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PUBLIC ANNOUNCEMENT

EMS LIMITED

Our Company was originally incorporated as 'EMS Infracon Private Limited' a private limited company under the Companies Act, 1956 at Delhi, pursuant to a certificate of incorporation dated December 21, 2010 issued by the Registrar of Companies, National Capital Territory of Delhi and Haryana. Thereafter on June 30, 2012, our Company took over the business of partnership firm, M/s Salish Kumar. Thereafter, name of our Company was changed from 'EMS Infracon Private Limited' to 'EMS Private Limited', pursuant to a special resolution passed by the shareholders of our Company on September 30, 2022 and a fresh certificate of incorporation consequent to change of name was issued by the Registrar of Companies, Delhi ("RoC") on October 26, 2022. Subsequently, our Company was converted from private to public company, pursuant to a special resolution passed by the shareholders of our Company on October 27, 2022 and a fresh certificate of incorporation consequent to change of name was issued by the Registrar of Companies, Delhi ("RoC") on November 25, 2022.

Registered Office: 701, DLF Tower A, Jasola New Delhi - 110025, India

Corporate Office: C-88, Second Floor, Raj Nagar Distt. Centre, Raj Nagar, Ghaziabad - 201002, Uttar Pradesh, India

Tel No.: +91 882696627; 011-46067666 / 46068666 | E-mail: cs@ems.co.in | Website: www.ems.co.in

Corporate Identity Number: U45205DL2010PLC211609

Contact Person: Mr. Deepak Kumar, Company Secretary and Compliance Officer

OUR PROMOTERS: MR. RAMVEER SINGH AND MR. ASHISH TOMAR

INITIAL PUBLIC OFFER OF UP TO [●] EQUITY SHARES OF FACE VALUE OF RS.10 EACH ("EQUITY SHARES") OF EMS LIMITED ("COMPANY") FOR CASH AT A PRICE OF RS. [●] PER EQUITY SHARE (INCLUDING A PREMIUM OF RS. [●] PER EQUITY SHARE) ("OFFER PRICE") AGGREGATING UP TO RS. 14,624.00 LAKHS THROUGH FRESH ISSUE AND AN OFFER FOR SALE (THE "OFFER") OF UP TO 82,94,118 EQUITY SHARES AGGREGATING UP TO RS. [●] LAKHS BY MR. RAMVEER SINGH (THE "PROMOTER SELLING SHAREHOLDER") AND THE PROMOTER SELLING SHAREHOLDER ARE REFERRED TO AS, THE "SELLING SHAREHOLDER" AND SUCH EQUITY SHARES OFFERED BY THE SELLING SHAREHOLDER, THE "OFFERED SHARES"). THE ISSUE WILL CONSTITUTE [●] % OF THE POST-ISSUE PAID-UP CAPITAL OF OUR COMPANY.

THE FACE VALUE OF EQUITY SHARES IS RS. 10 EACH. THE PRICE BAND AND THE MINIMUM BID LOT SHALL BE DECIDED BY OUR COMPANY IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGER ("BRLM") AND WILL BE ADVERTISED IN ALL EDITIONS OF [●], AN ENGLISH NATIONAL DAILY NEWSPAPER AND ALL EDITIONS OF [●], A HINDI NATIONAL DAILY NEWSPAPER, HINDI ALSO BEING THE REGIONAL LANGUAGE OF DELHI, WHERE OUR REGISTERED OFFICE IS LOCATED, WITH WIDE CIRCULATION, AT LEAST TWO WORKING DAYS PRIOR TO THE BID/ISSUE OPENING DATE AND SHALL BE MADE AVAILABLE TO THE BSE LIMITED ("BSE") AND THE NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("NSE"), AND TOGETHER WITH BSE, THE "STOCK EXCHANGES") FOR THE PURPOSE OF UPLOADING ON THEIR RESPECTIVE WEBSITES IN ACCORDANCE WITH SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED (THE "SEBI ICDR REGULATIONS").

OUR COMPANY HAS, IN CONSULTATION WITH THE BRLM, UNDERTAKEN A PRE-IPO PLACEMENT OF 16,00,000 EQUITY SHARES AT AN ISSUE PRICE OF RS. 211 PER EQUITY SHARE (INCLUDING A PREMIUM OF RS. 201 PER EQUITY SHARE) AGGREGATING RS.3,376.00 LAKHS. THE SIZE OF THE FRESH ISSUE OF UP TO RS. 18,000.00 LAKHS HAS BEEN REDUCED BY RS. 3,376.00 LAKHS PURSUANT TO THE PRE-IPO PLACEMENT AND THE REVISED SIZE OF THE FRESH ISSUE IS UP TO RS.14,624.00 LAKHS.

The details of Equity Shares allotted to the investors in the Pre-IPO Placement are set out below:

Date of Allotment	No. of Equity Shares allotted	Details of allottees	Face Value per Equity Shares (₹)	Issue Price per Equity Shares (₹)	Form of Consideration	Reason/Nature of allotment
July 18, 2023	16,00,000	As given below*	10.00	211.00	Cash	Private Placement

*Details of allottees are as under:

Allotment of 10,000 Equity Shares to Ravindra Kumar HUF, 25,000 Equity Shares to V. Nitin, 10,000 Equity Shares to U Anuradha, 10,000 Equity Shares to Hulas Chand Lalwani, 10,000 Equity Shares to Sushil Kumar Chhajed, 10,000 Equity Shares to Rishab Kankaria HUF, 10,000 Equity Shares to Rajni Madanlal Bothra, 40,000 Equity Shares to Amita Jain, 30,000 Equity Shares to Muskan Kankaria, 25,000 Equity Shares to Nikita Katta, 10,000 Equity Shares Arvind Lalwani HUF, 10,000 Equity Shares to Hulaschand Rajesh Kumar HUF, 10,000 Equity Shares to Santosh Devi Lalwani, 23,000 Equity Shares to Manojkumar Ashokkumar Kankaria, 20,000 Equity Shares to Akshat S Lunjya, 25,000 Equity Shares to Abhishek Premarayan Parwal HUF, 25,000 Equity Shares to Shaleen Kshemi, 10,000 Equity Shares to Harshika Jain, 10,000 Equity Shares to Rajesh Lalwani, 10,000 Equity Shares Nilesh Lalwani, 12,500 Equity Shares to Virinda Aggarwal, 12,500 Equity Shares to Trisha Aggarwal, 10,000 Equity Shares to Ankur Bhupendra Shah, 20,000 Equity Shares to Anila Jain, 20,000 Equity Shares to Anun Kumar Jain, 10,000 Equity Shares Sumit Kumar Gupta, 25,000 Equity Shares to Rajesh Kumar Jain, 10,000 Equity Shares to Kshitiz Jain, 10,000 Equity Shares to Sangeetha Jain, 25,000 Equity Shares to Priiti Gupta, 10,000 Equity Shares to Rajeev Kohli, 10,000 Equity Shares to Gaurav Shanker, 10,000 Equity Shares to Rachna Kohli, 10,000 Equity Shares to Naresh Kumar Bansal, 50,000 Equity Shares to Vikas Gupta, 20,000 Equity Shares to Ritu Goel, 10,000 Equity Shares to Bal Kishan Saraf, 10,000 Equity Shares to Aakash Aggarwal, 15,000 Equity Shares to Umesh Aggarwal, 25,000 Equity Shares to Mukesh Jain, 21,000 Equity Shares to Kapil Garg, 10,000 Equity Shares to Baij Nath Gupta, 10,000 Equity Shares to Anuradha Gupta, 10,000 Equity Shares to Capriso Finance Limited, 10,000 Equity Shares to Pooja Rajgarhia, 10,000 Equity Shares to Tribhuvan Nath Chaturvedi, 10,000 Equity Shares to Kaushal Bindlish, 12,500 Equity Shares to Mukesh Goel, 25,000 Equity Shares to Sunil Jain, 10,000 Equity Shares to Chaturbhuj Bardia, 11,000 Equity Shares to Nidhi Agarwal, 50,000 Equity Shares to Shikha Garg, 22,000 Equity Shares to Sangitha, 10,000 Equity Shares to Manjula Bhanjali, 15,000 Equity Shares to Premalatha P, 30,000 Equity Shares to Manish Garg, 10,000 Equity Shares to Nilesh V Parekh, 10,000 Equity Shares to Niraj Lalwani, 27,500 Equity Shares to Saroj Devi Mandholia, 10,000 Equity Shares to Devika Garg, 10,000 Equity Shares to Arya Gupta, 25,000 Equity Shares to Srijagidh Corporate Solutions Pvt Ltd, 17,500 Equity Shares to Jagdish Prasad Mandholia, 25,000 Equity Shares to Utsav Kumar Mandholia, 35,000 Equity Shares to Ritika Mandholia, 10,000 Equity Shares to Priyanka Kumari, 13,000 Equity Shares to Arpit Dokania, 12,500 Equity Shares to IESOUS Marketing Private Limited, 10,000 Equity Shares to Jambukumar, 10,000 Equity Shares to Misthy Garg, 12,000 Equity Shares to Ajay Kumar Gupta, 10,000 Equity Shares to Anuj Anand, 10,000 Equity Shares to Ram Niwas Saini, 10,000 Equity Shares to Amit Saini, 11,000 Equity Shares to Naresh J Shroff HUF, 10,000 Equity Shares to Ekta Shukla, 11,000 Equity Shares to Amita N Shroff, 11,000 Equity Shares to Neeta Pradeep Shroff, 11,000 Equity Shares to Naresh Jaiprakash Shroff, 10,000 Equity Shares to Daksh Aggarwal, 10,000 Equity Shares to Anika Mantri, 10,000 Equity Shares to Gunjan Daga, 10,000 Equity Shares to Anuj Rathi, 10,000 Equity Shares to Urban Botanics Private Limited, 10,000 Equity Shares to Suraj Jain, 72,000 Equity Shares to Mandholia Developers Private Limited, 10,000 Equity Shares to Dilipkumar Shah HUF, 10,000 Equity Shares to Mohit Goel, 10,000 Equity Shares to Mayank Aggarwal, 5,000 Equity Shares to Ashish Garg, 10,000 Equity Shares to Sonika Chauhan, 50,000 Equity Share to Gauravraj Singh Vijaysingh Rathore, 10,000 Equity Shares to Nirmala Devi Lalwani, 10,000 Equity Share to Anita Bansal, 10,000 Equity Shares to Anuj Sahny, 80,000 Equity Shares to Bimta Pay Technology Pvt Ltd and 17,000 Equity Shares to Kanhaiya Lal Rathi.

The allottees are in no manner connected with our Company, the Subsidiaries, the Joint Ventures, the Promoter or Promoter Group, Directors, KMPs and the Directors and KMPs of Subsidiaries and Joint Ventures and members of Promoter group.

Risk related to Pre-IPO Placement:

There is no guarantee that our Equity Shares will be listed on the BSE and the NSE in a timely manner or at all.

There is no guarantee that our Equity Shares will be listed on the BSE and the NSE in a timely manner or at all. In accordance with Indian law, permission for listing and trading of our Equity Shares will not be granted until after certain actions have been completed in relation to this Offer and until Allotment of Equity Shares pursuant to this Offer. In accordance with current regulations and circulars issued by SEBI, our Equity Shares are required to be listed on the BSE and the NSE within such time as mandated under UPI Circulars, subject to any change in the prescribed timeline in this regard. However, we cannot assure you that the trading in our Equity Shares will commence in a timely manner or at all. Any failure or delay in obtaining final listing and trading approvals may restrict your ability to dispose of your Equity Shares.

This is an Issue in terms of Rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957, as amended ("SCRR"), read with Regulation 31 of Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended (the "SEBI ICDR Regulations"). The Issue is being made through the Book Building Process in terms of Regulation 6(1) of the SEBI ICDR Regulations, wherein not more than 50% of the Issue shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("QIBs") (the "QIB Portion"), provided that our Company, in consultation with the BRLM, may allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis, out of which one-third shall be reserved for domestic Mutual Funds only, subject to valid Bids being received from domestic Mutual Funds at or above the Anchor Investor Allocation Price, in accordance with the SEBI ICDR Regulations. In the event of under-subscription, or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the Net QIB Portion. Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis to Mutual Funds only, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIB Bidders (other than Anchor Investors), including Mutual Funds, subject to valid Bids being received at or above the Issue Price. However, if the aggregate demand from Mutual Funds is less than 5% of the QIB Portion, the balance Equity Shares available for allocation in the Mutual Fund Portion will be added to the remaining Net QIB Portion for proportionate allocation to QIBs. Further, not less than 15% of the Issue shall be available for allocation on a proportionate basis to Non-Institutional Bidders ("Non-Institutional Portion") of which one-third of the Non-Institutional Portion shall be available for allocation to Non-Institutional Bidders with an application size more than Rs. 200,000 and up to Rs. 1,000,000 and two-thirds of the Non-Institutional Portion shall be available for allocation to Bidders with an application size of more than Rs. 1,000,000, provided that the unsubscribed portion in either of such sub-categories may be allocated to applicants in the other sub-category of Non-Institutional Bidders, and not less than 35% of the Issue shall be available for allocation to Retail Individual Bidders in accordance with the SEBI ICDR Regulations, subject to valid Bids being received from them at or above the Issue Price. All Bidders (except Anchor Investors) are required to mandatorily utilise the Application Supported by Blocked Amount ("ASBA") process providing details of their respective bank account (including UPI ID for UPI Bidders using UPI Mechanism), in which the corresponding Bid Amounts will be blocked by the SCSBs or the Sponsor Banks, as applicable. Anchor Investors are not permitted to participate in the Issue through the ASBA process. For details, see "Issue Procedure" on page 411 of this Draft Red Herring Prospectus ("DRHP") dated March 28, 2023 filed with the Securities and Exchange Board of India ("SEBI").

This public announcement is made as per the advisory issued by the SEBI vide email namely "Disclosure of information pertaining to Pre-IPO placement and transaction of shares by promoters and promoter group(s) in the Public Announcement and Price Band Advertisement" dated July 05, 2023 to inform the public that the Company has completed Pre-IPO Placement.

Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Issue unless they can afford to take the risk of losing their entire investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Issue. For taking an investment decision, investors must rely on their own examination of our Company and the Issue, including the risks involved. The Equity Shares in the Issue have not been recommended or approved by the Securities and Exchange Board of India ("SEBI"), nor does SEBI guarantee the accuracy or adequacy of the contents of this Draft Red Herring Prospectus. Specific attention of the investors is invited to "Risk Factors" on page 30 of the Draft Red Herring Prospectus.

Any decision whether to invest in the Equity Shares described in the DRHP may only be made after a Red Herring Prospectus ("RHP") filed with the RoC and must be made solely on the basis of such RHP as there may be material changes in the RHP from the DRHP. The Equity Shares, when offered, through the RHP, are proposed to be listed on the BSE and NSE.

For details of the main objects of the Company as contained in its Memorandum of Association, see "History and Certain Corporate Matters" beginning on page 225 of the Draft Red Herring Prospectus.

The liability of the members of the Company is limited. For details of the share capital and capital structure of the Company and the names of the signatories to the Memorandum of Association and the number of shares subscribed by them of the Company see "Capital Structure" beginning on page 87 of the Draft Red Herring Prospectus.

BOOK RUNNING LEAD MANAGER TO THE ISSUE	REGISTRAR TO THE ISSUE
 <p>SIXTH SENSE ... beyond the obvious</p> <p>KHAMBATTA SECURITIES LIMITED 1 Ground Floor, 7/10, Botawala Building, 9 Bank Street, Horniman Circle, Fort, Mumbai, Maharashtra - 400 001, India Tel: 022-66413315 Email: ipo@khambattasecurities.com Investor Grievance Email: mbcomplaints@khambattasecurities.com Website: www.khambattasecurities.com Contact Person: Mr. Chandan Mishra / Mr. Vipin Aggarwal SEBI Registration No.: INM000011914 Validity: Permanent</p>	 <p>KFIN TECHNOLOGIES LIMITED T-34, 2nd Floor, Okhla Industrial Area, Phase - II, New Delhi -110 020, India; Selenium Tower B, Plot 31-32, Financial District, Nanakramguda, Gachibowli, Hyderabad - 500 032, India Tel: +91 40 6716 2222 Email: ems.ipo@kfintech.com Website: www.kfintech.com Contact Person: Mr. M Murali Krishna SEBI Registration No: INR000000221 Validity: Permanent</p>

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the DRHP.

For and on behalf of EMS Limited

Place: Delhi
Date: August 28, 2023
Sd/-
Mr. Deepak Kumar
Company Secretary and Compliance Officer

EMS LIMITED is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offer of its Equity Shares. The DRHP is available on the websites of SEBI at www.sebi.gov.in, websites of the Stock Exchanges i.e., BSE at www.bseindia.com and NSE at www.nseindia.com, respectively and the website of the BRLM, i.e., Khambatta Securities Limited at www.khambattasecurities.com. Potential investors should note that investment in equity shares involves a high degree of risk and for details relating to such risk, see the section titled "Risk Factors" of the RHP, when filed. Potential investors should not rely on the DRHP filed with SEBI for making any investment decision.

This announcement does not constitute an offer of Equity Shares for sale in any jurisdiction, including the United States, and the Equity Shares may not be offered or sold in the United States absent registration under the U.S. Securities Act of 1933 or an exemption from registration. Any public offering of the Equity Shares to be made in the United States will be made by means of a prospectus that may be obtained from the Company and that will contain detailed information about the Company and management, as well as financial statements. However, the Equity Shares are not being offered or sold in the United States.

AdBaz



State Bank of India, Retail Asset Central Processing Centre -5: 102, NGS IT Park, Above Cromia Shop, DP Road, Aundh, Pune - 411007. Tel: (020)27409845/9848, Email: racpc5.pune@sbi.co.in

DEMAND NOTICE

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

Whereas the undersigned being the Authorized Officer of STATE BANK OF INDIA RACPC-5, PUNE under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 & in exercise of powers conferred under Section 13 (2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned below, under Section 13 (2) of the said Act, calling upon the concerned Borrowers to repay the amounts mentioned in the respective Notices; within 60 days from the date of the respective Notices, as per details given below. For various reasons these notices could not be served on the concerned borrowers Copies of these Notices are available with the undersigned; and the concerned Borrower may, if they so desire, can collect the said copies from the undersigned on any working day during normal office hours.

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

Name & Address of Borrower/ Home Branch/ Loan A/C No./ RWA Date	Date of Demand Notice	Particulars of Mortgage Property	Outstanding Amount
Mrs Sarika Suraj Patil, (1) Row House No 7, Royal Heritage Row Houses, Survey No 171/1/2 Cts No 3069 Daund - Pune 413801 (2) B-405, Ambar Society, Survey No 12, Ambegaon Pune 411046 (3) Siddharth Polymers, Saurabh Enterprises, Godown No 2,6 Katraj - Mumbai Bypass, Ambegaon, Pune 411046 (4) wadgaon Kathi, Tuljapur Road Osmanabad, Pin 413601 Home Branch-PBB Aundh Branch Pune A/C No. 40870676761 EB HOME LOAN MAY 20 N.P.A. Date 21.08.2023	22/08/2023	All That Piece And Parcel Of Property Bearing Row House No 7 In Project Known As "royal Heritage Row Houses", Situated In Survey No 171/1/2 Cts No 3069 Plot No 3,4 & 5 (part) At Daund, Dist. Pune 413801 Within Limits Of Daund Municipal Corporation Admeasuring 70 Sq Mt Carpet Plus Balcony Adm 3.9 Sqmt, Super Built Up Area 102.23 Sq Mt (1100 Sq Ft) Plus Use Of Open Spaces In Front And Back Side Of The House And Bounded As Per Schedule Of Agreement To Sale Dated 06-01-2022	Rs 46,45,206/- (Rupees Forty Six Lakhs Forty Five Thousand Two Hundred and Six) that includes Home Loan Account Number 40870676761 Principal Rs 45,09,883/- (Rupees Forty Five Lakhs Nine Thousand Eight Hundred and Eighty Three) plus Unapplied Interest Rs 1,35,323/- (Rupees One Lakh Thirty Five Thousand Three Hundred and Twenty Three only) as on 21/08/2023.

If the concerned Borrowers shall fail to make payment to STATE BANK OF INDIA as aforesaid, then the STATE BANK OF INDIA shall proceed against the above secured assets under Section 13 (4) of the Act and the applicable Rules entirely at the risks of the concerned Borrower to the costs and consequences.

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

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

Date : 22.08.2023
Place : Pune
Sd/-
Authorised Officer
STATE BANK OF INDIA, (RACPC-V)



Ujjivan Small Finance Bank

Registered Office: Grape Garden, No.27, 3rd "A" Cross, 18th Main, 6th Block, Koramangala, Bengaluru - 560095, Karnataka.
Regional Office : 7th Floor, Almonte IT Park, Sr. No. 8, Kharadi-Mundhwa Bypass, Village Kharadi, Pune-411014.

PUBLIC AUCTION NOTICE

PUBLIC NOTICE FOR SALE UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI ACT) 2002, READ WITH PROVISORIAL RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.

The undersigned as authorised officer of Ujjivan Small Finance Bank Ltd., has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that Public auction of the mortgage property in the below mentioned account for realisation of dues of the Bank will be held on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" on the date as prescribed as here under.

Sl. No	Loan Acc. No. / Branch	Name of Borrower/ Co-Borrower / Guarantor/ Mortgageor	13(2) Notice Date/ Outstanding Due (in Rs.) As on	Date of Possession	Date & Time of Inspection of the property	Reserve Price in INR / EMD in INR	Date for Submission of Bid & EMD	Date and Time of Auction
1	4406210130000031 / 4406 - Akurdi	1) Mr. Uttam Namdev Javir, 2) Mrs. Chhaya Uttam Javir, both are residing at Flat No. 03, yashwant Nagar, Block No. 3, Plot No. 85, Gandhari Apartment, near Talegaon Station, Maval, Pune- 410507	11.10.2021 / Rs.17,48,024/- as on 27.09.2021	17.03.2023	08-Sep-2023 & 11-Sep-2023 Between 11AM to 4PM	Rs. 14,96,000 / Rs.1,49,600/-	18-Sep-2023 Between 10AM to 5PM	20.09.2023 & 11:00 AM to 2:00 PM

Description of the Immovable Property: All that piece and parcel of property being Flat No.-03 Yashwant nagar, Block No.-3 Plot No.-85 Gandhari Apartment, Near- Talegaon Station, CTS No.37 to 45, Plot No.85, Area Adm. As per CTS record 465.5 Sq.mtrs., situated at village Talegaon Dabnade, Taluka- Maval, Dist.- Pune within the limits of Talegaon Dabnade Municipal Council & within the jurisdiction of the Sub Registrar Maval

Earnest Money Deposit (EMD) in INR (Should be paid through Demand Draft in favour of "Ujjivan Small Finance Bank Ltd."), Place of submission of bids : Ujjivan Small Finance Bank Ltd. Aishwaryam Comfort, Shop No. 10 & 11 Beside Theraam, Sr. No. 152/4, CTS 5120 Near Khandoba Mandir, Akurdi Pune 411019. Contact Person : Deepak Mantri- 8483856322, Anand Shaw- 98205 26046, Shivaji Khade- 7058080915

Terms & Conditions - The e-Auction is being held on "AS IS WHERE IS", "AS IS WHAT IS" and "whatever there is" BASIS".
1. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property / ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
2. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
3. The Interested Bidders shall submit their Bid before the Authorised officer undersigned one day before the auction date as mentioned above.
4. The E-Auction will be conducted through Ujjivan Small Finance Bank approved E-auction service provider - M/s C1 India Pvt. Ltd., Contact person - Vinod Chauhan (Mo. No. 9813887931). The intending bidders are advised to visit https://www.bankauctions.com or https://www.ujjivansfb.in/e-auctions for the details of the properties in the website and for taking part in the bid they should register their names at portal https://www.bankauctions.com and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider M/s. C1 India Pvt. Ltd., Helpline Number's- 7291918824, 25, 26 support email id- support@bankauctions.com, Auction portal- https://www.bankauctions.com.
5. Property shall be sold to the highest bidder / offer, subject to acceptance of the bid by the secured creditor, i.e., Ujjivan Small Finance Bank Ltd. However, the undersigned has the absolute discretion to allow inter- se bidding if deemed necessary. The Authorised officer has the discretion to accept or reject any offer / Tender without assigning any reason.
6. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, within 24 hours of the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price or on or before 15 th day of sale or within such extended period in any case not exceeding 3 months as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting Purchaser shall have no claim/ right in respect of property/ amount.
7. The publication is subject to the force major clause.
8. Bidding in the last moment should be avoided in the bidders own interest as neither the Ujjivan Small Finance Bank nor Service provider will be responsible for any lapse/failure (Internet failure/power failure etc.), in order to ward-off such contingent situations bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
This is also a notice to the above named borrowers/Guarantor/s/Mortgageors about public auction scheduled for sale of mortgaged properties.

Place: Pune.
Date : 28.08.2023.
Sd/- Authorised Officer,
Ujjivan Small Finance Bank



Possession Notice

The undersigned being the authorized officer of the IDBI Bank Ltd. under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of the powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notices calling upon the following borrowers to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

The Borrowers mentioned below having failed to repay the said amount, notice is hereby issued to the borrowers and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the IDBI Bank Limited for an amount mentioned below and interest thereon. The borrower's attention is invited to provision of section (8) of section 13 of the act, in respect of time available, to redeem the secured assets.

DETAILS OF THE POSSESSION NOTICE

S. N.	Name of the Borrower/ Guarantor/Mortgagor	Demand Notice Date / Amount / Legal exp. = Total Amount Claim	Description of Property	Date of Possession
1	Shri.Prakash Narsanna Dikonda and Shri.Vijay Prakash Dikonda (Borrower)	27/03/2023 Rs. 23,43,647.20 as on 01/03/2023 with unapplied interest & charges thereon from 10/12/2022	(Asset owned and mortgaged by Shri Prakash Narsanna Dikonda & Shri Vijay Prakash Dikonda) All that piece and parcel of land comprised in and forming part of immovable properties belongs to Shri. Prakash Narsanna Dikonda and Shri. Vijay Prakash Dikonda at Residential house at Flat no-3, Plot No-28/28 TP-4, Audumbar Apartment, SBI Colony, Balikashram Road, Borude Mala, Saveli, Ahmednagar-414003 admeasuring 735.33 Sq. Ft., bounded as under: On the East by : Parking Margin On the West by : Side Margin On the South by : Flat No.2 On the North by : Side Margin together with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth.	25/08/2023
2	Shri. Hiralal Fulchand Gandhi and Smt. Kirti Hiralal Gandhi	19/05/2023 Rs. 23,20,469.00 as on 17.05.2023 with unapplied interest & Charges thereon from 10.05.2023	(Assets owned and mortgaged by Shri.Hiralal Fulchand Gandhi and Smt. Kirti Hiralal Gandhi) All that piece and parcel of Plot No 1+2+3, S.No. 77, Flat No 303, Saras colony, Sarasnagar, Maliwada, Ahmednagar -414001 admeasuring 45.218 Sq Mtr. and which is bounded as follows : East : Passage and Flat No.302 West : Open to Sky South : Open to Sky North : Flat No.304 together with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth.	25/08/2023
3	1. Shri Ranu Rahul Newaskar, 2. Shri Rahul Kanhaiyalal Newaskar, 3. Shri Himanshu Rahul Newaskar 4. Shri Kanhaiyalal Ganpatdas Newaskar	15/05/2023 Rs. 38,06,350.73 as on 01.05.2023 with unapplied interest & Charges thereon	(Assets owned and mortgaged by Shri Rahul Kanhaiyalal Newaskar) All that piece and parcel of land comprised in and forming part of immovable properties belongs to Shri Rahul Kanhaiyalal Newaskar situate at Flat No.102 admeasuring built up area 918.07 Sq.Ft. on stilt ground floor, Aditi Residency Apartment Condominium constructed in CTS No 5407, Mahajan Lane, Ahmednagar in the state of Maharashtra and which is bounded as follows : East : Lift, Staircase and Flat No.101 West : Marginal space of Scheme South : CTS No.5404 and 5405 North : CTS No.5411 together with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth.	25/08/2023

Sd/-
Authorised Officer
IDBI Bank Limited.