

August 15, 2025

To,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai- 400 001.
Scrip Code: 512008

Sub.: Submission of Notice for attention of Equity Shareholders of EFC (I) Limited in respect of information regarding meeting convened as per the directions of the National Company Law Tribunal, Mumbai Bench on 15th September, 2025 through Video Conference (VC) / Other Audio-Visual Means (OAVM).

Dear Sir/Ma'am,

Pursuant to Regulation 30 read with Schedule III Part A Para A of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby enclose herewith the Notice for attention of Equity Shareholders of the Company, containing information in respect of the meeting of the Equity Shareholders of the Company convened as per the directions of the National Company Law Tribunal, Mumbai Bench, to be held through Video Conference (VC) / Other Audio-Visual Means (OAVM) on Monday, 15th September, 2025 at 12:30 PM (IST), published in the following Newspapers on 15th August, 2025:

- Financial Express, English Newspaper;
- Navarashtra, Marathi Newspaper;

Kindly take the same on record.

Thanking You,
For EFC (I) Limited

Aman Kumar Gupta

Aman Gupta
Company Secretary

EFC (I) Limited

Regd. Office: 6th Floor, VB Capitol Building, Range Hill Road, Opp. Hotel Symphony, Bhoslenagar, Shivajinagar,
Pune-411007, Maharashtra | CIN: L74110PN1984PLC216407
Tel.: 020 2952 0138 | Email Id: compliance@efclimited.in | Website: www.efclimited.in

AVEER FOODS LIMITED
CIN: U15549PN2019PLC183457 Contact no: 9130076856
Regd. Off: Plot No. 55/A/5 6 Hadapsar Industrial Estate, Near Tata Honeywell, Hadapsar, Pune- 411013
Email Id: cs@aveerfoods.com, Website: www.aveerfoods.com



For detailed notes refer full financial results available on website.



For Aveer Foods Limited.
Bapu Gavhane
Whole Time Director
(DIN:00386217)

Place : Pune
Date : 14th August, 2025

कृषी उत्पन्न बाजार समिती पुणे
श्री छत्रपती शिवाजी मार्केटप्लेस, गुलटेकडी, पुणे - ४११००१

जाहीर सूचना
श्री छत्रपती शिवाजी मार्केटप्लेस, गुलटेकडी, पुणे येथील रूक भूखार विभागातील भूखंड क्रमांक ४६० हा १)श्री.महावीर मोहनलाल बाटीया, २)श्री.बालचंद्र मोहनलाल बाटीया, ३)श्री.राजेंद्र मोहनलाल बाटीया, ४)श्री.उत्तमचंद्र मोहनलाल बाटीया यांना नियमित शेतीमालाच्या ठोक व्यवहारासाठी मार्केटप्लेस देणेत आला आहे. नोंदीकृत (रजिस्टर्ड) बहिस्वचनानुसार १)श्री.बालचंद्र मोहनलाल बाटीया, २)श्री.राजेंद्र मोहनलाल बाटीया, ३)श्री.उत्तमचंद्र मोहनलाल बाटीया यांनी सदर भूखंडावरील त्यांचे मालकी हक्क श्री.महावीर मोहनलाल बाटीया यांचे एकट्याचे लाभत राहिले आहेत. त्यामुळे सदर भूखंडावरील १)श्री.बालचंद्र मोहनलाल बाटीया, २)श्री.राजेंद्र मोहनलाल बाटीया, ३)श्री.उत्तमचंद्र मोहनलाल बाटीया यांचे नाव व मालकी हक्क कमी करून श्री.महावीर मोहनलाल बाटीया यांचे एकट्याचे नावाची नोंद कायम ठेवणेकरिता संबंधितांनी या कार्यालयाकडे अर्ज सादर केलेला आहे.

तरी सदर नोंदीबाबत कोणाची काही तक्रार/हजेत असल्यास, ही जाहीर सूचना प्रसिद्ध झाल्यासून पंधरा दिवसांत कृषि उत्पन्न बाजार समिती, पुणे यांचे कार्यालयामध्ये लेखी स्वरूपात स्वतःच्या नावावर कोणतीही तक्रार/हजेत विचारत घेतली जाणार नाही.

संचित, सभापती, कृषी उत्पन्न बाजार समिती पुणे

कृषी उत्पन्न बाजार समिती पुणे
श्री छत्रपती शिवाजी मार्केटप्लेस, गुलटेकडी, पुणे - ४११००१

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संचित, सभापती, कृषी उत्पन्न बाजार समिती पुणे

EFC (I) Limited
Regd. Office: 6th Floor, VB Capitol Building, Range Hill Road, Opp. Hotel Symphony, Bhoslenagar, Shivajinagar, Pune-411007, Maharashtra.
CIN: L74110PN1984PLC216407 | Tel.: 020 2952 0138
Email Id: compliance@efclimited.in | Website: www.efclimited.in

FORM No. CAA-2
(Pursuant to Section 230 (3) of the Companies Act, 2013 and Rules 6 and 7 of the Companies (Compromises, Arrangements and Amalgamations) Rules, 2016)

BEFORE THE HON'BLE NATIONAL COMPANY LAW TRIBUNAL, MUMBAI BENCH
CAMPANY SCHEME APPLICATION NO. CA (CAA)/184/(MB)/2025
In the matter of the Companies Act, 2013,
And
In the matter of Application under Section 230 -232 of the Companies Act, 2013 and other applicable provisions of the Companies Act, 2013 read with Companies (Compromises, Arrangements and Amalgamations) Rules, 2016;
And
In the matter of Scheme of Arrangement (Merger by Absorption) between Whitehills Interior Limited ("Transferor Company" or "Whitehills") and EFC (I) Limited ("Transferee Company" or "EFC") and their respective shareholders and creditors ("Scheme").

WHITEHILLS INTERIOR LIMITED
CIN: U26990PN2022PLC216228, a Company incorporated under the provisions of the Companies Act, 2013 having its registered office at 6th Floor, V.B. Capitol Building, Range Hill Road, Bhoslenagar, Shivajinagar, Pune - 411007, Maharashtra.

EFC (I) LIMITED
CIN: L74110PN1984PLC216407, a Company incorporated under the provisions of the Companies Act, 1956 having its registered office at 6th Floor, V.B. Capitol Building, Range Hill Road, Bhoslenagar, Shivajinagar, Pune - 411007, Maharashtra.

NOTICE AND ADVERTISEMENT OF NOTICE OF THE MEETING OF EQUITY SHAREHOLDERS OF EFC (I) LIMITED AS PER DIRECTIONS OF THE NATIONAL COMPANY LAW TRIBUNAL, MUMBAI BENCH

Notice is hereby given that, in the captioned matters, by an Order delivered on **August 11, 2025** ("Order") the Mumbai Bench Court - I of the National Company Law Tribunal ("NCLT") has, inter-alia, directed the meeting of the equity shareholders of EFC (I) Limited ("Second Applicant Company") be convened and held through video-conferencing or other audio-visual means ("VCO/AVM") (Meeting)

(a) to consider and if thought fit, to approve, with or without modification(s), Scheme of Amalgamation (Merger by Absorption) between Whitehills Interior Limited ("Transferor Company" or "First Applicant Company") with EFC (I) Limited ("Transferee Company" or "Second Applicant Company" or "EIL" or "The Company") and their respective Shareholders and Creditors ("Scheme")

(b) to consider and, if thought fit, approve the related party transaction to be entered into by the Company as part of the Scheme pursuant to Regulation 23 of the SEBI Listing Regulations.

Pursuant to the Order of the NCLT as directed therein, the Notice is hereby given that the Meeting of the equity shareholders will be held on Monday September 15, 2025 at 12.30 p.m. (IST) through VCO/AVM without requiring the physical presence of equity shareholders at the common venue, in compliance with the provisions of the Companies Act, 2013 ("Act") read with the Companies (Compromises, Arrangements and Amalgamations) Rules, 2016 and other applicable Rules, the applicable general circulars issued by the Ministry of Corporate Affairs for conducting general meeting through VCO/AVM and providing e-voting facility for the shareholders, latest being General Circular No 09/2024 dated 19th September 2024, Regulation 44 and other applicable provisions of the SEBI (Listing Regulations and Disclosures Requirements) Regulations, 2015 ("SEBI Listing Regulations"), read with SEBI Master Circular bearing No SEBI/HO/CFD/POD-2/PIR/2023/93 dated 20th June 2023, as amended from time to time and other applicable SEBI Circulars and Secretarial Standard on General Meetings as issued by The Institute of Company Secretaries of India ("SS-2").

The Company has completed the dispatch of the aforementioned Notice dated August 14, 2025 along with the Scheme and Explanatory Statement as required under Section 10 of the Act and other applicable provisions of the Act read with Rule 6 of the Companies (Compromises, Arrangements and Amalgamations) Rules, 2016, the SEBI Listing Regulations and other applicable SEBI Circulars and the related Annexures to the said Notice on August 14, 2025, only by electronic mode to those members who have already registered their e-mail addresses with the Company/Depositories/Depository Participant ("DPs")/Registrar and Transfer Agent of the Company - MUFG Intime India Private Limited ("RTA"), and whose names appear in the Register of Members including Index of Beneficial Owners (as furnished by the Depositories) as on Thursday, August 7, 2025 ("Dispatch Cut Off Date") pursuant to directions of NCLT.

The electronic copy of the documents for inspection as mentioned in the Notice are available under "Investor Relations" section on the website of the Company www.efclimited.in If so necessitated, and for the purpose of enabling dissemination of further information, the aforementioned shareholders may update their email address by sending an email to compliance@efclimited.in.

A copy of the said Notice, Explanatory Statement, the Scheme along with requisite annexures can be obtained free of cost at the registered office of the Company at 10.00 AM (IST) and 5.00 PM (IST) on all working days up to the date of the meeting and the same is also available on the website of MUFG at instavote.linkintime.co.in, website of EIL at www.efclimited.in and website of Whitehills Interior Limited viz www.whitehillsinterior.in. Further, the notice of the meetings of Equity Shareholders of EIL is also available on the website of BSE Limited at www.bseindia.com.

Process to be followed for one-time registration of e-mail address (for shares held in physical form or in electronic form) is as follows:

Members whose e-mail addresses are not registered with the Company/DPs/RTA, may follow the following process and get their e-mail address registered with RTA on or before 5 p.m. (IST) on Sunday, September 14, 2025 to receive the Notice. The procedure for remote e-voting along with login ID and password for remote e-voting. The summary of the process is as below:

a) Visit the link: https://web.in.mpmf.com/EmailReg/Email_Register.html

b) Select the name of the Company from drop-down: EFC (I) Limited

c) Enter details in respective fields such as DP ID and Client ID (if shares held in electronic form) / Folio no. and certificate no. (if shares held in physical form), Shareholder name, PAN, mobile number and e-mail id

d) System will send One Time Password (OTP) on mobile no. and e-mail id

e) Enter OTP received on mobile no. and e-mail id and submit

After successful registration of the e-mail address, MUFG Intime India Private Limited will send a copy of the Notice along with login ID and password for remote e-voting to the e-mail address so registered.

In case of any queries, Members may write to enotices@in.mpmf.com

As this Meeting is being held through VCO/AVM, physical attendance of Members has been dispensed with. Accordingly, the facility for appointment of proxies by the Members of the Transferee Company is not available in this Meeting.

The Hon'ble NCLT has appointed M/s. Gayatri Srinivasan Iyer as the Chairman, failing her Mr. Rajesh Chandrakant Vaidyanathan as the Chairman and Mr. Chirag Sachapare, Proprietor of M/s. Sachapare & Associates, Company Secretaries, failing him, Mr. Satyajit Mishra, Proprietor of M/s. Satyajit Mishra & Co., Practicing Company Secretary, as the Scrutinizer for all the aforementioned meetings.

The Scheme, if approved by the requisite majority of Equity Shareholders of the Company as per Section 230(6) of the Act read with SEBI Master Circular No. SEBI/HO/CFD/POD-2/PIR/2023/93 dated 20th June 2023 ("SEBI Scheme Circular") and other applicable SEBI Circulars, if any, will be subject to subsequent approval of the Hon'ble Tribunal and such other approvals, permissions and sanctions from any other regulatory or statutory authority(ies) as may be deemed necessary.

E-voting:

In compliance with the provisions of the Order of the NCLT and Section 108, and other applicable provisions of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, Regulation 44 and other applicable provisions of the SEBI Listing Regulations read with SEBI Scheme Circular and other applicable SEBI Circulars, SS-2, and in accordance with the requirements prescribed by the Ministry of Corporate Affairs for holding general meetings through e-voting, the Company is providing to its Members the facility of remote e-voting prior to the meeting and e-voting during the meeting of the equity shareholders of the Company. The detailed procedure for attending the Meeting through VC and e-voting forms part of the Notes to the Notice of the Meeting.

Some of the important details regarding e-voting are provided as below:

EVEN	250447
Cut-off date for E-voting	Monday, 8 September, 2025
Commencement of remote e-voting period	Wednesday, 10 September, 2025, 9 am
End of remote e-voting period	Sunday, 14 September, 2025, 5 pm
E-voting at the Meeting	Monday, 15 September, 2025 (upon voting being announced by the Chairperson of the meeting)

The remote e-voting and e-voting at the meeting shall be disabled beyond the respective voting period, as stated above. Shareholders may exercise their votes only one time during the voting period by remote e-voting or e-voting at the meeting. Shareholders who cast their votes by remote e-voting may attend the meeting, but will not be entitled to cast their votes again.

For the purpose of the above mentioned meetings through remote e-voting and e-voting during the meeting, EIL has engaged the MUFG Intime India Private Limited ("MUFG" or "Instavote") to facilitate voting by electronic means, as the authorised agency. The facility of voting for the shareholders, by electronic means will be provided by MUFG prior to the meeting (remote e-voting facility) as well as during the meeting (e-voting facility) for those shareholders whose names appear in the Register of Members including Index of Beneficial Owners (as furnished by the Depositories) as on Monday, 8 September, 2025 ("Cut-off Date"). The remote e-voting facility can be availed by logging on to <https://instavote.linkintime.co.in>. The link to the meeting (and voting in the meeting) is <https://instavote.in.mpmf.com>.

A body corporate being the shareholder of EFC (I) Limited may appoint any person to act as its representative to participate in the meeting and vote through e-voting provided that a copy of the resolution of the Board of directors or board of other governing body resolution/ authorization etc. of such body corporate authorizing such person, to act as its representative to attend and / or vote on its behalf, is e-mailed to the company at compliance@efclimited.in not later than 48 hours before the meeting.

Any person, who acquires the equity shares after the Dispatch Cut-off Date and whose name appears in the register of members / list of beneficial owners maintained by the Depositories as on the Cut-off Date can download this Notice from the website of the Company at www.efclimited.in and may obtain the login-ID and password in the manner outlined in the Notice. A person who is not a member of the Company as on **Monday, 8 September, 2025** (Cut-off date) should treat the notice for information purposes only and shall not be entitled to avail the facility of remote e-voting or e-voting facility at the meeting.

The Scheme, if approved at the Hon'ble Tribunal Convened Meeting, will be subject to the subsequent approval of the Hon'ble NCLT, Mumbai Bench and such other approvals, permission and sanctions of regulatory or other authorities, as may be necessary and as contemplated in the Scheme.

Accordingly, the equity shareholders of the Second Applicant Company are requested to attend the meeting as per the above mentioned date, date and time. Attendance of the equity shareholders of the Second Applicant Company participating in the meeting through VCO/AVM facility shall be counted for the purpose of reckoning the quorum under Section 103 of the Act. In case the said quorum for the meeting is not present within half an hour from the time appointed for the commencement of the meeting, the meeting shall be adjourned for 30 minutes, thereafter, the equity shareholders of the Second Applicant Company present shall be deemed to constitute the quorum.

The result of the voting of meeting will be announced by the Chairperson of the meeting in writing in 2 (two) working days from the conclusion of the meeting upon receipt of the Scrutinizer's report and the same would be displayed on the website of Second Applicant Company and on the website of BSE and MUFG within 2 (two) days from conclusion of the meeting.

For EFC (I) Limited
Place: Pune
Date: 15-08-2025
(Chairman appointed by Hon'ble NCLT for the aforementioned meetings)

Sd/-
Gayatri Srinivasan Iyer
DIN: 09054785

AAVAS FINANCIERS LIMITED
(CIN:L65922RJ2011PLC034297) Regd. & Corp. Office: 201-202, 2nd Floor, South End Square, Mansarovar Industrial Area, Jaipur. 302020



Demand Notice Under Section 13(2) of Securitisation Act of 2002

As the Loan Account became NPA therefore The Authorised Officer (AO) Under section 13 (2) Of Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act 2002 had issued 60 day demand notice to the borrower as given in the table. According to the Notice if the Borrower does not deposit the Amount within 60 days, the amount will be recovered from Auction of the security as given below. As the demand Notice send to the borrower/guarantor has not been served, copy of demand notice has also been affixed on the secured assets as given below. Therefore you the borrower is informed to deposit the loan amount along with future interest and recovery expenses within 60 days, otherwise under the provisions of section 13 (4) and 14 of the said Act, the AO is free to take possession of the Security as given below.

Name of the Borrower	Demand Notice Date and Amount	Description of Mortgaged property
SATISH NAMADEV JAGATAP, SHITAL SATISH JAGTAP GUARANTOR : RAVIKIRAN LAXMAN ADAKE (A/C NO.) 151203600164641	13 AUG 25 Rs. 929513/- 12 AUG 25	PLOT NO 24, ROW HOUSE UNIT NO 24/6 GAT NO. 859 MOUJIE HUPARI KOLHAPUR MAHARASHTRA (INDIA)- 416203 / ADMEASURING 377.88 SQ.FT.
SAMBHAJI SHINDE, JYOTI WAGHMARE (A/C NO.) 231203403161205 & 231203403229904	13 AUG 25 Rs. 828981/- & Rs. 480356/- 12 AUG 25	FLAT NO. 105 FIRST FLOOR GREEN PARK, SITUATED AT SR. NO. 184/6/2, NEAR APEKSHA PALACE , FURSINGI, PUNE MAHARASHTRA (INDIA)- 412308 / ADMEASURING 414 SQ.FT.

Place : Jaipur Date : 15.08.2025 Authorised Officer Aavas Financiers Limited

pnB Housing
FINANCE LIMITED

REG. OFFICE:- 9th FLOOR, ANTRIKSH BHAWAN, 22 K.G. MARG, NEW DELHI - 110001, PHONES:- 011-23357171, 23357172, 23705414 WEBSITE:-www.pnbhousing.com

B.O. PIMPRI : Office No. 302, 3rd Floor, Gheewala complex, Station Road, Chinchwad, Pune, Maharashtra - 411019

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)

Whereas the undersigned being the Authorised Officer of the PNB Housing Finance Ltd. under the Securitisation and Reconstruction of Financial Assets & in compliance of Rule 8(1) of Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002. issued demand notices on the date mentioned against each account calling upon the respective borrower/s to repay the amount as mentioned against each account within 60 days from the date of notice(s) date of receipt of the said notice/s. The borrower/s having failed to repay the amount, notice is hereby given to the borrower/s and the public in general that the undersigned has taken possession of the property/ies described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said Rules on the dates mentioned against each account.

The borrower/s in particular and the public in general is hereby cautioned not to deal with the property/ies and any dealing with the property/ies will be subject to the charge of PNB Housing Finance Ltd., for the amount and interest thereon as per loan agreement. The borrower/s 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.

Loan Account No.	Name of the Borrower/Co-Borrower	Date of Demand Notice	Amount Outstanding	Date of Possession	Description of the Property/ies Mortgaged
HOU/PM/0415/216023 B.O. : PIMPRI CHINCHWAD	SHANKAR SADASHIV DALVI/SHALAKA SHANKAR DALVI	17-10-2019	Rs. 19,83,535.85/- (Rupees Nineteen Lakhs Eighty Three Thousand Five Hundred Thirty Five and Eighty Five Paisas Only)	11-08-2025	Flat No. 506, Building A, 5th Floor, Destination Memoir, S No 1584, Behind Anjani Gatha, Next Crystal Corner , Pune, Maharashtra-412114, India

PLACE :- PIMPRI CHINCHWAD DATE:- 15.08.2025 AUTHORIZED OFFICE, PNB HOUSING FINANCE LTD.

VASTU HOUSING FINANCE CORPORATION LTD
HOUSING FINANCE

Unit 203 & 204, 2nd Floor, "A" Wing, Navbharat Estate, Zakaria Bunder Road, Sewri (West), Mumbai 400015, Maharashtra. CIN No.: U65922MH2005PLC272501

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower / Co-Borrower/ Mortgagor (s) that the below described immovable properties mortgaged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Vastu Housing Finance Corporation Limited. the same shall be referred herein after as Vastu Housing Finance Corporation Limited. The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis through E-Auction.

It is hereby informed to General public that we are going to conduct public E-Auction through website <https://sarfaesi.auctiontiger.net>

S N	Account No. and Name of borrower, co- borrower, Mortgagors	Date & Amount as per Demand Notice U/s 13(2) & Date of Physical Possession	Descriptions of the property/Properties	Reserve Price, Earnest Money Deposit (In Rs.)	E-Auction Date and Time, EMD Submission Last Date, Inspection Date
1	HL0000000014357 Swati Vishwas Kachare (Borrower), Vishwas Vasant Kachare (Co-Borrower)	Demand Notice Date 13-Nov-19 & Amt Rs. 1834313 as on 31-Oct-19 + Interest Cost etc. 31-Dec-19	Flat no 302 3rd floor Dnyanoba Bldg Near chatrapati Shivaji Stadium Sr no 78 Hissa no 2/1/18 Pune city warje 411058	Rs.1500000/- 2500000/-	31-08-2025 Timings 11:00 AM to 4:00 PM , 29-08-2025 up to 5:00 PM., 22-08-2025

1. All Interested participants / bidders are requested to visit the website <https://sarfaesi.auctiontiger.net>. For details, help, procedure and online training on e-auction, prospective bidders may contact M/S e-Procurement Technologies Pvt. Ltd. (Auctiontiger); Address : Head Office : B-705, Wall Street II, Opp. Orient Club, Near Gujrat College, Ellis Bridge, Ahmedabad - 380 006 Gujrat (India). Contact Person : Mr. Ram Sharma Contact number: 8000223297/92655562818/92655562817/079-6813 6842/6869, email id: rampasad@auctiontiger.net, support@auctiontiger.net

2. For further details on terms and conditions please visit <https://sarfaesi.auctiontiger.net> to take part in e-auction.

3. For more details about the property kindly contact to Authorized officer Aniket Narendra Patil Contact no. 9987127729

THIS IS ALSO A STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Date : 15.08.2025
Place : Pune

Authorised officer
Vastu Housing Finance Corporation Ltd

pnB Housing
FINANCE LIMITED

REG. OFFICE:- 9th FLOOR, ANTRIKSH BHAWAN, 22 K.G. MARG, NEW DELHI - 110001, Ph: 011-23357171, 23357172, 23705414, Website: www.pnbhousing.com

BRANCH OFF:- 401/402, FOURTH FLOOR, MATOSHRI PLAZA, VENUS CORNER, SHAHUPURI, KOLHAPUR, MAHARASHTRA - 416001, BRANCH OFF:- 5, A.B.C.D, FIFTH FLOOR, SHEERANG HOUSE, OPP. JANGLI MAHARAJ TEMPLE, J.M. ROAD, SHIVAJI NAGAR, PUNE, MAHARASHTRA - 411005, BRANCH OFF:- THIRD FLOOR, GANLAXMI COMPLEX, SURVEY NO.08, HADAPSAR KHARADI BYPASS ROAD, KHARADI, PUNE, MAHARASHTRA - 411014

NOTICE UNDER SECTION 13(2) OF CHAPTER III OF SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002, READ WITH RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 AMENDED AS ON DATE

We, the PNB Housing Finance Ltd. (hereinafter referred to as "PNBHFL") had issued Demand notice U/s 13(2) of Chapter III of the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as the "Act") by our KOLHAPUR Office Situated At 401/402, Fourth Floor, Matoshri Plaza, Venus Corner, Shahupuri, Kolhapur, Maharashtra - 416001 & by our PUNE Office Situated At 5 A.B.C.D, Fifth Floor, Sheerang House, Opp. Jangli Maharaj Temple, J.M. Road, Shivaji Nagar, Pune, Maharashtra - 411005 & by our KHARADI Office Situated At Third Floor, Ganlaxmi Complex, Survey No.08, Hadapsar Kharadi Bypass Road, Kharadi, Pune, Maharashtra - 411014. The said Demand Notice was issued through our Authorized Officer, to you all below mentioned Borrowers/Co-Borrower/Guarantors since your account has been classified as Non-Performing Assets as per the Reserve Bank of India/National Housing Bank guidelines due to nonpayment of installments/ interest. The contents of the same are the defaults committed by you in the payment of installments of principals, interest, etc. The outstanding amount is mentioned below. Further, with reasons, we believe that you are evading the service of Demand Notice and hence this Publication of Demand Notice which is also required U/s 13(2) of the said Act. You are hereby called upon to pay PNBHFL within a period of 60 Days of the date of publication of the demand notice the aforesaid amount along with up-to-date interest and charges, failing which PNBHFL will take necessary action under all or any of the provisions of Section 13(4) of the said Act, against all or any one or more of the secured assets including taking possession of the secured assets of the borrowers and guarantors.

Your kind attention is invited to provisions of sub-Section (8) of Section 13 of the of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 where under you can tender/pay the entire amount of outstanding dues together with all costs, charges and expenses incurred by the PNB HFL only till the date of publication of the notice for sale of the secured assets by public auction, by invoking quotations, tender from public or by private treaty. Please also note that if the entire amount of outstanding dues together with the costs, charges and expenses incurred by the PNB HFL is not tendered before publication of notice for sale of the secured assets by public auction, by invoking quotations, tender from public or by private treaty, you may not be entitled to redeem the secured asset(s) thereafter. FURTHER you are prohibited U/s 13(13) of the said Act from transferring either by way of sale, lease or in any other way the aforesaid secured assets.

Loan Account Number(s) Branch	Name & Address Of Borrower & Co-Borrower	Name & Address Of Guarantor	Property(ies) Mortgaged	Date Of Demand Notice	Amount D/s as on date Demand Notice
HOU/KOP/0822/1023231, B.O.: Kolhapur	Mr./Ms. Gadagayya Vitthal Gaddennavar & Mr./Ms. Manjula Gadagayya Gaddennavar - Rs No 617 1 Plot No 17 E Ward, Karande Maa Tarabai Park, Abhishek Residency Ground Floor, B.O. 1023231, B.O.: Kolhapur	NA	Rs No 335, Plot No 22, Uchagaon, Kolhapur, Maharashtra, 416005	06-Aug-2025	Rs. 33,09,388.94
HOU/PUN/0921/916561, B.O.: Pune	Mr./Ms. Satish Vishnu Chavan & Mr./Ms. Jyoti Satish Chavan - Sr No 571 572, Kumar Park Building 3, Kondhwa Bibhewadi Road, Pune, Maharashtra-411037, & Flat No 1102, Shri Balaji Enclave, C/S No 1067 And 1067/A/2, Malad (W), Mumbai, Maharashtra, 400064, Also At - Shoury Enterprises, Office No 5, 1st Floor Raviraj Crumal, Bibhewadi Kondhwa Road, New Ira Society, Gangadham Marketyard Pune, Maharashtra-411037	NA	Flat No 1102, Shri Balaji Enclave, C/S No 1067 And 1067/A/2, Malad (W), Mumbai, Maharashtra, 400064	06-Aug-2025	Rs. 1,10,91,175.67
HOU/KRD/0322/966702, B.O.: Kharadi	Mr./Ms. Saurabh Gupta & Mr./Ms. Ruchi Gupta - Baghwa House Lane 2, Sr No 91 1, Pawna Road, Jyotiba Garden, Kalewadi, Pune, Maharashtra-411017, & S O Ram Kumar Lucknow Dharmgala, Near Mahila Hospital, Railway Road, Haridwar, Uttarakhand-249401, & Wing-A, 2nd Floor, Flat No. 202, Shree Siddhivinayak Park, Gat No 31/2(P) & 49 (P), Wadaki Gaon, Pune, Maharashtra-412308, Also At - Mangrovergroup Services India Pvt Ltd, Gibraltar Vardar Road, Dharti Plaza, Pune, Maharashtra-411013	NA	Wing-A, 2nd Floor, Flat No. 202, Shree Siddhivinayak Park, Gat No 31/2(P) & 49 (P), Wadaki Gaon, Pune, Maharashtra-412308	06-Aug-2025	Rs. 10,05,984.20/-

PLACE:- KOLHAPUR, PUNE, KHARADI, DATE:- 14.08.2025 SD/- AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED

THE KALYAN JANATA SAHAKARI BANK LTD.
MULTI-STATE SCHEDULED BANK

Head Office - " KALYANAM ASTU" Om Vijaykrishna Apartment, Adharwadi Road, Kalyan (W), Dist. Thane 421301, Pune Regional Office: Maharshi Karve Stree Shikshan Sanstha, Karve Nagar, Warje, Pune 411052, www.kalyanjanata.in

POSSESSION NOTICE

Whereas the Authorized Officer of The Kalyan Janata Sahakari Bank Ltd. under the Securitization 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 the Security Interest (Enforcement) Rules, 2002 issued Demand Notice KJSB/PRO/REC/MGL/2024-25/30 dated 07/11/2024 calling upon:-

1) Borrower and Mortgagor, Mrs. Monali Umesh Wafgaonkar, residing at Sr. No. 14 Hissa no. 7, Flat no. 8 & 9, Yashraj Apartment, Tapodham, Near Jijai Garden, Warje, Pune 411058.

2) Guarantor, Mr. Umesh Pramod Wafgaonkar, residing at Sr. No. 14 Hissa no. 7, Flat no. 8 & 9, Yashraj Apartment, Tapodham, Near Jijai Garden, Warje, Pune 411058

3) Guarantor Mr. Rajesh Shankar Lange, residing Flat No. B 18, Vishwas Complex, Sinhgad Road, Near Trimurti Hospital, Vadgaon, Budruk, Pune 411041.

to repay the amount mentioned in the said Notice being ₹ 10,80,563.88 (Rupees Ten Lakhs Eighty Thousand Five Hundred Fifty Three and Paise Eighty Eight Only) as on 31/10/2024, together with interest thereon at contractual rates and incidental expenses/cost, plus charges incurred w.e.f. 01/11/2024 onwards onward until the date of payment, within 60 days from the date of the said Notice.

AND WHEREAS the borrower and others mentioned hereinabove having failed to repay the entire amount, all the parties mentioned hereinabove in particular and to the public in general, it is informed that the undersigned has taken Symbolic possession of the property described herein below in exercise of powers conferred on his under section 13(4) of the said Act read with the Rule 8 of the said Rules on this 11/08/2025. The borrower and the others mentioned hereinabove in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of The Kalyan Janata Sahakari Bank Ltd., as per notice served on the borrower and guarantors as mentioned above.

DESCRIPTION OF THE PROPERTY

All those pieces and parcels of Flat 8 admeasuring 550 sq. ft. i.e. 51.11 sq. mtrs. Built up on Second Floor and Flat No 9 admeasuring 315 sq. ft. i.e. 29.27 sq. mtrs. Built up on second floor (total admeasuring about 865 sq. ft. i.e. 80.39 sq. mtrs. Built up) in the building known as "Yashraj Apartment" constructed on piece & parcel of land admeasuring 00 H 02 Aar out of 00 H 16 Aar, bearing Survey No. 14 Hissa No. 7 situated at Mauje Warje, Taluka Haveli, Dist- Pune within the limits of Pune Municipal Corporation.

Date: 11/08/2025
Place: Pune

(Mandar G.Lombar)
Authorised Officer

THE KALYAN JANATA SAHAKARI BANK LTD.
MULTI-STATE SCHEDULED BANK

Head Office - " KALYANAM ASTU" Om Vijaykrishna Apartment, Adharwadi Road, Kalyan (W), Dist. Thane 421301, Pune Regional Office: Maharshi Karve Stree Shikshan Sanstha, Karve Nagar, Warje, Pune 411052, www.kalyanjanata.in

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Whereas, the Authorized Officer of The Kalyan Janata Sahakari Bank Ltd. under the Securitization 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 the Security Interest (Enforcement) Rules, 2002 issued Demand Notice KJSB/PRO/REC/MGL/2024-25/29 dated 07/11/2024 calling upon:-

1) Borrower and Mortgagor, Mrs. Monali Umesh Wafgaonkar, residing at Sr. No. 14, Hissa No. 7, Flat No. 8 & 9, Yashraj Apartment, Tapodham, Near Jijai Garden, Warje, Pune 411058.

2) Guarantor Mr. Rajesh Shankar Lange, residing at Flat No. B 18, Vishwas Complex, Sinhgad Road, Near Trimurti Hospital, Vadgaon Budruk, Pune 411041.

3) Guarantor, Mr. Ramesh Moolya, residing at Sr. No 13 12, Lane No. 1, Flat No. 3, Tapodham Society, Near Aaryan School, Warje, Pune 411058.

4) Guarantor, Mr. Umesh Pramod Wafgaonkar, residing at Sr. No. 14, Hissa No. 7, Flat No. 8 & 9, Yashraj Apartment, Tapodham, Near Jijai Garden, Warje, Pune 411058.

to repay the amount mentioned in the said Notice being ₹ 24,85,308.52 (Rupees Twenty Four Lakhs Eighty Five Thousand One Hundred Eight and Paise Fifty Two Only) as on 31/10/2024, together with interest thereon at contractual rates and incidental expenses/cost, plus charges incurred w.e.f. 01/11/2024 onwards onward until the date of payment, within 60 days from the date of the said Notice.

AND WHEREAS the borrower and others mentioned hereinabove having failed to repay the entire amount, all the parties mentioned hereinabove in particular and to the public in general, it is informed that the undersigned has taken Symbolic possession of the property described herein below in exercise of powers conferred on his under section 13(4) of the said Act read with the Rule 8 of the said Rules on this 11/08/2025. The borrower and the others mentioned hereinabove in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of The Kalyan Janata Sahakari Bank Ltd., as per notice served on the borrower and guarantors as mentioned above.

DESCRIPTION OF THE PROPERTY

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