



July 25, 2025

To,
The General Manager
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400 001

To,
Asst. Vice President,
National Stock Exchange of India Ltd.
Exchange Plaza, C-1, Block G, Bandra
Kurla Complex, Bandra (E),
Mumbai- 400051

BSE Scrip Code: 516082
NSE Symbol: NRAIL

Sub: Newspaper Publication

Dear Sir/Ma'am,

Pursuant to Regulation 47(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the newspaper clipping regarding intimation to concerned shareholders whose shares are liable to be transferred to Demat Account of IEPF for their unclaimed dividend for the financial year 2017-18 published in Business Standard and Mumbai Lakshadweep on July 25, 2025.

Thanking you,

Yours faithfully,

For **N R Agarwal Industries Limited,**

Pooja Daftary
Company Secretary & Compliance Officer

Encl.: As stated above

NOTICE OF LOSS OF SHARES OF HINDUSTAN UNILEVER LIMITED

(Formerly Hindustan Lever Limited)
 Regd. Off. Hindustan Unilever Limited, Unilever House, B D Savant Marg, Chakala, Andheri (East) Mumbai - 400 099

Notice is hereby given that the following share certificates have been reported as lost/misplaced and the Company intends to issue duplicate certificates in lieu thereof, in due course.

Any person who has a valid claim on the said shares should lodge such claim with the Company at its Registered Office within 15 days hereof.

Name of the holder	Folio No.	No. of shares (Rs. 1/-)	Certificate No. (s)	Distinctive No. (s)
Ramesh Badrinayana Khandewal	HLL1879573	500	5100798	88918021-88918520

Place: Mumbai Date: 25/07/2025
 Sd/- (Dev Bajpal, Company Secretary)

GCM SECURITIES LIMITED

CIN: L67120WB1995PLC031337
 Regd. Office: 805, Rajha Center, 214, Free Press Journal Marg, Nariman Point, Mumbai-400 021
 Tel: +91 22 2204 9995, Email: gcmsec@rediffmail.com, Website: www.gcmsec.com

NOTICE FOR SPECIAL WINDOW FOR RE-LODGING OF TRANSFER REQUESTS FOR PHYSICAL SHARES

Pursuant to SEBI Circular No. SEBI/HO/MISD/MISD-PoD/IR/CR/2025/97 dated July 02, 2025, the Shareholders of the Company are hereby informed that a Special Window has been opened only for re-logging of transfer deeds, which were lodged prior to the deadline of April 1, 2019 and rejected / returned / not attended due to deficiency in the documents / process or otherwise. The re-logging window shall remain open for a period of six months i.e. from July 7, 2025 till January 6, 2026. Shareholders who have missed the earlier deadline of March 31, 2021 (the earlier cut-off date for re-logging of transfer deeds) are requested to furnish the necessary documents to the Company's Registrar and Transfer Agent (RTA) Purva Sharegistry (India) Pvt. Ltd. at email ID: support@purvashare.com or at their office at No. 9, Shiv Shakti Ind. Estate, Gr. Floor, J. R. Boricha Marg, Lower Panel, Mumbai-400 011.

During this period, the securities that are re-logged for transfer including those requests that are pending with the Company / RTA, as on data) shall be issued only in demat mode, once all the documents are found in order by RTA. The lodger must have demat account and provide its Client Master List ("CML"), along with the transfer documents and share certificates, while re-logging the documents for transfer with RTA.

For GCM SECURITIES LIMITED Sd/- Frenny Megotia Company Secretary & Compliance Officer
 Place: Mumbai Date: July 24, 2025

PUBLIC NOTICE

Notice is hereby given that the following share certificates are registered in our name has been lost. Therefore, we have applied for issue of duplicate share certificate to the Torrent Power Limited (Regd office address - 600, Samanvay, Tapovan, Ambawadi, Ahmedabad, Gujarat, 380015). So, general public are hereby warned about not to deal with the following securities and if company do not receive any objection within 15 days from the date of publication of this notice on above-mentioned regd address of the company, or to the company's R&T Agent Link Intime India Pvt Ltd, UNIT Torrent Power Limited (5th floor, 506 to 508 Amarnath Business Centre - I (ABC - I), Beside Gala Business Centre, Nr. St. Xavier's College Corner Off C G Road, Navarangnagar, Ahmedabad, Gujarat, 380009). The company will proceed for the issue of Duplicate share certificate(s) in our name.

Folio No.	Name Of Shareholder	Distinctive No	Certificate No	Shares
0014494	Jerestine Riyaz Merchant and Riyaz A Merchant	45516717 - 45517541	14494	825 shares of Face Value 10/-

Date: 25-07-2025
 Place: Mumbai
 JERESTINE RIYAZ MERCHANT / RIYAZ ABOOBAKER MERCHANT

VOLTAIRE LEASING & FINANCE LIMITED

CIN: L74110MH1984PLC033920
 Regd. Office: 206, 2nd Floor, Autumn Grove CHS Ltd, Lokhandwala Township, Akurdi Road, Kandivli (E), Mumbai - 400 010
 Tel: +91 91360 8248, Email: voltaire.lease@rediffmail.com, Website: www.voltaire.com

NOTICE FOR SPECIAL WINDOW FOR RE-LODGING OF TRANSFER REQUESTS FOR PHYSICAL SHARES

Pursuant to SEBI Circular No. SEBI/HO/MISD/MISD-PoD/IR/CR/2025/97 dated July 02, 2025, the Shareholders of the Company are hereby informed that a Special Window has been opened only for re-logging of transfer deeds, which were lodged prior to the deadline of April 1, 2019 and rejected / returned / not attended due to deficiency in the documents / process or otherwise. The re-logging window shall remain open for a period of six months i.e. from July 7, 2025 till January 6, 2026. Shareholders who have missed the earlier deadline of March 31, 2021 (the earlier cut-off date for re-logging of transfer deeds) are requested to furnish the necessary documents to the Company's Registrar and Transfer Agent (RTA) Purva Sharegistry (India) Pvt. Ltd. at email ID: support@purvashare.com or at their office at No. 9, Shiv Shakti Ind. Estate, Gr. Floor, J. R. Boricha Marg, Lower Panel, Mumbai-400 011.

During this period, the securities that are re-logged for transfer including those requests that are pending with the Company / RTA, as on data) shall be issued only in demat mode, once all the documents are found in order by RTA. The lodger must have demat account and provide its Client Master List ("CML"), along with the transfer documents and share certificates, while re-logging the documents for transfer with RTA.

For Voltaire Leasing & Finance Limited Sd/- Priyanka Bhauwala Company Secretary & Compliance Officer
 Place: Mumbai Date: July 24, 2025

NOTICE FOR LOSS OF SHARE CERTIFICATES TO WHOMEVER IT MAY CONCERN

This is to inform the General Public that following share certificate of IPCA LABORATORIES LIMITED having its Registered office at 48, Kandivli Industrial Estate, Kandivli (West), Mumbai, Maharashtra - 400067 registered in the name of the TRUPTI TRIVEDI & BHIKHUBHAI TRIVEDI (DECEASED) following Shareholders have been lost by them.

Sr. No.	Name of the Shareholders	Folio No.	Certificate No.	Distinctive Nos From To	No. of Shares
1	TRUPTI TRIVEDI				2000 held of Face Value of Rs 1/-
2	BHIKHUBHAI TRIVEDI (DECEASED)	0004723	50	99001 101000	

The Public are hereby cautioned against purchasing or dealing in any way with the above referred share certificates.

Any person who has any claim in respect of the said share certificate(s) should lodge such claim with the Company or its Registrar and Transfer Agents MUFJ Intime India Private Limited C-101, 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai 400083, TEL: +918108116767 within 15 days of publication of this notice after which no claim will be entertained and the Company shall proceed to issue Duplicate Share Certificate(s).

Place: Mumbai Name of the Registered Holder(s) TRUPTI TRIVEDI
 Date: 24.07.2025

For GCM SECURITIES LIMITED Sd/- Frenny Megotia Company Secretary & Compliance Officer
 Place: Mumbai Date: July 24, 2025

GCM CAPITAL ADVISORS LIMITED

CIN: L74110MH2013PLC23163
 Regd. Office: 805, Rajha Center, 214, Free Press Journal Marg, Nariman Point, Mumbai-400021
 Tel: +91 22 2204 9995, Email: gcmca@rediffmail.com, Website: www.gcmca.com

NOTICE FOR SPECIAL WINDOW FOR RE-LODGING OF TRANSFER REQUESTS FOR PHYSICAL SHARES

Pursuant to SEBI Circular No. SEBI/HO/MISD/MISD-PoD/IR/CR/2025/97 dated July 02, 2025, the Shareholders of the Company are hereby informed that a Special Window has been opened only for re-logging of transfer deeds, which were lodged prior to the deadline of April 1, 2019 and rejected / returned / not attended due to deficiency in the documents / process or otherwise. The re-logging window shall remain open for a period of six months i.e. from July 7, 2025 till January 6, 2026. Shareholders who have missed the earlier deadline of March 31, 2021 (the earlier cut-off date for re-logging of transfer deeds) are requested to furnish the necessary documents to the Company's Registrar and Transfer Agent (RTA) Purva Sharegistry (India) Pvt. Ltd. at email ID: support@purvashare.com or at their office at No. 9, Shiv Shakti Ind. Estate, Gr. Floor, J. R. Boricha Marg, Lower Panel, Mumbai-400 011.

During this period, the securities that are re-logged for transfer including those requests that are pending with the Company / RTA, as on data) shall be issued only in demat mode, once all the documents are found in order by RTA. The lodger must have demat account and provide its Client Master List ("CML"), along with the transfer documents and share certificates, while re-logging the documents for transfer with RTA.

For GCM CAPITAL ADVISORS LIMITED Sd/- Neha Sarawagi Company Secretary & Compliance Officer
 Place: Mumbai Date: July 24, 2025

TJSB SAHAKARI BANK LTD.

MULTI-STATE SECURED BANK
 TJSB House, Plot No.B5, Road No. 2, Wagle Industrial Estate, Thane (W) - 400 604. Tel: 91-022-6936 8500 • Web: www.tjsbank.co.in

NOTICE

This to inform you that our Vartak Nagar Branch will be shifted to Shop No.7, 8 & 9, Upper Ground floor, Glorio Grand Central, Survey No. 212 (pt), Vartak Nagar, Pokhran Road No. 1, Thane (W)-400 606 from 29.09.2025.

All Locker Holders are hereby requested to vacate their Lockers before 23.09.2025 to enable us to shift locker units to new premises.

Locker holders can resume operations of their lockers from 29.09.2025 at the new premises.

Branch Manager
 TJSB Sahakari Bank Ltd.
 Vartak Nagar Branch

N R AGARWAL INDUSTRIES LIMITED

CIN: L22210MH1993PLC133365
 Regd. Office: 502-A/501-B, Fortune Terraces, 5th Floor, Opp. Citi Mall, New Link Road, Andheri (West), Mumbai 400 053
 Tel: 67317600 / Fax: 2673 0221/2673 6853
 Email: investors@nrail.com Website: www.nrail.com

PUBLIC NOTICE

(Under paragraph 2(12) of the Drugs Price Control Order, 2013)

Name of the Company : Neon Laboratories Limited
 Registered Office Address: 140, Darnji Shamji Ind. Estate, Mahakal Caves Road, Andheri (East), Mumbai - 400093.
 CIN : L24100MH1982PLC027493
 Website : www.neongroup.com
 Email : info@neongroup.com
 Phone No. : 02268307000

Attention of general public is drawn to the fact that NEON LABORATORIES LIMITED having Registered Office at the address address is manufacturing / marketing / scheduled formulations namely TUNOCIN 15 MG VIAL (GLECOMYCIN) (hereinafter referred to as the medicine). NEON LABORATORIES LIMITED wants to discontinue and stop the manufacture / marketing of the said product after a period of 12 months from the date of this notice.

After discontinuation of the above medicine, the same may not be available in the market. Therefore, patients using such medicines may consult their doctor for prescribing alternate medicine. All the doctors/medical personals may also make note of this.

Date: 25/07/2025
 Place: Mumbai
 Neon Laboratories Limited
 Authorised Signatory

hgs HINDUJA GLOBAL SOLUTIONS LIMITED

(CIN: L92199MH1995PLC084610)
 Regd. Office: Tower C (1st floor), Plot C-21, G Block, Bandra Kuria Complex, Bandra East, Mumbai-400051
 Tel.: +91 22-8136 0407
 E-mail Id: investor.relations@teamhgs.com | Website: www.hgs.cx

NOTICE Transfer of equity shares of the Company to Investor Education and Protection Fund

NOTICE is hereby given that pursuant to Section 124(6) of the Companies Act, 2013 ("the Act") read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended, ("the Rules"), Hinduja Global Solutions Limited ("the Company") is required to transfer equity shares in respect of which dividend has not been claimed/ encashed by the Member(s) for seven consecutive years (from the date of its transfer to the Unpaid Dividend Account) to the Investor Education and Protection Fund Authority ("IEPF"). Accordingly, the equity shares which corresponds to the final Dividend for Financial Year (FY) 2017-18 paid by the Company and which remained unpaid / unclaimed for a period of seven consecutive years would be transferred to IEPF in the first week of November 2025.

In compliance with the Rules, relevant communication has been sent to the concerned Members, requesting them to claim said unpaid/ unclaimed final Dividend for FY 2017-18. In case, the Company does not receive any response for encashment of aforementioned dividend from the concerned Members on or before October 31, 2025, the Company shall transfer the related equity shares to IEPF in the first week of November 2025 in compliance with the Rules.

The Company has also uploaded details of such Members whose shares are liable to be transferred to IEPF on its website at www.hgs.cx under the 'investors tab'. Shareholders may verify the details of un-encashed dividend and equity shares liable to be transferred to the demat account of IEPF Authority.

The members may further note that the details made available by the Company on its website shall be deemed to be adequate notice for issue of duplicate share certificate(s) by the Company for the purpose of transfer of shares to IEPF.

The concerned Members may note that upon transfer of such equity shares to the IEPF, no claim shall lie against the Company in respect of unpaid / unclaimed dividend amounts and the equity shares transferred by the Company to IEPF. However, pursuant to the provisions of the Act and the Rules, the concerned Member(s) can claim the transferred shares along with the unpaid / unclaimed dividend amount(s) from the IEPF Authority for which details are/ will be available at www.iepf.gov.in

In case of any clarification / assistance in this regard, the concerned Member(s) may contact the Company's Registrar and Transfer Agent, i.e., KFin Technologies Limited at 1800 309 4001 or enward.rs@kfin.tech or the Company at investor.relations@teamhgs.com

For Hinduja Global Solutions Limited Sd/- Narendra Singh Company Secretary F4853
 Place : Mumbai Date : July 24, 2025

PUBLIC NOTICE

To whom so ever it may concern
 This is to inform to the Public that M/s. KHANDREWAL LABORATORIES PRIVATE LIMITED has been granted Environmental Clearance for their proposed manufacturing of API & API intermediates products at Plot No. M-8, Additional Marbad MIDC, Village-Kudvali, Tal. Marbad & Dist. Thane, Maharashtra State by State Level Environment Impact Assessment Authority vide letter was issued with EC Identification No. EC25B021MH142246 & File No. SIA/MH/IND3/449682/2023 dated: 16-05-2025. The copy of same can be viewed at website of Environmental, Forest and Climate change at <http://parishch.nic.in>. For: Khandewal Laboratories Pvt. Ltd. GM/ Director/Managing Director

Date: 25/07/2025
 Place: Mumbai
 Neon Laboratories Limited
 Authorised Signatory

P N GADGIL JEWELLERS LIMITED

Registered office: 694, Narayan Peth, Pune, Maharashtra - 411030
 CIN: L36912PN2013PLC149288, E-mail Id: secretarial@pnggadgil.com
 Website: www.pngjewellers.com Tel no: 020-24478474

NOTICE OF THE 12TH ANNUAL GENERAL MEETING AND REMOTE E-VOTING INFORMATION

Notice is hereby given that the 12th Annual General Meeting ("AGM"/ "Meeting") of P N Gadgil Jewellers Limited ("the Company") will be held on Monday, August 18, 2025 at 03:00 PM. (IST) through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") to transact the businesses as set out in the Notice convening the AGM. In accordance with the applicable provisions of the Companies Act, 2013 ("Act") and the Rules made thereunder, read with General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 20/2020 dated May 5, 2020 and subsequent circulars issued in this regard, the latest being 09/2024 dated September 19, 2024 (collectively referred to as "MCA Circulars") and Circular No. SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated May 12, 2020 and subsequent Circulars issued in this regard, the latest being Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated October 3, 2024 issued by the Securities and Exchange Board of India ("SEBI") the Company has sent Annual Report along with Notice of the 12th AGM and a web-link to access the Annual Report for the Financial Year 2024-25 on Thursday, July 24, 2025, through electronic mode to those Members whose e-mail addresses are registered with the Company/Registrar & Transfer Agent/Depository Participants ("DPs").

Further, in accordance with Regulation 36(1)(b) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, ("SEBI Listing Regulations"), a letter is being sent to the shareholders whose email addresses are not registered with the Company/DP, providing a web-link for accessing the Annual Report for the Financial Year 2024-25.

The copy of the Annual Report of the Company for the Financial Year 2024-25 along with the Notice of the AGM, Financial Statements and other Statutory Reports is available on the website of the Company at www.pngjewellers.com, National Securities Depository Limited ("NSDL") at www.evoting.nsdl.com, Stock Exchanges on which the securities of the Company are listed i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com, respectively.

Remote E-Voting:
 In compliance with Section 108 of the Companies Act, 2013 read with Rule 20 of the Company's Memorandum & Articles of Association, 2014, as amended, the Revised Secretarial Standard - 2 on General Meetings issued by the Institute of Company Secretaries of India and Regulation 44 of the SEBI Listing Regulations, the Company is pleased to provide to its Members the facility of remote e-Voting before / during the AGM in respect of the business to be transacted as mentioned in the Notice of the 12th AGM and for this purpose, the Company has appointed NSDL for facilitating voting through electronic means. The detailed instructions for remote e-Voting are given in the Notes to the Notice of the 12th AGM.

Members holding shares as on cut-off date i.e., 11th August, 2025 shall be entitled to vote at the AGM. The remote e-voting period starts from Thursday, August 14, 2025 at 09:00 A.M. and will end on Sunday, August 17, 2025 at 05:00 P.M. During this period, the Members may cast their vote electronically. The remote e-voting module shall be disabled by NSDL thereafter. Those Members, who shall be present in the AGM through VC/OAVM facility and had not cast their votes on the Resolutions through remote e-voting, shall be eligible to vote through e-voting system during the AGM.

The Members who have cast their votes by remote e-voting prior to the AGM may also attend/participate in the AGM through VC/OAVM but shall not be entitled to cast their votes again.

Any person, who acquires shares of the Company and become member of the Company after dispatch of the notice and holding shares as of the cut-off date for dispatch i.e. 11th August, 2025, may obtain the login ID and password by sending a request at evoting@nsdl.co.in. However, if he/she is already registered with NSDL for remote e-voting, then he/she can use his/her existing User ID and password for casting the votes.

The register of Members of the Company will be closed from August 12, 2025 till August 18, 2025.

The Company has appointed M/s. A S Desai & Associates, Company Secretaries, as scrutinizer for conducting the e-voting and remote e-voting process for the Annual General Meeting in a fair and transparent manner.

In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on: 022 - 4886 7000 or send a request to Mr. Sagar S. Gudhate, Senior Manager at evoting@nsdl.com. Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e. NSDL and CDSL:

Login type	Helpdesk details
Individual Shareholders holding securities in demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.com or call at 022-4886 7000.
Individual Shareholders holding securities in demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800-21-09911.

For P N Gadgil Jewellers Limited Sd/- Prakhar Gupta Company Secretary & Compliance Officer
 Place: Pune Date: July 24, 2025

eClerx Clerx Services Limited

CIN : L72200MH2000PLC125319
 Regd. Office : Sonawala Building, 1st Floor, 29, Bank Street, Fort, Mumbai - 400 023
 Phone: +91 (22) 8614 8301, Fax: +91 (22) 8614 8655, Email: investor@eclerx.com, Website: www.eclerx.com

EXTRACT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2025

(Rupees in million, except per share data)

Particulars	Quarter ended		Year ended	
	June 30, 2025 (Unaudited)	March 31, 2025 (Refer note 2)	June 30, 2024 (Unaudited)	March 31, 2025 (Audited)
Total income from operations	9,345.56	8,982.86	7,819.22	33,658.65
Net Profit for the period (before Tax, Exceptional and/or Extraordinary Items)	1,880.56	1,987.62	1,479.08	7,185.31
Net Profit for the period before tax (after Exceptional and/or Extraordinary Items)	1,880.56	1,987.62	1,479.08	7,185.31
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	1,415.50	1,525.17	1,120.45	5,412.59
Total Comprehensive Income for the period (Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax))	1,828.16	1,869.92	1,097.93	5,521.68
Paid up equity share capital (Face value of Rs. 10 each, fully paid up)	469.90	469.60	483.22	469.60
Reserves (excluding Revaluation Reserve) as shown in Audited Balance Sheet of the previous year				22,588.02
Earnings per share (EPS) (for continuing and discontinued operations) (of Rs. 10 each) (Not annualised)				
Basic	30.16	32.37	23.13	114.19
Diluted	29.64	31.81	22.72	112.07

Extract of Unaudited Standalone Financial Results for the quarter ended June 30, 2025

Particulars	Quarter ended		Year ended	
	June 30, 2025 (Unaudited)	March 31, 2025 (Refer note 2)	June 30, 2024 (Unaudited)	March 31, 2025 (Audited)
Total income from operations	6,650.84	6,417.82	5,696.74	24,315.19
Profit before tax	1,248.85	1,398.82	934.96	4,764.39
Profit after tax	929.17	1,082.83	703.66	3,595.00

Note:
 1. The above is an extract of the detailed format of the unaudited Consolidated Financial Results for the quarter ended June 30, 2025 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the unaudited financial results are available on the Stock Exchanges websites, www.bseindia.com and www.nseindia.com and on the Company's website www.eclerx.com.
 2. The figures for the quarter ended March 31, 2025 are the balancing figures between audited figures in respect of the full financial year ended March 31, 2025 and unaudited published year-to-date figures up to December 31, 2024, being the end of the third quarter of the financial year, which were subject to limited review.

For and on behalf of Board of Directors Sd/- Kapil Jain Managing Director & Group CEO
 Place : Mumbai Date : July 24, 2025

AXIS FINANCE LIMITED

(CIN: U65821MH1995PLC212875)
 Axis House, C-2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai - 400025

Ref. No. AFLCO/2025-26/Legal/Jun/315 Date: 18/06/2025
 BY SPEED POST REGISTERED A.O./EMAIL WITHOUT PREJUDICE

To,	1.	2.
	Mr Raj Vijay Chaudhari (Borrower/Mortgagor) PMSN 382 1 A8 CHAKRA DHAR SOC NEAR SHANTIKARYALA NASHIK NASHIK Maharashtra 422001 EMAIL ID: rajgajga@gmail.com PHONE NO: 985214421	Manrta Raj Chaudhari (Co-Borrower) PMSN 382 1 A8 CHAKRA DHAR SOC NEAR SHANTIKARYALA NASHIK NASHIK Maharashtra 422001 EMAIL ID: rajgajga@gmail.com PHONE NO: 721022111

3. Ms Vijaykumar Chaudhari (Co-Borrower)
 HOUSE NO 1891 SUKHDAAM LADDG SOMHAR PETH NASHIK Maharashtra 422001
 EMAIL ID: rajgajga@gmail.com

Dear Sir/Madam,
 SUB: NOTICE UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (AS AMENDED FROM TIME TO TIME) AND THE RULES MADE THEREUNDER

I, the undersigned, being the Authorized Officer of Axis Finance Limited (hereinafter referred to as "the AFL/Secured Creditor"), a company incorporated under the provision of the Companies Act, 1956 and a Non-Banking Financial Company registered under the Reserve Bank of India Act, 1934, having its Registered Office at Axis House, Axis Finance Limited, ground floor, Pandurang Budhkar Marg, Worli, Mumbai - 400025 do hereby give this Notice under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as the "SARFAESI Act") as under:

AFL, in the ordinary course of its business, at the request of Borrower sanctioned one Loan Against Property and one Housing Loan against immovable property being all that part and parcel of property bearing bungalow area measuring 194.64 sq mts constructed on Plot no 6 area measuring 245.25 sq mts out of S.No. 382/1A/B situated at village Nashik within the limits of Nashik Municipal Corporation Tal and District Nashik, more particularly described under Schedule A hereunder for a sum of INR. 58,80,000/- (Rupees Fifty Eight Lakhs Six Thousand Only) and INR 28,21,000/- (Rupees Twenty Six Lakhs Twenty One Thousand only) ("Credit Facilities") respectively on the terms and conditions as mentioned therein.

- Pursuant thereto, you Addressed(s) signed and executed the Loan Agreements dated 23 November 2020 and 07th January 2022 ("Facility Agreements") in your capacity as Borrower, Co-Borrower and Mortgagor in order to secure/guarantee the repayment of all amounts payable under the aforesaid Facility Agreement and consequently, have become jointly and severally liable for the repayment of the Credit Facility availed by the Borrower. You the Addressed(s) had agreed to repay the Credit Facility in Equal Monthly Installments. [The facility and security documents executed/submitted for the Credit Facility in terms of the Facility Agreement shall be collectively referred to as the "Transaction Documents" hereinafter in this notice]
- That as a security towards repayment of all amounts payable under the aforesaid Credit Facilities, on 12.01.2021 the Mortgagor had with an intent to secure the Credit Facilities, created two mortgage deeds and charge of all right, title, interest in the land/asset more particularly detailed in SCHEDULE A hereto. (The asset as mentioned in SCHEDULE A shall be hereinafter referred to as "Secured Asset")
- It is pertinent to state herein that the Borrower/Mortgagor, Co-Borrower I, II & III by virtue of the Facility Agreements has availed Credit Facilities from AFL by mortgaging the properties mentioned in SCHEDULE A, and thereby created secured interest in favour of AFL. The securities mentioned in SCHEDULE A is "Secured Asset" within the meaning of section 2(1)(zc) of the SARFAESI Act;
- As per the request of you the Addressed(s), AFL had on various dates disbursed the Credit Facilities to the Borrower on specific instructions, as described in detail in SCHEDULE B hereto.
- As per the terms of the Transaction Documents, you the Borrower/Mortgagor and the Co-borrower I, II & III were required to repay the dues under the said Credit Facilities and further you the Borrower and Co-Borrower(s) were also required to pay interest thereon and other charges at the contractual rates as in the manner set out in the Facility Agreement and subsequent communication(s).
- However, you the Borrower/Mortgagor, Co-Borrower I, II & III failed to comply with the terms and conditions of the Transaction Documents and defaulted in repayment of the amount payable under the Facility Agreement. AFL had through various default notices informed you the Addressed(s) of such default, however, till date, the same have neither been repaid nor any steps have been undertaken to repay the outstanding amounts.
- In this context, it is important to note that since you the Addressed(s) have committed continuous defaults, the account of the Borrower has become non-performing asset ("NPA") w.e.f. 03/08/2025 in compliance with the directives/guidelines relating to asset classification issued by the Reserve Bank of India from time to time.
- It is imperative to state herein that the above information of classification of account as NPA was communicated by you to the Addressed vide NPA intimation letters bearing Ref. No. AFLNPA/CO/Jun-25/0660 and AFLNPA/CO/Jun-25/0661 both dated 04/06/2025 for the said Credit Facilities.
- As per the provisions of the SARFAESI Act, the debt due to Secured Creditor is a debt secured against the Secured Asset and you being the Borrower, the Mortgagor and the Co-Borrower(s) are committed defaults in repayment of such secured debt/Credit Facility in terms of the Transaction Documents.
- As on 18/06/2025, the outstanding debt due and payable by the Borrower/Mortgagor, Co-borrower I, II & III to the Secured Creditor is Rs 83,33,043/- (Rupees Eighty-Three Lakhs Thirty Three Thousand and Forty Three only) as on 18th June 2025 more particularly detailed in SCHEDULE C hereto.
- In view of the aforesaid, the Secured Creditor has become entitled to issue this statutory notice to the Borrower/ Co-Borrower(s)/Mortgagor, in terms of Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and hereby call upon you all Addressed(s), jointly and severally to discharge in full the dues towards the Secured Creditor amounting aggregating Rs 83,33,043/- (Rupees Eighty Three Lakhs Thirty Three Thousand and Forty Three only) as on 18th June 2025, together with applicable interest, further interest, default interest, penalty, charges etc. at contractual rates in respect of the Credit Facility from this date till date of repayment, within 60 days (Sixty days) from the date of this Notice issued under Section 13(2) of the SARFAESI Act, failing which the Secured Creditor shall be constrained to exercise its rights of enforcement of security interest without any further reference to you under the said SARFAESI Act and entirely at your risk as to costs and consequences.
- On expiry of 60 days from the date hereof and on your failure to comply with the demand, the Secured Creditor shall take the following measures under the SARFAESI Act:
 - take over possession of the Secured Asset as mentioned in Schedule A hereto including the right to transfer by way of lease, assignment or sale for realizing the same;
 - take over management of business of you the Addressed(s) including the right to transfer by way of lease, assignment or sale for realizing the Secured Asset, subject to the conditions as stipulated in the proviso to Section 13(4)(b) and Section 15 of the SARFAESI Act;
 - appoint any person to manage the Secured Asset, the possession of which will be taken over by AFL;
 - require at any time by notice in writing, any person who has acquired any of the Secured Asset from you the Addressed(s) and from whom any money is due or may become due to you the Addressed(s), to pay AFL, so much of the money as is sufficient to pay the secured debt.
- It also invite your attention to Section 13(8) of the SARFAESI Act, whereby you have an opportunity to tender the amount due as stated above to the secured creditor together with all costs, charges and expenses incurred, at any time before the date of publication of notice for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of secured assets.
- All of you are notified and cautioned that as per the provisions of Section 13 (13) of the SARFAESI Act, no transfer of the Secured Asset (set out in the SCHEDULE A hereunder) by way of sale, lease or otherwise, shall be made without the prior written consent of Secured Creditor. Please note that any non-compliance/contravention of the provisions contained in the said SARFAESI Act read with the Rules, is an offence punishable under Section 29 of the SARFAESI Act.
- In case any of the Borrower (s)/Co-Borrower(s) Guarantor (s) has demised, you are hereby called upon to furnish the details of their legal heir (s) legal representative (s) along with supporting documents within 7 days from the receipt of this notice.
- Please further note that this statutory notice is issued without prejudice to the rights of the Secured Creditor including initiation of any other legal proceedings/legal action as deemed fit and necessary under the provisions of any law for the time being in force and/or as per contract or both.
- herby expressly reserve all rights under the relevant Transaction Documents, any other associated documents, under law or otherwise. Nothing contained in this notice or any action or inaction by us shall operate as a waiver of, or prejudice, diminish or otherwise adversely affect, any of our present or future rights or remedies under the respective Transaction Documents or any of our rights or remedies under law or generally, which remain and shall continue in full force and effect.
- The undersigned is duly Authorized as Authorized Officer to issue this Notice and exercise powers on behalf of the Secured Creditor under the SARFAESI Act read with the Rules.
- Request you to kindly acknowledge the receipt of this Notice. A copy of this notice is being retained in our office for future reference.

Yours Faithfully,
 Authorized Officer
 Axis Finance Limited

SCHEDULE A
 DETAILS OF SECURED ASSET
 All that part and parcel of property bearing bungalow area measuring 194.64 sq mts constructed on Plot no 6 area measuring 245.25 sq mts out of S.No. 382/1A/B situated at village Nashik within the limits of Nashik Municipal Corporation Tal and District Nashik. East: Remaining part of S.No.382, West: 20ft colony road, By South: Plot No 07, By North: Plot No 05

SCHEDULE

