



August 01, 2025

To,

BSE Limited

25, P. J. Towers,

Dalal Street,

Mumbai – 400 001

Scrip Code: 500120

National Stock Exchange of India Limited

Exchange Plaza, C-1, Block G,

Bandra — Kurla Complex, Bandra (E)

Mumbai — 400 051

Symbol: DIAMINESQ

Sub. Publication of Notice for the 49th Annual General Meeting, E-voting information and Book Closure in newspaper

Dear Sir,

Pursuant to Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclosed herewith copies of Notice published in Business Standard (English newspaper) and Vadodara Samachar (Gujarati newspaper) regarding the 49th Annual General Meeting, E-voting information and Book Closure of the Company.

Kindly take the same on record.

Thanking You.

Yours Faithfully,

For Diamines and Chemicals Limited

Hemaxi Pawar

Company Secretary

Membership No. A52581

ENCL: As above

Gujarat Narmada Valley Fertilizers and Chemicals Limited
 An ISO 9001, ISO 14001, ISO 45001 & ISO 50001 Certified Company
 Regd. Office: P.O.Narmadanagar - 392015, Dist.: Bharuch (Gujarat), India,
 CIN: L24110GJ1976PLC002903, E-Mail Id: investor@gnfc.in Website: www.gnfc.in

NOTICE TO SHAREHOLDERS

Transfer of unclaimed Dividend and Equity Shares of the Company to Investor Education & Protection Fund (IEPF)

Shareholders of the Company are hereby informed that pursuant to the Provisions of Section 124 (6) of the Companies Act, 2013 ("the Act") read with Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("the Rules") as amended from time to time, the dividend declared during the financial year 2017-18, which remains unclaimed for a consecutive period of seven years or more will be credited to the IEPF Authority Account of the Govt. of India. The due date for transfer of unclaimed dividend of F.Y. 2017-18 to IEPF Authority is 03rd November, 2025. The corresponding shares on which dividend remains unclaimed for seven consecutive years or more will also be transferred to IEPF Authority as per the provisions of the Act and the Rules.

The Company will not transfer such shares to IEPF Authority where there is a specific order of competent Court / Tribunal restraining any transfer of such shares or where the shares are hypothecated / pledged under the Depositories Act, 1996.

In compliance with the Rules, individual notices / communications are being sent to all concerned shareholders whose dividend and shares are liable to be transferred to IEPF Authority as per the aforesaid Rules. The full details of such shareholders is made available on the Company's website <https://www.gnfc.in/wp-content/uploads/2025/07/Div-Shares-tr-to-IEPF-2025.pdf>

Shareholders are requested to claim their unclaimed dividend on or before 03rd November, 2025. In case the company does not receive any claim regarding unclaimed dividend from the concerned shareholders by 03rd November, 2025, the company shall, with a view to comply with the requirements set out in the Act and the Rules, transfer such shares and dividend to the IEPF Authority by the due date as per the procedure stipulated in the Rules.

Please note that after transfer of such unclaimed dividend and shares to IEPF Authority, no claim shall lie against the Company in respect of such unclaimed dividend amount and shares transferred to IEPF Authority. Shareholders may claim the dividend and corresponding shares transferred to IEPF Authority including all future benefits, if any, from the IEPF Authority as per the procedure prescribed in the Rules.

For any further queries on the above matter, shareholders are requested to contact the Company's Registrar and Share Transfer Agent (RTA), KFin Technologies Limited, Selenium, Tower - B, Plot No.31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad-500032, Telangana State. Tel. No.18003094001, Email Id : einward_ris@kfinetech.com, Website : <https://www.kfinetech.com>

For Gujarat Narmada Valley Fertilizers & Chemicals Limited

Place : Narmadanagar, Bharuch.
Date : 01st August, 2025.

Rajesh Pillai
Company Secretary

DIAMINES AND CHEMICALS LIMITED
 CIN No: L24110GJ1976PLC002905
 Registered Office : Plot No. 13, PCC Area, P.O. Petrochemicals, Dist. Vadodara - 391350.
 Phone : 0265 - 3534200 Email : secretarial@dacl.co.in Website : www.dacl.co.in

NOTICE OF 49th ANNUAL GENERAL MEETING, E-VOTING INFORMATION & BOOK CLOSURE

Notice is hereby given that the 49th Annual General Meeting (AGM) of Diamines and Chemicals Limited ("the Company") will be held at Registered office of the company situated at Plot No.13, PCC Area, P. O. Petrochemicals, Vadodara - 391350, on **Thursday, September 04, 2025 at 11:30 AM**, to transact Ordinary as well as Special businesses as set out in the notice of AGM dated May 29, 2025.

The said notice along with proxy form, Attendance slip, e-voting communication and Annual report together with Audited Financial statements (Standalone & Consolidated) have been sent on July 31, 2025 electronically to the members who have their e-mail addresses registered with the Company / Depository Participant(s).

In compliance with SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI Listing Regulations), a letter containing the web-link, including the exact path, where complete details of Annual Report 2024-25 including Notice of AGM is available, has been dispatched on July 31, 2025 to the shareholder(s) who have not registered their email address(s) either with the company or with any Depository or MUFG Intime India Private Limited, Registrar and Share Transfer Agent (RTA) of the Company.

The aforesaid notice along with, other documents are available on website of the company at www.dacl.co.in and also available on the website of MUFG Intime India Private Limited (Formally known as Link Intime India Private Limited) ("MUFG") at <https://instavote.linkintime.co.in>. The dispatch of notice of 49th AGM and Annual Report for the financial year 2024-25 has been completed on July 31, 2025.

As per Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 as amended and Regulation 44 of SEBI Listing Regulations, the Company is providing remote e-voting facility to its members to cast their vote by electronic means on all Resolutions set out in the Notice of AGM i.e. from a place other than venue of AGM, through e-voting services provided by MUFG Intime India Private Limited ("MUFG") on all the resolutions set forth in the Notice of 49th AGM. Members holding shares either in physical form or in dematerialized form, as on cut-off date of **August 28, 2025**, may cast their votes electronically on all the resolutions set forth in the Notice of 49th AGM.

All the members are hereby informed that :

REMOTE E-VOTING :

- It may please be noted that the Ordinary and Special Business as set out in the Notice of AGM will also be transacted by electronic means through e-voting service provided by MUFG.
- Members are requested to refer Notes forming part of notice of AGM dtd. May 29, 2025, regarding process and manner of E-voting.
- The cut-off date for the determining the eligibility to vote by remote e-voting at the AGM is August 28, 2025.
- The remote e-voting shall commence on **Sunday, August 31, 2025 (from 9:00 a.m. IST) and shall end on Wednesday, September 03, 2025 (5:00 p.m. IST)**. During this period, members may cast their vote electronically. The e-voting module shall be disabled by MUFG thereafter. The voting rights of members shall be in proportion to the equity shares held by them as on **August 28, 2025 ("Cut-off date")**. Any person who is a member of the company on the Cut-off date is eligible to cast vote on all resolutions set forth in the Notice of AGM.
- The facility of voting through poll will be provided at the AGM. The Members attending the meeting and those who have not cast their vote earlier by e-voting shall be able to vote at the meeting.
- A member may participate in the AGM even after exercising his right to vote through remote e-voting but shall not be allowed to vote again in the meeting.
- A member who is entitled to attend and vote in the meeting is also entitled to appoint a proxy to attend and vote instead of himself and a proxy need not be a member. The instrument appointing proxy should, however, be deposited with Registered office of the Company not less than Forty Eight hours before the Commencement of the Meeting.
- Any person, who acquires shares of the Company and becomes member of the company after dispatch of the Notice of the AGM and holding shares as on the cut-off date i.e., August 28, 2025 may obtain login id and password by sending a request at enotices@in.mpmf.com However if a person is already registered with MUFG for e-voting then existing user id and password can be used for casting vote.
- In case the shareholders have any queries or issues regarding e-voting, you may contact MUFG INSTAVOTE helpdesk by sending a request at enotices@in.mpmf.com or contact on - Tel: 022 - 4918 6000. Members may also write to the Company Secretary of the Company at secretarial@dacl.co.in or at the Registered Office of the Company.

BOOK CLOSURE :

- Notice is also hereby given pursuant to Section 91 of the Companies Act, 2013, the Register of Members & Share Transfer Books of the Company will remain closed from **August 29, 2025 to September 04, 2025 (both days inclusive)** for the purpose of 49th AGM and payment of Final Dividend (if approved by the Members at the AGM).
- The members are requested to communicate all their correspondence to the Registrars & Share Transfer Agent M/s MUFG Intime India Private Limited at "Geetakunj" 1, Bhaktinagar Society, Behind ABS Towers, Old Padra Road, Vadodara - 390015 with Contact person Mr. Alpesh Gandhi at Email : vadodara@linkintime.co.in and Ph. No. 0265-3566768.

Further, pursuant to Finance Act 2020, dividend income is taxable in the hands of shareholders w.e.f. April 1, 2020 and the Company is required to deduct tax at source from dividend paid to shareholders as per applicable provisions of income tax act, 1961 as amended from time to time at the prescribed rates, if approved by the Shareholders in 49th AGM. For the prescribed rates for various categories, the shareholders are requested to refer to the Finance Act, 2020 and amendments thereof. The shareholders are requested to update their PAN with the Company's Registrar and Transfer Agent (in case of shares held in physical mode) and with relevant depository participant (in case of shares held in demat mode) on or before August 20, 2025. In case their PAN is not registered, the tax will be deducted at a higher rate of 20%. A Resident individual shareholder with PAN and who is not liable to pay income tax can submit a yearly declaration in Form No. 15G/15H, to avail the benefit of non-deduction of tax at source and Non-resident shareholders can avail beneficial rates under tax treaty between India and their country of residence, subject to providing necessary documents i.e. No Permanent Establishment and Beneficial Ownership Declaration, Tax Residency Certificate, Form 10F, any other document which may be required to avail the tax treaty benefits, the details are available on website of the Company www.dacl.co.in and RTA <https://www.in.mpmf.com>.

By Order of the Board
 For Diamines And Chemicals Limited
 Hemaxi Pawar
 Company Secretary
 Place : Vadodara
 Date : July 31, 2025

Kabilpore Town Branch, Near Gram Panchayat Office, Kabilpore Bazar, Kabilpore - 396424.
 E-mail : dbkabi@bankofbaroda.com

APPENDIX IV (See Rule 8(1)) POSSESSION NOTICE

Whereas, The undersigned being the authorized officer of the **BANK OF BARODA** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated **09-09-2024** calling upon the Borrower/Mortgagor **Mr. Premkumar Raghugiri Goswami** to repay the amount mentioned in the notice being **Rs. 13,50,326.25 (Rupees Thirteen Lac Fifty Thousand Three Hundred Twenty Six and Paise Twenty Five Only)** as on **09.09.2024 (inclusive of interest up to 09.09.2024)** and further interest and charges and expenses within 60 days from the date of receipt of the said notice.

The Borrower/Mortgagor having failed to repay the amount notice is hereby given to the Borrower/Mortgagor 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 **30th Day of July of the year 2025**. The Borrower/Mortgagor 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 Baroda** for an amount of **Rs. 13,50,326.25 (Rupees Thirteen Lac Fifty Thousand Three Hundred Twenty Six and Paise Twenty Five Only)** as on **09.09.2024 (inclusive of interest up to 09.09.2024)** and further interest and other charges and expenses thereon till full and final payment. 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 the immovable property

All piece and parcel of immovable property bearing Survey No. 163/3 (New Block No. 7218) paiki Non-Agricultural Plot No. 6 adm. 280.00 sq. ft. i.e. 26.00 sq. mtrs. plus undivided share in the common road adm. 92.00 sq. ft. i.e. 8.58 sq. mtrs. total admeasuring 372.00 sq. ft. i.e. 34.58 sq. mtrs., situated at Radha Nagar, Vijalpora, Taluka - Jalalpora, Navsari, District - Navsari belonging to Mr. Premkumar Raghugiri Goswami and property is bounded as follows : East : Road, West : Property of Vasant Garjari Verkar, North : Property sold to other person, South : Property sold to other person.

Date : 30.07.2025
 Place : Navsari
 Chief Manager & Authorized Officer,
 Bank of Baroda

ATHWA LINES BRANCH (558206) SURAT : BSNL Door Sanchar Bhawan, Karimabad Ghod Road, Surat, Gujarat - 395 002
 E-mail: ubn0558206@unionbankofindia.bank

POSSESSION NOTICE (Rule-8(1))

Whereas, The undersigned being the Authorized officer of **Union Bank of India** 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 notice dated **16/05/2025** calling upon the **Mr. Pankaj Vijay Gupta (Borrower), Mr. Vijay Kumar (Borrower), Mrs. Aneeta Devi VijayKumar Gupta (Borrower) AND Mr. Tiwari Ashish (Guarantor)** to repay the amount mentioned in the notice being **Rs. 06,98,852.45 (Rupees Six Lakh Ninety-Eight Thousand Eight Hundred Fifty-Two & Forty-Five paise only)** with interest within 60 days from the date of receipt of the said notice.

The Borrower/Guarantor/ Mortgagor having failed to repay the amount, notice is hereby given to the Borrower/Guarantor/ Mortgagor 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 the Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this **29th July 2025**.

The Applicant/ Co-Applient / Guarantor 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 **Union Bank of India, ATHWALINES Branch** for an amount of **Rs. 06,98,852.45 (Rupees Six Lakh Ninety-Eight Thousand Eight Hundred Fifty-Two & Forty-Five paise only)** as on 16/05/2025 in the said account together with costs and interest as aforesaid.

The Applicant/ Co-Applient / Guarantor 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

All that piece and parcel of the immovable property bearing Plot Number 657 (As per village form 7/12 Revenue Survey/Block No. 105/657/E admeasuring 40.15 sq. mtrs.) in "SHIV SAGAR RESIDENCY" situated on the land New Block No. 105 admeasuring 55949.00 sq. mtrs. (Before consolidation land bearing Revenue Survey No. 107 having its Block No. 105 admeasuring 30352.00 sq. mtrs. And Revenue Survey No. 140/2 having its Block No.140 admeasuring 25597.00 sq. mtrs.) of Village: dastan, Sub-District: Palsana, District-Surat.

Date: 29.07.2025
 Place: Surat
 Authorized Officer
 Union Bank Of India

Bank of Baroda Sachin Branch: Shop No.6 & 7, Swastik Plaza, Surat Navsari Road, Tal: Choryasi, Sachin-394200. Tel No. 0261-2392229, E-Mail Id: sachin@bankofbaroda.com

ANNEXURE-C NOTICE TO BORROWER (UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)

Mr. Anilkumar Sahdev Ojha (Borrower)
Mr. Anandkumar Sahdev Ojha (Co-Borrower)
 Plot No.45, Saikhani Society, Godadara, Surat, Gujarat-395010
 Plot No.96, Aradhana Palace, Opp. Aradhana Lake Town-02, Jolva, Tal. Palsana, Dist. Surat.

Sub: Notice under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, hereinafter called "The Act" A/c Mr. Anilkumar Sahdev Ojha (Borrower) and Mr. Anandkumar Sahdev Ojha (co-Borrower)

Dear Sirs,

Re: Credit facilities with our **SACHIN Branch Mr. Anilkumar Sahdev Ojha (Borrower) and Mr. Anandkumar Sahdev Ojha (Co-Borrower) (A/c no. 02770600001143)**

1. We refer to sanction letter no. **BOB/ADV/ dated 26.07.2016** conveying sanction of Home Loan facility and the terms of sanction. Pursuant to the above sanction, you have availed and started utilizing the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

Nature & Type of Facility	Limit (Rs.) In lakhs	Rates of Interest	O/s as on 18.07.2025 (Amount in Rs.) + Further Interest thereon + and Other Charges if any	Security agreement with brief description of securities (please mention the details of security agreements and details of mortgaged property including total area and boundaries)
Housing Loan (0277060001143)	Rs. 13,30,000/-	One year MCLR+ Strategic premium with monthly rest	Rs. 11,65,236/- (Principal) + Rs. 9,404/- (Unapplied interest) + Rs. 18,431/- (Unserviced Interest) + compound interest and Other Charges if any	Equitable mortgage of all that piece and parcel of the land bearing plot no 96 (as per KJP Block No.29/96 adm.60.22 sq.mtrs.) admeasuring about 72.00 sq. yds.together with undivided proportionate share in road and COP at "ARADHANA PALACE" bearing block no.29 situated at Vill.Jolva, Taluka Palsana, Dist.Surat Gujarat. Surrounded by North: Adj. Plot No.95, South: Adj. Society Internal Road, West: Adj. Plot No.97.
Total	Rs. 13,30,000/-		Rs. 11,93,071/- + Compound Interest & Other Charges thereon + and Other Charges if any	

Sr. No.	Brief Description of property	Security Agreement	Area	Boundaries
1	Equitable mortgage of all that piece and parcel of the land bearing plot no 96 (as per KJP Block No.29/96 adm.60.22 sq.mtrs.) admeasuring about 72.00 sq. yds.together with undivided proportionate share in road and COP at "ARADHANA PALACE" bearing block no.29 situated at Vill.Jolva, Taluka Palsana, Dist.Surat Gujarat.	Equitable mortgage	Admeasuring 72.00 sq. yards.	North: Adj. Plot No.95 South: Adj. Society Internal Road West: Adj. Plot No.97 East: Adj. Society Internal Road.

2. In the Term Loan agreement dated **02.05.2016** you have acknowledged your liability to bank to the tune of aggregating **Rs.13,30,000/-**. The outstanding's started above include further drawings and interest up to 11.07.2025 in TL account is **Rs.11,93,071 + other charges 3**. As you are aware, you have committed defaults in payment of interest on above loans/outstanding's for the quarter ended June 2025. You have also defaulted in payment of instalments of term loan/demand loans which have fallen due for payment on **12.04.2025** and thereafter. 4. Consequently upon the defaults committed by you, your loan account has been classified as non-performing asset on **11.07.2025** in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon. 5. Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank **Rs. 11,93,071/- (Rupees Eleven Lakhs Ninety Three Thousand seventy one only) + Compound Interest & Other Charges thereon** if any in TL account as stated in para 1 above in TL account, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which you may please note. 6. Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full. 7. We invite your attention to sub-section 13 of section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business) without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13 (13) of the said Act, is an offence punishable under section 29 of the Act. 8. We further invite your attention to sub section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/ inviting quotations/ tender/ private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available. Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us.

Date : 18.07.2025 | Place-Surat
 Authorized Officer, Bank Of Baroda Sachin Branch

BANK OF BARODA - BAJWA BRANCH,
 Taluka-Vadodara, District-Vadodara State- Gujarat,
 Ph: 9687689145, Email: bjawa@bankofbaroda.com

NOTICE UNDER SECTION 13(2) OF SARFAESI ACT 2002

A notice is hereby given that the following Borrower/s have defaulted in the repayment of principal and interest of the loans facility obtained by them from the Bank and the loans have been classified as Non-Performing Assets (NPA). The notices were issued to them under Section 13(2) of Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act 2002 on their last known addresses, but they have been returned unserved and as such they are hereby informed by way of this public notice as under:

Name of the Borrower	Nature and Type of facility	Limit (Per Annum with Monthly Rest)	O/s on 09.07.2025 (inc. of int. up to 09.07.2025)	Security Agreement with brief description of securities
Borrower:- 1. Mr. Nikhil Kumar Ranjan (Applicant) 2. Mrs. Sapna Nikhil Ranjan Residing at: A-104, KashiDham Residency, Karodiya Road, Karodiya-Bajwa Road, Vadodara, District: Vadodara, Gujarat-391310.	Baroda Hosing Loan-EI-NON CAPITALISE 33070600002234	Rs. 9,94,447/- (Repo rate i.e. 4.40% + Mark up 2.50%+ Credit Spread 0.35% i.e. 8.40% at present	A. Principal O/ Sas on 09.07.2025 : Rs. 9,80,611.00 B. Un Applied Interest Upto 09.07.2025 (Including Interest reversal): Rs.30,185.61 Total dues as on 09.07.2025: Rs. 10,10,796.61 (i.e : A + B)	Equitable Mortgage of RESIDENTIAL FLAT, bearing survey no. RS No. 232, located at plot No. - / Flat No. - / Door No./House-Nearest Door-adm. Land Sq FEET, Build Up Area 590, carpet Area 590, which is situated at Flat No. 104, Tower A of KASHIDHAM RESIDENCY situated at Karodiya Vadodara flat admeasuring 57.78 Sq. Mtrs built up construction and undivided land 20.81 SQ. mtrs built up construction and undivided land 20.81 SQ mtrs and undivided land for Road 9.26 sq mtrs and undivided land for flat 4.35 sq mtrs, thereon with common facilities and amenities thereon bearing RS No. 232 paiki 1, admeasuring 4800 Sq. Mtrs. Paiki/ southern side Land adm. 3248.93 Sq Mtrs for Residential and 1551.07 Sq Mtrs for commercial Purpose NA land/ Moe: Karodiya Sub-District Vadodara City Vadodara, District VADODARA, State/Region GUJARAT, Country India Pin Code-391310. Cersal ID: 200062942459, 20024043617. Bounded: East: Common Passage & OTS, West: Common Passage & OTS, North: 9 Mtrs Internal Road, South: Common Passage
Demand Notice Date: 11.07.2025 NPA DATE: 09.07.2025	Baroda Top Up Loan 33070600002288	Rs. 9,98,000/- (Repo rate i.e. 4.40% + Mark up 2.50%+ Strategic Premium 0.25% i.e. 9.15% at present	A. Principal O/ Sas on 09.07.2025 : Rs.9,84,503.00 B. Un Applied Interest Upto 09.07.2025 (Including Interest reversal): Rs.33,219.92 Total dues as on 09.07.2025: Rs. 10,17,722.92 (i.e : A + B)	
Grand Total: Rs.19,92,447/-		Grand Total Dues as on 09.07.2025 : Rs.20,28,519.53		

The steps are being taken for substituted service of notice. The above Borrower(s) and/or their Guarantor(s) (whenever applicable) are hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of 60 days from the date of this notice under sub-section (4) of Section 13 of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

Date: 01.08.2025 - Place: Baroda
 Authorised Officer - Bank of Baroda

The Mehsana Urban Co-op. Bank Ltd., Mehsana
 (Multi State Scheduled Bank)
 Head Office : Corporate Building, Highway, Mehsana-384002. Phone No. : (02762) 257233, 257234

NOTICE TO BORROWER (UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002) BY REGISTERED A.D./Courier (Our earlier Demand Notice dated 19.09.2024 stands Withdrawn.)

To,
 1- Dharmendra Narayanbhai Patel
 Address - 41, Swami Akhandanand Housing Society, B/H Ranna Society, Ghatlodia , Ahmedabad - 380061.
 2- Kapilaben Narayanbhai Patel
 Add- 202, Ashirwad Tower, Nr. PrabhatChok, Ghatlodia, Ahmedabad-380061.

Dear Sir/s,
 Re: Credit facilities with our Satellite Branch.

1. We refer to our Letter dated 04.02.2023 bearing No. Nil conveying sanction of credit facility and the terms of sanction. Pursuant to the above sanction you have availed and started utilizing the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

Nature & Type of Facility	Limit Rs. (In lacs) 21.00 (Rs. Twenty One Lacs only)	Rate of Interest 9.20%	Outstanding (Contractual Dues) as on date of 16.05.2025
00535015000036			Date of: Principal: Rs.2,126, 204.48 as on 29.07.2024 Interest from 17.07.2024 upto 16.05.2025 @ rate of 9.20%: Rs.1,67, 340.00 Penal Interest (simple) from 17.07.2024 upto 16.05.2025 @ rate of 2%: Rs. 2,721.00 Total -Rs. 22,96,263.48 (Total Rs. Twenty Two Lacs Ninety Six Thousands Two Hundred Sixty Three Four Eight paise only.)

Description of the Immovable Property: All that 52.83 Sq. Yards, i.e. 44.17 Sq. Mtrs. undivided share in a piece or parcel of freehold land situate lying and being at Three Thakornath Residency, Chikniwala skuvo, Dehgam, Nandol Road, Dehgam forming part of block no. 308 (Sub Plot no. D of old block no. 583 and new Block/Survey no. 560) of mouje Dehgam of Dehgam Taluka in the Registration District Gandhinagar and Sub District of Dehgam admeasuring 20761.00 Sq. Mtrs. or thereabouts together with a flat no. 103 on first floor in block no. K-1 in a building known as "Shree Thakornath Residency" admeasuring 111.00 sq.yards Super build up area i.e. 92.80 sq.mtrs. And 53.00 sq. mtrs. of carpet area or thereabouts and the said flat no. K/1-103, located at Flat no. 103, First Floor Block K-1, Shree Thakornath Residency Village Nandol, Taluka Dehgam, District Gandhinagar, Bounded: East : Block-L is there, West : Block-J is there, North : There is a Common Wall, South : There is a Common Road, Property owned by - Dharmendra Narayanbhai Patel & Kapilaben Narayanbhai Patel.

- As you are aware, you have committed defaults in payment of interest and instalments on above loans/out standings for more than 90 days from its due date and thereafter.
- Consequent upon the defaults committed by you, your Home loan account has been classified as non-performing asset on 29.07.2024 in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the loans including interest thereon
- Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating Rs. 22,96,263.48 (Twenty Two Lacs Ninety Six Thousands Two Hundred Sixty Three and Four Eight paise only) as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note.
- Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full.
- We invite your attention to sub-section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act.
- We further

