



# **U. H. Zaveri Limited**

CIN: L74999GJ2017PLC098848

Registered Office-GF/2, Manish Complex,Indrajit Tenaments, Opp-Diamond Mill, Nikol Road  
Ahmedabad-382350

Contact No. 079-22703991/22703992

E-Mail- uhzl.compliance@gmail.com

Website: www.uhzaveri.in

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08/01/2025

To,  
The General Manager-Listing  
Corporate Relations Department  
BSE LIMITED  
PJ Towers, 25th floor, Dalal Street,  
MUMBAI -400 001

**Subject: Submission of copies of Newspaper Advertisement pursuant to Regulation 47  
of the SEBI (LODR) Regulations, 2015**

**Ref.: Scrip Code - 541338**

Pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copies of financial results of the Company for the quarter and nine months ended 31<sup>st</sup> December, 2024 published in the following newspapers on 08<sup>th</sup> January, 2025:

1. Business Standard (English)
2. Jai Hind (Gujarati)

**Thanking you,**

**For U. H. ZAVERI LIMITED**

**Hitesh Mahendrakumar Shah**  
**Managing Director**  
**(DIN: 07907609)**

PUBLIC NOTICE FOR TITLE CLEAR
This is hereby informed to General Public That, I have offered title clearance report for the properties mentioned below.

Office No. 89, 10, Hariadarshan Complex, Kubernagar, Katargam Darwaja, Surat. Mo. No. 98980190222

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED
Corporate Office: Chola Crest, Super 84, C-54 & C-55, Thiru Vi Ka Industrial Estate, Guindy, Chennai - 600032

POSSESSION NOTICE (Immovable Property) Under Rule 8 (1)
Whereas the undersigned being the Authorised Officer of M/s Cholamandalam Investment and Finance Company Limited, having its registered office at "Chola Crest" C-54 & C-55, Thiru Vi Ka Naka, Industrial Estate, Guindy, Chennai-600 032 and Branch Office at, 4th Floor, Office No. 406 to 410, The One World, 150 Ft Ring Road, Opp. Syngro Hospital, Nc., Ayodhya Chowk, Rajkot-360005 under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 14/02/2023 to 1. JANKI AKLISHBHAI PANCHASARA, 2. SANDEEPBHAI M PANCHASARA, 3. GEETA SANDEEPBHAI PANCHASARA, & ALL THE LEGAL HEIRS OF LATE SHRI AKLISHBHAI MANSUKHBHAI PANCHASARA hereinafter referred to as borrower and Co-Borrowers in Loan A/C No.XOHJENR000152343 to repay the amount mentioned in the notice being Rs. 56,82,472/- (Rupees: Fifty Six Lakh Eighty Two Thousand Four Hundred Seventy Two Only) as on 08-02-2023 with interest thereon within 60 days from the date of receipt of the said notice.

DESCRIPTION OF THE IMMOVABLE PROPERTY
Property 1: Residential Property of Flat On Third Floor Built Up Area 53.00 Sq. Mtrs. In The Building Known As Darshia Apartment Situated At City Survey No.1/G/4 Paiki Jampur Estate Plan No.8, Paiki Plot No.124 Sub Plot No.124/C Of Sheet No.124 Of City Survey No.2401 Of Jamnagar. Bounded As Under: North: Plot No.134 & Plot No.123, South: Plot No.114, East: 30.00 Ft. Wide Road, West: Plot No.124/A.

Date: 06.01.2025
Place: JAMNAGAR

MAHILVA BRANCH :
Opp. Pooja Hotel, Near LIC Building, Mahuva, Dist. : Bhavnagar - 364290

POSSESSION NOTICE
Whereas the undersigned being the Authorised Officer of Bank of Baroda under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred upon him under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a Demand Notice dated 04.11.2024 calling upon the Borrower / Guarantor / Mortgagee M/s Kalsariya Brothers (Proprietorship Firm), Mr. Nanabhai Bhikhabhai Kalsariya (Proprietor) & Mr. Bhupatbhai Balubhai Kalsariya (Guarantor) to repay the amount mentioned in the notice being Rs. 1,99,99,747.05 (Rupees One Crore Ninety Nine Lakhs Ninety Nine Thousand Seven Hundred Forty Seven and Five Paise Only) + unapplied interest & other charges from 06.11.2024 within 60 days from the date of receipt of the said notice.

The Borrower/Guarantor/Mortgagee having failed to repay the amount, notice is hereby given to the Borrower/Guarantor/Mortgagee and the public in general that the undersigned has taken Symbolic Possession of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with Rule 8 of the said Rules on this 06th day of January of the Year 2025.

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

The Borrower/Guarantor/Mortgagee in particular and the Public in general is hereby cautioned not to deal with the property and any dealings with the subject to the charge of the Bank of Baroda for an amount of being Rs. 1,99,99,747.05 (Rupees One Crore Ninety Nine Lakhs Ninety Nine Thousand Seven Hundred Forty Seven and Five Paise Only) + unapplied interest & other charges till date of payment.

Table with 4 columns: Sr, Security agreement with brief description of securities, Demand Notice Date, and Date of Possession. Contains details for 4 different properties and their associated loans.

Date: 06.01.2025
Place: Mahuva

DARSHAN ORNA LIMITED
Registered Office: Survey No. 02105+2106/3/ Lawar Ni Pole, Shekh Sarika Chambers, Madan Gopal Havelli Road, Manek Chowk, Ahmedabad - 380011
STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED ON 31ST DECEMBER 2024

U.H. ZAVERI LIMITED
Registered Office: GF/2, Manish Complex, Indrajit Tenaments, Opp. Diamond Mill, Nikol Road, Ahmedabad - 382350, Gujarat
EXTRACT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED ON 31ST DEC. 2024

HDFC BANK POSSESSION NOTICE
201-204 Riddhi Shoppers, Opp. Imperial Square, Adajan-Hazira Road, Adajan, Surat-395 009 Ph.No.0261-414212

Whereas the Authorised Officer of HDFC Bank Limited (erstwhile HDFC Limited having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) (HDFC), under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("said Act") and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notices under Section 13 (2) of the said Act, calling upon the following borrower(s) / Legal Heir(s) and Legal Representative(s) to pay the amounts mentioned against their respective names together with interest thereon at the applicable rates as mentioned in the said notices, within 60 days from the date of the said Notice/s, incidental expenses, costs, charges etc till the date of payment and/or realisation.

Table with 6 columns: Sr. No, Name of Borrower (s) / Legal Heir(s) and Legal Representative(s), Outstanding Dues Rs. as on Dt, Date of Demand Notice, Date of Possession/Physical Symbolic, Description of Immovable Property (ies) / Secured Asset (s). Lists 3 borrowers with their respective loan details.

\*with further interest as applicable, incidental expenses, costs, charges etc incurred till the date of payment and / or realisation. However, since the borrower(s) / Legal Heir(s) and Legal Representative(s) mentioned hereinabove have failed to repay the amounts due, notice is hereby given to the borrower(s) / Legal Heir(s) and Legal Representative(s) mentioned hereinabove in particular and to the public in general that the Authorised Officer/s of HDFC have taken physical possession of the immovable property (ies) / secured asset(s) described herein above in exercise of powers conferred on him/hem under Section 13 (4) of the said Act read with Rule 8 of the said Rules on the dates mentioned above.

Aadhar Housing Finance Ltd.
Corporate Office: Unit No. 802, Natraj Rustomjee, Western Express Highway and M.V. Road, Andheri (East), Mumbai - 400069.

Ahmedabad Branch : 301, 3rd Floor, ABC-3, Opp Hotel Regenta, Near Girish Cold Drinks, Uma Shankar Joshi Marg, Off C.G.Road, Navrangpura, Ahmedabad-380009 (Gujarat)

Mehsana Branch : Office No. 305, 3rd Floor, Rajkamal City Mall, Near Rajkamal Petrol Pump, State Highway, Mehana - 384002 (Gujarat)

APPENDIX IV POSSESSION NOTICE (for immovable property)

Whereas, the undersigned being the Authorized Officer of Aadhar Housing Finance Limited (AHFL) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorised Officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s) / Guarantor(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002. The borrower's attention is invited to provisions of sub section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of AHFL for an amount as mentioned herein under with interest thereon.

Table with 5 columns: Sr. No, Name of the Borrower(s) / Co-Borrower(s) (Name of the Branch), Description of Secured Asset (Immovable Property), Demand Notice Date & Amount, Date of Possession. Lists 4 properties with their respective loan details.

Place : Gujarat
Date : 08-01-2025

OMKARA ASSETS RECONSTRUCTION PRIVATE LIMITED
CIN: U67100TZ2014PTC020363 Corporate Office: Kohinoor Square, 47th Floor, N.C. Kelkar Marg, R.G. Gadkari Chowk, Dadar (West), Mumbai - 400028

[Appendix - IV-A] [See proviso to rule 8 (6) r/w 9(1)]
PUBLIC NOTICE FOR E-AUCTION SALE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act") read with proviso to Rule 8 (6) r/w 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, possession of which has been taken by the Authorised Officer of OMKARA Assets Reconstruction Pvt. Ltd. (OARPL). Further, OARPL (acting in its capacity as Trustee of OMKARA PS 06/2021-22 Trust) has acquired entire outstanding debts of the below accounts vide Assignment Agreement dated 25.06.2021 from Indusind Bank Ltd (Assignor Bank) along with underlying security from assignor bank. Accordingly, OARPL has stepped into the shoes of assignor bank and empowered to recover the dues and enforce the security. The Authorized Officer of OARPL took the physical possession of the below mentioned secured property from the Borrower/Mortgagor/Co-Borrower. The Authorized Officer of OARPL hereby intends to sell the below mentioned secured properties for recovery of dues and hence the tenders/bids are invited in sealed cover for the purchase of the secured properties. The properties shall be sold in exercise of rights and powers under the provisions of sections 13 (2) and (4) of SARFAESI Act, "As is where is", "As is what is", and "Whatever there is" and "Without recourse Basis" for recovery of amount shown below in respective column due to OARPL as Secured Creditor from respective Borrower and Co-Borrower(s) shown below. Details of the Borrower(s)/Guarantor(s)/Mortgagors, Securities, Owner, Outstanding Dues, Date of Demand Notice sent under Section 13(2), Possession Date, Reserve Price, Bid Increment Amount, Earnest Money Deposit (EMD), Date & Time of Inspection is given as under:

Table with 7 columns: Sr. No, Name of Borrower(s)/Guarantors/Mortgagors, Details of the Secured Asset, Owner of the property, Outstanding Dues as on 06.01.2025 (IN INR), Demand Notice Date, Possession Date, Reserve Price (IN INR), Bid Increment Amount (IN INR), EMD (IN INR), Date & Time of Inspection. Contains details for 1 property.

Account No.: 34490501084, Name of the Beneficiary: OMKARA PS 06/2021-22 Trust, Bank Name: ICICI Bank, Branch: Bandra (E) Mumbai, IFSC Code: ICIC003449

TERMS & CONDITION OF THE AUCTION: For detailed terms and conditions of the sale please refer to the link provided in Secured Creditor's (OARPL) website i.e. http://omkaraarc.com/auction.php or website of service provider i.e. http://www.bankauction.com.

STATUTORY NOTICE FOR SALE UNDER Rule 8(6) r/w 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002
This notice is also a mandatory notice of not less than 30 (Thirty) days to the Borrower(s) of the above loan account under Rule 8(6) r/w 9(1), of Security Interest (Enforcement) Rule, 2002 and provisions of Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, informing them about holding of auction/sale through e-auction on the above referred date and time.

Date: 08.01.2025
Place: Vadodara

Business Standard CAMPUS TALK BS PROMOTIONS

SPUMBA'S COLLABORATION WITH ECI - ENLINE STUDY

Sardar Patel University's MBA program collaborated with the Election Commission of India (ECI) and the CEO of Gujarat State to conduct a Knowledge-Attitude Study after the 2024 Lok Sabha elections. This initiative followed similar projects undertaken in 2017 and 2019.

Eighty dedicated students, guided by their faculty, collected data from diverse respondents across urban and rural areas, covering 40 constituencies and 160 polling stations. The study aimed to assess voter awareness, attitudes, and engagement in India's democratic process. It offered students a platform to apply theoretical insights to practical challenges, honing their research and communication skills. The initiative underscores SPUMBA's commitment to fostering responsible citizenship and nation-building.

Leadership and Innovation Session @ IBSA
IBS Ahmedabad hosted a compelling session on Leadership and Innovation, delivered by the distinguished Mr Japan Shah, a seasoned professional. The session facilitated through the esteemed reference of Prof Pranav Gosalia, enriched the institution's academic culture.

Mr Shah captivated the audience with practical insights and illustrative real-world anecdotes, encouraging students to embrace a growth mind-set and adapt to the dynamic business landscape. Emphasising the critical role of innovation and resilience, he provided invaluable strategies for overcoming challenges and attaining success. The interactive Q&A session further deepened the learning experience, with Mr Shah offering personalized guidance to help students navigate their career aspirations.

IBS Ahmedabad extends heartfelt gratitude to Mr Japan Shah for his profound contributions and to Prof Gosalia for orchestrating this inspiring and transformative event.

Campus Reporter: Happy Patel & Saakshi Shah



Standard Chartered Bank
Retail Collections, The corebrum IT Park, Kumar City, Vadgaonsheri, survey number 13/b1,b2,b3, survey no.14, Kalyani Nagar, Pune - 411014.

E-AUCTION NOTICE
PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTIES UNDER SARFAESI ACT, 2002 READ WITH PROVISION TO RULE 6(2) & (6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Whereas the undersigned being the Authorised Officer of Standard Chartered Bank, under the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act 2002 ("the Act"), and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 ("the Rules") issued a demand notice dated 10.05.2022 calling upon the 1. Jawahar Polyweave 2. Jawahar Synthetics 3. Mr Rajendra Kumar Agarwal 4. Mr Naresh Kumar Agarwal 5. Mr Ghanshyamdas Gupta 6. Mrs Anudhara Jalan 7. Mr Prabhoo Dayal Gupta 8. Mr Gopal Krishna Agarwal 9. Mr Gaurav Rajendra Agarwal having address of Shop No 5003, Someshwar Textile Market Kamela Darwaja Ring road, surat,395002. (the Borrowers) calling upon them to repay the outstanding amount being Rs 13,412,758.57 (Rs One crore thirty four lakhs twelve thousand seven hundred fifty eight & fifty seven paise only) along with further interest @ 8.50% p. a. w. e. f. 10.05.2022 till actual date of payment within 60 days from the date of receipt of the said notice.

The Borrower/Co-Borrower/Director's/Guarantor's having failed to repay the amount, notice is hereby given to the Borrower/Co-Borrower's/ Director's/Guarantor's and the public in general that the undersigned being the Authorised Officer of Standard Chartered Bank has taken Physical/Actual possession of the below secured assets as described herein below of the Borrower / Director / guarantors on 27.01.2024 for recovery of the secured debts due to Standard Chartered Bank, Retail Collections, The corebrum IT Park, Kumar City, Vadgaonsheri, survey number 13/b1,b2,b3, survey no.14, Kalyani Nagar, Pune-411014 branch by exercising the powers conferred upon him under sub-section (4) of Section 13 of the said Act, read with rule 8 of the Security Interest (Enforcement) Rules, 2002. Standard Chartered Bank has now decided to put up for e-auction of the immovable properties and bids are invited by way of E-tender on "AS IS WHERE IS", "AS IS WHAT IS", AND "WHATEVER THERE IS" basis. Borrower(s) are hereby given this notice under rule 8(6) and 9(1) of Security Interest (Enforcement) Rules, 2002 to pay the outstanding amount mentioned in the table within 30 days from the date of this notice, failing which the auction of secured asset shall take place.

Table with 3 columns: Reserve Price, EMD (10% of Reserve Price), and Bid Amount Incremental. Shows Reserve Price of ₹ 12,696,750/- and EMD of ₹ 12,696,75/-.

DESCRIPTION OF THE IMMOVABLE PROPERTY
All that piece and parcel of the Flat No. 101 (1-A) Considering of 4 Bedrooms, 1 hall, 1 Kitchen & 3 Balconies, Having Area of 285.50 Sq.ft i.e. 264.77 Sq.mtrs Situated in First Floor of The Bri Ratan Apartment Executed on The Non-Agricultural Land Of The Final Plot No.66 Being S.No.36/1 of Moje Umraha In The Sub-District Chovasri of Surat District together with Common Right Attach to Suing Park, Lift, Staircase Passage etc. all concerned Rights Having Bounded As under At: East: Stair & Passage, At West: Bri Vatika Apartment, At North: Garden & Road, South: Bri Ratan Flat No 102 (1-B).

TERMS AND CONDITIONS OF THE E-AUCTION ARE AS UNDER
1. The property can be inspected on 10.01.25 between 11.00 AM and 1.00 PM.
2. The Tender / bid form with the terms and conditions can be obtained online from the website http://www.matexauctions.com. The tender form and the terms and conditions would be available on the website from 14.01.24 to 27.01.25 up to 5.00 PM. The bid/ tender form complying with all necessary terms shall be submitted along with the proof of EMD amount of ₹ 12,69,675/- (Rupees Twelve Lakh Sixty Nine Thousand Five Hundred Seventy Five Only) towards the Earnest Money Deposit favouring Standard Chartered Bank Deposit through EFT/NEFT/RTGS transfer in favor of Mortgage Suspense Account No. 42705095742; IFSC: SCBL0036078. The earnest money deposit shall not carry any interest. BID form shall be downloaded and duly filled and uploaded to www.matexauctions.com.

3. Last date to submit the bid along with Earnest Money Deposit is on or before 5:00 PM. on 27.01.25.
4. Along with the bid form the proposed bidder shall also attach his/her identity proof and the proof of residence such as copy of the passport, election commission card, ration card driving license etc. and a copy of the PAN card issued by the Income Tax Department of India.
5. Bidders shall hold a valid Digital Signature Certificate issued by competent authority and valid email ID (e-mail ID is necessary for the intending bidder as all the relevant information and allotment of ID & password by M/s Matex Net Pvt Ltd may be conveyed through e-mail).
6. On the auction date all the bids received would be opened and the bid of the highest bidder, provided it is above the reserve price, may be accepted by the bank. In no eventuality would the property be sold below the reserve price. However, the bidders personally present for the auction shall have the right to further enhance their bid price by a minimum sum of Rs 1,00,000/-, and in the event of higher bid price being offered, the Bank shall have the right to accept the same. After each bid, the window for the next bid shall be open for 5 mins within which the next bid can be placed. The Auction time shall be 120 Minutes from 11:00 AM to 1:00 PM, with unlimited extensions of 10 minutes each. In case bid is placed in the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 10 minutes.
7. Thereafter, when the Bank confirms the sale, the purchaser will be required to pay deposit of 25% (twenty-five percent) of the sale price, after adjusting the earnest money deposit, immediately with the undersigned. The balance amount of 75% of the purchase price shall be paid by the purchaser to the undersigned on or before the fifteenth day of confirmation of the sale of the said property or such extended period as may be agreed upon in writing by the parties. In default of payment & within the time as mentioned above, the bank shall be at liberty to forfeit the earnest money deposit and proceed with re-auction of the property. The defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold.
8. All the payments shall be made by the purchaser by Deposit through EFT/NEFT/RTGS transfer in favour of Mortgage Suspense Account No. 42705095742; IFSC: SCBL0036078.
9. On receipt of the sale price in full, the bank shall be issuing a sale certificate in favor of the purchaser and would hand over the possession of the property to the purchaser.
10. The said immovable property described in the schedule herein below shall remain and be at the sole risk of the purchaser in all respects including loss or damage by fire or theft or other accidents, and other risk from the date of the confirmation of the sale by the undersigned Authorized Officer. The Purchaser shall not be entitled to annual the sale on any grounds whatsoever.
11. EMD of the unsuccessful bidders will be returned through NEFT/RTGS to the Bidder/ bank account details provided by them in the bid form and intimated via their email id.
12. For all purposes, sale of the said property is strictly on "AS IS WHERE IS", "AS IS WHAT IS", AND "WHATEVER THERE IS" basis. To the best of the knowledge and information of the Authorized Officer of the bank, no other encumbrances exist on the property.
13. All expenses relating to stamp duty, registration charges, transfer charges, taxes, maintenance charges, property tax, electricity and Water charges / TDS and any other charges in respect of the above referred property shall be borne by the successful bidder/purchaser.
14. The Authorized Officer is not bound to accept the highest offer or any or all offers, and the bank reserves its right to reject any or all bid(s) without assigning any reasons thereof.
15. The particulars about the properties specified in the tender document have been stated to the best of the information of the Authorized Officer and the Authorized Officer shall not be answerable for any error, misstatement, or omission in this proclamation. Save and except above, the Bank is not aware of any other encumbrance of the secured asset.
16. The prospective bidders can inspect the property on the date and time mentioned as above.

Statutory 30 days' Notice under Rule 9 (1) of the SARFAESI Act, 2002

The borrower / Directors of 1. Jawahar Synthetics 2. Mr Rajendra Kumar Agarwal 3. Mr Ghanshyamdas Gupta 4. Mrs Anudhara Jalan 5. Mr Prabhoo Dayal Gupta 6. Mrs Anudhara Jalan 7. Mr Naresh Kumar Agarwal 8. Mr Gaurav Rajendra Agarwal are hereby notified to pay the dues as mentioned above along with up-to-date interest and ancillary expenses before the date of e-auction, failing which the Schedule properties will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.

Date: 08/01/2025
Place: Surat
Authorized Officer
Standard Chartered Bank

