Maharashtra: Why the margin between votes secured, seats won is not really a discrepancy

ZEESHAN SHAIKH
MUMBAI, DECEMBER 10

AS THE Maha Vikas Aghadi (MVA) tries to come to terms with its rout in the recent Maharashtra Assembly elections, it has questioned the EVMs – and it has questioned the "discrepancy" between votes received by different parties and the number of seats won by them.

While the BJP-NCP-Shiv Sena Mahayuti alliance won 230 of the 288 seats in the state, the MVA – that was hopeful of a win after its good performance in the Lok Sabha polls months earlier – finished with just 48 (including 2 seats of the Samajwadi Party, which has since distanced itself from the MVA in Maharashtra).

What have the two sides said on the issue?

NCP (SP) chief Sharad Pawar, a veteran who is not given to careless talk, said Sunday that while his party secured 72 lakh-odd votes in the elections, it won only 10 seats. Ajit Pawar's NCP, on the other hand, received around 58 lakh votes and won 41 seats, he said.

Similarly, Sharad Pawar said, the Shiv Sena (UBT), an MVA ally, got about 80 lakh votes and won 20 seats, while the Shiv Sena led by Eknath Shinde got slightly fewer votes and still won 57 seats.

The BJP hit back, pointing to voting data from previous elections. Chief Minister Devendra Fadnavis posted: "In the 2024 Lok Sabha elections, BJP received 1,49,13,914 votes and won nine seats, while Congress received 96,41,856 votes and won 13 seats. Shiv Sena secured 73,77,674 votes and won seven seats, while NCP (SP) received 58,51,166 votes and won eight seats."

Similarly, Fadnavis said, "In the 2019 Lok Sabha polls, Congress received 87,92,237 votes and won only one seat, while the united NCP got 83,87,363 votes and still won four seats."

What does the data tell us about the Lok Sabha elections in the state?

The Modi wave in 2014 and 2019 led to a substantial increase in the average winning margins of candidates in Maharashtra, not just of the BJP and its allies but also those against it, as anti-BJP votes rallied together.

This was not the case in the recent Lok Sabha elections, where the MVA finished ahead of the Mahayuti, but its candidates won by significantly lower margins.

For example, the average winning margin in the state's 48 Lok Sabha seats this time stood at 1.09 lakh votes, compared to 1.82 lakh in 2019 and 1.87 lakh in 2014. Before the Modi era, the average winning margin was 77,898 votes in 2009.

Even this time, the BJP had the more resounding victories, with its average victory margin in the nine seats it won standing at 1.60 lakh votes. The biggest margin, of 3.57 lakh votes, was Union minister Piyush Goyal's, from Mumbai North. The lowest for the BJP was in Satara, where Udayanraje Bhosale won by 32,771 votes. The BJP contested 28 seats.

BJP ally Shiv Sena also had an impressive average winning margin, of 1 lakh votes. Its top performer was Sena leader Eknath Shinde's son Shrikant from Kalyan, who won by 2.09 lakh votes, while the lowest was Ravindra Waikar, who won by 48 votes from Mumbai North West. The Sena contested 15 seats, and won seven.

The BJP's other ally, Ajit Pawar-led NCP, won only one of the four seats it contested, with a margin of 82,784 votes.

The Congress, which at 13 won the highest number of seats in Maharashtra in this year's Lok Sabha elections, had a lower average winning margin than the BJP and Sena, at 90,432 votes. Its highest winning margin was in Chandrapur, at 2.60 lakh votes, and the lowest was in Dhule, at 3,831 votes. It contested 17 seats.

The average winning margin for the Sena (UBT) was higher than the Congress, at 1.12 lakh votes, with its highest margin being 3.29 lakh votes in Osmanabad, and the lowest in Mumbai North East, being 29,861 votes. It contested 21 seats and won nine.

The NCP (SP) had an average winning margin almost the same as the Congress's, at 89,571 votes, with the best strike rate of all parties, winning eight of the 10 seats it contested. Its top performer was Supriya Sule from Baramati, who won by 1.58 lakh votes, while the lowest was in Beed, of 6,553 votes.

This gap in the average winning margins of parties in the two coalitions resulted in what Fadnavis pointed out: higher votes even if fewer seats for the Mahayuti parties.

What does the data tell us about the Assembly elections?

In the Assembly elections, such was the Mahayuti's dominance that 15 of its 230 MLAs won by over one lakh votes, while not one of the MVA's 48 winning MLAs could claim the same.

In the last Assembly elections, in 2019, there were only four such seats that saw this margin mark.

Of the 15 candidates with 1-lakh winning margin this time, eight belong to the BJP, four to the NCP and three to the Shinde Sena.

There were very few close contests. Only four seats were decided by a margin of less than 1,000 votes, with Mahayuti allies securing two of those, and the Congress winning one.

Consequently, the average winning margin in these Assembly elections surged to 34,943 votes, from 28,922 in 2019 and 22,985 in 2014.

The BJP, which contested 149 seats and won 132, had the highest average margin of 42,082 votes. The other two Mahayuti parties ranked next, with the NCP, which contested 59 seats and won 41, having an average winning margin of 39,025 votes, and the Shiv Sena, which contested 85 seats and won 57, winning by 32,412 votes on average.

In the MVA, the NCP (SP) fared the best in terms of winning margins, contesting 86 seats and winning 10 by an average margin of 23,823 votes. The Sena (UBT)'s average winning margin, from 94 seats it contested with 20 victories, was 13,872 votes, while the Congress, which contested 101 seats and won 16, had the lowest average margin of 12,674 votes.

While the fact that the NCP (SP) had smaller winning margins but still ended up with 14 lakh more votes than the NCP may seem surprising, it is less so when considered that the Sharad Pawar-led faction contested 27 constituencies more than the group led by Ajit Pawar.

Pawar's other contention of few votes separating the two Senas, but Eknath Shinde-led faction ending up with 37 seats more than the Uddhav Thackeray-led one seems a combination of two factors. While the Uddhav Sena contested nine more seats, hence accounting for more votes, the Shinde Sena won its constituencies on average with two-and-a-half times more votes.

The Dharmarajya Party, attempting to create awareness, held a symbolic voting in parts of the city with ballot boxes in protest against EVMs. *Deepak Joshi*

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2024 LOK SABHA AVERAGE WINNING MARGINS

Mahayuti			Maha Vikas Aghadi		
	Seats	Votes		Seats	Votes
BJP	9	1.60 lakh	INC	13	90,432
SS	7	1 lakh	SS (UBT)	9	1.12 lakh
NCP	1	82,784	NCP (SP)	8	89.571

2024 ASSEMBLY POLLS WINNING MARGINS

Mahayuti			Maha Vikas Aghadi		
	Seats	Votes		Seats	Votes
BJP	132	42,082	INC	16	12,674
SS	57	32,412	SS (UBT)	20	13,872
NCP	41	39,025	NCP (SP)	10	23,823

PNB FRAUD CASE

ED begins process for restitution of properties worth Rs 125 cr to banks

EXPRESS NEWS SERVICE
MUMBAI, DECEMBER 10

THE ENFORCEMENT Directorate (ED) has begun the process for restitution of properties worth more than Rs 125 crore to their rightful owners and victims of money laundering matter linked to billionaire Mehul Choksi's Punjab National Bank (PNB) fraud case.

The central agency began the process after securing an order from the Special (PMLA) Court, Mumbai that in September 2024 allowed "monetisation of properties" amounting to Rs 2565.90 crore attached or seized by the ED in the case.

The agency on Tuesday said that in order to put the productive assets to use and to enable financial institutes to monetise the assets attached or seized (by ED), a concerted effort was put by ED in collaboration with PNB and ICICI Bank (victims of the bank fraud) and an application for restitution of assets was filed in the Mehul Choksi case.

Based on the application filed by the banks (supported by ED), the Special PMLA Court, Mumbai allowed "monetisation of properties" amounting to Rs 2565.90 Crore attached or seized by the ED.

The court ordered that ED would facilitate the banks and liquidators in different companies under Gitanjali Group to carry out valuation and auction of the attached or seized properties and after auction of the said properties, the sale proceeds would be deposited in the PNB/ICICI Bank as Fixed Deposits.

In pursuance to the order, the process of handing over of assets has been initiated and properties worth more than Rs 125 crore have been handed over to the Liquidator of M/s Gitanjali Gems Ltd. The seized properties include flats situated in Mumbai and two factories/ godowns situated in SEEPZ Mumbai, ED has stated in a statement.

Restitution of the remaining properties is also in progress.

Investigation under PMLA in the case of Mehul Choksi revealed that he connived with his associates and bank officials of Punjab National Bank (PNB) during a period from 2014 to 2017 and fraudulently was issued Letters of Undertaking and Foreign Letters of Credit from PNB, resulting in wrongful loss of Rs 6097.63 Crore to PNB. He had also taken a loan from ICICI Bank and had defaulted on that loan as well.

During the investigation, ED conducted searches at more than 136 locations all over India and seized valuables/jewelleries worth Rs 597.75 crore pertaining to the Gitanjali Group.

Immovable/movable assets worth Rs 1968.15 Crore of Mehul Choksi/Gitanjali Group were attached which included immovable properties in India and overseas, vehicles, bank accounts, factory, shares of listed companies, jewellery, among others, the ED said. In aggregate, assets worth Rs 2565.90 Crore were attached or seized in this case and three prosecution complaints have been filed, the agency stated.

Mehul Choksi, along with his nephew Nirav Modi, was implicated in a massive Rs 14,000 crore fraud at Punjab National Bank (PNB), facing charges of cheating, corruption, and money laundering. The ED has accused Choksi of running an organized racket to defraud customers and lenders in India, Dubai, and the US. Nirav Modi, a co-accused, was arrested in London in 2019 and is undergoing extradition proceedings.

Choksi, who is the main accused in the PNB case, is currently facing proceedings under the Fugitive Economic Offenders (FEO) Act, which gives the central government powers to confiscate properties even before the trial begins. The multi-crore fraud was allegedly perpetrated by billionaire jeweller Nirav Modi and his uncle Mehul Choksi, the promoter of Gitanjali Gems. As of the latest reports, Choksi's status is still that of a fugitive, living in Antigua.

PHYSICAL POSSESSION NOTICE

ICICI Bank Branch Office : ICICI Bank Ltd Office Number 201-B, 2nd Floor, Road No 1 Plot No-B3, WIFI IT Park, Wagle Industrial Estate, Thane (West)- 400604

The Authorised ICICI Bank Officer under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notices to the borrower(s) mentioned below, to repay the amount mentioned in the Notice within 60 days from the date of receipt of the said Notice.

Having failed to repay the amount, the Notice is issued to the borrower and the public in general that the undersigned has taken possession of the property described below, by exercising powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates. The borrower in particular and the public in general are hereby cautioned not to deal with the property. Any dealings with the property will be subject to charges of ICICI Bank Limited.

Sr. No.	Name of the Borrower(s)/ Loan Account Number	Description of Property/ Date of Physical Possession	Date of Demand Notice/ Amount in Demand Notice (Rs)	Name of Branch
1.	Sou Yasmin Yasin Shaikh/ Yashin Bashir Shaikh/ Yasmeen Yasin Shaikh- 635705055218	Cts No. 1565, 1565/1 to 1516 5/10, R. S. No. 514/12/Paikki/5, Kudache Mala, Shatkon Chowk, Ichalkaranji, District Kolhapur, Maharashtra 416115/December 7, 2024	April 29, 2023 Rs. 27,86,899.00/-	Ichalkaranji, Kolhapur

The above-mentioned borrowers(s)/guarantors(s) is/are hereby issued a 30 day Notice to repay the amount, else the mortgaged properties will be sold after 30 days from the date of publishing this Notice, as per the provisions under Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date: December 11, 2024
Place: Ichalkaranji

Sincerely Authorised Signatory
For ICICI Bank Ltd.

पंजाब नैशनल बैंक punjab national bank the name you can BANK upon !

SAMD, PNB HOUSE, KINGSWAY, STATION ROAD, CIRCLE OFFICE NAGPUR
Phone : 0712-2522156, email : conagpursamd@pnb.co.in

A notice is hereby given that the following Borrower/s Shri. Kshitij Ashok Verma (Borrower), and Shri. Ashok Kumar Narottam Singh Verma (CO-Borrower & Mortgagor) have defaulted in the repayment of principal and interest of the loans facility obtained by them from the Bank and the loans have been classified as Non-Performing Assets (NPA). The notices were issued to them under Section 13(2) of Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act 2002 on their last known addresses, but they have been returned unserved and as such they are hereby informed by way of this public notice.

Sr. No.	Name of the Borrower	Details of Properties/Address of Secured Assets to be Enforced	Date of Notice / Date of NPA	Amount outstanding (As on the date of notice)
1.	Shri. Kshitij Ashok Verma and Shri. Ashok Kumar Narottam Singh Verma	All That piece and parcel of land bearing Plot No. 15, Containing by total admeasurements 179.91 Sq. Mtrs. Being the portion of entire land bearing KH. No. 4 (New-5), of Mouza- Telangkhedi, PH No. 8, togetherwith House construction standing thereon having built up area of 175.55 Sq. Mtrs (as per sanction map), bearing Corporation House No. 39/15, City Survey No. 5, Sheet No. 170/29 of Mouza- Telangkhedi, Situated at seminary Hills, Nagpur, within the limits of the Nagpur Municipal Corporation Ward No. 62, in Tahsil and Dist. Nagpur- and bounded as under:- East- Plot No. 4, West- Plot No. 14, North- Plot No. 5, South- Layout Road. Owner :- Shri. Ashok Kumar Narottam Singh Verma.	03.12.2024 / 05.11.2024	9,49,931.69

Note :- This Property also Mortgaged in the loan account 0499008700004124 will M/s Verma filling station. any surplus amount will be adjusted in loan account 0499008700004124

The above Borrower(s) and /or their Guarantor(s) (whenever applicable) are hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of 60 days from the date of this notice under sub-section (4) of Section 13 of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

The borrowers 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.

Date: 11/12/2024
Place: Nagpur

Yours faithfully,
For Punjab National Bank
AUTHORISED OFFICER

Central Bank Of India सेन्ट्रल बैंक ऑफ इंडिया

Regional Office : 2nd Floor, Oriental Building, LIC Square, Regional Office, Nagpur. 0712-2548500/2527678

E-AUCTION SALE NOTICE (UNDER SARFAESI ACT 2002)

APPENDIX-IV-A SEE PROVISO TO RULE 8(6)

PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTY/IES ON 27.12.2024

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described Immovable Property Mortgaged/Charged to the Secured Creditor, the **Physical/ Symbolic Possession** of which has been taken by the Authorised Officer of Central Bank of India (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" Basis on **27.12.2024** through online portal **https://ebkray.in** for recovery of amount due to secured creditor bank. The Reserve Price & EMD and other details are in below table. For Detailed terms and conditions of the sale, please refer to the link provided in secured creditor's web site www.centralbankofindia.co.in.

DESCRIPTION OF IMMOVABLE PROPERTIES/IES

Branch	Name of Borrower & Guarantor	Amount of Demand & Date	Description of Immovable Properties	Date & Type of Possession	Reserve Price EMD / Bid Increment Amt	Contact Number of Branch Manager
Dighori Branch	1) Ms. Rajani Rajendra Gupta (Borrower) and 2) Ms. Antara Rajendra Gupta(Co-Borrower), 3) Sarang Rajendra Gupta (Guarantor)	Amt due as on 25.09.2019 Rs. 37,82,983.00 (TL)Plus further interest thereon	Apartment No/Flat No. 303 (Having Independent Mpl. Corporation house No.345/92/31) Third Floor, "UMIYA SADAN" Plot No. 92, Survey No. 264, Mouza: Nagpur, Sheet No. 185, City Survey No.107, Circle No.11/16, Division No. 3, Ward No. 23, Division- East, Tehsil & Dist. Nagpur. **BOUNDED BY: NORTH :**- Road, **SOUTH:**- Road, **EAST :**-Plot No.91, **WEST :**- Plot No. 93	23.02.2023 Physical	Rs.14,88,000/- / Rs.1,48,800/- / Rs.10,000/-	(Branch Manager) Mobile No. 8668415890
Lalganj Branch	Mrs. Geetadevi Tarachand Aswani (Borrower) and Ms. Kanchan Tarachand Aswani (Co-Borrower)	Amt due as on 06/07/2021 Rs. 23,98,637/- Plus further interest thereon	All that part and parcel of the property consisting Flat No. 302 on the Third Floor, Covering a super Built Up Area of 800 Sq. Ft.(74.32 Sq. Mtr.) of Building Known as "Gajanan Exotica", Togetherwith the 13.33% Undivided Share & Interest in Land bearing Plot No.68, total admeasuring 187.70 Sq Mtr. (as per RL Letter issued by NIT) & 2175 Sq. Ft. (as per Sale Deed) being a portion of the entire Land bearing Survey/Khasra No.75,75/1,76/1,79, of Mouza – Dhaba, PH No. 7, Mpl. Corporation House No.804/A/68, Sheet No.89. City Survey No.537, Situated at – Ward No. 68, Dhabha, Nagpur **BOUNDED BY: NORTH:** Plot No. 67, **SOUTH:**- Road, **EAST:** Road, **WEST:**- Plot No.51 & 52	06/07/2022 Physical	Rs. 15,00,000/- / Rs. 1,50,000/- / Rs.10,000/-	(Branch Manager) Mobile No. 7507774114

Date & time of Inspection: 20.12.2024 to 21.12.2024 between 12.00 pm to 4.00 p.m.
Date & time of E-Auction: 27.12.2024 between 12.00 pm to 4.00 p.m. (with auto extension of 10 minutes)

1. Details of Encumbrances over the property as known the Bank: Not Known
2. For participating in the e-auction sale, the intending bidders should register their details with the service provider **https://ebkray.in** well in advance and shall get user ID and password. Intending bidders advised to change only the password. Bidders may visit **https://ebkray.in** for educational videos. For detailed terms & conditions of sale, please refer to the link provided bank's website: www.centralbankofindia.co.in
3. Bidder will be register on website: **https://ebkray.in** and upload KYC documents and after verification of KYC documents by the service provider. EMD to be deposited in Global EMD wallet through NEFT (after generation of Challan from: **https://ebkray.in**)
4. For the further details contact Central Bank of India, Authorized Officer , Mob No. 7262079444
5. For inspection of the properties kindly contact to branch manager.
6. The Terms and conditions shall be strictly as per the provisions of the security interest Rules (Enforcement) Rules, 2002.

STATUTORY 15 DAYS SALE NOTICES UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

Borrowers/Guarantors/Mortgagers are hereby notified for sale of immovable secured assets towards realization of outstanding dues of secured creditors.

Date: 11/12/2024
Place: Nagpur

Sd/- Authorized Officer
Central Bank of India

AUTHUM INVESTMENT & INFRASTRUCTURE LIMITED
Regi. Off. : 707, Raheja Centre, Free Press Journal Road, Nariman Point, Mumbai-400 021. Ph. (022) 6747 2117 Fax: (022) 6747 2118 E-mail: info@authum.com
DEMAND NOTICE

Whereas the borrowers/co-borrowers/guarantors/mortgagors mentioned hereunder had availed the financial assistance from Authum Investment & Infrastructure Limited("AIIL") (Resulting Company pursuant the demerger of lending business from Reliance Commercial Finance Limited ("RCFL") to AIIL vide NCLT order dated 10,05,2024) We state that despite having availed the financial assistance, the borrowers/ guarantors/ mortgagors have committed various defaults in repayment of interest and principal amounts as per due dates. The account has been classified as Non Performing Asset on the respective dates mentioned hereunder, in the books of AIIL in accordance with the directives relating to asset classification issued by the National Housing Bank, consequent to the Authorized Officer of AIIL under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under Section 13(12) read with Rule 3 of Security Interest (Enforcement) Rules, 2002 issued Demand Notices on respective dates mentioned herein below under Section 13(2) of SARFAESI Act, 2002 calling upon the following borrowers/guarantors/mortgagors to repay the amount mentioned in the notices together with further interest at the contractual rate on the amount mentioned in the notices and incidental expenses, cost, charges etc until the date of payment within 60 days from the date of receipt of notices. The notices issued to them on their last known addresses have returned un-served and as such they are hereby informed by way of public notice.

Sr. No.	Loan No. / Name Of The Borrower / Address	Co-Borrower And Guarantor Name Director Name	NPA DATE	Date Of Demand Notice	Outstanding Amount	Loan Amount
1.	RHAHNAG000039920 & RHATNAG000041627 1. NITESH BABLUKUMAR BANERJEE C/O VINOD MULMULE 11 Bangl|ow No. 44-55/G Wardha Road Near Sai Mandir Mu Vyankatesh City Shirur Bori Nagpur Rural Nagpur Maharashtra Rui Panjari 441108 Also At: Moraj Infratech Pvt Ltd Near D Y Patil International School Mihan Khapri Nagpur Maharashtra Rui Panjari 441108 Also At: Apartment No 004 Ground Floor Avighna Vihar Plot No 7 Sector -C Village Turakmari Opp Midc Garden Tal Hingna Dist Nagpur 440016 Also At: House No 71 Arya Nagar Konka Supela Bhilai Durg Durg Chhattisgarh Durg Ganj - 490001	Shilpinitesh Banerjee	28-01-2022	22-NOV-2024	Rs. 29,55,313/- (Rupees Twenty Nine Lakh Fifty Five Thousand Three Hundreds Thirteen Only) & Rs. 6,57,637/- (Rupees Six Lakh Fifty Seven Thousand Six Hundreds Thirty Seven Only)	Rs. 21,17,000/- (Rupees Twenty One Lakh Seventeen Thousand Only) & Rs. 5,00,000/- (Rupees Five Lakh Only)

Description Of The Mortgage Property:- All Those Piece And Parcels Of Apartment No 004 Ground Floor Avighna Vihar Plot No 7 Sector -C Village Turakmari Opp Midc Garden Tal Hingna Dist Nagpur 440016

2.	RHHLNAG000020593 & RHHTNAG000033612 1.SAROJ CLIVE ANTHONY Plot No D 13 Armora Town Ship Nari Road Near Boudoh Vihar Surat Nagar Nagpur Maharashtra Jari Patka - 440014 Also At: Harren Damen Hotel Tuli International Residency Road Sadar Nagpur Nagpur Maharashtra Nagpur Abhyankar Nagar - 440010 Also At: Duplex No 83a 2nd And 3rd Flr Lokvihar ,Orange City Park P No 68 To 95 Kh No47/1 ,And 46 Ph No 16 Mz Yerkheda Nagpur ,Wadoda Road 441104	2. CLIVE EDWARD ANTHONY	28-Oct-22	19.11.2024	Rs. 34,69,404.00/- (Rupees Thirty Four Lakh Sixty Nine Thousand Four Hundreds Four Only) & Rs. 12,79,835.00/- (Rupees Twelve Lakh Seventy Nine Thousand Eight Hundreds Thirty Five Only)	Rs. 30,00,000/- (Rupees Thirty Lakh Only) and Rs. 12,00,000/- (Rupees Twelve Lakh Only)

Description Of The Mortgage Property:- All Those Piece And Parcels Of Duplex No 83a 2nd And 3rd Flr Lokvihar ,Orange City Park P No 68 To 95 Kh No47/1 ,And 46 Ph No 16 Mz Yerkheda Nagpur ,Wadoda Road 441104

In the circumstances as aforesaid, the notice is hereby given to the above borrowers, co-borrowers and/ or their guarantors (where ever applicable) to pay the outstanding dues as mentioned above along with future interest and applicable charges within 60 days from the date of the publication of this notice failing which further steps will be taken after the expiry of 60 days of the date of this notice against the secured assets including taking possession of the secured assets of the borrowers and the mortgagors under Section 13(4) of Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002 and the applicable rules there under.

Please note that under Section 13 (13) of the said Act, no Borrower shall, transfer by way of sale, lease or otherwise any of his secured assets referred to in the notice, without prior written consent of the secured creditor.

Dated :11.12.2024 Place: Nagpur **Authorized Officer, Authum Investment & Infrastructure Limited**