

**SMFG India Home Finance Company Limited**  
(FORMERLY FULLERTON INDIA HOME FINANCE COMPANY LIMITED)  
Corporate Off.: 503 & 504, 5<sup>th</sup> Floor, G-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051  
Regd. Off.: Megh Towers, 3<sup>rd</sup> Floor, Old No. 307, New No. 165, Poonamallee High Road Madhavayal, Chennai - 600 095

**DEMAND NOTICE**  
UNDER THE PROVISIONS OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules")

The undersigned being the Authorized Officer of SMFG India Home Finance Company Limited (Formerly Fullerton India Home Finance Company Limited) (SMFGIHFC) under the Act and in exercise of the powers conferred under Section 13 (12) of the Act read with Rule 3 issued Demand Notice(s) under Section 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably believes that borrower(s) is/are avoiding the service of the Demand Notice(s), therefore the service of notice is being effected by affixation and publication as per Rules. The contents of Demand Notice(s) are extracted herein below :

Sl. No.	Loan Account No. & Name of the Borrower / Co-Borrowers Property Holders as the case may be	Date of Demand Notice U/s. 13 (2) & Total O/s.
1.	LAN : 60653921112509 1. Dilshad Shoaib Salmani (Borrower) 2. Shoaib Ahmad (Co Borrower) Add. : Flat No. 301 Diamond Residency 16/301, Near Bhivpuri Station Diksal, Karjat, Raigad - 410201. Also At : Flat No. 103, 1 <sup>st</sup> Floor, Morya Village, S. No. 111, Plot No. 8 Village, Dhamoto, Neral Tal. Karjat, Dist. Raigad - 410101.	Dated : 05.10.2023 Rs.19,94,223.92/- (Rupees Nineteen Lakhs Ninety Four Thousand Two Hundred Twenty Three And Ninety Two Paise Only) as on 05.10.2023, NPA Date : 05.08.2023

**Description of Secured Assets / Mortgage Property :** All That Piece And Parcel Bearing Flat No.103, On The First Floor Admeasuring About 24.91 Square Meter Carpet Area Adjoining Terrace / W. S. Area And Balcony Area 5.10 Sq.Mtrs. Cupboard Area 0.53 Sq.Mtrs. & Other Area 3.58 Sq.Mtrs. Carpet Alongwith Parking Space Bearing No. 02 In The Building To Be Known As "Morya Villa", S. No. 111, Plot No. 8 Village, Dhamoto, Neral Tal. Karjat, Dist. Raigad - 410101, Building Consists of Ground Plus Three Floors.

The borrower(s) are hereby advised to comply with the Demand Notice(s) and to pay the demand amount mentioned therein and here in above within 60 days from the date of this publication together with applicable interest, additional interest, bounce charges, cost and expenses till the date of realization of payment. The borrower(s) may note that SMFGIHFC is a secured creditor and the loan facility availed by the Borrower(s) is a secured debt against the immovable property/properties being the secured asset(s) mortgaged by the borrower(s). In the event borrower(s) are failed to discharge their liabilities in full within the stipulated time, SMFGIHFC shall be entitled to exercise all the rights under section 13(4) of the Act to take possession of the secured asset(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder and realize payment. SMFGIHFC is also empowered to ATTACH AND/OR SEAL the secured asset(s) before enforcing the right to sale or transfer. Subsequent to the sale of the secured asset(s), SMFGIHFC also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the mortgaged properties is insufficient to cover the dues payable to the SMFGIHFC. This remedy is in addition and independent of all the other remedies available to SMFGIHFC under any other law.

The attention of the borrower(s) is invited to Section 13(8) of the Act, in respect of time available, to redeem the secured assets and further to Section 13(13) of the Act, whereby the borrower(s) are restrained/prohibited from disposing of or dealing with the secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of SMFGIHFC and non-compliance with the above is an offence punishable under Section 29 of the said Act. The copy of the Demand Notice is available with the undersigned and the borrower(s) may, if they so desire, call collect the same from the undersigned on any working day during normal office hours.

Place : Mumbai, Maharashtra  
Date : 24.10.2023

Sd/-  
Authorized Officer, SMFG INDIA HOME FINANCE COMPANY LIMITED  
(Formerly Fullerton India Home Finance Company Limited)

**केनरा बैंक Canara Bank**  
सिस्टिक सिंडिकेट

ARM-I BRANCH Mumbai : 37, Kshamalya, Opp. Patkar Hall, New Marine Lines, Thackersey Marg, Mumbai-400 020, Maharashtra. Tel. No. : (022) 2206 5425 / 30 \*Email : cb2360@canarabank.com \*Website : www.canarabank.com

**SALE NOTICE**  
E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS & ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISION TO RULE 8 (b) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

NOTICE is hereby given to the Public in general and in particular to the Borrower(s) and Guarantor(s) that the below Described Immovable properties Mortgaged / Charged to the Secured Creditor, the PHYSICAL POSSESSION of which has been taken by the Authorized Officer of **Canara Bank**, will be sold on "As is where is", "As is what is" basis on 07.11.2023 for recovery of ₹ 18,77,33,129/- (As on 30.09.2023 plus further interest & cost from 01.10.2023) due to the ARM I Branch of Canara Bank from M/s. Sreha Marketing represented by its Partners and Guarantors Mr. Ketan H. Satra, Mrs. Hanseben H. Satra and Mr. Paresh H. Satra.

Sr. No.	Description of the Property	Reserve Price (IN ₹)	Earliest Money Deposit (IN ₹)
1	All that part & parcel of Plinth Nos. 1 Building No. D/5, Grampanchayat House No. 222/1 and 2 in "Om Harihar Complex", Sy. No. 31 & Hissa No. 6/8/1, Situated at Om Harihar Ware Housing, Opposite Vadghar Bus Stop, Near Kharbau Railway Station, Village : Vadghar, Tal. Bhiwandi, Dist. Thane-421 302, Admeasuring about 3125 Sq. ft. Standing in the name of Mr. Ketan H. Satra	₹4,00,000/-	₹4,00,000/-
2	All that part & parcel of Plinth Nos. 2, on Ground Floor structure, Building No. D/5, Grampanchayat House No. 222/1 and 2 in "Om Harihar Complex", Sy. No. 31 & Hissa No. 6/8/1, situated at Om Harihar Ware Housing, Opposite Vadghar Bus Stop, Near Kharbau Railway Station, Village Vadghar, Tal. Bhiwandi, Dist. Thane-421 302. Admeasuring about 3125 Sq. ft., in the name of Mr. Ketan H. Satra	₹4,00,000/-	₹4,00,000/-

The Earliest Money Deposit shall be deposited on or before 06.11.2023 upto 5.00 p. m. There is no encumbrance to the knowledge of the Bank.  
EMD amount of 10% of the Reserve Price is to be deposited by way of Demand Draft in favour of Authorized Officer, Canara Bank, ARM I Branch Mumbai or Shall be deposited through RTGS / NEFT / Funds Transfer to Credit of account of Canara Bank, ARM I Branch Mumbai A/c. No. 209272434 IFSC Code CNRB0002360 on or before 06.11.2023 upto 5.00 p. m. & other documents to be submitted to service provider on or before 06.11.2023 upto 5.00 p. m. Date up to which documents can be deposited with Bank is 06.11.2023. Date of inspection of properties on 03.11.2023 with prior appointment with Authorized Officer. For detailed terms & conditions of the sale, please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) or may contact Dr. Seema Somkuwar, Chief Manager, Canara Bank, ARM I Branch, Mumbai (Ph. No. : (022) 2206 5425 / 30 / Mob. No. 98813 65087) Saraswati Selvam (Mb. No. 9820886240) E-mail id : cb2360@canarabank.com during office hours on any working day or the service provider M/s. C1 India Pvt. Ltd., Udyog Vihar, Phase-2, Guff Petrochem Building, Building No. 301, Gurgaon, Haryana-122015 Contact Person- Mr. Bhavik Pandya Mob. No. 8866682937 (Cont. No. +911244302020/21/22/23/24, support@bankeuctions.com,

Date : 20.10.2023  
Place : Mumbai

Sd/-  
AUTHORISED OFFICER  
Canara Bank, ARM-I BRANCH

**IDFC FIRST Bank Limited**  
(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) | CIN : L65110TN2014PLC097972  
Registered Office: - KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai- 600031. Tel : +91 44 4564 4000 | Fax: +91 44 4564 4022

**NOTICE UNDER SECTION 13 (2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002**  
The following borrowers and co-borrowers availed the below mentioned secured loans from IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) The loans of the below-mentioned borrowers and co-borrowers have been secured by the mortgage of their respective properties. As they have failed to adhere to the terms and conditions of the respective loan agreements and had become irregular, their loan were classified as NPA as per the RBI guidelines. Amounts due by them to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) are mentioned as per respective notices issued more particularly described in the following table and further interest on the said amounts shall also be applicable and the same will be charged as per contractual rate with effect from their respective dates.

Sr No.	Loan Account No.	Type of Loan	Name of borrowers and co-borrowers	Section 13 (2) Notice Date	Outstanding amount as per Section 13 (2) Notice	Property Address
1	84591021	Home Loan	1. Dhananjay Kumar Singh 2. Kumud Ramesh Singh	28.07.2023	INR 20,74,272.20/-	All That Piece And Parcel Of Flat No. 904 Admeasuring Total Area Of About 60.01 Sq. Meters Consisting Of Flat Area 54.67 Sq. Mtrs. (carpet Area) And Balconies Having Carpet Area Of 5.34 Sq. Mtrs., And On The 9th Floor Of Wing "s3" Of "a" Type Building Known As Lake Paradise, The Proportions Share Admeasuring About 24.78 Sq. Mtrs., Land Bearing Block/survey No. 2757 (before Promulgation Block/survey No. 340/1) And The Land Bearing Block/survey No. 2756 (before Promulgation Block/survey No. 339/2), Situated Within The Limits Of Village: Dunga And Vapi Nagarpalika, Tal. Vapi, Dist. Valsad, Gujarat-396191, And, Bounded As: East: Open To Sky, West : AS-903, North : Adj. Internal Road, South : Staircase

You are hereby called upon to pay the amounts to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited) as per the details shown in the above table with contracted rate of interest thereupon from their respective dates and other costs, charges etc., within 60 days from the date of this publication, failing which the undersigned shall be constrained to initiate proceedings, under Section 13 (4) and section 14 of the SARFAESI Act, against the mortgaged properties mentioned hereinabove to realize the amount due to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited). Further you are prohibited under Section 13 (13) of the said Act from transferring the said secured assets either by way of sale/lease or otherwise.

Date : 24.10.2023  
Place : Vapi

Sd/-  
Authorized Officer  
IDFC First Bank Limited  
(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)

**N R AGARWAL INDUSTRIES LIMITED**  
CIN: L22210MH1993PLC133365  
Regd. Office: 502A/501B, Fortune Terraces, Opp. Citi Mall, New Link Road, Andheri(W) Mumbai-400053. Website: www.nrail.com Tel. No: 022 67317500  
Fax No: 2673 0227/2673 6953 Email: admin@nrail.com

**Unaudited Financial Results For the Quarter and Half Year Ended- 30.09.2023** [Rs. In Lakhs Except EPS]

Sr. No.	Particulars	Quarter Ended		Half Year Ended		Year Ended	
		30.09.2023 (Unaudited)	30.06.2023 (Unaudited)	30.09.2022 (Unaudited)	30.09.2023 (Unaudited)	30.09.2022 (Unaudited)	31.03.2023 (Audited)
1	Total Income from Operations ( Net)	34,331.92	37,147.48	50,715.95	71,479.40	1,00,718.34	1,77,849.74
2	Net Profit for the period (before Tax, Exceptional and/ or Extraordinary items)	3,916.26	3,867.62	4,427.92	7,783.88	9,594.73	14,774.38
3	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	3,916.26	3,867.62	4,427.92	7,783.88	9,594.73	14,774.38
4	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	3,781.03	4,055.67	2,744.16	7,838.70	6,012.85	9,930.35
6	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and other Comprehensive Income (after tax))	3791.81	4,065.02	2,757.95	7,856.83	6,025.53	9,958.29
7	Paid up equity share capital- (Face value of Rs. 10/-each)	1,701.91	1,701.91	1,701.91	1,701.91	1,701.91	1,701.91
8	Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year	-	-	-	-	-	61,861.35
9	Earning Per Share (EPS) ( before Extraordinary items ) ( of Rs.10/-each-not annualised):	22.22	23.83	16.12	46.05	35.33	58.33
10	Earning per share (after extraordinary items) ( of Rs.10/-each-not annualised ):	22.22	23.83	16.12	46.05	35.33	58.33
	(a) Basic	22.22	23.83	16.12	46.05	35.33	58.33
	(b) Diluted	22.22	23.83	16.12	46.05	35.33	58.33

**Note :**  
1 The above result were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 23.10.2023.  
2 The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the Stock Exchange websites (www.bseindia.com), (www.nseindia.com) and on Company's website (www.nrail.com).

By order of the Board  
For N R AGARWAL INDUSTRIES LIMITED  
R N AGARWAL  
Chairman & Managing Director  
DIN- 00176440

Place : Mumbai  
Date : 23.10.2023

**mahindra LOGISTICS**  
**MAHINDRA LOGISTICS LIMITED**  
Registered Office: Mahindra Towers, P.K. Kurne Chowk, Worli, Mumbai - 400018.  
Website: www.mahindralogistics.com \* E-mail: cfo.mlg@mahindra.com  
Tel No.: +91 22 2490 1441 \* CIN: L83000MH2007PLC173466

**EXTRACT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30<sup>th</sup> SEPTEMBER, 2023**

S.No.	Particulars	Rs. In Crores		
		Quarter Ended 30-Sep-23 Unaudited	Half Year Ended 30-Sep-23 Unaudited	Quarter Ended 30-Sep-22 Unaudited
1	Total Revenue from Operations	1,364.76	2,657.98	1,326.33
2	Net Profit/(loss) for the period (before Tax, Exceptional items and/or Extraordinary items)	(8.17)	(7.60)	16.65
3	Net Profit/(loss) for the period before Tax (after Exceptional and/or Extraordinary items)	(8.17)	(7.60)	16.65
4	Net Profit/(loss) for the period after Tax (after Exceptional and/or Extraordinary items but before share of loss of Joint venture/Associate)	(15.46)	(23.76)	11.91
5	Net Profit/(loss) for the period after Tax (after Exceptional and/or Extraordinary items and after share of loss of Joint venture/Associate)	(15.61)	(24.07)	11.30
	Attributable to Shareholders of the company	(15.93)	(24.48)	12.19
	Attributable to Non-Controlling Interests	0.32	0.41	(0.89)
6	Total Comprehensive Income for the period (Comprising profit/ (loss) for the period (after tax) and Other Comprehensive Income (after tax))	(15.99)	(24.61)	12.14
	Attributable to Shareholders of the Company	(15.99)	(24.61)	12.14
	Attributable to Non-Controlling Interests	0.32	0.41	(0.89)
7	Equity Share Capital (Face value Rs 10/- per share)	72.04	72.04	71.96
8	Reserves (excluding revaluation reserve) as shown in the audited balance sheet of the previous year		489.63	
9	Earnings per share (Face value Rs 10/- per share) (not annualised)			
a.	Basic Earnings per share (Rs)	(2.21)	(3.40)	1.69
b.	Diluted Earnings per share (Rs)	(2.21)	(3.40)	1.69

**Notes**  
1 The Unaudited Consolidated Financial Results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at their respective Meetings held on 23<sup>rd</sup> October, 2023. In compliance with the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), a limited review of the above results has been carried out by the statutory auditors of the Company.  
2 The Unaudited Consolidated Financial Results have been prepared and published in accordance with the Indian Accounting Standards, Section 133 of the Companies Act, 2013 read with Rules framed thereunder and Regulation 33 of SEBI Listing Regulations, as amended from time to time.  
3 The Board of Directors of Mahindra Logistics Limited had recommended final dividend of Rs 2.50/- per equity share for the year ended 31<sup>st</sup> March, 2023 at its meeting held on 24<sup>th</sup> April, 2023 which has been approved by the Shareholders at the 16<sup>th</sup> Annual General Meeting held on 24<sup>th</sup> July, 2023. The aforesaid dividend was paid during the quarter ended 30<sup>th</sup> September, 2023 that resulted in a cash outflow of Rs. 18.01 crores.  
4 Standalone Financial Results for the period:

Particulars	Rs. In crores		
	Quarter Ended 30-Sep-23 Unaudited	Half Year Ended 30-Sep-23 Unaudited	Quarter Ended 30-Sep-22 Unaudited
Total Income from Operations	1,135.63	2,186.55	1,195.40
Profit before tax	25.60	56.67	15.11
Profit after tax	18.64	41.61	11.24
Total comprehensive income	18.58	41.48	11.18

5 Figures for the corresponding previous periods have been regrouped/reclassified wherever necessary to facilitate comparison.  
6 The above is an extract of the detailed format of the said Financial Results for the quarter ended 30<sup>th</sup> September, 2023 filed with the Stock Exchanges under Regulation 33 of the SEBI Listing Regulations. The full format of the said Financial Results are available on the Company's website viz. www.mahindralogistics.com and on the Stock Exchange websites - BSE Limited (www.bseindia.com) and National Stock Exchange of India Limited (www.nseindia.com).

For Mahindra Logistics Limited  
Sd/-  
Rampraveen Swaminathan  
Managing Director & CEO  
DIN: 01300682

Place: Mumbai  
Date: 23<sup>rd</sup> October, 2023

#bsbsfi

## Private Sector Bank CEOs

### Do Private Banks Need To Become Tech Companies?



**Amitabh Chaudhry**  
Axis Bank



**Hitendra Dave**  
HSBC



**Zarin Daruwalla**  
Standard Chartered



**Ashu Khullar**  
Citibank India



**Rakesh Sharma**  
IDBI Bank



**V Vaidyanathan**  
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