

**SURYODAY**

A BANK OF SMILES

August 16, 2024

Ref.: SSFB/CS/62/2024-25

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 16<sup>th</sup> Annual General Meeting (“AGM”) of the Bank through Video Conferencing/ Other Audio-Visual Means (“VC/OAVM”) facility - Regulation Nos. 30 and 47 read with Schedule III and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

In continuation to the Bank’s Letter No. **SSFB/CS/61/2024-25, dated August 15, 2024**, wherein the Bank had submitted the Newspaper Advertisement published in “**Business Standard**” (*English Newspaper*) on August 15, 2024, we hereby submit the copy of the Newspaper Advertisement published by the Bank in “**Mumbai Lakshdeep**” (*Marathi Newspaper*) on August 16, 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 (16<sup>th</sup>) 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 Marathi newspaper publication and earlier intimation submitted to the Stock Exchanges are enclosed herewith for your reference.

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



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,  
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Symbol: **SURYODAY**

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**Sub: Newspaper Advertisement regarding 16<sup>th</sup> 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 (16<sup>th</sup>)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

Digitally signed by KRISHNA KANT  
CHATURVEDI  
Date: 2024.08.15 18:58:22 +05'30'

**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](mailto:info@suryodaybank.com) / **Web:** [www.suryodaybank.com](http://www.suryodaybank.com) **CIN:** L65923MH2008PLC261472 / **GSTIN NO:** 27AAMCS5499J1ZG

BHARAT AGRI FERT & REALTY LIMITED				
CIN - L24100MH1985PLC036547				
Regd Office: Hubtown Solaris, 301, N.S.Phadke Marg, Andheri-East, Mumbai-400069				
EXTRACT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30 JUNE, 2024				
Particulars	Quarter Ended		Year Ended	
	30-06-2024	31-03-2024	30-06-2023	31-03-2024
	Unaudited	Audited	Unaudited	Audited
Total Income from Operations (net)	635.47	1208.34	720.79	3126.29
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 after 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. Ancharvi 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 completion 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:

- The customer simultaneously receives and consumes the benefits provided by the Company's performance as the Company performs, or
- The Company's performance creates or enhances an asset that the customer controls as the asset is created or enhanced, or
- 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.

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.

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

Date : Mumbai  
Date : 13/08/2024

For BHARAT AGRI FERT & REALTY LIMITED

Yogendra D Patel  
Chairman & Mgt Director

**WESTERN COALFIELDS LIMITED**  
(A Subsidiary of Coal India Limited)  
Coal Estate, Civil Lines, Nagpur - 440001, Maharashtra, India. Website - www.westerncofcl.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.westerncofcl.in), CIL e-procurement portal (https://eprocure.cemil.com) and Central Public Procurement Portal (https://cpptenders.nic.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), Chatrapati Sambhrajnagar**  
Plot No.1, Town Center, CIDCO, Chatrapati Sambhrajnagar - 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 12<sup>th</sup> 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 CHSL Ltd., Sector 16 & 47, 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  
Place : Kharghar Panvel

SD/-  
Authorized Officer  
State Bank of India

**PUBLIC NOTICE**

TAKE NOTICE THAT MRS. BHAVNA KRISHNAKANT KARGATHRA (MISTRY) present owner of PANCHSHEEL RESIDENCY, OPP. PANCHSHEEL HEIGHT, MAHAVIR NAGAR, KANDIVALI (WEST) MUMBAI - 400072, area measuring 54.94 sq.mtrs. Carpet Area with all rights, title and interest therein. More particularly described in the Schedule mentioned hereunder:

MR. KRISHNAKANT RAMJIHAI 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 - 400072 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 RAMJIHAI 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. MAYUR KRISHNAKANT KARGATHRA (Daughter), 4. MISS. SINAL 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 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 or any part thereof by way of inheritance tenancy, Share, Sale, mortgage, lease, lien, LICENSE, gift, possession or encumbrance of any nature whatsoever including any by way of in reme the same to the undersigned together with the documents on the basis of which the claim and right is made within 14 days from the date of publication of this notice, 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 OF PARCEL OF FLAT NO. A/204, PANCHSHEEL RESIDENCY, OPP. PANCHSHEEL HEIGHT, MAHAVIR NAGAR, KANDIVALI (WEST) MUMBAI - 400072, [WORLD BANK PROJECT] area measuring 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 Room and along with the common use and enjoyment of passage and open space.

M. NAVIN C. SHETH  
Advocate High Court  
Mahaabani C.H.S. Ltd.  
Charkop, Kandivali (W), Mumbai-400 067.

Place : Mumbai D/13, Plot No. 507, Sector 5, Mahabani C.H.S. Ltd.  
Date : 15-08-2024

**GAJANAN SECURITIES SERVICES LIMITED**  
CIN : L67120WB1994PLC036477  
113/1B, C.R. Avenue, Room No. - 7C, 7th Floor, Kolkata - 700073, WB  
E-mail : gajanansecservices@rediffmail.com

Extract of Statements of the Standalone & Consolidated Results for the Quarter Ended 30.06.2024

Sl. No.	Particulars	STANDALONE			CONSOLIDATED		
		Quarter Ending	Quarter Ending	Year Ending	Quarter Ending	Quarter Ending	Year Ending
		30.06.2024	30.06.2023	30.06.2023	30.06.2024	30.06.2023	30.06.2023
		(Un-audited)	(Un-audited)	(Audited)	(Un-audited)	(Un-audited)	(Audited)
1	Total Income from operations (Net)	2.93	12.18	22.75	8.09	13.04	35.97
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	(2.29)	10.89	12.78	1.81	11.50	23.52
3	Net Profit / (Loss) for the period (after 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 (including Revaluation Reserve) as shown in the Audited Balance sheet of the previous year	0.00	0.00	0.00	0.00	0.00	11168.84
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.

2. There is no extraordinary item.

By the Order of the Board  
For Gajanan Securities Services Ltd  
SD/-  
Vinay Kumar Gajnarwal  
Date : 14/08/2024

**HEXAWARE**  
Hexaware Technologies Limited  
Regd. Office: Bldg 152, Millennium Business Park, Sector II, A Block, TTC Industrial Area, Mahape, Navi Mumbai - 400 710. Phone: 022 3326 8585  
Website: www.hexaware.com. E-mail: Invest@hexaware.com  
CIN: U72900MH1992PLC069662

**NOTICE**

Notice is hereby given that pursuant to the applicable provisions of Companies Act, 2013 and rules made there under and General Circular Nos. 14/2020 (dated 8<sup>th</sup> April 2020), 17/2020 (dated 13<sup>th</sup> April 2020), 20/2020 (dated 5<sup>th</sup> May 2020), 02/2021 (dated January 13, 2021), 10/2021 (dated June 23, 2021), Circular No. 20/2021 (Dated December 08, 2021) and Circular No. 11/2022 (dated December 28, 2022) respectively, issued by Ministry of Corporate Affairs (collectively referred to as "MCA Circulars"), the Extra-Ordinary General Meeting ("EGM") of the members of Hexaware Technologies Limited is scheduled to be held on Friday, September 06, 2024 at 9.00 a.m. IST through video conferencing ("VC") other audio visual means ("OAVM") without physical presence of members of the Company at common venue to transact the business as set out in Notice of the Meeting.

In compliance with aforesaid MCA Circulars, Notice of Extra-Ordinary General Meeting will be sent to all the Shareholders whose email address are registered with Company/RTA/Depository. The Notice of Extra-Ordinary General Meeting will also be available on the website of the Company at www.hexaware.com and on the website of NSDL (agency for providing the Remote e-Voting facility) i.e. www.evoting.nsdl.com. No hard copy of EGM notice will be made available to members. The members can attend EGM through VC/OAVM only. Instructions for joining the EGM through VC/OAVM will be provided in the Notice of Annual General Meeting. The attendance of the Members attending the EGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.

The Notice of Extra-Ordinary General Meeting is also available on the website of the Company at www.hexaware.com and on the website of NSDL (agency for providing the Remote e-Voting facility) i.e. www.evoting.nsdl.com.

In compliance with the provisions of section 108 of the Act and the Rules framed thereunder, the Members are provided with the facility to cast their vote electronically, through the remote e-voting services provided by NSDL on all resolutions set forth in this Notice. The e-voting period commences on Tuesday, September 03, 2024 (9.00 am) and ends on Thursday, September 05, 2024 (5:00 pm), voting through electronic mode shall not be permitted beyond 5:00 pm on September 05, 2024.

The voting facility through electronic voting system shall be made available during the AGM and members attending the meeting through VC/OAVM who have not casted their vote by remote e-voting shall be able to exercise their right during the meeting through electronic voting system. The members who have cast their vote by remote e-voting prior to the AGM may also attend the AGM but shall not be entitled to cast their vote again. The Members, whose names appear in the Register of Members / list of Beneficial Owners as on August 30, 2024 (cut off date) are entitled for e-voting on the Resolutions set forth in this Notice. Any person, who acquires shares of the Company and becomes a member of the Company after dispatch of Notice and holding Shares as on the cut off date, may obtain the login id and password by sending a request to evoting@nsdl.co.in

The members holding shares in physical mode whose email address are not registered with Company can update their email address by sending request letter at investor@hexaware.com duly signed by registered member providing Folio No., Name of shareholder, email id, mobile number, scanned copy of the share certificate (front and back), PAN (self attested scanned copy of PAN card), AADHAR (self attested scanned copy of Aadhar Card) or any document (such as Driving Licence, Bank Statement, Election Card, Passport). Members holding shares in demat mode whose email address are not registered are requested to update their email id with Depository Participant (DP).

Please refer Notice of Extra-Ordinary General Meeting for the process of remote e-voting and voting through electronic voting system during EGM by the members holding shares in physical mode, demat mode and for those shareholder whose email address are not registered with the Company/Depository.

In case of any queries, you may refer to 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 - 48667000 or send a request to Prajakta Pawle at evoting@nsdl.com or contact Mr. Amit Vishal, Dy Vice President or Prajakta Pawle, Executive, National Securities Depository Ltd., 301, 3<sup>rd</sup> Floor, Naman Chambers, G Block, Plot No. C-32, Bandra Kurla Complex, Bandra East, Mumbai- 400051 or write on evoting@nsdl.com, at the designated email IDs: evoting@nsdl.com or at telephone nos. : 022 - 48667000 who will also address the grievances connected with the voting by electronic means.

For Hexaware Technologies Limited  
SD/-  
Gunjan Methi  
Company Secretary  
Date : August 15, 2024  
Place : Navi Mumbai

**Canara Bank**  
Navi Mumbai Regional Office,  
Circle Office Building, 8th Floor, 'A' Wing,  
C-14, B Block, BKC, Bandra East,  
Mumbai - 400 051  
email - recovery@canarabank.com

REF:LEGAL/SARFAESI/13/2024/MW DATE: 12.08.2024

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

Subject: Notice Under Section 13(2) Of The Securitization 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.

Sir,  
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") has 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 amounts in accordance with the terms and conditions of the above mentioned agreements. That you has guaranteed in setting the dues. The operation and conduct of the above said financial assistance/ credit facility/ies 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 stipulated in the said Act. The secured creditor 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. You are also liable to future interest at the rate of 11.36% 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 lakh 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 detailed 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 more of the following measures to recover his 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 the said Act.  
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 written consent of the secured creditor. If 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 and 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 non-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 Murbad Road, Taluka Karjat, District Raigad- 410101, Measuring 319 Sq.Ft. Carpet Area Boundaries: North: Bunglow, South: Road, East: Shree Sai Apartment West: Rucha Solitaire 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

**SURYODAY**  
A BANK OF SMILES

**SURYODAY SMALL FINANCE BANK LIMITED**  
CIN: L65923MH2008PLC261472  
Registered and Corporate Office: Unit No. 1101, Sharda Towers, Plot No. 65 Sector-11, CBD Belapur, Navi Mumbai-400614, Tel: +91 22 4185 6700  
Website: www.suryodaybank.com  
Email ID: companysecretary@suryodaybank.com

**Notice of the 16<sup>th</sup> Annual General Meeting to be held through Video Conferencing / Other Audio-Visual Means**

Dear Member (s),  
NOTICE is hereby given that the Sixteenth (16<sup>th</sup>) Annual General Meeting ("AGM") of the members of Suryoday Small Finance Bank Limited ("the Bank") will be convened on Thursday, September 12, 2024 at 3.30 p.m. Indian Standard Time (IST) through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") without physical presence of the Members of the Bank at a common venue, in compliance with the applicable provisions of the Companies Act, 2013 (the "Act") and Rules framed thereunder read with General Circulars No. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020 and 20/2020 dated May 5, 2020 and subsequent circulars issued in this regard, the latest being General Circular No. 09/2023 dated September 25, 2023, in relation to extension of time for holding AGM in the aforementioned circulars up to September 30, 2024 read with other relevant circulars, issued by the Ministry Corporate Affairs ("MCA") [collectively referred to as "MCA Circulars"] Circulars issued by the Securities Exchange Board of India ("SEBI") vide Circular No. SEBI/HO/CFD/CMD1/IR/P/2020/79 dated May 12, 2021, Circular No. SEBI/HO/CFD/CMD1/IR/P/2021/11 dated January 15, 2021 and Circular No. SEBI/HO/CFD/CMD2/IR/P/2022/62 dated 15, 2022, SEBI/HO/CFD/IR/P/2023/001 dated January 05, 2023 read with SEBI Circular No. SEBI/HO/CFD/PoD-2/IR/2023/4 dated January 05, 2023, SEBI Circular No. SEBI/HO/CFD/PoD-2/IR/2023/167 dated October 07, 2023 and other applicable circulars thereto issued by the Securities and Exchange Board of India ("SEBI") (hereinafter collectively referred to as "Applicable Circulars") and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), to transact the business as set out in the Notice of the AGM. The members are hereby informed that:

- As per the aforementioned Circulars, the Notice of 16<sup>th</sup> AGM along with the Annual Report for the Financial Year 2023-24 will be sent in due course only through electronic mode to all those members whose email addresses are registered with the Bank / Registrar & Transfer Agent ("RTA") or their respective Depositories Participants ("DPs").
- Notice of AGM along with Annual Report for the Financial Year 2023-24 will also be made available on the websites of the Bank at <https://www.suryodaybank.com>, website of the Stock Exchanges viz. BSE Limited (<https://www.bseindia.com>) and National Securities Depository Limited (<https://www.nsdl.com>) and on the website of the Bank's Registrar and Transfer Agent (<https://www.kfintech.com>) and on the website of the KFin Technologies Private Limited ("KFinTech/RTA") at <https://evoting.kfintech.com> in compliance with the relevant Circulars.
- The instructions for joining the AGM and the detailed procedure for e-voting will be provided in the Notice of AGM.
- Members attending the meeting through VC / OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Act.
- The facility of remote e-voting as well as e-voting during the AGM ("InstaPoll") will be provided to all the members of the Bank to cast their vote electronically on all resolutions set out in the Notice of AGM. The Facility for e-voting during the AGM will be made available to those members who attend the AGM and have not already cast their vote through remote e-voting. Instructions for joining of the 16<sup>th</sup> AGM and manner of participation in the remote electronic voting through VC/OAVM. For further details, members may refer the AGM notice.
- Members holding shares of the Bank in physical mode can register/ update their e-mail ID, Contact and other KYC details by submitting duly filled and signed Form ISR-1 along with self-attested copy of the PAN card and other relevant documents, as mandated by SEBI vide its circular dated March 16, 2023. The said form along with other relevant details is available on the website of the Bank at <https://www.suryodaybank.com/Availing-Investor> and on the website of the KFinTech at [https://ris.kfintech.com/clientservices/isc/default.aspx?isc\\_download\\_hrd](https://ris.kfintech.com/clientservices/isc/default.aspx?isc_download_hrd). Duly filled form can be submitted through any of the following modes:
  - Through 'In Person Verification' (IPV): shareholders can submit their required documents in any of the Branches of KFinTech, details of which are available at <https://www.kfintech.com/contact-us>.
  - Through 'hard copies': Shareholders can send hard copies of the required documents duly self-attested and dated post at the address of KFinTech, Unit: Suryoday Small Finance Bank Limited, Selenium Building, Tower-B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddy, Telangana, India - 500 032
- Electronic Mode: Shareholders can submit the requisite documents with e-sign at [https://ris.kfintech.com/clientservices/isc/default.aspx?isc\\_download\\_hrd](https://ris.kfintech.com/clientservices/isc/default.aspx?isc_download_hrd).
- Members holding shares of the Bank in electronic form can verify/ update their email address and mobile no. with their respective DPs.
- If the e-mail id of a Member is already registered with the Bank/RTA/ DP login credentials for e-voting shall be sent on the respective Member's registered e-mail address, along with the Notice of AGM and Annual Report for the Financial Year 2023-24.
- All Communications/queries in this respect should be addressed to our RTA, KFinTech to its email address at: [inward\\_ris@kfintech.com](mailto:inward_ris@kfintech.com). The Notice of the AGM will be sent to members at their registered email addresses in accordance with the applicable laws in due course.

The above information is being issued for the information and benefit of all members of the Bank and in compliance with the MCA and SEBI Circulars as amended from time to time.

By order of the Board of Directors  
For Suryoday Small Finance Bank Limited  
SD/-  
Krishna Kant Chaturvedi  
Company Secretary & Compliance Officer  
Membership No. F7264  
Place: Navi Mumbai  
Date: August 14, 2024

**YES BANK YES BANK LIMITED**  
Registered Office: Yes Bank House, Western Express Highway, Santacruz (E), Mumbai, 400 055  
Branch: 19th Floor, C Wing, Empire Tower, Reliable Tech Park, Cloud City Campus, Plot No. 31, Thane-Belpur Road, Airoli, Navi Mumbai - 400708

**Physical Possession Notice for immovable property**  
Cust ID: 9688338

Whereas, the undersigned being the authorised officer of YES Bank Limited ("Bank") under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") and in exercise of the powers conferred under section 13(12) of the Act read with Rule 9 of the Security Interest (Enforcement) Rules 2002, had issued a demand notice dated 28th Oct, 2022 calling upon Star of Seas Marine Enterprises (Borrower & Mortgagor), Anuradha Shankar Kambar (Co-Borrower), Ravikumar Shankar Kambar (Co-Borrower) and Maria Gerard Gnana Prakash Kamanalathan (Co-Borrower) to repay the amount mentioned in the notice for Cust ID: 9688338 being a sum aggregating to Rs.52,77,242.77/- (Rupees Fifty Two Lakh Seventy Seven Thousand Two Hundred Forty Two and Seventy Seven Paise Only) as on 26th Oct, 2022 within 60 days from the date of receipt of the said notice.

The Borrower / security providers having failed to repay the above said amount, notice is hereby given to the Borrower/ security providers