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ADDENDUM AND CORRIGENDUM TO RED HERRING PROSPECTUS DATED SEPTEMBER 19, 2026

Under the chapter titled "Capital structure - The shareholding pattern of our Promoters, Promoter Group and Public (including top ten shareholders) before and after the Issue" on page 77 of the Red Herring prospectus as due to an inadvertent typographical error, the disclosures made with respect to the post-Issue shareholding (number of equity shares and %) in relation to the shareholding details of the Public shareholders, namely, Shailendra Gupta, VA Trading venture LLP and Dhruvil Nimesh Joshi shall stand corrected, updated and be read in the following manner, across the Red Herring Prospectus, as applicable :-

Sr. No.	Pre-Issue shareholding as at the date of Advertisement			Post-Issue shareholding as at the date of Allotment*	
	Name of Shareholders	Number of Equity Shares ^	Shareholding* (in %)	Number of Equity Shares ^	Shareholding* (in %)
Public (C)					
1	Shailendra Gupta	41,650	0.99	41,650	0.69
2	VA Trading venture LLP	25,000	0.6	25,000	0.42
3	Dhruvil Nimesh Joshi	24,000	0.57	24,000	0.40

*Subject to finalization of Basis of Allotment

BOOK RUNNING LEAD MANAGER TO THE ISSUE		REGISTRAR TO THE ISSUE		COMPANY SECRETARY AND COMPLIANCE OFFICER		
 FEDEX SECURITIES PRIVATE LIMITED B 7, 3 rd Floor, Jay Chambers, Dayaldas Road, Vile Parle (East), Mumbai - 400 057, Maharashtra, India. Telephone : +91 81049 85249; E-mail : mb@fedsec.in , Investor Grievance E-Mail : investors@fedsec.in Website : www.fedsec.in ; Contact Person : Saipan Sanghvi / Karuna Bangera SEBI Registration Number : INM000010163		 BIGSHARE SERVICES PRIVATE LIMITED S6-2, 6 th Floor, Pinnacle Business Park, Mahakali Caves Road, next to Ahura Centre, Andheri East, Mumbai- 400093, Maharashtra, India. Tel No. : +91 22 62638200 E-mail Id : ipo@bigshareonline.com , Website : www.bigshareonline.com Investor Grievance Id : investor@bigshareonline.com Contact Person : Babu Rapheal C, SEBI Registration No : INR000001385		Harleen Kaur Plot no. 5, Sairung Woods, Hinjewadi Phase 2, Mulshi, Pune- 411057, Maharashtra India. Tel No. / Mob No : +91 84373 76655 Email : investor@pindhospitalitylimited.com Website : www.pindpunjab.in CIN : U55202PN2021PLC201771		Investors may contact the Company Secretary and Compliance Officer or the Registrar to the Issue in case of any pre-issue or post-issue related grievances including non-receipt of letters of allotment, non-credit of allotted equity shares in the respective beneficiary account, non-receipt of refund orders or non-receipt of funds by electronic mode, etc. For all issue related queries and for redressal of complaints, investors may also write to the BRLM.

AVAILABILITY OF RED HERRING PROSPECTUS: Investors are advised to refer to the RHP and the Risk Factors contained therein before applying in the Issue. Full copy of the RHP is available on the website of SEBI at www.sebi.gov.in, website of the Company at www.pindpunjab.in, the website of the BRLM to the Issue at <https://www.fedsec.in>, the website of BSE Limited at www.bseindia.com respectively.

AVAILABILITY OF THE ABRIDGED PROSPECTUS: A copy of the abridged prospectus shall be available on the website of the Company, BRLM and BSE Limited at www.pindpunjab.in, www.fedsec.in and www.bseindia.com respectively.

SYNDICATE MEMBER: Giriraj Stock Broking Private Limited

AVAILABILITY OF BID-CUM-APPLICATION FORMS: Bid-Cum-Application forms can be obtained from the Registered Office of the Company: Pind Hospitality Limited, Telephone: +91 84373 76655 ; BRLM: Fedex Securities Private Limited, Telephone: +91 81049 85249 and the Syndicate Member: Giriraj Stock Broking Private Limited, Telephone: 033-45096990 and at the selected locations of the Sub-Syndicate Members, Registered Brokers, RTAs and CDPs participating in the Issue. Bid-cum-application Forms will also be available on the websites of BSE and the designated branches of SCSBs, the list of which is available at websites of the stock exchange and SEBI.

BANKER TO THE ISSUE/ ESCROW COLLECTION BANK/ REFUND BANK/ PUBLIC ISSUE ACCOUNT BANK/ SPONSOR BANK: Axis Bank Limited.

UPI: UPI Bidders can also Bid through UPI Mechanism.

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the Red Herring Prospectus

For and on behalf of the Board of Directors
Pind Hospitality Limited
Sd/-
Harleen Kaur
Company Secretary & Compliance Officer

Date: September 21, 2026

Place: Pune

Disclaimer - Pind Hospitality 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 and the RHP dated September 19, 2026 has been filed with the Registrar of Companies, Pune and thereafter with SEBI and the Stock Exchange. The RHP is available on the website of the SEBI at www.sebi.gov.in, website of BSE Limited at www.bseindia.com and is available on the website of the BRLM at www.fedsec.in. Any potential investors should note that investment in equity shares involves a high degree of risk and for details relating to the same, please refer to the RHP including the section titled "Risk Factors" beginning on page 28 of the RHP.

The Equity Shares have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "Securities Act") or any state securities laws in the United States, and unless so registered, and may not be issued or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and in accordance with any applicable U.S. State Securities laws. The Equity Shares are being issued and sold outside the United States in "offshore transactions" in reliance on Regulation "S" under the Securities Act and the applicable laws of each jurisdiction where such issues and sales are made. There will be no public offering in the United States.

**HERO FINCORP LIMITED**
CIN: UT4899011991PLC046774
Regd. Office: 34, Community Centre, Basant Lok, Vasant Vihar, New Delhi-110057
Phone: 011-4948 7150, Fax: 011-4948 7197, 011-4948 7198
Zonal office: A-402, 4th Floor, The Cube, Marol, Andheri (East), Mumbai 400059
Email: litigation@herofincorp.com | Website: www.herofincorp.com

NOTICE UNDER SECTION 13(2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002

Notice is hereby served on:

- M/s Sai Raj Steel Corporation (Borrower/Addressee No.1) Through its Partners, Mr. Sandeep Raghuba Sawant & Mrs. Smruti Sanjay Shinde Having its Registered office at: Plot No. J7 J8 J9, Unit No A 211, Kohnur Industrial Complex, Opp Hindalco Industries, MIDC Talaja, Raigarh, Maharashtra- 410206, Ph. No: 8698798953, Email: sairajsteel007@gmail.com
- Mr. Sandeep Raghuba Sawant (Co-Borrower/Addressee No.2) Partner, Residing at: Shiv Park Complex, E 05, Gaondevi Road, Near Shiv Mandir, Anant Nagar, Badliapur East, Badliapur Kulgaon Thane, Maharashtra- 421503. Ph. No: 8698798953, Email: sairajsteel007@gmail.com
- Mrs. Smruti Sanjay Shinde (Co-Borrower/Mortgagor/ Addressee No.3) Partner, Residing at: Flat No. 301, Shiv Chintan, Plot No. 33, Near Good Will Tower, Sector-20, Navi Mumbai Airoli---Thane-400708, Ph. No: 7057085805, Email: sairajsteel007@gmail.com
- Mrs. Mamta Sadanad Raorane (Co-Borrower/Addressee No.3) Residing at: Shiv Park Complex, E 05, Gaondevi Road, Near Shiv Mandir, Anant Nagar, Badliapur East Badliapur Kulgaon Thane---Thane-421503 Ph. No: 8698798953, Email: sairajsteel007@gmail.com

The above-mentioned Borrowers had entered into **FACILITY AGREEMENT DATED 13.05.2025** with M/s. Hero FinCorp Limited (hereinafter referred to as "HFCL") having its Registered Office at 34, Community Centre, Basant Lok, Vasant Vihar, New Delhi-110057, for availing Rs. 1,11,00,000/- (Rupees One Crore Eleven Lakhs Only) [hereinafter referred to as "financial facility"] in the form of Loan against Property vide Sanction Letter bearing No. 76145887 dated 30.04.2025.

In order to secure the aforesaid financial facilities, you the Addressee No. 3 executed Memorandum of Deposit of title deeds dated 14.05.2025 in favor of HFCL, with respect to the following property:

Property All that piece or parcel of Flat No. 301, admeasuring 601.2 Sq. Ft. built up area lie 55.87 Sq. Mtrs built up area, in the building known as Shiv Chintan of society known as Shiv Chintan CHS Ltd., constructed on the Plot No 33, Sector 20C Airoli of 12.5% Erstwhile Gaathan Expansion Scheme, Navi Mumbai.

The above-mentioned properties shall hereinafter referred to as "Secured Assets". The Secured Asset has been mortgaged to HFCL as security/collateral so as to secure the due repayment of loan together with the interest and other charges. However, the Borrower defaulted in due repayment of Loan alongwith interest and other charges. In this regard, Demand Notice dated 28.08.2026 u/s 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "SARFAESI Act, 2002"), was sent to the last known addresses available of the aforesaid Borrower with HFCL but some of the Notices remained undelivered.

By way of this publication, HFCL hereby once again call upon the above mentioned Borrowers to pay the entire outstanding due Rs. 1,11,93,207.11 (Rupee One Crore Eleven Lakhs Ninety-Three Thousand Two Hundred and Seven and Eleven Paise Only) due as on 17.08.2026 within 60 days of the publication of this Notice, failing which HFCL shall take all necessary actions under all or any of the provisions of SARFAESI Act, 2002 against the Secured Assets including taking possession and sale of the Secured Assets of the Borrower and/or Co-borrowers and any other action or relief as may be provided under SARFAESI Act, 2002.

Further, in pursuance to the provisions of Section 13(13) of SARFAESI Act, 2002, the Borrowers are hereby prohibited from selling/transferring or alienating either by way of sale/ lease or deal with the aforesaid Secured Assets, in any manner, whatsoever, in contravention with the provisions of aforesaid Loan Agreements and/or SARFAESI Act, 2002.

The Public at large is also hereby informed that they should not deal, in any manner, whatsoever, with the aforementioned Secured Assets as HFCL has the First and Exclusive Charge over the same.

Place: Navi Mumbai Sd/-, AUTHORIZED OFFICER, HERO FINCORP LIMITED Date: 22.09.2026

Form No. URC-2
Advertisement giving notice about registration under Part I chapter XXI of the Act [Pursuant to section 374(b) of the Companies Act, 2013 and Rule 4(1) of the companies (Authorized to Register) Rules, 2014]

1. Notice is hereby given that in pursuance of sub-section (2) of section 366 of the Companies Act, 2013 an application is proposed to be made after fifteen days hereof but before expiry of thirty days hereinafter to the Central Registration Centre, Indian Institute of Corporate Affairs (IICA), Plot No. 6, 7, 8, sector 5, IMT Manesar, District Gurgaon (Haryana), PIN code 122052, that **TWENTYGMSPROTEIN PRIVATE LIMITED**, a private company may be registered under part I of chapter XXI of the Companies Act, 2013 as a company limited by shares.

2. The principal objects of the company are as follows: To develop, promote, establish, own, acquire, operate, manage and maintain, directly or indirectly, restaurants, eating houses, kiosks, fast-food outlets, cafeterias, food courts, tea and coffee houses, soda fountains, taverns, canteens and similar food-service establishments in India or overseas, including operating through franchises.

A copy of the draft Memorandum and Articles of Association of the proposed company may be inspected at the office at **TWENTYGMSPROTEIN PRIVATE LIMITED**, at A/403, Radhe Shyam Residence, Opp. Aashray Bunglows, Gotri, T B Sanatorium, Vadodra, Gujarat. Pincode- 390021.

3. Notice is hereby given that any person objecting to this application may communicate their objection in writing to the Registrar at Central Registration Centre (CRC), Indian Institute of Corporate Affairs (IICA), Plot No. 6, 7, 8, Sector 5, IMT Manesar, District Gurgaon (Haryana), Pin Code 122052, within twenty-one days from the date of publication of this notice, with a copy to the company at its registered office.

Date: 21/09/2026 Name (s) of applicant 1. Vrajesh Dhruva. 2. Manpreet Singh

NOTICE FOR LOSS OF SHARE OF
Mahindra & Mahindra Limited Registered Address: Gateway Building, St. Steven Street, Apollo Bunder, Mumbai - 400001

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

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

Name of the holder (s) (and its holder (s), if any)	Folio No.	No. Of Shares	Certificate No. (s)	Distinctive No.s
ROHITKUMAR ICHCHHASHANKER MARU	PM001917	1104	5950834	1238093786 - 1238094889

Place : MUMBAI, Date : 22/9/2026

PUBLIC NOTICE
IPCA LABORATORIES LIMITED
Registered Office: IPCA Laboratories Limited 48, Kandivli Industrial Estate, Kandivli (West), Mumbai - 400067, Maharashtra, India

WHOMSOEVER IT MAY CONCERN

NOTICE is hereby given that the certificate(s) for the under mentioned securities of the Company has/have been lost/misplaced and the holder(s)/Applicant of the said securities / applicant(s) has/have applied to the Company to issue duplicate certificate(s).

Name(s) of holder(s) and J. holder(s), if any	Folio No.	Kind of Securities and face value	Certificate Number	Distinctive number(s)	No. of Securities
1. Pooja Bhatia 2. Navin Bhatia	0009741	Equity shares and face value Rs.25/-	431	414501 415000	1000

The Public are hereby cautioned against purchasing or dealing in any way with the above referred share certificate(s). Any person who has any claim in respect of the said share certificate(s) should lodge such claim with the Company or its Registrar and Transfer Agents: **MUGF Intime India Private Limited 247 Park, C-101, 1 Floor, L. B. S. Marg, Vikhroli (W) Mumbai-400063. TEL: 8108116767** within 15 days of publication of this notice after which no claim will be entertained and the Company shall proceed to issue with the Duplicate Share Certificate(s).

Any person who has a claim in respect of the said securities should lodge such claim with the Company at its Registered Office within 15 days from this date, else the Company will proceed to issue duplicate certificate(s) without further information.

Place: MUMBAI Date: 22/09/2026 Name(s) of Holder(s): Navin Kumar Bhatia

**बैंक ऑफ बड़ौदा Bank of Baroda**

DR ANNIE BEASANT ROAD/WORLI NAKA BRANCH,
Tulsi Vihar, Dr. Annie Besant Road, Worli, Mumbai-18 E-MAIL: dbworl@bankofbaroda.bank.in

Sale Notice For Sale Of Immovable Properties "APPENDIX- IV-A [See proviso to Rule 6 (2) & 8 (6)]

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 6 (2) & 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s), Mortgagor (s) and Guarantor (s) that the below described immovable property mortgaged/ charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of dues in below mentioned account/s. The details of Borrower/s/Mortgagor/Guarantor/s/Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below -

Name & Address Of Borrower / S/ Guarantor / S/ Mortgagor (S)	Detailed Description Of The Immovable Property With Known Encumbrances, If Any	Total Dues.	1. Date of e-Auction 2. Time of E-Auction (Start Time to End Time)	1. Reserve Price 2. Earnest Money Deposit (EMD) 3. Bid Increase Amount	Status of Possession (Constructive / Physical)	Property Inspection Date & Time
Mr. Narayan Singh S/o Mr. Chatter Singh. (Borrower) Address: Room No. 602, Shivsankalp Building No. 5, Shiv Smruti CHS, Manjrekar Lane, Gandhi Nagar, Worli, Mumbai 400018. Mrs. Rangleela Narayan Singh W/o Mr. Narayan Singh. Room No. 602, Shivsankalp Building No. 5, Shiv Smruti CHS, Manjrekar Lane, Gandhi Nagar, Worli, Mumbai 400018.	Equitable Mortgage of Residential Apartment bearing No. Flat No. 705 at 7th Floor, admeasuring 29.55 Sq. Mtrs Carpet Area in 'H' Wing of the Building 'A' Type, in the Building/Complex known as 'Sahakar Residency' on the land bearing Old Survey No. 314, Hissa No. 1, New Survey No. 346, Hissa No. 1, and old Survey No. 315, New Survey No.347, lying being and situated at Village Juchandra, Taluka Vasai, Naigaon (E) District Palghar within the limits of the City of Vasai Virar Municipal Corporation in the name of Mr. Narayan Singh And Mrs. Rangleela Narayan Singh Boundaries as Under: East – Under Construction on Bldg. West – Open Space, North – G Wing, South – I Wing Encumbrance known to Bank: Not Known	Rs. 15.22 Lakhs + unapplied Interest + Other charges	1. Date of e-Auction: 28-10-2026 2. Time of E-Auction: Start Time: 2:00 P.M. To End Time: 6:00 P.M.	1. Reserve Price: Rs. 24,32,700.00 2. Earnest Money Deposit (EMD) Amount: Rs. 2,43,270.00 3. Bid Increase Amount: Rs.25,000.00	Physical	12-10-2026 Start Time: 11.00 A.M. to End Time: 4.00 P.M

For detailed terms and conditions of sale, please refer/visit to the website link <https://www.bankofbaroda.in/e-auction> and online auction portal <https://baanknet.com>. Also, prospective bidders may contact the Authorised officer on Mobile No: 9549114899/ 8652639827

Date: 21-09-2026
Place: Mumbai

Authorized Officer
Bank of Baroda

**बैंक ऑफ बड़ौदा Bank of Baroda**

SEWRI Branch, 5/ 238, Ground Floor, Juliet House, T.J. Road Junction, Sewri, Mumbai- 400015.
E-mail - mcsew@bankofbaroda.bank.in

ABRIDGED VEHICLE E-AUCTION NOTICE

Notice is hereby given to the public in general and in particular to the to the Borrower (s), and Guarantor (s) that Bank has repossessed/seized the Hypothecated Motor Vehicle mentioned below in exercise of the powers conferred under Hypothecation/Loan Agreement executed by the parties and Vehicle will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of dues in below mentioned account/s. The details of Borrower/s/Guarantor/s/Vehicle/Total Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below –

Name & Address Of Borrower/S / Guarantor	Total Dues.	Vehicle Make & Model Rto Regd No.	1. Date Of E-Auction Time Of E-Auction Start Time To End Time 2. Last Date And Time Of Submission Of Bid.	1. Reserve Price 2. Earnest Money Deposit (Emd) 3. Bid Increase Amount	Emd Deposit Account No IFSC CODE BRANCH	Vehicle / Movable Asset Inspection Date & Time
Hansita Tours & Travels (Prop: Kanchan Janardan Thakur) Address: Thakur House Lal Bahadur Shastri Nagar L M Road Near Kndrapada Circle Dahisar West Mumbai-400068 Mr. Sadanand Anni Shetty (Guarantor) Address: Room No 8, Ganesh Chawl Siddhivinayak Nagar S, Near N.G Park, Udipi-574104	Rs. 5,89,655.18 + unapplied Interest+ other charges	Reg No : MH47BL1949 Reg Year: 2023 Maker : MARUTI SUZUKI Model No: ERTIGAVX(O)/1.5L-CNG-BSVI Colour : Prime Auburn Red Engine No: K15CN9239525 Chassis No: MA3BNC62SPE617928 Fuel: Petrol/CNG	1. Date of e-Auction 09.10.2026 Time of E-auction Start Time 14.00 hrs to End Time 18.00 hrs. 2. Last date & time of submission of Bid 08-10.2026 till 17.00 hrs	1. Reserve Price Rs. 6,50,000.00 2. Earnest Money Deposit (EMD) Rs. 65,000.00 3. Bid Increase Amount - Rs. 10,000.00	Ac No: 36080015181869 IFSC: BARBOMCSEWR (Fifth Character is Zero) Bank of Baroda Sewri branch, Mumbai	Inspection: 01.10.2026 Time: 11.00 AM to 4.00 PM Yard Address: BMC Pay & Park, Shreenivas Cotton Mill Compound, Shankar Rao Naram Path, Next to City View Apartments Lower Parel W, Mumbai 400013

For detailed terms and conditions of sale, please refer/visit to the website link and online auction portal <https://baanknet.com> & <https://www.bankofbaroda.in/e-auction>. Prospective bidders may contact to Mr. Rajiv Janu on, Mobile 9549114899/8652639814.

Date: 21-09-2026
Place: Mumbai

Authorized Officer
Bank of Baroda

**बैंक ऑफ बड़ौदा Bank of Baroda**

Kurla West Branch, Shop No19to27, Star Heights, Bharat Cinema, New Mill Road, Kurla West, Mumbai-400070, Email: dbkurl@bankofbaroda.bank.in

ABRIDGED VEHICLE E-AUCTION NOTICE

Notice is hereby given to the public in general and in particular to the to the Borrower (s), and Guarantor (s) that Bank has repossessed/seized the Hypothecated Motor Vehicle mentioned below in exercise of the powers conferred under Hypothecation/Loan Agreement executed by the parties and Vehicle will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of dues in below mentioned account/s. The details of Borrower/s/Guarantor/s/Vehicle/Total Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below –

Name & Address Of Borrower/S / Guarantor	Total Dues.	Vehicle Make & Model Rto Regd No.	1. Date Of E-Auction Time Of E-Auction Start Time To End Time 2. Last Date And Time Of Submission Of Bid.	1. Reserve Price 2. Earnest Money Deposit (Emd) 3. Bid Increase Amount	Emd Deposit Account No IFSC CODE BRANCH	Vehicle / Movable Asset Inspection Date & Time
A) Manjula Tukaram Baikar(Borrower) A) D/O Tukaram Baikar Somtane, Panvel Raigarh 410206 B) Flat No 001, Samrudhi Complex, Adarsh Nagar, Valap, Navi Mumbai-410208 B) Mr. Kurban Ahamad Shaikh (Guarantor) A) Flat No 001, Samrudhi Complex, Adarsh Nagar, Valap, Navi Mumbai-410208	Rs. 25,25,236.00 +Unapplied Interest + Other Charges	Reg No : MH46CL8834 Reg Year : 2024 Maker: Eicher Model No: EICHER PRO 2118 H HSD Colour : New Golden Brown Engine No: E426DEF483716 Chassis No: MC2EVHRCORF236118 Vehicle description: Goods Carrier	1. Date of e-Auction 09.10.2026 Time of E-auction Start Time 14.00 hrs to End Time 18.00 hrs. 2. Last date and time of submission of Bid. 08-10-2026 till 17.00 hrs	1. Reserve Price Rs. 12,60,000.00 2. Earnest Money Deposit (EMD) Rs. 1,26,000.00 3. Bid Increase Amount Rs.10,000.00	Ac No: 99660015181869 IFSC: BARB0DBKURL (Fifth Character is Zero) Bank of Baroda Kurla West Branch, Mumbai	Date of Inspection: 01.10.2026 Time: 11.00 AM to 4.00 PM Yard Address: Kelvin Warehousing Survey no 45, 90 feet road, Behind GP Parsik Bank, Opp. Ashirvad Bungalow, Kalwa, Kharegaon, Thane (w) 400605

For detailed terms and conditions of sale, please refer/visit to the website link and online auction portal <https://baanknet.com>. Prospective bidders may contact to Authorized officer on, Mobile 9549114899/8652639818.

Date: 21-09-2026
Place: Mumbai

Authorized Officer
Bank of Baroda

**केनरा बैंक Canara Bank**
A Bank of India University

**सिंडिकेट Syndicate**

STRESSED ASSET MANAGEMENT BRANCH : Circle Office Building, 8th Floor, 'B' Wing, C-14, G-Block Bandra-Kurla Complex, Bandra (E), Mumbai-400 051. Tel. : +91 22-26728798 Email : cb15550@canarabank.com

Ref: MUM/SAMB/UNIVERSAL/INVOLET/NOTICE Date : 03.09.2026

To
SRI. CHIRAG LALJI SHAH,
94, 1st Floor, Pannalal Terrace, Lamington Road, Grant Road, Mumbai-400 007

Res Dear Sir / Madam,

Sub: Notice for Invocation of Guarantee Agreement executed in lieu of credit facilities availed by Corporate Debtor M/s. Universal LSS Exports India Pvt. Ltd. under the provisions of IBC.

That Corporate Debtor namely M/s. Universal LSS Exports India Pvt. Ltd. (hereinafter referred to as "Corporate Debtor") had availed Credit Facility / Facilities had entered into certain loan agreements in favour of the Bank being Financial Creditor. While availing the said Financial assistance, Corporate Debtor had expressly undertaken to repay the loan amount/s in accordance with the terms and conditions of the above mentioned agreements.

That you, **Sri. / Smt. Chirag L. Shah** (hereinafter referred to as "the Guarantor") has guaranteed the payment on demand of all monies and discharge all obligations and liabilities owing or incurred to the Financial Creditor by the Corporate Debtor for such Credit facilities with interest thereon in terms of Guarantee Agreement/s. It is further stated that the Corporate Debtor having failed to keep up with the terms of the above said agreements in clearing the dues of the secured creditor within the time given, and have been evasive in settling the dues. The operation and conduct of the above said financial assistance / credit facility/ies having come to a standstill and as a consequence of the default committed in repayment of principal debt / installment and interest thereon, the Financial creditor was constrained to classify the debt as **Non Performing Asset (NPA)** as on 18.12.2015 in accordance with the Directives / guidelines relating to asset classification issued by the Reserve Bank of India.

The Financial creditor through this notice brings to your attention that the Corporate Debtor has failed and neglected to repay the dues / outstanding liabilities and hence hereby demand you under the provisions of IBC, by issuing this notice to discharge in full the liabilities of the Corporate Debtor as stated in **Schedule A** hereunder to the secured creditor within 14 days from the date of receipt of this notice. Further, it is brought to your notice that you are also liable to pay future interest at the rate of 12.70% per year together with all costs, charges, expenses and incidental expenses with respect to the proceedings undertaken by the Financial Creditor in recovering its dues.

Please take note of the fact that if you fail to repay to the Financial creditor the aforesaid sum of **Rs. 1,62,29,97,834.05 (Rs. One Hundred Sixty Two Crore Twenty Nine Lakh Ninety Seven Thousand Eight Hundred Thirty Four and Five Paise Only)** with further interest and incidental expenses and costs as stated above in terms of this notice, the Financial creditor will exercise all or any of the rights available with them as per provisions of IBC.

This notice of Demand is without prejudice to and shall not be construed as waiver of any other rights or remedies which the Financial Creditor may have including further demands for the sums found due and payable by you.

This is without prejudice to any other rights available to the Financial creditor under the Act and / or any other law in force.

Please comply with the demand under this notice and avoid all unpleasantness. In case of Non- compliance, further needful action will be resorted to, holding you liable for all costs and consequence.

Sd/-
Chief Manager

SCHEDULE-A
[Details of the Credit Facility/ies Availed by the Corporate Debtor]

Sl No.	Loan No. / Customer ID	Nature of Loan / Limit	Liability With Interest as on 31.08.2026	Rate Of Interest (As Applicable To Guarantor)
1	63476745	OCC/Adhoc FBE & BRD Limit	1,62,29,97,834.05	12.70%

**बैंक ऑफ बड़ौदा Bank of Baroda**

THE BIGGEST CAPITAL ONE CAN POSSESS KNOWLEDGE

FINANCIAL EXPRESS
Read to Lead