

## Form G

### Invitation for Expression of Interest

J Modi Venture Private Limited operating in is engaged in the business of trading iron and steel  
At

201, C Wing, Building No-2, Opposite Eskay Resort, Amazon Park, New Link Road, Mandapeshwar,  
Borivali West, Mumbai - 400103, Maharashtra

(Under sub-regulation (1) of regulation 36A of the Insolvency and Bankruptcy Board of India  
(Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

Sr. No.	Relevant Particulars	
1	Name of the corporate debtor along with PAN & CIN/ LLP No.	<b>J MODI VENTURE PRIVATE LIMITED</b> PAN : AAHCM8729L CIN : U74900MH2011PTC224264
2	Address of the registered office	201, C Wing, Building No-2, Opposite Eskay Resort, Amazon Park, New Link Road, Mandapeshwar, Borivali West, Mumbai - 400103, Maharashtra
3	URL of website	Not Available
4	Details of place where majority of fixed assets are located	Nalasopara
5	Installed capacity of main products/ services	Not Applicable as the CD is non-operative since 01.04.2019
6	Quantity and value of main products/ services sold in last financial year	Not Applicable as the CD is non-operative since 01.04.2019
7	Number of employees/ workmen	Not Applicable
8	Further details including last available financial statements (with schedules) of two years, lists of creditors are available at URL:	Details to be sought by email at: <a href="mailto:cirp.jmodi@gmail.com">cirp.jmodi@gmail.com</a>
9	Eligibility for resolution applicants under section 25(2)(h) of the Code is available at URL:	Details to be sought by email at: <a href="mailto:cirp.jmodi@gmail.com">cirp.jmodi@gmail.com</a>
10	Last date for receipt of expression of interest	19-05-2026
11	Date of issue of provisional list of prospective resolution applicants (PRA)	29-05-2026
12	Last date for submission of objections to provisional list	03-06-2026
13	Date of issue of final list of PRA	13-06-2026
14	Date of issue of IM, EM and request for resolution plans to FPRAs	18-06-2026

15	Last date for submission of resolution plans	18-07-2026
16	Process email id to submit Expression of Interest	<a href="mailto:cirp.jmodi@gmail.com">cirp.jmodi@gmail.com</a>
17	Details of CD's registration status as MSME	Not Available

Date: 04-05-2026  
Place: Mumbai

SD/-  
**Manish Lalji Dawda**  
Resolution Professional  
J Modi Venture Private Limited  
Reg. No.: IBBI/IPA-001/IP-P-02506/2021-  
2022/13797  
AFA No.: AA1/13797/02/300626/108270  
Valid till: 30th June 2026

**Kalpur Bank** The Kalpur Commercial Co-op. Bank Ltd. Multi State Scheduled Bank

Head Office: "Kalpur Bank Bhavan", Nr. Income Tax Circle, Ashram Road, Ahmedabad-380009. Phone: 079-27582020 to 26. Toll Free: 1800 233 9999.

**NOTICE OF 56TH ANNUAL GENERAL MEETING OF THE BANK**

All the members of the Bank are hereby informed that 56th Annual General Meeting of the Bank will be held on 22nd May, 2022, Friday at 04:00 PM at J. B. Auditorium, Ahmedabad Management Association, Atra Campus, Dr. Vikram Sarabhai Marg, Ahmedabad-380015.

The detailed Agenda of the meeting and Annual Report for the year 2021-22 will be sent to all the members on their registered mobile number via SMS link and also on registered e-mail address (who have registered their mobile numbers and e-mail address with the Bank). The same shall be displayed on the official website of the Bank, www.kalpur.bank.in and also on the Notice Board of the Branches. All the members are requested to take note of the above information and attend the meeting.

Date: 04.05.2022 By the order of Board of Directors  
Place : Ahmedabad CA Virag G. Shah CEO

**PUBLIC NOTICE**

**TO WHOMSOEVER IT MAY CONCERN**

This is to inform the General Public that following share certificates of M/s. Ultratech Cement Ltd having its registered office at 'B' Wing, Ahura Centre, 2nd Floor, Mahakali Caves Road, Mumbai Maharashtra -400053, India, registered in the name of the following Shareholders: have been lost by them without transfer deed:

Name of the Company	Name of the Shareholder	Certificate No.	Distinctive No.	Folio No.	No. of Securities
M/s. Ultratech Cement Ltd	MA JACOB	160065	37584471 - 37584593	M00664	123 Shares Rs. 10/- Paid Up
Total					123 Shares Rs. 10/- Paid Up

Public are hereby cautioned against purchasing or dealing in any way with the above referred share certificates.

Whoever has any claim in respect of the said share certificate/s should lodge such claim with the Company with Documentary Evidence to M/s. Ultratech Cement Ltd having its Registered office as above or its Registrar and Transfer Agents for the above Company to M/s. Kfin Technologies Limited having address at Selenium Building, Tower-B, Plot No 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddy, Telangana India - 500 032, within 15 days of publication of this notice, after which no claim will be entertained whatsoever in manner and the Company shall proceed to issue Duplicate Share Certificate/s. Any person dealing with the above said shares will be doing so at their own risk.

Date : Chennai  
Place : 04.05.2022 Name of the Shareholder, Robin MA Jacob

**NOTICE FOR LOSS OF SHARE CERTIFICATES**

Notice is hereby given that the certificate(s) of NAVIN FLUORINE INTERNATIONAL LIMITED having registered office at Office No. 602, Natraj by Rustomjee, Near Western Express Highway, Sir Mathuradas Vasani Road, Andheri (East), Mumbai-400069 for undermentioned securities are stated to have been lost or misplaced and the registered holders have applied to the Company for issue of Duplicate Share Certificate(s).

Sr.No.	Folio No.	Name	No. of Shares	Certificate Nos.	Distinctive Nos.
01	11017379	PANKAJ VIJAY MEHTA	100	595380	49198506 49198605

Any person who has / have any claim(s) in respect of the said security (ies) should lodge such claim (s) in writing with Registrar and Transfer Agent of the Company viz. **KFIN Technologies Limited at Selenium Tower B, Plot No. 31 & 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad 500032, within 15 (Fifteen) days** from this date else the Company will proceed to issue duplicate certificate without further intimation.

Place: Mumbai  
Date: 04/05/2022  
Shareholder Name  
**PANKAJ VIJAY MEHTA**

**PUBLIC NOTICE**

I, Indrani Sen, as joint holder of 2450 equity shares of face value of Rs. 2/- each with Mr. Anil Sen (deceased) (first holder) in C. G. Power and Industrial Solutions Ltd. (the Company) have lost / misplaced certificates for the said 2450 equity shares as per details given hereunder :

Folio No.	Certificate No.(s)	Distinctive No.(s)
0000672	000868715 000864765 000900140	0000109801 - 0000110800 0364319462 - 0364319861 0366786668 - 0366787717

The members of public are hereby informed that I have made an application to the Company for issue of the duplicate share certificates. Any person who has objection or has any adverse claim, may intimate the Company with valid documents within 15 days from the date of publication of this notice at its registered office at **C. G. House, 6th Floor, Dr. Annie Besant Road, Worli, Mumbai - 400 030**. The Company will proceed to issue duplicate certificate for the above referred equity shares, if no valid objection is lodged with the Company within the aforesaid period.

Name : Indrani Sen  
Address : 63, Jodhpur Park, Near KD Cure Nursing Home, Kolkata - 700 068.  
Date : 04.05.2022

**Canara Bank**

**CANARA BANK VASAI PARNAKA (15479)**

Building, Opp. new English School, M G Road, Parnaka, Vasai (W)-401201, email : cb15479@canarabank.com, Mobile No. 8655963455

**POSSESSION NOTICE [SECTION 13(4) (For Immovable property)]**

Whereas: The undersigned being the Authorized Officer of the Canara Bank under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) (hereinafter referred to as "the Act") 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 16.01.2022 calling upon the borrower **Shri. Neil Marshall Sirvel S/o Shri. Marshall Sirvel (Borrower and Mortgagor), Smt. Shirley Renold Gonsalves W/o Shri. Renold Gonsalves (Guarantor) and M/s Aryan Transport (Proprietor: Shri. Neil Marshall Sirvel S/o Shri. Marshall Sirvel)** to repay the amount mentioned in the notice, being **Rs.2,72,592.06 (Rupees Two Lakh Seventy Two Thousand Five Hundred Ninety Two and Six Paise Only) as on date 16.01.2022** 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 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 8 & 9 of the said Rule on this **27th day of April of the year 2022**.

The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the amount mentioned in the notice, being **Rs.2,72,592.06 (Rupees Two Lakh Seventy Two Thousand Five Hundred Ninety Two and Six Paise Only) as on date 23.04.2022** and interest thereon.

The borrower attention is invited to the provisions of Section 13 (8) of the Act, in respect of time available, to redeem the secured assets.

**DESCRIPTION OF THE IMMOVABLE PROPERTY**

**Residential Property:** All that part and parcel of Residential Flat No. 3 i.e. 103(3BHK), area 1200 Sq.Fts. on 1st floor of building known as Sirwell Sadan Situate at Village Sandor, Taluka Vasai, District Thane, Maharashtra 401201, Land Bearing Survey No.26A/1, H. No. 1.A.C.T.S. 2142. Standing in the name of Shri. Neil Marshall Sirvel S/o Shri. Marshall Sirvel (Borrower and Mortgagor)

**Boundaries of the property - North:** Francis Apartment; **South:** Holi Rice Mill; **East:** Sirvel Wadi; **West:** Holi Machhi Market

CERSAI: ASSET ID-200072969115; SECURITY ID-400071654309

**DATE: 27.04.2022**  
**Place: Vasai**

Sd/-  
**Authorized Officer (AGM)**  
Canara Bank

**Form G**

**Invitation for Expression of Interest**

**J Modi Venture Private Limited**

operating in the business of trading iron and steel At 201, C Wing, Building No-2, Opposite Eskay Resort, Amazon Park, New Link Road, Mandapeshwar, Borivli West, Mumbai - 400103, Maharashtra

(Under sub-registration (1) of regulation 36A of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

S. NO.	RELEVANT PARTICULARS	J MODI VENTURE PRIVATE LIMITED
1.	Name of the company debtor along with PAN & CIN/ LLP No.	J MODI VENTURE PRIVATE LIMITED PAN : AAHCM8729L CIN : U74900MH2011PTC224264
2.	Address of the registered office	201, C Wing, Building No-2, Opposite Eskay Resort, Amazon Park, New Link Road, Mandapeshwar, Borivli West, Mumbai - 400103, Maharashtra
3.	URL of website	Not Available
4.	Details of place where majority of fixed assets are located.	Nalasopara
5.	Installed capacity of main products/ services	Not Applicable as the CD is non-operative since 01.04.2019
6.	Quantity and value of main products/ services sold in last financial year	Not Applicable as the CD is non-operative since 01.04.2019
7.	Number of employees/ workmen	Not Applicable
8.	Further details including latest available financial statements (with schedules) of two years, lists of creditors are available at URL:	Details to be sought by email at: cirp.jmodi@gmail.com
9.	Eligibility for resolution applicants under section 25(2)(h) of the Code is available at URL:	Details to be sought by email at: cirp.jmodi@gmail.com
10.	Last date for receipt of expression of interest.	19-05-2022
11.	Date of issue of provisional list of prospective resolution applicants (PRA)	29-05-2022
12.	Last date for submission of objections to provisional list	03-06-2022
13.	Date of issue of final list of PRA	13-06-2022
14.	Date of issue of IM, EM and request for resolution plans to FRPAs	18-06-2022
15.	Last date for submission of resolution plans	18-07-2022
16.	Process email id to submit Expression of Interest.	cirp.jmodi@gmail.com
17.	Status of CD's registration details as MSME	Not Available

**Date: 04-05-2022**  
**Place: Mumbai**

Sd/-  
**Manish Lalji Dawda**  
Resolution Professional  
J Modi Venture Private Limited  
Reg. No.: IBBI/PA-001/IP-P-02509/2021-2022/131/19  
AFA No.: AA/1/13797/02/300626/108270  
Valid till: 30th June 2022

**बैंक ऑफ बरौदा**  
**Bank of Baroda**

Bank of Baroda, Zonal Stressed Asset Recovery Branch: Meher Chamber, Ground floor, Dr. SunderlalBehl Marg, Ballard Estate, Mumbai - 400001. E-mail: ambom@bankofbaroda.com

**POSSESSION NOTICE (For Immovable Property)**

[Rule 8(1) of Security Interest (Enforcement) Rules, 2002]

WHERE AS, The undersigned being the Authorized Officer of Bank of Baroda, ZOSARB Branch, Mumbai for and on behalf of Bank of Baroda (Consortium leader), Union Bank of India and Bank of India, 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 15.04.2023 calling upon the Borrower(s)/Guarantor(s) Corporate guarantor M/s SE Transstadia Private Limited, Mr. Harish Sheth, Mr. Udit Sheth and M/s Transstadia Holdings Private Limited to repay the amount mentioned in the notice being **Rs. 5,06,28,11,937/- (Rupees Five Hundred Six Crore Twenty Eight Lakhs Eleven Thousand Nine Hundred Thirty Seven only)** as on 31.12.2022 along with future interest together with all costs, charges, expenses and incidental expenses with respect to the proceedings undertaken by the secured creditors in recovering its dues within 60 days from the date of the receipt of said notice.

The Borrower(s)/Guarantor(s)/Corporate guarantor M/s SE Transstadia Private Limited, Mr. Harish Sheth, Mr. Udit Sheth and M/s Transstadia Holdings Private Limited having failed to repay the amount, notice is hereby given to the Borrower(s)/ Guarantor(s)/Corporate guarantor 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 Sub-Section (4) of section 13 of the Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this **29th day of April of the year 2022**.

The Borrower(s)/Guarantor(s)/Corporate 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 the - Bank of Baroda (Consortium leader), Union Bank of India and Bank of India for an amount **Rs. 5,06,28,11,937/- (Rupees Five Hundred Six Crore Twenty Eight Lakhs Eleven Thousand Nine Hundred Thirty Seven only)** as on 31.12.2022 along with future interest together with all costs, charges, expenses and incidental expenses and interest/charges thereon.

The Borrower(s)' attention is invited to the provision of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

**Description of the Immovable Property**

All those pieces and parcels of leasehold land admeasuring 9.5 acres forming part of all those pieces and parcels of land admeasuring 3.85 hectares (37.388 Square meters) comprised in the Final Plot Nos. 178,179,180 and 181 of TP2 of Village Rajpur-Hirpur, Taluka City, District Ahmedabad in the State of Gujarat, together with all structures and buildings constructed thereon including the Project Assets, in the name of M/s SE Transstadia Private Limited, and bounded as under: **North:** Uneven TP Road **North-East:** Divan Ballubhai School **West:** Uneven TP Road **South-East:** Uneven TP Road **South-West:** Uneven TP Road

**DATE: 29.04.2022**  
**Place: Mumbai**

Sd/-  
**Authorized Officer**  
(Bank of Baroda)

**HINDUJA HOUSING FINANCE LIMITED**

Corporate Office: No. 167-169 2nd Floor, Anna Salai, Saidapet Chennai - 600 032. Tamil Nadu Email: auction@hindujahousingfinance.com

Branch Office: Office No. 02, First Floor, C-wing, Raj Hills, Building No. 2, Dattapada Road, Borivali East, Mumbai - 400066.

Sachin Satpute-9004694382, Chetan Mendadkar-966472980, Amol Wakode-8169767613

**APPENDIX IV Rule 8 (1) Possession Notice (For Immovable Property) (Under Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002)**, Whereas the undersigned being the authorized officer of HINDUJA HOUSING FINANCE LIMITED (HHFL) under 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 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned hereunder calling upon the following borrowers to repay the amount mentioned in the notice being also mentioned hereunder within 60 days from the date of receipt of the said notice. The following borrowers having failed to repay the amount, notice is hereby given to the following borrowers and the public in general that undersigned has taken possession of the properties described herein 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 the date mentioned hereunder:-

Account Number & Name of the Borrowers	Date of Symbolic Possession:
1. MH/MRD/MRAD/A000000285. Mr. Devendra Bharat Waghela and Mrs. Meena Waghela Borrower/Co-Borrower/Mortgagor	30/04/2026
Demand Notice Date & Amount: 17/02/2026 & Rs. 20,50,208/-	
Schedule Of The Property: All That Piece and Parcel of Flat No. 405, on 4th Floor, admeasuring area of 477.49 sq. ft. i.e. 43.37 sq. mtrs. Carpet in Wing-A, Type D1a of the Building known as "IDEAL PARK BUILDING NO.2" constructed on the property having sanctioned FSI area admeasuring 1903.17 sq. mts. and total FSI admeasuring 1543.22 sq. mtrs. on nonagricultural land Gut No.179 admeasuring 0-14-0 H.R. out of 0-47-0 H.R. Gut No.180, admeasuring 0-50-4 H.R. Gut No. 181 admeasuring 0-60-7 H.R. lying being and situated at Village Umroli, Taluka Palghar, District Palghar and within the limits of Gram Panchayat Umroli, Taluka Panchayat Samiti Palghar, Zilla Parishad Palghar and within the jurisdiction of Sub-Registrar Palghar, including constructed Building & Fixtures. With All Rights.	
2. MH/TLK/TLMH/A000000110. Mr. Pratik Shelke and Mr. Vijay Shelke Borrower/Co-Borrower/Mortgagor	29/04/2026
Demand Notice Date & Amount: 17/02/2026 & Rs.10,27,010/-	
SCHEDULE OF THE PROPERTY: All That Piece and Parcel of Flat No. 4 on the Ground Floor, admeasuring built up area of 423 Sq. ft. in the building No. B/1 known as "Manag Apt" lying at Survey No. 70, Hissa No.7, admeasuring area of 6600 Sq. mtrs. situated at Village Tispani Taluka Kalyan, District Thane within the limits of Kalyan Municipal Corporation and Sub-Registration District Thane and Registration District Thane and bounded as under: On towards East: Property of Gavli, On or towards West: A/5, A/6, Vishal Const., On or towards South: A/1, A/2, Vishal Const., On or towards North: Open Land of Vishal Const. Including constructed Building & Fixtures, With All Rights.	
3. MH/MUM/VIRA/A000000555. Mr. Rahul Singh and Mrs. Priti Singh Borrower/Co-Borrower/Mortgagor	30/04/2026
Demand Notice Date & Amount: 16/02/2026 & Rs. 14,99,984/-	
SCHEDULE OF THE PROPERTY: All That Piece and Parcel Flat No.405, F-Wing, on Fourth Floor, Type-L, area admeasuring about 336 Sq. ft. (Carpet), i.e. 37.47 Sq. mtrs. (Built Up), in the Building known as "Shalibhadra Regency" in the society known as "Shree Shalibhadra Regency Co-op. Hsg. Soc. Ltd.", "Shalibhadra Nagar" which is constructed on Plot of Land bearing S. No. 63(27) H. No.11, S. No.68(26) H. No.8/1, 8/2, 8/3, 8/4, 9, 10, 11, 12, 13, S. No.69(24) H. No.1, 2, 3, 4, 5, 6, 8, 11, 12, & 15, S. No. 70(25) H. No.2, 3 & 4, lying being and situate at Village-Achole, within limits of VCMC, Tal. Vasai and Dist. Palghar, including constructed Building & Fixtures, With All Rights.	

Further, please take Notice that in case you fail to pay the outstanding dues of the Hinduja Housing Finance Ltd positively within 30 days from the date of this Notice, Hinduja Housing Finance Ltd will proceed to sell the Secured Assets in question at the Reserve Price fixed by the undersigned as the Authorized Officer, as provided under the above Act/Rules, without any further intimation/Notice to you.

**DATE: 04/05/2022**  
**Place: Maharashtra**

Sd/-, **Authorized Officer-**  
HINDUJA HOUSING FINANCE LIMITED

**बैंक ऑफ बरौदा**  
**Bank of Baroda**

Bank of Baroda, Vasai Gaon Branch: Thomas Baptista College Campus, Near Papadi Church, P.O. Papadi, Vasai West, Palghar, Maharashtra 401207. Telephone No.: 02502320685 E-mail: vasaig@bankofbaroda.co.in

**NOTICE TO BORROWER**

(UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)

• By Hand delivery • By Registered post with AD • By Courier

M/s. Padmashree Developers, Prop: Raj Loonkarani Jain A/104, Premji Ngr Co-Op Hsg. Aikapuri, Achole Rd., Nalasopara (E) - 401209

SUB: Notice under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, hereinafter called "Act".

Account of M/s. Padmashree Developers Sir/Madam,

Re: Credit facilities with our Papadi Branch.

1. We refer to our letter No. BMDP/PPD/SEMBK/168/2017-18 Dated 28.03.2018 & 30.03.2022 conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction you have availed and started utilising the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under.

Nature and type of facility	Limit (Rs. In Lacs)	Rates of Interest	O/s as on 08-04-2026 ins. of interest up to 08-04-2026	Security agreement with brief description of securities:
Overdraft	Rs. 40,00,000/-	13.40%	Rs. 39,92,589.29	1. First charge by Security agreement with brief description of securities way of hypothecation of entire movable assets, such as stock, book debts receivables and others movable assets both present and future, of the entity being financed. 2. Equitable mortgage of self occupied, commercial property standing in the name of Mrs. Vagutidevi Loonkarani Maloo and Mr. Raj Loonkarani Jain, Shop No. 18 and 19, admeasuring 159 sq. Feet and 211 Sq. Feet built up area, situated on the ground floor of the building no. 02 in project known as RAM RAHIM NAGAR on the land bearing S. no. 111 and 112 at village Gokhivare, Taluka Vasai, Dist. Palghar, as per the legal opinion dated 27-12-2013 of Mr. Santosh R. Shetty (Advocate) presently valued aggregating at Rs. 57 lac as per valuation report by M/S DR Shetty and Associates dated 22-08-2016. 3. Equitable mortgage of self occupied, residential property standing in the name of Mr. Raj Loonkarani Jain, Flat No. 7, admeasuring 264 sq. feet built up area, situated on ground floor of A wing in the building known as Rajeev CHS Ltd on land bearing S. no. 398(O), 98(N) at village Achole, taluka Vasai, dist. Palghar, as per the legal opinion dated 26-08-2016 of M/S Jayram and Company (Advocates) presently valued aggregating at Rs. 11.88 lac as per valuation report by M/s DR Shetty and Associates dated 22-08-2016.
Additional Working Capital Term Loan (AWCTL)	Rs. 4,85,000/-	7.90%	Rs. 1,75,138.94	
49010500000052				
<b>Total</b>	<b>Rs. 44,85,000/-</b>		<b>Rs. 41,67,728.23/-</b>	

2. In the letter of acknowledgement of debt dated 05.09.2023 you have acknowledged your liability to the Bank to the tune of **Rs. 42,37,635.42/-** as on 05.09.2023 The outstanding's as stated above, include further drawings and interest upto \_\_\_\_\_ and other charges debited to the account.

3. Consequently upon the defaults committed by you, your loan account has been classified as non-performing asset on **05.04.2026** in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon.

4. Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating **Rs. 41,67,728.23/- (Rupees Forty-One Lakhs Sixty-Seven Thousand Seven Hundred Twenty-Eight and Twenty-Three Paise Only)** as on Dated **08.04.2026**, stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note.

5. Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full.

6. We invite your attention to sub-section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act.

7. We further invite your attention to sub section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/tender/private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available.

8. Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us.

Yours faithfully,  
Sd/-  
**Chief Manager Authorised Officer**  
Bank of Baroda.

**NOTICE TO GUARANTOR**

(UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)

• By Hand delivery • By Registered post with AD • By Courier

To,  
Mrs. Vagutidevi L. Maloo W/o Mr. Loonkarani Maloo R/o A-102, Lilawati Apartment, Near Mahavir Dham, Vijay Nagar, Nallasopara (East) - 401209.  
Mr. Thomas Kurian S/o Mr. Devasia Kurian R/G/205, Vaikund Nagar, Tulj Road, Nallasopara (East), Vasai - 401209.

SUB: Notice under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, hereinafter called "Act".

Sir/Madam,

Re: Your guarantee for credit facilities granted to M/s. Padmashree Developers.

1. As you are aware, you have by a guarantee dated 28.03.2018 guaranteed payment on demand of all money and discharge all obligations and liabilities then or at any time thereafter owing or incurred to us by M/s. Padmashree Developers, for aggregate credit limits of **Rs. 44,85,000/-** with interest thereon more particularly set out in the said guarantee document.

2. We have to inform you that the borrower has committed defaults in payment of his liabilities and consequently his account has been classified as non-performing asset. A copy of the notice dated 21.04.2026 Under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 sent by us to the borrower is enclosed. Since the borrower has committed defaults, in terms of the guarantee you have become liable to pay to us the outstanding amount of loan/credit facilities aggregating **Rs. 41,67,728.23/- (Rupees Forty-One Lakhs Sixty-Seven Thousand Seven Hundred Twenty-Eight and Twenty-Three Paise Only)** as on Dated **08.04.2026 + interest & charges** and we hereby invoke the guarantee and call upon you to pay the said amount within 60 days from the date of this notice. Please note that interest will continue to accrue at the rates specified in para 1 of the notice dated 21.04.2026 served on the borrower (copy enclosed).

3. We further wish to inform you that in regard to the security provided by you to secure your guarantee obligations for the due repayment of the loans and advances by the borrower, this notice of 60 days may please be treated as notice under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. We further give you notice that failing payment of the above amount with interest up to the date of payment, we shall be at liberty to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note.

4. We invite your attention to sub-section (13) of section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act.

5. We further invite your attention to sub section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/tender/private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available.

6. Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, in the right to make further demands in respect of sums owing to us.

Yours faithfully,  
Sd/-  
**(Name and Designation)**  
Chief Manager and Authorised Officer  
Bank of Baroda.  
Dated: 21/04/2026  
Enclosure: Copy of Notice to borrower

**BEFORE THE HONOURABLE CONSUMER REDRESSAL FORUM II AT VISAKHAPATNAM C.C.No.486/2025**

Between:  
1. Sri Kandadai Srinivasa Jagannatha Charyulu & others ...Complainants  
And:  
1. The MD & CEO, Gruhram Housing Finance Ltd. (Formerly, Poonawalla Housing Finance Ltd), Registered and Corporate Office, 6<sup>th</sup> Floor, B Building, Ganga Trueno, Lohagan, Pune, Maharashtra-411014.  
2. The Branch Manager, Gruhram Housing Finance Ltd., (Formerly, Poonawalla Housing Finance Ltd), 1<sup>st</sup> Floor, 48-6-23, Sriam Sai Gayatri Complex, Sinagar Colony, Near Rama Talkies, Visakhapatnam, Andhrapradesh-530016. ...Opposite Parties

**NOTICE**

To: Respondent No.1: 1. The MD & CEO, Gruhram Housing Finance Ltd. (Formerly, Poonawalla Housing Finance Ltd), Registered and Corporate Office, 6<sup>th</sup> Floor, B Building, Ganga Trueno, Lohagan, Pune, Maharashtra-411014.

Please take notice that the above name complainant has instituted the above case against you and the same stands posted to 15-05-2025 for your appearance. On that day you are personally or through Advocate attend before the above said THE HONOURABLE CONSUMER REDRESSAL FORUM II AT VISAKHAPATNAM, ANDHRAPRADESH at 10.30 Am failing which the matter will be heard and determined in your absence as ex-parte as per law.

**K.GOWRI SHANKARA RAO, ADVOCATE, VISAKHAPATNAM, ANDHRAPRADESH**  
MOBILE No. 9705809353

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