

FORM G
INVITATION FOR EXPRESSION OF INTEREST FOR RADIUS & DESERVE BUILDERS LLP OPERATING IN REAL ESTATE SECTOR AT MUMBAI (Under Regulation 36A (1) of the Insolvency and Bankruptcy (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

RELEVANT PARTICULARS	
1. Name of the corporate debtor along with PAN/CIN/LLP No.	Radius & Deserve Builders LLP LLPIN: AAA - 5895
2. Address of the registered office	ONE BKC, A Wing 1401, Plot No. C - 66, G Block, Bandra Kuria Complex, Bandra East, Mumbai - 400051.
3. URL of website	https://www.incorprestructuring.com/radius_deserve_builders_llp.html
4. Details of place where majority of fixed assets are located	The details can be sought from the RP by emailing at irpradius23@gmail.com
5. Installed capacity of main products/services	Not Applicable
6. Quantity and value of main products/services sold in last financial year	Not Applicable
7. Number of employees/workmen	NIL
8. Further details including last available financial statements (with schedules) of two years, list of creditors are available at URL :	The details can be sought by emailing at irpradius23@gmail.com and/or Virtual Data Room in accordance with the provisions of the Code and Regulations made thereunder
9. Eligibility for resolution applicants under Section 25 (2)(h) of the Code is available At URL :	The detailed invitation for expression of interest which shall include eligibility for resolution applicants u/s 25 (2)(h) of the Code can be sought by emailing at irpradius23@gmail.com and is available at https://www.incorprestructuring.com/radius_deserve_builders_llp.html
10. Last date for receipt of expression of interest	December 22, 2023 The detailed invitation for expression of interest can be sought by emailing at irpradius23@gmail.com and is available at https://www.incorprestructuring.com/radius_deserve_builders_llp.html
11. Date of issue of provisional list of prospective resolution applicants	January 01, 2024
12. Last date for submission of objections to provisional list	January 06, 2024
13. Last Date of issue of final list of prospective resolution applicants	January 16, 2024
14. Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants	January 21, 2024
15. Last date for submission of resolution plans	February 20, 2024
16. Process email ID to submit EOI	irpradius23@gmail.com

Note:
Aaditri Constructions Private Limited is a majority partner with a share of 98.98% in Radius & Deserve Builders LLP which is also undergoing Corporate Insolvency Resolution Process and the SRA Project located at Chembur is with Radius & Deserve Builders LLP.

Sd/-
Jayesh Natvarlal Sanghrajka
Resolution Professional of Radius & Deserve Builders LLP
(Undergoing CIRP vide order dated September 27, 2023)
Registration Number: IBBI/IPA-001/IP-002/2017/2018/10416
AFA No. AA1/10416/02/250924/106031 valid till September 25, 2024
E-mail ID registered with IBBI: jayesh.sanghrajka@incorpadiatory.in
Address registered with IBBI and Process specific address for correspondence: 405, Hind Rajasthan Building, D. S. Phalke Road, Gautam Nagar, Dadar East, Mumbai - 400014.
Process specific email ID for correspondence: irpradius23@gmail.com
Date: December 07, 2023
Place: Mumbai

PUBLIC NOTICE

TAKE NOTICE THAT Mrs. Rekha Deepak Mehta and Rajiv Deepak Mehta are intending to sell and my clients are intending to purchase the immovable property described in the Schedule hereunder written free from all encumbrances.

Any person having any claim or right in respect of the said property by way of inheritance, share, sale, mortgage, lease, lien, license, gift, possession, possession of original title deeds or encumbrance whatsoever or otherwise is hereby requested to intimate to the undersigned within 14 days from the date of publication of this notice of his/her claim, if any, with all supporting documents, failing which the transaction shall be completed without reference to such claim and the claims, if any, of such person shall be treated as waived and not binding on my clients.

THE SCHEDULE OF THE PROPERTY

ALL THAT premises being Flat no. 112, admeasuring 1075 sq.Ft. built up in the building known as Khatatau Apartments, Walkeshwar Khatatau Co-operative Housing Society Limited, 2413 Walkeshwar Road, Mumbai-400006, along with Five shares of Rs. 50/- each bearing distinctive nos. 111 to 115 (both inclusive) under Share certificate no. 38 dated 02.03.2014 (duplicate issued in lieu of original share certificate no. 23 dated 16.11.1982) issued by the said society along with open garage, together with all the direct and indirect benefits and advantages attached to the said flat and the said shares as also together with all the funds, deposits, reserves etc. with the said society. Dated this 7th day of December, 2023

Sd/-

NIRMALA K. VYAS

Advocate for the Intending

Purchasers

Office No. 1, 1st Floor, Sailor

Building, 373, D. N. Road,

Near Zara Showroom

Fort, Mumbai-400001

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Corporate Office: "CHOLA CREST", C54 & 55, Super B-4, Thiru.Vi.Ka Industrial Estate, Guindy, Chennai - 600 032.

POSSESSION NOTICE (Rule 8 (1) (For Immovable Property))

WHEREAS the undersigned being the Authorised Officer of M/s. CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 hereinafter called the Act and in exercise of powers conferred under Section 13(12) read with Rule 9 of the Security Interest (Enforcement) Rules, 2002 issued demand notices calling upon the borrowers, whose names have been indicated in Column [B] below on dates specified in Column [C] to repay the outstanding amount indicated in Column [D] below with interest thereon within 60 days from the date of receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrowers in particular and the Public in general that the undersigned has taken Possession of the property described in Column [E] herein below on the respective dates mentioned in Column [F] in exercise of the powers conferred on him under Sub-section (4) of Section 13 of Act read with Rule 8 of the Security Interest (Enforcement) Rules 2002 on this 1st December 2023 as per the order dated 03.10.2023 passed by the Hon'ble Chief Judicial Magistrate, Thane in Cri.M.A. No. 1643 of 2023. The borrowers attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

The borrowers in particular and the Public in general are hereby cautioned not to deal with the properties mentioned in Column [E] below and any such dealings will be subject to the charge of M/s. Cholamandalam Investment And Finance Company Limited for an amount mentioned in Column [D] and interest thereon.

Sl No.	Name and Address of Borrower & Loan Account Number	Date of Demand Notice	Out Standing Amount	Details of Property	Date of Possession
(a)	(b)	(c)	(d)	(e)	(f)
1.	1. M/s. Ramesh Batham & Co., 2. Mr. Ramesh Batham & 3. Mrs. Sonal Batham Loan A/C No. SMTLKBK000005000524	26.08.2022	Rs. 34,96,233/- as on 24-08-2022 and interest thereon.	All the piece and parcel of the flat bearing No. 103, on the First Floor at building No. C-36, in the building complex known as Bhagyodaya Shantinagar Chs. Ltd., situated at Sector V, Shanti Nagar, Mira Road (E), District Thane - 401107, admeasuring area about 390 Sq. Ft. (Built-up) i.e., equivalent to 36.24 Sq. Mtrs. (Builtup), in Bhagyodaya Shantinagar Co-operative Housing Society Limited, a society registered under the Maharashtra Co-operative Societies Act 1960 and bearing Registration No. TNA/ (TNA)/HSG/ (TC) 72566/1988-89 dated 24.04.1989, lying & being on Plot of land bearing Survey No. 735 (Part), situated at Village Bhayander, within limits of Mira Bhayander Municipal Corporation in the Registration District & Sub-District of Thane.	01.12.2023 (Physical)

Date : 07.12.2023
Place : Thane

Authorised Officer
M/s. Cholamandalam Investment and Finance Company Limited

IDFC FIRST Bank Limited

(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) | CIN : L65110TN2014PLC097792
Registered Office: - KRM Towers, 8th Floor, Harrington Road, Chelpet, Chennai-600031.
Tel : +91 44 4564 4000 | Fax: +91 44 4564 4022

NOTICE UNDER SECTION 13 (2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002

The following borrowers and co-borrowers availed the below mentioned secured loans from IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) The loans of the below-mentioned borrowers and co-borrowers have been secured by the mortgage of their respective properties. As they have failed to adhere to the terms and conditions of the respective loan agreements and had become irregular, their loans were classified as NPA as per the RBI guidelines. Amounts due by them to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) are mentioned as per respective notices issued more particularly described in the following table and further interest on the said amounts shall also be applicable and the same will be charged as per contractual rate with effect from their respective dates.

Sr No.	Loan Account No.	Type of Loan	Name of borrowers and co-borrowers	Section 13 (2) Notice Date	Outstanding amount as per Section 13 (2) Notice	Property Address
1	40361948 & 36142200	Home Loan	1. Swapnesh Mansukhlal Oz 2. Poornam Swapnesh Oz	29.11.2023	INR 31,65,925.02/-	All That Piece And Parcel Of Room No. 34-a, Admeasuring About 269 Sq. Ft. i.e. 25 Sq. Mtrs. (built-up Area), (Gr. & 1st Floor), In The Society Known As 'Gora (1) Saicharan' Chs Ltd, Situated At Plot No. 32, R.S.C No. 20, Gora Road, Borivali (West), Mumbai-400092, Bearing CTS No. 19/300, Plot No. 32, Of Village-Borivali, Taluka-Borivali In The Registration District And Sub-District Of Mumbai City And Mumbai Suburban. And Bounded As: East : Internal Road, West : Bungalaw, North : Plot No. 31, South : Plot No. 33.

You are hereby called upon to pay the amounts to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) as per the details shown in the above table with contracted rate of interest thereon from their respective dates and other costs, charges etc., within 60 days from the date of this publication, failing which the undersigned shall be constrained to initiate proceedings, under Section 13 (4) and section 14 of the SARFAESI Act, against the mortgaged properties mentioned hereinabove to realize the amount due to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited). Further you are prohibited under Section 13 (13) of the said Act from transferring the said secured assets either by way of sale/lease or otherwise.

Sd/-
Authorized Officer
IDFC First Bank Limited
Date : 07.12.2023
Place : Mumbai
(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)

MUTHOOT HOUSING FINANCE COMPANY LIMITED

Registered Office: TC NO.14/2074-7, Muthoot Centre, Punnen Road, Thiruvananthapuram - 695 034, Corporate Office: 12/A 01, 13th floor, Parinee Crescendo, Plot No. C38 & C39, Bandra Kurla Complex-G block (East), Mumbai-400051, Email ID: authorised.officer@muthoot.com

DEMAND NOTICE

Under Section 13 (2) of The Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002

Whereas the undersigned is the Authorised officer of Muthoot Housing Finance Company Ltd. ("MHFCL") under Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with Rule 3 of Security Interest (Enforcement) Rules, 2002, issued Demand Notices under Section 13(2) of the said Act, calling upon the following Borrower(s), Co-Borrower(s), Guarantor(s) to discharge in full their liability to the Company by making payment of entire outstanding including up to date interest, cost and charges within 60 days from the date of respective Notices issued and the publication of the Notice as given below as and way of alternate service upon you. As security for due repayment of the loan, the following Secured Asset (s) have been mortgaged to MHFCL by the said Borrower(s), Co-Borrower(s), Guarantor(s) respectively.

Sr. No.	Name of Borrower / Co-Borrower/ Guarantor	Date of NPA	Date of Demand notice	Total O/s Amount (Rs.) Future Interest Applicable
1	Loan Account No. MHFLRESMUM00000506478 1. Shivam Parmanand Jayswal Alias Shivam Parmanand Jaiswal 2. Sapna Shivam Jayswal	28-Sep-2023	03-Nov-2023	Rs. 12,86,536.00/- (Rupees Twelve Lakhs Eighty Six Thousand Five Hundred Thirty Six Only) As on 18-Oct-2023
Description of Secured Asset(s) / Immovable Property (ies): ALL THAT PART AND PARCEL OF THE PROPERTY BEING FLAT NO.201, AREA OF FLAT 480 SQ.FTS. BUILT UP ON SECOND FLOOR, IN WING "B" IN THE BUILDING/COMPLEX KNOWN AS "SHRI GURUKRUPA APARTMENT" CONSTRUCTED ON THE PIECE AND PARCEL OF LAND BEARING SURVEY NO.47, HISSA NO.13B LYING BEHIND AND SITUATED AT VILLAGE-PISAVALI, TAL. KALYAN, DIST. THANE, WITHIN THE LIMITS OF KALYAN DOMBIVALI MUNICIPAL CORPORATION AND WITHIN THE REGISTRATION DISTRICT THANE, SUB-REGISTRATION DISTRICT KALYAN BOUNDED BY: ON OR TOWARDS EAST: AS PER RECORD OF RIGHT ON OR TOWARDS WEST: AS PER RECORD OF RIGHT ON OR TOWARDS SOUTH: AS PER RECORD OF RIGHT ON OR TOWARDS NORTH: AS PER RECORD OF RIGHT.				
2	Loan Account No. 10102008785 1. Rakeshchand Kesharish Sharma Alias Rakeshchandra Kesharish Sharma 2. Sadhana Rakeshchandra Sharma Alias Sadhana Rakeshchandra Sharma	28-Sep-2023	03-Nov-2023	Rs. 5,85,600.05/- (Rupees Five Lakhs Eighty Five Thousand Six Hundred And Paise Five Only) As on 18-Oct-2023
Description of Secured Asset(s) / Immovable Property (ies): ALL THAT PART AND PARCEL OF THE PROPERTY BEING FLAT NO.308, ON THE 3RD FLOOR, ADMEASURING 30.21 SQ. METERS (BUILT UP AREA), IN THE BUILDING KNOWN AS 'SAI LEELA', SANTOSH BHUVAN, CONSTRUCTED ON LAND BEARING SURVEY NO. 177, H.NO.1, ASSESSED AT RS. 12.63 PAISE, ADMEASURING 1800 SQ. METERS ALTOGETHER, LYING, BEING AND SITUATED AT VILLAGE: GOKHIVARE, TALUKA:VASAI, DIST THANE, WITHIN THE AREA OF SUB-REGISTRAR AT VASAI				
3	Loan Account No. MHFLCONMUM000005006642 1. Bhavika Anil Bhoir, 2. Anil Vaman Bhoir	29-Oct-2023	22-Nov-2023	Rs. 8,27,027.00/- (Rupees Eight Lakhs Twenty Seven Thousand Twenty Seven Only) As on 15-Nov-2023
Description of Secured Asset(s) / Immovable Property (ies): ALL THAT PART AND PARCEL OF THE PROPERTY BEING RESIDENTIAL HOUSE NO.2765/3, GROUND FLOOR, 1ST FLOOR BEHIND CRYSTALCARE HOSPITAL AT-VIHARICHA PADA, ASANGAON, OFF-MUMBAI NATIONAL HIGHWAY ASANGAON POST- ASANGAON, TAL-SHAHAPUR, DIST-THANE-421601, MAHARASHTRA ADMEASURING ABOUT 530.00 SQ.FT AT REVENUE VILLAGE AT-VIHARICHA PADA, ASANGAON, POST- ASANGAON, TAL-SHAHAPUR, DISTRICT-THANE, ALONG WITH THE PRESENT AND FUTURE CONSTRUCTION THEREON, LYING, BEING AND SITUATED AT VILLAGE-VIHARICHA PADA, ASANGAON TAL-SHAHAPUR AND DIVISION-THANE, SUB DIVISION SHAHAPUR, WITHIN THE JURISDICTION OF THE SUB REGISTRAR OF ASSURANCES AT SHAHAPUR AND WITHIN THE TERRITORIAL LIMITS OF GROUP GRAMPANCHAYAT ASANGAON, TALUKA-SHAHAPUR, DIST-THANE				
4	Loan Account No. 18700076847 1. Aslam Hasan Pathan, 2. ALMAS ASLAM PATHAN 3. Ayub Hasan Pathan Alias Ayub Hasan Pathan 4. Roshan Hasan Pathan, 5. Asif Babamiya Inamdar	29-Oct-2023	22-Nov-2023	Rs. 3,60,399.37/- (Rupees Three Lakhs Sixty Thousand Three Hundred Ninety Nine And Paise Thirty Seven Only) As on 15-Nov-2023
Description of Secured Asset(s) / Immovable Property (ies): ALL THAT PART AND PARCEL OF THE RESIDENTIAL HOUSE BEARING MILKAT NO.1130 ADMEASURING ABOUT SFT. 49.2 SQ.MTRS. 45.82 LYING, BEING AND SITUATED AT VILLAGE MURBAD, TALUKA THANE, DISTRICT AND DIVISION THANE, SUB DIVISION THANE, WITHIN THE JURISDICTION OF THE SUB REGISTRAR OF ASSURANCES AT KHALAPUR AND WITHIN THE TERRITORIAL LIMITS OF GROUP GRAMPANCHAYAT MURBAD PANCHAYAT SAMITTEE MURBAD, ZILLAPARISHAD MURBAD				
5	Loan Account No. 11152072898 1. Kanhaiyalal Nankai Yadav, 2. Sarswati Kanhaiyalal Yadav Alias Sarawati Kanhaiyalal Yadav, 4. Guruprasad Sureshchandra Maunya Alias Guru Prasad Sureshchandra Maunya	29-Oct-2023	22-Nov-2023	Rs. 1,93,938.29/- (Rupees One Lakh Ninety Three Thousand Nine Hundred Thirty Eight And Paise Twenty Nine Only) As on 15-Nov-2023
Description of Secured Asset(s) / Immovable Property (ies): ALL THAT PART AND PARCEL OF THE FLAT NO.404, 4TH FLOOR, A/29, "ACHOLE GURUKUL CHS.LTD.", GALA NAGAR, VILLAGE-ACHOLE, NALLASOPARA (EAST), TAL-VASAI, DIST-PALGHAR-401202, REGISTERED UNDER MAHARASHTRA CO-OPERATIVE SOCIETIES ACT, 1960 BEARING REGISTRATION NO. TNA/VIS/HSG/TC/..... ON LAND BEARING SURVEY NO. 191 (NEW), 141 (OLD), HISSANO. 1 (PT), WITHIN THE AREA OF SUB REGISTRAR AT VASAI III SAID HAVE BEEN HOLDING ADMEASURING AREA 42.28 SQ.MTRS. (BUILT UP AREA), WITHIN THE AREA OF SUB REGISTRAR OF ASSURANCES AT VASAI, BUILDING G+4 AND WITHOUT LIFT.				
6	Loan Account No. 10102074165 1. Ravindra Asharam Mishra 2. Rekha Ravindra Mishra	29-Oct-2023	22-Nov-2023	Rs. 15,39,458.06/- (Rupees Fifteen Lakhs Thirty Nine Thousand Four Hundred Fifty Eight And Paise Six Only) As on 15-Nov-2023
Description of Secured Asset(s) / Immovable Property (ies): ALL THE PIECE AND PARCEL OF LAND BEARING SURVEY NO.69, HISSA NO.3A PART, ADMEASURING 787 SQ.YARDS OF VILLAGE-NANDIVALI, TAL.KALYAN, DIST-THANE, WITHIN THE LIMITS OF NANDIVALI GRAMPANCHAYAT WITHIN THE REGISTRATION DISTRICT THANE AND SUB-REGISTRATION DISTRICT KALYAN, ON OR TOWARDS THE EAST: OPEN LAND BEARING MHATRE FAMILY ON OR TOWARDS THE WEST : SHANTI PARADISEYON OR TOWARDS THE NORTH: CROWTOWN PLAZE ON OR TOWARDS THE SOUTH: ANJALI CHS LTD. ALL THAT PART AND PARCEL OF THE PROPERTY FLAT NO.302 ON 3RD FLOOR, ADMEASURING 570 SQ.FT. BUILT-UP AREA (INCLUDING COMMON AREAS) IN THE BUILDING KNOWN AS 'SWANAND HEIGHTS' SITUATED AT CHERA NAGAR, BEHIND SANGHAVI GARDEN, MANPADA ROAD, NANDIVALI, DOMBIVALI (E), TALUKA KALYAN, DIST. THANE.				

If the said Borrower, Co-Borrower(s) & Guarantor(s) fails to make payment to MHFCL as aforesaid, MHFCL shall be entitled to take possession of the secured asset mentioned above and shall take such other actions as is available to the Company in law, entirely at the risks, cost and consequences of the borrowers.

The said Borrower(s), Co-Borrower(s) & Guarantor(s) are prohibited under the provision of sub section (13) of section 13 of SARFAESI Act to transfer the aforesaid Secured Asset(s), whether by way of sale, lease or otherwise referred to in the notice without prior consent of MHFCL.

Place: Maharashtra, Date: 07 December, 2023 Sd/- Authorized Officer For Muthoot Housing Finance Company Limited

Bank of Baroda

Zonal Stressed Asset Recovery Branch
Meher Chambers, Ground Floor, Dr. Sunderlal Behl Marg, Opp. Petrol Pump,
Ballard Estate, Mumbai - 400 001, India

Tel No.: +91 22 4368 3801, 4368 3802, 4368 3803
E-mail: armbom@bankofbaroda.com Web: www.bankofbaroda.com

POSSESSION NOTICE (Immovable property) Appendix IV [Rule 8 (1)]

Whereas, The undersigned being the Authorised Officer of the Bank of Baroda under the Securitisation and Reconstruction of Financial Asset and Enforcement of Security Interest Act, 2002(54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated 17.10.2019 issued under Section 13(2) of the said Act, calling upon the Borrower - M/s West Coast Fine Foods (I) Pvt Ltd and its Guarantors Mr Kamlesh Nemichand Gupta, Mrs Mridula Gupta, M/s Arabian Seafood Inc. (sole Proprietorship of Kamlesh Gupta HUF), West Coast Foods Pvt Ltd (Earlier, West Coast Water Base Pvt Ltd), West Coast Frozen Foods Pvt Ltd to repay the amount mentioned in the notices being Rs.13,41,52,169.54 (Thirteen Crores Forty One Lakhs Fifty Two Thousand One Hundred Sixty Nine and paise Fifty Four only) plus further applicable interest, within 60 days from the date of receipt of the said notice.

The Borrower/Guarantors having failed to repay the amount, notice is hereby given to the Borrower/Guarantors and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of the section of 13 of Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on 02nd December, 2023

The Borrower/Guarantors in particular and the public in general is hereby cautioned not to deal with the property and any dealings with property will be subject to the charge of the Bank of Baroda for an amount of Rs. 13,41,52,169.54 (Thirteen Crores Forty One Lakhs Fifty Two Thousand One Hundred Sixty Nine and paise Fifty Four only) plus further applicable interest, within 60 days and the further applicable interest thereon.

The Borrower's attention is invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

Shop No. 5, 6, 7, 8 Ground floor, in the building Sugee Heritage, Gut No. 224/11 situated at Village Talasheh, Taluka Mangan, District Raigad in the name of M/s West Coast Water Base Pvt. Ltd. (Now known as West Coast Foods Pvt Ltd.)

Date : 02.12.2023
Place : Mangaon

Sd/-
AUTHORIZED OFFICER
ZOSARB - Mumbai, Bank of Baroda

PUBLIC NOTICE

NOTICE is hereby given that (1) RAMON SALDANHA, residing at 1004, Oak Ridge Road, Canonsburg PA, USA, 15317, and (2) CHARMAYNE SANTOS (NEE CHARMAYNE SALDANHA), residing at 14210 Wheatley Avenue, White Rock, BC, Canada, V4B 2W5 (hereinafter jointly referred to as "the Owners"), have agreed to sell and transfer the property more particularly described in the Schedule hereunder written (hereinafter referred to as "the Property") to our client free from all encumbrances and liens.

The Owners have represented to our client that save and except for the (Duplicate) Share Certificate No.10 dated 18th August 2008 issued by the Galaxy Co-operative Housing Society Limited, all other title documents in respect of the Property have been lost and/or misplaced, and the Owners have not dealt with the same in any manner (whether by depositing the same with any person(s) as security or otherwise).

All persons having any claim in respect of the Property (or any portion thereof) whether by way of allotment, sale, transfer, assignment, mortgage, charge, gift, trust, inheritance, possession, lease, sub-lease, lien, license, tenancy, maintenance, easement, exchange or otherwise whatsoever, are hereby required to make the same known in writing, together with copies of supporting documents, to the undersigned at their office at 401 & 402, 4th floor, Makhija Chambers, 196, Turner Road, Bandra (West), Mumbai - 400 050, within 14 (fourteen) days from the date of publication hereof, failing which such claims or objections, if any, will be considered to have been waived and/or abandoned, and the transaction will be completed without reference thereto.

SCHEDULE OF THE PROPERTY

5 (five) fully paid-up shares of the face value of Rs.50/- each bearing Distinctive Nos.31 to 35 (both inclusive) comprised in the (Duplicate) Share Certificate bearing No.10 dated 18th August 2008 issued by the Galaxy Co-operative Housing Society Limited, together with the residential premises being Flat No.6 admeasuring 1250 square feet of carpet area on the second floor of the building known as 'Galaxy Apartments' standing on the land bearing CTS Nos.584, 585A and 585B of B-Ward, CTS Bandra situate, lying and being at B.J. Road, Bandra (West), Mumbai -400 050 together with one closed garage in the compound of the said building.

Dated this 7th day of December 2023 For Pradhan & Rao
Advocates and Solicitors
Aloke V. Rao,
Partner

Indian Overseas Bank

Thane Branch
Arjun Tower, 1st Floor, Gokhale Road, Naupada, Thane, PIN - 400 602
Tel No: 022-25408989; Fax: 25376676

Ref: DN/June-1/2022-23 Date: 28.08.2023

Demand notice to Borrowers / Mortgagors/Guarantors Under Sub-section (2) of Section 13 of the SARFAESI Act, 2002

To,

Sr. No.	Borrower [Name & full address] (Indicate in bracket if borrower is also mortgagor)	Sr. No.	Guarantor [Name & full address] (Indicate in bracket if borrower is also mortgagor)
1.	Mr. Ranjeet Khatua (Mortgagor) B 502, 5th Flr, Akshat Chsl, Prem Nagar, Sec 15, Mira Road East, Thane-401107		

Also at: Flat No. 305, Third Floor in D Wing of the Building known as "Kanhaiya Meadows", Village Palghar Taluka Palghar Dist Palghar 401404

Also at: Flat No. 306, Third Floor in D Wing of the Building known as "Kanhaiya Meadows", Village Palghar Taluka Palghar Dist Palghar 401404

Dear Sir/Madam/s
Re.: Your Credit facilities with Indian Overseas Bank, Thane Branch

1. You, the above named borrowers of our bank have availed the following credit facilities from our Thane Branch:
The details of credit facilities with outstanding dues are as under:

Sl. No	Nature of facility	Limit	Rates of Interest (including overdue interest) & rests	Total dues* as on (in Rs.)
1	Housing Loan-Subgharuha 008903517000354	Rs.25,65,000/-	RLLR(9.35%)+0.20% pa = 9.55% p.a. + 2% overdue interest till regularized	Rs. 26,13,542.00
2	Housing Loan Subgharuha 008903517000355	Rs.25,65,000/-	RLLR(9.35%)+0.20% pa = 9.55% p.a. + 2% overdue interest till regularized	Rs.26,19,312.70
	Total	Rs. 51,30,000/-		Rs. 52,32,854.70

* With further interest at contractual rates/rests will become payable from the date mentioned above till date of payment.

The credit facilities were secured by the assets mentioned below by way of mortgage standing in the name of the borrower Nos 1. They were also secured by mortgage of property in the name of mortgagor mentioned in Sl. No1 hereinabove.

You have acknowledged from time to time the liabilities mentioned herein above through various documents executed by you.

2. The details of securities in favour of the Bank for the aforesaid credit facilities are:

Nature of security (Hypothecation / Mortgage etc.,)	Particulars of securities [Full description with location, four boundaries, measurement on four sides total extent and name of owner to be given]
Mortgage	1. Equitable mortgage by way of depositing of original title deed of residential property-consisting of residential Flat No. 305 area adm. 54.02 Sq. mtrs. (Built Up/Carpet area) on the Third Floor in D Wing of the Building known as "Kanhaiya Meadows" situated & lying on the land bearing Survey No. 13/6. Village Palghar Taluka Palghar Dist Palghar within the limits of Registration District at Palghar-401404 2. Equitable mortgage by way of depositing of original title deed of residential property-consisting of residential Flat No. 306 area adm. 54.02 Sq. mtrs. (Built Up/Carpet area) on the Third Floor in D Wing of the Building known as "Kanhaiya Meadows" situated & lying on the land bearing Survey No. 13/6. Village Palghar Taluka Palghar Dist Palghar within the limits of Registration District at Palghar-401404

3. Consequently upon defaults committed by the above named borrowers in payment of the principal debt / interest as per agreed terms, loan account mentioned above have been classified as Non-Performing Asset on 27.08.2023 (date of classification as NPA) as per Reserve Bank of India guidelines and directives. Despite our reminders for regularization of your account, you have not repaid the overdue loans including interest thereon.

4. Since you the above named borrowers referred under Sl. Nos 1 has failed to meet the liabilities in respect of the credit facilities duly secured by various securities mentioned above and upon classification of your account as a Non-Performing Asset, we hereby recall our advances to Sl. Nos 1 of you and give you notice under sub-section (2) of section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the bank aggregating to **Rs. 52,32,854.70 (Rupees Fifty-Two Lakhs Thirty-Two Thousand Eight Hundred Fifty Four and Seventy Paise)** as detailed in para 1 above, with further interest @ RLLR (9.35%) + 0.20% = 9.55% p.a. compounded with monthly rests as agreed, from the date mentioned above, within 60 days from the date of receipt of this notice.

5. The above named mortgagor Nos 1 has given undertaking for repayment / guarantee for the credit facilities taken by the borrowers and have also mortgaged the properties herein mentioned to secure the above said credit facilities. Since the borrowers have committed defaults in repayment, the mortgagors/guarantors have become liable to pay to us in terms of the guarantee, the amounts due to the Bank as per the loan / credit facilities aggregating to **Rs. 52**