



Union Minister Ravneet Singh Bittu being welcomed by the former Chief Minister Jai Ram Thakur on his arrival, in Shimla



Kerala Governor Rajendra Arlekar with Lakshmana Perumal, father of Shri Ligin who was ragged at Govt College of Nursing, in Kerala



Jharkhand Chief Minister Hemant Soren distributes appointment letters to youths during a programme, in Ranchi



Maharashtra Samajwadi Party chief Abu Asim Azmi addresses a press conference, in Mumbai

Gyanesh Kumar to take over as 26th CEC today

Played key role in J-K reorganisation

PTI, NEW DELHI: Gyanesh Kumar, who as a senior Union Home Ministry official played a key role in the government's move to abrogate provisions of Article 370 in Jammu and Kashmir and setting up the Ram temple trust, will assume the office of the chief election commissioner on Wednesday.

The government late on Monday night appointed Gyanesh Kumar as the new Chief Election Commissioner (CEC), hours after the meeting of the prime minister-led selection committee in which the Leader of Opposition in Lok Sabha asked the government to defer the meeting in view of the Supreme Court hearing in the matter.

Kumar retired as Secretary in the Cooperation ministry in January 2024 and was appointed as an election commissioner in March 2024. He will become the 26th CEC, a day after incumbent Rajiv Kumar demits office on Tuesday evening.

He along with fellow election commissioner Sukhbir Singh Sandhu was appointed on the same day and was part of the Commission when the 2024 LS polls were held.

Kumar is the first CEC to be appointed under a new law on the appointment of the members of the Election Commission (EC).

His term will run till January 26, 2029, days before the EC is expected to announce the schedule of



Outgoing chief election commissioner Rajiv Kumar being greeted by newly appointed CEC Gyanesh Kumar, and EC Sukhbir Singh Sandhu as he leaves from the Election Commission's office, in New Delhi, on Tuesday

SC to hear pleas against CEC, ECs appointments today

PTI, NEW DELHI: The Supreme Court on Tuesday said it would on February 19 take up on "priority basis" the pleas against the appointments of the chief election commissioner (CEC) and election commissioners (EC) under the 2023 law.

A bench of Justices Surya Kant and N Kotsiwar Singh was informed by advocate Prashant Bhushan, appearing for an NGO, that despite the Constitution bench verdict of 2023 directing selection and appointment of the CEC and ECs through a panel including the Chief Justice of India, the government excluded the CJI and made a "mockery of democracy".

He said, "The matter is listed on February 19 but it is listed as item number 41. The government has appointed the CEC and EC as per 2023 law disregarding the view taken by a constitution bench. Kindly take up on top of the board as the matter requires urgent consideration."

the next LS election.

According to law, CEC and ECs demit office on attaining the age of 65 years or completing six years in the poll panel, whichever is earlier. Gyanesh Kumar will turn 65 on Jan 27, 2029.

Kumar played a key role in implementing decisions following the abrogation of Article 370 of the Con-

stitution in Jammu and Kashmir during his stint in the Union home ministry.

During his tenure in the ministry, he had also played a key role in setting up the Ram Temple trust post the Supreme Court verdict. He is also learnt to have closely monitored the SC hearings on Ram temple on a regular basis.

Midnight appoint of new CEC disrespectful: Rahul

LoP also presented a dissent note to the panel

PTI, NEW DELHI: Congress leader Rahul Gandhi on Tuesday said it is "disrespectful" and "discourteous" for the prime minister and home minister to have made a midnight decision to select the new CEC when the process of selection is being challenged in the SC.

Gandhi also presented a dissent note to the panel, of which Home Minister Amit Shah is also a member.

The Supreme Court on Tuesday said it would on February 19 take up on "priority basis" the pleas against the appointments of the chief election commissioner (CEC) and election commissioners (EC) under the 2023 law.

In a post on X, Gandhi said, "During the meeting of the committee to select the next Election Commissioner, I presented a dissent note to the PM and HM, that stated: The most

“By violating the Supreme Court order and removing the Chief Justice of India from the committee, the Modi Government has exacerbated the concerns of hundreds of millions of voters over the integrity of our electoral process

— Rahul Gandhi, LoP in Lok Sabha

fundamental aspect of an independent Election Commission free from executive interference is the process of choosing the Election Commissioner and Chief Election Commissioner".

"By violating the Supreme Court order and removing the Chief Justice of India from the committee, the Modi Government has exacerbated the concerns of hundreds of millions of voters over the integrity of our electoral process," he also said in his post while sharing his dissent note.

Gandhi said as the Leader of Opposition, it is his duty to uphold the ideals of Babasaheb Ambedkar and the founding leaders

of the nation and hold the government to account.

"It is both disrespectful and discourteous for the PM and HM to have made a midnight decision to select the new CEC, when the very composition of the committee and the process is being challenged in the Supreme Court and is due to be heard in less than forty-eight hours," he also said.

Prez grants prosecution sanction against AAP leader Satyendar Jain

PTI, NEW DELHI: President Droupadi Murmu has granted the sanction to prosecute AAP leader and former Delhi minister Satyendar Jain in a money-laundering case being investigated by the Enforcement Directorate, sources said on Tuesday.

The sanction against the 60-year-old former Delhi health minister was sought under section 218 of the Bharatiya Nagarik Suraksha Sanhita.

The Ministry of Home Affairs had requested the President for providing sanction to prosecute Jain on the basis of an Enforcement Directorate (ED) investigation and the pres-

ence of "adequate proof", sources said.

Section 218 of the BNSS governs the prosecution of public servants and judges. It outlines the procedure for bringing charges against the accused for alleged offenses committed while performing his or her official duties.

The ED is now expected to file a fresh supplementary chargesheet informing the court about the approval of the prosecution sanction of the President, sources said.

The federal agency booked Jain in a money-laundering case linked to alleged hawala dealings, and arrested him in May 2022.

CHANGE IN NAME

I JOEL D SOUZA R/O H NO 333/1, VAILANKANI VILLA, ALTO PILERNE, BARDEZ, GOA like to change my name from JOEL JOSEPH DE SOUZA to JOEL D SOUZA. Hereafter in all my dealing and documents I will be known by the name JOEL D SOUZA

CHANGE OF NAME

I, AMALDINA SALDANHA, w/o Antonio Albano Saldanha, r/o H. No. 41/A, Opp. Railway Station, Cansaulim - Goa, 403712, has changed my name from AMALDINA DE ABREU E SALDANHA to AMALDINA SALDANHA. Hereafter, in all my dealings and documents, I will be known by the name AMALDINA SALDANHA. Sd/- AMALDINA SALDANHA

NOTICE

NO. DUBA/Cons/434/MR/2025-(13) DATED: 14/02/2025
MR. SIDNEY ALEX FERNANDES, S/O MARIO LUIS FERNANDES, RESIDENT OF: HNO. 379, JITLE MOLL CHANDOR SALTETE, SOUTH GOA PIN:403714, GOA, INDIA, PRESENT ADDRESS: AL ROLLA STREET, BURDUBAI, DUBAI, U.A.E AND MISS. VALANKA ASUMTA PEIXOTO, DAUGHTER OF: REMEDIOS PEIXOTO, RESIDENT OF: HNO 39, COVATEM CAVORIM CHANDOR SALTETE, SOUTH GOA, PIN:403714, GOA, INDIA, PRESENT ADDRESS: AL ROLLA STREET, BURDUBAI, DUBAI, U.A.E.
ABOVE MENTIONED INDIAN NATIONALS ARE PRESENTLY RESIDING IN THE UAE HAVE GIVEN NOTICE OF INTENDED MARRIAGE BETWEEN THEM UNDER THE FOREIGN MARRIAGES ACT, 1969. IF ANYONE HAS ANY OBJECTION TO THE PROPOSED MARRIAGE, HE/SHE SHOULD FILE THE SAME WITH THE UNDERSIGNED ACCORDING TO THE PROCEDURE LAID DOWN UNDER THE ACT/RULES WITHIN THIRTY DAYS FROM THE DATE OF PUBLICATION OF THIS NOTICE ON Email: cons1.dubai@mea.gov.in, cons3.dubai@mea.gov.in.

Sd/- (Pabitra Kr. Majumder) (Marriage Officer) Consulate General of India P.O.BOX-737, DUBAI (UAE) FAX NO.0097143970453 Email: cons1.dubai@mea.gov.in, cons3.dubai@mea.gov.in

PUBLIC NOTICE

Notice is hereby given that my client intends to purchase from its owner MRS. MARY MALLIKARJUN IRANATTI, permanent resident of Flat 3, Plot No. 432, Sector No. 3, Shiv Basav Nagar, Belgaum, Belgaum, and residing in Goa behind C/o Mr. Anthony David Almeida, H.No.1687, Vidhya Prabodini High School, Custom Quarters, Alto Betim, Alto Porvorim, Tiswadi, Goa, 403521, who is the owner in possession of all that plot of land, in terms of Deed of Sale dated 06/10/2009 duly registered in the office of Sub Registrar, Bardez, at Mapusa, Goa under registration no. 1881 at pages 283 to 299 in Book No.1, Volume No. 2859 on 13/10/2009. DESCRIPTION OF THE PLOT ALONGWITH HOUSE STANDING THEREON ALL THAT PLOT OF LAND admeasuring 218.00 sq.mts. presently surveyed under the survey No. 114/6A of the Village Penha De Franca, being a part and parcel of all that larger property known as ALLEY and totally admeasuring 425.00 sq.mts. situated within the limits of the Village Panchayat of Penha De Franca, Taluka of Bardez, District of North Goa, State of Goa. The larger portion of the property was surveyed under the number 114/6 of the Village Penha De Franca not described in the Land Registration Office of Ilhas nor enrolled in the Taluka Revenue Office of Bardez, and is bounded as under: On the North: By Plot B of the property bearing Sy. No. 114/6 of Village Penha De Franca, Bardez, Goa; On the South: By road bearing Sy. No. 116/1 of Village Penha De Franca, Bardez, Goa; On the East: By property bearing Sy. No. 114/7A, 114/7B and 114/7 of Village Penha De Franca, Bardez, Goa; On the West: By property bearing Sy. No. 114/5A of Village Penha De Franca, Bardez, Goa; Any person, Co-owners, Banks, Financial Institutions of any body having any kind of right, claim, or interest against the above described property or any part thereof by way of co-ownership, tenancy, landlordship, purchase, agreement, gift, will, inheritance, mortgage, maintenance, trust, attachment, lien/s, lease, license disputes, litigation or otherwise or any other encumbrance are hereby given notice to make the same known in writing to the undersigned with documentary evidence in respect of the claims at the address given below within a period of 15 days from the date of publication of this notice failing which the transaction shall be concluded and no objections shall be entertained thereafter. Sd/- R. S. FERNANDES, ADVOCATE H.NO. 163, Alto Torda, Alto Porvorim, Bardez, Goa 403521. Contact: 9823408508 Email: Reena40@gmail.com Porvorim-Goa Date: 18/02/2025

PUBLIC NOTICE

The General Public is hereby informed that my client is in agreement with Mr. Sanjeev alias Sanjay Chandrakant Verlekar and his wife Mrs. Sujata Sanjay Verlekar, both residents of H. No. 1426/L, Savarik Vaddo, Near St. Rock Chapel, Madel, Tivim, Bardez - Goa, to purchase the plot admeasuring 525 sq. mts., surveyed under survey no. 540/4-C of Village Tivim, consisting of the house constructed therein bearing H. No. 1426/L, situated at Madel, Tivim, Bardez, which property is described in the Schedule below. The intending vendors has acquired right to the said plot vide a Deed of Sale dated 03/02/1995 registered in the Office of the Sub-Registrar of Bardez under No. 218, Bk. No. 1, Vol. No. 76 and Deed of Rectification dated 20/08/1997 registered under no. 600, Bk. 1 Vol. No. 147. The said intending Vendors thereafter developed the said plot by constructing a Residential House comprising of ground + first floor, which is assessed for the purpose of House Tax in the Village Panchayat of Tivim under H. No. 1426/L. Notice is hereby given that, if any person/party/individual/bank/financial institution/association/body corporate/local or state authority have any claim right, interest, charge, lien by way of inheritance, tenancy, easement, prescription, acquisition, requisition or under any Agreement, M.O.U., mortgage, document of title, suit, litigation or objection of whatsoever nature for the proposed sale of the said property (consisting of the Plot + house) then the concerned may lodge objections with the undersigned together with the relevant documents within 10 days from the publication of this notice failing in which my client shall presume that no such right/claim or objection exists for the proposed sale and/or the same has been waived and discharged and my client shall be free to proceed and complete the sale as purchaser in good faith without any liability attached. SCHEDULE All that Plot of land admeasuring 525 sq. mts, forming part of the larger property known as "Mossund", alias "Ermithico Wado", presently surveyed under survey no. 540/4-C, together with the House constructed on the said Plot bearing House No. 1426/L, situated at ward Madel of Village Tivim, Taluka and Sub - District of North Goa, State of Goa, within the limits of Village Panchayat of Tivim, not found registered in the Land Registration Office of Bardez, nor enrolled in the Taluka Revenue Office for Matriz, and is bounded as under: On the North: by road; On the South: by remaining part of the property surveyed under no. 540/4, presently by 540/4-A and 540/4-B; On the East: by property surveyed under survey no. 540/5; On the West: by property surveyed under survey no. 540/3. Sd/- ADV. SHANKAR MUKUND PHADTE Office no. 202, Second Floor, Khalap Building, Above Canara Bank, Mapusa, Bardez - Goa. Email: advshankar@rediffmail.com

BRANCH: MARGAO

PUBLIC NOTICE GOLD AUCTION

Notice is hereby given to the public in general and the account holders in particular that e-auctions of the pledged gold ornaments in the below mentioned accounts will be conducted by Federal Bank Ltd., on 7th March 2025 through online portal, https://gold.samil.in. Interested buyers may log on to the auction portal or contact the Bank at Branch Margao for further information. In case e-auction is not materialised for any reason on the date mentioned above, with respect any or all items of the pledged ornaments, Bank shall be conducting private sale of the items on any subsequent date/s without further notice.

Branch Margao				
11866400065646	11866101653641	11866400079175	11866400065950	
11866400098902	11866101674720	11866101664499	11866400101565	
11866400111077	11866101674878	11866400103744	11866400101409	
11866400117322	11866400099702	11866400101268	11866101675453	
11866101677780	11866400069887	11866400100492	11866400071446	
11866101677798	11866400099884	11866400102753	11866400065117	
11866400044021	11866400101771	11866400103611	11866400101201	
11866400085693	118664000996526	11866400103280	11866400064185	
11866400096484	11866400100195	11866101686799	11866400100997	
11866400096724	11866400113461	11866400102266	11866400100872	
11866400044583	11866400099609	11866400102274	11866400116985	
11866101650910	11866400096971	11866400064664	11866400100682	
11866400129210	11866400129277	11866400050929	11866400100401	

Place: Margao Date: 18-02-2025 Sd/- Authorised Officer For The Federal Bank Ltd
The Federal Bank Ltd. Branch Margao, Mabai Building, Opp. Municipal Garden Margao, Goa. Phone number 0832-2731313 Email- mrg@federalbank.co.in CIN: L65191KL1931PLC000368 website: www.federalbank.co.in



BANK OF BARODA VASCO-DA-GAMA SWANTRA PATH VASCO-DA- GAMA SOUTH GOA GOA-403802. PHONE NUMBER: 0832-2512410, FAX NUMBER: 2512410, EMAIL: VASCOD@BANKOFBARODA.CO.IN

NOTICE TO BORROWER (UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)

VASCOD/NPA-ADV-01/2024-25/2263 Registered A.D. DATE: 13-01-2025

To, Mr. Brian Joseph Dias(Borrower), S/o Bernardo Dias 1007/A, SISORDA,LOUTULIM SALTETE South Goa, Goa- PIN:403718. Contact No: 9850452316 To, Mrs. Antonieta Dmelo (Co-Borrower), 1007/A, Sisorda,loutulim Saltete South Goa, Goa- PIN:403718. Contact No: 8805585086 NOTICE TO GUARANTOR: To, Mr. Hilario Justin Rodrigues, Flat No-G1-A, Ave Maria Apts, Behind PWD Office Near Sincro Hotel Fatorda, Saltete South Goa, Goa- PIN:403602. Contact No: 9850452316 Dear Sir,

Re: Credit facilities with our Vasco-Da-Gama Branch. 1. We refer to our Sanction No. BOB/ADV Dated 05-09-2017 conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction you have availed and started utilising the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

Nature and type of facility	Limit (Amt. in Rs.)	Rate of Interest	O/s as on 13-01-2025 (exclusive of unapplied /un-serviced interest from 12-10-2024 & other charges thereon (Amt. in Rs.)
Baroda Home Loan 04930600002263	Rs. 30,40,000.00/-	9.35 %	Rs.27,47,420.00/-
TOTAL EXPOSURE	Rs. 30,40,000.00/-		Rs.27,47,420.00/-

Security agreement with brief description of securities: Equitable Mortgage All that Flat No-B-505, admeasuring an area of 84.50 square meters of super built-up area, situated on fifth floor in the building No. B of the complex known as "Umiya Habitat" situated at Sancoale, Village, Mormugao Taluka South Goa District Goa.

DETAILS OF MORTGAGED PROPERTIES WITH BOUNDRIES SCHEDULE-I

All that Flat No-B-505, admeasuring an area of 84.50 square meters of super built-up area, situated on fifth floor in the building No. B of the complex known as "Umiya Habitat" situated at Sancoale, Goa, and said flat No. B-505 is bounded as Follows: East: By Flat No B-504; West: By set back of the said Property; North: By Staircase of Block B; South: By set back of the said Property. 2. As you are aware, you have committed defaults in payment of interest on above loans/out standings from the month of OCT-2024. You have also defaulted in payment of instalments of term loan/demand loans which have fallen due for payment on 12-10-2024 and thereafter. 3. Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on 10-01-2025 (date of classification as NPA) in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon. 4. Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating Rs. 27,47,420.00 exclusive of unapplied /un-serviced interest from 12-10-2024 and other charges thereon (Rupees Twenty Seven Lakh Forty seven thousand four hundred twenty only) as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note. 5. Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full. 6. We invite your attention to sub-section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act. 7. We further invite your attention to sub section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, Charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/tender /private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available. 8. Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us.

Yours faithfully, (Mr. Austin J M D'Almeida) CHIEF MANAGER & AUTHORISED OFFICER Date: 13-01-2025 Place: Vasco Da Gama, Goa



BANK OF BARODA VASCO-DA-GAMA SWANTRA PATH VASCO-DA- GAMA SOUTH GOA GOA-403802. PHONE NUMBER: 0832-2512410, FAX NUMBER: 2512410, EMAIL: VASCOD@BANKOFBARODA.CO.IN

NOTICE TO BORROWER (UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)

VASCOD/NPA-ADV-01/2024-25/7986/290 Registered A.D. DATE: 10-01-2025

To, Mr. Perpetua S Gurjao, H No 353 Opp Kaveri Hotel, Ward No 12 Pixem Dongri Vasco Da Gama South Goa, Goa- PIN:403802. Contact No: 8390792646

NOTICE TO GUARANTOR: To, Mrs. Rosalina Gurjao, H No 269 Opp Kaveri Hotel, Pixem Dongri Vasco Da Gama South Goa, Goa- PIN:403802. Contact No: 9823747207,

To, Mr. Mariano Pedro Gurjao, H NO 269 Opp Kaveri Hotel, Pixem Dongri Vasco Da Gama South Goa, Goa- PIN:403802. Contact No: 9975625178.

To, Mr. Domingo Gurjao, H No 269 Opp Kaveri Hotel, Pixem Dongri Vasco Da Gama South Goa, Goa- Pin:403802. Contact No: 9049920467.

To, Mr. Jacinto Gurjao, H No 353 Opp Kaveri Hotel, Ward No 12 Pixem Dongri Vasco Da Gama South Goa, Goa- Pin:403802. Contact No: 9823745178

Dear Sir, Re: Credit facilities with our Vasco-Da-Gama Branch.

1. We refer to our Sanction Letter Dated 05-12-2017 conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction you have availed and started utilising the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

Nature and type of facility	Limit (Amt. in Rs.)	Rate of Interest	O/s as on 10-01-2025 (exclusive of unapplied /un-serviced interest from 30-09-2024 & other charges thereon (Amt. in Rs.)
Term Loan	Rs. 19,57,500.00/-	12.35 %	Rs. 3,98,831.00/-
TOTAL EXPOSURE	Rs.19,57,500.00/-		Rs.3,98,831.00/-

Security agreement with brief description of securities: All that Distinct and separate plot of land admeasuring an area of 450.00 square meters surveyed under Chalta No.322 of P.T. Sheet No.152 of City Survey of Vasco Situated at Baina, Within the limits of Mormugao Municipal Council, Taluka and Sub Registration Office of Mormugao, District of South Goa.

DETAILS OF MORTGAGED PROPERTIES WITH BOUNDRIES SCHEDULE-I

All that Distinct and separate plot of land admeasuring an area of 450.00 square meters surveyed under Chalta No.322 of P.T. Sheet No.152 of City Survey of Vasco Situated at Baina, Within the limits of Mormugao Municipal Council, Taluka and Sub Registration Office of Mormugao, District of South Goa, not described in land Registration office of saltete at Margao and the said plot which is the Eastern part of the entire Property enrolled in Taluka Revenue office under the Matriz of mormugao under No-1315 which is Bounded as under: East: By the Property Under Chalta No-241,245 of P.T. Sheet No.152; West: By Road; North: By the Property Under Chalta No-262 of P.T. Sheet No-152 and South: By the Property Under Chalta No-1 of P.T. Sheet No-155.

2. As you are aware, you have committed defaults in payment of interest on above loans/out standings from the month of SEP- 2024. You have also defaulted in payment of instalments of term loan/demand loans which have fallen due for payment on 30-09-2024 and thereafter.

3. Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on 29-12-2024 (date of classification as NPA) in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon.

4. Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating Rs. 3,98,831.00 exclusive of unapplied /un-serviced interest from 30-09-2024 and other charges thereon (Rupees three Lakh Ninety Eight Thousand Eight Hundred thirty one only) as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note. 5. Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full. 6. We invite your attention to sub-section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act. 7. We further invite your attention to sub section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, Charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/tender /private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available. 8. Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us.

Yours faithfully, (Mr. Austin J M D'Almeida) CHIEF MANAGER & AUTHORISED OFFICER Date: 10-01-2025, Place: Vasco Da Gama, Goa