

Saraswat Bank Saraswat Co-operative Bank Ltd. (Scheduled Bank)		Saraswat Co-operative Bank Limited 74/C, Samadhan Building, Senapati Bapat Marg, Dadar (W), Mumbai-400028 Tel. No. : +91 8657043713 / 14 / 15				
POSSESSION NOTICE [Under Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002]						
Whereas, the Authorized Officer of Saraswat Co-operative Bank Ltd., under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 read with the Security Interest (Enforcement) Rules, 2002, issued a Demand Notice on the dates mentioned hereinbelow against each account calling upon the respective Borrower and Mortgagor/Guarantor to repay the amount as mentioned hereinbelow against each account within 60 days from the date of receipt of the notice. The Borrower/Mortgagor/Guarantor having failed to repay the amount, notice is hereby given to the Borrower/Mortgagor/Guarantor and the public in general that the undersigned has taken the symbolic possession of the property described herein below in exercise of power conferred on him under Sub-Section (4) of Section 13 of Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on 26th November 2025. The Borrower/Mortgagor/Guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the said property will be subject to the charge of Saraswat Co-operative Bank Ltd., for the amounts outstanding mentioned hereinbelow along with the interest and charges.						
Sr. No.	Name of the Branch	Name of the Borrower/ Co-Borrower/Mortgagor/ Guarantor	Description of the property mortgaged (Secured Assets)	Date of Demand Notice	Date of Symbolic possession	Amount outstanding as per Demand Notice (along with future interest and charges)
1	Airoli	Mrs. Zaware Dhanshri Mangesh (Borrower & Mortgagor) Mr. Zaware Mangesh Popat (Co-Borrower/Mortgagor) Mr. Gayakhe Nanabhau Sadashiv (Guarantor)	Equitable Mortgage of Flat No. 003, Ground Floor, E Wing, [Adm. area : 495 sq.ft. built up area] situated at Lodha Heaven, Chandresh Kanchan CHSL, Lodha Heaven, Survey No. 130, Hissa No. 4A 4B, Village Nilje, Taluka Kalyan District Thane Kalyan Shil Road, Dombivali East, Thane-421204 owned by Mrs. Zaware Dhanshri Mangesh & Mr. Zaware Mangesh Popat.	13.01.2025	26.11.2025	Rs. 31,32,729/- (Rupees Thirty-One Lakh Thirty-Two Thousand Seven Hundred and Twenty-Nine Only) as on 13.01.2025
2	Turbhe	Mr. Vishwakarma Ramchandra Ramshiromani (Borrower & Mortgagor) Mrs. Vishwakarma Sunita Ramchandra (Co-Borrower/Mortgagor)	Equitable Mortgage of Flat No. I-108, 1st Floor, Building known As Isha Building Labdhi Umang, [Adm. About : 21.94 sq.mtrs. Carpet + Enclosed Balcony 4.39 sq.mtr], situated at Survey No. 66, Hissa No. 1, Dahivali Tarfe Varedi, Taluka Karjat, District Raigad-416101 owned by Mrs. Vishwakarma Sunita Ramchandra and Mr. Vishwakarma Ramchandra Ramshiromani	17.10.2023	26.11.2025	Rs. 14,56,676/- (Rupees Fourteen Lakh Fifty Six Thousand Six Hundred Sevety Six Only) as on 16.10.2023
3	Sector-12 Vashi	Mr. Barhate Tushar Dilip (Borrower/Mortgagor) Mr. Barhate Dilip Devchand (Co-Borrower/Mortgagor) Guarantor Mrs. Barhate Sarika Tushar Mrs. Barhate Mangala Dilip	Equitable Mortgage of Flat No. 103, 1st Floor, C Wing Building No. 3 Ashtavinayak Vastu Prakalp, [admeasuring area : 540 SQ.Feet Carpet area], situated on Survey no. 56, Hissa No. 1, Katrap Road, Village Belavali Badlapur East Taluka Ambernath District Thane-421503 in owned by Mr. Barhate Tushar Dilip and Mr. Barhate Dilip Devchand * The said property is also attached with Unnati Overdraft Credit Facility Account no. 81000000000169 in the name of M/s. Shree Sai Medical Chemist and Druggist at Sector 12 Vashi Branch	04.12.2024	26.11.2025	Rs. 13,34,797/- (Rupees Thirteen Lakhs Thirty-Four Thousand Seven Hundred and Ninety-Seven Only) as on 02.12.2024
4	Sector-12 Vashi	M/s. Shree Sai Medical Chemist and Druggist (Prop. Mr. Barhate Tushar Dilip) (Principle Borrower/Mortgagor) Mr. Barhate Dilip Devchand (Guarantor/Mortgagor) Guarantor Mrs. Barhate Sarika Tushar Mrs. Barhate Mangala Dilip	Equitable Mortgage of Flat No. 103, 1st Floor, C Wing Building No. 3 Ashtavinayak Vastu Prakalp, [admeasuring area : 540 SQ.Feet Carpet area], situated on Survey no. 56, Hissa No. 1, Katrap Road, Village Belavali Badlapur East Taluka Ambernath District Thane-421503 in owned by Mr. Barhate Tushar Dilip and Mr. Barhate Dilip Devchand * The said property is also attached with Housing Loan Account no. 453700100000206 in the name of Mr. Barhate Tushar Dilip and Mr. Barhate Dilip Devchand at Sector 12 Vashi Branch.	04.12.2024	26.11.2025	Rs. 8,55,786/- (Rupees Eight Lakhs Fifty-Five Thousand Seven Hundred and Eighty-Six Only) as on 30.11.2024
The Borrower's/Guarantor's/Mortgagor's attention is invited to the provisions of Sub-Section (8) of Section 13 of the Act, in respect of time available to redeem the mortgaged property/ies i.e., Secured Assets.						
Date : 28.11.2025 Place : Mumbai				Sd/- Authorised Officer For Saraswat Co-operative Bank Ltd.		

 punjab national bank Together for the better		Circle Office Mumbai City U.B.I Tower, 6th Floor, 25, Sir P.M Road, Fort, Mumbai- 400 001 Email: cs6041@pnbc.co.in		SALE NOTICE FOR SALE OF SECURED ASSETS UNDER SARFAESI ACT		
E-Auction Sale Notice for Sale of Secured Assets under the Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision 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 properties mortgaged/charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.						
SCHEDULE OF THE SECURED ASSETS						
Sr. No.	Name of Branch/ Name of Account/ Name & Address of Borrower/Guarantor	Details of Immovable Properties Mortgaged / Owner's Name (Mortgagers of properties)	A) Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002 B) Balance Outstanding Amount as per 13(2) + Intt. & Charges C) Possession Date u/s 13(2) of SARFESI ACT 2002 D) Nature of Possession Symbolic / Physical / Constructive	A) Reserve Price B) EMD (last Date of EMD Deposit) C) Bid Increase Amount	Date/ Time of E- Auction	Details of the encumbrances known to the secured creditors
1	ARMB Mumbai City Mr. Pramod Kumar Raj & Mr. Amit Kumar Raj.	Flat No. 204, 2nd Floor ,B-Wing, Narmada Complex Co-Hsg. Society Ltd, Sai Baba Nagar, Kashmiria Bhayander Road , Mira Road, (East) 401107. Built up Area 572 sq.ft.	A) 01/07/2019 B) Rs.16,07,109.45 as on 30/06/2019 + further intt & other charges w.e.f. 01/07/2019 C) Dated: 21/02/2023 D) Symbolic	A) Rs. 51,48,000.00 B) Rs.5,14,800.00 (17/12/2025 (Upto 11.00 AM)) C) Rs. 25,000.00	17/12/2025 & (11.00 am to 04.00 pm)	Not Known
2	ARMB Mumbai City Md. Abdul Habib Shaikh Md. Rajab Fakruddin Shaikh (Guarantor)	Flat No 608, 6th Floor, Fatima Heights,BIT Imambada, Memonwada Road, CTS no 1521 (Part) Village-Mandvi, Mumbai-400009	A) 12/12/2024 B) Rs. 45,96,220.57 as on 12/12/2024 + intt & other charges C) Dated: 06/03/2025 D) Symbolic	A) Rs. 98,53,000.00 B) Rs.9,85,300.00 (17/12/2025 (Upto 11.00 AM)) C) Rs. 25,000.00	17/12/2025 & (11.00 am to 04.00 pm)	Not Known
3	ARMB Mumbai City Sh. Santosh Vishnu Patil (Borrower) Smt. Alka Santosh Patil (Co- Borrower)	FLAT NO.105, 1ST FLOOR, BUILDING NO.A/11, HOLY RESIDENCY, S.NO.110 H.NO.1 (PT), VILLAGE TEMGHAR, TAL BHIWANDI, THANA.	A) 03/08/2019 B) For HSG Loan- Rs.1,51,865.00 as on 31/07/2019 + further intt & other charges For OD - Rs. 48,74,100.00 as on 31/07/2019 + further intt & other charges C) Dated: 06/11/2019 D) Symbolic	A) Rs.63,63,000.00 B) Rs.6,36,300.00 (17/12/2025 (Upto 11.00 AM)) C) Rs. 25,000.00	17/12/2025 & (11.00 am to 04.00 pm)	Not Known
4	ARMB Mumbai City Mr.Mohammed Shakil Shaikh (Borrower) & Mrs. Sana Shakil Shaikh (Co-Borrower)	Flat No 404, Bldg No 4, White House CHSL SG, Barve Marg, Kurla (West), Mumbai- 400070. Admesurement 29.86 sq mtr i.e. 321.41 sq.ft.	A) 13/10/2023 B) Rs. 49,28,867.24 as on 31.01.2023 + further intt & other charges C) Dated: 13/02/2024 D) Symbolic	A) Rs.56,76,000.00 B) Rs.5,67,600.00 (17/12/2025 (Upto 11.00 AM)) C) Rs. 25,000.00	17/12/2025 & (11.00 am to 04.00 pm)	Not Known
5	ARMB Mumbai City Mrs. Meena Gopal Ambhore (Borrower) Mr. Anand Namdevrao Dange (Co- Borrower)	All that piece & parcel of the property at Bunglow No 46A, Gate No 416 to 420, 423, 427, 709 Parvati Angan, Village Kudavalli, Murbad Taluka Thane Dist, Maharashtra- 421401 PlotArea- 210.70 Sq Mtrs Builtup Area- 800 Sq Ft	A) 10/07/2019 B) Rs. 37,98,557.50 as on 30/06/2019 + intt & other charges w.e.f. 10/07/2019 C) Dated: 19/10/2019 D) Symbolic	A) Rs.52,11,000.00 B) Rs.5,21,100.00 (17/12/2025 (Upto 11.00 AM)) C) Rs. 25,000.00	17/12/2025 & (11.00 am to 04.00 pm)	Not Known
6	ARMB Mumbai City Mr. Bharat J Poojari (Borrower)	Flat Premises No 02 on Ground Floor, admeasuring about 525.00 sq ft area (Built up) in the building named as VELENO APARTMENT in the project known as DELVYN APPEX to be constructed at Plot No 51, lying and situated at Survey/Gut No 150/51, Village Savroli (Budruk), Taluka:Shahapur, Thane- 421601.	A) 11/12-2018 B) Rs. 10,95,216.00 as on 30.11.2018 + further intt & other charges C) Dated: 29-12-2020 D) Symbolic	A) Rs.9,93,000.00 B) Rs.99,300.00 (17/12/2025 (Upto 11.00 AM)) C) Rs. 25,000.00	17/12/2025 & (11.00 am to 04.00 pm)	Not Known
7	ARMB Mumbai City Mr. Kiran Bachooibhai Bhatia (Borrower) Mrs. Pooja Kiran Bhatia (Co-Borrower)	Flat No B-101, Monarch Solitaire , S. No. 169-A/1, 169-A/3/1 & 169-A/3/2, Shanti Nagar, Kalyan Badlapur Road, opposite UMC Naka 1, Ulhas Nagar (Shahad), Dist Thane , R S Thane 400601.	A) 11/08/2021 B) Rs. 35,21,062.00 as on 30/09/2021 + further intt & other charges C) Dated: 14/02/2022 D) Physical	A) Rs.54,20,000.00 B) Rs.5,42,000.00 (17/12/2025 (Upto 11.00 AM)) C) Rs. 25,000.00	17/12/2025 & (11.00 am to 04.00 pm)	Not Known
8	ARMB Mumbai City Mrs. Pooja Kiran Bhatia (Borrower) Mr. Kiran Bachooibhai Bhatia (Co- Borrower) All known & unknown leagal heirs of Late Mr. Kiran Bachooibhai Bhatia	Flat No B-102, Monarch Solitaire , S. No. 169-A/1, 169-A/3/1 & 169-A/3/2, Shanti Nagar, Kalyan Badlapur Road, opposite UMC Naka 1, Ulhas Nagar (Shahad), Dist Thane , R S Thane 400601.	A) 09/10/2023 B) Rs. 37,46,587.60 as on 30/06/2023 + further intt & other charges C) Dated: 16/02/2024 D) Physical	A) Rs.54,20,000.00 B) Rs.5,42,000.00 (17/12/2025 (Upto 11.00 AM)) C) Rs. 25,000.00	17/12/2025 & (11.00 am to 04.00 pm)	Not Known
9	ARMB Mumbai City M/s Spider Facilities Pvt Ltd (Borrower) Mr. Vikram Madhav Telang Mrs. Prathiba ikram Telang	Basement Premises no 2, Canada Tower Apartment, Plot No 15, Below San Intofech & Near Saraswat bank, College Road, Sharapur Trimbak Link Road, Canada Corner, Sharapur Gaathan, Nashik, Maharashtra-422005	A) 14/03/2023 B) Rs. 1,39,13,245.94 as on 28/02/2023 + further intt & other charges C) Dated: 08/08/2023 D) Symbolic	A) Rs.1,22,00,000.00 B) Rs.12,20,000.00 (17/12/2025 (Upto 11.00 AM)) C) Rs. 25,000.00	17/12/2025 & (11.00 am to 04.00 pm)	Not Known
10	ARMB Mumbai City Mr. Vikram Madhav Telang Mrs. Prathiba ikram Telang	Basement Premises no 1, Canada Tower Apartment, Plot No 15, Below San Intofech & Near Saraswat bank, College Road, Sharapur Trimbak Link Road, Canada Corner, Sharapur Gaathan, Nashik, Maharashtra-422005	A) 31/05/2021 B) Rs. 1,61,13,351.01 as on 24/05/2021 + Further intt & other charges C) Dated: 05/02/2022 D) Symbolic	A) Rs.76,00,000.00 B) Rs.7,60,000.00 (17/12/2025 (Upto 11.00 AM)) C) Rs. 25,000.00	17/12/2025 & (11.00 am to 04.00 pm)	Not Known
11	ARMB Mumbai City Miss Sonali Shivaji Dhonde (Borrower) Sh. Siddhesh Shivaji Dhonde	FLAT NO 04 GRD FLOOR, PAURAVI BUILDING, MAHATMA JYOTIBA PHULE CHSL, VILLAGE: BELAVALI, B/H SUN & SHED HOTEL, BADLAPUR (E), THANE 421503	A) 15/10/2018 B) Rs. 47,95,274.00 as on 30/09/2018 + further intt & other charges C) Dated: 17/11/2022 D) Physical	A) Rs. 19,76,000.00 B) Rs. 1,97,600.00 (17/12/2025 (Upto 11.00 AM)) C) Rs. 25,000.00	17/12/2025 & (11.00 am to 04.00 pm)	Not Known
12		FLAT NO 05 GRD FLOOR, PAURAVI BUILDING, MAHATMA JYOTIBA PHULE CHSL, VILLAGE: BELAVALI, B/H SUN & SHED HOTEL, BADLAPUR (E), THANE 421503		A) Rs. 23,53,000.00 B) Rs. 2,35,300.00 (17/12/2025 (Upto 11.00 AM)) C) Rs. 25,000.00	17/12/2025 & (11.00 am to 04.00 pm)	Not Known
TERMS AND CONDITIONS						
1. The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: 2. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" 3. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. 4. The Sale will be done by the undersigned through e-auction platform provided at the Website https://baanknet.com as per above. 5. For detailed term and conditions of the sale, please refer www.baanknet.com & www.pnbindia.in . 6. Contact Person Mr. Sushil Kumar - 8420194674, Mr. Pavan Gudache- 9423743110. 7. The Bidder Bidding for any of the above IP has to bid by adding minimum incremental amount as mentioned over & above the fixed Reserve Price.						
Note: Further any statutory dues of Central Govt/ State Govt/ Any statutory body shall be paid by the Purchaser of IP, Bank will not bear any type of dues. Past/ present/ Future.						
15 DAYS STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002						
Date: 28.11.2025 Place: Mumbai						Sd/- Authorised Officer, Punjab National Bank



बैंक ऑफ महाराष्ट्र

Bank of Maharashtra

A GOVT. OF INDIA UNDERTAKING

एक पब्लिक एकाई

Thakur Village Branch 111871

-Ganpati Tower, Thakur Village, Kandivali (E), Mumbai -400101.

TELE: 022 - 28845939 e-mail: bom1187@mahabank.co.in, brmgr1187@mahabank.co.in

AN48/NPA/Securitization-Arhnant Jain/2025-26

DEMAND NOTICE

Date – 24.11.2025.

A notice is hereby given that the following Borrowers **Mr. Arihant Premchand Jain & Mrs. Nitu Jain** 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.

Name of the Borrower/ Guarantors	A/C Number Nature of Credit Facilities	Details of Hypothecated Property	Date of Notice Date of NPA	Amount Outstanding as on date of notice
Mr. Arihant Premchand Jain(Borrower) & Mrs. Nitu Jain(Co-Borrower) Flat No 206, V-15, Vinay Nagar CHSL, Vinay Nagar, Opp. Pleasant Park, Mira Road, Mira Bhayandar, Thane – 401 107. Mob:9869604216	Housing loan Account No 60403956278	Flat No 206, V-15, Vinay Nagar CHSL, Vinay Nagar, Opp. Pleasant Park, Mira Road, Mira Bhayandar, Thane-401 107 and bounded as follows: On or towards the North : Adj. Building, On or Towards the East : G C C Club Road, On or Towards the West : Flat No. 203/4 , On or Towards the South : Flat No. 202 Together with all the fixtures, furniture	24.11.2025 24.07.2025	Rs. 16,94,476.12/- (Rupees Sixteen lakh Ninety four Thousand Four Hundred seventy six and twelve paise Only) excluding of further interest, charges and expenses etc.,

The Bank hereby calls upon you to repay in full the amount of **Rs. 16,94,476.12/- (Rupees Sixteen lakh Ninety four Thousand Four Hundred seventy six and twelve paise Only) excluding of further interest, charges and expenses etc. within 60 days**, If the concerned Borrowers/ Guarantors shall fail to make payment to Bank of Maharashtra as aforesaid, then the Bank of Maharashtra shall be entitled to proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules entirely at the risks of the concerned Borrowers/ Guarantors as to the costs and consequences.

In terms of provisions of SARFAESI ACT, the Concerned Borrowers/Guarantors are prohibited from transferring the above said assets, in any manner, whether by way of sale, lease or otherwise without the prior written consent of Bank of Maharashtra. Any contravention of the said provisions will render the concerned persons liable for punishment and/or penalty in accordance with the SARFAESI Act.

The borrower's attention is invited to the provisions of sub-section 8 of Sec 13 of the Act, in respect of time available, to redeem the secured assets.

Date : 24.11.2025

Place : Mumbai

Sd/-

Authorized Officer & Chief Manager

Thakur Branch, Mumbai North Zone

POSSESSION NOTICE



HDFC BANK LIMITED

Branch: HDFC Spenta - RPM Dept, 2nd Floor, Next to HDFC Bank House, Mathuradas Mills Compound, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013. Tel: 022-66113020.

Regd. Office: HDFC Bank Ltd., HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai 400013.

CIN: L65920MH1994PLC080618 Website: www.hdfc.bank.in

Whereas the Authorised Officer of **HDFC Bank Limited** (erstwhile HDFC Limited having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) (**HDFC**), under the Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("said Act") and in exercise of powers conferred under Section13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notices under Section 13 (2) of the said Act, calling upon the following borrower(s) / Legal Heir(s) and Legal Representative(s) to pay the amounts mentioned against their respective names together with interest thereon at the applicable rates as mentioned in the said notices, within 60 days from the date of the said Notice/s, incidental expenses, costs, charges etc till the date of payment and / or realisation.

Sr. No.	Name of Borrower (s) / Legal Heir(s) and Legal Representative(s)	Outstanding Dues	Date of Demand Notice	Date & Type of Possession	Description of Immoveable Property (ies) / Secured Asset (s)
1	MR CHAVHAN ISHWAR POPAT & MRS CHAVHAN ANITA ISHWAR	Rs. 11,02,340/- as of 31-JUL-2024*	19-AUG-2024	26-NOV-2025 (PHYSICAL POSSESSION)	FLAT-07, FLOOR-GROUND, NEPTUNE SWARAJYA, BLDG A-10-B, S NO 1/3 TO 76/28, SECTOR I, NEAR AMBIVALI RLY STATION, AMBIVALI WEST, TAL KALYAN – 421301

*with further interest, cost and charges as applicable from time to time, till payment and / or realization.

However, since the borrower/s / Legal Heir(s) and Legal Representative(s) mentioned hereinabove have failed to repay the amounts due, notice is hereby given to the borrower/s / Legal Heir(s) and Legal Representative(s) mentioned hereinabove in particular and to the public in general that the Authorised Officer/s of HDFC have taken possession of the immovable property (ies) / secured asset(s) described herein above in exercise of powers conferred on him/them under Section 13 (4) of the said Act read with Rule 8 of the said Rules on the dates mentioned above. The borrower(s) / Legal Heir(s) and Legal Representative(s) mentioned hereinabove in particular and the public in general are hereby cautioned not to deal with the aforesaid Immoveable Property(ies) / Secured Asset(s) and any dealings with the said Immoveable Property (ies) / Secured Asset(s) will be subject to the mortgage of HDFC.

Borrower(s) / Legal Heir(s) / Legal Representative(s) attention is/are invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured asset/s. Copies of the Panchnama drawn and Inventory made are available with the undersigned, and the said Borrower(s) / Legal Heir(s) / Legal Representative(s) is / are requested to collect the respective copy from the undersigned on any working day during normal office hours.

Place: MUMBAI

Date: 27 NOV 2025

For HDFC Bank Ltd.

Sd/-

Authorized Officer

बैंक ऑफ इंडिया

Bank of India

BOI