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# SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES (Sale through e-bidding only)

### HDFC

#### HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Regd. Office: Ramon House, HT Parekh Marg 169, Backbay Reclamation, Churchgate, Mumbel 400929.

Branch Office: A-901, 9th Floor, Marathon Futurex Mafatid Mills Compound, N M Joshi Marg, Lower Parel East, Mumbel-400013

Regional Office: HDFC Ltd., HDFC House, No-51, Kasturba Road, Bangatore-560001 Tak: 880-41182000

Tel: 022-86113020. Cth: L1701008H1977PLC019916. Website: www.hdfc.com

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 provision to Rule8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Bonower(s)and Guarantor(s) indicated in Column (A) that the below described immovable property(ties) described in Column (C) mortgaged/charged to the Secured Creditor, the constructive / physical possession of which has been taken as described in column (D) by the Authorised Officer of Housing Development Finance Corporation Limited (HDFC Ltd) Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" as per the details mentioned below:

Notice is hereby given to Borrower / Mortgagor(s) / legal heirs, legal representatives (whether known or unknown), executor(s), administrator(s), successor(s) and assign(s) of the respective Borrower(s) / Mortgagor(s) (since decessed), as the case may be, indicated in Column (A) under Rule 8(6) of the Security Interest (Enforcement) Rules 2002.

For detailed terms and conditions of the sale, please refer to the link provided in Housing Development Finance Corporation Limited (HDFC Ltd) Secured Creditor's website i.e. www.HDFC.com

	(A)	(B)	(C)	(D)	(E)	(F)	(G)
Sr. No	Name/s of Borrower(s)/ Mortgager(s)/ Guarantor(s)/ Legal Heirs and Legal Representatives (whether known or unknown) Executor(s), Administrator(s), Successor(s) and Assign(s) of the respective Borrower(s) / Mortgagor(s) / Guarantor(s) (since deceased), as the case may be.	Outstanding dues to be recovered (Secured Debt) [Rs.]*	Description of the immovable Property / Secured Asset (1 Sq. mtz. is equivalent to 10.76 Sq.ft)	Type of Possession	Reserve Price (Rs.)	Earnest money deposit (Rs.)	Date of Auction and time
			THANE [W]				
1	Mr. Sandeep Gururaj (Borrower) Loan Account No: 616427892	Rs. 78,50,271/-Rupees Seventy Eight Lakhs Fifty Thousand Two Hundred and Seventy One Only) due as on 31.07.2019 *	All that piece and parcel of residential Two bedroom apartment, bearing Fiat No. 1904, constructed on the 19th floor, in Block Wing- W-17, having carpet area of 649 sq.ft.(59.48 sq.mtrs.) with one car parking in the building having codename 'BIG BANG' developed by LODHA, Ishwer Reality and Technologies Pvt. Ltd. situated on Survey Numbers 63/3, 63/4, 63/8, Balkum Villaga, Dhokati, Kolshet Road, Thane District, Maharashita.	SYMBOLIC POSSESSION	Rs.88,00,000/- (Rupees Eighty Eight Lakhs Only)	Rs. 8,80,000/- [Rupees Eight Lakhs Eighty Thousand Only]	10.01.2020 11.00 am to 12.00 noon

Minimum bld increment amount: Rs. 25,000/-

Place: Mumbai

EMD Amount Submission on or before: 08-JAN-2020

\*together with further interest @ 18% p.a. as applicable, incidental expenses, costs, charges etc. incurred up to the date of payment and / or realisation thereof.

#### ILLUSTRATION ON DISCLOUSRE OF ENCUMBRANCES:

#### IN PARTLY DISBURSED CASES WHERE THE VENDOR / BUILDER - DEVELOPER CLAIMS TO HAVE RECEIVED PART OF THE SALE CONSIDERATION.

Il in the abovementioned case of MR SANDEEP GURURAJ Out of the total sanctioned lean of Rs. 75,11,700/- (Rupees Seventy Five Lakhs Eleven Thousand Seven Hundred only), HDFC has disbursed an amount of Rs. 73,28,372/- (Rupees Seventy Three Lakh Twenty Eight Thousand Three Hundred Seventy Two only). In the circumstances, the prospective purchasers are requested to independently ascertain amounts that might be due to the Vendor prior to submitting the Bid Documents / Tender Documents / Offer Documents.

in abovementioned case of Mr. Sandeep Gururaj outstanding amount due to Builder shall be cleared by HDFC Ltd. except the transfer and other related charges.

For Housing Development Finance Corporation Ltd.

Date: 06-DEC-2019

Authorised Officer

### स्थावर मिळकतींच्या विक्रीकरिता विक्री सूचना

(केवळ ई-बोली मार्फत विक्री)

### # HDFC

हाऊसिंग डेव्हलपमेंट फायनान्स कॉर्पोरेशन लिमिटेड

नॉद. कार्यालय : रेमन हाऊस, एच. टी. परेख मार्ग, १६९, बॅकबे रेक्लमेशन, चर्चगेट, मुंबई-४०० ०२०.

शाखा कार्यालय: ए-९०१, ९ वा मजला, मरेबॉन म्युचरेक्स मकतलाल मिल्स कंपाऊड, एन. एम. जोशी मार्ग, लोजर परळ पूर्व, मुंबई-४०० ०१३.

विभागीय कार्यालय : एचडीएकसी लि., एचडीएकसी हाकस क्र. ५१,, कस्तुखा रोड, बँगलोर-५६० ००१. ब्रू. क्र. ०८०-४११८२०००

दुरब्बनी क्र.: ०२२-६६११ ३०२०, सीआयएन: एल ७०१०० एमएच १९७७ पीएलसी ०१९१६ खेबसाईट: www.hdfc.com

सिक्बुरिटावक्षेशन ऑण्ड रिकन्स्ट्रकान ऑफ फायनान्त्रिअल ऑस्ट्रेस् ऑण्ड एन्फोर्समेंट ऑण्ड सिक्बुरिटी इंटोस्ट ऑक्ट, २००२ सहवाचता सिक्युरिटी इंटोस्ट (एन्फोर्समेंट) करस., २००२ च्या निवस ८(६) च्या तातुर्दीत्ववे स्थावर पतेच्या विक्रीकारता ई-लिलाव विक्री सुचना. सर्वसामान्य जनता आणि विशेषतः स्काना क्र. (१) मध्ये दर्शविलेले कर्जदार आणि हमीदार यांना सुचना यादारे देण्यात वेते की, रकाना (सी) मध्ये वर्णन केलेल्या खालील स्थावर निवकत (ती) या तारण धनकींकडे गहाण/प्रभारत आहे, ज्यांचा अन्वयिक/ प्रत्यक्ष कब्बा हा तरण धनको हा असँग डेव्हलपर्येट फायनान्स कॉर्पोरान लिमिटेड (एचडीएफसी लि.) च्या प्राधिकृत अधिकाऱ्यांनी रकाना (डी.) मध्ये वर्णन केल्यानुसार चेतला आहे, त्या खालील नमूद तपशिलानुसार ''जे आहे जोवे आहे', ''जे आहे जसे आहे" आणि "जे काही आहे तेथे आहे" तत्त्वावर विकण्यात येणार आहेत.

सिलबुरिटी इंटरेस्ट (एन्फोर्समेंट) रुल्स, २००२ च्या नियम ८(६) अन्वये एकाना (ए) मध्ये नमूद कर्जदार/गहाणकार/ संबंधित कर्जदार/गहाणकार (मयत असल्यास) यांचे कायदेवीर वारस, कायदेवीर प्रतिनिधी (ज्ञात किंवा अज्ञात), निजादक, प्रशासक, उत्तराधिकारी आणि अभिहस्तांकिती जे कोणी असतील ते यांना सूचना बाद्वारे देण्यात येत आहे.

विक्रीच्या तपशिलवार अटी आणि शातीकारिता कृपया तारण घनको हारकींसंग डेन्क्लपमेंट फायनान्स कॉपीरेशन लिमिटेड (एचडीएफसी लि.) ची वेवसाईट म्हणजेच www.HDFC.Com मध्ये पुपविलेल्या लिंकचा संदर्भ च्या

	(y)	(बी)	(सी)	(sf)	(1)	(एक)	(जी)
अ. क्र.	कर्जदार/गहाणकार/हमीदार संबंधित कर्जदार/गहाणकार/हमीदार (मबत असल्यास) वांचे कायदेशीर वारस, कायदेशीर प्रतिनिधी (ज्ञात किंवा अज्ञात), निम्मादक, प्रशासक, उत्तराधिकारी आणि अमिहस्तांकिती ने कोणी असतील ते बांच्या नावे	वसूल करावयाची श्रकवाकी रक्कम (तारण कर्ज) (रु.) *	स्थावर मिळकत/तारण मतेचा तपशील/ (१ चौ.मी. हे १०.७६ चौ.फू. शी समतुल्य)	कन्माचा प्रकार	राखीव किंमत (रु.)	इसारा अनामत रक्कम (ह.)	लिलावाची तारीख व वेळ
		estati medical	ठाणे(प)				
8	श्री. संदीप गुकराज (कर्जदार) कर्ज खाते क्र. : ६१६४२७८९२	ह. ७८,५०,२७१/ – रुपये अठ्ठ्याहत्तर लाख पन्नास हजार दोनशे एकाहत्तर मात्र) ३१.०७.२०१९ <sup>‡</sup> रोजी प्रमाणे बकीत	सन्हें क्रमांक ६३/३, ६३/४, ६३/८, बाल्कुम गाव, ढोकळी, कोलारेत रोड, ठाणे जिल्हा महाराष्ट्र. येथे स्थित लोडा, इंग्यर रियलिटी व टेक्नॉलॉजीसद्वारे 'बिया बँग' डेक्ह्लपमेंट असे कोड नाव असलेल्या इमारतीमधील ६४० ची. फू. (५९.४८ ची. मी.) चर्ट्स क्षेत्र असलेल्या क्लॉक/विंग-डक्क्यू-१७ मधील १९व्या मजन्यावर बांधकामित फ्लॉट क्र. १९०४ घारक निवासी दोन बेडकम अमार्टमेंट त्यासह एक कार पार्किंग चे ते सर्व भाग व विभाग.	सांकेतिक कब्जा	रु. ८८,००,०००/- (रूपये अठ्ठ्याएँशी लाख मात्र)	रु. ८,८०,०००/- (रुपये आह लाख ऐंशी मात्र)	२०.०१.२०२० स. ११.०० ते. दु. १२.००

१. तपासणीची दिनांक व वेळ-२१ डिसेंबर, २०१९ स. ११.०० ते द. ०४.००

२. बोलीवाढीची कमीतकमी रक्कमः- रु. २५,०००/-

३. इअर रक्कम सादरीकरण यादिवशी किंवा यापूर्वीः ८-जाने-२०१९

सह एकतित प्रयोज्यनुसार द. सा. १८% दराने पुढील व्याज, त्याचे प्रदान आणि/किंवा वसुलीच्या तारखेपर्यंत आलेला अनुषंगिक खर्च, परिव्यय, प्रभार, इ.

भाराच्या माहितीचा तपशील

विक्री मोबदल्याचा भाग प्राप्त झाल्याचा दावा करणारे विक्रेते/बिल्डर-डेव्हलपर असतील अशा प्रदान झालेल्या प्रकरणात.

 श्री. संदीप गुक्ताज यांच्या बाबतीत मंजू एकूण कर्ज ख्ल्क ह. ७५. ११,७००/ - (रुपये पंच्याहतर लाख अकता हजार सातरी मात्र) पैकी एचडीएकसीन ह. ७३,२८,३७१/ - (रुपये च्याहत्तर लाख अञ्चवीस हजार तीनरी बाहसर मात्र) च्या रकमेचे बाटप केले त्यामुळे संभाव्य खरेहीदारांना बोली इस्तावेच/निषेदा इस्तावेच/प्रस्ताव इस्तावेज सादर करण्यापूर्वी विक्रेत्यांची श्वकवाकी रकमेची स्वतंत्रपणे चौकशी करण्याची विनंती करण्याची विनंती करण्याची विनंती करण्याची श्री. संदीप गुरूराज बांच्या वरील नमूद बाबतीत बिल्डाची जी रक्कम श्रकवाकी होती ती हस्तांतर आणि अन्य संबंधित प्रभार वगळून एचडीएफसी लि. द्वारा पूर्ण करण्यात येईल.

दिनांक: ०६-डिसें-२०१९.

हाऊसिंग डेव्हलपमेंट फायनान्स कॉपीरेशन लिमिटेडसारी

सही/-

प्राधिकृत अधिकारी

स्थळ : मुंबई.

#### Sale notice for sale of immovable properties

(Sale through e-bidding only)



#### HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

**Branch:** A - 901, 9th Floor, Marathon Futurex Mafatlal Mills Compound, N M Joshi Marg, Lower Parel East, Mumbai-400013.

Regd. Office: Ramon House, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai –400020.

Tel: 022-66113020. CIN L70100MH1977PLC019916. Website: www.hdfc.com

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 provison to Rule8(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) indicated in Column (A) that the below described immovable property(ties) described in Column (C) mortgaged/charged to the Secured Creditor, the constructive / physical possession of which has been taken as described in column (D) by the Authorised Officer of Housing Development Finance Corporation Limited (HDFC Ltd) Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" as per the details mentioned below:

Notice is hereby given to Borrower / Mortgagor(s) / legal heirs, legal representatives (whether known or unknown), executor(s), administrator(s), successor(s) and assign(s) of the respective Borrower(s) / Mortgagor(s)(since deceased), as the case may be, indicated in **Column (A)** under Rule 8(6) of the Security Interest (Enforcement) Rules 2002.

For detailed terms and conditions of the sale, please refer to the link provided in Housing Development Finance Corporation Limited (HDFC Ltd) Secured Creditor's website i.e. <a href="https://www.HDFC.com">www.HDFC.com</a>

(A)	(B)	(C)	(D)	(E)	(F)	(G)
Name/s of Borrower(s)/ Mortgager(s)/ Guarantor(s)/ Legal Heirs and Legal Representatives (whether known or unknown) Executor(s), Administrator(s), Successor(s) and Assign(s) of the respective Borrower(s) / Mortgagor(s) / Guarantor(s) (since deceased), as the case may be.	Outstanding dues to be recovered (Secured Debt) (Rs.)*	Description of the Immovable Property / Secured Asset (1 Sq. mtr. is equivalent to 10.76 Sq.ft)	Type of Possession	Reserve Price (Rs.)	Earnest money deposit (Rs.)	Date of Auction and time
Mr. Sandeep Gururaj (Borrower)  Loan Account No: 616427892	Rs. 78,50,271/- Rupees Seventy Eight Lakhs Fifty Thousand Two Hundred and Seventy One Only) due as on 31.07.2019 *	All that piece and parcel of residential Two bedroom apartment, bearing Flat No. 1904, constructed on the 19 <sup>th</sup> floor, in Block/Wing- W-17, having carpet area of 640 sq.ft.(59.48 sq.mtrs.) with one car parking in the building having codename 'BIG BANG' developed by LODHA, Ishwer Reality and Technologies Pvt. Ltd.	SYMBOLIC POSSESSION	Rs.88,00,000/- (Rupees Eighty Eight Lakhs Only)	Rs. 8,80,000/- [Rupees Eight Lakhs Eighty Thousand Only]	10.01.2020 11.00 am to 12.00 noon

Survey		
Numbers 63/3,		
63/4, 63/8,		
Balkum Village,		
Dhokali, Kolshet		
Road, Thane		
District,		
Maharashtra.		

- 1. Inspection Date & Time: 21-DEC-2019 between 11.00 am to 4.00 pm
- 2. Minimum bid increment amount: Rs. 25,000/-
- 3. EMD Amount Submission on or before: 08 -JAN-2020

#### **ILLUSTRATION ON DISCLOUSRE OF ENCUMBRANCES:**

## IN PARTLY DISBURSED CASES WHERE THE VENDOR / BUILDER – DEVELOPER CLAIMS TO HAVE RECEIVED PART OF THE SALE CONSIDERATION.

In the abovementioned case of MR SANDEEP GURURAJ Out of the total sanctioned loan of Rs. 75,11,700/- (Rupees Seventy Five Lakhs Eleven Thousand Seven Hundred only), HDFC has disbursed an amount of Rs. 73,28,372/- (Rupees Seventy Three Lakh Twenty Eight Thousand Three Hundred Seventy Two only). In the circumstances, the prospective purchasers are requested to independently ascertain amounts that might be due to the Vendor prior to submitting the Bid Documents / Tender Documents / Offer Documents.

In abovementioned case of Mr. Sandeep Gururaj outstanding amount due to Builder shall be cleared by HDFC Ltd. except the transfer and other related charges.

Date: 06-12-2019 for Housing Development Finance Corporation Ltd.

Sd/Place: Mumbai Authorised Officer

Note: The sale notice is published on 07-DEC-2019 in Free Press Journal (English) and Navshakti (Marathi)

<sup>\*</sup>together with further interest @ 18% p.a. as applicable, incidental expenses, costs, charges etc. incurred up to the date of payment and / or realisation thereof.

#### **TERMS & CONDITIONS OF SALE:**

- 4. The particulars in respect of the Immovable Property / Secured Asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / HDFC Ltd.
- 5. However, the Authorised Officer / HDFC Ltd shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned Immovable Property / Secured Asset, before submitting the bids.
- 6. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of Secured Assets.
- 7. Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ of 1% of the total sell consideration on behalf of the resident owner (seller) on the transfer of immovable property having consideration equal to Rs.50 Lacs and above and deposit the same with appropriate authority u/s 194 I/A of Income Tax Act.
- 8. Sale is strictly subject to the Terms, Conditions and Disclaimers stipulated in the prescribed E-Auction Bid Document, Offer Acceptance Letter, Public Notice, terms and conditions mentioned hereinbelow and any other related documents.
- 9. Secured Asset is available for inspection on 21-DEC-2019 between 11.00 am to 4.00 pm.
- 10. E-Auction Bid Document can be obtained on-line from the website <a href="https://eauctions.samil.in/hdfc">https://eauctions.samil.in/hdfc</a> or can be obtained at A 901, 9th Floor, Marathon Futurex, Mafatlal Mills Compound, N M Joshi Marg, Lower Parel East, Mumbai- 400013.
- 11. For any assistance related to inspection of the property, or for obtaining the E-Auction Bid Document and for any other queries, please get in touch with Mr. Debjyoti Roy of **M/s. Shriram Automall India Ltd.** Through Mobile No. +91-9874702021, E-mail ID: <a href="mailto:debjyoti.r@samil.in">debjyoti.r@samil.in</a> or from the Authorised Officer of HDFC Ltd. Through **Telephone 022-66113020.**
- 12. Earnest Money Deposit (EMD) amount as mentioned above shall be deposited by the bidders through Demand Draft / Pay Order in Favour of "HDFC Limited" payable at par in sealed envelope and shall be

- submitted at A 901, 9th Floor, Marathon Futurex, Mafatlal Mills Compound, N M Joshi Marg, Lower Parel East, Mumbai- 400013.
- 13. Minimum bid increment amount is Rs. 25,000/-
- 14. The offer amount (to be mentioned in e-auction Bid document) shall be above Reserve Price and bidders shall improve their offers in multiples of Bid incremental amount indicated above.
- 15. E-Auction Bid Document duly filled in alongwith the details of payment of EMD shall be submitted at A 901, 9th Floor, Marathon Futurex, Mafatlal Mills Compound, N M Joshi Marg, Lower Parel East, Mumbai- 400013.
- 16. The last date of submission of bids in prescribed e-auction Bid Documents with all necessary documents and EMD in stipulated manner is **08-JAN-2020**.
- 17. Incomplete E-Auction Bid Document or bids with inadequate EMD amount or bids received after the date indicated at sr. no 13 hereinabove shall be treated as invalid.
- 18. Conditional offers shall be treated as invalid.
- 19. **Shriram Automall India Ltd** would be assisting the Authorized Officer in conducting the auction through an e-bidding process.
- 20. Upon receipt of Bid with the necessary documents as mentioned therein and in the sale notice within the stipulated date and time mentioned above, a password/ user ID will be provided by **M/s. Shriram Automall India Ltd.** to eligible bidders / prospective purchasers to participate in the online auction at <a href="https://eauctions.samil.in/hdfc">https://eauctions.samil.in/hdfc</a>
- 21. Necessary trainings will be provided by **M/s. Shriram Automall India Ltd.** for the purpose.
- 22. The auction by way of e-bidding will be conducted on the date and time indicated in Column (G).
- 23. The Immovable Property / Secured Asset shall not be sold below the Reserve Price.
- 24. On sale of the property the purchaser shall not have any claim of whatsoever nature against HDFC Ltd or its Authorised Officer.
- 25. The e-bidding would commence and end at the time indicated in Column (G) above. However, if a bid is received 5 minutes prior to the closing time indicated therein, it would get extended by five minutes every time a bid is offered. The auction would end if there is no bid for a period exceeding five minutes.

- 26. It shall be at the discretion of the Authorised officer to cancel the auction proceeding for any reason and return the EMD submitted and HDFC Ltd will not entertain any claim or representation in that regard from the bidders.
- 27. The Authorized officer has the absolute right to accept or reject the highest and / or all Bid(s) or postpone or cancel the sale, as the case may be without assigning any reasons thereof and also to modify any of the terms and condition of this sale without prior notice.
- 28. The sale shall be conferred on the highest bidder subject to confirmation by Secured Creditor i.e. HDFC Ltd.
- 29. EMD of successful bidder shall be adjusted and for all other unsuccessful bidders, the same shall be refunded within 10 days from the date of Auction. The Earnest money deposit will not carry any interest.
- 30. Along with Bid Documents the Bidder(s) should also attach his/her photo identity proof such as copy of the passport, election commission card, ration card, driving license, copy of the PAN card issued by the Income Tax department etc. and the proof of residence countersigned by the bidder herself/himself.
- 31. The successful bidder shall be required to pay 25% of the offer amount (including the amount of EMD) immediately i.e. on the same day or not later than next working day, as the case may be(as per the amended provisions of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002) on confirmation of offer acceptance by HDFC, failing which the EMD amount remitted will stand forfeited. The balance 75% of offer amount shall be paid within 15 days of confirmation of sale by the Authorised officer. If the balance amount is not remitted within stipulated time the amount of 25% will stand forfeited as per the amended provisions of Rule 9(4) of the Security Interest (Enforcement) Rules, 2002.

#### Note:

Bidding in the last minute and second should be avoided in bidders own interest. Neither HDFC Ltd. nor the service provider shall be responsible for any lapses / failure (Internet failure, Power failure etc.) on the part of the vendor. In order to ward-off such contingent situation bidders are requested to make all the necessary arrangements / alternatives such as back-up power supply or whatever required so that they are able to participate in the auction successfully.

#### **CAUTION NOTE:**

Bbidders at large are hereby informed that HDFC Ltd and its Authorized Officer does not deal in cash transaction with respect to Immovable Property mentioned in the Auction sale notice.

The name and contact details of the agency / broker, if any, authorized by HDFC Limited to deal with sale of Immovable property can be obtained only from the office of HDFC Ltd at the address mentioned above.

For Housing Development Finance Corporation Ltd.

Date: 07-DEC-2019 Place: MUMBAI Naresh Desai (Authorised Officer)