

APNA SAHAKARI BANK LTD.

MALAD (W), BRANCH Shyam Sadan, Mith Chowki, Marve Link Road, Malad (W), Mumbai-400064

Tel. No. 022-28820732, 28818202, E-mail: maw@apnabank.co.in **PUBLIC NOTICE**

Smt. Clotilda Zita Francis D'souza & Mr. Francis D'souza residing at A-11/B-1 Nalanda Usha Colony, Ramchandra Extn. Lane, Malad (W), Mumbai-400064 has hired a Safe Deposit Locker No. 68 from our Malad (W) Branch situated at Shyam Sadan, Mith Chowki Marve Link Road, Malad (W), Mumbai-400064. As the holder of locker defaulted Rent/Charges as per term stipulated in Agreement executed between Bank & Locker holder. Further the operation of Locker has not been done by the holders, we have endeavour our best to communicate through various written letters, but holder did not respond to communication. Your act amounts to breach of terms of Agreement & direction given by RBI.

Under the circumstances, we are constrained to break open the locker & notice is hereby given to the aforesaid Locker Holders fails to respond within 14 days from the date of publication of this notice, Bank will proceed with the break open of the Lockers as on 30th April. 2025. And the contents of the locker will be sold in public auction without any further notice and the expenses incurred and arrears of rent and other costs will be recovered from out of the auction proceeds.

Mumbai Date: 17.04.2025

Manager Malad (W) Branch

PUBLIC NOTICE

Notice is hereby given to the public at large that. Smt. Urmila Laxmar Murdeshwar is the owner of the Entire First Floor, admeasuring area 1161 Sq. . popularly known as Amantran Hotel and parcel counter situated at ground loor constructed on land bearing Survey No. 158/1A/1 of Tika No. 17, CTS No. 15/B/1A/1, admeasuring 142 sq.mtr. situated lying and being at Station Road, Village Thane, Tal. & Dist. Thane (W). Smt. Urimila Laxman Murdeshwa applied for credit facility in G. P. Parsik Sahakari Bank Ltd.

any persons, having any right, title interest or claim in respect of the sai operty or any part thereof, by way of inheritance, mortgage, sale, agreement for sale, sale, transfer, exchange, mortgage, charge, gift, release, court order, decree, trust, inheritance, possession, lease, lien or otherwise howsoever ereby requested to make the same known in writing along with complete documentary proof to the undersigned hereof within 7 days from the date of publication of this notice failing of which my clients G.P. Parsik Sahakari Bank td will sanction the loan facility to Smt. Urimila Laxman Murdeshwar shall proceed further and then no such claims shall be entertain and/or if there exist any such a claim and the same shall be deemed to have been waived and / or bandoned for all intents and purposes and not binding on the owner and/or P. Parsik Sahakari Bank ltd.

Dated this 16th day April 2025 Office No. FC- 10, Second floorEternity Commercial

Sd/ Premises Co-op Soc. Ltd.,Teen Hath Naka, Adv. Deepali N. Wavekar Thane West-400604.

OSBI Factors

SBI FACTORS LIMITED

(Formerly SBI GLOBAL FACTORS LIMITED) CIN: U65929MH2001PLC131203

Regd Office: 6th floor, The Metropolitan Building, Bandra-Kurla Complex, Bandra (East), Mumbai - 400051
Tel No:- +91 22 48890300 Fax: 91 22 26572719 Email: contact@sbifactors.in Website: www.sbifactors.in

	FINANCIAL RESUL	TS FOR I	MARCH, 2	(Rs. in Lakhs)			
		(Quarter Ende	Year Ended			
Sr. No.	Particulars	31.03.2025	31.12.2024	31.03.2024	31.03.2025	31.03.2024	
NO.		Audited	Reviewed	Audited	Audited	Audited	
1.	Total Income from Operations	7,086	6,043	4,475	23,655	15,595	
2.	Net Profit / (Loss) for the period (Before Tax, Exceptional and/or Extraodinary items)	2,188	1,847	1,281	7,140	4,402	
3.	Net Profit / (Loss) for the period Before Tax (after Exceptional and/or Extraodinary items)	2,188	1,847	1,281	7,140	4,402	
4.	Net Profit / (Loss) for the period After Tax (after Exceptional and/or Extraodinary items)	1,661	1,599	1,248	5,702	4,447	
5.	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and other Comprehensive Income (after tax))	1,677	1,599	1,260	5,711	4,457	
6.	Paid up Equity Share Capital	15,989	15,989	15,989	15,989	15,989	
7.	Reserves (excluding Revaluation Reserve)	34,940	33,263	29,229	34,940	29,229	
8.	Net Worth	50,929	49,252	45,218	50,929	45,218	
9.	Debt-Equity ratio	5.50	4.99	3.96	5.50	3.96	
10.	Earning Per Share (of Rs. 10/- each) (for continuing and discontinued operatios)-						
	1. Basic:	1. 1.04	1. 1.00	1. 0.78	1. 3.57	1. 2.78	
	2. Diluted:	2. 1.04	2. 1.00	2. 0.78	2. 3.57	2. 2.78	
11.	Capital Redemption Reserve	1000	1000	1000	1000	1000	
12.	Debt Service Coverage ratios	0.03	0.03	0.03	0.09	0.10	
13.	Interest Service Coverage ratios	1.67	1.62	1.63	1.65	1.68	

lotes (as per SEBI requirements)

- The above is an extract of detailed format of Financial Results filed with the Stock Exchanges under Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015. The financial results are available on website of National Stock Exchange of India Limited at www.nse.india.com and also available on the website of the Company www.sbifactors.in.
- 2 The above results have been reviewed and recommended by the Audit Committee at its Meeting held on April 16 2025 and have been approved and taken on record by the Company's Board of Directors at its Meeting held on

For SBI Factors Limited

Place: Mumbai Date: 16.04.2025

Bharat Mishra Managing Director & CEO (DIN: 09385794)

NOTICE is hereby given that we are investigating the title of Mr. Reapan Tikoo hereinafter referred to as "the Owner" in respect of Flat No. B-203, 2nd floor, admeasuring approximately 526.80 sq ft Built area ("the said Flat"), situate in the building, namely 'Oritel Apartment' 'B' wing, off. Chandivali Farm Road, Chandivali, Andheri (East), Mumbai 400072 bearing Survey No. 9, Hissa No. 2, CTS no. 30-A/4, Village Chandivali, Taluka Kurla, Mumbai Suburban District more particularly described in the Schedule written hereunder

Any person having any claim against it to or upon the above referred Flat or any part thereof by way of inheritance agreement, contract, sale, mortgage, possession, gift, lease, sub-lease, tenancy, lien, charge, trust maintenance, easement or otherwise are required to notify the same in writing along with the supporting documentary evidence to the undersigned at their office at 31 3rd Floor Lakhani Terrace 34-34A, Cawasji Patel Street, Opp. Yazdani Bakery, Fort, Mumbai - 400 001 (email:- sdoshico@gmail.com), within 10 days (Ten days) from the date hereof otherwise it will be deemed that there are no claims and/or that the same are waived.

Residential Flat No. 203, B-Wing, "Oritel Apartments" off. Chandivali Farm Road, Chandivali, Andheri (East) Mumbai-(Built-up), bearing Survey No. 9, Hissa No. 2, C.T.S. No. 30-A/4, Village Suburban District, and all other incidental right, title and interest in the

REFERRED TO

Dated this 17th April, 2025.

PUBLIC NOTICE

THE SCHEDULE HEREINAROVE

400072, area admeasuring 526.80 sq. ft Chandivali, taluka Kurla, Mumba

> Sonal Doshi & Co. Advocates & Solicitors 31, 3rd Floor, Lakhani Terrace 34-34A, Cawasji Patel Street Opp. Yazdani Bakery, Fort Mumbai - 400 001

Online Tender for mentioned below are being invited. The Tender have been uploaded on the e-Procurement system of Public Works

Email :- cepwdcapital@mp.nic.in, Telephone/Fax No. 0755-2551403 **Tender Notice** NIT No. 08/G./1/Mis/Bpl.Z./2019 (Year 2025) Bhopal, Date 11-04-2025

S. NO.	Tender No.	District	Nature of work	No. Projec (PAC) (F		Cost of Project (PAC) (Rs. In lack)	Remarks
1	2	3	4	5	6	7	8
1	2025_PWDRB _ 416371_1	Narmadapuram	Road	Construction of Sail Kharar Misrod & Bundara Kalan (Seoni Malwa) to Pipalber road, Length 7.00 Km.	1st Call	818.84	EMD/All Document are to be submitted online only.
2	2025_PWDRB _ 416372_1	Narmadapuram	Road	Construction of Choutlay to Jhillay & Choutlay to Soyat road, Length 7.00 Km.	1st Call	828.95	EMD/AII Document are to be submitted online only.
3	2025_PWDRB _ 416373_1	Narmadapuram	Road	Construction work of sahalwada to Macbala (Ramjhanki Ashram road)	1st Call	1057.44	EMD/All Document are to be submitted online only.
4	2025_PWDRB _ 416374_1	Narmadapuram	Road	Upgradation work of Old JWPM to Pachmari Road	1st Call	803.03	EMD/All Document are to be submitted online only.
5	2025_PWDRB _ 416375_1	Narmadapuram	Road	Sohagpur, Nimora, Panchvati, Rainipani, Pathai, Urdan, Mangariya, Ghoghri to Sarangpur road, Length-24.30 Km.	1st Call	2762.43	EMD/AII Document are to be submitted online only.
6	2025_PW0RB _ 416376_1	Narmadapuram	Road	Construction work of Taronkala to Khairikala, Sonpur, Kursikhapa, Mohari road.	1st Call	1208.02	EMD/All Document are to be submitted online only.
				Total		7478.71	

Office of The Chief Engineer (Bhopal Zone) P.W.D. Bhopal (M.P.)

The document can only be purchased online from the above website after making online payment The last date & time for purchase of Document on line is Dated 29-04-2025 up to (17:30.) Detailed NIT and other details can be viewed on the above mentioned portal. Amendments to NIT

Chief Engineer (Bhopal Zone) G - 11606/25 P.W.D. Bhopal Madhya Pradesh

SARVAGRAM FINCARE PRIVATE LIMITED
Regd. Office:- Office No.22, 4th Floor, Primrose Mall, Baner Road, Baner Gaon, Haveli, Pune-411045. **DEMAND NOTICE**

Under Section 13[2] of the Securitisation & Reconstruction of Financial Assets And Enforcement of Security Interest Act 2002 read with Rule 3(1) of the Security Interest Under Section 13[2] of the Securitisation & Reconstruction of Financial Assets And Enforcement of Security Interest Act 2002. The undersigned is the Authorised Officer of Sarvagram Fincare Private Limited Under Section 13[2] of the Securitisation & Reconstruction of Financial Assets And Enforcement of Security Interest Act 2002 (the said Act). In exercise of powers conferred under Section 13(2) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules 2002, the Authorised Officer has issued Demand Notice under Section 13(2) of the said Act, calling upon the following Borrowers' (the "said Borrower"), to repay the amounts mentioned in the respective Demand Notice/s issued to them that are also given below. Inconnection with above, Notice is hereby given, once again, to the said borrower to pay to Sarvagram Fincare Private Limited, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further interest as detailed in the said Demand Notice, from the date mentioned below till the date of payment and/ or realization, payable under the loan agreement read with other documents/ writings, if any, executed by the said Borrower. As security for due repayment of the loan, the following assets have been mortgaged to Sarvagram Fincare Private Limited by the said Borrower respectively.

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Name of the Borrower(s)/ Co-Borrower(s)/Guarantor/ Loan Account No./Branch	Total Outstanding Dues (Rs.)	NPA Date	Date of Demand Notice	Description of Secured Asset (Immovable Property)
1. Goraksh Chandrabhan Kadnar (Borrower), 2. Chandrabhan Kondaji Kadnar (Co-Borrower), 3. Sonali Somnath Pomnar (Co-Borrower), 4. Navnath Chandrabhan Kadnar (Co-Borrower) FLSEC00007973 / Sangamner	Rs.20,78,651.63 as of 08-04-2025 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.	02-06- 2024	08-04- 2025	PROPERTY No.1:- All that piece and parcel of the Property situated at Village Ambhore, Tal-Sangamner DistAhemadnagar. Property Constructed Bricks & Cement 30 x 30 Ft- 900 Sq.Ft Gat No. 245/1, Area admeasuring (H.R) 0.32 Kharaba 0.09, Assessed Rs. 0.53, having Grampanchayat Milkat No.1023 which is bounded as follows:- Four Boundaries: East: Pimparne Road, West: Gat No.238, North: Gat No.251, South: Gat No.244. PROPERTY No.2:- All that piece and parcel of the Property situated at Village Ambhore Tal-Sangamner Dist Ahemadnagar Gat No.252, Area (H.R) 0.48 Kharaba 0.06, Assessed Rs. 0.75 which is bounded as follows: Four Boundaries: East: Pimparne Road, West: Dev River, North: Gat No.253, South: Gat No.251.
1. Pradip Balasaheb Ahire (Borrower), 2. Mangalbai Balu Ahire (Co-Borrower), 3. Balu Sitaram Ahire (Co-Borrower) / FLSEC00008786 / Satana	Rs.24,36,186.96 as of 07-04-2025 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.	05-04- 2025	07-04- 2025	PROPERTY NO.1:- All That Piece and Parcel of the Plot property being laying and situated within Village Kakadgaon, Tal Baglan Dist Nashik. Bearing Gat no.143 together with all rights of way easementary rights attached to the said property which is non agriculture and admeasuring area about H.1.38.00+0.10 R.P.K. which is assessed at Rs. 2.19 Ps. Out of the total land, Land admeasuring area H.0.44.00+0.05.00 R.P.K. Assessed at Rs. 0.68 Ps. Is in the name of Shri Balu Sitaram Ahire as pert the 7X12 Extract. and which bounded as follows: Four Boundaries: East: Gat No.134, West: Gat No.142, South: Gat No.145 & Nala, North: Road. PROPERTY NO.2:- All That Piece and Parcel of the plot property being laying and situated within Village Kakadgaon, Tal Baglan Dist Nashik. Bearing Gat no.145/2 together with all rights of way easementary rights attached to the said property which is non agriculture and admeasuring area about H.1.19.00+0.01 R.P.K. which is assessed at Rs. 1.06 Ps. Out of the total land, Land admeasuring area H.0.50.00+0.00R.P.K. Assessed at Rs. 0.45 Ps. Is in the name of Shri Balu Sitaram Ahire as pert the 7X12 Extract. and which bounded as follows: Four Boundaries: East: Nala, West: Gat No.148, South: Gat No.146, North: 143, 144.
1. Sachin Vijay Bhosale (Borrower), 2. Priyanka Sachin Bhosale (Co-Borrower)/ FLSEC00004259 / Akole	Rs.20,00,530.38 as of 08-04-2025 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.	02-06- 2024	08-04- 2025	PROPERTY:- All that Piece or Parcel of Land along with structure standing thereon being the Residential Property out of Kotul TalAkole, Dist-A. Nagar. Property Sy.No.169 Pai, area (HR) 0.60.00 which is Assessed Rs.2.64 paisa having Grampanchayat Property Milkat No. 1253, Constructed in Bricks, Cement & G.I. sheet 17*37ft. i.e. total area 629 Sq.Ft. 58.45 Sq. Mtrs. Four Boundaries: East: Survey No. 151, West: Survey No.167/5, North: Survey No.168/1, South: Survey No.170/4.
	Name of the Borrower(s)/ Co-Borrower(s)/Guarantor/ Loan Account No./Branch 1. Goraksh Chandrabhan Kadnar (Borrower), 2. Chandrabhan Kondaji Kadnar (Co-Borrower), 3. Sonali Somnath Pomnar (Co-Borrower), 4. Navnath Chandrabhan Kadnar (Co-Borrower) / FLSEC00007973 / Sangamner 1. Pradip Balasaheb Ahire (Borrower), 2. Mangalbai Balu Ahire (Co-Borrower), 3. Balu Sitaram Ahire (Co-Borrower) / FLSEC00008786 / Satana 1. Sachin Vijay Bhosale (Borrower), 2. Priyanka Sachin Bhosale (Co-Borrower)/ FLSEC00004259 /	Name of the Borrower(s)/ Co-Borrower(s)/Guarantor/ Loan Account No./Branch 1. Goraksh Chandrabhan Kadnar (Borrower), 2. Chandrabhan Kondaji Kadnar (Co-Borrower), 3. Sonali Somnath Pomnar (Co-Borrower), 4. Navnath Chandrabhan Kadnar (Co-Borrower)/ FLSEC00007973 / Sangamner 1. Pradip Balasaheb Ahire (Borrower), 2. Mangalbai Balu Ahire (Co-Borrower) / FLSEC00008786 / Satana 1. Sachin Vijay Bhosale (Borrower), 2. Priyanka Sachin Bhosale (Co-Borrower)/ FLSEC00004259 / Akala	Name of the Borrower(s)/ Co-Borrower(s)/Guarantor/ Loan Account No./Branch 1. Goraksh Chandrabhan Kondaji Kadnar (Co-Borrower), 3. Sonali Somnath Pomnar (Co-Borrower), 4. Navnath Chandrabhan Kadnar (Co-Borrower), 5. Sangamner 1. Pradip Balasaheb Ahire (Borrower), 2. Mangalbai Balu Ahire (Co-Borrower)/ FLSEC0008786 / Satana 1. Sachin Vijay Bhosale (Borrower), 2. Priyanka Sachin Bhosale (Co-Borrower)/ FLSEC00004259 / Akelo	Name of the Borrower(s)/Co-Borrower(s)/Guarantor/Loan Account No./Branch 1. Goraksh Chandrabhan Kadnar (Borrower), 2. Chandrabhan Kondaji Kadnar (Co-Borrower), 3. Sonali Somnath Pomnar (Co-Borrower), 4. Navnath Chandrabhan Kadnar (Co-Borrower), 5. Sangamner 1. Pradip Balasaheb Ahire (Borrower), 2. Mangalbai Balu Ahire (Co-Borrower), 7. Sangamner 1. Pradip Balasaheb Ahire (Co-Borrower), 8. Balu Sitaram Ahire (Co-Borrower), 9. Satana 1. Sachin Vijay Bhosale (Borrower), 2. Priyanka Sachin Bhosale (Co-Borrower)/FLSEC00004259 / Akelo

If the said Borrower shall fail to make payment to Sarvagram Fincare Private Limited as aforesaid. Sarvagram Fincare Private Limited shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely the risks of the said Borrower as to the costs and consequences. The said Borrower are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of Sarvagram Fincare Private Limited. Any person who contravenes or abets contravention of the provisions of the said Act or Rules made thereunder, shall be liable for imprisonment and /or penalty as provided under the Act. Place: Sangamner, Satana, Akole (Maharashtra), Date: 16-04-2025 Sd/- Authorised Officer, Sarvagram Fincare Private Limited



BRIHANMUMBAI MUNICIPAL CORPORATION

Chief Engineer (Building Maintenance) Department No. Exe Eng/HQ/276/Maint Dt: 16 Apr., 2025

Short E-Tender Notice (Re-invitation)							
Department	Chief Engineer (B.M.)						
Sub Department	E.E.(H.Q.)						
Subject	Development of Textile Museum on plot bearing C.S. No.831 at India United Mill No.2 & 3 Kalachowky, Byculla E - (Phasel-II) - Part I Developing of temporary parking facility, toilet block, security cabin & preparatory works for Phase-II project)						
Bid No. Part A (Percentage Rate)	2025_MCGM_1160281_2						
Bid No. Part B (Item Rate)	2025_MCGM_1160282_2						
Estimated Cost of Work	Part A: Rs. 1,53,95,178.00 (Percentage Rate Part B (Item Rate)						
E.M.D. in Rs.	Part A: 1,54,000/- Part B : 77,000 /-						
Bid Start Date & Time	17.04.2025 at 12:00 Hrs						
Bid End Date & Time	22.04.2035at 12:00 Hrs						
Website	http://mahatenders.gov.in						
Contact Officer	Shri. Sanjay Golatkar/Shri Sudarshan Shirsath						
Land line No.	022 227540909						
Mobile No	09869442457/7738227389						
Email	3879579@mcgm.gov.in/ 4390439@mcgm.gov.in						

Fever? Act now see your doctor for correct & complete treatment

PRO/149/ADV/2025-26

Sd/-**Executive Engineer** (Head Quarter) APPENDIX -16 (UNDER THE BYE-LAW No. 35) PUBLIC NOTICE

HRI. SAMPATRAO SHINDE was a ember of SUNRISE TOWER CO OPERATIVE HOUSING SOCIETY LTD having address at Building No.15, CTS No.502(Part), 502/303,502/305 to 381 512, 513, 513/1 to 34, 515, 515/1 to 11,516 516 /1 to 14, Rani Sati Marg, Malad (East) Mumbai 400 097 and holding Shop No.UG-29 on Upper Ground floor in the building of the society as Permanent Alternate Accommodation, free of cost in lieu of surrender his original premises bearing Annexure II No.16 for implementation of the Slum Rehabilitation Scheme died or 25/06/2020 at Mumbai without making an omination and his wife MRS.PRAMILA SAMPATRAO SHINDE also expired or 10/05/2013 at Mumbai. The society hereby invites claims o

objections from the heir or heirs or othe aimants/ objector or objectors to the ansfer of the said shares and interest of the ceased member in the capital/ property the society within a period of 15 days from the publication of this notice, with copies of such documents and other proofs in support f his/her/their claims/ objections for transfe of shares and interest of the decease member in the capital/ property of the society. If no claims/objections are received within the period prescribed above, the society shall be free to deal with the shares and interest of the deceased member in the apital/property of the society in such nanner as is provided under the bye-laws o the society. The claims/ objections, if any eceived by the society for transfer of share and interest of the deceased member in the capital/ property of the society shall be dea with in the manner provided under the bye laws of the society. A copy of the register ye-laws of the society is available at the ociety office between 8:00 A. M. to 9:00 P.M. om the date of publication of the notice ti the date of expiry of its period.
Sd/- Hon. Secretary

For and on behalf of SUNRISE TOWER Co-operative Housing Society Ltd.
Date: 17/04/2025 Place: Mumbai

GIC HOUSING FINANCE LTD.



- GICHFL BOISAR BRANCH: 235, Second Floor, Harmony Plaza, Opp. SBI, Tarapur Road, Boisar (W) 401501.
 Contact No. 02525 266803 / 267010 BRANCH MAIL: boisar@gichfindia.com Contact: SANTOSH KHAVARE 9819906655
 AUTHORIZED OFFICER NAME: SANTOSH KHAVARE 9819906655
- GICHFL VIRAR BRANCH: 3rd Floor, Sandeep House, Tirupati Nagar, Phase -1, Opp. Royal Academic School, VIRAR (West) 401303
 PHONE 0250-2505222, 2506565, 2507003

DEMAND NOTICE

(IN PURSUANCE WITH SECTION 13 (2) OF THE SARFAESI ACT, 2002)

"GIC Housing Finance Ltd. (GICHFL) had sanctioned Housing loan/Mortgage loan/Repair & Renovation loan to the following borrower(s) to purchase/ renovate/loan against residential premises by creating equitable mortgage in favor of GICHFL". The repayment of the loan(s) is irregular and the account(s) is finally classified as Non Performing Asset in accordance with directions and guidelines of National Housing Bank. GICHFL has therefore invoked its rights under section 13 (2) of the SARFAESI ACT, 2002 and called upon the borrower(s) to repay the total outstanding due mentioned therein, within 60 days from the date of the said Demand notice(s).

The borrower(s) is hereby again called upon publicly to pay the said total dues plus the charges & interest accrued till date within 60 days from the date of this notice failing which GICHFL shall resort to all or any of the legal rights to TAKE **POSSESSION** of the said property(ies) and dispose it and adjust the proceeds against the outstanding dues amount. The borrower(s) is also restrained from alienating or creating third party interest on the ownership of the property(ies).

Sr. No	File No./ Name of the Borrower(s)/ Co-Borrower(s) & Guarantors / Name of the Branch	Address Of The Mortgaged Property	Total Outstanding as per Demand Notice (In Rs.)	Date of Demand Notice
1	MH0630600000988 / ANKUSH S LOLAGE / BOISAR	Reliable Garden H.I.J.K.L.M CHS,House No: 603 I Wing,Floor No: Sixth,Plot No: H 1 To 3, Street Name: Juchandra,Sector Ward No: 335,Land Mark: Near Star City,Village: Near Star City, Location: Juchandra,Taluka: Vasai,State: Maharashtra,Pin Code: 401208	Rs. 1668347/-	07.04.2025
2	MH0580600000203 / NIKHIL PARAS ANCHLIYA / BORIVALI	Gut No: 9/ H. No. 1 To 4,Building Name: Rushabh Heights,House No: 1004,Floor No: Tenth, Plot No: Bld. No.4,Street Name: Marbar Pada Road,Sector Ward No: Sector II, Land Mark: Chikal Dongari,Village: Virar,Location: Virar (W),Taluka: Vasai,State: Maharashtra, Pin Code: 401303		07.04.2025
3	MH0580600001289 / USHA OMPRAKASH SAHU / BORIVALI	Gut No: S.no. 5 5B 5D 5F 5G,Building Name: Evershine Homes,House No: B/703,Floor No: 7th, Plot No: S.No. 5 5B 5D 5F 5G,Street Name: Narangi Bypass Road,Land Mark: Nr. Global City, Village: Dongare Narangi,Location: Virar (W),Taluka: Vasai,State: Maharashtra,Pin Code: 401303		07.04.2025
4	MH0340610005059 / MARIA LOUIS ISSAK / VIRAR	Gut No: 392-376, Building Name: Virar Bolinj Yashwant Krupa Co-O,House No: 602-603, Floor No: 6th, Plot No: 392-376,Street Name: Agashi Road,Land Mark: Near Sahayog Hospital, Village: Bolinj,Location: Virar (W), Taluka: Vasai,State: Maharashtra, Pin Code: 401303		07.04.2025

This Notice Will Also Be Pasted On The Outer Door Of The Borrower's Last Known Address And At The Mortgaged Proeprty (les) FOR GIC HOUSING FINANCE LTD. DATE : 17.04.2025

PLACE: BORIVALI / BOISAR / VIRAR

AUTHORISED SIGNATORY

HDB FINANCIAL **HDB FINANCIAL SERVICES LIMITED**

Regd. Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad-380 009

CIN: U65993GJ2007PLC051028 | www.hdbfs.com

Tel: +912249116300 | Fax: +912249116666 | Email: compliance@hdbfs.com

Standalone and Consolidated Financial results for the quarter and year ended March 31, 2025 (₹ in million)

		Standalone			Consolidated				
	Particulars	Quarter ended Year ended			Quarter ended Year ended				
	raiticulais	Mar 31, 2025	Mar 31, 2024		Mar 31, 2024	Mar 31, 2025	Mar 31, 2024		
		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
1	Total Income from Operations	42,661	36,668	1,63,003	1,41,711	42,661	36,668	1,63,003	1,41,711
2	Net Profit / (Loss) for the period	7,042	8,818	29,278	33,047	7,042	8,818	29,278	33,047
	(before Tax, Exceptional and/or Extraordinary items#)		,		,	,		,	· ·
3	Net Profit / (Loss) for the period before tax	7,042	8,818	29,278	33,047	7,042	8,818	29,278	33,047
	(after Exceptional and/or Extraordinary items#)		,	,	,	,		,	,
4	Net Profit / (Loss) for the period after tax	5,309	6,562	21,759	24,608	5,309	6,562	21,759	24,608
	(after Exceptional and/or Extraordinary items#)		,	,	,	,		,	
,	Total Comprehensive Income for the period	4,602	6,471	21,280	24,244	4,602	6,471	21,280	24,244
	[Comprising Profit / (Loss) for the period (after tax) and								
	Other Comprehensive Income (after tax)]								
,	Paid up Equity Share Capital	7,958	7,931	7,958	7,931	7,958	7,931	7,958	7,931
	Other Equity i.e. Reserves (excluding revaluation reserve)	1,50,239	1,29,496	1,50,239	1,29,496	1,50,239	1,29,496	1,50,239	1,29,496
	(Refer Note 6)			, ,				, ,	
3	Securities Premium Account	33,714	32,231	33,714	32,231	33,714	32,231	33,714	32,231
	Net worth *	1,49,365	1,28,028	1,49,365	1,28,028	1,49,365	1,28,028	1,49,365	1,28,028
)	Paid up Debt Capital / Outstanding Debt	8,73,977	7,43,307	8,73,977	7,43,307	8,73,977	7,43,307	8,73,977	7,43,307
1	Earnings Per Share (of Rs.10/- each) (for continuing and								
	discontinued operations) (Refer Note 5)								
	1. Basic:	6.67	8.28	27.40	31.08	6.67	8.28	27.40	31.08
	2. Diluted:	6.65	8.27	27.32	31.04	6.65	8.27	27.32	31.04
)	Capital Redemption Reserve (Refer Note 7)	-	-	-	-	-	-	-	-
3	Debenture Redemption Reserve (Refer Note 8)	-	-	-	-	-	-	-	-
1	Debt Equity Ratio **	5.85	5.81	5.85	5.81	5.85	5.81	5.85	5.81
5	Debt Service Coverage Ratio (Refer Note 11)	-	-	-	-	-	-	-	-
Ó	Interest Service Coverage Ratio (Refer Note 11)	-	-	-	-	-	-	-	-
7	Outstanding Redeemable Preference Shares (No.)		-	-			-		-
3	Outstanding Redeemable Preference Shares (Value)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
9	Current ratio	0.97	1.22	0.97	1.22	0.97	1.22	0.97	1.22
)	Long Term Debt to Working Capital	(35.68)	7.52	(35.68)	7.52	(35.68)	7.52	(35.68)	7.52
1	Bad debts to accounts receivable ratio	NA 44.420/	NA 27.200/	NA 44.420/	NA 27.200/	NA 44.420/	NA 27.200/	NA 44.430/	NA 27.200/
2	Current Liability ratio	44.42%	37.20%	44.42%	37.20%	44.42%	37.20%	44.42%	37.20%
3	Total Debts to Total Assets Debtors Turnover	80.43%	80.31%	80.43%	80.31%	80.43%	80.31%	80.43%	80.31%
4		NA NA	NA NA	NA NA	NA NA	NA NA	NA	NA NA	NA NA
	Inventory Turnover	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
6 7	Operating Margin (%) Net Profit Margin (%)	1						1	
/	Sector Specific equivalent ratios	12.45%	17.90%	13.35%	17.36%	12.45%	17.90%	13.35%	17.36%
8	Capital adequacy ratio (%)	19.22%	19.25%	19.22%	19.25%	19.22%	19.25%	19.22%	19.25%
9	Gross Stage 3 ratio (%)	2.26%	1.90%	2.26%	1.90%	2.26%	1.90%	2.26%	1.90%
0	Liquidity coverage ratio (%)	161%	1.90%	161%	1.90%	161%	1.90%	161%	1.90%
1	Stage 3 provision coverage ratio (%)	55.95%	66.82%	55.95%	66.82%	55.95%	66.82%	55.95%	66.82%
	eptional and/or Extraordinary items adjusted in the Statement o				00.02/0	33.7370	00.02 /0	1 33.33/0	00.0270

Net worth is equal to paid up equity share capital plus other equity less deferred tax

** Debt equity ratio is (Debt securities + Borrowings + Subordinated liabilities) / Net worth

Notes: HDB Financial Services Limited ('the Company/Group') is a Non-Banking Financial Company registered with the Reserve Bank of India.

The standalone and consolidated financial results for the quarter and year ended March 31, 2025, which have been subjected to audit by the Statutory Auditors of the Company/Group, have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on April 16, 2025, in terms of Regulations 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosur Requirements) Regulations, 2015 as amended from time to time.

The standalone and consolidated financial results have been prepared in accordance with and comply in all material aspects with Indian Accounting Standards ('Ind AS') notified under Section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and other relevant provisions of the Act. The standalone and consolidated financial statements, used to prepare the standalone and consolidated financial results, are based on the notified Schedule III of the Act, as amended from time to time, for Non-Banking Financial Companies that

The figures for the quarter ended March 31, 2025 and March 31, 2024 are the balancing figures between audited figures in respect of the full financial year and the published year to date figures unto the end of third quarter of the respective financial year, which were subject to Limited Review.

Earnings per equity share for the quarter ended March 31, 2025 and March 31, 2024 have not been annualised.

Other equity include Statutory Reserve as per Section 45IC of Reserve Bank of India Act, 1934, balance in securities premium, retained earnings, ESOP reserve and cash flow hedge The Company/Group has not issued any non-convertible redeemable preference shares.

Debenture redemption reserve is not required in respect of privately placed debentures in terms of Rule 18(7)(b)(ii) of Companies (Share Capital and Debenture) Rules, 2014. The Secured listed non-convertible debt securities of the Company/Group are secured by first pari passu mortgage on immovable property situated at Heera Panna Commercial Complex, 3rd Floor, Dr. Yagnik Road

Rajkot and/or first and exclusive charge on receivables of the Company by way of hypothecation to the extent of minimum 1.0 times of the outstanding principal and interest thereon

The Reserve Bank of India, under Scale Based Regulations has categorised the Company/Group as Upper Layer (NBFC-UL), vide it's circular dated January 16, 2025. 11 The information as referred in Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 are disclosed in the above table pursuant to Regulation 52(8) of the SEBI (Listing

Obligations and Disclosure Requirements) Regulations, 2015. 12 Pursuant to Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 read with Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated May 22, 2024, the Company/Group has listed its Commercial Papers on National Stock Exchange of India Limited (NSE).

13 The Board of Directors in its meeting held on April 16, 2025 has recommended a final dividend of Rs.1.00 per equity share of face value of Rs.1.0 each for the financial year ended March 31, 2025, subject to the approval of the shareholders of the Company/Group at its ensuing Annual General Meeting.

14 The Company has filed a Draft Red Herring Prospectus (DRHP) dated October 30 2024 with the Securities and Exchange Board of India, BSE Limited (BSE) and National Stock Exchange of India Limited (NSE) in connection with its Initial Public Offering (IPO) of equity shares of face value of Rs.10 each comprising of a fresh issue of Equity Shares aggregating up to Rs.2,500 crore and an offer for sale of Equity Shares aggregating up to Rs.10,000 crore by HDFC Bank Limited (Promoter Selling Shareholder) and is subject to applicable law, market conditions, receipt of necessary approvals / regulatory clearances and other

Figures for the previous period/year have been regrouped wherever necessary, in order to make them comparable with current period/year.

16 The above is an extract of the detailed format of quarterly / annual financial results filed with the BSE Limited and National Stock Exchange of India Limited under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarter and annual financial results as on March 31, 2025 along with the disclosure referred in Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 are available on the websites of the BSE Limited, National Stock Exchange of India Limited and the Company/Group on www.bseindia.com, www.nseindia.com and www.hdbfs.com respectively. The same can be accessed by scanning the QR code provided below.



For HDB Financial Services Limited Ramesh G. Managing Director & CEO DIN: 05291597

Date: April 16, 2025 Place: Mumbai