

Aadhar Housing Finance Ltd.
Corporate Office: Unit No. 802, Natraj Rustumjee, Western Express Highway and M.V. Road, Andheri (East), Mumbai – 400069
Virar East Branch : 405 To 408, 4th Floor, Pushp Plaza Commercial Centre,Manvel Pada Road, Opp. Virar Railway Station, Virar- East, Palghar - 401305 (Maharashtra).



DEMAND NOTICE

UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULE 3 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002.
The undersigned is the Authorised Officer of Aadhar Housing Finance Ltd. (AHFL) under Securitisation And Reconstruction Of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notices under section 13(2) of the said Act, calling upon the following Borrower(s) (the 'said Borrower(s)'), to repay the amounts mentioned in the respective Demand Notice(s) issued to them that are also given below. In connection with above, Notice is hereby given, once again, to the said Borrower(s) to pay to AHFL, 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(s), from the date(s) 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(s). As security for due repayment of the loan, the following assets have been mortgaged to AHFL by the said Borrower(s) respectively.

S. No.	Name of the Borrower / Co-Borrower & Guarantor	Demand Notice Date & Amount	Description of secured assets (immovable property)
1	(Loan Code No. 20100002789/ Virar East Branch) Suman Satish Singh (Borrower), Rajkunwar Satishchandra Singh (Co-Borrower)	15-01-2025 ₹ 4,37,063/-	All that part & parcel of Property bearing, Flat No 204 2Nd Floor A Wing Building No 4 Shree Complex Phase A Nr Purna Pipeline Road, Thane, Maharashtra, 421302

If the said Borrowers shall fail to AHFL as aforesaid, AHFL shall proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules, entirely at the risks of the said Borrowers as to the costs and consequences. The said Borrowers are prohibited under the Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of AHFL. Any person who contravenes or abets contravention of the provisions of the said Act or Rules made there under, shall be liable for imprisonment and/or penalty as provided under the Act.

Place : Mumbai
Date : 23.01.2025

Sd/- Authorised Officer
For : Aadhar Housing Finance Limited

PUBLIC NOTICE

Notice is here by given That as per the information given to me, Mr Parag Dattaram Manerikar and Mrs Archana Parag Manerikar Purchsed flat No-102,On first floor, in, A Wing , in Building known as Kilbil C.H.S Ltd. of Village -Mulgaon,Taluka - Vasai District-Palghar by Registered Agreement for sale from Mrs Vijaya Shard Ambekar but Mr Parag Dattaram Manerikar died intestate on dated -24/06/2019 leaving behind him Mrs Archana Parag Manerikar - Wife and Ms Ananya Parag Manerikar - Daughter as his only legal heirs and Mrs Archana Parag Manerikar and Ms Ananya Parag Manerikar intending to sell the aforesaid flat

Hence any party/Person/s or institution having any right, interest, mortgage, gift, suit , inheriting right or any others kind of interest should come with undersign proof in writing to the following address within the 15 days of Publication of this notice in news paper. If the aforesaid objection is not made within said notice period of 15 days than it will be assume that nobody has any interest or if has they release the interest in the said property and Mrs Archana Parag Manerikar and Ms Ananya Parag Manerikar have valid title of the said flat and party will complete their transaction

Sd/-
Advocate Tushar R Patil
Add:- B/16, Ish Kripa Building,
Mulgaon Taluka-Vasai,
District-Palghar 401201.

मुलांपासून आजोबांपर्यंत एक निवड



www.navshakti.co.in

Proposed Holiday Resort “Seabreeze Bottom Phase”
GAT. NO. 183/3(P), 184, 185, 186,187(P), 188(P) At- Village - Tekali, Tal- Alibag,Dist – Raigad

The State Environment Impact Assessment uthority(SEIAA), Maharashtra has accorded Environment Clearance vide EC24C3803MH5975684N dated January 03, 2025 for Proposed Holiday Resort “Seabreeze Bottom Phase”located at GAT. NO. 183/3(P), 184, 185, 186, 187(P), 188(P) At- Village - Tekali, Tal- Alibag, Dist – Raigad by Mr. Amol Kapadia. Copies of clearance are available with Maharashtra Pollution Control Board and may also be seen on the website of the Ministry of Environment, Forest and Climate Change at <https://parivesh.nic.in>

Place : Alibag

Amol Kapadia
Director

**TATA**

TATA COMMUNICATIONS
TATA COMMUNICATIONS LIMITED
Regd. Office : VSB, M.G. Road, Fort, Mumbai - 400 001 India
Tel 91 22 6659 1968 Website: www.tatacommunications.com
CIN:L64200MH1986PLC039266

EXTRACT OF CONSOLIDATED AND STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2024

Consolidated	For the quarter ended			For the nine months ended		(₹ in Crores)
	December 31 2024	September 30 2024	December 31 2023	December 31 2024	December 31 2023	March 31 2024
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Total Income from continuing operation (net)	5,826.80	5,737.81	5,594.78	17,179.74	15,350.91	21,048.80
Profit before exceptional items, tax and share of profit of associates from continuing operation	385.65	301.75	372.63	1,042.22	1,261.52	1,553.88
Profit from continuing operations	370.72	344.65	187.11	1,155.90	1,077.97	1,318.22
Loss from discontinued operations	256.73	251.02	78.41	864.52	770.14	1,124.71
Profit for the period/year	(20.65)	(23.75)	(33.36)	(68.25)	(122.08)	(155.13)
Total Comprehensive Income for the period/year	236.08	227.27	45.05	796.27	648.06	969.58
Equity share capital	346.70	144.32	(3.48)	798.74	600.58	933.96
Earnings per Share for continuing and discontinued operations (of ₹10/- each) (Not Annualised) (₹)	285.00	285.00	285.00	285.00	285.00	285.00
Basic earnings per share (₹)	8.28	7.98	1.57	27.94	22.71	33.98
Diluted earnings per share (₹)	8.28	7.97	1.57	27.92	22.70	33.96

Standalone	For the quarter ended			For the nine months ended		(₹ in Crores)
	December 31 2024	September 30 2024	December 31 2023	December 31 2024	December 31 2023	March 31 2024
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Total Income (net)	1,885.99	1,833.05	2,069.75	5,607.71	6,307.77	8,415.76
Profit before exceptional items and tax	183.94	138.88	240.93	518.52	893.07	1,133.65
Profit / (Loss) before tax	179.55	(167.70)	55.41	396.85	709.52	939.90
Profit / (Loss) after tax	131.73	(119.89)	(27.90)	353.77	464.70	638.63
Total Comprehensive Income / (Loss) for the period/year	127.91	(125.19)	(27.06)	334.78	453.51	622.68
Equity share capital	285.00	285.00	285.00	285.00	285.00	285.00
Earnings per share (of ₹ 10/- each) (Not annualised)						
Basic earnings per share (₹)	4.62	(4.21)	(0.98)	12.41	16.31	22.41
Diluted earnings per share (₹)	4.62	(4.20)	(0.98)	12.41	16.30	22.40
Interest service coverage ratio (no. of times)	6.43	6.84	9.05	7.38 #	15.42	12.24

Decreased mainly due to short term borrowings availed during the period

	As at December 31 2024	As at March 31 2024	(₹ in Crores)
1. Reserves excluding Revaluation reserve	9,280.69	9,399.08	
2. Securities Premium Account	725.01	725.01	
3. Net worth	9,771.75	9,890.14	
4. Outstanding debt	3,313.94	2,713.13	
5. Debt Equity ratio	0.34 @	0.27	
6. Debt service coverage ratio (no. of times) \$	0.72 ^	1.74	

\$ not annualized.
@ Increased mainly due to short term borrowings availed during the period.
^ Decreased mainly due to short term borrowings availed during the period.

- Notes :-
1. The above consolidated and standalone unaudited financial results for the quarter and nine months ended December 31, 2024 have been subjected to a limited review by the statutory auditors. These results have been reviewed by the audit committee and taken on record and approved by the Board of Directors at their meetings held on January 22, 2025.

2. During the period ended September 30, 2023, the Company received ‘Show Cause-cum Demand Notices’ (‘demand notices’) from Department of Telecommunications of India (‘DOT’) aggregating to ₹ 8,127.55 crores for financial years (FY) ranging from FY 2005-06 to FY 2021-22. These demand notices replace the earlier demand notices received by the Company in the past and include ₹ 276.68 crores towards disallowance of deductions claimed by the Company on payment basis for FY 2010-11 under ISP license and FY 2006-07 & FY 2009-10 under NLD license (‘three years’). The Company, through various appeals filed in Telecom Disputes Settlement and Appellate Tribunal (TDSAT), has obtained a stay order for payment of these demands. During the quarter ended December 31, 2023, the Company received ‘Revised Show Cause-cum Demand Notices’ against certain ‘demand notices’ received earlier from DOT for ₹ 363.48 crores (previous demand ₹ 485.88 crores). During the quarter ended March 31, 2024, the Company received Show Cause-cum Demand Notice for FY 2022-23 aggregating to ₹ 77.65 crores. During the current quarter, the Company received ‘Show Cause-cum Demand Notice’ for FY 2023-24 aggregating to ₹ 25.17 crores.

Also, the DOT has amended the definition of Gross Revenue (GR) /Adjusted Gross Revenue (‘AGR’) in the Unified License and including licenses held by the Company effective October 1, 2021. The new definition allows for deduction of revenue from activities other than telecom activities / operations. The demand notices received for FY 2021-22 to 2023-24 includes ₹ 117.11 crores towards disallowance of certain components of revenue from activities other than telecom activities / operations.

The Company has existing appeals/petitions relating to its ILD, NLD & ISP licenses which were filed in the past and are pending at the Hon’ble Supreme Court and TDSAT. The Company’s appeals/petitions are not covered by the Hon’ble Supreme Court judgement dated October 24, 2019, on AGR under UASL. Further, the Company believes that all its licenses are different from UASL, which was the subject matter of Hon’ble Supreme Court judgement of October 24, 2019. The Company, based on its assessment and independent legal opinions, believes that it will be able to defend its position.

Accordingly, the Company has included ₹ 7,777.11 crores as part of the contingent liability (net of provision ₹ 54.18 crores) and ₹ 276.68 crores as remote, being the disallowance of deductions claimed by the Company on payment basis for three years.

3. During the year ended March 31, 2020, a subsidiary domiciled abroad, received a final VAT assessment from VAT authorities for ₹ 138.27 crores (EUR 15.5 Mn) and a final penalty assessment of ₹ 161.42 crores (EUR 18.1 Mn). On July 1, 2020, the Group filed its grounds for appeal with the Economic Administrative Court towards the final VAT and penalty assessments. On March 29, 2022, the Economic Administrative Court notified its resolution, finding against the Group and dismissing the appeal against the VAT and penalty assessments.

The Group lodged a contentious-administrative appeal before the National Court on May 24, 2022. Additionally, the Group filed a request for the suspension of the final VAT and penalty assessment payment pending the outcome of the appeal, which was granted. The National Court declared the contentious-administrative appeal proceedings closed on November 25, 2022 and the Group awaits the National Court’s decision. The Group believes that there are grounds to defend its’ position and has accordingly considered ₹ 299.69 crores (EUR 33.6 Mn) as contingent liability.

4. Income from operations for the quarter and nine months ended December 31, 2024, includes other operating income of ₹ 28.51 crores (quarter ended September 30, 2024: ₹ 86.47 crores) and ₹ 114.98 crores towards reversal of aged customer credits in consolidated financial statements and ₹ 10.49 crores (quarter ended September 30, 2024: ₹ 26.03 crores) and ₹ 36.52 crores respectively towards reversal of aged customer credits in standalone financial statements.

5. Other comprehensive income for the current quarter includes a gain of ₹ 165.08 crores due to an increase in the fair value of one of the Group’s indirect listed investment.

6. The Group has consolidated its wholly owned subsidiaries, The Switch Enterprises LLC from May 1, 2023 & Kaleyra Inc and its subsidiaries (Kaleyra) from October 5, 2023 respectively and accordingly, the amounts for the quarter and period ended December 31, 2023 are not comparable with the other quarter and periods reported.

7. During the quarter ended March 31, 2024, the Company had entered into a business transfer agreement (‘Agreement’) for hive - off of the Company’s identified new edged digital services business (‘ identified business undertaking’) to its wholly owned subsidiary, Novamesh Limited as a going concern on ‘slump – sale’ basis, w.e.f from April 01, 2024, for a consideration of ₹ 453.05 crores. Book net worth of the identified business undertaking is ₹ 452.95 crores and the difference of ₹ 0.10 crores between the consideration and net worth is recognised in other income. Accordingly, the amounts for the quarter and period ended December 31, 2023 are not comparable with the other quarter and periods reported.

8. During the quarter ended December 31, 2024, the Company entered into a Share Purchase Agreement for sale of its entire stake in its wholly owned subsidiary Tata Communications Payment Solutions Limited. The proposed transaction is subject to regulatory approvals. Accordingly the financial results of the subsidiary is disclosed as discontinued operations.


9. During the quarter ended December 31, 2024 the Management performed a strategic review of its investments, and is considering a potential dilution of its stake in a foreign subsidiary, which is expected to make the Group a minority shareholder resulting in loss of control over such subsidiary, accordingly the financial results of this subsidiary is disclosed as discontinued operations.

10. The above is an extract of the detailed format of consolidated and standalone financial results for the quarter and nine months ended December 31, 2024, filed with the Stock Exchange under Regulation 33 and 52 of the SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015 including any modifications and amendments thereto. The full format of the consolidated and standalone financial results for the quarter and nine months ended December 31, 2024 are available on the stock exchange websites, www.nseindia.com and www.bseindia.com and on the Company’s website www.tatacommunications.com



For **TATA COMMUNICATIONS LIMITED**
A. S. LAKSHMINARAYANAN
MANAGING DIRECTOR & CEO
DIN : 08616830

Place: Mumbai
Date: January 22, 2025

**Standard Chartered Bank**
Retail Collections, 2nd Floor, 23/25 M.G. Road, Fort Mumbai - 400 001.
For further details please contact: **Mr. Tirupathi Myakala, Phone: 022-67355093 / 9885667177, Email: Tirupathi.Myakala@sc.com/ Mr. Arvinder Singh, Phone : 9873382900, email: arvinder.singh@sc.com**
Please refer to the link provided on Standard Chartered Bank/secured creditor’s website i.e. <https://www.sc.com/in/important-information/public-sale-notice-of-properties-under-the-possession-of-bank/>

NOTICE OF SALE THROUGH PRIVATE TREATY STANDARD CHARTERED BANK
Ground Floor, 23/25 M.G. Road, Fort Mumbai - 400 001.

Whereas, the undersigned being the Authorized Officer of Standard Chartered Bank, incorporated in England with limited liability by Royal Charter 1853 Reference Number ZC18 having its Principal Office in England at 1 Basinghall Avenue, London, EC2V 5DD and principal place of business in India at Crescenzo, 3A floor, Plot no. C-38 & 39, G-Block, Bandra Kurla Complex, Bandra (E) Mumbai 400051 (‘Bank’) under provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the ‘Act’) and in exercise of powers conferred under Section 13(2) of the Act read with Rule 9 of the Security Interest (Enforcement) Rules, 2002 (the ‘Rule’), issued a demand notice dated 26.07.2019 calling upon the Borrowers mentioned below, to repay the amount mentioned in the notice within 60 days from the date of the said notice.

The Borrower/Directors/Guarantors/Mortgagors having failed to repay the amount, notice was hereby given to the Borrower/Directors/Guarantors/ Mortgagors and the public in general that the undersigned being the Authorized Officer of Standard Chartered Bank has taken physical possession of the secured asset/s as described herein below of the Borrower / Director / Guarantors and Mortgagors from the Liquidator Mr. Anshuman Chaturvedi vide Letter Ref. No. Lq/BPL/147 on 09.02.2021 for recovery of the secured debts dues to Standard Chartered Bank, Retail Collections, 2nd Floor, 23/25 M.G. Road, Fort Mumbai - 4000 01 by exercising the powers conferred upon him under sub-section (4) of Section 13 of the said Act, read with rule 8 of the Security Interest (Enforcement) rules, 2002.

DESCRIPTION OF THE IMMOVABLE PROPERTIES				
Sl. No.	Property Address			
1	Commercial property Shop No. 1 & 2 admeasuring 120.22 sq. mtrs (1294 sq.ft.) carpet Area on Ground Floor, Shop No. 3 & 4 admeasuring 181.27 sq. mtrs (1951 sq.ft.) built up Area on First Floor and Shop No. 5 & 6 admeasuring 151.06 sq. mtrs (1626 sq.ft.) carpet Area on Second Floor of the building known as “Rhiday” Plot No. 9, situated at Land bearing CS No. H/308 and H/309 of Village Bandra, Taluka Andheri, S V Road, Santacruz (West), Mumbai- 400 054, owned by Sanwree Bawree Fashions Private Limited. Bounded by: On or towards North : Panihari Shop On or towards South: Tirupati Shopping Centre On or towards East : Road / Passage On or towards West: S. V Road			

The Borrowers, Co- Borrowers and Guarantors having failed to clear the dues of the secured creditor, notice is hereby given to all in general and the Borrowers, Co- Borrowers and Guarantors in particular that, the Authorized Officer of the Bank, is allowed to proceed to sell the said immovable property / secured assets, by adopting any of the methods mentioned in Rule 8 read with Rule 9 of the Rules.

The Authorized Officer of the Bank has already conducted three auctions for selling the Property as mentioned above, but they turned out to be unsuccessful as no bid was received. Now we have received a buyer who is ready to buy the property. Hence please be informed that if the total outstanding dues in the aforesaid loan account are not paid within Fifteen (15) Days from the date of publication of this notice, then the Authorized officer will proceed with sale of said immovable property / secured assets on “as is where is”, “as is what is” and “whatever there is” condition, by way of “private treaty” for recovery of dues and further interest, charges and costs etc. in terms of the provisions of the Act, read with Rules 8 and 9 of the Rules for Rs. 25,50,000,00/- (Rupees Twenty Five Crores Fifty Lacs) on or after fifteen calendar days from the date of publication of this notice .

Loan Account No.	Name of Borrowers, Co- Borrowers and Guarantors	Amount as per Demand Notice	Description of Secured Assets/ Immovable Properties	RESERVE PRICE
2250614193/ 002726538/ 002780107/ 002796326/ 002803945/ 002809888/ 002817422/ 002837014	1. M/S. Bawree Fashions Private Limited 2. M/S. Sanwree Bawree Fashions Private Limited 3. Mr. Dhiren Bheda 4. Mr. Mittal Bheda	Rs. 676,618,241.59/- (Rupees Sixty-Seven Crores Sixty-Six Lakhs Eighteen Thousand Two Hundred Forty-One and Paise Fifty-Nine Only) along with future interest and charges till the date of final payment.	Commercial property Shop No. 1 & 2 admeasuring 120.22 sq. mtrs (1294 sq.ft.) carpet Area on Ground Floor, Shop No. 3 & 4 admeasuring 181.27 sq. mtrs (1951 sq.ft.) built up Area on First Floor and Shop No. 5 & 6 admeasuring 151.06 sq. mtrs (1626 sq.ft.) carpet Area on Second Floor of the building known as “Rhiday” Plot No. 9, situated at Land bearing CS No. H/308 and H/309 of Village Bandra, Taluka Andheri, S V Road, Santacruz (West), Mumbai- 400 054, owned by Sanwree Bawree Fashions Private Limited,	Rs. 25,50,000,00/- (Rupees Twenty Five Crores Fifty Lacs only)


The Borrowers, who are liable for the outstanding dues, shall treat this sale notice as a notice under Rule 9 (1) of the Act & the Rules and that the attention is invited to the provisions of Sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the Secured Assets / Immovable Properties.

Interested buyers can approach the Authorized Officer: Mr. Tirupathi Myakala, Phone: 022-67355093 / 9885667177 or Mr. Arvinder Singh, Phone No.: 9873382900, Email: arvinder.singh@sc.com Addressee:

1. M/S. Bawree Fashions Private Limited
2. M/S. Sanwree Bawree Fashions Private Limited
3. MR. Dhiren Bheda
4. MR. Mittal Bheda

Sd/-
Authorized Officer
Standard Chartered Bank

Date : 23/01/2025
Place : Mumbai

**Credila**
The Education Loan Specialist

CREDILA FINANCIAL SERVICES LIMITED
(Formerly known as HDFC Credila Financial Services Limited)
(CIN: U67190MH2006PLC159411)
Regd. Office: B-301, Citi Point, Andheri-Kurla Road, Andheri (East), Mumbai 400 059
Toll-free: 1800-209-3636 | Website: www.credila.com
Email: investor@credila.com

FINANCIAL RESULTS FOR THE QUARTER ENDED 31 DECEMBER 2024

(₹ in Lakhs)				
Sl. No.	Particulars	Quarter ended 31 December 2024	Quarter ended 31 December 2023	Year ended 31 March 2024
		Reviewed	Reviewed	Audited
1	Total income from operations	1,27,576.11	75,318.22	2,77,103.89
2	Net profit for the period (before tax, exceptional and/or extraordinary items)	36,201.61	19,476.87	70,836.74
3	Net profit for the period before tax (after exceptional and/or extraordinary items)	36,201.61	19,476.87	70,836.74
4	Net profit for the period after tax (after exceptional and/or extraordinary items)	27,017.53	14,536.03	52,883.89
5	Total comprehensive income for the period	31,129.06	14,826.17	53,796.73
6	Paid-up equity share capital	21,878.77	15,807.12	17,916.92
7	Reserves (excluding revaluation reserve and securities premium account)	2,28,353.49	1,44,840.24	1,60,399.04
8	Securities premium account	5,91,984.91	1,90,608.89	3,26,020.52
9	Net worth*	8,33,873.55	3,44,316.26	4,98,123.13
10	Paid-up debt capital or outstanding debt	35,98,907.28	23,49,098.57	26,03,282.62
11	Debt-equity ratio#	4.3	6.8	5.2
12	Earnings per share (of ₹10/- each) (not annualized)			
	1. Basic:	12.53	9.22	33.83
	2. Diluted:	12.52	9.16	33.81

* Network is equal to paid up equity share capital plus other equity less deferred tax assets and intangible assets.
Debt equity ratio is equal to (Debt securities + Borrowings + Subordinated Liabilities) / Net Worth.

Notes:
1) The financial results of the Company have been prepared in accordance with Indian Accounting Standards (“Ind AS”) notified under Section 133 of Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and the other accounting principles generally accepted in India.
2) The above is an extract of the detailed financial results for the quarter ended 31 December 2024 filed with BSE Limited under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the financial results are available on www.bseindia.com and www.credila.com.
3) For the other line items referred in Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to BSE Limited and can be accessed on www.bseindia.com and www.credila.com.

For and on behalf of Board of Directors
Credila Financial Services Limited
(Formerly known as HDFC Credila Financial Services Limited)

Arijit Sanyal
Managing Director & CEO
(DIN: 08386684)

Date: 22 January 2025

