



JOINDRE®

JOINDRE CAPITAL SERVICES LTD.



To,
Department of Corporate Services,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai - 400 001

Date: 18th June, 2024

Scrip Code: 531861

Sub: Submission of Newspaper Clipping of Audited Financial Result (Standalone & Consolidated) for the quarter and year ended 31st March, 2024.

Dear Sir/ Ma'am,

Pursuant to the provisions of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI LODR'), the Board of Directors of Company at its meeting held on Monday, 17th June, 2024 considered and approved the audited Financial Results (both standalone and consolidated) of the Company for the quarter/year ended 31st March, 2024.

Further, pursuant to provisions of Regulation 47(1)(a) of SEBI (LODR) Regulations, 2015 the said audited financial results of the Company have been published in Business Standard (English) and Navshakti (Marathi) on Tuesday, 18th June, 2024. The copies of the same are attached for your information and record.

Kindly take the same on your records.

Thanking you,

Yours faithfully
For Joindre Capital Services Limited


Sweta Jain
Company Secretary



Encl: as above

CIN: L67120MH1995PLC086659 E-mail: info@joindre.com WebSite: www.joindre.com

Corporate Office : 9/15, Bansilal Building, Office No. 29-32, 3rd Floor, Homi Modi Street, Fort, Mumbai - 400 023.
Phone : (91-22) 4033 4567 (300 Lines) • Fax : (91-22) 4033 4721

SEBI Regn. Nos. : Member - BSE (Cash), NSE (Cash, Derivatives & Currency Derivatives) INZ000174034
DP : IN-DP-98-2015 • PMS – INP000006138

Private bank returns may surpass PSBs'

CLSA says banks have strongest balance sheets in over a decade

TANMAY TIWARY
New Delhi, 17 June



Indian banks are currently enjoying their strongest balance sheets in over a decade, marked by considerable improvements in asset quality and provision buffers, international brokerage CLSA has said in a note.

With sector profitability quadrupling over the past decade and Return on Equity (RoE) at its highest level since FY11, standing at 15 per cent on average for the sector, analysts led by Piran Engineer of the brokerage believe that Indian banks are well placed after "a roller-coaster decade".

CLSA expects private sector banks, which have been stock market laggards over the past few months, to give better returns ahead, given a good business outlook and inexpensive valuations (10-15 times price to earnings (PE) versus the Nifty50 at 18 times). The brokerage highlights ICICI Bank and IndusInd Bank as its top picks.

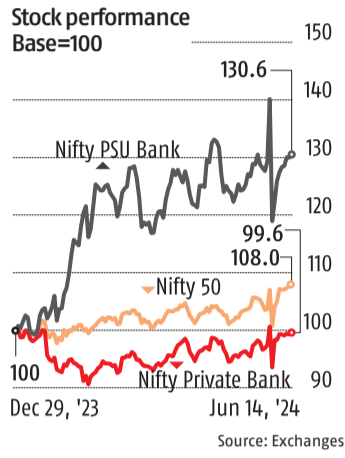
Among the key factors that have kept CLSA bullish on Indian banks are cleaner balance sheets and record profits. Banks, according to CLSA, have much stronger balance sheets today as compared to five or ten years ago. Besides, not only are they well-capitalised, they also have the lowest net non-performing loan (NPL)/net worth in more than a decade.

From a peak of 44 per cent in FY18, the net NPL/net worth ratio declined to only 6 per cent in FY23 (even lower in FY24), driven by a lower gross NPL ratio, higher provision buffers, and higher capital adequacy.

On the profitability front, standalone profits have more than quadrupled from ₹80,000 crore to ₹3.4 trillion in the past ten years, implying a 16 per cent compound annual growth rate (CAGR).

"We accept that FY24 profit

LEVERAGING THEIR COMPETITIVE EDGE



after tax (PAT) was aided by corporate recoveries and low credit costs, but we believe the sector will deliver low double-digit annual net profit growth over the medium term," CLSA said.

On the capital adequacy front, both PSU and private sector banks have bolstered their capital positions in recent years, with Tier-I ratios improving to 13 per cent and 17 per cent, respectively, by FY23.

Despite a slight decline in FY24 due to regulatory changes, CLSA believes banks remain well-capitalised, supporting sustained profitability and growth prospects.

Banking sector loan growth has accelerated to 15 per cent in recent years, up from an average of 10 per cent over the previous decade. This growth spans all segments, potentially fuelled by a shift from cor-

porate bonds.

"While we expect a degree of normalisation in unsecured loan growth from over 20 per cent to mid-to-high teens, we estimate overall loan growth at 14-15 per cent over the next two years," CLSA said in a note.

Private sector banks are anticipated to continue gaining market share, leveraging their competitive edge in current account deposits and reduced non-deposit borrowings.

While recent years saw a temporary slowdown in deposit growth, attributed to lower reserve money expansion, CLSA analysts foresee a rebound driven by improved macroeconomic conditions.

"Specifically, the 7-8 percentage point difference in the current account (CA) deposit ratio would lead to 30 basis points savings in the cost of deposits for private sector banks. Hence, while private sector banks offer a higher interest rate on term deposits and have a higher share of wholesale deposits, the overall cost of deposits is competitive vis-à-vis PSU Banks," CLSA said in its report.

Over the last five years, PSU banks have outperformed private sector banks, reflecting a strong turnaround from a low base. Despite being stock market laggards, private sector banks are expected to yield better returns going forward, CLSA analysts said.

Commenting on the key risks for the sector, CLSA said that a potential sharp repo rate cut could impact net interest margins negatively in the near-term.



To avoid notice, align tax return with TDS on freelance income

BINDISHA SARANG

If you supplement your full-time salary with income from one or more side hustles, be careful while filing your income-tax return (ITR).

Extra income from freelancing, consulting, or part-time jobs must be reported accurately.

"If a person is moonlighting, which means being formally employed by more than one employer simultaneously, she is required to declare the income earned from all such sources. The person has to bear the tax liability on the total salary income," says Rony Oommen John, advocate on record, Supreme Court.

The Income-Tax (I-T) Act even accounts for a scenario where one employer may become aware of an employee moonlighting with another employer. "Section 192 of the Act provides that an employer may furnish to his employer the details of salary earned from simultaneous employment with another employer for calculation

of tax deducted at source (TDS)," says John. Usually, employers are unaware of moonlighting and contractually prohibit their employees from being on the rolls of another entity. "There is no escaping the obligation to declare such income or to discharge the corresponding tax liability. The taint of illegitimacy or impropriety associated with

such income has no bearing on its taxability," says John.

Tax on moonlighting income

The income earned through moonlighting can be received as a salary, or professional fees/business income. Each has a distinct tax treatment.

"If income from moonlighting is received as salary, the person's overall income is taxed according to the applicable tax slabs," says Pallav Pradyumn Narang, partner, CNK. Moonlighting income derived from freelancing, consultancy, or any other form of self-employment is taxed differently.

"It would be taxable under the head 'income from business or profession'. The taxpayer can claim a deduction for all the expenses incurred on earning the income," says Naveen Wadhwa, vice-president, research and advisory at Taxmann.

Presumptive tax scheme

Under presumptive tax scheme

Section 44AD: For biz (excluding ones involved in plying, hiring, or leasing goods carriages) with a turnover of up to ₹2 cr; income presumed at 8% of turnover (6% for digital receipts)

Section 44ADA: For professionals (like doctors, lawyers, architects) with gross receipts up to ₹50 lakh; income presumed at 50% of gross receipts

Section 44AE: For individuals engaged in plying, hiring, or leasing goods carriages; income presumed at ₹7,500 per month per goods carriage for heavy goods vehicles

Source: Accord Juris

WORKING OUT THE OUTGO



How to know if fractional ownership is for you

The real estate industry offers fractional ownership, allowing multiple investors to own a single property. It is a form of collaborative investment where a group collectively purchases a property, with each member owning a fraction or share of the asset. This arrangement enables investors to pool their resources and acquire high-value properties that may otherwise be out of reach for individual buyers.

Read full report here: mybs.in/2dWcK9C

BEFORE YOU BUY

- Research the fractional ownership partner or firm thoroughly
- Check the background of key investors and their

financial position

- Ensure the facilitator is backed by a financially sound team
- Decide whether you want to invest in residential, commercial, or industrial properties
- Remember, prime locations offer better

rental yields and value appreciation

- Ensure the investment is legal and compliant with regulatory requirements
- Opt for easy exit options and avoid hidden clauses

COMPILED BY AYUSH MISHRA

कॅनरा बँक Canara Bank

NASHIK CIDCO BRANCH
DP CODE : 4507

POSSESSION NOTICE (SECTION 13(4))
(For Immoveable Property)

Whereas :
The undersigned being the Authorised Officer of the Canara Bank under Section 13(4) of the Act, 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 **22/03/2024** calling upon the Borrower **M/s. Unique Vastu Rachana Pvt. Ltd. (Borrower)**, **Mr. Pramod Vasant Kute (Guarantor 1)** and **Mrs. Swapnal Pramod Kute (Guarantor 2)** to repay the amount mentioned in the notice, being **Rs. 1,52,23,057.61/- (Rupees One Crore Fifty Two Lakhs Twenty Three Thousand Fifty Seven and Paise Sixty One Only)** with 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 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 **15th Day Of June Of The Year 2024.**

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 charge of **Canara Bank Nashik CIDCO Branch** for an amount of **Rs. 1,52,23,057.61/- (Rupees One Crore Fifty Two Lakhs Twenty Three Thousand Fifty Seven and Paise Sixty One Only)** as on **18/03/2024** along with interest & Costs thereon.

The borrower's 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 Immoveable Property

All that part and parcel of the property comprising of Flat No. 401, area admeasuring 87.73 sq. mtr (built up) on the third floor, in the building known as Unique Residency Apartment, constructed on all that piece and parcel of land bearing plot no.28, admeasuring 453.66 sq. mtr+ TDR of 185.00 sq. mtr, in S No. 87/5/28 situated at Indira Nagar, Nashik, Taluka and District Nashik in the name of Mr. Pramod Vasant Kute & Mrs. Swapnal Pramod Kute. **East : 25 Feet Colony road, West : Plot No. 25, North : 6 Mtrs. Colony Road, South : Plot of Siddhinayak CHS**

Date: 15/06/2024
Place: Nashik

Sd/-
Authorized Officer, Canara Bank

PUBLIC NOTICE

To whomsoever it may concern

Our client, Axis Bank Ltd., ("Bank") states that Mr. Dinesh Babubhai Vaan is the absolute owner of the property being Unit No.7, Ground Floor, Milan Commercial Center, Plot No.64, Road No.2, T.P.S. VI, Santacruz (West), Mumbai-400054.

The Original of the said document being 1) Original Agreement No. 2202/2015 dated 31st December, 2014 executed between Mr. Popatlal Fulchand through its POA Mr. Jitendra Tondvarkar (as a "Seller" therein) and Mr. Jayesh Lakshman Patel and Mr. Dhani Premji Patel (as a "Purchaser" therein) along with Original Registration Receipt and Index II dated March 23, 2015 duly registered with the Sub Registrar Andheri-2 in respect of Unit No.7, Ground Floor, Milan Commercial Center, Plot No.64, Road No.2, T.P.S. VI, Santacruz (West), Mumbai-400054, were lost by our client, while in their custody. The said property is in possession of Mr. Dinesh Babubhai Vaan and is absolute free from any encumbrance whatsoever.

If any person has any claim or interest over the said property, he/she is requested to forward their claims along with the relevant document to us within 15 days of this public notice. If we do not receive any claim from any person within 15 days, it will be strictly presumed that this property is absolutely free from any claim or encumbrance and no one has any claim over this property.

Sachin Kamble
Advocate High Court
Address: 101, 1st Floor, Manas Building, Kharkar Ali, Thane (west) - 400 601.
Mob: 9833503652.
Place: Mumbai

Date : 18/06/2024.

एनएमडीसी NMDC Limited
(A Govt. of India Enterprise)

'Khanji Bhavan', 10-3-311/A, Castle Hills, Masab Tank, Hyderabad-500028. CIN : L13100TG1958GOI001674
Email : ramojirao@nmdc.co.in, jvenkatesan@nmdc.co.in, akpady@nmdc.co.in

OPEN TENDER ENQUIRY
Tender No. H/QMM/A006-23/1100001621/99 Dt: 18/06/2024
MSTC vendor no: NMDC/Head Office/ Material Management/7/24-25/ET/ 228/DUMPER 40 TON

Online Tenders are invited through E-Procurement Mode for the following equipment from reputed manufacturers directly or through their accredited agents in India required for NMDC Ltd, Diamond Mining Project, Panna.

Description of Equipment	Qty (No.)	Display of Tender Documents Period	Last date & time for submission of offer	Earnest Money Deposit
Supply of Dumper - 40 Ton, along with Operation and Maintenance Spares for 6 Years / 7,500 hours whichever is earlier.	01	Draft Tender 18/06/2024. To 25/06/2024. The Prebid meeting is scheduled on 25/06/2024 (15:00 hrs) through Microsoft Teams Final Tender 02/07/2024 To 22/07/2024.	22/07/2024 2.30 PM	Rs. 2,00,000/-

Complete Tender document is available in website : www.nmdc.co.in, [&http://eprocure.gov.in](https://www.mstcecommerce.com/eproc/).
Any corrigendum to the above tender will be uploaded only on MSTC Portal / NMDC website and will not be published in newspapers. Prospective bidders should visit MSTC Portal and NMDC website, regularly from time to time to take note of corrigendum, if any.
For further details login to Tender Section of our website: www.nmdc.co.in General Manager (Materials)

JOINDRE JOINDRE CAPITAL SERVICES LIMITED
REGD. OFFICE: 915 BANSAI BUILDING, OFFICE NO. 29-32, 3RD FLOOR
HOMI MODI STREET, FORT, MUMBAI-400023
CIN:L67120MH1995PLC086659; E-mail: info@joindre.com; Website: www.joindre.com

EXTRACT OF CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31st MARCH, 2024

Sr. No.	PARTICULARS	(Rupees in Lakhs, unless otherwise stated)			
		Quarter Ended	Year Ended	Quarter Ended	Year Ended
		31-03-2024	31-12-2023	31-03-2023	31-03-2024
		(Audited)	(Unaudited)	(Audited)	(Audited)
1.	Total Income from Operations	1,341.26	1,084.01	672.85	4,151.29
2.	Net Profit (loss) for the period (before Tax, exceptional and/or extraordinary items)	392.38	249.25	91.03	1,013.04
3.	Net Profit (loss) for the period (before Tax, after exceptional and/or extraordinary items)	-308.62	249.25	91.03	312.04
4.	Net Profit (loss) for the period (after Tax, after exceptional and/or extraordinary items)	-408.25	186.37	58.94	48.98
5.	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)	(438.79)	273.88	45.37	233.36
6.	Paid-up Equity Share Capital (Face Value Rs.10 per share)	1,383.65	1,383.65	1,383.65	1,383.65
7.	Earnings Per Share (Face value of Rs. 10/- per share) for continuing operations				
	a) Basic (Rs.)	-2.96	1.35	0.43	0.35
	b) Diluted (Rs.)	-2.96	1.35	0.43	0.35

The additional information on Standalone Financial Results are as given below:

Sr. No.	PARTICULARS	(Rupees in Lakhs, unless otherwise stated)			
		Quarter Ended	Year Ended	Quarter Ended	Year Ended
		31-03-2024	31-12-2023	31-03-2023	31-03-2024
		(Audited)	(Unaudited)	(Audited)	(Audited)
1.	Total Income from Operations	1,341.12	1,083.95	672.78	4,151.00
2.	Net Profit (loss) for the period before Tax	-308.70	249.45	91.13	312.25
3.	Net Profit (loss) for the period after Tax	-408.47	186.63	58.65	49.13
4.	Total Comprehensive Income for the period	-439.01	274.14	45.08	233.51

Notes: 1) The above is an extract of the detailed format of the Financial Results for the Quarter and Year Ended on 31st March, 2024 filed with the Stock Exchange under Regulations 33 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015. The Full format of the Financial Results for the Quarter and Year Ended on 31st March, 2024 are available on the Stock Exchange website (www.bseindia.com) and Company's website (www.joindre.com). The above Financial Results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 17th June, 2024.
2) Exceptional Item for the quarter represents provision related to Capital Advance of Rs. 701 lakhs paid to M/s. Kamani Tubes Limited towards obtaining sub-lease of the property belonging to them subject to fulfillment of certain conditions as stated in MOUs. However, due to dispute between M/s. Kamani Tubes Limited and Mumbai Port Trust, M/s. Kamani Tubes Limited is unable to obtain the necessary permission for transfer of the rights of sub-lease and possession of the said property to the Group. Accordingly, the Group is not in a position to enforce its rights of sub-lease and obligations under the MOUs signed between the concerned parties to the transaction and the matter is under dispute. Currently, the matter is sub-judice and the Group is in the process of seeking legal remedies available to it, in order to settle the dispute.
3) The Board of Directors of the Company have recommended a dividend of Rs. 2.00 per share on a face value of Rs. 10/-, subject to approval of the shareholders at the ensuing Annual General Meeting.

Place: Mumbai
Date: 17th June, 2024

Sd/-
(Anil Mutha) Chairman

TJSB SAHAKARI BANK LTD. MULTI-STATE SCHEDULED BANK

Bharose ka Bank Bhavishya ka Bank
(Reg.No.MSCS/CR/287/2008 Date: 23/10/2008)

NOTICE OF SPECIAL GENERAL MEETING

Special General Meeting of the Bank will be held on **Friday, 21st June, 2024 at 03:00 p.m.** at Mavli Mandal Hall, Opposite to Charai Telephone Exchange, Charai, Thane West, 400601.

AGENDA

- To approve the Scheme of Amalgamation of 'The Citizen Co-operative Bank Ltd., Vasco-da-Gama, Goa' into 'TJSB Sahakari Bank Ltd.'
- To approve the Scheme of Amalgamation of 'Sawantwadi Urban Co-operative Bank Ltd., Sawantwadi' into 'TJSB Sahakari Bank Ltd.'

Registered Office : **TJSB Sahakari Bank Ltd.**
TJSB House, Plot No. B-5, Road No. 2, Wagle Estate, Thane (West) - 400 604

Date: **06/06/2024**

Note: If within half an hour from the time appointed for the Special General Meeting (SGM), the quorum is not present, the SGM shall stand adjourned and this adjourned SGM shall be held at 03:40 p.m. on the same day and at same place. This adjourned SGM will not require any separate notice or quorum.

Important Notice to the Members

- Members are requested to bring shareholder's ID Card or valid Photo Identity Proof at the time of attending Special General Meeting. Members are requested to collect their Certificate of Attendance after signing the Attendance Register.
- No proxy or a holder of power of attorney or letter of authority for individual shareholder shall be eligible to attend Special General Meeting.
- The Schemes of Amalgamation, as stated in Agenda, shall be subject to approval of all the concerned shareholders and relevant authorities as per the Applicable Laws and RBI Guidelines.

By Order of the Board of Directors
Sd/-
S. M. Shirali
MD & CEO

Public Notice in Form XIII of MOFA (Rule 11(9) (e))

District Deputy Registrar, Co-operative Societies, Mumbai City (4)
Bhandari Co-op. Bank Building, 2nd floor, P. L. Kale Guruji Marg, Dadar (W), Mumbai-400028.

No.DDR-4/Mum./deemed conveyance/Notice/1370/2024 Date: 13/06/2024

Application u/s 11 of Maharashtra Ownership Flats (Regulation of the Promotion of construction, Sale, Management and Transfer) Act, 1963

Public Notice Application No. 134 of 2024

Kalpavruksh Garden III Co-operative Housing Society Limited, Through its Chairman/ Secretary, Having office address at: CTS No. 128/B/3, Near Vasant Complex, Mahavir Nagar, New Link Road Junction, Kandivali (W), Mumbai - 400067 Applicant, Versus, 1. M/s. Kalpavruksh Associates, 2. Mr. Mahendra J. Vora, 3. Mr. Hemang M. Vora, 4. Mr. Chirag M. Vora, Respondent No. 1 to 4 all having their address at: 101, Balaji Arcade, 1st Floor, S. V. Road, Kandivali (W), Mumbai - 400067 5. M/s. Sadguru Associates, 1st Floor, B Wing, Eastern Court, Jn. Of Tejpal Road, and Parleshwar Road, Vile Parle (East), Mumbai - 400057 6. Smt. Verna Jyoyita Nagpal, Last Known address at CTS No. 128/B/3, Near Vasant Complex, Mahavir Nagar, New Link Road Junction, Kandivali (W), Mumbai - 400067 7. **Vasant Complex CHSL, Vasant Complex, Mahavir Nagar, Link Road, Kandivali (W), Mumbai - 400067 8. Kalpavruksh Garden No. 1 CHSL, New Link Road, Near Vasant Complex, Mahavir Nagar, Kandivali (W), Mumbai - 400067 9. Kalpavruksh Garden No. 2 CHSL, New Link Road, Near Vasant Complex, Mahavir Nagar, Kandivali (W), Mumbai - 400067 10. **Sohan CHSL, Vasant Housing Complex Link Road, Mahavir Nagar Kandivali (W), Mumbai - 400067.****

Opponents, and those, whose interests have been vested in the said property may submit their say at the time of hearing at the venue mentioned above. Failure to submit any say shall be presumed that nobody has any objection in this regard and further action will be taken accordingly.

Description of the Property :-

Claimed Area

Unilateral deed of conveyance of the said land bearing Plot of Land bearing CTS No. 128/B/3, Sub Plot B, admeasuring 2009.52 square meters (out of 12779.80 square meters) plus proportionate undivided rights in FSI advantage of Road-Set back/ D. P. Road area admeasuring 733.29 square meters (out of 4240.13 square meters) at Village Kandivali, Taluka Borivali, in favour of the Applicant Society.

The hearing in the above case has been fixed on **01/07/2024 at 02:00 p.m.**

Sd/-
District Deputy Registrar, Co-operative Societies, Mumbai City (4) Competent Authority U/s 5A of the MOFA, 1963.

POSSESSION NOTICE

UNITY SMALL FINANCE BANK LIMITED
Registered Office at Basant Lok, Vasant Vihar, New Delhi-110057
Corporate Office at 5th Floor, Centrium House, Vidyavanagar Marg, Kalyana, Santacruz (E), Mumbai - 400 098

(For Immoveable Property)

(Under Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002)

Whereas the undersigned being the authorized officer of **Unity Small Finance Bank Limited**, having its registered office at Basant Lok, Vasant Vihar, New Delhi, India-110057 and corporate office at 5th Floor, Centrium House, Vidyavanagar Marg, Kalyana, Santacruz (E), Mumbai - 400 098, under Section 13(4) of the Act, 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 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:

Sr.	Name of the Borrower/ Co-Borrower/ Mortgagee & Loan Account Number	Date of Demand Notice and Outstanding	Description of the Immoveable Property	Date of Possession Type of possession
1.	1. Mr. Abhay Singh Pratap Singh Rathod (Borrower / Mortgagee) ALIAS 2. Mrs. Baby Abhay Singh Rathod (Co-Borrower / Mortgagee) (Loan Account No. 044330800000001)	20.01.2024 Rs. 10,79,678.68 (Rupees Ten Lakh Seventy Nine Thousand Six Hundred Seventy Eight and Paise Sixty Eight Only)	All that part and parcel of the property bearing Flat No. 1007, 10 th floor, A Wing, Building Type 201, No. 6 Mohan Nano Estates, Survey No. 24 - Hissa No. 6 (P.L), 9/8 (part), 2(Part), Survey No. 25 - Hissa No. 7, 22, 2, 3, 1, Villages: Kohoj, Khuntavalli, Taluka Ambernath, Ambernath (West), Dist. Thane - 421 503, Maharashtra, adm. 37.72 Sq. Mtr. Carpet Area, owned by Mr. Abhay Singh and Mrs. Baby Abhay Singh Rathod. The Property is bounded by (as per valuation report): On or towards East: By Open Space, On or towards West: By Passage / Lift Lobby, On or towards North: By Stair Case, On or towards South: By Open Space	13.06.2024 Symbolic Possession
2.	1. Late Mr. Maruti Tukaram Jadhav (since deceased) through his legal heirs 2. Mrs. Shantabai Maruti Jadhav - ALIAS 3. Mr. Kalpesh Maruti Jadhav - ALIAS 4. Ms. Nikita Maruti Jadhav - ALIAS 5. Mrs. Shantabai Maruti Jadhav - ALIAS 6. Mrs. Shantabai Maruti Jadhav (Co-Borrower / Mortgagee) (Loan Account No. 025303500000003)	20.12.2023 Rs. 6,65,545.00 (Rupees Six Lakh Sixty Five Hundred Forty Five Only)	All that part and parcel of the property bearing Flat No. 405, 8 Wing, 4th Floor, Building 2, Sai Balaram Complex, Sai Balaram Co-op. Housing Society Ltd., Old Survey 342, New Survey No. 79 Hissa No. 8 & 9, Revenue Village Shivaji Nagar, Kumbharwanpada, Near Shankeshwar, Taluka Ambernath, Ambernath (West), Taluka Kalyan, Dist. Thane - 421 201, Maharashtra, admeasuring 407.40 Sq. Ft. Carpet area plus 25 Sq. Ft. Terrace area, owned by Late Mr. Maruti Tukaram Jadhav and Mrs. Shantabai Maruti Jadhav. The Property is bounded by : On or towards East : By Survey No. 342/7, On or towards West: By Survey No. 342/8, On or towards North: By Survey No. 342/8, On or towards South: By Survey No. 340	13.06.2024 Symbolic Possession
3.	1. M/s. Sadgurukrupa Construction (Borrower) 2. Mr. Vinodkumar Bhagwati Pal (Borrower / Mortgagee) 3. Mr. Kamlesh Dasairam Pal (Guarantor) 4. Mr. Manoj Bhagwati Pal (Guarantor) (Loan Account No. 002130100011421)	23.06.2023 Rs. 12,66,028.00 (Rupees Twelve Lakh Sixty Six Thousand Twenty Eight Only)	All that part and parcel of the property bearing Flat No. 301, B Wing, 3rd Floor, Solitaire Heights, Golden Nest Phase XII, Old Survey 328, New Survey 29 Hissa 4, Old Survey 329 Hissa 4 (Part), New Survey 28 Hissa 4 / B, Village Godde, Bhandarer (East), Taluka and Dist. Thane - 401 105, Maharashtra, admeasuring 425.73 Sq. Ft. Carpet Area, owned by Mr. Vinodkumar Bhagwati Pal. The Property is bounded by (as per valuation report) : On or towards East: By Open Space, On or towards West: By Existing Building, On or towards North: By Existing Building, On or towards South: By Access Road	15.06.2024 Symbolic Possession

The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property shall be subject to the Charge of Unity Small Finance Bank Limited for an amount mentioned herein above and interest thereon.

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.

Date: 18.06.2024 Place: Mumbai

Sd/-
Authorized Officer, Unity Small Finance Bank Limited

