

July 4, 2025

**BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street Fort
Mumbai 400 001**

Scrip Code No. 515043

Dear Sir/Madam,

Sub: Newspaper advertisement - Notice of 52nd Annual General Meeting, Dividend Information and Record Date

Please find enclosed copies of the newspaper advertisement titled Notice of 52nd Annual General Meeting, Dividend Information and Record Date. The advertisement is published in Financial Express (English) and Loksatta (Marathi).

The above information is also available on the website of the Company, <https://www.sekuritindia.com>.

This is for your information and records.

Thanking you,

Yours faithfully,
For Saint-Gobain Sekurit India Limited

**Girish T. Shajani
Company Secretary
Membership No. A 22547**

Encl.: As Above

ADVERTISEMENT DEPOTS

AUNDH-Chordia Communications, Harshad A Chordia. Shop no 11 Shreeram Tower ,Opp Cosmos Bank & City International School , Aundh Gaon Pune - 411007 Tel.: 9960111123. **Shraddha Ads,** Mrs.Ujwala A Kotbagi, E Greenzone Society Opp Mohannagar Nr.Bitwise Tower Baner . Tel. 9371055799. **APPA BALWANT CHOWK -** M/s V. V. Medhi, 153 , Budhwar Peth , Nr Pragati Books Centre , Jogeshwari Temple Chowk Above Tdcd Courier. Ph.no. 9028967505 / 9822515928. **BIBVEWADI -** Akash Advertising C. S. Sawar, Sr no 692/693 Office no 317 3rd Floor Decision Tower , Next to city pride theatre , Pune Satara Road. Ph No - 9850109077 / 9922211261. **Ganesh Advertising,** Mrs Chaya V Shilimkar/Mr Nilesh Shilamkar, S.no. 672/2a /2b, Ganesh Complex, Shop No.3, Bibvewadi, Pune-37. Ph.no. 9834563206. **BAJIRAO ROAD -** Sri Ganesh Advertising, R. Nirmala, R. Ravi, "Remedy", 1929, Bajirao Road, Opp. Telephone Bhavan, Pune-30. Ph. No. 25232762, 992220985. **CHINCHWAD -** Impex Advertising, Mr. Ashfaqe A. Shaikh, C-25, Midc Comml. Building No.1, Nr I.b.m.r. College, Chinchwad, Pune-411019. Ph. no. 9822792583. **Abhay Advertising** Latish Balkawade, Chaphekar Chowk, Chinchwadgaon, Pune. Ph.no. 8975002099 **CAMP -** Ad India, Mr Amol Bapat , Unit no 5 , 2nd Floor , Jahangir Villa,3,Shankar Veth Road , Opp Kanak Ghev , Bhawani Peth , Pune Ph no - 7090449966 **Hindustan Advertising Agency,** Mr. Hiroo Surtani, 7, Gitanjali Kunj, Opp. Nehru Memorial Hall, Ambedkar Road, Pune-1. Ph. No.9822192181 / 7774032181. Mail id - hindustan-camp@gmail.com. **Meenat Advertising,** Mr Ravindra Saigaonkar, 827/7, Dastur Meher Road, Camp, Pune-1. Ph no - 9765155179 / 9529612718. **DECCAN -** Prajakta Advertising, Jadhav, Greetwel, 1250 Deccan Gymkhana,Goodluck Chowk , Pune 411004. Ph no - 9881109488 / 9881243585. **DEHU ROAD -** Mundakal Enterprises, Mr. MS Raju, 6 Unique Housing Society, Near Telephone Exchange Dehu Road, Pune-1. M. 9422519264. **FC ROAD -** Dhandhania Agencies, Mr. Ravi Dhandhania, 1st Floor, Srinath Plaza, Dnyaneshwar Paduka Chowk, F. c. Road, Pune-5. Ph.no.020-41200132 / 7719805000. **Konark Media Solution Pvt Ltd.,** Flat No.6, First Floor, Prabha Tara Appt., Behind Hotel Vaishali, F.C. Road, Shivajinagar, Pune-4, Mobile: 9823142410. **GHORPADI -** Kanya International, A-18 Suchandra Corner, B.T. Kawade Road, Ghorpadi, Pune 411001. Ph. 9422086762, 9921177816 **GULTEKDI -** Xebec Communications Pvt Ltd., Mr Anil Bhat 20 santosh heights,39/4 J N Marg , Opp Apsara Theatre , Shankarshet Road , Gultekdi , Pune 411037 Ph No - 9821065037. **HADAPSAR- Pooja Ads & Enterprises** Mr Ravi Pote RH-02 , Ganga Village Society , Handwadi Road , Hadapsar Pune . Ph No - 9011036125 **J. M. ROAD -** Fair & Fast Advertising, Mr Pramod Mahajan , 1170/05, Kartik Chambers, Model High School Corner, Near Bhosale Bhuyari Marg, Pune-411005. Ph. No. 8686669977 **KARVE RD -** Manas Enterprises, Shop no 4 Swaroop Chaya Apartment , Happy colony lane 2 , Near Hotel Shabree , Kothrud Pune 411038 , Ph no - 9881122277. **KOTHRUD -** Minal Advertising, Mr Arun Gund , Sadashiv Peth Kumthekar Road Pune Ph no - 9960111193 / 9822110193. **Sneha Communications,** Mr Rajendra Chavan , 765 Sadashiv Peth , D K Chambers 2nd Floor Kumthekar Road , Near Hotel Sweet Home , Pune- 411030 , Ph No - 9822076161 / 9422031002. **Pradnya Communications,** D N Mohol , Falt no 18 Shri dattha heights next to utkarsha school Ambegaon Bk Pune 411046. Ph No - 9422015746 / 9322885860. **KOREGAON PARK -** Palnet Publicity, Harshil Jain , B/502 Satin Brick Co-operative housing society , near blue berry society , kharadi pune . Ph no - 9049997475 / 8149097475. **KHADKI -** Yash Publicity, Harish B. Sharma, 264/1, Old Khadki Bajar, Shobhargoha Khadki, Pune-3. M. 9822220090. **LOKMANYA NAGAR -** Akshay Design, Mr. Akshay Kulkarni, 28/401, Samarth Hsg. Soc., Lokmanya Nagar, Navi peth, Pune-30. Tel: 9766594567. **MARKET YARD -** Purandar Publicity Pvt Ltd., RaviRaj CRU Mall. Unit No. 201, 4th floor, Gangadham- Kondhwa Rd., Pune-37. Tel: 24260980, 24265996. **MUKUNDNAGAR -** Naval Publicity, Mr Ashish Parekh 25 Time Square Building , Opp Panchami Hotel , Next to Saibaba Temple Pune Satara Road Pune 37. Ph. no. - 9423566508 / 9422003223. **MUNDHAWA -** Sahyadri Ads. & Services, Mr Kishor ,Shop No. 03, S.No.32, Kalyani Residency, Sriram Colony, Mudhawa-Manjari Road, Keshav Nagar, Mundhawa, Pune-36. M. 9881210378 **PRABHAT ROAD -** Saransh Adds, Purushottam Aravind Lele, Chinar Heights Prabhat Road, Lane No 5, Above Shubham Medical, Opp. Lijjat Papad office, Pune-4. Tel: 9881733627. **SADASHIV PETH -** Minal Advertising, Mr Arun Gund , Sadashiv Peth Kumthekar Road Pune . Ph no - 9960111193 / 9822110193. **Dolphin Advertising,** Rahi Chambers, 20, Sadashiv Peth, Pune-411 030. Ph. No 24333772/ 9822214872. **Swapnapurti Creation** Mr Prashant Konde , Sukrut Building , 2nd Floor Opp Bharat Natya Mandir , Sadashivpeth Pune . Ph no - 9819435099. **Surekha Advertising Service,** Sachin S Patil, A J Crystal , Office no 1 & 3 , 2nd Floor , 998 Shukrawar Peth Nr Mccia , Tilak Road , Pune - 411002. Ph no - 8390533889 / 8551000119. **Pallavi Ads,** Sachin Pandurang Raskar, 1437, Nandan Apartments, Nr. Khajina Vihir Chowk, Opp. S. p. College, Sadashiv Peth, Pune. Phone: 9604351010. **Revell Ads,** Mrs Radhika Bhide A-204, Akruti Sankul, 5th floor, Vijaynagar Colony, Tilak Road, behind Sony Showroom, Sadashiv peth, Pune-30. Ph. 932533524 **SANGVI -** Pratibimb Publicity, Vijay Vinayak Gaikwad, 37, Budha Ghosh, Hos. Soc. Old Sangvi, Pune-27 Tel: 9822343345, 9890787946. **SHANIPAR -** Vividh Seva, 1481, Shukrawar Peth, Shanipar, Mandai Rd, Pune-2. Tel - 9422304260. **Bavdhan progress ads** Santosh Gund , Sai Villa Society BavdhanPune. Ph no - 9960111193. **Pune District Aroh Communication** Amol Nalawade, Khambawadi , Post -Margarani , Taluka : Vellur , Dist Pune 412231 Tel : 9021851460 / 9420729914. **Salunke Vihar Road -** Sublime Multimedia Office no 2 Brama Angan Commercial Complex , Salunke Vihar Road Wanowrie Pune 411048, Ph no - 9890023808 , Email - jameelsayed17@gmail. com.

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punjab national bank

(A Govt. of India Undertaking)

STRESSED ASSET MANAGEMENT DIVISION (SAMD), HEAD OFFICE

PLOT NO.4, SECTOR-10, DWARKA, NEW DELHI-110075 - EMAIL :- hosastrawiful@pnb.co.in

SHOW CAUSE NOTICE

M/s Amantra Lounge Pvt. Ltd. (Borrower)

Unit No. 209, 2nd Floor, Tower-2, World Trade Center, Kharadi, Pune -411014

Contact Number: 020-65805252 / 8888288369 • Email: amantralounge@gmail.com

Ms. Renu Indrajeet Rattan (Director/Guarantor)

Office Address: S.No. 138,139, Shop No S 20, seasons Mall, Magarpatta City, Pune, Maharashtra -411028

Also At: Shell C, Wing 404, Sector - 8, Charkop, Kandivali West, Mumbai- 400067

Contact Number: 020-65805252/8888288369 • Email: amantralounge@gmail.com

Ms. Parjeev Kaur (Director/Guarantor)

Unit No. 209, 2nd Floor, Tower II, World Trade Center, Kharadi Pune - 411014

Also At: House No. 08/A, Officer Hostel, Near Fountain Chowk, Civil Lines, Ludhiana-141001

Dear Sir(s)/Madam(s)

Reg.: Show Cause for Identification of Wilful Default in the loan account of

M/s Amantra Lounge Pvt. Ltd. with the Bank

Bank has observed events of wilful default in your account. Hence, your account and its related parties are eligible for the process of wilful defaulter. It is also observed that all the events of Wilful Default are intentional, deliberate, calculated and meeting the conditions set out in RBI Master Directions RBI/DoR/2024-25/122 DoR.FIN.REC.No. 31/20.16.003/2024-25, 30July2024.

The facts of the matter were placed before the Committee for Identification of Wilful Defaulters (i.e. 'Identification Committee-If') constituted in consonance with the RBI guidelines. The Committee, in its meeting held on 21.05.2025, after going through facts of the matter & evidence on record, has concluded that event(s) of default has/have occurred in the account which is/are wilful and substantial to classify you as 'Wilful Defaulter', inter alia for the following reasons:

Capacity to pay:

As per Net Worth certificates dated 29.10.2021, Directors/Guarantors are having net means to repay bank's outstanding, however they are not repaying. Net means of Directors/Guarantors and are as under:

Sr. No	Name	Net Worth (In Cr.)	Supporting Document
1	Ms. Renu Indrajeet Rattan	8.28	Net Worth Certificates dated 29.10.2021 from CA, Spark & Co.
2	Ms. Parjeev Kaur	0.26	Net Worth Certificates as on 31.03.2021 dated 29.10.2020 from CA, Spark & Co.

Diversioen of Funds:

As per visit report dated 23.09.2023, the unit was closed and borrower has vacated premises without information to bank. New unit in the name of Mikachi Club is running in it's place doing business of Bar & Restaurant.

The Identification Committee-II decided to issue Show Cause Notice to the borrower/related parties for reason appended below:

Sr. No	Name	Designation/Status	Charge Levelled
1	M/s Amantra Lounge Pvt. Ltd.	Borrower	Diversion of Funds
2	Ms. Renu Indrajeet Rattan	Director and Guarantor	Capacity to pay & Diversion of Funds
3	Ms. Parjeev Kaur		

In case you feel aggrieved by the aforesaid conclusion of the Identification Committee, you may make a submission/representation, along with documentary evidence, if any, to the committee for consideration and show cause as to why you should not be identified as a "Wilful Defaulter". Your submission/representation must reach us within 21 days of issuance of this notice and be sent either to General Manager, SAMD, HO, 3rd Floor, East Wing, Punjab National Bank, Head Office, Sector 10, Dwarka, New Delhi-110075 or through ARMB Head, Pune.

If we do not receive any submission/representation of yours, it would be deemed that you have nothing to say in your defense against the conclusion of this Committee. Please take note that pursuant to submission/ non-submission of your submission/representation, the committee shall proceed to pass an order with regard to identification of the Wilful Defaulters as per the RBI guidelines.

Identification Committee constituted in consonance with the RBI directives comprises of the following members:

i. Chief General Manager, SAMD, HO (Head of Committee)

ii. General Manager, CRMD HO

iii. General Manager, TMD HO &

iv. Assistant General Manager, Law Division HO (invitee)

The Identification Committee-II has authorized the undersigned to send this Show Cause Notice under her signature.

Date : 04/07/2025 (Neeru Saldi)

Place : Pune Asst. General Manager-Law

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STRESSED ASSET MANAGEMENT DIVISION (SAMD), HEAD OFFICE

PLOT NO.4, SECTOR-10, DWARKA, NEW DELHI-110075 Email:- hosastrawiful@pnb.co.in

SHOW CAUSE NOTICE

Mr. Hemaram Kasturji Choudhury (Borrower)

Nandadeep Niwas, Sr.No 5, Near Gram Panchayat, Keshar Nagar, Mundhwa, Pune-411036, Mob. : 9049992515

Email : laxmitradingcompany@gmail.com / chemaram4@gmail.com

Mrs. Navli Hemaram Choudhary (Co-Borrower)

Nandadeep Niwas, Sr.No 5, Near Gram Panchayat, Keshar Nagar, Mundhwa, Pune - 411036

Mob : 7767956009, Email : laxmitradingcompany@gmail.com / chemaram4@gmail.com

Mr. Yashwant Vyankatrao Patil (Guarantor)

Sr. No. 5, Pawar Dairy Farm, Pawarvasti, Pune - 411036

Sir/Madam,

Reg.: Show Cause for Identification of Wilful Default in the loan account of

Mr. Hemaram Kasturji Choudhury & Mrs.Navli Hemaram Choudhury with the Bank

Bank has observed events of wilful default in your account. Hence, your account and its related parties are eligible for the process of wilful defaulter. It is also observed that all the events of Wilful Default are intentional, deliberate, calculated and meeting the conditions set out in RBI Master Directions RBI/DoR/2024-25/122 Do R. FIN. REC. No. 31/20.16.003/2024-25, 30July2024.

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Capacity to pay:- The Borrowers / Guarantor defaulted in payment / repayment obligation to the Bank even though they have capacity to pay. As per CR, Net Means of the Borrower & Guarantor is as under:

Sr. No.	Name	Designation	NM	CR Dated
1.	Mr. Hemaram Kasturji Choudhary	Borrower	38.00	28.01.2016
2.	Mrs. Navli Hemaram Choudhary	Co-Borrower	3.00	28.01.2016
3.	Mrs.Yashwant Vyankatrao Patil	Guarantor	60.00	28.01.2016

Siphoning of Funds:- Borrowers have availed Housing Loan for Rs. 40 Lac on 12.04.2016 for purchase of residential ready ownership flat from eUNI (now PNB). Due to non-deposit of EMI, the account was turned into NPA on 29.06.2022. As per Search Report dated 20.11.2023 of M/s Proficient Legal Associates, Sh. Hemaram Kasturji Chaudhary and Smt. Navli Hemaram Chaudhary have fraudulently mortgaged the said flat in favour of Bank of Maharashtra and Bank of India. Later on, the charge of Bank of India was duly 'Satisfied' on 18.04.2017 as witnessed vide CERSAI Report dated 09.11.2023. It means that the borrower had fraudulently taken Housing Loan of Rs. 40 Lac from eUNI and simultaneously created charge of the said flat with other Banks.

Legal Firm further observed that the sale deed deposited by the borrower with eUNI for creation of Mortgage by deposit of title deeds was not original. This proves that borrowers have siphoned off loan amount taken from our bank.

The Identification Committee-II decided to issue Show Cause Notice to the borrower/related parties for reason appended below:

Sr. No.	Name	Designation / Status	Charge Levelled
1.	Mr. Hemaram Kasturji Choudhary	Borrower	Capacity to Pay & Siphoning of Funds
2.	Mrs. Navli Hemaram Choudhary	Co-Borrower	
3.	Mrs.Yashwant Vyankatrao Patil	Guarantor	Capacity to Pay

In case you feel aggrieved by the aforesaid conclusion of the Identification Committee, you may make a submission/representation, along with documentary evidence, if any, to the committee for consideration and show cause as to why you should not be identified as a "Wilful Defaulter". Your submission/representation must reach us within 21 days of issuance of this notice and be sent either to General Manager, SAMD HO, 3rd Floor, East Wing, Punjab National Bank, Head Office, Sector 10, Dwarka, New Delhi-110075 or through ARMB Head, Pune

If we do not receive any submission/representation of yours, it would be deemed that you have nothing to say in your defense against the conclusion of this Committee. Please take note that pursuant to submission/non-submission of your submission/representation, the committee shall proceed to pass an order with regard to identification of the Wilful Defaulters as per the RBI guidelines.

Identification Committee constituted in consonance with the RBI directives comprises of the following members: :

i. Chief General Manager, SAMD HO (Head of Committee)

ii. General Manager, CRMD HO

iii. General Manager, TMD HO &

iv. Assistant General Manager, Law Division HO (invitee)

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Date: 04/07/2025 (Neeru Saldi)

Place: Pune Asst. General Manager-Law

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Mr. Yashwant Vyankatrao Patil (Guarantor)

Sr. No. 5, Pawar Dairy Farm, Pawarvasti, Pune - 411036

Sir/Madam,

Reg.: Show Cause for Identification of Wilful Default in the loan account of

Mr. Hemaram Kasturji Choudhury & Mrs.Navli Hemaram Choudhury with the Bank

Bank has observed events of wilful default in your account. Hence, your account and its related parties are eligible for the process of wilful defaulter. It is also observed that all the events of Wilful Default are intentional, deliberate, calculated and meeting the conditions set out in RBI Master Directions RBI/DoR/2024-25/122 Do R. FIN. REC. No. 31/20.16.003/2024-25, 30July2024.

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Capacity to pay:- The Borrowers / Guarantor defaulted in payment / repayment obligation to the Bank even though they have capacity to pay. As per CR, Net Means of the Borrower & Guarantor is as under:

Sr. No.	Name	Designation	NM	CR Dated
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2.	Mrs. Navli Hemaram Choudhary	Co-Borrower	3.00	28.01.2016
3.	Mrs.Yashwant Vyankatrao Patil	Guarantor	60.00	28.01.2016

Siphoning of Funds:- Borrowers have availed Housing Loan for Rs. 40 Lac on 12.04.2016 for purchase of residential ready ownership flat from eUNI (now PNB). Due to non-deposit of EMI, the account was turned into NPA on 29.06.2022. As per Search Report dated 20.11.2023 of M/s Proficient Legal Associates, Sh. Hemaram Kasturji Chaudhary and Smt. Navli Hemaram Chaudhary have fraudulently mortgaged the said flat in favour of Bank of Maharashtra and Bank of India. Later on, the charge of Bank of India was duly 'Satisfied' on 18.04.2017 as witnessed vide CERSAI Report dated 09.11.2023. It means that the borrower had fraudulently taken Housing Loan of Rs. 40 Lac from eUNI and simultaneously created charge of the said flat with other Banks.

Legal Firm further observed that the sale deed deposited by the borrower with eUNI for creation of Mortgage by deposit of title deeds was not original. This proves that borrowers have siphoned off loan amount taken from our bank.

The Identification Committee-II decided to issue Show Cause Notice to the borrower/related parties for reason appended below:

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In case you feel aggrieved by the aforesaid conclusion of the Identification Committee, you may make a submission/representation, along with documentary evidence, if any, to the committee for consideration and show cause as to why you should not be identified as a "Wilful Defaulter". Your submission/representation must reach us within 21 days of issuance of this notice and be sent either to General Manager, SAMD HO, 3rd Floor, East Wing, Punjab National Bank, Head Office, Sector 10, Dwarka, New Delhi-110075 or through ARMB Head, Pune

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Identification Committee constituted in consonance with the RBI directives comprises of the following members: :

i. Chief General Manager, SAMD HO (Head of Committee)

ii. General Manager, CRMD HO

iii. General Manager, TMD HO &

iv. Assistant General Manager, Law Division HO (invitee)

The Identification Committee-II has authorized the undersigned to send this Show Cause Notice under her signature.

Date: 04/07/2025 (Neeru Saldi)

Place: Pune Asst. General Manager-Law

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ

भारत सरकारका उपक्रम

pnb

punjab national bank

(A Govt. of India Undertaking)

STRESSED ASSET MANAGEMENT DIVISION (SAMD), HEAD OFFICE

PLOT NO.4, SECTOR-10, DWARKA, NEW DELHI-110075 Email:- hosastrawiful@pnb.co.in

SHOW CAUSE NOTICE

Mr. Hemaram Kasturji Choudhury (Borrower)

Nandadeep Niwas, Sr.No 5, Near Gram Panchayat, Keshar Nagar, Mundhwa, Pune-411036, Mob. : 9049992515

Email : laxmitradingcompany@gmail.com / chemaram4@gmail.com

Mrs. Navli Hemaram Choudhary (Co-Borrower)

Nandadeep Niwas, Sr.No 5, Near Gram Panchayat, Keshar Nagar, Mundhwa, Pune - 411036

Mob : 7767956009, Email : laxmitradingcompany@gmail.com / chemaram4@gmail.com

Mr. Yashwant Vyankatrao Patil (Guarantor)

Sr. No. 5, Pawar Dairy Farm, Pawarvasti, Pune - 411036

Sir/Madam,

Reg.: Show Cause for Identification of Wilful Default in the loan account of

Mr. Hemaram Kasturji Choudhury & Mrs.Navli Hemaram Choudhury with the Bank

Bank has observed events of wilful default in your account. Hence, your account and its related parties are eligible for the process of wilful defaulter. It is also observed that all the events of Wilful Default are intentional, deliberate, calculated and meeting the conditions set out in RBI Master Directions RBI/DoR/2024-25/122 Do R. FIN. REC. No. 31/20.16.003/2024-25, 30July2024.

The facts of the matter were placed before the Committee for Identification of Wilful Defaulters (i.e. 'Identification Committee-II') constituted in consonance with the RBI guidelines. The Committee, in its meeting held on 21.05.2025, after going through facts of the matter & evidence on record, has concluded that event(s) of default has/have occurred in the account which is/are wilful and substantial to classify you as 'Wilful Defaulter', inter alia for the following reasons:

Capacity to pay:- The Borrowers / Guarantor defaulted in payment / repayment obligation to the Bank even though they have capacity to pay. As per CR, Net Means of the Borrower & Guarantor is as under:

Sr. No.	Name	Designation	NM	CR Dated
1.	Mr. Hemaram Kasturji Choudhary	Borrower	38.00	28.01.2016
2.	Mrs. Navli Hemaram Choudhary	Co-Borrower	3.00	28.01.2016
3.	Mrs.Yashwant Vyankatrao Patil	Guarantor	60.00	28.01.2016

Siphoning of Funds:- Borrowers have availed Housing Loan for Rs. 40 Lac on 12.04.2016 for purchase of residential ready ownership flat from eUNI (now PNB). Due to non-deposit of EMI, the account was turned into NPA on 29.06.2022. As per Search Report dated 20.11.2023 of M/s Proficient Legal Associates, Sh. Hemaram Kasturji Chaudhary and Smt. Navli Hemaram Chaudhary have fraudulently mortgaged the said flat in favour of Bank of Maharashtra and Bank of India. Later on, the charge of Bank of India was duly 'Satisfied' on 18.04.2017 as witnessed vide CERSAI Report dated 09.11.2023. It means that the borrower had fraudulently taken Housing Loan of Rs. 40 Lac from eUNI and simultaneously created charge of the said flat with other Banks.

Legal Firm further observed that the sale deed deposited by the borrower with eUNI for creation of Mortgage by deposit of title deeds was not original. This proves that borrowers have siphoned off loan amount taken from our bank.

The Identification Committee-II decided to issue Show Cause Notice to the borrower/related parties for reason appended below:

Sr. No.	Name	Designation / Status	Charge Levelled
1.	Mr. Hemaram Kasturji Choudhary	Borrower	Capacity to Pay & Siphoning of Funds
2.	Mrs. Navli Hemaram Choudhary	Co-Borrower	
3.	Mrs.Yashwant Vyankatrao Patil	Guarantor	Capacity to Pay

In case you feel aggrieved by the aforesaid conclusion of the Identification Committee, you may make a submission/representation, along with documentary evidence, if any, to the committee for consideration and show cause as to why you should not be identified as a "Wilful Defaulter". Your submission/representation must reach us within 21 days of issuance of this notice and be sent either to General Manager, SAMD HO, 3rd Floor, East Wing, Punjab National Bank, Head Office, Sector 10, Dwarka, New Delhi-110075 or through ARMB Head, Pune

If we do not receive any submission/representation of yours, it would be deemed that you have nothing to say in your defense against the conclusion of this Committee. Please take note that pursuant to submission/non-submission of your submission/representation, the committee shall proceed to pass an order with regard to identification of the Wilful Defaulters as per the RBI guidelines.

Identification Committee constituted in consonance with the RBI directives comprises of the following members: :

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ii. General Manager, CRMD HO

iii. General Manager, TMD HO &

iv. Assistant General Manager, Law Division HO (invitee)

The Identification Committee-II has authorized the undersigned to send this Show Cause Notice under her signature.

Date: 04/07/2025 (Neeru Saldi)

Place: Pune Asst. General Manager-Law

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SHOW CAUSE NOTICE

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