



Date: August 23, 2024

To,

The Manager,
Department of Corporate Services (DCS-Listing)
BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street,
Mumbai- 400001
Scrip Code: 531717

The Manager,
Listing Compliance
National Stock Exchange of India Ltd.
Exchange Plaza, C-1, Block G, Bandra Kurla Complex,
Bandra (E), Mumbai - 400 051
Symbol: VIDHIING

Dear Sir(s),

Ref.: Company Code: BSE - 531717, NSE Symbol: VIDHIING

Sub: Newspapers Notice for attention of the Members of the Company in respect of information regarding 31st Annual General Meeting to be held on September 24, 2024 through VC / OAVM

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Schedule III of the said Regulations, please find enclosed herewith the copies of the Notice published in Business Standard (English Newspaper) and Mumbai Lakshdeep (Regional Newspaper) on Friday, August 23, 2024 in compliance with Ministry of Corporate Affairs General Circular No. 09/2023 dated September 25, 2023 read with Circular dated 10/2022 dated December 28, 2022, General Circular No. 20/2020 dated May 05, 2022, General Circular No. 21/2021 dated December 14, 2021, General Circular 02/2021 dated January 13, 2021, General Circular No. 20/2020 dated May 05, 2020, General Circular No. 17/2020 dated April 13, 2020 and General Circular No.14/2020 dated April 08, 2020 and the Securities and Exchange Board of India ('SEBI') circular no. SEBI/HO/CFD/CFD-PoD-2/P/ CIR/2023/167 dated October 7, 2023 read with SEBI/HO/CFD/CMD2/CIR/P/2022/62 dated May 13, 2022, SEBI Circular no. SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated May 12, 2020 in relation to 'Additional relaxation in relation to compliance with certain provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 - Covid-19 pandemic', which was required to be published before sending notice of the AGM, for intimating Members of the Company in respect of 31st Annual General Meeting of the Company scheduled to be held on Tuesday, September 24, 2024 at 03:30 p.m. through Video Conference (VC)/Other Audio-Visual Means (OAVM) and other information as per the above Circulars with respect to the said AGM.

Kindly take the same on your record on display on your website.

Thanking you,

For Vidhi Specialty Food Ingredients Limited,

Vishakha Pandya

Company Secretary

Membership No. A59436

Encl.: As above.

Vidhi Specialty Food Ingredients Limited.

E/27/28/29, Commerce Centre, 78, Tardeo Road, Mumbai - 400034, India.

59/B, M.I.D.C. Dhatav,Roha,Raigad,Maharashtra - 402116, India.

68,M.I.D.C. Dhatav, Roha,Raigad,Maharashtra - 402116, India.

Z/61 & Z/62, Dahej, SEZ, Vagra, Bharuch, Gujarat-392130, India.

+ 91 22 6140 6666

+ 91 22 2352 1980

www.vidhifoodcolors.com

L24110MH1994PLC076156

mitesh.manek@vidhifoodcolors.com

PUBLIC NOTICE

Notice is hereby given that we are investigating the title of M/s Prabhat Industries having their address at Prabhat Bhavan, 96, LBS Road, Vikhroli (West), Mumbai 400083 to the land described in the Schedule hereunder written ("said Property").

All persons having any right, title, interest, claim or demand against in or upon the said Property by way of inheritance, mortgage, possession, sale, gift, lease, sub-lease, assignment, tenancy, exchange, bequest, succession, lien, charge, trust, maintenance, its pends, attachment, licence, pledge, Decree or Order of any Court, tribunal, or otherwise howsoever, are hereby required to make the same known in writing to the undersigned within 7 (Seven) days from the date of publication hereof together with copies of the documents supporting such claims, failing which such right, title, benefit, interest, claim and/or demand, if any with respect to said Property, shall be deemed to have been waived and/or abandoned.

SCHEDULE

"All that piece or parcel of land or ground bearing S. No. 96A, Hissa No. 2 (Part) of Hariali Village together with the building "Prabhat Bhavan" standing thereon situate, lying and being at Vikhroli in Greater Bombay in the Registration Sub-District of Bombay City and Suburban bearing CTS No. 38, 38(1) and 39, totally admeasuring 3035 sq. mtrs. and assessed by the Municipal Corporation of Greater Mumbai under Ward and Street Nos. 6109/144, 14AA and 6109 (4) and 14AC."

Dated this 23rd day of August 2024.

Sd/-

Ruchi Khatalwala Pandya

Partner
Little & Co.,
Advocates & Solicitors

3rd Floor, Central Bank Bldg.,
M. G. Road, Fort, Mumbai - 400 001.
E-mail: ruchi.khatalwala@littlecompany.com

NOTICE

Company Name: Larsen & Toubro Limited

registered Office: L & T House, Ballard Estate, Narotam Morarjee Marg, Mumbai, Maharashtra, 400001
NOTICE is hereby given that the certificate for the undermentioned securities of the company have been lost / misplaced and the holder of the said securities / applicant have applied to the company to issue duplicate certificates. Any person who has a claim in respect of the said securities should lodge such claim with the company at its registered office within 15 days from this date, else the company will proceed to issue duplicate certificate without further intimation.

Name of The Holder	Face Value	Folio No	Certificate Nos.	Distinctive Nos.	No. Of Shares
1 st Holder: Pradrikumar Hirajal Thakkar	Equity	2	LNT0120330	219289 1448973	141549398 141549422
2 nd Holder: Chandrikaben Pradrikumar Thakkar				1448974 1448975 1340656	576299559 576299608 1139309231 11393092405
					Total Shares
					225

Name of the Holders :
Pradrikumar Hirajal Thakkar
Chandrikaben Pradrikumar Thakkar

Place: Mumbai
Date: 23.08.2024

DURLAX DURLAX TOP SURFACE LIMITED

CIN No. L74999MH2010PLC020712

Unit No 1601 16th Floor Synergy Business Park Premises Coop Society Ltd, Bhd
Virvani Industrial Estate Sahakarwadi Off Vishveshwar Nagar Road, Goregaon East, Mumbai, Maharashtra, India, 400063

Website: www.durlax.com Email: info@durlaxindia.com Contact: 022-6156000

NOTICE OF 14TH ANNUAL GENERAL MEETING TO BE HELD OVER VIDEO CONFERENCE, E-VOTING, RECORD DATE AND OTHER INFORMATION

NOTICE is hereby given that the 14th Annual General Meeting (AGM) of the members of DURLAX TOP SURFACE LIMITED (Company) will be held on Monday, the 16th day of September, 2024 at 12.30 P.M. (IST). Pursuant to circular no. 10/2022 dated December 28, 2022 in furtherance of its earlier circular no. 02/2021 dated January 13, 2021 read together with circulars dated April 8, 2020, April 13, 2020, May 5, 2020 and May 5, 2022 (collectively referred to as "MCA Circulars") issued by the Ministry of Corporate Affairs, the AGM is being held through Video Conference (VC)/ Other Audio Visual Means (OAVM) facility being provided by National Securities Depositories Limited (NSDL), to transact the business set out in the notice of AGM.

The instructions for joining at the AGM electronically is provided in the Notice of AGM. Pursuant to the MCA Circulars mentioned above and SEBI Circular SEBI/HO/CFD/CMD2/CIR/P/2022/62 dated 13th May, 2022, read with Circular SEBI/HO/CFD/CMD2/CIR/P/2021/11 dated January 15, 2021 and Circular SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated May 12, 2020; members may kindly note that the AGM Notice for the year ended 31st March, 2024 is being sent electronically, only to such members whose E-mail Id is registered with the Company's Registrar / Depository Participant (DP). Those members who have not registered their E mail Id may kindly register with their DP or RTA Bigshare Services <https://www.bigshareonline.com/>.

Notice is also given under Section 91 of the Companies Act, 2013 read with Rule 10 of the Companies (Management and Administration) Rules 2014 that the Register of Members and Share Transfer Books of the Company shall remain closed from Monday, 10th September, 2024 to Sunday, 15th September, 2024 (both days inclusive) for the purpose of the AGM.

The Company will provide its Members, facility of remote e-voting, through electronic voting services provided by NSDL for casting votes on all the business items as set out in the Notice of AGM. Members holding shares and recorded in register of members or in the register of beneficial owners maintained by depositories as on the cut off date i.e. Monday, September 09, 2024, shall be entitled to e-voting. The remote e-voting shall commence on Thursday, September 12, 2024 at 09.00 a.m. (IST) and end on Sunday, September 15, 2024 at 05.00 p.m. (IST). The e-voting will be disabled thereafter. Any person who acquires shares of the Company and becomes member after dispatch of the AGM Notice and holding shares as on cutoff date may obtain the user ID and password by sending request to evoting@nsdl.co.in or if already registered with NSDL for e-voting then existing user ID and password can be used for casting vote.

Facility for e voting will also be provided at the AGM to only those members who attend the AGM through VC/OAVM and have not cast their vote. The notice of the AGM and Annual Report is also available at the website of the Company www.durlax.com/annual-report.html and at the website of NSDL at www.evoting.nsdl.com. In case of any queries relating to e-voting, members may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on toll free no.: 1800 1020 990 and 18002244 30 or send a request to NSDL at evoting@nsdl.co.in.

For Durlax Top Surface Limited

Sd/-

Komal Birla

Company Secretary

Place: Mumbai

Date: 22nd August, 2024



Thane Zonal Office: B-37, Wagle Industrial Estate, Thane (W) – 400 604
TELE : 022 25829406, 25823040 **e-mail :** cmarc_tha@mahabank.co.in
Head Office : Lokmangal, 1501, Shivajinagar Pune-5

GOLD AUCTION

Sale Notice: Auction Sale Notice for publication in the Newspaper BANK OF MAHARASHTRA, Naigaon East (Branch)

The under mentioned persons are hereby informed that they have failed to pay off the liability in the loan accounts. Notices sent to them by Registered Post have been returned undelivered to the Bank. (Delete if not applicable). They are therefore requested to pay off the liability and other charges and redeem the pledged securities on or before 29/08/2024 (date) failing which the said securities will be sold by the Bank in public auction at the cost of the borrower at the Banks premises at 11.00 A.M. on 29/08/2024 or on any other convenient date thereafter without further notice at the absolute discretion of the Bank. Parties interested in purchase of the Gold Ornaments may participate in the auction.

Sr No	Date of Loan	Loan Account Number	Name & Address of the Borrower	Loan Overdue	Net Wt	Gross Wt
1	06/05/2023	60445798084 Naigaon Branch	Mrs. Farida Parween Flat No-303 Rashmi Pink City Bldg No-7 Near Don Bosco School Juchandra Naigaon East Palghar, 401208	Rs. 364662.00/-	98.70	113.72 gm

The said Auction is on the following Conditions:

- It is "as is where is" condition.
- The Successful bidder shall pay the entire bid amount by the next working day after the auction date and take delivery of the ornaments at his/her absolute risk and responsibility and the said bidder shall not have any recourse to our Bank for any reason whatsoever.
- The Bank reserves its right to put to auction all or any of the ornaments pledged in the account as considered necessary or stop auction at any time without any prior notice and at its absolute discretion.
- The Bank has absolute discretion to either reject or accept any bid without assigning any reasons whatsoever.
- The Bank has right to adjourn/postpone the auction sale at any stage to any future date at the convenience of the Bank and no person shall be entitled to claim any prior notice or right therefor.
- If the successful bidder does not clear the bid amount and/or does anything which may give rise to a necessity of adjourning/holding Fresh auction sale, he/she shall be liable to indemnify the Bank to the extent of loss, if any caused on account of his/her lapses which may come in the way of completing the auction.

Date: 23.08.2024

Sd/-
Branch Manager
Naigaon East Branch, Bank Of Maharashtra

PUBLIC NOTICE

Notice to General Public that my clients

are in process of purchasing Gala No. 15D, Bombay Co-Operative Industrial Estate, L.B.S. Road, Narayan Nagar, Ghatkopar (W), M-86 belonging to M/s. TRADES AGENCIES (INDIA) A Partnership Firm. Any person/s, institution, bank, authority having claim, rights, title, share, interest in Gala No.15D, and shares as way of gift, sale, charge, mortgage, lease, succession, or otherwise, same to be known with necessary proof to undersigned within fourteen days of publication hereof, failing which the transaction will be completed and no claim/objections will be entertained and shall be deemed to be waived.

Place: Mumbai

Date: 23/08/2024

Sd/-

S. SUDHAKAR

Advocate

116, Bhaveshwar Arcade, L.B.S. Marg,
Ghatkopar (W), M-86. M-9987029412

advsudhakar11@gmail.com

VIDHI SPECIALTY FOOD INGREDIENTS LIMITED

[CIN: L24110MH1994PLC076156]

Registered Office: E/27, Commerce Center 78, Tardeo Road, Mumbai-400034

Phone No.: 022-6140 6666; Fax No.: 022- 23521980

Website: <https://vidhifoodcolors.com/>; Email id: mitesh.maneek@vidhifoodcolors.com

NOTICE TO THE MEMBERS

This is hereby informed that the 31st Annual General Meeting (AGM) of the Members of Vidhi Specialty Food Ingredients Limited is scheduled to be held on Tuesday, September 24, 2024 at 03:30 p.m. (IST) through Video Conferencing / Other Audio-Visual Means to transact the business to be set out in the Notice of AGM, only through e-voting facility.

Notice of AGM along with Annual Report will be sent only through electronic mode to the Members whose e-mail id is registered with the Company/Depositories/Registrar and Share Transfer Agent (R&TA) in accordance with the circular issued by Ministry of Corporate Affairs vide General Circular No. 09/2023 dated September 25, 2023 read with 10/2022 dated December 28, 2022, General Circular No.14/2020 dated April 08, 2020, General Circular No. 17/2020 dated April 13, 2020, General Circular No. 20/2020 dated May 5, 2020 (collectively referred to as "MCA Circulars") and the Securities and Exchange Board of India ("SEBI") vide its Circular No. SEBI/HO/CFD/CFD-PoD-2/P/ CIR/2023/167 dated October 7, 2023 read with Circular No. SEBI/HO/CFD/CFD-PoD-2/P/ CIR/2023/4 dated January 05, 2023, Circular No. SEBI/HO/CFD/CMD1/CIR/P/2021/79 dated May 12, 2020, circular No. SEBI/HO/CFD/CMD2/CIR/P/ 2021/11 dated January 15, 2021 and Circular No. SEBI/HO/CFD/CMD2/CIR/P/2022/62 dated May 13, 2022 in relation to "Additional relaxation in relation to compliance with certain provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 – Covid-19 pandemic" (collectively referred to as "SEBI Circulars").

The same shall also be available on the website of the Company at <https://vidhifoodcolors.com/investor-relation/annual-reports/> and also on the website of Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com, respectively. The AGM Notice shall also be available on the website of National Securities Depository Limited ("NSDL") at www.evoting.nsdl.com. Members can attend and participate in the AGM through VC/OAVM facility only. The instructions for joining the AGM are given below and shall also be provided in the Notice of the AGM. Members attending through VC/OAVM shall be counted for the purpose of reckoning the quorum under section 103 of the Companies Act, 2013.

Instruction for Remote e-voting prior to the AGM and Remote e-voting during the AGM

- Pursuant to Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014, Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the Secretarial Standards on General Meeting ("SS-2") issued by the Institute of Company Secretaries of India, the Company is providing facility to all its Members to cast their vote on all the resolutions to be set forth in the Notice of the AGM by electronic means (e-voting) by using electronic voting system provided by the NSDL either by (a) remote e-voting prior to the AGM or (b) e-voting during the AGM.
- Only a person, whose name is recorded in the Register of Members/Beneficial Owners as on Tuesday, September 17, 2024 (the "cut-off date") are provided with the facility to cast their vote electronically, by availing the facility of remote e-voting prior to the AGM or e-voting during the AGM as per the procedure stated in the notes to the Notice of the AGM on all the resolutions to be set forth in the Notice.
- The remote e-voting period will commence at 09:00 a.m. (IST) on Saturday, September 21, 2024 and will end at 05:00 p.m. (IST) on Monday, September 23, 2024. During this period, Members may cast their vote electronically. Remote e-voting shall be disabled by NSDL after 05:00 p.m. on Monday, September 23, 2024 and Members will not be allowed to vote through remote e-voting thereafter. Once the vote on resolutions is cast by the Members, the Member shall not be allowed to change it subsequently. The e-voting module during the AGM shall be disabled by NSDL for voting 15 minutes after the conclusion of the Meeting.
- The Members who have cast their vote by remote e-voting prior to the AGM may also attend/participate in the AGM through VC/OAVM but shall not be entitled to cast their vote again.
- Any person, who acquires shares of the Company and becomes a Member of the Company after dispatch of the Notice and holding shares as of the cut-off date, may obtain the login ID and password by sending a request at evoting@nsdl.com. However, if a person is already registered with NSDL for remote e-voting then he/she can use his/her existing login id and password, and cast his/her vote.
- Members are requested to read all the notes set out in the Notice of the AGM and instructions for participating at the AGM and manner of casting vote through remote e-voting or through e-voting during the AGM. This notice is issued for the benefit of all the Members of the Company in compliance with the applicable MCA and SEBI circulars.

As per the MCA Circulars and SEBI Circular, no physical copies of the Notice of the AGM and Annual Report will be sent to Members. Members who have not registered their email address are requested to follow the process mentioned below for registering their e-mail addresses to receive the Notice of AGM and Annual Report electronically and to receive login ID and password for e-voting.

The Company has made special arrangement with the RTA for registration of e-mail addresses in terms of the MCA Circulars for Members who wish to receive the Annual Report along with the AGM Notice electronically and to cast the vote electronically. In order to register the email id for receiving the Notice of 31st AGM and Annual Report through email please Email at rt.helpdesk@linkintime.co.in and provide the requisite information and attach requisite documents. The system will then confirm the e-mail address for the limited purpose of servicing the Notice of this AGM along with the Annual Report for the year 2023-24.

It is clarified that, to receive timely communications from the Company, please permanently register/update your e-mail address and for registration please contact R&TA/respective Depository Participant, as the case may be.

In case of any queries/grievances pertaining to remote e-voting (prior to and/or during the AGM) you may refer to the Frequently Asked Questions ("FAQs") for Shareholders and e-voting user manual for Shareholders available in the "Downloads" section of www.evoting.nsdl.com or call on 022 - 4886 7000 and 022 - 2499 7000 or send a request to Ms. Prajakta Pawle at evoting@nsdl.com.

Manner of registering mandate of receiving dividend:

- In respect of the Members holding shares in electronic form, the bank details obtained from the respective depositories will be used for the purpose of distribution of dividend through various approved/ permissible electronic mode of payment. The Company/ R&TA cannot act on any direct request from the Members holding shares in dematerialized form for update/ change of such bank details. Such changes are to be intimated by the Members to their depository participants.
- In respect of the Members holding shares in the physical form, the bank details obtained from the R&TA will be used for the purpose of distribution of dividend through various approved/ permissible electronic mode of payment. The facility for registration of bank details for the Shareholders holding shares in physical form are also available on Email: rt.helpdesk@linkintime.co.in by providing details sought at the earliest so that it could receive by the Company before making the payment of dividend.

In accordance with the provisions of the Income Tax Act, 1961 ("Act") as amended by and read with the provisions of the Finance Act, 2020, applicable with effect from April 01, 2020, dividend declared and paid by the Company is taxable in the hands of its shareholders, and accordingly the Company is required to deduct tax at source (TDS) at the applicable rates. The shareholders have an option to apply to the Company for non-deduction of TDS or deduction of TDS at a lower rate by providing the necessary documents. Please click on link at <https://lilpweb.linkintime.co.in/client-downloads.html> and use "General Tab" for downloading Form 15G/15H/10F for current financial year.

Please click on link at <https://lilpweb.linkintime.co.in/formsreg/submission-of-form-15g-15h.html> for submission of Form 15G/15H/10F for current financial year for non deduction of TDS on Dividend declared by the Company.

Any query related to dividend or any request regarding change/ update in the address or bank details should be directed to R&TA at Email: rt.helpdesk@linkintime.co.in. Contact No.: 8108116767.

Payment of dividend shall be made through electronic mode to the shareholders who have updated their bank account details. In case the Company is unable to pay the dividend to any shareholder by electronic mode due to non-availability of the details of the bank account, the Company shall dispatch the dividend warrant / cheque to such shareholder by post.

For Vidhi Specialty Food Ingredients Limited

Sd/-
Vishakha Pandya
Company Secretary
Membership No. A59436

Place: Mumbai

Date: August 22, 2024

केनरा बँक Canara Bank

REGIONAL OFFICE, 1st Floor, DOSTI PINNACLE, Plot No 104 & 105, Road No 22, Near New Passport Office, Wagle Estate, Thane (West) 400604

REF: CB8358/BR0218/13-216/2024/ DATE: 20.07.2024

To,

1. Mrs. Hasena Khatoon Faqruddin Ansari, Flat No 203 A Wing Diamond Palace Temghar Village, Bhiwandi, Dist Thane.Mh. 421302

2. Mr. Faqruddin Rahim Ansari, Flat No 203 A Wing Diamond Palace Temghar Village, Bhiwandi, Dist Thane.Mh. 421302

Subject: Notice Under Section 13(2) Of The Securitisation & Reconstruction Of Financial Assets & Enforcement Of Security Interest Act, 2002 (Sarfesi Act, 2002) Read With Security Interest (Enforcement) Rules, 2002 As Amended From Time To Time.

Sir,

The undersigned being the authorized Officer of Canara bank, Katemanivali BRANCH branch (hereinafter referred to as "the secured creditor"), appointed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (hereinafter referred to as "the Act") do hereby issue this notice to you as under:

That Mrs. Hasena Khatoon Faqruddin & Mr. Faqruddin Rahim Ansari (hereinafter referred to as "THE BORROWER") (hereinafter referred to as "THE BORROWER") have availed credit facility facilities stated in Schedule A hereunder and have entered into the security agreements in favour of secured creditor.

While availing the said credit facilities, you have expressly undertaken to repay the loan amount in accordance with the terms and conditions of the above mentioned agreements. That MRS. HASEENA KHATOON FAQRUDDIN & MR. FAQRUDDIN RAHIM ANSARI (hereinafter referred to as "the borrower") have guaranteed the payment on demand of all moneys and discharge all obligations and liabilities owing or incurred to the secured creditor by the borrower for credit facilities up to the limit of **Rs. 11,00,000/- (Rupees Eleven Lakhs Only) for 160000778739 & Rs. 24,211.00 (Twenty Four Thousand Two Hundred Eleven Only) for 164002331148** with interest thereon.

You (The Person mentioned in Schedule B) are also entered into to agreements against the secured assets which are detailed in Schedule B hereunder.

However, from 20TH APRIL 2024, the operation and conduct of the said financial assistance/ credit facilities have become irregular. The books of account maintained by the secured assets shows that the liability of the borrower towards the secured creditor as on date amounts to **Rs. 8,95,560.00 (Rupees Eight Lakhs Ninety Five Thousand Five Hundred Sixty Paise Only) & Rs. 24,211.00 (Twenty Four Thousand Two Hundred Eleven Only)**. The details of which together with the future interest rate are stated in schedule C hereunder. It is further stated that the borrower/Guarantor having failed to keep up with the terms of the above said agreement in clearing the dues of the secured creditor within the time given, and have been evasive in settling the dues. The operation and conduct of the above said financial assistance/ credit facility having come to a standstill and as a consequence of the default committed in repayment of principal debt. Installment and interest thereon, the secured creditor was constrained to classify the debt as Non-Performing Asset (NPA) as on 18/07/2024 in accordance with the directives/guidelines relating to asset classification issued by the Reserve Bank of India.

The secured creditor to through this notice brings to your attention that the borrower has failed & neglected to repay the said dues/ outstanding liabilities and hence hereby demand you under Section 13(2) of the Act, by issuing this notice to discharge in full the liabilities of the borrower as stated in Schedule C hereunder to the secured Creditor within 60 days from the date of receipt of this notice that you are also liable to pay future interest at the rate of 11.45% (9.45%+2% penal interest) & 11.5% (9.5% + 2 % penal interest) Per Annum for Account no. 160000778739 & 164002331148 respectively together with all costs, charges, expenses and incidental expenses with respect to the proceedings undertaken by the secured creditor in recovering its dues.

The security interest on the secured assets is duly registered with CERSAI with cersai id-400061306561 and cersai registration date-13.05.2022.

Please take note of the fact that if you fail to repay to the secured creditor the aforesaid sum of Rs. 9,19,771 (RUPEES NINE LAKHS NINETEEN THOUSAND SEVEN HUNDRED SEVENTY ONE) together with further interest and incidental expenses and costs as stated above in terms of this notice under Sec.13(2) of the Act, the secured creditor will exercise all or any of the rights detailed under sub-section (4) (a) and (b) of Section 13, the extract of which is given here below to convey the seriousness of this issue:

13(4)- In case the borrower/Guarantor fails to discharge liability in full within the period specified in sub section (2), the secured creditor may take recourse to one or more of the following measures to recover his secured debt, namely:

- Take Possession of the secured assets of the Borrower/Guarantor including the right to transfer by way of lease, assignment or sale for realizing the secured asset;
- Take over the management of the business of the borrower including the right to transfer by way of lease, assignment or sale for realizing the secured asset;

Provided that the right to transfer by way of lease, assignment or sale shall be exercised only where the substantial part of the business of the borrower is held as security for the debt.

Provided further that where the management of the whole of the business or part of the business is severable, the secured creditor shall take over the management of such business of the borrower which is relatable to the security for the debt. And under other applicable provisions of the said Act.

Your attention is invited to provisions of sub section (8) of Section 13, in respect of time available, to redeem the secured assets.

You are also put on notice that in term of Section. 13(13) the borrower/ Guarantor shall not transfer by way of sale, lease or otherwise the said secured assets detailed in Schedule B hereunder without obtaining written consent of the secured creditor. It is further brought to your notice that any contravention of this statutory injunction/restrain, as provided under the said act, is an offence and if for any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realized shall be deposited with the secured creditor. In this regard you shall have to render proper accounts of such realization/income.

This notice of Demand is without prejudice to and shall not be construed as waiver of any other rights or remedies which the secured creditor may have including further demands for the sums found due and payable by you. This is without prejudice to any other rights available to the secured creditor under the Act and/or any other law in force.

Please comply with the demand under this notice and avoid all unpleasantness. In case of non-compliance, further needful action will be resorted to, holding you liable for all costs and consequence.

Thanking You,
Yours Faithfully,
AUTHORISED OFFICER

SCHEDULE A:- [DETAILS OF CREDIT FACILITY/ IES AVAILED BY THE BORROWER]

Serial No.	Loan A/C. number	Nature Of Loan/ Limit	Date Of Sanction	Amount
1.	160000778739	Housing Finance	11.05.2022	Rs.11,00,000
2.	164002331148	Home Loan Secure	13.06.2022	RS. 24,247

SCHEDULE B :- [DETAILS OF SECURITY ASSETS]

SL NO	MOVABLE/IMMOVABLE	Name Of The Title Holder
1	Flat No 203 A Wing Diamond Palace Temghar Village, Bhiwandi, Dist Thane.Mh. 421302	1.Mrs. Hasena Khatoon Faqruddin Ansari 2.Mr. Faqruddin Rahim Ansari

SCHEDULE C:-[DETAILS OF LIABILITY AS ON DATE]

SL. NO.	Loan A/C. Number	Nature Of Loan/ Limit	Liability On Date Interest As On With	Rate of Interest
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