



PLANTER'S POLYSACKS LIMITED

PPL/SE/2022-23

Date: 07/09/2022

To,
**The Department of Corporate Services,
BSE Limited**
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai - 400 001

**Scrip ID: ZPPOLYSA
Scrip Code: 523105**

Dear Sir,

Sub: Newspaper Advertisement regarding Notice of 37th Annual General Meeting, Book Closure and E-Voting

Ref: Disclosure under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir,

In terms of Regulation 30 read with Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith copies of Newspaper Advertisements published regarding the ensuing 37th Annual General Meeting of the Company book closure and e-voting for the same.

You are kindly requested to take note of the above.

Thanking you

**Yours faithfully,
For Planter's Polysacks Limited**

KANHAIYALAL
SATYANARAIN BASOTIA

Digitally signed by KANHAIYALAL
SATYANARAIN BASOTIA
Date: 2022.09.07 12:39:34 +05'30'

**Kanhaiyalal Basotia
Whole Time Director**

Encl: a/a

SANMITRA COMMERCIAL LIMITED

CIN: L17120MH1985PLC034963
Regd. Off: 13, Prem Niwas, 652, Dr. Ambedkar Road, Khar (West), Mumbai 400 052
Email: sanmitracommercial@gmail.com, Tel.: 22618452/22661541, Tel/Fax: 22618327

NOTICE OF 38th ANNUAL GENERAL MEETING, BOOK CLOSURE AND E-VOTING

Notice is hereby given that the 38th Annual General Meeting ("AGM") of the members of Sanmitra Commercial Limited will be held on Thursday, 29th September, 2022 at 71, Laxmi Building, 4th Floor, Sir P M Road, Fort, Mumbai- 400001 at 11.00 a.m. (IST) to transact the businesses as set out in the Notice of Annual General Meeting.

Notice in terms of Section 91 of Companies Act read with Rule 10 of the Companies (Management and Administration) Rules, 2014 and Regulation 42 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Register of Members and Share Transfer Books of the Company will remain closed from 23rd September, 2022 to 29th September, 2022 (both days inclusive) for the purpose of AGM.

The Annual Report along with Notice of AGM will be sent to the members at their registered address by courier and electronically to those members who have registered their email address. The Notice and the Annual Report will also be made available on website of the Stock Exchange i.e BSE limited.

Members holding shares in physical form are requested to register/update the same with Purva share registry (india) Private limited on support@purvashare.com. Members holding shares in dematerialized mode and who have not yet registered/updated their email address are requested to get their email address registered/updated with their respective DP.

The Company has engaged National Securities Depository Limited as authorized agency to provide e-voting platform. The e-voting period shall commence from Monday, 26th September, 2022 at 9:00 a.m. (IST) to Wednesday, 28th September, 2022 at 5:00 p.m. (IST), the e-voting module shall be disabled thereafter. During the period, members of the Company holding shares either in dematerialized form or physical form as on cut-off date i.e. 22nd September, 2022 may cast their vote. The voting rights of the members for e-voting and voting through polling paper at the venue of AGM shall be in proportion to their shares in the paid up share capital as on the cut-off date.

For Sanmitra Commercial Limited
Prakash Shah
Director
DIN: 01136800

NEW MARKETS ADVISORY LIMITED

CIN: L74120MH1982PLC028648
Regd. Off: 71, Laxmi Building, 4th Floor, Sir P M Road, Fort, Mumbai 400 001
Email: newmarketsadvisory@gmail.com, Tel.: 22618452/22661541, Tel/Fax: 22618327

NOTICE OF 40TH ANNUAL GENERAL MEETING, BOOK CLOSURE AND E-VOTING

Notice is hereby given that the 40th Annual General Meeting ("AGM") of the members of New Markets Advisory Limited will be held on Friday, 30th September, 2022 at 71, Laxmi Building, 4th Floor, Sir P M Road, Fort, Mumbai- 400001 at 02.00 P.M. (IST) to transact the businesses as set out in the Notice of Annual General Meeting.

Notice in terms of Section 91 of Companies Act read with Rule 10 of the Companies (Management and Administration) Rules, 2014 and Regulation 42 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Register of Members and Share Transfer Books of the Company will remain closed from 24th September, 2022 to 30th September, 2022 (both days inclusive) for the purpose of AGM.

The Annual Report along with Notice of AGM will be sent to the members at their registered address by courier and electronically to those members who have registered their email address. The Notice and the Annual Report will also be made available on website of the Stock Exchange i.e BSE limited.

Members holding shares in physical form are requested to register/update the same with Purva share registry (india) Private limited on support@purvashare.com. Members holding shares in dematerialized mode and who have not yet registered/updated their email address are requested to get their email address registered/updated with their respective DP.

The Company has engaged National Securities Depository Limited as authorized agency to provide e-voting platform. The e-voting period shall commence from Tuesday, 27th September, 2022 at 9:00 A.M. (IST) to Thursday, 29th September, 2022 at 5:00 P.M. (IST), the e-voting module shall be disabled thereafter. During the period, members of the Company holding shares either in dematerialized form or physical form as on cut-off date i.e. 23rd September, 2022 may cast their vote. The voting rights of the members for e-voting and voting through polling paper at the venue of AGM shall be in proportion to their shares in the paid up share capital as on the cut-off date.

For New Markets Advisory Limited
Prakash Shah
Director
DIN: 01136800

BACIL PHARMA LIMITED

CIN: L24200MH1987PLC043427
REGD OFFICE: 71, LAXMI BUILDING 4TH FLOOR, SIR P. M. ROAD, FORT, MUMBAI- 400001
Phone: 22618452/22661541

NOTICE AND INFORMATION FOR 35th ANNUAL GENERAL MEETING

Notice is hereby given that the 35th Annual General Meeting ("AGM") of the members of Bacil Pharma Limited will be held on Thursday, 29th September, 2022 at 71, Laxmi Building, 4th Floor, Sir P M Road, Fort, Mumbai- 400001 at 02.00 p.m. (IST) to transact the businesses as set out in the Notice of Annual General Meeting.

Notice in terms of Section 91 of Companies Act read with Rule 10 of the Companies (Management and Administration) Rules, 2014 and Regulation 42 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Register of Members and Share Transfer Books of the Company will remain closed from 23rd September, 2022 to 29th September, 2022 (both days inclusive) for the purpose of AGM.

The Annual Report along with Notice of AGM will be sent to the members at their registered address by courier and electronically to those members who have registered their email address. The Notice and the Annual Report will also be made available on website of the Stock Exchange i.e BSE limited.

Members holding shares in physical form are requested to register/update the same with Bigshare Services Private Limited on ipo@bigshareonline.com. Members holding shares in dematerialized mode and who have not yet registered/updated their email address are requested to get their email address registered/updated with their respective DP.

The Company has engaged National Securities Depository Limited as authorized agency to provide e-voting platform. The e-voting period shall commence from Monday, 26th September, 2022 at 9:00 a.m. (IST) to Wednesday, 28th September, 2022 at 5:00 p.m. (IST), the e-voting module shall be disabled thereafter. During the period, members of the Company holding shares either in dematerialized form or physical form as on cut-off date i.e. 22nd September, 2022 may cast their vote. The voting rights of the members for e-voting and voting through polling paper at the venue of AGM shall be in proportion to their shares in the paid up share capital as on the cut-off date.

For Bacil Pharma Limited
Prakash Shah
Director
DIN: 01136800

PLANTER'S POLYSACKS LIMITED

CIN: L19129MH1985PLC243116
Regd. Off: Office No. 1401, Reatech Park, Plot No. 39/2, Sector No. 30A, Vashi, Navi Mumbai, Maharashtra 400703.

NOTICE OF ANNUAL GENERAL MEETING, BOOK CLOSURE & E-VOTING

NOTICE is hereby given that the 37th Annual General Meeting (AGM) of the Members of the Company will be held on Friday, 30th September, 2022 at 09:00 a.m. at the Registered Office of the Company at Office No. 1401, Reatech Park, Plot No. 39/2, Sector No. 30A, Vashi, Navi Mumbai- 400703.

The dispatch of Annual Report along with Notice of AGM for the year 2022 is completed through electronic mode and members are hereby informed that the Notice of the 37th AGM, Annual Report and Remote e-voting instructions are also available on company's website https://www.planterspolysacks.com and is also available on the website of BSE Limited, www.bseindia.com.

Pursuant to provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, and Regulation 44 of SEBI (LODR) Regulations, 2015, the Company is pleased to provide the facility of casting votes using Electronic Voting System from a place other than the venue of the meeting ("remote e-voting") to its shareholders for transacting the business contained in the Notice.

The remote e-voting period commences on Tuesday, September 27, 2022 at 9:00 a.m. and ends on Thursday, September 29, 2022 at 5:00 p.m. No remote e-voting shall be allowed beyond the said date and time. A member whose name appears in the register of Members / Beneficial owners as on the cut-off date, i.e. Friday, September 23, 2022, only shall be entitled to avail the facility of remote e-voting as well as voting at the meeting.

Any person who becomes a member of the company after dispatch of the Notice of the meeting and holding shares as on cut-off date Friday, September 23, 2022, may cast their votes by following the instructions and process of remote e-voting as provided in the Notice of the AGM uploaded at our website https://www.planterspolysacks.com/ and website of CDSL - www.evotingindia.com

By order of the Board of Directors
Sd/- Sandeep Jha
Company Secretary & Compliance Officer

Arambhan Hospitality Services Limited

Regd. Office: Floor-1, 17A, Patel Building, Cavasji Patel Road, Horniman Circle, Fort, Mumbai 400001, Website: www.arambhangroup.com, Email: investor@cbcspl.com/accounts.cbcs@arambhangroup.com, Phone: 022-22044211, Fax: 022-22042080, CIN: L55101MH2009PLC191462

Notice is hereby given that the Thirteenth Annual General Meeting of the Members of Arambhan Hospitality Services Limited (Formerly Known as Cavasji Behrajmi Catering Services Limited) will be held on Friday, 30th September, 2022 at 11.30A.M. via video conferencing, to transact the following business, with or without modification(s), as may be permissible;

ORDINARY BUSINESS:
1. To receive, consider and adopt the Standalone Audited Financial statements of the Company for the financial year ended March 31, 2022 together with the Reports of the Auditors and Board of Directors thereon;
2. To appoint Director in place Ms. Pooja Alfred Arambhan (DIN: 02540168), who retires by rotation and being eligible, offers herself for re- appointment;

for Arambhan Hospitality Services Limited
Sd/ Pooja Arambhan
Director
Date: 06.09.2022
Place: Mumbai

SANDEEP (INDIA) LIMITED

CIN: LS1491MH2082PLC350492
Regd. Office: 301 PL 899/F, Corporate Arena Parnal Nagar Road Goregaon West BHD, Mahendra Gardens Mumbai-400062
Email id: info@sandeepindia.org, Website: www.sandeepindia.org

Notice is hereby given that the 40th Annual General Meeting of the members of Sandeep (India) Limited will be held at registered office of the Company at 301 PL 899/F, Corporate Arena Parnal Nagar Road Goregaon West BHD, Mahendra Gardens Mumbai 400062 on Thursday, September 29th, 2022 at 11.30 A.M.

Pursuant to the provisions of Section 91 of the Companies Act, the Register of Members and Share Transfer Books of the Company shall remain closed from September 23, 2022 to September 29, 2022 (both days inclusive) for the purpose of Annual General Meeting. The physical copy of the Annual Report including the Notice convening the Annual General Meeting has been posted to the member on their registered address by 06/09/2022. The same has been sent by e-mail to those members who have registered their e-mail IDs with the company/Depository Participant(s) for communication purpose.

Shareholders are hereby informed that the Notice of the Meeting and Annual Report are available on the website of the company www.sandeepindia.org

E-Voting: Pursuant to provisions of Section 108 of the Companies Act, 2013 read with the Regulation 44 of SEBI (LODR) Regulations, 2015, the Company is providing e-voting facility to its members through the e-voting services provided by NSDL. The members holding shares either in physical form or dematerialized form, on the cut-off date i.e. 22nd September, 2022 may cast their vote electronically to transact the business set out in the Notice of AGM. The details of e-voting, required under Rule 20 of the Companies (Management and Administration) Rules, 2014, are given hereunder:

The remote e-Voting commences on 26th September, 2022 at 9:00 A.M. and ends on 28th September, 2022 at 5:00 P.M. E-Voting shall not be allowed after 5:00 P.M. on 28th September, 2022. Any person who becomes the members after the dispatch of the Notice and holding share as on cut-off date 22nd September, 2022 may obtain user id and password by sending a request at support@purvashare.com. The facility of voting through polling papers shall be made available at the venue of the Annual General Meeting. The members who have cast their vote by remote e-voting may attend the meeting but shall not be entitled to cast their vote again.

In case you have any queries or issues regarding e-voting, members may contact NSDL Trade World, Wing 'A', 4th Floor, Kamala Mills Compound, Sanapati Bapat Marg, Mumbai-400013 at Telephone No: 022 24994736, Email id: e-voting@nsdl.com

The result of the e-voting/voting at Annual General Meeting ballot shall be declared on or before 30th September, 2022. The result, along with the Scrutinizer's Report, shall be displayed at the Registered Office of the Company and also be placed on the company's website and communicated to the Stock Exchange where Company's share are listed.

By Order of the Board of Directors
Sandeep (India) Limited
Sd/- Rashmi Dalmia
Managing Director
DIN: 01347367

NANDANVAN INVESTMENTS LIMITED

Regd. Office: 206, The Summit, Near Swan Club, Service Road, Vile Parle East Mumbai, Maharashtra-400057
CIN: U57120MH1975PLC296221; E-mail: nandanvaninvestments1@gmail.com

NOTICE OF 47th ANNUAL GENERAL MEETING (AGM), REMOTE E-VOTING INFORMATION AND BOOK CLOSURE

Notice is hereby given that the 47th Annual General Meeting (AGM) of the members of Nandanvan Investments Limited will be held on Thursday, 29th day of September, 2022 at 10:00 A.M. at the Registered office of the Company situated at 206, The Summit, Near Swan Club, Service Road, Vile Parle East Mumbai, Maharashtra-400057 to transact the Ordinary Businesses as well as Special Businesses set out in the Notice of the AGM dated 01st September, 2022.

The Register of Members and Share Transfer Books of the Company will remain closed from 22nd September, 2022 to 29th September, 2022 (both days inclusive). As members in Register of members of the Company after giving effect to all valid share transfers in physical/demat form lodged with the Company/Registrar i.e. M/s MAS Services Limited, T-34 2nd Floor Okhla Industrial Area Phase II New Delhi 110020.

Electronic Copies of the Notice of the AGM and the Annual Report for FY2021-2022 has been sent to all the members whose Email id-registered with the Company/Depository Participant(s)/RTA.

The Company has Dispatched Physical Copies of Notice of AGM to those shareholders, whose Email-IDs are not registered with the Company/Depository RTA.

The Notice of AGM and the Annual Report is also available at the registered office of the Company for inspection during business hours on any working days (except on Public Holidays) prior to the date of 47th Annual General Meeting.

Pursuant to Section 108 of the Companies Act 2013 read with Rule 20 of the Companies (Management and Administration) Rules 2014 and amendment thereof, the Company is pleased to provide its members the electronic facility (remote e-voting) for transacting all the items of business mentioned in the Notice of the AGM and the Annual Report for FY2021-2022. The Remote e-voting portal will open from 09:00 A.M. (IST) on Monday, 26th September, 2022 and ends on 05:00 P.M. (IST) on Wednesday, 28th September, 2022. Members may cast their vote by accessing the website www.evotingindia.com by following the instructions given in the Notice of AGM.

During this period, shareholders of the Company, holding shares either Physical form or in dematerialized, as on the Cut-off date 22nd September, 2022 may cast their vote electronically. The Voting module shall be disabled by NSDL beyond the said period. Once the vote on resolution is cast by Member, the same cannot be modified subsequently.

The voting rights shall be as per the number of shares held by the members as on Thursday, 22nd September, 2022 (Cut-Off date). Members are eligible to cast vote electronically only if they are holding shares as on that date.

The Procedure of E-voting is available in the Notice of AGM. In case of any queries pertaining to e-voting, you may refer to Frequently Asked Questions ("FAQs") and e-voting manual available at www.evotingindia.com or call at toll free no. 1800-22-4430 or to the Company Registrar M/s.MAS Services Limited at investor@massev.com.

The entry to the Annual General Meeting (AGM) will be regulated by Attendance Slips, which is attached with the Notice of the AGM. Members are requested to bring duly signed Attendance slip to the meeting and hand it over at the entrance.

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.

The Scrutinizer will submit his final report after the conclusion of voting at the Annual General Meeting but not later than the closing of the business hours on 01st October, 2022.

The Chairman of the meeting shall announce the result of voting on the resolutions taken up at 47th Annual General Meeting or after the submission of final Report by the Scrutinizer.

Company has made/will make appropriate arrangements for convening the said Annual General Meeting by duly complying with the Directors' Guidelines issued by the Central/State Government with respect to Covid-19 as applicable.

By order of the board
Sd/- (Manish Kumar)
Director
DIN: 08438926

For Refnol Resins and Chemicals Limited
Sd/- Bilal Topia
Company Secretary

SANMIT INFRA LIMITED

(CIN: L70109MH2000PLC288648)
Registered Office: 601, Makhija Royale, 6th Floor, S.V. Road, Khar (W) Mumbai City, Maharashtra 400052
Email: sanmitinfra@gmail.com, Website: www.sanmitinfra.com, Tel: 022-67429100

INFORMATION REGARDING 22ND ANNUAL GENERAL MEETING TO BE HELD THROUGH VIDEO CONFERENCE / OTHER AUDIOVISUAL MEANS, RECORD DATE & FINAL DIVIDEND

Notice is hereby given that the 22nd Annual General Meeting ("AGM") of the Sanmit Infra Limited ("Company") will be held through Video Conference / Other Audio-visual Means on Thursday, September 29, 2022 at 03:00 P.M. (IST) to transact the businesses that will be set forth in the Notice of the AGM. In view of the continuing Covid-19 Pandemic, the Ministry of Corporate Affairs ("MCA") vide its General Circular Nos. 14/2020, 17/2020, 20/2020, 2/2021, 19/2021, 21/2021 and 2/2022 dated April 08, 2020, April 13, 2020, May 05, 2020, January 13, 2021, December 08, 2021, December 14, 2021 and May 05, 2022 respectively (collectively referred to as "MCA Circulars"), permitted the holding of the AGM through VC / OAVM, without the physical presence of the Shareholders at a common venue.

In compliance with the MCA Circulars and other relevant provisions of Companies Act, 2013 and Rules made thereunder ("Act") and Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation 2015 ("Listing Regulation"), the AGM of the Company is being held through VC / OAVM. In accordance with the aforesaid MCA Circulars and Securities and Exchange Board of India ("SEBI") vide its Circular Nos. SEBI/HO/CFD/CMD1/CIRP/2020/79, SEBI/HO/CFD/CMD2/CIRP/2021/11 and SEBI/HO/CFD/CMD2/CIRP/2022/62 dated May 12, 2020, January 15, 2021 and May 13, 2022 respectively (hereinafter collectively referred to as "Circulars"), the electronic copy of the Notice of the AGM and Annual Report for the Financial Year 2021-22 will be sent to all the Shareholders whose email addresses are registered with the Company / Depository Participant(s).

The Notice of the AGM along with the Annual Report for the Financial Year 2021-22 will also be available on the Website of the Company at www.sanmitinfra.com and on the website of the Stock Exchange i.e., BSE Limited at www.bseindia.com and on the CDSL website at www.cdslindia.com

Shareholders can attend and participate in the AGM through VC / OAVM facility only and their attendance shall be counted for the purpose of determining the quorum under Section 103 of the Act. The instructions for joining the AGM are provided in the Notice of the AGM. The Company is providing remote e-voting facility ("remote e-Voting") to all the Shareholders to cast their vote on all the Resolutions which are set out in the Notice of AGM. Members have the option to cast their vote using the remote e-Voting or through e-Voting system during the AGM. The manner of voting remotely for the Shareholders holding shares in dematerialized and physical mode will be provided in the Notice of AGM. Shareholders may note that the Board of Directors at their Meeting held on May 28, 2022 has recommended a final dividend of Rs. 0.35/- per Share of Equity Shares of face value of Rs.10/- each for the Financial Year ended March 31, 2022. The final dividend subject to the approval of Shareholders, will be paid on or after September 29, 2022 to the Shareholders whose name appear in the Register of Shareholders as on the Record date i.e., September 22, 2022 through various online transfer modes to the Shareholders who have updated their bank account details. For Shareholders who have not updated their bank accounts details, dividend warrants/demand drafts/ cheques will be sent to the registered addresses depending on availability of postal services. In case you have not registered your e-mail address and/or not updated bank account mandate for received dividend, please follow the below instructions.

Dematerialized Holding: Register/update the details in your demat account, as per the process advised by your Depository Participants (DP)

Physical Holding: Register/update the details in prescribed Form ISR-1 and other relevant forms with the Registrar & Transfer Agent of the Company, Purva Share registry (India) Pvt Ltd.

Pursuant to Finance Act, 2020, dividend income is taxable in the hands of Shareholders w.e.f. April 01, 2020 and the Company is required to deduct tax at source from dividend paid to Shareholders at the prescribed rates. For the prescribed rate for various categories, please refer to the Finance Act, 2020 and the amendments thereof. The Shareholders are requested to update their valid PAN with the DPs (if shares held in dematerialized form) and Company/RTA (if shares held in physical form).

A Resident individual Shareholder with PAN and who is not liable to pay tax can submit a tax declaration in Form No. 15G / 15H, to avail the benefit of non-deduction of tax at source by email to sanmitinfra@gmail.com. Shareholders are requested to note that in case their PAN is not registered, or having invalid PAN or Specified Person as defined under Section 206AB of Income Tax Act ("IT Act"), the tax will be deducted at a higher rate prescribed under Section 206AA or 206AB of the Act, as applicable.

Link for attaining the 22nd AGM OF SANMIT INFRA LIMITED - https://purvashare.in/stock/broadcast/dod?add=2d3c11ed-a261-99b2-9de6921 for physical shareholders and this link will be available in the demat account of the shareholders whose shares are in demat form.

Non-resident individual Shareholder (Including Foreign Institutional Investors (FIIs) / Foreign Portfolio Investors (FPIs)) can avail beneficial rates under tax treaty between India and their country of residence, subject to providing necessary documents i.e., No Permanent Establishment and Beneficial Ownership Declaration, Tax Residency Certificate, Form 10F, any other document which may require to avail the tax treaty benefits. For this purpose, the Shareholder may submit the above documents by email to sanmitinfra@gmail.com

This notice is being issued for the information and benefit of all the Shareholders of the Company in Compliance with the applicable circulars of the MCA & SEBI.

For Sanmit Infra Limited
Sd/- Sanjay K Makhija
Managing Director
DIN:00586770

SEPTEMBER 06, 2022
MUMBAI

इंडियन बैंक Indian Bank

काण्डीवॉल (E) Branch : Laxmi Sadan, Thakur village, Kandivall (E), Mumbai-400 107, MH.
Tel. No. : (022) 2885 4480 • Fax No. : (022) 2885 8312, E-Mail : m765@indianbank.com

DEMAND NOTICE ANNEXURE I

NOTICE UNDER SEC. 13 (2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS & ENFORCEMENT OF SECURITY INTEREST ACT 2002

Date : 03.08.2022

- 1. M/s. New Royal Dairy • Shop No. 4, Nanak Ngr., M. G. Road, Borivali (East), Mumbai
2. Mr. Lalmani Pandey (Prop. New Royal Dairy) • Flat No. 305, 3rd Floor, Wing C, Gayatri Shivam CHSL., Western Express Highway, Kandivall (E), Mumbai-400 101.
3. Mr. Lalmani Pandey (Prop. New Royal Dairy) • Flat No. D-203, Vinay Apartment, Chogle Nagar, Borivali (E), Mumbai-400 066.
4. Mrs. Phool Kumar Lalmani Pandey • Flat No. 305, 3rd Floor, Wing C, Gayatri Shivam CHSL., Western Express Highway, Kandivall (E), Mumbai-400 101.
5. Mrs. Phool Kumar Lalmani Pandey • Flat No. D-203, Vinay Apartment, Chogle Nagar, Borivali (E), Mumbai-400 066.
6. Mr. Bholanath Pandey, • Flat No. 903, Building No. 2, C Wing, Type E, Shree Sharnam Building, Near 7/11 School, Mira Road (E), Mumbai.
Sir / Madam,

SUB : Your Loan account's OCC (Converted to FITL and WCTL at your request) with Indian Bank Kandivall East (EAB)

The first of you is an individual / proprietary concern / partnership firm / company. The 2nd is proprietor Non or at all material times. The 4th is Mortgage Guarantors to the loan accounts availed by the first of you. The 2, 3, 4, 5 of you are the mortgagor(s) having offered their assets as security to the loan accounts availed by the first of you. The 6th of you are the guarantor in the said facility. At the request of the first of you, in the course of banking business, the following facilities were sanctioned and were availed by first of you. Nature of facility : CC Limit for working Capital Finance (Converted to FITL and WCTL at your request)

Table with 2 columns: S. No., Limit (₹ in Lakhs). Row 1: 1, OCC Limit - ₹ 25.00 Lacs (Sanction amount) (Converted to FITL of ₹ 0.75 lacs and WCTL of ₹ 26.06 Lacs)

The first of you have executed the following documents for each of the said facilities :

Table with 2 columns: Nature of Facility, Nature of document. Row 1: CC Limit for working Capital Finance (Converted to FITL and WCTL at your request). Documents: 1. Letter Confirming Deposit to title deeds (Annex-7) dated 07.09.2016, 2. Declaration by Guarantor-Mortgagor of Affidavit (Annex-6) dated 24.08.2016, 3. Letter of Hypothecation (Adv-29) dated 07.09.2016, 4. Letter of Guarantee (Adv-42) dated 07.09.2016, 5. D-11 dated 31.03.2021, 6. D117 FITL agreement dated 31.03.2021, 7. D-57 Letter of Guarantee dated 31.03.2021, 8. Demand pronote dated 31.03.2021, 9. D-72 dated 31.03.2021.

The repayment of the aforesaid loans is personally guaranteed by No. 2, 3, 4, 5 of you by executing an agreement of Guarantee dated 07.09.2016. The repayment of the said loans are secured by Mortgage / Hypothecation of property at Flat No. 305, 3rd Floor, Wing C, Gayatri Shivam CHSL., Western Express Highway, Kandivall East Mumbai-400 101 and fixed assets / Stocks / Movables at M/s. New Royal Dairy, Shop No. 4, Nanak Nagar, M. G. Road, Borivali (E), Mumbai as given in the Schedule hereunder belonging to No.1 of you. You have acknowledged the indebtedness in respect of the aforesaid facilities from time to time last being 31.03.2021.

Despite repeated requests calling upon you to pay the amounts together with interest; all of you and each of you who are jointly and severally liable have failed and committed default in repaying the amount due. The loan account has been classified as Non Performing Asset since 14.07.2022 in accordance with directions / guidelines relating to asset classifications issued by Reserve Bank of India. The outstanding dues payable by you as on 03.08.2022 amount to ₹ 24,74,304/- (Rs. Twenty Four Lacs Seventy Four Thousand Three Hundred Four Only) and the said amount carries further interest at the agreed rate from 14.07.2022 till date of repayment.

The term borrower under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 means any person who has been granted financial assistance by Bank or who has given any guarantee or created any mortgage / created charge as security for the said financial assistance granted by the Bank.

Therefore, all of you and each of you are hereby called upon to pay the amount due as on date viz ₹ 24,74,304/- (Rs. Twenty Four Lacs Seventy Four Thousand Three Hundred Four Only) together with interest from 14.07.2022 till date of repayment within 60 days from the date of this notice issued under Sec. 13 (2) (f) failing which Bank will be constrained to exercise its rights of enforcement of security interest without any further reference to you under the said Act. If you fail to discharge your liabilities in full within 60 days from the date of this notice, Bank shall be exercising its enforcement rights under Sec. 13 (4) of the Act as against the secured assets given in the schedule hereunder.

On the expiry of 60 days from the date of this notice and on your failure to comply with the demand, Bank shall take necessary steps to take possession for exercising its rights under the Act.

Please note that as per the provisions of Sec. 13 (13) of the Act no transfer of the secured assets (Given in the schedule hereunder) by way of sale, lease or otherwise, shall be made after the date of this notice without the prior written consent of the bank.

Needless to mention that this Notice is addressed to you without prejudice to any other remedy available to the Bank. Please note that this notice is issued without prejudice to Bank's right to proceed with the proceedings presently pending before DRT / RO of DRT / DRAT / Court and proceed with the execution of order / decree obtained / to be obtained.

Please note that the Bank reserves its right to call upon you to repay the liabilities that may arise under the outstanding bills discounted, Bank guarantees and letters of credit issued and established on your behalf as well as other contingent liabilities. "We draw attention to the provisions of Section 13(8) of the SARFAESI Act and the Rules framed there under which deals with your rights of redemption over the securities"

The Undersigned is a duly Authorised Officer of the Bank to issue this Notice and exercise powers under Section 13 aforesaid.

SCHEDULE :

The specific details of the assets in which security interest is created are enumerated hereunder :-

Mortgaged Assets :- Flat No. 305, 3rd Floor, Wing C, Gayatri Shivam CHSL., CTS No. 598 to 702 Western Express Highway, Kandivall (E), Mumbai-400 101.

Hypothecated Assets :- Stock And Book Debts favoring M/s. New Royal Dairy, situated at