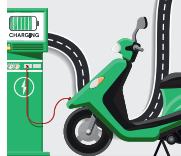


E's on a brake

After sharp cutbacks in subsidies, manufacturers and the government are arguing over new production-linked incentive schemes

A ROAD TOO FAR

■ In June E2W sales tanked 60% over May to hit 42,000, the lowest since February 2022, as companies had to raise prices to compensate for lower FAME subsidies



■ In E2Ws (excluding e-rickshaws) penetration is pegged at around 4%; only 15% of the FAME-II subsidy, which was supposed to support 500,000 E2Ws, has been used

■ In passenger cars the share of EVs is just over one per cent, that too dominated by one player, Tata Motors

■ Manufacturers and the government are exploring other FAME subsidy models focused on changing infrastructure

■ In electric buses, despite state public transport orders, only 33% of the subsidy has been used

■ Rules for domestic value addition under the PLI scheme are also being discussed

SURAJESH GILL
New Delhi, 11 July

After the country's electric vehicle (EV) ambitions on a crash course? The answer is clearly in the numbers. The EV revolution, which was kick-started by electric two-wheelers (E2Ws) and hit a market penetration of 7 per cent in FY23 seems to have decelerated fast.

The government's abrupt decision to cut by a third the second edition of the Faster Adoption and Manufacturing of (Hybrid & Electric Vehicles, or FAME-II) scheme, and fears that the programme may be halted, are putting the brakes on sales. In June, E2W sales tanked 60 per cent over May to hit 42,000, the lowest since February 2022, as companies had to raise prices to compensate for lower subsidies.

"Based on our projections we don't expect sales to hit more than a million compared to 0.72 million last year in FY24," a senior executive of a leading E2W company said. "A lot will depend on the festive season and also our ability to launch trimmed-down scooters that are close to the previous lower price. Otherwise 30 per cent of the potential customers are gone, because they will not find it affordable," he added.

Schindler Gill, CEO of Hero Electric, which has closed its factory temporarily, said under the best-case scenario the company DID not expect sales to even touch half of the NITI Aayog's ambitious

projection of 2.4 million in FY24.

The reality is clear. The government overestimated the EV shift when Nitiin Gadkari, minister for highways and transportation, announced ambitious targets of penetration in 2021 — 30 per cent private cars, 70 per cent of commercial vehicles and 80 per cent of two- and three-wheelers would be electric by 2030.

The overenthusiasm was also reflected in 2019 when internal combustion engine (ICE) two-wheeler makers were pulled up by NITI Aayog for being unambitious when they opposed a government proposal that wanted them to migrate 100 per cent of their sub 150cc ICE two-wheelers models to electric by 2025.

Incumbent ICE players led by Rajiv Bajaj and TVS supremo Venu Srivisan had made it clear that pushing an impossible target was "uncalled for". But the think tank hit back, asking them how much time they needed to transition — 10, 15, maybe 50 years? — when their products are large carbon emitters. Yet in 2023, ICE players seemed vindicated: even a 10 per cent market penetration for E2Ws looks tough now.

In electric three-wheelers (E3Ws) (excluding e-rickshaws) penetration is pegged at around 4 per cent, and even optimistic estimates by Bain & Co said it will be half (40-45 per cent) of the government's ambition for 2030. Car aggregators say that in Delhi, the country's largest auto market, even though

the government has opened out around 5,000 permits for E3Ws there have been few takers owing to the limited availability of models and high price of a lithium ion powered vehicle. As a result, only 15 per cent of the FAME-II subsidy, which was supposed to support 500,000 E3Ws, has been used.

The story is repeated in electric buses, where despite state public transport orders, only 33 per cent of the subsidy has been used.

In passenger cars the share of electric is just over one per cent, that too dominated by one player, Tata Motors. Electric cars account for 10 per cent of the company's sales in FY23, but it hopes to hit 50 per cent by 2030 as it introduces more affordable sub-10 lakh products to push volumes.

But that is clearly not enough to hit 30 per cent market penetration levels unless other players pitch in aggressively. Hyundai has announced ambitious plans. It expects to introduce six new EVs by 2028. Two premium models, Kona and Ioniq, sell 160-170 units a month. As Bhavish Aggarwal of Ola Electric, which also plans to enter the electric car segment soon, had pointed out, "It will take another two to three years when consumers will have a lot of choices and then the market will expand".

The key, however, lies in the future of FAME-II subsidy. If it is extended EV prices will soar and slow the government's own market adoption and emission targets. The question is: how

much time will it take for consumers to return and vehicle makers to trim costs in a post-FAME situation.

Discussions with the government suggest that a different subsidy model may be emerging that is more sharply focused on encouraging public transportation and EV infrastructure. Many vehicle aggregators and incumbent players have questioned why customers who can afford a ₹1 lakh-plus two-wheeler vehicle should be given a subsidy at all.

Others suggest that the short-term pain could be a blessing in disguise. Rajiv Bajaj, for instance, has publicly said the EV subsidy policy has been flawed and disincentivised innovation and encourages corruption. Instead of throwing money on vehicle subsidies, he has suggested the funds be used to build infrastructure, especially charging stations.

Ola Electric also sees it as a bit of a few months as it focuses on increasing efficiencies and lowering production costs. The company is launching its second major scooter model, which is expected to be a big volume driver. And that will be followed by other scooter launches.

The other contentious issue between government and the vehicle makers is defining the rules of domestic value addition (DVA), which has to be 50 per cent to be eligible for the production linked incentive (PLI) scheme for E2W and E4Ws. The incentives range from 12 to 16 per cent on the sales value starting from FY23, but money will be disbursed from FY 24 and could go some way in reducing production costs and replacing the old FAME subsidy regime.

After months of discussions, a standard operating procedure for calculating DVA has been agreed upon. For instance, they no longer have to detail out the value addition of tier 2 or tier 3 components suppliers, which eases the process.

But in E2Ws, the battle is still on. Manufacturers have sought clarification on the DVA for the PLI scheme. They have asked for a relaxation on the 25 per cent cap on the imported cell costs (these are still not made in India) and are asking for the actual imported cost to be considered without any cap. That is because battery cells account for a significant proportion of production costs.

They are also pushing for a formula for calculating DVA that will take into account the higher of the ex-factory cost or ex-factory price of the vehicle against only the ex-factory price as currently required. That is needed because many scooter makers might want to sell their EVs at a discount to build volumes.

Clearly, the EVs industry has miles to go to reach the government's targets.

NUMBER WISE

CORPORATE INDIA'S HEALTH INSURANCE SAFETY NET DOESN'T COVER EVERYONE

Majority of staff in key sectors lack protection, shows data from listed firms



ANUSHKA SAWHNEY
New Delhi, 11 July

Maharashtra announced universal health care for all citizens in June, a heartening measure in a state where many of India's largest companies are based. Nearly a fifth of those working in major Indian firms do not have health insurance coverage, shows a *Business Standard* analysis of data covering 1.3 million people working for 25 firms on the S&P BSE 100 index.

The permanent staff of companies has health insurance, but less than half of those not on the rolls are covered for the benefit (see chart 1).

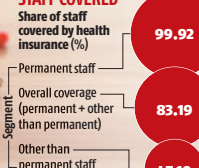
Banks, IT and pharmaceutical companies provide health insurance for almost all those working for them. Those with less than 50 per cent coverage include capital goods companies, and infrastructure developers and operators (see chart 2).

The private sector provided health insurance to 82.93 per cent of the 1.28 million workers in this analysis's sample. State-owned firms did so for 99.96 per cent of their staff, found the analysis that studied nearly 20,000 of those working in listed public sector companies.

In a country where social security is weak, company-provided health insurance is crucial. Around 49 per cent of men, and 52 per cent of women among regular wage, and salaried employees were ineligible for social security benefits in 2017-18. Data for 2021-22, a period after Covid-19, shows that among regular workers 52 per cent of men and 56 per cent of women were ineligible for social security like healthcare, maternity care and retirement benefit (see chart 3).

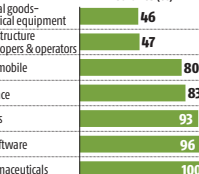
Workers who have company health insurance are better off than the population at large.

1: LESS THAN HALF OF CONTRACT AND TEMPORARY STAFF COVERED



Note: Based on a sample of 1.3 million people from 25 companies from the S&P BSE 100 index which had declared health insurance coverage data as part of their 2021-22 annual reports. Companies have given worker and employee figures separately in some cases. They have been merged together as staff. Source: Annual reports, Capitaline, *Business Standard* calculations

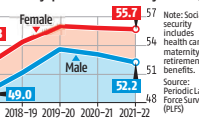
2: CAPITAL GOODS, INFRA LAG BEHIND



Note: Based on a sample of 1.3 million people from 25 companies from the S&P BSE 100 index which had declared health insurance coverage data as part of their 2021-22 annual reports. Overall coverage includes permanent and other than permanent staff. Source: Annual reports, Capitaline, *Business Standard* calculations

3: LARGER SHARE OUT OF SOCIAL SECURITY NET AFTER PANDEMIC

Share of regular wages/salaried employees not eligible for any specified social security benefit (%)



RESONANCE SPECIALTIES LIMITED
Regd. Office: Plot No 54-D Kandivli Industrial Estate, Kandivli (West), Mumbai 400 067. Phone: 022-82189053
Email ID: investors@resonancespecialties.com. CIN: L25209MH1989PLC051993

NOTICE
NOTICE is hereby given that the 34th Annual General Meeting (AGM) of Resonance Specialties Limited will be held through Video Conferencing / Other Audio Visual Means (VO/AVM) on Tuesday, 8th August, 2023 at 3.30 p.m. to transact the business as mentioned in the Notice convening the said meeting, which is e-mailed to the Members of the Company.

The Annual Report for the financial year 2022-23 of which the notice of the 34th AGM is a part has been sent in electronic mode to Members whose e-mail IDs are registered with the Company or with the Depository Participant(s). The requirements of sending physical copy of the Notice of the AGM and Annual Report to the Members have been dispensed with vide MCA and SEBI Circulars issued from time to time. The Notice of the 34th AGM which is a part of the Company's Annual Report is uploaded on the website of the Company at www.resonancespecialties.com.

The Annual Report for the financial year 2022-23 of which the notice of the 34th AGM is a part is also available on the Company's website www.resonancespecialties.com. Members who have not received the Annual Report may download it from the Company's website or may request for an electronic copy of the same by writing to the Company at the above mentioned email ID.

Notice is further given pursuant to Section 91 of the Companies Act, 2013 that the Register of Members and the Share Transfer Books of the Company will remain closed from Wednesday, 2nd August, 2023 to Tuesday, 8th August, 2023, both days inclusive for the purpose of determining the members entitled to exercise their right to vote (10% that may be declared at the said AGM and dividend will be payable to only those: a. Members, whose names appear in the Register of Members of the Company as on Tuesday, 1st August, 2023; and b. Beneficial owners whose names are provided by National Securities Depository Ltd. (NSDL) and Central Depository Services (India) Ltd. (CDSL) as at the close of business hours on Tuesday, 1st August, 2023.

Pursuant to the provisions of Section 108 of the Companies Act, 2013 and Rule 20 of the Companies (Management and Administration) Rules, 2014 as amended by the Companies (Management and Administration) Amendment Rules, 2015 and Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company is pleased to provide its members with the facility to exercise their right to vote on the agenda items as stated in the notice of the Annual General Meeting by electronic means and the business may be transacted through the e-voting services provided by National Securities Depository Limited (NSDL).

The details pursuant to the provisions of Section 108 of the Companies Act, 2013 and the relevant Rules prescribed thereunder are as follows:

- The business may be transacted through by electronic means.
- Date & time of commencement of remote e-voting: Saturday, 5th August, 2023 (9.00 am)
- Date and time of end of remote e-voting: Monday, 7th August, 2023 (5.00 p.m.).
- Cut-off Date: Tuesday, 1st August, 2023.
- Any person, who acquires shares of the Company and has become member of the Company after dispatch of notice and holding shares as of the cut-off date (i.e. 1st August, 2023) may obtain the login ID and password by sending an e-mail to evoting@nsdl.co.in or Company / Registrars by mentioning his/her Folio No. / DP ID and Client ID No. However, if any member is already registered with NSDL for remote e-voting, then he can use his/her existing User ID and password for casting his/her vote. If he forgets his password, he can reset password by using "Forgot User Details / Password" or "Physical User / Reset Password" option available on www.evoting.nsdl.com or contact NSDL at the following Toll Free No: 1800 222 990.
- E-voting by electronic mode shall not be allowed beyond 5.00 p.m. on 7th August, 2023.
- The members who have cast their vote by remote e-voting prior to the AGM may also attend the AGM through VO/AVM but shall not be entitled to cast their vote again.
- Members of the Company holding shares either in physical form or in dematerialized form as on the cut-off date of 1st August, 2023 only shall be entitled to avail the facility of remote e-voting as well as e-voting at the Annual General Meeting. The voting rights of the members shall be in proportion to their shares of the paid-up equity share capital of the Company.
- The Company is also providing e-voting facility to its members in respect of the business to be transacted during the 34th AGM. Members may follow the same procedure for e-voting during the 34th AGM as mentioned above for remote e-voting. Only those Members, who will be present in the 34th AGM through VO/AVM Facility and have not cast their vote on the Resolutions through remote e-voting shall be eligible to vote through e-voting system in the 34th AGM.
- The Annual Report for the financial year 2022-23 of which the Notice of the 34th AGM is a part is also available on the Company's website www.resonancespecialties.com and on the website of National Securities Depository Ltd. (NSDL) www.evoting.nsdl.com.
- The shareholders may contact the undersigned for any grievances connected with electronic voting.

Charit Jain, Whole-time Director
Resonance Specialties Limited
54D, Kandivli Industrial Estate, Kandivli (W), Mumbai 400 067
E-mail: investors@resonancespecialties.com Tel : (022) 86572802 Fax: (022) 2688 8544
By Order of the Board
For Resonance Specialties Ltd.
Charit Jain
Whole-time Director
DIN 09344495

LIC HFL
LIC HOUSING FINANCE LTD
LIC HOUSING FINANCE LIMITED

Corporate Identity Number: L65922MH1989PLC052257.
Registered Office: Bombay Life Building, 2ND Floor, 45/47, Veer Nariman Road, Mumbai - 400 001
Corporate Office: 131 Maker Tower, 7th Premises, 13th floor, Cuffie Parade, Mumbai - 400 005.

Phone: +91 22 2217 8600 / 8700 | Fax: +91 22 2217 8777
Website: www.lichousing.com | Email: lichousing@lichousing.com

NOTICE
TRANSFER OF UNCLAIMED DIVIDEND FOR THE FINANCIAL YEAR 2015-16 AND THE UNDERLYING EQUITY SHARES OF LIC HOUSING FINANCE LIMITED TO THE INVESTOR EDUCATION AND PROTECTION FUND (IEPF)

Notice is hereby given to shareholders of LIC Housing Finance Limited that, in terms of the relevant provision of Section 124(6) and 125 of the Companies Act, 2013 and the rule made thereunder, the unclaimed dividend for the financial year 2015-16 and the underlying equity share(s) of the Company, in respect of FY 2015-16, in case where the dividends for all the subsequent financial year have not been claimed by the concerned shareholder, are liable to be transferred by the Company to the IEPF Authority, in accordance with the IEPF Rules 2016 as notified by the Ministry of Corporate Affairs, effective 7th September, 2016 and as amended on 28th February, 2017 ("the Rules").

In terms of the rules, the concerned shareholders who have not claimed their dividends for seven consecutive years i.e. from FY 2015-16 up to FY 2021-22, are being provided an opportunity to claim their dividends, and are as such requested to write to Link Intime (I) Pvt. Limited, Registrar and Transfer Agent (RTA) of the Company, at the address mentioned below and send the undertaking duly filed and signed along with a self-attested copy of the PAN card, copy of address proof, a cancelled cheque so as to reach Link Intime (I) Pvt. Limited on or before 10th August, 2023.

In case the undertaking as mentioned above, is not received within 10th August, 2023, the Company will proceed to transfer the unclaimed dividend for the FY 2015-16 and underlying share(s) of the Company in respect of the said dividend, registered in the name of concerned shareholder(s), to the IEPF Authority, on or after the due date of 19th August, 2023, in accordance with the IEPF Rules 2016 as notified by the Ministry of Corporate Affairs, effective from 7th September, 2016 and as amended on 28th February, 2017. The Rules. The concerned shareholder(s), holding shares in physical form and whose shares are liable to be transferred to IEPF Authority, may please note that Company would be issuing duplicate shares certificate(s) in lieu of original shares certificate(s) and upon such issue, the original shares certificate(s) registered in their name will automatically stand cancelled and be deemed non-negotiable. The Company shall then inform the depository by way of corporate action to convert the duplicate shares certificate(s) into Demat form and transfer in favour of the IEPF Authority. For the shares held in Demat form, the Company shall inform the depository by way of corporate action where the shareholders have their accounts for transfer in favour of the IEPF Authority.

The shareholder may further note that the details uploaded by the Company on its website www.lichousing.com should be regarded and shall be deemed to be adequate notice in respect of issue of the duplicate shares certificate(s) by the Company for the purpose of transfer of shares to IEPF SESP Account, pursuant to the Rules. However please note that once said unclaimed dividend/equity shares are transferred to the IEPF Authority, it can be claimed by the concerned shareholder only from the IEPF Authority, by following the procedures prescribed under the Rules.

Individual letter to the concerned shareholders, in this regard will be sent to their registered address, available with the RTA. Details of the shareholders whose unclaimed dividends and the underlying equity share(s) of the Company are due for transfer, as aforesaid have been uploaded on the website of the Company www.lichousing.com

Link Intime (India) Pvt. Ltd.
C-101, 247 Park, L.B.S. Marg, Vikhroli (West), Mumbai - 400 083. T: 022 49186270
Email: mt.helpdesk@linkintime.co.in
Web: www.linkintime.co.in

FOR LIC HOUSING FINANCE LIMITED
sd/-
Date: 11th July, 2023
Place: Mumbai.
Varsha Hardasani
Company Secretary & Compliance Officer



#BSMorningShow
Infocus

Is Foxconn-Vedanta split a setback for India's chip dreams?



Today's Special

Why has TRAI changed its stance on OTT regulations?



Market Insight

Will sectoral laggards of H1 CY23 regain mojo in H2?

Get the answers in today's episode



Visit mybs.in/MorningShow or scan this code to watch.

Business Standard MORNING SHOW

Mon - Fri | 8am

PUBLIC NOTICE

NOTICE is hereby given that we are investigating the title with respect to "World One Residence No. West Wing 1 - 6601, Type - World Villa" situated on the 66th Floor in the West Wing of the building known as "World One", admeasuring 4,729 square feet Carpet area along with 3 (three) car parking spaces situated at Senapati Bapat Marg, Lower Parel, Mumbai - 400 013 ("Premises") more particularly described in the Schedule hereunder written.

Any person / entity having any claim on the Premises or any part thereof by way of sale, exchange, mortgage, charge, gift, trust, maintenance, inheritance, possession, lease, license, tenancy, lien or otherwise howsoever, are hereby requested to make the same known in writing to the undersigned at the address mentioned below, within 14 (fourteen) days from the publication hereof, otherwise the claim/object, if any, will be considered as waived and/or abandoned.

Dated this 12th day of July, 2023
Sd/-

Mustafa Motiwal
Advocate and Solicitor
C/o. Clasis Law & Associates,
1st Floor, Bajaj Bhawan, 226, Nariman Point, Mumbai - 400 021

THE SCHEDULE ABOVE REFERRED TO:
(Description of the Premises)

"World One Residence No. West Wing 1 - 6601, Type - World Villa" situated on the 66th Floor in the West Wing of the building known as "World One", admeasuring 4,729 Sq. Ft. Carpet area along with 3 (three) car parking spaces standing on land bearing CTS Nos. 443, 444, 445, 445/P and 446, situated at Senapati Bapat Marg, Lower Parel, Mumbai- 400 013 in the district and sub-district of Mumbai City and Mumbai Suburban and assessed by Municipal Corporation under Ward "G-South".



Zonal office, Mumbai South : 2nd Floor, Janamangal, 45/47, Mumbai Samachar Marg, Fort, Mumbai-400 001.MH •Tel. No. : (022) 2266 1167 / 2263 0887 •E-mail : zmmcz@mahabank.co.in

PUBLIC NOTICE ON WILFUL DEFAULTER

NPA A/c. Miss Janhavi Shrikant Deshmukh with our Asset Recovery Branch, Mumbai South Zone.

Notice is hereby given to the Public at large that **Bank of Maharashtra** has declared the following persons as Wilful Defaulters in accordance with the extent guidelines issued by the RBI as well as Board of **Bank of Maharashtra** after complying with the procedure stipulated and prescribed by RBI in this regard.

Sr. No.	Name of Account & their Address	Photographs of Borrowers / Guarantors
1.	Miss. Janhavi Shrikant Deshmukh (BORROWER) R/O. : Hard Rock CHS., 602, Sec. 7, Plot No. 6 10, Near Utsav Chowk Kharghar, Navi Mumbai-410210.	
2.	Mrs. Vidya Shrikant Deshmukh (Guarantor) R/O. : Hard Rock CHS., 602, Sec. 7, Plot No. 6 10, Near Utsav Chowk Kharghar, Navi Mumbai-410210.	

Bank has sent suitable communication to the RBI as well as to the Credit Information Companies informing the above mentioned persons as Wilful Defaulters. We hereby publish the photographs of Wilful Defaulters for the information of public at large.

Place : Mumbai For **Bank of Maharashtra**
Date : 10.07.2023 Zonal Manager, Mumbai South Zone

EVEREST INDUSTRIES LIMITED
CIN: L74999MH1934PLC002093
Registered Office: GAT No. 152, Lakmapur, Taluka Dindori Nashik - 422202, (Maharashtra)
Tel +91 2557 25075/462, Fax+91 2557 250376
compofficer@everestind.com, www.everestind.com

NOTICE

(For attention of equity shareholders of the Company)
Transfer of equity shares of the Company and unclaimed Final Dividend declared in 2016 to Investor Education and Protection Fund (IEPF)

This notice is published pursuant to the provisions of Section 124(6) of the Companies Act, 2013 ("Act") read with Rule 6 of Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("the Rules"), as amended, Section 124 of the Act and the Rules, inter-alia, provide that all unclaimed dividend and shares in respect of which dividend has remained unpaid or unclaimed for seven consecutive years or more shall be transferred by the Company in the name of investor Education and Protection Fund (IEPF).

Final Dividend declared by the Company for the financial year 2015-16 ("Dividend") and the corresponding shares on which dividend(s) were unclaimed for seven consecutive years is becoming due for transfer to the IEPF on August 3, 2023. The transfer to the IEPF shall be made within a period of thirty days from August 3, 2023.

In respect of the aforesaid Dividend, the Company is sending individual communication(s) to the concerned shareholders whose dividend and shares are liable to be transferred to IEPF and whose dividend has remained unpaid or unclaimed for seven consecutive years, at their latest available address with the Registrar and Share Transfer Agents/Depositories, providing complete details of the shares due for transfer to IEPF. The Company has uploaded the details of such shareholders and shares due for transfer to IEPF on its website: <https://www.everestind.com>. Shareholders are requested to refer to the Company's website at www.everestind.com/investor-relations/dividend to verify the details of the shares liable to be transferred to IEPF.

Procedure for claiming unclaimed dividend
As per SEBI's Circular No. SEBI/HO/OIAE/2023/03391 dated January 27, 2023, shareholders holding shares in physical form are required to send duly filled Form No. ISR-1, Form No. ISR-2, Form No. SH-13 or ISR-3 and other supporting documents including original cancelled cheque along with request letter. The said forms are available on Company's website at www.everestind.com/investor-relations/shareholders-information. As per the aforesaid SEBI Circulars, outstanding dividend payments will be credited directly to the bank account of the shareholders holding shares in physical form if the folio is KYC compliant and Nomination details are received.

In case shares are held in demat form, shareholders are required to send request letter along with a copy of the client master list and original cancelled cheque.

Please note that in the absence of bank details registered against your account with the RTA/Depository Participant, the payment of outstanding dividend amount cannot be processed.

Shareholders are requested to immediately claim the unclaimed amount(s) due to them by sending aforesaid documents to MCS Share Transfer Agent Limited, Registrars and Transfer Agents (RTA) or to the Company, on or before July 31, 2023. You can also send scan copy of documents as per aforesaid SEBI circulars. If the documents are complete in all respects, the dividend will be credited to the bank account registered with the Company/RTA. Shareholders are requested to note that in case the dividend(s) is/are not claimed by July 31, 2023 those Equity share(s) in respect of which the dividend(s) remains unclaimed for seven consecutive years, shall be transferred to IEPF Authority without any further notice to the shareholders and no liability shall lie against the Company in respect of the Equity shares so transferred.

Mode of transfer of Equity shares to IEPF

- In case of Equity Shares held in Physical form:** Duplicate share certificate(s)/Letter of Confirmation(s) will be issued and the concerned depository shall convert the duplicate share certificate(s)/Letter of Confirmation(s) into Demat form and shall transfer the shares in favour of the IEPF demat account. The original share certificate(s) registered in the shareholders' names will stand automatically cancelled and deemed non-negotiable."
- In case of Equity Shares in demat form:** Concerned depository will give effect to the transfer of the equity shares liable to be transferred in favour of the IEPF demat account by way of corporate action.

All future benefits arising on such shares will also be transferred to the IEPF Authority.

The shareholders may further note that details uploaded by the Company on its website should be regarded and shall be deemed as adequate notice in respect of issue of the duplicate share certificate(s) Letter of Confirmation(s) by the Company for the purpose of transfer of dividend and shares to IEPF as prescribed by Rules.

Claim from IEPF post transfer

Shareholders may note that both, unclaimed dividend and respective shares transferred to IEPF Demat Account including all benefits accruing on such shares, if any, can be claimed back from IEPF Authority, after following the procedure prescribed by Rules, and which is available on the website at www.epf.gov.in/IEPF/refund.html.

Contact Details for any queries:

In case of any queries or assistance with regard to unclaimed dividend, shareholders can either contact the Company or RTA on below mentioned contact details:

Company Contact Details	RTA Contact Details
The Nodal Officer/ The Company Secretary Everest Industries Limited Tower 14, Level 3, Solitaire Corporate Park, Chakala, Andheri (East), Mumbai - 400093. Tel.: 022- 6977 2000 Email ID: compofficer@everestind.com	MCS Share Transfer Agent Limited 3B3, 3rd Floor, B-Wing, Gudecha Onclave Premises Co-op. Society Ltd. Kherani Road, Saki Naka, Andheri (E), Mumbai - 400 072 Phone No: 022 - 28516021 / 6022 / 46049717 E-mail: helpdesk@mcsregistrars.com Website: www.mcsregistrars.com

For Everest Industries Limited

Sd/-
Place : Mumbai Amruta Avasare
Date : May 2, 2023 Nodal Officer and
Company Secretary

PUBLIC NOTICE

TO WHOSOEVER IT MAY CONCERN

The General Public at large are put to notice that in respect of property bearing Survey No. 5, Hissa No.1, C.T.S. No. 23, admeasuring about 3 Acres, 23½ Gunthas, equivalent to 14513.70 Sq. Mtrs., situate at Village - Eksar, Taluka - Borivali, Mumbai Suburban District and for Acquired Land viz. Survey No.5, Hissa No.1 (pt.), C.T.S. No. 23 (pt.), at Village: Eksar, Taluka Borivali, Mumbai Suburban District, admeasuring about 2947.20 Sq.Mtr. is acquired by virtue of provision of Land Acquisition Act, 1984. That my client - Shantil Vastimal Jeevraj and others have filed Suit No. 197 of 2023, Suit [L] No. 283 of 2020 and Interim Application No. 2122 of 2020 before Hon'ble High Court and it is pending for adjudication and Lis Pendens Registration no. 10205 of 2023 is also filed before Joint Sub Registrar Borivali 6, Mumbai Suburban.

The General Public are hereby cautioned against purchasing or dealing in any way with the above mentioned property as specifically mentioned in Schedule hereinbelow, if any person/s intend to purchase or do transaction and dealing with the above mentioned property that shall be entirely at its /his/her/ their risk, cost and consequences.

Schedule of the Property

Survey No.5, Hissa No.1, C.T.S. No. 23, at Village - Eksar, Taluka - Borivali, Mumbai Suburban District, admeasuring about 3 Acres, 23½ Gunthas, equivalent to 14513.70 Sq. Mtrs., and Survey No.5, Hissa No.1 (pt.), C.T.S. No. 23 (pt.), at Village Eksar, Taluka Borivali, Mumbai Suburban District, admeasuring about 2947.20 Sq.Mtr. acquired by virtue of Provision of Land Acquisition Act, 1984
On North : Adjacent Boundaries of C.T.S. Nos. 295, 296, 297 and 298
On South : Chandavarkar Road
On East : Adjacent boundaries of CTS Nos. 25A, 24, 27 and 28.
On West : Adjacent boundaries of C.T.S. Nos. 17, 20, 21 and 22
Altaf Khan,
Advocate, High Court, Bombay,
Adj. to PWD Office, Opp. Sewri Fast Track Court, Zakaria Bunder Road,
Sewri (W), Mumbai - 400 015.
Email id: altafkhanaadvocatehch@gmail.com
Mob. No.: 9821894245.

Siyaram's
FABRIC TO FASHION

SIYARAM SILK MILLS LTD.
CIN: L17116MH1978PLC020451

Regd. Office - H-3/2, MIDC, A - Road, Tarapur, Boisar, Dist: Palghar- 401 506, Maharashtra. Tel No. 91-22 - 68330500

Email: sharedept@siyaram.com Website: www.siyaram.com

NOTICE

NOTICE is hereby given that the 45th Annual General Meeting (AGM) of the Company will be held on Saturday, 5th August, 2023, at 11.00 a.m. (IST) through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM"), to transact the business as set out in the Notice of the 45th AGM, in compliance with the Circular No. 10/2022 dated 28/12/2022 issued by Ministry of Corporate Affairs (MCA) and Circular No. SEBI/HO/CFD/PoD-2/P/CI/R/2023/4 dated 05/01/2023 issued by Securities and Exchange Board of India (SEBI) along with other applicable Circulars issued by MCA and SEBI.

Notice is further given that pursuant to Section 91 of the Companies Act, 2013 read with Rules made there under, the Register of Members and Share Transfer Books of the Company will remain closed from Tuesday, 25th July, 2023 to Friday, 28th July, 2023 (both days inclusive) for the purpose of the AGM and payment of Final Dividend, if any. Information pursuant to Rule 20 of the Companies (Management and Administration) Rules, 2014 is given below:

- All business as set out in the said Notice will be transacted by Electronic Voting/ Remote E-Voting. The procedure to cast vote using e-voting system of National Securities Depository Limited (NSDL) has been described in the Notice under "Instructions for remote e-voting and joining the AGM".
- The Electronic copies of the Notice along with Explanatory Statement and Annual Report 2022-23 is emailed on 11th July, 2023 to all members whose email IDs are registered with the Company/ Company's Registrar and Share Transfer Agents (RTA)/Depository Participant(s).
- The voting through remote e-voting commences on Tuesday, 1st August, 2023 (9.00 a.m. IST) and ends on Friday, 4th August, 2023 (5.00 p.m. IST). Members holding shares either in physical or demat form, as on the cut-off date i.e. 29th July, 2023, may cast their vote electronically by selecting EVEN 124314 of the Company.
- The E-Voting shall not be allowed beyond the aforesaid date and time.
- Any person who becomes member of the Company after dispatch of the Notice of AGM and hold shares as on the cut-off date i.e. 29th July, 2023, may obtain login ID and password by sending a request at evoting@nsdl.co.in.
- The Notice along with the Annual Report 2022-23 is displayed on the Websites of the Company at www.siyaram.com, BSE Limited at www.bseindia.com, National Stock Exchange of India Limited at www.nseindia.com and NSDL at www.evoting.nsdl.com.
- The facility for e-voting will also be made available at the AGM and members attending the AGM through VC/OAVM and who have not cast their vote by remote e-voting shall be eligible to exercise their right to vote through e-voting system at the AGM.
- Contact details for information or grievance: Email: sharedept@siyaram.com or csq-unit@tcplindia.co.in.
- In case of any queries, with respect to remote e-voting, Members may write to the Company at sharedept@siyaram.com. Members may refer to the Frequently Asked Questions (FAQs) and e-voting User Manual available at the download section of www.evoting.nsdl.com or call on 022-4886 7000 or 022-2499 7000 or send a request at evoting@nsdl.co.in.

By Order of the Board
For Siyaram Silk Mills Limited Sd/-
(William Fernandes)
Company Secretary

Place : Mumbai
Dated : 11th July, 2023.

RESONANCE SPECIALTIES LIMITED
Regd. Office: Plot No 54-D Kandivli Industrial Estate, Kandivli (West), Mumbai 400 067. Phone: 022-62106053
Email ID: investors@resonancesl.com CIN: L25209MH1989PLC051993

NOTICE

NOTICE is hereby given that the 34th Annual General Meeting (AGM) of Resonance Specialties Limited will be held through Video Conferencing / Other Audio Visual Means (VC/OAVM) on Tuesday, 8th August, 2023 at 3.30 p.m. to transact the business as mentioned in the Notice convening the said meeting, which is e-mailed to the Members of the Company.

The Annual Report for the financial year 2022-23 of which Notice of the 34th AGM is a part has been sent in electronic mode to Members whose e-mail IDs are registered with the Company or with the Depository Participant(s). The requirements of sending physical copy of the Notice of the AGM and Annual Report to the Members have been dispensed with vide MCA and SEBI Circulars issued from time to time. The Notice of the 34th AGM which is a part of the Company's Annual Report is uploaded on the website of the Company at www.resonancesl.com.

The Annual Report for the financial year 2022-23 of which the notice of the 34th AGM is a part is also available on the Company's website www.resonancesl.com. Members who have not received the Annual Report may download it from the Company's website or may request for an electronic copy of the same by writing to the Company at the above mentioned email ID.

Notice is further given pursuant to Section 91 of the Companies Act, 2013 that the Register of Members and the Share Transfer Books of the Company will remain closed from Wednesday, 2nd August, 2023 to Tuesday, 8th August, 2023, both days inclusive for the purpose of determining the members entitlement of dividend @ Re. 1/- per share (10%) that may be declared at the said AGM and dividend will be payable to only those:

- Members, whose names appear in the Register of Members of the Company as on Tuesday, 1st August, 2023; and
- Beneficial owners whose names are provided by National Securities Depository Ltd. (NSDL) and Central Depository Services (India) Ltd. (CDSL) as at the close of business hours on Tuesday, 1st August, 2023.

Pursuant to the provisions of Section 108 of the Companies Act, 2013 and Rule 20 of the Companies (Management and Administration) Rules, 2014 as amended by the Companies (Management and Administration) Amendment Rules, 2015 and Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company is pleased to provide its members with the facility to exercise their right to vote on the agenda items as stated in the notice of the Annual General Meeting by electronic means and the business may be transacted through the e-voting services provided by National Securities Depository Limited (NSDL).

The details pursuant to the provisions of Section 108 of the Companies Act, 2013 and the relevant Rules prescribed thereunder are as follows:

- The business may be transacted through voting by electronic means.
- Date & time of commencement of remote e-voting: Saturday, 5th August, 2023 (9.00 am)
- Date and time of end of remote e-voting: Monday, 7th August, 2023 (5.00 p.m.).
- Cut-Off Date: Tuesday, 1st August, 2023.
- Any person, who acquires shares of the Company and has become member of the Company after dispatch of notice and holding shares as of the cut-off date i.e. 1st August, 2023 may obtain the login ID and password by sending an e-mail to evoting@nsdl.co.in or Company / Registrars by mentioning his/ her Folio No. / DP ID and Client ID No. However, if any member is already registered with NSDL for remote e-voting, then he can use his/ her existing User ID and password for casting his/her vote. If he forgets his password, he can reset password by using "Forgot User Details / Password" or "Physical User / Reset Password" option available on www.evoting.nsdl.com or contact NSDL at the following Toll Free No: 1800 222 990.
- E-voting by electronic mode shall not be allowed beyond 5.00 p.m. on 7th August, 2023.
- The members who have cast their vote by remote e-voting prior to the AGM may also attend the AGM thru VC/OAVM but shall not be entitled to cast their vote again.
- Members of the Company holding shares either in physical form or in dematerialized form as on the cut-off date of 1st August, 2023 shall be entitled to attend the facility of remote e-voting as well as e-voting at the Annual General Meeting. The voting rights of the members shall be in proportion to their shares of the paid-up equity share capital of the Company.
- The Company is also providing e-voting facility to its members in respect of the business to be transacted during the 34th AGM. Members may follow the same procedure for e-voting during the 34th AGM as mentioned above for remote e-voting. Only those Members, who will be present in the 34th AGM through VC/OAVM Facility and have not cast their vote on the Resolutions through remote e-voting shall be eligible to vote through e-voting system in the 34th AGM.
- The Annual Report for the financial year 2022-23 of which the Notice of the 34th AGM is a part is also available on the Company's website www.resonancesl.com and on the website of National Securities Depository Ltd. (NSDL) www.evoting.nsdl.com.
- The shareholders may contact the undersigned for any grievances connected with electronic voting.
Charit Jain, Whole-time Director
Resonance Specialties Limited
54D, Kandivli Industrial Estate, Kandivli (W), Mumbai 400 067
E-mail: investors@resonancesl.com Tel : (022) 68572802 Fax: (022) 2868 8544

By Order of the Board
For Resonance Specialties Ltd.
Charit Jain
Whole-time Director
DIN 09344495

Mumbai
July 11, 2023

MAHARASHTRA STATE ROAD TRANSPORT CORPORATION
Central Office, Maharashtra Wahtuk
Bhavan, Dr. Anandnagar Nair Marg, Mumbai Central,
Mumbai-400 008
Tel. No. 022-23024004 Public Relation Branch E-mail : pro.msrtc@gmail.com
E-Tender Notice No. 10 of 2023-24 (Online)

The Executive Engineer (Electrical), MSRTC Mumbai Central, Mumbai-400008 invited E-Tenders in B-2 Form for the work of Providing High Tension Electrical Power Supply with Electrical Charging Station for Electrical Vehicles at various locations in Chh. Sambhajnagar, Amravati & Nagpur Region. From the Electrical contractor those who possess the Valid License issued by PWD Government of Maharashtra and having registration of particular Class.

E Tender Schedule

1	Date of Issue of Tender	Date 10.07.2023 at 11.00 Hrs
2.	Pre Bid Meeting	Date 01. 08. 2023 at 15.00 Hrs
3.	Last Date of Submission of Tender	Date 08.08.2023 at 15. 00 Hrs
4.	Date of Tender Opening (Technical) If Possible.	Date. 10/08/2023 at 15.00 Hrs

- All eligible interested Bidders are required to be enrolled on portal <https://mahatenders.gov.in> before down loading tender documents and participate in e-tendering.
- Tender Notice <https://msrtc.gov.in> also available on this site.
- Email : chiefcivilengineer95@gmail.com
- Contact for more information 022-23023978



Sd/-
Executive Engineer (Elect)
M.S.R.T.C. Mumbai Central

GOVERNMENT OF MAHARASHTRA

PUBLIC WORKS DEPARTMENT
Office of the Executive Engineer

Multistoreyed Bldgs Construction Division,
Administrative Building, 1st Floor, R. C. Marg,
Chembur, Mumbai-400 071

Email : msbckurla.ee@mahapwd.gov.in 8022-25220277 8022-25224060
No.MBCD/TC/1748/2023 Date : 07/07/2023

E-TENDER NOTICE NO. 3 Hind Cain of 2023-2024

Online E-Tenders in "EPC" Form for the following
1 Work are invited by Executive Engineer, Multistoreyed Bldgs Construction Division, Chembur, Mumbai-400 071, from the competent bidders. Details regarding E-Tenders can be seen on <http://mahatenders.gov.in>

E-Tender can be downloaded from Date 11/07/2023 at 10.30 hrs. to 04/08/2023 at 17.30 hrs. from above mentioned site. Duly filled E-Tender will be opened on Date 07/08/2023 at 15.00 hrs. (if possible) at office of the Superintending Engineer, Mumbai Construction Circle, Chembur, Mumbai-71.

Name of Work	Amount
Reconstruction of Talaja Creek Bridge No. 1 on Sion Panvel Highway ch.km. 118/850, Taluka-Panvel, Dist. Raigad.	Rs. 27,92,50,458/-

All detail information is available on following websites.

Visit Website for details :

- <http://mahapwd.gov.in>
- <http://mahatenders.gov.in>

3. Notice board of Executive Engineer, Multistoreyed Building Construction Division, Chembur, Mumbai-71.

Sd/-
Executive Engineer
Multistoreyed Bldgs Construction Division,
Chembur, Mumbai-400 071

DGIPR 2023-24/2010

LIC HOUSING FINANCE LTD
LIC HOUSING FINANCE LIMITED
Corporate Identity Number: L65922MH1989PLC052257.
Registered Office: Bombay Life Building, 2ND Floor, 45/47, Veer Nariman Road, Mumbai - 400 001.
Corporate Office: 131 Maker Tower, 'F' Premises, 13th floor, Cufie Parade, Mumbai - 400 005.
Phone: +91 22 2217 8600 / 8700 | Fax: +91 22 2217 8777
Website: www.lichousing.com | Email: lichousing@lichousing.com

NOTICE

TRANSFER OF UNCLAIMED DIVIDEND FOR THE FINANCIAL YEAR 2015-16 AND THE UNDERLYING EQUITY SHARES OF LIC HOUSING FINANCE LIMITED TO THE INVESTOR EDUCATION AND PROTECTION FUND (IEPF)

Notice is hereby given to shareholders of LIC Housing Finance Limited that, in terms of the relevant provision of Section 124(6) and 125 of the Companies Act, 2013 and the rule made thereunder, the unclaimed dividend for the financial year 2015-16 and the underlying equity share(s) of the Company, in respect of FY 2015-16, in case where the dividends for all the subsequent financial year have not been claimed by the concerned shareholder, are liable to be transferred by the Company to the IEPF Authority, in accordance with the IEPF Rules 2016 as notified by the Ministry of Corporate Affairs, effective 7th September, 2016 and as amended on 28th February, 2017 ("the Rules").

In terms of the rules, the concerned shareholders who have not claimed their dividend(s) for seven consecutive years i.e from FY. 2015-16 up to FY. 2021-22, are being provided an opportunity to claim their dividends, and are as such requested to write to Link Intime (I) Pvt. Limited Registrar and Transfer Agent (RTA) of the Company, at the address mentioned below and send the undertaking duly filed and signed along with a self-attested copy of the PAN card, copy of address proof, a cancelled cheque so as to reach Link Intime (I) Pvt. Limited on or before 10th August, 2023.


In case the undertaking as mentioned above, is not received within 10th August, 2023, the Company will proceed to transfer the unclaimed dividend for the FY 2015-16 and underlying share(s) of the Company in respect of the said dividend, registered in the name of concerned shareholder(s), to the IEPF Authority, on or after the due date of 19th August, 2023, in accordance with the IEPF Rules 2016 as notified by the Ministry of Corporate Affairs, effective from 7th September, 2016 and as amended on 28th February, 2017 the Rules.

The concerned shareholders, holding shares in physical form and whose shares are liable to be transferred to IEPF Authority, may please note that Company would be issuing duplicate shares certificate(s) in lieu of original shares certificate(s) and upon such issue, the original shares certificate(s) registered in their name will automatically stand cancelled and be deemed non-negotiable. The Company shall then inform the depository by way of corporate action to convert the duplicate shares certificate(s) into Demat form and transfer in favour of the IEPF Authority. For the shares held in Demat form, the Company shall inform the depository by way of corporate action where the shareholders have their accounts for transfer in favour of the IEPF Authority.

The shareholder may further note that the details uploaded by the Company on its website www.lichousing.com should be regarded and shall be deemed to be adequate notice in respect of issue of the duplicate shares certificate(s) by the Company for the purpose of transfer of shares to IEPF Suspend Account, pursuant to the Rules. However please note that once said unclaimed dividend/equity shares are transferred to the IEPF Authority, it can be claimed by the concerned shareholder only from the IEPF Authority, by following the procedures prescribed under the Rules.

Individual Letter to the concerned shareholders, in this regards will be send to their registered address, available with the RTA. Details of the shareholders whose unclaimed dividends and the underlying equity share(s) of the Company are due for transfer, as aforesaid have been uploaded on the website of the Company www.lichousing.com

Link Intime (India) Pvt. Ltd.
C-101, 247 Park, L.B.S. Marg, Vikhroli (West),
Mumbai - 400 083. | T: 022 49186270
E-mail - rmthelpdesk@linkintime.co.in
Web: www.linkintime.co.in

	शाखा कार्यालय: आयसीआयसीआय बँक लि., तळ मजला, फ्लोरल डेक प्लाझा जवळ, लिफ्ट, एमआयडीसी, अंधेरी पूर्व, मुंबई ४००००३		
आयसीआयसीआय बँकेचे प्राधिकृत अधिकारी याद्वारे कळवित आहेत की, सिस्कुटिटायडेशन अँड रिक्न्स्ट्रक्शन् ऑफ फायनान्शियल असेट्स् अँड एफोर्सिड अँड सिस्कुटिटी इंटररे अँडर, २००२ अंतर्गत नियोजित लिलाव चक्र करण्यात आला आहे.			
पुढे इकलप्यात आलेल्या लिलावाची सूची खालील प्रमाणे:			
अ. क्र.	कर्जदार / सह कर्जदार / हमीदाराचे नाव	काही असल्यास ज्ञात बोजासह तारणा मतेचा तारिख	लिलावाची नियोजित तारीख आणि वेळ
१	श्री. हरिश्चंद्र टी. शेठ्टी (कर्जदार) सी. सुरेशा हरिश्चंद्र शेठ्टी (सहकर्जदार) कर्ज खाते क्र. १ एलबीएसएमयू००००४११०४२१	फ्लॅट क्र. १०१, १ला मजला, श्रीजी दर्शन सोयकारपल्लत, लक्ष्मीनंद डेडा मार्ग, ब्रम्हा-विष्णू-मरेशा अपा., निलमाई, फ. ३४, एच. फ. १, नालसागार परिसर, ठाणे ४०१२०३. बाल्कनी क्षेत्रासह मोंडापगल विरटअप क्षेत्र २२-१६ ची.मी.	१८ जुलै, २०२३ स. ११.०० वा. पासून
दिनांक : १२ जुलै, २०२३		सही / - प्राधिकृत अधिकारी	
ठिकाण : मुंबई		आयसीआयसीआय बँक लिमिटेड करिता	

बँक ऑफ इंडिया BOI <i>Relationships beyond banking</i>
स्टॉक एक्सचेंज शाखा, पी जे टॉवर, दत्ताल स्ट्रीट, फोर्ट, मुंबई ४०० ००१. <p>दूर: (०२२) -२२७२ २३ ९४/१५, २२७२ २३ ९८/१९, २२७२ १७ ८१, <p>फॅक्स: (०२२) -२७२ १७ ८२ ईमेल: stockexchange.mumbaisouth@bankofindia.co.in</p> <p>प्रदीप क्र. एस्टीमेट्स/एडीसी/एसीए/२०२३-२४/ ०३ <p>दिनांक: ०३.०८.२०२३</p> <p>संदर्भ: १. अनुराह स्टॉल अँड प्रोक्रिया प्रा. लि. १ ला मजला, निर्मा अपार्टमेंट, बेव्स्ट रोड, सारस्वत बँक वर, विलेपार्ल (पश्चिम), मुंबई ४०००५६ <p>श्री. अरविंद कारिया आणि सी. साधना पी कारिया फ्लॅट क्र. ४०१, निर्मा अपार्टमेंट, बेव्स्ट रोड, सारस्वत बँक वर, विलेपार्ल (पश्चिम), मुंबई ४०००५६ <p>श्री. पोरण कारिया फ्लॅट क्र. ४०१, निर्मा अपार्टमेंट, बेव्स्ट रोड, सारस्वत बँक वर, विलेपार्ल (पश्चिम), मुंबई ४०००५६ <p>श्री. पोरण एम कारिया आणि श्री. अरविंद एम कारिया फ्लॅट क्र. ४०१, निर्मा अपार्टमेंट, बेव्स्ट रोड, सारस्वत बँक वर, विलेपार्ल (पश्चिम), मुंबई ४०००५६ <p>महोदय</p> <p>सिस्कुटिटायडेशन अँड रिक्न्स्ट्रक्शन् ऑफ फायनान्शियल असेट्स् अँड एफ्फोर्सिड अँड सिस्कुटिटी इंटररे अँडर, २००२ च्या कलम १३(२) अन्वये सूचना</p> <p>१. तुमच्या विनिर्तनानुसार बँकेने रु. एकेवालीडी करंडा च्या एकूण रकमेकरिता विविध पत सुविधा तुम्हाला बँकमार्फत मंजूर केले. आम्ही आमच्याद्वारे मंजूर केलेल्या पतसुविधा आणि सूचनेरोजीसह स्या अंतर्गत धकीत रकमेचा तपशील येथे खाली देत आहोत:</p> <p>सुविधेचे स्वरूप</p> <p>मंजूर मर्यादा</p> <p>३१.०५.२०२३ रोजीस उर्वरित धकीती</p> <p>ओडी ईस्युयु</p> <p>६,००,००,०००.००</p> <p>५,८५,०३,४३२.००</p> <p>ओडी (अग्रिमा)</p> <p>१०,००,००,०००.००</p> <p>१,३०,४३,६०१.९८</p> <p>बीजी (आय)</p> <p>२५,००,००,०००.००</p> <p>०.००</p> <p>एकूण</p> <p>४१,००,००,०००.००</p> <p>७,२८,४७,८३५.९८</p> <p>२. बँकेने मंजूर केलेली वरील सार पत सुविधा खालील मता/ तारणाने सुविधित केल्या आहेत:</p> <p>१. अनुराह स्टॉल अँड प्रोक्रिया प्रा. लि. यांच्या नगर फ्लॅट क्र. १०१, १०३ आणि १०४ निर्मा अपार्टमेंट, बेव्स्ट रोड, विलेपार्ल (प), मुंबई, श्री. अरविंद कारिया आणि सी. साधना पी कारिया अनुक्रमे आणि फ्लॅट क्र. ४०१ आणि ४०२ येथेच विक्रीची प्री. पोरण एम कारिया आणि श्री. अरविंद एम कारिया अनुक्रमे यांच्या नाव</p> <p>३. तुम्ही सार पतसुविधेअन्वये बँकेला तुमच्या धक्याची रकमेची परतफेड करण्यात तुम्ही करू केल्याने आम्ही ईव्हल्व्ह बँक ऑफ इंडियाने जारी केलेल्या मार्गदर्शक रचनेनुसार/निर्देशाप्रमाणे १८.११.२०२० पासून तुमच्या खात्याचे धर्मीकरण नॉन-परफॉर्मिंग असेट केले आहे.</p> <p>४. वरील कारणापेक्षा याद्वारे आम्ही तुम्हाला वरील अँडरच्या कलम १३(२) अन्वये सूचना जारी करून ह्या सूचनेच्या ताखेपुढील ६० दिवसांच्या कालावधीत बँकेने केलेला मासिक आचारे चक्रवाडीने सध्या रु.सा.११.४५% दराने रु. ७,२८,४७,८३५.९८/- (रुपये सात कोड अठराविला लाख सत्तेचावडी हजार एकशे पत्तीस आणि पैसे अठराश्याण मात्र) आणि तुमच्याकडून प्रदानपयवी बँकेद्वारे मंजूर पैसे परिसर, प्रभार आणि खर्च अशी रक्कम बँकेला अदा करून तुमचे सर्व दायित्व निव्वळण्यास सांगत आहोत. करू केल्यास कृपया ध्यानात ठेवावे की, आम्ही हा वर्णन केलेल्या तारणा मताविषय सिस्कुटिटायडेशन अँड रिक्न्स्ट्रक्शन् ऑफ फायनान्शिल असेट्स् अँड एफोर्सिड अँड सिस्कुटिटी इंटररे अँडर, २००२ च्या कलम १३ अन्वये बँकेला प्रदान असलेल्या अधिकारांचा वापर करून कावाई करू. त्याच्या खर्चा आणि परिणामांनी जोखीम सर्ववर्ती तुमची असेल.</p> <p>५. आम्ही जेव्हा उपरोक्त कालावधीत परतफेड आणि तारणा मतांचे विमोचन होईल/थिए प्रगोच्य दाराने व्याज, बँकेला आलेले सर्व खर्च, आकार आणि परिणय यासह एकत्रितरीत्या बँकेच्या संपूर्ण धक्याकीचे प्रदान करून तुमचे दायित्व निव्वळण्यास तुम्हाला सांगत आहोत, कृपया महत्वाची गोष्ट ध्यानात ठेवावी की, सरफेसी अँडरच्या कलम १३(८) प्रमाणे, तारणा मतांचे विमोचन करण्याचा अधिकार, तुम्हाला देऊन, तारणा मतांचे भाडेपट्टा, अधिहस्तांतरण किंवा विक्रीद्वारे हस्तांतरण करण्यासाठी घ्याजगी करारात किंवा जनेतकडून दरपयके किंवा निविदा मागवून किंवा जाहीर लिलावासाठीची सूचना प्रकाशित होण्याच्या ताखेपुढीलच उपलब्ध असेल.</p> <p>६. हा वर्णन केलेल्या अधिकारांचा वापर करून रोकड झालेल्या रकमेनुसार प्रथम आम्हाला आलेला सर्व खर्च, आचारे व परिसर आणि/किंवा त्याच्याशी निगडित कोणत्याही धर्मा मालाला जाईल आणि नंतर हा वर्णन केलेल्याप्रमाणे सार सूचनेच्या ताखेपुढीलच संपूर्ण दायित्व ठेवावे बँकेची येणे धक्याकी भागविण्यास येईल आणि बँकेची संपूर्ण येणे (कर्जा किंवा जामिनदार म्हणून बँकेला तुमच्याकडून येणे असलेल्या अन्य कोणत्याही धक्याकीसह) रकम वसूल केल्यानंतर कोणतीही रक्कम शिष्टाक राहिल्यास तुम्हाला प्रदान केली जाईल.</p> <p>७. तारणा मतांविषय सदर अधिकार वापरून रोकड केलेल्या रकमेतून सार धक्याकी संपूर्ण न भरल्यास, आम्ही तुमच्याकडून सर्व खर्च, इ. सह उर्वरित रक्कम वसूल करण्याकरिता तुमच्या अद्य मता व तुमच्याविरुद्ध करू वसूली न्यायाधिकार/ न्यायालयाकरिता कारवाई करण्याचे आचारे अधिकार राखून ठेवून आहोत.</p> <p>८. कृपया ध्यानात ठेवावे की, उपरोक्त अँडरच्या पोट-कलम (१३) नसार, ह्या सूचनेच्या प्राप्तीपर्यंत, तुम्हाला ह्या सूचनेत उद्धृत केलेल्या कोणत्याही तारणा मतेचे विक्री, भाडेपट्टा, परवाना, बक्षीस, गहाण किंवा अन्य प्रकारे हस्तांतरण करण्यास मजबूत करण्यात येत आहे.</p> <p>९. ही सूचना जारी करण्यासाठी आणि उपरोक्त कलम १३ अंतर्गत अधिकारांचा वापर करण्याकरिता निमन्व्याक्षरीतार्क बँकेचे हितसह प्राधिकृत अधिकारी आहेत.</p> <p>१०. हे सांगणे ब्रक्सी नाही की, बँकेला उपलब्ध असलेल्या अन्य कोणत्याही अधिका किंवा उपायांना बाधा न आणता ही सूचना तुम्हाला दिली आहे.</p> <p>ठिकाण: मुंबई</p> <p>दिनांक: ०३.०८.२०२३</p> <p>आपले विश्वासू</p> <p>सही / -</p> <p>(अमित कुमार)</p> <p>सहायक महा व्यवस्थापक</p> <p>प्राधिकृत अधिकारी</p></p></p></p></p></p></p>

सुविधेचे स्वरूप	मंजूर मर्यादा	३१.०५.२०२३ रोजीस उर्वरित धकीती
ओडी ईस्युयु	६,००,००,०००.००	५,८५,०३,४३२.००
ओडी (अग्रिमा)	१०,००,००,०००.००	१,३०,४३,६०१.९८
बीजी (आय)	२५,००,००,०००.००	०.००
एकूण	४१,००,००,०००.००	७,२८,४७,८३५.९८
२. बँकेने मंजूर केलेली वरील सार पत सुविधा खालील मता/ तारणाने सुविधित केल्या आहेत:		
१. अनुराह स्टॉल अँड प्रोक्रिया प्रा. लि. यांच्या नगर फ्लॅट क्र. १०१, १०३ आणि १०४ निर्मा अपार्टमेंट, बेव्स्ट रोड, विलेपार्ल (प), मुंबई, श्री. अरविंद कारिया आणि सी. साधना पी कारिया अनुक्रमे आणि फ्लॅट क्र. ४०१ आणि ४०२ येथेच विक्रीची प्री. पोरण एम कारिया आणि श्री. अरविंद एम कारिया अनुक्रमे यांच्या नाव		
३. तुम्ही सार पतसुविधेअन्वये बँकेला तुमच्या धक्याची रकमेची परतफेड करण्यात तुम्ही करू केल्याने आम्ही ईव्हल्व्ह बँक ऑफ इंडियाने जारी केलेल्या मार्गदर्शक रचनेनुसार/निर्देशाप्रमाणे १८.११.२०२० पासून तुमच्या खात्याचे धर्मीकरण नॉन-परफॉर्मिंग असेट केले आहे.		
४. वरील कारणापेक्षा याद्वारे आम्ही तुम्हाला वरील अँडरच्या कलम १३(२) अन्वये सूचना जारी करून ह्या सूचनेच्या ताखेपुढील ६० दिवसांच्या कालावधीत बँकेने केलेला मासिक आचारे चक्रवाडीने सध्या रु.सा.११.४५% दराने रु. ७,२८,४७,८३५.९८/- (रुपये सात कोड अठराविला लाख सत्तेचावडी हजार एकशे पत्तीस आणि पैसे अठराश्याण मात्र) आणि तुमच्याकडून प्रदानपयवी बँकेद्वारे मंजूर पैसे परिसर, प्रभार आणि खर्च अशी रक्कम बँकेला अदा करून तुमचे सर्व दायित्व निव्वळण्यास सांगत आहोत. करू केल्यास कृपया ध्यानात ठेवावे की, आम्ही हा वर्णन केलेल्या तारणा मताविषय सिस्कुटिटायडेशन अँड रिक्न्स्ट्रक्शन् ऑफ फायनान्शिल असेट्स् अँड एफोर्सिड अँड सिस्कुटिटी इंटररे अँडर, २००२ च्या कलम १३ अन्वये बँकेला प्रदान असलेल्या अधिकारांचा वापर करून कावाई करू. त्याच्या खर्चा आणि परिणामांनी जोखीम सर्ववर्ती तुमची असेल.		
५. आम्ही जेव्हा उपरोक्त कालावधीत परतफेड आणि तारणा मतांचे विमोचन होईल/थिए प्रगोच्य दाराने व्याज, बँकेला आलेले सर्व खर्च, आकार आणि परिणय यासह एकत्रितरीत्या बँकेच्या संपूर्ण धक्याकीचे प्रदान करून तुमचे दायित्व निव्वळण्यास तुम्हाला सांगत आहोत, कृपया महत्वाची गोष्ट ध्यानात ठेवावी की, सरफेसी अँडरच्या कलम १३(८) प्रमाणे, तारणा मतांचे विमोचन करण्याचा अधिकार, तुम्हाला देऊन, तारणा मतांचे भाडेपट्टा, अधिहस्तांतरण किंवा विक्रीद्वारे हस्तांतरण करण्यासाठी घ्याजगी करारात किंवा जनेतकडून दरपयके किंवा निविदा मागवून किंवा जाहीर लिलावासाठीची सूचना प्रकाशित होण्याच्या ताखेपुढीलच उपलब्ध असेल.		
६. हा वर्णन केलेल्या अधिकारांचा वापर करून रोकड झालेल्या रकमेनुसार प्रथम आम्हाला आलेला सर्व खर्च, आचारे व परिसर आणि/किंवा त्याच्याशी निगडित कोणत्याही धर्मा मालाला जाईल आणि नंतर हा वर्णन केलेल्याप्रमाणे सार सूचनेच्या ताखेपुढीलच संपूर्ण दायित्व ठेवावे बँकेची येणे धक्याकी भागविण्यास येईल आणि बँकेची संपूर्ण येणे (कर्जा किंवा जामिनदार म्हणून बँकेला तुमच्याकडून येणे असलेल्या अन्य कोणत्याही धक्याकीसह) रकम वसूल केल्यानंतर कोणतीही रक्कम शिष्टाक राहिल्यास तुम्हाला प्रदान केली जाईल.		
७. तारणा मतांविषय सदर अधिकार वापरून रोकड केलेल्या रकमेतून सार धक्याकी संपूर्ण न भरल्यास, आम्ही तुमच्याकडून सर्व खर्च, इ. सह उर्वरित रक्कम वसूल करण्याकरिता तुमच्या अद्य मता व तुमच्याविरुद्ध करू वसूली न्यायाधिकार/ न्यायालयाकरिता कारवाई करण्याचे आचारे अधिकार राखून ठेवून आहोत.		
८. कृपया ध्यानात ठेवावे की, उपरोक्त अँडरच्या पोट-कलम (१३) नसार, ह्या सूचनेच्या प्राप्तीपर्यंत, तुम्हाला ह्या सूचनेत उद्धृत केलेल्या कोणत्याही तारणा मतेचे विक्री, भाडेपट्टा, परवाना, बक्षीस, गहाण किंवा अन्य प्रकारे हस्तांतरण करण्यास मजबूत करण्यात येत आहे.		
९. ही सूचना जारी करण्यासाठी आणि उपरोक्त कलम १३ अंतर्गत अधिकारांचा वापर करण्याकरिता निमन्व्याक्षरीतार्क बँकेचे हितसह प्राधिकृत अधिकारी आहेत.		
१०. हे सांगणे ब्रक्सी नाही की, बँकेला उपलब्ध असलेल्या अन्य कोणत्याही अधिका किंवा उपायांना बाधा न आणता ही सूचना तुम्हाला दिली आहे.		
ठिकाण: मुंबई	आपले विश्वासू	
दिनांक: ०३.०८.२०२३	सही / -	
	(अमित कुमार)	
	सहायक महा व्यवस्थापक	
	प्राधिकृत अधिकारी	

अ.क्र.	कर्जदार / सह-कर्जदाराचे नाव / कर्ज दाखल क्रमांक	मिळकतीचे वर्णन / कळजाची तारीख	मागणी सूचनेची तारीख/रक्कम	शाखेचे नाव
१.	प्रफुल्ल पंढरीनाथ पटेल (कर्जदार), अभिजित प्रफुल्ल पटेल (सह-कर्जदार), नेत्रा प्रफुल्ल पटेल (सह-कर्जदार), एलएचएसएमयू००००१३६०२११.	फ्लॅट क्र. २०२, २ रा मजला, कोडोमेन गोल्डन ड्रीम, डॉबिवली खोनी ठाणे, स. क्र. २७, ठाणे-४२१२०४. (संदर्भ लॅन क्र. एलएचएबीएडी००००१३६०२११) / कळजाची तारीख- ०७-जुलै-२०२३.	२०-०४-२०२३ रु. २०,३९,९०३/-	बदलापूर-बी
२.	चौर दयानंद (कर्जदार), श्री जयश्री दयानंद (सह-कर्जदार), एलएचएसएमयू००००१३१९१०१०.	फ्लॅट क्र. २०२, २ रा मजला, पुष्करा टावर, मंगलम रेसिडेन्सी, साईधायी नवीमंठी, ओमोरा उमानावाड, सर्व्हे क्र. २०२ भार, प्लॉट क्र. ३, ओमेरागा-४१३६०६ (संदर्भ लॅन क्र. एलएचएसएमटी००००१३१७११०). सिमाबद्ध द्वारे- पूर्व: फ्लॅट क्र. २०१, पश्चिम: माहिजि, उत्तर- फ्लॅट क्र. २०३, दक्षिण: माहिजि/ कळजाची तारीख- ०७-जुलै-२३.	१०-०४-२०२३ रु. ९,६१,९४८/-	लातूर-बी
३.	योगेश शांतांनर वाघ (कर्जदार), राणी योगेश वाघ (सह-कर्जदार), एलएचएसएमयू००००१२७००४४.	२१०, २ रा मजला, विंग ए/३ बांगणी दर्शन, तालुका अंबराव्या, जि. ठाणे, ठाणे-४२११०३ (संदर्भ लॅन क्र. एलएचएसएमयू००००१२७००४४) सिमाबद्ध द्वारे: शांत नाही, पश्चिम: शांत नाही, उत्तर: शांत नाही, दक्षिण: शांत नाही/ कळजाची तारीख: ०७-जुलै-२३.	१०-०४-२०२३ रु. ११,९१,०२६/-	अंधेरी-मुंबई-बी
४.	सुभाषचंद्र रामभर (कर्जदार), आशा सुभाष विवरकर्मा (सह-कर्जदार), एलएचएसएमयू००००१४१५१२१.	फ्लॅट क्र. बी४, ४०१, ३ रा मजला, केबीएस हाईस्ट फेज १ अपार्टमेंट बिल्डिंग क्र. बी-५, साई नगर, डिमर समोर, निरसराग, ता. अहमदनगर, श्रीरामपुर, गट क्र. ३१६ पी, श्रीरामपुर-४१३००९. (संदर्भ लॅन क्र. एलएचकेओपी००००१२६१४७४. सिमाबद्ध द्वारे- पूर्व: मोकळे क्षेत्र, पश्चिम: फ्लॅट क्र. बी४, ४०५, उत्तर: मोकळे क्षेत्र भित्त कंपाऊड, जि. ठाणे. फ्लॅट क्र. बी४, ४०२/ कळजाची तारीख: ०७-जुलै-२३.	१०-०४-२०२३ रु. ११,१५,६८५/-	वसई-बी
५.	सुभाषचंद्र रामभर (कर्जदार), आशा सुभाष विवरकर्मा (सह-कर्जदार), एलएचएसएमयू००००१४१५१२१.	फ्लॅट क्र. बी४, ४०१, ३ रा मजला, केबीएस हाईस्ट फेज १ अपार्टमेंट बिल्डिंग क्र. बी-५, साई नगर, डिमर समोर, निरसराग, ता. अहमदनगर, श्रीरामपुर, गट क्र. ३१६ भा., श्रीरामपुर, महाराष्ट्र ४१३००९. (संदर्भ लॅन क्र. एलएचकेओपी००००१२६१४७४). सिमाबद्ध द्वारे- पूर्व: मोकळे क्षेत्र, पश्चिम: फ्लॅट क्र. बी४, ४०५, उत्तर: मोकळे क्षेत्र भित्त कंपाऊड, जि. ठाणे. फ्लॅट क्र. बी४, ४०२/ कळजाची तारीख: ०७-जुलै-२३.	१०-०४-२०२३ रु. २२,०९,५३५/-	वसई-बी
६.	राहुल राजेंद्र शिर्षी (कर्जदार), सगिता राजेंद्र शिर्षी (सह-कर्जदार), एलएचकेओपी००००१२६१४७४.	फ्लॅट क्र. बी४, ४०१, ३ रा मजला, केबीएस हाईस्ट फेज १ अपार्टमेंट बिल्डिंग क्र. बी-५, साई नगर, डिमर समोर, निरसराग, ता. अहमदनगर, श्रीरामपुर, गट क्र. ३१६ भा., श्रीरामपुर, महाराष्ट्र ४१३००९. (संदर्भ लॅन क्र. एलएचकेओपी००००१२६१४७४). सिमाबद्ध द्वारे- पूर्व: मोकळे क्षेत्र, पश्चिम: फ्लॅट क्र. बी४, ४०५, उत्तर: मोकळे क्षेत्र भित्त कंपाऊड, जि. ठाणे. फ्लॅट क्र. बी४, ४०२/ कळजाची तारीख: ०७-जुलै-२३.	१०-०४-२०२३ रु. ४७,९६४/-	अहमदनगर-बी
७.	राहुल राजेंद्र शिर्षी (कर्जदार), सगिता राजेंद्र शिर्षी (सह-कर्जदार), एलएचकेओपी००००१२६१४७४.	फ्लॅट क्र. बी४-४०१, ३ रा मजला, केबीएस हाईस्ट फेज १ अपार्टमेंट बिल्डिंग क्र. बी-५, साई नगर, डिमर समोर, निरसराग, ता. अहमदनगर, श्रीरामपुर, गट क्र. ३१६ भा., श्रीरामपुर, महाराष्ट्र ४१३००९. (संदर्भ लॅन क्र. एलएचकेओपी००००१२६१४७४). सिमाबद्ध द्वारे- पूर्व: मोकळे क्षेत्र, पश्चिम: फ्लॅट क्र. बी४, ४०५, उत्तर: मोकळे क्षेत्र भित्त कंपाऊड, जि. ठाणे. फ्लॅट क्र. बी४, ४०२/ कळजाची तारीख: ०७-जुलै-२३.	१०-०४-२०२३ रु. ४७,९६४/-	अहमदनगर-बी

वरील नमूद कर्जदार/हमीदारांचे याद्वारे ६० दिवसांत रकमेचा भरणा करण्यास सूचना देण्यात येत आहे, अन्यथा गहाण मिळकती सिस्कुटिटी इंटररे (एफोर्सिमेंट) करून, २००२ च्या नियम ८ आणि ९ च्या तरतुदी अंतर्गत सदर सूचना प्रकाशनाच्या ३२ दिवसांच्या समाप्तीनंतर विकण्यात येतील.

अ.क्र.	कर्जदार / सह-कर्जदाराचे नाव / कर्ज दाखल क्रमांक	मिळकतीचे वर्णन / कळजाची तारीख	मागणी सूचनेची तारीख/रक्कम	शाखेचे नाव
१.	प्रफुल्ल पंढरीनाथ पटेल (कर्जदार), अभिजित प्रफुल्ल पटेल (सह-कर्जदार), नेत्रा प्रफुल्ल पटेल (सह-कर्जदार), एलएचएसएमयू००००१३६०२११.	फ्लॅट क्र. २०२, २ रा मजला, कोडोमेन गोल्डन ड्रीम, डॉबिवली खोनी ठाणे, स. क्र. २७, ठाणे-४२१२०४. (संदर्भ लॅन क्र. एलएचएबीएडी००००१३६०२११) / कळजाची तारीख- ०७-जुलै-२०२३.	२०-०४-२०२३ रु. २०,३९,९०३/-	बदलापूर-बी
२.	चौर दयानंद (कर्जदार), श्री जयश्री दयानंद (सह-कर्जदार), एलएचएसएमयू००००१३१९१०१०.	फ्लॅट क्र. २०२, २ रा मजला, पुष्करा टावर, मंगलम रेसिडेन्सी, साईधायी नवीमंठी, ओमोरा उमानावाड, सर्व्हे क्र. २०२ भार, प्लॉट क्र. ३, ओमेरागा-४१३६०६ (संदर्भ लॅन क्र. एलएचएसएमटी००००१३१७११०). सिमाबद्ध द्वारे- पूर्व: फ्लॅट क्र. २०१, पश्चिम: माहिजि, उत्तर- फ्लॅट क्र. २०३, दक्षिण: माहिजि/ कळजाची तारीख- ०७-जुलै-२३.	१०-०४-२०२३ रु. ९,६१,९४८/-	लातूर-बी
३.	योगेश शांतांनर वाघ (कर्जदार), राणी योगेश वाघ (सह-कर्जदार), एलएचएसएमयू००००१२७००४४.	२१०, २ रा मजला, विंग ए/३ बांगणी दर्शन, तालुका अंबराव्या, जि. ठाणे, ठाणे-४२११०३ (संदर्भ लॅन क्र. एलएचएसएमयू००००१२७००४४) सिमाबद्ध द्वारे: शांत नाही, पश्चिम: शांत नाही, उत्तर: शांत नाही, दक्षिण: शांत नाही/ कळजाची तारीख: ०७-जुलै-२३.	१०-०४-२०२३ रु. ११,९१,०२६/-	अंधेरी-मुंबई-बी
४.	सुभाषचंद्र रामभर (कर्जदार), आशा सुभाष विवरकर्मा (सह-कर्जदार), एलएचएसएमयू००००१४१५१२१.	फ्लॅट क्र. बी४, ४०१, ३ रा मजला, केबीएस हाईस्ट फेज १ अपार्टमेंट बिल्डिंग क्र. बी-५, साई नगर, डिमर समोर, निरसराग, ता. अहमदनगर, श्रीरामपुर, गट क्र. ३१६ पी, श्रीरामपुर-४१३००९. (संदर्भ लॅन क्र. एलएचकेओपी००००१२६१४७४. सिमाबद्ध द्वारे- पूर्व: मोकळे क्षेत्र, पश्चिम: फ्लॅट क्र. बी४, ४०५, उत्तर: मोकळे क्षेत्र भित्त कंपाऊड, जि. ठाणे. फ्लॅट क्र. बी४, ४०२/ कळजाची तारीख: ०७-जुलै-२३.	१०-०४-२०२३ रु. ११,१५,६८५/-	वसई-बी
५.	सुभाषचंद्र रामभर (कर्जदार), आशा सुभाष विवरकर्मा (सह-कर्जदार), एलएचएसएमयू००००१४१५१२१.	फ्लॅट क्र. बी४, ४०१, ३ रा मजला, केबीएस हाईस्ट फेज १ अपार्टमेंट बिल्डिंग क्र. बी-५, साई नगर, डिमर समोर, निरसराग, ता. अहमदनगर, श्रीरामपुर, गट क्र. ३१६ भा., श्रीरामपुर, महाराष्ट्र ४१३००९. (संदर्भ लॅन क्र. एलएचकेओपी००००१२६१४७४). सिमाबद्ध द्वारे- पूर्व: मोकळे क्षेत्र, पश्चिम: फ्लॅट क्र. बी४, ४०५, उत्तर: मोकळे क्षेत्र भित्त कंपाऊड, जि. ठाणे. फ्लॅट क्र. बी४, ४०२/ कळजाची तारीख: ०७-जुलै-२३.	१०-०४-२०२३ रु. २२,०९,५३५/-	वसई-बी
६.	राहुल राजेंद्र शिर्षी (कर्जदार), सगिता राजेंद्र शिर्षी (सह-कर्जदार), एलएचकेओपी००००१२६१४७४.	फ्लॅट क्र. बी४, ४०१, ३ रा मजला, केबीएस हाईस्ट फेज १ अपार्टमेंट बिल्डिंग क्र. बी-५, साई नगर, डिमर समोर, निरसराग, ता. अहमदनगर, श्रीरामपुर, गट क्र. ३१६ भा., श्रीरामपुर, महाराष्ट्र ४१३००९. (संदर्भ लॅन क्र. एलएचकेओपी००००१२६१४७४). सिमाबद्ध द्वारे- पूर्व: मोकळे क्षेत्र, पश्चिम: फ्लॅट क्र. बी४, ४०५, उत्तर: मोकळे क्षेत्र भित्त कंपाऊड, जि. ठाणे. फ्लॅट क्र. बी४, ४०२/ कळजाची तारीख: ०७-जुलै-२३.	१०-०४-२०२३ रु. ४७,९६४/-	अहमदनगर-बी
७.	राहुल राजेंद्र शिर्षी (कर्जदार), सगिता राजेंद्र शिर्षी (सह-कर्जदार), एलएचकेओपी००००१२६१४७४.	फ्लॅट क्र. बी४-४०१, ३ रा मजला, केबीएस हाईस्ट फेज १ अपार्टमेंट बिल्डिंग क्र. बी-५, साई नगर, डिमर समोर, निरसराग, ता. अहमदनगर, श्रीरामपुर, गट क्र. ३१६ भा., श्रीरामपुर, महाराष्ट्र ४१३००९. (संदर्भ लॅन क्र. एलएचकेओपी००००१२६१४७४). सिमाबद्ध द्वारे- पूर्व: मोकळे क्षेत्र, पश्चिम: फ्लॅट क्र. बी४, ४०५, उत्तर: मोकळे क्षेत्र भित्त कंपाऊड, जि. ठाणे. फ्लॅट क्र. बी४, ४०२/ कळजाची तारीख: ०७-जुलै-२३.	१०-०४-२०२३ रु. ४७,९६४/-	अहमदनगर-बी

वरील नमूद कर्जदार/हमीदारांचे याद्वारे ६० दिवसांत रकमेचा भरणा करण्यास सूचना देण्यात येत आहे, अन्यथा गहाण मिळकती सिस्कुटिटी इंटररे (एफोर्सिमेंट) करून, २००२ च्या नियम ८ आणि ९ च्या तरतुदी अंतर्गत सदर सूचना प्रकाशनाच्या ३२ दिवसांच्या समाप्तीनंतर विकण्यात येतील.

प्राधिकृत अधिकारी

शुध्दीपत्र
दै. नवशक्ति वा वृत्तपत्रत दि. ११ जुलै, २०२३ रोजी पान नं. १५ वर अधिवक्ता प्राची ओझा यांच्या प्रसिध्द झालेल्या यादीवर सूचनेमधे अनुसूचीमध्ये चुकून सदनिका क्रमांक ४०९ असे प्रसिध्द झाले आहे त्याऐवजी सदनिका क्रमांक ६०१ असे वाचावे.
सही / -
अधिवक्ता प्राची ओझा
संपर्कासाठी पता : ३बी, वेल्कम सीएएएएएन, भूखंड क्र. - ६, हेक्टर

https://www.ucobank.com का देखें और <https://gem.gov.in> वेबसाइट पर देखें।' (For any information please see <https://www.ucobank.com> and <https://gem.gov.in> website.) and 'दिनांक : 12.07.2023' (Date : 12.07.2023). The bottom right corner has 'उप-महाराष्ट्रबंधक' (Sub-Maharashtra Bandhak) and 'सूचना प्रौद्योगिकी विभाग' (Information Technology Department)."/>


LIC HOUSING FINANCE LTD

LIC HOUSING FINANCE LIMITED

Corporate Identity Number: L65922MH1989PLC052257.
Registered Office: Bombay Life Building, 2ND Floor, 45/47,
Veer Nariman Road, Mumbai – 400 001.

Corporate Office: 131 Maker Tower, 'F' Premises, 13th floor,
Cuffe Parade, Mumbai – 400 005.

Phone: +91 22 2217 8600 / 8700 | **Fax:** +91 22 2217 8777
Website: www.lichousing.com | **Email:** lichousing@lichousing.com

NOTICE

TRANSFER OF UNCLAIMED DIVIDEND FOR THE FINANCIAL YEAR 2015-16 AND THE UNDERLYING EQUITY SHARES OF LIC HOUSING FINANCE LIMITED TO THE INVESTOR EDUCATION AND PROTECTION FUND (IEPF)

Notice is hereby given to shareholders of LIC Housing Finance Limited that, in terms of the relevant provision of Section 124(6) and 125 of the Companies Act, 2013 and the rule made thereunder, the unclaimed dividend for the financial year 2015-16 and the underlying equity share(s) of the Company, in respect of FY 2015-16, in case where the dividends for all the subsequent financial year have not been claimed by the concerned shareholder, are liable to be transferred by the Company to the IEPF Authority, in accordance with the IEPF Rules 2016 as notified by the Ministry of Corporate Affairs, effective 7th September, 2016 and as amended on 28th February, 2017 ('the Rules').

In terms of the rules, the concerned shareholders who have not claimed their dividend(s) for seven consecutive years i.e from FY. 2015-16 up to FY. 2021-22, are being provided an opportunity to claim their dividends, and are as such requested to write to Link Intime (I) Pvt. Limited Registrar and Transfer Agent (RTA) of the Company, at the address mentioned below and send the undertaking duly filed and signed along with a self-attested copy of the PAN card, copy of address proof, a cancelled cheque so as to reach Link Intime (I) Pvt. Limited on or before 10th August, 2023.

In case the undertaking as mentioned above, is not received within 10th August, 2023, the Company will proceed to transfer the unclaimed dividend for the FY 2015-16 and underlying share(s) of the Company in respect of the said dividend, registered in the name of concerned shareholder(s), to the IEPF Authority, on or after the due date of 19th August, 2023, in accordance with the IEPF Rules 2016 as notified by the Ministry of Corporate Affairs, effective from 7th September, 2016 and as amended on 28th February, 2017 the Rules.

The concerned shareholders, holding shares in physical form and whose shares are liable to be transferred to IEPF Authority, may please note that Company would be issuing duplicate shares certificate(s) in lieu of original shares certificate(s) and upon such issue, the original shares certificate(s) registered in their name will automatically stand cancelled and be deemed non-negotiable. The Company shall then inform the depository by ways of corporate action to convert the duplicate shares certificate(s) into Demat form and transfer in favour of the IEPF Authority. For the shares held in Demat form, the Company shall inform the depository by way of corporate action where the shareholders have their accounts for transfer in favour of the IEPF Authority.

The shareholder may further note that the details uploaded by the Company on its website www.lichousing.com should be regarded and shall be deemed to be adequate notice in respect of issue of the duplicate shares certificate(s) by the Company for the purpose of transfer of shares to IEPF Suspense Account, pursuant to the Rules. However please note that once said unclaimed dividend/equity shares are transferred to the IEPF Authority, it can be claimed by the concerned shareholder only from the IEPF Authority, by following the procedures prescribed under the Rules.

Individual Letter to the concerned shareholders, in this regards will be sent to their registered address, available with the RTA. Details of the shareholders whose unclaimed dividends and the underlying equity share(s) of the Company are due for transfer, as aforesaid have been uploaded on the website of the Company www.lichousing.com

Link Intime (India) Pvt. Ltd.
 C-101, 247 Park, L.B.S. Marg, Vikhroli (West),
 Mumbai - 400 083. | T: 022 49186270
 E-mail – mt.helpdesk@linkintime.co.in
 Web: www.linkintime.co.in

FOR LIC HOUSING FINANCE LIMITED
sd/-
Varsha Hardasani
Company Secretary & Compliance Officer

Date : 1st July, 2023
Place : Mumbai.

A black and white illustration of a man with glasses sitting in a chair, reading a newspaper titled 'Business Standard'. A speech bubble above him says 'The Art of War, boardroom edition.' Below the illustration is a dark banner with the text 'Business Standard' and 'Insight Out'. At the bottom, text reads: 'To book your copy, SMS reachbs to 57575 or email us at order@bsmail.in'.

n navi NAVI FINSERV LIMITED

Our Company was originally incorporated as Chaitanya Rural Intermediation Development Services Private Limited as a private limited company under the Companies Act, 1956, pursuant to a certificate of incorporation issued by the Registrar of Companies, Karnataka at Bangalore (“RoC”) on February 14, 2012. Our Company has obtained a certificate of registration bearing number N-02.00270 dated March 11, 2016 issued by the RBI to commence/ carry on the business of non-banking financial institution without accepting public deposits under Section 45IA of the RBI Act, 1934. Our Promoter acquired control over our Company on October 23, 2019. The name of our Company was changed to ‘Navi Finserv Private Limited’ pursuant to a certificate of incorporation issued by the RoC on April 22, 2020. A fresh certificate of registration was issued by RBI on May 15, 2020 pursuant to name change of our Company from Chaitanya Rural Intermediation Development Services Private Limited to Navi Finserv Private Limited. Our Company was converted from a private limited company to a public limited company pursuant to a special resolution passed by our Shareholders on March 5, 2022, and the name of our Company was changed to ‘Navi Finserv Limited’. Further, a fresh certificate of incorporation dated April 5, 2022 consequent upon change of name on conversion to a public limited company was granted by the RoC. Further, a revised certificate of registration bearing number N-02.00270 dated May 18, 2022 was issued by the RBI to our Company pursuant to conversion of our Company from a private limited company to a public limited company to commence or carry on the business of non-banking financial institution without accepting public deposits under Section 45IA of the RBI Act, 1934. For details regarding changes to our Registered Office, see “**History and Certain Corporate Matters**” beginning on page 156 of the Prospectus.

Corporate Identity Number: U65923KA2012PLC062537 **PAN:** AAEECC7456R

Registered and Corporate Officer: Second Floor, Vaishnavi Tech Square, Iballur Village, Begur Hobli, Bengaluru 560 102, Karnataka, India; Tel: 080 45113400; **Website:** www.navi.com/finserv; **Email:** corporate_finserv@navi.com
Compliance Officer for the Issue and Company Secretary: Thomas Joseph; Tel: 080 4511 3400; **Email:** corporate_finserv@navi.com; **Chief Financial Officer:** Ankit Surana Tel: 080 45113400; **Email:** corporate_finserv@navi.com

THE ISSUE

PUBLIC ISSUE BY OUR COMPANY OF SECURED, RATED, LISTED, REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹1,000 EACH (“NCDs”) FOR AN AMOUNT AGGREGATING UP TO ₹ 2,500 MILLION (“BASE ISSUE SIZE”) WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹ 2,500 MILLION (“GREEN SHOE OPTION”) AGGREGATING UP TO 50,00,000 NCDs FOR AN AMOUNT UP TO ₹ 5,000 MILLION (“ISSUE SIZE” OR “ISSUE LIMIT”) (HEREINAFTER REFERRED TO AS THE “ISSUE”) THROUGH THE PROSPECTUS DATED JUNE 30, 2023 (“PROSPECTUS”).
THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON - CONVERTIBLE SECURITIES) REGULATIONS, 2021, AS AMENDED (THE “SEBI NCS REGULATIONS”), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER, EACH AS AMENDED (THE “COMPANIES ACT, 2013”) TO THE EXTENT NOTIFIED AND THE SEBI OPERATIONAL CIRCULAR. THE ISSUE IS NOT UNDERWRITTEN.

Credit Rating: IND A/ Stable and CRISIL A/Stable by India Ratings and Research Private Limited and CRISIL Ratings Limited, respectively.

ISSUE CLOSES ON: THURSDAY, JULY 13, 2023*

Last date for submitting application is Thursday, July 13, 2023

**Pursuant to the Prospectus dated June 30, 2023, the Issue opened on Monday, July 10, 2023 and was scheduled to close on Friday, July 21, 2023, with an option for early closure or extension, in compliance of Regulation 33A of the SEBI NCS Regulations by such period as may be decided by the Board of Directors or Debenture Committee thereof. In terms of the Issue, the Company has exercised the option of early closure and the Debenture Committee of the Board of Directors of the Company vide its resolution dated July 11, 2023 decided to close the Issue on Thursday, July 13, 2023, in compliance with Regulation 33A of the SEBI NCS Regulations.*
In terms of the Prospectus, the Company is giving this public notice of such early closure. Application Forms for the Issue will be accepted only from 10:00 a.m. to 05:00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchanges, on Working Days during the Issue Period.
On the Issue Closing Date, Application Form will be accepted only between 10:00 a.m. to 03:00 p.m. (Indian Standard Time) and uploaded until 05:00 p.m. or such extended time as may be permitted by the Stock Exchanges. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 05:00 p.m. on one Working Day post the Issue Closing Date i.e. July 14, 2023. For further details, See section titled “Issue Related Information” on page 200 of the Prospectus.

Our Promoter is Navi Technologies Limited; Tel: +91 80 4630 6900; Email: cs@navi.com. For further details, see “Our Promoter” beginning on page 177 of the Prospectus.

The following is a summary of the terms and conditions of Secured NCDs to be issued pursuant to the Prospectus :

Series	I*	II	III	IV	V
Frequency of Interest Payment	Monthly	Monthly	Annual	Monthly	Annual
Minimum Application	₹ 10,000 (10 NCDs) across all series				
In Multiples of thereafter (₹)	₹ 1,000 (1 NCD)				
Face Value/ Issue Price of NCDs (₹ / NCD)	₹ 1,000				
Tenor	18 Months	27 Months	27 Months	36 Months	36 Months
Coupon (% per annum) for NCD Holders in all Categories	9.75%	10.25%	10.75%	10.50%	11.02%
Effective Yield (% per annum) for NCD Holders in all Categories	10.18%	10.73%	10.78%	11.01%	11.01%
Mode of Interest Payment	Through various modes available				
Redemption Amount (₹ / NCD) on Maturity for NCD Holders in all Categories	₹ 1,000				
Maturity/Redemption Date (from the Deemed Date of Allotment)	18 Months	27 Months	27 Months	36 Months	36 Months
Put and Call Option	Not Applicable				
Nature of Indebtedness	Secured				

**Our Company shall allocate and allot Series I NCDs (Monthly option) wherein the Applicants have not indicated the choice of the relevant NCD Series*
With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the face value of the NCDs. The last interest payment under annual Series will be made at the time of redemption of the NCDs. With respect to Series where interest is to be paid on a monthly basis, relevant interest will be paid on the same date of each month from the Deemed Date of Allotment on the face value of the NCDs. The last interest payment under monthly Series will be made at the time of redemption of the NCDs. Please refer to “Annexure E” on page 331 of the Prospectus, for details pertaining to the cash flows of the Company in accordance with the SEBI Operational Circular.
Subject to applicable tax deducted at source. For further details, please see the section entitled “Statement of Possible Tax Benefits available to the Debenture Holders” on page 76 of the Prospectus.
Applicants are advised to ensure that they have obtained the necessary statutory and/or regulatory permissions/consents/approvals in connection with applying for, subscribing to, or seeking Allotment of NCDs pursuant to the Issue. For further details, see “Issue Procedure” and “Terms of Issue” on page 224 and 200 of the Prospectus.

ASBA * | Simple, Safe, Smart way of Application!!!

UPI - Now available in ASBA for Retail Individual Investors.
Bidders are required to ensure that the bank account used for bidding is linked to their PAN

UPI - Now available in ASBA for Retail Individual Investors. Investors bidding using the UPI Mechanism are required to ensure that they use only their own bank account linked UPI ID to make an application in the Issue and for submitting bids upto an application value ₹ 5,00,000 applying through Designated Intermediaries, SCBSs or through the BSE Direct App/NSEgoBID/ Web interface of stock exchanges or any other permitted methods. For details of the ASBA and UPI Process, refer to the details given in the Application Form and also refer to the section “Issue Procedure” beginning on page 224 of the Prospectus. List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. HDFC Bank Limited has been appointed as Sponsor Bank for the Issue, in accordance with the requirement of the SEBI Operational Circular dated August 10, 2021, as amended.

NCD ALLOTMENT WILL BE MADE IN DEMATERIALIZED FORM ONLY. ALL OTTMENTS IN CONSULTATION WITH THE LEAD MANAGER AND DESIGNATED STOCK EXCHANGE SHALL BE MADE ON THE BASIS OF THE DATE OF UPLOAD OF EACH APPLICATION INTO THE ELECTRONIC PLATFORM OF THE STOCK EXCHANGE, IN EACH PORTION SUBJECT TO THE ALLOCATION RATIO. HOWEVER FROM THE DATE OF OVER SUBSCRIPTION, THE ALLOTMENT SHOULD BE MADE TO THE APPLICANTS ON PROPORTIONATE BASIS. FOR FURTHER DETAILS PLEASE REFER BASIS OF ALLOTMENT OF NCDs ON PAGE 250 OF THE PROSPECTUS .

INFORMATION REQUIRED UNDER SECTION 30 OF THE COMPANIES ACT, 2013:
CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS : For information on the main objects of the Company, see “**History and Certain Corporate Matters**” on page 156 of the Prospectus and Clause III of the Memorandum of Association of the Company. The Memorandum of Association of the Company is a document for inspection in relation to the Issue. For further details, see the section titled “**Material Contracts and Documents for Inspection**” on page 321 of the Prospectus.

LIABILITY OF MEMBERS: Limited by shares

AMOUNT OF SHARE CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE AS ON MARCH 31, 2023: The Authorised Share Capital of the Company is ₹ 6,000,000,000 divided into 600,000,000 Equity Shares of face value of ₹10 each. The issued, subscribed and paid up share capital of the Company is ₹ 2,852,403,530 divided into 285,240,353 Equity Shares of face value of ₹10 each. For further information on the share capital of the Company, see “**Capital Structure**” on page 58 of the Prospectus.

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED BY THEM AT THE TIME OF SIGNING THE MEMORANDUM OF ASSOCIATION: Given are the names of the signatories of the Memorandum of Association of the Company and the number of equity shares subscribed of face value of ₹10 each by them at the time of signing of Memorandum of Association: Mr. Anand Rao and Mr. Samit Shankar Shetty, who were allotted 5,000 Equity Shares each at the time of incorporation of the Company aggregating to 10,000 Equity Shares of face value of ₹10 each.

LISTING: The NCDs offered through the Prospectus are proposed to be listed on BSE Limited (“BSE”) and National Stock Exchange of India Limited (“NSE”) along with BSE, the “Stock Exchanges”. Our Company has received an ‘in-principle’ approval from BSE by way of its letter bearing reference number DCS/BM/P-I-BOND/00523-24 dated June 28, 2023 and from NSE by way of its letter bearing reference number NSE/LIST/D/20230147 dated June 28, 2023. For the purposes of this issue, BSE shall be the Designated Stock Exchange.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Prospectus has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the Prospectus for the full text of the Disclaimer clause of the BSE Limited.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given