

August 15, 2024

Ref.: SSFB/CS/61/2024-25

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

BSE Limited
The Corporate Relationship Department
Phiroz Jeejeebhoy Towers
Dalal Street, Fort,
Mumbai – 400 001

Symbol: **SURYODAY**

Scrip Code: **543279**

Dear Sir/Madam,

Sub: Newspaper Advertisement regarding 16th Annual General Meeting (“AGM”) of the Bank through Video Conferencing/ Other Audio-Visual Means (“VC/OAVM”) facility

Pursuant to the Regulation Nos. 30 and 47 read with Schedule III and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby submit the copy of the Newspaper Advertisement published by the Bank in “**Business Standard**” (*English Newspaper*) on August 15, 2024, in compliance with the requirements of General Circular Nos. 14/2020 dated April 08, 2020, 17/2020 dated April 13, 2020 and 20/2020 dated May 05, 2020 and subsequent Circulars issued in this regard from time-to-time, including the latest being General Circular No. 09/2023, dated September 25, 2023, issued by the Ministry of Corporate Affairs and other applicable Circulars thereto issued in this regard by the Securities Exchange Board of India, intimating, *inter-alia*, that the Sixteenth (16th)AGM of the Bank will be held on Thursday, September 12, 2024 at 3:30 p.m. (IST) through Video Conferencing (VC)/ Other Audio Visual Means (OAVM) without physical presence of the Members of the Bank at a common venue along with related information in accordance with the abovementioned Circulars.

The extracts of the newspaper publication are enclosed herewith for your reference.

The Newspaper Advertisement is also being published in *Marathi Newspaper* and post its publication, the same will be intimated to the Stock Exchanges.

This intimation will also be made available on the Bank's website at <https://www.suryodaybank.com/> .

The above is submitted for your kind information and appropriate dissemination.

Thanking You.

Yours truly,
For **Suryoday Small Finance Bank Limited**

Krishna Kant Chaturvedi
Company Secretary & Compliance Officer
Encl: As above

SURYODAY SMALL FINANCE BANK LIMITED

Reg. & Corp. off: 1101, Sharda Terraces, Plot. 65, Sector 11, CBD Belapur, Navi Mumbai: 400614 Tel: 022-40435800

E Mail: info@suryodaybank.com / **Web:** www.suryodaybank.com **CIN:** L65923MH2008PLC261472 / **GSTIN NO:** 27AAMCS5499J1ZG

Particulars	Quarter Ended			
	30-06-2024	31-03-2024	30-06-2023	31-03-2023
Total Income from Operations (net)	635.47	1208.34	720.79	3126.28
Net Profit / (Loss) for the period (before Tax and Exceptional Items)	(82.48)	497.61	(207.29)	(120.15)
Net Profit / (Loss) for the period (after Tax and Exceptional Items)	(82.48)	532.97	(207.29)	(324.50)
Net Profit / (Loss) for the period after tax	(5.00)	546.60	(209.96)	(320.21)
Total Comprehensive Income for the period (Comprising Profit/ (loss) for the period after tax and Other Comprehensive Income after tax)	(11.00)	533.85	(209.96)	(337.96)
Equity Share Capital	528.55	528.55	528.55	528.55
Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations)				
a) Basic	(0.01)	0.97	(0.40)	(0.61)
b) Diluted	(0.01)	0.97	(0.40)	(0.61)

Note: The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the Stock Exchange websites. (www.bseindia.com)

1. The above un-audited results for the quarter ended June 30, 2024 have been reviewed by the Audit committee and approved by the Board of Directors at their respective meetings held on August 13, 2024.

2. Anahyav Resort has completed part expansion of destination wedding project during the quarter, more revenue will be generated in coming quarters.

3. Company has surrendered working capital limits of bankers and have decided to offer fertiliser plant on lease cum conversion basis to improve cash flows.

4. Realty Division: Revenue is recognised on satisfaction of performance obligation upon transfer of control of promised goods (residential) or services to customers in an amount that reflects the consideration the Company expects to receive in exchange for those goods or services.

The Company satisfies the performance obligation and recognises revenue over time, if one of the following criteria is met:

i. The customer simultaneously receives and consumes the benefits provided by the Company's performance as the Company performs, or

ii. The Company's performance creates or enhances an asset that the customer controls as the asset is created or enhanced, or

iii. The Company's performance does not create an asset with an alternative use to the Company and an entity has an enforceable right to payment for performance completed to date.

For performance obligations where any one of the above conditions are not met, revenue is recognised at the point in time at which the performance obligation is satisfied.

Revenue is recognised either at point of time or over a period of time based on the conditions in the contracts with customers. The Company determines the performance obligations associated with the contract with customers at contract inception and also determine whether they satisfy the performance obligation over time or at a point in time. The figures for the previous periods have been re-grouped/re-arranged wherever considered necessary.

5. The figures for the previous periods have been re-grouped/re-arranged wherever considered necessary.

Place : Mumbai Date : 13/08/2024

For BHARAT AGRI FERT & REALTY LIMITED

Sd/-
Yogendra D Patel
Chairman & Mg. Director

WESTERN COALFIELDS LIMITED	
(A Subsidiary of Coal India Limited)	
Coal Estate, Civil Lines, Nagpur - 440001, Maharashtra, India. Website - www.westerncoal.in	
NOTICE	
All the tenders issued by CIL and its Subsidiaries for procurement of Goods, Works and Services are available on websites of Coal India Limited (www.coalindia.in), respective Subsidiary Company (WCL, www.westerncoal.in), CIL e-procurement portal (https://coalindiatenders.nic.in) and Central Public Procurement Portal (https://eprocure.gov.in). Bids for the tender can be submitted through https://coalindiatenders.nic.in only. Corrigendum/Addendum, if any, are published on https://coalindiatenders.nic.in only. In addition, procurement is also being done through GeM Portal (https://gem.gov.in).	

SBI	
Stressed Assets Recovery Branch (SARB), Charatpatti Sambhajinagar	
Plot No. 1, Town Centre, CIDCO, Charatpatti Sambhajinagar - 431 003	
(For Immovable Property) POSSESSION NOTICE (Rule-8(1))	

Whereas the undersigned being the Authorized Officer of State Bank of India 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 dated 03/06/2024 calling upon the borrower Mr. Vikas More to repay the amount mentioned in the said Notice being Rs. 35,46,771.00 (Rupees Thirty Five Lakh Forty Six Thousand Seven Hundred Seventy One only) as on 03/06/2024 and future interest from 04/06/2024 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/guarantors and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with the Rule 8 of the said Rules on this 12th day of August of the year 2024.

The Borrower/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 State Bank of India, for an amount of Rs. 35,46,771.00 (Rupees Thirty Five Lakh Forty Six Thousand Seven Hundred Seventy One only) as on 03/06/2024 and future interest from 04/06/2024, plus cost and expenses 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 asset.

DESCRIPTION OF IMMOVABLE PROPERTY	
1) Property owned by : Mr. Vikas More	
All parts and parcel of land known as Residential Flat No.202, 2nd Floor, Building No.19, Vastuvihar, KH-2 CHS Ltd., Sector 16 & 17, Village Kharghar, Navi Mumbai, Taluka Panvel, District Raigad Pin 410210, bounded as :	
East : Vastuvihar KH-4 CHSL	West : Vastuvihar KH-1 CHSL
South : Road	North : Open Plot
Date : 12/08/2024	
Sd/- Authorized Officer State Bank of India	

कॅनरा बँक Canara Bank	
Navi Mumbai Regional Office, Circle Office Building, 8th Floor, A Wing, C-14, G Block, BKC, Bandra East, Mumbai - 400 051	
email - recoveryrnm@canarabank.com	
REF:RO/LEGAL/SARFAESI/13/2024/MV	DATE: 12.08.2024

To, 1. Mrs. Kajal Bhalchandra Kadam, C/O Bhalchandra Kadam, Room No. 1432, Bhim Nagar, Kansal Road, A.m.p Gate Road, Near Nehru Garden, Ambarnath [East], Dist. Thane - 421 501

Subject: Notice Under Section 13(2) Of The Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 (SARFAESI Act, 2002) Read With Security Interest (Enforcement) Rules, 2002 As Amended From Time To Time.

The undersigned being the authorized Officer of Canara Bank, Kharghar Sector 35 branch (hereinafter referred to as "the secured creditor"), appointed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (hereinafter referred to as "the Act") do hereby issue this notice to you as under:

That MRS. Kajal Bhalchandra Kadam (hereinafter referred to as "The Borrower") have availed credit facility/facilities stated in Schedule A hereunder and have entered into the security agreements in favour of secured creditor. While availing the said credit facilities, you have expressly undertaken to repay the loan amount in accordance with the terms and conditions of the above mentioned agreements.

That - has guaranteed the payment on demand of all moneys and discharge all obligations and liabilities owing or incurred to the secured creditor by the borrower for credit facilities up to the limit of Rs. 17,51,996.72 (Rupees Seventeen lakhs four thousand nine hundred eighty nine only) with interest thereon.

You (The Person mentioned in Schedule B) are also entered in to agreements against the secured assets which are detailed in Schedule B hereunder.

However, from MAY 2024, the operation and conduct of the said financial assistance/ credit facilities have become irregular. The books of account maintained by the secured creditor shows that the borrower/you have defaulted in repaying the secured creditor as on date amounts to Rs. 17,51,996.72 (Rupees Seventeen lakhs fifty one thousand nine hundred ninety six and paise seventy two only), the details of which together with the future interest rate are stated in schedule C hereunder. It is further stated that the borrower/Guarantor having failed to keep up with the terms of the above said agreement in clearing the dues of the secured creditor within the time specified in the said agreement. The operation and conduct of the above said financial assistance/ credit facilities having come to a standstill and as a consequence of the default committed in repayment of principal debt. Installment and interest thereon, the secured creditor was constrained to classify the debt as Non-Performing Asset (NPA) as on 10.08.2024 in accordance with the directives/ guidelines relating to asset classification issued by the Reserve Bank of India.

The secured creditor to through this notice brings to your attention that the borrower has failed and neglected to repay the said dues/ outstanding liabilities and hence hereby demand you under Section 13(2) of the Act, by issuing this notice to discharge in full the liabilities of the borrower as stated in Schedule C hereunder to the secured creditor within 60 days from the date of receipt of this notice that you are also liable to pay future interest at the rate of 11.26% Per Annum together with all costs, charges, expenses and incidental expenses with respect to the proceedings undertaken by the secured creditor in recovering its dues. Please take note of the fact that if you fail to repay to the secured creditor the aforesaid sum of Rs. 17,51,996.72 (Rupees Seventeen lakhs fifty one thousand nine hundred ninety six and paise seventy two only), together with further interest and incidental expenses and costs as stated above in terms of this notice under Sec. 13(2) of the Act, the secured creditor will exercise all or any of the rights conferred under sub-section (4) (a) and (b) of Section 13, the extract of which is given here below to convey the seriousness of this issue:

13(4)- In case the borrower/Guarantor fails to discharge liability in full within the period specified in sub section (2), the secured creditor may take recourse to one or any of the following measures to recover its secured debt, namely:

a) Take Possession of the secured assets of the Borrower/Guarantor including the right to transfer by way of lease, assignment or sale for realizing the secured asset; b) Take over the management of the business of the borrower including the right to transfer by way of lease, assignment or sale for realizing the secured asset; Provided that the right to transfer by way of lease, assignment or sale shall be exercised only where the substantial part of the business of the borrower is held as security for the debt.

Provided further that where the management of the whole of the business or part of the business is severable, the secured creditor shall take over the management of such business of the borrower which is related to the security for the debt; And under other applicable provisions of this statutory injunction.

Your attention is invited to provisions of sub section (8) of Section 13, in respect of time available, to redeem the secured assets.

You are also put on notice that in terms of Section. 13(13) the borrower/ Guarantor shall not transfer by way of sale, lease or otherwise the said secured assets detailed in Schedule B hereunder without obtaining written consent of the secured creditor. It is further brought to your notice that any contravention of this statutory injunction/restraint, as provided under the said act, is an offence and if for any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realized shall be deposited with the secured creditor. In this regard you shall have to render proper accounts of such realization/income.

This notice of Demand is without prejudice to and shall not be construed as waiver of any other rights or remedies which the secured creditor may have including further demands for the sums found due and payable by you.

This is without prejudice to any other rights available to the secured creditor under the Act and/or any other law in force.

Please comply with the demand under this notice and avoid all unpleasantness. In case of no-compliance, further needful action will be resorted to, holding you liable for all costs and consequences.

Thanking You,
Yours Faithfully,
AUTHORIZED OFFICER

SCHEDULE A :- [DETAILS OF CREDIT FACILITY/IES AVAILED BY THE BORROWER]				
Serial No.	Loan A/C number	Nature Of Loan/ Limit	Date Of Sanction	Amount
1.	160001715935	Housing Finance	12/07/2023	Rs. 16,50,000.00
2.	164003677640	Canara Home loan Secure	09/08/2023	Rs. 54,989.00

SCHEDULE B :- [DETAILS OF SECURITY ASSETS]				
SL No	IMMOVABLE	Name Of The Title Holder		
1	Flat No 101, 1st Floor, Buniyad Residency, Survey No 369, Hissa No 4, Village Neral, Near Neral Station & Shree Gajanan Hotel, Off, Karjat Murad Road, Taluka Karjat, District Raigad- 410101. Admeasuring 319 Sq.Ft. Carpet Area. Boundaries: North: Bunglow, South: Road, East: Shree Sai Apartment, West: Rucha Soltiare Building. Cersal Id: 200073551175	Mrs. Kajal Bhalchandra Kadam		

SCHEDULE C:-[DETAILS OF LIABILITY AS ON DATE]				
Serial No.	Loan A/C number	Nature Of Loan/ Limit	Date of Sanction	Amount
1.	160001715935	Housing Finance	12/07/2023	Rs. 16,95,312.86
2.	164003677640	Canara Home loan Secure	09/08/2023	Rs. 56,731.86

For Hexaware Technologies Limited

Sd/-
Gunjan Methi
Company Secretary

Date : August 15, 2024

Place : Navi Mumbai

PUBLIC NOTICE	
TAKE NOTICE THAT MRS. BHAVNA KRISHNAKANT KARGATHRA (MISTRY) present owner of FLAT No. A/204, PANCHSHEEL RESIDENCY, OPP. PANCHSHEEL HEIGHT, MAHAVIR NAGAR, KANDIVALI (WEST) MUMBAI - 400067, area admeasuring 54.94 sq.mtrs. Carpet Area with all rights, title and interest therein. More particularly described in the Schedule mentioned hereunder.	
MR. KRISHNAKANT RAM BHAI KARGATHRA (MISTRY) & MRS. BHAVNA KRISHNAKANT KARGATHRA (MISTRY), have by an agreement dt. 05/05/2002 acquired all the right title interest in the Flat No. A/204, situated on Second floor of Panchsheel Residency Co-op Hsg. Soc. Ltd., Mahavir Nagar, Kandivali (West) Mumbai - 400067 from M/S SAI CONSTRUCTION AND DEVELOPERS. The said agreement dt. 05/05/2002 is properly stamped & duly registered with the office of sub-registrar Borivali-2, vide serial no. BDR-5-3536/2002 dt. 05/05/2002. Unfortunately MR. KRISHNAKANT RAMBHAI KARGATHRA (MISTRY) died on 06/06/2024 at Mumbai leaving behind him:- 1. MRS. BHAVNA KRISHNAKANT KARGATHRA (Wife), 2. MR. DIVYESH KRISHNAKANT KARGATHRA (Son), 3. MAYURI KRISHNAKANT KARGATHRA (Daughter), 4. MISS. BINAL KRISHNAKANT KARGATHRA (Daughter), 5. MRS. ALKA RAJESH KAMDAR (Married Daughter) as his only surviving legal heirs. The legal heirs have decided to release all their rights, title, share and interest in the said property in favour of their mother MRS. BHAVNA KRISHNAKANT KARGATHRA (MISTRY).	
Any person having or claiming any right title interest of any type in the above property filed with the Registrar of Companies, Share, Sale, mortgage, lease, lien, LICENSE, gift, possession or encumbrance of any nature whatsoever including any by way of intimate the same to the undersigned together with the documents on the basis of which such claim and made with 14 days from the date of publication of this notice failing which claim and claims of such persons shall be treated as waived and not binding on my client.	
: SCHEDULE OF PROPERTY ABOVE REFERRED TO : ALL THAT PIECE AND PARCEL OF FLAT No. A/204, PANCHSHEEL RESIDENCY, OPP. PANCHSHEEL HEIGHT, MAHAVIR NAGAR, KANDIVALI (WEST) MUMBAI - 400067, (WORLD BANK PROJECT) area admeasuring 54.94 sq. mtrs. Carpet Area Mumbai Suburban District, Constructed on the Plot of Land bearing C.T.S No. 128A/28/3 of Village/Kandivali, Taluka-Borivali, Mumbai Suburban District. The Year of construction is 2003 together with soil, subsoil of the said Road and along with the common use and enjoyment of passage and open space.	
By the Order of the Board M. NAVIN C. SHETH Advocate High Court Place : Mumbai D/13, Plot No. 507, Sector 5, Mahalaxmi C.H.S. Ltd., Charpok, Kandivali (W), Mumbai-400 067. Date : 15-08-2024	

GAJANAN SECURITIES SERVICES LIMITED									
CIN : L67120WB1994PLC063477									
113/B, C. R. Avenue, Room No. - 7, 7th Floor, Kolkata - 700073, WB									
Email : gajanansecuritieservicesltd@gmail.com									
Extract of Statements of the Standalone & Consolidated Results for the Quarter Ended 30.06.2024									
Sl. No.	Particulars	STANDALONE				CONSOLIDATED			
		Quarter Ending June 30, 2024	Quarter Ending June 30, 2023	Year Ended March 31, 2024	Year Ended March 31, 2023	Quarter Ending June 30, 2024	Quarter Ending June 30, 2023	Year Ended March 31, 2024	Year Ended March 31, 2023
		Un-audited	Un-audited	Audited	Un-audited	Un-audited	Audited	Un-audited	Audited
1	Total Income from operations (Net)	2.93	12.18	22.75	8.09	13.50	35.97		
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	(2.29)	10.89	12.78	1.81	11.04	23.52		
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary)	(2.29)	10.89	12.78	1.82	17.20	106.34		
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	(3.05)	7.72	6.86	1.06	14.03	98.21		
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	(3.05)	7.72	6.86	1.06	14.03	98.21		
6	Equity Share Capital	310.200	310.200	310.200	310.200	310.200	310.200		
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance sheet of the previous year	0	0	0	0	1168.84			
8	Earnings Per Share (of ₹10/- each) (for continuing and discontinued operations)-								
	(a) Basic	(0.10)	0.25	0.22	0.03	0.45	3.17		
	(a) Diluted	(0.10)	0.25	0.22	0.03	0.45	3.17		

Notes : 1. The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results may be accessed on the Stock Exchange website at www.bseindia.com. The same is also available on the Company's website at www.gajanansec.com. By the Order of the Board

2. There is no extraordinary item.

Place : Kolkata Sd/-
Date : 14.08.2024

Vinay Kumar Agarwal
Director

By the Order of the Board

Sd/-
Vinay Kumar Agarwal
Director

Place : Navi Mumbai

Date : 14/08/2024

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