

Date: 28.07.2021

To,
The National Stock Exchange of India Limited
Exchange Plaza, Plot No. C/1, G-Block,
Bandra- Kurla Complex, Bandra (E),
Mumbai-40051, Maharashtra, India

Ref: ISIN: INE738V01013
Symbol- ARTNIRMAN

Subject: Intimation regarding Completion of Dispatch of the Notice of Postal Ballot and Publication of Newspaper Advertisement.

Dear Sir/Madam,

We wish to inform you that the Postal Ballot Notice dated July 26, 2021 along with Explanatory Statement has been sent/dispatched/completed on Tuesday, July 27, 2021 to all Members of the Company whose names appear in the Company's Register of Members / List of Beneficial Owners as on the Cut-off date i.e. Friday, July 23, 2021.

The Notice of Postal Ballot regarding Completion of Dispatch has been published in Financial Express (English Edition) and Financial Express (Gujarati Edition) newspapers dated Wednesday, July 28, 2021 under the Rule 22 of the Companies (Management and Administration) Rules, 2014.

A copy of the publication in newspapers is also attached herewith as an enclosure.

Kindly take the information on your record.

Thanking You,

Yours faithfully,
For Art Nirman Limited



Yesha Yatishbhai Shah
Company Secretary & Compliance Officer



Encl: a/a

PUBLIC NOTICE FOR AUCTION-CUM SALE (APPENDIX - IV A) (Rule 8(6))
Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of IIFL Home Finance Limited (Formerly known as India Infline Housing Finance Ltd.) (IIFL HFL) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 for the recovery of amount due from borrower/s, offers are invited by the undersigned in sealed covers for purchase of immovable property, as described hereunder, which is in the possession, on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" BASIS (particulars of which are given below:-)

Borrower(s)/Co-Borrower(s)/ Guarantor(s)	Demand Date and Amount	Date of Physical Possession	Description of the Immovable property/ Secured Asset
1. Mr. Komal Mahohar Malival 2. Ms. Aarti Komal Malival (Prospect No. 705496)	19-03-2019 Rs.12,66,779/- (Rupees Twelve Lakh Sixty Seven Thousand Seven Hundred Seventy Nine Only)	25-Mar-2021 Total Outstanding as on 26 July-2021 Rs.18,32,041/- (Rupees Eighteen Lakh Thirty Two Thousand and Forty One Only)	All that part and parcel of the properties bearing Flat No.103, First Floor, Abhishek Complex, situated at City Survey No. 418-B, Ward No. 7 of Moje Sumal Dairy Road, City of Surat, Gujarat. (Area:488 Sq.Ft.) Rs.6,50,000/- (Rupees Six Lakh Fifty Thousand Only) Rs.65,000/- (Rupees Sixty Five Thousand Only)

Concerned Branch:- IIFL Home Finance Limited, Office No.701, 7th Floor, 21st Century Business Centre, Near Udhna Darwaja, Ring Road, Surat - 395002. (Contact Person: Mr. Anshul Juneja @ 992999306)

Date of Inspection of Property: 13-Aug-2021
EMD Last Date: 16-Aug-2021
Date of Auction: 18-Aug-2021
Time of Auction: 11:00 hrs-1:00 hrs

1. Date of inspection of the immovable property is 13-Aug-2021 between 11:00 hrs - 1:00 hrs.
2. Last date of submission of sealed offers is 16-Aug-2021 till 5 pm at the branch office address.
3. Date of opening of the offers for the Property is 18-Aug-2021 at the above mentioned branch office address at 11:00 hrs - 1:00 hrs the tender will be opened in the presence of the Authorized Officer.
4. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization excluding legal and any incidental charges thereupon.
5. The notice is hereby given to the Borrower and Guarantor, to remain present personally at the time of sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale.
6. The Borrower(s)/Guarantor(s) are hereby given 15 DAYS SALE NOTICE UNDER THE RULE 9 SUB RULE (1) OF SARFAESI ACT, 2002 to pay the sum mentioned as above before the date of Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrower pays the amount due to IIFL Home Finance Limited in full before the date of sale, auction is liable to be stopped.
7. The EMD shall be payable through DD in favour of "IIFL Home Finance Limited" payable at GURGAON and shall be submitted at the concerned branch/Corporate Office.
8. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender forms are available at the above branch office. Also you can refer <https://www.iiflhomefinance.com/properties-for-auction>.
9. The immovable property will be sold to the highest tenderer. However, the undersigned reserves the absolute discretion to allow inter se bidding, if deemed necessary.
10. Tenders that are not filed up or tenders received beyond last date will be considered as invalid tender and shall accordingly be rejected. No interest shall be paid on the EMD.
11. Company is not responsible for any liabilities upon the property which is not in the knowledge of the company.
For further details, contact Mr. Anshul Juneja @ 992999306, Email: anshul.juneja@iifl.com, Corporate Office: Plot No. 98, Phase-IV, Udyog Vihar, Gurgaon, Haryana-120015.
Place: Surat Date: 28-07-2021

MUTHOOT HOUSING FINANCE COMPANY LIMITED
Registered Office: TC NO.14/2074-7, Muthoot Centre, Punnen Road, Thiruvananthapuram - 695 034, Corporate Office: 12/A O1, 13th floor, Parinee Crescenzo, Plot No. C38 & C39, Bandra Kuria Complex-G block (East), Mumbai-400051

DEMAND NOTICE
Notice Under Section 13 (2) of The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 3 of the Security Interest (Enforcement) Rules, 2002

Whereas the undersigned is the Authorized Officer of Muthoot Housing Finance Company Ltd. under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(2) read with Rule 3 of Security Interest (Enforcement) Rules, 2002, issued Demand Notices under Section 13(2) of the said Act, calling upon the following Borrower, Co-Borrower(s), Guarantor(s) to pay the amounts mentioned in the respective Demand Notices within 60 days from the date of respective Notices issued to them that are also given below connection with above, Notices hereby given, once again, to the said Borrower, Co-Borrower(s) and Guarantor to pay to MHFCL within 60 days from the publication of this notice, the amount mentioned herein together with further interest @ 18% p.a. as detailed in the said Demand Notices from the date(s) mentioned below till date of payment and/or realization, payable under the loan Agreement read with other documents / writing if any, executed by the said borrower(s). As security for due repayment of the loan, the following Secured Asset(s) have been mortgaged to MHFCL by the said Borrower/Co-Borrower(s), Guarantor(s) respectively.

Sr. No.	Name of Borrower / Co-Borrower/ Guarantor	Date of Demand notice	Total Outstanding Amount	Description of Secured Asset(s) / Immovable Property (ies)
1	MAHMADKHAL BACHUSA DIVAN FARJANABEN MAHMADKHAL DIVAN LAN No. 1113708520	14-07-2021	Rs. 785333.79/- As on 09-07-2021	103, PATEL COMPLEX, RADHE RESIDENCY, GADKOL, ANKLESHVAR, GUJARAT, Bharuch, 393001, INDIA
2	ALTAHFUSAIN SABIRAHAMAD GORA SABIBHABANU ALTAHFUSAIN GORA LAN No. 11137080197	14-07-2021	Rs. 1059432.26/- As on 09-07-2021	402.4TH FLOOR, RS NO 683, 70 & 71, WHITE PEARL, PLOT NO 1 TO 5, BHARUCH, ANKLESHVAR, GUJARAT, Bharuch, 393001, INDIA
3	IQBALKHAN ANVERKHAN RATHOD RUKSANA IQBALKHA RATHOD LAN No. 11137086305	14-07-2021	Rs. 809017.87/- As on 09-07-2021	302.3RD FLOOR, ZAM ZAM APPARTMENT, BESIDE GOKUL NAGAR, JHAGADIA CHOKDI, JHAGADIA, GUJARAT, Bharuch, 393115, INDIA
4	ANIL RAM JI RAI RITA DEVI JAGTA NAND PANDEY LAN No. 1610007779	14-07-2021	Rs. 448362.56/- As on 09-07-2021	FLAT NO A 207, 2ND FLOOR, A WING, SHASHIROOP HOME APT, NR BHESTAN RAILWAY CROSSING, SURAT, GUJARAT, Surat, 395005, INDIA
5	NILESHKUMAR KALUBHAI VAKHSHIYA KALUBHAI KESUBHAI VAKHSHIYA LAN No. 16100007312	14-07-2021	Rs. 422638.52/- As on 09-07-2021	FLAT NO 201, 2ND FLOOR, BLDG NO C13, BHAKTI DHARA RESIDENCY, NR SARAR INDUSTRIAL AND UMRRA RAILWAY CROSSING POINT, GOTHAN SAYAN ROAD, GUJARAT, Surat, 394130, INDIA
6	ANIL RAM JI RAI RITABEN ANIL RAY LAN No. 16100069434	14-07-2021	Rs. 77822.13/- As on 09-07-2021	FLAT NOA 207 AT 2 FLOOR, A WING, 196 OLD SERVOY NO 289, SASHIROOP HOME, BHESTAN RAILWAY CROSSING, GUJARAT, Surat, 395023, INDIA
7	BABY VITHOBA ZANJARE LAN No. 16100078521	14-07-2021	Rs. 695798.88/- As on 09-07-2021	B 102, PLOT NO 1 TO 7 RS NO 931/HARI DASHAN RESIDENCY, NR BAGUMARA RESIDENCY, KADODARA, RESIDENTIAL, GUJARAT, Surat, 394327, INDIA
8	DIVYESH DEVJIBHAI GOHEL PRABHABEN DEVJIBHAI GOHEL LAN No. 16100074757	14-07-2021	Rs. 1562370.24/- As on 09-07-2021	A-15, 1.330+331/1, FLORA PARK, MOJE KOSAMBA TA MANGROL, KOSAMBA ROAD, SURAT, GUJARAT, Surat, 394120, INDIA
9	RAJESHKUMAR RAMANBHAI PARAMAR FALGUNI RAJESHBHAI PARAMAR LAN No. 16100076280	14-07-2021	Rs. 639178.08/- As on 09-07-2021	201.1 TO 4 186 MAHALAXMI COMPLEX, MODI FALIYU, KADODARA GRAM PANCHAYAT GALI, GUJARAT, Surat, 394327, INDIA
10	AZHAR AHMED GULAMYASIN SHAIKH FIROZABANU AZHAR AHMED SHAIKH LAN No. 16100076245	14-07-2021	Rs. 974665.02/- As on 09-07-2021	FLAT NO 502 5TH FLOOR, WARD NO 7 NONDH NO 1337, RAHMAT RESIDENCY, VARYALI BAZAR, GUJARAT, Surat, 395004, INDIA
11	HAYATBHAI AKABARBHAI SAMI MUMTAJBEN HAYATBHAI SAMI LAN No. 16100079869	14-07-2021	Rs. 1515954.39/- As on 09-07-2021	17, 100 SAROVAR NAGAR, SAROVAR NAGAR, NR KIM CHOKDI, PALOD SURAT, GUJARAT, Surat, 394110, INDIA
12	PRAKASHSINGH GANGASINGH RAJPUROHIT SANTOSHIBEN PRAKASHSINGH RAJPUROHIT LAN No. 16100083149	14-07-2021	Rs. 450874.69/- As on 09-07-2021	A 504, RADHE RESIDENCY, KADODARA, SURAT, GUJARAT, Surat, 394327, INDIA
13	DEBENDRA RABINDRA DAS PRATIMA DEBENDRA DAS LAN No. 16100082807	14-07-2021	Rs. 624389.26/- As on 09-07-2021	B 2 G 101, 78 79 81, RADHEY KRISHNA RESIDENCY, RADHEY KRISHNA RESIDENCY, SAYAN SIYAN ROAD NR INDIAN OIL PETROL PUMP, SAYAN OL PAD SURAT, GUJARAT, Surat, 394130, INDIA
14	TAUSEEF GAFFAR MANSURI MUMTAJ PINJARI LAN No. 16100084771	14-07-2021	Rs. 968972.94/- As on 09-07-2021	506, SHYAM RESIDENCY, KADODARA, PALSANA, SURAT, GUJARAT, Surat, 394210, INDIA
15	JAYID NOORMOHAMAD PIJARI JAMILABI GAFFAR PINJARI LAN No. 16100084767	14-07-2021	Rs. 996523.38/- As on 09-07-2021	65.506, SHANGINI RESIDENCY, KADODARA, PALSANA, GUJARAT, Surat, 394210, INDIA
16	KULENDRA SHIVABHADUR PASAVAN SWANA DEVI KULENDRA PASVAN LAN No. 16100062153	14-07-2021	Rs. 548986.87/- As on 12-07-2021	FLAT NO 202, PLOT NO 97, BLOCK NO 151, SHYAM RESIDENCY, NR SHYAMJI NAGAR, KADODARA, SURAT, GUJARAT, Surat, 394327, INDIA
17	KULENDRA SHIVABHADUR PASAVAN SWANA DEVI KULENDRA PASVAN LAN No. 16100094257	14-07-2021	Rs. 145630.40/- As on 12-07-2021	202, SECOND FLOOR, 151, SHYAM RESIDENCY, SHANTI NAGAR S SOCIETY KADODARA, GUJARAT, Surat, 394327, INDIA
18	UMESH DULARE SHARMA ASHA DEVI UMESH SHARMA LAN No. 11137096830	14-07-2021	Rs. 610189.64/- As on 12-07-2021	B 2 102, 1ST FLOOR, SWASTIK COMPLEX, KIM KOSAMA ROAD, KOSAMBA, GUJARAT, Surat, 394120, INDIA
19	RANGNATH RAM LAIT SHARMA SANGITA RANG NATH LAN No. 11137086419	14-07-2021	Rs. 639007.08/- As on 12-07-2021	B 103, 1ST FLOOR, SWASTIK COMPLEX, KUNWARDA, MANGROL, GUJARAT, Surat, 394120, INDIA
20	PAVAN SANTOSH BEDISKAR VIMAL SANTOSH BEDISKAR LAN No. 16100074375	14-07-2021	Rs. 1507627.91/- As on 12-07-2021	BLOCK NO 210, 322, 284 285 286 V K PARK, GUJARAT, Surat, 394327, INDIA
21	CHANDUBHAI DAHYABHAI RAVAL MEHLUKUMAR CHANDUBHAI RAVAL LAN No. 12100078588	14-07-2021	Rs. 484481.45/- As on 09-07-2021	MAKAN NO. - 1172, RAWAL VAS, MOUJE : NARDIPIUR, NEAR BHIMNATH MAHADEV TEMPLE, PALIYAD ROAD, PALIYAD ROAD, KALOL, GUJARAT, Gandhi Nagar, 382735, INDIA
22	SAGAR DHANJIBHAI SOLANKI LILABEN DHANJIBHAI SOLANKI LAN No. 12100093578	14-07-2021	Rs. 1132238.87/- As on 09-07-2021	201, SECOND FLOOR, 41 OLD COLONY NO 83 T P 3 F P 41, SHIVNANDAN, SHAH COLONY BAPASTARAM TEMPLE NR SHAHPUR POST OFFICE, SHAHPUR AHMEDABAD, GUJARAT, Ahmedabad, 380004, INDIA
23	JAYDEEPSINH JASHUJI DABHI BHARATIBA JAYDIPJI DABHI LAN No. 11153098611	14-07-2021	Rs. 488599.21/- As on 09-07-2021	1530, DABHI VAS, UNVANA, NR MANDVI CHOWK NR BHU CHAR MATA TEMPLE, GUJARAT, Gandhi Nagar, 382650, INDIA
24	VUJAYKUMAR VELAJIBHAI CHAUDHARI VELAJIBHAI NATHAJI CHOUADHARI LAN No. 11153094889	14-07-2021	Rs. 76750.08/- As on 09-07-2021	26 2 1, UNAVA ROAD, BALVA, GUJARAT, Gandhi Nagar, 382721, INDIA
25	MITHABHAI RAMJIBHAI RABARI JALABEN MITHABHAI RABARI LAN No. 11153099038	14-07-2021	Rs. 531499.22/- As on 09-07-2021	131, RABARI VAS, RABARI VAS, BORIJ, nr ambika chowk, GUJARAT, Gandhi Nagar, 382041, INDIA
26	DIMPAL PREMJI BAI RATHOD Premji Bhai Rathod LAN No. 16500071751	14-07-2021	Rs. 381049.74/- As on 12-07-2021	PLOT STRE NO 6 C, S NO 2899 STREET NO 13, GAYATHRI NIVASH, KUMBHARVADA JILA GARDEN CHOWK, CANAL ROAD, GUJARAT, Rajkot, 380001, INDIA
27	ZAKI IQBAL ARAB SHABANA ZAKI ARAB LAN No. 12100084455	14-07-2021	Rs. 961633.23/- As on 12-07-2021	202 2ND FLOOR, SHABANA HEIGHTS, BH ALLAMA MASJID VATVA AHMEDABAD, BH ALLAMA MASJID VATVA AHMEDABAD, GUJARAT, Ahmedabad, 382440, INDIA
28	MANUBHAI PUNJAJI PADHYAR SAROJIBEN MANUBHAI PADHYAR LAN No. 12100101501	14-07-2021	Rs. 517060.90/- As on 12-07-2021	144.0, ZAVERI NAGAR, NR. PRIMARY SCHOOL, JOGNIMATA TEMPLE, PINDARADA, NR. PRIMARY SCHOOL, GUJARAT, Gandhi Nagar, 382610, INDIA
29	MOHAMMEDPARVEZ SABIRMIYA SHAIKH ROZINABANU MOHAMMEDPARVAZ SHAIKH LAN No. 10100076477	14-07-2021	Rs. 83433.71/- As on 12-07-2021	0, 21 1, 150 1.6, MACHHIPITH, MILAN TAVA FRY, SALTAVADA ROAD, OPP UNION BANK, GUJARAT, Vadodra, 390001, INDIA
30	RAMABHAI VASABHAI DESAI JANKEBEN RAMABHAI DESAI LAN No. 11153091945	14-07-2021	Rs. 301180.22/- As on 12-07-2021	1002, 1002 RABARI VAS, GUDIYANI MUVADI DEVKARAN NAMUVADA, GUJARAT, Gandhi Nagar, 382308, INDIA

If the said Borrowers shall fail to make payment to MHFCL as aforesaid, MHFCL shall proceed against above secured Assets under Section 13(4) of the Act and the applicable Rules. Entirely at the risks of said Borrower, Co-Borrower(s) & Guarantor(s) as to cost and consequences. The said Borrower, Co-Borrower(s) & Guarantor(s) are prohibited under the said Act to transfer the aforesaid Secured Asset(s), whether by way of sale, lease or contravention of the provisions of the Act or Rules made thereunder shall be liable for imprisonment and/or penalty as provided under the Act.

Sd/-
Authorized Officer
For Muthoot Housing Finance Company Limited

Date: Gujarat
Date: 28.07.2021

Indian Bank
Zonal Office, 'B' Block, Rudra Arcade, 132 feet, Drive in Cross Road, Memnagar, Ahmedabad-380052
Phone No. : 079-27435663, 27431248, Fax : 079-27439668

Demand Notice
Annexure-I Notice under Sec.13 (2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

To,
1. **Shree Khodiyar Industries (Proprietorship Firm, Borrower)**
K1-242/17, Opp. Ramani Industrial Estate, Aji Vasahat, Rajkot-360003
2. **Mr. Maheshbhai Shivalaj Gajera (Proprietor & Mortgagor)**
3-A, Bhal Park, Street No. 1, Kothariya Road, Rajkot-360002
3. **Mr. Govindbhai Hansrajbhai Parsana (Guarantor)**
"Sannati", Dharm Jivan Society, Street No. 1, Vaniya Wadi Road, Near Jalaram Chowk, Rajkot, Bhaktinagar, Rajkot-360002

Sub: Your loan account's M/S. Shree Khodiyar Industries-Open Cash Credit - A/C No. 50384029098 and Term Loan 5032637989 with Indian Bank Rajkot branch-Reg.

The first of you is an proprietary concern. The 2nd Mr. Mr. Maheshbhai Shivalaj Gajera is/are proprietor now or at all material times. The 2nd & 3rd Mr. Govindbhai Hansrajbhai Parsana & Mr. Maheshbhai Shivalaj Gajera are guarantors to the loan accounts availed by the first of you. The 2nd of you is/are the mortgagor(s) having offered their assets as security to the loan accounts availed by the first of you. At the request of the first of you, in the course of banking business, the following facilities were sanctioned and were availed by first of you. (If there has been any subsequent enhancement/renewal/ additional loans, the details of the same may also be incorporated specifically).

Sl. No.	Nature of facility	Limit (₹ in Lakhs)
1.	Open Cash Credit	15.00 Lakh
2.	Term Loan	60.00 Lakh

The first of you have executed the following documents for each of the said facilities:

Nature of facility	Nature of documents
Open Cash Credit	Demand Promissory Note Acknowledgment of Debt Hypothecation Agreement-ADV29 Mortgage deed
Term Loan	Demand Promissory Note Term Loan Agreement Mortgage Deed

The repayment of the aforesaid loans is personally guaranteed by Mr. First of you and Second of you by executing an agreement of guarantee dated 07.04.2017. The repayment of the said loans are secured by mortgage/hypothecation of property (ies) at "Shree Hareekrupa Die-Casting" Prop. Maheshbhai Shivalaj Gajera situated at City Survey Ward No-12, C.S. No. 4240 paiki, Plot No. 2421/17 Near Meltech Chowk, 80th Road, Aji GIDC, Rajkot-360003 in the name of Mr. Maheshbhai Shivalaj Gajera and fixed assets/stocks/movables at K1-242/17, Opp. Ramani Ind. Estate, Aji Vasahat, Rajkot-360003 as given in the schedule hereunder belonging to No first of you. Despite repeated requests calling upon you to pay the amounts together with interest, all of you and each of you who are jointly and severally liable have failed and committed default in repaying the amount due. The loan account has been classified as Non Performing Asset since 31.03.2021 in accordance with directions/guidelines relating to asset classifications issued by Reserve Bank of India.

Sl. No.	Nature of Facility/ Loan Account No.	Limit & Rate of Interest	Outstanding As On 18/04/2021	Interest accrued but not debited	Total Outstanding as on 18/04/2021
1.	MSME OCC-50384029098	1500000.00	1468440.00	67153.00	1535593.00
2.	TL-5032637989	6000000.00	3624282.00	31742.00	3656024.00
	Total	7500000.00	5092722.00	98895.00	5191617.00

***The outstanding dues payable by you as on 18/04/2021 amounts to Rs. 5191617.00 and the said amount carries further interest at the agreed rate from 19/04/2021 till date of repayment.

The term borrower under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 means any person who has been granted financial assistance by Bank or who has given any guarantee or created any mortgage / created charge as security for the said financial assistance granted by the Bank.

Therefore, all of you and each of you are hereby called upon to pay the amount due as on date viz. Rs. 5191617.00 together with interest from this date till date of payment within 60 days from the date of this notice issued under Sec. 13(2) failing which Bank will be constrained to exercise its rights of enforcement of security interest without any further reference to you under the said Act. If you fail to discharge your liabilities in full within 60 days from the date of this notice, Bank shall be exercising its enforcement rights under Sec 13 (4) of the Act as against the secured assets given in the schedule hereunder.

On the expiry of 60 days from the date of this notice and on your failure to comply with the demand, Bank shall take necessary steps to take possession for exercising its rights under the Act.

Please note that as per the provisions of Sec. 13 (13) of the Act no transfer of the secured assets (given in the schedule hereunder) by way of sale, lease or otherwise, shall be made after the date of this notice without the prior written consent of the bank.

Needless to mention that this Notice is addressed to you without prejudice to any other remedy available to the Bank. Please note that this notice is issued without prejudice to Bank's right to proceed with the proceedings presently pending before DRT/RO of DRT/DRTA/Court and proceed with the execution of order/decre obtained to be obtained.

Please note that the Bank reserves its right to call upon you to repay the liabilities that may arise under the outstanding bills discounted, Bank guarantees and letters of credit issued and established on your behalf as well as other contingent liabilities.

"We draw attention to the provisions of Section 13(8) of the SARFAESI Act and the Rules framed there under which deals with your rights of redemption over the securities"

The Undersigned is a duly Authorized Officer of the Bank to issue this Notice and exercise powers under Section 13 aforesaid.

Authorized Officer
Indian Bank

Indian Bank
Zonal Office, 'B' Block, Rudra Arcade, 132 feet, Drive in Cross Road, Memnagar, Ahmedabad-380052
Phone No. : 079-27435663, 27431248, Fax : 079-27439668

Demand Notice
Annexure-I Notice under Sec.13 (2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

To,
1. **M/s. Om Enterprise (Borrower)**
Shop No. 101, 1st Floor, Sadgurujyot Complex, Pedak Road, Rajkot-360003
2. **Altair Abbasbhai Khirani (Guarantor)**
B-19, Gokul Nagar, Aditya Nagar Main Road, Joshi Pura, Junagadh PTC, Gujarat-362001
3. **Rajeshbhai Dineshbhai Limbasiya S/o Dineshbhai (Guarantor and Mortgagor)**
Flat No. 203, Sadgurujyot Complex, Ranchoh Nagar Society No. 29, Bendoria, Rajkot-360003

Sub: Your loan account's 50358104148 in the name of Om Enterprise with Indian Bank Rajkot Ring Road branch - Reg.

The first of you is an proprietary concern. The 2nd to 3rd are partner(s) now or at all material times. The 2nd to 3rd are guarantors to the loan accounts availed by the first of you. The 3rd of you is the mortgagor(s) having offered their assets as security to the loan accounts availed by the first of you. At the request of the first of you, in the course of banking business, the following facilities were sanctioned and were availed by first of you. (If there has been any subsequent enhancement/renewal/ additional loans, the details of the same may also be incorporated specifically).

Nature of Facility	Limit	Ledger Outstanding As On 18.04.2021	Interest and other charges accrued as on 16.04.2021	Total outstanding as on 16.04.2021
Cash Credit (Working Capital)	75,00,000/-	77,83,992.00	4,24,592.00	82,08,584.00
Limit (Rs. in lakhs)	75.00		ROI:	

The first of you have executed the following documents for each of the said facilities:

Nature of facility	Nature of documents
Cash Credit for Rs. 75.00 lakhs	Demand Promissory Note dated 10.10.2016 Acknowledgement debt dated 26.11.2018 Guarantee Agreement dated 10.10.2016 Guarantee Agreement dated 10.10.2016 Agreement of Hypothecation dated 10.10.2016

The repayment of the aforesaid loans is personally guaranteed by Mr. 2 & 3 of you by executing an agreement of guarantee dated 10.10.2016. The repayment of the said loans are secured by mortgage/hypothecation of property(ies) at (1) Commercial Shop No 13, Ground Floor of Sadgurujyot Complex, constructed on Plot No 61, R.S.No 123, paikae of P No 28 paikae of T P A scheme no 8 of City Survey No 660, paikae of City Survey Ward No 12/1 of Rajkot. (2) Commercial Shop No 108, First Floor of Sadgurujyot Complex, constructed on Plot No 61, R.S.No 123, paikae of P No 28 paikae of T P A scheme no 8 of City Survey No 660, paikae of City Survey Ward No 12/1 of Rajkot. (3) Residential Flat No 1001, 10th Floor of Sky Heights (weekend House), Wing S/1, Plot No 1 to 4, R.S No 57 paikae of the area Known As Radha Residency 2, Vill - Motavada, Tal - Lodhika, Dist - Rajkot. (4) Residential Flat No. 902, 9th Floor of Sky Heights (weekend House), Wing S/1, Plot No 1 to 4, R.S No 57 paikae of the area Known As Radhe Residency 2, Vill - Motavada, Tal-Lodhika, Dist-Rajkot and fixed assets/stocks/movables at Shop No 101, 1st Floors, Sadgurujyot Complex, Pedak Road, Rajkot - 360003, as given in the schedule hereunder belonging to No. 1 of you. Despite repeated requests calling upon you to pay the amounts together with interest, all of you and each of you who are jointly and severally liable have failed and committed default in repaying the amount due. The loan account has been classified as Non Performing Asset since 22.09.2020 in accordance with directions/guidelines relating to asset classifications issued by Reserve Bank of India.

The term borrower under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 means any person who has been granted financial assistance by Bank or who has given any guarantee or created any mortgage / created charge as security for the said financial assistance granted by the Bank.

Therefore, all of you and each of you are hereby called upon to pay the amount due as on date Rs. 82,08,584.00/- (Rupees Eighty two lakhs eight thousand five hundred eighty four only) together with interest from this date till date of payment within 60 days from the date of this notice issued under Sec. 13(2) failing which Bank will be constrained to exercise its rights of enforcement of security interest without any further reference to you under the said Act. If you fail to discharge your liabilities in full within 60 days from the date of this notice, Bank shall be exercising its enforcement rights under Sec 13 (4) of the Act as against the secured assets given in the schedule hereunder.

On the expiry of 60 days from the date of this notice and on your failure to comply with the demand, Bank shall take necessary steps to take possession for exercising its rights under the Act.

Please note that as per the provisions of Sec. 13 (13) of the Act no transfer of the secured assets (given in the schedule hereunder) by way of sale, lease or otherwise, shall be made after the date of this notice without the prior written consent of the bank.

Needless to mention that this Notice is addressed to you without prejudice to any other remedy available to the Bank. Please note that this notice is issued without prejudice to Bank's right to proceed with the proceedings presently pending before DRT/RO of DRT/DRTA/Court and proceed with the execution of order/decre obtained to be obtained.

Please note that the Bank reserves its right to call upon you to repay the liabilities that may arise under the outstanding bills discounted, Bank guarantees and letters of credit issued and established on your behalf as well as other contingent liabilities.

"We draw attention to the provisions of Section 13(8) of the SARFAESI Act and the Rules framed there under which deals with your rights of redemption over the securities"

The Undersigned is a duly Authorized Officer of the Bank to issue this Notice and exercise powers under Section 13 aforesaid.

Authorized Officer
Indian Bank

Indian Bank
Zonal Office, 'B' Block, Rudra Arcade, 132 feet, Drive in Cross Road, Memnagar, Ahmedabad-380052
Phone No. : 079-27435663, 27431248, Fax : 079-27439668

Demand Notice
Annexure-I Notice under Sec.13 (2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

To,
1. **M/s. Om Enterprise (Borrower)**
Shop No. 101, 1st Floor, Sadgurujyot Complex, Pedak Road, Rajkot-360003
2. **Altair Abbasbhai Khirani (Guarantor)**
B-19, Gokul Nagar, Aditya Nagar Main Road, Joshi Pura, Junagadh PTC, Gujarat-362001
3. **Rajeshbhai Dineshbhai Limbasiya S/o Dineshbhai (Guarantor and Mortgagor)**
Flat No. 203, Sadgurujyot Complex, Ranchoh Nagar Society No. 29, Bendoria, Rajkot-360003

Sub: Your loan account's 50358104148 in the name of Om Enterprise with Indian Bank Rajkot Ring Road branch - Reg.

The first of you is an proprietary concern. The 2nd to 3rd are partner(s) now or at all material times. The 2nd to 3rd are guarantors to the loan accounts availed by the first of you. The 3rd of you is the mortgagor(s) having offered their assets as security to the loan accounts availed by the first of you. At the request of the first of you, in the course of banking business, the following facilities were sanctioned and were availed by first of you. (If there has been any subsequent enhancement/renewal/ additional loans, the details of the same may also be incorporated specifically).

Nature of Facility	Limit	Ledger Outstanding As On 18.04.2021	Interest and other charges accrued as on 16.04.2021	Total outstanding as on 16.04.2021
Cash Credit (Working Capital)				

