

Cemindia Projects Limited

(formerly known as ITD Cementation India Limited)

Dept. of Corporate Services – Corporate Relationship,
BSE Limited,
Phiroze Jeejeebhoy Towers, Dalal Street,
Mumbai 400 001.

National Stock Exchange of India
Limited,
Listing Department,
Exchange Plaza, C-1, Block 'G'
Bandra-Kurla Complex,
Bandra (East),
Mumbai 400 051.

Date	Our Reference No.	Our Contact	Direct Line
18 th September, 2025	SEC/09/2025	RAHUL NEOGI	91 22 67680814 rahul.neogi@itdcem.co.in

Dear Sirs,

Sub: Newspaper Publication - Special Window for re-lodgement of transfer requests of physical shares
Scrip Code No: 509496 (BSE) / CEMPRO (NSE)

The newspaper clipping of the advertisement on the captioned subject published today i.e. 18th September, 2025 in the newspaper viz. Financial Express newspaper is enclosed for information and records.

Thanking you,
Yours faithfully,

For Cemindia Projects Limited
(formerly known as ITD Cementation India Limited)

(RAHUL NEOGI)
COMPANY SECRETARY

Cemindia Projects Limited

(formerly known as ITD Cementation India Limited)

Registered & Corporate Office : 9th Floor, Prima Bay,
Tower - B, Gate No. 5, Saki Vihar Road, Powai, Mumbai - 400 072.
Tel.: 91-22-66931600 Fax : 91-22-66931628

www.itdcem.co.in Corporate Identity Number : L61000MH1978PLC020435



Bank of India
 Pune Recovery Branch
 1162/6 Ganesh Khind - University Road, Near
 Observatory, Next to Hardikar
 Hospital, Shivajinagar, Pune 411005
 Email: Recovery.Pune@bankofindia.co.in

PUBLIC NOTIFICATION

Bank has initiated the process to declare the Borrower firm Vasant Milk LLP and related partners as Willful Defaulter by issuing 21 days' Show Cause Notice dated 25.06.2025 containing the reasons in terms of RBI guidelines so as to enable them to make their submission against declaration as Willful Defaulter. These Notices were sent by Speed Post/ Registered Post at the addresses provided by the Borrowers. Some of the Show Cause Notice issued to the Borrower/ partner has been returned un-delivered as per postage track consignment detail. The details of such addressee are as under:-

S. No	Name of identified Borrower/ Partner	Address
1	Vasant Milk LLP (Borrower Firm)	C713 (C Wing), BSEL Tech Park, Plot No 39/5, 39/5A, Opposite Vashi Railway Station, Vashi, Navi Mumbai 400703.
2	Mrs. Priyadarshini Nalawade (Partner of Borrower firm Vasant Milk LLP)	Shaskiya Doodh Yojna, Mahableshwar, Dist -Satara Pin - 412806

Now, by means of the publication of this notice, we once again advise the above mentioned Borrower/Partner to forthwith approach our Bank of India, Pune Recovery Branch to collect the show cause notice and respond within 21 days of this publication. In case we don't receive any response within 21 days, it will be treated and deemed that notice has been duly served and they don't have any say in the matter and the Bank shall continue to proceed further in this matter.

On behalf of Identification Committee.

Knowledge Marine & Engineering Works Limited
 CIN: L74120MH2015PLC269596
 Registered Office: Unit No. 706-707, The Epicentre, W. T. Patil Marg, Off Eastern Freeway, BEST Colony, Near Shivaji Chowk, Chembur (East) Mumbai - 71, Maharashtra
 Phone: 022 - 35398686 | E-mail: info@kmevin | Website: www.kmevin

NOTICE OF EXTRA-ORDINARY GENERAL MEETING

NOTICE is hereby given that the 01/2025-26 Extra-Ordinary General Meeting ("EGM") of the Shareholders ("Shareholders" or "Members") of Knowledge Marine & Engineering Works Limited ("the Company") is scheduled to be held on Thursday, October 09, 2025, at 01:00 PM. IST will be held at the Registered Office of the Company situated at Unit No. 706-707, The Epicentre, W. T. Patil Marg, Off Eastern Freeway, BEST Colony, Near Shivaji Chowk, Chembur (East) Mumbai - 71, Maharashtra to transact the business as mentioned in the Notice of Extra-Ordinary General Meeting of the dated September 17, 2025.

The Notice of Extra-Ordinary General Meeting has been sent by email on September 17, 2025 to all Members whose email addresses are registered with the Company/ National Securities Depository Limited ("NSDL") and Central Depositories Services (India) Limited ("CDSL") (Collectively referred to as "Depositories")/ DP(s)/ Registrar & Transfer Agent ("Registrar"/ "RTA").

The Notice of Extra-Ordinary General Meeting of the Company is available on the website of the Company at <https://www.kmevin.com/investor-information.html>. Additionally, it can also be accessed on the website of MUFG Intime India Private Limited at <https://instavote.linkintime.co.in/Result/Resultpage> and on Stock Exchange website i.e., at BSE Limited at www.bseindia.com and at National Stock Exchange of India Limited at www.nseindia.com.

Instruction for remote e-Voting before and during the EGM:

Pursuant to the provisions of Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014, the Secretarial Standards on General Meetings issued by the Institute of Company Secretaries of India and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015, each as amended, the Company has provided the facility of remote e-Voting prior to the EGM to cast their vote by electronic means for the business to be transacted at the EGM and for this purpose, the Company has appointed MUFG Intime India Private Limited (previously Link Intime India Private Limited) ("MIPL").

Members are requested to note the following details regarding the said EGM:

- EGM shall be held at the Registered Office of the Company situated at Unit No. 706-707, The Epicentre, W. T. Patil Marg, Off Eastern Freeway, BEST Colony, Near Shivaji Chowk, Chembur (East) Mumbai - 71
- Members of the Company, holding shares either in physical form or in dematerialized form as on Cut-off date, i.e., October 03, 2025, only be entitled to avail the facility of remote e-voting as well as voting during the EGM. Shareholders who have already voted prior to the meeting date may participate in the meeting but shall not be entitled to vote at the meeting venue.
- The remote e-Voting facility prior to the EGM would be available during the following period:

Commencement of remote e-voting	From 09:00 AM (IST) on Monday, October 06, 2025
Conclusion of Remote e-voting	Up to 05:00 PM (IST), Wednesday, October 08, 2025

The remote e-voting shall be disabled by MIPL for voting thereafter. Once the member exercises the vote on the resolution, the member shall not be allowed to change it subsequently. Remote e-voting shall not be allowed beyond Wednesday, October 08, 2025 at 5:00 p.m. (IST).

(4) Any person who becomes a member of the Company after the dispatch of the Notice of the EGM and holding the shares as on cut-off date i.e., Friday, October 03, 2025 and wish to participate in remote e-voting may obtain the USER ID and Password by sending an email to the Company at listing@kmevin.com or Company's Registrar and Share Transfer Agent, MUFG Intime India Private Limited at enotices@in.rmps.mufg.com providing the details such as name of the Member, DP ID, Client ID, User ID and Password will be provided through email or SMS as per details of the member provided by the Depositories or available with Registrar.

(5) The company has also provided the voting facility through Ballot during the EGM. The members attending the EGM and who have not exercised their vote by remote e-voting will be able to exercise their vote during the EGM

(6) For any grievances connected with the facility of e-voting, member may reach out - Mr. Advhoth Kotwal, Company Secretary & Compliance Officer of the Company by sending an email to listing@kmevin.com

(7) Members holding shares in demat form who have not registered their email addresses are requested to register their email addresses with respective depository participant(s) and Members holding shares in physical form are requested to update their email addresses with Company's Registrar and Share Transfer Agent MUFG Intime India Private Limited (Previously Link Intime India Private Limited) at mt.helpdesk@in.rmps.mufg.com to the Notice of EGM, instructions for remote e-Voting and instructions for participation in the EGM.

(8) In case of any queries on remote e-Voting, shareholders are requested to refer the Frequently Asked Questions ("FAQs") and Insta vote e-Voting manual available at <https://instavote.linkintime.co.in> under Help section or write an email to Mr. Rajiv Ranjan at enotices@in.rmps.mufg.com or contact on Tel 022 - 4918 6000.

(9) The Board of Directors has appointed Ms. Preeti Singhania, Proprietor of P Singhania & Associates, Chartered Accountants (Membership No. 15924) has been appointed as Scrutinizer to scrutinize the remote e-Voting and through Ballot during the EGM in fair and transparent manner. The Scrutinizer's decision on the validity of votes shall be final.

(10) The results of remote e-Voting and through Ballot during the EGM shall be declared within two working days from the conclusion of the EGM. The results declared along with the Scrutinizer's Report shall be placed on the Company's website at www.kmevin.com and communicated to the Stock Exchanges where the Company's shares are listed viz., at BSE Limited at www.bseindia.com and at National Stock Exchange of India Limited at www.nseindia.com and BSE Limited at www.bseindia.com.

For Knowledge Marine & Engineering Works Limited
 Sd/-
 Advhoth Kotwal
 Company Secretary & Compliance Officer

Mahindra Finance
 Registered Office: at Gateway Building, Appollo Bunder, Mumbai- 400 001.
 Corporate Office: at B Wing, 3rd Floor, Agastya Corporate Park, Piramal Aritil Building, Sunder Baug Lane, Kamani Junction, Kuria West Mumbai- 400 070.

DEMAND NOTICE UNDER SECTION 13 (2) OF SARFAESI ACT, 2002

Whereas you the below mentioned Borrower's, Co-Borrower's, Guarantor's and Mortgagors have availed loans from Mahindra and Mahindra Financial Services Ltd by mortgaging your immovable properties. Consequently to default committed by you all, your loan account has been classified as Non-performing Asset, whereas Mahindra and Mahindra Financial Services Ltd being a secured creditor under the Act, and in exercise of the powers conferred under section 13(2) of the said Act read with rule 2 of Security Interest (Enforcement) Rules 2002, issued Demand notice calling upon the Borrower's/Co-Borrower's/Guarantor's/Mortgagors as mentioned in column No. 1 to repay the amount mentioned in the notices with future interest thereon within 60 days from the date of notice.

Name of Borrower/ Co-Borrower/ Mortgagor	Loan Account No. & Loan Amount	Details of the Security to be enforced	Date of NPA & Demand Notice date	Amount Due in Rs. /- As on
1. RAJ GRAPHICS AND PRINTERS (Borrower)	Sanction Letter bearing Ref.No.: 0009409278 Dated 28.03.2023	Mortgaged Immovable Property details: ITEM NO.-1: All the piece and parcel of the Property bearing Flat No 603, having a carpet area of 438 Sq. Ft./40.70 Sq. Meters, (including area of balcony and proportionate area of common space) on the 6th floor, in the wing A in the building previously known as "Barsana" consist of Two rooms & One Kitchen and in the society known "Salasar Barsana Co-Operative Housing Society Ltd" in the complex known as "Salasar Brij Bhoomi Complex", Constructed on the land bearing old survey no.679, New S No. 274, Hissa No. 5 & other various survey nos., situated at Temb Road, Near Maxus Mall at Village Bhayander, Taluka & District Thane.	08.09.2025	60,35,935.57/- (Rupees Sixty Lakh Thirty-Five Thousand Nine Hundred Thirty-Five And Fifty-Seven Paise Only) as on 12.09.2025
2. RAVIRAJ RATHOD (Co-Aplicant 1)	Loan No./Contract No. ISBLREP23357655, Loan amount Rs. 61,06,060/- (Rupees Sixty One Lakhs Six Thousand And Sixty Only)		15.09.2025	
3. SHANTA RATHOD (Co-Aplicant 2)				

Notice is therefore given to the Borrower/ Co-Borrower/ Guarantor & Mortgagor as mentioned in Column No.1, calling upon them to make payment of the aggregate amount as shown in column No.5, against all the respective Borrower/ Co-Borrower within 60 days of Publication of this notice as the said amount of interest and other amounts which may become payable till the date of payment, is not paid, Mahindra and Mahindra Financial Services Ltd shall be constrained to take appropriate action for enforcement of security interest upon properties as described in Column No.3. Please note that this publication is made without prejudice to such rights and remedies as are available to Mahindra and Mahindra Financial Services Ltd against the Borrower's/ Co-Borrower's/ Guarantor's/ Mortgagors of the said financials under the law, you are further requested to note that as per section 13(1) of the said act, you are restrained/prohibited from disposing of or dealing with the above security or transferring by way of sale, lease or otherwise of the secured asset without prior consent of Secured Creditor.

Date: 18.09.2025
 Place: Thane, Maharashtra
 Sd/- Authorised Officer
 Mahindra and Mahindra Financial Services Ltd.

EAST COAST RAILWAY
CORRIGENDUM-II TO
 Tender Notice No. SNTPBBS-082025-TOWER, Dated : 08.08.2025

The following modification has been made against above Tender Notice which may please be noted.

Sl.	REMARKS / CLAUSE	EXISTING	READ AS
1	Schedule item no. 1, 2 & 3 (Page no. 164 of Annexed Document to the E-Tender Document) and NIT.	Inspection agency - "Not available"	Inspection by RITES.

All other terms and conditions remain unchanged. Complete information of the above corrigendum-1 and Pre-bid queries and remarks uploaded documents are available on website www.irops.gov.in against said e-tender notice.

PR-108/CI/25-26 Asst. Signal & Telecom Engineer/Project-I/Bhubaneswar

PUBLIC NOTICE FOR LOSS OF SHARE CERTIFICATE

Notice is hereby given that the Certificate(s) for the under mentioned Equity Shares of Mahindra Lifespace Developers Ltd, has/have been lost/misplaced and the holder(s) / purchaser(s) of the said Equity Shares have applied to the Company to issue duplicate Share Certificate(s). Any person who has a claim in respect of the said Shares should lodge the same with the Company at its Registered Office within 15 days from this date else the Company will proceed to issue duplicate certificate(s) to the aforesaid applicants without any further intimation.

Folio No	Name of Shareholder	No of Shares	Distinctive Nos.	Certificate Nos.
40972625	Siddharth Anandlal Jasani Poorna Siddharth Jasani Vijay K Sheth	282	8011966 8012247	454242 454270
40972625	Siddharth Anandlal Jasani Poorna Siddharth Jasani Vijay K Sheth	564	162260957 162261520	654135
Grand Total of missing/lost Shares		846		

Mahindra Lifespace Developers Ltd
 No. 13, Mahindra Towers, 5th Floor, Dr. GM Bhosale Marg, Worli, 400018
 Place: Mumbai Date: 18-09-2025

Name(s) of the Claimant(s)
 Siddharth A. Jasani joint holder
 Niranjana A. Jasani joint holder
 Date: 18-09-2025

Bank of Baroda, Regional Stressed Asset Recovery
 Branch: MMWR, 6th floor, Baroda House, Behind Dewan Shopping Centre, SV Road, Jogeshwari (W) Mumbai - 400102. E-mail: sammw@bankofbaroda.co.in

POSSESSION NOTICE (For Immovable Property/ies)

Whereas, the undersigned being the Authorised Officer of the Bank of Baroda under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of the power conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002 issued a Demand Notice dated 22.05.2024 calling upon the borrower, Shri Vikram Jagganrao Bhosale to repay the amount mentioned in the notice being Rs. 1,10,68,004/- (Rupees One Crore Ten Lakhs Sixty Eight Thousand Four Only) as on 19.05.2024 together with further interest thereon at the contractual rate plus costs, charges and expenses till date of payment within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has undertaken 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 16th day of September of the year 2025.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Bank of Baroda for an amount of Rs. 1,10,68,004/- (Rupees One Crore Ten Lakhs Sixty Eight Thousand Four Only) as on 19.05.2024 and further interest thereon at the contractual rate plus costs, charges and expenses till date of payment

The borrower's/ guarantor's / mortgagor's attention is invited to provisions of Section 13 (8) of the Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

- All that part and parcel of the property consisting of Flat No. 303, B Wing on 3rd Floor, admeasuring 48.31 Sq. Mtr carpet in building known as "SIYENA SAVANNA" Co-Operative Housing Society Limited situated at Casa Bela, Palava City, Usarghar-Village, Kalyan Shill Road Dombivali East, Taluka - Kalyan, Dist - Thane - 421204. Survey No. 76/2, 76/3/ 76/4, 76/5, 12/13, 12/16 of Mauje Saudagar.
- All that part and parcel of the property consisting of Flat No. 204, Ivetta, D Wing CASA Rio Gold Khidkaleswar Mandir, Kalyan Shill Road, Village - Nilje, Taluka - Kalyan, Dist-Thane - 421204 Survey No. 98/2, 98/3, 226/4 and others admeasuring 65.96 Sq. Mtr Carpet area.

Date: 16-09-2025
 Place: Dombivali East, Thane
 Sd/-
 Vinay Bhushan
 Chief Manager & Authorised Officer

NOTICE

Notice is hereby given that the certificate(s) for Folio No. 04131860 and Certificate No.(s) 19952, Distinctive No.(s) 30728854 to 30728913, Equity shares No(s). 60 of Ultratech Cement Limited. Standing in the name (s) of Deepak Mohindra jointly with Madhu Mohindra has/have been lost or mislaid and the undersigned has/have applied to the Company to issue duplicate Certificate (s) for the said shares. Any person who has any claim in respect of the said shares should write to our Registrar, KFIN TECHNOLOGIES LIMITED, Selenium Tower B, Plot 31-32, Gachibowli, financial District, Hyderabad-500032 within one month from this date else the Company will proceed to issue duplicate Certificate(s).

Date: 18-09-2025
 Place: Mumbai
 Name (s) of Shareholder (s)
 Deepak Mohindra jointly with Madhu Mohindra

CLASSIFIEDS
PERSONAL
THANKS GIVING

thank you saint jude for favours granted. - Gregory Dsouza
 0050274477-1

"IMPORTANT"

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PUBLIC NOTICE
TO WHOMSOEVER IT MAY CONCERN

NOTICE is hereby given that the certificate for the under mentioned Equity Shares of the Company have been lost/misplaced and the holder of the said Equity Shares have applied to the Company to issue duplicate share certificate. Any person who has a claim in respect of the said Shares should lodge the same with the Company at its Registered Office within 21 days from this date else the Company will proceed to issue duplicate certificate to the aforesaid applicant without any further intimation.

Folio No.	Name of the Holder	Numbers of Shares	Distinctive Numbers (From To)	Certificate Numbers (From To)	Face Value
0248291	MUKESH T SHAH (DECEASED) & NEETA M SHAH	1000	2149641 2150640	1873 1873	Rs. 1/-

Name and Registered Address of the Company:
LLOYDS METALS AND ENERGY LIMITED
 Registered Office: A-2, 2nd Floor, Madhul Industrial Estate, Pandurang Budhkar Marg, Lower Parel, Mumbai, Maharashtra - 400013

Name of the Shareholders: MUKESH T SHAH (DECEASED) & NEETA M SHAH

CORRIGENDUM TO SALE NOTICE PUBLISHED ON 13.09.2025
SHIVANI TRENZ PRIVATE LIMITED (IN LIQUIDATION)
 Regd. Office: 1114, 11th Floor, Hubtown Viva, Shankar Wadi, Jogeshwari East, Mumbai - 400060
 (CIN - U17222MH2012PTC263871) (Website - www.shivanitrenz.com)

This Corrigendum is issued in continuation to the Sale Notice published on 13.09.2025. In the sale notice published on 13.09.2025, the following additions are made and shall be treated as an integral part of the same:-

SR. NO.	PARTICULARS	DETAILS
1	Last date of submission of Pre-Qualification requirements/ documents	Thursday, September 25, 2025 till 06:00 pm
2	Last Date of Due Diligence and Inspection	Thursday, September 25, 2025 till 06:00 pm with prior written approval of Gaurav Adukia, Liquidator.
3	Last date of Submission of EMD	Friday, September 26, 2025 till 06:00 pm

Interested applicants are required to submit requisite pre-qualification documents and deposit the EMD amount by logging on the Baanknet portal as a buyer at <https://baanknet.com> to be eligible to participate in the auction process.

All other contents of Sale Notice published on 13.09.2025 will remain the same.

Sd/-
 Gaurav Ashok Adukia
 Reg. No: IBB/PA-002/1P-N00457/2017-18/11293
 Liquidator of Shivani Trenz Private Limited (in Liquidation)
 AFA is Valid till December 31, 2028
 Reg. Address with IBI: Anand Bhavan, Jamnadas Adukia Road, Kandivli West, Mumbai City, Maharashtra, 400067
 Reg. Email ID with IBI: gauravadukia@hotmail.com
 Process specific address for correspondence: Suredha Management Solutions Private Limited, C-703, Marathon Innova, Lower Parel (West), Mumbai - 400013, Maharashtra
 Process specific Email ID for correspondence: stpl@sumedhamanagement.com
 Process specific Contact Number: 022-40332400
 Date and Place: September 17, 2025 & Mumbai

Bank of Baroda, Regional Stressed Asset Recovery
 Branch: MMWR, 6th floor, Baroda House, Behind Dewan Shopping Centre, SV Road, Jogeshwari (W) Mumbai - 400102. E-mail: sammw@bankofbaroda.co.in

POSSESSION NOTICE (For Immovable Property/ies)

Whereas, the undersigned being the Authorised 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 the power conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002 issued a Demand Notice dated 22.05.2024 calling upon the borrower, Shri Vikram Jagganrao Bhosale to repay the amount mentioned in the notice being Rs. 71,12,352/- (Rupees Seventy One lacs Twelve thousand Three hundred Fifty Two Only) as on 22.05.2024 together with further interest thereon at the contractual rate plus costs, charges and expenses till date of payment within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has undertaken 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 17th day of September of the year 2025.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Bank of Baroda for an amount of Rs. 71,12,352/- (Rupees Seventy One lacs Twelve thousand Three hundred Fifty Two Only) as on 22.05.2024 and further interest thereon at the contractual rate plus costs, charges and expenses till date of payment

The borrower's/ guarantor's / mortgagor's attention is invited to provisions of Section 13 (8) of the Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that part and parcel of the property consisting of Flat No. 602, on 6th Floor, K Wing admeasuring 78.28 Sq. Mtr in CASA URBANO I to T Co-Operative Housing Society Limited The Downtown, Kalyan Shill Road Khoni Dombivali East, Taluka - Kalyan, Dist - Thane - 421204. Landmark: LODHA PALAVA DOWNTOWN Survey No. 39/4, 395A, 40/1, 40/2, 47, 52, 143/1, 143/2, 144/4, 144/5, 144 9A/B.

Date: 17-09-2025
 Place: Dombivali East, Thane
 Sd/-
 Vinay Bhushan
 Chief Manager & Authorised Officer

इंडियन बैंक Indian Bank
ALLAHABAD

Ambernath Shivaji Chowk, Swanand Shopping Centre, B Cabin Road, Shivaji Chowk, Ambarnath (East), Ph - 7738722013 E-mail: a156@indianbank.co.in

DEMAND NOTICE

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

To,

- Mr. Anil Dattaram Galkwad (Borrower / Mortgagor), Add : Room No. 458, Near Hanuman Mandir, Subhashwadi, Vandrapada, Ambernath West.
- Mr. Rahul Hemant Dabhat (Co Borrower/Mortgagor), Add : Room No. 13, Chawl No. 1, Shraddha Colony, Khadegolavali, Vittalwadi road, Kalyan East, Add: Flat No. 201, 2nd Floor, Building No. L-2, Lok Amber Lok Nagar, MIDC, Ambernath East.
- Mrs. Minoti Anil Galkwad (Guarantor), Add : Sonal Palace, Plot No. 203, Room No. 103, Shivganga Nagar, Ambernath East.
- Mrs. Nilima Rahul Dabhat (Guarantor), Add : Room No. 13, Chawl No. 1, Shraddha Colony, Khadegolavali, Vittalwadi road, Kalyan East. Add: Flat No. 201, 2nd Floor, Building No. L-2, Lok Amber Lok Nagar, MIDC, Ambernath East.

Sir/Madam,
 SUBJECT: Your Housing loan A/c - 6477540597 with Indian Bank Ambernath Shivaji Chowk Branch - Reg.

At the request of the first and Second of you, in the course of banking business, the following facilities were sanctioned and were availed by first and Second of you.

Sl No	Nature Of Facility/ Loan Account No	Limit & Rate of Interest	Outstanding as on 10.07.2025	Interest accrued but not debited From 10/07/2025	Penal Interest @2% (simple) accrued but not debited in account up to 10.07.2025	Other charges as on 10.07.2025	Total Outstanding as on 10.07.2025
1.	Home Loan / 6477540597	Rs. 20,00,000/- 9.10%	Rs. 15,11,299/-	Rs. 1,13,743/- Plus Interest to be accrued till full and final settlement of dues.	24/-	-	Rs. 16,25,066/- Plus Interest to be accrued till full and final settlement of dues.

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

Nature of facility	Nature of Documents
a) Joint and Several Demand Promissory Note dated 24/10/2016.	
b) Latest D11 dated 01/09/2022;	
c) Term Loan Agreement for Home Loan dated 24.10.2016.	
d) Letter from party to Bank confirming the creation of Equitable Mortgage dated 22/11/2016.	
e) Letter from Borrower/s for disclosure of information dated 24.10.2016	
f) Letter of Undertaking cum declaration dated 24.10.2016	
g) Declaration by the borrower on details of relative, etc dated 24.10.2016.	
h) Details of Family members of Borrower/ Guarantor dated 31.03.2018	
i) Agreement of Guaranteee D-57 dated 24/10/2016 duly signed by Mrs Minoti Anil Galkwad & Mrs Nilima Rahul Dabhat	

The repayment of the loan is secured by EM of property situated at "Flat No. 201, 2nd Floor, Building No. L-2, Lok Amber Lok Nagar, MIDC, Ambernath East, Old Village No. 93/1, New Survey No. 9562, 9582, 9358, 9359, 9360, 9361 Plot No. 102, 103, 104, 105 pt, Village Ambernath, Tal- Ulhasnagar and Dist. Thane 421501" as given in the schedule here under.

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 09.07.2025 in accordance with directions / guidelines relating to asset classifications issued by Reserve Bank of India.

The outstanding dues payable by you as on 10.07.2025 amounts to Rs. 16,25,066/- (Rupees Sixteen lakhs Twenty Five Thousand and Sixty Six only) and the said amount carries further interest at the agreed rate from 11.07.2025 till date of repayment.

The term borrower, under the Securitisation 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. 16,25,066/- (Rupees Sixteen lakhs Twenty Five Thousand and Sixty Six 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) falling which bank will be constrained to exercise its right 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 right under the Act.

Please note that as per the provisions of Sec 13 (1)(3) 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 the Bank's right to proceed with the proceedings pending before DRT / RO of DRT / DRAT / Court and proceed with the execution of order/ decree 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 Letter of Credit issued and established on your behalf as well as other contingent liabilities.

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

SCHEDULE

The specific details of the assets in which security interest is created are enumerated hereunder:
EM OF PROPERTY: Flat No. 201, 2nd Floor, Building No. L-2, Lok Amber Lok Nagar, MIDC, Ambernath East, Old Survey No. 93/1, New Survey No. 9562, 9582, 9583, 9358, 9359, 9360, 9361 Plot No. 102, 103, 104, 105 pt, Village Ambernath, Tal- Ulhasnagar and Dist. Thane - 421501.
Plot Boundaries: On or towards the NORTH: By Building No. K1, On or towards the SOUTH by : By Open Plot, On or towards the EAST by : By Open Plot, On or towards the WEST by : By Building No. J14

Date: 18.07.2025
 Yours Faithfully,
 Sd/-
 Authorised Officer

Bank of Baroda, Mumbai Metro West Region: Sharda Bhavan, Shree Vaikuntha Mehta Marg, Opp. Mithibai College, Juhu Vile Park, Mumbai - 400056. E-mail: recovery.mmwr@bankofbaroda.com

CORRIGENDUM

Please refer to our "SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES" published in this newspaper on 31.08.2025. In this notice, the respect of Borrower - MR. INESH CHIMNALLI SANGHAVI & MRS. SIMA INESH SANGHAVI. The Bank hereby extends the E-auction date to 30.09.2025, Time: 14:00 HRS To 18:00 HRS and Property Inspection Date & Time as 26.09.2025, 11:00 AM to 03:00 PM. All other terms and conditions of the sale notice remain unchanged.

Date: 17-09-2025
 Place: Mumbai
 Sd/-
 Authorized Officer,
 Bank of Baroda

CEMINIA PROJECTS LIMITED
 (formerly known as ITD Cementation India Limited)
 CIN No. L