

Date: 22nd July, 2025

To,
BSE Limited,
The General Manager,
Corporate Relationship Department,
P. J. Towers, 25th Floor,
Dalal Street, Mumbai - 400 001

Trading Symbol: **SAVFI**
Scrip Code: **511577**

Subject: Newspaper publication of Un-Audited Financial Results for the quarter ended 30th June, 2025 pursuant to Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

In accordance to Regulation 47(3) read with Regulation 46(2)(q) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the newspaper advertisement for the Un-Audited Financial Results of Savani Financials Limited ('the Company') for the quarter ended 30th June, 2025, published on 22nd July, 2025 in the following newspapers:

Sr. No.	Particulars	Language	Date of Publication
1.	The Free Press Journal	English	22 nd July, 2025
2.	Navshakti	Marathi	22 nd July, 2025

The enclosed copies of newspaper publications are available on the website of the Company.

Kindly take the same on record.

Thanking you.

Yours faithfully,

For Savani Financials Limited

Darsh Mehta
Company Secretary and Compliance Officer
(Membership No.-A42405)

Encl: as above



Karnataka Bank Ltd
Your Family Bank Across India

Head Office: Mangaluru-575002 **CIN :** L85110KA1924PLC001128

Asset Recovery Management Branch: Phone : 022-3500380/1735128482/35082558
E-Mail : mumbaisarm@kbank.com

2nd Floor: 'E'-Block, The Metropolitan, Website: www.karnatakabank.com

Plot No. C-26 & C-27, Bandra Kurla Complex, Bandra (East), Mumbai-400051 CIN: L85110KA1924PLC001128

POSSESSION NOTICE

WHEREAS, the Authorized Officer of KARNATAKA BANK LTD, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "said act") and in exercise of powers conferred under Section 13(12) of the said act, read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued the Demand Notice dated **11.12.2023** under Section 13(2) of the said Act, calling upon the borrowers (1) **Mr. More Ajay Nirvrtti S/o Mr. Nirvrtti Vinthai Mayur** (2) **Mr. Srid Ajiy More W/o Mr. Ajiy Nirvrtti More**, No. 1 & 2 are addressed at: **R/48, 2nd Floor, Municipal Chawl No.3, Sabu Siddique Road, Crawford Market, Mumbai-400001** and (3) **Mr. Kalpesh Jayram Mokal S/o Mr. Jayram Janu Mokal**, addressed at: **House No.49/A, At: Karavi, Post: Gadab, Taluka: Pen, District Raigad, Maharashtra-400701**, to repay the amount mentioned in the Notice being Rs.5,11,684.75 (Rupees Five Lakh Eleven Thousand Six Hundred Eighty Four and Paise Seventy Five Only) within 60 days from the date of receipt of the said Notice. The borrowers having failed to repay the amount, notice dated 04.04.2024 was given to the borrowers in particular and the public in general that the undersigned being the Authorised Officer has taken Possession of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Act and with Rule 9 of the said Rules and in continuation of this notice the Authorised Officer has taken the Physical Possession of the said property on the **19th day of July 2025**. The borrower's attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

The borrowers in particular and the public in general are hereby cautioned not to deal with the property and any dealings with this property will be subject to the charge of KARNATAKA BANK LTD Navi Mumbai-Seawoods (Neri) Branch for an amount being **Rs.6,31,568.82 (Rupees Six Lakh Thirty One Thousand Five Hundred Sixty Eight and Paise Eighty Two Only)** in PSTL A/c No.5177001800031301 as on 07.07.2025 plus future interest and costs from 07.07.2025.

Description of the Immovable Properties

All that piece and parcel of Residential Flat No.403, 4th Floor, Building No.9, in building known as "Gokul Complex", situated on land bearing S. No.6 & 7, Hissa No.2 at Village Devavalli, Taluka Panvel, District Raigad and bounded by:
East: Bldg No.402, West: Open, North: Passage, South: Open
Date: 19.07.2025

Authorised Officer, Karnataka Bank Ltd

Annexure -13
FORM NO. 22 [See Regulation 37(1)]
BY ALL PERMISSIBLE MODE
EX-30

OFFICE OF THE RECOVERY OFFICER

DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3)

1st Floor, MTNL Telephone Exchange Building, Sector-30 A, Vashi, Navi Mumbai- 400703
RP No. 387 OF 2019 Date of Auction Sale: 29/08/2025

PROCLAMATION OF SALE: IMMOVABLE PROPERTY

PROCLAMATION OF SALE UNDER RULES 37, 38 AND 52 (1)(2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993

BANK OF BARODA

VS

MIS A M ENTERPRISES AND ORS

To,
CD 1 M/s. A M ENTERPRISES,
Bsel Tech Park, Office G-12 And B-110, Plot No. 39/5, 39/5A Sec: 30a, Vashi,navi Mumbai-400 705.
CD 2. Mr. Kapil Devprakash Rajput,
Flat No. 702/703, 7th Floor, Rose Regency Gardens, Plot No.10, Sec-6, Kharghar, Navi Mumbai-410210.
CD 3. Mr. Mithilesh Devprakash Rajput,
603/703, Neelkanth Garden, Plot No. 29/2, Near -52 Bungalov, Panvel- 410 206.
CD 4. Mr. Hemal Jobanputra,
12, Sayam, Nath Pai Nagar, Ghatkopar (e), Mumbai-400 077.
CD 5. Mr. Murugesan Adimoolam,
Rh-53, 2nd Floor, Shree Ganesh Prem Chs, Sec-7, Plot No. 23, Airoli, Navi Mumbai - 400 708.
CD 6. M/s. Milkaraft Dairy Tech Pvt. Ltd.,
901-907, Sai Sangam, B-wing, Plot No.85, Sec-15, CBD Belapur, Navi Mumbai - 400 614.
CD 7. M/s. Goodspot Trading Co. Pvt.Ltd,
Bsel Tech Park, Office G-12 And B-110, Plot No. 39/5, 39/5A Sec: 30a, Vashi,navi Mumbai- 400 705.
Whereas Recovery Certificate No. RC NO. 387 OF 2019 in O.A. No. 63 of 2014 was drawn up by the Honble Presiding Officer, DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3) for the recovery of the sum of Rs. 1,26,49,502.00 (Rupees One Crore Twenty Six Lakhs Forty Nine Thousands Five Hundred Two Only) along with interest and the costs from the CD, and you, the CD, failed to repay the dues of the Certificate Holder Bank(s)/Financial Institution(s).

And whereas the undersigned has ordered the sale of the Mortgaged/Attached properties of the Certificate Debtor as mentioned in the Schedule hereunder towards satisfaction of the said Recovery Certificate.

Notice is hereby given that in absence of any order of postponement, the said property(s) shall be sold on **29/08/2025 between 1: 00: PM to 2: 00: PM** by auction and bidding shall take place through online through the website: <https://www.bankofbaroda.com>. The details of authorised contact person for auction service provided is: Name: C4 India Pvt Ltd. Mr. Bhavik Pandya, Mobile no. 8866682937 Email: maharashtra@c4india.com.

Helpline Nos.91-124- 4302020 / 21/22/23/24, Email- support@bankeauctions.com. The details of authorised bank officer for auction service provided is, Name Mr. AJAY KUMAR SONKHIA Mobile No. 7506169068 Email-: armbom@bankofbaroda.com.

The sale will be of the properties of defendants/ CDs above named, as mentioned in the schedule below & the liabilities and claims attaching to the said properties, so far as they have been ascertained, are those specified in the schedule attached each lot.

The property will be put up for sale in the lot specified in the schedule. If the amount to be realized is satisfied by the sale of portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale will also be stopped if, before any lot is knocked down the arrears mentioned in the said certificate of interest-costs (including cost of sale) are tendered to the officer conducting the sale or proof is given to his satisfaction that the amount of such certificate, interest and costs has been paid to the undersigned.

At the sale, the public generally are invited to bid either personally or by duly authorized agent. No officer or other person, having any duty to perform in connection with this sale shall, however, either directly or indirectly, bid for, acquire or attempt to acquire any interest in the properties sold. The sale shall be subject to conditions prescribed in the second schedule to the Income Tax Act, 1961 and the rules made thereunder and to the following further conditions:

- The particulars specified in the annexed schedule have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in the proclamation.
- The Reserve Price below which the property shall not be sold is as mentioned in the schedule.
- The amount by which the bidding is to be increased. In the event of any dispute arising as to the amount bid or as to the bidder the lot shall at once be again put up for auction and may be cancelled.
- The highest bidder shall be declared to be the purchaser of any lot provided always that he/she/they are legally qualified to bid and provided further the amount bid by him/her/them is not less than the reserve price. It shall be in the discretion of the undersigned to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.
- Each intending bidder shall be required to pay Earnest Money Deposit (EMD) by way of DD/Pay order in favour of **RECOVERY OFFICER, DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3)** to be deposited with R.O./Court Auctioneer, **DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3)** or by online through RTGS/NEFT/directly into the Account No. 1043010002945 the name of **BANK OF BARODA** of having IFSC Code No. **BARB0VASHX** MUMBAI and upload bid form details of the property along with copy of PAN card, address proof and identity proof, e-mail ID, Mobile No. and in case of the company or any other document, confirming representation/attorney of the company and the receipt/counter foil of such deposit. EMD deposited thereafter shall not be considered eligible for participation in the auction.

The Earnest Money Deposit (EMD), Reserve Price and Bid Increase, be fixed as follows:-				
Sr. No	Details of property	EMD Amount (In Rs.)	Reserve Price (In Rs.)	Bid Increase in the multiple of (in Rs.)
1	SHOP NO. 8, GROUND FLOOR, SAI VIHAR BUILDING, PL. O. 78, 79 & 80, SECTOR -15, CBD BELAPUR NAVI MUMBAI, DIST. AND TALUKA THANE, 400614.	7,37,000/-	73,62,500/-	25,000/-

EMD received after due day & time shall be rejected & the amount paid towards the EMD shall be returned to them by way of option given by them in the E-Auction Form. It is the sole responsibility of the bidder to have an active e-mail id and a computer terminal/system with internet connection to enable him/her to participate in the bidding. Any issue with regard to connectivity during the course of bidding online shall be the sole responsibility of the bidder and no claims in this regard shall be entertained.

If the bid is increased within the last 5 minutes of the given time of auction, the auction time is further extended by additional time of 5 minutes to enable the other bidders to increment their bids & the auction process comes to an end if no further increment(s) is/are made within the extended time of 5 minutes. In case of movable/immovable property the price of each lot shall be paid at the time of sale or as soon after as the officer holding the sale directs, and in default of payment, the property shall forthwith be again put up for auction for resale.

The successful bidder shall have to pay 25% of the sale proceeds after adjustment of EMD on being knocked down by next day in the said account/Demand draft/Banker Cheque/Pay order as per detail mentioned above. If the next day is Holiday or Sunday, then on next first office day. The purchaser shall deposit the balance 75% of the sale proceeds on or before 15th day from the date of sale of the property, exclusive of such day, or if the 15th day be Sunday or other Holiday, then on the first office day after the 15th day by prescribed mode as stated above. In addition to the above the purchaser shall also deposit Pledgeage fee with Recovery Officer, DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3) @2% up to Rs. 1,00,00/- and @1% of the excess of the said amount of Rs. 1,00,00/- through DD in favour of Registrar, DEBTS RECOVERY TRIBUNAL MUMBAI (DRT - III). In case of default of payment within the prescribed period, the deposit, after defraying the expenses of the sale, may, if the undersigned thinks fit, shall be forfeited to the Government and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which I may subsequently be sold. The property shall be resold, after the issue of fresh proclamation of sale. Highest bidder shall not have any right/claim over the property until a sale is confirmed by the Recovery Officer, DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3).

The amount of EMD deposited by the unsuccessful bidders shall be refunded through online mode in case of EMD deposited through online. In case EMD is deposited in the form of DD/BC/Pay order the same will be returned by hand. Original ID proof of the photocopy sent with the E-Auction EMD Form has to be brought. No interest shall be paid on EMD amount. No request for inclusion/substitution in the sale certificate of names of any person(s) other than those mentioned in the E-Auction EMD Form shall be entertained. In case of more than one bidders of property brought for sale, the sale of such properties will be as per the convenience and it is not obligatory to go serially as mentioned in the sale notice.

NRI Bidders must necessarily enclose a copy of photo page of their passport & route their bid duly endorsed by Indian Mission (Embassy). The movable/immovable property is being sold on "As is where and as is" with basis "as" and is subject to Publication charges, revenue and other Encumbrances as per rules. The undersigned reserves the right to accept or reject any or all bids, if found unreasonable or may postpone the auction at any time without assigning any reason. Details of this Proclamation of sale can be viewed at the website www.drft.gov.in

SCHEDULE

Lot No.	Description of the property to be sold	Revenue assessed upon the property or part thereof	Details of any encumbrances to which the property is liable	Claims, if any, which have been put forward to the property and any other known bearing on its nature and value
1	SHOP NO 8, GROUND FLOOR, SAI VIHAR 1. BUILDING, PLOT NO. 78, 79 & 80, NOT KNOWN SECTOR-15, CBD BELAPUR NAVI MUMBAI, DIST. AND TALUKA THANE, 400614.	NOT KNOWN	NOT KNOWN	NOT KNOWN

Note: - As on Auction Date i.e. 29/08/2025, The total amount of Rs. 3,36,50,054.21/- (APPROX) in words (Three Crore Thirty Six Lakh Fifty Thousand Fifty Four Paise Twenty One Only) outstanding against the CDs. Date of inspection of the properties as mentioned above has been fixed as 22/08/2025 between 11AM to 4PM. last date of receipt of bids been fixed as 26/08/2025 up to 4:30pm.

Given under my hand and seal on this 21/07/2025

SEAL

SD/-

(DEEPA SUBRAMANIAN)

RECOVERY OFFICER-

DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3)



KOTAK MAHINDRA BANK LIMITED
Regd office: 27BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai – 400 051
Corporate office: Kotak Infiniti, Bldg No 21, Infinity Park, General AK Vaidya Marg, Malad (E), Mumbai – 400 097
www.kotak.com

AUCTION NOTICE

That the below mentioned Borrower/s had availed gold loan facility against security of the gold ornaments/ items, as specified below. The Borrower/s defaulted in due repayment of the installments and outstanding dues and as a result of which the Bank was constrained to issue notices calling upon the Borrower/s to repay the outstanding amounts. However, the Borrower/s has failed to repay/clear his outstanding dues thereby compelling the Bank to auction the gold ornaments pledged in favour of the Bank.

The open auction of the above mentioned gold ornaments would be held on/after at :-

Date: 30-July-2025 Time: 11:00 AM Place: Respective Sub Locations/E-Auction

Appl/Apac	Party Name	State	Location	Sub Location	Gross Wgt
GLN3526094	ANAND PANOURANG SHINDE	Maharashtra	CTRLMUMBAI	ANDHERIKUR	43.50
GLN3697220	SUNITA KUMARI	Maharashtra	CTRLMUMBAI	ANTARLU	38.14
GLN3722500	MAYURI RAJESH CHAUDHARI	Maharashtra	MUMBAI	BOISAR	31.37
GLN3714437	MAYURI RAJESH CHAUDHARI	Maharashtra	MUMBAI	BOISAR	13.32
GLN2728962	PARVEZ A KRAKHANGI	Maharashtra	CTRLMUMBAI	GHATKOPARE	83.59
GLN3588889	DILIP HERO RAICHANDANI	Maharashtra	CTRLMUMBAI	MULUND	180.83
GLN3276022	AMBABAI CHANGDEV PATIL	Maharashtra	NAVIMUMBAI	PANVEL	21.03
GLN3732985	PHILOMENA ABEL VAZ	Maharashtra	MUMBAI	SANTACRZ-E	40.62
GLN3861581	PHILOMENA ABEL VAZ	Maharashtra	MUMBAI	SANTACRZ-E	35.27
GLN3796836	PHILOMENA ABEL VAZ	Maharashtra	MUMBAI	SANTACRZ-E	54.58
GLN3583141	PHILOMENA ABEL VAZ	Maharashtra	MUMBAI	SANTACRZ-E	28.84
GLN3261285	KRUTIBEN VINODRAY BHARDAVA	Maharashtra	CTRLMUMBAI	THANE	61.24
GLN367454	SHANKAR MOHAN BHANUSHALI	Maharashtra	NAVIMUMBAI	VASHI	76.43
GLN3569976	YASH NARESH MEHER	Maharashtra	MUMBAI	VIRAR	43.30

Bidders are requested to Submit a copy of their Photo – identity, signature and address proof along with their original for verification together with two recent photographs at Sub Location. Also individual bidder should be present to handover the documents. The Bank reserves the right to change the venue/date/time of auction or cancel the auction / finalise the highest bid without any notice to bidders.

The cost of the auction process will be debited to the customer account. Bank reserves the right to recover the balance amount from the customer if the bid amount is insufficient to meet the payoff amount of the account.

For any further details/assistance/clarification regarding the terms and conditions of the auction, you are required to contact **Mr.Affan Parkar-9768993241**



SAVANI FINANCIALS LIMITED
CIN : L67120MH1983PLC031614
Regd. Office : 602, Samarth Vaibhav Co-op Hsg Society Ltd., Off Link Road, Lokhandwala Complex, Andheri (West), Mumbai 400 053.
Website : savanifinancials.co.in | Email : info@savanifinancials.co.in

STATEMENT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED ON 30TH JUNE, 2025

(Rs. In Lakhs)					
Sr. No.	Particulars	Un-audited Quarter ended 30th June, 2025	Audited Quarter ended 31st March, 2025	Un-audited Quarter ended 30th June, 2024	Audited Year ended 31st March, 2025
1.	Total Income from operations (net)	246.27	174.88	17.53	342.83
2.	Net profit/(Loss) for the period (before Tax, Exceptional and/or Extra-ordinary Items)	(258.15)	(405.37)	(159.10)	(883.81)
3.	Net profit for the period before tax (after Exceptional and/or Extra-ordinary Items)	(258.15)	(405.37)	(159.10)	(883.81)
4.	Net profit/(loss) for the period after tax (after Exceptional and/or Extra-ordinary Items)	(255.52)	(400.48)	(159.14)	(878.60)
5.	Total Comprehensive Income for the period [Comprising profit for the period (after tax) and Other Comprehensive Income (after tax)]	(255.52)	(398.63)	(159.28)	(876.75)
6.	Equity Share Capital (Face Value of Rs.10/- each)	3,198.99	3,198.99	2,640.00	3,198.99
7.	Reserves (excluding Revaluation Reserves as per Balance Sheet of previous accounting year)	-	-	-	797.49
8.	Earnings per share (EPS)-before and after extra-ordinary items (not annualized) Basic and Diluted (Rs.)	(0.80)	(1.54)	(1.07)	(3.39)

Notes:

- The above financial results were reviewed by the Audit Committee and taken on record by the Board of Directors on 21st July, 2025. The auditor's report does not have any qualification/modification.
- The Company is engaged only in business of financials services and accordingly there are no separate reportable segments.
- The above is an extract of the detailed format of the Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the Stock Exchange website i.e. www.bseindia.com and on Company's website i.e. www.savanifinancials.co.in and the same can be accessed by the QR Code provided below



On behalf of the Board
For Savani Financials Limited
Sd/-
Deepa Tracy
Managing Director
DIN - 00516615

Place : Mumbai
Date : 21st July 2025



यूनियन बैंक ऑफ इंडिया
Union Bank of India

Asset Recovery Management Branch, 21, Veena Chambers, Mezzanine Floor, Dalal Street, Fort, Mumbai – 400 001
Tel: 022-46025949 Web : www.unionbankofindia.co.in, E-mail: ubin0553352@unionbankofindia.bank
Ref. No:ARB:MSM: 0399:2025 Date: - 13.06.2025 Place: - Mumbai

- M/s. ARHS Clothing Private Limited, 193, Behind Amina Nursing Home, Dargah Rd, Old Gaupripada, Bhiwandi, Dist- Thane - 421302.
- Mr. Ali Legal Heirs of late Mr. Abdul Salam Abdul Razak Ansari (Deceased), Address:- 193, Behind Amina Nursing Home, Dargah Road, Old Gaupripada, Bhiwandi, Dist- Thane - 421302.
- Mr. Muzzarif Salam Ansari (Guarantor), Behind Amina Nursing Home, Dargah Road, Old Gaupripada, Bhiwandi, Dist- Thane - 421302.
- Mr. Salim Mohd Saeed Ansari, (Director cum Guarantor), 193, Behind Amina Nursing Home, Dargah Road, Old Gaupripada, Bhiwandi, Dist- Thane - 421302.
- Mrs. Taqdees Sultan Ansari (Director cum Guarantor), 193, Behind Amina Nursing Home, Dargah Road, Old Gaupripada, Bhiwandi, Dist- Thane - 421302.
- Mr. Arafat Wamiq Shaikh, (Director cum Guarantor), House No. B -11/12 1st Floor, 230, Momin Apartment, Samad nagar, Bhiwandi, Dist- Thane - 421302.
- M/s. Shamim Abdul Salam Ansari, (Director cum Guarantor) 193, Behind Amina Nursing Home, Dargah Road, Old Gaupripada, Bhiwandi, Dist- Thane - 421302.
- Mr. Arafat Wamiq Shaikh, (Director cum Guarantor) J block, C-Wing, 1st Floor, Byculla House, Clare Road, Mumbai - 400008.
- The following Legal Heirs of late Mr. Abdul Salam Abdul Razak Ansari (Deceased)
1. Aina Abdul Salam Ansari, 193, Behind Amina Nursing Home, Dargah Road, Old Gaupripada, Bhiwandi, Dist- Thane - 421302.
- Parveen Abdul Salam Ansari, 193, Behind Amina Nursing Home, Dargah Road, Old Gaupripada, Bhiwandi, Dist- Thane - 421302.
- Javed Abdul Salam Ansari, 193, Behind Amina Nursing Home, Dargah Road, Old Gaupripada, Bhiwandi, Dist- Thane - 421302.
- Abdul Saeed Abdul Salam Ansari, 193, Behind Amina Nursing Home, Dargah Road, Old Gaupripada, Bhiwandi, Dist- Thane - 421302.
- Jabeen Abdul Salam Ansari, 193, Behind Amina Nursing Home, Dargah Road, Old Gaupripada, Bhiwandi, Dist- Thane - 421302.
- Gazala Abdul Salam Ansari, 193, Behind Amina Nursing Home, Dargah Road, Old Gaupripada, Bhiwandi, Dist- Thane - 421302.
- Nasreen Abdul Salam Ansari, 193, Behind Amina Nursing Home, Dargah Road, Old Gaupripada, Bhiwandi, Dist- Thane - 421302.
- Salim Abdul Salam Ansari, 193, Behind Amina Nursing Home, Dargah Road, Old Gaupripada, Bhiwandi, Dist- Thane - 421302.
- Mr. Muzzarif Salam Ansari, 193, Behind Amina Nursing Home, Dargah Road, Old Gaupripada, Bhiwandi, Dist- Thane - 421302.
- M/s. Shamim Abdul Salam Ansari, 193, Behind Amina Nursing Home, Dargah Road, Old Gaupripada, Bhiwandi, Dist- Thane - 421302.

Sir/Madam, Notice under Sec. 13 (2) read with Sec. 13 (3) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

You, the borrower/guarantor in account M/s. ARHS Clothing Private Limited, 193, Behind Amina Nursing Home, Dargah Rd, Old Gaupripada, Bhiwandi, Dist- Thane - 421302.

421302. have availed the following credit facilities from our Union Bank of India, Vile Parle (E) Branch, 19, Sahajeevan, Shradha Nand Road, Vile Parle East, Mumbai 400057, (Now At ARM Branch Mezzanine floor, Veena Chambers, Dalal Street, Fort, Mumbai 400001) and failed to pay the dues/installment/interests/operate the accounts satisfactorily and hence, in terms of the RBI guidelines as to the Income Recognition and Prudential Accounting Norms, your Account No.(a) Cash Credit account no 319705010005006, (b) Term Loan account No 319706390000012 have been classified as Non-Performing Asset on 01.04.2019.

As on 31.05.2025 a sum of Rs. 4,52,09,386.83 (Rupees Four Crores Fifty Two Lakh Nine Thousand Three Hundred Eighty Six and Paise Eighty Three Only) is outstanding in your account.

The particulars of amount due to the Bank from you in respect of the aforesaid account are as under:

(Amounts in Rs.)

Type of Facility	Sanctioned Limit	Outstanding Amount as on date of NPA i.e. as on 01.04.2019	Un applied interest w.e.f. 02.04.2019 to 31.05.2025	Penal Interest (Simple)	Cost/ Charges incurred by Bank	Total dues as on 31.05.2025
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Cash Credit (H)	Rs. 2,20,00,000.00	Rs. 2,33,22,698.52	Rs. 1,62,96,776.53	Rs. 39,88,887.14	Rs. 3,00,000.00	Rs. 4,39,08,362.19
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Term Loan	Rs. 15,00,000.00	Rs. 6,54,376.17	Rs. 6,10,445.68	Rs. 36,202.79	-	Rs. 12,93,858.64
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Total	Rs. 2,35,00,000.00	Rs. 2,39,77,074.69	Rs. 1,69,07,222.21	Rs. 40,25,089.93	Rs. 3,00,000.00	Rs. 4,52,09,386.83
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Recoveries after NPA:- Rs. 15,37,000.00 (Rs Fifteen lakh Thirty Seven Thousand Only) are repaid after 01.04.2019 in Cash Credit Account and Rs. 1,00,000/- (Rs One lakh Only) in Term loan account. Total Rs 16,37,000/- (Rs Sixteen lakh Thirty Seven Thousand Only) are appropriated into loan account till date Amount deposited in Sundry (No Lien) account:- Rs. 1,99,990/- (Rs One Lakh Ninety Nine Thousand Nine Hundred Ninety Only) which was deposited on 17.02.2025 towards upfront amount for OTS proposal and not accounted and/or adjusted in any of these loan accounts till date.

To secure the repayment of the monies due or the monies that may become due to the bank, M/s ARHS Clothing Private Limited, through It's then Directors, Guarantors and Mortgagees mentioned above had executed documents on 22.08.2017 and created security interest by way of Mortgage of immovable property described herein below:

- Hypothecation of Stock
- Hypothecation of Book Debts
- Mortgage of Residential House – Ground & First floor under used for semi commercial activity, Ground + 1st floor for used as hospital under the name of Aminal Hospital & 2Nd Floor used as residential, House No. 193/6, Dargah Road, Old Gaupripada, Opp Bombay Ice factory, Bhiwandi, District- Thane 421302.

