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# TAC INFOSEC LIMITED


Corporate Identity Numbers: U72900PB2016PLC045575

Our Company was originally incorporated as 'TAC Infosec Private Limited' as a Private Limited Company, under the provisions of the Companies Act, 2013 vide Certificate of Incorporation dated August 01, 2016, issued by the Registrar of Companies, Central Registration Centre. Subsequently, pursuant to a special resolution passed by our Shareholders in the Extra-Ordinary General Meeting held on December 14, 2023, our Company was converted from a private limited company to public limited company and consequently, the name of our Company was changed from 'TAC Infosec Private Limited' to "TAC Infosec Limited" and a fresh certificate of incorporation dated December 29, 2023 was issued to our Company by the Registrar of Companies-Chandigarh. The Corporate Identification Number of our Company is U72900PB2016PLC045575. For details of change in registered office of our Company, please refer to chapter titled "History and Corporate Structure" beginning on page no. 136 of this Red Herring Prospectus.

**Registered Office:** 8<sup>th</sup> Floor, Plot No. C-203, Industrial Focal Point, Phase 8B, Balongi, Rupnagar, S.A.S.Nagar, Mohali – 160055, Punjab, India.

**Corporate Office:** 91 Springboard, Kagalwala House, 01<sup>st</sup> Floor, C Block, 175, CST Road, Kalina, Santacruz East, Mumbai, Maharashtra, India, 400098.

**Website:** www.tacsecurity.com; | **E-Mail:** company.secretary@tacsecurity.com; | **Telephone No:** +91 9988850821 | **Company Secretary and Compliance Officer:** Ms. Sharon Arora



**PROMOTERS OF OUR COMPANY: MR. TRISHNEET ARORA AND MR. CHARANJIT SINGH**

**Our company is engaged in the business of providing risk-based vulnerability management and assessment solutions, cybersecurity quantification and services of Penetration testing to organizations of any scale, size, and business through “SaaS model”.**

**THE ISSUE**

INITIAL PUBLIC ISSUE OF 2829600 EQUITY SHARES OF FACE VALUE OF ₹ 10/- EACH OF TAC INFOSEC LIMITED ("TIL" OR THE "COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF ₹ (●)/- PER EQUITY SHARE INCLUDING A SHARE PREMIUM OF ₹ (●)/- PER EQUITY SHARE (THE "ISSUE PRICE") AGGREGATING TO ₹ (●) LAKHS ("THE ISSUE"), OF WHICH 141600 EQUITY SHARES OF FACE VALUE OF ₹ 10/- EACH FOR CASH AT A PRICE OF ₹ (●)/- PER EQUITY SHARE INCLUDING A SHARE PREMIUM OF ₹ (●)/- PER EQUITY SHARE AGGREGATING TO ₹ (●) LAKHS WILL BE RESERVED FOR SUBSCRIPTION BY MARKET MAKER TO THE ISSUE (THE "MARKET MAKER RESERVATION PORTION"). THE ISSUE LESS THE MARKET MAKER RESERVATION PORTION i.e. NET ISSUE OF 2688000 EQUITY SHARES OF FACE VALUE OF ₹ 10/- EACH AT A PRICE OF ₹ (●)/- PER EQUITY SHARE INCLUDING A SHARE PREMIUM OF ₹ (●)/- PER EQUITY SHARE AGGREGATING TO ₹ (●) LAKHS IS HEREIN AFTER REFERRED TO AS THE "NET ISSUE". THE ISSUE AND THE NET ISSUE WILL CONSTITUTE 27.00% AND 25.65%, RESPECTIVELY, OF THE POST ISSUE PAID UP EQUITY SHARE CAPITAL OF OUR COMPANY. THE FACE VALUE OF THE EQUITY SHARES IS ₹ 10/- EACH.

**The Issue is being made in accordance with Chapter IX of the SEBI ICDR Regulations (IPO of Small and Medium Enterprises) and the equity shares are proposed to be listed on Emerge Platform of NSE**

**For further details, please refer chapter titled “Terms of The Issue” beginning on Page No. 201 of the Red Herring Prospectus.**

- **QIB Portion: Not More than 50% of the Net Issue**
- **Retail Individual Bidders Portion: Not Less than 35% of the Net Issue**
- **Non-Institutional Bidders Portion: Not Less than 15% of the Net Issue**

**Price Band: ₹ 100/- to ₹ 106/- per Equity Share of Face Value ₹ 10/- each.**

**The Floor Price is 10 times of the Face Value and the Cap Price is 10.6 times of the Face Value.**

**Bids can be made for a minimum of 1200 Equity Shares and in multiples of 1200 Equity Shares thereafter**

**In making an investment decision, potential investors must rely on the information included in the Red Herring Prospectus and the terms of the Issue, including the risks involved and not rely on any other external sources of information about the Issue available in any manner.**

**Risks to Investors:**

**I. Our business will suffer if we fail to anticipate and develop new product and services thereon and enhance existing products portfolio in order to keep pace with rapid changes in technology and the industries on which we focus.**

**II. If we do not successfully anticipate market needs or develop and introduce new solutions that meet users' needs on a timely basis, we may not be able to compete effectively and our revenue, reputation, financial conditions, results of operations and cash flows may be adversely affected.**

**III. Our investments in technology may not yield the intended results especially on our technical development.**

**IV. There may be potential conflict of interests between our Company and other group Companies / entities or enterprises promoted by our Promoters or directors or in which our promoters / directors may be interested.**

**V. Any inability to license or incorporate software and technology rights held by third parties in our solutions may adversely impact our business, financial position, results of operations and cash flows**

**VI. Our pricing structures do not accurately anticipate the cost and complexity of performing our work and if we are unable to manage costs successfully, then certain of our contracts could be or become unprofitable.**

**VII. We have certain outstanding litigation against our Company, an adverse outcome of which may adversely affect our business, reputation and results of operations.**

**VIII. The Company is dependent on few numbers of customers for sales. Loss of any of this large customer may affect our revenues and profitability.**

**IX. Intense competition in the market for technology services could affect our pricing, which could reduce our share of business from clients and decrease our revenues and profitability.**

**X. We intend to utilize ₹ 1,865.00 Lakhs of the Net Proceeds for Investment in Human resources and Product Development. We have relied on the management estimates for number of employees to be hired and average salary to be deployed to such hired employees. Such estimates have not been appraised by any bank or financial institution or any other independent agency.**


**XI. The Merchant Banker associated with the Issue has handled 32 public Issue out of which 2 Issue closed below Issue price on listing date. below are the details;**

Particulars	Numbers of Issues/ Issue Handled	Issues closed below Issue price on listing date
Main Board	Nil	Nil
SME	32	2

**ASBA\***

Simple, Safe, Smart way of Application- Make use of it!!!

**\*Applications Supported by Blocked Amount (ASBA) is a better way of applying to Issues by simply blocking the fund in the bank account, investors can avail the same. For details, check section on ASBA below. Mandatory in Public Issues from January 01, 2016. No cheque will be accepted**



**UPI**  
UNIFIED PAYMENTS INTERFACE

**UPI-Now available in ASBA for Retail Individual Investors (RII)\*\***

Investors are required to ensure that the bank account used for bidding is linked to their PAN. UPI – Now available in ASBA for RIIs applying through Registered Brokers, DPs & RTAs. RIIs also have the option to submit the application directly to the ASBA Bank (SCSBS) or to use the facility of linked online trading, demat and bank account.

Investors have to apply through the ASBA process. "ASBA has to be availed by all the investors except anchor investor. UPI may be availed by Retail Individual Investors. For details on the ASBA and the UPI process, please refer to the details given in ASBA form and abridged prospectus and also please refer to the section "Issue Procedure" beginning on page 211 of the RHP. The process is also available on the website of Association of Investment Bankers of India ("AIBI"), the Stock Exchanges and in the General Information Document.

**\*ASBA forms can be downloaded from the website National Stock Exchange of India ("NSE") and can be obtained from the list of banks that is displayed on the website of SEBI at www.sebi.gov.in.**

**\*\*List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. Axis Bank Limited has been appointed as Sponsor Bank for the Issue, in accordance with the requirements of the SEBI circular dated November 1, 2018, as amended. For UPI related queries, investors can contact NPCI at the toll-free number-18001201740 and Mail Id- ipo.upi@npci.org.in. For the list of UPI Apps and Banks live on IPO, please refer to the link www.sebi.gov.in. For Issue related grievance investors may contact: Beeline Capital Advisors Private Limited - Mr. Nikhil Shah (079 – 49185784/ +91 99988 81702) (mb@beelinemb.com).**

**IN TERMS OF THE SEBI CIRCULAR NO. CIR/CFD/POLICYCELL/11/2015, DATED NOVEMBER 10, 2015 AND THE ALL-POTENTIAL INVESTORS SHALL PARTICIPATE IN THE ISSUE ONLY THROUGH AN APPLICATION SUPPORTED BY BLOCKED AMOUNT (“ASBA”) PROCESS PROVIDING DETAILS ABOUT THE BANK ACCOUNT WHICH WILL BE BLOCKED BY THE SELF-CERTIFIED SYNDICATE BANKS (“SCSBS”) FOR THE SAME. FURTHER PURSUANT TO SEBI CIRCULAR BEARING NO. SEBI/HO/CFD/TPD1/CIR/P/2023/140, FOR IMPLEMENTATION OF PHASE III FOR UPI FACILITY, WHICH IS EFFECTIVE FROM DECEMBER 01, 2023 ON MADATORY BASIS, ALL POTENTIAL BIDDERS (EXCEPT ANCHOR INVESTORS) ARE REQUIRED TO MANDATORILY UTILIZE THE APPLICATION SUPPORTED BY BLOCKED AMOUNT (“ASBA”) PROCESS PROVIDING DETAILS OF THEIR RESPECTIVE ASBA ACCOUNTS OR UPI ID (IN CASE OF RIIS), IN WHICH THE CORRESPONDING APPLICATION AMOUNTS WILL BE BLOCKED BY THE SCSBS OR UNDER THE UPI MECHANISM, AS APPLICABLE. FOR DETAILS IN THIS REGARD, SPECIFIC ATTENTION IS INVITED TO “ISSUE PROCEDURE” ON PAGE NO. 211 OF THE PROSPECTUS. IN CASE OF DELAY, IF ANY IN UNBLOCKING/REFUND THE FUND, OUR COMPANY SHALL PAY INTEREST ON THE APPLICATION MONEY AT THE RATE OF 15% PER ANNUM FOR THE PERIOD OF DELAY. THE ISSUE IS BEING MADE UNDER PHASE III OF THE UPI (ON A MANDATORY BASIS).**

**BID / ISSUE PROGRAM**

**ANCHOR INVESTORS : Tuesday, March 26, 2024**

**BID OPENING DATE : Wednesday, March 27, 2024**

**BID CLOSING DATE (T day) : Tuesday, April 02, 2024**

Finalization of basis of allotment with the Designated Stock Exchange/ Allotment of Securities (T + 1 Day)	On or before Wednesday, April 03, 2024	Credit of Equity Shares to demat accounts of Allotees (T + 2 Days)	On or before Thursday, April 04, 2024
Initiation of Unblocking of Funds/refunds (T + 2 Days)	On or before Thursday, April 04, 2024	Commencement of Trading of Equity Shares on the Stock Exchanges/Listing Date (T + 3 Days)	On or before Friday, April 05, 2024

**Timelines for Submission of Application**

**Application Submission by Investors**

Electronic Applications (Online ASBA through 3-in-1 accounts) – Upto 5 pm on T day.

Electronic Applications (Bank ASBA through Online channels like Internet Banking, Mobile Banking and Syndicate UPI ASBA etc) – Upto 4 pm on T day.

Electronic Applications (Syndicate Non-Retail, Non Individual Applications) – Upto 3 pm on T day.

Physical Applications (Bank ASBA) – Upto 1 pm on T day.

Physical Applications (Syndicate Non-Retail, Non Individual Applications of QIBs and NIIs) – Upto 12 pm on T day and Syndicate members shall transfer such applications to banks before 1 pm on T day.

**UPI Mandate acceptance time: T day – 5 pm**

**Issue Closure:**

**T day – 4 pm for QIB and NII categories**

**T day – 5 pm for Retail and other reserved categories**

In case of any revisions in the Price Band, the Bid/Issue Period will be extended by at least three additional Working Days after such revision of the Price Band, subject to the Bid/Issue Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Company may, for reasons to be recorded in writing, extend the Bid/Issue Period for a minimum of three Working Days, subject to the Bid/Issue Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/Issue Period, if applicable, will be widely disseminated by notification to the Stock Exchange, by issuing a press release, and also by indicating the change on the respective websites of the Book Running Lead Managers and the terminals of the other members of the Syndicate and by intimation to Designated Intermediaries and the Sponsor Bank, as applicable

This Issue is being made through the Book Building Process, in terms of Rule 19(2) (b) of the Securities Contracts (Regulation) Rules, 1957, as amended ("SCRR") read with Regulation 229 of the SEBI ICDR Regulations and in compliance with Regulation 253 of the SEBI ICDR Regulations, wherein not more than 50.00% of the Net Issue shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("QIBs") (the "QIB Portion"), provided that our Company may, in consultation with the Book Running Lead Manager, allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with the SEBI ICDR Regulations ("Anchor Investor Portion"), of which one-third shall be reserved for domestic Mutual Funds, subject to valid Bids being received from domestic Mutual Funds at or above the Anchor Investor Allocation Price. In the event of under-subscription, or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the Net QIB Portion. Further, 5.00% of the Net QIB Portion shall be available for allocation on a proportionate basis to Mutual Funds only, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIB Bidders, including Mutual Funds, subject to valid Bids being received at or above the Issue Price. However, if the aggregate demand from Mutual Funds is less than 5.00% of the Net QIB Portion, the balance Equity Shares available for allocation in the Mutual Fund Portion will be added to the remaining Net QIB Portion for proportionate allocation to QIBs. Further, not less than 15.00% of the Net Issue shall be available for allocation on a proportionate basis to Non-Institutional Investors and not less than 35.00% of the Net Issue shall be available for allocation to Retail Individual Investors in accordance with the SEBI ICDR Regulations, subject to valid Bids being received from them at or above the Issue Price. All Bidders (except Anchor Investors) are required to participate in the Issue by mandatorily utilizing the Application Supported by Blocked Amount ("ASBA") process by providing details of their respective ASBA Account (as defined hereinafter) in which the corresponding Bid Amounts will be blocked by the Self Certified Syndicate Banks ("SCSBS") or under the UPI Mechanism, as the case may be, to the extent of respective Bid Amounts. For details, see "Issue Procedure" on page 211 of Red Herring Prospectus.

**Bidders / Applicants should note that on the basis of PAN, DP ID and Client ID as provided in the Bid cum Application Form, the Bidders/Applicants may be deemed to have authorized the Depositories to provide to the Registrar to the Issue, any requested Demographic Details of the Bidders/Applicants as available on the records of the depositories. These Demographic Details may be used, among other things, for or unblocking of ASBA Account or for other correspondence(s) related to an Issue. Bidders/Applicants are advised to update any changes to their Demographic Details as available in the records of the Depository Participant to ensure accuracy of records. Any delay resulting from failure to update the Demographic Details would be at the Applicants' sole risk. Bidders / Applicants should ensure that PAN, DP ID and the Client ID are correctly filled in the Bid cum Application Form. The PAN, DP ID and Client ID provided in the Bid cum Application Form should match with the PAN, DP ID and Client ID available in the Depository database, otherwise, the Bid cum Application Form is liable to be rejected. Bidders/Applicants should ensure that the beneficiary account provided in the Bid cum Application Form is active.**

**Contents of the Memorandum of Association of the Company as regards its objects:** For information on the main objects and other objects of our Company, see "History and Certain Corporate Matters" on page 136 of the Red Herring Prospectus and Clause III of the Memorandum of Association of our Company. The Memorandum of Association of our Company is a material document for inspection in relation to the Issue. For further details, see the section "Material Contracts and Documents for Inspection" on page 257 of the Red Herring Prospectus.

**Liability of Members of the Company:** Limited by shares.

**AMOUNT OF SHARE CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE:** The Authorised share capital of the Company is ₹ 13,00,00,000 divided into 13000000 Equity Shares of ₹ 10 each. The issued, subscribed and paid-up share capital of the Company before the Issue is ₹ 765,00,000 divided into 7650000 Equity Shares of ₹ 10 each. For details of the Capital Structure, see "Capital Structure" on the page 61 of the Red Herring Prospectus.

**NAMES OF THE SIGNATORIES TO THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF EQUITY SHARES SUBSCRIBED BY THEM:** Given below are the names of the signatories of the Memorandum of Association of the Company and the number of Equity Shares subscribed for by them at the time of signing of the Memorandum of Association of our Company: Mr. Trishneet Arora – 9500 Equity Shares and Mr. Charanjit Singh – 500 Equity Shares. For details of the Capital Structure, see "Capital Structure" on the page 61 of the Red Herring Prospectus.

*(Continued on next Page ...)*



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**LISTING:** The Equity Shares Issue through the Red Herring Prospectus are proposed to be listed on the Emerge Platform of National Stock Exchange of India Limited. Our Company has received an in-principle approval from the National Stock Exchange of India Limited for the listing of the Equity Shares pursuant to letter dated March 12, 2024. For the purposes of the Issue, the Designated Stock Exchange shall be Emerge Platform of National Stock Exchange of India Limited. A signed copy of the Red Herring Prospectus has been submitted with the ROC on March 18, 2024 and Prospectus shall be submitted for registration to the RoC in accordance with Section 26(4) of the Companies Act, 2013. For details of the material contracts and documents available for inspection from the date of the Red Herring Prospectus up to the Bid/ Issue Closing Date, see "Material Contracts and Documents for Inspection" on page 257 of the Red Herring Prospectus.

**DISCLAIMER CLAUSE OF SECURITIES AND EXCHANGE BOARD OF INDIA (SEBI):** Since the Issue is being made in terms of Chapter IX of the SEBI (ICDR) Regulations, 2018, the Draft Red Herring Prospectus/Red Herring Prospectus was filed with SEBI. In terms of the SEBI Regulations, the SEBI shall not issue any observation on the Issue Document. Hence there is no such specific disclaimer clause of SEBI. However, investors may refer to the entire Disclaimer Clause of SEBI beginning on page 191 of the RHP.

**DISCLAIMER CLAUSE OF NSE (THE DESIGNATED STOCK EXCHANGE):** It is to be distinctly understood that the permission given by National Stock Exchange of India Limited ("NSE") should not in any way be deemed or construed that the offer document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the offer Document. The investors are advised to refer to page 191 of the Red Herring Prospectus for the full text of the Disclaimer clause of National Stock Exchange of India Limited.

**GENERAL RISK:** Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in this Issue unless they can afford to take the risk of losing their investment. Investors are advised to read the risk factors carefully before taking an investment decision in this Issue. For taking an investment decision, investors must rely on their own examination of the Issue and this Issue, including the risks involved. The Equity Shares have not been recommended or approved by the Securities and Exchange Board of India ("SEBI"), nor does SEBI guarantee the accuracy or adequacy of the contents of the Red Herring Prospectus. Specific attention of the investors is invited to 'Risk Factors' on page 28 of the Red Herring Prospectus.

**AVAILABILITY OF RED HERRING PROSPECTUS:** Investors are advised to refer to the Red Herring Prospectus and the Risk Factors contained therein before applying in the Issue. Full copy of the Red Herring Prospectus is available on the website of the SEBI at [www.sebi.gov.in](http://www.sebi.gov.in), website of the Company at [www.tacsecurity.com](http://www.tacsecurity.com), the website of the BRLM to the Issue at [www.beelinemb.com](http://www.beelinemb.com), the website of NSE i.e. [www.nseindia.com](http://www.nseindia.com), respectively.

**AVAILABILITY OF BID-CUM-APPLICATION FORMS:** Bid-Cum-Application forms can be obtained from the Registered Office of the Company: TAC Infosec Limited, Telephone: +91 9988850821; BRLM: Beeline Capital Advisors Private Limited, Telephone: 079 4918 5784 and the Syndicate Member: Spread X Securities Private Limited Telephone: +91 79 6907 2018 and at the selected locations of the Sub-Syndicate Members, Registered Brokers, RTAs and CDPs participating in the Issue. Bid-cum-application Forms will also be available on the websites of NSE and the designated branches of SCBS, the list of which is available at websites of the stock exchanges and SEBI.

**ESCROW COLLECTION BANK/ REFUND BANK/ PUBLIC ISSUE ACCOUNT BANK/ SPONSOR BANK:** Axis Bank Limited. UPI: Retail Individual Bidders can also Bid through UPI Mechanism.

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the Red Herring Prospectus.

On behalf of Board of Directors  
For, TAC INFOSEC LIMITED  
sd/-  
Trishneet Arora  
Chairman, Executive Director and CEO

**Place:** Mohali  
**Date:** March 18, 2024

**Disclaimer:** TAC Infosec Limited is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public issue of its Equity Shares and has filed the RHP with the Registrar of Companies, Chandigarh on March 18, 2024 and thereafter with SEBI and the Stock Exchanges. The RHP is available on the websites of SEBI at [www.sebi.gov.in](http://www.sebi.gov.in), website of the Company at [www.tacsecurity.com](http://www.tacsecurity.com), the website of the BRLM to the Issue at [www.beelinemb.com](http://www.beelinemb.com), the website of NSE i.e. [www.nseindia.com](http://www.nseindia.com), respectively. Any potential investors should note that investment in equity shares involves a high degree of risk and for details relating to the same, please refer to the RHP including the section titled "Risk Factors" beginning on page 28 of the Red Herring Prospectus.

The Equity Shares have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "Securities Act") or any state securities laws in the United States, and unless so registered, and may not be issued or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and in accordance with any applicable U.S. state securities laws. The Equity Shares are being Offered and sold outside the United States in 'offshore transactions' in reliance on Regulation S under the Securities Act and the applicable laws of each jurisdiction where such Offers and sales are made. There will be no public offering in the United States.

garima advt

For All Advertisement Booking

Call : 033-6604 3800

 GIC HOUSING FINANCE LTD.		GIC Housing Finance Ltd.			
Regd. Office: Royal Insurance Building, 6th floor, 14, Jamshedji Tata Rd., Churchgate, Mumbai-400020. Branch Office : Royal Insurance Building, Ground Floor 5, Netaji Subhas Road, Kolkata-700001 (Opposite G.P.O.) Telephone No. (033)2262-2751/2752/2633					
DEMAND NOTICE (IN PURSUANCE WITH SECTION 13(2) OF THE SARFAESI ACT, 2002)					
GICHF LTD. Kolkata Branch has sanctioned & disbursed loans to the following borrowers to purchase residential premises/Flat or Loan against Residential Property by creating equitable mortgage in favor of GICHF LTD. The Repayment of the loan is irregular and the accounts are finally classified as Non-Performing Asset in accordance with directions and guidelines of National Housing Bank. GICHF LTD. Kolkata Branch has therefore invoked its rights under section 13(2) of the SARFAESI ACT, 2002 and called upon the borrowers to repay the total outstanding dues in full as mentioned against them within 60 days from the date publication of this demand notice in pursuance to rule 3 of Security Interest (Enforcement) rule 2002, along with further interest, penal interest and charges at contractual rate on balance principal outstanding till payment and/or realization, failing which we shall be free to exercise all or any of the rights under section 13(4) of the said act, which please note. You are also put on notice that in terms of sub-section 13 of the said act, you can't sale, lease or otherwise of the secured asset without obtaining written consent from GICHF LTD, failing which you will be liable for an offence punishable under section 29 of the said act. The notice is without prejudice to the rights of GICHF LTD, to initiate such other legal action as it deems necessary under any other applicable provisions of law. The undersigned is duly authorized officer of GICHF LTD to issue notice and exercise powers under sub section 12 of aforesaid act.					
Sl. No.	NAME OF THE BORROWER & CO BORROWER/ LOAN FILE NO/BRANCH NAME	Address of The Mortgaged Property	Date of Demand Notice SEND	OUTSTAND DUES AS PER DEMAND NOTICE (AMOUNT IN RS.)	
1.	MR. GOUR GOPAL MITRA, MS. MITALI MITRA, WB0700610001711 (GARIA BRANCH OFFICE)	Flat measuring about 900 Sq. ft. super built up area on the North East West side of the 3rd Floor of the Ground plus three storied building commonly known as "Prabha Apartment" lying and situated at Mouza Nona and comprised in R.S. Dag No. 814 under R.S. Khatian No. 584 & 1421, J.L. No. 3, R.S. No. 16, Touzi No. 107, 108, 1823 & 340 and being Premises No. 33 (22), Sukanta Sarani, under Ward No. 7, P.S.- Titagarh, District-North 24 Parganas, Pin-700122.	31.01.2024	4,02,277/-	
2.	MR. SUNIT CHAKRABORTY, WB0700610002835 (GARIA BRANCH OFFICE)	FLAT BEING NO. 102, ON 1ST FLOOR OF MAA TARA APARTMENT measuring 750 Sq.ft Super built up area lying and situated at Holding No. 6/111, Sadhan Kanan, Mouza-Rishra, comprised in R.S Dag No. 2591/7489, under R.S Khatian No. 3378, 3354, L.R Dag No. 9532, L.R Khatian No. 2778, J.L. No. 27, under Ward No. 16, P.S.- Rishra, District-Hooghly, Pin-712250.	31.01.2024	16,08,560/-	
3.	MR. TAPAS KUMAR BARUA, MS. MAYA BARUA, WB0700610001851 (GARIA BRANCH OFFICE)	Mouza Althpur, in Dag No. 1477, L.R. Dag No. 3144, under R. S. Khatian No. 56, khanda khatian No. 83, L.R Khatian No.3345, New L.R. Khatian No. 2440 Touzi No 13060, J/L No 16, Holding No 337/117, Parba Kapla Para Road, Ward No. 23, P.S.Jagaddal, District-North 24 Parganas, Pin-743127.	31.01.2024	7,20,926/-	
4.	MR. BANIBRATA MUKHERJEE, MS.KABITA BHATTACHARYA, WB0700610001558 (GARIA BRANCH OFFICE)	HOLDING NO. G1-9/1 NEW BELEDANGA ROAD, TOUZI NO. 1523, J.L.NO.3, R.S.NOS.791/2, 751/2, MOUZA-PARUI, UNDER R.S KHATIAN NO. 952, CORRESPONDING TO L.R KHATIAN NO. 2237, R.S & L.R DAG NO. 2457, P.S.- MAHESHTALA, DISTRICT-SOUTH 24 PARGANAS, PIN-700141.	31.01.2024	7,20,926/-	
5.	MR. RAMSURAT VISHWAKARMA, MR. SONU VISHWAKARMA, WB0700610001860 (GARIA BRANCH OFFICE)	HOUSE NO-13/11, PLOT NO: LR KHT 331 PLOT 89, STREET NAME: JHILPAR, STREET NO: JL 11, SECTOR WARD NO: 21, LAND MARK: NEAR JHILPAR SONI MANDIR, VILLAGE: M A K H L A, L O C A T I O N : R A G H U N A T H P U R (HOOGHLY) TALUKA: NAKHULA STATE: WEST BENGAL, PIN CODE: 712247, POLICE STATION: UTTARPARA.	30.12.2023	5,45,124/-	
6.	MRS. SANGEETA DAS, MR. TARUNJIT GANGULY, WB0700610002011, (GARIA BRANCH OFFICE)	Property measuring SUPER BUILT UP AREA :570 Sq.Ft lying and situated at GUT NO: EP 222A CS PLOTS514P,HOUSE NO: S-N-E SIDE SP556,FLOOR NO: 2,PLOT NO: 691/4/481 CS PLOT, STREET NAME: RAJA S C MULLICK ROAD, STREET NO: JL33, SECTOR WARD NO: 99 LAND MARK: MUKTA PUKUR,VILLAGE: RAIPUR, LOCATION: NAKTALA,TALUKA: NAKTALA, STATE: WEST BENGAL, PIN CODE: 700047, POLICE STATION: NETAJI NAGAR.	30.12.2023	10,89,537/-	
7.	MS. MITALI MUKHERJEE, MR. JYOTIRMOY MUKHERJEE WB0700610003635, (GARIA BRANCH OFFICE)	Flat being No. 8/3, on 3rd floor of Loknath Bhawan, measuring 740 Sq.ft Super Built area lying and situated at Holding No. 97/34, Bag Station Road, Mouza Millerkibag, J.L. No. 1, R.S. No. 34, Touzi No. 2462/2463, R.S Khatian No. 300, L.R Khatian No. 1429, 1430, R.S Dag No. 63, 63/1145, L.R Dag No. 305, 303/1919, under Ward No. 1, P.S.-Bizpur, Pin-743145.	30.12.2023	10,97,009/-	
8.	MR. ARIJIT MUKHERJEE, MS. PROMA DAS, WB0700610002159 (GARIA BRANCH OFFICE)	Property measuring about 01 Cottahs 01 Chittacks 41 Sq.ft along with a two storied building measuring about 842 Sq.ft Super Built area, Holding No: 110/B, N K BANERJEE STREET, Mouza-Rishra, in RS DAG NO. 3474, L.R Dag No. 10474, under R.S Khatian No. 4387 & 4389, L.R Khatian No. 18373, modified L.R Khatian No. 18521, Touzi No. 3989, J.L. No. 27, under Ward No. 13, P.S.-Rishra, District-Hooghly, Pin-712248.	30.12.2023	16,88,435/-	
9.	MR. RANA LAHIRI, MS. SHRABANI LAHIRI WB0700610002320 (GARIA BRANCH OFFICE)	Flat No. C on 3d floor of Aparupa Apartment, measuring 831 Sq.ft Super Built area. Holding No. 436/1, Ganulia Main Road, Mouza-Noapara, J.L. No. 2, R.S Dag No. 731 & L.R Da No. 3301, under the R.S Khatian No. 1652 & L.R Khatian Nos. 8645, 8646, 8647, 8648, Touzi No. 2460, 2461, Re.Su No. 02, under Ward No. 11, P.S. Noapara, Pin-743133.	30.12.2023	2,07,577/-	
10.	MR. SUBRATA DEBNATH, MS. RIYA CHOWDHURY WB0700610003706, (GARIA BRANCH OFFICE)	Flat No. D2, 3rd floor, Jagannath Apartment measuring 740 Sq.ft Super Built area lying and situated at Holding No. previously 28 now 75/A, 75/1, and 75(28), Netaji Subhash Road, Mouza- Sheeraphuli, J.L. No. 6, R.S Dag No. 507, appertaining to R.S Khatian No. 210, corresponding to L.R Dag No. 4504, L.R Khatian No. 1771, 2704, 11545, 11546, P.S-Serampore, District Hooghly, Pin-712223.	30.12.2023	16,32,587/-	
11.	MR. JITEN SAHA, WB0700610001453 & WB0700610002284 (GARIA BRANCH OFFICE)	Flat measuring about 460 sq. ft. more or less Super built-up area on the 3rd floor, being Flat No. 9, North East side of the building lying and situated at 15/1 Dinanath Chatterjee Street, under Mouza: Belghoria, J.L. No. 3, Touzi No. 172, Khatian No. 174, Dag No. 944, P.S: Belghoria, Kamarhati Municipality, Ward no. 19, District North 24 Pgs Pin CODE: 700056.	26.10.2018	9,08,169/-	
12.	MR. KALICHARAN SHAW, MR. RAMESHWAR SHAW, MS. GIRIJA DEVI, WB0700610001341 (GARIA BRANCH OFFICE)	Property of land extent 880 sq.ft more or less situated at Holding No-35/3 R.S.DAG-2602, R.S.KHAT- 3726, STREET NAME: SUKHU SHAW MAHASAY PATH, WARD NO: 9, LAND MARK: KANKINARA POST OFFICE, VILLAGE: KANKINARA, STATE: WEST BENGAL, PIN CODE: 743126, POLICE STATION: JAGADDAL	16.11.2022	5,43,968/-	
13.	MR. MRITYUNJOY SAHA, MS. JOYSTNA SAHA, WB0700610001452 & WB0700610002285 (GARIA BRANCH OFFICE)	Flat measuring about 528 sq. ft. more or less Super built-up area on the Ground floor, Flat No. 1, Holding No. 14, Premises No. 15/1 B. C. Chatterjee Street, under Mouza: Belghoria, J.L. No. 3, Touzi No. 172, Khatian No. 164, 165, 902, Dag No. 909, 910, 912, 1824, P.S: Belghoria, Kamarhati Municipality, Ward no. 19, District North 24 Pgs Pin CODE: 700056	26.10.2018	11,08,996/-	
14.	MR. PRATAP SAHA, MR. PRADIP SAHA WB0070610003871 (KOLKATA BRANCH OFFICE)	Property measuring 01 cottah 06 chittacks 37 sq ft lying and situated at Mouza- Uttar Nimta J.L. No 2, RS No. 102, Khatian No 1522, Dag No 532 within North Dumdum Municipality, Ward no 8, Holding no 165/1 CP bye lane, formerly 94/1, 103 CP Bye lane P.S- Nimta, Dist- North 24th Parganas. Butted and bounded by:- North: Ratan Roy, South: Land of Dag No 532 plot no E. East: Land of Dag No 580 & Ratan Ghosh, West: 8ft wide Common Passage.	29.01.2024	14,51,716/-	
15.	MR. INDIRA VENKATA RAGHAVAN WB0071300106454 (KOLKATA BRANCH OFFICE)	Property measuring an area of 1.50 Cottahs out of 8 Cottahs comprised in LR Dag no. 3018, LR Khatian no. 4382, in J.L. no. 7, Mouza- Mullick Bagan, P.S- Panchla, District Howrah, West Bengal, Pin-711322. Butted and bounded by:- East: Private Road, West: Private Road, North: Balance portion of Dag no 3032, South: Ranihati-Arta Road.	29.01.2024	9,82,064/-	
16.	MR. DEBOJIT GHOSH MRS. SHRABANI GHOSH WB0070610003490 (KOLKATA BRANCH OFFICE)	Flat being No 201 on 1st floor north side measuring 1094 sq ft Super built up area lying and situated at Mouza- Shishpur within Howrah municipal corporation ward no 41 holding no 9111 Baksara village road P.S- old Shishpur new A/C Bose 8 garden District- Howrah, Pin- 711110. Butted and bounded by:- North- Baksara village road, South- 92 Baksara village road, East- Common passage, West- 91 Baksara village road.	29.01.2024	26,80,599/-	
17.	MR. AWADHESH KUMAR WB0840600000132 (SILIGURI BRANCH OFFICE)	Flat in Block-C, Being No. 1B On First Floor measuring 1046 Sq.Ft Super built up area lying and situated at Mouza- Dabgrah, L.R. Plot Nos-73 & 74, L.R. Khatian No.-81, J.L. No.-02, Ward no. 42, Rose Valley Apartment, Devi Choudhuran Lane, Salugara, Siliguri, P.S.-Bhaktinagar, District- Jalpaiguri, Pincode-734008, Butted and bounded by:- North- Statutory open space and staircase, South- Statutory open space and boundary wall, East- Statutory open space and internal road, West- Flat-1-A.	25.01.2024	20,89,159/-	
18.	MRS. ANGELLENA GRACE LEPCHA WB0840600000196 (SILIGURI BRANCH OFFICE)	Land measuring 5 Katha or 3600 Sq Ft, with Property Super Built Up Area measuring 2000 Sq.Ft, along with Ground Floor, R.S. Plot No-228, L.R. Plot No-574(P) 8579(P), L.R. Khatian No.-1050(old) & 2783(new), Mouza- Palash, J.L. No.-43, Champasari Gram Panchayat, Mahishmani, Champasari, P.S.- Pradhannagar, Pincode-734003, Butted and bounded by:-North- Land of Vendor, South- 16ft wide Kutcha Road, East-Land of Narbu Yoimo, West-Sold land of Lalchind Oraon.	25.01.2024	24,75,463/-	
19.	MR. AMLAN JYOTI HAZRA MRS. SUKANYA HAZRA WB0840100000001 (SILIGURI BRANCH OFFICE)	Residential Flat being No. 5 On Third Floor Front Side of Shubham Apartment measuring 900 Sq.Ft, lying and situated at Holding No.-224/354/279, L.R. Plot No-6689, L.R. Khatian No.-151, Mouza- Siliguri, J.L. No.-110, Ward No. 17, 26/12 Baghajan Road, College Para, Subhashpally, Siliguri, P.S.-Siliguri, Pincode-734001, Butted and bounded by:- North- Flat No. 6, South- 6ft wide common passage, East-Flat No. 10, West-Municipal Road.	25.01.2024	14,25,435/-	
20.	MR. RABINDRA NATH DAS MRS. SWAPNA DAS WB0460610001745 (DURGAPUR BRANCH OFFICE)	Property situated Land Area 3.18 Cottas more or less, double storied building, Constructed Area on Ground Floor 1020 Sq.ft and 1st floor 1020 sq.ft at Plot No: 196 197, Jorebari, Village - Achra, West Bengal, Pin code: 713335, Land Code: Behind HCL Guest house, Mouza Jorebari, J.L.No.-41, DAG/Plot No.-RS & L.R-196,197, Khatian No.-551, ADSR Asansol, Presently Kulti, P.S.-Salanpur, Dist.-Burdwan.	29.12.2023	14,49,467/-	
21.	MR. DILIP DAS MRS. RUMA DAS WB0460610002250 (DURGAPUR BRANCH OFFICE)	Property situated Land Area 3 Cottahs, situated in Mouza - Siprui, J/L No. 25, R.S & L.R Plot No.- 68.R.S Khatian No.381, corresponding to LR Khatian No. 610, Building Area 83 Sqft. Situated at Siprui, Kulti, P.S.-Kulti, Within ward No. 21(Old) of Asansol Municipal Corporation, Dist: Paschim Bardhaman, Pin-713373	29.12.2023	14,52,726/-	
22.	MR. AMITOSH BISWAS WB0770600000163 (BARASAT BRANCH OFFICE)	Property measuring 5.4 Satak More or less situated at Mouza- Bala, J.L. No.170, L.R. Khatian No. 31, R.S. Khatian No.-1236, L.R. DAG No.- 461 & 463 within Silinda No. 1 Gram Panchayat,P.S.- Chakdai, District-Nadia, Pincode- 741223. Butted and bounded by:- North- BY NARENDRANATH SARKAR, SOUTH- BY ROAD, EAST- BY HOUSE OF GOURI SUNDURI BISWAS, WEST- BY HOUSE OF ALOKESH BISWAS.	30.12.2023	29,02,645/-	
23.	MR. BARUN HALDER MR. BROJESWAR HALDER WB0770600000500 (BARASAT BRANCH OFFICE)	Property measuring 10 Satak lying and situated at Mouza- Nakpali, J.L. No. 160, L.R.DAG No.107, UNDER KHATIAN NO.1379,HOLDING NO.605, within the local limits of Bergum 1 No. Gram Panchayat, P.S.-HABRA, TALUKA: NORTH TWENTY FOUR PGS.STATE: WEST BENGAL,PIN CODE: 743252. Butted and bounded by:- North- BY JOGENDRA MONDAL COLONY, SOUTH- BY PROPERTY OF BROJESWAR HALDER, EAST-BY PROPERTY OF BROJESWAR HALDER, WEST-BY LAND OF MAHENDRAROY.	30.12.2023	14,75,116/-	
24.	MR. RAGHUNATH HALDER MR. BHOLANATH HALDER MRS. ARPITA HALDER WB0770600000422 WB0770600000208 (BARASAT BRANCH OFFICE)	Property measuring 20 Satak lying and situated at Mouza- Bagwan, J.L. No. 62, Touzi No.17, R.S. & L.R DAG NO 136, UNDER R.S. KHATIAN NO.16, UNDER L.R KHATIAN NOS.1257, 1257/1 & 1257/2 HOLDING NO.1506/1884, within the local limits of Duma Gram Panchayat, P.S.-GAIGHATA, TALUKA: NORTH TWENTY FOUR PGS. STATE: WEST BENGAL,PIN CODE: 743245. Butted and bounded by:- North-BY POLA PARA RPF PRIMARY SCHOOL, SOUTH- BY LAND BELONGS TO RAMAPADA HALDER, EAST-BY LAND BELONGS TO GOUR HALDER AND RATAN BISWAS, WEST-BY LAND HOLD BY SCHOOL.	30.12.2023	19,50,545/-	
25.	MR. HUSNE ARAH ANSARI MR. ABDUR RAHAMAN ANSARI WB0770600000011 (BARASAT BRANCH OFFICE)	RESIDENTIAL FLAT BEING NO. D OF THE BUILDING KNOWN AS MAHA LAKSHMI PARTMENT ON GROUND FLOOR LYING AND SITUATED AT PREMISES NO. AF-250, RABINDRA PALLY, KRISHNAPUR, HOLDING NO. RG/M/16/2005-2006, MOUZA- KRISHNAPUR, J.L. NO. 17, R.S. NO. 180, TOUZI NO. 228/229, R.S KHATIAN NO. 206, C.S DAG NO. 5534, R.S DAG NO. 3523, P.S.- RAJARHAT, DISTRICT-NORTH 24 PARGANAS, PIN-700101. Butted and bounded by:- North- BY OTHERS HOUSE, South- BY FLAT, East- BY OTHERS HOUSE, West-VACANT LAND.	31.01.2024	14,17,295/-	
26.	MR. TRINATH PAUL MRS. PRIYANKA PAUL WB0770600000269 (BARASAT BRANCH OFFICE)	LAND MEASURING AN AREA OF 7.75 DECIMALS COMPRISING IN R.S DAG NO. 203, CORRESPONDING TO L.R DAG NO. 241, R.S KHATIAN NO. 162, L.R KHATIAN NO. 332, AND LAND MEASURING AN AREA OF 23 DECIMALS, COMPRISING IN R.S DAG NO. 201, L.R DAG NO. 238, UNDER R.S KHATIAN NO. 203, CORRESPONDING TO L.R KHATIAN NO. 247, i.e. TOTAL 9.75 DECIMALS EQUIVALENT TO 5 COTTAHS 14 CHITTACKS 17 SQ.FT LYING AND SITUATED AT MOUZA- KAYRAPUR, J.L. NO. 27, TOUZI NO. 1070/2634, P.S.- JAGADDAL, DISTRICT-NORTH 24 PARGANAS, PIN- 743127. Butted and bounded by:- North- PROPERTY OF VENDORS, South- LAND OF NORTH BARRACKHOUSE MUNICIPALITY, East- PROPERTY OF VENDORS, West- KALYANI HIGHWAY.	31.01.2024	49,92,020/-	
27.	MR. AVLIT SAHA MRS. REKHA SAHA WB0770600000549 (BARASAT BRANCH OFFICE)	LAND MEASURING AN AREA OF 1 COTTAH 5 CHITTACKS LYING AND SITUATED AT MOUZA- PASCHIM ICHAPUR, J.L. NO. 28, R.S. NO. 202, TOUZI NO. 145,2127, Butted and bounded by:- R.S DAG NO. 1493, R.S KHATIAN NO. 506, L.R DAG NO. 1516, L.R KHATIAN NO. 354 NOW 8534, HOLDING NO. N/29, MOULANA AZAD ROAD, P.S.- BARASAT, DISTRICT-NORTH 24 PARGANAS, PIN- 700126. Butted and bounded by:- North- R.S DAG NO. 1493, South- LAND OF MILAN BISWAS, East- LAND OF JAMATALI, West- 10' WIDE ROAD.	31.01.2024	6,28,966/-	
28.	MR. BARUN DAS MRS. PREETI DAS WB0770600000534 WB0770600000372 (BARASAT BRANCH OFFICE)	LAND MEASURING AN AREA OF 3.34 SATAKS OUT OF 05.00 SATAKS LYING AND SITUATED AT MOUZA- JALESWAR, R.S & L.R DAG NO. 1939, UNDER R.S KHATIAN NO. 795, L.R KHATIAN NO. 540, NEW L.R KHATIAN NO. 3523, TOUZI NO. 17, J.L. NO. 22, P.S.- GAIGHATA, DISTRICT- NORTH 24 PARGANAS, PIN- 743249, Butted and bounded by:- North- PROPERTY OF ARUN DAS, South- LAND OF SUKUMAR DAS, East- LAND OF SIR BARUN DAS SON OF LATE TARAK DAS, West- LAND HOLD BY TARUN DAS.	31.01.2024	13,58,659/-	
29.	MR. CHANDAN PODDAR MRS. MOMITA PODDAR WB0770100000523 (BARASAT BRANCH OFFICE)	LAND MEASURING AN AREA OF 1 COTTAH OR 720 SQ.FT OR 1.65 DECIMAL LYING AND SITUATED AT HOLDING NO. 41/1, EAST JOYCHANDITALA, MOUZA- MADRAIL, J.L. NO. 2, COMPRISED IN R.S DAG NO. 719, L.R DAG NO. 1400, R.S KHATIAN NO. 1072, L.R KHATIAN NO. 5033, P.O.- MADRAIL, P.S.- JAGADDAL, DISTRICT- NORTH 24 PARGANAS, PIN- 743126. Butted and bounded by:- North- LAND OF DHIREN HALDER AND 3 FT WIDE COMMON PASSAGE, South- LAND OF NANI GOPAL DAS, East- LAND OF DHIREN HALDER, West- LAND OF SHIBAPRASAD.	30.12.2023	11,62,489/-	
30.	MR. GANESH SHAW WB0770600000343 (BARASAT BRANCH OFFICE)	LAND MEASURING AN AREA OF 3 COTTAH, 2698 SQ.FT TWO STORIED PUCCA BUILDING LYING AND SITUATED AT MOUZA- KAWGACHI, J.L. NO. 20, RE.SA. NO-8, R.S DAG NO. 1226, UNDER R.S KHATIAN NO. 368, DISTRICT- NORTH 24 PARGANAS, P.S.- JAGADDAL, PIN- 743127. Butted and bounded by:- North- VACANT LAND OF BIKASH CHAKRABORTY, South- 8 FT WIDE PANCHAYET ROAD, East- HOUSE OF MINTU ATA, West- HOUSE OF NITYANANDAMODAL.	31.01.2024	24,19,846/-	
THIS NOTICE IS ALSO BEING PASTED ON THE OUTER OF THE BORROWER'S LAST KNOWN ADDRESS					
Date: 20.03.2024 Place: Kolkata			For GIC Housing Finance Ltd. sd/- Authorised Officer		