

June 12, 2025

BSE Limited
Department of Corporate Services,
Floor 25, Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400 001
Scrip Code No: 542665

National Stock Exchange of India Limited
Listing Department,
Exchange Plaza,
Bandra Kurla Complex, Bandra (East),
Mumbai – 400 051
Company Symbol: NEOGEN

Sub: Newspaper Advertisement regarding the Postal Ballot Notice

Dear Sir/Madam,

Pursuant to provisions of Regulation 47 read with Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015, we enclose herewith the newspaper clippings published in Financial Express (English Language) and Mumbai Lakshadeep (Marathi Language) for the shareholders of the Company, giving Notice of Postal Ballot and instructions/ information on e-voting.

The same is also available at the website of the Company at <https://neogenchem.com/announcements/>.

Kindly take the above on your record.

**Thanking you,
For Neogen Chemicals Limited**

Unnati Kanani
Company Secretary & Compliance Officer
Membership No: A35131

Encl: A/a

LARSEN & TOUBRO LIMITED
Registered Office: L&T House, Ballard Estate, Mumbai Maharashtra 400001

"IMPORTANT"

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Name of Shareholder(s)	Kind of Securities	No. of Shares	Folio No.
KANAK MATTHUR	Equity Shares of Rs. 25	225	08917622
DINAKAR CHANDRAN			
4029610-4029610	82963	241345	
142675839-142675839	360498	405020	
57806561-57806561	8	1328742	
182929654-182929654			
1391524452-1391524452			

KANAK MATTHUR
Name(s) of Holder(s) Applicant(s)

Place: New Delhi
Date: 12-06-2025

The Maharashtra State Co-operative Bank Ltd., Mumbai
(Incorporating The Vidarbha Co-op. Bank Ltd.) (Scheduled Bank)
Head Office: Sir Vithaldas Thackersey Smruti Bhavan, 9, Maharashtra Chamber of Commerce Lane, Fort, Mumbai - 400001, Post Box No.: 472. Website: <https://www.msccbank.com>.
Tel Nos.: 91-022-6980-1151 / 1178 / 1172

TENDER NOTICE

The Secured properties of following are attached by the MSC Bank as per provision of SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI Act. 2002).

Bank invites the bids with packed envelop "For Sale" of Raigoan Sugar & Power Ltd., Belapur, Navi Mumbai attached Property of Revhera Medical College, At-Hatane, Talathi Saja Deharje, Tal-Vikramgad, Dist-Palghar.

The bids with the packed sealed envelope should mention bid "For Sale" The details Programme Schedule mentioned below.

The detailed terms and conditions, guidelines and further details Tender are available on Bank's Official Website: <https://msccbank.com> or www.mstcecommerce.com from 12.06.2025 onwards.

Sr. No.	Details	Date
1	Buy/download Tender Document	12.06.2025 to 19.07.2025
2	Inspection of the Property	03.07.2025 to 05.07.2025 (By 10:00 AM to 05:00 PM)
3	Submission of Tender	19.07.2025 (By 05:00 PM)
4	Bid Opening	
A)	Technical Bid Opening Date & Time	22.07.2025 at 11:00 AM
B)	Conduct of ascending forward electronic e-auction on e-auction portal	04.08.2025 at 12:00 Noon to 04:00PM (With auto-extension of 8 minutes if last bid comes within last 8 minutes of closing time)

STATUTORY NOTICE UNDER SARFAESI ACT, 2002

The Borrower and Guarantors are hereby notified to pay the total outstanding dues of the MSC Bank before the opening of bid, failing which, the secured assets will be sold out for recovery of the outstanding dues and if the entire outstanding dues are not recovered from sale proceeds the balance amount, if any, will be recovered with interest and cost from you.

Date: 12/06/2025
Place: Mumbai

SD/-
(Dilip N. Dighe)
Managing Director & Authorised Officer
The Maharashtra State Co-Operative Bank Ltd., Mumbai

Kalpur Bank
The Kalpur Commercial Co-op. Bank Ltd.
Multi State Scheduled Bank

Head Office: "Kalpur Bank Bhavan", Nr. Income Tax Circle, Ashram Road, Ahmedabad-380014. Phone: 079-27582020 to 26, Toll Free: 1800 233 99999.

NOTICE OF 55th ANNUAL GENERAL MEETING OF THE BANK

All the members of the bank are hereby informed that 55th Annual General Body Meeting of the bank will be held on 05th July, 2025, Saturday at 04.00 p.m. at J. B Auditorium, Ahmedabad Management Association, Atrira Campus, Dr. Vikram Sarabhai Marg, Ahmedabad - 380015

The detailed Agenda of the meeting and Annual Report for the year 2024-25 will be sent to members at their Registered Address as well as on E-Mail address. A copy of the Annual Report shall also be sent via SMS link to all shareholders who have registered their Mobile numbers. The same is also displayed on bank's website www.kalpurbank.com and also on Notice Board of the branches. All the members are requested to attend the meeting, taking note of the above information.

By the order of Board of Directors
CA Virag G. Shah
CEO

Date: 12.06.2025
Place : Ahmedabad

Scan to View Notice of Annual General Meeting

Form No. 3
[See Regulation-13 (1)(a)]

DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3)
1st Floor, MTNL Telephone Exchange Building, Sector-30 A, Vashi, Navi Mumbai-400703

Case No.: OA/621/2024

Summons under sub-section (4) of section 19 of the Act, read with sub-rule (2A) of rule 5 of the Debt Recovery Tribunal (Procedure) Rules, 1993.

BANK OF MAHARASHTRA
VS
BRIJESH SAROJ
Exh. No.: 11426

To:
(1) **BRIJESH SAROJ, D/W/S/O- Chandrabhan**
Room no 5 Ground Floor, B wing Motiram Imperia Lodha Heaven Palawa Dombivli E Nilje Kalyan District Thane 421204 Thane, Maharashtra -421204, Thane, Maharashtra -421204.

SUMMONS

WHEREAS, OA/621/2024 was listed before Hon'ble Presiding Officer/ Registrar on 30/05/2024.

WHEREAS this Hon'ble Tribunal is pleased to issue summons/ notice on the said Application under section 19(4) of the Act, (OA) filed against you for recovery of debts of Rs. 4292346/- (application along with copies of documents etc. annexed).

In accordance with sub-section (4) of section 19 of the Act, you, the defendants are directed as under:-

(i) to show cause within thirty days of the service of summons as to why relief prayed for should not be granted;

(ii) to disclose particulars of properties or assets other than properties and assets specified by the applicant under serial number 3A of the original application;

(iii) you are restrained from dealing with or disposing of secured assets or such other assets and properties disclosed under serial number 3A of the original application, pending hearing and disposal of the application for attachment of properties;

(iv) you shall not, transfer by way of sale, lease or otherwise, except in the ordinary course of his business any of the assets over which security interest is created and/ or other assets and properties specified or disclosed under serial number 3A of the original application without the prior approval of the Tribunal.

(v) you shall be liable to account for the sale proceeds realised by sale of secured assets or other assets and properties in the ordinary course of business and deposit such sale proceeds in the account maintained with the bank or financial institutions holding security interest over such assets.

You are also directed to file the written statement with a copy thereof furnished to the applicant and to appear before Registrar on 14/07/2025 at 10:30 A.M. failing which the application shall be heard and decided in your absence.

Given under my hand and the seal of this Tribunal on this date: 18/02/2025

Signature of the Officer Authorised to issue summons.

SEAL
Note:- Strike Out whichever is not applicable

SD/-
Sanjai Jaiswal
Registrar
DRT-III, Mumbai

Form No. 3
[See Regulation-13 (1)(a)]

DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3)
1st Floor, MTNL Telephone Exchange Building, Sector-30 A, Vashi, Navi Mumbai-400703

Case No.: OA/514/2024

Summons under sub-section (4) of section 19 of the Act, read with sub-rule (2A) of rule 5 of the Debt Recovery Tribunal (Procedure) Rules, 1993.

BANK OF MAHARASHTRA
VS
HAFIZ SHAIKH
Exh. No.: 11427

To:
(1) **HAFIZ SHAIKH, D/W/S/O- Fazal**
Room No 01 Ground Floor Chandresh Oasis D Tower Kalyan Shil Road Lodha Heaven Dombivli East Kalyan Dist Thane 421 201 Flat No 19 And 20 3 Floor A Wing Radhe Krishna Heights Cooperative Housing Society Ltd Plot No 10770 To 1080 Village Dahivali Taluka Karjat Dist Raigad 410201 Thane, maharashtra -421201

Room No 01 Ground Floor Chandresh Oasis D Tower Kalyan Shil Road Lodha Heaven Dombivli East Kalyan Dist Thane 421 201 Flat No 19 And 20 3 Floor A Wing Radhe Krishna Heights Cooperative Housing Society Ltd Plot No 10770 To 1080 Village Dahivali Taluka Karjat Dist Raigad 410201 Thane, maharashtra -421201

SUMMONS

WHEREAS, OA/514/2024 was listed before Hon'ble Presiding Officer/ Registrar on 12/10/2023

WHEREAS this Hon'ble Tribunal is pleased to issue summons/ notice on the said Application under section 19(4) of the Act, (OA) filed against you for recovery of debts of Rs. 3722689/- (application along with copies of documents etc. annexed).

In accordance with sub-section (4) of section 19 of the Act, you, the defendants are directed as under:-

(i) to show cause within thirty days of the service of summons as to why relief prayed for should not be granted;

(ii) to disclose particulars of properties or assets other than properties and assets specified by the applicant under serial number 3A of the original application;

(iii) you are restrained from dealing with or disposing of secured assets or such other assets and properties disclosed under serial number 3A of the original application, pending hearing and disposal of the application for attachment of properties;

(iv) you shall not, transfer by way of sale, lease or otherwise, except in the ordinary course of his business any of the assets over which security interest is created and/ or other assets and properties specified or disclosed under serial number 3A of the original application without the prior approval of the Tribunal;

(v) you shall be liable to account for the sale proceeds realised by sale of secured assets or other assets and properties in the ordinary course of business and deposit such sale proceeds in the account maintained with the bank or financial institutions holding security interest over such assets.

You are also directed to file the written statement with a copy thereof furnished to the applicant and to appear before Registrar on 14/07/2025 at 10:30 A.M. failing which the application shall be heard and decided in your absence.

Given under my hand and the seal of this Tribunal on this date: 18/02/2025

Signature of the Officer Authorised to issue summons.

SEAL
Note:- Strike Out whichever is not applicable

SD/-
Sanjai Jaiswal
Registrar
DRT-III, Mumbai

The Maharashtra State Co-operative Bank Ltd., Mumbai
(Incorporating The Vidarbha Co-op. Bank Ltd.) (Scheduled Bank)
Head Office: Sir Vithaldas Thackersey Smruti Bhavan, 9, Maharashtra Chamber of Commerce Lane, Fort, Mumbai - 400001, Post Box No.: 472. Website: <https://www.msccbank.com>.
Tel Nos.: 91-022-6980-1151 / 1178 / 1172

TENDER NOTICE

The Secured properties of following are attached by the MSC Bank as per provision of SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI Act. 2002).

Bank invites the bids with packed envelop "For Sale" of Raigoan Sugar & Power Ltd., Belapur, Navi Mumbai attached Property of Revhera Medical College, At-Hatane, Talathi Saja Deharje, Tal-Vikramgad, Dist-Palghar.

The bids with the packed sealed envelope should mention bid "For Sale" The details Programme Schedule mentioned below.

The detailed terms and conditions, guidelines and further details Tender are available on Bank's Official Website: <https://msccbank.com> or www.mstcecommerce.com from 12.06.2025 onwards.

Sr. No.	Details	Date
1	Buy/download Tender Document	12.06.2025 to 19.07.2025
2	Inspection of the Property	03.07.2025 to 05.07.2025 (By 10:00 AM to 05:00 PM)
3	Submission of Tender	19.07.2025 (By 05:00 PM)
4	Bid Opening	
A)	Technical Bid Opening Date & Time	22.07.2025 at 11:00 AM
B)	Conduct of ascending forward electronic e-auction on e-auction portal	04.08.2025 at 12:00 Noon to 04:00PM (With auto-extension of 8 minutes if last bid comes within last 8 minutes of closing time)

STATUTORY NOTICE UNDER SARFAESI ACT, 2002

The Borrower and Guarantors are hereby notified to pay the total outstanding dues of the MSC Bank before the opening of bid, failing which, the secured assets will be sold out for recovery of the outstanding dues and if the entire outstanding dues are not recovered from sale proceeds the balance amount, if any, will be recovered with interest and cost from you.

Date: 12/06/2025
Place: Mumbai

SD/-
(Dilip N. Dighe)
Managing Director & Authorised Officer
The Maharashtra State Co-Operative Bank Ltd., Mumbai

NESTLÉ INDIA LIMITED
(CIN: L1520DL1999PLC003786)
Regd. Office: 100 / 101, World Trade Centre, Barakhamba Lane, New Delhi-110 001
Email: investor@in.nestle.com | Website: www.nestle.in | Ph: 011-23418891

PUBLIC NOTICE FOR ISSUE OF ENTITLEMENT LETTER

Notice is hereby given that the undermentioned share certificates containing shares of face value Rs. 10/- ("Shares") have been reported lost to the Company. In absence of any claim lodged with the Company for these Shares at the Registered Office within 15 days from the issue of this Notice, an Entitlement Letter will be issued in lieu of the undermentioned Shares:

Certificate No(s).	First/Sole Shareholder	Starting Distinctive No.	No. of Shares
605915	Anwarhussain M Kherani	61499206	50
892089	Anwarhussain M Kherani	93680862	25
832375	Kausalya Thiagarajan	88209013	11
332079	Kausalya Thiagarajan	42260782	22
280796 - 801	Vijaykumar Sharma	39808405	288
602979 - 981	Vijaykumar Sharma	61369084	72
804787 - 790	Vijaykumar Sharma	87011413	180
160012	Mahadev Anand Hingorani	10803313	50
319168	Mahadev Anand Hingorani	24975207	50
23237	Mahadev Anand Hingorani	1764796	20
47326	Mahadev Anand Hingorani	2538055	20
74683	Mahadev Anand Hingorani	5904147	24
160013	Mahadev Anand Hingorani	10803363	14
319169	Mahadev Anand Hingorani	24975207	26
566159	Naval Limbhoy Gistry	53239632	38
46468	Gururak Paramasiviah Gunashekhar	2503136	17
73769	Gururak Paramasiviah Gunashekhar	5864562	20
722720 - 721	Gururak Paramasiviah Gunashekhar	86051525	18

This notice is issued in line with IEPF Regulations. The above information is also available on the website of the Company.

Date : 11-06-2025
Place : Gurugram

For Nestlé India Limited
Pramod Kumar Rai
Company Secretary

Form No. 3
[See Regulation-13 (1)(a)]

DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3)
1st Floor, MTNL Telephone Exchange Building, Sector-30 A, Vashi, Navi Mumbai-400703

Case No.: OA/622/2024

Summons under sub-section (4) of section 19 of the Act, read with sub-rule (2A) of rule 5 of the Debt Recovery Tribunal (Procedure) Rules, 1993.

BANK OF MAHARASHTRA
VS
MADHURA JADHAV
Exh. No.: 11425

To:
(1) **MADHURA JADHAV, D/W/S/O-Mahesh**
C-104, Shanti Garden Near Nilje Railway Station Lodha Heaven Kalyan Thane 421204 Thane, Maharashtra -421204, Thane, Maharashtra -421204
Also At:- Flat No 704 7th Floor Sai Saruthi Complex A Wing Survey No 61 Village Daighar Tal Thane, Thane Maharashtra

SUMMONS

WHEREAS, OA/622/2024 was listed before Hon'ble Presiding Officer/ Registrar on 30/05/2024.

WHEREAS this Hon'ble Tribunal is pleased to issue summons/ notice on the said Application under section 19(4) of the Act, (OA) filed against you for recovery of debts of Rs. 2743897/- (application along with copies of documents etc. annexed).

In accordance with sub-section (4) of section 19 of the Act, you, the defendants are directed as under:-

(i) to show cause within thirty days of the service of summons as to why relief prayed for should not be granted;

(ii) to disclose particulars of properties or assets other than properties and assets specified by the applicant under serial number 3A of the original application;

(iii) you are restrained from dealing with or disposing of secured assets or such other assets and properties disclosed under serial number 3A of the original application, pending hearing and disposal of the application for attachment of properties;

(iv) you shall not, transfer by way of sale, lease or otherwise, except in the ordinary course of his business any of the assets over which security interest is created and/ or other assets and properties specified or disclosed under serial number 3A of the original application without the prior approval of the Tribunal;

(v) you shall be liable to account for the sale proceeds realised by sale of secured assets or other assets and properties in the ordinary course of business and deposit such sale proceeds in the account maintained with the bank or financial institutions holding security interest over such assets.

You are also directed to file the written statement with a copy thereof furnished to the applicant and to appear before Registrar on 14/07/2025 at 10:30 A.M. failing which the application shall be heard and decided in your absence.

Given under my hand and the seal of this Tribunal on this date: 18/02/2025

Signature of the Officer Authorised to issue summons.

SEAL
Note:- Strike Out whichever is not applicable

SD/-
Sanjai Jaiswal
Registrar
DRT-III, Mumbai

NEOGEN CHEMICALS LTD.
CIN: L24200MH1999PLC050919
Regd. Office: Office No. 1002, 10th Floor, Dev Corpora Bldg, Opp. Cadbury Co, Pokhran Road No.2, Khopat, Thane - 400601.
Tel No.: +91 22 2549 7300; Fax No.: +91 22 2549 7399
Email: investor@neogenchem.com; Website: www.neogenchem.com

NEOGEN CHEMICALS LIMITED

NOTICE OF POSTAL BALLOT AND INFORMATION ON E-VOTING

Members are hereby informed that pursuant to the provisions of Sections 108, 110 of the Companies Act, 2013 ("the Act"), read together with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014 ("the Rules") and other applicable provisions of the Act and the Rules, General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 20/2020 dated May 5, 2020, 22/2020 dated June 15, 2020, 33/2020 dated September 28, 2020, 39/2020 dated December 31, 2020, 10/2021 dated June 23, 2021, 20/2021 dated December 8, 2021, 3/2022 dated May 5, 2022, 11/2022 dated December 28, 2022, 09/2023 dated September 25, 2023 and 09/2024 dated September 19, 2024, issued by the Ministry of Corporate Affairs ("MCA Circulars"), including the latest Circular No. SEBI/HO/CFD/CFD-PoD-2/PICIR/2024/133 dated October 3, 2024 alongwith other applicable circulars issued by SEBI from time to time ("SEBI Circulars") in respect of holding general meetings/conducting postal ballot process through e-voting, Regulation 44 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations, 2015 ("Listing Regulations"), and Secretarial Standard on General Meetings ("SS-2") issued by the Institute of Company Secretaries of India and other applicable laws, rules and regulations (including any statutory modification or re-enactment thereof for the time being in force and as amended from time to time), the consent of members of Neogen Chemicals Limited ("the Company") is sought for the following special resolution by means of Postal Ballot through remote e-voting ("e-voting") process only:

Sr. No.	Description of resolution	Type of Resolution
1.	Continuation of directorship of Prof. Ranjan Kumar Malik (DIN: 08221989) as an Independent Director of the Company post attaining the age of 75 years.	Special Resolution

Pursuant to the MCA circulars and SEBI circulars, the Company has emailed the Postal Ballot Notice along with the explanatory statement dated Tuesday, June 3, 2025 through electronic mode via e-mail on Thursday, June 12, 2025 to those Members whose names appear on the Register of Memberlist of Beneficial Owners as received from National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL) (in demat form) as on Monday, June 9, 2025 ("Cut-off date") and whose e-mail addresses are registered with the Company/Depositories. The said Notice along with the Explanatory Statement is also available on the website of the Company at <https://neogenchem.com/announcements/>, the relevant section of the website of BSE Limited ("BSE": www.bseindia.com) and National Stock Exchange of India Limited ("NSE": www.nseindia.com) and on the website of our RTA - (MUFG Intime India Private Limited) ("MIPL RTA"): <https://instavote.linkintime.co.in>

In accordance with the provisions of the MCA circulars, Members can vote only through e-voting process. The voting rights of the Members shall be reckoned on the basis of the equity shares of the Company held by them as on the Cut-off Date. Any person who is not a shareholder of the Company as on the Cut-off Date shall treat the Postal Ballot Notice for information purposes only.

The Company has engaged the services of MIPL for the purpose of providing e-voting facility to all its Members. The e-voting facility will be available during the following period:

Record Date/ Cut-off date	Monday, June 9, 2025.
[for identification of voting rights of the members entitled to vote on the resolutions set forth in this notice]	
Commencement of remote e-Voting	Friday, June 13, 2025 at 09:00 a.m. IST onwards.
End of remote e-Voting	Saturday, July 12, 2025 till 05:00 p.m. IST [e-voting module shall be disabled by RTA thereafter].

The remote e-voting shall be completed by not later than 5.00 p.m. on Saturday, July 12, 2025, to be eligible for the vote being considered, failing which, it will be strictly considered that no reply has been received from the member. The e-voting facility will be disabled by RTA immediately after 5.00 p.m. IST on Saturday, July 12, 2025.

Members who have not updated their e-mail address are requested to register the same in respect of shares held by them in electronic form with the Depository through their Depository participant and in respect of shares held in physical form by writing to Company's RTA, either by email to enotices@in.mgms.mfgf.com / rtf.helpdesk@in.mgms.mfgf.com or by post to MUFG Intime India Private Limited C-101, 1st Floor, Embassy 247 Park, L.B.S. Marg, Vikhroli (West), Mumbai, Maharashtra, 400083, Phone No. +91 22 4918 6000.

The Board of Directors has appointed CS Devendra Deshpande (FCS 6099), Proprietor of M/s. DVD & Associates, Company Secretaries, Pune as Scrutinizer for conducting the Postal Ballot process through e-voting in a fair and transparent manner.

In case of any queries on e-voting, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section at <https://eservices.nsd.com> and select "Register Online for IdeAS Portal" or click on <https://eservices.nsd.com/SecureWeb/IdeASDirectReg.jsp> or <https://web.cdslindia.com/myaastoken/Home/Login> or www.cdslindia.com or call NSDL at: 022- 4886 7000 and 022- 2499 7000 or CDSL at: toll free no. 1800 22 55 33 or send a request at evoting@nsdl.co.in or helpdesk.evoting@cdslindia.com or refer Instavote e-Voting manual available at <https://instavote.linkintime.co.in> under Help section or write an email to enotices@in.mgms.mfgf.com or Call us - Tel : 022 - 49186000.

The Scrutinizer will submit his report to the Chairman of the Company after completion of scrutiny and the results of the voting of postal ballot through e-voting will be announced within 2 working days from the conclusion of e-voting period i.e. on or before Tuesday, July 15, 2025 and will be made available on the website of the Company at <https://neogenchem.com/announcements/>, at relevant sections of the websites of the BSE Limited ("BSE") and the National Stock Exchange of India Limited ("NSE") (www.bseindia.com and www.nseindia.com) where the equity shares of the Company are listed and website of MIPL : <https://instavote.linkintime.co.in>. The Company will also display the results of the postal ballot at its registered office.

For Neogen Chemicals Limited
SD/-
Unnati Kanani
Company Secretary and Compliance Officer

Date : June 12, 2025
Place : Thane

Canara Bank
CANARA BANK, KHARGHAR SEC 35 BRANCH

REF: RO/LEGAL/SARFAESI/SG/2025-26 DATE: 31.05.2025

MRS. KUNDA SUDHIR BAILE
FLAT NO 104 GAYATRI, HOME SANEWADI OPP, SAI BABA MANDIR, SANEWADI, BADLAPUR THANE 421503. MOB. No. 9786833668

MS. SHRUTIKA SUDHIR BAILE
FLAT NO 104 GAYATRI, HOME SANEWADI OPP, SAI BABA MANDIR, SANEWADI, BADLAPUR THANE 421503

MRS. KUNDA SUDHIR BAILE
FLAT NO. 303, 3RD FLOOR, BUILDING BUNIVAD RESIDENCY, NERAL (EAST), TALUKA KARJAT, DISTRICT RAIGAD -410 101

MS. SHRUTIKA SUDHIR BAILE
FLAT NO. 303, 3RD FLOOR, BUILDING BUNIVAD RESIDENCY, NERAL (EAST), TALUKA KARJAT, DISTRICT RAIGAD -410 101

Subject: NOTICE UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002 AS AMENDED FROM TIME TO TIME.

Sir,

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

That **MRS. KUNDA SUDHIR BAILE** and **MR. SHRUTIKA SUDHIR BAILE** (hereinafter referred to as "THE BORROWER") have availed credit facility/facilities stated in Schedule A hereunder and have entered into the security agreements in favor of secured creditor. While availing the said credit facilities, you have expressly undertaken to repay the loan amount/s up to the limit of Rs. 23,00,000.00 (Rupees Twenty Three Lakhs only) with interest thereon in accordance with the terms and conditions of the above mentioned agreements.

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

However, from FEBRUARY 2025, the operation and conduct of the said financial assistance/ credit facilities have become irregular. The books of account maintained by the secured assets shows that the liability of the borrower towards the secured creditor as on date amounts to **₹23,60,821.94 (Rupees Twenty Three Lakhs Sixty Thousand Eight Hundred Twenty One and Paise Ninety Four only)** the details of which together with the future interest rate are stated in schedule C hereunder. It is further stated that the borrower/Guarantor having failed to keep up with the terms of the said agreement in discharging the dues of the secured creditor within the time given, and have been evasive in settling the dues. The operation and conduct of the above said financial assistance/ credit facilities having come to a standstill and as a consequence of the default committed in repayment of principal debt, installment and interest thereon, the secured creditor was constrained to classify the debt as Non-Performing Asset (NPA) as on 29.05.2025 in accordance with the directives/guidelines relating to asset classification issued by the Reserve Bank of India.

The secured creditor to through this notice brings to your attention that the borrower has failed and neglected to repay the said dues/ outstanding liabilities and hence hereby demand you under Section 13(2) of the Act, by issuing this notice to discharge in full the liabilities of the borrower as stated in Schedule C hereunder to the secured creditor within 60 days from the date of receipt of this notice that you are also liable to pay future interest at the rate of 10.00% Per Annum together with all costs, charges, expenses and incidental expenses with respect to the proceedings undertaken by the secured creditor in recovering its dues.

Please take note of the fact that if you fail to repay to the secured creditor the aforesaid sum of **₹23,60,821.94 (Rupees Twenty Three Lakhs Sixty Thousand Eight Hundred Twenty One and Paise Ninety Four only)** together with future interest and incidental expenses and costs as stated above in terms of this notice under Sec. 13(2) of the Act, the secured creditor will exercise all or any of the rights detailed under sub-section (4) (a) and (b) of Section 13, the extract of which is given here below to convey the seriousness of this issue:

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

a) Take Possession of the secured assets of the Borrower/Guarantor including the right to transfer by way of lease, assignment or sale for realizing the secured asset;

b) Take over the management of the business of the borrower including the right to transfer by way of lease, assignment or sale for realizing the secured asset.

Provided that the right to transfer by way of lease, assignment or sale shall be exercised only where the substantial part of the business of the borrower is held as security for the debt.

Provided further that where the management of the whole of the business or part of the business is severable, the secured creditor shall take over the management of such business of the borrower which is relatable to the security for the debt;

And under other applicable provisions of the said Act.

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

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

This notice of Demand is not to be construed as waiver of any other rights or remedies which the secured creditor may have including further demands for the sums found due and payable by you.

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

Please comply with the demand under this notice and avoid all unpleasantness. In case of non-compliance, further legal action will be resorted to, holding you liable for all costs and consequences.

Thanking You,
Yours Faithfully,
AUTHORISED OFFICER

SCHEDULE A
[DETAILS OF CREDIT FACILITIES AVAILED BY THE BORROWER]

SERIAL NO.	LOAN A/C NUMBER	NATURE OF LOAN/LIMIT	DATE OF SANCTION	AMOUNT
1	160001884146	HOUSING LOAN	30/09/2023	Rs. 23,00,000.00

SCHEDULE B
[DETAILS OF SECURITY ASSETS]

SL. NO.	IMMOVABLE	NAME OF THE TITLE HOLDER
1	FLAT NO. 303, 3RD FLOOR, BUILDING BUNIVAD RESIDENCY, NERAL (EAST), TALUKA KARJAT, DISTRICT RAIGAD -410101 Admeasuring 382 Sq. Ft. Carpet Area North - Internal Road South - Bungalow East - Rucha Solitaire West - Internal Road	MRS. KUNDA SUDHIR BAILE AND MS. SHRUTIKA SUDHIR BAILE

SCHEDULE C
[DETAILS OF LIABILITY AS ON DATE]

SL NO.	LOAN A/C NUMBER	NATURE OF LOAN/LIMIT	DATE OF SANCTION	AMOUNT
1	160001884146	HOUSING LOAN	30/09/2023	

