

LOAN MORATORIUM

Blanket interest relief to wipe out half of SBI net worth, gov't tells SC

FE BUREAU
New Delhi, December 8

THE GOVERNMENT ON Tuesday argued against any further waiver of interest on all the loans and advances given to borrowers during the six-month moratorium period that ended on August 31, saying, "this will mean forgoing an estimated over ₹6 lakh crore".

According to the government's latest affidavit on the matter in the Supreme Court, in the case of State Bank of India (SBI) alone, waiver of six months' interest would completely wipe out over half of the bank's net worth which has accumulated over nearly 65 years of its existence.

During the hearing, the apex court bench led by Justice Ashok Bhushan, however, observed that it would not pass any order that will risk the economy going "haywire." The court had earlier asked the government, Reserve Bank of India (RBI) and banks if power and real estate sectors could be given succour on the debt front.

"If the interest is waived on all the loans and advances for the moratorium period, about all classes and categories of borrowers, the amount to be foregone would be more than ₹6 lakh crore...if the banks were to bear this burden, it would necessarily wipe out a substantial and a major part of their net worth, rendering most of the banks unviable and raising a very serious question mark over their very survival. This was one of the main reasons why a waiver of interest was not even contemplated and only payment of instalments was deferred," Solicitor General Tushar Mehta told the court.

WHAT THE GOVT SAYS

■ If an entity had defaulted before Covid, then benefits shouldn't be extended to it

■ Power gencos and realty developers face

pre-coronavirus legacy issues; interest waiver not a solution

■ Response to recast scheme may remain lukewarm, says S&P report

"Continued payment of interest (including interest on interest) to depositors is not only one of the most essential banking activities but is a huge responsibility that can never be compromised as most of the depositors are bound to be small depositors, pensioners, etc, surviving on the interest from their deposits," the SG said.

It submitted that banks can't bear the burden resulting from waiver of compound interest without passing this burden on to the depositors or affecting their net worth adversely, which would not be in the larger national economic interest.

He said that a possible crippling of the banking sector was one of the main reasons for "not even contemplating waiver interest" and restricting relief to "deferral of payment of instalments".

Mehta said that for every loan account, there are about 8.5 deposit accounts in the Indian banking system. As mentioned by the Indian Banks Association, the SBI has stated that interest amount from borrowers during six months moratorium works out to be around ₹88,078 crore whereas the interest payable to the depositors during the said period works out to be around

₹75,157 crore. Mehta said that the Finance Ministry under the Disaster Management Act, and RBI have acted pro-actively.

"The overriding objective was to prevent financial markets from freezing up; ensure normal functioning of financial intermediaries; ease the stress faced by households and businesses, and keep the lifeblood of finance flowing," the SG stated.

It submitted that such case-by-case resolution/reconstruction of individual loan accounts by customising the reliefs to individual borrowers can never be done either by the Finance Ministry or by the RBI. This exercise involves crores of borrowers and therefore, it can be done only by the respective lenders.

He also said that the banks were fully empowered to resolve Covid-19 related stress and customise reliefs to individual borrowers (other than big borrowers) through a grant of various concessions including altering the interest rate and haircut on the amount payable as interest, waiving penal interest and charges and rescheduling repayment.

"The Kamath Committee set up by the RBI has recommended financial parameters for debt restructuring of 26 sectors affected by Covid-19.

Bandh: mixed response in Gujarat, with few incidents of road block

FE BUREAU
Ahmedabad, December 8

THE BHARAT BANDH call given by the opposition parties and some of the farmers organisations received a mixed response in Gujarat, even as protesters tried to close highways and markets across the state.

Life remained normal on Tuesday in major cities, including Ahmedabad, Vadodara, Surat and Rajkot. Except for scattered incidents of forceful closure of markets, shops, banks, government offices and other business establishments remained open during the day. State transport buses were on schedule in most parts of the state, while the Bus Rapid Transit System in Ahmedabad, Surat and Rajkot remained operational despite a threat from protesters.

Chief Minister Vijay Rupani termed the bandh, supported by the Congress, a failure.

Arvind Thakker, president

Chief Minister Vijay Rupani termed the bandh, supported by the Congress, a failure

of Gujarat Petroleum Dealers Association, said, "More than 4,000 petrol pumps across the state remained open. Supply of petroleum products from the depots of petroleum companies too remained regular." Similarly, Mukesh Dave, president of Akhila Gujarat Truck Transport Association, said most transporters opened their offices during the day and operations remained normal.

However, there were reports of highways being blocked in some places. Sources said protesters tried to block highways connecting Ahmedabad to Virangam, the Ahmedabad-Vadodara highway near Chhani village and Bharuch-Dahej road. Traffic resumed after police took control of the situation.

Several incidents of tyres being burnt on the roads were also reported in the state.

The state government had imposed Section 144 of the Indian Penal Code and banned assembly of more than four persons.

Though most Agriculture Market Produce Committees (APMCs) remained open, activities remained restricted. One of the biggest market yards in Asia, Unjha APMC, witnessed extremely low activity.

Atul Kamani, president of Saurashtra APMC traders association, said that though officially most APMC in Saurashtra remained open, farmers didn't turn up with their produce, resulting in low trading.

As a precautionary measure, the police detained farmers leaders, including Jayesh Patel of Gujarat Khedut Samaj on Tuesday. More than 300 protesters were reportedly detained across the state.

India at advantage with huge skilled workforce: PM

PRESS TRUST OF INDIA
Hyderabad, December 8

OBSERVING THAT OVERCOMING challenges in the post Covid-19 world and keeping up with the emerging trends is crucial for businesses, Prime Minister Narendra Modi said India

was in an advantageous position with its skilled workforce.

In a written message to the three-day TIE Global Summit, Modi said over the last six years, the Centre has injected a new spirit via wide-ranging reforms.

"Overcoming the challenges in the post Covid-19 world and

keeping up with the emerging trends and opportunities is crucial for the businesses and enterprises to stay relevant. In such a scenario India finds itself in an advantageous position with its huge pool of skilled workforce and demographic potential," he said.

Travel restrictions effective in countries with low number of coronavirus cases: Lancet study

PRESS TRUST OF INDIA
New Delhi, December 8

TRAVEL RESTRICTIONS ARE effective in countries with low numbers of Covid-19 cases, or that have strong travel links with nations experiencing high rates of the viral infection, according to a study published in The Lancet Public Health journal.

The study also suggests that travel restrictions may have been most effective during the early stages of the pandemic, and the measures are unlikely to be effective when the virus is already spreading rapidly.

"We recognise that these measures carry a high economic and social cost, so it is important that governments use travel restrictions in a targeted way," said Professor Mark Jit from the London School of Hygiene and Tropical Medicine, who led the study.

"Before introducing restric-

tions, they should take into account local infection figures, epidemic growth rates, and the volume of travellers arriving from countries heavily affected by the virus," Jit explained.

The researchers used detailed flight data to compare the number of expected Covid-19 cases arriving from international flights with the number of infections arising from transmission within individual countries. They produced estimates of international travellers in May and September 2020 based on two scenarios.

One scenario used flight data for the same months in 2019, assuming no reduction in travel numbers, and the other was based on the expected reduction in passenger numbers. Numbers of cases and infection rates were estimated using a mathematical model that adjusts recorded cases to take account of asymptomatic and unreported infections.

Share Certificate Lost

Notice is hereby given that the Certificates for the under mentioned Equity Shares of the Company have been lost and the holders of the said Equity Shares have applied to the Company to issue duplicate Share Certificates. Any person who has a claim in respect of the said Shares should lodge the same with the Company at its Registered Office within 21 days from this date else the Company will proceed to issue duplicate certificates to the aforesaid applicants without any further intimation.

Folio No.	Name of Shareholder	No. of Shares	Distinctive Nos. From To	Certificate Nos.
851	VIJAY GUPTA SHRIBALA GUPTA	10 3	2181196 - 2181205 08847170 - 08847172	101408 142622

Vijay Gupta, Shribala Gupta (Shareholders)
Date : 09/12/2020
Venky's (India) Limited
Venkateshwara House, S.No/A/2, Pune-Sinhagad road, Pune

MSE METROPOLITAN STOCK EXCHANGE OF INDIA LTD.

NOTICE

Notice is hereby given that the following Trading Member of the Metropolitan Stock Exchange of India Limited (the Exchange) has been declared a Defaulter under Byelaw 2(B) of Chapter XV and Expelled under Byelaw 2 of Chapter XV of the Byelaw of the Exchange.

Sr. No.	Member Name	SEBI Reg. No.	Declaration Date
1	M/s Anugrah Stock & Broking Private Limited	INZ000200231	November 26, 2020

The constituents of the aforementioned member are hereby advised to lodge claims, if any, in the prescribed claim form, against the above mentioned member within 3 months from the date of this notification. No claims filed beyond 3 months will be entertained by the Exchange against the above mentioned member, and it shall be deemed that no such claims exist against the said member. The claims filed against the above mentioned member will be dealt with in accordance with the Byelaws, Rules, Regulations and the procedures of the Exchange.

The maximum compensation limit per investor is Rs. 2 lakhs out of the Investor Protection Fund if found due and payable under the Byelaws, Rules and Regulations of the Exchange.

The claim form along with the relevant papers may be sent to the Defaulters' Committee Section of the Exchange at: Metropolitan Stock Exchange of India Limited, Vibgyor Towers, 4th Floor, Plot No. C-62, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400098. The claim form may be downloaded from <https://www.mse.in> or may be obtained from the corporate office of the Exchange or the regional / branch offices of the Exchange.

The authorised persons affiliated with the above mentioned member are not authorised henceforth to deal in that capacity. The list of such authorised persons is available on <http://www.mse.in>. Investors may take note of the same.

For Metropolitan Stock Exchange of India Ltd.
Sd/-
Senior Vice President Place: Mumbai
Defaulters' Committee Section Date: December 9, 2020

NDR AUTO COMPONENTS LIMITED

CIN: U29304DL2019PLC347460
Registered Office: Level-5, Regus Caddie Commercial Tower, Hospitality District Aerocity, IGI Airport, New Delhi 110037
Ph: +91 9843339870-74
E-mail: cs@ndrauto.com WEBSITE: www.ndrauto.com

NOTICE OF 1st ANNUAL GENERAL MEETING (AGM) TO BE HELD THROUGH VIDEO CONFERENCE (VC) OTHER AUDIO VISUAL MEANS (OAVM) AND E-VOTING INFORMATION

- NOTICE is hereby given that the 1st Annual AGM of the Members of NDR Auto Components Limited will be held on Tuesday, 29th December, 2020 at 10.30 a.m. in compliance with the applicable provisions of the Companies Act, 2013 and the Rules made thereunder, and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with General Circulars no.14/2020, 17/2020 and 20/2020 dated 0⁸ April, 2020, 13th April, 2020, 12th May, 2020 respectively and other relevant Circulars issued by Ministry of Corporate Affairs and SEBI, to conduct the businesses as set out in the Notice dated 04th December, 2020, of the AGM through VC/ OAVM without the physical presence of the members at a common venue.
- The electronic copy of the Notice for the AGM and Annual Report have been sent to all the members whose email IDs/addresses are registered with the Company's Depository participants/RTA. The aforesaid documents are also available on the Company's website at www.ndrauto.com and also on the website of the Stock exchanges at www.bseindia.com and www.nseindia.com.
- The Company is providing to its members, facility to exercise their right to vote on resolutions proposed to be passed at the AGM by electronic means (remote e-voting). The Company has engaged the services of Central Depository Services (India) Limited (CDSL) as the authorized agency to provide remote e-voting facility. Members are requested to click on <https://www.evotingindia.com> for casting the vote.
- The facility of voting through electronic means will also be available at the AGM and only those members who are present in the AGM and have not cast their vote on the resolutions through remote e-voting and are otherwise not barred from doing so, will be eligible to vote at the AGM.
- Information and instructions including for login, password and for e-voting forms part of Notice emailed to shareholders (Please refer Note No.17 to Notice for AGM).
- The details of remote e-voting are as under:
 - Date and time of commencement of remote e-voting: 26th December, 2020 at 9 a.m.
 - Date and time of end of remote e-voting: 28th December, 2020 at 5 p.m.
- The Remote e-voting will not be allowed beyond 5 p.m. on 28th December, 2020.
- A person whose name appears in the Register of Members/ Beneficial Owners as on cut-off date i.e. 22nd December, 2020 shall only be entitled to avail the facility of remote e-voting or participation at the AGM and e-voting at the meeting.
- A person who becomes a member after dispatch of notice and holding shares as on the cut-off date, i.e. 22nd December, 2020 may follow the procedure as provided in the Note No.17 to the Notice of AGM.
- The members who have cast their vote through remote e-voting, prior to the meeting, can attend the AGM but are not entitled to cast their vote again.
- The Board of Directors has appointed Mr. R.S. Bhatia, Company Secretary in Practice (Membership No. FCS-2599, CP No.2514) as a Scrutinizer to scrutinize the voting process through e-voting, in a fair and transparent manner.
- In case of any grievances/queries relating to e-voting, live webcast, you may email to Mr. Punit Mittal, at investor@beetalfinancial.com at Beetal Financial & Computer Services (P) Limited or send an email at CDSL at helpdesk.evoting@cdsindia.com or call Mr. Nitin Kunder (022-23058738) or Mr. Mehboba Lakshmi (022-23058543) or Mr. Rakesh Dahi (022-23058542).

Members may also write to the Company Secretary at cs@ndrauto.com.

For NDR Auto Components Limited
Sd/-
(Nitasha Sinha)
Company Secretary
Membership No. AZ7439

Place : New Delhi
Date : 07.12.2020

Pune Urban Co-op Bank Ltd. Pune.

Head Office : 24, Lombar building, Kasba Peth, Pune 411011

FORM "Z" (Rule 107 sub-rule d-1)

POSSESSION NOTICE FOR IMMOVABLE PROPERTY

WHEREAS the undersigned being the Recovery Officer Shri. Chetan Satpute of the Pune Urban Co-op Bank Ltd., Pune, under the Maharashtra Co-op. Societies Rules, 1961 issued a Demand Notice dated 24/02/2020 calling upon the Judgment Debtor.

Shri. Maruti Baban Darekar & others to repay the amount mentioned in the notice being **Rs. 2,84,891/- (+) further interest** with date of receipt of the said notice and the judgment debtor having failed to repay the amount, the undersigned has issued a notice for attachment dated 26/08/2020 and attached the property described herein below.

The judgment debtor having failed to repay the amount, notice is hereby given to the judgment debtor and the public in general that the undersigned has taken symbolic possession of the property described herein below in exercise of powers conferred on him under rule 107 (11(d-1)) of Maharashtra Co-op. Societies Rules, 1961 on this day of 08th December, 2020.

The judgment debtor in particular and the public in general is here by cautioned not to deal with the property and any dealings with the property will be subject to the charges of the Pune Urban Co-operative Bank for an amount of **Rs. 3,23,000/- as on 08/12/2020 and further interest there on.**

Description of the Immoveable Property

Mouje Darekarwadi, Taluka Shirur, District Pune, Land bearing Gat No. 62 adm. 00 Hectare 14 Aar assessment Rs. 00.22 Ps. Agriculture Land in the name of Shri. Baban Raghoba Darekar. **Bounded by :- On the East by - Self-Property, On the South by - Property of Shri. Gavhane, On the West by - Nala, On the North by - Property of Shri. Shankar Darekar.**

Mouje Darekarwadi, Taluka Shirur, District Pune, House property Grampanchayat Milkat No. 223 adm. Area 30x23 i.e. 690 sq. ft. in the name of Shri Baban Raghoba Darekar. **Bounded by :- On the East by - Property of Shri. Rajendra Bhosale, On the South by - Property of Shri. Ramchandra Shelar, On the West by - Property of Shri. Balasaheb Bhosale, On the North by - Z.P. Road.**

Sd/-
(Chetan Satpute) Recovery Officer
(Under Mah. Co.op. Societies Act Sec. 156 & Rule 107
Pune Urban Co-op. Bank Ltd. Pune - 411 037.

Date : 08/12/2020
Place : Pune

BALIRAJA SAKHAR KARKHANA LIMITED

CIN: U15421PN2001PLC147613
Reg Office: "Shradha House", CTS No. 1206A/1, Plot No. 887-A, Shirole Road, Off J.M. Road, Shivajinagar, Pune 411004
Tel Phone: 020 67088899

Notice of 20th Annual General Meeting

Notice is hereby given that the 20th Annual General Meeting (AGM) of the members of Baliraja Sakhar Karkhana Limited ("the Company") will be held on **Wednesday, the 30th day of December, 2020**, at 11.30 at "Shradha House", CTS No. 1206A/1, Plot No. 887-A, Shirole Road, Off J.M. Road, Shivajinagar, Pune 411004 to transact the businesses as set out in the Notice dated 2nd December, 2020 convening the AGM.

Notice of AGM, Annual Report along with Attendance Slip & Proxy Form has been dispatched to the Members at the addresses registered with the company. Members, who do not receive the Notice of AGM and Annual Reports may request for a copy of the same by writing to the Company at "Shradha House", CTS No. 1206A/1, Plot No. 887-A, Shirole Road, Off J.M. Road, Shivajinagar, Pune 411004. The documents pertaining to all the items of the business as to be transacted in the AGM are open for inspection at the Registered Office of the Company during business hours on any working day up to and including the date of AGM.

Pursuant to the provisions of Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, the Company is pleased to provide its Members the facility of "remote e-voting" (i.e. e-voting from a place other than venue of AGM) for casting their votes electronically on all the resolutions as set out in the notice of AGM dated 02nd December, 2020.

All the members are further informed that:

- The Ordinary Business and the Special Business as set out in the Notice of AGM may be transacted through voting by electronic means.
- Date of completion of dispatch of Notice of AGM and Annual Report is 08/12/2020
- The e-voting period shall commence on Sunday, 27th December, 2020 (9:00 am).
- The e-voting shall end on Sunday, 29th December, 2020 (5:00 pm).
- Members holding shares and whose name appear in the Register of Members as on the cut-off date i.e. 23rd December, 2020, may cast their vote electronically on all the business as set out in the Notice of AGM.
- Any person, who acquires the shares of the Company after dispatch of the Notice of AGM and holds shares as of the cut-off date i.e. 23rd December, 2020, may obtain the login ID and password by sending a request at einward.ris@kfintech.com or jadhav_shradha@yahoo.co.in
- The facility for voting through ballot paper shall be made available at the venue of AGM and the members attending the meeting who have not cast their vote by remote e-voting shall be able to exercise their right at the meeting through ballot paper.
- A member may participate in the AGM even after exercising his right to vote through remote e-voting but shall not be allowed to vote again at the AGM.
- A person, whose name is recorded in the register of members as on the cut-off date 23rd December 2020, only shall be entitled to avail the facility of remote e voting as well as voting at the AGM through ballot paper.
- The register of member and share transfer book of the company will remain closed from Thursday, 24/12/2020 To Wednesday, 30/12/2020 (Both day Inclusive) for the purpose of 20th AGM of the company, inter alia, to adopt the audited Account of the company for the financial year ended 31st March 2020
- In case of any queries, you may refer to the Frequently Asked Questions (FAQs) for members and e-voting user manual for members available at the Downloads sections of www.kfintech.com or contact KFin Technologies Private Limited (Formerly known as Karvy Fintech Pvt Ltd) at the following Toll-free no.: (040) 6716 2222. In case of any grievances connected with facility for voting by electronic means, please the company,

By order of the Board
for Baliraja Sakhar Karkhana Limited
Sd/-
Shivaji Bhagwanrao Jadhav
Director
Place: Pune
Date: 08/12/2020

WINSOME DIAMONDS AND JEWELLERY LIMITED

Liquidator's Address - 702, Janki Centre, Dattaji Salvi Road, Off Veera Desai Road, Andheri West, Mumbai - 400 053 Contact: +91 9082156208; Email: liquidator.winsome@gmail.com

E-AUCTION UNDER INSOLVENCY AND BANKRUPTCY CODE, 2016

Date and Time of Auction: 05th January 2021 (Tuesday) from 11:00 A.M. to 03:00 P.M. (with unlimited extension of 5 minutes each)

Sale of assets owned by **WINSOME DIAMONDS AND JEWELLERY LIMITED (In Liquidation)** forming part of Liquidation Estate under Section 35(f) of IBC, 2016 read with Regulation 33 of Liquidation Regulations. E-Auction will be conducted on "AS IS WHERE IS, AS IS WHAT IS, WHATEVER THERE IS AND NO RECOURSE BASIS".

The Sale will be done by undersigned through e-auction service provider M/s E-Procurement Technologies Limited - Auction Tiger via website <https://ncltauction.auctiontiger.net>.

Sr. No.	Assets	Address	Area (Each unit)	Reserve Price (Each unit)	EMD Amount (Each unit)	Incremental Bid Amount (Each unit)
A.	Commercial Office Unit No. 803 to 822 & 906, 907, 908 & 910 (8th and 9th Floor) Total 24 units	Panchsheel Plaza, C.S. No 1551, Plot No. A, 55 Gamdevi Road, Mumbai - 400 007	31.9 sq. mtr.	1,13,76,247	11,37,000	90,000
B.	Commercial Office Unit No. 801 & 824 (8th Floor) Total 2 units	Panchsheel Plaza, C.S. No 1551, Plot No. A, 55 Gamdevi Road, Mumbai - 400 007	21.4 sq. mtr.	74,50,281	7,45,000	60,000
C.	Commercial Office Unit No. 802 & 823 (8th Floor) Total 2 units	Panchsheel Plaza, C.S. No 1551, Plot No. A, 55 Gamdevi Road, Mumbai - 400 007	20.2 sq. mtr.	70,30,704	7,00,000	55,000

Note : The 28 office units bearing no. 801 to 824, 906, 907, 908 & 910 will be auctioned separately. The Area, Reserve Price, EMD amount, Incremental Bid amount mentioned above pertains to each individual unit.

Last date for submission of Eligibility Documents : 24th December 2020 (Thursday)
Last date for data room access, site visit, discussion meeting : 29th December 2020 (Tuesday)
Last date for EMD submission : 29th December 2020 (Tuesday)
Date and Time of E-auction : 05th January 2021 from 11:00 AM to 03:00 PM

The detailed Terms & Conditions, E-Auction Bid Document, Declaration & other details of online auction are available on <https://ncltauction.auctiontiger.net> and company website <http://winsome-group.in/>
In case of any clarifications, please contact the undersigned at liquidator.winsome@gmail.com

Sd/-
CA Amit Gupta
As Liquidator of Winsome Diamonds & Jewellery Limited
vide order dated 1st September 2020
IBBI Registration: IBBI/PA-001/IP-PO0016/2016-17/10040
Address : 702, Janki Center, Dattaji Salvi Road, Off Veera Desai Road, Andheri (West), Mumbai - 400 053
Email : liquidator.winsome@gmail.com

Date : 09th December 2020
Place : Mumbai

SBI State Bank of India, Retail Asset Central Processing Centre - I

5th & 6th Floor, Sharada Chambers, 386/2, Shankar Sheth Road, Pune- 37. Tel: (020) 66800501, EMAIL: raccp.pune@sbi.co.in

DEMAND NOTICE

[Under Section 13 (2) of the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI Act) read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002]

Whereas the undersigned being the Authorized Officer of **STATE BANK OF INDIA RACPC-I**, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 & in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned below, under Section 13 (2) of the said Act, calling upon the concerned Borrower to repay the amounts mentioned in the respective Notices; within 60 days from the date of the respective Notices, as per details given below. For various reasons these notices could not be served on the concerned borrower. Copies of these Notices are available with the undersigned, and the concerned Borrower may, if they so desire, can collect the said copies from the undersigned on any working day during normal office hours.

However, the Notice is hereby given to the concerned Borrower, wherever necessary, to pay to **STATE BANK OF INDIA**; within 60 days from the date of publication of this Notice the amounts indicated herein below together with further interest at contractual rates, till the date of payment, under the loan / and other agreements and documents executed by the concerned persons. As security for the borrower obligations under the said agreements and documents, the following assets have been mortgaged to **STATE BANK OF INDIA**.

Name & Address of Borrower/ Home Branch/ Loan A/C No./ NPA Date	Date of Demand Notice	Particulars of Mortgage Property	Outstanding Amount
Mr. Dattatray Sampat Gaikwad (Borrower) Mrs. Kanchan Dattatray Gaikwad (Co-borrower) Flat No-602, 6th Floor, Building-D, "MSR Olive" S.No. 47/2/1+47/2/1A+47/3/1+47/4, Ambegaon Budruk, Taluka-Haveli, District-Pune-411046. Home Branch-Kothrud A/C No. 33049196311 SBI H L Maxgain A/C No.33086905620 Surksha NPA Date-01/04/2019	08/09/2020	All that piece and parcel of property bearing Flat No-602, 6th Floor, Building-D "MSR Olive", admeasuring area 65.76 sq. mtrs. Carpet along with adjoining Terrace area 6.41sq. mtrs. Survey No. 47/2/1+47/2/1A+47/3/1+47/4, Mouje Ambegaon Budruk, Taluka-Haveli, District-Pune. and bounded as per Schedule of Agreement to sale dated 25/03/2013.	Rs. 31,62,853.00 [Rupees Thirty One Lakh Sixty Two Thousand Eight Hundred Fifty Three only] as on 05/09/2020. Plus Future interest cost, charges

If the concerned Borrower shall fail to make payment to **STATE BANK OF INDIA** as aforesaid, then the **STATE BANK OF INDIA** shall proceed against the above secured assets under Section 13 (4) of the Act and the applicable Rules entirely at the risks of the concerned Borrower to the costs and consequences. The borrower's attention is invited to provisions of sub-section (8) of section 13 of Act, in respect of time available to redeem the secured assets.

The concerned Borrower, are prohibited by the SARFAESI Act to transfer the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of the **STATE BANK OF INDIA**. Any contravention of the provisions of the SARFAESI Act will render the borrower, responsible for the offence liable to punishment and / or penalty in accordance with the SARFAESI Act.

Sd/-
Authorised Officer
STATE BANK OF INDIA, (RACPC-I)

Date : 09.12.2020
Place : Pune