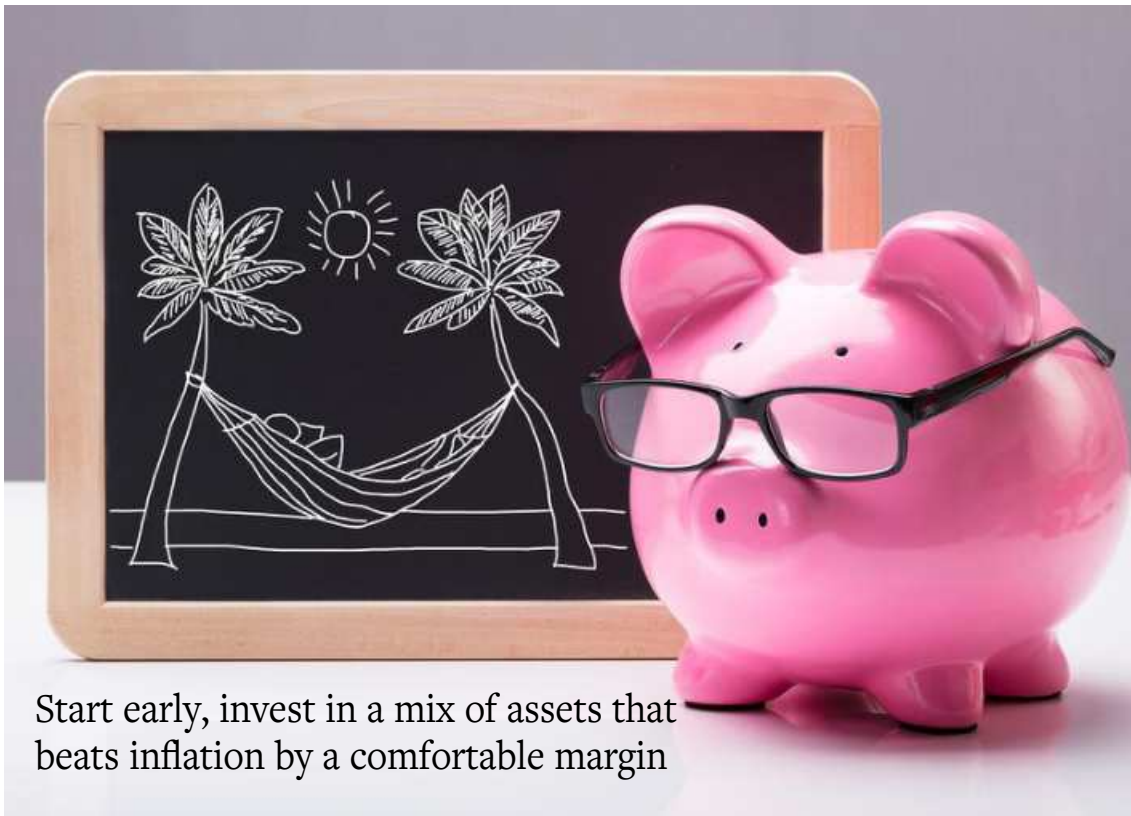


RETIRE SMART

How much is enough for retirement?



Start early, invest in a mix of assets that beats inflation by a comfortable margin

SAI PRABHAKAR YADAVALLI
BL Research Bureau

One needs to build a large corpus through one's working life so that an equally-long retired life can be spent without any financial hardship. The commitment to such plans, stretching over decades, can be hard to maintain without a firm grasp of the various factors involved. Here's what you need to know about accumulating for retirement by factoring in your individual risk appetite.

Life expectancy

The maintenance amount required in 20-40 years can be calculated by applying inflation to that amount. The typical maintenance amount of ₹3 lakh (X) per year (₹25,000 per month for a 30-year-old) will translate to ₹16 lakh by the age of 65, if inflation is assumed to be 5 per cent per year. At an inflation of 6 per cent, it will be 7.7X (₹23.1 lakh) and 3.9X (₹11.8 lakh) at 4 per cent inflation.

This is just the annual maintenance and still not the retirement corpus. To generate 5.5X (₹16 lakh) every year from the age of 65 to 100 years, which

should pay out at an inflation rate of 5 per cent, from a fund that generates returns of 4 per cent per year (-100 bps to inflation, conservatively), the retirement corpus should be 227X (₹6.8 crore). By having invested 227 times current annual maintenance after 35 years in a low-yield bond, the 30-year-old can survive his/her retirement's 35 years, given inflation stays below 5 per cent.

One can assume a shorter life expectancy of 90 years, which lowers the required fund to 156X (₹4.7 crore), but retirement planning has to err on the side of longevity as the main risk is outliving the fund.

The current annual maintenance amount (₹3 lakh) at the heart of all the assumptions does not include housing and insurance costs, which should be arranged by the individual. The 227x would be similarly applied to current-year rentals and a lot more to spare for meeting medical emergencies, if not done so. The current dispensation, inclined towards not owning a house, egged on by various financial industry experts, might prove prohibitively expensive at retirement. Similarly, one should have

tied down a comprehensive health insurance and completed waiting periods with accumulated bonuses by retirement.

Building the corpus

Just as compounding inflates the corpus to 227x times on retirement day, one should employ the same compounding to generate such funds during one's working life. Compounding needs time to work its magic, hence the saying in investing is 'start early'. The investment avenue itself can be divided into equity and debt, with base assumption of returns at +500 bps/+100 bps premium over inflation from equity and debt respectively.

Over long stretches, equities have provided low double-digit returns and debt investment should provide a premium over inflation. But the critical aspect is the split of investment between the two.

Assuming an aggressive 90/10 equity/debt split at the age of 30 and slowly moving towards an exact reversal of allocation by age of 65, and with the above-mentioned returns, the 30-year-old should invest 0.5X (₹1.5 lakh) every year into his/her port-

Factors in calculating retirement corpus

Base assumptions (%)	
Inflation	5.0
Capital protection fund	4.0
Equity returns	10.0
Debt returns	6.0
Income growth	5.2
Financial metrics common sized (₹)	
Targets	
Annual maintenance at 30	3,00,000 X
Annual maintenance at 65	16,54,805 5.5X
Retirement corpus	6,80,59,538 227X
Investment portfolio	
At the age of 30	1,49,732 0.5X
At the age of 40	4,26,828 1.4X
At the age of 50	14,30,720 4.8X

folio to generate the retirement corpus of 227X (6.8 crore) by the age of 65.

Assuming components of annual income as maintenance, savings and 40 per cent allocation to housing, insurance and others, the portfolio allocation of 0.5X would translate to 20 per cent savings rate. The above also assumes income growth at 20bps above inflation or 5.2 per cent. The high growth in equity, high proportion in equity and increasing income, hence savings, are generating such compounding effects. If one invests entirely in equity or entirely in debt all through the build-up phase, the investment at age of 30 would be .4X (₹1.15 lakh) or 0.86X (₹2.6 lakh) per annum. But one is extremely risky and the other sub-optimal for any risk profile. One should ideally be placed between the two extremes, and according to personal risk aversion.

If the same 30-year-old decides to start retirement planning by age 40, with a similar equity-debt split, the required investment amount (to generate 227X by 65) would increase to 1.4X (₹4.27 lakh). By missing a decade of investment returns, the portfolio would demand a higher outlay of 35 per cent savings (assuming same annual maintenance at X or ₹3 lakh).

At the age of 50 the portfolio required moves to 4.8X (₹14.3 lakh) or 50 per cent savings rate.



PLAY IT SAFE

Retirement planning must err on the side of longevity as the main risk is outliving the fund

ALERTS

YES Bank NRE, FCNR deposits



YES Bank has revised the interest rates on its Non-Resident External Account (NRE) Fixed Deposits by 50 to 75 basis points. It has also hiked its peak interest rate on Foreign Currency Non-Resident (FCNR) deposits by 20 basis points, allowing the NRI customers to avail healthy returns on their FD. The NRE FD rate for the tenure of 12 months to less than 18 months has been revised to 7.01 per cent p.a. Similarly, the rate for the tenure greater than 18 months has been revised to 7.25 per cent p.a. These revised rates are applicable for deposits less than ₹5 crore. Furthermore, the bank is also offering a peak rate of 4.25 per cent p.a. on USD FCNR deposits for the tenure of 24 months to less than 36 months.

Contactless credit card



BOB Financial Solutions and Snapdeal in partnership with National Payments Corporation of India (NPCI) and JCB International Co. have announced the launch of the Snapdeal BoB JCB RuPay Credit Card. The card is designed keeping in mind the purchase behaviour of shopping enthusiasts and will offer a host of attractive benefits and rewards. The card will also be usable at international merchants and ATMs through the extensive JCB global network. Users of the co-branded credit card will receive up to 5 per cent unlimited cashback (accrued as 20 reward points on every ₹100 spent) on the Snapdeal app and website.

TRAVANCORE TITANIUM PRODUCTS LTD
A Government of Kerala Undertaking
Kochuveli, Thiruvananthapuram-695021. Email id: project@ttpltd.in

E-TENDER NOTICE

e-Tenders are invited from competent bidders in TWO BID system for the following work. Due date: 16.09.2022 up to 16.00 hrs.

Name of Work	Tender No.	Tender Id.
Piping and allied works for Cogeneration Plant at Sulphuric Acid Plant.	PROJ/Cogeneration Plant/SAP/22-23	2022_TTPL_505987_1

Tenders shall be submitted only by online through the portal www.etenders.kerala.gov.in Sd/-, AGM (Prof.)

GMR INFRA **GMR Infrastructure Limited**
Bangalore, Karnataka, India. Plot No. 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 940, 941, 942, 943, 944, 945, 946, 947, 948, 949, 950, 951, 952, 953, 954, 955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000.

THEIR VIEW

Reducing the odds of losing capital

Here are some ways retail investors can avoid paying too much for quality

SONAL MINHAS

As institutional investors, we have typically seen that there exists an information asymmetry between institutional and retail investors. Retail investors have limited access to quality research and many other constraints to deal with.

Retail investors therefore are sometimes left with no option but to: 1. Either buy a stock at expensive valuations 2. Invest in momentum behind a stock 3. get caught off-guard when a management ill-treats minority shareholders. All these actions greatly increase the odds of a permanent loss of capital. We believe that the golden rule of investing is to never lose capital; all other rules come later. One way in which retail investors can make up for the information asymmetry as compared to institutional investors is by adopting a clear framework to investing and adhering to the rules. In

our analysis, filtering stocks in the following order and then selecting can reduce the odds of losing capital.

Quality of a Management: In our discussions with a lot of retail investors, we have seen that what is often not in public knowledge is the quality/ethics of a management.

Life would be much simpler if we could tag a management as red/yellow/green based on their governance practices. Investors could, however, use the following rule of thumb (list is not comprehensive) to safeguard themselves from corrupt/low-quality managements:

- Look for related-party transactions in the annual report and stay away from managements that have either >20 per cent of their sales or cost related to a group entity.
- Stay away from companies that do not declare dividends/buybacks even though there is cash sitting on the books.
- If total promoter remuneration/perks are greater than 2-3 per cent of the top-line, it is a red flag.
- If a company's cash flow from operations is less than 50 per cent of the PAT for the last 3-5-year period, such a business is not attractive as it cannot recover its sales, and capital gets stuck in working capital.
- Stay away from turnarounds and/or managements that are acquisitive. These have a very low probability of success even with good managements.

Quality of a business: Try to find companies that have a return on equity (ROE) > 15 per cent for a 5-10-year period. Statistically speaking, companies that have a ROE >15 per cent in the last 5-10 years have compounded capital at a higher rate than the companies that have a sub-par ROE.

We can see from the data mentioned in the tables that investing in high-quality businesses greatly reduced the odds of a permanent loss of capital to less than 2 per cent.



GETTY IMAGES/ISTOCKPHOTO

The data was computed, by first shortlisting companies whose market cap was >₹200 crore five years and 10 years back, respectively. The companies that had a 5-year and 10-year return on equity >15 per cent were identified separately and their median returns were computed.

Of these companies, the ones that yielded less than zero per cent returns were counted to compute odds of loss of capital.

Pay conservatively for value
Retail investors investing in a mutual fund or a PMS should always check for its trailing Price to Earnings multiple (TTM PE) and check whether it is at a discount or a premium to the index.

A significant mistake a lot of investors and fund managers make is to invest in high-quality businesses at any price. The same increases the odds of loss of capital or increases the holding period for recovering captioned. Retail investors often lack the patience to hold stocks for long and end up losing capital. The best thumb rule for any-

one is to not pay more than a TTM PE of 15x for B2B businesses and a TTM PE of 25x for a consumer-facing business.

The accompanying data further backs this argument that in the short term (up to 3 years of holding period), entry valuation is a significant determinant even amongst well-managed companies.

As the holding period increases to 5-10 years, entry valuation becomes a less critical determinant to returns and capital protection.

To sum up, if we get the management and the business right, the odds of permanent loss of capital are less than 2 per cent. Therefore, retail/SIP investors should focus on investing in clean managements running good quality businesses that are available at a reasonable price.

The author is the Founder of Prescient Capital

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NOTICE ANNUAL GENERAL MEETING, E VOTING AND BOOK CLOSURE

NOTICE is hereby given that the 31st Annual General Meeting of GAYATRI BIOORGANICS LIMITED, will be held on Tuesday, 27th September, 2022 at 12.00 noon through video conferencing (VC)/other Audio Visual means (OAVM) as per the guidelines issued by the Ministry of Corporate Affairs (MCA) vide circulars dated April 8, 2020, May 5, 2020 and April 13, 2020 and SEBI circular dated May 12, 2020 in view of ongoing pandemic situation to transact the business as set out in the notice of AGM dated 25th August 2022.

As per the circulars above, the copy of the Annual Report including the notice convening the AGM is sent to all the shareholders whose email IDs are registered with the Company/Depositories owing to the difficulties in dispatching of physical copies of the Annual Report. The same is also being made available on the Company's website at <https://www.gayatribioorganics.com/>. Those members whose email IDs are not registered, are requested to register their email with Registrar & Transfer Agent i.e., info@vccilindia.com by writing an email either to the RTA at info@vccilindia.com or the Company at info@gayatribioorganics.com carrying the following details or through their respective depositories: Name as registered with the RTA/Depository, Address, email, copy of PAN, DPID/Client ID/Folio Number, Number of shares held.

In compliance with the above said circulars, Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 as amended and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

Shareholder will be provided with a facility to attend the AGM through VC/OAVM through the CDSL eVoting system. Shareholders may access the same at <https://www.evotingindia.com> under shareholders/ members login by using the remote e-voting credentials. The link for VC/OAVM will be available in shareholder/ members login where the EVSN of Company will be displayed.

BOOK CLOSURE: Notice is also hereby given that pursuant to Section 91 of the Companies Act, 2013 read with Rule 10 of the Companies (Management and Administration) Rules, 2014 the Register of Members and Share Transfer Books of the Company will remain closed from 20th September, 2022 to 27th September, 2022 (both days inclusive).

All Members are hereby informed that:

- The remote e-voting shall commence from 24th September, 2022 (9:00 A.M.) and ends on 26th September, 2022 (5:00 P.M.).
- The cut-off date for determining eligibility to vote shall be 19th September, 2022.
- Members attending the meeting, who have not casted their vote by remote e-voting, shall be eligible to exercise their right at the AGM.
- Members who have casted their vote by remote e-voting may attend the AGM but shall not be entitled to cast their vote again at the AGM.
- Persons whose name is recorded in the Register of Members or in the register of Beneficial owners maintained by the Depositories as on Cut-off date i.e. 19th September, 2022 only shall be entitled to avail the facility of voting at the AGM.

In case of any queries / grievances relating to a voting, members may contact M/s Venture Capital and Corporate Investment Pvt. Ltd., (RTA), H.No.12-10-167, Bharatnagar, Hyderabad-500018. Tel: 040-23818472/ 23818476/2386. Fax: 040-23868024, Email: info@vccilindia.com or helpdesk.evoting@cdslindia.com or info@gayatribioorganics.com.

By Order of the Board of Directors
For GAYATRI BIOORGANICS LIMITED
Venkata Sandeep Kumar Reddy Tikkavarapu
Chairman

Place: Hyderabad
Date: 3/09/2022

बँक ऑफ इंडिया BOI
Bank of India
Relationship beyond banking

तळोजा शाखा: प्लॉट क्र. पी-२२, एमआयडीसी, तळोजा, ता.पुणे, प.प.नेव, जिल्हा-पुणे, महाराष्ट्र-४१० २०८.
दूर. : ०२२-२४३२१११/२४३२११०-६
ई-मेल : Talaja.Raigad@bankofindia.co.in

कज्जा सूचना (स्थाय मिल्कतीकरिता) (नियम ८(२) पर्यंत)
ज्याअर्थी, निमन्मासकारी बँक ऑफ इंडिया, तळोजा शाखा (संस्थेचे नाव) हे प्राधिकृत अधिकारी या नात्याने सिम्बुरीटाइरेट अँड रिकन्स्ट्रक्शन ऑफ फायनान्सिअल अँडसेट अँड एफोर्मिअट ऑफ सिम्बुरीटाइरेट अँड सेट, २००२ आणि कलम १३(२) सिम्बुरीटाइरेट (एफोर्मिअट) कलम, २००२ सहायका नियम ३ अन्वये प्राप्त अधिकाऱ्यां वापर करून दिनांक ०५.०६.२०२२ रोजी मासिक सूचना जारी करून कज्जा करी. **निवेदक प्रामुख्येने** बाबर कन सुनेतिली नमूद रकम म्हणजेच रु. ११,८५,५५७/- (रुपये अकरा लाख पंच्याशी हजार पाचशे सत्तर हजार) आणि युवायीआय/गुआय आणि अन्य प्रकारे काही अस्तव्यास ची परतफेड सट सूचना प्रामोच्या तारखेपासू ६ दिवसांत करणार्या सांगितले होते.

रकमेची परतफेड करणार्या कर्जदार असणं ठरल्याने, कर्जदार आणि सर्वसामान्य जनतेस याद्वारे सूचना देण्यात येते की, निमन्मासकारीकानी खाली वर्णन करणारा आलेच्या मिल्कतीच्या कज्जा त्यांना प्रदान करण्यात आलेल्या अधिकाऱ्यां वापर करून सट अँडसेटच्या कलम १३ च्या उप-कलम (४) सहायका सिम्बुरीटाइरेट (एफोर्मिअट) कलम, २००२ च्या नियम ८ अन्वये ३० ऑगस्ट, २०२२ रोजी घेतला आहे.

विशेषतः कर्जदार आणि सर्वसामान्य जनतेस याद्वारे इशारा देण्यात येतो की, सट मिल्कतीशी कोणत्याही व्यवहार करू नये आणि सट मिल्कतीशी करणारा अलेच्या कोणताही व्यवहार हा बँक ऑफ इंडिया, तळोजा शाखा (संस्थेचे नाव)च्या रु. ११,८५,५५७/- (रुपये अकरा लाख पंच्याशी हजार पाचशे सत्तर हजार) आणि त्यावरील वयाच्या अधीन राहिले.

ताण मालमतेच्या भरणाकरिता उपलब्ध वेळेच्या संधर्भात अँडसेटच्या कलम १३ च्या उप-कलम (८) च्या तरतुदीन्वये कर्जदारांचे लक्ष वेधण्यात येते.

स्थाय मिल्कतीचे वर्णन
साई मोहरेवर कॉमप्लेक्स, फेज क्र.१, इमारत क्र.१, फ्लॅट क्र.१०२, १ला मजला, ब्लॉक क्र.१०२, प्लॉट क्र.१५, हिस्सा क्र.२, गाव-जंजापूर, ता.जुन्नर व जिऱ्हा रायगड येथे स्थित निवासी फ्लॅट.
सिमाबद्ध: रॅडअरेअक आणि फ्लॅट क्र.१०३, दक्षिणेस: मोकळी जाग, द. पूर्व: रवींद्र फ्लॅट क्र.१०४, पश्चिमेस: मोकळी जाग.

सर्व/ - प्राधिकृत अधिकारी

दिनांक : ३०.०८.२०२२
दिनांक : तळोजा

सिटी युनियन बँक लिमिटेड
क्रेडिट रिस्करी अँड मॅनेजमेंट डिपार्टमेंट
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सर्फेसी अँड २००२ अन्वये पुर्नविनिद-नि-लिलाव विक्री सूचना
खालील मिल्कती/ती या सिटी युनियन बँक लिमिटेड कडे हाण आले त्या कर्जदार/धनीयार क्र. १) विद्यमान बान्नी गव्हर्न, श्री. बान्नी डी गव्हर्न यांचा सुधार, बीके क्र. १२१००, गा.पु. अडी संवसारा, इंदिरा नगर, उजवसामन, लिऱ्हा ठाणे-४११००४. क्र. २) श्री. कुंता विद्यासन गव्हर्न, श्री. विद्यासन गव्हर्न यांची पत्नी, बीके क्र. ११९००, गा.पु. अडी संवसारा, इंदिरा नगर, उजवसामन, लिऱ्हा ठाणे-४११००४. यांचेकडून २३.१०.२०२१ रोजी रु. २३,३४,४५५/- (रुपये सव्वीस लाख अठराशे हजार कर्जाचे परंपराधीनता प्राप्त) सह एकत्रित २३.१०.२०२१ पासून ते प्रभात होईपर्यंत पुढील सूचना आणि इतर सर्व, बँकेकडे इतर धक्क्याची व्यावृत्तीकरिता सर्फेसी अँडसेट, २००२ अंतर्गत सिम्बुरीटाइरेट (एफोर्मिअट) कलम, २००२ च्या नियम ८(६) व १३ अंतर्गत बँकेच्या प्राधिकृत अधिकाऱ्यांद्वारे निविदा-नि-जालीने लिलावने विकण्यात येणार आहे.

आमच्या बँकेकडील गहाण रकमा मिल्कत (विद्यमान बान्नी गव्हर्न, श्री. बान्नी डी गव्हर्न यांचा सुधार मालकीची मिल्कत) उद्धारकरणात महामण्यपालिकांच्या हद्दीत आणि नोंदीकृत उप जिल्हा मध्ये महत्त्व जाण उद्धारकरणात कर्म-४ एवढ्या उच्चतर मानधारा आणि जिऱ्हा ठाणे मध्ये नोंदीकृत रु. १,५८,२४.४५ येथे स्थित असलेले शा.प. क्र. १, वेवसेट मंडळ, मोवां दान, बीके क्र. १३०००, खोली क्र. १, १, २, ३, ४, ५, ६, ७, ८, ९, १०, ११, १२, १३, १४, १५, १६, १७, १८, १९, २०, २१, २२, २३, २४, २५, २६, २७, २८, २९, ३०, ३१, ३२, ३३, ३४, ३५, ३६, ३७, ३८, ३९, ४०, ४१, ४२, ४३, ४४, ४५, ४६, ४७, ४८, ४९, ५०, ५१, ५२, ५३, ५४, ५५, ५६, ५७, ५८, ५९, ६०, ६१, ६२, ६३, ६४, ६५, ६६, ६७, ६८, ६९, ७०, ७१, ७२, ७३, ७४, ७५, ७६, ७७, ७८, ७९, ८०, ८१, ८२, ८३, ८४, ८५, ८६, ८७, ८८, ८९, ९०, ९१, ९२, ९३, ९४, ९५, ९६, ९७, ९८, ९९, १००, १०१, १०२, १०३, १०४, १०५, १०६, १०७, १०८, १०९, ११०, १११, ११२, ११३, ११४, ११५, ११६, ११७, ११८, ११९, १२०, १२१, १२२, १२३, १२४, १२५, १२६, १२७, १२८, १२९, १३०, १३१, १३२, १३३, १३४, १३५, १३६, १३७, १३८, १३९, १४०, १४१, १४२, १४३, १४४, १४५, १४६, १४७, १४८, १४९, 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