, GTB Nagar, Dockyard Road, Shahad, Ambivali, Asangaon, Vangani, Khopoli, Matheran, Pen, Nagothane, Jite, Apta, Khandala, Shahad, Neral, Khadavli, Khardi, Vasind, Atgaon, Shelu and Bhivpuri	22	12/05/2023 upto 03.00 pm

Further Addendum / corrigendum, time extension, clarification etc. if any, in connection with the subject tender, will only be uploaded in the website. Bidders should regularly visit the website to keep themselves updated.

Railway reserves the right to accept the work in full or part or reject the tender in full or part without assigning any reasons. Conditional offers will summarily be rejected.

DCM (Goods)BB, DRM (C) CSMT

RailMadad Helpline 139

Union Bank of India

VERSOVA BRANCH:
Shop No. 1, Rishabh Tower, J. P. Road, Andheri West, Mumbai - 400053.

POSSESSION NOTICE

[Rule - 8 (1)] (For immovable property)

Whereas, the undersigned being the Authorised Officer of Union Bank of India, Shop No. 1, Rishabh Tower, J. P. Road, Andheri West, Mumbai - 400053 under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(2) read with rule 9 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 13.03.2022 calling upon the Borrowers **Mr. Rajkumar Rajeevaranjan Singh and Mr. Shivaji Vithoba Mahakal** to repay the amount mentioned in the notice being **Rs. 27,92,212.32/- (Rupees Twenty Seven Lakhs Ninety Two Thousand Two Hundred Twelve and Thirty Two Paise Only)** within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken physical possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with rule 9 of the said rules on this **21st April 2023**.

The Borrower/Guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Union Bank of India for an amount **Rs. 27,92,212.32/- (Rupees Twenty Seven Lakhs Ninety Two Thousand Two Hundred Twelve and Thirty Two Paise Only)** and interest thereon.

Description of the Immoveable Property
Flat No. N/206, Vrindavan Garden, BLDG No. 4, Nallasopara East - 401209.

Date: 21.04.2023
Place: Palghar

Sd/-
Authorised Officer
UNION BANK OF INDIA

S. E. RAILWAY - TENDER

On behalf of President of India, Divisional Railway Manager (S&T), S. E. Railway, Adra, Pin-723121, West Bengal invites following e-tenders with closing date & time of tender is 12.05.2023 at 11:00 hrs. Details are available at website www.ireps.gov.in in Sl. No. 1, Tender Notice No. : Snt_e_Tender_ADA_23_24_04. Name of the work : S&T works in connection with TTR (Through Track renewal) and TWS (Thick Web Switch) in Bhojudih-Bokaro Section of Adra Division. Tender Value : ₹ 2,15,86,034.29. Sl. No. 2, Tender Notice No. : Snt_e_Tender_ADA_23_24_04. Name of the work : S&T works in connection with TTR (Through Track renewal) and TWS (Thick Web Switch) in Chandli-Bumpur Section of Adra Division. Tender Value : ₹ 2,32,77,975.15. Sl. No. 3, Tender Notice No. : Snt_e_Tender_ADA_23_24_04. Name of the work : S&T works in connection with TTR (Through Track renewal) and TWS (Thick Web Switch) in Adra-Midnapore Section of Adra Division. Tender Value : ₹ 2,31,21,761.58 (PR-82)

MANAPPURAM HOME FINANCE LIMITED

FORMERLY MANAPPURAM HOME FINANCE PVT LTD
CIN : U65923K12010PC039179

Regd Office : IV/470A (OLD)/W/638A(NEW) Manappuram House Valapad Thrissur, Kerala 680567
Corp Office : Manappuram Home Finance Limited, Third Floor, Unit No. 301 to 315, A Wing, 'Kanakia Wall Street', Andheri-Kurla Road, Andheri East, Mumbai 400093, Maharashtra. Phone No. 022-66211000. Website : www.manappuramhomefin.com

POSSESSION NOTICE (For Immoveable Property)

Whereas, the undersigned being the authorised officer of Manappuram Home Finance Ltd ('MANAPPURAM HOME FINANCE LTD') under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest ("Act"), 2002 (54 of 2002) and in exercise of powers conferred under section 13(2) read with rule 9 of the security interest (Enforcement) Rules, 2002 issued a Demand Notice calling upon the borrowers and co-borrowers to repay the amount mentioned in the notice and interest thereon within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken Symbolic possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said "Act" read with rule 9 of the said rules. The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Manappuram Home Finance Ltd as mentioned below for each of the respective properties:

Sr. No.	Name of Borrower and Co-borrower and Loan account number / Branch	Description of Secured Asset in respect of which Interest has been created	Outstanding Amount & Date of Demand sent	Date of possession Notice
1	Kavikant Rakesh Purohit, Shalini Devi Rakesh Purohit, Miteshkumar Rakesh Purohit/ PUS90PULONS00005002457/VIRAR	Flat no. 304, 3rd Floor, Sai Astha Bldg no. 1, Village Dongre, Virar (West) P.O. VIRAR, PALGHAR, MAHARASHTRA, Pin: 401303	01-02-2023 & Rs.1074143/-	20-04-2023

Date : 25.04.2023
Place : Maharashtra

Sd/-
Authorised Officer
Manappuram Home Finance Ltd

SALE NOTICE

RADIANCE PROPERTIES (INDIA) PVT. LTD. (IN LIQUIDATION)

Regd Office: Office No. 905/906, Level-9, Maithili's Signet, Plot No. 39/4, Sector - 30A, Vashi, Navi Mumbai - 400705

E-AUCTION

Sale of Radiance Properties (India) Pvt. Ltd. as a Going Concern - Under the Insolvency & Bankruptcy Code, 2016

Date and Time of E-Auction: Saturday, 20th May 2023

02:00 PM to 03:00 PM (With unlimited extension of 5 minutes each)

Sale of present identified assets* of Radiance Properties (India) Pvt. Ltd. (in Liquidation), on a Going Concern Basis as per Regulation 32A of IBBI (Liquidation Process) Regulations, 2016, forming part of the Liquidation Estate formed by the Liquidator. The liquidation process has been commenced by the Hon'ble NCLT, Mumbai Bench vide order dated 27th January 2023.

The sale will be done by the undersigned through the e-auction platform provided at the Web Portal (<https://eauctions.co.in/>)

Lot No	Asset	Reserve Price (Rs.)	EMD (Rs.)	Incremental Value (Rs.)
1	The present identified assets* of the Company, on a Going Concern Basis as per Regulation 32A of IBBI (Liquidation Process) Regulations, 2016	32.47 Crores	3.24 Crores	1.00 Crores

*Please refer detailed E-Auction Process Document

Important timelines for this process is as under:

Sr. No	Particulars	Last Date
1	Submission of Eligibility Documents by prospective bidders	09 th May 2023
2	Declaration of Qualified Bidder	10 th May 2023
3	Inspection of Due Diligence to Qualified Bidder	17 th May 2023
4	Submission of EMD	18 th May 2023
5	Auction Date	20 th May 2023
6	Last date for making the entire payment by successful bidder (net of EMD)	19 th June 2023

**Refer Annexure I of E-Auction Process Document

The entire payment is to be made by 19th June 2023.

Interested applicants may refer to the detailed E-Auction process document uploaded on the website of the liquidator <http://headwayip.com> and also on the E-Auction website <https://eauctions.co.in/>; Email: cirradiance@gmail.com, anuj19603@yahoo.co.in

Address for correspondence: C/o Headway Resolution and Insolvency Services Pvt. Ltd., 708, Raheja Centre, Nariman Point, Mumbai - 400021, Maharashtra. Contact.: 022-66107433/30

Sd/-
Anuj Bajpai - Liquidator
IBBI/IPA-001/IP-P00311/2017-18/10575

CLASSIFIED CENTRES IN MUMBAI

Sanjeev Communication
E-mail: 40024682/40792205.
S. Arts Advt. Mayid
Phone: 23415111

Taj Publicity Services
Bycalla (W),
Phone: 2305 4894,
Mobile: 982011371.

Yagoramba Advertising, Girgaon
(W),
Phone: 2386 8065,
Mobile: 989074144.

Aaryas Publicity Services, Dadar (E)
Phone: 022-65881876,
Mobile: 920111876

R. Y. Publicity Services, Dadar (W)
Phone: 2422 9241,
Mobile: 2422 6445.

DATET Advertising, Dadye Bhawan, Dadar (W)
Phone: 8452846970/9930949817

Hook Advertisement Dadar
Mobile: 8691800888

Central Advertising Agency, Mahin (W)
Phone: 24460656 / 24465555

Charadatta Advertising, Mahin (W)
Phone: 24221461

Jay Publicity, Dadar (E)
Phone: 24124640

Pulavi Advt. Dadar (W)
Mobile: 9869109765

Shree Swami Samarth Advertising, Dadar (W)
Phone: 24440631
Mobile: 9869131962

Spilus Arts, Dadar (W)
Phone: 24304897

Time Advertising, Matunga (W)
Phone: 246 6191

Vijaya Agencies, Dadar (W)
Phone: 2422 5672,
Mobile: 9920640689

Media Junction, Matunga (W)
Phone: 022-66393184/022-66323240
Mobile: 9820295353/9821656198

Achievers Media Bandra (W)
Phone: 22991584

FORM NO. CAA.9

Pursuant to section 233(1)(a) and rule 25(1)

Notice of the scheme inviting objections or suggestions

Notice is hereby given by Advantedge Insurance TPA Private Limited (Transferor Company) that a Scheme of Amalgamation is proposed to be entered with Medi Assist Insurance TPA Private Limited (Transferee Company) and in pursuance of sub-section (1)(a) of Section 233 of the Companies Act, 2013, objections or suggestions are invited in respect of the scheme.

Objections or suggestions are invited from:

(i) Registrar of Companies, 100, Everest, Marine Drive Mumbai, Maharashtra - 400002;

(ii) Official Liquidator, 5th floor, Bank of India Building, Mahatma Gandhi Road, Fort, Mumbai, Maharashtra 400023 and

(iii) Any person whose interest is likely to be affected by the proposed scheme.

If you are desirous of providing objections and suggestions in respect of the Scheme of Amalgamation, you should send such objections or suggestions within thirty days from the date of this notice to the Regional Director, Western Region, Everest 5th Floor, 100 Marine Drive, Mumbai-400002, Maharashtra and to Dr. Vikramjit Singh Chhatwal, Director, at The Empire Business Centre, Office 1731, Empire Tower, Cloud city campus, Reliable Tech Park, Airoli, Thane, Maharashtra 400708, being the Authorized Representative of the Transferor Company.

For Advantedge Insurance TPA Private Limited
[Formerly Known as United Healthcare Parekh Insurance TPA Private Limited]

Sd/-
Himanshu Rastogi
Director
Date : 25th April, 2023 DIN-08700476

SCHEDULE I FORM A PUBLIC ANNOUNCEMENT

(Regulation 14 of the Insolvency and Bankruptcy Code of India (Voluntary Liquidation Process) Regulations, 2017)

FOR THE ATTENTION OF THE STAKEHOLDERS OF HAIKUNJAM TECHNOLOGIES PRIVATE LIMITED

Sr.No.	PARTICULARS	DETAILS
1.	Name Of Corporate Person	Haikunjam Technologies Private Limited
2.	Date Of Incorporation Of Corporate Person	15/03/2007
3.	Authority Under Which Corporate Person Is Incorporated / Registered	Registrar of Companies, Mumbai (Ministry of Corporate Affairs)
4.	Corporate Identity Number / Limited Liability Identity Number Of Corporate Person	U74999MH2017PTC292451
5.	Address Of The Registered Office And Principal Office (If Any) Of Corporate Person	36 Mehdi Cottage, Waroda Road, Bandra (West), Mumbai-400050, Maharashtra, India
6.	Liquidation Commencement Date Of Corporate Person	21st April, 2023
7.	Name, Address, Email Address, Telephone Number And The Registration Number Of The Liquidator	Name: Girish K Hingorani Address: SC Mehta Sadan, S H Parekar Marg, Dadar, Mumbai 400028. Email: girish2207@rediffmail.com Mobile No: 9820099783 Reg No: IBBI/IPA-002/IP/N00842/2019-2020/12695
8.	Last Date For Submission Of Claims	20th May, 2023

Notice is hereby given that the Haikunjam Technologies Private Limited has commenced voluntary liquidation on 28th April, 2023.

The stakeholders of Haikunjam Technologies Private Limited are hereby called upon to submit a proof of their claims, on or before 20th May, 2023, to the liquidator at the address mentioned against item 7.

The financial creditors shall submit their proof of claims by electronic means only. All other stakeholders may submit the proof of claims in person, by post or by electronic means.

Submission of false or misleading proofs of claim shall attract penalties.

Date: 25/04/2023
Place : Mumbai
Girish Krishna Hingorani
Liquidator

NOTICE

ECL Finance Limited

CIN: U65990MH2005PLC154854
Tower 3, Wing 'B', Kohinor City Mall, Kohinor City, Kiroli Road, Kurla (West), Mumbai - 400 070

SALE OF STRESSED FINANCIAL ASSETS

ECL Finance Limited invites Expression of Interest from eligible ARCs for the proposed sale of certain stressed Financial Assets. The sale shall be on "As is where is and what is where is" basis and "Without recourse basis". Eligible prospective investors are requested to intimate their willingness to participate by way of an "Expression of interest". Kindly refer to the Company's website - <https://eclfinance.edweissfn.com/> for the list of stressed Financial Assets and the detailed terms and conditions for sale.

For ECL Finance Limited
Sd/- Authorized Signatory
Tel: 022-43248511

Mumbai, April 25, 2023

ITI Asset Management Limited
Investment Manager for ITI Mutual Fund
Registered Office:
ITI House, 36, Dr. R. K. Shirodkar Marg, Parel, Mumbai - 400 012

Toll Free No: 1800 266 9603
E : mfassist@itiorg.com
W : www.itiacm.com
CIN: U67100MH2008PLC177677

NOTICE No. 11/2023

Unaudited Half Yearly Financial Results of the schemes of ITI Mutual Fund

NOTICE is hereby given to the Unit Holders of all the Scheme(s) of ITI Mutual Fund ("the Fund") that, in accordance with the provisions of Regulation 59 of SEBI (Mutual Funds) Regulations 1996 read with SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, the Unaudited Half Yearly Financial Results of the schemes of the Fund for the period ended March 31, 2023 has been hosted on the website of the Fund, www.itiacm.com. (Refer [https://www.itiacm.com/statutory-disclosure - Financials- Half Yearly](https://www.itiacm.com/statutory-disclosure-Financials-Half Yearly)).

Unit Holders may accordingly view and download the results from the website.

For ITI Asset Management Limited
(Investment Manager for ITI Mutual Fund)

Sd/-
Authorised Signatory

Place : Mumbai
Date : April 24, 2023

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Sanjeev Communication
E-mail: 40024682/40792205.
S. Arts Advt. Mayid
Phone: 23415111

Taj Publicity Services
Bycalla (W),
Phone: 2305 4894,
Mobile: 982011371.

Yagoramba Advertising, Girgaon
(W),
Phone: 2386 8065,
Mobile: 989074144.

Aaryas Publicity Services, Dadar (E)
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Phone: 8452846970/9930949817

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Phone: 2422 5672,
Mobile: 9920640689

Media Junction, Matunga (W)
Phone: 022-66393184/022-66323240
Mobile: 9820295353/9821656198

Achievers Media Bandra (W)
Phone: 22991584

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(Regulation 14 of the Insolvency and Bankruptcy Code of India (Voluntary Liquidation Process) Regulations, 2017)

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1.	Name Of Corporate Person	Haikunjam Technologies Private Limited
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3.	Authority Under Which Corporate Person Is Incorporated / Registered	Registrar of Companies, Mumbai (Ministry of Corporate Affairs)
4.	Corporate Identity Number / Limited Liability Identity Number Of Corporate Person	U74999MH2017PTC292451
5.	Address Of The Registered Office And Principal Office (If Any) Of Corporate Person	36 Mehdi Cottage, Waroda Road, Bandra (West), Mumbai-400050, Maharashtra, India
6.	Liquidation Commencement Date Of Corporate Person	21st April, 2023
7.	Name, Address, Email Address, Telephone Number And The Registration Number Of The Liquidator	Name: Girish K Hingorani Address: SC Mehta Sadan, S H Parekar Marg, Dadar, Mumbai 400028. Email: girish2207@rediffmail.com Mobile No: 9820099783 Reg No: IBBI/IPA-002/IP/N00842/2019-2020/12695
8.	Last Date For Submission Of Claims	20th May, 2023

Notice is hereby given that the Haikunjam Technologies Private Limited has commenced voluntary liquidation on 28th April, 2023.

The stakeholders of Haikunjam Technologies Private Limited are hereby called upon to submit a proof of their claims, on or before 20th May, 2023, to the liquidator at the address mentioned against item 7.

The financial creditors shall submit their proof of claims by electronic means only. All other stakeholders may submit the proof of claims in person, by post or by electronic means.

Submission of false or misleading proofs of claim shall attract penalties.

Date: 25/04/2023
Place : Mumbai
Girish Krishna Hingorani
Liquidator

UNION BANK OF INDIA

(A Govt. of India Undertaking)

J P NAGAR BRANCH (12081)

No.759, Sree Gururaya Mansion, 8th Main Road, 3rd Phase, J P Nagar, Bangalore - 560078

Email:- ubin0812081@unionbankofindia.bank; Phone No. 080-22953685

POSSESSION NOTICE (Rule 8(1)) (For Immoveable Property)

Whereas, the undersigned being the Authorised Officer of Union Bank of India, J P Nagar Branch under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notices dated calling upon the following Borrowers / Guarantors / Mortgagors to repay the amount mentioned in the notice with further interest / cost etc., within 60 days from the date of the said notice. Details of demand notices such as date of issue and loan outstanding amount are mentioned against each borrower under.

1. Borrower/Co- Borrow/ Mortgagor/Guarantor : 1. Mr. M. Srinivasulu. 2. Mrs. Sharada devi, Both are residing at: No 33/3, 1st Main, 6th cross, Division No 7, Singasandra village Begur hobli, Bangalore-68.

Demand notice dated : 30.01.2023 Possession Notice Date : 24.04.2023

Total amount mentioned in the notice: Rs.2,42,033.77/- (Rupees Two Lakh Forty Two Thousand Thirty Three And Seventy Seven Paise Only) and interest thereon.

Description of Secured Assets : All that piece & parcel of Residential Building at Northern Portion of Site No 6, CMC khata 33/3, Singasandra village, Begur village, Bangalore South Taluk, Measuring East To West 30 Feet, North To South 20 Feet and bounded on East by : 15 feet road, West by : Property Site no 11, North by : Property site No 7, South by : Remaining southern portion of the same property no 6 belonging to Sri Venkateshappa.

2. Borrower/Co- Borrow/ Mortgagor/Guarantor : 1.M/s Indus Homes Pvt Ltd., Rep. By its Managing Director, Mr.B.Bavadeep Reddy, Regd Office : No 84, 2nd floor, R V Road Basavangudi, Bangalore -560004. 2. Mr.B.Bavadeep Reddy, No 606, 2ND Cross, 3rd block, Koramangala, Bangalore-560034 3.Mrs S Visalakshi, 4. L. Ramanathan, 3 & 4 Both Are Residing At Flat-303, Indus Vouge, 1st Main Road, Venkatareddy layout, Koramangala, 6th Block, Bangalore-560095.

Demand notice dated : 21.02.2023 Possession Notice Date : 24.04.2023

Total amount mentioned in the notice: 1,94,60,833/- (Rupees One Crore Ninety Four Lakh Sixty Thousand Eight Hundred And Thirty Three Only) and interest thereon.

Description of Immoveable Property : All that piece & parcel of residential immovable vacant land bearing BBMP Khata No.411/38/12A2, situated at lbbalur village, Begur Hobli, Bangalore south taluk within limits of BBMP, HSR Sub division, Bangalore measuring East to west 195 feet, North to south 60 +75/2 feet totally measuring 13162.5 sq.ft. in the name of Mrs S Visalakshi w/o L. Ramanathan and bounded on East by : Remaining Portion of land comprised in Sy No 38/2 of lbbalur village, West by : Property of Smt Sharadamma, North by : Property of Sri Muniraju and Krishnappa, South by: Ring Road.

The above borrowers / Mortgagors having failed to repay the amount, notice is hereby given to the Borrowers / Guarantors / Mortgagors and the public in general that the under signed has taken symbolic possession of the properties described herein above in exercise of powers conferred on him/her under section 13(4) of the said act read with the rule 8 of the said Rules on above dates. The Borrower's attention is invited to provisions of Sub-Section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

The Borrowers / Guarantors / Mortgagors and the public in general are hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charge of Union Bank of India, J P Nagar Branch, for the amount mentioned against their names with further interest accrued thereon cost.

Date : 24.04.2023
Place : Bengaluru

Sd/- Authorised Officer
Union Bank of India

Canara Bank

JB NAGAR BRANCH
Ajayshi Apts. G F B Wing,
Shop No 1-5, Plot No 248, JB Nagar,
Andheri(E), Mumbai - 400 059

MORTGAGE DEMAND NOTICE [SECTION 13(2)] BORROWER / GUARANTOR /

Ref: NPA:DEMAND-SARFAESI NOTICE: 01-2023 Date: 18.03.2023

To
Vijay Vasant Rathod & Vasant Devsingh Rathod
Room No. 7 Chauhu No. 3 Marial Pravesch Dwar, Ramesh Nagar Vande Nagar, Kolshet Road, Thane West, Thane, Maharashtra - 400607.

Dear Sir,
Sub: Notice issued under Section 13(2) of the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002.

The undersigned being the Authorized Officer of Canara Bank, JB NAGAR Branch (hereinafter referred to as "the secured creditor"), appointed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (hereinafter referred to as the "Act") do hereby issue this notice to you as under:

That Sri /Smt /MS VJAY VASANT RATHOD & VASANT DEVSINGH RATHOD (hereinafter referred to as "the Borrower") has availed credit facility / facilities stated in the Schedule A hereunder and has entered into the security agreements in favour of the secured creditor. While availing the said financial assistance, you have expressly undertaken to repay the loan amount in accordance with the terms and conditions of the above mentioned agreements. You (The person mentioned in schedule B) are also entered into to agreements against the secured assets which are detailed in Schedule B hereunder.

However, from January 2023 (month/year), the operation and conduct of the said financial assistance / credit facilities have become irregular. The books of account maintained by the secured assets shows that the liability of the Borrower towards the secured creditor as on date amounts to **Rs. 1725880.72 (Rupees Seventeen Lacs Twenty Five Thousand Eight Hundred Eighty Paise Seventy Two)** the details of which together with future interest rate are stated in Schedule C hereunder. It is further stated that the Borrower/Guarantor having failed to keep up with the terms of the above said agreement in clearing the dues of the secured creditor within the time given, and have been evasive in settling the dues. The operation and conduct of the above said financial assistance / credit facility/ies having come to a standstill and as a consequence of the default committed in repayment of principal debt/ installment and interest thereon, the secured creditor was constrained to classify the debt as Non Performing Asset (NPA) as on 14.03.2023 (mention date) in accordance with the directives/guidelines relating to asset classification issued by the Reserve Bank of India.

The secured creditor through this notice brings to your attention that the Borrower has failed and neglected to repay the said dues/ outstanding liabilities and hence hereby demand you under Section 13(2) of the Act, by issuing this notice to discharge in full the liabilities of the Borrower as stated in Schedule C hereunder to the secured creditor within 60 days from the date of receipt of this notice. Further, it is brought to your notice that you are also liable to pay future interest at the rate of 9.25+2% per. together with all costs, charges, expenses and incidental expenses with respect to the proceedings undertaken by the secured creditor in recovering its dues.

Please take note of the fact that if you fail to repay to the secured creditor the aforesaid sum of **Rs. 1725880.72 (Rupees Seventeen Lacs Twenty Five Thousand Eight Hundred Eighty Paise Seventy Two)** together with further interest and incidental expenses and costs as stated above in terms of this notice under Section 13(2) of the Act, the secured creditor will exercise all or any of the rights detailed under sub-section (4)(a) and (b) of Section 13, the extract of which is given here below to convey the seriousness of this issue:

13(4)- In case the Borrower/Guarantor fails to discharge liability in full within the period specified in sub-section (2), the secured creditor may take recourse to one or more of the following measures to recover his secured debt, namely:

(a) Take possession of the secured assets of the Borrower/Guarantor including the right to transfer by way of lease, assignment or sale for realizing the secured asset;

(b) Take over the management of the business of the Borrower including the right to transfer by way of lease, assignment or sale for realizing the secured asset;

Provided that the right to transfer by way of lease, assignment or sale shall be exercised only where the substantial part of the business of the Borrower is held as security for the debt.

Provided further that where the management of whole of the business or part of the business is severable, the secured creditor shall take over the management of such business of the borrower which is related to the security for the debt; and under other applicable provisions of the said Act.

Your attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

You are also put on notice that in terms of section 13(13) the Borrower/ Guarantor shall not transfer by way of sale, lease or otherwise the said secured assets detailed in Schedule B hereunder without obtaining written consent of the secured creditor. It is further brought to your notice that any contravention of this statutory injunction/ restraint, as provided under the said Act, is an offence and if for any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realized shall be deposited with the secured creditor. In this regard you shall have to render proper accounts of such realization / income.

This notice of Demand is without prejudice to and shall not be construed as waiver of any other rights or remedies which the secured creditor may have including further demand for the sums formed due and payable by you. This is without prejudice to any other rights available to the secured creditor under the Act and/or any other law in force.

Please comply with the demand under this notice and avoid all unpleasantness. In case of Non- compliance, further needful action will be resorted to, holding you liable for all costs and consequence.

Thanking you

Sd/-
Yours faithfully,
AUTHORIZED OFFICER

SCHEDULE - A

[Details of the credit facilities/ies availed by the Borrower]

Sl No.	Loan No	Nature of Loan/Limit	Date of Sanction	Amount
1.	160000852436	Housing Loan	14.06.2022	2081000.00
2.	164002353748	Canara Home Loan Secure	14.06.2022	2081000.00

SCHEDULE - B

[Details of