



RALLIS INDIA LIMITED

March 20, 2024

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai – 400 001
Scrip Code: 500355

National Stock Exchange of India Limited
Exchange Plaza
Bandra-Kurla Complex Bandra (E)
Mumbai – 400 051
Symbol: RALLIS

Dear Sir/Madam,

Sub: Newspaper Advertisement – Notice of Postal Ballot and E-Voting Information

Further to our letter dated March 19, 2024 and pursuant to Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Notice of Postal Ballot and e-Voting information was published in the following newspapers:

Sr. No.	Name of Newspaper(s)	Edition(s)	Publication Date
1.	Business Standard (English)	All	March 20, 2024
2.	The Free Press Journal (English)	Mumbai	
3.	Navshakti (Marathi)	Mumbai	

A copy of the Notice published is enclosed herewith. These are also being made available on the website of the Company at www.rallis.com.

This is for your information and records.

Thanking you,

**Yours faithfully,
For Rallis India Limited**

**Srikant Nair
Company Secretary & Compliance Officer**

Encl: as above

Pick small, midcap stocks with long-term horizon

JP Morgan expects these counters to remain volatile in coming weeks

PUNEET WADHWIA
New Delhi, 19 March

After a sharp market correction that saw mid and smallcap stocks taking a beating in the past few weeks, analysts are turning optimistic about these two segments. They advise investors to selectively nibble on these counters from a long-term perspective, but caution against bouts of volatility in both segments in the next few months.

The two indexes logged their last intraday all-time highs of 49,780 and 16,691, respectively, on February 8.

The indexes then lost 9 per cent and 16 per cent to their lows on March 14, driven by regulatory vigilance and the seasonal March phenomenon when investors typically lighten their portfolio for tax harvesting and advance tax payment.

From a near-term perspective, analysts at JP Morgan expect smallcap and midcap stocks to remain volatile in the coming weeks, with margin funding and investor flows adding to risks.

“Judging by previous corrections in the SMID [small and midcap] space, there could be 5-10 per cent further downside from here. However, Sebi's stress test on SMID funds highlights ample liquidity that should help limit the risk of an extended or sharp sell-off,” wrote Rajiv Batra, Mixo Das and Khoi Vu of JP Morgan in a recent coauthored note.

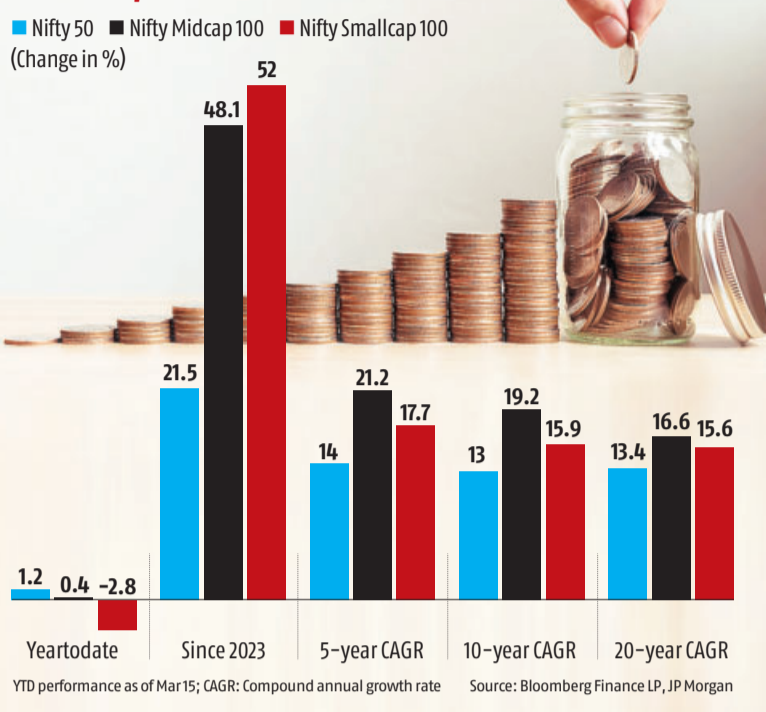
Since February 8, when the Nifty Midcap 100 and Nifty Smallcap 100 indexes logged their last intraday all-time highs, nearly 607 stocks of the 1,127 mid and smallcap counters have recorded a fall in double digits, shows ACE Equity data.

Caution ahead

Sanmit Infra, India Pesticides, Onmobile Global, IFCL, and HLV Ltd are five stocks in this space that have slipped over 40 per cent during this period, according to data.

Indo Amines, IIFL Finance, Ramky Infrastructure, Andrew Yule & Company, MTNL, Sandur Manganese & Iron Ores, Indo Rama Synthetics (India), and Jaiprakash Associates are some other

UPBEAT, BUT WITH A RIDER



stocks that have slipped 30-40 per cent during this period.

Chokkalingam G, founder and head of research at Equinomics Research, is optimistic too about the long-term prospects of mid and smallcap stocks, but cautions against the near-term volatility in these two market segments amid global and local developments.

“We continue to believe that the outlook of the domestic equity market is very impressive in the medium to long term. Even small and midcap stocks will do very well in the long term. However, these stocks may face significant pressures in the short term due to overall sentiment. Against this backdrop, the largecaps may outperform significantly,” he said.

Sector watch

Beyond near-term volatility, analysts at JP Morgan believe small and midcaps

offer higher exposure to favourable themes like manufacturing, infrastructure development, electric vehicles, digital transformation, green energy and sustainability; and have historically offered higher Sharpe ratios and higher alpha opportunities.

“These higher returns are driven by superior earnings growth CAGRs for midcaps/smallcaps, estimated to be +60 per cent/+24 per cent respectively for CY2021-25,” said analysts at JP Morgan.

“Higher growth also supports a valuation premium, in our view, which for midcaps has now pulled back from 38 per cent at end-Jan to 23 per cent now (close to the 19 per cent average since 2019). In our view, the recent correction creates opportunities to accumulate quality stocks in the small and midcap space in India,” they added.

ESTATE PLANNING

Childless couples and singles: Identify heirs, write will, appoint an executor

BINDISHA SARANG

A recent ruling by the Karnataka High Court has clarified that if a woman without children passes away, the property she inherited from her father will go to her father's heirs.

“This judgement reiterates the position laid down in Section 15(2) of the Hindu Succession Act, 1956. It states that in the case of a Hindu woman who dies intestate (without a will), the source from which she acquired the property is fundamental to determining its devolution,” says Priyanka Desai, partner, The Fort Circle. In other words, the property's source determines who inherits it.

A Hindu woman's inherited property returns to its origin. “If she inherited the property from her husband or her father-in-law, it will devolve upon her husband's heirs,” says Shashank Agarwal, advocate, Supreme Court of India.

Married women with children

When a married Hindu woman with children dies intestate, her property is distributed in a specific sequence.

“Her property will be first inherited by her sons and daughters (including the children of any pre-deceased son or daughter) and her husband. Next, it passes to her husband's heirs, followed by her parents, and then to her father's heirs. Finally, it goes to her mother's heirs,” says Nikhil Varma, managing partner, MVAC Advocates & Consultants.

Childless couples with or without family

Ankur Mahindro, managing partner at Kred Jure, suggests that in the light of laws like Section 15(2) of the Hindu Succession Act and other such laws governing inheritance, childless families must do their estate planning carefully to ensure that their assets are distributed according to their wishes.

“Both partners should create individual Wills to outline their wishes regarding the distribution of their

HOW SINGLE INDIVIDUALS' ESTATES ARE DISTRIBUTED



SINGLE UNMARRIED MALE

▶ If a single man dies without a will and is childless, his property goes to Class-I heirs (mother, widow, offspring, specified descendants of a pre-deceased son)

▶ In the absence of Class-I heirs, it passes to Class-II heirs (father, siblings, and their descendants)

SINGLE UNMARRIED FEMALE

▶ If a childless, single woman dies intestate, her estate first goes to Class-I heirs (father, mother, siblings, and their descendants)

▶ If there are no Class-I heirs, it goes to Class-II heirs (grandparents, uncles, aunts, and their descendants)

In both cases, if there are no surviving Class-I or Class-II heirs, the property devolves to the government

assets. Be clear about who you want your property to go to. This could include family members, friends, or charitable organisations,” says Parul Khurana, associate, ASL Partners.

They should also specify how jointly owned assets should be managed if one partner passes away before the other.

“Childless couples may choose to create mutual wills. These are separate wills that mirror each other's provisions. This ensures that both partners' wishes are respected and that assets are distributed according to their agreed-upon plan,” says Khurana.

Childless couples should choose trusted individuals to serve as executors and trustees of their estate. They should also review the ownership of their assets and see if arrangements like joint bank accounts or property ownership suit their estate planning goals. They should also think about the effects of joint tenancy and survivorship rights, particularly if one partner passes away.

Childless singles with family

Childless singles must draft a legally binding will to ensure their assets are distributed according to their wishes.

“In the absence of a will, the intestate succession laws will determine the distribution of assets, which may not align with their preferences,” says Ekta Rai, advocate, Delhi High Court.

They should also appoint executors and trustees to execute the will and manage assets on behalf of the beneficiaries. In addition, they should carefully identify their heirs and beneficiaries, taking into account both Class-I and Class-II heirs, according to the Hindu Succession Act. Assets may be given to family members, close friends, or charitable organisations.

Childless singles without family

Childless singles without families might find it challenging to identify clear beneficiaries for their estates. Rai advises that they should nonetheless identify their beneficiaries from friends, other individuals, or charitable organisations. They, too, should draft a will and appoint trustees, as mentioned above.

Making a Will is crucial. “By making a will, you can bequeath your estate to anyone you wish to without being bound by the rules of intestacy,” says Desai. Estate planning is a dynamic process that should be regularly reviewed and updated to reflect changes in personal circumstances.



YOUR MONEY

Balmer Lawrie & Co Ltd.
(A Government of India Enterprise)
SBU: Logistics Infrastructure
Sector 7, Plot No.1, P.B. No: 8, Dronagiri Node
New Mumbai - 400 707
Regd. Office - 21 Netaji Subhas Road, Kolkata - 01
CIN - L15492WB1924G0104835
Contact no. : 9869389938

Vendor Registration
Notice No. BL/CFS/MUM/VENDOR REGN/881
Applications are invited from interested, prospective and currently registered organisations for supplies and services at the Container Freight Station, Dronagiri, New Mumbai as per the format available on Balmer Lawrie website www.balmerlawrie.com.
Amendments / corrigendum, if any, will be uploaded on the above mentioned website.

AUROBINDO PHARMA LIMITED
(CIN - L24239TG1986PLC015190)
Regd. Office: Plot No.2, Malithivilar, Ameerpet, Hyderabad - 500 038, Telangana. India Tel. No. +91 40 2373 8370, Fax No. +91 40 2374 1080
Corp. Office: Galaxy, Plot No.1, Survey No.83/1, Hyderabad Knowledge City, Raidurg Panmakha, Hyderabad - 500 032, Telangana, India.
Tel No. : +91 40 66725000 / 66721200, Fax No. : +91 40 67074044
E-mail: info@aurobindo.com; Website: www.aurobindo.com

NOTICE
(For the kind attention of Shareholders of the Company)
Transfer of Equity Shares of the Company to the Investors Education and Protection Fund

Notice is hereby given that pursuant to Section 124(6) of the Companies Act, 2013 (“the Act”) read with the Investors Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 (the “Rules”), the Company is required to transfer the equity shares in respect of which dividend remains unpaid or unclaimed for seven consecutive years to the Investors Education and Protection Fund (IEPF).

A list of such shareholders who have not encashed their dividends for seven consecutive years from the second interim dividend declared by the Company in the financial year 2016-17 and whose shares are therefore liable for transfer to the IEPF account, is displayed on the website of the Company at www.aurobindo.com.

As per the said Rules, the Company has sent individual communication to the concerned shareholders whose shares are liable to be transferred to IEPF account for taking appropriate action and for submitting requisite documents to claim the unclaimed dividend amount(s) by June 24, 2024. In the absence of receipt of a valid claim from the concerned shareholder, the Company will proceed to transfer the said shares to IEPF account without any further notice. All future benefits including dividends arising on such shares would also be transferred to IEPF.

Please note that no claim shall lie against the Company in respect of unclaimed dividend amounts and shares transferred to IEPF pursuant to the said Rules. However, shareholders can claim shares and dividend transferred to IEPF by complying due procedure given in the Rules, details of which are also available at www.iepf.gov.in.

For any information / clarification on the matter, the concerned shareholder may write to the Company at ig@aurobindo.com or contact the Company's Registrar and Share Transfer Agent - Ms KFIN Technologies Ltd., Selenium Tower-B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad - 500032, Toll Free No. 1-800-309-4001, Email Id: inward.rs@kfintech.com.

For Aurobindo Pharma Limited
Sd/-
B. Adi Reddy
Company Secretary

Place: Hyderabad
Date : 19.03.2024

RALLIS INDIA LIMITED
A TATA Enterprise
Corporate Identity No. L36992MH1948PLC014083
Registered Office: 23rd Floor, Vios Tower, New Cuffe Parade,
Off Eastern Freeway, Wadala, Mumbai - 400 037
Tel: +91 22 6232 7400
E-mail ID: investor_relations@rallis.com Website: www.rallis.com

NOTICE OF POSTAL BALLOT AND E-VOTING INFORMATION

NOTICE is hereby given pursuant to Section 110 read with Section 108 and other applicable provisions, if any, of the Companies Act, 2013, (“the Act”) (including any statutory modification(s) or re-enactment(s) thereof for the time being in force), read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014, (“Rules”), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”) and the Secretarial Standard on General Meetings issued by The Institute of Company Secretaries of India (“SS-2”), each as amended, and in accordance with the requirements prescribed by the Ministry of Corporate Affairs (“MCA”) vide its General Circulars dated April 8, 2020, April 13, 2020 along with subsequent circulars issued in this regard and the latest dated September 25, 2023 (collectively referred to as ‘MCA Circulars’), to transact the special businesses as set out hereunder by passing Ordinary/Special Resolution, as applicable, by way of Postal Ballot only by voting through electronic means (remote e-Voting).

Sr. No.	Type of Resolution	Description of Resolution
1.	Special Resolution	Appointment of Mr. Narain Duraiswami (DIN: 03310642) as an Independent Director of the Company
2.	Ordinary Resolution	Appointment of Dr. Gyanendra Shukla (DIN: 02922133) as Director of the Company
3.	Ordinary Resolution	Appointment of Dr. Gyanendra Shukla (DIN: 02922133), as Managing Director & Chief Executive Officer of the Company

The Notice of Postal Ballot (“Notice”) is available on the website of the Company at www.rallis.com and on the websites of the Stock Exchanges viz. BSE Limited (“BSE”) and The National Stock Exchange of India Limited (“NSE”) at www.bseindia.com and www.nseindia.com, respectively. A copy of the same is also available on the website of National Securities Depository Limited (“NSDL”) at www.evoting.nsdl.com.

In compliance with the aforesaid MCA Circulars, the Company has completed sending the Notice on **Tuesday, March 19, 2024**, only in electronic form to those Members whose names appeared in the Register of Members/ List of Beneficial Owners as received from Link Intime India Private Limited, the Company's Registrar and Transfer Agents (“RTA”) / Depositories as on **Friday, March 15, 2024 (“Cut-Off date”)** and whose email addresses are registered with the Company/ RTA / Depository Participants (in case of electronic shareholding) or who will register their email address in accordance with the process outlined in the Notice. Accordingly, physical copy of the Notice along with Postal Ballot Form and pre-paid business reply envelope has not been sent to the Members for this Postal Ballot.

The Company has engaged the services of NSDL to provide remote e-Voting facility to its Members and the communication of assent or dissent of the Members would only take place through the remote e-Voting system. The remote e-Voting period commences on **Wednesday, March 20, 2024 at 9:00 a.m. (IST)** and shall end on **Thursday, April 18, 2024 at 5:00 p.m. (IST)**. The remote e-Voting module shall be disabled by NSDL thereafter and Members will not be allowed to vote electronically beyond the said date and time. Voting rights of the Members shall be in proportion to the shares held by them in the paid-up equity share capital of the Company as on Cut-off date. Once the vote on the Resolutions is cast, the Members will not be able to change it subsequently. Only those Members whose names are recorded in the Register of Members of the Company or in the Register of Beneficial Owners as on the Cut-off date will be entitled to cast their votes by remote e-Voting.

To facilitate Members, whose email address is not registered with the Company/RTA or with their respective Depository Participants (“DP”) and who wish to receive the credentials for remote e-Voting along with the Postal Ballot Notice can get their email address registered by sending a request to the Company at investor_relations@rallis.com on or before 5:00 p.m. (IST) by Thursday, April 11, 2024.

In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-Voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on: 022 - 4886 7000 or send a request to Ms. Pallavi Mhatre, Senior Manager - NSDL or Mr. Amit Vishal, Deputy Vice President - NSDL - NSDL at evoting@nsdl.com or contact at NSDL, TradeWorld, A'Wing, 4th Floor, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013.

The Board of Directors of the Company has appointed Mr. Bhaskar Upadhyay (Membership No. FCS 8663/CP No. 9625) or failing him, Mr. Bharat Upadhyay (Membership No. FCS 5436/CP No. 4457) of N. L. Bhatia & Associates, Practising Company Secretaries, as the Scrutinizer to scrutinise the remote e-Voting process in a fair and transparent manner.

After completion of scrutiny of the votes cast, the Scrutinizer will submit his report to the Chairman or any other person authorised by him. The results of the Postal Ballot conducted through remote e-Voting along with Scrutinizer's Report will be made available on the website of the Company at www.rallis.com, the website of NSDL at www.evoting.nsdl.com and shall also be communicated to the Stock Exchanges where the Company's Shares are listed viz. BSE Limited (“BSE”) and The National Stock Exchange of India Limited (“NSE”) and be made available on their respective websites viz. at www.bseindia.com and www.nseindia.com. The results shall also be displayed on the Notice Board at the Registered Office of the Company.

For Rallis India Limited
Sd/-
Srikant Nair
Company Secretary & Compliance Officer
ACS 30208

Place: Mumbai
Date: March 19, 2024

CSB Bank
Trusted Heritage Smart Future

NOTICE OF POSTAL BALLOT AND E-VOTING INFORMATION

NOTICE is hereby given pursuant to the provisions of Section 108 and Section 110 of the Companies Act, 2013 (“Act”) and other applicable provisions, if any, of the Act and Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014 (“Rules”), as amended from time to time, Secretarial Standard-2 on General Meetings (“SS-2”), read with the General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, followed by General Circular Nos. 20/2020 dated May 5, 2020, and subsequent circulars issued in this regard, the latest being 09/2023 dated September 25, 2023 issued by the Ministry of Corporate Affairs (“MCA”) (hereinafter collectively referred to as “MCA Circulars”), SEBI Circular no. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2023/167 dated October 7, 2023, Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”) and any other relevant Acts, Rules, regulations, circulars and notifications (including any statutory modifications(s), clarification(s), substitution(s) or re-enactment(s) thereof for the time being in force) that the resolutions set out in the postal ballot notice dated March 15, 2024, are proposed to be passed as Ordinary/ Special Resolutions by the Members of CSB Bank Limited (the “Bank”) through Postal Ballot only by voting through electronic means (“Remote e-Voting”).

In compliance with the above mentioned provisions of the Act, Rules, SS-2, MCA Circulars and the SEBI Listing Regulations, the Bank has circulated the electronic copies of the Postal Ballot Notice dated March 15, 2024, along with the explanatory statements pertaining to the aforementioned resolutions setting out the material facts and related particulars, on Tuesday, March 19, 2024, to those Members whose names appear in the Register of Members /List of Beneficial Owners maintained by the Bank/ the Registrar and Share Transfer Agent of the Bank, Link Intime India Private Limited (“RTA”) /Depositories as at the close of Business hours on Friday, March 15, 2024, (“Cut-off date”) and whose e-mail addresses were registered with the Depository Participants or with the Bank or its RTA as on the Cut-off date.

The copy of the Postal Ballot Notice is available on the website of the Bank at www.csb.co.in, website of the stock exchanges i.e. BSE Limited (“BSE”) and National Stock Exchange of India Limited (“NSE”) at www.bseindia.com and www.nseindia.com respectively and also on the website of e-voting service provider i.e. the e-voting website of National Securities Depository Limited (“NSDL”) at www.evoting.nsdl.com.

Remote e-Voting Details:	
Date and time of commencement of Remote e-Voting	Wednesday, March 20, 2024, (09:00 a.m. IST)
Date and time of conclusion of Remote e-Voting	Thursday, April 18, 2024 (05:00 p.m. IST)

Remote e-Voting facility will be blocked by NSDL immediately thereafter and the members will not be allowed to cast their votes beyond the said date and time.

Voting rights shall be reckoned on the paid-up value of equity shares registered in the name of Members as on the close of business hours on Friday, March 15, 2024, i.e. the **Cut-off date**. Members whose names appear in the Register of Members /List of Beneficial Owners as on the Cut-off Date shall only be considered eligible for the purpose of Remote e-Voting and those members would be able to cast their votes and convey their assent or dissent to the proposed resolutions only through the Remote e-Voting process. **Any person who is not a Member as on the Cut-off date or becomes a member post the Cut-off date should treat this Postal Ballot Notice for information purpose only.** A Member cannot exercise his vote by proxy on Postal Ballot.

Please note that there will be no dispatch of physical copies of Notice or Postal Ballot forms to the Members of the Bank, since such requirement is dispensed with as per the aforementioned MCA Circulars and consequently, no physical ballot forms will be accepted by the Bank. Members are requested to carefully read the instructions in the Postal Ballot Notice and record their assent (**FOR**) or dissent (**AGAINST**) through the Remote e-Voting process, not later than 05:00 p.m. IST on Thursday, April 18, 2024, in order to be eligible for being considered, failing which it will be strictly considered that no vote has been received from the Member. Members who have not yet registered their email addresses are requested to register the same with their respective Depository Participants in case the shares are held by them in electronic form and with the Bank/RTA in case the shares are held by them in physical form.

The Board of Directors has appointed Mr. P.D Vincent, Practising Company Secretary, Managing Partner, SVJS & Associates, Company Secretaries, Kochi, as Scrutinizer for conducting the Postal Ballot through Remote e-Voting process in a fair and transparent manner. The results of the voting conducted through Postal Ballot through the Remote e-Voting process will be announced by the Chairman/ Managing Director & CEO or such person as authorised, on or before 05.00 p.m. IST on Saturday, April 20, 2024, at Registered Office, Thrissur. The results along with the Scrutinizer's Report will be displayed on the website of the Bank at www.csb.co.in, the e-voting website of NSDL at www.evoting.nsdl.com and also shall be communicated to stock exchanges: BSE at www.bseindia.com and NSE at www.nseindia.com, where the Bank's Equity Shares are listed and be made available on their respective websites. The Bank will also display the results of the Postal Ballot along with the Scrutinizer's report at its Registered Office at Thrissur.

In case of any queries, members may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on : 022 - 4886 7000 or send a request to Ms. Pallavi Mhatre, Senior Manager at evoting@nsdl.com

Members are requested to carefully read all the notes and instructions set out in the Postal Ballot Notice and in particular, the manner of casting vote through Remote e-Voting.

By order of the Board
For CSB BANK LIMITED
Sd/-
Thrissur | March 19, 2024
COMPANY SECRETARY

CSB BANK LIMITED
Regd. Office: “CSB Bhavan” St. Mary's College Road, Post Box No.502, Thrissur - 680 020, Kerala, India
Tel:+91 0487 2333020 | Fax: 0487 2338764 | Website: www.csb.co.in | E-mail: secretarial@csb.co.in
Corporate Identity Number: L65191KL1920PLC000175

Companies, Insight Out

Companies, Monday to Saturday
To book your copy, sms reachbs to 57575 or email order@bmail.in

Business Standard
Insight Out

APPENDIX IV-A

Sale Notice for sale of Immovable Property
E-Auction Sale Notice for sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrowers/s and Guarantor/s that the below described Immovable Property mortgaged to **Indiabulls Housing Finance Ltd. [CIN : L65922D005PLC136029] ("Secured Creditor")**, the physical possession of which has been taken by the Authorized Officer of the Secured Creditor, will be sold on "as is where is", "as is what is" and "whatever there is" basis on 23.04.2024 at 02.00 P.M. to 04.00 P.M., for recovery of Rs. 36,87,636/- (Rupees Thirty Six Lakh Eighty Seven Thousand Six Hundred Thirty Six only) pending towards Loan Account No. HHLVRA00286607, by way of outstanding principal, arrears (including accrued late charges) and interest till 05.03.2024 with applicable future interest in terms of the Loan Agreement and other related loan document(s) w. e. f. 06.03.2024 along with legal expenses and other charges due to the Secured Creditor from **VAIBHAV J MEHTA and VAIBHAVI VAIBHAV MEHTA**.

The Reserve Price of the Immovable Property will be Rs. 28,30,000/- (Rupees Twenty Eight Lakh Thirty Thousand only) and the Earnest Money Deposit ("EMD") will be Rs. 2,83,000/- (Rupees Two Lakh Eighty Three Thousand only) i.e. equivalent to 10% of the Reserve Price.

DESCRIPTION OF THE IMMOVABLE PROPERTY

CARPET AREA ADMEASURING 407 SQ. FT. BEARING FLAT NO. 109, 1ST FLOOR, WING - C, BUILDING NO. 1, VINAY UNQUE IMPERIA, SECTOR - 7, SURVEY NO. 45, 46 & 47, NEAR RUSTOMJEE GLOBAL CITY, CHIKALDONGRE ROAD, DONGRI VILLAGE, VIRAR WEST, THANE - 401303, MAHARASHTRA.

For detailed terms and conditions of the sale, please refer to the link provided on the website of the Secured Creditor i.e. www.indiabullshomelinks.com. For bidding, log on to www.auctionfocus.in

Date : 13.03.2024
Place : THANE

Sd/-
Authorized Officer
Indiabulls Housing Finance Limited

IN THE MUMBAI DEBT RECOVERY TRIBUNAL NO.2

3rd Floor, Telephone Bhavan, Strand Road, Apollo Bandar, Colaba Market, Colaba, Mumbai-400005.

Transfer Original Application No. 483 of 2017

Notice in Transferred Case

Exhibit No: 59

Next date: 09.05.2024

...Applicant

UNION BANK OF INDIA

Vs **M/S. CRYSTAL COMMERCIAL COMPANY & ORS** ...Defendants

Take notice that the case in O.A. No. 11 of 2010 between the above parties pending in the MDRT-III has been transferred to this Tribunal as per change of jurisdiction notified vide Government of India F.No. 18/02/2016 DRT / [S.O.3065 (E)] dated 26.09.2016 and the said case is registered as T.O.A. No. 483 of 2017 on the file of this Tribunal. Therefore, you are hereby required to appear before the Hon'ble Tribunal either in person or through an Advocate duly instructed on 09/05/2024 at 11.00 a.m., failing which appropriate orders will be passed.

Given under my hand and seal of this Tribunal on this 25th day of September, 2023.



Seal
Registrar
DRT-III, Mumbai.

M/S. CRYSTAL COMMERCIAL COMPANY, (Defendant No.1)

D-5, Kesari Residency, Near Bhagwati Hotel Charkop, Kandivali (West), Mumbai-400 067.

Also having address at:
504, Dattatray Apartment, Sector V, Charkop, Kandivali (West), Mumbai-400 067

2. MR. RAMESH RANABHAI PATEL, (Defendant No.2)
Proprietor of M/s. Crystal Commercial Co. 504, Dattatray Apartment, Sector V, Charkop, Kandivali (West), Mumbai-400 067

Also having address at:
C/o. Mr. Rajesh Patel
8/B, 16, Elitee Apartment, Opposite Municipal Garden, Sai Baba Nagar, Borivali (West), Mumbai-400 092

3. SHRI MAHESH VIRJIBHAI SAKHARELIA, (Defendant No.3)
204, Breeze Manav CHS, Sector 5, Opp. Jain Temple, Charkop, Kandivali West, Mumbai-400 067

5. MR. NILESH NANTRA MEHTA (Defendant No.5)
B/77, 7th Floor, Charkop Shri Co-op. Hsg. Soc. Ltd., Sector 6, Charkop, Kandivali (West), Mumbai-400 067

D. M. Pandey, Advocate,
303, Tejjadeep Mall, Castile Mill Circle, Thane (West) - 400601
Email: dmp1355@gmail.com

PUBLIC NOTICE

General Public is hereby informed that my clients-Shri Mayur H. Sotta & family, had assigned the Development Rights of their landed property i.e. land bearing Survey No. 162, Hissa No. 1, C.T.S. No. 518(Pt.), 518A/1 to 518A/8 of Village-Mulund, Taluka-Kurla, Bombay Suburban District together with the structure standing thereon situate at near Mulund Railway Station, Mulund (East), Mumbai-400081 to M/s. Shree Aryadurga Developers Pvt; Ltd; vide Development Agreement and General Power of Attorney 24.4.2008 on the terms and conditions more precisely stipulated therein. Due to dispute arose between a Tenant and the said Developers, the said Tenant filed Suit No. 712 of 2012 in the Hon'ble City Civil Court, Bombay wherein subsequently Consent Term dtd. 6.2.2013 was filed in the said suit by all concerned parties, including the said Developer. The said Developers failed and neglected to comply with the terms and conditions of the said Development Agreement and the said Consent Term, and therefore, my clients have terminated and cancelled the said Development Agreement and General Power of Attorney dtd. 24.4.2008 vide their legal notice dtd. 26.12.2023 and 24.2.2024 respectively. In view of above circumstances, the general public is hereby put to notice that any transaction entered into by any person with M/s. Shree Aryadurga Developers Pvt; Ltd; their Directors, agents or attorneys in trust for them in respect of the development of the land bearing Survey No. 162, Hissa No. 1, C.T.S. No. 518(Pt.), 518A/1 to 518A/8 of Village-Mulund, Taluka-Kurla, Bombay Suburban District together with the structure standing thereon situate at near Mulund Railway Station, Mulund (East), Mumbai-400081, shall be in contravention of the terms and conditions of the said Development Agreement, General Power of Attorney dtd. 24.4.2008, Consent Term dtd. 6.2.2013 filed in the Suit No. 712/2012 in Hon'ble City Civil Court, Bombay and legal notices dtd. 26.12.2023 and 24.2.2024 respectively and shall be entirely at his/her/their own risk as to the cost and consequences thereof and shall not be binding upon my clients in any manner of whatsoever nature. Mumbai dated this 20th March, 2024

THANE (MAIN) BRANCH -
Shivaji Path, Post Box No.43, Opp. M.H. High School, Thane (West) 400601.
Tel: 25337616/25331677/25418512/25331942
e-mail: Thane.NaviMumbai@bankofindia.co.in

POSSESSION NOTICE (for Immovable property) Appendix-IV (See rule-8(1))

Whereas, The undersigned being the authorised officer of the Bank of India under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 01.12.2023 calling upon the borrower **Mr. Abhijeet Sadashiv Kende (Borrower)** to repay the amount mentioned in the notice as on NPA date i.e. 28.11.2023, being Rs.7,55,994.61/- (Seven Lacs Fifty Five Thousand Nine Hundred Ninety Four and Sixty One Paise only) (+) unchanged Interest from 28.11.2023, within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 18.03.2024.

The borrower 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 Bank of India for an amount mentioned in the notice as on NPA date i.e. 28.11.2023, being Rs.7,55,994.61/- (Seven Lacs Fifty Five Thousand Nine Hundred Ninety Four and Sixty One Paise only) (+) unchanged Interest from 28.11.2023.

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

Description of Immovable Property -

Flat No. 302 on 3rd floor in B Wing of the building known as "Nirvighna Apartment" on Plot bearing Survey No. 221, Village-Majiwade, Thane West-400606 owned by **Mr. Abhijeet Sadashiv Kende**.

This is to inform you that the previous notice dated 08.02.2024 has been withdrawn.

Date : 18.03.2024
Place : Thane

Sd/-
Sunil Namjoshi
Chief Manager & Authorised Officer

C/c
Mr. Anand Ram Das Khadse, Room No. 3845/003, Shiv Pramal Chawl, Opp. MSEB Office, Old Thane Belapur Road, Ganpati Pada, Thane-400605.

THE NATIONAL CO-OPERATIVE BANK LTD.
Recovery Office: Plot No B-8-C Sector -13, 1st Floor, Khanda Colony, New Panel (West), 410 208, Reg/Admn/Office/214, Rajaha Centre, Free Press Journal Road, Nariman Point, Mumbai-21, Phone No. (022) 2745628 email address: recovery@ncbmumbai.com

POSSESSION CUM SALES NOTICE

(Under Rule 8 (1))

(For immovable property)

Whereas, The undersigned being the authorized officer of the THE NATIONAL CO- OPERATIVE BANK LTD, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (the said Act) and in exercise of powers conferred under section 13(12) read with rule 9 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice Ref No. NCB/HO/REC/247/2023-24 dated 13/11/2023 calling upon the owner of the property and Borrower **Mr. Santosh Babaji Gaikwad & Mrs. Sunanda Baba Gaikwad** and Guarantors (1) Mr. Pradij Laxman Koli within the meaning of the said Act to repay the amount mentioned in the notice being Rs.3,38,681.00 (Rupees Three Lakh Thirty Eight Thousand Six Hundred Eighty One Only) within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to him/her/ them and the public in general that the undersigned has taken symbolic possession of the property described herein below in exercise of powers conferred on him under section 13(4) of the said Act read with rule 9 of the said rules on this date 20.03.2024.

The Borrower/ Guarantors 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 NATIONAL CO-OPERATIVE BANK LTD, for an amount of Rs.3,37,107.00 and further Interest & expenses thereon from 01/03/2024.

Description of the Immovable Property:

Flat No.603, 6th floor, Chaitanya (S.R.A.) Sahakari Gruhanirman Sanstha (Maryadit) New Mhada Colony, Building No-99, Dr. Ambedkar Nagar, Mankhurd (W), Mumbai-400 043, adm 225 sq.ft.

STATUTORY NOTICE OF 30 DAYS.

Above mentioned Borrower and Guarantors are hereby given 30 days notice to repay the amount of Rs.3,17,107.00 (Rupees Three Laks Seventeen Thousand One Hundred Seven only) with interest and charges, else the mortgaged property will be sold on the expiry of 30 days from date of publication of this notice as per the provision under the Rules 8(5) (d) & 9 of Security Interest

Date: 20.03.2024
Place: Navi Mumbai

Sd/-
(Mrs. Shaila S. Patil)
Authorized Officer,
For The National Co-op. Bank Ltd., Mumbai

SARB Thane(11697) Branch : 1st floor Kerom Plot no A-112 Circle, Road No 22 Wagle Industrial Estate Thane (WV) 400604 Email Id : sbl.11697@sbi.co.in

POSSESSION NOTICE

Notice is hereby given under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, a demand notice was issued on 10.10.2023 and stated hereinafter calling upon them to repay the amount within 60 days from the date of receipt of said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrower and the public in general that the undersigned has taken **symbolic possession** of the property described herein below in exercise of power conferred on him/her under section 13(4) of the said Act read with Rule 8 of the said Act on the dates mentioned against each account.

The Borrower 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 STATE BANK OF INDIA for an amount and interest thereon.

Name of Account / Borrower / Guarantor & Address	Description of the property mortgaged/ charged	Date of Possession	Amount Outstanding as per Demand Notice
Mr. Amit Dattaram Kaikadi and Mrs. Ankita Amit Kaikadi Kaikadi Niwas, Uran Road Hanuman Mandir, Karanjade 410 206	Flat No. 202, 2nd floor, Building Shree, Society Sai Vrindavan Co-op. Soc. Ltd., Plot No. 164, Near Gokul Sweet, Off JNPT Road, Sector 4, Village Karanjade, Navi Mumbai, Taluka Panvel, Dist Raigad 410 206. In the name of Mrs. Ankita Amit Kaikadi and Mr. Amit Dattaram Kaikadi	19.03.2024	1) 10.10.2023 2) Rs.45,23,013/- (Rupees Forty Five Lakhs Twenty Three Thousand Thirty Only) as on 10.10.2023 & interest, cost etc. thereon as stated above in terms of Demand Notice dated 10.10.2023.

PRANESH THAKUR

Chief Manager

Authorized Officer

State Bank of India, SARB Thane Branch

Date : 19.03.2024
Place : Mumbai

Navi Mumbai Zonal Office : CIDCO old admin building, P-17 Sector-1 Washi, Navi Mumbai.
E-mail : dzmmvm@mahabank.co.in, legal_rvm@mahabank.co.in
Phone : 022-20878751/52

E-Auction Sale notice for sale of hypothecated (Vehicles) assets

Notice is hereby given to the Borrowers/s and Guarantors in particular and public in general that despite several notices to the Borrowers/Guarantors, they have failed to repay the Bank's dues in Vehicle loans as mentioned in the said notices. Therefore the vehicles are seized by the Bank. The vehicles will be put for sale on 03.04.2024 On-line E-Auction / Bidding through website https://www.mstccommerce.com at 11.00 am to 3.00 pm. The vehicles will be sold "As is where is", "As is what is", and "Whatever there is" basis. For recovery of the balance due to the Bank of Maharashtra from the Borrower (s) and Guarantor(s) as mentioned in the table. Details of the Borrower/s and Guarantor/s, amount due, Short description of the movable property reserve price and the earnest money deposit are given as under-

The borrowers are once again requested to deposit total dues along with further interest, cost and expenses before the above date to get back possession of your vehicles failing which the same will be sold and proceeds adjusted with your account.

Lot No.	Names of Borrowers & Guarantors and Branch	Amount Due as on (18.03.2024)	Short description of the Movable (Vehicle)
1.	Borrowers - Shri. Sandeep Chandrakant Pednekar Guarantor - Mr. Samir Chandrakant Pednekar Both Resides at-Khimp, Post-Khimp, Taluka - Alibag Dist- Raigad, PIN-402021. At Vadgaon Tampure, Tal. Karjat Dist. Ahmednagar Branch Karjat	Total dues of Rs. 7,77,541/- plus unapplied interest at applicable rate of interest, other cost and expenses w.e.f. from 18.03.2024.	Model: MARUTI SUZUKI INDIA-MARUTI SWIFT VXi- 06/2019 /Pearl Arctic white Regi No. MH-06-BU-6076 Engine No. K I 2 M P 1 0 4 5 7 7 7 C h a s i s N o. MBHCZC63SKE426450 Regi Date: 29.07.2019 Mfg Year: 06/2019

Reserve Price : Rs. 2,48,000/- | Earnest Money Deposit: Rs. 24,800/- | Bid Increment value : Rs. 10,000/-

Date & Time of inspection of property on: 26.03.2024 between 11.00 am to 03.00 p.m. For detailed terms and conditions of the sale, please refer to the link "https://www.bankofmaharashtra.in/proposal.asp" provided in the Bank's website and also on E-bikray portal (www.ibapi.in). Contact- Mr. Minal Kanti Rana -9523595784.

Date : 18.03.2024
Place : Navi Mumbai

Sd/-
(Prakash Uker)
Authorized Officer & Zonal Manager
Bank of Maharashtra

IDFC First Bank Limited
(erstwhile Capital First Limited and amalgamated with IDFC Bank Limited)
CIN : L65110TN20104PLC097792
Registered Office: KRM Towers, 8 Floor, Harrington Road, Chetpet, Chennai - 600031.
TEL: +91 44 4564 4000 | FAX: +91 44 4564 4022.

PUBLIC NOTICE

GOLD AUCTION CUM INVITATION NOTICE

The Below mentioned borrower has been issued notices to pay the outstanding amount towards the credit facility against Gold ornament savailed by him from IDFC FIRST Bank Limited. Since the borrower has failed to repay the dues under the facility. We are constrained to conduct an auction of the pledged Gold ornaments on 28/03/2024. In the event any surplus amount is realized from this auction, the same will be returned to the concerned borrower and if there is any deficit post the auction, the balance amount shall be recovered from the borrower through appropriate legal proceedings. IDFC FIRST Bank has the authority to remove the following account from the auction without prior intimation. Further IDFC FIRST Bank reserves the right to change the Auction Date without any prior notice.

Loan Account Number	Customer Name	Branch Name
96470691	MANISH CHANDRAKANT SANGHAVI	VASHI SECTOR SEVENTEEN BRANCH
118477601	SANIYA ASHRAF SHAIKH	BORIVALI EAST BRANCH
96539330	JITENDRA SATISH SHIRSATH	SHIRPUR RURAL

Auction will be conducted online through https://legold.auctiontiger.net on 28/03/2024 from 12:00pm to 3:00pm.

By way of this publication the concerned borrower are hereby given final notice and last opportunity to pay the facility recalled amount, with all interest and charges before the schedule auction date failing which the jewellery will be auctioned.

Please note that, if the auction does not get completed on the same day due to time limit the bank will re auction the pledged gold ornaments within next 7 days on the same terms and conditions. If the customer is deceased all the conditions pertaining to auction will be applicable to his legal heirs.

Date: 20/03/2024 Place: MUMBAI



Seawoods Branch:-Shop No1 & 2, Gahlot Majesty Plot No 3A, Sector 46A, Seawoods (W), Navi Mumbai - 400 706. Email: seawood@bankofbaroda.com. Phone:022 - 2771 2202

AUCTION SALE NOTICE

The under mentioned persons are hereby informed that they have failed to pay off the liability in the loan accounts. Notices sent to them by Registered Post have been returned undelivered to the Bank. They are therefore requested to pay off the liability and other charges and redeem the pledged securities on or before 19th March 2024 (date) failing which the said securities will be sold by the Bank in public auction at the cost of the borrower at the Bank's premises at 3.00 P.M. on 26th March 2024 or on any other convenient date thereafter without further notice at the absolute discretion of the Bank.

Sr.No	Date of Loan	Loan No	Name & Address of the borrower
1	28-02-2019	3299060 0000439	Mr. Sudhir G Rautwad, Address 1: Shop No: 2, Shri Durgameta CHSL-SRRA, Kamikar Wadi, 1246 Anant Nagvekar marg, Opp Siddhivinayak, Horizon Tower, Prabhadevi, Mumbai-400 025

Sd/-
Branch Manager, Kamotha Branch,

Date:- 20.03.2024

COSMOS BANK
Recovery & Write-off Department Region-II
Correspondence Address : Horizon Building, 1st Floor, Ranade Road & Gokhale Road Junction, Gokhale Road (North), Dadar (West), Mumbai 400 028. Phone No. 022-69476012/23/7538

E-AUCTION SALE NOTICE UNDER SARFAESI ACT, 2002.

E-auction Sale Notice for Sale of Immovable Secured Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) & 9(1) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower, Co-Borrowers, Mortgagors & Guarantor that the below described immovable property mortgaged to the Secured Creditor the possession of which has been taken by the Authorized Officer of The Cosmos Co. Op. Bank Ltd., will be sold on the basis of "As is where is", "As is what is", "Whatever there is" and "Without Recourse" for recovery of Bank dues as per the brief particulars given hereunder :

Name of Borrower Mortgagors & Guarantors	Details of Secured Assets for Sale/Auction
Borrower/Mortgagor: Mrs. Manju Vinod Jain (Bohra)	All that piece and parcel of Residential Flat No. 503, admeasuring area 34.52 sq. mtrs. i.e. 371.64 Sq.ft., (carpet) and Flat No. 504, admeasuring area 38.46 sq. mtrs. i.e. 414 sq. ft. (carpet) both flats s/on 5th Floor, B Wing, Building known as Shree Prashta CHSL, Near Shree Ram Hospital, lying, being and situated at land bearing OJ Village No. 136, Hissa No. 3, New Survey No. 17, Hissa No. 3 of Village Ovalde, Chankunder Road, Thane, Taluka and District Thane within the limits of Thane Municipal Corporation.
Co-Borrowers/Mortgagors: 1. Mr. Vinod Bhurajai Jain (Bohra) 2. Mr. Kaipesh Vinod Jain (Bohra)	
Guarantors:- Mr. Bhavesh Basant Kumar Jain	
Demand Notice Date & Amount	Demand Notice Date: 26.10.2021 & ₹ 62,00,634.20 plus further interest & charges thereon
Possession Date & Type	24.07.2023 (Physical)
Reserve Price	₹ 73,50,000/- (Rupees Seventy Three Lakhs Fifty Thousand Only)
Earnest Money Deposit (E.M.D.)	₹ 7,35,000/- (Rupees Seven Lakhs Thirty Five Thousand Only)
Bid Incremental Value	₹ 25,000/- (Rupees Twenty Five Thousand Only)
Date & Time of E-Auction	08.04.2024 from 1.00 pm to 2.00 pm
Date & Time Inspection	02.04.2024 from 11.00 am to 12.00 noon

STATUTORY NOTICE- As per rule 8(6) & 9(1) of Security Interest (Enforcement) Rules, 2002.

This notice also considered as a 15 days' notice to the Borrower, Co-Borrowers, Mortgagors & Guarantor of the said loans about holding of public auction sale on the above mentioned date & time if the emds are not repaid in full before the date & time of public auction.

Note : 1. EMD/BID forms are freely available with Authorized Officer & on Bank Website. 2. Please contact to EMD payment details to Authorized Officer Mob-9322480888/7705971679/8975758517. 3. Last Date & Time of EMD and KYC Documents Submission: 06.04.2024 upto 4.30 p.m.

For detailed terms & conditions of the auction sale is available with the Bank Website i.e. https://www.cosmosbank.com/auction-notice.aspx AND Auctioneer Website i.e. https://cosmosbank.auctiontiger.net

Date: 20.03.2024
Place : Mumbai

Sd/-
Authorized Officer
Under SARFAESI Act, 2002
The Cosmos Co-Operative Bank Ltd.

Form No. 3
(See Regulation-15 (1)(a) / 16 (3))
DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3)
1st Floor, MTNL Telephone Exchange Building, Sector-30 A, Vashi, Navi Mumbai - 400703

Case No.: OA/22/2023

Summons under sub-section (4) of section 19 of the Act, read with sub-rule (2A) of rule 5 of the Debt Recovery Tribunal (Procedure) Rules, 1993.

STATE BANK OF INDIA Exh. No.: 09

VS

RISHABH JATINDER PAHWA

To,

(1) Rishabh Jatinder Pahwa AT- A- 704, Sai Leela Apartments, Vinay Complex, Near Railway Carshed, Thane Nillmore Nsp, Thane, Maharashtra -401203

SUMMONS

WHEREAS, OA/22/2023 was listed before Hon'ble Presiding Officer/ Registrar on 12/12/2022

WHEREAS this Hon'ble Tribunal is pleased to issue summons/ notice on the said Application under section 19(4) of the Act, (OA) filed against you for recovery of debts of Rs. 3281414.40/- (application along with copies of documents etc. annexed).

In accordance with sub-section (4) of section 19 of the Act, you, the defendants are directed as under-

- to show cause within thirty days of the service of summons as to why relief prayed for should not be granted;
- to disclose particulars of properties or assets other than properties and assets specified by the applicant under serial number 3A of the original application;
- you are restrained from dealing with or disposing of secured assets or such other assets and properties disclosed under serial number 3A of the original application, pending hearing and disposal of the application

