



सेन्ट बैंक होम फायनेन्स लिमिटेड
Cent Bank Home Finance Limited
संयुक्त बैंक ऑफ़ इंडिया का उपसहोदय Subsidiary of Central Bank of India

Shop No. 5 & 6, Chawla Plaza, Plot No. 14/15, Sector 11, CBD Belapur, Navi Mumbai - 400614.
Tel.: 022 - 46057548.
CIN: U65922MP1991PLC006427

The Notice U/s 13(2) of Act to be Published in Newspaper when the same is Returned Undelivered/Refused to Accept & Acknowledge

Notice is hereby given that the following Borrower/Co-Borrower and Guarantor have defaulted in their payment of principal and interest of the loan facility obtained by them from the Cent Bank Home Finance Ltd and the loan has been classified as Non-Performing Assets (NPA). The notices were issued to them under Section 13(2) of Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002 on their last Known addresses, but they have been returned unserved not acknowledged by Borrower. Co-borrower, Guarantors and as such they are hereby informed by way of this public notice.

Sr. No	Name of the Borrower/s & Guarantor/s	Address of Secured Properties	Date of NPA, Demand Notice, Outstanding amount (₹)
1.	LAN- 00702320000065 Borrower/s - Mrs. Suman Santosh Jaiswal & Mr. Santosh Jaiswal	Flat No. 011, Gr. Floor, Building no. D1, Phase I, XRBIA VANGANI, at Post Khadyacha Pada, Taluka Karjat, Dist. Raigam - 421503.	09.07.2025 03.10.2025 4,40,240/- + Interest + All Other Charges
2.	LAN- 00702320000019 Borrower/s - Mr. Rajendra Pundlik Zore & Mrs. Rutuja Rajendra Zore	Flat No. 115, 1st Floor, Building no. C2, S. no. 10, 18, 19, 23 & 24, Phase I, XRBIA VANGANI, Post Khadyacha Pada, Taluka Karjat, Dist. Raigad - 421503.	09.07.2025 03.10.2025 3,96,081/- + Interest + All Other Charges
3.	LAN- 00702300000054 Borrower/s - Mr. Abhay Manohar Tambe & Mrs. Savita Abhay Tambe	Flat no. 201, 2nd Floor, C Wing, Building no. 107, Building name- Andaz, Sector - 4, Project known as Karm Residency, S. no. 166/1/1 & others, Village Dhasai, Taluka - Shahapur, Dist- Thane - 421601.	09.07.2025 12.02.2026 4,59,471/- + Interest + All Other Charges
4.	LAN- 00702300000087 Borrower/s - Mr. Ajit Balkrishna Shinde & Mrs. Amita Ajit Shinde	Flat No. 105, 1st Floor, Building No. 2, Bldg. " VIGHANHARTHA RESIDENCY", Village Advail-Dhokali, S. No. 15, H. No. 3/2A, 3/2B, Kalyan (E), Tal. Ambemath, Dist. Thane - 421306.	08.02.2026 13.02.2026 8,90,912.61/- + Interest + All Other Charges
5.	LAN- 00704010001726 Borrower/s - Mr. Akash Shishikant Todkar & Mrs. Shalan Shashikant Todkar	Flat no. 202, 2nd Floor, Shree Heights, Survey no. 135, H. No. 4, Village Chole, Dombivli (East) - 421202.	08.01.2026 12.02.2026 35,40,804/- + Interest + All Other Charges
6.	LAN- 007020700005228 Borrower/s - Mrs. Indu Dilip Sonawane Gurantor - Mr. Tushit N. Pandharkar	Flat no. 101, 1st Flr., "OMSHAKTI", S.No. 19, H.No. D, Village Palidevad, Tal. Panvel - 410206.	09.12.2025 12.02.2026 3,66,366/- + Interest + All Other Charges
7.	LAN- 00703010000072 Borrower/s - Mr. Praful Mohan Gore & Mrs. Purva Praful Gore	Flat no. 401 & 402, 4th Floor, Building known as Om Sai Niwas, S. no. 35, Deshpada, Mauje Nandivali, Dombivli (E), Tal. Kalyan, Dist. Thane 421201.	08.10.2025 12.02.2026 37,50,465/- + Interest + All Other Charges
8.	LAN - 00704010001829 Borrower/s - Mr. Rajend Krishna Jadhav & Mrs. Kavita Krishna Jadhav	Flat no. 404, 4th Floor, A wing, Building no. 4, Landmark Heritage Building, Village Umroli, Panvel, Raigad - 410206.	08.02.2026 13.02.2026 18,50,380/- + Interest + All Other Charges
9.	LAN - 00704010001811 Borrower/s - Mr. Rajend Shantaram Surve & Mr. Jayesh Rajendra Surve	404.4th Floor, B Wing, Building no.3, Building Landmark Heritage, Village Umroli, Pushpak, Panvel - 410206.	08.02.2026 13.02.2026 18,65,959/- + Interest + All Other Charges
10.	LAN - 00704010001823 Borrower/s - Mr. Vinayak Yashwant Surve & Mrs. Vaishali Vinayak Surve	403.4th Floor, A Wing, Building no.1, Building Landmark Heritage, Village Umroli, Pushpak, Panvel - 410206.	08.02.2026 13.02.2026 19,34,219/- + Interest + All Other Charges

The steps are being taken for substituted service of notice. The above Borrower/Co-Borrower and Guarantor(s) (Wherever applicable) are hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of 60 days from the date of this notice under sub-section (4) of section 13 of Securitization and Re-Construction of Financial Assets and Enforcement of Security Interest Act, 2002.

Date : 23.03.2026, Place : Navi Mumbai Sd/- Authorized officer, Cent Bank Home Finance Ltd

FORM NO. INC-26
[Pursuant to Rule 30 of Companies (Incorporation) Rules 2014]
Advertisement to be published in the newspaper for change of registered office of the Company from one state to another
Before the Central Government (Regional Director, Western Region)
In the matter of sub-section (4) of Section 13 of Companies Act, 2013 and clause (a) of sub-Rule (5) of Rule 30 of the Companies (Incorporation) Rules, 2014 AND
In the matter of Association for Harm Reduction Education and Research having its registered office at Bldg No. 3 & 4, A K Estate, Veer Savarkar Flyover, Goregaon West, Mumbai - 400062, Maharashtra, Petitioner.

Notice is hereby given to the General Public that the Company proposes to make application to the Central Government (Regional Director, Western Region) under Section 13 of the Companies Act, 2013 seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the special resolution passed at the Extra-Ordinary General Meeting held on Monday, 23rd March, 2026, to enable the Company to change its Registered Office from "State of Maharashtra" to "State of Telangana".
Any person whose interest is likely to be affected by the proposed change of the registered office of the Company may deliver either on the MCA-21 portal (www.mca.gov.in) by filing investor complaint form or cause to be delivered or send by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to the Regional Director at the address: Everest, 5th Floor, 100 Marine Drive, Mumbai-400002, Maharashtra, within fourteen days of the date of publication of this notice with a copy to the applicant Company with a copy of the applicant Company at its registered office at the address mentioned below:
Reg. office: Bldg No.3 & 4, A K Estate, Veer Savarkar Flyover, Goregaon West, Mumbai - 400062, Maharashtra.

For and on behalf of the Applicant
Sd/-
Kiran Harsha Melkote
Director
Date: 23/03/2026
Place: Mumbai DIN: 09222022

PUBLIC NOTICE
(Under Section 102(1) & (2) of the Insolvency and Bankruptcy Code, 2016)
FOR THE ATTENTION OF THE CREDITORS OF MR. BV RAO, PERSONAL GUARANTOR

Relevant Particulars	
1. Name of debtor/personal guarantor	B V Rao
2. Address of the debtor/personal guarantor	CP-3, Indra Vihar, Talwandi, Kota-324005 (Rajasthan)
3. Details of order and Insolvency commencement date in respect of Debtors/Personal Guarantors to Corporate	17.03.2026 in CP IB 1110 (MB) 2025 passed by Hon'ble National Company Law Tribunal, Mumbai, Bench I
4. Name and registration number of the Insolvency Professional acting as Resolution Professional	Rakesh Prasad Khandelwal IBBI Reg. No. IBBI/PA-002/IP-N00639/2018-2019/11950
5. Address and e-mail of the Resolution Professional, as registered with the Board	Add: E504, Ispatika Apartments, Plot 29, Sector 4, Dwarka, New Delhi-110078 E-mail: rp.kh@icmai.org.in
6. Address and e-mail to be used for correspondence with the Resolution Professional	Add: E504, Ispatika Apartments, Plot 29, Sector 4, Dwarka, New Delhi-110078 E-Mail: irp.pgvrao@gmail.com
7. Last date for submission of claims	14.04.2026
8. Relevant Forms in which claim to be filed available at:	Form B of Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Personal Guarantors to Corporate Debtors) Regulations, 2019 Web link: https://www.ibbi.gov.in/home/downloads

Notice is hereby given that the Hon'ble National Company Law Tribunal, Mumbai, Bench I, has ordered the commencement of an Insolvency Resolution Process of BV Rao, Personal Guarantor on **17.03.2026** on an application filed by Placid Limited ("Placid") on his default as Personal Guarantor to borrowings of Rao Education Pvt. Ltd. The creditors of Mr. BV Rao, Personal Guarantor are hereby called upon to submit their claims with proof on or before **14.04.2026** to the Resolution Professional at the address mentioned against entry No. 6. The creditors shall submit their claims with proof with the Resolution Professional by sending details of the claims by way of electronic communications or through courier, speed post or registered letter. Submission of false or misleading proofs of claim shall attract penalties.

Date: **24.03.2026** Sd/-
Place: Mumbai Rakesh Prasad Khandelwal
Resolution Professional
In the matter of BV Rao
IBBI Reg No. IBBI/PA-002/IP-N00639/2018-2019/11950
(AFA valid till 31.12.2026)

FORM A
PUBLIC ANNOUNCEMENT
(Regulation 14 of the Insolvency and Bankruptcy Board of India (Voluntary Liquidation Process) Regulations, 2017)
FOR THE ATTENTION OF THE STAKEHOLDERS OF LOCKTON INSURANCE BROKERS (INDIA) PRIVATE LIMITED

1. Name of Corporate Person	Lockton Insurance Brokers (India) Private Limited
2. Date of Incorporation of Corporate Person	April 03, 2024
3. Authority under which Corporate Person is incorporated/registered	Registrar of Companies - Mumbai
4. Corporate identity number / limited liability identity number of Corporate Person	U66220MH2024FTC422798
5. Address of the registered Office and Principal office (if any) of Corporate Person	802, 8th Floor, Tower A, Peninsula Business Park, Lower Parel, Delisle Road, Mumbai, Maharashtra, India, 400013
6. Liquidation commencement date of Corporate Person	March 20, 2026
7. Name, address, email address, telephone number and the registration number of the Liquidator	Name: Kumudini Dinesh Bhalerao Address: Ecstasy, 803/804, 8th floor, City of Joy, J.S.D road, Mulund (W) Mumbai 400080 Email: kumudini@paranjape.com Mobile No.: +91 9819807717 Regn. No: IBBI/PA-002/IP-N00099/2017-18/10242 AFA Valid upto: 30/06/2026
8. Last date for submission of claims	April 19, 2026

Notice is hereby given that the Lockton Insurance Brokers (India) Private Limited has commenced voluntary liquidation on **March 20, 2026**. The stakeholders of Lockton Insurance Brokers (India) Private Limited are hereby called upon to submit a proof of their claims, on or before **April 19, 2026**, 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: March 23, 2026 Sd/-
Place: Mumbai Kumudini Dinesh Bhalerao
Liquidator, Lockton Insurance Brokers (India) Private Limited
Registration No: IBBI/PA-002/IP-N00099/2017-18/10242



बैंक ऑफ बड़ोदा
Bank of Baroda

POSSESSION NOTICE (For Immovable Property)

Whereas, the undersigned being the Authorized Officer of the Bank of Baroda under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 05.09.2025 & Paper Publication on 11.10.2025, calling upon the BORROWER, M/s. PURE ALUMINIUM WORK PRIVATE LIMITED, Director Mr. Ankesh Champalal Jain & Director Mrs. Sheetal Ankesh Jain to repay the amount mentioned in the notice being Rs. 8,56,71,610.95 (Rupees Eight Crore Fifty-Six Lakhs Seventy-one Thousand Six Hundred Ten Rupees and Ninety-Five Paise only) & calling upon the GUARANTORS Mr. Champalal Jain, Mr. Ankesh Champalal Jain & Mrs. Sheetal Ankesh Jain to repay the amount mentioned in the notice being Rs. 8,22,22,895.95 (Rupees Eight Crore Twenty-Two Lakhs Twenty-Two Thousand Eight Hundred Ninety-Five Rupees and Ninety-Five Paise only) respectively together with further interest thereon at the contractual rate plus costs, charges and expenses till date of payment 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 Assets/property described here in below in exercise of powers conferred on him under sub-section (4) of section 13 of the Act read with Rule 8 of the Security Interest Enforcement Rules, 2002 on this the **21st day of March 2026**

The Borrower/Guarantors/Mortgagors in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the properties/ies will be subject to the charge of Bank of Baroda, JVPD Branch for an amount of being Rs. 8,56,71,610.95 (Rupees Eight Crore Fifty-Six Lakhs Seventy-one Thousand Six Hundred Ten Rupees and Ninety-Five Paise only) together with further interest thereon at the contractual rate plus costs, charges and expenses till date of payment. The Borrower's attention is invited to the provision of sub-section (8) of section 13 of the Act, in respect of the time available, to redeem the secured assets.

Description of the Assets/Property:

- Hypothecation of stock & book debts of the company (Both present & future)
- Hypothecation of Plant & Machinery of the company (Both present & future)
- Mortgage of NA Industrial Use Land as per layout plan on the Draft Town Planning Scheme No. 434 (Hirapur) of final plot No. 833 allotted in lieu of New Block No 634 admeasuring about 5632 Sq Mtr (Old Revenue Survey No. 833) and New Block No. 635 admeasuring about 922 Sq Mtr. (Old Revenue Survey No. 835), of Mauje Village Hirapur, Taluka Daskroi, in the registration district of Ahmedabad and Sub district - 11 (Aslali) owned by M/s Pure Aluminium Works Private Limited.

Sd/-
(Rahul Kumar)
Asst. General Manager - Authorized Officer,
Bank of Baroda, JVPD Branch



बैंक ऑफ बड़ोदा
Bank of Baroda

Bank of Baroda, Mumbai Metro West Region: Sharda Bhavan, Shree Vaikunthal Mehta Marg, Opp. Mithibai College, Juhu Vile Parle, Mumbai - 400056, INDIA. Tel: 022-20861886
E-Mail: recovery.mw@bankofbaroda.com • Website: www.bankofbaroda.com

CORRIGENDUM

Please refer to our "SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES" published in newspapers (Financial Express & Pratikal) on 10.03.2026 in respect of NPA borrower - M/s. Pure Aluminium Works Private Limited scheduled on 15.04.2026. Please read the Status of Possession from "Symbolic Possession" to "Physical Possession" for the below mentioned property:

Name & address of Borrower / Guarantor / Mortgagor(s)	Detailed description of the immovable property with known encumbrances, if any	Status of Possession (Previously)	Status of Possession (Revised)
M/s. Pure Aluminium Works Private Limited	Industrial Use Land as per layout plan on the Draft Town Planning Scheme No. 434 (Hirapur) of final plot No. 833 allotted in lieu of New Block No 634 admeasuring about 5632 Sq.Mtr. (Old Revenue Survey No. 833) and New Block No. 635 admeasuring about 922 Sq.Mtr. (Old Revenue Survey No. 835), of Mauje Village Hirapur, Taluka Daskroi, in the registration district of Ahmedabad and Sub district - 11 (Aslali) owned by M/s. Pure Aluminium Works Private Limited.	Symbolic Possession	Physical Possession

All other terms and conditions of the sale notice remain unchanged.

Date: 23.03.2026
Place: Mumbai Sd/-
Authorized Officer,
BANK OF BARODA



MAHA TRANSCO
MAHARASHTRA STATE ELECTRICITY TRANSMISSION COMPANY LTD.

EOI NOTICE

INVITATION FOR EXPRESSION OF INTEREST From interested parties for Engagement of Techno-Commercial Consultant for Preparation of 5-Year Business Plan based on existing MYT framework applicable to MSETCL.

Scope of work	Last date for Submission of response
The proposed scope of services broadly covers the following areas: The Maharashtra State Electricity Transmission Company Ltd. (MSETCL) wishes to engage a Techno-Commercial Consultant for Preparation of Business Plan for 5-year period based on MYT framework applicable for MSETCL to enable funding plan and projections for cost effective public and private funding for future. The Business Plan is to be prepared for MSETCL's Transmission business only and SLDC and STU business are to be excluded from present scope of work for IPO purpose. Preparation of Business Plan The following is the brief scope of services of the consulting firm: Part A: Background to Perspective Building 1. Develop an understanding of the legal and regulatory framework under which MSETCL operates, including organization policies & circulars, sector regulations/policies/ guidelines/act such as MERC Tariff Regulations 2024, MERC Capex Regulations 2022, MERC State Grid Code, Relevant MYT Orders 2025, Electricity Act 2003, Electricity Rules 2005, Relevant MOP notifications, CERC Regulations, CEA Regulations/ Planning documents, Maharashtra TBCB Guidelines etc. 2. Assessment of MSETCL's management and organizational structure, areas of operation, manpower strength etc and key operational functions including transmission line maintenance, substation management, and load dispatch coordination across the state network. 3. Identification and listing of management positions on key issues and challenges that may affect the Perspective Plan and Business Model such as regulatory disallowances, aging infrastructure, network losses, renewable integration, and institutional capacity constraints. 4. Assessment of previous MTR/ MYT order, existing Perspective Plan, growth plans, and targets, keeping in view the company's long-term plans, ongoing network expansion, policy developments, and future demand projections within the State. 5. Review the position of other public sector transmission companies in India and abroad to identify case studies, learnings, and lessons that would provide inputs in preparation of the Business Plan as required under this Terms of Reference (ToR). Part B: Review of MSETCL's Business Perspective 1. Review and assessment of the existing revenue model, cost model, and profitability of MSETCL over the past including income from transmission tariffs, operating expenditures, capital costs, and earnings before interest and taxes (EBIT). 2. Assessment of existing equity, debt and key financial ratios that indicate financial health of the organization including debt-equity ratio, interest coverage, return on capital employed, liquidity ratio, and profitability margins over recent financial years. 3. Identify constraints and risks in the existing business situation of MSETCL and discuss the same with management to understand mitigation measures already being undertaken to address issues related to financial viability, project delays, and regulatory risks. Part C: Validation of Commercial aspects of Existing Transmission Perspective Plan of MSETCL The Consultant should commercially validate the existing Perspective plan 1. By screening of Projects proposed in STU Perspective Plan in consultation with MSETCL and consider the priority of year wise execution / implementation of the scheme / elements as per the MYT order & Perspective Transmission Plan pertaining to MSETCL. 2. By preparation of cost estimate on macro level basis considering standard BoQ of Substation and approved Schedule of Rates to arrive at costing of Substation. Similarly, for lines considering the per KM rate approved in schedule of rates and considering assumptions on other factors such as ROW overheads and statutory cost etc. Cost may also include application of escalation factor with suitable inflation and growth factors. Land cost may be based on land requirement for Substation/ lines and area wise ready reckoner rates for schemes. 3. Short-listing and finalization of the projects that can be taken up under RTM (though may be having project cost above threshold limit) in consultation with MSETCL/ STU. 4. Short-listing and finalization of the projects that can be taken up under TBCB route after discussion with MSETCL. 5. Assuming probability of winning TBCB projects which can be considered as part of overall business of MSETCL. Part D: Preparation of CAPEX Plan and Business Plan Taking an integrated view of all projects and the Perspective Plan, the Consultant must prepare CAPEX Plan for 5-year, identifying, year-wise, all investments planned to be made during this period CAPEX Plan, backed by the Perspective Plan, should lead to the preparation of a comprehensive Business Plan for MSETCL that accounts for the following elements: 1. Integrate findings of the cost sheet, SoR and other assumptions related to Project Cost estimation and corresponding tariff impact into a comprehensive capex/ business plan. 2. Capex and investment plan and funding requirements over the years. Provide phase wise investment needs and Capitalisation phasing. 3. Develop robust pricing, and revenue and cost models to project the revenue for the organization over the planning years. Analyse potential increases in tariff rates and develop a Business Plan. 4. Integrate the above understanding into an Excel-based financial model (shareable with MSETCL in editable format) that projects investments, revenues, costs, profits, IRR, NPV, and key ratios such as debt coverage and returns. 5. Ensure that the business plan accounts for both short-term financial goals and long-term sustainability, providing a roadmap for successful implementation and operation. 6. The business plan should be consistent with financial models of different transmission projects. 7. Any other additional work as may be required for Business plan. Indicative inclusions in Business Plan Report 1. About the Company (Introduction, Vision/ Mission, Asset Details, Board of Directors, Key applicable Policies and Regulations, SWOT, CSR Initiatives, Awards and Accolades, Market Challenges & Competition, Regulatory-Financial Operational-Internal-External Risks etc) 2. Demand Supply Scenario and other Initiatives of State (Past DD-SS trend, RE Integration in State, Future DD-SS scenario & hence need for System Augmentation, Capacity Additions in past under various Central/ State Govt Schemes, present TBCB Scenario, Review of Existing Perspective Plan, other business growth drivers related to transmission etc) 3. Achievements of MSETCL (Operational highlights, Performance highlights, Financial highlights, historic analysis of various financial ratios etc) 4. TBCB Projects to be undertaken by MSETCL (TBCB projects WON, TBCB projects in pipeline, Strategy for Winning TBCB projects, overall impact of TBCB on MSETCL etc) 5. Business Plan and Operational Objectives (Overview of likely RTM projects – voltage wise & purpose, overview of TBCB projects – voltage wise and purpose, overall voltage wise year wise capital expenditure and funding requirement, Operational objectives – Availability of Transmission System, Transmission loss trajectory, growth in transmission network etc) 6. Financial Performance of MSETCL (Assumptions for Revenue & Expense projections, ARR projection, financial statement projections, key financial performance parameter projections etc) 7. Performance Ratios & Management Dashboard (Profitability Ratios, Sensitivity analysis wrt key expense/ revenue assumptions, Management Dashboard table etc) 8. Way Forward (technological interventions, operational strategies, other initiatives etc) Note: - The Above scope indicated is inclusive and not exhaustive. The details about the documents to be submitted alongwith EOI, Qualifying Requirements, Methodology for selection, Qualifications of Team Members, Payments Terms and conditions etc. shall be displayed in detail at company's website.	02-04-2026 Up to 15:00 Hrs

The EOI shall be submitted via e-mail to cestu@mahatransco.in alongwith supporting documents or hand delivered.

Sd/-
Chief Engineer
(State Transmission Utility)



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