

संदर्भ Ref.: नि.से.वि. ISD/134/2023-24

दिनांक Date : 11<sup>th</sup> July 2023

बीएसई लिमिटेड BSE Ltd. बीएसई लिस्टिंग सेंटर BSE Listing Centre स्क्रिप कोड Scrip Code - 532 477	नेशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेड National Stock Exchange of India Ltd. निप्स NEAPS स्क्रिप कोड Scrip Symbol-UNIONBANK-EQ सिक्योरिटी Security - UBI-AT/BB
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महोदया Madam/महोदय Sir,

**Subject: Submission of Newspaper Advertisement - Notice of 21<sup>st</sup> Annual General Meeting of the Bank for the FY 2022-23.**

Pursuant to Regulation 47(1)(d) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, we hereby submit copies of the newspaper advertisement of Notice of 21<sup>st</sup> Annual General Meeting given to shareholders of the Bank for the FY 2022-23 published in following newspapers on July 10, 2023:

Particulars	Newspaper	Language	Editions
Notice of the Annual General Meeting to be held on August 04, 2023 at 11.00 a.m. through VC/OAVM	Business Standard	English	All
	The Free Press Journal	English	All
	Business Standard	Hindi	All
	Navshakti	Marathi	Mumbai

The same is also made available on the Bank's website:

<https://www.unionbankofindia.co.in/english/general-meeting.aspx>

Thanking you.

भवदीय Yours faithfully,

(सीएस एस. के. दाश CS S. K. Dash)  
कंपनी सचिव Company Secretary  
एफसीएस FCS - 4085

Encl: As above

Classification: Internal



Non-disclosure doesn't apply to known facts



CONSUMER PROTECTION

JEHANGIR B GAI

Pawan Kumar had taken several policies from Life Insurance Corporation (LIC) of India. The first three policies were taken between 1997 and 2007.

The fourth policy was taken on November 17, 2009. The fifth and last policy, with a coverage of ₹15 lakh was taken on November 18, 2009.

Kumar received burn injuries during some dispute, and expired on November 30, 2009. A first information report (FIR) was filed against the accused at Sonapat Police Station in Haryana.

Subsequently, when Kumar's brother Jagjit lodged a claim under the last policy issued on November 17, 2009, LIC repudiated it on March 31, 2012, on the ground that the insured had failed to disclose particulars of the previous policy taken on November 17, 2009.

Aggrieved, Jagit filed a complaint before the Jhajjar District Consumer Commission, which was contested by LIC.

The District Commission allowed the complaint and ordered LIC to pay the sum insured of ₹15 lakh along with a 9 per cent interest from the date of death of the life assured.

LIC challenged the order, but its appeal was dismissed by the Haryana State Commission. LIC then filed a revision petition before the National Commission.

LIC raised technical objections on the maintainability of the complaint.

The National Commission considered that the law provided jurisdiction could be based on the complainant's place of residence. It also observed that the question of non-disclosure applies only when a party did not have prior knowledge

It contended that the policy had been obtained from the Rohtak Branch, so the complaint filed at Jhajjar was not maintainable as the cause of action had not arisen there.

On merits, LIC argued that the suppression of the previous policy would have an impact on the fundamental principles governing a contract of insurance. It claimed that the two policies were obtained through two different agents in order to mislead and defraud LIC.

The suppression enabled of Kumar to avoid the mandatory special medical check up which is required when the total sum insured exceeds ₹35 lakh.

It argued that the disclosure of previous policies was a fundamental and material issue which went to the root of the dispute, and justified the repudiation of the claim. Jagjit pointed out that he resided in Jhajjar, and so did the agent through whom the policy was taken.

The National Commission considered that the law provided that jurisdiction could be based on the complainant's place of residence. Since Jagit was residing in Jhajjar, it concluded that the complaint would be maintainable before the Jhajjar District Commission.

It also observed that the question of non-disclosure applied only when the

a party did not have prior knowledge, whereas in the instant case LIC was well aware of the previous policy as there was a difference of just one day between the fourth policy taken on November 17, 2009, and the fifth policy taken on November 18, 2009.

It pointed out that the scope in revision proceedings was limited and would be no justification for deviating from the well reasoned concurrent findings of the District and State Commissions.

Accordingly, by its order of June 4, 2023, delivered by Inder Jit Singh, the National Commission dismissed LIC's petition and ordered it to pay a further sum of ₹15,000 towards litigation costs.

The writer is a consumer activist

Unrealistic return expectations can disappoint investors in BAFs

For those shifting from fixed-income, they can serve as a stepping stone to equities

SANJAY KUMAR SINGH & KARTHIK JEROME

Balanced advantage funds (BAF), also known as dynamic asset allocation funds, whose total asset under management (AUM) stood at ₹200,129.8 crore on May 31, 2023, have experienced aggregate outflows of ₹3,893.7 crore between October 2022 and May 2023. For many investors, however, this category could be the right fit with the ability to offer a smooth investment experience.

Expectations mismatch

One reason for the outflows from this category is misplaced investor expectations. "Occasionally, the returns from this category mirror that of equity funds, leading many investors to anticipate returns of 12 per cent or higher. When returns range between 7-9 per cent, as has been the case for most of the top funds over the past couple of years, there is disappointment, prompting withdrawal of money," says Arun Kumar, head of research, Fundsindia.com.

Rising portfolio yields of debt funds have also led to money moving out of BAFs to these funds. "But with capital gains from debt funds now taxed at slab rates, we expect this trend to reverse," says Alekh Yadav, head of investments, Sanctum Wealth.

Rising interest fixed deposit rates (FDs) also played a part. "Investors who had earlier allocated money to BAFs, hoping for higher returns without significant risk, started shifting back to FDs," says Pratik Bagaria, fund manager-Portfolio Management Services, dezerv.

Key strategies

Most funds in this category dynamically adjust their equity allocation between 30 and 80 per cent. When equity valuations turn expensive, these funds tilt



PERFORMANCE HAS RECOVERED OVER PAST YEAR

		Returns (%)					
Fund	AUM (₹cr)	YTD	1-year	3-year	5-year	7-year	10-year
HDFC BAF	55,605	8.9	26.2	26.9	14.8	13.6	15.7
ICICI Pru BAF	46,534	5.5	13.9	15.8	10.8	10.5	12.6
SBI BAF	22,094	9.1	17.5	-	-	-	-
Kotak BAF	14,690	7.2	15.5	13.4	-	-	-
Edelweiss BAF	9,078	7.1	16.5	16.3	11.5	11.3	11.6
Category-yr average return		5.6	14.4	11.4	6.0	6.4	11.9

BAF stands for balanced advantage funds. Returns are of regular funds

Source: NGEN Markets

their equity allocation towards the lower end of the scale, and vice versa.

To be eligible for equity-like tax treatment, these funds maintain an overall equity plus arbitrage allocation of 65 per cent or higher. The rest of the portfolio is invested in debt.

"Besides valuation indicators, some funds also incorporate a small overlay of momentum indicators. One fund, from Edelweiss, determines its equity allocation based purely on momentum," says Kumar.

Superior risk-adjusted returns

Investors don't need to be concerned about their asset allocation when they invest in these funds. "Most investors may not have the ability to tweak their allocation to equities and debt based on the part of the market cycle they are in. This task gets outsourced to the fund management team in a BAF," says Nirav Karkera, head of research, Fisdom.

The fund manager handles the task of rebalancing as well. "When investors

rebalance their own portfolios by moving out of equities and into debt, or vice versa, they incur a tax liability. This doesn't occur when a fund manager rebalances her portfolio," says Bagaria. Investors also don't have to worry about paying an exit load. The change in equity allocation based on market conditions reduces portfolio risk and allows investors to earn superior risk-adjusted returns.

Model could falter

Each fund house determines its allocation to equities and debt based on an in-house model. Not all models will perform well. "The fund may not be sufficiently invested in equities after a market drop, leading to it not participating in the recovery. The fund may also become underweight in equities during a consistently rising market, thereby missing out on a large portion of the returns," says Kumar.

The expense ratios of these funds could be higher than if one were to

invest in separate equity and debt funds. "This happens because both the equity and the debt portion have a similar expense ratio," says Bagaria.

Their asset allocation of these funds is determined by the prevailing market conditions. "It's not personalised to suit each investor's needs," adds Bagaria.

Ideal for beginners

According to Karkera, investors with a conservative to moderate risk profile may consider investing in this category. Yadav opines that retail investors who are unable or unwilling to manage their asset allocation should opt for these funds. Kumar views these funds as an ideal starting point for those who previously invested in fixed income products and now wish to venture into equities.

Avoid if you're an advisor

Investors who already have an asset-allocated portfolio can bypass these funds. "If such an investor invests in a BAF, the fund will manage its own asset allocation, making it difficult to maintain a consistent asset allocation at the portfolio level," says Kumar.

Yadav adds that investors with access to wealth managers and financial advisers may also forgo these funds.

"Conservative investors who deposit their money in FDs should also avoid these funds, rather than treat them as an alternative," says Bagaria.

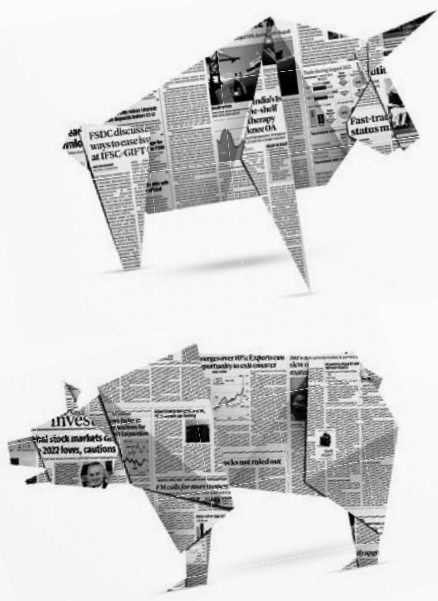
Investors should approach these funds with a minimum investment horizon of three years. "However, they should be prepared to extend their investment horizon if the fund performs poorly in the third year due to a market downturn," says Kumar.

Stick to fund with track record

These funds operate based on asset allocation models built by fund houses through back testing. "Select a fund that has been active in the market for five years or more, instead of relying on performance based on back-tested data," says Kumar.

Investors also need to assess a fund's performance in various market phases: bull, bear, and flat. The fund should reduce downside risk while capturing the upside.

Markets, Insight Out



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Business Standard Insight Out

**Hindustan Unilever Limited**

Registered Office: Unilever House, B. D. Sawant Marg, Chakala, Andheri East, Mumbai - 400 099. CIN: L15140MH1933PLC002030. Web: www.hul.co.in, Email: levercare.shareholder@unilever.com. Tel: +91 22 5043 3000 / 5043 3070

**NOTICE**

Notice is hereby given that a meeting of the Board of Directors of the Company will be held on Thursday, 20th July, 2023, inter-alia, to consider the Unaudited Standalone and Consolidated Financial Results for the quarter ended 30th June, 2023.

For **Hindustan Unilever Limited**  
Dev Bajpai  
Executive Director, Legal and Corporate Affairs & Company Secretary  
Date: 10th July, 2023 Place: Mumbai  
DIN : 00050516 / FCS No: F3354

The Notice is also available at Investor Relations section of the Company's website [www.hul.co.in](http://www.hul.co.in) and corporate announcement section of [www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com)

**FORM G**  
**INVITATION FOR EXPRESSION OF INTEREST FOR**  
**EUROLIFE HEALTHCARE PRIVATE LIMITED**  
OPERATING IN PHARMACEUTICAL INDUSTRY AT ROORKEE & ALATHUR, TAMILNADU  
(Under Regulation 36A(1) of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

RELEVANT PARTICULARS	
1. Name of the corporate debtor along with PAN/ CIN/ LLP No.	<b>EUROLIFE HEALTHCARE PRIVATE LIMITED</b> U51900MH1987PTC043106
2. Address of the registered office	PLOT 21, FLAT 105, SECTOR - 16 KOPARKAIRANE, NAVI MUMBAI, Thane, Maharashtra - 400709.
3. URL of website	Nil
4. Insolvency Commencement of the Corporate Debtor	09/05/2023
4. Details of place where majority of fixed assets are located	Alathur, Chengalpattu, Tamilnadu and Roorkee (2 plants), Uttarakhand
5. Installed capacity of main products/ services	<b>Products:</b> Intravenous Infusions, Ophthalmics, Tablets, Nebules, Capsules, Injectables, Ointments & Creams, Sterilized water for Injections and Liquid Orals. <b>Ins. Capacity:</b> Roorkee: 500ml-1.5 mn & 100 ML-3 mn; Alathur: 500 ML- 3 mn Sales: Rs. 76.27 Crs.
6. Value of main products/ services sold in last financial year (2021-22)	
7. Number of employees/ workmen	Around 210
8. Further details including last available financial statements (with schedules) of two years, lists of creditors, relevant dates for subsequent events of the process are available at:	Write to the Resolution Professional at: <a href="mailto:ehncplcirp@gmail.com">ehncplcirp@gmail.com</a> <b>Contact:</b> 401, Darshan CHS Ltd., Raghunath Dadaji Street, Fort, Mumbai 400001. 022 4971 5974/8591095341 -
9. Eligibility for resolution applicants under section 25(2)(h) of the Code is available at:	Same-
10. Last date for receipt of expression of interest	28/07/2023
11. Date of issue of provisional list of prospective resolution applicants	04/08/2023
12. Last date for submission of objections to provisional list	11/08/2023
13. Process email id to submit EOI	<a href="mailto:ehncplcirp@gmail.com">ehncplcirp@gmail.com</a>

**Date: 10/07/2023**  
**Place: Mumbai**

Rajeev Mannadiar  
Resolution Professional  
IBBI/IPA-001/IP-P00212/2017-2018/10412-AFA Validity: 15/12/2023  
**For EUROLIFE HEALTHCARE PRIVATE LIMITED (under CIRP)**

**यूनियन बैंक ऑफ इंडिया**  
भारत सरकार का उपक्रम

Central Office: Union Bank Bhavan, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai – 400 021. Website: [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in) Email: [investorservices@unionbankofindia.bank](mailto:investorservices@unionbankofindia.bank)

**NOTICE OF 21<sup>st</sup> ANNUAL GENERAL MEETING, BOOK CLOSURE & E-VOTING**

NOTICE is hereby given that the **21st (Twenty First) Annual General Meeting ("AGM")** of the Shareholders of **Union Bank of India ("Bank")** will be held on Friday, **4th August 2023 at 11.00 am (IST) through Video Conferencing (VC) or Other Audio Visual Means (OAVM) facility** at Central Office, Union Bank of India, Mumbai (the deemed venue of the meeting) to transact the following business:

**Ordinary Business:**

**Item No. 1 :** To discuss, approve and adopt the Audited Standalone and Consolidated Balance Sheet of the Bank as at **31st March 2023**, Standalone and Consolidated Profit and Loss Account for the year ended on that date, the Report of the Board of Directors on the working and activities of the Bank for the period covered by the Accounts and the Auditors' Report on the Balance Sheet and Accounts.

**Item No. 2:** To declare Dividend of Rs. 3/- per Equity Share for the Financial Year 2022-23.

**Special Business:**

**Item No. 3:** Raising of Capital of the Bank by way of issuance of fresh Equity Shares and / or by issuance of Additional Tier-1/ Tier-2 Capital as per BASEL III Guidelines.

**Item No. 4:** Appointment of Shri Laxman S Uppar (DIN: 02453845) as Part-Time Non-Official (Independent) Director of the Bank.

**Item No. 5:** Appointment of Shri Srinivasan Varadarajan (DIN: 00033882) as Part-Time Non-Official (Independent) Director and Non-Executive Chairman of the Bank.

**Item No. 6:** Appointment of Shri Nidhu Saxena (DIN: 09691292) as Executive Director of the Bank.

**Item No. 7:** Appointment of Ms. A. Manimekhalai (DIN: 08411575) as Managing Director and CEO of the Bank.

**Item No. 8:** Appointment of Shri Ramasubramanian S (DIN: 08747165) as Executive Director of the Bank.

**The Shareholders are further informed that:**

- The Annual Report of the Bank for the year 2022-23 inter alia containing detailed Notice of the AGM has been served by Email only to the shareholders as per MCA and SEBI circulars on 6th July, 2023.
- The Annual Report is also hosted on the website of BSE [www.bseindia.com](http://www.bseindia.com) and NSE [www.nseindia.com](http://www.nseindia.com)
- The Annual Report is also hosted on the website of the Bank on the following link – <https://www.unionbankofindia.co.in/english/aboutus-investor-annual-reports.aspx>
- The Annual Report is also hosted on the website of e-voting service provider <https://evoting.kfintech.com>

**Notice is also given that -**

- The Register of Shareholders and Share Transfer Books of the Bank will remain closed from **Saturday, 29th July, 2023 to Friday, 4th August, 2023** (both days inclusive) for the purpose of AGM.
- Pursuant to provisions of Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015 and Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended by the Companies (Management and Administration) Amendment Rules, 2015, the Bank is providing shareholders the facility to exercise their right to vote at the AGM by electronic means and the business may be transacted through E-Voting Services.
- The facility of casting the votes by the shareholders using an electronic voting system from a place other than venue of the AGM ("remote e-voting") and Voting during AGM will be provided by KFin Technologies Limited ("KFinTech"). Shareholders may log on to the E-Voting website <https://evoting.kfintech.com> to cast their vote.
- Such of those shareholders whose names appear on the Register of Members/Beneficial owners as furnished by NSDL/ CDSL as on **Friday, 28th July, 2023** shall be entitled to participate in e-voting.
- The remote e-voting period commences on **Tuesday, 1st August, 2023 (9:00 am IST) and ends on Thursday, 3rd August, 2023 (5:00 pm IST)**. During this period, shareholders of the Bank, holding shares either in physical form or in dematerialized form, as on the **Cut-Off Date i.e., Friday, 28th July, 2023** may cast their vote by Remote E-Voting. The Remote E-Voting module shall be disabled by KFinTech for voting thereafter. Once the shareholder casts his vote on a resolution, the shareholder shall not be allowed to change it subsequently.
- As per the SEBI circular dated 9th December 2020, CDSL & NSDL circulars dated 11th December 2020 and 15th December

2020 respectively on e-Voting facility provided by Listed Companies, individual shareholders holding shares in Demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are advised to update their mobile number and email id in their demat accounts in order to access e-Voting facility.

- The facility for e-voting shall also be made available at the time of the AGM and the shareholders participating in the AGM who have not casted their votes by remote e-voting shall be able to exercise their right during the meeting through e-voting.
- The shareholders who have casted their vote by remote e-voting prior to the AGM may also participate in the AGM but shall not be entitled to cast their vote again.
- As per Regulation 10 of the Union Bank of India (Shares and Meetings) Regulations, 1998, if any share stands in the names of two or more persons, the person first named in the register shall, as regards voting, be deemed to be the sole holder thereof. Hence if shares are in the names of joint holders, then first named person is only entitled to attend the meeting and is only eligible to vote in the meeting.
- No person shall be entitled to attend or vote at the meeting as a duly authorized representative of a Company or any Body Corporate which is a shareholder of the Bank, unless a copy of the resolution appointing him/her as a duly authorized representative, certified to be true copy by the Chairman of the meeting at which it was passed, shall be sent to [mail@csragrinichokshi.com](mailto:mail@csragrinichokshi.com) not less than **FOUR DAYS** before the date of meeting i.e. **on or before the closing hours of the Bank i.e. 5.00 p.m. on Friday, 28th July 2023**.
- Any person, who acquires shares of the Bank and becomes shareholder of the Bank after sending the notice by e-mail and holding shares as of the **cut-off date i.e. Friday, 28th July, 2023**, shall follow the process and the manner for e-voting given under para no. 16 of the Notice of AGM. If shareholder is holding shares in demat form and had logged on to <https://evoting.kfintech.com> and voted on an earlier voting of any company or Bank, then the existing password can be used.
- Members may participate in the AGM through VC/OAVM facility by following the procedure as mentioned in the Notice which shall be kept open for the shareholders from 10.45 AM (IST) i.e. 15 minutes before the time scheduled to start the AGM and the Bank may close the window for joining the VC/OAVM facility 30 minutes after the scheduled time to start the AGM. To join the VC/OAVM please visit <https://emeetings.kfintech.com> with the credentials as mentioned in the notice para no. 16(vii) of AGM Notice. The helpline toll free no. 18003094001 may be used for assistance with the technology before or during the meeting.
- The Shareholders who have not registered their email id can participate in the AGM after registering their email ID and mobile numbers in the weblink <https://ris.kfintech.com/client-services/mobilereg/mobileemailreg.aspx>
- The consolidated results of Remote E-Voting and Voting during AGM alongwith the report of the Scrutinizer shall be placed on the website of the Bank i.e. [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in) and on the website of KFinTech i.e. <https://evoting.kfintech.com> immediately after the declaration of result. The results shall also be immediately forwarded to the Stock Exchanges.

In case you have any queries or issues regarding e-voting, you may refer the Frequently Asked Questions ("FAQs") and e-voting manual available at <https://evoting.kfintech.com> under help section or call on 1800 309 4001.

All grievances connected with the facility for voting by electronic means may be addressed to Mr. Kishore Jairam Naik, AVP- Corporate Registry & Issuer Services, KFin Technologies Limited, Selenium Building, Tower-B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500032 or write an email to [evoting@kfintech.com](mailto:evoting@kfintech.com) or call 1800 309 4001.

By order of the Board of Directors  
**For UNION BANK OF INDIA**  
Sd/-  
(S. K. Dash)  
Company Secretary

**Place: Mumbai**  
**Date: 06.07.2023**



# वाहन शेरों की रफ्तार तेज

प्रीमियम मॉडलों पर वाहन विनिर्माताओं के जोर से प्रदर्शन रहा उम्दा

पनीत वाधवा

नई दिल्ली, 9 जुलाई

**वाहन व वाहन कलपुर्जा**  
फर्मों के शेयरों की  
रफ्तार वित्त वर्ष  
2023-24 में अब तक तेज रही है  
और एनएसई का निपटी ऑटो  
इंडेक्स करीब 27 फीसदी चढ़ा है  
जबकि इस अवधि में निपटी-50 में  
मोटे तौर पर 11 फीसदी की बढ़ोतरी  
हुई है।

आईडीबीआई कैपिटल के शोध प्रमुख ए के प्रभाकर के मुताबिक, एक्सचेंजों पर वाहन कंपनियों के शेयरों का उम्दा प्रदर्शन की वजह विभिन्न वाहन विनिर्माताओं की तरफ से प्रीमियम गाड़ियों पर जोर दिया जाना है, जिससे वाहनों की बिक्री अपेक्षाकृत स्थिर रही है।

प्रभाकर ने कहा, मामला अब बिक्री के ज्यादा आंकड़ों का नहीं है बल्कि प्रीमियम उत्पादों का है। ज्यादातर विनिर्माताओं के यहां अब ज्यादातर बिक्री प्रीमियम या उच्च कीमत वाली श्रेणी में हो रही है, जिसे बाजार पसंद कर रहा है। इलेक्ट्रिक वाहन के क्षेत्र में टाटा मोटर्स अग्रणी है और स्मार्टफोन की कल (एसयूवी) श्रेणी में महिंद्रा ऐंड महिंद्रा अग्रणी प्रदर्शन करने वालों में से एक है। मारुति सुजुकी ने भी इनिविकटो पेश किया है, जो अब तक का उसका सबसे महंगा एसयूवी है। दोपहिया श्रेणी में भी हीरो मोटोकॉर्प और बजाज ऑटो महती वाहन उद्योग हैं, जिसे बाजार ने सकारात्मक माना है।

हाल में ऑटोमोबाइल डीलर्स एसोसिएशन ऑफ इंडिया (फांडा) की तरफ से जारी आंकड़ों के मुताबिक, जून में वाहनों की खुरदरा बिक्री (विभिन्न श्रेणियों में) सालाना आधार पर 10 फीसदी की बढ़ोतरी के साथ 18,63,868 वाहन रही। मासिक आधार पर बिक्री हालांकि 8 फीसदी कम रही। फांडा की तरफ से जारी विज्ञप्ति में कहा गया है, जुलाई 2023 में वाहनों का खुदरा परिदृश्य मिश्रित रहने का संकेत दे रहा है। दोपहिया बाजार नई योजनाओं व मांसपन से

## बढ़ रही रफ्तार

कंपनी	ताजा भाव रुपये	52 हफ्ते का उच्चस्तर-तारीख	52 हफ्ते का उच्चस्तर	बदलाव फीसदी
टाटा मोटर्स	618.2	6 जुलाई 2023	604.95	46.9
संवर्धन मंदारसन इंटरनैशनल	91.35	5 जुलाई 2023	93.65	36.1
महिंद्रा एंड महिंद्रा	1564.15	6 जुलाई 2023	1,552.9	35.0
हीरो मोटोकॉर्प	3148.2	6 जुलाई 2023	3,206.85	34.1
निफ्टी ऑटो	15498.85	6 जुलाई 2023	15,471	26.6
बजाज ऑटो	4834	6 जुलाई 2023	4938	24.4
टीवीएस मोटर कंपनी	1322	12 जून 2023	1,384.8	22.7
एमआरएफ	101227.6	6 जुलाई 2023	1,01,888	20.4
मारुति सुजुकी इंडिया	9850.25	5 जुलाई 2023	10,036.95	18.8
अशोक लीलैंड	163.6	3 जुलाई 2023	173.9	17.5
निफ्टी-50	19,331.8	6 जुलाई 2023	19,512.2	11.4

बदलाव : वित्त वर्ष 24 में 7 जुलाई तक

स्रोत : एस इक्विटी

प्रतिर अच्छे सेंटिमेंट के बावजूद आपूर्ति की चुनौतियों व आर्थिक दबाव जारी रहने का अनुमान लगा रहा है। इस बीच, हाइब्रिड इलेक्ट्रिक वाहनों के विनिर्माण पर सख्ती डाल कर कटौती से ईवी की बिक्री पर दबाव दिख सकता है। तिपटिया बाजार हालांकि बिक्री बढ़त का अनुमान जता रहा है, जिसे बाजार की अनुकूल प्रतिक्रिया व बढ़ती मांग से सहाय मिलेगा। इस बीच, ऑफ़ेड बताते हैं कि टाटा मोटर्स, संवर्धन मंदरसन इंटरनेशनल और हीरो मोटोकॉर्प के शेयर इस वित्त वर्ष में अब तक 47 फीसदी तक उछल चुके हैं। निपटरी अल्टो में शामिल 15 वाहन व वाहन कलपुर्जा शेयरों में से आठ ने जुलाई 2023 की पहले हफ्ते में 52 हफ्ते के अपने-अपने उच्चस्तर को छू चुके हैं।

पिछले हफ्ते मारुति सुजुकी ने पहली बार 10,000 रुपये का आंकड़ा पार कर लिया। टाटा मोटर्स का शेयर शुक्रवार के कारोबारी सत्र में करीब आठ साल बाद अब तक के सर्वोच्च स्तर 609.3 रुपये को छू गया। कंपनी के शेयर ने 3 फरवरी, 2015 के पिछले सर्वोच्च स्तर 606 रुपये को पीछे छोड़ दिया।

एनएसई का निफ्टी ऑटो  
इंडेक्स करीब 27  
फीसदी चढ़ा है जबकि  
इस अवधि में निफ्टी-50  
में मोटे तौर पर 11  
फीसदी की बढ़ोतरी हुई

## आगे की राह

प्राभाकर को उम्मीद है कि ज्यादातर ऑटो शेयरों में तेजी बनी रहेगी, लेकिन उनका उन्माद सञ्चाव है कि निवेशकों को चुनिंदा शेयर लेना चाहिए, न कि रफ्तार को देखकर उसमें कूद जाना चाहिए।  
उन्हीं केना, वाहन क्षेत्र के कई शेयरों में पिछले पांच-छह वर्षों से बहुत ज्यादा तेजी नहीं देखी गई थी, लेकिन उसमें अभी जान बाकी है। मारुति सुजुकी का शेयर आसानी से 15-20 फीसदी चढ़ सकता है। महिंद्रा एंड महिंद्रा 1,800 रुपये के स्तर के पार जा सकता है। हीरो मोटोकॉर्प व आयशर मोटर्स को लेकर मैं बहुत ज्यादा उत्साहित नहीं हूँ, लेकिन आयशर को लंबी अवधि के नजरिये से निचले स्तर पर खरीदा जा सकता है। वाहन कलपुर्जा क्षेत्र

पर हमारा नजरिया तेजी का है।

बीएनपी पारिबा के विश्लेषकों के मुताबिक, दोपहिया क्षेत्र में ट्रायम्फ व हाली डेविडसन के प्रवेश से आकर्षक कीमत पर भारत के लिए विशिष्ट मॉडल ग्राहकों को इच्छित विकल्प की पेशकश कर रहे हैं। बीएनपी पारिबा के विश्लेषक कुमार राकेश ने कहा है, मुझे लगता है कि यह दोपहिया उद्योग में प्रीमियम गाड़ियों की अगुआई करेगा। हमें हालांकि उम्मीद है कि रॉयल एनफील्ड का इस सेगमेंट में वॉचमैन बना रहेगा, लेकिन हालिया पेशकश से प्रतिस्पर्धा गहराएगी और एनफील्ड से कुछ बाजार हिस्सेदारी का पुनर्वितरण देखने को मिलेगा।

बजाज ऑटो के लिए उनका लक्ष्य 4,550 रुपये, आयरश के लिए 3,500 रुपये और हीरो मोटोकॉर्प के लिए 2,390 रुपये है।

जेफरीज के विश्लेषकों का भी मानना है कि असामान्य साइक्लिक्ल प्रेरणाशियों के बाद भारतीय दोपहिया उद्योग मजबूत सुधार के लिए तैयार है। उनका मानना है कि 2024-25 तक उद्योग का वॉल्यूम सालाना 18 फीसदी चरमवृद्धि की रफ्तार से बढ़ेगा।

# MACHHAR INDUSTRIES LIMITED

Regd. Office: City Pride Building, FF-107, 1st Floor, Jalna Road, Chhatrapati Sambhajinagar (Aurangabad)-(MS) - 431001 Phone No. 0240-2351133, 9552533328 CIN: U45202MH2008PLC185168 **Email** : [info@machharinfra.com](mailto:info@machharinfra.com) **website** : [www.machharind.com](http://www.machharind.com)

Corrigendum to Advertisement for Audited Financial statements issued on Dated 3rd & 4th March 2023 in Compliance of SEBI Circular No. SEBI/CFD/SCRR/01/2009/03/09 Dated September 03, 2009 (as amended on 23rd November, 2021) Pursuant to the Grant of Relaxation by Securities Exchange Board of India (SEBI) Vide their Letter No. SEBI/HO/CFD/DCR/RAC-1/P/OW/2022/1438/1 Dated December 8th, 2022 from the applicability of rule 19(2) of the Securities Contracts (Regulations) Rules, 1957.

(k) Restated Audited Financial statements for the previous three years prior to the date of listing:-

ASSETS	As at 31/03/2023	As at 31/03/2022	As at 31/03/2021
<b>I) Non-Current Assets</b>			
a) Property, Plant and Equipments	8,06,51,171	6,28,09,489	7,85,45,482
b) Capital Work in Progress	-	6,78,715	-
c) Other Intangible assets	-	-	-
d) Financial Assets	-	-	-
(i) Investments	50,000	50,000	50,000
(ii) Trade Receivables	-	-	-
(iii) Loans	-	-	-
(iv) Others	53,38,186	51,65,707	50,04,480
e) Deferred Tax Assets (Net)	-	-	-
f) Other Non-current Assets	11,86,269	10,47,397	8,56,444
	<b>8,72,25,626</b>	<b>6,97,51,308</b>	<b>8,44,56,406</b>
<b>II) Current Assets</b>			
a) Inventories	18,53,460	7,71,105	3,77,696
b) Financial Assets	-	-	-
(i) Investments	56,14,096	42,29,668	76,76,652
(ii) Trade Receivables	84,32,122	1,75,39,542	1,23,60,824
(iii) Cash and cash equivalents	3,56,49,710	3,81,43,853	3,40,53,298
(iv) Bank balances other than (iii) above	-	-	-
(v) Loans	-	-	-
(vi) Others	-	-	-
c) Current Tax Assets (Net)	31,50,234	30,87,440	27,19,476
d) Other Current Assets	90,47,228	50,25,071	72,49,626
	6,37,46,850	6,87,96,679	6,44,37,572
<b>Total</b>	<b>15,09,72,476</b>	<b>13,85,47,987</b>	<b>14,88,93,978</b>
<b>Equity and Liabilities</b>			
<b>Equity</b>			
a) Equity Share Capital	74,08,660	74,08,660	74,08,660
b) Other Equity	10,67,58,132	10,21,12,851	9,77,73,247
	<b>11,41,66,792</b>	<b>10,95,21,511</b>	<b>10,51,81,907</b>
<b>Liabilities</b>			
<b>I) Non-Current Liabilities</b>			
<b>a) Financial Liabilities</b>			
(i) Borrowings	1,11,09,813	10,42,954	86,230
(ii) Trade Payables	-	-	-
(iii) Other Financial Liabilities	-	-	-
b) Provisions	7,56,625	10,69,282	15,04,474
c) Deferred Tax Liabilities (Net)	36,78,466	35,63,471	46,45,509
d) Other non-current liabilities	-	-	-
	<b>1,55,44,905</b>	<b>56,75,707</b>	<b>62,36,213</b>
<b>II) Current Liabilities</b>			
<b>a) Financial Liabilities</b>			
(i) Borrowings	65,10,354	3,20,204	1,42,43,238
(ii) Trade Payables	-	-	-
- MSME	1,17,000	1,17,000	-
- Other than MSME	1,18,22,417	1,63,00,256	1,73,96,369
b) Other Current Liabilities	25,60,105	23,01,591	47,60,939
c) Provisions	2,50,902	10,57,264	10,75,312
d) Current Tax Liabilities (Net)	-	32,54,454	-
	2,12,60,779	2,33,50,770	3,74,75,858
<b>Total</b>	<b>15,09,72,476</b>	<b>13,85,47,987</b>	<b>14,88,93,978</b>

(Continued from 'd')

- e. Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- f. Make an overall assessment of the magnitude of misstatements in the standalone financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the standalone financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements on the financial statements.
13. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
14. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to disclose all relationships with the audit client that may reasonably be thought to bear on our independence, and where applicable, related safeguards.
15. From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless, in law or regulation precluding public disclosure about the matter or when, in extremely rare circumstances, we

## 3rd &amp; 4th Summary Consolidated Statement of Profit and Losses

Particulars	For the year ended on March 31, 2023	For the year ended on March 31, 2022	For the year ended on March 31, 2021
<b>Income</b>			
Revenue from operations	17,15,22,317	16,15,13,538	14,39,60,049
Other Incomes	25,75,390	1,11,46,556	27,23,367
<b>Total Income</b>	<b>17,40,97,707</b>	<b>17,26,60,095</b>	<b>14,66,83,416</b>
<b>Expenses</b>			
Cost of Material Consumed	35,95,184	-	-
Purchase of traded goods	-	-	-
Change in Inventories of finished goods, stock in trade and work in progress	(4,82,938)	-	-
Employees Benefit Expenses	2,00,87,565	1,97,65,015	1,92,09,854
Finance Costs	8,64,997	7,23,200	16,27,309
Depreciation and Amortisation expenses	37,32,630	46,59,040	52,42,408
Other expenses	14,18,08,254	13,48,78,847	11,08,46,195
<b>Total Expenses</b>	<b>16,96,05,721</b>	<b>16,00,26,102</b>	<b>13,69,25,766</b>
<b>Profit/(Loss) before Tax</b>	<b>44,91,985</b>	<b>1,26,33,993</b>	<b>97,57,650</b>
<b>Tax Expenses</b>			
Income Tax - Current	7,39,312	47,80,310	43,40,470
Income Tax - Earlier period	16,118	-	4,36,704
Income Tax - Deferred Assets	1,14,995	(10,82,038)	(1,92,33,133)
	8,70,425	36,98,272	(1,44,55,959)
<b>Profit for the period for the Year</b>	<b>36,21,560</b>	<b>89,35,721</b>	<b>2,42,13,609</b>
<b>Other Comprehensive Income</b>			
A. (i) Items that will not be reclassified to Profit and Loss on account of remeasurement of employee's benefits and Investments	(13,83,408)	(7,18,332)	(38,07,261)
(ii) Income tax relating to items that will not be reclassified to Profit and Loss	3,59,686	-	-
B. (i) Items that will be reclassified to Profit and Loss	-	-	-
(ii) Income tax relating to items that will be reclassified to Profit and Loss	-	-	-
<b>Total Comprehensive Income</b>	<b>46,45,282</b>	<b>96,54,053</b>	<b>2,80,20,870</b>
Earning Per Equity Share			
1) Basic	6.27	13.03	37.82
2) Diluted	6.27	13.03	37.82

determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

**Report on Other Legal and Regulatory Requirements**

16. As required by the Companies (Auditor's Report) Order, 2020 ("the Order") issued by the Ministry of Corporate Affairs, Government of India, in terms of Section 143 of the Companies Act, 2013, we give in the "Annexure A" a statement on the matters specified in paragraphs 3 and 4 of the Order, to the extent applicable. As required by Section 143(3) of the Act, we report that:

(a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.

(b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.

(c) The Balance Sheet, the Statement of Profit and Loss, and the Cash Flow Statement dealt with by this Report are in agreement with the books of account.

(d) In our opinion, the aforesaid financial statements comply with the accounting standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2011.

(e) On the basis of the written representations received from the directors as on 31st March, 2023 taken on record by the Board of Directors, none of the directors is disqualified as on 31st March, 2023 from being appointed as a director in terms of Section 164 (2) of the Act.

(f) With respect to the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate Report in "Annexure B".

**यूनियन बैंक**  
ऑफ इंडिया  
भारत सरकार का उपक्रम

**Union Bank**  
of India  
A Government of India Undertaking

75  
आज़ादी का  
अमृत महोत्सव

केंद्रीय कार्यालय: यूनियन बैंक भवन, 239, विधान भवन मार्ग, नरीमन पॉइंट, मुंबई - 400 021. वेबसाइट: [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in) ई-मेल: [investorservices@unionbankofindia.bank](mailto:investorservices@unionbankofindia.bank)

## 21 वीं वार्षिक महासभा बैठक, लेखाबंदी एवं ई-वोटिंग की सूचना

एतद्वारा सूचना दी जाती है कि यूनियन बैंक ऑफ इंडिया ("बैंक") के शेयरधारकों की 21 वीं (ट्वेंटीसैथ) वार्षिक महासभा बैठक ("एजीएम") शुक्रवार, 4 अगस्त, 2023 को प्रातः 11.00 बजे (आईएसटी), केंद्रीय कार्यालय, यूनियन बैंक ऑफ इंडिया, मुंबई (बैठक का अभिप्रेत स्थान) में विडियो कॉन्फ्रेंसिंग (वीसी) या अन्य दृश्य-श्रव्य साधनों (ओएवीएम) के माध्यम से निम्नलिखित कार्यों के लिए आयोजित की जाएगी:

### सामान्य कारोबार:

**मद संख्या 1: 31 मार्च, 2023** को लेखापरीक्षित स्टैंडअलोन और समेकित तुलन पत्र तथा उस तारीख को समाप्त वर्ष के लिए स्टैंडअलोन और समेकित लाभ और हानि खाता, लेखों में कट्टर की गयी अवधि के लिए बैंक के कार्यों एवं गतिविधियों पर निदेशक मंडल की रिपोर्ट और तुलन पत्र और लेखों पर लेखापरीक्षकों की रिपोर्ट पर चर्चा, अनुमोदन एवं अभिग्रहण हेतु।

**मद संख्या 2:** वित्तीय वर्ष 2022-23 के लिए प्रति इक्विटी शेयर रु. 3/- का लाभार्थ घोषित करने हेतु।

### विशेष कारोबार:

**मद संख्या 3:** बासल III के दिशानिर्देशों के अनुरूप नवीन इक्विटी शेयर जारी कर और/ या अतिरिक्त टियर-1 टियर-2 पूंजी को जारी करने के माध्यम से बैंक के लिए पूंजी की जुटाव।

**मद संख्या 4:** बैंक के अंशकालिक गैर-कार्यकारी (स्वतंत्र) निदेशक के रूप में श्री लक्ष्मण ए. उप्पर (डीआईएन: 02453845) की नियुक्ति।

**मद संख्या 5:** बैंक के अंशकालिक गैर-कार्यकारी (स्वतंत्र) निदेशक और गैर-कार्यपालक अध्यक्ष के रूप में श्री श्रीनिवास करवराजन (डीआईएन: 00033882) की नियुक्ति।

**मद संख्या 6:** बैंक के कार्यपालक निदेशक के रूप में श्री निधि सक्सेना (डीआईएन: 09691292) की नियुक्ति।

**मद संख्या 7:** बैंक के प्रबंध निदेशक और सीईओ के रूप में ए. मणिमखलै (डीआईएन: 08411575) की नियुक्ति।

**मद संख्या 8:** बैंक के कार्यपालक निदेशक के रूप में श्री रामसुब्रमणियन एस. (डीआईएन: 08747165) की नियुक्ति।

### शेयरधारकों को आगे सूचित किया जाता है कि:

i. वर्ष 2022-23 के लिए बैंक की वार्षिक रिपोर्ट, जिसमें अन्य बातों के साथ-साथ एजीएम की सूचना को एक्ससी और सेबी के परिचय के अनुसार शेयरधारकों को 06 जुलाई, 2023 को केवल ईमेल के द्वारा प्रेषित किया गया है।

ii. वार्षिक रिपोर्ट बीएसई [www.bseindia.com](http://www.bseindia.com) एवं एनएसई [www.nseindia.com](http://www.nseindia.com) की वेबसाइट पर भी उपलब्ध है।

iii. वार्षिक रिपोर्ट बैंक की वेबसाइट पर भूमन लिंक <https://www.unionbankofindia.co.in/english/about-investor-annual-reports.aspx> पर भी उपलब्ध है।

iv. वार्षिक रिपोर्ट ई-वोटिंग सेवा प्रदाता की वेबसाइट : <https://evoting.kfintech.com> पर भी उपलब्ध है।

### यह भी सूचना दी जाती है कि -

1. शेयरधारकों का रजिस्टर और बैंक की शेयर ट्रांसफर बुक एजीएम के प्रयोजन के लिए **शनिवार, 29 जुलाई, 2023 से शुक्रवार, 4 अगस्त, 2023** (दोनों दिन समाप्ति) तक बंद रहेगी।

2. सेबी (सूचीबद्धता दायित्व एवं प्रकटीकरण आवश्यकताओं) के विनियमन 2015 के विनियम 44 तथा कंपनी (प्रबंधन एवं प्रशासन) नियम, 2014 के नियम 20, यथा संशोधित कंपनी (प्रबंधन एवं प्रशासन) संशोधन नियम, 2015 के प्रावधानों के अनुपालन में बैंक द्वारा शेयरधारकों को एजीएम में विचारार्थ प्रस्तुत संकल्पों पर इलेक्ट्रॉनिक माध्यम से वोट देने एवं ई-वोटिंग की सुविधा प्रदान की गई है।

3. शेयरधारकों को एजीएम के पूर्व निर्धारित स्थान से अलग इलेक्ट्रॉनिक वोटिंग सिस्टम ("रिमोट ई-वोटिंग") द्वारा वोट देने की सुविधा के-फिन टेक्नोलॉजी प्राइवेट लिमिटेड ("केफिनटेक") द्वारा उपलब्ध कराई जाएगी। शेयरधारक अपना वोट देने के लिए ई-वोटिंग वेबसाइट : <https://evoting.kfintech.com> पर लॉगिन कर सकते हैं।

4. ऐसे शेयरधारक, जिनके नाम एनएसडीएल/सीडीएसएल द्वारा शेयरधारक/हिताधिकारी स्वामी के रूप में शेयरधारकों के रजिस्टर में **शुक्रवार, 28 जुलाई, 2023** को दर्ज हैं, वे ई-वोटिंग के द्वारा वोट करने के लिए पात्र होंगे।

5. रिमोट ई-वोटिंग की अवधि **मंगलवार, 1 अगस्त, 2023 (प्रातः 9.00 बजे आईएसटी) से प्रारम्भ होकर गुरुवार, 3 अगस्त, 2023 (शाम 5.00 बजे आईएसटी)** तक रहेगी। इस अवधि के दौरान, बैंक के शेयरधारक जो वोटिंग के लिए कट ऑफ तारीख अर्थात् शुक्रवार, 28 जुलाई, 2023 को मौलिक या हिमेटरियालाइज्ड फार्म में शेयर धारण करते हों, रिमोट ई-वोटिंग के द्वारा वोट कर सकते हैं। इसके बाद केफिनटेक द्वारा रिमोट ई-वोटिंग मांछूत को बन्द कर दिया जाएगा। शेयरधारकों द्वारा एक बार संकल्प पर वोट करने के बाद समस्त तदनुगामी परिवर्तन की अनुमति नहीं होगी।

6. सेबी परिपत्र दिनांक 9 दिसंबर, 2020 सीडीएसएल एवं एनएसडीएल परिपत्र दिनांक 11 दिसंबर, 2020 एवं 15 दिसंबर, 2020 क्रमशः के अनुसार, सूचीबद्ध कंपनियों,

वैयक्तिक शेयरधारकों द्वारा धारित शेयर ई वोटिंग की सुविधा वाले डिवाइज/टैब्लेट्स एवं डिवाइज/टैब्लेट्स प्रतिभागियों के साथ बकरवार रख एग एकल डिमेट खाले के माध्यम से डिमेट मोड में वोट कर सकते हैं। शेयरधारकों को सलाह दी जाती है कि ई-वोटिंग सुविधा को प्राप्त करने के लिए वे अपने डिमेट खाले में मोबाइल नं. और ईमेल-आईडी को अद्यतन करें।

7. ई-वोटिंग की सुविधा एजीएम में उपलब्ध रहेगी और इस बैठक में उपस्थित वे शेयर धारक अपने ई-वोटिंग अधिकारों का प्रयोग कर सकेंगे, जिन्होंने रिमोट ई-वोटिंग के द्वारा अपना वोट नहीं दिया है।

8. जिन शेयरधारकों ने एजीएम से पहले रिमोट ई-वोटिंग के द्वारा अपना वोट दे दिया है, वे भी एजीएम में भाग ले सकते हैं, परन्तु वे दोबारा वोट नहीं कर सकेंगे।

9. यूनियन बैंक ऑफ इंडिया (शेयरों एवं बैंकों) विनियमन, 1998 के विनियम 10 के अनुसार, यदि कोई शेयर दान के अधिकाधिक व्यक्तियों के नाम पंजीकृत है, तो रजिस्टर में जिसका नाम प्रथम स्थान पर अंकित होगा, वह वोट देने के लिए, उसका अकेला धारक माना जाएगा। इस प्रकार यदि शेयर संयुक्त धारकों के नाम पर है, तो केवल प्रथम नामित व्यक्ति ही बैठक में भाग लेने का अधिकारी होगा और वही वोट देने के अधिकारी होगा।

10. कंपनी या कोई निष्काश, निगम, जो बैंक का शेयरधारक हैं, के विधिवत प्राधिकृत प्रतिनिधि के रूप में कोई व्यक्ति, बैठक में उपस्थित रहने या वोट देने के लिए तब तक पात्र नहीं होगा, जब तक उसे विधिवत प्राधिकृत प्रतिनिधि के रूप में नियुक्त करने का संकल्प उस बैठक के अध्यक्ष द्वारा प्रमाणित सत्य प्रती, जिसमें वह संकल्प पारित किया गया हो, को [mail@csragrinichokshi.com](mailto:mail@csragrinichokshi.com) पर बैठक की तिथि से कम से कम चार दिन पूर्व अर्थात् शुक्रवार, 28 जुलाई, 2023 को कार्य-समाप्ति अर्थात् सायं 5.00 बजे तक या उससे पूर्व प्रस्तुत नहीं किया जाता है।

11. कोई व्यक्ति, जो ई-मेल द्वारा सूचना प्रेषित करने के बाद बैंक के शेयर प्राप्त करता है और बैंक का शेयरधारक बनता है और जो कट ऑफ तारीख अर्थात् शुक्रवार, 28 जुलाई, 2023 तक शेयर धारित करता है, को एजीएम के मद क्रमांक 16 के अनुसार ई-वोटिंग की

(g) In our opinion and to the best of our information and according to the explanations given to us, the remuneration paid by the Company to its directors during the year is in accordance with the provisions of section 197 of the Act.

(h) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:

i. the company has disclosed the impact of pending litigations on its financial position in its financial statements- Refer Note No. 33 to the financial statements.

ii. The Company does not have long term contracts or derivative contracts which require provision.

iii. There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company.

iv. (a) The Management has represented that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the company to or in its wholly owned subsidiary or partly owned subsidiary or joint venture arrangement, if any; whether directly or indirectly; otherwise, that the intermediary shall have been used directly or indirectly lent or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

(b) The Management has represented that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the company to or in its subsidiary or partly owned subsidiary or joint venture arrangement, if any; whether directly or indirectly; otherwise, that the intermediary shall have been used directly or indirectly lent or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company ("Fundraising Parties"), with the understanding, whether recorded in writing or

वैयक्तिक शेयरधारकों द्वारा धारित शेयर ई-वोटिंग की सुविधा वाले डिजिटलरियॉय एवं डिजिटलरियॉय प्रतिभागियों का सक्रिय बचकर रखे गए ऑनलाइन डिजिटल खाते के माध्यम से शेयरिड मोड में वोट कर सकते हैं। शेयरधारकों को सलाह दी जाती है कि ई-वोटिंग सुविधा को प्राप्त करने के लिए वे अपने डिजिटल खाते में मोबाइल नं. और ईमेल-आईडी को अद्यतन करें।

7. ई-वोटिंग की सुविधा एजीएम में उपलब्ध रहेगी और इस बैठक में उपस्थित वे शेयर धारक अपने ई-वोटिंग अधिकारों का प्रयोग कर सकेंगे, जिन्होंने रिमोट ई-वोटिंग के द्वारा अपना वोट नहीं दिया है।

8. जिन शेयरधारकों ने एजीएम से पहले रिमोट ई-वोटिंग के द्वारा अपना वोट दे दिया है, वे भी एजीएम में भाग ले सकते हैं, परन्तु वे दोबारा वोट नहीं कर सकेंगे।

9. यूनिफाई बैंक ऑफ इंडिया (शेयर्स एवं बैंकर्स) लिमिटेड, 1998 के विनियम 10 के अनुसार, यदि कोई शेयर धो या अधिक विनियमों के नाम पंजीकृत है, तो रजिस्टर में जिसका नाम प्रथम स्थान पर अंकित होगा, वह वोट देने के लिए, उसका अकेला धारक माना जाएगा. इस प्रकार यदि शेयर संयुक्त धारकों के नाम पर है, तो केवल प्रथम नामित व्यक्ति ही बैठक में भाग लेने का अधिकारी होगा और वही वोट देने का भी अधिकारी होगा।

10. कंपनी या कोई निदेश, निमाम, जो बैंक का शेयरधारक हैं, के विधिवत प्राधिकृत प्रतिनिधि के रूप में कोई व्यक्ति, बैठक में उपस्थित रहने या वोट देने के लिए तब तक प्राप्त नहीं होगा, जब तक उसने विधिवत प्राधिकृत प्रतिनिधि के रूप में नियुक्त करने का संकल्प उस बैठक के अध्यक्ष द्वारा प्रमाणित सत्य प्रति, जिसमें वह संकल्प पारित किया गया हो, को [mail@csraginichokshi.com](mailto:csraginichokshi.com) पर बैठक की तिथि से कम से कम चार दिन पूर्व अर्थात् शुक्रवार, 28 जुलाई, 2023 को कार्य-समाप्ति अर्थात् सायं 5.00 बजे तक या उससे पूर्व प्रस्तुत नहीं किया जाता है।

11. और कोई व्यक्ति, जो ई-मेल द्वारा सूचना प्रेषित करने के बाद बैंक के शेयर प्राप्त करता है और बैंक का शेयरधारक बनता है, तो उसे कट ऑफ तारीख अर्थात् शुक्रवार, 28 जुलाई, 2023 तक शेयर धारित करता है, को एजीएम के मद्द क्रमांक 16 के अनुसार ई-वोटिंग की प्रक्रिया व तरीकों का पालन करना होगा. यदि शेयरधारक ई-मेल रूप में शेयर धारित करता है तथा उसने: <https://evoting.kfintech.com> पर लॉगिन करके बैंक की किसी भी कंपनी में पहले वोट दिया है तो उसका विद्यमान पारस्वर्क प्रयोग किया जा सकता है।

12. सभी सदस्य वीसी/ओपीएम सुविधा के माध्यम से संचालित इस एजीएम में नीचे उल्लिखित प्रक्रिया के माध्यम से जुड़ सकते हैं जो कि एजीएम शुरू होने के निर्धारित समय के 15 मिनट पहले अर्थात् 10.45 पूर्वाह्न (आईएसटी) से खुली रहेगी और बैंक वीसी/ओपीएम सुविधा के माध्यम से संचालित इस एजीएम में शामिल होने के लिए बैठक शुरू होने के निर्धारित समय के 30 मिनट बाद विंडो बंद कर सकता है. वीसी/ओपीएम में जुड़ने के लिए कृपया नोटिस पत्र क्र. 16(वी) में वर्णित विवरणों को साध <https://emeetings.kfintech.com> से देखें. बैठक से पूर्व या बैठक के दौरान तकनीकी संबंधी किसी सहायता के लिए टोल फ्री हेल्पलाइन क्रमांक 1800 309 4001 का उपयोग किया जा सकता है।

13. वे शेयरधारक जिन्होंने अपना ईमेल आईडी पंजीकृत नहीं किया है, वे वेबलिक: <https://ris.kfintech.com/client-services/mobile-reg/mobile-email-reg.aspx> में अपनी ई-मेल आईडी और मोबाइल नंबर पंजीकृत करने के बाद एजीएम बैठक में भाग ले सकते हैं।

14. एजीएम के दौरान रिमोट ई-वोटिंग एवं वोटिंग के समेकित परिणाम, जांचकर्ता की समेकित रिपोर्ट के साथ बैंक की वेबसाइट [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in) तथा कफिन्टेक की वेबसाइट: <https://evoting.kfintech.com> पर परिणाम घोषित होने पर तत्काल उपलब्ध करा दिए जाएंगे. साथ ही, परिणाम तुरंत स्टॉक एक्सचेंज को अग्रप्रेषित किए जाएंगे।

ई-वोटिंग से संबंधित मामले में किसी भी प्रकार की शंका या जानकारी के लिए हेल्प सेशन नं., <https://evoting.kfintech.com> पर उपलब्ध "अक्सर पूछे जाने वाले प्रश्न" (FAQs) और ई-वोटिंग में संयुक्त का संपर्क ले सकते हैं या 1800 309 4001 नंबर पर कॉल कर सकते हैं।


इलेक्ट्रॉनिक माध्यमों द्वारा वोटिंग की सुविधा से संबंधित समस्त शिकायतों के लिए श्री किशोरा जगराम नायक, एवीबी-कॉर्पोरेट रजिस्ट्री और इसुअर सर्विसेस, केफेड टेक्नोलॉजिज लिमिटेड, सेलेनियम विल्लिड, टावर बी, प्लॉट क्र. 31 एवं 32, फाइर्नशियल डिस्ट्रिक्ट, नानकरामगुडा, सेरिलिंगमपल्ली, हैदराबाद 500032 से संपर्क कर सकते हैं या [evoting@kfintech.com](mailto:evoting@kfintech.com) पर ई-मेल भेज सकते हैं या 1800 309 4001 नंबर पर संपर्क कर सकते हैं।

निदेशक मंडल के आदेशानुसार  
कृते यूनियन बैंक ऑफ इंडिया

हस्ता/-  
(एस. के. दाश)  
कंपनी सचिव

स्थान : मुंबई  
दिनांक : 06.07.2023





**Saraswat Bank**  
Saraswat Co-operative Bank Ltd.  
(Scheduled Bank)

# SARASWAT CO-OP. BANK LIMITED

74/C, Samadhan Building, Senapati Bapat Marg, Dadar (W), Mumbai 400 028  
Tel. No. : (022) 2422 1202 / 1204 / 1206 / 1211

## POSSESSION NOTICE

**COMMON POSSESSION NOTICE FOR IMMOVABLE PROPERTIES IN CASE OF MORE THAN ONE BORROWER BY THE RESPECTIVE AUTHORISED OFFICERS (FOR IMMOVABLE PROPERTY)**

**WHEREAS, Saraswat Co-operative Bank Ltd. / the Authorised Officer/s of the Saraswat Co-operative Bank Ltd.** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13 read with the Security Interest (Enforcement) Rules, 2002, issued demand notice/s on the dates mentioned against each account calling upon the respective borrower/s, guarantor/s and mortgagor/s to repay the amount as mentioned against each account **within 60 days** from the date of the notice(s)/date of receipt of the said notice/s.

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 the possession of the property described herein below in exercise of power conferred on him under sub-section (4) of Section 13 of Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on various dates of **July, 2023.**

The borrower/s, mortgagor/s, guarantor/s in particular and the **PUBLIC IN GENERAL** is hereby cautioned not to deal with the property/ies and any dealing with the said property/ies will be subject to the charge of **Saraswat Co-operative Bank Ltd.** for the amounts outstanding alongwith the interest and charges.

Sr. No.	Name of the Branch	Name of the account	Name of the Borrower / Mortgagor / Guarantor	Description of the property Mortgaged (Secured asset)	Date of Demand Notice	Date of Symbolic Possession	Amt. O/s. as per demand notice (alongwith future interest & charges)
01	Ghatkopar (E)	Mr. Dhamane Vijay Mahadev	Borrower / Mortgagor : <b>Mr. Dhamane Vijay Mahadev</b> AND Co-Borrower & Mortgagor : <b>Mrs. Dhamane Vidyali Vijay</b>	Flat No. 203, Admeasuring 44.03 Sq. mtrs., carpet on 2 <sup>nd</sup> Floor in the building known as Sai Gaurav situated at Survey No. 9, Hissa No. 14/A/5, Plot No. 5, Shirgaon, Badlapur East, Tal. & Dist. Ambernath & Thane-421 503.	17.02.2023	06.07.2023	₹ 22,47,804/- (Rs. Twenty Two Lakhs Forty Seven Thousand Eight Hundred Four Only) as on 15.02.2023
02	Bhandup	Mr. Nirmal Sandesh Narayan	Borrower & Mortgagor : <b>Mr. Nirmal Sandesh Narayan</b>	Equitable mortgage of all that premises lying being and situate at Flat No. 302, on 3 <sup>rd</sup> floor admeasuring about 390 sq. ft. in the building known as Bhagirathi Residency CHSL, F wing, situated at S. No. 63 H. No. 9 & II part at village Kulgaon, Badlapur in name of <b>Mr. Sandesh Narayan Nirmal.</b>	24.03.2023	06.07.2023	₹ 20,98,332/- (Rs. Twenty Lakhs Ninety Eight Thousand Three Hundred Thirty Two Only) as on 17.03.2023
03	Ambernath East	Mr. Chavan Raju Ramashankar	Borrower & Mortgagor : <b>Mr. Chavan Raju Ramashankar</b>  Guarantor : <b>Mrs. Chauhan Jyoti Rajendra</b>	Equitable mortgage of all that premises lying being and situate at Flat No. 003, admeasuring 610 Sq. ft. carpet on Ground floor in B Wing in the building known as <b>Audumbar Apartment</b> situated at S. No. 170, Hissa No. 1/2, Village Badlapur Gaon, Tal. Ambernath, Dist. Thane-421 503 owned by <b>Mr. Chavan Raju Ramashankar.</b>	06.03.2023	06.07.2023	₹ 23,98,274/- (Rs. Twenty Three Lakhs Ninety Eight Thousand Two Hundred Seventy Four Only) as on 02.03.2023
04	Badlapur	M/s. Morya Enterprises	Principal Borrower : <b>M/s. Morya Enterprises Through its Proprietor Shelar Swaraj Sanjay</b> Mortgagor & Guarantor : <b>Mr. Shelar Sanjay Shankar</b>	Equitable mortgage of all that premises Flat No. 202, on the 2 <sup>nd</sup> floor, admeasuring area about 1200 sq. fts. (Carpet area). In the building known as "Shelar House", constructed on land Bearing S. No. 88, Hissa No. 16, at Village : Kulgaon, Badlapur, Taluka Ambernath, District Thane-421 503 Owned by <b>Mr. Shelar Sanjay Shankar.</b>	10.01.2023	06.07.2023	₹ 22,00,626/- (Rs. Twenty Two Lakhs Six Hundred Twenty Six Only) as on 08.01.2023
05	Badlapur	Mr. Shelar Sanjay Shankar	Borrower & Mortgagor : <b>Mr. Shelar Sanjay Shankar</b>  Co-Borrower : <b>Mr. Shelar Swaraj Sanjay</b>	Equitable mortgage of all that premises Flat No. 202, on the Second floor, admeasuring area about 1200 sq. fts. (Carpet area). In the building known as "Shelar House", constructed on land Bearing S.No.88, Hissa No. 16, at Village : Kulgaon, Badlapur, Taluka Ambernath, District Thane-421 503 Owned by <b>Mr. Shelar Sanjay Shankar.</b>	10.01.2023	06.07.2023	₹ 15,64,291/- (Rs. Fifteen Lakhs Sixty Four Thousand Two Hundred Ninety One Only) as on 08.01.2023

The borrower/s, guarantor/s, mortgagor/s attention is invited to the provisions of sub-section (8) of Section 13 of the Act, in respect of time available to redeem the mortgaged property/ies i.e., secured asset/s.

Date : 10.07.2023  
Place : Mumbai

sd/-  
**AUTHORISED OFFICER**  
**Saraswat Co-op. Bank Limited**  
**Rameshwar Media**



**CAPRI GLOBAL CAPITAL LIMITED**  
Registered & Corporate Office :- 502, Tower-A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai-400013  
Circle Office :- Capri Global Capital Limited Office/Plot no. 9B, 2nd Floor, Pusa Road, Rajinder Place, New Delhi 110 060

[See proviso to rule 8 (6) and 9 (1)]  
**Sale notice for sale of immovable properties**

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) and 9 (1) of the Security Interest (Enforcement) Rules, 2002 Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the Constructive/physical possession of which has been taken by the Authorised Officer of Capri Global Capital Limited Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on dates below mentioned, for recovery of amount mentioned below due to the Capri Global Capital Limited Secured Creditor from Borrower mentioned below. The reserve price, EMD amount and property details mentioned below.

Sr. No.	1.BORROWER(S) NAME 2. OUTSTANDING AMOUNT	DESCRIPTION OF THE MORTGAGED PROPERTY	1. DATE & TIME OF E-AUCTION 2. LAST DATE OF SUBMISSION OF EMD 3. DATE & TIME OF THE PROPERTY INSPECTION	1. RESERVE PRICE 2. EMD OF THE PROPERTY 3. INCREMENTAL VALUE
1.	<b>1. M/s Fresh Seasons ("Borrower")</b> 1. Mr. Vipinkumar Babasaheb Kangle 2. Mrs. Manali Vipin Kangle 3. Mr. Babasaheb Jangalaji Kangle 4. Mrs. Anita Babasaheb Kangle (Co-borrower) <b>LOAN ACCOUNT No. LNCGCGMTL0000008109</b> <b>Rupees 58,07,591/-</b> (Rupees Fifty Eight Lacs Seven Thousand Five Hundred Ninety One Only) as on 19.04.2023 along with applicable future interest	MIDC Plot No. C-179 in Butibori Industrial Area, situated at village limits of Pohl and outside the limit of Nagpur Municipal Council/Corporation, Taluka and Registration Sub District Hingna and Registration District Nagpur, Maharashtra contained by admeasurements 930 Sq. Mts., or thereabouts, alongwith Construction thereon Present and Future both; and Bounded as: <b>North</b> By: Nala and Open Space <b>South</b> By: Plot No. C-180 <b>East</b> By: MIDC 20.00 Mts. <b>R/W</b> <b>West</b> By: Open Space	1. E-AUCTION DATE: <b>27.07.2023 (Between 3:00 P.M. to 4:00 P.M.)</b> 2. LAST DATE OF SUBMISSION OF EMD WITH KYC: <b>26.07.2023</b> 3. DATE OF INSPECTION: <b>25.07.2023 between 11:00 AM to 2:00 PM</b>	RESERVE PRICE: <b>Rs. 27,00,000/-</b> (Rupees Twenty Seven Lacs Only). EARNEST MONEY DEPOSIT: <b>Rs. 2,70,000/-</b> (Rupees Two Lacs Seventy Thousand Only) INCREMENTAL VALUE: <b>Rs. 20,000/-</b> (Rupees Twenty Thousand Only)
2.	<b>1. M/s Usha Pipe Industries ("Borrower")</b> 1. Mr. Indrakumar Murlihar Patil 2. Mrs. Rupali Nilachand Patil 3. Mr. Murlihar Eknath Patil 4. Mrs. Ushabai Murlihar Patil (Co-borrower) <b>LOAN ACCOUNT No. LNMEJAL000016331</b> <b>Rupees 27,94,203/-</b> (Rupees Twenty Seven Lacs Ninety Four Thousand Two Hundred Thre Only) as on 19.05.2023 along with applicable future interest	Duplex Block No. 3, admeasuring its open + built-up area of 75 Sq. Mts., in K C Park, constructed on Plot No. 13, admeasuring 221.25 Sq. Mts., bearing Shet S. No. 371/3, situated at Shivar, Kanada Road, Jalgaon, Maharashtra - 425001, Bounded as: <b>East</b> By: Plot No. 14 <b>West</b> By: Approach and Road <b>North</b> By: Plot No. 12 <b>South</b> By: Block No. 02 out of this plot	1. E-AUCTION DATE: <b>27.07.2023 (Between 3:00 P.M. to 4:00 P.M.)</b> 2. LAST DATE OF SUBMISSION OF EMD WITH KYC: <b>26.07.2023</b> 3. DATE OF INSPECTION: <b>25.07.2023 between 11:00 AM to 2:00 PM</b>	RESERVE PRICE: <b>Rs. 15,21,000/-</b> (Rupees Fifteen Lacs Twenty One Thousand Only). EARNEST MONEY DEPOSIT: <b>Rs. 1,52,100/-</b> (Rupees One Lac Fifty Two Thousand One Hundred Only) INCREMENTAL VALUE: <b>Rs. 20,000/-</b> (Rupees Twenty Thousand Only)
3.	<b>1. M/s Samarth Bakery ("Borrower")</b> 1. Mrs. Pooja Sujay Jadhav Kasbekar 2. Mr. Vijayjay Jaysingrao Jadhav 3. Mr. Ajay Jaysinghrao Jadhav Kasbekar (Co-borrower) <b>LOAN ACCOUNT No. LNMEKOL000026949</b> <b>Rupees 51,22,340/-</b> (Rupees Fifty One Lacs Twenty Two Thousand Three Hundred Forty Only) as on 31.01.2023 along with applicable future interest	All Piece and Parcel of Property bearing Plot No. 7, admeasuring 143.40 Sq. Mts., having R.S. No. 1213/1, situated in A. Ward, Kasbekar Park, Lakshatirth Vasahat, Taluka Kasaba Karveer, District Kolhapur, Maharashtra - 416012, alongwith Construction thereon Present and Future both; and Bounded as: <b>East</b> By: Plot No. 11 <b>West</b> By: Road <b>South</b> By: Property No. R.S. No. 1213/2 Plot No. 13 <b>North</b> By: Plot No. 8	1. E-AUCTION DATE: <b>27.07.2023 (Between 3:00 P.M. to 4:00 P.M.)</b> 2. LAST DATE OF SUBMISSION OF EMD WITH KYC: <b>26.07.2023</b> 3. DATE OF INSPECTION: <b>25.07.2023 between 11:00 AM to 2:00 PM</b>	RESERVE PRICE: <b>Rs. 33,07,500/-</b> (Rupees Thirty Three Lacs Seven Thousand Five Hundred Only). EARNEST MONEY DEPOSIT: <b>Rs. 3,30,750/-</b> (Rupees Three Lacs Thirty Thousand Seven Hundred Fifty Only) INCREMENTAL VALUE: <b>Rs. 20,000/-</b> (Rupees Twenty Thousand Only)


For detailed terms and conditions of the sale, please refer to the link provided in Capri Global Capital Limited Secured Creditor's website i.e. www. Capriglobal.in/auCTION/

**TERMS & CONDITIONS OF ONLINE E- AUCTION SALE:-**

- The Property is being sold on "AS IS WHERE IS, WHATEVER THERE & WITHOUT RECOURSE BASIS". As such sale is without any kind of warranties & indemnities.
- Particulars of the property / assets (viz. extent & measurements specified in the E-Auction Sale Notice has been stated to the best of information of the Secured Creditor and Secured Creditor shall not be answerable for any error, misstatement or omission. Actual extant & dimensions may differ.
- E-Auction Sale Notice issued by the Secured Creditor is an invitation to the general public to submit their bids and the same does not constitute and will not be deemed to constitute any commitment or nay representation on the part of the Secured Creditor. Interested bidders are advised to peruse the copies of title deeds with the Secured Creditor and to conduct own independent enquiries /due diligence about the title & present condition of the property / assets and claims / dues affecting the property before submission of bid/s.
- Auction/bidding shall only be through "online electronic mode" through the website <https://sarfaesi.auctiontiger.net> Or Auction Tiger Mobile APP provided by the service provider M/S eProcurement Technologies Limited, Ahmedabad who shall arrange & coordinate the entire process of auction through the e-auction platform. 5. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Secured Creditor /Service provider shall not be held responsible for the internet connectivity, network problems, system crash own, power failure etc.
- For details, help, procedure and online bidding on e-auction prospective bidders may contact the Service Provider **M/S E-Procurement Technologies Limited. Auction Tiger, Ahmedabad (Contact no. 079-68136880/68136837), Mr. Ram Kumar Mob. 8000023297. Email: ramprasad@auctiontiger.net.**
- For participating in the e-auction sale the intending bidders should register their name at <https://sarfaesi.auctiontiger.net> well in advance and shall get the user id and password. Intending bidders are advised to change only the password immediately upon receiving it from the service provider.
- For participating in e-auction, intending bidders have to deposit a refundable EMD of 10% OF RESERVE PRICE (as mentioned above) shall be payable by interested bidders through Demand Draft/NEFT/RTGS in favor of "Capri Global Capital Limited" on or before 26-July-2023.
- The intending bidders should submit the duly filled Bid in Form (format available on <https://sarfaesi.auctiontiger.net>) along with the Demand Draft remittance towards EMD in a sealed cover addressed to the Authorized Officer, Capri Global Capital Limited Regional Office **301 - 302, 3rd Floor, 927 - Sanas Memories, F C Road, Shivaji Nagar, Pune -411004** latest by 03:00 PM on 26-July-2023. The sealed cover should be super scribed with "Bid for participating in E-Auction Sales - in the Loan Account No. (as mentioned above) for property of "Borrower Name".
- After expiry of the last date of submission of bids with EMD, Authorised Officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids over and above the reserve price and paid the specified EMD with the Secured Creditor) to the service provider M/S eProcurement Technologies Limited to enable them to allow only those bidders to participate in the online inter-se bidding /auction proceedings at the date and time mentioned in E-Auction Sale Notice.
- Inter-se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. During the process of inter-se bidding, there will be unlimited extension of "10" minutes each, i.e. the end time of e-auction shall be automatically extended by 10 Minutes each time if bid is made within 10 minutes from the last extension.
- Bids once made shall not be cancelled or withdrawn. All bids made from the user id given to bidder will be deemed to have been made by him alone.
- Immediately upon closure of E-Auction proceedings, the highest bidder shall confirm the final amount of bid quoted by him BY E-Mail both to the Authorised Officer, Capri Global Capital Limited, Regional Office **301 - 302, 3rd Floor, 927 - Sanas Memories, F C Road ,Shivaji Nagar, Pune -411004** and the Service Provider for getting declared as successful bidder in the E-Auction Sale proceedings.
- The successful bidder shall deposit 25% of the bid amount (including EMD) within 24 hour of the sale, being knocked down in his favour and balance 75% of bid amount within 15 days from the date of sale by DD/Pay order/NEFT/RTGS/Chq favouring Capri Global Capital Limited.
- In case of default in payment of above stipulated amounts by the successful bidder / auction purchaser within the stipulated time, the sale will be cancelled and the amount already paid (including EMD) will be forfeited and the property will be again put to sale.
- At the request of the successful bidder, the Authorised Officer in his absolute discretion may grant further time in writing, for depositing the balance of the bid amount.
- The Successful Bidder shall pay 1% of Sale price towards TDS (out of Sale proceeds) (if applicable) and submit TDS certificate to the Authorised officer and the deposit the entire amount of sale price (after deduction of 1% towards TDS), adjusting the EMD within 15 working days of the acceptance of the offer by the authorized officer, or within such other extended time as deemed fit by the Authorised Officer, failing which the earnest deposit will be forfeited.
- Municipal / Panchayat Taxes, Electricity dues (if any) and any other authorities dues (if any) has to be paid by the successful bidder before issuance of the sale certificate. Bids shall be made taking into consideration of all the statutory dues pertaining to the property.
- Sale Certificate will be issued by the Authorised Officer in favour of the successful bidder only upon deposit of entire purchase price / bid amount and furnishing the necessary proof in respect of payment of all taxes / charges.
- Applicable legal charges for conveyance, stamp duty, registration charges and other incidental charges shall be borne by the auction purchaser.
- The Authorized officer may postpone / cancel the E-Auction Sale proceedings without assigning any reason whatsoever. In case the E-Auction Sale scheduled is postponed to a later date before 15 days from the scheduled date of sale, it will be displayed on the website of the service provider.
- The decision of the Authorised Officer is final, binding and unquestionable.
- All bidders who submitted the bids, shall be deemed to have read and understood the terms and conditions of the E-Auction Sale and be bound by them.
- Moveable item (if any) lying in the property is not offer with sale.
- For further details and queries, contact Authorised Officer, Capri Global Capital Limited: Mr. Jagdish Prakash Gendrao Mo. No. 8329159018 and for further inquiry Ms. Kalpana Chetanadnawla-7738039346.**
- This publication is also 15 (Fifteen) days notice to the Borrower / Mortgagor / Guarantors of the above said loan account pursuant to rule 8(6) and 9 (1) of Security Interest (Enforcement) Rules 2002, about holding of auction sale on the above mentioned date / place.

**Special Instructions / Caution: Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Capri Global Capital Limited nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements / alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.**

Place: Maharashtra Date: 10-07-2023      Sd/- (Authorised Officer) Capri Global Capital Ltd.



**ICICI Bank**  
ICICI Bank Limited


Registered office: Landmark, Race Course Circle, Vadodara 390 007.  
Corporate office: ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.  
**GOLD E-AUCTION CUM INVITATION NOTICE**

The below mentioned borrowers have been issued notice to pay off their outstanding amount towards the facility against gold ornaments. ("Facility") availed by them from ICICI Bank Limited ("ICICI Bank"). We are constrained to conduct an E-Auction of pledged gold ornaments on **Jul 20, 2023** as they have failed to repay the dues. ICICI Bank has the authority to remove account, change the E-Auction date without any prior notice. Auction will be held online - <https://jewel-auction.procuretiger.com> between 12:30 pm to 3:30 pm. For detailed Terms and conditions, please log into given website. In case of deceased borrower, all conditions will be applicable to legal heirs.

Loan A/C No.	Customer Name	Loan A/C No.	Customer Name	Loan A/C No.	Customer Name
638705002432	Sachin Sadasiv Ghose	Branch Name: Karad-Shaniwar Path	Isak Sikandar Jamhori	Branch Name: Lonand	Suklat Baban Chavan
644105005298	Fairoza Shoukat Chougale	Branch Name: Kohapur-Rajarampur	Yogesh Deepak Bartakke	Branch Name: Manerajuri	Sharad Tanajirao Dubal
644105010704	Shahzaden Munawar Hujare	016605020035	Yogesh Deepak Bartakke	Branch Name: Narwad	Sanjaykumar Shankar Bangdar
Branch Name: Ichhalkaranji	Siddhesh Bhagwan Tendulkar	016605020118	Yogesh Deepak Bartakke	Branch Name: Satara	Shaukat Siraj Shaikh
697305602719	Branch Name: Pandharnani	016605018997	Kishor Jayajing Chavade	Branch Name: Shirwal	211505004472
638605006128	Suresh Pandurang Kute	Branch Name: Kulkawadi	Heena Ibrahim Kumbharharkar	Branch Name: Uranislampur	09505010846
Branch Name: Jath	640405011829	Branch Name: Kudat	173005005637	Branch Name: Vardgaonhazvel	647905002891
Branch Name: Vimalnandhi Bhise	173005005574	Branch Name: Jaysingpur	Trupti Kairirang Kale	Branch Name: Vadgaonhazvel	
Branch Name: Jaysingpur	63605007311	Branch Name: Kurundwad	Rahul Kantil Upadhye		
636405058314	Amit Krushna Pawar				

Date : 10.07.2023  
Place : Kohapur, Ratnagiri, Sangli, Satara, Sindhudurg

S/d Authorised Officer  
For ICICI Bank Limited



**MAHAGENCO**  
Maharashtra State Power Generation Co. Ltd.

## NOTICE-SRM-30

Following Tenders are published on <https://eprocurement.mahagenco.in>

Sr. No.	E-Tender No.	Subject	EMD/Estimated Value
1	660MW/TW/T-291/RFX-3000040109	Procurement of various CPVC Pipes and Fittings for DM plant and its associated system at 3X660MW KTPS Koradi on Open Tender basis.	Rs. 29,348.33/- Rs.2,584,832.56/-
2	210MW/QS/T-292/RFX-3000040152	Two years work contract for cleaning of surface and underground drain and chamber cleaning at Stage-II 210MW, KTPS, Koradi.	Rs. 31,819.44/- Rs. 2,831,944.46/-
3	210MW/ODP/T-293/RFX-3000040171	Biennial contract for maintenance of bottom ash evacuation system, maintenance of fly ash evacuation system of ESP, Air Heater & Economizer and maintenance of ESP for Unit-6, KTPS, Koradi.	Rs. 55,357.86/- Rs. 5,185,785.60/-
4	660MW/CHP/T-294/RFX-3000040194	One Year contract for providing Services of closed Four Wheeler Passenger vehicles ( Scorpio / TATA Sumo or any equivalent vehicle of other make ) at CHP TPS Koradi.	Rs. 102,981.87/- Rs. 9,948,186.62/-
5	210MW/CIVIL/T-295/RFX-3000039590	Closing of opening at unit no.5 on turbine floor at 210MW KTPS, Koradi	Rs. 31,564.55/- Rs. 2,806,454.55/-
6	210MW/I&C/T-296/RFX-3000040185	Procurement of various type of Solenoid Valve during Unit#6 planned shutdown at 210 MW, KTPS, Koradi.	Rs. 8,484.16/- Rs. 498,476.00/-
7	210MW/QS/T-297/RFX-3000040151	Supply of CO2 gas in MAHAGENCO cylinders and work of testing of cylinders and replacement of valves for Unit #6 210MW, KTPS, Koradi	Rs. 5,657.50/- Rs. 215,750.00/-
8	210MW/I&C/T-298/RFX-3000040208	Work contract for various welding and fabrication works and cleaning chock up removal of stub, impulse lines of various transmitters and pressure switches during planned shutdown of unit 6, 210 MW, KTPS, Koradi.	Rs. 6,720.00/- Rs. 322,000.00/-
9	660MW/AHP/T-299/RFX-3000040244	Work of Garlanding of 250NB & 350NB Pipelines along the periphery for uniform ash deposition inside Khasara Ash Bund at Ash Handling Plant of KTPS, 3X660MW Units.	Rs. 52,281.50/- Rs. 4,878,147.75/-

VENDORS ARE REQUESTED TO REGISTER THEIR FIRMS FOR e-TENDERING.  
FOR MORE DETAILS LOG ON TO WEBSITE.  
FOR ANY QUERIES CONTACT: EXECUTIVE ENGINEER (PURCHASE), KTPS, KORADI, NAGPUR. MOBILE NO.: +91-8411958622,  
E-MAIL ID: [epurchasekoradi@mahagenco.in](mailto:epurchasekoradi@mahagenco.in)

---Sd/---  
**CHIEF ENGINEER (O&M)**  
**MAHAGENCO, KTPS, KORADI**

## NOTICE

### ASIAN PAINTS LTD

6 A, Shantinagar, Santacruz East,  
Mumbai - 400055

Notice is hereby given that the certificate for the under mentioned securities of the Company has been lost / misplaced and the holder of the said Securities has applied to the Company to release the new Certificate. The Company has informed the holder / applicant that the said shares have been transferred to IEPP as per IEPP Rules.

Any person who has a claim in respect of the said securities should lodge such claim with the Company at its Regd. Office within 15 days from this date else the Company will proceed to release the New certificate to the holder/applicant without further intimation. Name of Shareholder: **Neeta Betal**. Kind of Securities and Face Value: Equity shares of Re./1- each, No. of Shares: 1440, Distinctive Nos: 8515001- 8516440,  
Place: Bhadohi, UP  
Date : 10 July 2023

Applicant:  
**Neeta Betal**

## PUBLIC NOTICE

Notice is hereby given that, **The Bombay Commodity Association Limited** (Formerly known as The Bombay Commodity Exchange Ltd.) (CIN: U99999MH1938PLC002843) (**"the Company"**) intends to convene its Ninety Sixth Annual General Meeting (AGM) in compliance with the applicable provisions of The Companies Act, 2013 (**"the Act"**) read with the General Circular No. 14/2020 dated 08th April, 2020, General Circular No. 17/2020 dated 13th April, 2020, General Circular No. 20/2020 dated 05th May, 2020 General Circular No. 02/2021 dated 13th January, 2021, General Circular No. 19/2021 dated 08th December, 2021, General Circular No. 21/2021 dated 14th December, 2021, General Circular No. 02/2022 dated 05th May, 2022 and General Circular No. 10/2022 dated 28th December, 2022 of the Ministry of Corporate Affairs (MCA) on **Friday, 11th August, 2023 at 03.30 p.m.** through Video Conferencing facility (VC) and for the said purpose the Company proposes to send Notices to all its members by e-mail after, at least, 3 days from the date of publication of the Public Notice.

The members who have not registered their e-mail addresses with the Company can register their e-mail address by contacting Mr. G. N. Bhambore on [bce1926@gmail.com](mailto:bce1926@gmail.com) (e-mail address) or 9699368512 (contact number) for participation and voting in the AGM of the Company.  
Date : 7 July, 2023  
Place : Mumbai  
For and on behalf of The Bombay Commodity Association Limited  
Sd/-  
Mahendra Damji Chheda  
Director  
DIN:00389852



**यूनियन बैंक ऑफ इंडिया**  
भारत सरकार का शुद्धम



**Union Bank of India**  
A Government of India Undertaking

Central Office: Union Bank Bhavan, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai – 400 021. Website: [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in) Email: [investorservices@unionbankofindia.bank](mailto:investorservices@unionbankofindia.bank)

## NOTICE OF 21<sup>st</sup> ANNUAL GENERAL MEETING, BOOK CLOSURE & E-VOTING

NOTICE is hereby given that the **21st (Twenty First) Annual General Meeting ("AGM")** of the Shareholders of **Union Bank of India ("Bank")** will be held on **Friday, 4th August 2023 at 11.00 am (IST) through Video Conferencing (VC) or Other Audio Visual Means (OAVM)** facility at Central Office, Union Bank of India, Mumbai (the deemed venue of the meeting) to transact the following business:

**Ordinary Business:**

**Item No. 1. :** To discuss, approve and adopt the Audited Standalone and Consolidated Balance Sheet of the Bank as at **31st March 2023**, Standalone and Consolidated Profit and Loss Account for the year ended on that date, the Report of the Board of Directors on the working and activities of the Bank for the period covered by the Accounts and the Auditors' Report on the Balance Sheet and Accounts.

**Item No. 2:** To declare Dividend of Rs. 3/- per Equity Share for the Financial Year 2022-23.

**Special Business:-**

**Item No. 3:** Raising of Capital of the Bank by way of issuance of fresh Equity Shares and / or by issuance of Additional Tier-1 / Tier-2 Capital as per BASEL III Guidelines.

**Item No. 4:** Appointment of Shri Laxman S Upgar (DIN: 02453845) as Part-Time Non-Official (Independent) Director of the Bank.

**Item No. 5:** Appointment of Shri Srinivasan Varadarajan (DIN: 00033882) as Part-Time Non-Official (Independent) Director and Non-Executive Chairman of the Bank.

**Item No. 6:** Appointment of Shri Nidhu Saxena (DIN: 09691292) as Executive Director of the Bank.

**Item No. 7:** Appointment of Ms. A. Manimekhalai (DIN: 08411575) as Managing Director and CEO of the Bank.

**Item No. 8:** Appointment of Shri Ramasubramanian S (DIN: 08747165) as Executive Director of the Bank.

**The Shareholders are further informed that:**

- The Annual Report of the Bank for the year 2022-23 inter alia containing detailed Notice of the AGM has been served by Email only to the shareholders as per MCA and SEBI circulars on 6th July, 2023.
- The Annual Report is also hosted on the website of BSE [www.bseindia.com](http://www.bseindia.com) and NSE [www.nseindia.com](http://www.nseindia.com)
- The Annual Report is also hosted on the website of the Bank on the following link - <https://www.unionbankofindia.co.in/english/aboutus-investor-annual-reports.aspx>
- The Annual Report is also hosted on the website of e-voting service provider <https://evoting.kfintech.com>

**Notice is also given that -**

- The Register of Shareholders and Share Transfer Books of the Bank will remain closed from **Saturday, 29th July, 2023 to Friday, 4th August, 2023** (both days inclusive) for the purpose of AGM.
- Pursuant to provisions of Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015 and Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended by the Companies (Management and Administration) Amendment Rules, 2015, the Bank is providing shareholders the facility to exercise their right to vote at the AGM by electronic means and the business may be transacted through E-Voting Services.
- The facility of casting the votes by the shareholders using an electronic voting system from a place other than venue of the AGM ("remote e-voting") and Voting during AGM will be provided by KFin Technologies Limited ("KFinTech"). Shareholders may log on to the E-Voting website <https://evoting.kfintech.com> to cast their vote.
- Such of those shareholders whose names appear on the Register of Members/Beneficial owners as furnished by NSDL/CDSL as on **Friday, 28th July, 2023** shall be entitled to participate in e-voting.
- The remote e-voting period commences on **Tuesday, 1st August, 2023 (9:00 am IST) and ends on Thursday, 3rd August, 2023 (5:00 pm IST)**. During this period, shareholders of the Bank, holding shares either in physical form or in dematerialized form, as on the **Cut-Off Date i.e., Friday, 28th July, 2023** may cast their vote by Remote E-Voting. The Remote E-Voting module shall be disabled by KFinTech for voting thereafter. Once the shareholder casts his vote on a resolution, the shareholder shall not be allowed to change it subsequently.
- As per the SEBI circular dated 9th December 2020, CDCL & NSDL circulars dated 11th December 2020 and 15th December

2020 respectively on e-Voting facility provided by Listed Companies, individual shareholders holding shares in Demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are advised to update their mobile number and email Id in their demat accounts in order



Get prediction sitting at home with Palm Print

Love, romance, sex, family relations, job, wealth, home happiness, house, education, marriage, children, luck, work, honor, sorrow, illness, etc.

**R. R. Mishra**  
Astrologer, Palmist, Numerologist, Vastu & Gens Specialist, Former TV & Press  
**Whatsapp & Mobile 9820113194**

Watch on YouTube: **आप और आपका भविष्य**

**अस्वीकृती**

ह्या वर्षामानप्रत प्रकाशित झालेल्या कोणत्याही जहातिनामधे कस्यत आलेल्या दयाव्यथा खेपणा किंवा स्वतेसाठी नव्यानि कोणतीही हमी देत नाही. अशा जहातिनाम कोणतीही कृती करण्यापुर्वी त्यांनी स्वतः चौकशी करूनघ्या किंवा तशांचा सल्ला घेयावायनात जाणून घ्यावयाचे येते.

ह्या वर्षामानप्रत प्रकाशित झालेल्या किंवा अफिकृत वेबसाईटवर ई पेश येण असाईत केलेल्या कोणत्याही जहातिनामाल कोणत्याही नवाकशित दिशामुल करणाऱ्या किंवा बदनामीकारक मुद्द्यासाठी किंवा त्यामधील दयावांटी भातान किंवा परदेशीनात कोणत्याही दिशानी किंवा फौजदारी किवी न्यायालय किंवा न्यायधिकरणात नवराशिक्या मुद्रक, प्रकाशक, संपादक आणि प्रोग्रामर यांना जबाबदार धरता वेणार नाही. ते दायित्व सर्वस्वी जहातिदारांपुरे असते ज्यामध्ये नवराशिकी कोणतीही भूमिका असणार नाही.

**CHANGE OF NAME**

**NOTE**  
Collect the full copy of Newspaper for the submission in passport office.

I HAVE CHANGED MY NAME FROM MAMTA NARENDRA RATHOD TO MAMTA NARENDRA RATHOD AS PER AADHAR CARD NO: 9830 8052 1048, ADD : SANTOSHI MATA MANDIR, ROOM NO: 168, VATSALA TAI NAIK NAGAR, CHEMBUR, MUMBAI - 400071. CL-70521

I HAVE CHANGED MY OLD NAME TO "ANAND RAMESH DESAI" TO NEW NAME "ANAND RAMESH DESAI DEVRE" AS PER GAZETTE NO. (M-2374829) CL-109

I HAVE CHANGED MY NAME FROM SAMEER TO SAMEER ASHOK GAJBAR AS PER DOCUMENTS. CL-232

**CHANGE OF NAME**

I HAVE CHANGED MY NAME FROM HIRALBEN DHARMESHKUMAR RANA TO HIRAL ABHISHEK ZAVERI AS PER DOCUMENTS. CL-322

I HAVE CHANGED MY NAME FROM KHUSHBU DILIP SHAH TO KHUSHBU HARDIK ZAVERI AS PER DOCUMENTS. CL-322 B

I HAVE CHANGED MY NAME FROM SUNNY KUMAR TO SUNNY VUJAY KANOJIA AS PER GOVERNMENT OF MAHARASHTRA GAZETTE NO. M-22220873 AND ALSO CHANGED MY SPOUSE'S NAME FROM SHALINEE KUMARI TO SHALINEE SUNNY KANOJIA AS PER GOVERNMENT DOCUMENTS. CL-342

I HAVE CHANGED MY NAME FROM SUNNY KUMAR TO SUNNY VIJAY KANOJIA AS PER GOVERNMENT OF MAHARASHTRA GAZETTE NO. M-22220873. I HAVE ALSO CHANGED MY MOTHER'S NAME FROM BASANTI DEVI TO BASANTI VIJAY KANOJIA AND MY FATHER'S NAME FROM VIJAY PRASAD TO VIJAY HIRALAL KANOJIA AS PER GOVERNMENT DOCUMENTS. CL-343

I HAVE CHANGED MY NAME FROM KIRANKUMAR YASHWANT SAWANT TO KIRAN YASHWANT SAWANT AS PER AADHAAR CARD NO. 4450 9263 9747. DATED : 19/05/2017. CL-487

I,ANJEET KUMAR S/O SURYA DEO RAY R/O FLAT NO.1702,BUILDING NO. 7, 17TH FLOOR WING A, TIVRI, VASAI, PALGHAR, MAHARASHTRA 401208 CL-492

I HAVE CHANGED MY NAME FROM GAGAN BHAVARLAL JAIN ALIAS SURANA TO GAGAN BHAVARLAL JAIN AS PER DOCUMENTS CL-625

I HAVE CHANGED MY NAME FROM SHRUTI MILAN LIMBAD TO SHRUTI GIRIRAJ BANG AS PER AFFIDAVIT CL-807

I HAVE CHANGED MY NAME FROM TULSI RAMESHLAL BACHANI (OLD NAME) TO NEW NAME VAANI JATIN GURUNANI AS PER AFFIDAVIT NO 469766. DATED: 13/06/2023. CL-989

I HAVE CHANGED MY NAME FROM NAYNA JAKHA DUBARIYA / NARANBHAI JAKHABHAI PATEL TO NARAYAN JAKHABHAI PATEL AS PER DOCUMENTS. CL-990

**न्यू इंडिया को-ऑपरेटिव्ह बँक लि.**  
(मल्टीस्टेट रोडचुल्ट बँक)  
**काॅर्पोरेट कार्यालय : न्यू इंडिया भवन, ए. व्ही. नागवेकर मार्ग, प्रभादेवी, मुंबई-४०० ०२५, टेलिफोन क्र. ०२२-६१४२७६६६ ते ६१९**  
**मत्तेच्या विक्रीसाठी जाहीर सूचना**  
**श्री. मोहम्मद इरायान अन्सार खान**  
**सिस्वुरिटायझेक्षण अँड रिक्न्स्ट्रक्शन ऑफ फायनान्सिअल असेट्स अँड एफ्फोर्समेंट ऑफ सिस्वुरिटरी इंटरस्ट अंक्ट, २००२ अन्वये मत्तांची विक्री**

कर्जदार श्री. **मोहम्मद इरायान अन्सार खान**, राहणार येथे : फ्लॅट क्र. ५०७, ५वा मजला, बिल्डिंग क्र. १७/ए, नर्मदा (वाडिवली) १७/ए, एसआरए सीएसएस लि., संघर्ष नगर, फार्म रोड, चांदिवली, मुंबई-४०० ०७२ आणि हमीदार श्री. चेतल अविर्भादर दत्ता राहणार येथे : फ्लॅट क्र. ३०२, इंद्रापुरी सीएसएस लि., सोडावला गल्ली, बोवर्ली पश्चिम, मुंबई-४०० ०९२, यांच्याकडून पर्यवस्य, खर्च ई. सह ०१.०४.२०२२ पासूनचे मासिक आभारे चक्रवातीने द. सा. १०% दराने त्यावरील पुढील व्याजवहा एकत्रित रु. ३५,७७,१७०.८६ (**इसथे परतलीस लाख सवसयान इमार दोनवे सतर आणि येथे श्राव्हाणी मात्र**) च्या बँकेच्या तारण कर्जाच्या वसुलीसाठी **“जसे आहे जेथे आहे आणि जसे आहे जे काही आहे तत्त्वम्”** बँकेच्या कर्जावरील खालील मिळकतीच्या विक्रीसाठी बुधवार २६ जुलै, २०२३ रोजी दु. ०३.०० पूर्वी निमन्यव्याहाराकांडे पोहोचतील अशा वेताने मोहोबंद पाकिटानु प्रस्ताव मागविण्यात येत आहे. प्रस्तावसोबत निमन्यव्याही इसार अनमत रकमेपोटी मुंबई येथे देव न्यू इंडिया को-ऑपरेटिव्ह बँक लि. च्या नावात काढलेला रु. २,२७,०००/- चा डिमांड ड्रायर/पे आर्डि जोडणे आवश्यक आहे. **मोहोबंद लिक्पाचा प्राधिकृत अधिकाऱ्यांच्या नावे पाठविलेले आणि “१० जुलै, २०२३ रोजीच्या जाहीर लिलाव सूचना संदर्भात फ्लॅट क्र. ५०७, बिल्डिंग क्र. १७/ए, (चांदिवली) १७/ए, एसआरए सीएसएस लि., च्या खेरीदकरीता बोली”** असे ठळकणने लिहिले आवश्यक आहे.

मिळकतीचे वर्णन	राखीव किंमत	इअर	निरिक्षणाची तारीख आणि वेळ	लिलाव, तारीख, वेळ आणि ठिकाण
श्री. मोहम्मद इरायान अन्सार खान यांचा मालकीने, संघर्ष नगर, फार्म रोड, चांदिवली, मुंबई-४०० ०७२ येथे स्थित नर्मदा (चांदिवली) १७/ए, एसआरए सीएसएस लि., असा ज्ञात इमारत रु. १७/ए मधील ५वा मजल्यावर, निवासी फ्लॅट क्र. ५०७ (मोजमापित २२५ चौ.फू. चर्टई क्षेत्र) असलेले मिळकतीचे ते सर्व भाग आणि विभाग	रु. २८.६८ लाख	रु. २.२७ लाख	२०.०७.२०२३ ते २०.०८.२०२३	गुवगार, २७ जुलै, २०२३ रोजी दु. १२.०० (भारतीय प्रमाण वेळ)

राखीव किंमतीखालील प्रस्तावांना तडकाफडकी फेटाळण्यात येईल. प्रस्ताव निर्धारित वेळेस किंवा त्यापुर्वी पोहोचले पाहिजेत. प्रस्तावांना निमन्यव्याहारीकर २७ जुलै, २०२३ रोजी दु. १२.०० वा. न्यू इंडिया को-ऑपरेटिव्ह बँक लि., न्यू इंडिया भवन, ए. व्ही. नागवेकर मार्ग, प्रभादेवी, मुंबई-४०००२५ येथे उपखंडील. सर्व प्रस्ताव उघडल्यावर आणि त्यांचा दिखशी त्याच ठिकाणी दु. १२.०० वा.पे प्रस्ताव दिले असतील त्या उपस्थित इच्छुक खेरीददारांना त्यांचे प्रस्ताव वाढविण्याची परवानगी दिली जाणेल आणि आपापसात बोली लावण्यात येतील. स्वीकारलेला प्रस्ताव निमन्यव्याहारीकर त्या सभेत घोषित करतील आणि यशस्वी बोलीदार/खेरीददार यांना एकूण किमतीची २५% रक्कम (इअर धरून) २४ तासात भरावी लागेल आणि उर्वरित ७५% खेरीद किंमत बोली स्वीकृतीच्या १५ दिवसांत म्हणजेच १०.०८.२०२३ रोजी किंवा त्यापुर्वी भरावी लागेल. कोणत्याही टप्प्यावर रक्कम जमा करण्यात खेरीददारांनी कसूर केली तर बँकेकडून खेरीददारांनी जमा केलेली रक्कम जप्त केली जाईल. सदर फ्लॅटवरील देव कोणतीही धक्क्याकडील खेरीददारांना सोसायटीच्या लगेत भरावी लागेल. इच्छुक खेरीददारांनी सदर मिळकतीविषय आणि तिच्या संबंधातील हक्क, खेजवळ, मोजमाग, स्थिती, धक्क्याकडी, दावे इ. बाबत स्वतः स्वयंपणे चौकशी करावी आणि त्यासाठी बँक कोणत्याही परिस्थितीत जबाबदार राहणार नाही. सदर मिळकत त्यांच्या/तिच्या नावे हस्तांतरित करून घेण्यासाठीचा सर्व खर्च खेरीददारांना सोसावा आणि भरावा लागेल.

प्रस्तावित २० जुलै, २०२३ रोजी स. ११.०० ते दु. ०३.०० दरम्यान मिळकतीचे निरीक्षण करू शकतील. बुधवार कोणतीही चौकशी करण्यासाठी आणि/किंवा विक्रीसाठी अटी व शर्ती – प्राधिकृत अधिकारी, न्यू इंडिया को-ऑपरेटिव्ह बँक लि., २०१९, २ रा मजला, भारती भवन, पी.डी.मेलो रोड, फोर्ट, मुंबई ४०० ००१ येथून मिळू शकतील. कोणतेही कर न देता कोणताही किंवा सर्व प्रस्ताव स्वीकारण्याचे किंवा फेटाळण्याचे आणि सर्व प्रस्ताव फेटाळण्यास कोणत्याही प्रस्तावकरत्यांची वाटघाटी करणारे किंवा कोणत्याही प्रस्तावकरत्यांची किंवा पक्षापक्षांनी खाजगी वाटघाटी करून किंवा पुन्हा प्रस्ताव मागवून मिळकत विकण्याचे अधिकार निमन्यव्याहारीकर राखून देत आहेत. तारण कर प्रदान न करता शिष्टक राहिल्यास उपरोक्त तारखेस लिलाव विक्री करण्याबाबत उपरोक्त वित्तीय साहाय्याच्या कर्जदार/खामीनदारांना देखील ही सूचना आहे आणि ते सदर मिळकतीच्या खेरीदसाठी येथ प्रस्ताव देऊ शकतात.

सही/-  
दिनांक : १०.०७.२०२३  
ठिकाण : मुंबई

साहाय्यक महा व्यवस्थापक आणि प्राधिकृत अधिकारी  
न्यू इंडिया को-ऑपरेटिव्ह बँक लि.

**CAPIRGLOBAL**  
HOUSING FINANCE LIMITED

**कॅप्री ग्लोबल हाऊसिंग फायनान्स लिमिटेड**

नॉनकृत आणि कॉर्पोरेट कार्यालय: ५०२, टॉवर-ए, पेनिसुला बिल्डिंग पार्क, सेनापती बापट मार्ग, लोअर प्लेन, महाराष्ट्र-४०० ०१३  
संपर्क कार्यालय: कॅप्री ग्लोबल फॅंलिट लिमिटेड कार्यालय /प्लॉट क्र. ९बी, २रा मजला, पुसा रोड, राजिवंद प्लेस, नवी दिल्ली ११० ०६०

**जोडपत्र – IV –ए (नियम ८ (६) आणि १(१) करिता परंतुका पहा)**

**स्थावर मिळकतीच्या विक्रीसाठी विक्री सूचना**

सिस्वुरिटरी इंटरस्ट (एफ्फोर्समेंट) रुस, २००२ च्या नियम ८(६) आणि १(१) ला परंतुका सहवाचता सिस्वुरिटायझेक्षण अँड रिक्न्स्ट्रक्शन ऑफ फायनान्सिअल असेट्स अँड एफ्फोर्समेंट ऑफ सिस्वुरिटरी इंटरस्ट अंक्ट, २००२ अंतर्गत स्थावर मत्तांच्या विक्रीसाठी ई-लिलाव विक्री सूचना. सर्वसामान्य जनात आणि विशेष करून कर्जदार आणि खामीनदार यंना यादुरे सूचना देण्यात येते की, खालील वर्णितांनी स्थावर मिळकत ही तारण धनकांडेक गहाण /प्रभात आहे, जिचा अन्वयीक /उपलब्ध कडका कॅप्री ग्लोबल हाऊसिंग फायनान्स लिमिटेड, तारण धनकांच्या प्राधिकृत अधिकाऱ्यांनी घेतला आहे, ती खालील कर्जदारांकडून कॅप्री ग्लोबल हाऊसिंग फायनान्स लिमिटेड, तारण धनकांच्या नावायेणे असलेल्या खालीलही नमूद रकमेच्या वसुलीद्वारा खालील नमूद तारखेला “जे आहे जसे आहे” आणि “जे काही आहे तेथे आहे” तत्त्वाने विकण्यात वेणार आहे. राखीव किंमत, इअर रक्कम व मिळकतीचे तपशील खालीलप्रमाणे:

अ. क्र.कर्जदाराचे नाव	गहाण मिळकतीचे वर्णन	१. ई-लिलावाची तारीख आणि वेळ	२. राखीव किंमत
१. १. धक्काबाकी रक्कम		२. इअर सादरीकरणाची अंतिम तारीख	३. मिळकतीच्या निरीक्षणाची तारीख व वेळ
१. श्री श्रीधर भंवर सिंग (“कर्जदार”)	गाव आडिवली-धोकली, तालुका अंबरनाथ, जिल्हा ठाणे, महाराष्ट्र ४२१३०६ चा फ्रीहोल्ड बिल्डिंगसोबत धक्का सहई क्र. १८, हिस्सा क्र. ७ येथे स्थित असलेले आणि वसलेले श्री सद्गुरू कुपा नावे ज्ञात इमारतीमध्ये २ रा मजला, फ्लॅट क्र. २०१, मोजमापित ३६० चौ.फू. (बिल्ट अप)	१. ई-लिलावाची तारीख: २७.०७.२०२३ (दु. ३:०० ते दु. ४:०० दरम्यान)	२. राखीव किंमत <span> </span> : रु. १,००,०००/- (इसथे नऊ लाख मात्र)
१. श्री. सौमित्रा (सह-कर्जदार)		३. केव्हायसीसह ई.अ.र. सादरीकरणाची अंतिम तारीख: २६.०७.२०२३	इसारा अनमतार रक्कम: रु. १०,०००/- (इसथे नव्वद हजार मात्र)
१. श्री. कल्पना परशुराम फुलाने (“कर्जदार”)	महसूल गाव, उमरोली, तालुका पालघर, जिल्हा ठाणे, महाराष्ट्र ४१२०२६ येथे स्थित असलेले आणि वसलेले अंतिम धाक ग.रु. १४२ च्या पारसनाथ नगरी नावे ज्ञात किंमत मध्ये साई यशोधन नावे ज्ञात इमारतीसाठी बी विंग मध्ये तळमजल्यावर फ्लॅट क्र. बी-००२, क्षेत्र मोजमापित ३४.३६ चौ.मीटर (चर्टई क्षेत्र) सह जमीनीशी जोडलेले कोमन क्षेत्रचे वधायोग्य शेअर्स आणि सुविधांचे सर्व ते भाग आणि विभाग.	१. ई-लिलावाची तारीख: २७.०७.२०२३ (दु. ३:०० ते दु. ४:०० दरम्यान)	२. राखीव किंमत <span> </span> : रु. ६,००,०००/- (इसथे सहा लाख मात्र)
२. श्री. पारुषाम फुलाने (सह-कर्जदार)		३. केव्हायसीसह ई.अ.र. सादरीकरणाची अंतिम तारीख: २६.०७.२०२३	इसारा अनमतार रक्कम: रु. ६०,०००/- (इसथे साठ हजार मात्र)
१. एल.एन.सीजीएचबीआयआरएचएचए००००००००१० रुपये २३,१०,११६/- (इसथे तेवीस लाख दहा हजार एकशे सोळा मात्र) ३०.०९.२०२२ रोजीप्रमाणे सह लागू असलेले पुढील व्याज		३. निरीक्षणाची तारीख <span> </span> : २५.०७.२०२३	वादीची रक्कम: रु. १०,०००/- (इसथे दहा हजार मात्र)
१. श्री. सौमित्रा वी गोसावी (“कर्जदार”)	फ्लॅट क्र. २०२, क्षेत्र मोजमापित ४६.९३ चौ.मीटर, दुसरा मजला, इमारत नाव मालती अपार्टमेंट, गट क्र. १७५, गाव भुक्रम, तालुका मुसली, जिह्रापुणे, महाराष्ट्र चे सर्व ते भाग आणि विभाग.	१. ई-लिलावाची तारीख: २७.०७.२०२३ (दु. ३:०० ते दु. ४:०० दरम्यान)	२. राखीव किंमत <span> </span> : रु. ८,००,०००/- (इसथे आठ लाख मात्र)
२. श्री. अरविंदी सुमीत गोसावी (सह-कर्जदार)		३. केव्हायसीसह ई.अ.र. सादरीकरणाची अंतिम तारीख: २६.०७.२०२३	इसारा अनमतार रक्कम: रु. १०,०००/- (इसथे ऐशी हजार मात्र)
कर्ज खाते क्र. एल.एन.एचएलसीएचएल००००००१२११४ रुपये ११,२१,९८४/- (इसथे अकरा लाख एकवीस हजार नऊशे अड्ड्याशी मात्र) ०४.०५.२०२३ रोजीप्रमाणे सह लागू असलेले पुढील व्याज		३. निरीक्षणाची तारीख <span> </span> : २५.०७.२०२३	वादीची रक्कम: रु. १०,०००/- (इसथे दहा हजार मात्र)

किंवाच्या सविस्तर अटी आणि शर्तीसाठी कृपया कॅप्री ग्लोबल हाऊसिंग फायनान्स लिमिटेड, वगणी धनकांची वेबसाईट मध्ये दिलेले लिंक पहावी. **ऑनलाईन ई-लिलाव विक्रीच्या अटी आणि शर्ती:-**  
१. मिळकतीची विक्री “जे आहे जेथे आहे, जे काही आहे तेथे आहे आणि कोणाचीही मदत न घेता तत्त्वावर” होईल. ती विक्री कोणत्याही प्रकारच्या हमी आणि क्षतिपूर्तीशिवाय होईल.  
२. मिळकती/मत्तांचे तपशील (म्हणजे ई-लिलाव विक्री सूचनेत विनिर्दिष्टित व्याप्ती आणि मापे) ही तारणी धनकांच्या सर्वोत्तम माहितीप्रमाणे दिलेले आहेत आणि कोणत्याही उणिवा, गैरविधाने किंवा झुटिसाठी तारणी धनको उतरदारी नसतील. प्रत्यक्ष व्याप्ती आणि तिची वेगळू अर्थ शकते.  
३. तारणी धनकांनी जारी केलेली ई-लिलाव विक्री सूचना हे बोली सार करण्याकरिता सर्वसामान्य जनतेला दिलेले निमंणग आहे आणि ते तारणी धनकांच्यावतीने दिलेले कोणतेही अभिभवत किंवा अभिवेदन नाही किंवा त्या अर्थ काढू येथे. इच्छुक बोलीदारांना बोली सार करणाऱ्यांची तारणी धनकांकडील हक्क विलेख प्रती काळजीपूर्वक पाहण्याच्या आणि मिळकत/मत्तांचे हक्क व सध्याची स्थिती आणि मिळकतीला बापा आपणाच्या अर्थ/धक्काकिंवाबत स्वतः स्वतःस चौकशी/कसूर पुरावे करण्याच्या सूचना देण्यात येते.  
४. लिलाव/बोली केवळ “ऑनलाईन इन्व्हेस्टिव्ह माफामात्र” वेबसाईट <https://sarfaasi.auctiontiger.net> वरून किंवा सध्या सध्या सध्या पुर्वउत्तदार मे. ई प्रोक्चुरमेंट टेक्नॉलॉजीज लिमिटेड, अहमदाबाद यांनी पुरविलेल्या ऑनलाइन तारणा मोबाईल ॲपमार्फत होईल जे ई-लिलाव प्लॅटफॉर्ममार्फत संपूर्ण लिलाव प्रक्रियेची व्यवस्था करून सनमन्य राखतील.  
५. बोलीदार लिलाव पतीतच्या ठिकाणामुल बोली लावण्यासाठी ई-लिलावात सहभागी होऊ शकतात. इंटरनेट कनेक्टिव्हिटीची सुविमितीची स्वतः बोलीदारांनी करून घ्यावी. इंटरनेट कनेक्टिव्हिटी, नेटवर्क समस्या, सिस्टिम क्रॅश डाउन बीज खंडीत येणे इ.साठी तारणी धनको/सेवा पुरवठदार यांना जबाबदार धरत वेणार नाही.  
६ ई-लिलावावरील तपशील, मदत, प्रक्रिया आणि ऑनलाईन बोलीसाठी संभाव्य बोलीदार सेवा पुरवठदार मे. ई-प्रोक्चुरमेंट टेक्नॉलॉजिज लि., ऑक्शन टायगर, अहमदाबाद, (संपर्क क्र. ०७९-६८१३६८८०/६८२१७८३०) किंवा श्री. रामपदासद प्रमाण, मोबा. ८०० ०२२२७१७६१३०, ईमेल : ramprasad@auctiontiger.net, येथे संपर्क साधू शकतात.  
७ ई-लिलाव विक्रीत सहभागी होण्यासाठी इच्छुक बोलीदारांनी सध्या किंवा पुढील १० दिवसात <https://sarfaasi.auctiontiger.net> पर नोंदवावे आणि युजर आरडी व ई-लिलाव मिळोव्या. सेवा पुरवठदारांकडून मिळाल्यावर ताबडतोब केवळ पसवई बदलण्याचा सद्दा इच्छुक बोलीदारांना देण्यात येतो.  
८. ई-लिलावात सहभागणाऱ्या इच्छुक बोलीदारांना राखीव किंमतीच्या १०% (वॉल प्रेमो) इतकी परतावायोग्य इअर जमा करावी लागेल ती इच्छुक बोलीदारांना २६-जुलै-२०२३ रोजी किंवा त्यापुर्वी “कॅप्री ग्लोबल हाऊसिंग फायनान्स लिमिटेड” च्या नावातील डिमांड ड्रायर/एचईएफए/आरटीजीएस मार्फत भरावी लागेल.  
९. इच्छुक बोलीदारांनी २६-जुलै-२०२३ रोजी दु. ३:०० वा. पूर्वी प्राधिकृत अधिकारी कॅप्री ग्लोबल हाऊसिंग फायनान्स लिमिटेड, रिजनाल ऑफिस ०३२-३०२, ३ रा मजला, २७०- ससर भवरीज, एफ सी रोड, शिवाजी नगर, पुणे – ४११००४ येथे मोहोबंद पाकिटानु ई.अ.र. प्रती भरावयाच्या डिमांड ड्रुमरसह रितरस सरलेले बोली प्रथम (“ज्याचा मुन्मा <https://sarfaasi.auctiontiger.net> येथे उपलब्ध आहे”) सादर केले पाहिजे. मोहोबंद पाकिटानु “कर्जदाराचे नाव” मिळकतीसाठी कर्ज खाते रु. \_\_\_\_ (वरील नमूद) ई-लिलाव विक्रीमध्ये सहभागी होण्यासाठी बोली “जे ठळकणने लिावे.  
१०. ई.अ.र.सह बोली सार करण्याच्या अंतिम तारखेच्या कामीनात आणि त्यांना प्रदान झालेल्या अंतिम पायलट बोलीदारांचे अंतिम पायलट बोलीदारांचे तपशील (ज्यांनी राखीव किंमतीपोर्या जमतील) त्यांची बोली दिली आहे व तारणी धनकांकडे विनिर्दिष्ट ई.अ.र. प्रदान केली आहे) सेवा पुरवठदार मे. ई. प्रोक्चुरमेंट टेक्नॉलॉजीज लिमिटेड यांना देखील जेणेकरून त्यांना फक्त त्याच बोलीदारांना ई-लिलाव विक्री सूचनेत नमूद केलेल्या तारीख आणि वेळेस ऑनलाईन आपापसातील बोली/लिलाव प्रक्रियेत सहभाग घेण्यास मान्यता देणे शक्य होईल.  
११. अहतापूर्वी लिलाव पतीतच्या आपण अहतापूर्वी बोलीदारांकडून उद्घुतून केलेल्या सर्वोच्च बोलीपासून सुरू होईल. आपापसातील बोली प्रक्रियेत प्रत्येकी “१०” मिनिटांची अमर्याद एक्स्टेन्शन असतील म्हणजेच मागील एक्स्टेन्शनचा पात्र १० मिनिटात बोली लावल्याच्या वेळेस वेळी ई-लिलाव संपण्याची वेळ आपोआप १० मिनिटांनी येईल.  
१२. एकदा का बोली लावली ती ती रद करत किंवा मागे घेता वेणार नाही. बोलीदारांना दिलेल्या युजर आयडीकरून लावलेल्या सर्व बोली त्यांनी स्वतः लावल्याचे गृहित धरले जाईल.  
१३ ई-लिलाव प्रक्रिया संपल्यावर तपखोलात सर्वोच्च बोलीदारांनी ई-लिलाव विक्री प्रक्रियेवरील यशस्वी बोलीदार म्हणून घोषित केले जाण्याकरिता प्राधिकृत अधिकारी, कॅप्री ग्लोबल हाऊसिंग फायनान्स लिमिटेड, रिजनाल ऑफिस ०३२-३०२, ३ रा मजला, २७०- ससर भवरीज, एफ सी रोड, शिवाजी नगर, पुणे – ४११००४ येथे आणि सेवा पुरवठदार या दोघांना ई- मेसद्वारे त्यांचा अंतिम बोलीची पुष्टी करावी.  
१४. यशस्वी बोलीदारांना २५% बोली रक्कम (इअर धरून) त्यांच्या नावे विक्री निश्चित होण्याच्या त्याच दिवशी किंवा जमतील जास्त विक्रीच्या पुढील कामकाज दिवसामध्ये आणि उर्वरित ७५% बोली रक्कम किंवाच्या तारखेपासून १५ दिवसांत मुंबई येथे देव कॅप्री ग्लोबल हाऊसिंग फायनान्स लिमिटेडच्या नावातील डीडी/पे ऑर्डर/एचईएफए/आरटीजीएस) वरून द्वार प्रदान केली लागेल.  
१५. निश्चित मुदतीत यशस्वी बोलीदार/लिलाव खेरीददारींनी उपरोक्त रकमांचे प्रदान करण्यात कसूर केल्यास विक्री रद्द होईल आणि आमोद जमा केलेली रक्कम (इ.अ.र. सह) जप्त होईल व मिळकत पुनः विकपावला देवली जाईल.

१६. यशस्वी बोलीदारांनी विनंती केल्यावर, प्राधिकृत अधिकारी सर्वस्वी किंवा मरिजी उर्वरित बोली रक्कम जमा करण्याकरिता लेखी बाबत मुदत मंजूर करू शकतात.  
१७. यशस्वी बोलीदारांनी किंवा विक्री किंमतीची १% रक्कम (बिक्री रकमेची) (लागू असल्यास) प्रदान करून पाकिटमध्ये टीडीएस प्रमाणानुसार सार काढले लागेल आणि प्राधिकृत अधिकाऱ्यांनी प्रस्ताव स्विकारल्याच्या १५ कामाच्या दिवसांत किंवा प्राधिकृत अधिकाऱ्यांच्या योग्य वाटेत अला अन्य वादीक मुदतीत ई.अ.र. समायेजित करून विक्री किमतीची संपूर्ण रक्कम (टीडीएस प्रती १% कपयत्पन्ना) जमा करावी लागेल. कसूर केल्यास, इतर अनमत रक्कम रद्द केली जाईल.  
१८. विक्री प्राधिकृत जारी होण्यापुर्वी यशस्वी बोलीदारांना पालिका/पंचायत कर, बीज धक्क्याकडी (असल्यास) भरावे लागेल. मिळकती संबंधातील सर्व वैधानिक धक्क्याकडी विचारात घेऊन बोली लावावी.  
१९. संपूर्ण खेरीद किंमत/बोली रक्कम जमा केल्यावर आणि सर्व कर/आकारांचे प्रदान केल्याच्या संबंधातील आवश्यक पुरावे सादर केल्यावर यशस्वी बोलीदारांच्या नावात प्राधिकृत अधिकारी विक्री प्रमाणपत्र जारी करतील.  
२०. अभिहस्तांतरणासाठी लागू असलेले कायदेशीर आकार, मुद्रांक शुल्क, नोंणी आकार व अन्य अनुषंगीक आकार लिलाव खेरीददारांना भरावे लागतील.  
२१. कोणतेही करान न देता प्राधिकृत अधिकारी ई-लिलाव विक्री किंवावरील वेळ एकटून/रद करू शकतात. जर विक्रीच्या निर्धारित तारखेपासून १५ दिवसांमध्ये असलेल्या नंतरच्या तारखेपर्यंत ई-लिलाव विक्री पुढे ढकलली असेल तर तसे सेवा पुरवठदारांच्या वेबसाईटवर प्रदर्शित केले जाईल.  
२२. प्राधिकृत अधिकाऱ्यांचा निर्णय अंतिम, बंधनकारक असेल व त्यावर यशस्वी करत वेणार नाहीत.  
२३. ज्योनी बोली सादर केल्या आहेत त्या सर्व बोलीदारांनी ई-लिलाव विक्रीच्या अटी व शर्ती वाचल्याचे व त्या सनमन्यत्वाचे गृहित धरले जाईल आणि त्यांना त्या बंधनकारक असतील.  
२४. पुढील तपशील आणि चौकशीसाठी प्राधिकृत अधिकारी, कॅप्री ग्लोबल हाऊसिंग फायनान्स लिमिटेड: श्री. सुमेध भालेवर मोबाईल क्र. ९६८२४७४९७०, कु. कल्पना चेतनबाबा-७७३८०३९३४६ येथे संपर्क साधावा.  
२५. हे फक्तमानपत्र उपरोद्धित तारखेस/ठिकाणी लिलाव विक्री करण्याबाबत सिस्वुरिटरी इंटरस्ट (एफ्फोर्समेंट) रुस, २००२ च्या नियम ८(६) आणि १(१) नुसार उपरोक्त कर्ज खात्याच्या कर्जदार/गहाणगर/खामीनदारांना १५ (पंधरा) दिवसांनी सूचना देण्यात येतील आहे.  
विशेष सूचना/इमारत: बोलीदारांनी त्यांच्या स्वतःच्या हितसाठी शेवटच्या मिनिट/सेकंदांना बोली लावणे टाळावे. अशा बाबतीत बोलीदारांनाह्या होण्याच्या कोणत्याही चुटी/चुकासाठी (इंटरनेट बंद पडणे, बीज जाणे इ.) कॅप्री ग्लोबल हाऊसिंग फायनान्स लिमिटेड किंवा सेवा पुरवठदार जाबबदार नसतील. अशा अकस्मिक परिस्थितीतरी सामना करण्याकरिता बोलीदारांनी कृपया आवश्यक अशा सर्व व्यवस्था/बँक-अप बीज पुरवठदारांसह पर्याप्त आरक्षणे आहे त्या कोही गहाणे आणि त्या अन्व गोष्टी तत्तवीरच ठळक ठेवारी जेणेकरून त्यांना अशा परिस्थितीतही मात करून यशस्वीपणे लिलावात सहभागी होणे शक्य होईल.

ठिकाण : महाराष्ट्र दिनांक : १०.०७.२०२३

सही/- (प्राधिकृत अधिकारी) कॅप्री ग्लोबल हाऊसिंग फायनान्स लिमिटेड

**सारस्वत बँक**  
सारस्वत को-ऑपरेटिव्ह बँक लि.  
(रोडचुल्ट बँक)

**सारस्वत को-ऑप. बँक लिमिटेड**

७४-सी, समाधान बिल्डिंग, सेनापती बापट मार्ग, दादर (प.), मुंबई ४०० ०२८  
फोन क्र.: (०२२) २४२२ १२०२ / १२०४ / १२०६ / १२११

**ताबा सूचना**

एकापेक्षा अनेक कर्जदार असल्यास संबंधीत प्राधिकृत अधिकारी द्वारे स्थावर मिळकतीकरीता सर्वसामान्य कड्या सूचना (स्थावर मिळकतीकरीता) ज्याअर्ची, सारस्वत को-ऑपरेटिव्ह बँक लि./ सारस्वत को-ऑपरेटिव्ह बँक लि. चे प्राधिकृत अधिकारी म्हणून दिले सिस्वुरिटायझेक्षण अँ