

# S.M. GOLD LIMITED

CIN: L74999GJ2017PLC098438

Reg off.- Shop No. 1 to 3, 2nd Floor, 24 Caret Building, Opp. Rock Regency Hotel, Law Garden, C. G. Road, Ahmedabad – 380009, Gujrat

Website: [www.smgoldltd.com](http://www.smgoldltd.com)

E-Mail Id: [compliancesmgold@gmail.com](mailto:compliancesmgold@gmail.com)

Telephone : 079-22114411

Date: April 03, 2024

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 - 542034**

Dear Sir / Madam,

With respect to the captioned subject, please find enclosed the copy of newspaper advertisement dated April 03, 2024, which was published in Newspapers Business Standard and Jai Hind-Ahmedabad edition informing members of the company regarding conveying Extra Ordinary General Meeting on Monday, 29th day of April, 2024 at 11:00 a.m. at the Registered Office of the Company situated at Shop No. 1 to 3, 2nd Floor, 24 Caret Building, Opp. Rock Regency Hotel, Law Garden, C. G. Road, Ahmedabad – 380009, Gujrat.

You are requested to take the same on records, upload at your website & intimate the same to the members of the Stock Exchange.

Thanking you,

Yours faithfully,

**For S. M. Gold Limited**

Priyank  
Sureshkumar  
Shah

Digitally Signed by Priyank Sureshkumar Shah  
DN: cn=Priyank Sureshkumar Shah,  
2.5.4.20e4094107c55a7d28a108673a04165d83  
www.4bca1c1f18622a295f5951c2b,  
postalCode=380015, street=Saifi  
Ahmedabad City, Ahmedabad,  
ou=corp, o=4148c9f80032044e900998ae0142  
7e,  
serialNumber=S32a4f12c16a424879f7e35b2  
9413620721078616bcaacff1d2bee490b,  
o=Personals, cn=Priyank Sureshkumar Shah  
Date: 2024.04.03 13:35:27 +05'30'

**PRIYANK SURESHKUMAR SHAH**

**DIRECTOR**

**DIN: 07878194**



# BATTLEGROUND 2024

In the 2019 Lok Sabha polls, **673** political parties and **8,054** candidates participated. Of these, **543** candidates, including **4** Independents, won

# Cong set to contest fewest Lok Sabha seats since '51-52

ARCHIS MOHAN  
New Delhi, 2 April

The Congress released a list of 17 candidates for the 2024 Lok Sabha (LS) polls on Tuesday, fielding Y S Sharmila Reddy from Andhra Pradesh's Kadapa and Tariq Anwar from Bihar's Katihar seat.

With the latest list of candidates, the Congress has announced its contestants on 231 seats and is set to field its lowest-ever number of candidates for any general elections since 1951-52.

The Congress is likely to field candidates on around 320-odd seats in the 2024 LS polls, a decision that has emanated from its strategy to vigorously contest only on its identified 'targeted' seats. It has identified a third of the total seats that it plans to contest as its 'targeted seats'.

A resource crunch, diffident party leaders unwilling to enter the fray, and the Congress being more amenable to accommodating the demands of its allies in the Indian National Developmental Inclusive Alliance (INDIA) have contributed to the Congress fielding fewer LS candidates than ever before.

In 2019, the Congress fielded candidates on 421 seats, and in 2014, it was 464. The Bharatiya Janata Party (BJP) contested 436 seats in 2019 and 428 in 2014. If the Congress is contesting fewer seats than ever before, the BJP is set to contest its highest-ever number of LS seats. The BJP has announced its candidates for 414 LS seats and could contest a greater number than it did in 2019.

The Congress has yet to announce its candidates for key states such as Punjab and Haryana. It has also not declared its candidates for crucial constituencies, including Uttar Pradesh's Amethi and Raebareilly, which were for decades the seats from which members of the Nehru-Gandhi family contested.

The party is scheduled to announce its

## Manmohan Singh, 53 MPs retire from RS

As many as 54 members of the Rajya Sabha including former Prime Minister Manmohan Singh and nine Union ministers are set to retire on Tuesday and Wednesday with some not returning to the Upper House. Former Prime Minister Singh ends his 33-year-long parliamentary innings in the Rajya Sabha on Wednesday (April 3), just as former party chief Sonia Gandhi will



enter the Upper House of Parliament for the first time. Singh, who is known for ushering in several bold reforms in the economy, became a member of the House for the first time in October 1991. He was the finance minister in the Narasimha Rao government from 1991 to 1996 and the prime minister from 2004 to 2014. PTI

three candidates in Delhi, where it has an alliance with the Aam Aadmi Party (AAP), half a dozen seats each in Bihar and Gujarat, and also in Andhra Pradesh and Odisha. Raebareilly LS member Sonia Gandhi is now a Rajya Sabha member, while there is no clarity yet on whether Congress leader Rahul Gandhi, who lost from Amethi in 2019, will again contest from the seat.

In Uttar Pradesh, the Congress is contesting 17 seats as part of its alliance with the Samajwadi Party (SP). The Congress has yet to declare its candidates for the Mathura and Prayagraj seats.

For the 2024 LS polls, the Congress has entered seat-sharing arrangements in states where it wouldn't earlier, such as accepting the SP's demand to contest from Madhya Pradesh's Khajuraho seat. In Haryana, AAP is contesting from Kurukshetra. In Gujarat, AAP is contesting from Bharuch and Bhavnagar.

In Rajasthan, the Congress has announced 22 of its candidates but struggled to find suitable candidates with senior leaders such as former Rajasthan chief minister (CM) Ashok Gehlot, former deputy CM Sachin Pilot, and state union chief Govind Singh Dotasra unwilling to contest the LS polls. Vaibhav Gehlot, son

of Ashok Gehlot, is contesting from Jalore. From Rajasthan's Rajsamand seat, the party announced the candidature of former legislator Sudarshan Singh Rawat, who initially went incommunicado and eventually emerged to announce that he will not contest. The Congress shifted its Bhiwara candidate Damodar Gurjar to Rajsamand and persuaded its senior leader C.P. Joshi to contest from Bhiwara. The Congress, which refused to enter any seat-sharing deal with smaller parties in the 2023 Assembly polls, came around to supporting them for the LS polls. The Communist Party of India (Marxist) is contesting the Sikar seat, and Rashtriya Loktantrik Party's (RLP's) Hanuman Beniwal will contest from the Nagaur seat.

From Barmer, the Congress has fielded Ummada Ram, who quit Beniwal's party, the RLP, so that he could contest on the Congress' party symbol. After party leader Mahendrajeet Singh Malviya, a tribal face of the party and a member of the Congress working panel, joined the BJP, the Congress has struggled to find a candidate for Banswara-Dungarpur. Sources said it could support the Bharat Adivasi Party. In Karnataka, over half a dozen of the party's candidates are sons, daughters, sons-in-law, and spouses of state ministers.

# 12 of 20 MPs with highest victory margins won't defend their seats

ARCHIS MOHAN  
New Delhi, 2 April

Uncertainty is the only certainty in Indian politics, something that MPs of Karnal and Vidisha have recently found out.

Both the representatives — Karnal's Sanjay Bhatia and Vidisha's Ramakant Bhargava — have joined the league MPs, who, despite winning their seats with huge margins in 2019 polls, have been denied tickets by their party.

Only eight of the 20 MPs with the highest winning margins in the 2019 Lok Sabha polls have been re-nominated by their parties for the 2024 general elections. Bhatia, for example, was the second on the list of MPs with highest winning margins in 2019.

He had won the Karnal seat on a BJP ticket by 656,142 votes. For the 2024 elections, the BJP has decided to field former Haryana CM Manohar Lal Khattar from Karnal.

Bhargava, 16th in the pecking order, has made way for former Madhya Pradesh Chief Minister Shivraj Singh Chouhan on the Vidisha seat.

The Election Commission, in its 'Atlas' for the 2019 General Elections, calculates winning margins by deducting the votes of the runner-up in a constituency from the votes that the winner received.

## THE BIG HITTERS

Seat (state)	2019 winning MP	Winning margin by votes	2024 candidate
Karnal (Haryana)	Sanjay Bhatia (BJP)	656,142	Manohar Lal Khattar (BJP)
Bhilwara (Rajasthan)	Subhash Chandra Baheria (BJP)	612,000	Damodar Agarwal (BJP)
Vadodara	Ranjanben Dhananjaya Bhatt (BJP)	589,177	Hemang Joshi (BJP)
West Delhi	Parvesh Varma (BJP)	578,486	Kamaljeet Sehrawat (BJP)
North West Delhi	Hans Raj Hans (BJP)	553,897	Yogendra Chandoliya (BJP)
Hoshangabad (Madhya Pradesh)	Uday Pratap Singh (BJP)	553,682	Darshan Singh Chaudhary (BJP)
Rajsamand (Rajasthan)	Diya Kumari (BJP)	551,916	Mahima Visheshwar Singh (BJP)
Surat (Gujarat)	Darshana Jardosh (BJP)	548,230	Mukesh Dalal (BJP)
Dindigul (Tamil Nadu)	P Velusamy (DMK)	538,972	R Sachidanandam (CPI(M))
Vidisha (Madhya Pradesh)	Ramakant Bhargava (BJP)	503,084	Shivraj Singh Chouhan (BJP)
Ghaziabad (Uttar Pradesh)	V K Singh (BJP)	501,500	Atul Garg (BJP)
Dhanbad	Pashupati Nath Singh (BJP)	486,194	Dhullu Mahto (BJP)

Only 8 of the 20 MPs with the highest winning margins in the 2019 Lok Sabha polls have been re-nominated by their parties

## AAP MP Sanjay Singh gets bail in liquor policy case

In a relief to Aam Aadmi Party (AAP) leader Sanjay Singh, the Supreme Court on Tuesday granted bail to him in the Delhi excise policy-linked money laundering case after the Enforcement Directorate (ED) conceded that it has no objections.

The grant of bail to the Rajya Sabha member is a reprieve to the beleaguered AAP in midst of Lok Sabha poll campaigning as its top leaders — national convener and Delhi Chief Minister Arvind Kejriwal and former deputy chief minister Manish Sisodia — are in jail in connection with the case. Polling for the Lok Sabha polls will be held in seven phase between April 19 and June 1, and Delhi will vote on May 25.

Counting of votes is scheduled for June 4. A bench of justices Sanjiv Khanna, Dipankar Datta, and P B Varale ordered the release of Singh, who has been in jail for six months, observing that no money has been recovered from his possession and there is no trace of it.

The Bench ordered that the AAP leader can continue with his political activities but cannot make any statements with regard to the case.

Meanwhile, Delhi minister Atishi on Tuesday said four senior AAP leaders, including herself, would be arrested soon, claiming that the BJP approached her through a "very close" person to join it or be prepared to be nabbed by the ED within a month. PTI

## EC launches Myth vs Reality Register to combat fake news

In a bid to check the spread of misinformation during the Lok Sabha polls, the Election Commission on Tuesday launched a "Myth vs Reality Register" that will be updated regularly to include the latest fake news. With the proliferation of misinformation and false narratives, this proactive initiative seeks to ensure that voters have access to accurate and verified information throughout the electoral process, the poll panel said. The microsite was launched by Chief Election Commissioner Rajiv Kumar, along with Election Commissioners Gyanesh Kumar and Sukhbir Singh Sandhu. The register will be continuously updated to include the latest busted fake information and fresh frequently-asked questions, the EC said. PTI

**पंजाब नैशनल बैंक Punjab National Bank**  
...येके का प्रतीक! ...the name you can BANK upon!

Circle SAITRA Centre Surat  
1st Floor, Meghani Tower, Station Road, Surat, 395003 Ph.: 0261-2454543 Email: cs8823@pnb.co.in  
**POSSESSION NOTICE (For Immovable Property)**

Whereas, the undersigned being the Authorised Officer of the Punjab National Bank under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (S4 of 2002) and in exercise of powers conferred under Section 13(12) read with (rule 3) of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated 08.01.2024 calling upon the Borrowers / Mortgagee Mr. Babubhai Rajivbhai Vagasiya (Borrower), Mr. Mukeshbhai Rajivbhai Vagasiya (Co-Borrower), Mrs. Gauriben Babubhai Vagasiya (Co-Borrower), Mrs. Renukaben Mukeshbhai Vagasiya (Co-Borrower) and Mr. Hitesh Karsanbhai Nakrani (Guarantor) to repay the amount mentioned in the notice being Rs. 32,55,299.56/- (Rupees Thirty-Two Lacs Fifty-Five Thousand Two Hundred Ninety Nine and Paise Fifty-Six Only) as on 31.12.2023 further interest and expenses within 60 days from the date of notice/date of receipt of the said notice.

The Borrowers / Guarantor / Mortgagee having failed to repay the amount, notice is hereby given to the Borrowers / Guarantor / Mortgagee and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said Rules on this 28<sup>th</sup> Day of March of the year 2024.

The Borrowers / Guarantor / Mortgagee in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Punjab National Bank for an amount of Rs. 32,55,299.56/- (Rupees Thirty-Two Lacs Fifty-Five Thousand Two Hundred Ninety Nine and Paise Fifty-Six Only) as on 31.12.2023 with further interest and expenses within 60 days from the date of notice/date of receipt of the said notice.

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.

**Description of the Immovable Property**  
All that piece and parcel of the property bearing Plot No. 144 (A Type) (As per KJP Durast Block No. 431/A/144) Adm. Area 75.52 sq meters, together with all kinds appurtenant thereto of the housing society known and named as Raghunandan residency, Situated on the land bearing Revenue Block No. 431/A (old Survey Nos. 460 and 461) of moji village Kamrej Taluka Kamrej District Surat standing in the name of Mukeshbhai Rajivbhai Vagasiya, Renuka Mukeshbhai Vagasiya, Babubhai Rajivbhai Vagasiya and Gauriben Babubhai Vagasiya. Boundaries: East-6.00 mt wide road, West- Plot No. A-127, North- Plot No. A-145, South- Plot No. A-143.

Date: 28/03/2024 | Place: Surat  
Authorised Officer, Punjab National Bank

**S. M. GOLD LIMITED**  
Registered Office: Shop No. 1 to 3, 2nd Floor, 24 Caret Building, Opp. ROK Regency Hotel, Law Garden, C.G. Road, Ahmedabad - 380009  
Website: www.smgoldltd.com | Contact: +91 9428980017  
CIN: L74999GJ2017PLC098438 | E-mail: compliancesmgold@gmail.com

**NOTICE OF EXTRA ORDINARY GENERAL MEETING**  
Notice is hereby given that the Extra Ordinary General Meeting (EGM) of the members of S.M. GOLD LIMITED ("the Company") will be held as scheduled on Monday, 29th day of April, 2024 at 11:00 a.m. at the Registered Office of the Company situated at Shop No. 1 to 3, 2nd Floor, 24 Caret Building, Opp. Rock Regency Hotel, Law Garden, C.G. Road, Ahmedabad - 380009, Gujarat to transact the businesses as set out in the Notice of EGM which is being circulated for convening the EGM. The company already dispatched the notice of EGM, through electronic mode to the shareholders whose email addresses are registered with the company and / or Depositories in accordance with the circulars issued by the ministry of corporate Affairs and Securities and Exchange Board of India. The notice EGM is also available on the website of National Depository services Limited (NSDL) at www.evoting.nsdl.com and on the website of the Company www.smgoldltd.com

**Remote e-voting and e-voting during EGM:**  
As Per Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014, Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the Circulars issued by the ministry of corporate Affairs and Securities and Exchange Board of India. The notice EGM is also available on the website of National Depository services Limited (NSDL) at www.evoting.nsdl.com and on the website of the Company www.smgoldltd.com

The Members who have cast their vote to remote e-voting prior to the EGM may also attend/ participate in the EGM but shall not be entitled to cast their vote again. Members who have not casted their vote through remote e-voting shall be eligible to vote through e-voting facility during the EGM.

A person whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting as well as voting in the general meeting.

The Board has appointed M/s. Neelam Somani & Associates, Practising Company Secretary to act as the Scrutinizer to scrutinize the e-voting procedure, who shall submit the results of voting to the Chairman.

In case of any queries / grievances pertaining to remote e-voting you may refer to the Frequently Asked Questions ("FAQs") for Shareholders and e-voting user manual for Shareholders available at www.evoting.nsdl.com under help section or contact at 022-23058542/43.

Pursuant to the provisions of Section 91 of the Companies Act, 2013 and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Register of Members and Share Transfer Books of the Company will remain closed from Tuesday, 23rd April, 2024 to Monday, 29th April, 2024 (Both days inclusive).

By Order of the Board of Directors of  
For S.M. Gold Limited  
sd/- Pulkitkumar Sureshbhai Shah  
Managing Director (DIN : 07878190)

Date: 29/03/2024  
Place: Ahmedabad

**SHREE VASU LOGISTICS LIMITED**  
Regd. Office : Unit No -6, New Office Building, Near Ring Road No. 4, Tendua ID, Tendua, Dharsiva, Raipur 492099 (C.G.), Ph: 0771-6614804, Fax: 0771-6614848, Email: cs@logisticpark.biz  
CIN: L51109CT2007PLC020232

**NOTICE IS HEREBY GIVEN THAT AN EXTRA-ORDINARY GENERAL MEETING (EGM) OF THE MEMBERS OF SHREE VASU LOGISTICS LIMITED (THE COMPANY) WILL BE HELD ON TUESDAY, APRIL 23, 2024 AT 1:00 PM THE REGISTERED OFFICE OF THE COMPANY AT OFFICE UNIT-6, NEW OFFICE BUILDING, NEAR RING ROAD NO. 04, TENDUA ID, DHARSIWA, RAIPUR - 492099 (C.G.), TO TRANSACT THE BUSINESS AS MENTIONED IN THE AGENDA OF THE NOTICE.**

In terms of aforesaid Circulars, Notice calling EGM has been sent through electronic mode only to those Members whose e-mail IDs are registered with Company/ Registrar & Share Transfer Agent (R&STA)/ Depository Participant(s). Hence, no physical copy of the EGM Notice has been dispatched.

The Notice calling EGM is available on the websites of the Company at www.shreevasulogistics.com Central Depository Services (India) Limited (CDSL) at www.evotingindia.com; being the agency appointed for providing e-voting facilities and the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com.

The Company is providing its Members facility to cast their vote by electronic voting system from a place other than the venue of the Meeting (remote e-voting) on the resolution placed before the shareholders at the EGM. The voting period begins on April 20, 2024 at 9:00 a.m. IST and ends on April 22, 2024 at 5:00 p.m. IST. During this period shareholders of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date Saturday April 16, 2024 may cast their vote electronically. The e-voting module shall be disabled by Bigshare for voting thereafter. Shareholders who have already voted prior to the meeting date would not be entitled to vote at the meeting venue.

**Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e. CDSL and NSDL**

Login type	Helpdesk Details
Individual Shareholders holding securities in Demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at 022-23058738 and 22-23058542-43.
Individual Shareholders holding securities in Demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.co.in or call at toll free no.: 1800 1020990 and 1800 2244 30

**Helpdesk for queries regarding e-voting:**

Login type	Helpdesk Details
Shareholder's other than individual shareholders holding shares in Demat mode & Physical mode.	In case shareholders/investor have any queries regarding E-voting, you may refer the Frequently Asked Questions ("FAQs") and I-Vote E-Voting module available at https://voting.bigshareonline.com, under download section or you can email us to info@bigshareonline.com or call us at: 1800 2254 22.

For any Query/grievances please Mail us at: cs@shreevasulogistics.com  
For SHREE VASU LOGISTICS LIMITED  
Ajay Patel  
Company Secretary and Compliance Officer

Date : 02.04.2024  
Place : Raipur

**Bank of Baroda**  
Begumpura Branch - Faize E Qutbi Building, Begumpura, Amkhas, Surat - 395003 Tel.: 0261-2321978/2355612 Email : dbzamp@bankofbaroda.co.in

**NOTICE TO GUARANTOR UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002**

To, Mr. Oghadhai Gunabhai Kavad  
B-328 Sitaram Society, Near Archana School, Punagam Road, Surat-395010

Sub: Notice under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, hereinafter called "The Act" A/c HARESHBHAI BALUBHAI KAVAD

Dear Sir,  
Re: Your guarantee for credit facilities granted to (Mr. HARESHBHAI BALUBHAI KAVAD) (A/c no. 7262060000193)

As you are aware, you have by a guarantee dated 07.07.2017 guaranteed payment on demand of all moneys and discharge all obligations and liabilities then or at any time thereafter owing or incurred to us by Mr. HARESHBHAI BALUBHAI KAVAD, for aggregate credit limits of Rs. 10.00 lakhs with interest thereon more particularly set out in the said guarantee document. To secure the guarantee obligation you have also provided following securities to us:

Sr. No.	Brief Description of property	Security Agreement	Area	Boundaries
1.	Equitable Mortgage of the Property situated at Plot No. 61, of the society known as SHYAM VILLA RESIDENCY, situated at Makana, Kamrej bearing Revenue Survey Nos: 79, Old Block No.91, New Block No: 58 of Village: Makana, Taluka: Kamrej, District: Surat total admeasuring about (as per passing plan & site plot area 50.00 sq.yds. i.e. 41.83 sq. mtrs. + undivided proportionate share in cop & road land area 27.72 sq. mtrs) 69.55 Square Meters.	Equitable mortgage	Admeasuring 69.55 Sq. Mtrs.	North: Plot no. 60 South: Plot no.62 East: Plot no. 41 West: Society Internal Road

2. We have to inform you that the borrower has committed defaults in payment of his liabilities and consequently his account has been classified as non-performing asset. A copy of the notice dated 14.03.2024 under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 sent by us to the borrower is enclosed. Since the borrower has committed defaults, in terms of the guarantee you have become liable to pay liabilities to the Bank aggregating Rs. 8,81,099.30/- in C/TL account as stated in Para 1 above and further uncharged interest from 21.02.2024 and other charges in TL account, and we hereby invoke the guarantee and call upon you to pay the said amount within 60 days from the date of this notice. Please note that interest will continue to accrue at the rates specified in Para 1 of the notice dated 14.03.2024 served on the borrower (copy enclosed). 3. We further wish to inform you that in regard to the security provided by you to secure your guarantee obligations for the due repayment of the loans and advances by the borrower this notice of 60 days may please be treated as notice under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. We further give you notice that falling payment of the above amount with interest up to the date of payment, we shall be at liberty to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note. 4. We further invite your attention to sub section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/ inviting quotations/ tender/ private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available. 5. We invite your attention to sub-section (13) of section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in Para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13 (13) of the said Act, is an offence punishable under section 29 of the Act. 6. Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, in the right to make further demands in respect of sums owing to us.

Date : 18.03.2024 | Place : Surat  
Authorized Officer, Begumpura Branch

**Bank of Baroda**  
Begumpura Branch, Faize E Qutbi Building, Begumpura, Amkhas, Surat - 395003  
Tel - 0261-2321978/2355612, Email - dbzamp@bankofbaroda.co.in

**NOTICE TO BORROWER (Under Sub-Section (2) of Section 13 of The SARFAESI Act, 2002)**

To, HARESHBHAI BALUBHAI KAVAD  
Add:1. 151 Bhagirath Soc, 1 Lambe Hanuman Road, Varachha Road, Surat 395006  
Add:2. Plot No. 61, SHYAM VILLA RESIDENCY, VIII - Makana, Tal- Kamrej, Dist - Surat.

Sub: Notice under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, hereinafter called "The Act" A/c HARESHBHAI BALUBHAI KAVAD

Dear Sir/s,  
Re: Credit facilities with our Begumpura Branch HARESHBHAI BALUBHAI KAVAD (A/c no. 7262060000193)

We refer to sanction letter no. DB/ZB/HSG/11/06/2017 dated 23.06.2017 conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction, you have availed and started utilizing the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

Nature & type of Facility	Limit (Rs.) in lakhs	Rates of interest	O/s as on 09.03.2024 (inclusive of interest up to 09.03.2024) and interest thereon	Security agreement with brief description of securities (please mention the details of security agreements and details of mortgaged property including total area and boundaries)
Home Loan (7262060000193)	10.00	MCLR+ Risk Premium i.e. 9.20%	Rs. 8,85,271.69/- + Interest and Other Charges thereon	Equitable Mortgage of the Property situated at Plot No. 61, of the society known as SHYAM VILLA RESIDENCY, situated at Makana, Kamrej bearing Revenue Survey Nos: 79, Old Block No.91, New Block No: 58 of Village: Makana, Taluka: Kamrej, District: Surat total admeasuring about (as per passing plan & site plot area 50.00 sq.yds. i.e. 41.83 sq. mtrs. + undivided proportionate share in cop & road land area 27.72 sq. mtrs) 69.55 Square Meters.
Total	10		Rs. 8,85,271.69/- + Interest and Other Charges thereon	

Sr. No.	Brief Description of property	Security Agreement	Area	Boundaries
1.	Equitable Mortgage of the Property situated at Plot No. 61, of the society known as SHYAM VILLA RESIDENCY, situated at Makana, Kamrej bearing Revenue Survey Nos: 79, Old Block No.91, New Block No:58 of Village: Makana, Taluka: Kamrej, District: Surat total admeasuring about (as per passing plan & site plot area 50.00 sq.yds. i.e. 41.83 sq. mtrs. + undivided proportionate share in cop & road land area 27.72 sq. mtrs) 69.55 Square Meters.	Equitable mortgage	Admeasuring 69.55 Sq. Mtrs.	North: Plot no. 60 South: Plot no.62 East: Plot no. 41 West: Society Internal Road

2. In the Term loan agreement dated 07.07.2017 you have acknowledged your liability to the Bank to the tune of Rs. 10,00,000/-. The outstanding stated above include further drawings and interest up to 09.03.2024 in TL account. 3. As you are aware, you have committed defaults in payment of interest on above loans/outstandings for the quarter ended MARCH 2024. You have also defaulted in payment of installments of term loan/demand loans which have fallen due for payment on 12.12.2023 and thereafter. 4. Consequently upon the defaults committed by you, your loan account has been classified as non-performing asset on 11.03.2024 in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon. 5. Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank Rs. 8,85,271.69/- + Interest and Other Charges thereon account as stated in para 1 above and further uncharged interest from 09.03.2024 and other charges in TL account, within 60 days from the date of this notice. We further give you notice that falling payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which you may please note. 6. Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full. 7. We invite your attention to sub-section 13 of section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13 (13) of the said Act, is an offence punishable under section 29 of the Act. 8. We further invite your attention to sub section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/ inviting quotations/ tender/ private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available. Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us.

Date : 18.03.2024 | Place : Surat  
Authorized Officer, Begumpura Branch

