

Date: June 09, 2026

To
Department of Corporate Services
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai, MH - 400001

To
Listing Department
National Stock Exchange of India Limited
C-1, G-Block, Bandra-Kurla Complex
Bandra (E), Mumbai, MH - 400051

Scrip Code: 542652 Scrip Symbol: POLYCAB
ISIN: INE455K01017

Dear Sir(s) / Madam(s),

Sub.: Newspaper Publication – Disclosure under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015

With reference to the captioned subject, please find enclosed herewith the Newspaper advertisement with respect to 30th Annual General Meeting scheduled to be held on Tuesday, June 30, 2026 at 09:00 a.m. through Video Conferencing (VC) / Other Audio Visual Means (OAVM), published in the Financial Express (English edition) and Gujarat Samachar (Gujarati edition) on June 09, 2026.

Kindly take the same on your record.

Thanking you
Yours Faithfully

For **Polycab India Limited**

Manita Carmen A. Gonsalves

Vice President-Legal and Company Secretary
Membership No.: A18321
Address: #29, The Ruby, 21st Floor, Senapati Bapat Marg,
Tulsi Pipe Road, Dadar (West), Mumbai, MH-400028

POLYCAB INDIA LIMITED

Registered Office:
Unit 4, Plot No 105, Halol Vadodara Road,
Village Nurpura, Taluka Halol,
Panchmahal, Gujarat 389 350
Tel: 2676- 227600 / 227700

Corporate Office:
Polycab India Limited
CIN: L31300GJ1996PLC114183
#29, The Ruby, 21st Floor, Senapati Bapat Marg,
Tulsi Pipe Road, Dadar (West), Mumbai 400 028
Tel: +91 22 6735 1400
Email: shares@polycab.com
Web: www.polycab.com

POLYCAB

POLYCAB INDIA LIMITED

Registered Office : Unit 4, Plot No.105, Halol Vadodara Road, Village Narpura, Taluka Halol, Panchmahal, Gujarat - 389350. Tel. No: +91 2676 227600 / 227700

Corporate Office : #29, The Ruby, 21st Floor, Senapati Bapat Marg, Tulsi Pipe Road, Dadar (West), Mumbai 400 028 Tel: +91 22 2432 7070-74 CIN : L31300GJ1996PLC114183

Tel No: +91 22 2432 7070-74; Fax No: +91 22 2432 7075

Website : www.polycab.com; Email id: shares@polycab.com

NOTICE OF 30TH ANNUAL GENERAL MEETING ("AGM"), BOOK CLOSURE AND E-VOTING INFORMATION

- In compliance with General Circular Nos. 14/2020 dated April 08, 2020, 17/2020 dated April 13, 2020, 20/2020 dated May 05, 2020, 02/2022 dated May 05, 2022, 10/2022 dated December 28, 2022, 09/2023 dated September 25, 2023, 09/2024 dated September 19, 2024 and 03/2025 dated September 22, 2025 issued by the Ministry of Corporate Affairs ("MCA") and SEBI Circular Nos. SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated May 12, 2020, SEBI/HO/CFD/CMD2/CIR/P/2021/11 dated January 15, 2021, SEBI/HO/CFD/CMD2/CIR/P/2022/62 dated May 13, 2022, SEBI/HO/CFD/PoD-2/P/CIR/2023/4 dated January 5, 2023, SEBI/HO/CFD/CFD-PoD-2/P/CIR/2023/167 dated October 7, 2023 and SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated October 3, 2024 and other applicable circulars issued by the Securities and Exchange Board of India ("SEBI Circulars"), has allowed the Companies to conduct the AGM through VC or OAVM on or before September 30, 2026. In accordance with the said circulars of MCA, SEBI and applicable provisions of the Companies Act, 2013 ("the Act") and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), the 30th AGM of the members of the Company shall be conducted through VC/OAVM on Tuesday, June 30, 2026 at 09:00 A.M. (IST), to transact the Ordinary and Special businesses as set out in the Notice. In compliance with the above circulars, electronic copies of the notice of the AGM along with Integrated Annual Report for the Financial Year 2025-26 have already been emailed to all the shareholders whose email addresses were registered with Depository Participants. The e-mailing of notices along with Annual Report has been completed on **Monday, June 08, 2026**. Additionally, in accordance with Regulation 36(1) (b) of the SEBI Listing Regulations, the Company is also sending a letter to shareholders, whose e-mail IDs are not registered with Company/RTA/DP, providing the web link of Company's website from where the Integrated Annual Report of the Company for FY 2025-26 can be accessed. **Book Closure** : Pursuant to Section 91 and other applicable provisions, if any, of the Companies Act, 2013 and Regulation 42 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, the register of members and share transfer books of the Company shall remain closed from Saturday, June 20, 2026, to Tuesday, June 30, 2026, (both days inclusive) for the purpose of Dividend.
- Dividend**: The Board of Directors at their meeting held on Wednesday, May 06 2026, had recommended a dividend of 747/- per equity share of face value of ₹10/- each for the financial year ended March 31, 2026. The dividend, if approved by the members at the AGM, would be paid subject to deduction of tax at source, as may be applicable, after June 30, 2026 to those persons or their mandates:
 - Those names appear as Beneficial Owners as at the end of the business hours on **Friday, June 19, 2026** (Record date) in the list of Beneficial Owners to be furnished by National Securities Depository Limited and Central Depository Services (India) Limited in respect of the shares held in electronic form; and
 - Those names appear as Members in the Register of Members of the Company as at the end of the business hours on **Friday, June 19, 2026** after giving effect to valid request(s) received for transmission/transposition of shares.The Members of the Company, who have not yet cashed their dividend warrant(s) or those who have not claimed their dividend amounts, may write an email to Kfin Technologies Limited at einward.ris@kfinetech.com. **Tax on Dividend**: Pursuant to the Finance Act, 2020, dividend income will be taxable in the hands of the members, and the Company is required to deduct TDS from the dividend paid to the members at prescribed rates in the Income Tax Act, 2025 ("the IT Act"). To enable compliance with TDS requirements, members are requested to complete and / or update their residential status, Permanent Account Number ("PAN") and Category as per the IT Act with their DPs or in case shares are held in physical form with the Company by submitting the required documents at einward.ris@kfinetech.com on or before Thursday, June 18, 2026, to enable the Company to determine the appropriate TDS/with holding tax rate applicable, verify the documents and provide exemption, if any.

- E-voting Information** : In terms of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and relevant provisions of the SEBI Listing Regulations, the Company is pleased to provide its members the remote e-voting facility to cast their vote electronically on the resolutions mentioned in the AGM Notice using the electronic voting platform provided by National Securities Depository Limited ("NSDL"). The facility of electronic voting shall also be made available during the meeting on the day of the AGM for those members who have not cast their vote by remote e-voting. The Board has appointed M/s. BNP & Associates, Company Secretaries, as scrutiner for conducting the voting process in a fair and transparent manner. The members may note the following:
 - The Ordinary and Special Businesses as set out in the AGM Notice may be transacted through voting by electronic means.
 - Members holding shares either in physical form or in dematerialized form, as on the cut-off date i.e. Tuesday, June 23, 2026 may cast their vote electronically on businesses as set out in notice through such remote e-voting.
 - Any person, who acquires shares and become a member of the Company after sending the notice and holding shares as on the cut-off date i.e. Tuesday, June 23, 2026 may obtain the login id and password by sending an email to evoting@nsdl.com by mentioning his/her Folio Number/DP ID and Client ID Number. However, if you are already registered with NSDL for e-voting then you can use your existing user ID and password for casting your vote.
 - The remote e-voting period commences on Saturday, June 27, 2026 at 09:00 a.m. and ends on Monday, June 29, 2026 at 05:00 p.m. The remote e-voting module shall be disabled by NSDL for voting thereafter.
 - The remote e-voting shall not be allowed beyond the said date and time.
 - The facility for voting through electronic voting system shall also be made available at the AGM and the member participating in AGM through VC/OAVM, who have not already cast their vote by remote e-voting shall be able to exercise their right in the meeting.
 - The member who have cast their vote by remote e-voting prior to the meeting may also attend the AGM through VC/OAVM, but shall not be entitled to cast their vote again in the meeting.
 - Any person whose name is recorded in the register of members or in the register of beneficial owner maintained by the depository as on cut-off date only shall be entitled to avail the facility of remote e-voting or voting at the meeting.
 - Detailed instructions for remote e-voting and e-voting during the AGM are provided in the AGM Notice.
 - Members may note that the notice of 30th AGM and the Integrated Annual Report for F.Y.2025-26 are also available on the Company's website (www.polycab.com), website of NSDL (www.evoting.nsdl.com) as well as on the website of BSE Ltd. and National Stock Exchange of India Limited and can be made available for inspection by writing to the Company at shares@polycab.com.
 - A Person who is not a shareholder as on the cut-off date should treat the Notice of the AGM for information purpose only.
 - In case of any queries / grievances connected with e-voting, members may refer the Frequently Asked Questions ("FAQs") for shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on 022-4886 7000 or send a request to Ms. Rimpa Bag at evoting@nsdl.com. Members may also contact Ms. Manita Carmen A. Gonsalves, Vice President - Legal & Company Secretary, for any grievances connected with voting by electronic means at the Corporate Office of the Company at Tel. 022-67351400 or e-mail: shares@polycab.com.

For Polycab India Limited

Sd/-

Manita Carmen A Gonsalves

Vice President - Legal and Company Secretary

Membership No.: A18321

Date : June 08, 2026

Place : Mumbai

U GRO Capital Limited

B-17, Fourth Floor, Art Guild House, Phoenix Market City, Kuria (West), Mumbai- 400070

PHYSICAL POSSESSION NOTICE APPENDIX IV (SEE RULE 8(1)) (FOR IMMOVABLE PROPERTY)

Whereas, the undersigned being the Authorized Officer of U GRO Capital Limited, having its registered office at B-17, Fourth Floor, Art Guild House, Phoenix Market City, Kuria (West), Mumbai- 400070, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of the powers conferred under Section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice to repay the amount mentioned in the notice together with interest thereon, within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, notice is hereby given to the borrowers 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 said rules of the Security Interest (Enforcement) Rules 2002 on the day, month and year mentioned below.

The borrowers 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 U GRO Capital Limited for the amount mentioned in the notice together with interest thereon. 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.

Sl. No.	Borrower Details	Demand Notice	Mortgaged Property	Physical Possession Date
1)	MANGAL MURTI TYRES	Demand Notice dated 14-Jan-2026 for an amount of Rs. 70,75,360.00/- (Rupees Seventy Lakh Seventy-Five Thousand Three Hundred Sixty Only) / as on 13/01/2026	All That Piece And Parcel Of Shop No. 8 Which Having Sq. Mts. 38.17 Which Located At Southern Side And Western Side Of Constructed Building Which Known As Azji Near Railway Station Area Having City Survey Ward No. 3, Sheet No. 41, Survey No. 67 Of Area Of Danapath Of Bhavnagar City Dist. And Sub-Dist. Bhavnagar In The State Of Gujarat. North - Adjoining City Survey No. 64, 65 And 66 Property Thereon And That Side Private Wall Thereon. That Side East West Msm. 2.00 Mts. + 3.45 Mts. Thereon. South - Danapath To Station Road Corner With Rounded Way. That Side Entrance With Common Wall Thereon. That Side East West Msm. 3.45 Thereon. East - Adjoining City Survey No. 68 Property Of Ramkhal Amarchand Shah. And That Side Private Wall Thereon That Side North South Msm. 9.75 Thereon. West - Adjoining City Survey No. 65, 66 Property That Side Private Wall Same Way Towards Station Road That Side North South Msm. 2.20 Mts. + 0.70 Mts. + 0.65 Mts. With Round Space Thereon.	07.06.2026

Date: 09.06.2026. Place: GUJARAT Sd/-(Authorised Officer), For U GRO Capital Limited

HERO HOUSING FINANCE LIMITED

Registered Office: 09, Community Centre, Basant Lok, Vasant Vihar, New Delhi - 110057. Ph: 011 49267000, Toll Free No: 1800 212 3800, Email: customer.care@herohf.com Website: www.herohousingfinance.com | CIN: U65192DL2016PLC30148

POSSESSION NOTICE (FOR IMMOVABLE PROPERTIES)

(As per Appendix IV read with rule 8(1) of the Security Interest Enforcement Rules, 2002)

Whereas, the undersigned being the Authorized Officer of the Hero Housing Finance Limited, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice as mentioned below calling upon the Borrowers to repay the amount mentioned in the notice within 60 days from the date of the said notice.

The borrower, having failed to repay the amount, notice is hereby given to the borrower, in particular 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 section 13(4) of the said Act read with rule 8 of the said Rules.

The borrower, in particular, and the public in general, are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Hero Housing Finance Limited, for an amount referred to below along with interest thereon and penal interest, charges, costs etc. from date mentioned below.

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.

Loan Account No.	Name of Obligor(s) / Legal Representative(s)	Date of Demand Notice/Amount as per Demand Notice	Date of Possession (Constructive/Physical)
HHFAHMHOU2100013038	Daraji Alpeshbhai Manubhai, Darji Kinjalben Alpeshkumar	10-03-2026 Rs. 31,91,124/- Due as on 10-Mar-2026	05.06.2026 (Symbolic)

Description of Secured Assets/Immovable Properties:- All that piece and parcels of immovable property bearing Flat No. 2 on Ground Floor in Block 'A' admeasuring 103.68 Sq. Mtr. Along with undivided land 23.19 Sq. Mtrs. Scheme known as "SHANTIDEEP" Situated at Revenue Survey No. 33, 34, 34/2 T.P.S. No. 68, F.P. No. 17, Sub Plot No 2 of Mope Village Rang, Taluka: Sabarmati, Sub District Ahmedabad-2 (Wadia) and District: Ahmedabad in the State of Gujarat. With Common Amenities Written in Title Document. Property Bounded By: East: Flat No A/GF-1, West: Common Plot, North: Common Foyer, South: Compound Wall

DATE :- 09-06-2026 Sd/- Authorised Officer
PLACE:- AHMEDABAD FOR HERO HOUSING FINANCE LIMITED

Bank of Baroda

Navrangpura Branch: Nr. Income Tax Under Bridge, Navjeevan P. O., Navrangpura, Ahmedabad-380014, Gujarat, India Ph.: 079 27541936, 27540095 Email: navran@bankofbaroda.com Website: www.Bankofbaroda.com

NOTICE TO BORROWER

(UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)

To, Date: 26/05/2026

1. **M/s. Rajendrakumar Hiralal Kalai (Borrower)** Residing at : (1) D 701 Maighar Residency, Opp DPS School B/h ISRO, Bopal, Ahmedabad. - 380058 (2) 19, Sahajanand Palace, Opp. Rahul Tower, Satellite, Ahmedabad-380015

RE: CREDIT FACILITIES WITH OUR BANK OF BARODA, NAVRANGPURA BRANCH

1. We refer to our Sanction Letter Ref - BOB/NAVRAN/ADV/2023-24 dated 24-01-2024 conveying sanction of various credit facilities 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:

SR No.	Nature and type of facility	Limit (Rs. in Lacs)	Rate of Interest	Outstanding as on date 15-04-2026	Security Agreement with brief description of securities
1	Overdraft Limit Facility A/c No. 03330400000 724	Rs. 10,00,000/- (Rupees Ten Lakhs Only)	10.30%	Principal : Rs. 9,99,610.87 Unserviced Interest : Rs 10507.05 Unapplied Interest up to 24-05-2026 :Rs. 8094.51 Total : 10,18,212.43 (Rupees Ten Lakhs Eighteen Thousand Two Hundred Twelve and Forty Three Paise)	Hypothecation of Stocks and Book Debts.

2. In the Letter of Acknowledgment of Debt dated 28-01-2025 you have acknowledged your liability to the Bank to the tune of **Rs. 9,88,447.23** as on 27-01-2025. 3. As you are aware, you have committed defaults in payment of interest on above Cash Credit account and your account has remain irregular from the month February 2026. 4. Consequently on the defaults committed by you, your cash credit account has been classified as non-performing asset on 04-05-2026 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 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. 10,18,212.43 (Rupees: Ten Lakhs Eighteen Thousand Two Hundred Twelve Rupees and Forty Three 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. 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 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. 9. 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: 09.06.2026 - Place : Ahmedabad Sd/- (Ajay Sharma) Chief Manager, Bank of Baroda

Bank of Baroda

Navrangpura Branch: Nr. Income Tax Under Bridge, Navjeevan P. O., Navrangpura, Ahmedabad-380014, Gujarat, India Ph.: 079 27541936, 27540095 Email: navran@bankofbaroda.com Website: www.Bankofbaroda.com

NOTICE TO BORROWER

(UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)

To, Date: 26/05/2026

1. **M/s SAPNA ENGINEERING (Borrower)**, **Mrs. Hinaben Sandipkumar Rabadiya (Proprietor)** Residing at : (1) B/16, Bhumi Apartment, On Canal, Nikol Road, Nikol, Ahmedabad-382350 (2) 26, Safal Industrial Estate, Behin Zaveri Estate, Kathwada Singarva Road, Kathwada, ahmedabad -382415

RE: CREDIT FACILITIES WITH OUR BANK OF BARODA, NAVRANGPURA BRANCH

1. We refer to our Sanction Letter dated 31-12-2022 bearing No. NAVRAN/ADV/2022-23 conveying sanction of various credit facilities 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:

SR No.	Nature and type of facility	Limit (Rs. in Lacs)	Rate of Interest	Outstanding as on date 15-04-2026	Security Agreement with brief description of securities
1	Term Loan	35.40	13.15%	Principal : Rs. 22,28,880.00 Unapplied Interest up to 24-05-2026 :Rs. 92939.49 Total : 23,21,819.49 (Twenty Three Lacs Twenty One Thousand Eight Hundred Nineteen Rupees and Forty Nine Paise Only)	All the movable asset as per Hypothecation Agreement dated 10-01-2023 including Plant and Machinery and Equipment worth of Rs. 47.25 Lacs.

2. In the Letter of Acknowledgment of Debt dated 30-04-2025 you have acknowledged your liability to the Bank to the tune of **Rs. 25,65,918.26 (Rs. Twenty Five lakhs Sixty Five Thousand Nine Hundred Eighteen and Paise Twenty Six only)** as on 29-04-2025. 3. As you are aware, you have committed defaults in payment of interest/installments on above loans/outstandings from the month January 2026. You have also defaulted in payment of installments of term loan/demand loans which have fallen due for payment on 11-01-2026 and thereafter. 4. Consequently on the defaults committed by you, your loan account has been classified as non-performing asset on 09-02-2026 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 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. 23,21,819.49 (Rupees: Twenty Three Lakhs Twenty one Thousand Eight Hundred Nineteen and Paise Forty Nine 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. 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 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. 9. 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: 09.06.2026 - Place : Ahmedabad Sd/- (Ajay Sharma) Chief Manager, Bank of Baroda

Bank of Baroda

Navrangpura Branch: Nr. Income Tax Under Bridge, Navjeevan P. O., Navrangpura, Ahmedabad-380014, Gujarat, India Ph.: 079 27541936, 27540095 Email: navran@bankofbaroda.com Website: www.Bankofbaroda.com

NOTICE TO BORROWER

(UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)

To, Date: 26/05/2026

1. **Mrs. Rekhaben Rajendrakumar Kalai & M/s Rajendrakumar Hiralal Kalai (Borrower)** - Residing at : (1) D 701 Maighar Residency, Opp DPS School B/h ISRO, Bopal, Ahmedabad-380058 (2) 19, Sahajanand Palace, Opp. Rahul Tower, Satellite, Ahmedabad-380015

RE: CREDIT FACILITIES WITH OUR BANK OF BARODA, NAVRANGPURA BRANCH

1. We refer to our Sanction Letter ref No Retail-00001510247-LMS dated 24-09-2022 of Rs. 27,64,000/- and Sanction letter ref No 00001513334-LMS dated 01-10-2022 of Rs. 6,36,000/- conveying sanction of various credit facilities 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)	Rate of Interest	Outstanding as on date 15-04-2026	Security Agreement with brief description of securities.
Home Loan A/c No. 03330600002383	Rs.27,64,000 (Rs. Twenty Seven Lacs Sixty Four Thousand Only)	8.15%	Principal : Rs. 26,61,407.00 Unserviced Interest : Rs. 55,062.47 Unapplied Interest upto 24-05-2026: Rs 27,144.29 Total - 27,43,613.76 (Rupees: Twenty Seven Lakhs Forty Three Thousand Six Hundred Thirteen and Paise Seventy Six Only)	Residential Flat No. 701 on floor in Block-D, admeasuring about 67.41 sq mtr. Carpet area (as per Rules of RERA) construction property, balcony admeasuring 2.648 Sq.Mtr. Wash Area admeasuring 1.842 Sq.Mtr. and along with allotted car parking on Basement/ground floor and along with admeasuring 15.351 Sq. Mtr. Undivided share in the land on said scheme, at 108 in the scheme known as "MAIGHAR RESIDENCY" situated on the land bearing Block/Survey no 108 paiki of T.P.Scheme No. 1 (Ghuma) of Final Plot No. 11 having admeasuring 8255 sq.mtr. Non-agriculture land, in the sim of Mouje Village- Ghuma, Dist - Ahmedabad in the district of Ahmedabad and Registration SubDistrict of Ahmedabad-09 (Bopal) Belonging to (1) Rajendrakumar Hiralal Kalai (2) Rekhaben Rajendrakumar Kalai.
Home Renovation and Furniture Loan A/c No. 03330600002427	Rs.6,36,000 (Rs.Six Lacs Thirty Six Thousand Only)	9.00%	Principal : Rs. 6,23,715.00 Unserviced Interest : Rs. 14,237.33 Unapplied Interest upto 24-05-2026: Rs 7,189.48 Total - 6,45,141.81 (Rupees: Six Lakhs Forty Five thousand One Hundred Forty One Rupees and Eighty One Paise Only)	Boundries :- East : Open Space West : Flat No. D/702 North : Flat No. D/704 South : Open Space
TOTAL			Rs. 33,88,755.57 (Rs. Thirty Three Lakhs Eighty Eight Thousand Seven Hundred Fifty Five and Fifty Seven Paise Only)	

2. As you are aware, you have committed defaults in payment of EMI on above loans/outstanding from the month February 2026. You have also defaulted in payment of installments of term loan/demand loans which have fallen due for payment on 10-02-2026 and thereafter. 3. Consequently on the defaults committed by you, your loan account has been classified as non-performing asset on 04.05.2026 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. 4. 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. 33,88,755.57 (Rupees Thirty-Three Lakhs, Eighty Eight Thousand Seven Hundred Fifty Five Rupees and Fifty seven 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. 5. Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full. 6. 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. 7. 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. 8. 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: 09.06.2026 - Place : Ahmedabad Sd/- (Ajay Sharma) Chief Manager, Bank of Baroda

