



# CORAL INDIA FINANCE AND HOUSING LIMITED

Regd. Office : Dalamal House, 4th Floor, Nariman Point, Mumbai - 400 021  
Tel. : 2282 0375, 2282 2955, 2283 4389, 2285 3910, 2285 3910 • Fax : 2282 5753  
E-mail : cs@coralhousing.in • Web : www.coralhousing.in • CIN : L67190MH1995PLC084306

CIFHL/SE/36/2021-22

September 18, 2021

To,  
The Manager  
Corporate Relations Department,  
**BSE Limited**  
Corporate Relations Department,  
Phiroze Jeejeebhoy Towers  
Dalal Street,  
Mumbai- 400 001  
**Scrip Code No.: 531556**

To,  
The Manager  
Corporate Relationship Department  
**National Stock Exchange of India Limited**  
Exchange Plaza,  
Plot No. C/1, G Block,  
Bandra-Kurla Complex, Bandra (East),  
Mumbai – 400 051  
**Symbol: CORALFINAC**

Sir/Madam,

**Subject: Compliance under Regulation 30 of the SEBI (Listing Obligation and Disclosure Requirements), Regulations 2015 (Listing Regulations)**

Pursuant to Regulation 30 read with Regulation 47 of the Listing Regulations, please find enclosed copies of Notice to shareholders for transfer of equity shares to IEPF suspense account published in the following newspapers on September 17, 2021:

- i. Business Standard (English) – All India Edition
- ii. Free Press Journal (English) – Mumbai Edition
- iii. Navshakti (Marathi) – Mumbai Edition

This is for your information & record.

Thanking you,

For Coral India Finance and Housing Limited

**Riya Shah**  
**Company Secretary**  
**& Compliance Officer**

Encl: a/a

# Uncertain call for Vodafone Idea

The telecom relief package has offered the ailing telecom service provider only a breather; it will have to earn its way to the longer-term policy benefits

SUBHOMOY BHATTACHARJEE  
New Delhi, 16 September

To save Vodafone Idea, the government's challenge was to determine how much fiscal risk it was willing to absorb. This was why the telecom package was delayed by a week; the Department of Telecommunications (DoT) and the Ministry of Finance (MoF) argued over this point. The decision went down to the wire pretty late on Tuesday night before the Cabinet met on Wednesday morning to approve the package of nine reforms for the sector, five procedural changes plus four relief measures.

As the package announced by telecom minister Ashwini Vaishnaw shows, the government has taken little fiscal risk except for foregoing additional spectrum usage charge of 0.5 per cent for companies when they jointly use a particular band of airwave.

It is important to get this perspective because the beleaguered telecom service provider had pleaded with the government to pick up some of its equity as a key clause of the package. Lenders to Vodafone Idea would have gained some assurance had there been a notional sovereign guarantee; this would have reduced the cost of fresh loans the company will need to continue and expand its operations as India's third-largest telecom service provider by subscriber numbers, after Bharti and Reliance Jio.

But if the government had done so, there would have been political push-back against the hefty rise in subscrip-

tion rates Vodafone Idea must now introduce. India badly needs to deepen digital connectivity but that, in turn, needs the three private sector companies to stay in good health. A partly nationalised Vodafone Idea raising telecom rates would have been too hot to handle, although state-owned BSNL and MTNL are already likely to do so.

Instead, Vodafone Idea has been effectively told that the government support is contingent on the telecom service provider bringing in fresh capital. In a huge relaxation, foreign investors can invest 100 per cent in the sector under the automatic route. To make the deal work, the government had dropped the threat of retrospective tax claim of ₹22,100 crore on the parent company in August this year.

The question is why the parent should invest or the lenders offer fresh capital. The government has offered a moratorium of up to four years in annual payments of dues arising out of the judgment of the Supreme Court on the telecom service providers on the adjusted gross revenue (AGR) they need to share with the government. DoT estimates the liability at ₹58,000 crore for the company over a 10-year period, while the latter puts it at ₹29,300 crore. The government has also offered the same sort of concession for spectrum payments in future auctions — a four-year moratorium for payments on spectrum companies win in auctions such as those for 5G coming up in 2022.

But, again for both, the rider is that the government will protect the net present value (NPV) of its dues, which



## FAINT RINGTONE

Vodafone Idea numbers			
	Jun '21	Mar '21	FY21
Revenue (₹ cr)	9,088.2	9,530.9	41,672.7
Net profit (₹ cr)	-7,415.7	-7,026.5	-46,293.7
Earnings per share	-2.58	-2.45	-16.11

Year-ended figures			
	Mar '21	Mar '20	Mar '19
Cash flow (₹ cr)	15,639.7	7,327.5	5,347.8
Market share (%)	24.02	27.57	33.98*

\*due to merger with Idea in 2018; (TRAI and BSE)

## MARKET SHARE

(absolute numbers in million)

	Rjio	Airtel	Vi
Q1 FY20	331.3	276.8	320
Q1 FY21	398.3	279.8	279.8
Q1 FY22	440.6	321.2	254.44

means the government will charge interest on companies that opt for the deferment. The rate is currently about eight per cent annually. The implication is the later payment will be steep, but the calculus is that Vodafone Idea would have repaired itself to be able to make them by then. In other words, the Consolidated Fund of India will not suffer any financial loss now or in the future.

Meanwhile, there is space for the company to rearrange its books to continue operations and expand. One of those offers, again prospectively, is a

crucial reduction in the scope of the AGR. The company, like the other two, can hive off its non-telecom services into separate companies and insulate those revenues from the sharing formula. DoT has also agreed there will be no spectrum usage charges for future airwaves any telecom company buys in addition to what they will pay as auction fees. This is something that the MoF, for instance, had suggested to the DoT for some years.

So the package looks something like this. Vodafone Idea does not have to pay its current dues to the government.

It can participate in auctions and add spectrum to fill gaps in telecom circles where it operates. It has been offered long-term certainty about its future cash flows in terms of what it will share with the government. Some of those time lines have been expanded — such as the holding period for spectrum, which will now be 30 years instead of 20.

The company, however, has to earn its way to the goodies. Even before the package was announced, shareholders were doubtful about the viability of the company as a going concern. Kumar Mangalam Birla resigned as chairman in June to offer the government a free hand if it wanted to partially nationalise it. The option to pick up a stake in the company essentially meant that. These are the reasons why both the Federation of Indian Chambers of Commerce & Industry (Ficci) and the Confederation of Indian Industry (CII) offered a guarded reaction to Vaishnaw's announcements.

Still, does cabinet approval for the telecom package also mean a nudge for the largely state-owned banking sector to offer the company fresh credit? The question is relevant if you recall how the government's decision on coal auctions revived interest among the banks to lend to new bidders.

Wednesday's deal was a difficult one for the government to sign. Despite the estimated humungous debt load of ₹1.92 trillion for Vodafone Idea, the Centre has never before offered to address the liquidity woes of any company this way. The usual mode has been to offer a tax waiver. Those routes were not available in this case. So DoT and the MoF had to write a fresh playbook that could become a template for other sectors. In the circumstances they have done well. But whether they have done enough to ensure the telecom sector does not become a two-company race is for Vodafone Idea's shareholders to decide.

# How billionaire learned to love cryptocurrencies

ANNIE MASSA & KATHERINE BURTON  
16 September

Hedge fund billionaire Steve Cohen was until recently a bit of a skeptic when it came to cryptocurrencies.

Then his son, a "cryptomaniac", helped change his mind. "He really convinced me this was something I needed to do," Cohen, the founder of Point72 Asset Management and owner of the New York Mets, said on Tuesday at the Skybridge Alternatives Conference, according to a person with knowledge of his remarks. That was part of a journey that included meeting with as many people over the past six months as he could to educate himself.

"Once I decided there were opportunities, and I thought this could be a space like the internet — it could be incredibly trans-

formational — I wasn't going to miss this," Cohen said in a discussion titled "Generating Alpha in Markets and Baseball" moderated by Skybridge Capital founder Anthony Scaramucci.

Cohen, 65, who has a net worth of \$11.1 billion, according to the Bloomberg Billionaires Index, has since thrown himself into the world of crypto in a personal capacity and at his firm. This week, he announced he was investing in Radkl, a quantitative trading firm for digital

assets. That was after Recur, a non-fungible token company, said Cohen's family office also invested in its latest funding round. Cohen, meanwhile, told Scaramucci that Point72 is building crypto-trading capabilities at the firm.

His interest in the virtual realm extends beyond crypto: Cohen expressed a fascination with the metaverse, or a vision of a virtual world where people interact through avatars.

"There's some far-out ideas out there, about how people are going to spend their time," he said. "Your mind can run wild," he added, about how people will interact in the metaverse, potentially buying virtual real estate and virtual outfits for their avatars.

Cohen, a Mets fan who bought the team in December for about \$2.5 billion, also addressed the club's performance and why he loves owning it. "It's taken me into a different realm," Cohen said. "Owning a hedge fund, you have some notoriety, but it's nothing like owning a sports team in New York." He weighed in on the world of social media, where he has been more vocal since acquiring the Mets, saying it has helped people to see him as a human being, and not just a wealthy hedge fund owner.

BLOOMBERG

## PART 5

# Charaiveti: An academic's journey



PRANAB BARDHAN



The gully cricket I played in my neighbourhood also had a tournament, where different neighbourhoods of north Kolkata competed. I once played in such a tournament which was being held in the far north of the city, some distance from my own neighbourhood. I don't now remember the game, but I met there a savvy boy, somewhat older than me, who opened my eyes about Kolkata politics. When he asked me which locality I was from, he stopped me when I started answering with a geographic description. He was really interested in knowing which particular mafia leader my neighbourhood fell under. Finding me rather ignorant, he went on to an elaborate explanation of how the whole city is divided up in different mafia fiefdoms, and their hierarchical network and different specialisation in different income-earning sources, and their nexus with the hierarchy of political leaders as patrons at different levels. After he figured out the coordinates of my locality, he told me which particular mafia don my neighbourhood hoodlums (the local term is *mastan*) paid allegiance to. I recognised the name; this man's family had a meat shop in the area.

Since that day my whole outlook to local politics changed, and soon after I saw a newspaper photo where this mafia don was sharing the dais in a political rally with the chief minister. This was the beginning of my academic interest in gangster politics and its role in the power relationships in different parts of the world. Later when I read Mario Puzo's *The Godfather* (before the movies based on it came out), I realised that this was a feature of metropolitan politics in rich countries as well. Now, of course, there is a whole industry on this, in literature and TV (in India, more on the Mumbai underworld, less on Kolkata's).

**In the neighbourhood many young men start body-building (in gyms, called akhras, or outside). Soon these musclemen go for the job entry tests for the lower ranks of police. Those who pass the tests become policemen, and those who fail turn to apprenticeship with the mastans**

I started closely observing the methods of operation of the local *mastans*, how they work out their demarcation of the business of extortion (sometimes the system broke down, and violent turf wars took place, like when we heard loud boom-boom noise of explosions coming from the street where the brothels were), how they mesh their organisation with that of the political and cultural mobilisation by the local politicians. Two of their characteristics immediately struck me as a young observer.

One is about how they start. In the neighbourhood many young men start body-building (in gyms, called *akhras*, or outside). Soon these musclemen go for the job entry tests for the lower ranks of police. Those who pass the tests become policemen, and those who fail turn to apprenticeship with the *mastans*. This in general is probably true in most

parts of the world, as the line between the police and criminals at the lower level is usually rather thin. Max Weber is known to have described the state as having the "monopoly of violence". In most such neighbourhoods there is actually an oligopoly of violence.

Secondly, I used to see in the *mastans* a peculiar mixture of cruelty and almost sentimental loyalty. They can be quite brutal in their crimes elsewhere but in the immediate locality, they can have touchingly sentimental relationships with what they consider as their extended family (including those who have established family-like relationships with them). They'd have no scruple in assaulting women elsewhere, but they'll give their lives to protect women in the locality who have established some "fictive-kinship" relationship with them as "aunts" or "sisters". Mario Puzo's book also emphasises the special role in the mafia of loyalty to family and other close relations in the locality.

Talking of violence, I should mention that my earliest memory of violence is from the immediate pre-Partition Hindu-Muslim riots in Kolkata. I was too young to comprehend what really was going on, but from overheard snatches of grown-up conversations about the killings (usually of innocent people like the old Muslim umbrella-repairman in our neighbourhood whom my father knew), the oppressive grip of tension and fear all around, and whispers of rumours (often about horrific rapes committed by villains always of the "other" community), I could form a ghostly picture in my mind. Then at night there were these screams of "Allah hu Akbar" from Muslim neighbourhoods and rival screams of "Vande Mataram" from Hindu neighbourhoods, the aggressiveness of each shout barely concealed the fear and desperation underneath. I saw how under that unrelenting pressure even ordinary people with ordinary feelings of humanity turned into ferocious beasts with fangs and claws.

One day the news came that Muslim *mastans* of a nearby slum were massing to destroy a Shiva temple in the gateway to our neighbourhood, and then maybe attack all of us. The local elders asked all the households to get ready (for example, by boiling large amounts of water

which we were to pour on the invaders from rooftops). At the end of our street lived a group of sturdy young men who were sweepers and latrine-cleaners by occupation. The *mastans* in our street mobilised them to defend the temple — watching all this from our window my father wryly commented that these low-caste latrine-cleaners in normal times would not be allowed entry in the temple they were now being herded to defend. After some agonising time, "all-clear" notice came; I was not sure if the battle was won or did not take place at all.

I have always noted how in normal times Hindus and Muslims participate in one another's religious/cultural festivals, how Hindus in thousands go on pilgrimage to visit Muslim shrines, for generations they live together in relative amity (though inter-marriage is uncommon), how there is so much cultural integration in classical music, art, architecture and cuisine, how much of the beautiful rural folk music of both communities embodies deep syncretic values (which Gandhi, Tagore and Nehru used to exhort us about), and yet at times, and at the provocation of interested parties, it all turns out to be so fragile.

A couple of years after the partition of India, a destitute refugee widow once came and pleaded with my mother to hire her as a domestic maid. After some hesitation my mother hired her; when we asked what her name was she said, "Just call me Gauranga's mother". The whole day she used to work quietly, and at night for lack of space in that cramped house, she'd sleep in the kitchen. In the next room was my study table where I worked until quite late. Long after everyone else in the house fell asleep, I could hear coming from the kitchen, first a groan, then a prolonged high-pitched wail. I rushed there and found the woman wailing in her sleep — the same thing happened every night. When in the morning we asked her about it, after long silence the story came out. In her village home, where she lived with her son Gauranga and her husband, one day when the killers came, they all ran, and hid in the nearby pond. But the killers found out, and as she swam away she saw her husband and son decapitated, and the water in that part of the pond turning dark red. To this day I cannot forget that piercing wail, rending the night sky, the wail of a wounded subcontinent.

The author is Professor of Graduate School at University of California, Berkeley. The article was first published in the blog 3 Quarks Daily

**emami limited** CIN: L63993WB1983PLC036030  
 Regd. office: Emami Tower 687, Anandapur, E.M Bypass, Kolkata 700107, West Bengal  
 website: www.emamiltd.in, e-mail: investors@emamigroup.com

**NOTICE**  
 Notice is hereby given that the Company has received the following applications from investors/shareholders:-

Name of the Shareholder	Certificate No	Distinctive No from	Distinctive No To	No of share	Remarks
MR PARUL VASANTRAI SHAH (Deceased)	750 1790 2637	992811 151619753 227515266	993146 151619920 227515769	336 168 504	Transmission of shares in the name of MS. LABEN PARULKUMAR SHAH
MS CHANDRA-PRAHASHEN VIRENDRAKUMAR PAREKH, JH-1, RAJIV VIRENDRAKUMAR PAREKH, 2, RAJEN VIRENDRAKUMAR PAREKH	616 1680 2569	850331 151564418 227390836	851338 151564921 227392347	1008 504 1512	Name Correction

The Company will proceed to carry out name correction/transmission, if no objection from any interested person is received by the Company's Registrars, Maheshwari Datamatics Pvt Ltd, 23, R.N Mukherjee Road, 5th Floor, Kolkata 700001 within 15 days from publication hereof.

Place: Kolkata Date: 15th September, 2021

For Emami Limited  
 A. K. Joshi  
 Company Secretary & VP-Legal

**YASH PAKKA**  
 YASH PAKKA LIMITED  
 (Formerly Yash Papers Limited)  
 Regd Office: 2nd Floor, 24/57, Birhana Road, Kanpur - 208001, Uttar Pradesh  
 Corp Office: Yash Nagar, Ayodhya - 224135, Uttar Pradesh  
 CIN: L24231UP1981PLC002594 T: +91 5278 258174  
 E: connect@yashpakka.com I Website: www.yashpakka.com

**CORRECTION**  
 With reference to the public notice of Book Closure & 41st AGM Notice published in all editions of "Business Standard" (Hindi & English) dated 08.09.2021, the date for closure of the Register of Members and Share Transfer Books of the company at para 4 be read as Friday, the 24th September, 2021 to Thursday, the 30th September, 2021 (both days inclusive), instead of Wednesday, the 22nd September, 2021 to Thursday, the 30th September, 2021, as published inadvertently. Please note record date for declaration of dividend at 41st AGM shall remain 23rd September, 2021. Inconvenience caused is deeply regretted.

for Yash Pakka Limited  
 Sd/-  
 Date: 16.09.2021 Bhavna Patel  
 Place: Ayodhya Company Secretary & Compliance Officer

**ADDENDUM TO SALE NOTICE DATED 02.09.2021 IN THE MATTER OF "DIVINE ALLOYS AND POWER CO LIMITED - IN LIQUIDATION"**

Pursuant to Public Announcement dated 03rd September, 2021 in the newspaper "The Business Standard, All India & Aajkal, Kolkata and Times of India & Prabhat Khabar, Jharkhand and uploaded on the website of Divine Alloys and Power Co Limited- In Liquidation (the Company) i.e. www.divinealloysandpower.in, the timeline for submission of KYC, Eligibility Documents along with Refundable Deposit extends to 28th September, 2021, EMD and Bid Forms stand extended to 5th October, 2021 and date of E-Auction is extended to 7th October, 2021. The Addendum to "E-Auction Process Information Documents" dated 16.09.2021 is uploaded on the website of the Company is to be read in conjunction with the amendments. All other terms, conditions and instructions provided in the process documents shall continue to apply.

**Rajesh Kumar Agrawal, Liquidator**  
 Divine Alloys and Power Co Limited- In Liquidation  
 IBBI Regn No.: IBBI/PA-001/IP-P01023/2017-2018/11722  
 Date: 16.09.2021  
 Place: Kolkata Room No-301, Kolkata- 700013  
 cirp.divine@gmail.com/ rajesh521@yahoo.com

**ADDENDUM TO SALE NOTICE DATED 02.09.2021 IN THE MATTER OF "DIVINE VIDYUT LIMITED - IN LIQUIDATION"**

Pursuant to Public Announcement dated 03.09.2021 in the newspaper "The Business Standard, All India & Aajkal, Kolkata and Times of India & Prabhat Khabar, Jharkhand and uploaded on the website of Divine Vidyut Limited- In Liquidation (the Company) i.e. www.divinevidyut.in, the timeline for submission of KYC, Eligibility Documents along with Refundable Deposit extends to 28th September, 2021, EMD and Bid Forms stand extended to 5th October, 2021 and date of E-Auction is extended to 7th October, 2021. The Addendum to "E-Auction Process Information Documents" dated 16.09.2021 is uploaded on the website of the Company is to be read in conjunction with the amendments. All other terms, conditions and instructions provided in the process documents shall continue to apply.

**Rajesh Kumar Agrawal, Liquidator**  
 Divine Vidyut Limited- In Liquidation  
 IBBI Regn No.: IBBI/PA-001/IP-P01023/2017-2018/11722  
 Date: 16.09.2021  
 Place: Kolkata Room No-301, Kolkata- 700013  
 cirp.dvl@gmail.com/ rajesh521@yahoo.com

**ROAD INFRASTRUCTURE DEVELOPMENT COMPANY OF RAJASTHAN LTD.**  
 First Floor, LIC Jeevan Nidhi Building, Ambedkar Circle, Bhawani Singh Marg, Jaipur-302005  
 Tel: +91-141-2747001, E-mail: office@ridcor.in, CIN: U45203RJ2004PLC019850

**RIDCOR/PRJ/ADM/NEW-519/2021/187 E-NIT Dated: 16.09.2021**  
 RIDCOR intends to invite online tenders through e-procurement for various works as per details given below:

S. No.	Description	Name of roads	Period for downloading the Bid document
1	Collection of user fee and operation of toll plazas for the period from 01.10.2021 to 31.3.2022 (182 Days)	(1) Phatodi-Ramji Ki Goli (2) Jhalawar-Jhalawar Road and (3) Khushkhera-Kasola Chowk	from 17.09.2021 (1700 Hrs) to 23.9.2021 (18:00 Hrs)
2	Routine maintenance works on Lalso-Kota (L-1) (Km 103 to Km 188) (Lot-9), Baran-Jhalawar (L-2) (Lot-10) and Jhalawar-Jhalawar Road (LJ) & Jhalawar-Ujjain upto State Border (JU) (Lot-13)		23.9.2021 (18:00 Hrs)

All the particulars and amendments related to this E-NIT can be viewed on the above said website. Interested agencies/firms are required to be registered on the website <http://eproc.rajasthan.gov.in> through digital signatures. Director

**इंडिया एक्विम बैंक India Exim Bank**  
 Centre One Building, Floor No. 21, World Trade Centre Complex, Cuffe Parade, Mumbai - 400 005.

We refer to Export-Import Bank of India's invite to interested bidders, to acquire hypothecated assets (Wind Turbine Generator related equipment / components) of its NPA loan account, by E-Auction in terms of executed loan documents, dated September 07, 2021. In this regard, please note that last date for submission of Expression of Interest now stands extended till September 24, 2021. All other subsequent timelines as per the offer document stand extended accordingly. For offer document, please visit our website [www.eximbankindia.in](http://www.eximbankindia.in) (under tender & notices).

Place: Mumbai Date: 17-09-2021  
 Chief General Manager (Special Situations Group)

**CORAL INDIA AND HOUSING LIMITED**  
 CIN NO.: L67190MH1995PLC084306  
 Regd. Office: 4th Floor, Dalalme House, J B Marg, Nariman Point, Mumbai-400021  
 Tel No: 022-2285 3910/11, Fax No: 022-22825753  
 Website: www.coralhousing.in | Email: cs@coralhousing.in

**NOTICE TO SHAREHOLDERS FOR TRANSFER OF EQUITY SHARES TO INVESTOR AND EDUCATION AND PROTECTION FUND SUSPENSE ACCOUNT**

Notice is hereby given to the shareholders of the Company pursuant to Section 124 of the Companies Act and Rule 6 of the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("the Rules") notified by the Ministry of Corporate Affairs as amended from time to time.

Pursuant to the IEPF Rules, all the equity shares of the Company in respect of which the dividend is unpaid or unclaimed by the shareholders for seven consecutive years or more, shall be transferred to IEPF Account established by the Central Government, as per the procedure stipulated in the said rules.

The Company has communicated individually to all the concerned shareholders at their latest available addresses, whose shares are due for transfer to the IEPF Account during the financial year 2021-22 for taking necessary steps to claim dividend from the financial year 2013-14 onwards. A list of such shareholders, who have not encashed their dividends for seven consecutive years and whose shares are, therefore liable to be transferred to the Demat Account of the Authority is available on the website of the Company [www.coralhousing.in](http://www.coralhousing.in)

Shareholders are advised to claim the unclaimed dividend amount for the year 2013-14 onwards immediately on or before November 05, 2021, by sending a request letter mentioning your DP ID/Client ID or folio no. along with self-attested copy of PAN Card and address proof, original cancelled cheque leaf immediately to Link Intime India Private Limited, the Registrar and Transfer Agent or to the Company. In case, the Registrar and Transfer Agent or Company does not receive any communication from concerned shareholder on or before November 05, 2021, the Company shall proceed to transfer the shares to the Demat account of IEPF Authority, without any further notice, as per the procedures set out in IEPF Rules.

The Concerned shareholders holding shares in physical form and whose Shares are liable to be transferred to the IEPF account, may please note that the Company would be Issuing new share certificate(s) in lieu of the original share certificates held by them for the purpose of conversion in to Demat and subsequent transfer of shares to Demat accounts opened by IEPF authority. Upon such issue, original share certificates which are registered in their name will automatically stand cancelled and be deemed as non - negotiable. In case of shareholders holding shares in Demat form, the transfer of shares in Demat account of IEPF authority shall be effected by the IEPF authority through the respective depositories by way of corporate action.

The shareholders please may note that the shares and unclaimed amount transferred to IEPF including all benefits accruing on such shares, if any, can be claimed back from IEPF Authority after following the procedure prescribed under the Companies Act, 2013 and IEPF Rules. Please note that no claim shall lie against the Company in respect of unclaimed amount and shares which will be transferred to IEPF pursuant to the provisions of said rules, as amended from time to time.

In case any queries/clarifications on the subject matter, the shareholders may contact our Registrar and Transfer Agent and Company at:

M/s. Link Intime India Private Limited (Unit: Coral India Finance and Housing Limited) C -101, 247 Park, LBS Marg, Vikhroli (West), Mumbai - 400083 Tel. No. (022) 49186270 Email: tiepf.shares@linkintime.co.in.	Coral India Finance and Housing Limited Dalalme House, 4th Floor, Nariman Point, Mumbai-400021 Tel. No.: 022-22853910/11 Email: dividend@coralhousing.in
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For Coral India Finance and Housing Limited Sd/-  
 Place: Mumbai Date: 16-09-2021  
 Riya Shah  
 Company Secretary

**Notice under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (The Act)**

S. No.	Name of Borrower(s) (A)	Particulars of Mortgaged property/ (ies) (B)	Date Of NPA (C)	Outstanding Amount (Rs.) (D)
1.	LOAN ACCOUNT NO. HLLW000219574 1. MEGHJI RAGHU RAVARIA 2. BADDHIBEN GAHVAJI RAVARIYA	FLAT NO H2 1103, 11TH FLOOR, TOWER NO H2, DOVE DECK AJWA ROAD OPP PIONEER MEDICAL COLLEGE, NEAR AMERICAN SCHOOL OF BARODA, VADDARA-390019, GUJARAT	31.03.2021	Rs. 15,69,778.71/- (Rupees Fifteen Lakh Sixty Nine Thousand Seven Hundred Seventy Eight And Seventy One Paise Only) as on 05.06.2021

The above named borrower(s) have failed to maintain the financial discipline towards their loan account (s) and as per books of accounts maintained in the ordinary course of business by the Company, Column D indicates the outstanding amount.

Due to persistent default in repayment of the Loan amount on the part of the Borrower(s) the above said loan account has been classified by the Company as Non Performing Asset (as on date in Column C) within the guidelines relating to assets classification issued by Regulating Authority. Consequently, notices under Sec. 13(2) of the Act were also issued to each of the borrower.

In view of the above, the Company hereby calls upon the above named Borrower(s) to discharge in full his/her liabilities towards the Company by making the payment of the entire outstanding dues indicated in Column D above including up to date interest, costs, and charges within 60 days from the date of publication of this notice, failing which, the Company shall be entitled to take possession of the Mortgaged Property mentioned in Column B above and shall also take such other actions as is available to the Company in law.

Please note that in terms of provisions of sub-Section (8) of Section 13 of the SARFAESI Act, "A borrower can tender the entire amount of outstanding dues together with all costs, charges and expenses incurred by the Secured Creditor only till the date of publication of the notice for sale of the secured asset(s) by public auction, by inviting quotations, tender from public or by private treaty. Further it may also be noted that in case Borrower fails to redeem the secured asset within aforesaid legally prescribed time frame, Borrower may not be entitled to redeem the property."

In terms of provision of sub-Section (13) of Section 13 of the SARFAESI Act, you are hereby prohibited from transferring, either by way of sale, lease or otherwise (other than in the ordinary course of his business) any of the secured assets referred to in the notice, without prior written consent of secured creditor.

**For INDIABULLS HOUSING FINANCE LIMITED**  
Authorized Officer

Place: VADODARA/THANE

**Aspire Home Finance Corporation Limited**  
Motilal Oswal Tower, Rahimulhath Savani Road, Opposite ST Depot, Prabhadevi, Mumbai-400025.  
Email :- info@ahfc.com. CIN :- U65923MH2013PLC248741

**DEMAND NOTICE**  
**NOTICE UNDER SECTION 13 (2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002**

Under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the said Act) read with Rule 3(1) of the Security Interest (Enforcement) rules, 2002 (the said Rule) in exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of said Rule, the authorized officer has issued Demand notices under Section 13(2) of the said Act, calling upon the Borrower(s) / Co-borrowers, Guarantor(s) to repay the loan amount mentioned in the respective demand notices issued to them. In connection with above notice is hereby given once again to all the parties to pay within 60 days from the publication of this notice, the amounts indicated herein below, together with further interest from the date(s) of Demand Notice till the date of payment. The detail of the Borrower(s) amount dues on date of Demand Notice and Security offered towards repayment of loan amount are as under:-

Sr. No.	Loan Agreement No./Name of the Borrower(s)/Co-Borrower(s)/Co-Applicant Name/Guarantor Name	Demand Notice and Amount	Description of secured asset(s) (Immovable Property/ies)
1	LXRAAT00117-180062922 / Adhar Dilip Tahhane / Pratiksha Adhar Tamhane	28-Jan-21 / Rs. 347838/- (Rupees Three Lac Forty Seven Thousand Eight Hundred Thirty Eight Only)	Gat No - 25, Hissa No - 18, A/P - Pat Panhale, Guhagar, Ratnagiri, Maharashtra - 415705
2	LXRAAT00316-170047475 / Jaywant Ganodhar Nivalkar / Damodar Ganpat Nivalkar	20-Jul-21 / Rs. 893192/- (Rupees Eight Lac Ninety Three Thousand One Hundred Ninety Two Only)	House No - 695, Gat No. - 345, Survey No - 14, At Post - Fanasu, Taluka - Dapoli, Ratnagiri, Maharashtra - 415612
3	LXRAAT00416-170037174 / Umesh Suresh Bhuran / Sugandha Suresh Bhuran	20-Jul-21 / Rs. 735666/- (Rupees Seven Lac Thirty Five Thousand Six Hundred Sixty Six Only)	Gat No. - 12/6A, At Post - Ashok Nagar, Kherdi, Chiplun, Ratnagiri, Maharashtra - 415406

If the said Borrowers shall fail to make payment to AHFC as aforesaid AHFC shall proceed against the above secured assets Under Section 13(4) of the Act and the applicable Rules, entirely at the risk of the said Borrowers as to the cost and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of AHFC. Any person who contravenes or abates contravention of the provision of the said Act or Rules made there under, shall be liable for imprisonment and / or penalty as provided under the Act.

**Sd/-**  
Authorized Officer,  
Aspire Home Finance Corporation Ltd.)

Place : Maharashtra  
Date : 17.09.2021

**KOKAN MERCANTILE CO-OP BANK LIMITED** Since 1973  
Registered Office: 1st Floor, Harbour Crest, Mazgaon T.T. Mumbai 400010 | Phone: 2372753, 2372969, 2372970, 2372971, 2373420, 2373431. Fax: 2374859 | E: kmcbco@snli.in | W: www.kokanbank.net

**SALE NOTICE**

Notice is hereby given to the public in general and to the Borrowers, Mortgagors & Guarantors in particular by the Authorized Officer that the under mentioned properties mortgaged to the Kokan Mercantile Co-operative Bank Limited has taken possession on 07.07.2021, 13.07.2021, 03.07.2021, 23.06.2021, 24.6.2021 under the provision of Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 will be sold by tender cum public auction as mentioned below for recovery of secured debt amounting to Rs.3,61,49,327.86 (Rupees Three Crore Sixty One Lac Forty Nine Thousand Three Hundred Twenty Seven and paise eighty six only) towards OD3627 of M.F.Cargo Movers - prop Mobin Viranee as on 15.09.2021 and further interest @ 13.50% p.a., Rs.1,29,86,103.40 (Rupees One Crore Twenty Nine Lacs Eighty Five Thousand One Hundred Three and paise forty only) & Rs.97,69,855 (Rupees Ninety Seven Lacs Sixty Nine Thousand Eight Hundred Fifty Five only) towards LB17359 & CC3599 of M.S. Supreme Logistics prop Samra Mobin Viranee as on 15.09.2021 and further interest @ 13.50% p.a., and Rs.4,33,49,222.40 (Rupees Four Crore Thirty Three Lacs Fifty Nine Thousand Two Hundred Twenty Two and paise forty only) towards LB7354 of Mrs. Meenaz Shamsher Viranee as on 15.09.2021 and further interest @ 13.50% p.a. as detailed below:

The properties will be sold without furniture and fixtures on "as is where is and as is what is" basis/condition.

Sr. No.	Name	Description of property	Status of the property	Reserve Price	EMD IN (Rs)	Inspection date and time	Sale date and time
1	Loan A/C. OD/3627 MAZGAON BRANCH 1. M.S.F.Cargo Movers - Prop Mobin F.Viranee - Borrower/Mortgagor 2. Mrs. Samra Mobin Viranee - Mortgagor/Surety 3. Mrs. Zahida F.Viranee - Mortgagor 4. Mr. Shamsher Viranee - Surety 5. Mr. Farhan Gafoor Malim - Surety 6. Mr. Mohd. Hanif Khatib - Surety	A) Flat no.502, 5th floor, adm. area 615 sq.ft., (built up), Rockview CHS Ltd, C.S.No.147, Of Mazgaon Division, E-Ward no.56/79/5679 (2) (3) of 45 Dockyard Road, Mazgaon Mumbai -400010. B) Flat no.101, adm.425 sq.ft. (built up), 1st floor, A/Wing, plot no.54, Sector no.44A, Unique World CHS Ltd, Nerul (Seawood), Navi Mumbai -400706, Village Karawe, Tal. & District Thane, registration dist and sub district of Navi Mumbai.	Symbolic possession with bank.  Actual possession with bank	Rs. 1,08,50,000/-  Rs. 50,00,000/-	Rs. 10,85,000/-  Rs. 5,00,000/-	11.10.2021 from 9 a.m. to 4.00 p.m.  11.10.2021 from 9 a.m. to 4.00 p.m.	20.10.2021 at 11 a.m.  20.10.2021 at 11 a.m.
2	Loan A/C. LB/7354 MAZGAON BRANCH 1. M.S. Supreme Logistic - Prop Samra M.Viranee - Borrower/Mortgagor 2. Mr. Mobin F.Viranee - Mortgagor/Surety 3. Mrs. Zeenat M.Sayed Chikte - Mortgagor/Surety 4. Mr. M.Sayed Chikte - Mortgagor/Surety 5. Mr. Naved Ahmed Shaikh - Surety 6. Mr. Riyaz Ahmed Ali Shaikh - Surety	A) Shop no.05, ground floor, Sukhakarta-II CHS Ltd, plot no.30, sector 42, Nerul, Mumbai, adm. area 273 sqft (Carpet) in the registration sub district and registration district of Thane. B) Factory land and building on plot no.22, adm. area 1000 sqm and constructed area 2880 sqft. (built up) on survey no.232 of survey no.5814, 5/1/1, 2, 3, and 56/1 bearing old survey no.219, H.No.4, S.No.220, Hissa no.1, 2, and 3 and S.No.221, Hissa no.1, Mumbai Nasik Highway, Village Algoan, Algoan Industries Complex, Tal. Shahapur, District Thane in the registration sub district and registration district of Algoan and District Thane.	Symbolic possession with bank.  Actual possession with bank	Rs. 41,50,000/-  Rs. 1,00,00,000/-	Rs. 4,15,000/-  Rs. 10,00,000/-	11.10.2021 from 9 a.m. to 4.00 p.m.  7.10.2021 from 9 a.m. to 4.00 p.m.	20.10.2021 at 11 a.m.  20.10.2021 at 11 a.m.
3	Loan A/C. LB/7354 MAZGAON BRANCH 1. Mrs. Meenaz Shamsher Viranee - Mortgagor/Borrower 2. Mr. Shamsher F.Viranee - Mortgagor/Surety 3. Mr. Muzammil Zamir Kazi Mortgagor/Surety 4. Mr. Mobin Farooq Viranee - Surety 5. Mr. Farhan Gafoor Malim - Surety	Land and building :- Bungalow known as Viranee House, adm. 2622 sq.ft. ground +two floors with terrace with other structures standing on final plot no.430, T.P.S. III, Land adm. 478.6 sq.mtr at Panchgani, Oyo Government Guest House, Mahabaleshwar Road, Village Panchgani, Tal. Mahabaleshwar, District Satara in the registration sub district and district Mahabaleshwar and Satara.	Symbolic possession with the bank	Rs. 2,50,00,000/-	Rs. 25,00,000/-	8.10.2021 from 9 a.m. to 4.00 p.m.	20.10.2021 at 11 a.m.

Intending buyers may inspect the properties on the date and time as mentioned above.

The particulars in respect of the immovable secured properties specified hereinabove have been stated to the best of the information and knowledge of the undersigned who shall however not be responsible for any error, misstatement or omission in the said particulars. Terms and Conditions of public auction :-

- 1) Sale is strictly subject to the terms and conditions mentioned hereunder.
- 2) The properties will be sold without furniture and fixture on "As is where is and As is what is" condition.
- 3) The properties under auction can be inspected on the date & time specified above. For any queries with regards to the inspection of properties or submission of tenders, kindly contact the Authorized Officer - Kokan Mercantile Co-op Bank Ltd, 1st Floor Harbour Crest, Mazgaon T.T., Mumbai -400010. Phone: 9820547700/986910979.
- 4) The interested buyers may send their offers for the above properties in a sealed cover along with the Demand Draft of earnest money deposit (EMD) at the Office of the Authorized Officer, Kokan Mer. Co-op Bank Limited, 1st floor Harbour Crest Mazgaon, T.T. Mumbai -400010, on or before 14.10.2021. The sealed cover will be opened by the Authorized Officer at 1st floor, Harbour Crest, Mazgaon, Mumbai -400010 in the presence of available intending bidders, Borrowers, Mortgagors & Sureties, on 20.10.2021 at 11 a.m. of the time of sale.
- 5) Offers or conditional offers that are not filled up or offers not accompanied by the EMD or offers received after the above date and time prescribed herein will not be considered/treated as valid offers and accordingly shall be rejected. The earnest money deposit shall not carry any interest.
- 6) Along with offer document, the interested intending bidder shall also attach a copy of the KYC Document (Pan Card, & Address Proof).
- 7) In no eventuality the properties would be sold below the reserve price.
- 8) Properties shall be sold to the highest bidder/offerer subject to acceptance of the bid by the secured creditor i.e. Kokan Mer. Co-op Bank Ltd. However the undersigned has the absolute discretion to allow inter-se bidding if deemed necessary which will take place at the said place, date and time.
- 9) The Auction/Inter Se Biddings will also take place at the same place when the intending bidder may remain present and submit their offers directly and revise their offers upwards.
- 10) All dues and outgoings i.e. Municipal Taxes, Maintenance/Society Charges, Electricity and water taxes or any other dues including all overdue in respect of the said properties shall be paid by the successful bidder/purchaser.
- 11) The successful bidder/purchaser shall have to pay 25% of the purchase amount (after adjusting the E.M.D. already paid) immediately within 2 working days from the acceptance of the offer by the Authorized Officer in respect of the sale failing which the earnest money deposit will be forfeited.
- 12) The balance 75% of the Sale price shall have to be paid within 15 days of conveying the confirmation of the sale to the successful Purchaser by the Authorized Officer. In the event of the default in payment of the balance 75% of the sale price or any part thereof within the prescribed period, the amount deposited shall be forfeited and the secured creditor will be at liberty to sell the properties once again and the defaulting Purchaser shall forfeit all claims to the properties or to any part of the sum already paid towards the purchase thereof.
- 13) Sale is subjected to confirmation by the Secured Creditor.
- 14) The immovable properties described herein above shall remain and be at the sole risk of the successful purchaser in all respects including loss or damage by fire or theft or other accidents and other risk from the date of the confirmation of the sale by the undersigned Authorized Officer. The successful bidder shall not be entitled to annul the sale on any ground of whatsoever nature.
- 15) Any Statutory & Other dues payable including society dues if any and dues on the properties shall be borne by the Purchaser and all expenses relating to Stamp Duty, Registration Charges, Transfer charges and any other expenses and charges in respect of the registration of the Sale Certificate for the above referred properties shall be borne by the successful bidder.
- 16) No persons other than the intending bidders/offers themselves or their duly Authorized representative shall be allowed to participate in the auction/sale proceedings.
- 17) In case of all dues together with all cost, charges and expenses incurred by the Secured Creditor are tendered by the above named borrowers/co-borrowers till one working day prior to the date of auction then the properties will not be sold and all the bids received from the respective bidders shall be returned to them without any liability/claim against the Kokan Mer. Co-op Bank Limited.

**STATUTORY 30 DAYS SALE NOTICE UNDER rule 6 (6) OF SARFAESI ACT 2002**

The borrowers, mortgagors and guarantors are hereby notified by the aforesaid sum outstanding up to date and ancillary expenses from 30 days from today failing which the properties will be put up for sale/sold and balance dues if any will be recovered with interest and cost.

PLACE : Mumbai  
DATE : 17.09.2021

**Authorized Officer**  
s/d  
Kokan Mer.Co-op Bank Limited

**PUNJAB & MAHARASHTRA CO-OPERATIVE BANK LIMITED**  
RECOVERY CELL: Office No. 4 & 5, 3rd Floor, Dreams Mall, L.B.S. Marg, Bhandup (W), Mumbai-78.

**Under Rule 8(1) POSSESSION NOTICE**

Whereas the undersigned being the Authorized Officer of the PUNJAB AND MAHARASHTRA CO-OPERATIVE BANK LTD., 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, issued a Demand Notices u/s 13(2) on the date mentioned against each of the respective Borrowers/Mortgagors /Guarantors to repay the amount as mentioned in the notices against each account within 60 days from the date of receipt of the said notices.

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

The Borrowers/Mortgagors/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 PUNJAB AND MAHARASHTRA CO-OPERATIVE BANK LTD for an amount and interest thereon as per loan agreement.

(The Borrowers/Mortgagors/Guarantors 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)

Sr No	Type of Facility	Name of the Borrower/ Mortgagors/ Directors/ Guarantors	Date of Demand Notice	Amount Outstanding as per Demand Notice	Date of Possession Taken	Description of the property Mortgaged
1	Housing Loan (026330800000003)	1) Mr. Chananmalappa Mallappa Pedsinghe 2) Mrs. Shilpa Chananmalappa Pedsinghe	28/01/2021	Rs.21,51,475.19 (Rupees Twenty One Lakh Fifty One Thousand Four Hundred Seventy Five and Paise Nineteen Only) along with future interest of our bank	13/09/2021	Flat No.303, 3rd Floor, Gamraj Park, Plot No.08, Sector No.05, Karanjade, Taluka Parvel, District - Raigad admeasuring 454.00 Sq.Ft. Built Up area owned by Mr. Chananmalappa Mallappa Pedsinghe
2	Housing Loan (010330800000009)	1) Mr. Sabir Kadarali Shaikh 2) Mrs. Mehjabeen Sabir Shaikh	28/01/2021	Rs.22,63,108.10 (Rupees Twenty Two Lakh Sixty Three Thousand One Hundred Eight and Paise Ten Only ) along with future interest of our bank.	13/09/2021	Flat No. B/101, B Wing, Concept Manomay CHS Ltd., Plot No.42, Sector-11, Talaja, Panchanand, Taluka Parvel, Navi Mumbai-410210 admeasuring 321.63 sq. Ft. Carpet Area alongwith terrace admeasuring 45.83 sq. Ft. Carpet Area Owned by Mr. Sabir Kadarali Shaikh & Mrs. Mehjabeen Sabir Shaikh

Date : 15.09.2021  
Place : Mumbai

**Sd/-**  
Authorized Officer  
Punjab & Maharashtra Co-op. Bank Ltd.

**Notice under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (The Act)**

S. NO	Name of Borrower(s) (A)	Particulars of Mortgaged property/ (ies) (B)	Date Of NPA (C)	Outstanding Amount (Rs.) (D)
1	LOAN ACCOUNT NO. HHLB000346503 1. MR. C. S. RAGHAVAN	FLAT NO. 45, 4TH FLOOR, 13 BUILDING, BLOCK NO. I, HAPPINEST BOISAR, NEAR ELKAVYA SCHOOL, BETEGAON KAMBALGAON, BOISAR, THANE-401501, MAHARASHTRA ADMEASURING BUILT UP AREA OF ABOUT 349 SQ. FT	31.03.2021	RS. 18,80,512.80/- (rupees eighteen lakh eighty thousand five hundred twelve and eighty paise only) as on 24.05.2021
2	LOAN ACCOUNT NO. HHLB000347884 1. MR. SUNIL SHIVAJI MANE 2. MRS RAJSHREE SUNIL MANE	FLAT NO-709,7TH FLOOR JAGANNATH PRIDE SURVEY NO.145/2 MANJIRI HEIGHTS, NEAR PRIMARY BADLAPUR HIGH SCHOOL, BADLAPUR GAON, BADLAPUR WEST THANE-421503, MAHARASHTRA	31.03.2021	RS. 19,42,598.98/- (Rupees Nineteen Lakhs Forty-Two Thousands Five Hundred Ninety-Eight and Ninety-Eight Paise Only) as on 18.05.2021
3	LOAN ACCOUNT NO. HHLB000401483 1. RAJESH DATTARAM KADAM 2. PRADNYA RAJESH KADAM	FLAT NO-702 7TH FLOOR A WING HILL SIDE RESIDENCY NEAR KIRTI POLICE SOCIETY KATRAP SHIRGAON, BADLAPUR-E THANE-421503 MAHARASHTRA	31.03.2021	RS. 19,81,762.25/- (rupees nineteen lakh eighty-one thousand seven hundred sixty-two and twenty-five paise only) as on 18.05.2021
4	LOAN ACCOUNT NO. HHLB000297455 1. ANIKET V JADHAV 2. AARTI RAJESH MANE	FLAT NO. 301, 3RD FLOOR, BUILDING NO. 134, TYPE-B-3, SAMRUDDHI EVERGREEN, PHASE-4 B, GUT NO. 4/2, 5, 7, 10, NEAR JOVALI BRIDGE, OPPOSITE PRIME WATER COMPANY, KALYAN KARJAT ROAD, VILLAGE SAPA, BADLAPUR, THANE-421503, MAHARASHTRA	31.03.2021	RS. 19,02,825.14/- (Rupees Nineteen Lakhs Two Thousand Eight Hundred Twenty-Five And Paise Fourteen Only) As On 21.05.2021
5	LOAN ACCOUNT NO. HHLB000350980 1. MR. PRAVIN YALLAPPA KOKITKAR 2. MRS. SNEHA NARESH CHAUHAN	FLAT NO. 504, 5TH FLOOR, RASPBERRY BUILDING MOTIRAM GREENS CHSL, BADLAPURGAON, BORAPDADA ROAD, BADLAPUR WEST THANE, MAHARASHTRA- 421503	31.03.2021	RS. 19,20,995.55/- (Rupees Nineteen Lakhs Twenty Thousands Nine Hundred Ninety-Five And Five-Five Paise Only) As On 19.05.2021
6	LOAN ACCOUNT NO. HHLPNV00478977 1. MURLIDHARAN V 2. VASHA MURLIDHARAN	FLAT NO. 806, 8TH FLOOR, (AREA ADMEASURING 30.78 SQ. METER), BUILDING NO. 4, WELLISHWIR TOWN, VILLAGE- KHOPOLI TAL, KHALAPUR, RAIGARH-410201, MAHARASHTRA	31.03.2021	RS. 18,99,275.04/- (Rupees Eighteen LakhNinety-Nine Thousand Two Hundred Seventy Five And Four Paise Only) As On 21.05.2021

The above named borrower(s) have failed to maintain the financial discipline towards their loan account (s) and as per books of accounts maintained in the ordinary course of business by the Company, Column D indicates the outstanding amount of outstanding dues together with all costs, charges and expenses incurred by the Secured Creditor (s) the above said loan account has been classified by the Company as Non Performing Asset (as on date in Column C) within the guidelines relating to assets classification issued by Regulating Authority. Consequently, notices under Sec. 13(2) of the Act were also issued to each of the borrower.

In view of the above, the Company hereby calls upon the above named Borrower(s) to discharge in full his/her liabilities towards the Company by making the payment of the entire outstanding dues indicated in Column D above including up to date interest, costs, and charges within 60 days from the date of publication of this notice, failing which, the Company shall be entitled to take possession of the Mortgaged Property mentioned in Column B above and shall also take such other actions as is available to the Company in law.

Please note that in terms of provisions of sub-Section (8) of Section 13 of the SARFAESI Act, "A borrower can tender the entire amount of outstanding dues together with all costs, charges and expenses incurred by the Secured Creditor only till the date of publication of the notice for sale of the secured asset(s) by public auction, by inviting quotations, tender from public or by private treaty. Further it may also be noted that in case Borrower fails to redeem the secured asset within aforesaid legally prescribed time frame, Borrower may not be entitled to redeem the property."

In terms of provision of sub-Section (13) of Section 13 of the SARFAESI Act, you are hereby prohibited from transferring, either by way of sale, lease or otherwise (other than in the ordinary course of his business) any of the secured assets referred to in the notice, without prior written consent of secured creditor.

**Sd/-**  
For INDIABULLS HOUSING FINANCE LIMITED  
Authorized Officer

Place:THANE/RAIGARH

**CSB Bank**  
Formerly The Catholic Syrian Bank Ltd.  
Corporate Identity Number - U65191KL1920PLC000175  
Mahim Branch:- Shop No. 6 & 7, Openers Industrial Estate, Gabriel Road, Mahim West, Mumbai 400016  
Phone: 022, 24459341, 9072601304 Email: mahimwest@csb.co.in, website: www.csb.co.in

**PUBLIC NOTICE ON AUCTION OF PLEDGED GOLD ORNAMENT**

The borrower/s in specific and interested bidders in general are hereby informed that on account of non-repayment of Bank's dues by the borrowers as under despite the payment notice and recall/auction notice issued by the Bank, the gold ornaments pledged with the bank as security by the respective borrowers for the loans availed by them will be sold in public auction on "as is where is" and "non-recourse" basis through physical auction on **23rd September, 2021 at 3 p.m. in branch premises.** Auction may be adjourned to any other later date at the discretion of the bank upon publication of the same in the Bank's notice board. The borrowers are hereby further informed that the gold ornaments will be disposed off by private sale if the public auction is not successful and if there is a further balance to be recovered thereafter, legal action will be initiated against the borrower/s for recovery of the balance amounts due to the bank.

Branch Code	Branch Name	Client Id	Account Name	Net Weight	Total Balance as on 15.09.2021
304	Mahim - West	7246675	SHAN KAR	15.00	76886.75
304	Mahim - West	1261535	DEEPA	129.00	503788.75
304	Mahim - West	4217770	UMESH	95.00	372721.75
304	Mahim - West	3663159	DILLON JEROME	91.00	375241.75
304	Mahim - West	4240588	DINESH PRAKASH	17.00	68185.75
304	Mahim - West	7310711	RUPESH	109.40	435319.75
304	Mahim - West	4241856	RAJ ESH SOMA	10.30	35333
304	Mahim - West	4242060	ANITA SHANTARAM	18.00	69444
304	Mahim - West	7311044	POOJA	50.60	187025
304	Mahim - West	7282971	RESHMA	118.00	451669
304	Mahim - West	4254053	MEHJABIN	17.80	67877
304	Mahim - West	4254053	MEHJABIN	10.00	38463.5
304	Mahim - West	4254053	MEHJABIN	21.60	86165.5
304	Mahim - West	4277629	RAMA	23.40	87230.5
304	Mahim - West	7282204	GRATIEN	31.00	112985.5
304	Mahim - West	7274940	VELLAPANDI	27.00	93366.5
304	Mahim - West	7311044	POOJA	15.00	49691.5
304	Mahim - West	7282204	GRATIEN	24.60	62596.5
304	Mahim - West	1261535	DEEPA	36.00	119404.5
304	Mahim - West	7282204	GRATIEN	8.50	26767.5
304	Mahim - West	4277629	RAMA	27.00	91777.5
304	Mahim - West	7162472	AKSHAY RAGHUNATH	48.90	180135
304	Mahim - West	3971974	MOHAMED ISMAIL	31.86	109153
304	Mahim - West	1261147	GANESH N	93.28	352506
304	Mahim - West	2936210	PRASHANT	13.50	54491.5
304	Mahim - West	7286374	BHAGWAN LAL	13.20	51578.5
304	Mahim - West	7230089	BALRAM	204.90	817587.5
304	Mahim - West	7244982	JUMMAN	23.50	91204
304	Mahim - West	7320999	MOHAMMED	74.65	294760
304	Mahim - West	2936210	PRASHANT	43.00	161477
304	Mahim - West	7247392	SAGAR	73.00	286223.5
304	Mahim - West	7309663	RAHUL	92.00	362216
304	Mahim - West	7162472	AKSHAY RAGHUNATH	20.50	79197.5
304	Mahim - West	4179577	ANAND	15.00	60802
304	Mahim - West	7300532	SUK HADA	11.00	42458
304	Mahim - West	7200846	CHETAN	19.50	51773.5
304	Mahim - West	4276350	SHARMILA	35.00	133497
304	Mahim - West	7232842	AARTI	68.00	204332

For more details/account wise information borrowers and for participating in the auction, interested bidders may contact respective branches.

Place:Mahim Branch  
Date:15-09-2021

**Authorized Officer**  
CSB Bank

**Public Notice**

Notice is hereby given that our clients have agreed to verify and investigate the title of Owners Smt. Fahmida Rizwan Dolare & Others, residing at: 9/52, Dolare House, Dudhna Road, Parsi Gully, Kalyan West, Thane - 421301; undermentioned property. All persons having any claim, right, title or interest in the said under mentioned property by way of sale, mortgage, charge, lien, gift, use, trust, possession, inheritance or whatsoever are hereby requested to make the same known in writing with supportive proofs to the undersigned at our office on below mentioned address; within Fifteen (15) days from the date hereof otherwise the investigation shall be completed without any reference to such claim and the same will be considered as waived.

**The Schedule of Property**  
All that Piece and Parcel of Land bearing Survey No. 70, Hissa No. 2/C, area admeasuring about 0-35-0 (H-R-Pratis), Assessment Rs. 0 - 44/-; situate, lying and being at Village Padgha, Taluka Bhiwandi, Dist. Thane

Signature:-  
**Adv. Vinendra R. Chaudhari**

Signature:-  
**Adv. Jeetendra N. Shete**

Office: Nandan Arcade, 2<sup>nd</sup> Floor, Opp. State Bank of India, Above Reg

