3rd November, 2026

BSE Limited
Floor 25, P.J. Towers,
Dalal Street,
Mumbai - 400 001
BSE scrip Code: 534742

National Stock Exchange of India Ltd,
Exchange Plaza, 5th floor,
Bandra-Kurla Complex,
Bandra (E).
Mumbai - 400 051
NSE Symbol: ZUARI

Sub: **Newspaper Advertisement for publication of Unaudited Financial Results for the quarter and half year ended 30th September, 2026**

Dear Sir/ Madam,

Pursuant to Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copies of Unaudited Financial Results for the quarter and half year ended 30th September, 2026 published in Business Line all editions (English), Dainik Herald Goa edition (Marathi) and O Heraldo Goa edition (English), regional newspapers on 3rd November, 2026.

The same is also being uploaded on the website of the Company at www.zuari.in.

Thanking you,

Yours faithfully,
For Zuari Agro Chemicals Limited

ASHEEBA PEREIRA
Digitally signed by ASHEEBA PEREIRA
Date: 2026.11.03 10:40:36 +05'30'

Asheeba Pereira
Company Secretary

Encl.: As above

MUMBAI
businessline.
TUESDAY - NOVEMBER 3 - 2026

QUICKLY.

India assures commitment to lower Scotch tariffs

New Delhi: The Indian government on Monday assured liquor companies that it will honour the India-UK trade pact and settle a dispute over Scotch tariffs, easing concerns that have rattled the $65 billion industry and players like Pernod and Diageo, five people with direct knowledge said. "We are potentially moving towards a resolution. Bulk scotch whisky imports are indeed part of concessions under the trade deal," said one of the sources, while describing New Delhi's thinking in a closed door meeting with the industry on Monday. REUTERS

Zee appoints Chief AI & Transformation Officer

Mumbai: Zee Entertainment Enterprises has appointed Tushar Vohra as Chief AI and Transformation Officer to lead its AI and transformation strategy, driving technology adoption to improve business performance across platforms. Vohra will report to Mukund Galgali, Deputy CEO and Chief Financial Officer. OUR BUREAU

Bond rally spurs rush to tap debt market as borrowing costs ease

KEY ATTRACTIONS. Falling yields and softer crude prices help borrowers lock in lower funding costs

Mahesh Ravidas Nayak
Mumbai

A sharp rally in government bonds, driven by falling crude oil prices and improving global risk sentiment, is prompting corporates and government-backed financial institutions to accelerate bond issuances to lock in lower borrowing costs.

The benchmark 10-year government security (G-Sec) yield fell about 10 basis points on Monday to close at 7.31 per cent, aided by a more than 4 per cent decline in crude oil prices amid renewed hopes of progress in US-Iran talks. The drop in yields has quickly translated into lower borrowing costs for issuers.



MAKING HAY. Market participants said issuers are keen to take advantage of the favourable market conditions before any further monetary tightening

BOND ISSUANCES

Nabard on Monday raised ₹6,000 crore through bonds at 8.27 per cent, lower than the 8.3 per cent coupon at which REC raised ₹4,000 crore last week. SIDBI is scheduled to tap the market on Tuesday for ₹6,000 crore, with market participants expecting strong investor demand amid the ongoing bond rally.

"The rally in government securities has created a favourable backdrop for issuers," said Venkatakrishnan Srinivasan, Founder and Managing Partner of Rockfort Fincap LLP. "A lot of buying has emerged as investors turn more optimistic about global developments, including softer oil prices and expectations surrounding the US political landscape," he said.

The decline in yields has improved issuance conditions even though corporate borrowing costs remain elevated in absolute terms. Srinivasan noted that Nabard's pricing appeared attractive compared with REC's recent bond sale, largely because government securities have rallied since REC came to the market. "Typically, REC is able to raise funds at a lower cost than Nabard," he said.

YIELD OUTLOOK

Market participants said issuers were keen to take advantage of favourable market conditions before any further monetary tightening. While expectations of another rate hike persist, lower crude prices and hopes of easing geopolitical tensions could provide room for yields to soften further.

Srinivasan said the benchmark 10-year yield could potentially move towards 7 per cent if oil prices moderate further and positive developments emerge on the rupee and geopolitical fronts.

"Traders are reacting quickly to every positive development, and that is helping the bond market rally," he said.

The improving sentiment is also prompting potential issuers to revisit fundraising plans. Reliance Industries Ltd recently secured board approval to raise up to ₹15,000 crore through debt, while REITs, InvITs and other issuers are also evaluating market opportunities, Srinivasan noted.

The attractiveness of the bond market has increased as alternative funding avenues have become more expensive.

Rates on short-term instruments such as commercial papers and certificates of deposit have risen sharply, putting pressure on corporate treasuries.

As a result, even with corporate bond yields remaining elevated, issuers continue to find the bond market a relatively competitive source of funding.

GSMA board re-elects Airtel's Gopal Vittal as Chair

Press Trust of India
New Delhi

Global telecom industry body GSMA's Board of Directors has re-elected Bharti Airtel Executive Vice Chairman Gopal Vittal as Chair for the upcoming 2027-2028 term until December 2028, the organisation said on Monday.

Vittal served on the GSMA Board for 10 years, including as Chair from 2025. As GSMA Chair, Vittal oversees the organisation's strategic direction, which represents the world's mobile operators and companies in the broader mobile ecosystem.

The GSMA Board also elected Margherita Della Valle as Co-Deputy Chair, alongside Ralph Mupita, who has been re-elected.

Mupita has been Group President and CEO of MTN Group from September 2020, having previously served as Group Chief Financial Officer.

He has served as Deputy Chair of GSMA since April 2025.

TATA
TATA POWER
(Corporate Contracts Department)
The Tata Power Company Limited, 2nd Floor, Sahar Receiving Station
Sahar Airport Road, Andheri East, Mumbai-400059
(Board Line: 022-67173917) CIN: L28920MH1919PLC000567

NOTICE INVITING EXPRESSION OF INTEREST

The Tata Power Company Limited on behalf of **Maithon Power Limited (MPL),** a Joint Venture between Tata Power and DVC invites Expression of Interest from eligible parties for the following job at **Maithon Thermal Generating Station (MPL)** located at Village Dambhui, District Dhanbad, Jharkhand

1. CC26KNC006 – Supply of Air Preheater Basket

Details of pre-qualification requirements, bid security, purchasing of tender document etc. may be downloaded from the Tender section of our website **URL: https://www.tatapower.com/tender/tenders-listing**

Eligible parties willing to participate in above tenders may submit their Expression of Interest along with the tender fee for issue of bid document latest by **16th November 2026.**

Ambuja Cements plans 30 mtpa expansion, targets 155 mtpa capacity by FY30

Our Bureau
Mumbai



Ambuja Cements, part of the Adani Group, plans to add about 30 million tonnes per annum (mtpa) of cement capacity through greenfield and brownfield projects, taking its total capacity to 155 mtpa by FY30.

The expansion programme, involving an investment of about ₹14,500 crore, will strengthen its presence in the Eastern, Western and Northern markets.

The proposed expansion includes 15.5 mtpa of grinding capacity in the West, 11.6 mtpa in the East and 2.9 mtpa in the North.

CAPACITY EXPANSION

In the eastern region, the company plans grinding units at Rangia and Hojai in Assam, Godda in Jharkhand and Muzaffarpur in Bihar, with a capacity of 2.9 mtpa each. The projects in the West include Mundra and Hazira in Gujarat, and Raigad, Kalyan and Amravati in Maharashtra, each with 2.9 mtpa capacity, besides a 0.7 mtpa unit at Dahanu. The northern expansion includes a 2.9 mtpa unit at Dadri in Uttar Pradesh.

The company will also add a clinker capacity of 4 mtpa each at Umrangso in Assam and Maratha in Maharashtra, and 2.3 mtpa at Mundra.

Vinod Bahety, CEO, Cement Business, Adani Group, said the expansion will improve the balance between clinker and grinding capacity, bringing manufacturing closer to consumption centres and lower logistics costs.

The company aims to reduce its cement manufacturing cost to ₹4,000 per tonne by FY28 through improved efficiencies and shorter transportation distances.

The new programme builds on capacity additions already completed. Ambuja added 4.6 mtpa during the first half of FY27 through expansions at Dahej and Kalamboli and the commissioning of the Salai Banwa grinding unit in Uttar Pradesh, taking its capacity to 113.5 mtpa. Another 3.2 mtpa is expected to be stabilised and ramped up in the second half of FY27, while the 2.4 mtpa Warisaliganj grinding unit in Bihar is scheduled for commissioning during the period.

The company expects its total capacity to reach 119 mtpa by next March.

Since its acquisition by the Adani Group, Ambuja has completed 11 capacity projects, adding 16.3 mtpa of cement and 9 mtpa of clinker capacity. The latest expansion marks the next phase of its effort to strengthen its national footprint and improve operating competitiveness.

Star Health does not see much disruption from distribution rule changes: CFO Kambli

bl.interview

Mithun Dasgupta
Kolkata

Insurance regulator IRDAI's proposed changes in insurance distribution norms are positive for the industry as a whole, especially for the proprietary channels, and Star Health and Allied Insurance does not see much of a disruption in it, said Chief Financial Officer Nilesh Kambli.

Kambli said there is an indication that many group health insurance businesses would shift to retail on the bancassurance channel if the proposed changes to distribution economics take effect in their current form.

Edited excerpts:

> The ultimate objective is to ensure that we earn mid-teens to high-teens ROE in the next two to three years
>
> **NILESH KAMBLI**
> Star Health CFO



Star Health and Allied Insurance posted around 233 per cent year-on-year growth in its net profit at ₹265 crore in Q2 this fiscal. What were the factors that contributed to it?

First, there was an improvement in the core operating result, which is the underwriting result, that improved from negative ₹40 crore in Q2 FY26 to positive ₹99 crore in Q2 FY27. It was a function of both improvement in the Loss Ratio and the Expense Ratio.

The loss ratio improved as we have been taking many business level decisions in terms of regular price increase. That has helped us a lot in terms of having the yield on the portfolio. We have considered strict underwriting decisions. In terms of new to insurance business, we have reduced our focus on portability, where the loss ratio is higher.

Secondly, we are focusing on business from preferred geographies. We see that the Tier 2 and 3 cities operate at a decent loss ratio, compared to other cities or metros because of the higher cost of treatment.

If I come to the clearing side, there is a lot of clearing efficiency that we have seen. One is the improved use of tech and AI for fraud, waste and abuse. We certainly have a better solution to detect some of the hard and soft frauds, and that has helped us in reducing the claims cost.

What are the combined ratio and loss ratio that you are looking at in this fiscal?

We are not giving any guidance, but what we see is the efforts that we have taken, and we have seen a consistent improvement in our loss ratio for the last five quarters now. We believe there should be a natural improvement going forward as well. The ultimate objective is to ensure that we earn mid-teens to high-teens ROE in the next two to three years.

What percentage of the total premium currently comes from the retail health insurance and the group health insurance? And, how is the mix expected to change going forward for the company?

Retail is now around 96 per cent of the business. Group is around 4 per cent, which is a mix of bancassurance channel group business and the employer-employee group business. We will see now that with the proposed distribution regulations coming in, how the retail-group mix pan out going forward. There is an indication that many of these group businesses will shift to retail on the bancassurance side. The commission reduction is very drastic in that segment. On the group employer-employee side, we are focused on agency business, which is profitable. We will have to see, but largely we should be in this range for the next one or two years at least.

What do you think of the proposed changes in the insurance distribution norms?

We believe that it's positive for the industry as a whole, and especially for proprietary channels, which is our agency channel. We don't see much of a disruption. With productivity improvement and more consumer awareness that is being created, I think they should be able to make up for their lost income with higher volumes. The objective of the regulator is to ensure affordability of the products going forward, which should be achieved with this distribution navigation.

Are you talking to your bancassurance partners and brokers on the proposed changes in distribution norms?

We are in discussion with them. The initial stage is to give feedback to the regulator in terms of the changes that one wants. So, it's at this stage. The final regulations are still awaited.

Government of Kerala
Published Tenders from 29-10-2026 to 01-11-2026
Hydrographic Survey Wing

Tender ID: 2026_HSW_884308_1 * Chief Hydrographer * Supply of two Handheld GPS * Closing Date: 10-Nov-2026 * PAC: Rs1600000

Tender ID: 2026_HSW_884103_1 * Chief Hydrographer * Repair works of M.V Jalasurvekshak Vessel * Closing Date: 09-Nov-2026 * PAC: Rs1698200

Visit https://etenders.kerala.gov.in for more details.

Ro.No:29-01/Oct-Nov/2026/PRD/(N)7

THE TRAVANCORE-COCHIN CHEMICALS LIMITED
(A Government of Keralam Undertaking)
P.B. No.4004, Udyogamandal P.O., Kochi-683 501, Kerala, India
Phone : 0484-2546289, 2546515, 2545016.
CIN: U24299KL1951SGC001237, GSTIN : 32AAACT6207B1Z1
Email: purchase@tcckerala.com, Website: www.tcckerala.com

E-TENDER

Invites E-Tender for the following through: **https://etenders.kerala.gov.in.** All relevant details, Tender Document and Corrigendum if any, can be downloaded from the above website only.

SL No.	Tender ID	Description	Last Date of Submitting Offer
1	2026_TCCL_883833_1	SUPPLY OF SODA ASH LIGHT	16.11.2026

Sd/- Assistant General Manager (Materials)

TATA
TATA POWER
(Corporate Contracts Department)
The Tata Power Company Limited, Smart Center of Procurement Excellence,2nd Floor, Sahar Receiving Station, Near Hotel Leela, Sahar Airport Road, Andheri East, Mumbai-400059
(Board Line: 022-67173188) CIN: L28920MH1919PLC000567

NOTICE INVITING TENDER

The Tata Power Company Limited invites tenders from eligible vendors for the following packages (Two-Part Bidding).

1) 4100073199 - Enforcement Assistance Services in Mumbai Distribution area.
2) CC27AS023 - OLA for Supply and Application of Silicone Coating for Mumbai Distribution.
3) CC27AAM029 - OLA for Construction of Outdoor sub-station in Mumbai Distribution.
4) CC27AAM031 - OLA for construction of 11KV, 22KV, 33KV customized substation for power supply to retail customers.
5) 4100073248 - SITC of Server & Workstations for CCTV system.
6) 4100073295 - Procurement of Laptops across Tata Power.
7) 4100073417 - SITC of Power Portfolio Management (PPM) across Tata Power.

Last date for Bid Submission: 23rd November 2026, 3:00 PM

For detailed NIT, please visit Tender section on website **https://www.tatapower.com**. Also, all future corrigendum's if any, to the said tender will be informed on Tender section on website **https://www.tatapower.com** only.

City Union Bank receives RBI nod for new ED

Our Bureau
Chennai



Private sector lender City Union Bank said on Monday that the RBI had approved the appointment of Sankaran G, currently the bank's Executive President, as Whole-time Director (Executive Director) for a three-year term from the date he assumes charge.

The bank said that it would take the necessary steps to induct him on its Board as a Whole-time Director, designated as Executive Director, in due course. A separate communication would be made to the stock exchange after the Board approves his appointment.

adventz
ZUARI AGRO CHEMICALS

ZUARI AGRO CHEMICALS LIMITED
CIN: L20121GA2009PLC006177
Registered Office : Jai Kisaan Bhawan, Zuarinagar, Goa 403 726
Tel: 91-0832-2592180 E-mail: shares@adventz.com / Investor.Relations@adventz.com
Website: www.zuari.in

Unaudited Financial Results for the Quarter and Half Year ended 30th September, 2026

The Board of Directors of the Company at its meeting held on 2nd November, 2026, has approved the Unaudited Standalone and Consolidated Financial Results of the Company for the quarter and half year ended 30th September, 2026.

The aforesaid financial results along with the Limited Review Report on the Standalone & Consolidated financial results for the quarter and half year ended 30th September, 2026 issued by the Statutory Auditors are available on the website of the Company at www.zuari.in and can also be accessed by scanning the Quick Response (QR) Code provided below.

For and on behalf of the Board of Directors of
Zuari Agro Chemicals Limited
Sd/-
Nitin M Kantak
Managing Director
DIN: 08029847

Place : Kolkata
Date : 2nd November, 2026

ENTERTAINMENT SOCIETY OF GOA
Maquinez Palace, Old GMC Precinct, Campal, Panaji-Goa.
Ph no: 0832-2428111 | Email: info@esg.co.in

Ref no: ESG/26-27/IT/VideoBox/14782 Date: 30/10/2026

E-Tender

The Entertainment Society of Goa, Panaji, Goa invites E-Tender for the below mentioned work:-

"Supply of Souvenir boxes with inbuilt digital screen for the Entertainment Society of Goa"

If No Bid or Single Bid is received for the 1st call, the tender opening date shall be automatically extended by 7 days, with no further extension.

For participation in the above e-Tender please visit the website **www.eprocure.goa.gov.in** and for detailed advertisement please visit **www.esg.co.in**

Chief Executive Officer
Entertainment Society of Goa

MOIL LIMITED
(A Government of India Enterprise)
Moil Bhawan, 1-A, Katol Road, Nagpur-440013
Website: www.moil.nic.in | E-mail : compliance@moil.nic.in
Telefax: 0712-2591661 | CIN: L99999MH1962GOI012398

Extracts of unaudited Standalone and Consolidated financial results for the quarter and half year ended 30th September, 2026

(₹ in lakhs)

Sr. No.	Particulars	Standalone			Consolidated		
		Quarter ended		Half year ended	Quarter ended		Half year ended
		30.09.2026	30.09.2025	30.09.2026	30.09.2026	30.09.2025	30.09.2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Total income from operations	36913.28	33274.44	74001.61	36913.28	33274.44	74001.61
2	Net profit /(loss) for the period (before tax, exceptional and /or extraordinary items)	7713.45	8975.57	18875.81	7713.04	8975.57	18875.40
3	Net profit /(loss) for the period before tax (after exceptional and / or extraordinary items)	7713.45	8975.57	18875.81	7713.04	8975.57	18875.40
4	Net profit/(loss) for the period after tax (after exceptional and /or extraordinary items)	6177.76	7043.85	14939.37	6177.46	7043.85	14939.07
5	Total comprehensive income for the period [comprising profit/(loss) for the period (after tax) and other comprehensive income (after tax)]	4773.80	5775.35	12157.62	4773.50	5775.35	12157.32
6	Equity share capital (Face value of ₹10 each)	20348.52	20348.52	20348.52	20348.52	20348.52	20348.52
7	Reserve (excluding Revaluation Reserve) as shown in the Balance Sheet	262733.91	249865.57	262733.91	262733.61	249865.57	262733.61
8	Earnings per share from continuing operations (Face value of ₹10 each)						
	Basic	3.04	3.46	7.34	3.04	3.46	7.34
	Diluted	3.04	3.46	7.34	3.04	3.46	7.34

Notes:

(1) The above results, reviewed by the Audit Committee, have been approved by the Board of Directors in its meeting held on 2nd November, 2026 and have been reviewed by Statutory Auditors of the company. This statement has been prepared in accordance with the Companies (Indian Accounting Standards) Rules, 2015 (Ind AS) prescribed under Section 133 of the Companies Act, 2013 and other recognised accounting practices and policies to the extent applicable.

(2) The above is an extract of the detailed format of financial results for the quarter and half year ended 30th September, 2026 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. Financial results in detailed format are available on the websites of Stock Exchanges (www.bseindia.com and www.nseindia.com) and on the Company's website (www.moil.nic.in).

(3) The Board has approved an interim dividend of ₹ 2.20 per equity share for the financial year 2026-27.

Scan QR Code for detailed Results

Place : New Delhi
Date: 2nd November, 2026

For MOIL Limited
Sd/-
V Suresh
Chairman-cum-Managing Director
DIN: 10059734

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शिम्रोदेव देवस्थानात चोरीचा प्रयत्न

■ टीम दैनिक हेराल्ड

फोंडा, दि. २ : शांतीनगर फोंडा येथील शिम्रोदेव देवस्थानात काल रात्री अज्ञात चोरट्यांनी चोरी करण्याचा प्रयत्न केला, पण त्यांना कोणतीच वस्तू हाती लागली नाही. चोरटे सीसीटीव्हीत कैद झाले असून फोंडा पोलिस त्यासंबंधी चौकशी करीत आहेत. चोरट्यांनी मध्यरात्री मंदिराच्या दरवाजाची कडी तोडून आत प्रवेश केला. मंदिरातील कपाटात मौल्यवान वस्तू तसेच पैसाअडका असेल असे त्यांनी गृहीत धरले होते, पण त्यांना तेथे काहीच आढळले नाही. देवस्थान समितीने देवाची मौल्यवान चीजवस्तू सुरक्षितपणे इतरत्र ठेवल्यामुळे चोरट्यांचा चोरीचा प्रयत्न फसला. शिम्रोदेव देवस्थानतर्फे फोंडा पोलिसात या प्रकरणी तक्रार दाखल करण्यात आली आहे.

शिवोलीतून महिला तीर्थयात्रेसाठी रवाना

■ टीम दैनिक हेराल्ड

कळंगुट, दि. २ : मार्ना-शिवोली येथून शंभरहून अधिक महिलांचा गट उत्तर गोवा देवदर्शन तीर्थयात्रेसाठी शनिवारी सकाळी रवाना झाला. शिवोलीचे जिल्हा पंचायत सदस्य (झेडपी) महेश्वर गोवेकर यांनी आतापर्यंत हजाराहून अधिक महिला भाविकांना देवदर्शन तीर्थयात्रेसाठी पाठविले आहे. पदरमोड करून महिलांना तीर्थयात्रेसाठी पाठविण्यात येत असल्याबद्दल महिलांनी गोवेकर यांचे आभार मानले.

बेकायदा बांदकामे हटाव मोहीम रखडली

▶ अगोंद सीआरझेडमधील बेकायदा अस्थापनांवर कारवाई टळली

▶ पोलिस बंदोवस्ताअभावी पथकाला माघार



■ टीम दैनिक हेराल्ड

काणकोण, दि. २ : काणकोण तालुक्यातील आगोंद गावातील समुद्रकिनारी असलेल्या किनारपट्टी नियमन क्षेत्रात (सीआरझेड) बेकायदेशीर बांधकामे तसेच व्यावसायिक आस्थापने सुरू असल्यामुळे जमीन मालकांची तक्रारीची दखल घेऊन न्यायालयाच्या आदेशानुसार आज दि.२ रोजी बांधकाम हटाव पथक तयार होते मात्र केवळ पोलीस फौज फाटा उपलब्ध नसल्यामुळे पुढे ढकलण्यात आले आहे. अशी माहिती उपलब्ध आहे.

या प्रकरणी अल्केमिस्ट ॲसेट रिकन्स्ट्रक्शन कंपनी लिमिटेडच्या वतीने गोवा किनारपट्टी क्षेत्र व्यवस्थापन प्राधिकरणाकडे (जीसीझेडएमए) तक्रार दाखल करण्यात आली होती. गेले दीड दोन वर्षापासून बेकायदेशीर बांधकाम हटवण्याकरता बांधकाम हटाव पथक घटनास्थळी दाखल होत असते. मात्र आतापर्यंत अवघेच बेकायदेशीर बांधकामे हटवण्यात आली आहेत. कधी पोलीस फौज फाटा उपलब्ध नाही कधी जेसीबी मशीन बंद पडलं तर कधी अन्य कारण दाखवून ह्या बेकायदेशीर बांधकामाना अभय दिले जात असल्याची कायदेशीर पणे व्यवसाय करणाऱ्यांची तक्रार आहे.

प्राधिकरणाला ७ फेब्रुवारी २०२४ रोजी प्राप्त झालेल्या या तक्रारीत आगोंद येथील अल्केमिस्ट कंपनीच्या जागेत तसेच कासवांच्या अंडी घालण्याचे संरक्षित क्षेत्र (टर्टल नेस्टिंग साइट) आणि विकास प्रतिबंधित क्षेत्र (नो डेव्हलपमेंट झोन) म्हणून घोषित केलेल्या जमिनींमध्ये बेकायदेशीर बांधकामे होत असल्याचा आरोप करण्यात आला आहे. या क्षेत्रात रिसॉर्ट, हॉटेल, शॅक, बार आणि रेस्टॉरंट यांसारखी व्यावसायिक आस्थापने उभारण्यात आल्याचा तसेच काही ठिकाणी अशी बांधकामे सुरू असल्याचा तक्रारीत उल्लेख आहे.

अल्केमिस्ट ॲसेट रिकन्स्ट्रक्शन कंपनी लिमिटेडच्या अधिकृत प्रतिनिधी अक्षत शर्मा यांनी नवी दिल्ली येथून ही तक्रार दाखल केली होती. आगोंद गावातील सर्व्हे क्रमांक १००, १०१, १०२ आणि १५१ मधील विविध उपविभागांतील जमिनींचा या तक्रारीत स्पष्ट उल्लेख करण्यात आला आहे. आगोंद समुद्रकिनारा हा ऑलिव्ह रिडले समुद्री कासवांच्या अंडी घालण्याच्या दृष्टीने महत्त्वाचा परिसर मानला जातो. त्यामुळे या संवेदनशील किनारपट्टी क्षेत्रातील कथित बेकायदा बांधकामांचा मुद्दा पर्यावरण संरक्षण आणि सीआरझेड नियमांच्या अंमलबजावणीच्या दृष्टीने महत्त्वाचा ठरणार आहे.

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स्थावर मालमत्तेची ई-ऑक्शन विक्री सूचना

सेराफसी कायदा २००२ मधील नियम ८(६) या सेक्युरिटी इंटरेस्ट (एनफोर्समेंट) नियम, २००२ प्रमाणे स्थावर मिळकतीसंबंधी ई-लिलाव विक्री सूचना देण्यात येत आहे.

खाली उल्लेखीत व कर्जदारांनी **पंजाब नॅशनल बँक** यांचेकडे गहाण ठेवलेली स्थावर मालमत्ता ज्याचा बँकेने तात्वीक /प्रत्यक्ष ताबा घेतला आहे त्या स्थावर मालमत्तेच्या लिलावाची सूचना समस्त लोकांना व विशेषत: खालील कर्जदार व जामीनदार यांना देण्यात येत आहे. सदर कर्जाची वसुली व्हावी म्हणून खालील मालमत्तांचा ई लिलाव होणार आहे. सदर मालमत्ता लिलाव '**ज्या अवस्थेत आहे तशी**', '**जे काही आहे त्याचा**' व '**जेथे आहे तशी**' या तत्वानुसार होणार आहे. खालील तक्यात प्रत्येक मालमत्तेची राखीव किंमत व बयाणा शुल्क दर्शवलेली आहे. खाली सही करणार हे या ई-लिलावाची त्यापध्दतीने कार्यवाही करतील.

तारण मालमत्तेचे परिशिष्ट

अनु क्र.	बँक शाखा / खात्याचे नाव कर्जदार /जामिनदाराचे नांव व पत्ता	बँकेस तारण मिळकतीचे वर्णन / गहाण ठेवणाऱ्या मिळकतधारकाचे नाव	अ) मागणी सुचनेची तारीख सरफेसी ॲक्ट २००२च्या १३(२)अन्वये ब) थकबाकी रक्कम क) ताबा घेतलेली तारीख सरफेसी ॲक्ट २००२च्या १३(४)अन्वये ड) ताबा घेतलेला प्रकार प्रत्यक्ष / प्रतिकात्मक	अ) राखीव किंमत ब) बयाणा रक्कम क) बोली वाढीव रक्कम	ई-लिलावाची तारीख व वेळ	कर्जदारांच्या बोझाचा तपशिल
१	**शाखा:** पोंडा **खात्याचे नाव:** गौरीश देसाई **कर्जदाराचे नाव:** गौरीश देसाई **सह-कर्जदाराचे नाव :** सौ. सुप्रिया देसाई	ईएम फ्लॅट नं. एफ-४ अश्वेक क्लासिक बिल्डींग,जोएफिल नगर, पोंडा, गोवा.	अ) ०१/०६/२०१९ ब) रु.२५,२३,९६९.९६ + पुढील व्याज व खर्च क) १३/०८/२०१९ ड) प्रतिकात्मक	अ) रु.३५.०० लाख ब) रु.३.५० लाख क) रु.०.१० लाख	१८.११.२०२६ सकाळी ११.०० ते दुपारी ४ वाजेपर्यंत	माहित नाही
२	**शाखा:** पणजी **खात्याचे नाव:** श्री. शशांक सागवेकर व सौ. सृष्ठी सागवेकर **कर्जदाराचे नाव:** श्री. शशांक सागवेकर **सह-कर्जदाराचे नाव:** सौ. सृष्ठी सागवेकर	फ्लॅट नं. बीईटी-४, ८वा मजला, बी बिल्डींग, आकार हाईट्स, सनकोले, वास्को द गामा, गोवा- ४०३७१०, ७६.१६ चौ.मी. सुपर बिल्टअप क्षेत्रफळ	अ) ०१/१२/२०२५ ब) रु.४४,५६,६९९=५७ + पुढील व्याज व खर्च क) ३०/०१/२०२६ ड) प्रत्यक्ष	अ) रु.३०.४० लाख ब) रु.३.०४ लाख क) रु.०.१० लाख	१८.११.२०२६ सकाळी ११.०० ते दुपारी ४ वाजेपर्यंत	माहित नाही
३	**शाखा:** मापुसा **खात्याचे नाव:** सौ. शशिकला अनीलकुमार सिंग व श्री. अनिलकुमार सिंग **कर्जदाराचे नाव:** सौ. शशिकला अनिलकुमार सिंग **सह-कर्जदाराचे नाव :** श्री. अनिलकुमार सिंग	निवासी घरांचे समतोल गृहकर्ज फ्लॅट नं.००३, पहिला मजला, बंजारा हिल, अपार्टमेंट, लेकर, बोर्डेम, बिचोलिम, उत्तर गोवा, गोवा-४०३५०४, ४८.९५ चौ. मीटर क्षेत्रफल.	अ) १४/०८/२०२४ ब) रु.२५,१४,८१३.८६ + पुढील व्याज व खर्च क) १०/०१/२०२५ ड) प्रत्यक्ष	अ) रु.१३.०० लाख ब) रु.१.३० लाख क) रु.०.१० लाख	१८.११.२०२६ सकाळी ११.०० ते दुपारी ४ वाजेपर्यंत	माहित नाही
४	**शाखा:** मापुसा **खात्याचे नाव:** श्री. सुनिल कुमार लक्ष्मीनारायण चौधरी **कर्जदाराचे नाव:** श्री. सुनिल कुमार लक्ष्मीनारायण चौधरी **सह-कर्जदाराचे नाव :** सौ.सिता देवी	फ्लॅटचे समतोल गृहकर्ज नं.००५ व ००६ प्लॉट नं. एए-१३, सर्व्हे नं. ६५/०, दुसरा मजला, सुपर-बिल्टअप सह ५५.९० चौ. मी. क्षेत्रफळ, बंजारा हिल्स, बर्डेम, बिचोलिम, बोर्ड कॉलनी, मापुसा, उत्तर गोवा-४०३५०४	अ) ०६/०९/२०२१ ब) रु.५६,७३,५०४.८६ + पुढील व्याज व खर्च क) १७/०९/२०२२ ड) प्रत्यक्ष	अ) रु.३०.०० लाख ब) रु.३.०० लाख क) रु.०.१० लाख	१८.११.२०२६ सकाळी ११.०० ते दुपारी ४ वाजेपर्यंत	माहित नाही
५	**शाखा:** म्हापसा **खात्याचे नाव:** श्री. थावेराप्पा केशवाप्पा लमाणी आणि सौ. शरु लमाणी **कर्जदाराचे नाव:** श्री. थावेराप्पा केशवाप्पा लमाणी **सह-कर्जदाराचे नाव :** सौ. शरु लमाणी	फ्लॅट नं. ००९, बंजारा हिल गॅलव्हाव्होरिल डोंगर किवा लेकर, गाव बोरडेम येथे स्थित, एस.वाय.क्रं ६५/० प्लॉट क्रं.अअ१३, बिचोलिम नगरपालिका, तालुका-बिचोलिम, मापसा, उत्तर गोवा - ४०३५०४ ६५.७६ चौ. मीटर टेरेस क्षेत्रासह २०.७३ चौ.मी.	अ)२२/०५/२०२४ ब) रु.३८,०८,७५३=८३ + पुढील व्याज क) १०/०१/२०२५ ड) प्रत्यक्ष	अ) रु.१७.५० लाख ब) रु.१.७५ लाख क) रु.०.१० लाख	१८.११.२०२६ सकाळी ११.०० ते दुपारी ४ वाजेपर्यंत	माहित नाही
६	**शाखा:** म्हापसा **खात्याचे नाव:** श्री. रणधिर सिंग **कर्जदाराचे नाव:** श्री. रणधिर सिंग	फ्लॅट नं. ००९, बंजारा हिल गॅलव्हाव्होरिल डोंगर किवा लेकर, गाव बोरडेम येथे स्थित, एस.वाय.क्रं ६५/० प्लॉट क्रं.अअ१३, बिचोलिम नगरपालिका, तालुका-बिचोलिम, मापसा, उत्तर गोवा - ४०३५०४ ६५.७६ चौ. मीटर टेरेस क्षेत्रासह २०.७३ चौ.मी.	अ)३१/१२/२०२२ ब) रु.४०,३२,९११=८६ + पुढील व्याज क) ०६/०३/२०२३ ड) प्रत्यक्ष	अ) रु.११.८० लाख ब) रु.१.१८ लाख क) रु.०.१० लाख	१८.११.२०२६ सकाळी ११.०० ते दुपारी ४ वाजेपर्यंत	माहित नाही
७	**शाखा:** पणजी १८ जुन रोड **खात्याचे नाव :** श्री. नंदलाल मौर्या आणि कु. राजकुमारी नंदलाल कुशवाह **कर्जदाराचे नाव :** श्री. नंदलाल मौर्या **सह-कर्जदाराचे नाव :** कु. राजकुमारी नंदलाल कुशवाह	गोवा तालुका बिजोलीम येथील बोर्डेम गावातील सर्वेक्षण क्रमांक ६४/० (भाग) असलेल्या जागा क्रं.एए-१३ मधील बंजारा हिल्स इमारतीतील तिसऱ्या मजल्यावर, महानगरपालिका घर क्रमांक १/३२४९/एफ-००७ असलेल्या निवासी फ्लॅट क्रमांक ००७ चे गहाणवट ६३.०० चौ.मी.क्षेत्रफळ असलेले घर.	अ) १५/०४/२०२४ ब) रु.२८,२४,६५४=०० + पुढील व्याज क) १९/०९/२०२४ ड) प्रत्यक्ष	अ) रु.१६.७५ लाख ब) रु.१.६८ लाख क) रु.०.१० लाख	१८.११.२०२६ सकाळी ११.०० ते दुपारी ४ वाजेपर्यंत	माहित नाही
		बोर्डेम, ता. बिचोलीम, गोवा येथील प्लॉट नं.एए-१३,सर्व्हे नं. ६५/०(भाग)बंजारा हिल्स येथील इमारतीतील तिसऱ्या मजल्यावर महानगरपालिका घर नं.१/३२४९ /एफ-००८, निवासी फ्लॅट नं. ००८, क्षेत्रफळ ६३.०० चौ.मीटर	अ) १५/०४/२०२४ ब) रु.२८,२५,३७६.०० + पुढील व्याज व खर्च क) १९/०९/२०२४ ड) प्रत्यक्ष	अ) रु.१६.७५ लाख ब) रु.१.६८ लाख क) रु.०.१० लाख		

नियम व अटी

ई-लिलाव विक्रीच्या अटी आणि शर्ती : विक्री सिक्युरिटी इंटरेस्ट (एन्फोर्समेंट) रूल्स, २००२ मध्ये विहित केलेल्या अटी आणि शर्ती आणि खाली पुढील अटीच्या अधीन राहील.

१) विक्री सिक्युरिटी इंटरेस्ट (एन्फोर्समेंट) रूल्स, २००२ मध्ये विहित केलेल्या अटी आणि शर्ती आणि खाली पुढील अटीच्या अधीन राहील. लिलाव विक्री ई-लिलाव पोर्टल https://www.baanknet.com मार्फत ऑनलाईन करण्यात येईल. २) इच्छुक बोलीदार/खरेदीदारांना त्यांचा 'मोबाईल नंबर आणि ई मेल आयडी वापरुन पोर्टल (https://www.baanknet.com) वर नोंदणी करण्याची विनंती करण्यात येत आहे. ईकेवायसी प्रक्रिया ही डिजीलॉकर मार्फत होणार आहे. एकदा ई-केवायसी केल्यावर इच्छुक बोलीदार/खरेदीदारांनी पोर्टल मधील ई-लिलावाची तारीख आणि वेळेपूर्वी ऑनलाईन /चलान पध्दतीने ई-वॉलेट वापरुन इअर रक्कम हस्तांतर करायची आहे. नोंदणी, ई-केवायसी चे पडताळणी, वॉलट मध्ये इअरचे हस्तांतर आणि मिळकतीसाठी वॉलेट रक्कम लिंकिंग हे लिलावापूर्वी पुरेशा आधी करणे आवश्यक आहे. ३) वरील नमुद नुसार इसारा अनामत रक्कम (इअर) हे ऑनलाईन /चलान पध्दतीने भरायचे आहे आणि बोलीदारांच्या ई-वॉलेट मध्ये जमा होईल. बोलीदारांनी जर ईअर ऑनलाईन जमा केली नाही तर बोलीदारांना ई-लिलावामध्ये सहभाग होऊ देणार नाही. इसारा अनामत रक्कम वर व्याज मिळणार नाही. ४) ई-लिलावासाठी प्लॅटफॉर्म (https://www.baanknet.com) ई-लिलाव सेवा पुरवठादार मे. पीएसबी अलायन्स प्रा.लि. ज्यांचा नोंदणीकृत पत्ता युनीट क्र.१, ३रा मजला, व्हीआयओएस कमर्शिअल टॉवर, वडाळा ट्रक टर्मिनलजवळ, वडाळा पूर्व, मुंबई-४०००३७ (हेल्पडेस्क क्रमांक +९१ ८२९१२२०२२० ईमेल आयडी : support.baanknet@psballiance.com यांच्याद्वारे पुरविण्यात येईल. इच्छुक बोलीदार/खरेदीदारांनी ई-लिलाव सेवा पुरवठदारांची वेबसाईट https://www.baanknet.com येथे ई-लिलाव प्रक्रियेत सहभागी होणे आवश्यक आहे. सदर सेवा पुरवठादार पोर्टलवर ई-लिलावाचे ऑनलाईन डेमॉन्स्ट्रेशन/प्रशिक्षण सुध्दा पुरवतील. ५) विक्रीच्या सर्वसाधारण अटी आणि शर्ती समाविष्ट विक्री सूचना खालील वेबसाईटस्/वेब पेज पोर्टल मध्ये उपलब्ध/प्रकाशित केली आहे. (१) https://www.baanknet.com (२) www.pnbindia.in,६) ई-लिलाव सहभागी होण्यासाठी इच्छुक ई-लिलाव पोर्टल (https://www.baanknet.com) वरुन सदर ई-लिलावाशी संबंधित विक्री सूचना, ई-लिलावाच्या अटी आणि शर्ती, ई-लिलावाच्या परिचालन भागावरी हेल्प 'मॅन्युअल विनामूल्य डाऊनलोड करु शकतात. ७) बोलीदारांच्या ई- वॉलेट मध्ये बोलीच्या वेळी पुरेशी शिल्लक असणे आवश्यक आहे. (>=इअर रक्कम)८) ई-लिलावाच्या दरम्यान बोलीदारांना मागील बोली केलेल्या बोलीवर अतंर्गत बोलीने प्रस्ताव वाढविण्याची परवानगी देण्यात येईल आणि किमान बोली रक्कम वाढविणे हे बोलीदारांच्या मागील उच्चतम बोलीसाठी प्रकाशित जाहिरात प्रमाणे असणे आवश्यक आहे. अनुक्रमे उच्चतम बोलीचा प्रस्ताव देण्यासाठी बोलीदारांना १० मिनिटांच्या वेळेची परवानगी देण्यात येईल आणि मागील उच्चतम बोलीसाठी १० मिनिटांच्या समाप्तीनंतर कोणत्याही बोलीदारांकडून उच्चतम प्रस्ताव न आल्यास ई-लिलाव बंद करण्यात येईल. ९) विक्री सूचना, ई-लिलावाच्या अटी आणि शर्ती ई-लिलावाच्या परिचाळीत भागावरील हेल्प मॅन्युअल वाचणे आणि त्याचे काटेकोरपणे पालन करणे ही इच्छुक बोलीदारांची जबाबदारी राहील. १०) ई-लिलाव प्रक्रियेदरम्यान किंवा पूर्वी उच्चतम बोलीसाठी १० मिनिटांच्या समाप्तीनंतर कोणत्याही बोलीदारांकडून उच्चतम प्रस्ताव न आल्यास ई-लिलाव बंद करण्यात येईल. ९) विक्री सूचना, ई-लिलावाच्या अटी आणि शर्ती ई-लिलावाच्या परिचाळीत भागावरील हेल्प मॅन्युअल वाचणे आणि त्याचे काटेकोरपणे पालन करणे ही इच्छुक बोलीदारांची जबाबदारी राहील. १०) ई-लिलाव प्रक्रियेदरम्यान किंवा पूर्वी कोणतीही अडचण किंवा मदत हवी असल्यास आमचे ई-लिलाव सेवा पुरवठादार मे. पीएसबी अलायन्स प्रा.लि. यांना प्राधिकृत प्रतिनिधीना संपर्क करू शकतात. ज्याचा तपशील (https://www.baanknet.com) यांच्या ई-लिलाव पोर्टल वर उपलब्ध आहे. ११) प्राधिकृत अधिकाऱ्यांनी ई-लिलाव अंतिम केल्यावर फक्त यशस्वी बोलीदारांना एसएमएस/ईमेल मार्फत आमच्या वरील उल्लेखित सेवा पुरवठादार कळविण्यात येईल. (त्यांनी दिलेल्या/सेवा पुरवठदारांकडे नोंदणीकृत मोबाईल क्र./ईमेल पत्त्यावर) १२) तारण मालमत्ता राखीव किंमती खाली विकली जाणार नाही. १३) यशस्वी बोलीदाराचे येथे देय ''प्राधिकृत अधिकारी, पंजाब नॅशनल बँक, खाते (खात्याचे नाव)'' च्या नावे शेड्युल्ड कमर्शियल बँकेने जारी केलेल्या बँकर्स चेक/डिमांड ड्राफ्ट स्वरुपात त्याच दिवशी किंवा पुढील कामकाजाच्या दिवसाअगोदर जमा केलेली इअर वजा करुन बोली रकमेच्या २५% (पंचवीस टक्के) जमा करणे आणि उर्वरित रक्कम लिलावाच्या तारखेपासून १५ दिवसांत जमा करणे आवश्यक आहे. विहित वेळेत वरील नमूद रक्कम जमा करण्यात कसूर केल्यास यशस्वी बोलीदारांनी जमा केलेली रक्कम बँकेद्वारे जप्त करण्यात येईल आणि प्राधिकृत अधिकाऱ्याना मिळकतीचा पुन्हा लिलाव/विक्री करण्याचे स्वातंत्र्य राहील आणि कसूरवार बोलीदारांचा मिळकत आणि जप्त केलेल्या रकमेवर कोणताही दावा राहणार नाही. १४) बँकेला यशस्वी बोलीदारांनी विक्री मोबदल्याचे केलेले प्रदान हे आयकर अधिनियम, १९६१ च्या कलम १९४-१ए अंतर्गत टीडीएसच्या अधीन राहील. आणि टीडीएस बोली रक्कम संपुर्ण जमा करताना/बोली रकमेच्या उर्वरित ७५% जमा करते वेळीच यशस्वी बोलीदाराने भरायचे आहे. १५) योग्य न वाटल्यास सर्व बोली फेटाळण्याचे किंवा कोणतीही बोली स्वीकारण्याचे किंवा कोणतेही कारण न देता लिलाव पुढे ढकलण्याचे/रद्द/तहकूब/खंडित करण्याचे किंवा शर्तीमध्ये फेरफार करण्याचे अधिकार प्राधिकृत अधिकारी राखून ठेवत आहेत आणि त्याबाबतीत त्यांचा निर्णय अंतिम असेल. १६) विक्री प्रमाणपत्र अधिनियमाच्या तरतुदीनुसार संपूर्ण बोली रक्कम जमा केल्यावर यशस्वी बोलीदारांच्या नावे जारी करण्यात येईल. १७) मिळकती ''जे आहे जेथे आहे तत्वाने'' आणि ''जे आहे जसे आहे तत्वाने'' आणि ''जे काही आहे तेथे आहे तत्वाने'' विकण्यात येईल. १८) वर परिशिष्टात वर्णन केलेले तारण मालमत्तांचे तपशील प्राधिकृत अधिकाऱ्यांच्या सर्वोत्तम माहितीप्रमाणे दिले आहेत. परंतु ह्या उद्घोषणेतील कोणत्याही त्रुटी, उणिवा किंवा गैरविधानांसाठी प्राधिकृत अधिकारी उत्तर देण्यास बांधील नसतील. १९) बोली सादर करण्यापूर्वी मालमत्ता आणि विनिर्देशाबाबत निरिक्षण आणि स्वत:चे समाधान करणे ही बोलीदारांची जबाबदारी राहील. बोलीदार दिलेल्या तपशिलानुसार व्यवहार करणाऱ्या अधिकाऱ्यासह चर्चा करुन मिळकतीचे निरिक्षण करावे. २०) सर्व वैधानिक थकबाकी/अनुषंगिक आकार/नोंदणी शुल्क, मुद्रांक शुल्क, कर इ.सह अन्य देणी खरेदीदारांनी भरावयाची आहेत. २१) बँकेला ज्ञात अन्य कोणताही भार-माहित नाहीत.मिळकतींच्या सबंधांतील (ई-लिलाव केलेल्या) सरकार किंवा अन्य कोणाला दणे असलले अन्य आकार, धारणाधिकार, भार किंवा अन्य कोणतीही थकबाकी ह्यासाठी प्राधिकृत अधिकारी किंवा बकँ जबाबदार नसेल. मिळकत कर, वीज बील इ.च्या थकबाकी, वधैानिक देण्यांसह मिळकतीवरील भारांबाबत स्वतंत्र चौकशी करण्याचा सल्ला इच्छुक बोलीदारांना देण्यात यतो. २२) बोलीदारांनी योग्य इंटरनेट कनेक्टिव्हिटी, पॉवर बॅक अप इ.ची खात्री करावी. इंटरनेट फेल्युअर, पॉवर फेल्युअर किंवा तांत्रिक समस्या किंवा ई-लिलावाला बाधा आणणारी कारणे/आकस्मिकता ह्यासाठी बँक जबाबदार नसेल. २३) एक प्रतिनिधी नियुक्त करून स्वत:ची बोली लावून लिलावात सहभागी होण्याचा पर्याय बँकेसाठी खुला आहे. विक्रीच्या तपशीलवार अटी आणि शर्ती करीता, कृपया **https://www.baanknet.com** आणि **www.pnbindia.in.** पहावे.

दिनांक: ०२/११/२०२६
ठिकाण: कोल्हापूर

श्री वेंकटगिरी एम.
प्राधिकृत अधिकारी, पंजाब नॅशनल बँक, तारण धनको

सरफेसी कायदा २००२ च्या नियम ८(६) अंतर्गत वैधानिक विक्री सुचना

NOTICE

My Husband **late Eufrasio Michael Socoro Rodrigues** was owning **ACTIVA 125 DRUM ALLOY- BSVI Scooter** bearing **Reg. no. GA06AC1003.** After his death I had applied for transfer the ownership in to my name any member of the public or any other institutions/ Bank objecting for such transfer may send their objection along with documentary proof to the **RTO, Vasco** or me **within 15 days** time from today.

Date: 02.11.2026
Sd/-
Smt. Ana C. A Rodrigues
H.NO. 77-3, A4-F4, Queeny Nagar, Punjab National Bank, Velsao, Velsao, South Goa, Goa, 403712

Sandeep Ads

CHANGE IN NAME

I **RAVI SHANKAR**, r/o H. no. C-11 (924/23) NIO CO-OP HOUSING SOCIETY LTD KADAMBA DEPOT ROAD PORVORIM BARDEZ NORTH GOA.403521 like to change my name from **RAVI SHANKAR SUBRAMANIAN** to **RAVI SHANKAR** Hereafter in all my dealings and documents I will be known by the name **RAVI SHANKAR.**

CHANGE IN NAME

I **NADIA SHAIKH**, r/o H. NO. 300 BOCA-DA-VACA PANAJI, TISWADI, North Goa, 403001 like to change my name from **NADIA** to **NADIA SHAIKH** Hereafter in all my dealings and documents I will be known by the name **NADIA SHAIKH.**

CHANGE IN NAME

I **Parmindar Singh Chadha** h.no 1/223/A St Jerome waddo Xelpem Cunchelim Mapusa Bardez Goa Would like to correct my name from **Parminder Singh** to **Parmindar Singh Chadha** herein after in all my dealings and documents I will be known by my new name **Parmindar Singh Chadha.**

SUMMONS FOR TRIAL AND DISPOSAL OF CASE UNDER SECTION 83 OF THE GCS ACT READ WITH ORDER 5 RULE 20 (1) OF CIVIL PROCEDURE CODE
BEFORE THE NOMINEE OF THE REGISTRAR OF CO-OPERATIVE SOCIETIES, GOA.

BEFORE Adv. Sagar. R. Parab,
Office No.65, 2nd Floor, Commerce Centre, Tisk, Ponda-Goa.
Case No. VPK/RO/ABN/116/2025

VPK Urban Multipurpose Co-op. Society Ltd., Cuncolim Branch, Cuncolim - Goa. ...Disputant
V/s
Mrs. Lydia Cardozo, and others. ...Opponents

NOTICE

To,
2. Mr. Peter Pereira, R/o. Tisk - Risunte, Cavorim, Chandor - Goa.

Whereas, above named disputant has raised a dispute against you before this Court Claiming recovery of money along with interest therein and cost of the proceedings.
And whereas summons issued to you at your last known address have not been served.
Whereas disputant has prayed for substitute service by way of publication in the local newspaper and this court is satisfied that this is a fit case for ordering such service.
Now, therefore, this notice is hereby given to you to appear before this court on 09/12/2026 at 4.30 P.M. either in person or by a pleader duly instructed to answer all material questions relating to the dispute along with written submissions if any.
Take notice that in default of your appearance on the day and time stipulated above, the matter will be heard and determined in your absence.
Given under my hand and the seal of this Court on this 2nd day of November, 2026.

(SEAL) Sd/- (**Adv. Sagar R. Parab**)
NOMINEE OF THE REGISTRAR OF CO-OPERATIVE SOCIETIES, GOA.

PUBLIC NOTICE

Notice is given to the members of the public that my clients intends to purchase from **MR. RANGANATH SURYAKANT KALSHAVKAR,** son of late Mr. Suryakant Babaji Kalshavkar @ S. B. Kalshavkar, major of aged, and his married, business, RANJITA RANGANATH wife; **MRS. KALSHAVKAR @ RANJITA R. KALSHAONKAR,** wife of Mr. Ranganath Suryakant Kalshavkar, mahor of aged, married, housewife, both are Indian National and resident of H.No. 923, Bhaiedvada, Corgao, Pernem, North-Goa, Goa, 403512 a plot admeasuring **206 Sq.mtrs** from property which are presently Surveyed under Survey No. **274/1-A of Village Pernem** in Pernen Taluka state of Goa which are more particularly described as under;

SCHEDULE-I OF THE PLOT "A" FROM PROPERTY S. NO. **274/1-A OF VILLAGE PERNEM**

ALL THAT distinct and independent plot bearing Plot No. "A" having an area admeasuring **206 Sq.mtrs,** which is part and parcel of the big property known as "SRIRANGACHA SARVA"@"BHARAD UMALYAVARIL KARILYATIL SARVA"@"BHARAD SINAI GHARVADDO", situated at Pernem village, within the jurisdiction of village Panchayat of Tuem, Taluka Pernem, District North Goa, in the state of Goa, which is neither inscribed nor described in the said Registration Office but enrolled in the Taluka Revenue office of Pernem under No.3111 and presently surveyed under survey no. **274/1-A of village Pernem,** Taluka Pernem, State of Goa and which is bounded as under; On East: By the public road; On West: By the property bearing S.No.275/1-AM of village Pernem; On North: By the internal road; On South By the property bearing S.No.274/1 of village Pernem.

That the intending seller has acquired right, title and interest in the said property surveyed under no.274/1-A of village Pernem by virtue of Deed of Sale dt. 15/01/2007, which was duly registered before Sub-registrar of Pernem, under Registered No.12, Book No.1, Vol. No.213 dt. 19/01/2007 along with other earlier little documents of said big property S.No.274/1 of village Pernem followed by the procedure of mutation and partition of said purchased property. And that the above referred property is hereinafter for sake of convenience referred as SAID PROPERTY.

That any person/s, Association, Firm, Company, Bank, Financial Institution, legal entity having any right, claim, interest, share or claim by way of ownership, co-ownership, agreement, inheritance, mortgage, gift, bequest, sale, exchange, inheritance, leasehold, tenancy, easement, license or any other encumbrance in the said property and or on the said bigger property and/or has any objection to such sale, should make the same known in writing giving details and copies of documents in support of the claim and/or objections to the undersigned at the address given below within 10 (ten) days from the publication of this notice, failing which it will be presumed that the owner has a clear marketable title and are entitled to sell the said above property to my client.

Place Pernem - Goa. (SEAL)
Date: 02/11/2026.

Sd/- (**ADV. N. R. SAWANT**)
Office: Near Mahadev Temple Pernem Opp. to New Pernem Bus Stand Pernem Goa - 403512. Mob. No.9423821280



'रेड क्रॉस सोसायटी'तर्फे मोफत वंध्यत्व निवारण शिबिर

■ टीम दैनिक हेराल्ड

पणजी, दि. २ : 'सुप्रजेच्या प्रवासाकडे' आणि 'आरोग्यमय उद्याकडे' या संकल्पनेखाली आयुर्वेद दिनाचे औचित्य साधून, पणजी येथील भारतीय रेड क्रॉस सोसायटीच्या सभागृहात विशेष वंध्यत्व निवारण शिबिराचे आयोजन करण्यात आले होते. हे शिबिर शिरोडा येथील बी.एस.पी. गोमांतक आयुर्वेद महाविद्यालय व संशोधन केंद्राच्या 'प्रसूती तंत्र एवं स्त्री रोग' विभाग यांच्या सहकार्याने पार पडले. या प्रसंगी बोलताना गोमंतक आयुर्वेद महाविद्यालयाचे प्राचार्य डॉ. निलेश कोर्दे यांनी जनमानसात जनजागृती निर्माण करण्यासाठी आणि प्रजनकीय आरोग्यासाठी विशेष काळजी उपलब्ध करून देण्यासाठी अशा आरोग्य शिबिरांचे महत्त्व उपस्थितांना पटवून दिले.

रेड क्रॉस सोसायटीचे राज्य शाखेचे अध्यक्ष गौरीश धोंड यांनी कार्यक्रमात मार्गदर्शन करताना रेड क्रॉस सोसायटीतर्फे राज्यभरात राबविण्यात येणाऱ्या विविध मानवतावादी आणि आरोग्यविषयक उपक्रमांची माहिती दिली. या प्रसंगी भारतीय रेड क्रॉस सोसायटी, गोवा राज्य शाखेचे सरचिटणीस जॉन आगियार आणि डॉ. गीता पतकी हेदेखील उपस्थित होते.

दारूच्या नशेत गोंधळ केल्याप्रकरणी अटक

■ टीम दैनिक हेराल्ड

मडगाव, दि. २ : दारूच्या नशेत सार्वजनिक ठिकाणी गोंधळ घालून नागरिकांना त्रास देणे तसेच पोलिसांशी आक्रमक वर्तन केल्याप्रकरणी फातोर्डा पोलिसांनी सूरज सुभाष नाईक पवार (३४) - याला प्रतिबंधात्मक अटक केली. पोलिसांनी दिलेल्या माहितीनुसार, रात्री गस्तीवर असलेल्या पोलिसांनी घोगळ येथील मुंज विहार सर्कलजवळ संशयिताला अडवले. तो दारूच्या नशेत रस्त्यावरून ये-जा करणाऱ्या नागरिकांना त्रास देत होता. पोलिसांनी त्याची चौकशी करण्याचा प्रयत्न केला असता, त्याने पोलिसांशी अयोग्य व आक्रमक वर्तन केले आणि सहकार्य करण्यास नकार दिला. त्यानंतर त्याला फातोर्डा पोलीस ठाण्यात आणण्यात आले. त्याच्या वर्तनामुळे पोलिसांनी त्याच्याविरुद्ध प्रतिबंधात्मक अटकेची कारवाई केली.

adventz ZUARI AGRO CHEMICALS

झुआरी ॲग्रो केमिकल्स लिमिटेड

सीआयएन : एल२०१२१जीए२००९पीएलसी००६१७७
नोंदणीकृत कार्यालय : जय किसान भवन, झुआरीनगर, गोवा ४०३७२६
दूर.क्र.: ९१-०८३२-२५९२१८० ईमेल : shares@adventz.com/Investor.Relations@adventz.com
संकेतस्थळ : www.zuari.in

दि. ३० सप्टेंबर २०२६ रोजी संपलेल्या तिमाही व अर्धवर्षासाठीचे अलेखापरीक्षित आर्थिक निकाल

कंपनीच्या संचालक मंडळाने त्यांच्या २ नोव्हेंबर २०२६ रोजी झालेल्या बैठकीत दि. ३० सप्टेंबर २०२६ रोजी संपलेल्या तिमाही व अर्धवर्षासाठीचे अलेखापरीक्षित एकेरी व एकत्रित आर्थिक निकालांना मान्यता दिली आहे. सांविधिक लेखापरीक्षकांनी जारी केलेला दि. ३० सप्टेंबर २०२६ रोजी संपलेल्या तिमाही व अर्धवर्षासाठीचे अलेखापरीक्षित एकेरी व एकत्रित आर्थिक निकालांवरील मर्यादित आढावा अहवालासह सदर आर्थिक निकाल कंपनीच्या **www.zuari.in** या संकेतस्थळावर उपलब्ध आहेत आणि तसेच खाली क्वीक रिस्पॉन्स (क्यूआर) कोड स्कॅन करून पाहता येऊ शकतील.

संचालक मंडळासाठी व वतीने
झिआरी ॲग्रो केमिकल्स लिमिटेड
सही/-
नितीन एम कंटक
व्यवस्थापकीय संचालक
डीआयएन : ०८०२९८४७

ठिकाण : कोलकाता
दिनांक : २ नोव्हेंबर २०२६

फोंड्यात आकाशकंदील आणि रांगोळी स्पर्धा

■ टीम दैनिक हेराल्ड

फोंडा, दि. २ : फोंडा फ्रेन्ड्स सर्कल यांच्यातर्फे तालुका पातळीवर १४ व्या पारंपरिक आकाशकंदील सजावट व रांगोळी स्पर्धेचे आयोजन केले आहे. ही स्पर्धा ६ नोव्हेंबर रोजी दुपारी ३.३० वाजता श्री नक्टेश्वर हॉल, अप्पर बाजार येथे होईल. स्पर्धेचे वैशिष्ट्य म्हणजे आकाशकंदील पर्यावरणपूरक असणे बंधनकारक असून, कंदिलाचा साचा आयोजकांतर्फे पुरवला जाईल. कंदिलाची सजावट स्पर्धकांनी स्वतःचे साहित्य आणून करावी लागेल. रांगोळी स्पर्धेसाठी स्पर्धकांनी रांगोळी, रंग व इतर साहित्य सोबत घेऊन यावेत पोर्ट्रेट रांगोळीव्यतिरिक्त इतर पारंपरिक रांगोळीस प्राधान्य देण्यात येणार आहे. या स्पर्धेत सहभागी होऊ इच्छिणाऱ्या स्पर्धकांनी नावे ५ नोव्हेंबरपर्यंत आयोजकांकडे नोंद करण्याचे आवाहन फोंडा फ्रेन्ड्स सर्कलचे अध्यक्ष विष्णू नाईक यांनी केले आहे. अधिक माहितीसाठी विष्णू नाईक किंवा महादेव हळ्ळेमणी यांच्याशी संपर्क साधावा.

India's east coast braces for approaching Cyclone Murasu

Flights disrupted, thousands moved to safety

PTI, AMARAVATI/CHENNAI/BHUBANESWAR: Heavy rains lashed India's eastern coastal states that braced for a second severe cyclone within a week, cancelling several flights, putting disaster response teams on alert and shifting thousands of people to safety on Monday.

Cyclone Murasu, a name meaning war drum, is expected to make landfall between Nellore and Narsapur in south Andhra Pradesh between Monday midnight and Tuesday early morning with wind speeds of 100-110 kmph, gusting up to 120 kmph.

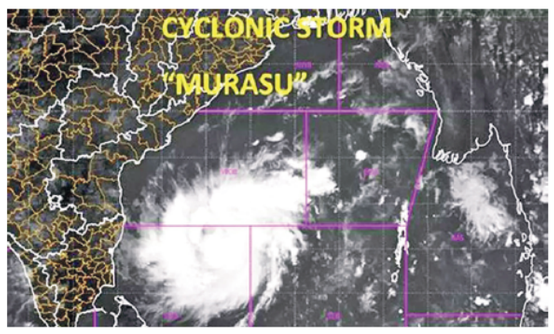
At least 19 domestic flights were cancelled at Vijayawada, Tirupati and Visakhapatnam airports in Andhra Pradesh on Monday. Of these, IndiGo cancelled 10 flights and Air India Express two at Vijayawada Airport.

Visakhapatnam Airport cancelled four flights and Tirupati Airport three.

The approaching severe cyclone poured rain on northern Tamil Nadu, inundating several parts of Chennai, where authorities declared a holiday for schools on Monday as the weather department forecast very heavy rainfall.

Chennai Airport authorities cancelled certain flights and requested passengers to contact the airline concerned for assistance.

Many parts of Chennai, Chengalpattu and Tiruvallur districts have been receiving torrential rains since Sunday night. The weather office warned that the threat of heavy to very heavy rainfall persists for Chennai and



Tiruvallur districts as the cyclone moves to the south Andhra Pradesh coast.

Heavy rainfall is expected to lash Chengalpattu, Kanchipuram, Ranipet, Vellore, and the Nilgiris districts. The forecast notes that rain intensity would gradually subside only after the storm completely crosses the coast.

While gearing up for the severe cyclone, Tamil Nadu extended a helping hand to Andhra Pradesh, which is expected to be in the eye of the approaching storm.

It sent three NDRF teams comprising 90 personnel and 25 teams from the electricity department, consisting of 500 personnel, with essential equipment to Andhra Pradesh.

Karnataka announced that it would deploy 500 skilled power personnel, along with necessary equipment, to Andhra Pradesh to assist in restoring power infrastructure damaged by Cyclone Arnab.

Andhra Pradesh Chief Minister N Chandrababu Naidu directed officials to remain alert as moderate to heavy rainfall is expected in the South coastal region and Rayalaseema district under the cyclone's influence.

He, however, hoped the cyclone's impact would be limited as forecasts indicated that wind speeds and rainfall intensity were expected to be lower compared to Cyclone Arnab.

Odisha expedited moving people from vulnerable areas to safety, with IMD indicating that the southern part of the state was likely to receive heavy rainfall under the impact of the storm. Search operations for 10 people missing in a landslide gathered pace as the weather worsened again.

CHANGE IN NAME

I, **MRS. RACIDABI**, R/o. H. No. 786, Ambaji, Fatorda, Salcete, South Goa, Goa 403602 would like to change my name on my Indian passport bearing No. P6827895 from **"RASHIDA BI XEC"** to **"RACIDABI"** as per my Birth Certificate and Aadhaar Card bearing no. 3732 5827 5124.

Hereinafter in all my dealings and documents, I will be known by the name **"RACIDABI"**.

Sd/-
RACIDABI

CHANGE IN NAME

I **NADIA SHAIKH**, r/o H. NO. 300 BOCA-DA-VACA PANAJI, TISWADI, North Goa, 403001 like to change my name from **NADIA** to **NADIA SHAIKH** Hereafter in all my dealings and documents I will be known by the name **NADIA SHAIKH.**

CHANGE IN NAME

I **RAVI SHANKAR**, r/o H. no. C-11 (924/23) NIO CO-OP HOUSING SOCIETY LTD KADAMBA DEPOT ROAD PORVORIM BARDEZ NORTH GOA.403521 like to change my name from **RAVI SHANKAR SUBRAMANIAN** to **RAVI SHANKAR** Hereafter in all my dealings and documents I will be known by the name **RAVI SHANKAR.**

CHANGE IN NAME

I **Parmindar Singh Chadha** h.no 1/223/A St Jerome waddo Xelpem Cunchelim Mapusa Bardez Goa Would like to correct my name from **Parminder Singh** to **Parmindar Singh Chadha** herein after in all my dealings and documents I will be known by my new name **Parmindar Singh Chadha.**

KONKAN RAILWAY CORPORATION LIMITED
(A Government of India Undertaking)

TENDER NOTICE

On behalf of Konkan Railway Corporation Limited, Dy. Chief Engineer/Works, Karwar invites following open tenders through ireps.gov.in portal. **Name of the work** - Construction of Foot Over Bridge with Ramp Connecting Platform No. 1 to Platform No. 2 at Mulki Railway Station in Karnataka State. **Tender No. KR/KW/W/2026/46/CB/R1, Cost of the work** : ₹ 198.67/- Lakhs (Excluding GST), **Date & time of closing of tender** : 20/11/2026 at 15.00 Hrs. For further details, contact Office of Dy. Chief Engineer, Works, Konkan Railway Corporation Ltd. Karwar. For more details visit (https://www.ireps.gov.in)

GOVERNMENT OF GOA,
DEPARTMENT OF DRINKING WATER WORKS DIVISION-I.

E-Tender notice No. DDW/D.I/ASW/2026-2027/17
Dated: 29/10/2026.

1. Last date on online bid submission of tender is: **06/11/2026 upto 15.00 hrs**
2. Date and time of opening of online tender: **09/11/2026 at 11.00 hrs.**

For more details please contact the office of the Executive Engineer, Works Division-I, DDW, St. Inez, Panaji-Goa.
Website: **https://eprocure.goa.gov.in**

DI/ADVT/1860/2026

PUBLIC NOTICE

Notice is hereby given to the public at large that **Mrs. Jenifer Souza alias Mrs. Jennifer Maria Mascarenhas e Souza Eremita alias Jennifer Maria Souza Eremita** along with other co-owners, residing at H. No. 208/A, Vivenda Souza Eremita, Umta Vaddo, Calangute, Bardez, North Goa, intend to register a Sale Deed / transfer in respect of the balance portion of the property in favour of my client, free from encumbrances subject to marketable title, in respect of properties situated in the Village of Siolim, Taluka of Bardez, District of North Goa, State of Goa, described under the Schedules herein below.

SCHEDULE

All that landed property known by the field as **"BAMAN WADDO"** or **"MANGUEACHY BATTY"** situated at Village **Siolim**, within the limits of the Village Panchayat of Siolim, Taluka and Registration Sub-District of Bardez, District of North Goa, State of Goa, described under No. 1394 at page 215 of Book B4 New, and surveyed under Survey No. **44/1** admeasuring **6,400** sq. mtrs., Survey No. **44/2** admeasuring **125** sq.mtrs., Survey No. **44/3** admeasuring **25** sq. mtrs., Survey No. **44/4** admeasuring **125** sq. mtrs., Survey No. **44/5** admeasuring **25** sq. mtrs., and Survey No. **44/6** admeasuring **75** sq.mtrs. (Total aggregate area admeasuring 6,775 sq. mtrs., out of which a part admeasuring 1000 sq. mtrs. is sold to the mundkar, and the balance portion/remaining area is proposed to be sold).

That any person or persons, individual/s, bank and or financial institution/s, Company and or firm/s, having any rights, title, claim or interest over the said properties described in the Schedules herein above by way of tenancy, mundkarial rights, inheritance, mortgage, lien, agreement, or any agreement of sale or Sale Deed, MOU, Gift deed, lease, or charge and or upon the order/judgement and decree/award of any court of law or authority or any other right or interest of whatsoever nature in the said properties are hereby requested to make known such claim or claims, if any, to the undersigned advocate together with copies of valid title documents, supporting such claim/s or rights **within a period of 15 days** from the date of publication of this Notice, failing which the transaction will be completed without any regards or reference to such claims and objection from any person/s whatsoever and the same, if any shall be deemed to have been waived and/ or abandoned.

Sd/- **Adv. Vishal Naik**
Bldg. no. 12, First Floor, Techno Park,
Chogm Road, Porvorim, Bardez, Goa
Mobile: **8983732950**

NOTICE UNDER ORDER 5 RULE 20(IA) C.P.C
IN THE COURT OF THE CIVIL JUDGE, JUNIOR DIVISION 'B' COURT AT PONDA

CNR No.: GANG08-002170-2026
Summary Suit No. 05/2026/B

The South Indian Bank Ltd .....Plaintiff
V/S
M/s. Omega Enterprises and anr. .....Defendants

To,
Defendants
1. M/s. Omega Enterprises Represented by its Proprietor
Mr. Jophin John, Major in age, Indian National, With office at H.No. 443/7/1/GD/Shop No. 8, Deulwada, Marcela Goa.

WHEREAS the above named Plaintiff has filed a suit for recovery of money sum of Rs. 9,64,804.25/- (Rupees Nine Lakh Sixty Four Thousand Eight Hundred Four Paise Twenty Five only) outstanding as on 02.02.2017 under loan Account No.066108300000009 along with future interest @ 11.10% p.a.+ p.a 13% penal interest and other charges, cost, etc from 16.05.2026, till realisation under Order XXXVII of C.P.C Summary Suit.(Copy of the said applications may be collected within working hours of this office)

AND WHEREAS notice sent to you at the last available address has been returned unserved to this Court.

AND WHEREAS, in the said matter the Plaintiff has filed an application to this Court for substituted service by publication in a local daily newspaper and whereas this Court is satisfied that this is a fit case for ordering such a service.

AND WHEREAS, notice is hereby given to you under Order 5 rule 20(IA) of C.P.C to appear before this Court either in person or by a pleader duly instructed if any, on the **09th December, 2026 at 10.00 a. m.**

TAKE further notice that in default of your appearance on the day and time mentioned, the said Plaintiff will be heard and determined in your absence.

GIVEN under my hand and seal of the Court on this 02nd day of November, 2026.

SEAL

(Ankita R. Nagvenkar)
Civil Judge Junior Division, 'B' Court, Ponda-Goa.

SOUTH WESTERN RAILWAY

The undersigned, on behalf of the President of India, Invites E-Tenders for the following work:

E-Tender Notice No. HE-TRD-2025-26-OT-41-2 Dated: 28.10.2026

Description of work	Approx. Value
OHE Modification for Provision of Short Shunting neck at Castle Rock (CLR) Yard at Vasco-da-Gama (VSG) End.	Rs. 57,82,969.30

Last date for submission of bids for Tender: **Upto 15:00 Hrs. on 23.11.2026**

E-Tender Notice No. HE-TRD-2025-26-OT-27-4 Dated: 28.10.2026

Description of work	Approx. Value
OHE Modification for provision of 1 additional loop line at Ginigera (GIN) Station.	Rs. 1,18,39,957.40

Last date for submission of bids for Tender: **Upto 15:00 Hrs. on 23.11.2026**

For details log on: www.ireps.gov.in

Senior Divisional Electrical Engineer / Traction Distribution / Hubballi

PUB/578/AAMO/PRB/SWR/2026-27

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South Western Railway - SWR | SWRRLY | SWRAILWAYHQ | sw_railways

PUBLIC NOTICE

NOTICE IS HEREBY GIVEN THAT, **Mr. Wilfred Mascarenhas**, s/o Mr. Zeferino Mascarenhas, R/o. H.No. 231, Lotus Crest, next to Fatima Shrine Bus Stop, Miranda, Sarzora, South Goa - 403715, is the owner of the property more particularly described in the Schedule hereunder.

It is brought to the notice of the general public that, my client Mr. Melwyn Walter Rebello and his wife Mrs. Velencia Rebello, R/o. H.No. 80/B, St Peter Chapel, 2nd Daddio, Talaulim, Salcete Goa - 403707, has negotiated and agreed to purchase the schedule property from the above said land owner. All persons having any claim against or to the Schedule Property or any part thereof by way of inheritance, mortgage, sale, conveyance, MOU, Agreement To Sell, transfer, lease deed, tenancy, license, lien, charge, trust, maintenance, easement, gift, exchange, possession, adverse possession or otherwise howsoever are hereby required to submit the same in writing along with documentary proof to the undersigned within 30 days from the date of publication hereof, failing which our clients shall proceed to registered the Sale Deed without any reference to such claim and the same, if any, will be considered as waived.

SCHEDULE OF PROPERTY

ALL THAT property, admeasuring an area of 7425.00 sq.mts, of the property known as "FONDIO", situated at Sarzora, within the jurisdiction of village panchayat of Sarzora, Taluka & Sub-District of Salcete, South Goa District, State of Goa, described in the former Land Registration office of Salcete under No. 25450 at pages 94 reverse of Book no. 65 new series, not enrolled in the Land Revenue Office (Matriz Predial) and surveyed under Survey No. 194/1 of village Sarzora, Taluka Salcete, Goa and is bounded as under:

On the East: By property of Communidade of Sarzora; On the West: By property of Communidade of Sarzora; On the North: By property of Ligorio Melo, and; On the South: By property of Pascoal Maria Vaz.

Place: Margao, Salcete Goa
Dated: 02.11.2026 Sd/-

ADVOCATE VALANKA A. DE MELO
Off No. C-13, Ground floor, C wing,
Osia Commercial Arcade, SGPDA Market Complex, Margao Goa - 403601

BOSS - 9822100065

adventz ZUARI AGRO CHEMICALS

ZUARI AGRO CHEMICALS LIMITED

CIN: L20121GA2009PLC006177

Registered Office : Jai Kisaan Bhawan, Zuarinagar, Goa 403 726
Tel: 91-0832-2592180 E-mail: shares@adventz.com / Investor.Relations@adventz.com
Website: www.zuari.in

Unaudited Financial Results for the Quarter and Half Year ended 30th September, 2026

The Board of Directors of the Company at its meeting held on 2nd November, 2026, has approved the Unaudited Standalone and Consolidated Financial Results of the Company for the quarter and half year ended 30th September, 2026.

The aforesaid financial results along with the Limited Review Report on the Standalone & Consolidated financial results for the quarter and half year ended 30th September, 2026 issued by the Statutory Auditors are available on the website of the Company at www.zuari.in and can also be accessed by scanning the Quick Response (QR) Code provided below.

For and on behalf of the Board of Directors of
Zuari Agro Chemicals Limited
Sd/-
Nitin M Kantak
Managing Director
DIN: 08029847

Place : Kolkata
Date : 2nd November, 2026

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ARMB, Kolhapur
1182/17, Ground Floor, Rajarampuri
4th Lane, Takala, Kolhapur, 416008
Email : cs8264@pnb.bank.in
Phone: 0231 2524017

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on "***As is where is***", "***As is what is***", and "***Whatever there is***" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS

Lot. No.	Names of the Branch / Name of the Account / Name & addresses of the Borrower / Guarantors Account	Description of the Immovable Properties Mortgaged / Owner's Name (mortgagers of property(ies))	A) Dt. Of Demand Notice *u/s 13(2) of SARFAESI ACT 2002* B) Outstanding Amount *as on* C) Possession Date *u/s 13(4) of SARFAESI ACT 2002* D) Nature of Possession Symbolic / Physical / Constructive	A) Reserve Price *(Rs. in Lacs)* B) EMD C) Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
1.	**Branch:** Ponda **Account Name :** Gaurish Desai **Borrower:** Gaurish Desai **Co-Borrower:** Mrs. Supriya Desai	EM of Flat No. F-4 in building "Ashvek Classic" at Joefil Nagar, Ponda, Goa	A) 01.06.2019 B) Rs.25,23,969.96 + further interest C)13.08.2019 D) Symbolic	A) Rs.35.00 Lakh B) Rs.3.50 Lakh C) Rs.0.10 Lakh	18.11.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance-Not known
2.	**Branch:** Panjim **Account Name:** Mr. Shashank Sagvekar and Mrs. Srushti Sagvekar **Borrower:** Mr. Shashank Sagvekar **Co-borrower:** Mrs.Shrushti Sagvekar	Flat No. BET-4, 8th Floor, 'B' Building, Akar Heights, Sancoale, Vasco Da Gama, Goa – 403710; having Super Built-up area of 76.16 Sq. Mtrs.	A) 01.12.2025 B) Rs..44,56,699.57 + further interest C) 30.01.2026 D) Physical	A) Rs.30.40 Lakh B) Rs.3.04 Lakh C) Rs.0.10 Lakh	18.11.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance-Not known
3.	**Branch:** Mapusa **Account Name:** Mrs. Shashikala Anilkumar Singh and Mr. Anil Kumar Singh **Borrower:** Mrs. Shashikala Anilkumar Singh **Co-borrower:** Mr. Anil Kumar Singh	Equitable Mortgage of Residential Flat No. 003, 1st Floor, Banjara Hill Apartment, Laker, Bordem, Bicholim, North Goa, Goa-403504; admeasuring 48.95 Sq. Mtrs.	A) 14.08.2024 B) Rs.25,14,813.86 + further interest C) 10.01.2025 D) Physical	A) Rs.13.00 Lakh B) Rs.1.30 Lakh C) Rs.0.10 Lakh	18.11.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance-Not known
4.	**Branch:** Mapusa **Account Name:** Mr. Sunil Kumar Laxminarayan Choudhary **Borrower:** Mr. Sunil Kumar Laxminarayan Choudhary **Co-borrower:** Mrs. Seeta Devi	Equitable mortgage of Flat No. 005 & 006, Plot No. AA-13,Survey No. 65/0, 2nd Floor; with super built-up area of 55.90 Sq. Mtrs., Banjara Hills, Bordem, Bicholim, Near Housing Board Colony, Mapusa, North Goa - 403504	A) 06.09.2021 B) Rs.56,73,504.86 + further interest C) 17.09.2022 D) Physical	A) Rs.30.00 Lakh B) Rs.3.00 Lakh C) Rs.0.10 Lakh	18.11.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance-Not known
5.	**Branch:** Mapusa **Account Name:** Mr. Thaverappa Lamani and Mrs. Sharu Lamani **Borrower:** Mr. Thaverappa Lamani **Co-borrower:** Mrs. Sharu Lamani	Equitable Mortgage of Flat no.009, Banjara Hill, Galvaril Dongor or Laker situated at village Bordem, SY no. 65/0, Plot No. AA13, within the limit of Bicholim Municipality, Taluka and Sub District of Bicholim, Mapusa, North Goa, Goa, Pin: 403504 admeasuring 65.76 Sq. Mtrs along with terrace area of 20.73 Sq. Mtrs.	A) 22.05.2024 B) Rs.38,08,753.83 + further interest C) 10.01.2025 D) Physical	A) Rs 17.50 Lakh B) Rs 1.75Lakh C) Rs 0.10 Lakh	18.11.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance-Not known
6.	**Branch: Mapusa** **Account Name:** Mr. Randhir Singh **Borrower:** Mr. Randhir Singh	Mortgage of Residential Flat no.002, Banjara Hill, admeasuring 44.38 Sq. Mts., Galvaril Dongor or Laker situated at village Bordem, SY no. 65/0,within the limit of Bicholim Municipality, Taluka and Sub DistrictofBicholim, Mapusa, North Goa, Goa, Pin: 403504.	A) 31.12.2022 B) Rs.40,32,151.86 + further interest C) 06.03.2023 D) Physical	A) Rs 11.80 Lakh B) Rs.1.18 Lakh C) Rs 0.10 Lakh	18.11.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance-Not known
7.	**Branch:** Panaji 18th June Road **Account Name:** Mr. Nandlal Mourya & Ms. Rajkumari Nandlal Kushawaha **Borrower :** Mr. Nandlal Mourya **Co-borrower**: Mrs. Rajkumari Kushawaha	Mortgage of Residential Flat No. 007, bearing Municipal House No. 1/3249/F-007, on 3rd Floor in the Building "Banjara Hills" in Plot No. AA-13, bearing Survey No. 65/0 (Part), situated at Village Bordem, Taluka Bicholim, Goa; admeasuring 63.00 Sq.Mtrs.,	A) 15.04.2004 B) Rs.28,24,654.00 + further interest C) 19.09.2024 D) Physical	A) Rs.16.75 Lakh B) Rs.1.68 Lakh C) Rs.0.10 Lakh	18.11.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance-Not known
		Mortgage of Residential Flat No. 008, bearing Municipal House No. 1/3249/F-008, on 3rd Floor in the Building "Banjara Hills" in Plot No. AA-13, bearing Survey No. 65/0 (Part), situated at Village Bordem, Taluka Bicholim, Goa; admeasuring 63.00 Sq. Mtrs.,	A)15.04.2024 B) Rs.28,25,376.00+ further interest C) 19.09.2024 D) Physical	A) Rs.16.75 Lakh B) Rs.1.68 Lakh C) Rs.0.10 Lakh		

Terms and Conditions

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:
1) The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions.
The auction sale will be "online through e-auction" portal https://www.baanknet.com. **2**) The intending Bidders/ Purchasers are requested to register on portal (https://baanknet.com) using their email-id and mobile number. The process of eKYC is to be done through Digilocker. Once the e-KYC is done, the intending Bidders/ Purchasers may transfer the EMD amount to their e-Wallet using online/challan mode before the e-Auction Date and time in the portal. The registration, verification of e-KYC, transfer of EMD in wallet and linking of wallet amount to Property must be completed well in advance, before auction. **3**) Earnest Money Deposit (EMD) amount as mentioned above shall be paid online/challan mode and will be credited in bidders e-Wallet. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest. **4**) Platform (baanknet.com) for e-Auction will be provided by e Auction service provider M/s PSB Alliance Pvt. Ltd. having its Registered office at Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East. Mumbai-400037 (Helpdesk Number +91 8291220220, Email Id: support.baanknet@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website https://baanknet.com This Service Provider will also provide online demonstration/ training on e-Auction on the portal. **5**) The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ web page portal. **(1)** https://baanknet.com **(2)** www.pnbindia.in. **6**) The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from e-auction portal (https://baanknet.com). **7**) Bidder's e-Wallet should have sufficient balance (>=EMD amount) at the time of bidding. **8**) During the e-auction, bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the increase in the bid amount must be of increment amount mentioned. 10 minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of 10 minutes to the last highest bid, the e-auction shall be closed. **9**) It is the responsibility of intending Bidder(s) to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly. **10**) In case of any difficulty or need of assistance before or during e-Auction process, bidder may contact authorized representative of our e-Auction Service Provider M/s PSB Alliance Pvt. Ltd. Details of which are available on the baanknet portal. **11**) After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/ email. (On mobile no/ email address given by them/ registered with the service provider). **12**) The secured asset will not be sold below the reserve price. **13**) The successful bidder shall have to deposit 25% (twenty five percent) of the bid amount, less EMD amount deposited, on the same day or not later than the next working day and the remaining amount shall be paid within 15 days from the date of auction in the form of Banker's Cheque/ Demand Draft issued by a Scheduled Commercial Bank drawn in favor of "The Authorized Officer, Punjab National Bank, A/c (Name of the A/C) Payable at. In case of failure to deposit the amounts as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property. **14**) Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194- 1A of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75 % of the bid amount/full deposit of BID amount. **15**) The Authorised Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel/adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final. **16**) The sale certificate shall be issued in the favour of successful bidder on deposit of full bid amount as per the provisions of the act. **17**) The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS". **18**) The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. **19**) It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The bidder inspects the property in consultation with the dealing official as per the details provide. **20**) All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser. **21**) The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of properties (E-Auctioned) not known to the bank. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc. **22**) The bidder should ensure proper internet connectivity, power back-up etc. The Bank shall not be liable for any disruption due to internet failure, power failure or technical reasons or reasons/contingencies affecting the e-auctions. **23)** It is open to the Bank to appoint a representative and make self-bid and participate in the auction. For detailed term and conditions of the sale, please refer **"https://baanknet.com"** & www.pnbindia.in.

Date: 02.11.2026
Place: Kolhapur

Sh. Venkatagiri M.
Authorised Officer, Punjab National Bank
Secured Creditor

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002